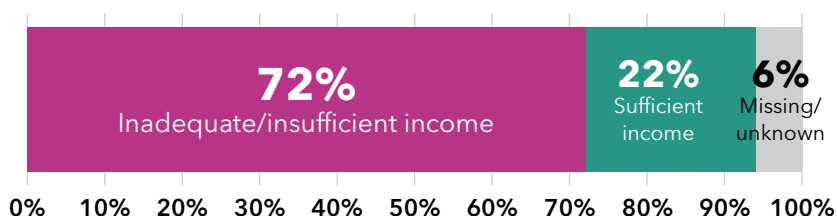


HEALTHY FAMILIES NEW YORK: STRATEGIES FOR APPROACHING FIRST CONVERSATIONS WITH FAMILIES ABOUT FINANCES



Enhancing family self-sufficiency is one of the major goals of Healthy Families New York: we hope that, over the course of participation in home visiting, families will be able to increase their available income, receive more of the benefits available to them, more efficiently use their resources, or set and meet their own financial goals. Inadequate income is one of the major eligibility criteria for family participation in HFNY; indeed, nearly three-quarters of families were recorded as having inadequate or insufficient income as of program enrollment, meaning that they did not feel they had enough money or benefits to meet their and their families' needs, and many report it to be one of their largest sources of stress, demonstrating significant and widespread financial needs and current difficulties.

FIGURE 1. Most families were recorded as having **inadequate or insufficient income** as of program enrollment.



But while HFNY has seen great success in other domains, changes in family self-sufficiency have been more difficult to observe. And similarly, most HFNY staff have reported that while they feel comfortable generally discussing financial issues with families, only about half agree that they have the necessary skills to do so; many also noted that they did not understand the reason for HFNY to gather information such as available monthly income since there is not a specific threshold for eligibility. In combination, these factors result in specific information about family income being missing in the data system, particularly at program enrollment. Since income information will be required for 2023 HFAST reporting, it is crucial that staff develop the skills to talk about financial needs in more detail from the start of family involvement in HFNY.

In response to this gap, the Center for Human Services Research hosted a webinar with HFNY direct service staff in the fall of 2022 to discuss the need for and use of family financial information and to collectively brainstorm strategies and approaches to asking better questions about families' financial needs to connect them with the most appropriate resources.

SESSION SUMMARY

The session was attended by 41 HFNY staff from at least 19 different programs. The session was also recorded and posted to the [CHSR YouTube channel](#) and thus made available to other staff who were not able to attend.

Participants discussed three major strategies for gathering this needed data, including using an “introductory script” to motivate families to share their financial situations in more detail by normalizing their situation and addressing any concerns; gathering at least approximate income information if exact is not available; and allowing families to report in whatever unit of time was easiest for them and later converting it into monthly, as required by the data system.

Participants then moved into Zoom breakout rooms and, in small groups, reported their own strategies and worked together to develop their own scripts to help introduce the questions to families to normalize the items. A [Google Jamboard](#) was used to record and display the strategies and approaches that were brainstormed during breakout rooms and shared in the main room.

A handout including strategies for approaching these conversations was then developed from this input and is included on the next page. Topics included ideas for preparing for these conversations and using resources available; being transparent and building trust; and using prompts and asking alternative questions to help families answer as best they can.

This work was conducted by the Center for Human Services Research under an agreement with the New York State Office of Children and Family Services.

About the Center for Human Services Research

The Center for Human Services Research (CHSR) is a research department at the University at Albany. CHSR has over 30 years of experience conducting evaluation research, designing information systems, and informing program and policy development for a broad range of agencies serving vulnerable populations.



Center for Human Services Research

University at Albany
Richardson Hall
135 Western Avenue
Albany, NY 12222

(518) 442.5762
chsr@albany.edu
www.albany.edu/chsr

STRATEGIES FOR TALKING TO FAMILIES ABOUT THEIR FINANCES



Prepare and Use Resources

- Practice these conversations by role playing in groups, pay attention to body language.
- Get to know some details about the family before the home visit so you can prompt for financial data with existing knowledge.
- Use a script to have a blueprint for how to start these conversations and to normalize asking questions about families' finances.
- Have a list ready of sources of income in case the family doesn't know off the top of their head.
- Use a handout for itemizing families' bills and the household income data required for HFNY. Compare how much they are spending vs. how much is coming in to get a number for income data.



Be Transparent and Build Trust

- It's normal to talk about self-sufficiency and successes & challenges with families, as well as income requirements for resources, so it can be a natural progression to talk about household income information.
- Let families know what will be done with information (e.g., *"It will help create better referrals and resources for you and your family."*)
- Let families know that this is nonjudgmental and won't affect the services they receive from you (e.g., *"I'm just recording the information." "Sharing this doesn't affect your eligibility to participate in the program."*)
- Acknowledge that maybe it's hard for families to share this information during the first visit. Try to catch information at a later visit, once more familiarity and trust has been built.
- Be supportive of families that reveal they have unstable employment (e.g., *"That's very common for our families," "I can help you with that."*)
- Wait until the end of the conversation to bring up income and finances.



Use Prompts and Ask Alternative Questions

- If the person doesn't know how much they or someone else in their household makes monthly, ask *"How many hours do you think you work?"* or *"What do you make an hour?"* Then do the math later.
- Ask about public assistance and what it pays for (e.g., rent, etc.)
- Find out if everyone living in the household contribute to household income. Do they pay for utilities or any other bills?
- Ask direct questions (e.g., *"How many people in your household are working?"*)
- Instead of asking about income, ask about household expenses.
- Prompt conversations (e.g., *"How is your home business going?" "How is your store on Etsy going?" "How is that impacting your financial situation?"*)
- Ask questions such as *"Are you worried about heating costs, rent, grocery costs, etc.?"*
- When asking about income, ask for it weekly or bi-weekly (however the family thinks about it)
- If family doesn't know their exact income, it's okay to use an approximate number.

