



Kishwaukee United Way

## **Kishwaukee United Way ALICE Focus Groups**

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## Methodology

The Center for Governmental Studies (CGS) at Northern Illinois University conducted focus groups via Zoom in April 2023 with ALICE household members living in DeKalb County for the Kishwaukee United Way. The purpose of the focus groups was to gain a broad understanding of the challenges ALICE households face and their needs.

Focus groups are a type of qualitative research in which individuals with similar experiences come together to discuss a specific topic or group of topics. An advantage of focus groups is the in-depth probing of issues they foster. However, because of the small total number of participants, there is no statistical reliability. Therefore, caution should be exercised in interpreting the results because they may not be representative of the entire population.

A list of households in DeKalb County was purchased by CGS that included names, email addresses, and mailing addresses. CGS created a focus group registration page that included questions about the total number of individuals in the household, ages of individuals in the household, and annual household income. This information was used to determine if they met the definition of an ALICE household and were qualified to participate in the focus groups. Emails were sent to households describing the purpose of the focus group and asking them to go to the registration page to provide some information to see if they qualify for one of the focus groups. Qualified households were invited via email to attend one of the focus groups depending on the town they live in and whether they were Hispanic. The email included a Zoom meeting link. A reminder email was the day before the focus group.

CGS staff conducted a total of three focus groups.

1. A focus group of residents who lived in an urban area of DeKalb County
2. A focus group of residents who lived in a rural area of DeKalb County
3. A focus group of Hispanic residents who lived in DeKalb County

Twenty-five ALICE household members participated in the focus groups. The demographic characteristics of the focus group participants is presented in the table below.

	<b>Number of Participants</b>
<b><u>Urban/Rural</u></b>	
Urban	13
Rural	12
<b><u>Race/Ethnicity</u></b>	
White	9
Black	8
Hispanic	8
<b><u>Age</u></b>	
18-24	1
25-34	3
35-44	5
45-54	7
55-64	4
65+	5
<b><u>Gender</u></b>	
Male	10
Female	14
<b><u>Children in the Household Under 18 Years of Age</u></b>	
Yes	13
No	12

Each focus group was approximately 75 minutes in length. The discussion guide for the focus groups may be found in Appendix A.

## Findings

### Household Challenges

The focus groups began with a question about the biggest challenges experienced by their household in the last 12 months.

The most common challenges participants mention is being able to pay for rent or mortgage, utilities, food, and car expenses. They comment that the cost of rent, food, and gasoline for their car has increased but their income has not. Several participants mention not being able to pay their rent or mortgage on time. One participant feared they would be evicted from their apartment, but instead they were given a fine that put more of a financial strain on their household. Participants also comment that the rising costs of food is making it difficult to feed their families and provide healthy options.

#### **Paying for Rent/Mortgage, Utilities, Food, and Car Expenses**

“Grocery expenses has tripled along with fuel for both of our vehicles.”

“Difficulty paying for utilities. No services are available for those who are employed and making over the limit the state set.”

“Inflation: every trip to the gas station, and every trip to the grocery store makes a mockery of the CPI claim of 7 or 8%. Working families like ours are running on a treadmill, trying to keep up as the government spends the currency into worthlessness.”

“One month I wasn’t sure if I should make a car payment or pay the rent.”

“When I was first divorced, I was not sure how my children and I would be able to eat.”

“I cannot afford healthy food. Can only afford Ramen and other processed foods.”

When probed participant report health and mental health issues and employment are also challenges. About one-half of participants report they or someone in their household has a medical condition, including cancer, heart disease, thyroid condition, low iron, high blood pressure, and diabetes. Several participants indicate they or someone in their household has schizophrenia, anxiety, depression, or an eating disorder. The participants state they have

difficulty finding a provider in DeKalb County who would accept their insurance, finding affordable health insurance, and paying for prescription medications. Employment challenges include finding a job that will provide a living wage, keeping the business they own a float, and obtaining unemployment benefits.

***Health and Mental Health Issues***

“When I needed infusions, there were no providers that would work with my insurance to provide care. I ended up going to Mount Prospect.”

“Difficult finding a provider that accepted my insurance... finally found a provider 45 minutes away.”

“Need help finding affordable health insurance for people with part-time jobs.”

“I can not afford to pay for medications.”

***Employment***

“Obtaining employment that pays enough to financially support my family.”

“My wife cannot stay employed, and unemployment benefits seem to be denied.”

“Our business has felt the negative effect of spending so much time and energy on medical appointments, and our income has been affected accordingly.”

**How Challenges Were Addressed**

Next, the participants were asked what, if anything, they did to try to deal with the challenge and what barriers they experienced getting assistance.

Most participants indicate they are not aware of who to contact for assistance with the challenge they face. A few participants comment that they received assistance from their family or their church. Several participants have used the food pantry or DeKalb Community Gardens to get food. According to the participants, the barriers to accessing health and mental health services is they are limited or not available in DeKalb County. The participants say that they often cannot find providers that treat their specific health or mental health condition in DeKalb County. A

couple of participants comment that the mental health services available in the County have long waiting lists. A couple of participants indicate the cost of mental health services is too high.

“It was difficult to find a provider in this area who treats my medical condition.”

“If you need an MRI or CT, you're probably going to have to travel to Winnebago, or Kane County, or pay the hospital's price, which is 3 to 4 times that of a stand-alone imaging facility.”

“Some mental health services are not available in DeKalb County and if they are there are long wait lists.”

“There are only one or two mental health beds available at Kishwaukee Hospital.

### **Suggestions of Types of Assistance Needed in DeKalb County**

When asked what types of assistance are not currently available in the County. several participants suggest that emergency assistance is needed for residents who can not pay their rent or mortgage on time, help finding mental health services and resources, parenting skills classes, education scholarships, transportation services, and help with the cost of prescription medications,

“How about access to emergency funds for paying rent or mortgage. You would receive a fixed amount and it would not take six months to qualify for it.”

“Assistance with finding mental health resources and provide therapy referrals.”

“Help with the cost of prescription medicines. Even if they are covered under insurance they are still expensive.”

### **Suggestions for How Kishwaukee United Way Can Meet the Needs of DeKalb County Residents**

Lastly participants were asked what suggestions they have for how the Kishwaukee United Way can help meet the needs of individuals in the County.

The participants think the Kishwaukee United Way should increase awareness of what they do and what programs they offer. Additionally, they suggest that the Kishwaukee United Way should provide information on what resources/services are available in the County and who to contact for assistance if faced with a challenge or need.



## **Appendix A: Discussion Guide**

## *Kishwaukee United Way*

### *ALICE Focus Group Discussion Guide*

#### Introduction (5 minutes)

##### Purpose of Focus Group

Welcome. Thank you for joining us through Zoom tonight. My name is Mindy Schneiderman. I am a researcher from the Center for Governmental Studies (CGS) at Northern Illinois University. Kishwaukee United Way asked CGS to conduct discussion groups with residents in DeKalb County. You have been invited here today to provide your thoughts on the challenges your household faces and your household's current needs. Additionally, we would like your suggestions on how the Kishwaukee United Way can assist you with these challenges and needs.

##### Moderator's Job

1. to make sure all the topics are covered,
2. to keep the discussion on track, and
3. to give everyone a chance to voice his or her opinion.

##### Instructions for Focus Group

1. The discussion is being recorded. The only reason we record the discussion is so I can listen to the tape, if needed, when I am drafting my report. The recording will be deleted once the report is completed.
2. All information you provide is confidential. Please do not share anything you hear tonight with other individuals.
3. You do not need to address all your comments to me. You may respond directly to someone else's comment.
4. There are no wrong answers, just differing opinions and perspectives, and we want to hear all of them.

##### Introduction of Participants (5 minutes)

Please tell us your name, how many people are in your household, and who those members of your household are (e.g., you, your spouse, two children).

### Household Challenges and Needs (45 minutes)

1. In the last 12 months, what are the biggest challenges you or members of your household have experienced?
  - a. IF NOT MENTIONED ASK ABOUT: employment, education, housing, childcare, health/mental health, and education

FOR EACH CHALLENGE ASK QUESTIONS 2-4:

2. What, if anything, did you do to try to deal with the challenge?
  - a. How did you find out about available resources/services?
  - b. How easy or difficult was it to find assistance?
  - c. Which resources/services did you use?
  - d. Were you satisfied with the resources/services?
  - e. What improvements can be made to existing resources/services?
3. What barriers, if any, did you experience getting assistance?
  - a. IF NOT MENTIONED ASK ABOUT: qualifying for services, transportation, language barriers, days and hours services were offered
4. What type of assistance is not currently available in Dekalb County, but is needed?
5. The Kishwaukee United Way supports basic needs, prepares kids for success in school, gives people the tools to become financially stable and improves the health and well-being of residents.

What suggestions do you have for how Kishwaukee United Way can help meet the needs of individuals in the County?

### Additional Comments and Closing (5 minutes)

1. Do you have any additional thoughts or comments about the topics we covered in the group?
2. Provide explanation about how focus group findings will be used.
3. Thank you for your participation. You provided us with very helpful information.