

**Family Economic Success in Los Angeles:  
A Participatory, Narrative, and Interpretative  
Research Project**

**Final Report**

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members, CPC and AIC/SPA Council staff, and  
doctoral students from Claremont Graduate University.**

## EXECUTIVE SUMMARY

The focus of this inquiry has been: to explore in narrative fashion key definitions, meanings, experiences, and indicators of Family Economic Success (FES) among community members of selected neighborhoods within each Service Planning Area/American Indian Council (SPA/AIC) regions; to assess the relevancy of the FES Work Group Plan/Discussion Framework with County residents; and to develop a participatory research process that builds capacity and empowers community members to critique programs and policies as well as conduct research related to FES. The inquiry was conceptualized from an integrated interpretative, narrative, and participatory perspective. It was conducted utilizing focus group interviews as the main research method. Residents from the Los Angeles Region (N=163) participated in 22 focus groups during the months of February, March, and April, 2007. The focus group interviews took place in community sites within the eight SPA regions and in sites selected by the coordinator of the AIC. The groups were mostly co-moderated by community members from each of the SPA and AIC areas and by doctoral students from Claremont Graduate University. The principal researchers saw themselves as methodological and theoretical bricoleurs whose roles entailed: training community members and graduate students as the research project's co-researchers, reading widely in the fields of FES, new immigrant communities, urban Indian populations, economic restructuring in Los Angeles, taxation and public services, analyzing the data from the focus groups, and co-constructing policy and programmatic suggestions for the consideration of the FES Work Group.

The focus group participants defined Family Economic Success (FES) in family, household and intergenerational terms rather than in individual and personal biographical terms. For the participants, FES is a family and household affair where the educational and occupational futures of children play a pivotal role. The participants also described in considerable detail the barriers that they consider are currently preventing them from attaining FES. These barriers are related to an absence of effective command- over-resources- over- time primarily, though not exclusively, in the areas of income, education, shelter, basic social and health services, transportation, and financial and legal information.

The participants co-constructed with the principal researchers a set of narratives that could potentially be used to assess proposals related to FES as well as to develop specific programmatic and policy suggestions in this area. The narratives are based not only on the consideration of the participants' personal and communal needs but on a careful reflection by the participants themselves of their own assets and those of their communities. The narratives point to the need for actions that provide more, and in many cases, different types of entrepreneurship training and alternative educational projects. They also point to the need that policy makers and program developers urgently work in a participatory fashion with community representatives to improve access to health-care and child-care services, to promote critical environmental awareness and sustainability programs, to increase and refine financial literacy training, and to insure the existence of more affordable and realistic housing options.

In addition to articulating the themes that emerged in focus group discussions, the principal researchers have contributed an interpretative analysis, reflecting both on the intentions of the FES Work Group plan and on alternative local, national, and international FES models that can inform future programmatic and policy actions. Engaging these programmatic and policy suggestions will not be easy for the FES Work Group, but it is certainly necessary if the Work Group is serious about working with grassroots communities in addressing the problems of an increasingly economically unequal and divided society. Implementing solutions to the barriers communities face in achieving FES will be even more effective if done in a participatory manner with community members, giving the opportunity to both nurture important community relationships and expand the ability of community co-researchers to contribute to this important work in an informed and critical manner.

*“I think I relate a lot, myself, with this. When I came to this country, my dreams started dying when they asked me for my social security number. I was very interested in trying to, you know, be a part of my dream here but I was brought without having a decision in whether I wanted to come here or not. And I’m going through that and see about myself because my parents said, “Well, I’m going to have to work to have enough money for my kids to survive in this country” but not really realizing that we were going through some issues, being so young and barriers in this country. I remember when I was asked for my social security, even though I was involved in ROTC programs and at that time, you know, I needed to, um, I wanted to be a nurse. I had won second place in one of the essays in the 8<sup>th</sup> grade but my dream started dying when I reached high school and find out that I’d need documents... Even though I was in the process of getting my documents, at the time I was not able to do what I needed to do and so my dreams started dying. And so I graduated from high school, but no documents, so I couldn’t continue my education. And I think I relate to a lot to those students now, I can see myself into them, that now even that I am a U.S. citizen, I am able relate to the students who are graduating from high school with a high GPA and not be able to attend a public university. It probably really, really hurt them... We kind of be in the position that, what can we do? Give them scholarship just for temporary help? But it’s not enough. I think that is one of the issues in our community, that we don’t have enough resources. How can we help? Eventually they are going to be a part of this country and it’s going to be an economic distress for this country. What are we doing to help them, meanwhile? Now. Now! Not later, but now! I believe that I don’t want another dream to be lost, like mine was. And I hope that whoever is going to read this document and have it on their*

*desk will realize, you know, that dreams can be lost, especially with immigration, [begins to cry], I'm sorry."*

- community member

## ACKNOWLEDGEMENTS

Conducting research throughout Los Angeles County on the subject of family economic success and arriving at the findings and analysis herein would not have been possible without the contributions and tireless efforts of many individuals. It is our desire to acknowledge the people who assisted in our endeavor, not only to convey our appreciation for their time, energy and insights but also to reaffirm the participatory nature of the inquiry process. The conclusions and recommendations of this final report, however, are our sole responsibility.

We owe a thanks which goes beyond our capacity to express adequately to:

- The Los Angeles County community members who participated in the project as co- researchers.
- The Los Angeles County community members who participated in the focus group interviews, shared their personal stories and made recommendations for future programmatic efforts related to family economic success.
- The SPA/AIC Coordinators who hosted the focus groups.
- Children's Planning Council staff who helped shape the research project's goals and oversaw the many logistics involved in pulling off an endeavor of this magnitude
- The staff from the School of Educational Studies at Claremont Graduate University who arranged for training space, prepared training materials, and provided other logistical support.
- The doctoral students from the Urban Leadership Cohort at Claremont Graduate University (CGU) who moderated or co-moderated many of the focus group interviews and performed a significant amount of transcription and data analysis.

## SCOPE AND OBJECTIVES OF THE RESEARCH

1. *To explore in narrative fashion key definitions, meanings, experiences, and indicators of Family Economic Success (FES) among community members of selected neighborhoods within each SPA/AIC region.*
2. *To assess the relevancy of the CPC's Family Economic Success Plan/Discussion Framework with County residents.*
3. *To develop a participatory research process that builds capacity and empowers community members to critique programs and policies as well as conduct research related to Family Economic Success.*

## METHODOLOGY

This inquiry into family economic success (FES) was conceptualized from an integrated interpretative, narrative, and participatory perspective and conducted utilizing focus group interviews as the main research method. The principal researchers, who saw themselves primarily as methodological and theoretical bricoleurs, spent time critically reflecting on their various work and life experiences that related to the topic of investigation. They trained community members and facilitated their work as the research project's co-researchers. They also conducted some of the focus groups and read widely in the fields of family economic success/security, new immigrant communities, urban Indian populations, economic restructuring in Los Angeles, and taxation and public services. The principal researchers also analyzed the data from the interviews from a narrative/interpretative perspective and on that basis proceeded to formulate preliminary policy and programmatic suggestions for the FES Work Group.

Lincoln and Denzin (2003, p. 9) have best captured the approach of the three principal researchers in the following words: "The methodological bricoleur is adept at performing a large number of diverse tasks, ranging from interviewing to intensive self-reflection and introspection. The theoretical bricoleur reads widely and is knowledgeable about...many interpretative paradigms....The interpretative bricoleur understands that research is an interactive process shaped by his or her personal history...and by those of the people in the setting. ...The product of the interpretative bricoleur's labor is a complex quilt like bricolage...a set of fluid, interconnected images and representations."

The focus groups typically involved eight to-twelve individuals selected by the Coordinators and were of one to two hours in duration. The group interviews took place in community sites within the eight regions designated as Children's Planning Council Service Planning Areas or SPAs. Two focus groups took place in sites selected by the coordinator of the American Indian Council or AIC. The focus groups were mostly co-moderated by community members from each of the Service Planning Areas and from American Indian Council and by students of the Claremont Graduate University Urban Leadership Cohort. Principal researcher Tessa Hicks conducted four of the focus groups. Each focus group interview was recorded and partially transcribed by Claremont Graduate University students and by members of the research team. Residents from the Los Angeles Region (N=163) participated in 22 focus groups during the months of February, March, and April, 2007.

The focus group data were analyzed from a narrative perspective broadly defined. In other words, data were seen as including both narratives and ante-narratives. Thus, our analytic attention was focused on discovering and interrogating both finalized and coherent meanings, experiences, and suggestions (narratives/stories/action recommendations) related to family economic success as well as unformed, speculative, and ambiguous of types of unfinished stories or sensemaking and guessing (antenarrative) about FES that were going on in the life of the participants at the time the focus groups were conducted. Efforts on the one hand were made to find story patterns and common themes. On the other hand, attention was paid to the possibility of finding exceptions and dualities and to trace what was being said between the lines as the focus group participants told their stories.

The interpretative perspective on which the inquiry was grounded is evident in the multiple criteria and data sources that were utilized for making sense of what was learned through the focus group interviews and represents the principal researchers' best attempt to capture and integrate the multiple voices, different perspectives, points of view, and angles of visions related to family economic success that were encountered in the research field. Like other interpretative oriented researchers, in composing the report the research team anticipated an active audience that would engage with them in sharing additional interpretations and in helping them construct a more meaningful and critical text (Denzin and Lincoln, 2003, pp.7-8.)

The participatory action research approach has emerged in recent years as a significant methodology for intervention, development and change within communities and groups. This approach echoes the perspectives and aims of both the principal researchers and the FES Work Group. "Essentially Participatory Action Research (PAR) is research which involves all relevant parties in actively examining together current action (which they experience as problematic) in order to change and improve it. They do this by critically reflecting on the historical, political, cultural, economic, geographic and other contexts which make sense of it." Wadsworth, Y. (1998). The action aspect of this project entails simultaneously examining Family Economic Success whilst considering the ways in which LA County residents can increase their well-being and improve their quality of life. Utilizing the data from focus group discussions along with current research in the field, the principal researchers were able to critically reflect on the various components

embedded in experiencing family economic success and have begun to point the way to needed programmatic and policy changes and interventions.

However, in line with a participatory approach, any analysis which ensues from this research process must then be critically reflected upon by the participants of the study. While it is true that this project cannot be seen as genuinely participatory (in that the impetus and the head researchers for this project did not come directly from the participant communities ) the principal researchers have made as many efforts as possible so that the latter stages of the research process be grounded in a PAR approach.

### **Study Co-Researchers**

#### *Claremont Graduate University Co-moderators and Data Analysts*

Adam Bailey  
Aida Molina  
Audra Pittman  
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Michellie Tesauro  
Rob Coghlan  
Robert Guynn  
Staci Ma  
Virginia Shannon Kelsen  
Will Mynster

#### *Community Co-moderators:*

Elias Molina  
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Verónica Camacho  
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Maria de Jesus Gonzalez  
Maria Gonzalez  
Martina Rodriguez  
Jackeline Baltazar  
Consuelo Venega  
Maria Gonzalez  
Concepción Garcia  
Patricia V. Benites  
Jennifer Villalobos

### **FOCUS GROUP SITES:**

*SPA 1*  
Lancaster  
Child Care Resource Center

2 Focus Groups – 1 Spanish, 1 English

*SPA 2*  
Canoga Park

2 Focus Groups – 1 Spanish, 1 English

Cesar Chavez Park  
1 Focus Group – Spanish

*SPA 3*  
Claremont  
Sumner Elementary  
1 Focus Group – English

La Puente  
1 Focus Group – Spanish

*SPA 4*  
Cypress Park Community Center  
Los Angeles  
1 Focus Group – Spanish

Oakwood Ave.  
Los Angeles  
1 Focus Group – Spanish

*SPA 5*  
Calvary Church  
1 Focus Group – English

Mar Vista Gardens Housing Project  
Culver City  
1 Focus Group – Spanish

*SPA 6*  
Douglas Park Apartment Complex  
Compton  
1 Focus Group – English

Lynwood High School  
Lynwood  
2 Focus Groups – 2 Spanish

Jefferson High School  
Los Angeles  
1 Focus Group – Spanish

*SPA 7*  
Orange Grove School  
Whittier  
1 Focus Group – Spanish

The Family Center Ballroom  
Huntington Park  
1 Focus Group – Spanish

*SPA 8*  
LA Harbor  
1 Focus Group – English

Cesar Chavez Elementary School  
Long Beach  
1 Focus Group – Spanish

*AIC*  
Los Angeles  
1 Focus Group – English

Commerce  
1 Focus Group – English

## **SAMPLE SELECTION, DEMOGRAPHIC PROFILES, AND PARTIAL TRANSCRIPTS**

SPA and AIC coordinators selected and invited the community residents who participated in the focus group interviews. The participants were paid an honorarium for their participation. The SPA Council largely snow-ball samples were not representative of the residents of the service planning areas. These samples were composed mostly of young and middle-aged Latina women with children. Similarly, the AIC focus group samples were not representative of the Los Angeles County American Indian population. The non-representative nature of the samples was agreed upon by both the sponsor of the research project and by the principal researchers in their effort to engage and listen

primarily to the voices of community members to whom the FES Work Group would be addressing their policy and programmatic initiatives.

A basic demographic profile narrative of each SPA/AIC sample and partial transcripts of each focus group session is included in the appendix. Due to limitations in the study budget and timeline it was not possible to use the same recorder/transcriber for all groups and thus insure a single transcription style; nor was it possible to conduct a statistical analysis of the demographic details of each focus group. Participant surveys and focus group audio tapes are available should there be interest in pursuing additional research.

## GUIDING QUESTIONS

The focus group questions were developed in collaboration between the research team, CPC staff, SPA/AIC coordinators, and community members. The research team translated the questions into Spanish and then back-translated them into English to assure that the meaning of the questions was the same in both languages. These questions were:

1. Please tell us what family economic success means for you. / ¿Por favor díganos lo que para usted es éxito/ triunfo económico familiar?
2. In which ways have you and your family achieved economic success? Please give us some examples. ¿En que forma usted u otros de su familia lograron alcanzar el éxito económico? Dénos algunos ejemplos.
3. What do you think is needed to achieve family economic success? / ¿Qué cree que se necesita para alcanzar el éxito económico familiar?
4. Are there and if so, what are the obstacles or barriers to achieving economic success? / ¿Hay y si es así cuáles son los obstáculos o barreras para logra el éxito económico familiar?
5. How do you use and manage your money? Please give us some examples of your priorities. / ¿Como usted utiliza y maneja su dinero? Dénos algunos ejemplos de sus prioridades.
6. When your monthly income is not enough to cover expenses, what do you do? / ¿Cuando el ingreso mensual no es lo suficiente para cubrir sus gastos, que hace?
7. How do you think the government, businesses and your community have helped or hindered the economic success of your family? Give us some examples of each. Please include your experiences with gaining access to information about budgeting, banking, money management resources, job training or tax credits. ¿Como cree que el gobierno, las empresas y su comunidad le han ayudado o le han hecho mas dificil el alcanzar el éxito económico familiar? Dénos algunos ejemplos de cada uno. Por favor hable sobre sus experiencias obteniendo información sobre creación de presupuestos familiares, acceso a servicios bancarios, el manejo de dinero, entrenamiento laboral o créditos de impuestos.
8. What can the community, business and government do to help you and your family achieve economic success? ¿Qué puede hacer su comunidad, las empresas y el gobierno para ayudarlo a usted y a su familia alcanzar éxito económico?

## **SUMMARY OF KEY THEMES AND RECOMMENDATIONS FROM ALL SPA/AIC FOCUS GROUPS:**

The following section summarizes the key themes based on partial transcripts of the data collected in all focus groups. Translations were made on the part of the researchers. The summary process is not an exact science and thus subjective judgment was used in compiling the summary.

(**Bolded** items are specific words/ statements that were said in at least 3 different groups)

### FES Defined:

- “**Family Economic Success is having enough money to pay bills week by week.**”- SPA 3;
- “**I don’t think anyone has achieved it [FES]**” SPA 1;
- “Taxes eat away any economic success”; “Success can come in many forms, sentimental, economic, stable family, etc. You could be very well economically but not well in family matters. Having the resources necessary without having to depend on outside forces.”; “Depends on the cost of living; we depend on our jobs; I have not stabilized my economic success because of the high cost of living.” SPA 4
- “Means a good work ethic”; “It begins with subsistence living. I think that it is really important to think of economy of having enough to be whole and balance.”; “Having enough to pay everything and still having enough to put gas in the car”; “Enough to live comfortably”; “**Not having to worry about money every day**”; “**Not having to live from check to check.**”; “Having a positive environment for the kids. If you are around negative people it is hard to have economic success”; “Success is how you look at success. For some people it is the promotion. There are different ways of looking at success. If you have your own goals, you have your own success. People need to be encouraged”; “The more successful grandparents are more lonely. Economic success is a value system, it is different for people.” AIC
- “The economy is many things. It is money, it is the respect of people, it is how to save, it is to have a hunger and passion for something... How to succeed: It is everything, it is not just money. It is values. It is habits that you learn growing up.” SPA 1
- “**Not having to choose between lunch money and gas.** Being able to go beyond” SPA 5 & 8
- FES for elderly would mean not having to work; the ability to retire. “We need some support and a voice for seniors” SPA 2
- Family economic survival for some means that middle and high school students have to drop out of school so that they can join the workforce and help their families economically. SPA 1

- **FES = covering basic food, clothing and shelter survival needs (This is how FES was described first and foremost in almost every focus group)**

Education:

- “Becoming successful is school” is necessary for FES -SPA 1
- **Education is the key to success**, but there are many barriers to acquiring a good education.
- The need to be advocates for own children
- **Poor quality of education, namely teachers**
- “The quality of education is terrible,” “As school get more crowded the teachers stop trying to interact with students”; “No learning regarding culture or vocational”; “Few teachers that truly care... Lack of classroom management... Administration not very informative regarding academic information”- SPA1)
- **Schools should have uniforms.** This will: give sense of unity, respect and pride for school; alleviate peer pressure, gang problems and financial strain on parents. (A voice adds a fear that uniforms are only a momentary form of mental control and that clothes are not the real problem)
- “Poor education system has drastic effects on families’ ability to have economic success. Lack of school success leads families to get involved in drug trafficking and leads to inability to be economically stable.” AIC
- Financial aid for college. Make too much money for aid & not enough money to pay for college- SPA 6
- Literacy issues for parents keep them out of the loop- school documents need to be translated into Spanish. SPA 8
- There are a high number of drop-outs especially in grades 6-10, because of both gangs/violence/bullying and the need to help contribute economically to family finances. SPA 1
- There is a need for mental health services in schools. Cutting and suicide are often repercussions of peer pressure and family economic challenges. SPA 3
- Schools need more motivational programs for youth and general social services, like resources for social workers.
- Mentoring works! SPA 8; Local corporations should send their employees to be mentors in our schools. SPA 5
- There needs to be post-school activities (with transportation tied to them) to get kids off the street (and out of gangs.) SPA 1
- Summer programs or jobs are not available to kids because their parents make too much money (but too much is a combined income of \$40,000 which is still low-wage!) SPA 3
- Need to research connection between local pollution and children getting sick and not being able to learn (and seek solutions instead of pointing fingers) SPA 6

## Family:

- “To unite ourselves, to save money together, each one paying his part” SPA 2
- “**Communication**, understanding respect”- SPA 8
- “Healthy loving family in order to maintain a home; be supportive to husband; help him achieve his goals—if he succeeds the family benefits.”; “The home is like a job. Needs to be managed” - SPA 4
- “I grew up in a very close family. We didn’t know we were poor. We had food, clothes.” SPA 1
- “The principal barrier is the companion/spouse... if we don’t mutually support each that is the principal barrier.” SPA 5
- The next generation: **success will come to children’s generation**. Parents sacrifice for children. Their well-being is the absolute priority, the measure of current success; opportunities provided for children, a measure of future success.
- “They also all mentioned **they would like uniforms for elementary and junior high students** because too much emphasis in schools on brand names. For those parents struggling financially, uniforms are great, because less pressure to have fashionable clothes and the clothes are very expensive. “ SPA 3
- “Parents are gone working long hours and kids are home alone because there are no safe places for kids. Resources for kids need to be located near schools and homes so kids can walk there.” ; “It would be good to have people available that kids can talk to, participate in, and be around other than their parents. They need others to mentor them and help them express themselves.” AIC
- Planned Parenting – SPA 7; There is a high rate of teen pregnancies (ages 13-18), resulting in youth being kicked out of their homes and becoming homeless. SPA 3

## Transportation

- “**In order to get a higher paying job, one has to commute**” yet people are willing to “choose a lower paying job to have time with family” and “because of the higher cost of commuting.” SPA 1
- “Raising the bus fare from \$52 to \$75. Whatever gains we get they take it back. Government hinders.” SPA 4
- **Gas is too expensive**
- Bus is not well-planned and does not cover enough areas; commute takes twice as long as by car. Without this public transportation, youth cannot get to after-school programs. (SPA 5 & SPA 1)
- Dial-a-ride won’t cross over city lines and two neighboring cities won’t work it out together. SPA 3
- We have to rent buses for our SPA programs because we can’t rely on city buses. SPA 8

- Buses work in our city but never stick to their schedules so they are unreliable! SPA 7

#### Local employment opportunities

- **“Businesses need to raise the salaries for their employees”; “Low wages are paid due to the lack of “papers.” –SPA 4**
- No part time jobs for high school kids. “Illegals” have taken jobs from high school kids. Supermarket jobs are only for Hispanics”...” **“The area is so economically depressed** that everyone is competing for jobs.” AIC & SPA 1
- “Get another job. I work two jobs. I start hustling and make more money with another job.” “Rent rooms.” “Work yourself to the bone.” AIC
- Sometimes parents have to stop working to keep an eye out on their kids, who are threatening to drop out of school. You have to choose between being a good parent and making money. SPA 6
- “Corporations don’t care about “us peasants.” They move into our city but do not offer jobs to members of the community nor mentors to our kids in school” SPA 5
- We need corporate jobs, manufacturing jobs, higher-paying jobs in our community, not just low-wage jobs. The good ones you have to commute 80-90 miles to. “How many Walmarts do we really need” SPA 1
- Working toward a union job; to have job security- SPA 8
- We need to plan job strategies: work closer to home even if it pays less because the commute to make more isn’t worth it in regards to how much time you spend commuting and how little more you make. SPA 7
- Family of five or six with a combined income of \$50,000 should be considered low-income in LA. SPA 3
- Childcare collective at home is a good business endeavor. SPA 8
- To have a business would be economic success. SPA 6

Answer to question “Cuando su éxito mensual no es lo suficiente para subir sus gastos, que hace?/ What do you do when your monthly income is not sufficient?”

- “It doesn’t matter what job, no matter how poor, picking up bottles. It is work that needs to be done. If a child needs pants or something, it is better than robbery. It is an honest way. Sometimes I have had to do this to pay a bill or to make rent. If I can’t find a job, **I will pick up bottles** or look for work. It is an honest way.” ; “Borrow from friends” SPA 1
- “Moonlighting” SPA 5
- “Make food and sell it... Sell products, chocolates Avon, clothes, socks, hair products; the people help one another; before there was a food bank but now there is not- it is needed.” The group also created and sold their own line of purses for additional income. SPA 5
- “If you have little money... you make miracles happen” SPA 6
- “Clean homes”; “Recycle” ; “Pray” ; “Pay-day loans” - SPA 6

- “I know a man who started to sell tacos to support his family and now he has a store selling tacos” –SPA 8

### Immigration

- **Legal status barrier to better wages, transportation, university education, mobility.**
- **Fear of deportation** (has increased with the May 1<sup>st</sup> walk out abuses on the part of the police; “we can’t have confidence/trust in the police.” SPA 2); (People won’t come to programs on immigration or get on the bus because they are fearful of getting taken away. SPA 3)
- We had an immigration rights/ benefits resource workshop that was very successful. SPA 8
- Domestic abuse among illegal immigrants creates hardship on multiple levels; the men often use threat of “papers” so women won’t leave or tell anyone of abuse, and women don’t realize it is a false threat and they can get “papers” without them. What happens to the children in these cases? We need workshops (from lawyers) to explain this to immigrants. SPA 8
- Citizenship has increased from \$400 to \$800. SPA 3
- **Immigration status one day keeping children from universities** (“My son can’t study. He doesn’t have papers. The migration situation also limits you. One cannot go far because they stop you. My son has the grades, and everything, but not the papers.” SPA 3)

### Healthcare

- “For fear of not having health insurance, people begin to hide. It scares you. Even though the child is sick, it’s that people are scared.” SPA 3
- Because of making even a dollar over the minimum, families are denied insurance. SPA 3
- If you earn more, your medical is taken away and results in going to Tijuana to get cheaper healthcare.
- Emergency rooms are now charging *before* giving treatment. Healthcare is related to transportation needs. Providers who will come out to these outlying areas of LA County are of poor quality. SPA 1
- Kids working in “Crest” (sports-based after-school program) are not given health insurance but are in danger of getting hurt. SPA 5
- Preventative healthcare needs attention: quality, healthy foods are too expensive; tie between diabetes and low income communities. “It costs a lot to eat healthy!” SPA 5
- Recently a community garden has begun that will grow organic vegetables available for low-income families (and will someday have a biodiesel truck that will deliver food to community- creating jobs and creating healthy eating alternatives possible); exercise and healthy eating education is pertinent. SPA 8
- In “Healthy families/Health Kids” only one or the other is taken care of; not both and this doesn’t work. SPA 8

- Need low rates for families to exercise at local gyms SPA 8
- Doctors can refuse to see “at-risk” pregnant moms and these “at-risk” moms can’t always get to other hospital locations. High rates of malpractice insurance has forced out 40% of OBGYNs in area. SPA 1
- **A lack of and the need for healthcare was mentioned in almost every focus group.**

#### Childcare:

- “Not having the ability to qualify as a low-income family, and can’t qualify for reasonable childcare.”; **“Communities could add childcare centers with lower fees. Businesses should provide childcare”** SPA 4
- “Work out deals with families or neighbors for child care.” AIC
- Childcare industry is number 9 or 10 in top 10 growing industries in the nation; it only costs \$50 to get license to start a childcare collective at home- this is a good job opportunity! (SPA 8 is looking into supporting this employment endeavor.)
- Parents who have training and tools can home pre-school kids (and get paid by the government!) SPA 8
- Its normal (and so expensive) to pay \$600/ week for quality childcare. SPA 1

#### Hardship and survival

- Life in the States is difficult.
- “Will children understand economic limitations?” SPA 2
- “My husband gives me the check and I try to pay what is necessary, but when we **don’t have enough money we eat beans and potatoes.**” SPA 4
- Pulled between two different value systems: Importance of help from family (sisters, mother), vs. importance of being completely independent. SPA 5
- “The economic system in the US makes it impossible to advance.” SPA 7
- Strategies for survival and success: Personal development, goals, stability- SPA 7
- Dreams deferred because of lack of access for undocumented immigrants is a painful reality for many. “When I came to this country my dreams started dying when they asked me for my social security number.”
- Many focus groups exhibit emotionally painful reactions to discussions about challenges associated to poverty that individuals endure

#### Language: Need to learn English (mentioned in every Spanish-speaking focus group)

- “One of the barriers is that children bring homework that their parents cannot help them with.” SPA 1 Literacy issues for parents keep them out of the loop- school documents need to be translated into Spanish. SPA 8
- “The relationship with education. Learning English. This will carry us towards our goal. This will bring us to success.”; “There is an overall lack of technological support for Spanish speakers.” SPA 3

- Many parents want to learn English but cannot because of childcare issues; there should be programs that offer both on weekends or weeknights. SPA 3
- Now area schools are asking for papers in order to be in classes. Undocumented parents were recently kicked out of an ESL (with childcare) program in her neighborhood because of a lack of papers. SPA 8
- Request for Spanish language tutoring for English speakers SPA 5

### Homeownership/Renting

- “We don’t have a house. We are renting an apartment, a small apartment. The seven of us live on one floor, in an apartment with one bedroom because of the price.” (SPA 1)
- “Salaries are not keeping pace with the rising home costs in California... Living is so expensive that a basic salary is not enough.” SPA 3)
- **Wages and salaries do not keep up with increased prices.** Rent is high. Participants fear further hikes. Despair over the ability to buy own home. (“Paying the rent is 75% of my salary, for an apartment. I can’t think of buying a house. **The dream of everyone is to have a house.**” SPA 2) Abusive landlords; Prohibitive regulations.
- A person's ethnicity is an obstacle when buying a house. SPA 6

### Savings/ Credit/ Money Management:

- Money is spent on: Rent, utilities, insurance, credit card payments, food, childcare, gas (basically the same list with all focus groups)
- Saving enough to make ends meet and a little left over for extras, savings, or emergencies would be success.
- “They all spend everything they have without saving. The bills they pay first are the bills with the consequences—like the phone. If you don’t pay phone then it gets turned off... Other ladies all chime in that they do not have savings, because they barely have enough to get by week to week.” SPA 3)
- “We need financial advice, but don’t know how to get from under my bills” ; “I try to save but the reality is I can’t save money” ; “First I pay the rent and food, then we spend the rest” ; Pay the bills first, after than I don’t have any priorities” “First I save, then I pay the rent, telephone and necessary; “I buy in bulk (beans, rice) as a consequence I don’t need to spend weekly. I have learned how to balance my money.”- SPA 4
- “To me I wish someone would have taught me about economics and how to invest money and to stay stable.”; “If the bills are too much, I pay a small amount of each bill, so they know you didn’t abandon them, and next time you pay the whole thing. If you pay something, they are more understanding.”; “Use the check cashing businesses.” AIC
- Helpful money management for one person was putting money put in a 401K and for another it is time management -SPA 8

- “The means of communication are manipulating our youth; we need information about how to manage and invest money.” SPA 7

#### Safety:

- “Neighborhood deterioration, drugs, gangs.” SPA 1 & AIC
- “No safe parks/places to play” –SPA 6

#### Environment

- “The Gas Refinery affects health” SPA 8
- “Even if the environment outside is not healthy, as long as they are instead of the classroom, we hope that at least it will alleviate a little bit some of the pollution. But if we see if the pollution is also inside of the classroom... you know, we question about the filters, we question about why are those filters so dirty, they haven’t been changed probably in years... We can try to make the administration or whatever is accountable that the environment that is in the classroom is well-kept, even if we cannot do so much about the environment outside of our classroom.”
- “What can we do to really change this environment and help our community, especially in pollution... Why are all these people getting sick with cancer? Why are all these people on my block, around probably less than ½ block, already 2 have passed away and 2 have been diagnosed with cancer.” SPA 6

#### Discrimination, racism

- (“They ended pretty much talking about feeling discriminated against in “CITY” because they are Latinas and do not speak English well. They feel it at the schools, parks, daycare, and just walking on the streets, like everyone is looking at them as if they are illegal. They think Caucasian people think all Latinos are poor. The darker skinned the Latino the more racism against that person.” SPA 3)
- “People of color have it harder” SPA 8

#### Government assistance

- “We don’t look to the government to solve our problems.” SPA 1
- “The government does not help or support us at all”; “They help other immigrants but not us; there is a lot of discrimination.” SPA 5)
- “[Welfare] cut-off income level is too low, because there are people above the line that need temporary help from time-to-time.” “Local government looks for the quick solution to get people spending money so they will quickly build another Wal-Mart, but do not plan for long term economic development. This type of thinking does not offer economic stability.■” “Local government is promoting develop without accounting for the need to develop the infrastructure such as transportation.” SPA1
- “The welfare system has helped with welfare to work program. It is a good thing. Now you can’t just have another baby to earn more. Now moms get

job training. The help is temporary.” “Government services are available for after you have problems, but prevention isn’t funded.” AIC

- Local government decisions influence the type of businesses that come to area and whether there is economic stability. (SPA 1 & AIC)
- **When asked directly if they knew about or used EITC, the majority didn’t know what this was ;** More informative regarding resources was desired–SPA 6
- We are in need of music/art programs in schools- SPA 6
- “At times the government does help but the people don’t always appreciate the support.” ... “The government gives us many opportunities. Food stamps helps. Some jobs offer 401K, a benefit that will help in the long run. The community offers workshops how to achieve economic success.” SPA 4
- “For me, I like it when the government I feel that there are times when I depend on the government to help my family and also there are times when I don’t need help. Sometimes, when we have a good job, the government takes more money so the mom wants to work but she can’t afford child care. Then, she gets a job so she makes too much to qualify for Medical. So she has a good job, but she can’t afford to get her kids the medical care that they need. And she has to pay with her money after taxes for medical care and child care. I wonder if the government knows this. You get the job and there are many things to pay for. You get the job at McDonalds, but you need black shoes, so you have to get black shoes. This is programmed so that many families need the welfare because they cannot get ahead they want to work but then they have to pay everything that they have to pay to maintain their family.” SPA 1
- Government programs support only the very poor; don’t respond to the needs of the people; don’t have programs to take care of elderly; people don’t know what services exist SPA 7

What services government programs sometimes should offer:

- “Financial classes, Mentoring programs, Workforce centers, Bank programs that would match funds up to \$3000 dollars to help kids start saving. Bring a group of kids together and go over the basics on how to find a job. Have employers agree to hire them for a certain length of time for them to get work experience and take the first check and put it into a bank account. This way, the kids will see how it grows.” AIC
- “[Success comes] with courses that teach how to know/understand the education system, economics, and social services of the United States. Education and information campaign regarding the services that exist, in means of communication, the mail. Work together with community organizations, churches, etc to bring this information to people. Have information in the language of the people. Invest money in community organizations.” SPA 7
- Programs for kids as alternatives to gangs and drugs; healthier lunches in schools, programs in schools because there is a lot of violence, education

programs on the television, more programs for mental health, trainings for parents, groups for youth, involving more the parents in the schools and other programs.”; “Amnesty for working people, lower the prices of housing, create a different class bracket, better health programs for families, better help for special education students”- –SPA 8

- Preventative research on environmental pollution causing asthma and cancer is needed- SPA 6.
- Need Job fairs and College Fairs – SPA 5
- Information/education workshops on: immigration, job training, small business entrepreneurship; childcare collectives; homeownership
- Participants agreed that they receive information via the SPA. There seemed to be a high mistrust of banks. They mentioned high interest rates and not being able to open accounts without a social security number.- SPA 3
- Grateful for libraries, computer access for school, Head Start, & GAIN/WIC Programs - SPA 6
- The state of California paid for one participant’s heart transplant 10 years ago for which he is grateful; the refinery is paying for this program. They are all thankful for being in this program. Almost too good to be true; Education that goes directly into gaining employment; cannot have the attitude that the government is hindering us in any way; we need more trainings, more after-school programs and more programs such as this one (LA Harbor college-to-refinery program).” SPA 8
- Mental health services including services for abused women and for teens. Various SPAs.

## **INTERPRETATIVE ANALYSIS**

Insights from our study, taken together with a body of socio-political and economic research literature, were utilized to form a broad picture of some of the everyday predicaments faced by low- income working families in general and new immigrants, ethnic minorities, and urban American Indians, in particular, who live in the Los Angeles region. The picture is one of individuals and families struggling to face the challenges of an increasingly complex, highly unequal, and globalized capitalist society. Specifically, the focus group narratives underscored both the difficulties faced by these population groups and the multiple ways in which our society keeps destroying human, social, natural, and institutional capital. The stories also gave us a glimpse into the often hidden gifts and assets of immigrant and other low income communities. It is in the context of these insights and of the meanings given to family economic success by our participants that the approach of the FES Work Group will be examined in this section.

The FES (Family Economic Success) approach has been developed by the Baltimore-based Annie E. Casey Foundation as a systematic way in which the difficulties faced by generically defined low-income families can be approached. It is geared to assist individuals to move up the socioeconomic ladder in order to achieve economic self-

sufficiency. It also purports to develop a series of mutually reinforcing strategies and investments to help make low-income communities more marketable. Some of the main tools of the FES approach include conventional workforce development, asset building and leveraging, and insuring that the benefits of selected tax credits such as the EITC are claimed by members of low-income groups. (Casey Foundation, 2002, Casey Foundation, 2003)

### **Workforce/Economic Development**

Valuable as these above mentioned tools can be in certain situations, it can also be argued that the economic lens of the FES approach is somewhat problematic when used to initiate workforce development programs in the context of the current economic restructuring taking place in the Los Angeles region. It is also problematic when used in strategies to help people who define family economic success in household terms rather than in individual terms, who mostly live within largely unpaid community economies, have little or no access to the most beneficial sectors of the market economy, whose assets are drained by and receive little support from governmental sectors, and who are disproportionately and negatively impacted by patriarchal cultures and the systematic depletion of their natural environment.

It is our view that the FES approach needs to be based on a truly deep understanding of the regional economic structure as well as on a new economic map capable of fully taking into consideration the social and economic relations in which these participants are embedded. For example, to propose a conventional workforce development program based on job training, placement, retention, and support services as the vehicle for family economic success is highly problematic in Los Angeles. The region has an economic and industrial base of technology, aerospace, manufacturing, entertainment, and services. The technology boom has driven increases in high-wage jobs in professional and new technology sectors and created a very strong demand in the high wage professional as well as in the low wage domestic service sectors. Simultaneously, the manufacturing sector has shifted from well-paying, unionized jobs to low-wage, non-union jobs. Thus, these limited job-training-retention-type programs as springboards to family economic success for the working poor are unlikely to succeed. Furthermore, the current economic shifts have limited the financial capacity of municipalities to fund job support services or to create marketable community projects of the type typically recommended in the FES approach. In fact, when local governments have made attempts in poor Southern California communities to fund their growing costs by diverting limited funds into attracting new businesses to create local jobs the strategy has often backfired by reducing necessary services to residents while creating more low income jobs (Wolch, et al, 2007). Similarly, as economic systems theorist Riane Eisler (2007, p. 13) has noted, it is very difficult to develop programs and policies to assist the working poor on the basis of a conventional economic map. Eisler adds: "In the old economic models, the foundational economic sectors - household, unpaid community, and natural - are omitted, which leads to distorted views and policies." For Eisler the true challenge is to develop a new

economics where human needs and capacities are truly nurtured, our natural habitat is conserved, and our great potential for caring and creativity is supported.

In our focus groups there were numerous comments regarding the desire of participants to develop their entrepreneurial skills as well as numerous examples given in which the women supplemented their incomes to meet the increasing costs of housing, child care, and transportation with the sale of tamales and other foods and trinkets. The FES Work Group could potentially focus their workforce development strategies in assisting these women to obtain entrepreneurial skills in addition to, and in some cases in lieu of, offering them conventional job training and placement. Latina women lag behind White and African American women in ownership of businesses, possibly due to lack of capital and access to financial markets and entrepreneurial know-how rather than lack of interest (Office of Advocacy, U.S. Small Business Administration, August, 2006). When developing these programs however, the FES Work Group should take care not to encourage only developing simple strategies of survival among the participants rather than also facilitating capital accumulation, and thus, family economic success (Joseph, quoted in Davis, 2006, p. 183). Such survival-oriented strategies have sometimes been typical of other micro-enterprise efforts and cooperative lending schemes. In addition, complementing their offerings of conventional job training and placement with the provision of programs to develop entrepreneurial skills and facilitate access to capital, the FES Work Group could consider developing a new economic map to guide their work with working poor women in Southern California. This recommendation is based on an integration of the insights of a relatively new economic paradigm and of direct comments by our focus group participants.

We have to remember that in the 20<sup>th</sup> century state socialism and capitalism were the only two economic models that claimed to be able to show how to run an economy and assist all people to achieve economic success or security. These two models battled for supremacy throughout most of the century. The capitalist economic model appears to have won the struggle because it was able to produce more goods and deliver more freedom. In the 21<sup>st</sup> century, however, a large number of scholars and politicians are beginning to agree that the choices are less black and white but they are not less crucial, and the stakes, given the semi-catastrophic state of our environment, are much higher (Mc Kibben, 2007, p.226). Meeting somewhere in middle ground between capitalism and socialism is a new economic model. This model which seems to be our best hope is informed by the combined insights of the evolutionary system sciences, by ancient traditions of household cooperation, by non-conventional economic indicators currently in use in other countries, and most important, by the voice and experience of women from grassroot communities. It is a model that begins with the household as the core inner sector of the economy and the place where the essential production of human capital takes place though child rearing, education, and other household maintenance tasks. It is also the model through which most of our participants operate. Time and time again the comments of the participants in the groups were focused on their work of caring and caregiving and on the difficulties of balancing the multiple responsibilities and of meeting the costs involved in this work. Unfortunately, unless the work of the FES Group is based on a new economic map, the value of the work performed by these women will

not be valued adequately in economic terms and efforts will continue to displace them further into more traditional labor markets through job training and the like. To paraphrase Eisler: An essential step for changing the economic rules of the game is launching more accurate economic measures that value the work of caring and caregiving that is done mostly though not exclusively by women. Government and business leaders must see that their economic indicators include the essential work of caring and caregiving performed in the household and the unpaid community economy.

The FES Work Group could take upon itself, as part of its workforce development strategies, to insure that the work performed by these women is given a monetary value. Other nations and some American companies have already quantified the value of this caring economic work and found it to be extremely high. For example, the U.S company, *Salary.com*, estimates that a fair wage for a stay-at-home parent would be \$134,471 a year (Eisler, p.220). This could bring about a re-definition of caring work and a more effective approach to economic policy not only in human terms but in purely financial terms. For these women it could bring about both more self-respect and a possibility of being compensated not only in monetary terms but by being recognized and rewarded through government policies that support their caregiving through for example the subsidy of child care.

Similarly, the FES Work Group, as part of its workforce initiatives, could begin to address the ill-health and lack of affordable health care services available to the working poor within the United States. These two themes were prevalent in the discussion of most focus groups. The facts that our participants live in some of the most polluted areas of the country, that they lack the public space and private facilities to walk and exercise, that they are also lacking in good health care services and are often burdened with heavy medically-related debts, and that in the cases of mostly those who are immigrants from Mexico, they have to travel to border cities to receive affordable health care, are all important considerations for the development and retention of a healthy, stable, and productive workforce.

### **Asset Building and Leveraging**

In apparent disregard of the monetary value of the work of caring and caregiving, in some helping strategies targeting the working poor, assets are exclusively defined in monetary terms highlighting standard financial indicators. The Casey Foundation FES approach is no exception to this trend. Though not specifically queried about non-monetary assets, the participants alluded to the importance of assets of the kind such as bartering, informal credit, and free material and psychological services emanating from family and friends in their own lives and in their communities. The increasing erosion of these non-material assets, however, was also evident as participants commented on their inability to care for their elders and their own children with their current resources. Throughout “Third World” communities in the U.S. and elsewhere there is a growing realization that, “While the mobilization of household, family, and community solidarity served as vital resources in the past, there is a limit to how many favors people can call on from one another and

how effective these exchanges are in the face of huge structural impediments to well-being. In particular, there are worries that the disproportionate burdens that have fallen on women have stretched their personal reserves to capacity and there is no further slack to be taken up.”(Chant, 2001, pp.212-214). How to rebuild and mobilize these rapidly non-monetary assets seems essential in programmatic initiatives to facilitate family economic success.

The focus group participants also underscored access to formal education as a major asset and frequently equated family economic success with the education of their children. The non-English speaking immigrants often commented that a pre-condition of family economic success was learning English as a second language. Most of the participants, however, complained bitterly about the disappointing nature of the schooling system in the Los Angeles region. Their negative comments are in line with most research studies that show students in Southern California schools, with few exceptions, performing poorly compared to students in other states and in schools in other nations. Any workforce development strategy needs to take this educational situation into consideration in their development of future job and entrepreneurial training programs. High school drop-outs and underperformers are disadvantaged in the competition for quality jobs as well as in the effective use of job training opportunities. Hence, an FES approach must by necessity imply the involvement of action planners in the current efforts to re-imagine the various levels of our public schooling system and possibly in the development of private school alternatives for the working poor.

Few approaches to these working poor populations include the effective strengthening of their local communities, an approach that would of necessity involve the identification and mobilization of existing community assets as well as assistance in the creation of a truly localized and equitable economy beyond that based on tribal loyalties and ethnic exclusion. The cost and difficulty of transportation which these participants highlighted as well as the nostalgia with which they often referred to their still existing but now dwindling community assets could perhaps encourage the FES Work Group to explore the viability of such a community economy in certain parts of the region. Facilitating local currency initiatives among the working poor, initiatives that have become essential in facilitating progress toward local community economies can complement the Casey approach to making communities marketable in a more conventional sense. Currently, more than four thousand complementary currency schemes are operating effectively around the planet and making community economies soar even in working class neighborhoods (McKibben, 2007, p.162). These currencies are particularly effective in assisting people in pursuing financial economic success in a more local direction with cities, even neighborhoods, producing their own food, generating more of their own energy, and even creating more of their own culture and entertainment.

Also often ignored by community and asset builders, but mentioned several times by our participants, is the necessity of addressing certain cultural taboos that may be present in the lives of women from working poor communities that they are attempting to help, taboos that may often directly prevent or retard the identification and mobilization of their assets. Among the most prevalent taboos are those involving beliefs that the males

have too much control in the lives of the females in the household and in society. The development and facilitation of partnership models through gender balanced education and the advocacy of policy and programs that highlight the efficacy of partnership models appears essential for any asset-based approach to family economic success.

The FES approach encourages a comprehensive approach to monetary asset building and leveraging as a vehicle to family economic success. This comprehensive approach is well in line with the needs and desires expressed by the vast majority of our participants. It includes encouraging homeownership, guarding against predatory lending practices, and facilitating savings and the development of financial literacy through a variety of means. All these approaches to building and leveraging the assets necessary for family economic success should be encouraged but not without some cautionary statements and some other suggestions drawn from asset building/leveraging strategies in other countries and cities.

Home ownership can be a mixed blessing for the working poor, and it seems so in particular for Latinos. A recent Tomás Rivera Policy Institute (2006) focus group research study in Los Angeles found that low-income Latino homeowners suffered from higher levels of financial distress than non-homeowner Latinos and homeowners in other population groups, as their monthly mortgage payments tended to exceed 40% of their income. Indeed these high levels of debt owing to homeownership can make low income families financially more vulnerable because of their lower earning capacity, lower wealth holdings, and higher unemployment rates. Thus, the FES Work Group, in addition to offering financial tools that will help guard this population against predatory lending practices, could assist in exploring the possibility of increasing home ownership through models other than conventional single family home ownership. Such plans might include models that build on Latino traditions of living in extended families and large households and of mutual aid. This could include the exploration of co-housing communities, cooperative housing, and land trust models, to name a few.

Many of our participants reported being worried about the high cost of rent and feeling stressed by their condition as renters. Thus, for those working poor families that cannot afford or choose not to buy homes, it is key that strategies designed to assist this population in achieving family economic success include the development of policies and programs that address the high cost of rent in the region, encourage and facilitate the adoption of rent control in certain communities, and strengthen laws and programs related to tenant and landlord relations.

An extremely important need noted by participants, and one that could potentially be effectively facilitated by the FES Work Group, is the provision of specific financial literacy tools to cope with and/or prevent credit card debt, obtain lower interest rates, and preserve good credit. The Tomás Rivera Policy Institute study mentioned earlier suggests the development of specialized counseling services for low income Latinos. That type of counseling could also be generalized to other working poor groups. These services should be easily accessible, and in the case of Latinos and other non-English speaking working poor groups should be bilingual and provide expert financial personnel for counseling and literacy instruction. The Tomás Rivera study also advocates for major structural

changes in the credit industry to including changes in the usury laws at the national level that would lead to a reasonable cap on credit card interest rates.

No amount of financial literacy education, access to home ownership, or individual development accounts as proposed by the Casey Foundation can insure the development and maintenance a strong savings ethos, an ethos that these participants believe is a precondition to family economic success. Increasing research evidence suggests that in the context of a predatory culture, the development of a savings ethos in mainstream culture can only come about through a radical shift toward the values and behaviors of a simpler lifestyle or voluntary simplicity. A choice for voluntary simplicity usually means leading lives less cluttered by stuff (Korten, 1999, p. 220). In the case of the working poor, particularly new immigrants and American Indians whose often forgotten cultural ethos involves a de-emphasis on material goods, the shift from a focus on the American Dream and the promise of more goods and services as a measure of family economic success, may entail a cultural re-conversion to that forgotten ethos. The facilitation of this re-conversion process by the FES Work Group may prove to be a good complement to more conventional saving models such as those pioneered by the Casey Foundation.

### **Taxation and Access to Public Benefits and Services**

A focus by the FES Work Group on educating about and facilitating the use of the tax code to help redistribute income and alleviate poverty is essential and has proved moderately effective. Indeed, if low income workers and their families can avail themselves of the provision of the Earned Income Tax Credit (ETTC) it will make a substantial difference in their after tax income levels and not affect government benefits. Some of the participants in our focus group were unaware that they were eligible for the ETTC; others that knew about the credit or had availed themselves and benefited from this it strangely enough did not seem particularly impressed by the amount of money it had put in their pockets or by the fact that these refunds have lifted more children and families out of poverty than any other federal program. Participants, for one reason or another, seemed more concerned and worried about the costs of tax preparation and getting rapid tax refunds. Still the FES Work Group will serve the working poor well if they continue to insure that more people become aware of the existence of this important tax re-distribution tool and apply for it. Various counties and cities have developed new and very creative tools to insure that its local residents get all the tax credits that they have earned including the ETTC. One such promising tool worth evaluating is the ICanEFile which helps low and moderate income people who do not use or have computers to prepare their tax returns and claim tax credits that they are eligible for. To date, more than 6,500 people have used ICanFile and are expected to receive more than \$18 million in refunds (Shriver, 2007, 1).

Some of the participants expressed rage at the fact that undocumented immigrant workers were taxed at high rates and never received benefits from the government. A small number felt that it was imperative that those monies were returned. Given the intensity of these feelings, the team recommends that the FES Work Group explore the various ways

in which federal, state, and local governments are considering honoring the financial contributions of undocumented immigrants by changes in benefit programs. This information must then be brought to communities with large numbers of undocumented workers. Advocacy for some of these changes could also be explored by the FES group. Additionally, in the interest of social justice, the FES group could partner with working poor constituencies in advocating more progressive tax policies that combat the increasing shift from direct to indirect taxation and the concomitant general reduction in the tax burden on corporations and the wealthy. The family economic success of a large proportion of our working poor populations cannot be assured in the context of continued increase in the share of taxation paid by them and by the middle income groups while they benefit less and less from the public services that they help to finance both because of lack of access as well as a lack of services that are culturally-sensitive and adequate.

For example, community members repeatedly underscored the urgent need and apparent lack of mental health services that effectively serve low income and new unilingual Spanish-speaking Latinos. Mentioning this need in various focus groups throughout the county, community members in a sense transcended deeply ingrained cultural taboos about mental illness and emotional life that have previously kept such conversations out of the public forum. They clearly articulated an urgent need for mental health services to be made available in their communities and in the schools that serve their children. They underscored the need for these mental health services to be developed and delivered in ways very different than in the traditional office-psychiatry model and that address the various stressors related to poverty, gangs, cultural barriers, and domestic violence. Community members want mental health services that are delivered with the premise in mind that the recipients will lack legal documentation, need to be approached in a bilingual and bicultural fashion, and are often lacking in effective transportation services. At a time when many graduate schools of social work/welfare in the state are de-emphasizing clinical training, that there is a lack of bilingual and bicultural clinicians, and that the biological model of psychiatry seems to be dominant, the FES WorkGroup will have to do more than advocate for more monies to be allocated to this urgent need. It will probably have to explore, in conjunction with the few community mental health providers in the state, how to begin the process of preparing for serving the needs of this growing population group.

### **Demonstration Projects**

The research team suggest that two or three community demonstration projects be developed based on a consideration of the common themes and story patterns that were identified in the focus groups, the experiences of other First World economies in providing selected springboards for family economic security and success, and selected insights from the research literature. These demonstration projects could utilize the infrastructure and energies of the SPA Council and AIC group. They could bring together community members and ad hoc community consultants that would initiate specific and interrelated projects in the selected communities. The demonstration projects could each develop a research and evaluation arm that would conduct both process and outcome

evaluations as well as on-going individual and community asset inventories and narratives from community members.

These demonstration projects could begin by addressing the general areas of concern identified by participants in all SPAs/AIC group as well as the specific areas of concern that were identified by the focus groups in the communities they will be located in. For example, generally, in the area of workforce development, the FES Work Group could explore the development in these two demonstration projects of a series of micro-finance and cooperative and entrepreneurial training programs. Three areas that were identified by focus group participants as possible areas of entrepreneurial development were food services, child-care, and urban agriculture. These programs would be of course, in addition to the development and offering by FES of more conventional job training programs and of more contracts with specific industries and unions for school to job opportunities. The FES Work Group could also explore on a more long-term basis a wages for housework option for women.

Also generally, in these demonstration projects, specifically in the area of housing, the FES Work Group could advocate for more and better low income housing, improved landlord-tenant laws and relationships, and financial literacy programs that provide community members with the knowledge and tools to avoid predatory lending. But the Work Group could also lead the way in exploring other housing options such as co-housing as outlined above. Should the need and opportunity arise, as has been the case in places such as Roxbury in Boston, the FES Work Group should be prepared to help community groups organize and become housing developers themselves.

In other more community specific areas of concern, the FES Work Group could train students and parents to be researchers in order to assess specific schooling and schooling related problems in their community and to look for community-based acceptable solutions in conjunction with school and local and state government officials. The San Bernardino Model sponsored by Inland Congregations United for Change and developed by one of the principal researchers of this project (Tom Dolan) trains students and parents as researchers and has been very successful. Other successfully models that the FES Work Group may want to investigate include: the Philadelphia-based Research for Action, the Youth Strategy Project in Oakland, or the Hartford, CT based Institute for Community Research (ICR). Should this model be adopted, the student and parent researchers could be asked to investigate the problems and the feasibility of the solutions to these problems proposed by the focus groups that were conducted in their community. Some examples of the types of problems and proposed solutions already identified by focus group participants that these researchers could address would be:

- quality of education, overcrowding
- social services for youth (to address drop-outs, “cutting”, suicide, bullying, teen pregnancy)
- mentorship opportunities
- post-school activities (with transportation to them, if not on campus) to keep kids off streets after school

- uniforms (to ease class-related peer pressure and gang affiliation issues and promote school unity)
- music/art programs
- healthy foods/exercise programs
- research/address pollution/ toxins that exist in school that are making students ill
- financial aide for those who are not in extreme poverty bracket but still do not have enough funds to pay for college
- opportunities for undocumented immigrants to attend college
- workshops that give information to students and parents about immigrant rights
- opportunities for parent involvement
  - translation of documents into Spanish
  - programs that support traditional values of families

Other specific areas that have been identified by focus group participants and could be explored and prioritized by these and other community researchers in each demonstration project (and whose solution could impact the family economic success of community members) are:

- Bus services that run on time, have better routes
- Summer job opportunities for kids
- Living wages.
- Opportunities for jobs with corporations in communities (and bring more corporations to desolate communities to create more local jobs)
- More accessible healthcare
- Support for healthy lifestyles: affordable organic fruits and vegetables, exercise and healthy food as part of neighborhood stores and school culture
- Low to no-cost childcare provide by businesses and community-centers
- Education on and support for childcare collectives
- ESL classes for parents (on weekends and at nights, as well) which offer childcare
- Low cost and reasonable homeownership opportunities
- Money management and investment classes (more information on things like EITC)
- Funding towards and awareness about inter-group relations, cultural differences, discrimination, community-building and asset-based community development
- Job fairs/training and College Fairs
- Continue/ strengthen programs that work: Head Start, GAIN/WIC, LA Harbor college-to-refinery program, SPA workshops on aforementioned issues.

In conclusion, the community voices that the research team heard gave a template of sorts for family economic success. It is an eminently practical template and the FES Work Group is being asked to fill in the blanks and facilitate the process of its implementation. It is a call to action and in spite of the difficult context from which it emerged, it is a hopeful call that now needs to be answered. The principal researchers of this study have

been honored to assist in a small measure in the process of beginning to fill in the blanks and ask the Work Group to follow suit.

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# Appendix

# SPA 1

Two focus groups were carried out in SPA 1. The themes that emerged in these focus groups were:

## **THEMES**

- inter-generational poverty is present
- emphasis on covering basic food, clothing and shelter survival needs
- making it/ finding creative ways to get by
- education & hard work are keys for mobility
- family unity is a value inherent to FES
- neighborhood safety is not secure
- transportation is not well-planned in area
- need of local employment opportunities

## **SPA 1 – Lancaster (English)**

Participants: 6 community members

Moderator: Robert Guynn

Community moderators: Sonja Busum and Nicki Brown

Date: March 28, 2007

### **Demographic Narrative**

The English speaking focus group from SPA 1 met at the Lancaster Child Care Center and consisted of six women. Half of the women identified themselves as White, not of Hispanic origin and the other half identified themselves as Black, Hispanic-Mexican, or Bi-racial. Three of the women were ages 35 to 44; two were age 25 to 34; and one declined to state their age. Two of the women reported having no children living with them; two reported one child living with them; and two reported having two children in their household. Three of the women were married; two were not married; and one was divorced. Five of the women reported working 40 hours or more a week and one stated they were a homemaker. Fifty percent of the women were homeowners and fifty percent were renters. Four of the women claimed a 2006 income between \$40,000 and \$69,000 while two claimed an income between \$15,000 and \$29,999. Half of the women claimed the earned income tax credit in 2006 and half of the women did not.

### **Moderator's Narrative**

The meeting was held in a community childcare facility. Tables were arranged in a rectangle so that everyone was able to see each other. As this session was in progress, another meeting (in Spanish) was held on the other side of the room. Dinner was served and the meeting began out of casual dinner conversation. Right away, one of the women in the group became the most vocal, but not as to keep others from sharing their opinions.

The couple directly to my left was very quiet, and did not volunteer answers unless prompted to do so. Most everyone remained seated throughout the entire session with only a few getting up to get a drink. One woman had definite opinions regarding the questions asked and was not afraid to share them in the group. Another woman was very quiet and shared only when asked. When she did share however, her opinions were well thought out and added to the conversation. Others would nod during her comments. While there was humor in the room at times, the overall mood was serious and attentive. During the comments in the group, there was a lot of nodding in agreement and comments by one member spawned comments by others. Most of the group did not know each other. The session began at 3:30 p.m. and ended at 5:00 p.m. The members of the group were very cordial to each other and to me as well. After the session ended, the conversation continued outside with a few of the group members.

## Partial Transcript

### **Question 1: What does Family Economic Success mean for you?**

- Being able to pay your bills and have a little left over would be successful
- Having enough money to pay my bills on time
- Having enough money to pay everything and be able to put gas in the car
- Having enough money left over to live comfortably
- Not stressed if you want to go to a movie
- Not having to think about money
- Basics are covered with a cushion for some extras
- Basics are food clothing and shelter
- Not living check to check

### **Question 2: In which ways have you and your family achieved FES?**

- Don't think anyone has achieved it
- Food on the table
- Shelter
- Children are taken care of
- Enrolling young children into school to get a good education
- 8 nieces and nephews...important to start them in education early.

### **Question 3: What do you think is needed to achieve FES?**

- Having a job that is above minimum wage
- In order to make it today, everyone in the family must work
- It is too expensive for only one wage earner in the family
- Education is important also for continuing education
- No quality colleges (satellite) in this area. Closest campuses an hour away in Victorville.

- The quality of education is terrible. Pushing the kids too far too early. Children cannot be children in school any more.
- High school education is especially poor. No learning regarding culture or vocational education. Too many children dropping out of high school.
- Two high schools in the area and neither are quality. Teachers are a problem...attitude of not caring about students. New school with lower population was good at first, but as population grew there became more bad influences. Teachers just go to work to go to work. Few teachers that truly care. Lack of classroom management. Administration not very informative regarding academic information.
- Attended every high school in the valley. The more students in the classroom the less would be done. The more crowded the school was the less the teacher cared. Teacher interaction gas drastically declined in the last 10 or so years. As school get more crowded the teachers stop trying to interact with students.
- I would not put my children in public school today, if they were school age.
- Brother moved his family to lower populated area so that the quality of education would be superior.
- No children today, but if I do have children, I don't think that I .would send them to public school, based upon what I hear today.

**Question 4: What obstacles or barriers are there to FES?**

- A good education is an obstacle
- Neighborhood deterioration, drugs, gangs. Migration form Los Angeles has caused this. Worry about wearing colors. Before moving into this area one needs to check Megan's Law Since this was the dumping grounds for the county.
- Illegal immigration has taken the jobs that use to go to the high school kids (entry level) so now kids have a hard time finding a job in the community.
- More Hispanic stores moving into the area to serve the new clientele.
- The area is just so economically depressed that there are just no jobs available. Higher paying jobs are not found in the area. Most jobs are retail. Few corporate jobs in the area. In order to get a higher paying job, one has to commute.
- Took a lower paying job in the area because of the higher cost of commuting.
- Commuting takes a toll on the family, as it increase the time away from home. Have to choose whether to have nicer things in life or choose a lower paying job to have time with family.
- Safety for kids...walk down the street and get harassed
- Gang fights in the area
- City wants to put the projects (new development) in the old fairgrounds
- Place real expensive homes next to run down homes

**Question 5: How do you manage your money?**

- Spend more money on gas each paycheck...have to be more careful how we spend money
- Going out less...movies have even increased so much that we have to cut back.
- Make less money per hour now (working locally) so I have to plan ahead and choose what I spend money on.
- Credit cards are nothing but trouble. The fine print on the credit card will get you every time.
- I couldn't buy a car because I did not have enough credit, because I do not use credit cards. Had \$10,000 down payment on a \$13,000 car and local car dealer would not finance me. A different dealer financed me at 26% interest, but was able to refinance it 4 months later at a lower rate.
- I run a 75% cash, 25% credit household
- Use credit cards as a convenience and pay the balance each month.

**Question 6: When your monthly income is not enough to cover your expenses what do you do?**

- Get another job in order to pay the bills as the bills are still due.
- If you have small children it is hard to get a job so that both can work.
- Sometimes you end up working just to pay childcare.

**Question 7: How do you think that business, government and your community have helped or hindered the economic success of your family?**

- We don't look to the government to solve our problems.
- My mom grew up on welfare and they did not provide any training. Today the program limits funding and requires job training and education so they can leave the system (temporary help).
- Friend used the welfare system correctly to help her get back on her feet and get a better job.
- Cut-off income level is too low, because there are people above the line that need temporary help from time-to-time.
- Local government looks for the quick solution to get people spending money so they will quickly build another Wal-Mart, but do not plan for long term economic development. This type of thinking does not offer economic stability. Jobs with benefits.
- Prioritize family into planning so that wage earners do not have to make the decision between commute long distances for higher wages or stay locally at a lower paying job to be with family.
- The local government is promoting develop without accounting for the need to develop the infrastructure such as transportations.
- Development seems to be haphazard. Services are not necessarily located conveniently near housing developments, and the very large geographical area makes it difficult for some to get around.

- Businesses, schools, services such as healthcare are difficult to get to because of the way development has happened.
- Public transportation to a destination (from an outlying area) takes much, much longer than driving by car.
- Bus routes are not convenient.
- Hospitals for the entire valley are located in Lancaster and both are on the west side (train tracks divide the valley between east and west).
- Government has not looked at the long term effect of the deterioration of education, which has led to gangs, drug dealing, and increase in welfare.
- Government plans after the fact. The money should be focused toward children and families when they are little. They need to plan for prevention and not damage control.
- No after school programs or community centers to keep kids involved and out of trouble. The roller rink has security with metal detectors which is very different than when I grew up.

**Question 8: What can the community, business and government do to help you and your family to achieve FES?**

- More investment into children (both young and teen), such as locally situated activity centers so that children can get to them.
- Use the schools as community centers for after school activities.

## **SPA 1 – Lancaster (Spanish)**

Participants: 5 community members

Moderator: Virginia Shannon Kelsen

Community moderators: Nicki Brown and Tomi

Date: March 28, 2007

### **Demographic Narrative**

The Spanish speaking focus group from SPA 1 met at the Lancaster Child Care Center and consisted of four females and one male. Four of focus group members identified themselves as Latino/a-Hispanic and one identified themselves as Asian, Asian-American or Pacific Islander. Three of the focus group members were ages 35 to 44; one was age 16-19; and one was age 45-64. Two of the focus group members had four or five children living within their household; two had one or two children; and one had no children living within their household. Four of the focus group members were married; two were not married; and one was divorced. Two of the focus group members reported working 40 hours a week or more, one reported working fewer than 40 hours a week and one reported being unemployed. Three of the focus group members were homeowners; one was a renter; and one declined to answer. Only two of the focus group members reported a 2006 income between \$20,000 and \$39,000 and three of the members declined to indicate their 2006 household income. One of the members claimed the earned income

tax credit in 2006; one was unsure of the tax credit; and three of the members declined to answer.

## Partial Transcript

### Question 1: Por favor, díganos lo que para usted es éxito económico familiar?

- Bueno. Para mi el éxito económico personal y familiar es que la familia de unida y pues que nosotros no somos ricos. No les falte para comer, para \_\_\_\_\_, para nuestra comida, [inaudible]. Para mí. Es personal.
- Moderator 1: Si, es lo mismo para mí. Tiene una casa. Hay personas, yo también. Yo tengo una casa, comida, tengo ropas. No están nuevos, pero esta así.
- Es así para nosotros. Nosotros también mientras tenemos un pecho, comida. Si estamos juntos, todo esta bien. [124-133]
- Si, yo pienso casi lo mismo. Para mí en la familia es importante que mis hijos estudien. Es muy importante que nosotros como padres hicimos allí con ellos ayudándole con la tarea. Porque cuando yo crezcan. Yo quiero que ellos digan, “Yo voy a ir a colegio,” o “Yo voy a ganar mi degree,” o “Voy a tomar esta carrera.” Pero es importante cuando son chiquitos. Entonces para mi todo que el éxito. Y estoy de acuerdo además de eso. La escuela es muy importante.
- Y cuantos niños tienes? Cuatro, verdad.
- Y, esta en cual escolar.
- El más grande tiene diez y siete anos. Esta en la Highland. El segundo tiene diez anos en ocotillo, y el tercer y cuarto son guantes y tienen dos años.
- Y su niño mas grande si sabe a cual colegio va o que.
- Si, si, si desde que tiene que el fue en el diez grado que esta asistiendo en la Antelope Valley College. Esta tomando clases de la noche ahorita. Se va a graduar este ano. Y su GPA es 4.0 y esta aplicando para colegios ahorita.
- Si, estoy muy orgullosa. Es muy importante que va a ir en la escuela. Y así no es fácil, no es fácil. Es muy difícil por que como mama, como esposa, tengo trabajo, tengo que hacer muchos diferentes cosas. Va a tener una casa, tener un esposo, cuidar a los otros hijos. Pero desde que el estaba chiquito yo siempre me aceptaran que “Vamos a hacer la tarea. Vamos a hacer la tarea. Hasta que el esta en el diez grado dijo que tuvo que obtienen bien grados y todos modos you haber la tarea. Siempre como están con los maestros. Que están pasando? Todavía ahorita. Todavía estoy ayudándole. Pero, para mi, es también es éxito.
- Es muy importante que tu estas con su hijo que esta practicando con tus maestros y todo porque hay padres que no sabe nada de sus hijos. No tienen los nombres de los maestros o nada.
- Señora. Por favor, díganos que es éxito económico familiar.

- Dígame en Ingles. Esta bien.
- Taking care of my kids, taking care of my husband, and, um, looking after all of my kids, making sure they get to school. I want them to grow up and go to university. I have two kids, one is nine years old and this one (a baby sleeping in her lap) who is almost two. The nine year old is in the third grade. This one is still with me at home.
- Well. I try to help my parents. I work so I can be kind of independent. I'm eighteen. I need to try and get money for myself so they don't have to take care of me. That is why they have my little brothers and sisters.
- So you work?
- Yes.
- Mod 2. And you live at home with your parents.
- Yes.
- Mod 2. And you have lots of responsibilities at the house.
- Well, I go to school; I work; now I'm trying to enroll in AVC. Well, I am going to go there in the fall semester and then I am going to transfer from there to UCLA.
- Pues, yo soy el padre, el jefe de la familia. Ella esta mi hija y ella es mi esposa. Pues en cosas económicas nosotros ganamos a que nos demos una teracia para como hacerle y como gastarle y como gastar un poquito dinero que se gana en casa. Y tiene porque \_\_\_\_\_ en la casa somos siete personas. Son cinco hijos y yo y mi esposa. Somos siete en mi familia. Rentamos apartamento y este y hay días en que pues que vamos que casi vamos al puro días no buscando dinero no porque no una cosa se falta, se falta otra y hay veces que se les puede decir a los hijos. "Hoy si se puede porque si se puede pero hay que se siente duro pero si espero hay que decirles no puedo hoy porque uno sabe de que hay economía y es trabajoso pues como digo que siente feo decirle soy no te puede comprar esto hija porque no hay dinero okay. Si pero ellos ya entienden porque ya están mas grandes. Entiendes? Ella es, yo creo que les acaba a decir ella ya trabaja y ya es una gran ventana para mi pues porque para mi que les empresa que ya trabajoso tiempo entonces ya por regular ella ya si. Si así hay algo que quiere comprar un pantalón o lo que sea, ya eso ya no me dice a mí. Si ella [inaudible] Menos carga para mí. Ya no mas nosotros. Ya no más para nosotros porque todavía no tienen la dar todavía. Ya tienen el cuerpo. Todos dos muchachos que ya tienen el cuerpo son grandes pero todavía le dar no la tienen para poder ir y me di no trabajo porque estoy no solo van a la dar porque ellos no cumplen le dar trece, catorce, quince anos. Y ella porque ya les dio diez y ocho anos y ya tiene trabajito. Y así es la informa en que pensaba en la economía pues de sobre como agarrar dinero y hay veces yo pienso que soy tengo un dinerito pero no hay mucha necesidades ir a comprar solamente algo a la pierda por solo gusto porque tiene no dinero. Yo le digo hoy no vamos okay porque no lo necesita solamente porque ustedes quieren tener otro par de zapatos nuevo o otro pantalón. Pero si no hay es mucha necesidad, no vamos porque si no

mas porque miraron que yo traigo cincuenta o cien dólares. No es mejor que acá así porque en un emergencia [inaudible].

- Moderator 1. Señora?
- Yo? Yo no trabajo. Pero me dijeron siempre a mis hijos. Son cinco [inaudible] y tiene que \_\_\_\_\_ a pendiente a ellos verdad. Que a de escuela que le de a comer y todo que ellos me quieren [inaudible] un centavo y un centavo y un centavo.
- Más y más.
- Moderator 1: Necesito va a ir a mi oficina yo puede aceptarse porque en la casa es más trabajo.
- La mujer no para todos los días. Es de que amanece que va a lavar la ropa, a que va a cocinar, y yo me dar una cuento porque ella incluso. Y a veces que dice yo voy a cocinar esto. Tan pronto como que están mas chiquito los niños todo la comida a comer así dice yo no me siento a comer esto. Pero ya hoy en día, ya uno quiere una cosa y otro quiere otra. Y como así a llegar a un restauaran. Entiende? De que yo voy a ganar aquel minuto porque aquel me gusta. Y ella a veces dice este problema que dice ahora va a comer lo que lo hice okay. Voy a hacer acaba a.C. en su comida diferente. Porque es mucho trabajo, si? Hmm. Y por eso yo pienso que es mucho trabajo para la mujer en la casa (some utterances of si). Con los hijos y cómodo también porque mi familia estaba grande pero todavía no quiere entender todo.
- Y en todos modos es lo que estar. Y están grandes y lo tengo que va a levantar a la escuela porque están cansados a veces y me dijeron ándale niños valense. Y me dijeron “No me quiero.” Y no quiere a va atrás ellos.
- Pero no bastan ellos. Es solamente porque ellos se enferman así.
- Unos veces ellos me dicen a mi no me gustan esta comida. Y tiene que, tiene que son niños, tiene que saber a veces esperar [inaudible—278]. Ya sabes como yo soy. [The mom goes on to explain that she will go to the school if she has an appointment—if a teacher asks her to go, but that she doesn’t want to go otherwise. And if they call her to go there, she will go. She says that she tells them that it is good to go to school and to be good. She tells them that sometimes she doesn’t want to go because they are already big. [somewhat inaudible].
- Moderator 1. Para un work ethic. (9. Mmmhmmm). Si, es muy importante.
- Sometimes I tell them at the house that this is how it is. I tell them that they are already big, that I don’t expect to see them in the streets. Sometimes I am at the house thinking about this and I tell them I don’t want to look at you like this. This is what I think. I tell them that they have to study because if they are absent, tomorrow [inaudible-292].
- Moderator 2. I think we can skip to number 3 because number 2 is already done.
- Moderator 1. Mmm hmm. Okay. Do you want to go to Frank? (Moderator 2. Okay). Okay, Francisco?

- Moderator 2. Your definition of family economic success. . . éxito económico familiar?
- Okay, muy bien. Este yo se a me que tengo una familia pobre. Este mi papa y mi mama no son ricos. Son pobres. Todo tiempo este vivían este que subieran. Y este fui a colegio y todo que quieran a trabajan y fue estudiando. Y luego a me casar a una maestro y tenemos dos hijos—un hombre y una hembra. El tiene veinte cinco anos y mi hija tiene veinte tres. Que los dos también este tiene \_\_\_\_\_. Mi hijo a USC y mi hija a UCLA. Okay. Es que, es que todos los costumbres este de le pasen a la familia. Por ejemplo, este a mis padres somos pobres pero vamos a enseñar las costumbres. Como ahorrar, como gastar, como how to date una muchacha. Todo esto. Este como espetar. Todo esto. La economía es de muchos tipos. Es dinero, es de la respeto de la gente, es como ahorrar, es este que tiene hambre y pasión de algo. Okay. Entonces yo estoy un hombre que aprendiste costumbres buenas. I am a person who learned what makes life life. How to succeed. It is everything, it is not just money. It is values. It is habits that you learn growing up.
- Moderator 2. Yes, yes.
- Un ejemplo. Mire. Mucha gente este esperando para la lotería. Pero sabes que en decir son pobres. Y esta porque no tienen el costumbre for how to spend money. In five years they are poor, but they never had the habits that it takes to have large sums of money. [#2 and # 8 offer agreement].

**Question 2: En que forma ustedes o otros des familia les conocidos lograron al cansar y éxito económico? De nos unos ejemplos.**

- I know many families that have to work to survive to succeed. Some of them, with good luck and hard work, become millionaires. For example, this man, he began in 1984 buying stocks in Microsoft. He was a computer technician. This company, Microsoft, is very big. Each year, he bought stocks in the company. With luck, he is a millionaire. Now he has much to move up, to win. He has a house, he has an education. Okay, so for me, it is luck.
- Let's look at something else. It is hard work to be a millionaire and very difficult. [inaudible] The majority of people never. Many who get to be millionaires forget who they are. For me, I never spent much time in school. My parents were poor and all of that. For this, I went a little to school for seven or eight years then they sent me to learn to grow corn at seven or eight years and to cut sugar cane at nine or ten because I am from Veracruz. The town where I am from grows much corn. I never went beyond primary school because for me it was very important that I learn to work because it was more important.
- This is success, right?
- Right. Once I reached this age, the most important thing was working to help my family.
- For me, becoming successful is school. My mother only finished the sixth grade. When I was a child, my mom would tell me you need to go to

school, you need to go to school. And then I was going to college. And I was going to college. When I was eighteen, I became pregnant then this became something more difficult to go to school. I kept going to school because going to school brings more opportunities; it opens many doors. I kept going and going and going. For me, the question for my kids is not are you going to college? It is, “to which college are you going?” Since my children were very little I would tell them you have to go to college. Even though we are poor, we tried to save little by little to make it easier for my children. It is okay if I suffer a little to improve things for my students.

- Ay. Look, in my case I have often told my children that they need to go to college but unfortunately none of them have—the two girls and the boy. I asked the one if he wanted to be a music teacher, but he have the opportunity because of our financial situation. I tried to help him, because I felt disgraced to be on this side of finances. I tried to send him to a music school. I told him to start working hard at the school and at the school district. I asked them if there were music classes that he could take. He had the success and I am so thankful the wife of the man from the school district helped him get a job with the Pasadena Philharmonic. He is one of the best there. And they volunteer in many of the schools in Los Angeles to help many of the kids in various schools get to know music, musical instruments. More than this, this does not work because he does not have documents so he cannot be a music teacher. I hope in less than one year, he will have his papers and be able to attend university. This is my biggest hope, my hope for him.
- And with this. We don't have a house. We are renting an apartment, a small apartment. The seven of us live on one floor, in an apartment with one bedroom because of the price. I tell their father that we have to work harder. I am thankful to God that we have been married. The father of my children left me, but I ended up marrying a friend who took my kids as his own—they have never known because it happened when they were little. In all ways, most things are okay.
- I have lived in this valley since before the dinosaurs. My father worked very hard. My mom did the same. I grew up in a very close family. We didn't know we were poor. We had food, clothes. My father owned a ranch here and we had a small little house. They taught me to respect people, how to work, how to become educated. My dad was from Arizona, he went to school through the eighth grade but he had much education. Whenever I asked him who were the presidents, he would say I don't know this. But he liked to read very much and he would tell me this. Even though he only went to school though the eighth grade he would tell me. He was a man very honorable, very \_\_\_\_\_.
- My husband and I have five daughters and when the littlest was eighteen years old, I wanted to work. So I went to the school with her and I got the license to do nails and became a bilingual teacher and worked in a school to the west of here. [inaudible].

- My husband doesn't speak much Spanish. He knows words like taco and burrito, tortilla and carne asada (some jokes followed from the group about Spanglish—most members laughed). But we taught our daughters to look for a good spouse. It didn't always work, but we tried to teach them this.

**Question 4: Cuales son los obstáculos o barreras con el éxito económico familiar?**

- One of the barriers is that children bring homework that their parents cannot help them with.
- It is true. Sometimes someone wants something for their family, for their economic success. My parents taught me how to grow corn. I learned to work when I was very young. Working was very important to me. My father thought it would help us to learn to work from the time we were very young. This is the same for the children I have raised. I have three children who live in Mexico—with her, two of them are married well. One of them is single. When I talk to them on the telephone, I ask them when they are going to come here because it has been a long time since they have come here and one has two kids and one has one. I ask them to come and to bring their spouses here. They tell me when I talked with them that they don't want to come here because it is so expensive. They live where they are, they have everything they need, they have food, we live just like they do. But it cost them half as much to live there as it costs us to live here.
- I ask them to come here, because I miss them and I would like that, but they want to stay in Mexico. I have taught them what I have known since my mother taught it to me. The know how to cultivate, how to grow corn, acuacate, jaimaica—it is a good place to grow beans.
- They are on the good side of things and for this I tell them that they, this is a problem for me because I am their dad and I want better for them than I had. I want their kids to go beyond the third grade and not have to work. After all, I want nothing more than that.

**Question 5: Como planea y usa su éxito mensual? Dénos unos ejemplos de sus prioridades.**

- For me, the first priority is to pay my rent. This is really important where we live. Then it is to pay for lights and gas and to have food. [tape ends].
- For me it is to have food, to have a little savings, and the basic necessities. And a little money for fun. And if I have this whoo hoo.
- My priorities are teaching my daughters about how to be healthy. I teach my children how to eat healthy. Because I had to spend some time in the hospital and it was very serious and I believe that this taught me how much I want to live because I had more to do here, I wasn't done living. So I want them, my daughters, to know how to be good mothers and that they will look for a man that respects them and has the same values. Their dad also helped me make them this way. It didn't always work out the way we wanted, but the example is there.

- [Someone in the group asked how long they'd been married. Conchita answered fifty-two years. We didn't have money then and we don't have any now. That hasn't changed—Two or three in the group agreed].
- A job is very important. It is very important to have the desire, the ambition. That is how we find what we have.
- Ay ay ay. For both of my kids, for both of our kids, I wanted to teach them about the physical and the spiritual. Nothing in life is free; you'll have to work for what you have. For this, they wanted to work. They knew they had to work. They had to learn how to manage money. When I gave them allowance and when they started working, I always made them give me ten percent and I would put it in the bank for them. And so, when my son left the house, when he left the house at 18 years of age he had \$18,000. When my daughter left at 20, she had \$16,000 in the bank. So they left home with money because I made them save ten percent. It is a rule, when you earn you save. And, you go to church. That is the way it is.
- For me, in my house, I had a job and I made \$26.50 a month and my dad would say, you'll give me \$15.00. You don't have to, but if you want to, I will teach you how to manage your money. And to this day, I know how to handle money. It is because he taught me this. It was a very important lesson.

**Question 6: Cuando su éxito mensual no es lo suficiente para subir sus gastos, que hace?**

- I pick up bottles.
- Me too.
- I am serious. My spouse and I, when the kids were little, we would take them to the park and tell them that's what we were going to do. They didn't like it, but we told them this is how to get money when you don't have any. If we needed tortillas or beans or to pay a bill, this is what we would do.
- Yes, I went to the park too.
- This is not something to ashamed of because it doesn't hurt anybody.
- I look for bottles too. It is an honorable way.
- My daughters and I did different things. In another state, in the Midwest, when we needed money, we would clean houses. This was sometimes necessary, it wasn't how I wanted it to be, but I didn't want to leave them, so I did it. Sometimes I work at Walmart as a people greeter or as a teacher during the day. I have all of these jobs and I am looking for another one, that's what they would tell me sometimes (laughter ensues).
- I am the same as the senora (#2). It doesn't matter what job, no matter how poor, picking up bottles. It is work that needs to be done. If a child needs pants or something, it is better than robbery. It is an honest way. Sometimes I have had to do this to pay a bill or to make rent. If I can't find a job, I will pick up bottles or look for work. It is an honest way.

**Question 7: What can the government do to help you; how has the government or community helped or hindered your family's economic success? Give us some examples. What do you want from your government?**

- I would like the banks to help me get a loan. Sometimes I can't find a job in the city of Lancaster in four years. I worked driving to LA to work in a hotel for five months. It is very difficult to find a job here; I don't know if it is because of my age or what. Even when I apply, no one calls me. This is frustrating. I have no more little kids and I want to work, but I can't find a job. I'd like to go on vacation, but I can't find work.
- When my kids were little, I was on Medical. But now, I don't want it, I want to work. But I can't find work in Lancaster.
- Could you come here? Would you want to? Would you want to go to college?
- Yes, the state can help you. If you want to go to school, the government will help you. I take four classes.
- Would she need to fill out a FAFSA?
- Yes, you just take the 30 and go to the school and they can help you with job training.
- My husband went to school to become a medical assistant and he completed it, but he can't find a job.
- For me, I like it when the government I feel that there are times when I depend on the government to help my family and also there are times when I don't need help. Sometimes, when we have a good job, the government takes more money so the mom wants to work but she can't afford child care. Then, she gets a job so she makes too much to qualify for Medical. So she has a good job, but she can't afford to get her kids the medical care that they need. And she has to pay with her money after taxes for medical care and child care. I wonder if the government knows this. You get the job and there are many things to pay for. You get the job at McDonalds, but you need black shoes, so you have to get black shoes. This is programmed so that many families need the welfare because they cannot get ahead they want to work but then they have to pay everything that they have to pay to maintain their family.
- How did you learn about the financial aide and the FAFSA?
- I went to the school and they told me. They told my mom, my friend and me. My friend told me and I went and I was so excited.
- I learned about it from my counselor when I was a senior. They told me all about it.
- Many people want to go to school but they can't afford to pay so they can't graduate. They run out of money and so they can't pay to complete their studies.

# SPA 2

Two focus groups were carried out in SPA 2. The themes that emerged in these focus groups were:

## THEMES

- Cost of living - Wages and salaries do not keep up with increased prices.
- Home ownership, family unity and education are marks of FES
- Rent is high. Participants fear further hikes.  
Despair over the ability to buy own home: Abusive landlords.  
Prohibitive regulations.
- Education is the key to success, but there are many barriers to acquiring a good education.
  - The need to be advocates for own children
  - Quality of education, namely teachers
- Immigration
  - Legal status barrier to better wages, transportation, university education, mobility.
  - Fear of deportation
  - Worry/ Life in the States is difficult.
- Having enough to make ends meet and a little left over for extras, savings, or emergencies.- Will children understand economic limitations?
- Discrimination, racism exist
- An undercurrent theme: The future – success will come to children’s generation. Parents sacrifice for children. Their well-being is the absolute priority, the measure of current success; opportunities provided for children, a measure of future success.

## SPA 2: San Fernando

Participants: 9 community members  
Moderator: Cynthia Badillo and Will Mynster  
Community moderator: Veronica Camacho  
Date: March 7, 2007

### Demographic Narrative

The Spanish speaking focus group from SPA 2 met in San Fernando and consisted of eight females and one male. All of the focus group members identified themselves as Latino/a-Hispanic-Mexican. Six of the nine members were ages 35 to 44; two were ages 45 to 64; and one was 25 to 34. Four of members reported having three or four children

living with them; three reported two children; one reported one child in their household; and one reported having no children in their household. All of the members were married. Six of the members identified themselves as homemakers; one reported working 40 hours or more a week; one reported working fewer than 40 hours a week; and one declined to state their employment status. Five of the members were homeowners and four were renters. Eight of the members reported a 2006 annual income of \$39,000 or less. One member reported a 2006 annual household income over \$70,000. Five of the members claimed the earned income tax credit in 2006; one did not; and three were unsure.

## **Partial Transcript**

The session took place in a one of several spacious recreation rooms located in this community center. The participants seemed very comfortable with each other. Most of them volunteer at a local elementary school where their children are enrolled.

### **Question 1: ¿Por favor díganos lo que para usted es éxito/ triunfo económico familiar?**

- (Tener) suficiente para cubrir gastos nos (hace) sentirnos confiados. Trae tranquilidad...confianza para los niños.
- Enseñando a administrar. Sabiendo límites. Haciéndole saber a los niños – cuando hay, hay. Cuando no, no.
- Renta (having enough to cover the rent) Que no falte alimento. Necesidades médicas también. Que tengas un ahorro para emergencias.
- Educación, enfocarnos en nuestros hijos. La llave es educación. La prepa no es suficiente para sobresalir. Es lo que mas podemos darles. (Que no estén) matando la espalda. Mis hijos entienden, gracias a dios. Quieren ir a USC. Le echan ganas.
- No darnos por vencidos.
- Si estamos preparados (para obtener) mejor trabajo, dedicarle más tiempo a nuestros hijos. Si tengo tanto dinero ahorrado, mi hijo puede estudiar.

### **Question 2: ¿En que forma usted u otros de su familia lograron alcanzar el éxito económico?**

- Sabiéndose administrar.
- Investigando. Preparación. Estudiar y no quedarse estancado.
- Que los hijos sean consientes de lo que se puede y no. Lo importante es estar unidos.
- Primero la educación.
- Tiempos modernos...casa, carro...pero para llegar a es mesa tienes que sacrificar muchos años. Ahora cuesta más trabajo comprar tu casa. Para mi tener mi propia casa es un éxito. También es una inversión.
- Hablamos mucho con... hijos..que no tengan los mismos problemas. (Both spouses are on disability) Ha sido mejor. Ahora valoramos más. Les

tenemos un ahorro para el colegio. Que no se repite la misma historia. Tenemos ahorros para emergencia. Vale la pena los sacrificios. La vida en este país es muy difícil. Gracias a dios mis hijos no nos exigen...

- Con el tiempo... cuando llega la experiencia, gana más. Puede vivir un poco mejor. No somos dueños de nuestra casa, pero cada quien tiene su cuarto. Tuve el privilegio de mandarlos a una escuela privada. Mi pequeño tiene más cosas – deportes, clases de música. El éxito para mi es que los hijos tengan lo mejor.

**Question 3: ¿Qué cree que se necesita para alcanzar el éxito económico familiar?**

*Note: Answers for this theme were limited in comparison to others.*

- Que haya más comunicación.
- Empezar a sacrificar y ahorrar.
- Comunicación y unión familiar.
- Como inmigrante nos da miedo poner metas. No nos damos el lujo. Sabemos que es el país de la oportunidad. Debe ser la meta principal aprender inglés. Es la manera principal en que se realizan los sueños.
- No trabajar y trabajar, sino preparar. Mi esposo fue a la escuela. Me dice a mí que tengo que aprender inglés.

**Question 4: ¿Hay y si es así cuáles son los obstáculos o barreras para logra el éxito económico familiar?**

- El idioma. No aprender manejar.
- Me a costado mucho (participant attends university) Me casé bien joven. No quiero eso para mis hijos...No tuve el apoyo de mi esposo. Me decía- ¿para que estudias? Me atrasó mucho para poder sacar mi “B.A.”...O yo o mis hijos.
- Inmigrantes- les cierran las puertas, aunque tengan un 3.0 G.P.A. porque no tienen papeles. Vienen a superarse, pero les cierran las puertas. Las de la cárcel si las abren.
- Next speaker seems afraid to speak about immigration issues. Falta de documentos...no manejo... es lo que mas me ha detenido.
- He tenido oportunidades, pero cuando piden 100% los documentos...
- Es difícil con mis hijos...tarde o temprano va a llegar esa barrera.
- Somos discriminados...pero siempre hay esa presión. No ven... la manera de ser latino-¿tiene green card? Y después viene otro proceso – derechos, residencia, ciudadano...
- Recursos para continuar mi educación, libros, con quine dejo a mis hijos? Tienes que sacrificar una cosa. De todos modos dejan mucha tarea. No hay trabajo (expresses discouragement) No hay servicios de calidad para los adultos.
- Si uno quiere, uno se supera. Ha muchas oportunidades. Me dieron financial aid. Todo estuvo en mi favor, pero no pude seguir. Mi hija falto en sus calificaciones. O mi hija o yo. Mi hija. Yo ya había hecho mi vida.

Trato de involucrarme en las escuelas. Ay que seguir adelante. Vivimos en país que nos da muchas oportunidades.

- Se recibe muy poca motivación para los niños. No reciben esa ayuda. Lo veo como crueldad...sobre poblados. No hay el cuidado, ni el enfoque.
- Los dos tememos que trabajar. La madre debe estar con sus hijos. Son dos cosas que ponen a escoger a uno. O estudio o me pongo a voluntaria y estar con mis mijos. Aprende uno como proteger a sus hijos.
- Los maestros no son personas quien motivan...bajo estiman...burros, menos-palabras que no van con un maestro. Deben tener paciencia y amor a su vocación.
- A veces discriminan mucho a los niños.

**Question 5: ¿Como usted utiliza y maneja su dinero? Démos algunos ejemplos de sus prioridades.**

- Lista de todo lo que se tiene que pagar y lo que quedó. Lo que quedó se ahorra.
- Si muere uno, dejar todo pagado. Hasta compramos el terreno. Aseguranza de vida.
- Mantener prioridades – la casa. Establecer que el límite es este...bendito sea dios, mis hijos comprenden. Mantengo comunicación con mi esposo con un calendario.
- Evitar tarjetas de crédito. Cuando hay oportunidad, ahorrar.

**Question 6: ¿Cuando el ingreso mensual no es lo suficiente para cubrir sus gastos, que hace?**

- Lo principal- la renta, comida, electricidad, gas. Tenemos que decirles a los niños, “este fin de semana...” Se cortan los lujos. Nos vamos a poner a ahorrar y rezarle a dios. (laughter)
- Limitarse
- Personalmente, yo no, pero pueden ir a iglesias, oficina en Pacoima ayuda mucho a la gente.

**Question 7: ¿Como cree que el gobierno, las empresas y su comunidad le han ayudado o le han hecho mas difícil el alcanzar el éxito económico familiar? Démos algunos ejemplos de cada uno. Por favor hable sobre sus experiencias obteniendo información sobre creación de presupuestos familiares, acceso a servicios bancarios, el manejo de dinero, entrenamiento laboral o créditos de impuestos.**

- Aplicar...si te pasas de limite, no puedes calificar. Las agencias no han ayudado mucho. Todo sube pero el ingreso no.
- El límite de ingreso es muy bajo. Les negaron ayudas.
- Corporaciones que rentan. No siguen reglas. Siempre cobran más. Si se quejan es una burocracia.
- Housing Department...pasan años. Uno tiene que trabajar más para hacerlos ricos.
  - Una de papeles y al final, nada.

- Servicios bancarios:
  - En ese sentido, he tenido buenas experiencias.
  - El banco pidieron seguro social. Le cobraron más impuestos sin seguro.
  - Cuando uno dice que trabaja para si mismo, le piden mucho. Luego no creen que uno tiene hijos.

**Question 8: ¿Qué puede hacer su comunidad, las empresas y el gobierno para ayudarlo a usted y a su familia alcanzar éxito económico?**

- Mejorar los servicios. Que traten (mejor) a los seres humanos. (improve public relations) Dar mejor calidad de servicios. Sea la escuela o el seguro social.
- Mejorar las agencias. (Hay mucha burocracia en las escuelas. Director, distrito, Sacramento. Lo traen a uno por tantas oficinas.
- (Necesitamos) mejores maestros. La preparación. Están enfocados en hacer dinero. Que inspiren. Que tengan amor.
- Motivación en la escuela. Lo principal en la escuela.
- Maestras, según tienen educación, pero no lo muestran. No respetan a nuestros hijos. ¿De que nos sirve? ¡Échenle ganas!

## **SPA 2: Canoga Park (Spanish)**

Participants: 4 community members

Moderator: Cynthia Badillo and Will Mynster

Community moderator: Patty Lopez

Date: March 17, 2007

### **Demographic Narrative**

The community member focus group from SPA 2 met in Canoga Park and consisted of three females and one male and was Spanish speaking. Three of the members identified themselves as Central American and one as Mexican. Three of the four members were between the ages of 25 and 34, and one was between the ages of 35 and 44. All of the members reported between one and four children living in their household. All of the members were married. Two of the members identified themselves as homemakers and two reported working 40 hours or more a week. Three of the members were renters and one was a homeowner. One of the members reported a 2006 annual income less than \$15,000 per year; two between \$15,000 and 19,999; and one between \$20,000 and \$29,000. One of the members claimed the earned income tax credit in 2006; one did not; and two declined to answer.

## Partial Transcript

The meeting took place on a Saturday morning at a SPA facility located in a Canoga Park elementary school. All but one of the participants is female. They would like to assist their husbands with part-time jobs, but the cost of childcare is prohibitive. Additionally, the priority is to dedicate time attention to raising their children over increasing income.

### **Question 1: ¿Por favor díganos lo que para usted es éxito/ triunfo económico familiar?**

- Salud. Tranquilidad. Para poder dar lo mejor de uno.
- Tener la economía bien. Tranquilos. Que no falte nada. (This is the only male of the group. He is here with his wife.)
- Empezar negocio.
- Que un estudie, para poder desarrollar. Tal vez un talento escondido, Ayudar a agarrar buen trabajo.
- Comunicación es muy importante. En que les podemos ayudar? Esposos quieren desahogarse.
- Esfuerzo, trabajos, obtener mi casa, tener espacio. Que (los niños salgan al patio y juegan.
- Que haya más becas. A los ambulantes (street vendors) darles obtener un lugarcito. Que no estén en las calles. Abrir pequeños negocios. No todos tenemos oportunidad de tener cuentas bancarias.
- Cuando uno se supera.
- El sueño de todos es obtener casa.

### **Question 2: ¿En que forma usted u otros de su familia lograron alcanzar el éxito económico?**

- Mis amigos les ayudaron a su papá comprar una casa. Es mucho sacrificio. Cada quien pone su grano de ayuda.
- Facilidad de pagos. Estudio. Los papás le dieron el apoyo. Encontraron beca y ayuda financiera.
- Tengo amigo que recién agarraron condominio. Por los salarios y las cotas que tienen que pagar, el esposo tuvo que agarrar otro trabajo para poder pagar y no perderlo.
- Unirnos, juntar dinero, cada quien paga su parte. Después de un tiempo refinanciar.
- Muchos fueron engañados (high-interest loans.)

### **Question 3: ¿Qué cree que se necesita para alcanzar el éxito económico familiar?**

- Subir el aumento – los salarios.
- Estudian, pero uno ya no puede. Le piden la “green card.”
- Tal vez necesitan información.

- El pago de la renta es 75% de mi sueldo – para un departamento. Ni pienso comprar casa. Tener más legislaciones. (Income does not keep up with the cost of living.)
- Uno no puede estudiar. No hay tiempo ni para estar con la familia. Estamos asustados todos.
- Que quiten las reglas – “no roommates...no puedo dejar que se quede conmigo mi hermano.”
- Participants expressed the need for rent control. Landlord seen as users, abusive, too harsh.

**Question 4: ¿Hay y si es así cuáles son los obstáculos o barreras para logra el éxito económico familiar?**

- El idioma. No aprender manejar.
- Me a costado mucho (participant attends university) Me casé bien joven.
- No quiero eso para mis hijos...No tuve el apoyo de mi esposo. Me decía-¿para que estudias? Me atrasó mucho para poder sacar mi “B.A.”...O yo o mis hijos.
- Inmigrantes- les cierran las puertas, aunque tengan un 3.0 G.P.A. porque no tienen papeles. Vienen a superarse, pero les cierran las puertas. Las de la cárcel si las abren.

*Next speaker seems afraid to speak about immigration issues*

- Falta de documentos...no manejo... es lo que mas me ha detenido.
- He tenido oportunidades, pero cuando piden 100% los documentos...
- Es difícil con mis hijos...tarde o temprano va a llegar esa barrera.
- Somos discriminados...pero siempre hay esa presión. No ven... la manera de ser latino-¿tiene green card? Y después viene otro proceso – derechos, residencia, ciudadano...
- Recursos para continuar mi educación, libros, con quine dejo a mis hijos? Tienes que sacrificar una cosa. De todos modos dejan mucha tarea. No hay trabajo (expresses discouragement) No hay servicios de calidad para los adultos.
- Si uno quiere, uno se supera. Ha muchas oportunidades. Me dieron financial aid. Todo estuvo en mi favor, pero no pude seguir. Mi hija falto en sus calificaciones. O mi hija o yo. Mi hija. Yo ya había hecho mi vida. Trato de involucrarme en las escuelas. Ay que seguir adelante. Vivimos en país que nos da muchas oportunidades.
- Se recibe muy poca motivación para los niños. No reciben esa ayuda. Lo veo como crueldad...sobre poblados. No hay el cuidado, ni el enfoque.
- Los dos tememos que trabajar. La madre debe estar con sus hijos. Son dos cosas que ponen a escoger a uno. O estudio o me pongo a voluntaria y estar con mis mijos. Aprende uno como proteger a sus hijos.
- Los maestros no son personas quien motivan...bajo estiman...burros, mensos-palabras que no van con un maestro. Deben tener paciencia y amor a su vocación.
- A veces discriminan mucho a los niños.

**Question 5: ¿Como usted utiliza y maneja su dinero? Dénos algunos ejemplos de sus prioridades.**

- Hacemos balance de lo que se tiene que pagar. Planeamos...prioridades. Si sobra algo intentamos ahorrar. Para el futuro de los hijos.
- Lista, prioridades. Si sobra alcanzamos algo extra. Le compramos algo a los niños o ahorramos. Si hay emergencia...
- Trato no hacer gastos innecesarios. Tres de mis cheques no los puedo tocar. El cuarto... La prioridad es pagar mis cuentas.
- Nos limitamos a lo que es la renta... A veces cuando sobra...yo le digo, no, lo vamos a ahorrar. Se me hace muy difícil trabajar porque cuido a mi padre. Renta, comida, biles...
- Si te vas a trabajar, descuidas los niños, hay que pagar a alguien que los cuide.

**Question 6: ¿Cuando el ingreso mensual no es lo suficiente para cubrir sus gastos, que hace?**

- Pido al vecino \$100.00. Son buenos amigos, buenos vecinos.
- Ahorramos, eso ayuda. Quise trabajar (mi esposo) me dijo que no. Les pedimos a nuestra familia y nos ayudaron. Nos informaron de lugares que ayudan con la comida.
- Nos ayudan los cuñados. Estampías de comida ayudan bastante. (The only man in the group made this statement. He was recounting a very difficult time. When he made the statement about the food stamps his wife cried. Two other participants teared up. It was an emotional moment.)
- Buscar un part-time. Cuando los niños están pequeños, no vale la pena, en realidad.
- Físicamente y emocionalmente los niños están mas bien cuando la mamá se queda en casa

**Question 7: ¿Como cree que el gobierno, las empresas y su comunidad le han ayudado o le han hecho mas difícil el alcanzar el éxito económico familiar? Dénos algunos ejemplos de cada uno. Por favor hable sobre sus experiencias obteniendo información sobre creación de presupuestos familiares, acceso a servicios bancarios, el manejo de dinero, entrenamiento laboral o créditos de impuestos.**

- Cuando uno es indocumentado topa con las paredes. Buscar trabajo es muy difícil. Si yo tuviera papeles gano \$5.00 más.
- Teniendo papeles en regla uno esta en confianza...Estado inmigratorio...uno esta en temor día tras día, donde quiera.
- Sin papeles el problema se multiplica.
- Es el mayor obstáculo.

*A community member breaks down as she relates her family's imminent deportation, wonders what will happen to her children.*

- “Más facilidad para la gente. Vienen a trabajar duro. Son humildes. Pagamos por la carta de inmigración.

**Question 8: ¿Qué puede hacer su comunidad, las empresas y el gobierno para ayudarlo a usted y a su familia alcanzar éxito económico?**

- Tiempo para estudiar.
- Licencias.
- Me he informado mucho con volantes.
- Dar a los vendedores ambulantes un lugarcito donde puedan trabajar. Uno no lo hace por el temor.

## **SPA 2: Canoga Park (English)**

Participants: 6 community members

Moderator: Cynthia Badillo and Will Mynster

Community moderator: Patty Lopez

Date: March 17, 2007

### **Demographic Narrative**

The community member focus group from SPA 2 met in Canoga Park and consisted of six females and was English speaking. One of the members identified themselves as Central American; one as Mexican; one as South American; one as White; and two as Asian-Pacific Islanders. One of the six members was between the ages of 25 to 34; three were 35 to 44; and two were 45 to 64. All of the members reported between one and three children living in their household. Five of the members were married and one was divorced. Two of the members identified themselves as homemakers; one reported working 40 hours or more a week; two reported working fewer than 40 hours a week; and one reported being unemployed. Four of the members were renters; one was a homeowner; and one declined to answer. Two of the members reported a 2006 annual income of \$39,000 or less; two between \$50,000 and \$59,000; one over \$70,000; and one declined to answer. Two of the members claimed the earned income tax credit in 2006; one did not; two were unsure; and one declined to answer.

### **Partial Transcript**

The focus group met on a Saturday morning in a trailer designated for SPA use in a Canoga Park elementary school. All community participants were female. They seemed friendly and comfortable with each other.

This group seemed savvier regarding finances than previous focus groups. Common concerns were returning to the workforce after a long period of existing as stay-at-home mothers. There was also a general concern that family resources are limited because mothers do not work. They rely on schools to inform them of community resources. The group spoke of seeking information and strategies to better their finances: "...what to do with the little money you have left over? How do you make it grow?"

**Question 1: Please tell us what family economic success means for you.**

- Money gives you some comforts and relief. Studying. Owning property. What every family wants. Moms work in our careers. (We) want to do something for (ourselves). Do what you studied for in your country.
- (FES) goes down when children arrive. It's difficult to get back into working world. When I get back into the working world, it will make a big difference financially...college, like, worry free...purchase home, purchase health care.
- As soon as I have something set aside, I save or invest. How can I make money grow? ...Strategies...being able to know what to do with the little that you save. Don't know system. Retire comfortably.
- Women stay home; lose contact Need something for women who are at home with kids.
- More knowledge about ho to handle goals.
- Education is very important...(otherwise) struggle a lot...rent...2-3 families living together. My son is in college. Education is very important to choose a good career.
- If you're not poor, you're left out there. Middle income not doing well. Everything rises, but not income. We pay much more money for everything. Bank tellers spend all that money going to college, but income is low.

**Question 2: In which ways have you and your family achieved economic success? Please give us some examples.**

- Information (is needed). Communication. (It's) hard to find programs. Unless your children attend a certain school where they happen to pass out certain flyers, you never hear about it.
- Getting contacts in the field. But since I was not raised in this country, I need information. Need good contacts. For that we need information.
- Strategies. How do you manage money? Will a financial advisor help you in a bank? I have waited a long time. What if you don't have a computer? The internet- must go to the library. A place like this (the SPA facility) would help.
- Especially mothers need help to get to work. The information that we have is old. We're stuck in the house. Information on how to raise our money ourselves.
- Need to educate ourselves towards our goal. There are boundaries (barriers?) if staying home like me. Our goal is to have a joint income.
- Medium income families struggle with childcare, health insurance. The government has to be flexible with that.
- We do not qualify... I know there is tons of help for very low income... stuck in the middle.

- Then you don't get quality at bank...loans. I'm stuck in the middle. My oldest is 18. My husband wants to buy a home. I say, what for? We're 45 now. Our commitment was-if we have children, I'm going to raise them. Kids get in a lot of trouble being alone. There is a sacrifice, but also a reward. I don't think about economics anymore. (She's resigned, but not worried about it.)

**Question 3: What do you think is needed to achieve family economic success?**

- I know a couple...the woman who took on second career in hope of making more money. They have more. They spend it too.
- I know a couple who do not have any kids. They run a business...hire illegal people...do not pay benefits or health insurance. Made money, bought many things for themselves. Not even a pet. Hired somebody else to take care of their business for them...past seven years.
- That may blow up in their face.
- There are a lot of Pilipino nurses. They make money, move out of California, and sell home.
- Depends on kind of career. Must encourage kids to choose a high-paying career.
- You have to choose for them, guide them. My husband started toward the right path. Toward a degree that makes money. Give them the right advice.
- ...a couple with a plumbing business. A lot of work...cut bad habits...bought house, investment, rent it. Have more, now retired. First they suffered, later they have their rewards.
- If you have extra cash, save. Discipline.
- Cut expenses. (Ask) do you really need it?

**Question 4: Are there and if so, what are the obstacles or barriers to achieving economic success?**

- I hate making plans about money. My husband does all the planning. Calendar on the refrigerator...have important dates...another one with the bills. Organization is very important. Opened two CD's at the bank.
- 1st pay the rent. (Then) car, car insurance, cover utilities. Have certain limit on groceries. I'm a coupon clipper. Sometimes children need clothes. We have not saved. I want to put my income to the side and just not spend it. I'll pretend it's not there. (She is referring to the income made once she returns to the work force.)
- Credit in this country is very important. Manage your bank account the right way.
- Looking up ways to find more help. Education...mutual fund for first child.
- Basically, rent first, bills, food, clothes.
- My husband accumulated \$15,000 is debt on a credit card. We were not married yet. We had to discipline ourselves. Find ways. Transfer debt to

0%, meanwhile continue to pay debt. Study. Looking for college fund. I'm always hearing about...529? Where do you get information? The Internet? We need financial advice.

**Question 5: How do you use and manage your money? Please give us some examples of your priorities.**

- Get 2nd job. My husband gets another job. It shouldn't happen. You're spending what you don't have.
- Spending...brings all kinds of misery into your house. Plan ahead.
- In my community, people get help, but it is not enough. (This community member has been very quiet up to this point.) Two families start living together. They make food to sell. That's what they do to get extra cash. Older children drop out of school.
- That's the wrong parent involvement.
- I'll know ahead. I'll just start cutting more if I can. I call companies; say I'll pay part of the payment.
- People don't know that you can break your bills.

**Question 6: When your monthly income is not enough to cover expenses, what do you do?**

- Information. People don't know what's out there. Need communication. What you know can benefit me. This participant says that she has found adequate resources through the SPA, unfortunately, not many people know of it.
- Put more people working.
- They could use the media.
- They should contact the media. For example channel 34 had the campaign for citizenship. Those kinds of alliances.

**Question 7: How do you think the government, businesses and your community have helped or hindered the economic success of your family? Give us some examples of each. Please include your experiences with gaining access to information about budgeting, banking, money management resources, job training or tax credits.**

- Go through the schools to help. All the schools need help. Wherever there is a kid, parents will know.
- Use school as a resource for the community.
- Why only Beverly Hills have this kind of schools? We have kids running in front of cars.
- The bureaucrats...make agencies responsible...go here...go there...they send you everywhere. Legislation to make better cities.

**Question 8: What can the community, business and government do to help you and your family achieve economic success?**

- Getting the right information at the right time. If you have information, you have power.

- Build more programs like this.
- Which one is true or not? All the information confuses you.
- Busy lives, too busy to even watch kids. How do you reach out? There has to be a way to get information out there.
- Teach the community. Like the owners with renters. They don't know their rights. They just pay. Managers intimidate people. Teach families about rights. Legal Aide.
- I wish the government would take a closer look at middle-income families-childcare, healthcare.

# SPA 3

Two focus groups were carried out in SPA 3. The themes that emerged in these focus groups were:

## THEMES

- FES = Money for basic needs (having enough money to pay bills week by week); Succeeding in education; learning English, family unity
- Challenges: lack of legal immigration documents, racism, lack of health insurance, cost of living; distrust of banks; need to create family budgets; lack of technological support for Spanish speakers; discrimination; they do not always feel welcome at school
- Resources: info from SPAs; “coffee chats” are marvelous; schools have strong interest in their kids

## SPA 3: Claremont

Participants: 6 community members

Moderator: Mark Anderson

Community moderator: Sonia Fuentes

Date: March 19, 2007

### Demographic Narrative

The community member focus group from SPA 3 met in Claremont and consisted of six women. Five of the members identified themselves as Mexican; and one as Asian-Pacific Islander. One of the six members was between the ages of 20 and 24; one between 25 and 34; and four between 35 and 44. Five of the members reported between two and four children living in their household; one reported having no children residing in their household. Five of the members were married and one was not married. Three of the members identified themselves as homemakers; one reported working 40 hours or more a week; and two reported being unemployed. Five of the members were renters and one was a homeowner. Five of the members reported a 2006 annual income of \$39,000 or less and one between \$40,000 and \$49,000. Four of the members claimed the earned income tax credit in 2006 and two did not.

## Partial Transcript

The meeting took place at Sumner Elementary in Claremont, CA on March 19, 2007 at 9:00 a.m.

Present were myself (Mark), a community liaison (Yolanda) and two community liaisons that worked as facilitators (Cristina and Sonia). Part of the discussion were 6 other community members, all women. One was a Pomona College student studying social work. The other 5 all had children who attended Summer and were all of Latina descent and spoke Spanish. I took notes as I let Christina and Sonia lead the discussion. The participants are numbered 1-6.

They did not use the updated form of the questions.

Three of the women (#2, 4, & 5) brought young children who played in the background during the discussion.

#1 is the Claremont student. She did not participate at all. She said she spoke Spanish, but never jumped in. Afterwards she told me she did not feel comfortable because she relies on her parents for survival so she did not feel like she could participate with these mothers.

#3 spoke English very well, although she preferred Spanish, and #6 spoke English moderately well (she arrived about half way into the discussion).

In the beginning they all spoke that Family Economic Success is having enough money to pay bills week by week. They all chimed in and agreed with this definition.

Then they each listed how they make their ends meet to have economic success. They spoke together of making a budget by determining how much is coming in and what are the bills that must be paid. One lady expressed that in the past her and her husband would forget where the money goes, so they started keeping a record of where they spend their money.

The all cited an obstacle to budgets as not having total control of what comes in and what goes out. They say that they are tempted by advertisements to be compulsive and they have had to learn what to buy and what to not buy.

#3 said that she makes a calendar of when money comes in and when bills are due. She does her budget on this calendar. She also only uses her credit card on amounts that she knows she can pay off immediately.

#6 now enters the room and is caught up by facilitators. She explained that she prioritizes expenditures: house, then bills. She cannot save for the future now. She also has bad credit because overspent in the past.

Other ladies all chime in that they do not have savings, because they barely have enough to get by week to week.

When addressing obstacles, one lady immediately mentions her husband, and all laugh and agree. Every single lady was a single income household (their husband's), and husband overspends or does not follow the budget.

They also mentioned that kids and husband eat a lot of food. They all mentioned they make their husbands lunch because when they buy lunch it costs too much. Although #2's husband doesn't like homemade lunch, he will only buy lunch and spends \$50 a week on lunch while working.

They all spend everything they have without saving. The bills they pay first are the bills with the consequences—like the phone. If you don't pay phone then it gets turned off.

They say that private enterprise and the government prevent them from family economic success because gas is so expensive. Also, that salaries are not keeping pace with the rising home costs in California. The cost of living in California is going up and salaries are not. The cost of homes is not logical with the current salaries. Living is so expensive that a basic salary is not enough.

Only one participant did not have a bank account (#4) but she said she could if she wanted one, she just doesn't want to go to the bank—her husband has the bank account.

#2 explained that obtaining credit is difficult, because few people want to take a risk, but you have to have credit to get a good credit score. Only one attested to having good credit (#2), the rest just seemed to know that they had a hard time getting loans—loans had high interest because they had no or bad credit.

#6 then talked about adult education. She is one class short of her high school diploma and went to Claremont Adult School, but Claremont Adult School turned her away because she needed child care and they would not provide it because they told her they lacked the insurance for small children. She also mentioned that she wanted to take a technology class, but it was not offered in Spanish and that there is little or no technological help available in Spanish. There is an overall lack of technological support for Spanish speakers. At the Claremont Adult School all the support staff only speaks English so hard to learn. She also mentions a very bad experience with the adult school counselor. He is very rude, and she does not understand all the high school requirements but he refuses to explain them. In fact the counselor got up and walked out on her and told her to transfer to another school to get the type of support she demanded (which I believe was help in Spanish). She feels that the Claremont Adult School discriminates against Latinos and that they are not wanted at the Adult School—that the counselor is trying to prevent Latinos from attending the Adult School unless they are already proficient in English.

They also all mentioned they would like uniforms for elementary and junior high students because too much emphasis in schools on brand names, especially in Claremont. For those parents struggling financially, uniforms are great, because less pressure to have fashionable clothes and the clothes are very expensive. Uniforms would cost the parents

less in dressing kids, and they could only buy a few and wash a lot, and no one would know. However, in Claremont there is a lack of overall support from the community, but the Latin community supports it, but they are a small voice in Claremont.

#6 stated that she also wants to help out in her child's classroom, but the teacher won't let her because her English is not that great and the teacher does not speak Spanish.

They return at the end to obstacles, and they mention that college is too expensive, and that they can't save because they are barely making their current bills as is.

The parents would like to be at school more because they have a strong interest in the students, but they do not always feel welcome. They find their "Coffee Break" chats to be marvelous because it is a group of Latina women who talk, and they have a lot in common (and they don't feel that way with the school in general).

The all need more money to cover all the expenses.

They ended pretty much talking about feeling discriminated against in Claremont because they are Latinas and do not speak English well. They feel it at the schools, parks, daycare, and just walking on the streets, like everyone is looking at them as if they are illegal. They think Caucasian people think all Latinos are poor. The darker skinned the Latino the more racism against that person.

#2 was a secretary in her home country but cannot get nearly as good a job. They all mention that they are kept out of jobs for which they qualify because they don't speak English or people don't like Latinos.

## **SPA 3: La Puente**

Participants: 10 community members

Moderator: Cynthia Badillo

Community moderator: Carmen Lopez

Date: February 21, 2007

### **Demographic Narrative**

The community member focus group from SPA 3 met in La Puente and consisted of nine females and one male. Eight of the members identified themselves as Mexican; one as Puerto Rican; and one as South American. Four of the ten members were between the ages of 25 and 34; four between 35 and 44; and two between 45 and 64. Nine of the members reported between two and four children living in their household; and one reported having seven children residing in their household. Eight of the members were married; one was not married; and one was divorced. Nine of the members identified

themselves as homemakers; and one reported working fewer than 40 hours a week. Seven of the members were renters; two were homeowners; and one declined to state their living status. All of the members reported an annual income in 2006 less than \$29,000. Six of the members did not claim the earned income tax credit in 2006 and four were unsure.

## Partial Transcript

This session took place at an elementary school in La Puente, California, a predominantly Latino community approximately twenty-five mile east of Los Angeles. The focus group met in a portable building used for community meetings, including adult ESL classes and daycare. The mood was comfortable, at ease and welcoming. The focus group consisted of a parent leadership team of the school. Before the session began members served themselves pastries and coffee. They sat around the conference table (four student desks arranged in a square) and listened as roll call and committee housekeeping was addressed. They discussed plans to beautify the school and were reminded that the principal would be addressing them after our session with important information. In fact, the principal sauntered in a few times to communicate the urgency of the meeting with them.

### **Question 1: ¿Por favor díganos lo que para usted es éxito/ triunfo económico familiar?**

*Participants looked hesitant, shy, perhaps confused. The moderator coaxed answers from them.*

- Lo principal. Ropa, comida, renta. (Estar) estable.
- Dinero.
- Uno está estable. Está uno bien.
- Lo principal es dinero.
- La economía – que podamos alcanzar.
- Esta relacionado con la educación. Aprender ingles. Nos lleva a más meta. Nos llega al éxito.
- All participants nodded in agreement that education is the key to success.

### **Question 2: ¿En que forma usted u otros de su familia lograron alcanzar el éxito económico?**

- Deseo.
- Fuerza de voluntad.
- Educación.
- Las personas que estudian tienen mejor trabajo.
- The group seems to open up. The topic of education has sparked discussion.

- La unión en la familia es importante. Si todo esta bien...tranquilidad.
- Todo empieza en el hogar. Si no los apoyamos ( los hijos)...Mi mamá quiere que me supere...va salir el éxito.
- La unión y la comunicación.
- El deseo de la superación.

*Carmen asked if there were other thoughts.*

- Tratar de buscar mejor trabajo – y poder.
- Mi hijo no pudo estudiar. No tiene papeles. La situación migratoria también limita. Uno se queda allí porque lo frenan. Mi hijo tenia sus grados, todo, menos sus papeles.
- Esforzándose mucho. Como...
- Tener trabajo, no estar satisfecho, buscar otro mejor.
- Es con papeles.
- Hay muchas personas que avanzan. Tu estas buscando, buscando...
- Los filipinos y los orientales – no se conforman.
- Se ayudan unos a los otros. Ya vienen con prioridad. Ya tienen más posibilidades.
- Venden en su país. Vienen con su capital. Empiezan a invertir. Ya les dan papeles.
- Los refugiados reciben asistencia, “breaks.”
- A veces nosotros nos ponemos barreras.

**Question 3: ¿Qué cree que se necesita para alcanzar el éxito económico familiar?**

**Question 4: ¿Hay y si es así cuáles son los obstáculos o barreras para logra el éxito económico familiar?**

- Lo detienen con los papeles.
- El racismo. En las noticias...emocional... nos ponemos a pensar en los papeles. Sin ganas de seguir luchando.
- Las redadas que están haciendo.
- Por temor no tienen aseguranza médica. La gente se empieza a ocultar. Da miedo. Aunque este enfermo el niño. Es que tienen miedo.
- Y esos gasto extras.
- California es más (expensive.)
- Y quitar la licencia. Te quitan el carro.
- Oregon te da por un año la licencia.

**Question 5: ¿Como usted utiliza y maneja su dinero ? Dénos algunos ejemplos de sus prioridades.**

- Primero la renta.

- Lo guardamos en las cajitas. Lo necesario para la educación lo sacamos del presupuesto del mes. O si, el vas..cada 6 meses...\$100.00 cada seis meses.
- Hay gente que pone para mandarle a su familia.
- Puro Money orders.
- Yo le mando dinero a mi papá. Me siento mal que este solito.
- Pura “cash.”
- Los biles.
- Alimentación
- Eso no puede fallar.
- Esfuerzo mucho. Desvelo...

**Question 6: ¿Cuándo el ingreso mensual no es lo suficiente para cubrir sus gastos, que hace?**

- Cuido niños.
- Si me dan una barra de pan, maravilla.
- Botella que encuentro, dinero que levanto. Es dinero.
- Yo si limpio casas.
- En el...dan comida. Cuando me dan un aprieto, voy.
- Limpiar una casa.
- Poner una yarda. (yard sale)
- No comer carne. Comer puros frijoles

**Question 7: ¿Cómo cree que el gobierno, las empresas y su comunidad le han ayudado o le han hecho más difícil el alcanzar el éxito económico familiar? Dénos algunos ejemplos de cada uno. Por favor hable sobre sus experiencias obteniendo información sobre creación de presupuestos familiares, acceso a servicios bancarios, el manejo de dinero, entrenamiento laboral o créditos de impuestos.**

- There was much discussion about police action – checkpoints, immigration – not having documentation. Impounded vehicles, not having driver’s licenses.

Banking:

- Information limited. Participants agreed that they receive information via the SPA. There seemed to be a high mistrust of banks. They mentioned high interest rates and not being able to open accounts without a social security number.
- La política de un banco a otro. Bank of America vs. Wells Fargo.
- Uno le busca.
- Yo me muevo. Le cierran una puerta, pero le abren otra.
- Racismo, apariencia física, papeles...

- A lo mejor la persona es racista. Le ponen pretextos para no ayudar.

**Question 8: ¿Qué puede hacer su comunidad, las empresas y el gobierno para ayudarlo a usted y a su familia alcanzar éxito económico?**

- Que no echen mentiras.
- Hay redadas. Sobre todo son las mentiras.
- Y que las empresas no le cierren la puerta a uno.

# SPA 4

Two focus groups were carried out in SPA 4. The themes that emerged in these focus groups were:

## THEMES

- FES = ability to have childcare, healthcare, homeownership, education, reaching personal and family goals, having the resources necessary without having to depend on outside forces
- FES comes with a healthy, loving family, learning the language, education, working hard, saving
- Obstacles :cost of living, family dynamics, lack of language, bus fare increases
- Resources needed: childcare (provided cheaply by businesses and/or community centers), parenting classes, “papers” (for illegal immigrants), education, health insurance from employers, better wages, a skills center; support from agencies such as workshops that help the SPA’s, information (can be given at schools)
- Resources at work: Food stamps, community offers workshops re: how to achieve economic success.

## SPA 4: Los Angeles - Cypress Park

Participants: 7 community members

Moderator: Aida Molina

Community moderator: Marta Sanchez

Date: March 14, 2007

### Demographic Narrative

The community member focus group from SPA 4 met in Cypress Park and consisted of seven women. Six of the members identified themselves as Mexican and one declined to state their ethnicity. One of the seven members was between the ages of 20 and 24; one between 25 and 34; two between 35 and 44; one between 45 and 64; one over 65; and one declined to state their age. Five of the members reported between one and four children living in their household and one reported having no children residing in their household. Five of the members were married; one was not married; and one was separated. Four of the members identified themselves as homemakers; one reported working 40 hours or more a week; one reported being unemployed; and one declined to state their employment status. Four of the members were homeowners; two were renters; and one

declined to state their living status. Two of the members reported an annual income in 2006 less than \$15,000; three between \$40,000 and \$59,000; and two declined to state their annual income. Three of the members did not claim the earned income tax credit in 2006; one did; two were unsure; and one declined to answer.

### **Moderator's narrative**

The co-moderator (Marta) and I (Aida, CGU student) agreed to meet at 5:30 so we could review our roles and notes. I arrived at the Cypress Park Community Center at approximately 5:15 p.m. The receptionist greeted me with a friendly smile. I introduced myself and asked where the meeting would take place. She referred me to a room where children were playing. She also shared that all the children would be depart by 6 p.m.

Shortly after my arrival, Celestina, the SPA Community coordinator; Michelle, the SPA Community Intern; and the child care provider arrived. We introduced each other, brought the food and games in and waited in the lobby. At 6 p.m. the last child was picked up. Quickly, the "team" organized the food and the tables. We formed a closed rectangle so that all participants could face each other. I placed the tape recorder in an area that was not visible so not to frighten the participants.

At approximately 6:10 p.m. participants begin to arrive with their children. Most of them accessed the childcare provider. One participant opted out and her child sat at the table. They greeted each other and informal conversations took place for about 5 minutes. Celestina announced dinner was ready and invited the participants to help themselves. She also lets them know that we are going to start the meeting.

Marta Sanchez, the co-moderator, arrives at approximately 6:10. She apologizes for her tardiness. She mentioned she had to walk 30 minutes away from the building. She appeared somewhat frazzled. We don't have time to practice and agree to move on as planned. I would make the introductions and provide the purpose. She would facilitate the questions.

At approximately 6:20 p.m. a woman from the Greater Cypress Park Neighborhood Council (I did not catch her name) arrived and approached Celestina. I overheard a conversation that she will be doing a presentation. I was caught by surprise. Celestina apologized and shared that she would only take about 10 minutes.

She begins discussing the upcoming project. She shares the purpose of the project, the budget, the map, and the date and time the meetings will take place. The presentation is communicated in English and a participant translates. I noticed I stopped listening to her presentation and found myself watching the dynamics of the group. The participants appeared somewhat agitated and bored. They ate their food and fiddled with their pens. After 5 minutes into the presentation, one participant said to the group in Spanish "we need to start the meeting because I am leaving at 7:30 p.m. sharp. Another participant states "this is important to our community can't we take a little extra time?" The group was agitated at her comment and smirked. The presenter completed her presentation at approximately 6:40PM.

Celestina introduces to me to the group. I welcome them and introduce Marta Sanchez. Marta explains the purpose as I transition to the logistics of process and paper work. I request permission to tape the session and noticed some reluctance both to the taping and to signing the consent forms. After a short discussion they all agreed to be taped and signed the forms. I bring out tape recorder.

Session begins with Marta asking the questions. I have briefly listed their comments. In addition, I scripted the dynamics, as I perceived them.

## Partial Transcript

### **Question 1: Please tell us what family economic success means for you?**

- Healthy loving family in order to maintain a home; learn the language
- Family security in order to be successful and be able to move forward
- Home for my children
- More money, debt free, no credit card bill,
- Communication—how much money are we earning and spending
- Be supportive to husband; help him achieve his goals—if he succeeds the family benefits.
- Health insurance and Retirement benefits; ability to buy a home; afford child care costs

*Observations: The first participant began sharing her ideas and attempted to dominate the conversation. One of the participants appeared bored. She had her arms crossed and was not very interested in what the other woman had to say. Another placed her hands against her face. A third participant ignored the first and fed her child. However, when the other participants responded the group became highly engaged.*

### **Question 2: In what ways have you and your family achieved economic success? Please give examples.**

- Education;
- Working hard, no job, no success, education and learning the language
- Working
- Learning the English language
- Working and learning the English language
- Working hard
- Save money and have the ability to purchase a home.

*Observations: The group was engaged and began to relax. However, whenever a certain individual spoke, people tended to ignore her comments.*

*At one point, one of the participants appeared bored, yet when asked to respond, her comments were thoughtful.*

**Question 3: What do you think is needed to achieve family economic success?**

- Save money, not spend money foolishly
- Support each other, education, English
- Save money and teach the children how to save
- Support each other; work
- More importantly save money
- Education is the foundation!
- I have lots of education, but I don't have health care; we need financial advice, but don't know how to get from under my bills.

*Observations: By the third question, all the participants were relaxed and highly engaged. They spoke freely and even laughed at each other's comments. One participant seemed to agree with what everyone was saying. She rarely responded with new information. She would not speak unless prompted.*

**Questions 4: Are there obstacles or barriers to achieving economic success? What are they?**

- The lack of education
- Lack of immigration papers and the lack of the language
- The lack of education or legal immigration
- My disability and the lack of insurance benefits
- The lack of a job
- The lack of child care
- The lack of child care that provides some sort of education
- The lack of parenting classes and jobs requiring an higher education
- Money spender
- Not having the ability to qualify as a low-income family, and can't qualify for reasonable childcare. Childcare is \$1,000 in this area.

*Observation: It was becoming clear the participants were "fed up" with one of the participants. Some snickered, others rolled their eyes, and one turned her back to the participant who was very outspoken.*

**Questions 5: How do you use and manage your money? Please give us some examples of your priorities.**

- I try to save but the reality is I can't save money
- First I pay the rent and food, then we spend the rest
- Pay the bills first, after than I don't have any priorities

- First I save, then I pay the rent, telephone and necessary bills, what I have left over I save for the following month.
- I don't save, I spend the money. I don't pay bills, my husbands pays them all. What is my mine I spend it. I don't know how to save. My husband shares that if it was up to me I would
- I pay the necessary bills...
- Rent, food, car

**Questions 6: When your monthly income is not enough to cover expenses, what do you do?**

- I don't go out; I stay in my home
- I leave the bills for the following month
- I worry, but what can I do.
- My husband works very hard, and I pay the bills. He doesn't know how much credit
- My husband gives me the check and I try to pay what is necessary, but when we don't have enough money we eat beans and potatoes.
- I only spend what I have; if I have any left over I put in "my sock," Alexia
- I pick and choose what is important

*Observation: One of the participants became very emotional at this point. It appeared that this topic was painful. It seemed that everyone was very intent on listening on how each other coped with their monthly income and bills.*

**Question 7: How do you think the government, businesses and your community have helped or hindered the economic success of our family? Give us some examples of each. Please include your experiences with gaining access to information about budgeting, banking, money management resources, and job training or tax credits.**

*(Lots of discussion but many had a difficult time responding to the questions)*

- The lack of health insurance. All companies should provide health insurance for all employees; repeated several times.
- We don't ask for help;

*Observation: This was a difficult question for most. Some shared that budgeting was difficult but couldn't afford to ask for help.*

**Question 8: What can the community, business and government do to help you and your family achieve economic success?**

- First and foremost is health insurance, better wages
- Amnesty so we can get a good job
- Child care, support for my children
- Skill center

*Observation: It appeared that although there was humor in their responses, the seriousness of the lack of health insurance was a concern. Meeting concluded approximately 7:40 p.m. Everyone helped clean up and thanked the presenters.*

## **SPA 4: Los Angeles - Oakwood Ave.**

Participants: 12 community members  
Moderator: Aida Molina  
Community moderator: Marta Sanchez  
Date: March 28, 2007

### **Demographic Narrative**

The community member focus group from SPA 4 met in Oakwood and consisted of ten females and two males. Seven of the members identified themselves as Central American; four as Mexican; and one as “other”. Three of the twelve members were between the ages of 25 and 34; six between 35 and 44; two between 45 and 64; and one declined to state their age. Eleven of the members reported between one and four children living in their household and one reported having no children residing in their household. All of the members were married. Six of the members identified themselves as homemakers; two reported working 40 hours or more a week; two reported working 40 hours or less a week; and two declined to state their employment status. Ten of the members were renters and two declined to state their living status. Seven of the members reported an annual income in 2006 less than \$19,000; two between \$20,000 and \$39,000; two between \$40,000 and \$59,000; and one declined to state their annual income. Four of the members claimed the earned income tax credit in 2006; three did not; four were unsure; and one declined to answer.

### **Moderator Narrative**

The session took place in a spacious conference room at the Oakwood Avenue Community Center. At approximately 5:45 p.m., Marta the co-moderator, Jose the SPA 4 coordinator, and Aida the Claremont Graduate University doctoral student met to discuss the set up. Also present were two additional SPA staff members, Vanessa and Marisol.

A brief discussion ensued regarding the room arrangement, the number of participants, and the ability to answer all the questions with limited time. The tables were placed in a rectangle to allow participants and moderators the opportunity to engage in conversation without barriers. Nametags were provided. The *Consent* form and the *Demographic* instrument were also distributed to the place settings before the meeting began in order to save time.

Jose (SPA Coordinator) was very helpful and shared that we could possibly have as many as 15 participants. He guessed that some would arrive on time while others would linger in. However, we would begin the meeting when the majority of the participants arrived. Jose shared that he would need 30 minutes to conduct the regularly scheduled meeting. We agreed to begin with the focus group questions first. The SPA coordinator and the co-moderator shared the meeting norms. The norms were: no formalize eating time was established; group members would help themselves to food while the meeting was in session; participants would raise their hands to respond; and the team was known to be a cohesive group. Food was arranged at the front entrance of the room.

The meeting was called to order by the SPA coordinator (Jose) at approximately 6:10 p.m. with seven participants (six females and one male) in session. The CGU student (Aida) introduced herself, stated the purpose of the project, and discussed the rationale for the consent and the demographic forms, and the need to record their responses. The group appeared relaxed and only one participant hesitated to sign the form. She hesitated because she was not a Spanish speaker and we had no forms in English. A staff member (Marisol) was very helpful and translated. All participants introduced themselves at the start of the meeting.

As agreed, due to the size of the group, the SPA coordinator shared that not all participants would be able to respond to every question. However, the CGU student explained that we would ensure that every person willing to respond would be heard. She emphasized that their comments were extremely important to the project. The group agreed to the guidelines but there seemed to be a general attitude of unstated disappointment. The co-moderator began asking the questions in Spanish and the CGU student restated them in English.

## **Partial transcript**

### **Question 1: Please tell us what family economic success means for you?**

- Education
- Reaching personal goals; triumph in my job; moving my family forward; providing my children with their necessary needs
- It's hard to describe economic success; taxes eat away any economic success
- Success can come in many forms, sentimental, economic, stable family, etc. You could be very well economically but not well in family matters. Having the resources necessary without having to depend on outside forces.

*Observations: The flow of the conversation appeared to be influenced by the sheer numbers, and perhaps feeling that they all could not respond. In addition, in order to keep the conversations flowing, the co-moderator felt the need to call on individual folks rather than have volunteered responses.*

**Question 2: In what ways have you and your family achieved economic success?  
Please give examples.**

- I have not reached economic success
- Not having a bad landlord; rent control
- My education
- I am still waiting to achieve economic success
- Depends on the cost of living; we depend on our jobs; I have not stabilized my economic success because of the high cost of living.

*Observations: a latecomer affected the flow of conversation. The need to catch him up halted the free dialogue. The need to bring him up to speed was necessary as he interjected his thoughts immediately. The group appeared forgiving and quickly regrouped.*

**Question 3: What do you think is needed to achieve family economic success?**

- Lot of effort
- First is education. With an education you can manage your life. Take care of priorities and save for an emergency. We don't know how to manage our own lives. No matter how much money you earn, you don't need an education to manage your money; however you do need an education for a job.
- We need an education in order to secure a job.

*Observations: At this point there appeared to be a dominant participant. Although the audience was attentive while she spoke, at times it silenced the group. The co-moderator once again began to call upon certain individuals. She attempted to select folks who had not had a chance to speak.*

**Questions 4: Are there obstacles or barriers to achieving economic success? What are they?**

- The obstacles can be with your partner. One or the other may be a spender and conflict arises.
- The barrier can present itself based on the couple. The home is like a job. Needs to be managed
- One of the barriers is having someone in the family as a spendthrift.
- Know how to administrator your money.
- The lack of language prohibits us to find good jobs. The salaries are not enough to help us send our children to the universities. Our dreams for all our children are to send our children to the university.

*Observation: More individuals seemed to be relaxed and responded freely. One of the women began to breast feed her child. She appeared to be extremely shy. There was very little participation on her part.*

**Question 5: How do you use and manage your money? Please give us some examples of your priorities.**

- I don't manage my money
- I try not to spend foolishly
- One way to manage your money by looking at specials. Using coupons. Look for clearances. Not to purchase the most expensive items.
- Prioritize your money. Pay the rent, the food, and the bills; if I can't pay the credit card bill in full, when it comes in, I don't buy it. Clothing and medicine are priorities as well.

*Observations: Both males responded to the question. It appeared that their responses were in alignment to those of the group, many heads nodding in agreement. The co-moderator also interjected and agreed with the last participant's opinion. She not only agreed but also validated by responding "very good answer."*

**Question 6: When your monthly income is not enough to cover expenses, what do you do?**

- I would not spend unless it was necessary
- I have never had this problem, I have enough money for everything, and I don't smoke, drink, or use makeup.
- Our earnings are not high; economically I am fine
- If I don't have enough money, I stop doing things.
- In my home I have limits so that I have enough money for the month. Although I know of some families who seek other measures of support--ask for help in a church.
- Ask for help --welfare.
- I buy in bulk (beans, rice) as a consequence I don't need to spend weekly. I have learned how to balance my money.
- Some send partial payments on their credit cards. Before long there are in debt. I have friends who have claimed bankruptcy because of the credit problem.
- Manage my money by adjusting one need for another. Remove unnecessary spending. Know what type of credit cards to use (low interest rates). Don't overcharge on credit cards.

*Observation: This question spurred lots of discussion. The group was more engaged at this point and seemed relaxed. Laughter ensued particular after*

*the response of not spending money on “makeup.” The use of credit cards also generated further discussion.*

**Question 7: How do you think the government, businesses and your community have helped or hindered the economic success of our family? Give us some examples of each. Please include your experiences with gaining access to information about budgeting, banking, money management resources, and job training or tax credits.**

*(Lots of discussion but many had a difficult responding to the questions)*

- The government gives us many opportunities. Food stamps helps. Some jobs offer 401K, a benefit that will help in the long run. The community offers workshops how to achieve economic success.
- Work agencies make it very difficult to achieve economic success. Work agencies earn more money than what the employee is going to receive. They exploit the individual.
- There is not much support from the government. An example is the transportation division--raising the bus fare from \$52 to \$75. Whatever gains we get they take it back. Government hinders.
- The way the school district manages the taxpayer's monies affects many families. Instead of investing the taxpayers' money, they are renting large buildings. The state or government is managing a great deal of money and could manage the services better. Our children are being affected. The whites are very competitive. They want a better education for their children. Because they are better educated they have an advantage. The government should have a better vision.
- At times the government does help but the people don't always appreciate the support.
- Put a freeze on rent at least at least a couple of years. At least for the older people.
- Training: I have received much training; however that doesn't mean my salary is increased.
- Trainings: We receive very few hours. I have been working two years in the district and I have not received any type of training. However if the employee is educated, it appears they receive training. We receive minimum wages and supervise 500 children, different ages, and of different characters.

*Observations: Once again question baffled many. The question appeared to confuse some of the participants. Their arms were crossed and many had a look of uncertainty. Although great attempts to respond, many did not answer the question in its entirety. One the staff members attempted to elicit and clarify the question however, it did not appear to help. Pressed for time hindered amplification and in depth responses we not achieved.*

**Question 8: What can the community, business and government do to help you and your family achieve economic success?**

- *Businesses* need to raise the salaries for their employees. Low wages are paid due to the lack of “papers.”
- *Community*: We need to be more informed. Information is possible in our children’s school. Solicit support from agencies such as workshops that help the SPA’s. Government should not raise student fees.
- *Government*: Rent control
- *Communities* could add childcare centers with lower fees. Businesses should provide childcare. The *government* could provide access to government agencies.
- The *business* agencies need to be more flexible. Perhaps the agencies could pay for half of the employee’s education.
- The *government* needs to raise the minimum wage but decrease rent fees and gasoline prices.
- The *government* needs to tell the truth.

*Observation: It was 7:16 p.m. when the group started to respond to this question. Although the group was engaged, the need to move along was evident. SPA 4 coordinator suggested that the group get their food while some responded to the question. A bit of disruption took place, however the group managed to get their food in a very quite manner.*

*A total of 12 attendees (10 females and 2 males) participated. The last latecomer was a female arriving at 6:55 p.m. One of the females has a small baby in her arms the entire evening. Baby was well behaved. The meeting concluded at approximately 7:25 p.m.*

# SPA 5

Two focus groups were carried out in SPA 5. The themes that emerged in these focus groups were:

## THEMES

- Key components of FES: family, education, mentor/models. Need to build inter-generational stability: build a business and pass it on to your children. Family unity and communication. Want guidance to understand financial resources.
- Provide for basic needs (i.e. food, shelter, health insurance and money to send kids to school/college). Be accepting of where we are; make enough money to be OK.
- Change the dialogue from “beating the odds” to “expecting success.” It is difficult to fight the stereotypes and as a young person to always feel like you have to beat the odds.
- Provide guidance for college and mentoring, and assist children to set goals and get there (importance of College Fairs, Job Fairs, and ROP Programs). Success is not always defined as acceptance to college. Recognize differences and provide all types of resources. Concern must go beyond our children. Personalization of schools and the community. Mentors needed (with compensation and screening). Make sure kids finish school.
- Reduce red tape. Difficult to apply for FAFSA, to find someone to help you apply, and as soon as you make a little more money, the grant is pulled.
- Require large corporations in the community to hire people (especially of color and teenagers) for more middle range jobs that don’t require a degree.
- Importance of help from family (sisters, mother), vs. importance of being completely independent.
- Quality education, smaller learning communities and more personalized programs
- Learn the language
- Transportation (have to leave area to get hired for work)
- Learn how to save and manage money

# SPA 5: Santa Monica – Calvary Church

Participants: 5 community members  
Moderator: Frances Gipson  
Community moderator: Robbie Jones  
Date: March 14, 2007

## **Demographic Narrative**

The community member focus group from SPA 5 met at Calvary Church and consisted of three females; one male; and one declined to state their gender. Three of the members identified themselves as Black; one as American Indian-Alaskan Native; and one as White. Two of the five members were between the ages of 35 and 44 and three between 45 and 64. All of the members reported between one and two children living in their household. Two of the members were married; two were divorced; and one was currently separated. Two of the members reported working 40 hours or more a week; two reported working fewer than 40 hours a week; and one claimed to be a homemaker. All of the five members were renters. Three of the members reported an annual income in 2006 less than \$39,000 and two reported an annual income over \$70,000. Three of the members claimed the earned income tax credit in 2006 and two were unsure.

## **Moderator's narrative**

### Pre-Planning

Co-moderator Robbie and Frances meet at 6:00 to review the process and decided roles. Additionally, we are meeting in a church that is set up for a funeral so we do make some adjustments to the room set-up. To accommodate the tape recorder and create a more comfortable space we move two round tables together to one area of the room.

Dinner is provided by the participants and community members pop in and out of the room. One parent does arrive and uses childcare. Her daughter is a middle school student. Cell phones ring off and on and Robbie calls to find out where the participants are. One is getting her nails done and the group wants to wait for her. The group feels very comfortable waiting for folks to show up and it seems that many of them know one another or at least through one another.

Casual conversation exists until about 6:45 at which we move to get going, knowing that more than enough time has passed. There is openness in the room and everyone appears to feel comfortable with one another. Getting the conversation started is not a problem, although two members of the group tend to offer the most narrative examples. One is a local black male mentor and the other is a local white female with two children.

Robbie opens up welcoming and greeting the group and Frances reviews the logistics of the process and the paperwork associated with the project. Robbie shares with them that

this is a wonderful opportunity to feel included with the county and share their thoughts and feelings.

There is a tremendous amount of time spent on the first few questions- which some of the information connects to other questions. It is challenging to move the group forward with the questions, but Robbie starts transitioning more and more. Paraphrasing is offered from time to time to make sure we are capturing the essence of the narratives.

Please note that given the open nature of the room environment it sounds a bit cavernous. Background noise is present given that we are on a busy street and there are several rooms nearby with ongoing meetings.

**Notes:**

a) Key phrases and statements that speak directly to Family Economic Success (FES):

- Need for structure. Build a business and pass it on to your children. Help your children so that they can stand on their own.
- Provide for basic needs (i.e. food, shelter, health insurance and money to send kids to school/college). Be accepting of where we are; make enough money to be OK. Not have to choose between paying for your child's lunch or the gas bill. No need to make dangerous choices.
- Change the dialogue from "beating the odds" to "expecting success." It is difficult to fight the stereotypes and as a young person to always feel like you have to beat the odds.
- Provide guidance for college and mentoring, and assist children to set goals (importance of College Fairs, Job Fairs, and ROP Programs). Success is not always defined as acceptance to college. Recognize differences and provide all types of resources.
- Concern must go beyond our children. Need to take other people's children to college fairs and job fairs. Personalization of schools and the community. When parents don't care, someone else has to care about kids. Put students on buses to job fairs, to colleges, to MTV and MGM. It's not enough to offer opportunities. We have to take young people to these resources. Also improve communication by advertising through flyers, the internet, My Space, TV ads, etc...
- Reduce red tape. Difficult to apply for FAFSA, to find someone to help you apply, and as soon as you make a little more money, the grant will be pulled.
- More middle range jobs have to be available to community members. It seems like many jobs require a degree. What if you don't have a degree? Require large corporations to hire people in the community. Establish quotas for the number of teenagers they hire, and the number of people of color they hire. Reach out to children of color.
- In order to attract and maintain mentors, compensate them for their time but put them through an extensive screening process.

b) Recurring themes that appear not to have anything to do with FES:

- Need for role models who look like us not just in service-oriented industries, but role models who own businesses.
- Teach children to be strong, to push, to not be afraid to ask questions, and to apply what they've learned.
- Young people no longer want to work at Jack in the Box, because they don't see their friends there. Middle aged people now have those jobs. Teenagers think it would be weird to work there! Even with paid internships, many teenagers don't want to work. Also, many parents who have struggled to make ends meet want their children to be more comfortable.

c) Contrarian themes/exception/implying duality:

- Some people of color are disconnected from black history. They do not know that during segregation there were many successful blacks who owned businesses and lived comfortably.
- Importance of help from family (sisters, mother), vs. importance of being completely independent.
- Importance of college challenged by "what if a child is not college material."
- NAACP assisted one participant with her first job at the phone company, but those opportunities no longer exist. Comment from another participant "that's when the NAACP was doing something!"
- The need to be frugal and spend carefully challenged by another participant who said because she didn't have money, now she spends what she earns because she wants to live! She admitted that she is in denial and is in fear of financial insecurity so she is afraid to open envelopes she receives in the mail (What if I don't have enough?).
- Need for more structure vs. reducing red tape.

d) Challenges to questions:

- When a participant said that he moonlights when he doesn't have enough money, another participant expressed that it is important to live within your means and be around for your children. The person who moonlights reacted to the comment by saying that the second job allows for flexibility so he can be there for his family. The participant clearly felt the need to defend his position.

e) Silences, pauses, discomfort, significant moods:

- Talking about not having enough money was uncomfortable. Many started laughing and saying funny things to bring a lighter mood to the discussion.

f) Heated arguments/“between the lines”:

- Money was thrown on the table, twice. Loud cheers! Someone said “money, yay!” This was a high impact way of highlights the importance of money in achieving Family Economic Success.
- Comment made that corporations don’t care about “us peasants.” The participant said they care about the hierarchy and they move into our city but do not offer jobs to members of the community. Does this signal that they feel like second class citizens?

g) Summary of salient stories related to FES:

- A participant spoke of her mother, who in 1949 was a single mother, but worked two jobs, took care of her children, and eventually bought a triplex in Santa Monica. She said that if it had not been for the hard work of her mother, she doesn’t know how she would have made it.
- One participant visited colleges with her daughter and was sad for herself for all the missed opportunities.

The members of this focus group were reflective and participated fully in the process. Some spoke more often than others, but overall no one dominated the discussions. There were moments of laughter mixed with serious conversations. When speaking of Family Economic Success, most comments were focused on the children: the next generation.

The importance of a quality education, smaller learning communities and more personalized programs was emphasized throughout the discussions. Many participants shared what they had learned in the process of guiding their children, and were now willing to reach out to other children in their community. They felt that sometimes we tend to preach to the choir, and that the solutions must involve children of parents who don’t really care.

Though many participants had to overcome obstacles in order to reach some level of Family Economic Success, they were hoping their children would have an easier road to success. Some of the underlying comments pointed to the lack of opportunities especially for people of color. There was a sense of loss of ownership as they expressed concerns over the large corporations moving into the community and not involving or reaching out to the people who live in the community. They expressed the need for outreach for teenagers in an organized, mandated fashion, perhaps quotas for corporations such as MTV and MGM to hire community people (it would be interesting to identify the location of these two corporations on the GIS map). Participants identified many needs but very few expressed the feeling that they were victimized by the system. A sense of pride and being in control of one’s destiny was apparent.

When the facilitator asked what they think is needed to achieve Family Economic Success, money was thrown on the table. There were loud cheers, laughter and excitement. Money was thrown on the table a second time when the question of

barriers to economic success came up. It was obvious that the focus group participants felt having enough money was a key factor in achieving Family Economic Success. They reflected on their own journey and the jobs they had as teenagers and compared themselves to teenagers today. One participant said kids feel tired and overwhelmed. Many young people want to purchase the expensive shoes yet feel uncomfortable working at a fast food restaurant. Lively laughter and increase in participation was noted when the discussion of opening bills and the fear of not having enough money came up. Though they did not identify resiliency as one of the factors, having listened to their stories and their hardships, we can see that it is something they share in common.

Continuing on the theme of money, many felt college education should be free. They also felt that if resources were provided to mentors, more people might be able to become mentors. They also felt that if mentors were to get paid, they would need to go through an extensive screening process. Providing mentors and models for boys of color was emphasized.

## Partial Transcript

### Question 1: Please tell us what family economic success means for you

- Family economic success is about providing for family needs i.e. food, shelter, and health insurance
- Combination of the above ideas and being able to have their kids stand on their own feet. Parent of the participant marks that his parents conveyed a message of studying hard and asking questions and that he relays this to his kids.
- Belief and doing- being able to do what will help you. Strong connections to family and school
- “My perspective” is shared by another participant ... it is about not having to choose between lunch money and gas. Being able to go beyond. Modeling good work ethics. Confidence with schooling.

*The whole group shifts in unison around the idea of role models, especially for your black youth.... This pattern continues with non-verbals throughout the evening>*

- Conversation continues about mentoring and a service oriented community
- Another participants concurs around the idea of not having to rob Peter to pay Paul concept
- Participant shares that if it wasn't for her mom she would not be making it.
- Schools need to show possibilities for kids

*Many heads are shaking around this idea*

*Intense looks are exchanged and there is a sense of passion in the room*

- Own your own business, know the structure
- Creation of college funds - finding some way to prepare for the future
- Want guidance to understand financial resources - guidance- grants

**Question 2 / Question 3: - blend together - In which ways have you and your family achieved economic success? Please give us some examples. What do you think is needed to achieve family economic success?**

- By attending college and setting goals
- Learning how through education - corporate world - dig deep and asking questions, for example
- Mentor programs - vehicle and model
- Shouldn't always have the beat the odds model

*Verbal and non-verbal connection in the room over the odds model*

- Fight the stereotype - need to change the dialogue
- I.e. football example (hunger/drive - different communities example)
- Living legends - history is disconnected for our youth today
- San Mo - token

*A clear model of mentors and models is in the room*

- Help of family- in 1949 mom purchased a triplex and worked 29 years, plus an additional 27 as a teacher
- Kids are graduation from hs and college <sense of pride>
- Daddy was a minister - instilled strong work ethics - proud scholastic outcomes for children- education is VERY IMPORTANT
- {Themes of family, education, mentor/models is paraphrased}

*Actual money is thrown on the table... this happens a couple times in the dialogue*

- Each family needs their own example - needs to be okay to be successful in many areas - we are all different - even our own families
- College fair example - informed for choices
- Being happy where you are - don't have to make dangerous choices
- Making enough to be okay
- Guidance programs
- Capitalist- starting

*Money thrown on table again*

**Question 4: Are there and if so, what are the obstacles or barriers to achieving economic success?**

- Pressure, direction, marriage
- Going beyond dead end jobs
- Working to jobs- teenage jobs/elderly---- bridge for working class family- willingness to work these types of jobs
- ROP programs- solicit programs- open up doors for kids

**Question 5: How do you use and manage your money? Please give us some examples of your priorities.**

- Use and manage money
- Cautious
- Spend thrift- have something left savings plan
- Eating out- need to limit
- Setting up a budget- frugal
- Use the brown bag
- Priorities - save for kids \$10 a week -- need to budget for lunch
- Increase in gas has been hard
- Downtown shopper - bargains
- Use the deep freezer- cook@ home
- Use the library as an entertainment and learning resource
- Cut your activities
- Spend, but cautious in some areas
- Adult - insurance

**Question 6: When your monthly income is not enough to cover expenses, what do you do?**

- Cry - said with some humor
- Collect bottles, cans, etc.
- Moonlighting
- Shift to the electric skillet- let the gas bill go
- Don't extend to far so that you are a slave to things
- Live within your means
- Flexible jobs

**Question 7: How do you think the government, businesses and your community have helped or hindered the economic success of your family? Give us some examples of each. Please include your experiences with gaining access to information about budgeting, banking, money management resources, job training or tax credits.**

- Govt .3%-12%
- FAFSA- access to loans, explanations, difficulty with Forms

**Question 8: What can the community, business and government do to help you and your family achieve economic success?**

- Lower tuition
- Job fairs
- College Fairs
- Local business- expose kids to their world
- % of hiring by local employers
- Importance of degree
- Business license
- Preparation - job skills
- Fulfill community responsibility
- Lack of communication regarding community resources - use paper, flyers, internet (my space), radio, TV -- need to look for other ways
- Use the school to communicate more
- Mentor programs with the university
- Instant kids
- Preparing community - our kids- productive- hold their hands
- Industry offering to community
- Permit parking -a problem in Santa Monica - expensive

*Theme of access is present in the room>*

*Mentor theme returns - getting rid of red tape- pay mentors - involve more kids*

*End time 8:50... some group members linger and continue talking with one another, church community members come upstairs and engage in conversation. Participants hug one another and me as they leave. They invite us all to church on Sunday.*

## **SPA 5: Mar Vista**

Participants: 12 community members

Moderator: Tessa Hicks

Community moderator: Josefina Guerrero

Date: March 12, 2007

### **Demographic Narrative**

The community member focus group from SPA 5 met in Mar Vista and consisted of eleven females and one male. Eleven of the members identified themselves as Mexican and one as Puerto Rican. One of the twelve members was between the ages of 12 and 15; two between 35 and 44; six between 45 and 64; and three 65 and over. Eight of the

members reported between one and five children living in their household; one reported having no children residing in their household; and three declined to answer. Three of the members were married; three were not married; two were divorced; two were widowed; and two declined to state their current marital status. Four of the members identified themselves as retired; two reported working 40 hours or more a week; two reported working 40 hours or less a week; one as a homemaker; one as unemployed; and two declined to state their employment status. Eleven of the members were renters and one a homeowner. Eight of the members reported an annual income in 2006 less than \$15,000; one between \$20,000 and \$29,000; and one between \$50,000 and \$59,000; and two declined to state their annual income. Seven of the members did not claim the earned income tax credit in 2006; two did; one was unsure; and two declined to answer.

## **Partial Transcript**

### **Question 1: Por favor díganos lo que para usted es éxito económico familiar?**

- Trabajando toda la familia juntos; Comunicando (de los niños hasta los padres); Estar en este país y aprovechar; El idioma (aprenderlo = tener éxito; puede hablar enfrente de las personas como asambleístas o congresistas; pero es muy difícil porque tiene mucho vergüenza de hablar; Los niños terminan la escuela; Trabajos

### **Question 2: En que forma usted y su familia o conocidos lograron alcanzar el éxito económico?**

- Por estudiar; Por trabajar; “Por ser voluntaria”(aprendí mucho porque he comunicado con muchas personas)

### **Question 3: Que cree que se necesita para alcanzar el éxito económico familiar?**

- Fuerza de voluntad/ganas; Proponerse a una meta de estudiar); La familia unida; Estimo de si mismo; El duro es una persona negativa en la familia (que no cree que va a ganar, no va a ganar; Si hay personas positivas, puede ganar; “Mi hermano trabajo mucho en sus estudios y se graduó y tuvo éxito en su carrera”; “Vino a este país, sola, con dos hijos y estaba embarazada pero trabajaba muy duro y tenia éxito

### **Question 4: Cuales son los obstáculos o barreras para logra el éxito económico familiar?**

- Que no tiene trabajo y falta de dinero; Sea una persona negativa; Falta de educación; No tiene tiempo para aprender ingles si tiene que trabajar; Alta estima; Valorar la familia porque las mamás están muy cansadas; No se puede trabajar sin documentos-especialmente in the fabrica; El idioma; No

tiene transportación (3 autobuses de Culver City hasta San Fernando); Trabajos están muy lejos; No suficiente trabajo para todos; Tener que estudiar antes de aplicarse a trabajo; No sabe como hacer aplicación o hacer una entrevista

- “No hay clases para los estudiantes, pero no hay clases para los adultos”;
- “Si hay clases para los adultos! Ha venido una mujer que nos enseñó como vestir, etc.”

**Question 5: Como planea y usa su ingreso mensual?**

- Renta y útiles (para vivir!); Comer (a veces se hace lista de los gastos mensualmente y los especiales y los cupones; Saber el administrar del dinero es muy importante; Mucha gente gasta mas de lo que gana; Renta, aseguranza, útiles, carros, pero primero la comida;

*Tessa Hicks asked: “Como administra el dinero, es una destreza o hay clases?” Los participantes respondieron, “No.”*

**Question 6: Cuando el ingreso mensual no es lo suficiente para cubrir sus gastos, que hace?**

- Hacer comida y vendérselo; Si gana el mínimo, aunque si quiere ahorrar, jamás no puede, no es por el mal administración; Mucha gente tiene un cheque para unos cosas y la otra cheque para otras cosas; Aprendiendo como guardar y administrar el dinero es algo que toda la familia necesita aprender; La gente se ayuda una a la otra; Antes tenia un food bank pero ahora no hay; se necesita

*Tessa Hicks asked: Hay otras cosas creativas que se puede hacer como vender cosas unidas?*

- Vender productos chocolates, Avon, ropa, calcetines, cosas para el pelo; Todos unidos pagamos los útiles; Juntos se puede vivir la familia; Se puede a prestar;

**Question 7: Como cree el gobierno, las empresas y su comunidad le han ayudado o le han hecho mas dificil el alcanzar el éxito económico familiar?**

- La cosas cuestan mucho; No quieren pagar la aseguranza-“El gobierno no ayuda o no apoyar nada”; Ayuda los otros inmigrantes pero no nosotros (estos están preparados, pero no nosotros; Mucha discriminación; Hay otro food banks pero están muy lejos de aquí; Si gana uno mas que mínimo, no hay ayuda; Tarjetas de descuento para usar en las tiendas; Mucha trabajo están de medio tiempo; Programas de comida para los niños
- Necesitamos más información adecuada sobre esto.

**Question 8: Que puede hacer su comunidad, las empresas y el gobierno para ayudarlo a usted y a su familia alcanzar éxito económico?**

- Transportación (“Dash” es muy retirado; Tarjeta de descuento para el autobús)
- Trabajos que pagan mejor (que el mínimo)

**Key phrases that speak directly to family economic security:**

- “El gobierno no ayuda o no apoyar nada”
- “Si gana el mínimo, aunque si quiere ahorrar, jamás no puede, no es por mal administración

**Recurring themes that appear not to have anything to do with family economic security:**

- Younger members of society have more advantages and opportunities than older people.
- Other immigrant groups get more help
- The closing down or distance of the Food Bank

Just a Note: Three participants said, “Gracias a Dios” in reference to how their families were surviving

**General mood of interviewees:**

Listening to the tape, the participants seemed eager to discuss the questions. Some people talked at the same time. One participant began to speak in English and someone else in the group (do not know who) said in Spanish to speak in Spanish.

**Salient stories related to family economic security:**

- Tessa Hicks was invited to stay after the session to eat with the participants. She discovered that she went to high school with some of the offspring of the participants.
- This group had worked together to sell purses, but it did not work out
- The debate between discount tickets for food versus discount tickets for food was heartfelt.
- Not speaking enough English was considered a barrier even when there were seemingly good opportunities like classes
- Having enough food was very important
- There was also strong debate over whether or not there were more opportunities available to young people (like classes on interviewing).

# SPA 6

Four focus groups were carried out in SPA 6. The themes that emerged in these focus groups were:

## THEMES

- Education (kids graduating high school and going to college)
- hard work
- family unity
- local employment needed (for students)
- transportation is not good but need to commute to find good jobs
- inter-generational poverty is present
- lack of local resources, no knowledge of EITC,
- Head Start, GAIN/WIC Programs are helpful governmental resources

## SPA 6: Compton

Participants: 6 community members

Moderator: Adam Bailey

Community moderator: Martina Rodriguez

Date: March 7, 2007

### Demographic Narrative

The community member focus group from SPA 6 met in Compton and consisted of six women. Four of the members identified themselves as Black; one as Mexican; and one declined to state their ethnicity. Two of the six members were between the ages of 25 and 34; one between 35 and 44; two between 45 and 64; and one 65 and over. Four of the members reported between two and three children living in their household and two reported no children living in their household. Three of the members were not married; one was separated; one was divorced; and one was widowed. Two of the members were homemakers; two were retired; one worked fewer than 40 hours a week; and one was unemployed. All of the six members were renters. Five of the members reported an annual income in 2006 less than \$15,000 and one reported an annual income between \$20,000 and \$29,000. Five of the members did not claim the earned income tax credit in 2006 and one was unsure.

## Partial Transcript

**Question 1: Please tell us what family economic success means for you.**

- When your kids are successful € when they go to college.
- When you are able to pay all of your bills without worrying about the rest of the month
- When you can own your own home
- When you have a family unit for support

**Question 2: In which ways have you and your family achieved economic success? Please give us some examples.**

- Kids graduated from college
- Kids own there own homes
- Able to retire from work

**Question 3: What do you think is needed to achieve family economic success?**

- Education
- Good schools with caring teachers
- Better funding in the schools.

**Question 4: Are there and if so, what are the obstacles or barriers to achieving economic success?**

- Safety at schools
- Cost of homes in CA
- Money management € once bills are paid will I make it to the next month?
- Transportation - can't get to work
- Good schools - student to teacher ratio is too high - students don't get enough one-on-one attention
- Financial aid for college - Make too much money for aid & not enough money to pay for college
- Being passed over for promotion.
- A person's ethnicity when buying a house.
- Having money available when you need it.

**Question 5: How do you use and manage your money? Please give us some examples of your priorities. When your monthly income is not enough to cover expenses, what do you do?**

### Money Management

- Rent (Roof over head)
- Gas (Warmth)

- Food
- Electricity (Lights ☹ can always burn candles)

#### When Not Enough Money

- Pray
- Ask for help from family members
- Extra work
- Clean houses
- Watch kids
- Recycle
- Pawn Shops-Not a good source for money
- Pay-day loans

**Question 6: How do you think the government, businesses and your community have helped or hindered the economic success of your family? Give us some examples of each. Please include your experiences with gaining access to information about budgeting, banking, money management resources, job training or tax credits.**

#### Hinder

- No local jobs
- No safe parks/places to play
- Poor schools
- Little information regarding aid (if you don't ask, they don't tell)

#### Help

- Head Start
- GAIN/WIC Programs
- Child Care Providers

**Question 7: What can the community, business and government do to help you and your family achieve economic success?**

- More informative regarding resources
- More jobs
- re money in schools
- Make college more affordable
- Grants/aid to help buy a home
- Make more subsidy housing available for others

## **SPA 6: Los Angeles - Jefferson High**

Participants: 4 community members

Moderator: Tessa Hicks

Community moderator: Maria de Jesus Gonzalez  
Date: March 12, 2007

### **Demographic Narrative**

The community member focus group from SPA 6 met at Jefferson High School and consisted of four women. All of the four members identified themselves as Mexican. One of the four members was between the ages of 35 and 44; two between 45 and 64; and one 65 and over. Three of the four members reported between three and four children living in their household and one reported eight children living in their household. Three of the members were married and one was not married. Three of the members worked fewer than 40 hours a week and one reported being a homemaker. Three of the members were homeowners and one was a renter. One of the members reported an annual income in 2006 less than \$15,000; two between \$30,000 and \$39,000; and one declined to state their 2006 annual income level. Only one of the members claimed the earned income tax credit in 2006 and three were unsure whether they did or not.

### **Moderator's Narrative**

It is a hot day and the SPA coordinator and co-moderator are late showing up because they stopped to get treats. Only four people show up and participate in the focus group (and two are the parent center/title 1 staff). We start ½ hour late, waiting for others to show; people comment that perhaps so many less people show up than who have confirmed because this is not usually when they meet with parents and at this time people are busy picking up their kids. The SPA Coordinator suggests that we have the participants complete the forms (informed consent and survey) while we wait for others and so they do. The parent center staff are probably in their early 40's and participate in the discussion; the two other participants are probably in their sixties and eighties, respectively, and the daughter of the co-moderator (a 9-year-old girl) is in the room but does not participate. For most of the focus group the SPA coordinator is not in the room. The "vibe" is very casual and comfortable. The SPA coordinator introduces the project, the community moderator and me. I ask permission to tape our session and to take notes and then the community moderator asks each of the focus group questions; I interject occasionally to seek clarification or expand on the focus group questions. After the focus group questions are done the conversation continues on casually for another ½ hour.

## **Partial Transcript**

**Question 1: ¿Por favor díganos lo que para usted es éxito/ triunfo económico familiar?**

- El trabajo
- Sobre todo, organizarse
- "Triunfo es... si tiene una estabilidad económica. Que diga, por ejemplo yo diga, okay, estoy bien por lo menos saliendo no digo por dinero porque el dinero, pues es muy difícil cuando trabaja uno menos de 40 horas..."

entonces yo vería que fueron triunfo cuando ... yo, desalgado... cuando los ingresos con todo alcanzada para los gastos. Que alcanzara bien.”

- “Si tiene pocito dinero... hacer milagros”

**Question 2: ¿En que forma usted u otros de su familia lograron alcanzar el éxito económico?**

- Trabajando
- Aprovechando la oportunidad para prepararse (ir y graduarse de la escuela y va al colegio.)
- \*Contradiction\* “¿Pero también si no estudio, muchas veces sube la gente, verdad? Con algún negocio que funciona y pues algunas familiares que tengo han salido adelante tal vez con muy poco escuela pero con mucho empuje de salir adelante, de trabajar duro.” Triunfo = tener negocio

**Question 3: ¿Qué cree que se necesita para alcanzar el éxito económico familiar?**

- Ahorrar más.
- Educación.
- Unión de la familia. “Trabajando todos y ahorrando todos juntos.”

**Question 4: ¿Hay y si es así cuáles son los obstáculos o barreras para logra el éxito económico familiar?**

- Trabajo para todos. Falto de trabajo
- Falta de estudios. “No suelta ni los papas exigen.”
- Cuando no hay cooperación ... “La barrera principal es si el compañero o la compañera apoya... si no nos apoya mutuamente es la principal barrera.”
- “Hay veces que hay trabajos que son mas pagados que en nuestra área y entonces no tenemos transportación y lo perdemos. Porque para ir en un bus hasta Santa Monica éramos 3.” (3 buses = 1 ½ horas) “- y para llegar tiene que madrugar muchísimo [ a 4 de la mañana] para llegar allí.” [y no hay lugar para cuidar los hijos.] “Entonces allí es donde conformarnos de buscar algo cerca ... y como todo queremos quedar aquí, como no, pero el trabajo paga bajo.”

**Question 5: ¿Como usted utiliza y maneja su dinero? Dénos algunos ejemplos de sus prioridades.**

- Primera repuesta a la pregunta “¿cómo manejas tu dinero?”, la señora repuesta “¿cual?” (refiriendo al dinero)
- Haga una lista de que necesita y comprar solo esto
- Ahorra 10% y 90% a los billes, marketa, y todo

**Question 6: ¿Cuando el ingreso mensual no es lo suficiente para cubrir sus gastos, que hace?**

- Tenemos que hacerlo

- Comprar menos de marketa
- “Una cosa que hacemos nosotros es, llegan los papeles que vienen de diferentes mercados, y estamos revisando donde esta barato que, mejor”... (pero no vamos a comprar los vegetales que no sirve tampoco)
- Veo que es lo que mas se necesito
- Compra en bulk
- Haga los colares como regalo durante navidad
- Jóvenes contribuyen a los gastos un poco

**Question 7: ¿Como cree que el gobierno, las empresas y su comunidad le han ayudado o le han hecho mas difícil el alcanzar el éxito económico familiar? Dénos algunos ejemplos de cada uno. Por favor hable sobre sus experiencias obteniendo información sobre creación de presupuestos familiares, acceso a servicios bancarios, el manejo de dinero, entrenamiento laboral o créditos de impuestos.**

- Los billes han hecho muy dificiles.
- “El gas, la electricidad, el agua... cobran tanto dinero... y cuando llueve todos las calles están enronadas”
- “El gobierno tal vez ayuda a algunas personas... pero en mi caso no me ayudaran.”
- “Usted le ayuda al gobierno y le ayuda pero les ayuda a otras personas.”
- “La única que me ayuda el gobierno es el medica.”

**Question 8: ¿Qué puede hacer su comunidad, las empresas y el gobierno para ayudarlo a usted y a su familia alcanzar éxito económico?**

- “¡Emplearnos!” Trabajo para todas las personas
- Subir los salarios
- Hoy hay muy poco recursos en nuestra comunidad; “este lado esta olvidado... el sub-centro siempre esta bien marginalizado”
- No es que no queremos esta pero para que todos tienen la oportunidad hay que tener información en español sobre las opciones de vivir en los condos de gobierno
- Siempre son personas de color que vienen tarde a trabajar en las escuelas (6:30 de la noche.)
- “Las compañías/negocio deberían... ayudan a los estudiantes para que cuando salgan tengan oportunidades también... sería una manera de trabajar todos juntos... Si los compañías/negocio involucran en las escuelas preparatorias donde están sirviendo porque la comunidad la que esta consumiendo esta todo aquí y no están ellos apoyando las escuelas.”
- “Las empresas podrían dar becas para nuestros muchachos”
- “Necesitamos una clínica de salud mental porque muchos muchachos que andan en drogas y pandillas aquí cerca.”
- Al ano pasado tenia información sobre hacer impuestos pero nada mas que esto. Precisamente no tenemos nada.
- Ya tiene otros talleres en los centros de los padres (parenting classes) como comunicarse mejor los padres con los hijos, el abuso domestico, etc.

Y viene una mujer aquí para dar las clases (y dar un certificado) y es gratis aquí.

- Cuando yo les preguntaban directamente sobre programas del condado nadie subieron sobre EITC u otros programas del gobierno.

### **Recommendations**

- Baja la renta y sube los salarios (lo que gana dos padres trabajando casi no pueden pagar la renta. Hay tres familias viviendo en una casa tratando de pagar el \$1600/mes. “Es imposible.” Porque los padres tienen que trabajar tanto, los hijos están solos.
- Hagan talleres de economía para aprender como distribuir/invertir dinero y hazlo en la idioma que la gente entiende. Cuando les da, normalmente son en ingles. También, hazlo en un horario cuando la gente sale del trabajo.
- Lo que están haciendo ahora que todos les gusten son clases los jueves 5-10pm con la policía de la comunidad donde aprenden lo que la policía hacen/ para que la gente se sepa como se trabajan ellos y aprenden sobre saber la identidad de drogas para ayudar a ellos. Este programa también desarrolla la confianza entre la comunidad y la policía. “Nosotros todos tememos medio cuando vean a la policía y ahora estamos sabiendo cuales policías son los de la comunidad.”
- También, la forma en que nosotros nos apoyarnos es tener conjuntos de los padres todos los miércoles donde se da información sobre donde existe la comida gratis por la comunidad en las iglesias locales.
- “Cuando mis niños estaban pequeños estaba solicitando ayuda del gobierno, una cosa que yo quería que iba pasado en vez de que me dijeron hey, tu necesitas esto- este mira, aquí esta es programa- quieres venir a estas clases para que te prepares para que hagas un trabajo mejor? Pero yo pregunte por esto y sabes que me contestaron? Para que te metamos en esto tienes que hacer en la programa de ayuda general. Para tener un mejor empleo.”
- “Casi todos los estudiantes en Jefferson son de free and reduced lunch porque somos una comunidad pobre.”

## **SPA 6: Lynwood**

Participants: 7 community members

Moderator: Michele Tesauo

Community moderator: Maria Gonzalez

Date: March 5, 2007

### **Demographic Narrative**

The community member focus group from SPA 6 met in Lynwood and consisted of seven women. Six of the members identified themselves as Mexican and one declined to

state their ethnicity. One of the seven members was between the ages of 25 and 34; two between 35 and 44; and four between 45 and 64. All of the seven members reported between one and five children living in their household. Three of the members were married; two were not married; one was separated; and one was widowed. Six of the members identified themselves as homemakers and one as unemployed. Five of the members were homeowners; one was a renter; and one declined to state their living arrangement. Four of the members reported an annual income in 2006 less than \$39,000; one between \$50,000 and \$59,000; and two declined to state their 2006 annual income level. Five of the members did not claim the earned income tax credit in 2006; one did; and declined to state whether they did or not.

## **Partial Transcription**

**Question 1: ¿Por favor díganos lo que para usted es éxito/ triunfo económico familiar?**

- Kids graduation from school
- Being able to stay home with the kids
- Kids going to college

**Question 2: ¿En que forma usted u otros de su familia lograron alcanzar el éxito económico? Dénos algunos ejemplos.**

- Kids going to college

**Question 3: ¿Qué cree que se necesita para alcanzar el éxito económico familiar?**

- Family support - One parent at home with the kids
- Good schools for education

**Question 4: Hay y si es así cuáles son los obstáculos o barreras para logra el éxito económico familiar?**

- Being illegal residents
- Money management € Having both parents work means one cannot be home with the kids
- No papers

**Question 5: ¿Como usted utiliza y maneja su dinero ? Dénos algunos ejemplos de sus prioridades.**

### Money Priorities

- House Payment
- Food
- Other bills

What to do if you need more money

- Husband looks for extra work
- Clean homes
- Move to less expensive area
- Use Credit Cards

**Question 6: ¿Cuando el ingreso mensual no es lo suficiente para cubrir sus gastos, que hace?**

**Question 7: ¿Como cree que el gobierno, las empresas y su comunidad le han ayudado o le han hecho mas dificil el alcanzar el éxito económico familiar? Dénos algunos ejemplos de cada uno. Por favor hable sobre sus experiencias obteniendo información sobre creación de presupuestos familiares, acceso a servicios bancarios, el manejo de dinero, entrenamiento laboral o créditos de impuestos.**

Hinder

- Loss of music/art programs in schools € upper-class schools still have them

Help

- Libraries - computer access for school

**Question 8: ¿Qué puede hacer su comunidad, las empresas y el gobierno para ayudarlo a usted y a su familia alcanzar éxito económico?**

- Community support
- Better paying jobs
- Insurance/medical assistance

# SPA 7

Two focus groups were carried out in SPA 6. The themes that emerged in these focus groups were:

## THEMES

- FES = Homeownership, ability to pay for all bills, education (thru college), health insurance, savings account
- Tools for achieving FES: Personal development, goals, stability family unity/support, education, language, insurance, legalization, information about services/ scholarships for parents and students, money-management education, learn how to study, planned parenting
- Obstacles: lack of above, adjusting to U.S., discrimination, transportation to jobs is difficult; “El sistema económico de los EEUU hace imposible avanzar.”
- Government: supports only the very poor; doesn’t respond to the needs of the people; doesn’t have programs to take care of elderly; people don’t know what services exist (but can through the following mechanisms: “Con cursos que enseñan como conocer el sistema educativo, económico, y de servicios sociales de los EEUU. Campana de educación e información de los servicios que existen. En medios de comunicación, por correo. Trabajar en conjunto con organizaciones comunitarias, iglesias, etc. para hacer llegar esta información a la gente. Tener información en el idioma de la gente. Trabajar junto con las organizaciones ya existentes que tienen la confianza de la gente. Invertir el dinero en las organizaciones comunitarias.”)

## SPA 7 - Whittier

Participants: 8 community members

Moderator: Tessa Hicks

Community moderator: Jackeline Baltazar

Date: March 7, 2007

### Demographic Narrative

The community member focus group from SPA 7 met in Whittier and consisted of eight participants: seven females and one male. All of the eight members identified themselves as Mexican. Six of the eight members were between the ages of 35 and 44 and two between the ages of 45 and 64. All of the eight members reported between one and three children living in their household. Six of the members were married; one was separated; and one was divorced. Three of the members worked fewer than 40 hours per week; two worked more than 40 hours per week; two were homemakers; and one was unemployed.

Five of the members were homeowners and three were renters. Four of the members reported an annual income in 2006 less than \$29,000; two between \$30,000 and \$39,000; one between \$50,000 and \$59,000; and one over \$70,000. Five of the members claimed the earned income tax credit in 2006; one did not; and two were unsure.

### **Narrative Demographic Analysis**

This focus group occurred on a quiet, foggy morning on a sleepy little street in Whittier. We were meeting on the campus of an elementary school with a group of mothers who meet regularly. The SPA 7 Coordinator was there early, set up with food and beverages and a welcoming attitude. People mingled in and spoke to each other in quiet voices and greeted each other warmly. I reconnected with my co-moderator before we began, a woman whom I distinctly remembered from our initial research meetings wherein we co-created the focus group questions and practiced moderation skills. She had been very shy, very kind and very eager to be involved. She had brought her infant daughter and elderly mother with her to those past meetings and mentioned repeatedly how important she thought this effort was, despite the fact that it was a little hard to be away from her daughter in the time it took to train for and conduct the research. I didn't know how prepared she was going to be (as my experience with co-moderators in the previous three focus groups had varied) and was happily surprised as she flipped through her pages upon pages of highlighted notes and told me that I didn't have to do anything; she was prepared to lead it all. In the same breath she also told me that she was very nervous about public speaking and leading this group, but as soon as she began she spoke with a clarity and confidence that is rare for even the most polished speakers. She had incorporated the suggested moderation skills and research project description beautifully into her presentation. I was happy that she was so familiar with the information because I felt it would help ease the focus group members into building trust and rapport with the both of us. I suppose I was especially nervous about this dynamic because when I arrived I learned that, like three of the other four focus group sessions I had co-moderated, this moderator was not from the community where we were holding the focus group. Although the original intention of this participatory action research project had been as such, in many cases it turned out that the community member co-moderating the focus group was from another neighborhood group within the SPA region. In an effort to balance the fact that there would already be one stranger involved with each focus group (the CGU co-moderator) we had hoped that the other co-moderator would be a volunteer community member who was a regular with that specific neighborhood group. This lack of an "in-house" representative as a group moderator should be taken into consideration regarding the type of information that was shared in the focus group dialogue and how it might have been different had the moderators been someone familiar to and a resident of the community.

About ten minutes after the specified starting time, the SPA 7 Coordinator called the group to attention introduced us briefly and then my co-moderator went over the research project's goals and the focus group's intentions. She carefully explained the reasons for investigating, with the community, issues of family economic success and requested the agreement of participants to be recorded and to sign the informed consent forms.

Contrary to the previous focus groups I had co-moderated, these women were very cautious of and interested in what they were signing in the informed consent form. They read it over carefully, asked detailed questions (What was this going to be used for? Would they receive credit? Would they receive copies of the report? How would their input be translated, edited, used throughout the process of this report?) They were meticulous in their line of questioning regarding how their participation would roll out in this "participatory action research" project. They suggested that they receive a copy of our analysis before we submit it to the county (which, luckily, had been our intention); they suggested that each focus group be given credit, not by participant names, but by the name of the neighborhood group involved; they suggested that they each go with us to make a joint presentation of the final report in a public meeting with the Board of Supervisors to "make them accountable" to the people they are alleging to serve. They were passionate about making this project and their role in it representative of participatory democracy and were avid about making sure our role as researchers respected their role as primary participants. Before we even put on the tape recorder and began with the first focus group question, these women broke any traditionally-situated assumptions that they were "objects" of this study and affirmed their importance as co-constructors of the not only the project's source of data but of it's methods, methodology, analysis and distribution of results. The room was alive with energetic participation and the ensuing two-hour focus group conversation easily lent itself to important personal and political insights on family economic success.

## Partial Transcript

¡Felicidades a todas por el día internacional de la mujer

### **Question 1: ¿Por favor díganos lo que para usted es éxito/ triunfo económico familiar?**

- Tener una casa y mantenerla. Poder pagar los impuestos.
- Llegar a tener una casa. Tener aseguranza médica, para los gastos, y poder tener buenos momentos con la familia, como vacaciones.
- Que nuestros hijos siguen estudios universitarios para el éxito financiero en el futuro. El sueño de tener una casa. El problema más grande es el médico.
- Más preocupa estudios de los niños. Aunque nos han puestos muchos problemas por los papeles hemos trabajado mucho para lograr cosas pero no tenemos la oportunidad como los que tienen los estudios. Teniendo los estudios se puede llegara a pagar la solvencia de la casa. No tenemos aseguranza, las aseguranzas están carísimas. Tenemos que viajar a México para recibir atención. "Las aseguranzas te tienen allí horas para darte una pastilla que no vale la pena" Tiene que ver con el éxito económico porque no podemos pagarla.
- Los estudios de los niños, necesitamos más apoyo para los niños después de la escuela, más grupos de apoyo para que los niños vayan progresando

más rápido. Mucha gente no trabaja por el costo de cuidado de niños. Ayuda en guardería ayudaría en la economía familiar. No perder a los niños a la calle por falta de programas y centros para ellos.

- Es difícil el éxito económico por falta de seguro médico. Necesitamos programas de prevención. 1) Seguro médico 2) seguridad económica para prevenir problemas. Poder mandar los niños a deportes. Tener comida nutritiva. Poder ir al gimnasio. Mandar hijos a escuelas privada y universidad o escuela técnica. Tener un buen trabajo. No salarios mínimos. Tener documentos. Legalizarse. Tener casa da estabilidad. Tener inversiones. Cuentas de banco. Crear negocios propios. Tener dinero para vacaciones y para ir a visitar a los abuelos a México.
- Barreras de idioma. Educación. Casa propia.

**Question 2: ¿En que forma usted u otros de su familia lograron alcanzar el éxito económico? Dénos algunos ejemplos.**

- Con tener negocios familiares y el estudio. “el estudio abre las puertas”
- Estamos en el proceso de alcanzar el éxito. Siendo dueña de un salón de belleza. La educaron para la pareja y los hijos.
- Concientización del desarrollo personal. Metas, educación, unión familiar ha dado la paz, la estabilidad. Cultura familiar ha dado la estabilidad.
- Logramos salir adelante con la unión. No malgastando lo que ganábamos. Con una persona que dirige la economía familiar. Trabajando todos como familia y juntando el dinero para todos salir adelante. Comprando una casa de a poco. “toda la base para salir adelante es la unidad familiar.”
- Siendo responsable de ayudar en la casa.
- Apoyando a los hijos en el estudio. A veces por trabajar descuidamos los estudios de los hijos.

**Question 3: ¿Qué cree que se necesita para alcanzar el éxito económico familiar?**

- Es importante “tener un proyecto de vida”. Para las mujeres que sabemos de negocios hay muchas posibilidades de volvernos pequeñas empresarias. “Enfocarse en que tu puedes tener un dinerito extra sin descuidar a los hijos.”
- Muy importante para el éxito familiar es informarnos de todo lo que hay alrededor de nosotros. Ver noticias, ponernos a leer, buscar la información. Hay muchos lugares que nos informan, escuelas para padres, cosas así, saber de becas, etc.
- La legalización. Escuela para papas e hijos.
- Hay muchos recursos pero la gente tiene que informarse, ej. Becas.
- Falta información de centros de atención de niños, becas, como juntara fondos.

**Question 4: ¿Hay y si es así cuáles son los obstáculos o barreras para logra el éxito económico familiar?**

- Tarjetas de crédito, pagar intereses.

- La legalización,
- Las enfermedades te impiden avanzar y baja toda la familia. El tener que pagar los gastos médicos impide avanzar.
- Después de salir del hospital una cuenta de \$115,000 por falta de seguridad. Falta de asistencia y servicios para niños que tienen necesidades especiales.
- Falta de organización de padres para buscar cambios.
- El sistema económico de los EEUU hace imposible avanzar. La realidad es que te enfermas, pero el sistema no toma en cuenta esa realidad.
- La licencia de manejar, no hay y trabajos quedan lejos. No tener auto. No tener libertad para decir la verdad de la situación de uno. Todo tienes que estar mintiendo. Obstáculos para Latinos.
- La discriminación sistemática. La cultura de uno impone barreras, tabú que prohíben superarse.
- Tenemos que buscar una organización entre nosotros. No nos informamos porque no estamos unidos. Tenemos poder de compra. El sistema nos pone obstáculos, tenemos que unirnos para superarlos.
- El sistema impone adicciones.
- Llegando a la unidad podemos superar obstáculos.

**Question 5: ¿Como usted utiliza y maneja su dinero? Démos algunos ejemplos de sus prioridades.**

- Pago de casa, tarjetas de crédito, gastos, ahorros para los niños.
- Biles, tarjetas de crédito, gasolina, ahorros.
- Biles, tarjetas de crédito. Haciendo un presupuesto, quitando gastos innecesarios. Buscando lo más barato. Sacrificando cosas como clases extras para niños. Ahorrando en vez de tomar vacaciones. Ahorro es prioridad.
- No gastando en cosas que no necesitamos. Estableciendo prioridades para ahorrar en vez de hacer gastos innecesarios.
- Haciendo un presupuesto mensual y anual personal tanto como de su negocio. Un presupuesto de largo plazo donde establece sus prioridades.
- Haciendo planes de lo que puedes hacer.

**Question 6: ¿Cuando el ingreso mensual no es lo suficiente para cubrir sus gastos, que hace?**

- Pagando algunas cosas y dejando lo demás para otro mes. Reduciendo gastos.
- Cortando tarjetas de crédito. Recortando gastos. Apagando las luces, haciendo ahorros extras.
- Tratando de encontrar otros recursos, programas para los de bajos recursos.
- Pagando lo mínimo en las tarjetas de crédito.
- Dejando de lado las necesidades. Trabajando más.

**Question 7: ¿Como cree que el gobierno, las empresas y su comunidad le han ayudado o le han hecho mas difícil el alcanzar el éxito económico familiar? Dénos algunos ejemplos de cada uno. Por favor hable sobre sus experiencias obteniendo información sobre creación de presupuestos familiares, acceso a servicios bancarios, el manejo de dinero, entrenamiento laboral o créditos de impuestos.**

- Nuestro gobierno no hace suficiente para los ancianos y eso se convierte en una carga.
- Solo grupos muy reducidos se benefician de los programas que hay.
- Los programas que hay no responden a las necesidades de la gente.
- Pocos saben de los programas que hay.

**Question 8: ¿Qué puede hacer su comunidad, las empresas y el gobierno para ayudarlo a usted y a su familia alcanzar éxito económico?**

- Educarnos sobre como manejar el dinero. Enseñarles a los niños a manejar el dinero, a valorar el dinero y a ahorrar.
- Dar información sobre como manejar el dinero, como ahorrar para los niños, como ahorrar para la universidad.
- Educándonos como manejar créditos.
- Enseñarles a los niños que ellos pueden alcanzar la universidad y como lograrlo económicamente. Para que sepan que pueden alcanzar la universidad aunque sean de bajos ingresos.
- Apoyando organizaciones que educan a los niños sobre como lograr el éxito económico.
- Educando a los padres, dándoles información sobre como se puede hacer que sus hijos vayan a la universidad.
- Devolviéndoles a las familias todo el dinero que se le quitan en los impuestos a la gente no documentada y pagando buenos sueldos.
- Con cursos que enseñan como conocer el sistema educativo, económico, y de servicios sociales de los EEUU. Campana de educación e información de los servicios que existen. En medios de comunicación, por correo. Trabajar en conjunto con organizaciones comunitarias, iglesias, etc. para hacer llegar esta información a la gente. Tener información en el idioma de la gente. Trabajar junto con las organizaciones ya existentes que tienen la confianza de la gente. Invertir el dinero en las organizaciones comunitarias.
- Hacer llegar la información de una manera simple.
- Apoyando mas a los jóvenes en middle school y high school.

## **SPA 7 – Huntington Park**

Participants: 8 community members

Moderator: Michele

Community moderator: Jackeline Baltazar

Date: March 9, 2007

### **Demographic Narrative**

The community member focus group from SPA 7 met in Huntington Park and consisted of eight participants: seven females and one male. Six of the eight members identified themselves as Mexican and two as South American. Four of the members were between the ages of 25 and 34; three between 35 and 44; and one between 45 and 64. All of the eight members reported between one and three children living in their household. Six of the members were married and two were not married. Two of the members worked fewer than 40 hours per week; one worked more than 40 hours per week; and five were homemakers. All of the members were renters. Six of the members reported an annual income in 2006 less than \$29,000; one between \$30,000 and \$39,000; and one between \$40,000 and \$49,000. Three of the members claimed the earned income tax credit in 2006; two did not; and three were unsure.

### **Moderator's Narrative**

Leaving San Bernardino, I joined the multitude of cars going west. I was so thankful that this was not my daily commute; this slow crawl through zip codes. In this context, only thoughts have the freedom to leave the confines of vehicles, which double as mini-living spaces during travel. Terrifyingly, I had to move with the flow of cars; studiously following the directions of Map Quest.

As I exited the freeway, I left the waves of wheels to enter a world of dull buildings and not surprisingly-not many trees or flowers. The mountains are no longer visible. The color gray of smog is prominent on the sidewalks and walls. People everywhere visible, entering small businesses, where vivid signs catch the attention of on-lookers. Several of the people walking are wearing uniformed clothes; signs of their current pay check status.

I finally found the site where the focus group was to be held: the Family Center. I entered into a lobby full of senior citizens where some youngsters were mulling around the information desk. I was directed toward the Ballroom, which is reminiscent of by-gone dancing days. SPA Coordinator Gabi Hurtado greeted me and led me to the tables which were set up especially for the focus group. A few Latino women were at the back bar counter getting snacks and coffee and waiting to participate in the focus group.

I set up the tape recorder next to the community member who was going to act as the group moderator. The participants were dressed simply. I sensed a warm feeling among the group and I watched as Gabi chatted away freely with the participants.

To begin the session, the moderator introduced herself. Without words, the group sized one another with silent eyes. I turned on the recorder which did not seem to interfere with the talk of the female participants. The only man in the group however, expressed concern that the conversation was being taped. He was immediately assured by several people that no names would be mentioned or referred to during the focus group session.

The women shared their views in Spanish which were based on familiar themes of family, education, and the struggle to pay bills etc. The man's comments however centered on self-reliance and self-commitment. He felt he did not need to depend on anyone but himself. His successes and failures, he thought, were perhaps due to valor. He seemed proud all along and his tone did not change throughout the session. On many occasions, he did not acknowledge the comments of the rest of the group. The women participants kept stressing education as an important key to the success of their family and their future. Many did not seem to have gone further than high school but most wanted their children to go to the university. One woman said that she was going to English classes and seemed proud of her effort.

All the women were involved in paying the bills, even though only three worked. They spoke of savings money for future trips, expenditures or health. One woman confessed that she was a detriment with her spending habits. Most expressed the frustration with bill paying and failure to save as much as they really wanted.

Toward the middle of the meeting, another Latino woman came holding her son. This new member to the group expressed a sense of "I did it" attitude and her presence seem to pressure to the rest of the group to meet her apparent financial success.

The new member shared that her husband and her were better off now than before due to very wise business investments. Her composure was non-threatening and she tried to convey hope to other participants; hope that being in the U.S. meant that numerous opportunities would be available to them. This scenario I believe may have influenced the responses of some of the other women from thenceforth. The only man in the group soon left and was shortly replaced by another Latino woman.

The moderator was very focused on keeping the group focused on the questions and we were together discussing them for two hours. At the end of the meeting, she gave a summary of what she understood was the essence of the participants' views answer. I also gave a summary. Our summaries emphasized that: Success to them was really addressing the needs at their level. There were no lofty desires that were not within their reach: decent paying jobs, enough money to pay bills and for some entertainment or trip. They seemed to hope that the government could make rents affordable.

The group seemed satisfied with their answers which conveyed desires for betterment and success by getting better paying jobs, keeping their children in school and learning English. The issue of immigration and being illegal was not given much consideration though they did express concerns with those who are here in the U.S. illegally and the fears that accompany those uncertainties.

## **Partial Transcript**

**Question 1: Please tell us what family economic success means to you.**

- When your kids go to college

- When you are prepared educationally
- When you can own your own home
- When you have a good job
- When you have a savings account

**Question 2: In which ways have you and your family achieved economic success? Please give us some examples.**

- When you can plan ahead
- When you have time to prepare
- When you can invest in your children
- When you have a savings

**Question 3: What do you think is needed to achieve family economic success?**

- When you have a good education
- When you work hard
- When you do not use credit cards
- When you plan for success

**Question 4: Are there and if so, what are the obstacles or barriers to achieving economic success?**

- Work
- Immigration
- Encouragement
- Adjust to country
- Need to support and help each other
- Savings is necessary

**Question 5: How do you use and manage your money? Please give us some examples of your priorities. When your monthly income is not enough to cover expenses, what do you do?**

- Think about your salary
- Balance spending with salary
- You have to plan with your goal in mind
- Recognize your ability

**Question 6: How do you think the government, businesses and your community have helped or hindered the economic success of your family? Give us some examples of each. Please include your experiences with gaining access to information about budgeting, banking, money management resources, job training or tax credits.**

Hinder

- Know English
- Know how to balance
- Know how to plan
- Know how to save

- Do not go out to eat

**Question 7: What can the community, business and government do to help you and your family achieve economic success?**

- More informative regarding resources
- More jobs
- Better pay needed
- Better money management
- Need medical insurance
- Need places to have kids stay safe while parents are at work
- Planned parenting needed

**Question 8: How can the family help achieve economic success?**

- Teach how to study
- Teach how to work hard and be diligent
- Teach how to take good care of kids
- Teach how to save

# SPA 8

Three focus groups were carried out in SPA 8. The themes that emerged in these focus groups were:

## THEMES

- FES = Study, family unity, jobs
- don't take approach that government hinders you, see how it helps; others say that government doesn't help people of color or immigrants at all
- Appreciation of LA Harbor program/ Others note that "The Gas Refinery afecta la salud"
- More community-based programs for students and parents should be offered at school, as well as more mental health resources
- Need to save more and learn how to manage money

## SPA 8 – Long Beach

Participants: 12 community members

Moderator: Staci Ma

Community moderator: Concepcion Garcia

Date: March 7, 2007

### Demographic Narrative

The community member focus group from SPA 8 met in Long Beach and consisted of twelve participants: eleven females and one male. All of the members identified themselves as Mexican. One of the members was between the ages of 20 and 24; four between 25 and 34; two between 35 and 44; three between 45 and 64; and two declined to state their age. Eleven of the twelve members reported between one and four children living in their household and one declined to state whether any children were living in their household. Nine of the members were married; two were not married; and one declined to state their current marital status. Eleven of the members identified themselves as homemakers and one declined to state their current employment status. Nine of the members were renters; two were homeowners; and one declined to state whether they were a homeowner or a renter. Six of the members reported an annual income in 2006 less than \$15,000; one between \$15,000 and \$19,999; three between \$20,000 and \$29,000; one between \$30,000 and \$39,000; and one declined to state their annual income for 2006. Six of the members claimed the earned income tax credit in 2006 and six were unsure whether they claimed the earned income tax credit in 2006.

### **Moderator's Narrative**

This SPA was listed as Spanish speaking. The main facilitator/moderator, who only speaks Spanish, asked all of the questions in Spanish. The All of the participants conversed in Spanish. These answers reflect the Spanish responses given by the participants. The Co-Facilitator, from Claremont Graduate University speaks, reads, and writes in Spanish was initially greeted by Cathy Cesarz, the SPA 8 Community Organizer.

To further prepare for the discussion, the facilitator/moderator and the CGU co-facilitator/moderator reviewed the question together. The CGU co-facilitator/moderator also used the white board in the classroom to write down the key components of the study, in Spanish, as she explained them to the participants in Spanish. Many participants asked for paper so that they could write down the purpose of the study. Many also used this paper to make notes before answering a question. The facilitator/moderator 1) stood in the front of the room, 2) read each question as many times as the participants deemed necessary, 3) made eye contact with each person responding to the question and subsequently thanked them for their response, and 4) gave good wait time before she moved on to the next question. She never interjected her opinion. At the end of the session, the moderator asked the participants to give feedback about the discussion. Many referred back to the white board to convey that the goals and purpose of the study had been reached because they were able to share their feelings, thoughts, and experiences about family economic success.

Present during the discussion were the 1) Concepcion, the facilitator/moderator who asked the questions and moderated the group, 2) Rosa Batres, organizer for Cesar Chavez Elementary who disseminated and collected the parent sign-in, consent form, and survey; disseminated the monetary thanks to the participants; clarified some survey questions for participants. She did not interject her opinion regarding the questions, 3) Staci Ma, the Co-Facilitator from Claremont Graduate University who presented the purpose of the study, clarified some survey questions, took notes, tape recorded the session; and 4) roughly 15 parent participants whose children attend Cesar Chavez Elementary School.

## **Partial Transcript**

### **Question 1: Por favor díganos lo que para usted es éxito económico familiar?**

- Se prepare para el estudio, alcanzar sus metas, familia tiene éxito, toda la familia tiene buen económico, tener éxito económico y tiene casas, logran sus profesiones, a creer un negocio, tratar de agarrar lo mejor que puede, el gobierno ayuda a la gente

**Question 2: Que cree que se necesita para alcanzar el éxito económico familiar?**

- Terminan los estudios, los padres enseñan a los niños a ser responsables, los estudiantes tiene el apoyo de la escuela, una familia trabajaba y recibirían los papeles y después los hijos tienen éxito

**Question 3: En que forma usted y su familia o conocidos lograron alcanzar el éxito económico?**

- “Yo no realicé pero tenia una prima quien lucha y lucha y tiene una casa belleza, un buen trabajo, y compra su carro” “Yo conozco a un señor quien empezaba a vender tacos para apoyar su familia y ahora el tiene tiendas para vender tacos
- Mas oportunidades a hacer cosas, se necesita papeles, a veces los inmigrantes no pueden hacer cosas o no pueden estudiar porque no tienen papeles,
- Trabajar bien dura y ser positive en todo, los hijos bien-dar gracias a Dios

**Question 4: Cuales son los obstáculos o barreras para logra el éxito económico familiar?**

- Este país no quiere que las personas a.C. tengan éxito, el gobierno no quiere sostener el dinero de las familias como en la fabrica, el gobierno no da ayuda a estas familias, no tiene seguro bueno, no tiene crédito, las personas no tienen los papeles para estudiar después de highschool

**Question 5: Como planea y usa su ingreso mensual?**

- Renta y útiles, los passes para el autobus, necesidades personales de la familia, comida y ropa pero no ropa buena (designer), un cheque gasta y un cheque guarda,
- “La segurancia medical es muy caro.”
- “Mi esposo tiene dos trabajos.”
- “Tratamos de guardar un poquito dinero para uniformes de la escuela, proyectos de la escuela, y ropa de ejercicio. Es importante que los niños crean en si mismos.”

**Question 6: Cuando el ingreso mensual no es lo suficiente para cubrir sus gastos, que hace?**

- Buscaron trabajo, si hijos son grandes, pueden ayudar con limpiando las casas, busca cosas especiales por buen precios, ayuda otra personas, manteniendo quinceañeras, los uniformes son mas baratos que la ropa buena, conseguir prestados, empezar a limitar comida como jugo

**Question 7: Como cree el gobierno, las empresas y su comunidad le han ayudado o le han hecho mas dificil el alcanzar el éxito económico familiar?**

- Ayuda a la gente a comprar muebles o ropa segunda,
- El gobierno no ayuda cuando una persona echa ganas porque esta trabajando o el inmigrante toma el trabajo,

- No ayuda con el salud-Hay clínicas muy cerquitas pero muy pequeñas, no puede pagar para la medicina,
- No hay mucha ayuda en las escuelas
- Hay actividades en los parques, y en la comunidad
- Ayuda en welfare
- Involucraron los padres en las escuela aquí, pero no in México,
- En las comunidades hay personas quien da mucho apoyo a las mujeres embarazadas.
- “Había personas para ayudar a mi esposo cuando tenia un tumor en el estomago.”

**Question 8: Que puede hacer su comunidad, las empresas y el gobierno para ayudarlo a usted y a su familia alcanzar éxito económico?**

- Los papeles son muy caros, compra gasolina, controla de renta, las barreras de inmigración, The Gas Refinery afecta la salud, los boletos para los carros, programas para ayudar el joven así ellos no quieren estar en las pandillas o usar drogas, un almuerzo mas saludable en las escuelas, programas en la escuela porque hay mucha violencia, programas educativas en la televisión, hay demasiado violencia en los juegos de video y la música, el policía necesita apoyo los padres, hay demasiadas tiendas feas y adultos, mas oportunidades para hablar como comunidad, mas programas para la salud mental, entrenamientos para los padres, grupos para los jóvenes, involucrar mas a los padres en la escuela y otras programas

**Key phrases that speak directly to family economic security:**

- Este país no quiere que las personas aquí tengan éxito, el gobierno no quiere sostener el dinero de las familias como en la fabrica, el gobierno no da ayuda a estas familias, no tiene seguro bueno, no tiene crédito, las personas no tienen los papeles para estudiar después de highschool
- Terminan los estudios, los padres enseñan a los niños a ser responsables, los estudiantes tiene el apoyo de la escuela, una familia trabajaba y recibirían los papeles y después los hijos tienen éxito

**Recurring themes that appear not to have anything to do with family economic security:**

- One participant often spoke of her frustration with the current medical care. Her responses/concerns were appropriate for some of the questions, however not for all of the questions. The facilitator/moderator assured her that after the discussion, the SPA organizer, for her SPA, would address her questions/concerns in depth. She was comforted by the moderator’s response.

**General mood of interviewees:**

- The participants were extremely eager to discuss the questions. Many took notes and often referred to the purpose of the study, written on the white

board, to ensure that they included their thoughts, feelings, and experiences in every answer. Every participant responded and every participant listened to the comments of the other participants. After the discussion the CGU co-facilitator thanked each participant for their participation and each participant thanked the CGU co-facilitator for taking notes about their thoughts, feelings, and experiences about family economic success. This was a very cohesive group.

**Salient stories related to family economic security:**

- Men and women who had worked hard and reaped the benefits hard work.
- High school graduates who had not been able to attend college because they either lacked finances or legal papers.
- Parents who made the difference for their children.

## **SPA 8 – LA Harbor College**

Participants: 6 community members

Moderator: Marissa Sarian

Community moderator: Gabriela Levya

Date: April 18, 2007

### **Demographic Narrative**

The community member focus group from SPA 8 met LA Harbor College and consisted of six male participants. Two of the members identified themselves as Black; two as Mexican; and two as White. One of the members was between the ages of 16 and 19; one between 20 and 24; three between 25 and 34; and one between 35 and 44. Five of the six members reported no children living in their household and one declined reported three children living in their household. Four of the six members were not married and two were married. Three of the members were unemployed; two worked fewer than 40 hours per week; and one worked more than 40 hours per week. Four of the members were renters; one was a homeowner; and one declined to state whether they were a renter or homeowner. Two of the members reported an annual income in 2006 between \$15,000 and 19,999; one between \$20,000 and \$29,999; two over \$70,000; and one declined to state their annual income for 2006. Three of the members did not claim the earned income tax credit in 2006; one did claim the credit; and two were unsure whether they claimed the earned income tax credit in 2006.

### **Moderator's Narrative**

I arrived at the meeting at 4:00 p.m. and met Kevin Hicklin, Family Specialist for the Energy Career Pathway program. The classroom was a very large room with many rows of desks and poor acoustics. Kevin said that there are close to fifty students in the class, but that we would have a dozen or so participants for the focus group. He left and six participants came into the room and sat down. They shared that they had just found out about this meeting. I thanked them for being there and adjusted the number of chairs that I had set up in a circle. Since there was no community representative, I began conversations with the participants who were all male, so that they would be more comfortable with the process. Gabriela Levya arrived shortly at around 4:30 p.m. and introduced herself to the group. Co-moderators Marisa Sarian (CGU) and Gabriela Levya (SPA8) introduced themselves and began the process. We had an hour to meet with the focus group participants before their class at 5:30.

## **Partial transcript**

### **Question 1: Please tell us what family economic success means for you.**

- Feeding your family
- Being there to support your family
- To have a little bit of extra money, and less worries. Not to have to worry about your economic success
- Not have to choose between gas in my car or eating.
- Having a structure, a back-up plan. Putting \$25 into a 401K account years ago has made it possible for one participant to borrow against his own money when his wife lost her job.
- Affordable insurance. A participant pays \$500 a month for his health insurance because he has health problems.

### **Question 2: In which ways have you and your family achieved economic success? Please give us some examples.**

- Working toward a union job; to have job security
- Family bought a condo which has appreciated in price
- Money put in a 401K
- Working to achieve FES by driving my sisters to their jobs because they don't have cars.

### **Question 3: What do you think is needed to achieve family economic success?**

- Communication, understanding, respect
- Constant job
- Trust
- Team mentality; can't do it alone
- Education (many participants agreed)

- Can't be selfish. Not to spend money on rims, stereos and houses all the time. A participant's nephew drives a Lexus. He said "it kills me." Must instill a different practice, a positive attitude, to help them see their selfishness.
- Teach financial literacy: the value of a dollar. Have them earn their own dollars.

**Question 4: Are there and if so, what are the obstacles or barriers to achieving economic success?**

- Losing a job
- Lack of planning
- Lack of belief in oneself; can't get something for nothing
- Not having your priorities straight
- Time management
- Lack of family support

**Question 5: How do you use and manage your money? Please give us some examples of your priorities.**

- One participant said I come first, then investing, then bills (food, gas, electric)
- Another one said others are depending on me. I pay the rent first, then the bills, gas money, food
- Rob Peter to pay Paul.
- You cannot overdo it. Can't live beyond your means.
- Decide whether you eat noodles or beans for a dollar or eat out.
- Credit cards can put you in a hole (laughter). You have to do less partying and more work.

**Question 6: When your monthly income is not enough to cover expenses, what do you do?**

- Play the numbers game. See when the due dates are, who is serious about turning off your services, etc... Take cold showers (laughter)
- Cut costs
- Get a part-time job
- Face eviction.

**Question 7: How do you think the government, businesses and your community have helped or hindered the economic success of your family? Give us some examples of each. Please include your experiences with gaining access to information about budgeting, banking, money management resources, job training or tax credits.**

- The state of California paid for one participant's heart transplant 10 years ago for which he is grateful.
- The refinery is paying for this program. They are all thankful for being in this program. Almost too good to be true.

- Education that goes directly into gaining employment.
- Cannot have the attitude that the government is hindering us in any way.
- One participant disagreed. Money is taken out of education. Difficult for minorities to be built up. No hope to live beyond the age of 21 or 22.
- People of color have it harder.
- Nowadays it's not expensive to go to school
- There are high school students who want to learn, but there aren't enough teachers who care. Gang violence.

**Question 8: What can the community, business and government do to help you and your family achieve economic success?**

- Create more programs such as this one.
- Speak to students in high school.
- More after school programs. Give them hope.
- More training
- Educate the older people too.
- Word of mouth, flyers, newspaper ads about programs
- Get them while they're young
- Other businesses can sponsor people. Why sponsor freeways? Why not sponsor people?!

*The rest of the class came in before question #8 so we wrapped things up. We thanked everyone and the meeting ended at 5:40 p.m.*

## **SPA 8 – Torrance**

Participants: 8 community members

Moderator: Staci Ma

Community moderator: Patricia Benites

Date: February 21, 2007

### **Demographic Narrative**

The Spanish speaking focus group from SPA 8 met in Hawthorne and consisted of eight community members: seven females and one male. Four of the members identified themselves as Mexican; three Central American; and one South American. Five of the members were ages 25 to 34 and three ages 35 to 44. Five of the members reported having one or two children living with them and three members reported three or four children living with them. Half of the members were married and the other half were either not married or separated. Two of the members reported working 40 hours or more a week; two reported working 40 hours or less a week; and four stated they were homemakers. All eight members indicated they were renters. Six of the members claimed a 2006 annual household income less than \$15,000; one claimed a 2006 annual household

income between \$40,000 and \$49,000 and one member declined to state their household income. All members indicated having children in public schools.

### **Moderator's Narrative**

This SPA was listed as Spanish speaking. The main parent facilitator, who only speaks Spanish, asked all of the questions in Spanish. However, during the session, some of the participants conversed in English and Spanish. These answers reflect the English and Spanish responses given by the participants. The Co-Facilitator, from Claremont Graduate University speaks, reads, and writes in Spanish and English. The facilitator/moderator sat with the parent participants and the co-facilitator from CGU stood in the front and took notes on a large piece of paper.

Present during the discussion were the 1) Patricia, the facilitator/moderator/parent group member who asked the questions and moderated the group; 2) Staci Ma, the co-facilitator from Claremont Graduate University who took notes and tape recorded the session, and 3) roughly 7-8 parent participants whose children attend the Head Start program at the facility. There was one male participant.

## **Partial Transcript**

### **Question 1: Por favor díganos lo que para usted es éxito económico familiar?**

- Casa, carro bueno, dos padres trabajando, bien pagado, familia unida
- Financial stability, provide for family, be able to move to higher class have family time(weekends be able to enjoy family), employment laws that protect family, job security, good career

### **Question 2: Que cree que se necesita para alcanzar el éxito económico familiar?**

- Hablar ingles, educación, ayuda del gobierno, papeles, dinero para colegio
- Legal papers, help from the people in power, open doors, medical care, many people are here working for the economy, but they don't benefit from county services

### **Question 3: En que forma usted y su familia o conocidos lograron alcanzar el éxito económico?**

- Subir su meta, ser feliz, tiene educación, asiste colegio
- Real estate, investments

### **Question 4: Cuales son los obstáculos o barreras para logra el éxito económico familiar?**

- Hablar ingles, educación, ayuda del gobierno, papeles, dinero para colegio
- Legal papers, help from the people in power, open doors, medical care, many people are here working for the economy, but they don't benefit from county services

**Question 5: Como planea y usa su ingreso mensual?**

- Cubre los gastos, prepara una lista de los gastos y las fechas importantes
- Make sure bills are paid on time so that stress is gone, make a list of priorities like dentist, food, rent, recycle

**Question 6: Cuando el ingreso mensual no es lo suficiente para cubrir sus gastos, que hace?**

- Evita salidas, trabaja mas, pregunta para ayuda de la familia
- Work more, ask for help from family

**Question 7: Como cree el gobierno, las empresas y su comunidad le han ayudado o le han hecho mas dificil el alcanzar el éxito económico familiar?**

- Las leyes del gobierno no ayuda a toda la gente, no hay buenos programas para los estudiantes en las escuelas, hay dinero para las personas en los cárceles pero no hay dinero para los estudiantes, no hay educación bilingüe en las escuelas para ayudar a los estudiantes quien hablan español y quieren aprender ingles
- The government is rounding up people who are trying to make a living, but leaving gangs on the streets to linger, immigration laws do not focus on keeping families together, there is fighting within the community among different racial groups and the police do not help, too much money is going into prisons and not enough into schools, it is very difficult to move to a better community and there are no government investments in certain communities

**Question 8: Que puede hacer su comunidad, las empresas y el gobierno para ayudarlo a usted y a su familia alcanzar éxito económico?**

- Subir el sueldo mínimo, uniformes en las escuelas, medico para la familia, mas ayuda en las escuelas
- Amnesty for working people, school uniforms to stop gangs, lower the prices of housing, create a different class bracket, better health programs for families, more help in the schools, better help for special education students, parent education classes

**Key phrases that speak directly to family economic security:**

- “Necesitamos el ayuda del gobierno.” “We need the government to help us to do better.”
- “Papeles” dinero para colegio” “hablar ingles” “Doors are closed to you if you do not speak English and/or have legal papers.”

**Recurring themes that appear not to have anything to do with family economic security:**

- The role of women in the home was not directly linked to family economic success among the participants, but it did generate a small conversation among three of the female participants. The participants in the conversation wanted to stress that women played an important role in

keeping the family unit intact. The one male participant did not engage in this conversation.

- One participant spoke of experiences in public schools and bilingual education.

**General mood of interviewees:**

The participants were eager to discuss the questions, however, some deferred to three main participants to sum up the responses for the facilitator. Two of these main participants were bilingual and were able to give responses in English and Spanish. Some of the parent participants wanted to hear the facilitator/moderator's response to the questions and she obliged their requests.

**Salient stories related to family economic security:**

- There were many stories of men who had worked very hard in the United States only to be sent back to Mexico because they did not have papers.
- One participant spoke of obstacles to personal career success.

# AIC

Two focus groups were carried out in the AIC. The themes that emerged in these focus groups were:

## **THEMES**

- FES = having all the money there to pay all the bills at once: Food, clothing, shelter, car payment, gas.” Good work ethic; hard work; “It begins with subsistence living. I think that it is really important to think of economy of having enough to be whole and balanced. I have worked at jobs that were for solely ahead and making money in a world is sterile. It is about me being balanced and doing what is necessary to have my family taken care of.”
- EDUCATION: Education is key... but: good education programs are too far away; vocational education is needed for kids who are not college bound; Smaller schools are needed so kids can have academic success
- OBSTACLES: Neighborhoods, drugs, gangs, child molesters; rising costs of living; lack of financial literacy (investment know-how); lack of mentors
- EMPLOYMENT: No part time jobs for high school kids. “Illegals” have taken jobs from high school kids. The area is so economically depressed that everyone is competing for jobs. Work yourself to the bone. Local government decisions influence the type of businesses that come to area and whether there is economic stability. Quick decisions to bring in more Walmarts don’t provide economic stability.
- TRANSPORTATION: Gas prices are so high that commuting isn’t worth it; City planners aren’t helping things. Planning affects availability of transportation, which makes it difficult to access resources and services. Poor transportation planning makes it that few people use the buses.
- FAMILY/CHILDCARE: Family unity, role models, mentors. Work out deals with families or neighbors for child care.

## **AIC – Los Angeles**

### **Partial Transcript**

Participants: 9 community members

Moderator: Robert Guynn

Community moderator: Jennifer Villalobos

Date: April 24, 2007

### **Demographic narrative**

The AIC focus group met in Los Angeles and consisted of nine community members: seven females and two males. Eight of the members identified themselves as American Indian and one as Bi-racial or Multi-racial. Two of the members were between ages 35 to 44 and seven between ages 45 to 64. Eight of the members reported having one to six children living with them and three members reported having no children living with them. Three of the members were not married; two were married; two were separated; one was widowed; and one was partnered. Eight of the members reported working 40 hours or more a week and one reported working 40 hours or less a week. Six members indicated they were renters and three indicated they were homeowners. Three of the members claimed a 2006 annual household income less than \$29,000; three claimed between \$30,000 and \$49,000; two between \$50,000 and \$59,000; and one over \$70,000. Four of the members did not claim the earned income tax credit in 2006; three did claim the credit; and two were unsure whether they claimed the earned income tax credit in 2006.

### **Question 1: Please tell us what family economic success means for you.**

- Means a good work ethic. People going to work and keeping jobs. I have kept working and I have been working fifteen years. Other Indians don't keep working. They work for a few weeks and stop going, quit, or get fired for being late. That has never been my situation. Once I found a job I liked, I just kept working my way up. It does not matter if you like your job; you are just there for work. It does not matter if you like your supervisor or not. You work and go home. That's it.
- I have been in my job for many years now. In California being young, you get involved in a lot of things. I finally grew out of it getting jobs every two years. I was promoted, to a union shop. The union really didn't help me that much. I would get in trouble with my company and the union couldn't help me. Now they can't fire me because I'm a good worker. My performance has kept me on the job by doing my duties. Every story is what it is. That's about it.
- It means furthering your education, like my daughters. I went back to college and work. Staying working and getting them focused on getting their education.
- It begins with subsistence living. I think that it is really important to think of economy of having enough to be whole and balanced. I have worked at jobs that were for solely ahead and making money in a world is sterile. It is about me being balanced and doing what is necessary to have my family taken care of. I think about how I was raised. We hunted seasonally. We grew food in the garden and ate traditionally and did not get other food until we got commodity boxes. We did not have the biggest house on the block. We had enough money, went to school, and had clothes to wear. I tried to do that with my children in their later years. I think that subsistence living is having enough to be whole and balanced.
- I think of being able to have enough money coming in to take care of your family without having to rely on public assistance. To feel good about your job, to feel good about going to work. You don't mind going to work. When I

was growing up, my father made good money, but you would have thought you were poor. Some of the times we had growing up were make believe. We would go to sleep early because we did not have enough to eat. I had enough hobbies to make money. I would make pictures for parties, and it became quite lucrative. I found out what computers could do which opened up new avenues. Success comes from teaching your children to buy the things they want without feeling like if I buy this today will I have to go without something else tomorrow?

- To me I wish I someone would have taught me about economics and how to invest money and to stay stable. I think things would be different. I think a lot of Natives don't know much about that area which causes a lot of hardship. They don't know how to have their own property. Being able to pay the bills and have enough left to small things for the children is important. While the children are young, it the mother can stay home with their children while the husband works is important.
- I come from a large family. I grew up with the father not being home. I was raised by mother and grandmother. I had to have chores and certain things done, and you earned your allowance. When I was a teenager I had my first child. I struggled because my mother was sick. I was taking care of my brothers and sisters. We learned all together, we live in different areas, but we still stay in contact with each other. Now that I have six kids of my own I stay at home. I participate in their school, while my husband has worked. I have never worked. I may have worked three years. My oldest is twenty-seven, I have volunteered. I am working now, and my husband is now sick. I am the only breadwinner now, and I am trying to find strategies to earn more money. I try to find side jobs to make the ends meet. I see a lot of broken families, I can see the issues, sometimes they rely on too much being given to them. They don't participate and help and volunteer. We need to help people learn how to earn more and be accountable. I hope a lot of families try to stay together and help. I have to be strong for my family. I have to be there for them. I don't like people to tell me what to do.
- I feel that education for my children is important. My parents said all they wanted is for their kids to finish high school. They never finished. I finished high school, and had some college. I want my kids to finish college. We are still working on it. That's my dream.

**Question 2: In which ways have you, your family, or others that you know achieved economic success?**

- Basically it goes back to work ethic. Try to keep your job, if you see something better, go for it. If I lost my job, I would find something else; I'm not going to stop. I found something stable. To move up I take tests; sometimes I miss just by a few questions. I'll try again later.
- My kids go to school to get more education, I am proud of them for doing that. I give support to help them and push them a little bit. I don't push them that much. I mostly give support.
- My family, still working, trying to go to training schools.

- My kids are grown, but I always think about that parenting never stops. I think by to how I was raised, my parents always took care of what we needed. I would never go to my parents for help when I was raising my kids. I try to tell my kids to be able to ask me for help if they need it. They can ask in a responsible way. My youngest son moved to another state, and I helped him until he got that first paycheck. I try to encourage my kids to do things that make them happy, so they form a community around them. They are safer when they are not alone, when they have family around them.
- Personally, working in the computer environment I have learned not to be afraid to take a chance. People, who have never worked with computers, use them and are Ok. You need to take a chance. You have to work to achieve a goal, and make more goals. Set new goals. I have been through rough times. I have found I am happier now. I make 1/2 what I made before, but I feel like I am helping people now. Money is not always the best thing to go for now. I have a roof over my head, and food on the table. The mansion is not there now, but is coming. Success is how you look at success. For some people it is the promotion. There are different ways of looking at success. If you have your own goals, you have your own success. People need to be encouraged.
- To go to college and accomplish years of education, I decided to change my career. I wanted to be at an agency. I slowly got myself to a higher level to be financially stable. My family life is not as well as it could be. The well being of the family has to be taken into consideration first, and that is hard.
- I have a house. I won the lotto. No. Money did fall into my hands once. I had three kids and purchased a house and my family lives in it in the 1980s. I started working and helping the community. People would ask me for help to organize or plan. By volunteering, I learned how to plan, get people to join, get donations. Through being involved I have met a lot of people like councilmen, and the mayor of L.A. My husband asks me where I am going; I tell him I am going to an event. He will ask me if I am getting paid, I say no. A lot of people want to be paid, or want something in return. They do not want to volunteer. People do not want to go to events. People don't do anything for free anymore, it is all about money. I like to do things for free to help other people.
- For me, having a stable job and being able to provide for family. I have been here 40 years and have only had three jobs. I have been in my last job for 30 years. I was able to buy a home and raise my kids.
- That is a tough question. I have two sides of my family. Parents had me at 16. My mom and stepfather were steady. Very hardworking, like clockwork, they never call in sick. They were able to buy a house through a low-income program, and were able to buy a couple of houses. On my Dad's side they were hardworking, but never bought a home, and lived check by check. Sometimes there would not be enough food. I don't know why one side could not get out of poverty. However, when a lot of people live in one house, they are always surrounded by people. The more successful grandparents are more lonely. Economic success is a value system, it is different for people. I am sure there is a balance.

- For some people it is keeping the family together even after people are grown. In one family, all the people contributed to buying one house.
- In some families unity is important.

**Question 3: What do you think is needed to achieve family economic success?**

- I think that if people would try to learn as many skills as they can, so they can get other jobs and go up the economic ladder. Some people stay at one job for years, and find themselves struggling instead of succeeding. I know I have a lot of children. I would probably work as a babysitter if I had fewer kids. You need childcare
- You need support as far as children are concerned. Help them out any way you can. I spend time with my daughter, and her mother spends time with her. We are always straightforward with her. She has graduated high school and we have not had any problems with her. She does not have any tattoos, piercing, she does not swear. A good stable background is key to economic success. My daughter is taking business classes. I think she will do well when she gets out there because we were there for her.
- We need role models. We have a lot of single parents. Kids don't want to listen to you. It would be good to have people available that kids can talk to, participate in, and be around other than their parents. They need others to mentor them and help them express themselves.
- When you have children, you need to talk to them when they are young about things that affect them. Telling my children we were on welfare was the hardest thing I had done. Telling them what they can and cannot have, by them knowing what is available financially. Children began working early, and always shared with each other. When her son dressed appropriately, he found a job when he took his mother's friends advice, which was the same advice his mother gave him. Having positive role models is important for young people to get on the right track. You have to let your children know when they are doing well, and you have to tell them when they are not. The kids have to know you are the parent and they are the kid and it will always be that way no matter how old they get or what job they have.

**Question 4: How do you use and manage your money? Give examples of priorities.**

- Rent, utilities, carpet, insurance, credit card payments, food, groceries, going out once in awhile and get pizza.

**Question 5: When your monthly income is not enough to cover expenses, what do you do?**

- I pay rent. Borrow from friends, but I have to pay back because I'll never know when I'll need them again. I'll loan money to friends if they pay me back.
- I called and told them I could not pay the bill when it was due. They called back the next day with a survey wanting to know what made her call. They were very understanding; over the years that is what we do when we cannot pay a bill. We always call.

- Write a check, get an advance.
- If the bills are too much, I pay a small amount of each bill, so they know you didn't abandon them, and next time you pay the whole thing. If you pay something, they are more understanding.
- Use the check cashing businesses.
- When I was in college I got in the bad habit of using a credit card to pay for everything. I would pay it off with grant money, and each semester pay it off. I realized later after I amassed a debt on the card. I didn't want to borrow money from family members also.

**Question 6: What are the obstacles or barriers to achieving economic success?**

- Expenses in California are going up faster than our wages can pay for the increases. In Mexico you can make minimum wage and survive.
- For me it was self-discipline. A lot of my money was going to computer toys.
- I did not know how to invest or what an IRA was. If I had known in my teens, things would have been different.

**Question 7: How do you think the government, businesses and your community have helped or hindered the economic success of your family? Give us some examples of each. Please include your experiences with gaining access to information about budgeting, banking, money management resources, job training or tax credits.**

- The government when I think of them I think of welfare. You cannot live on what they give you. You can exist, but not live. It was hard. I found when I was learning computers, some people in the class grew up on welfare and said, "If we make too much money we are going to lose our welfare benefits." That is the wrong way of thinking. Some kids in my tribe get this huge trust fund when they turn 18, thinking they can live forever on this money. We find that kids are lazy because they are looking at the money all wrong. They are not looking at how to invest the money, and the money goes down the drain.

**Question 8: What can the community do to ensure that everyone is economically successful?**

- Teach us how to make our money grow. Classes on how to save pensions. It would make a world of difference.
- We talked about role models. How do we get the role models out there? Teach kids how to invest \$100 over a period of time using charts and graphs making it simple enough for them to understand.
- Banks are good about helping kids start saving. I learned that with my grandson.

**Question 9: What can the local government do to help?**

- Financial classes.
- Mentoring programs.
- Workforce centers

- Bank programs that would match funds up to \$3000 dollars to help kids start saving.
- Help us Native Americans find jobs. Especially the youth, like summer jobs.
- Could a group of kids come together and go over the basics on how to find a job. Have employers agree to hire them for a certain length of time for them to get work experience and take the first check and put it into a bank account. This way, the kids will see how it grows.
- The members of this survey were consistent in they felt that they needed to have more training and resources to get jobs and invest their money. The members of this group also felt good family values and role models were key in raising their kids to have a good start in life and become economically successful. All members felt that getting an education was critical in having options to find work that they enjoy and which will also give them flexibility to find other work in the future.

## **AIC – Commerce**

### **Partial Transcript**

Participants: 8 community members

Moderator: Robert Guynn

Community moderator: Jennifer Villalobos

Date: April 25, 2007

#### **Demographic narrative**

The AIC focus group met in Commerce and consisted of eight community members: six females and two males. All eight of the members identified themselves as American Indian. Two of the members were ages 25 to 34; two between 35 and 44; and two between ages 45 to 64. Six of the members reported having one to four children living with them and two members reported having no children living with them. Five of the members were not married; two were married; and one was separated. Six of the members reported working 40 hours or more a week; one reported working 40 hours or less a week; and one was unemployed. Six members indicated they were renters; one indicated they were a homeowner; and one declined to state whether they were a renter or homeowner. Three of the members claimed a 2006 annual household income less than \$29,000; two claimed between \$40,000 and \$49,000; one between \$60,000 and \$69,000; one over \$70,000; and one declined to state their 2006 annual household income. Four of the members did not claim the earned income tax credit in 2006; three did claim the credit; and one was unsure whether they claimed the earned income tax credit in 2006.

**Question 1: Please tell us what family economic success means for you.**

- Having enough to pay everything and still having enough to put gas in the car.
- Enough to live comfortably.
- Not having to worry about money every day.
- Food, clothing, shelter, car payment, gas. Pay all bills at once. “Having all the money there to pay all the bills at once.” “Not having to live from check to check.”

**Question 2: In which ways have you, your family, or others that you know well achieved economic success? Please give us some examples.**

- (Lots of laughing). No one has.
- “We start education as soon as they start talking.”

**Question 3: What do you think is needed to achieve family economic success?**

- A good job. “There has to be at least two incomes coming into the house.”
- Having a positive environment for the kids. If you are around negative people it is hard to have economic success.
- More access to universities for adults. Remote education for higher education. Good education programs are too far away.
- Teachers do not want to drive to the Antelope Valley to teach.
- “High school education in the Antelope Valley is in the toilet.”
- We need vocational education for kids who are not college bound.
- High school teachers just go to work to go to work. They just don’t care.
- Smaller schools are needed so kids can have academic success. Teacher student interaction is needed. Need less crowded classrooms.
- Families need to move to areas where there is less crowding or put their kids in private schools.

**Question 4: What are the obstacles or barriers to achieving economic success?**

- Neighborhoods, drugs, gangs.
- Child molesters, there are so many in the Antelope Valley that you have to check the Internet to see what neighborhood you live in.
- No part time jobs for high school kids. “Illegals” have taken jobs from high school kids. Supermarket jobs are only for Hispanics.
- The area is so economically depressed that everyone is competing for jobs. We don’t get good jobs offered here.
- Gas prices are so high that commuting isn’t worth it. Plus long commutes make it impractical to go so far for good jobs.
- Out here you have to choose whether you want financial success or whether you want to spend time with your family.

**Question 5: How do you use and manage your money? Please give us some examples of your priorities.**

- We have to watch our expenses. We eat less food, less entertainment expenses. We eat at home, go to movies less.
- “Credit cards are nothing but trouble.” Refinancing credit at lower rates.
- For us credit cards are a convenience. We pay them off every month. We don’t spend what we don’t have.

**Question 6: When your monthly income is not enough to cover expenses, what do you do?**

- Get another job. I work two jobs. I start hustling and make more money with another job.
- Rent rooms.
- Work yourself to the bone.
- Work out deals with families or neighbors for child care.
- Move where housing is cheaper.

**Question 7: How do you think the government, businesses and your community have helped or hindered the economic success of your family?**

- It has been neutral. I don’t look to the government to help.
- The welfare system has helped with welfare to work program. It is a good thing. Now you can’t just have another baby to earn more. Now moms get job training. The help is temporary.
- Welfare helps pay bills while you get an education.
- Local government decisions influence the type of businesses that come to area and whether there is economic stability. Quick decisions to bring in more Walmarts don’t provide economic stability.
- City planners aren’t helping things. Planning affects availability of transportation, which makes it difficult to access resources and services.
- Lack of planning in development makes it harder to access services.
- Poor transportation planning makes it that few people use the buses.
- Poor education system has drastic effects on families’ ability to have economic success. Lack of school success leads families to get involved in drug trafficking and leads to inability to be economically stable.
- Government services are available for after you have problems, but prevention isn’t funded.
- Lack of after school activities hurts kids’ abilities to succeed.

**Question 8: What can the community, business and government do to help you and your family achieve economic success?**

- Provide more resources for teens and kids so they don’t get into trouble.
- Parents are gone working long hours and kids are home alone because there are no safe places for kids. Resources for kids need to be located near schools and homes so kids can walk there.
- Place opportunities in schools where kids can access them.

