



Evolving the Working Families Credit

2006 Focus Group Insights

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Executive Summary

The Working Families Credit Steering Committee is exploring the viability of capitalizing on the WFC to improve claimants' take-up of other public benefits. There is a working assumption that a percentage of claimants are eligible for Food Stamps and/or public health insurance but are not claiming them.¹ Six focus groups explored why applicants are not claiming these other benefits and probed whether lack of awareness was an influential factor in non take-up. The groups revealed that the most common reasons for not applying for other benefits were frustrations with benefit amounts, access barriers and misperceptions about eligibility criteria. It is therefore not clear that co-promotion of Food Stamps and public health insurance with WFC will significantly address reasons for non take-up, *unless* other access barriers or more nuanced knowledge deficits can be tackled as well.

The focus groups also indicated that WFC claimants have a notable appetite for assistance in reducing their public debt (particularly their medical bills), reducing their house-hold bills, increasing their credit scores, or saving (but only if there is a way to save that will not infringe on their eligibility for public benefits). They also have an appetite for information about additional resources and services for working families. We recommend that these possibilities be explored, with the assumption that such additional services, opportunities or resources could ultimately be integrated under the Working Families Credit umbrella.

This memo suggests that the WFC has the potential to expand to promote a greater breadth of benefits and services for working families, but that this is contingent upon whether services can evolve in parallel with enhanced marketing. In the case of services such as debt reduction and credit building, expansion will depend upon whether product offerings can be developed in these new areas. In the case of Food Stamps and public health insurance, legitimate program expansion will require improvement/removal of systematic barriers to non-take-up *and* the supply of more nuanced and accessible eligibility information.

The groups indicate that – should the City decide to go ahead with building an enhanced product portfolio under the Working Families Credit banner – there is strong support and equity in the Working Families Credit brand to support this agenda. The WFC and the 2006 marketing campaign have positive and strong recall and, with creative modifications to reflect the WFC's increased breadth, offer a strong platform for further expansion and outreach.

¹ Analysis of the 2005 WFC applicant pool suggests that as few as 10% are receiving Food Stamps whereas a considerably larger pool are likely to be eligible. Other sources suggest that a significant number of WFC families are living without health insurance (according to WFC survey respondents (from both 2005 and 2006 surveys) 15-16% of their children are uninsured) and according to analysis of the 2005 applicant database only 47% are receiving Medi-Cal.

Organization of this Memo

This memorandum begins with a summary of the focus group objectives, a description of the methodology and a table summarizing the demographic profile of participants. The bulk of the paper details the findings in nine topic areas (Food Stamps, health insurance, financial security, the EITC, co-promotion of benefits, marketing creative campaign, receptivity to various marketing messages, outreach channels, program names), followed by a section that addresses key implications in six areas (connecting WFC to other benefits, broadening the product, brand development, creative concept, messaging, marketing and outreach channels). The report is followed by an appendix with focus group quotations on these topics: Food Stamps, health insurance, saving money, program name, WFC campaign posters and marketing channels.

Objectives

In August and September of 2006 six focus groups were held to inform the development and marketing of the Working Families Credit (WFC) in 2007 and beyond. The groups engaged a combined total of 46 participants and aimed to:

- Support quantitative data with qualitative information about attitudes about the WFC and other public benefits
- Understand the potential of the WFC to achieve a deeper impact by connecting families to a wider array of benefits and services
- Kick-start thinking about expansion of the WFC product and brand
- Illuminate the success of WFC marketing and outreach activities in 2006 and highlight areas for change in 2007.

To achieve these objectives, the groups were used to field-test the idea of co-marketing Food Stamps and public health insurance with the WFC and to solicit feedback on marketing concepts (both from the 2006 campaign and draft ideas for the 2007 campaign). Groups were also asked for feedback on the ideas of providing WFC claimants access to savings incentives, credit enhancement opportunities and debt reduction opportunities. This memorandum summarizes the findings from the focus groups and makes recommendations for the evolution of the WFC in 2007 and beyond.

Methodology

Fleischman Field Research (FFR) recruited focus group participants by telephone using a list of applicants for the WFC provided by the City and, for the Latino group only, an additional list of low income San Franciscans provided by FFR. Participants were paid \$75-\$100 for participating in the two-hour sessions. The selection criteria for the groups reflected the primary intention of understanding the potential of co-promoting other public benefits with the WFC. Group composition therefore varied to include persons who were currently receiving Food Stamps or public health insurance, and those who were not currently receiving them. Among those who were not currently receiving public benefits, effort was made to include both those who might not be eligible for them due to their earnings as well as those who were eligible but chose not to apply. In order to probe cultural variations in attitudes toward the WFC and public benefits, four of the groups were conducted in English and two in Cantonese. One of the groups was

comprised solely of Latino participants. This group was given the option of speaking (and being spoken to) in Spanish but all chose English instead. The profiles of the groups were:

- English speaking WFC claimants currently receiving other public benefits.²
- English speaking WFC claimants who were not receiving other public benefits and who received EITC refunds of \$2,000 or more.
- English speaking WFC claimants who were not receiving other public benefits and who had earnings of \$30k or more (i.e. may have been ineligible for public health insurance or Food Stamps due to earnings).
- Cantonese speaking WFC claimants not currently receiving other public benefits.
- Cantonese speaking WFC claimants currently receiving public benefits.
- Latino WFC claimants and non-claimants – some of whom were currently receiving other public benefits.

The ethnic and gender break down of the groups was as follows:

Table 1. Demographic Profile of Focus Groups

Group		African American	White	Latino	Asian	Female	Male	Total
1	English with benefits	6	1	1	1	8	1	9
2	English with earnings \$30k+	6	2			5	3	8
3	English, EITC of \$2k+, No benefits	8			8	6	2	8
4	Cantonese, No benefits				9	7	1	8
5	Cantonese with benefits					5	4	9
6	English-speaking Latinos, No benefits			4		2	2	4
	TOTAL	20	3	5	18	33	13	46

² The reference to “other benefits” in focus group selection refers to Food Stamps or any form of public health insurance (such as Medi-Cal, Healthy Families, or Healthy Kids & Young Adults).

Findings

1. Food Stamps

Participants were asked whether they were aware of Food Stamps, whether they were currently receiving them and whether they had previously received them. If they were not receiving Food Stamps effort was made to clarify whether this decision was made voluntarily and, if so, why.

- a. All participants were aware of Food Stamps, but feelings about this benefit varied.
- b. In summary, there is not a consensus in feelings about Food Stamps but among those with an aversion to them that sentiment was vehement. A significant minority suggested that they would not apply even if they believed they were eligible. The following explanations for not applying were repeatedly expressed:
 - i. perceptions of ineligibility (often based on assumptions from out-of-date information);
 - ii. experience /perception that paperwork and office visits are not worth the hassle. The application process was described as being time-intensive. Offices hours and location of service were cited as inconvenient;
 - iii. perception that application process and ongoing monitoring is intrusive and degrading. Those that referenced this sentiment were more likely to be African American;
 - iv. resentment that earnings from overtime, more hours or slightly higher wages cause a reduction in one's benefit amount. There was a sentiment that efforts to "get ahead" backfire;
 - v. concern that benefit levels would change based on a change in income for a single week (e.g. if you took on some overtime hours) even when that additional income was not permanent.
 - vi. frustration that benefit levels are not easy to predict or calculate. Recipients find it difficult to plan accordingly.
 - vii. belief - expressed particularly among African Americans-- that Food Stamp policies "control you" or disempower you by reducing the financial benefit of working more hours. There is often no net gain to individuals working more hours because their benefit amount is reduced as a result of their increase in earnings;
 - viii. a sense that others (the very poor, the elderly, the disabled) may have greater need of this benefit (this view was most prevalent among Latinos and Asians); and

- ix. avoidance due to stigma. A relatively low number expressed concerns about stigma, but for those that did the motivation was powerful. Those that referenced the stigma were again more likely to be Latino or Asian.
- c. Despite being aware of Food Stamps, individuals have varying and often out-of date knowledge about this benefit and their eligibility. Many people from all groups said they would apply if they thought they were eligible, but there was considerable misinformation about eligibility criteria:
 - i. Few if any know the qualifications for eligibility;
 - ii. A number suggest that the government should be more explicit about eligibility criteria because they would be willing to go through the application process if they had more confidence that they were eligible. Some suggested that they would use a web-site that clearly defined eligibility.
 - iii. There is misinformation/ a mixed impression about the income/asset limitations.
 - 1. Most groups believe that owning a car disqualifies them from Food Stamps.
 - 2. Cantonese speaking individuals are least likely to grasp Food Stamps eligibility. Many perceive this benefit as appropriate only for the elderly, unemployed or extremely poor. . "You have to be almost a homeless person to qualify."
 - iv. Although many individuals were misinformed about Food Stamp eligibility such individuals were typically highly confident of their information and sometimes rejected more accurate and up-to-date clarification.
- d. Many, including those who had received Food Stamps in the past, were not aware that Food Stamps is now administered using an Electronic Benefit Transfer card instead of a paper voucher. People seemed more receptive to the idea of using an EBT card than to the traditional paper voucher/stamps.

2. Public Health Insurance

Participants were asked whether each member of their household is insured and if so, whether insurance was public or private (if public, they were asked to name the type, if private to indicate whether or not it was provided by their employer). In the event that participants had family members that were not insured, they were asked to explain why not.

- a. Awareness:

- i. There is good general awareness of this benefit and how to apply.
 - ii. There is a consensus that public health insurance is good. There is no associated stigma or negative perception.
 - iii. Despite evidence of good general awareness, there is some evidence that individuals are not active in re-applying when circumstances change.
 - iv. A few participants appeared to be confused by or to have misinformation about the way that co-payments work.
- b. Eligibility:
 - i. There is a widely held view that the eligibility threshold is too low.
 - ii. There are some misperceptions about eligibility for public insurance including the assumption that owning a car disqualifies them.
 - iii. There is frustration that single adults (i.e. non-caregivers) do not qualify for Medi-Cal
- c. Negative experiences:
 - i. A few participants indicated that they had applied but not received any follow-up from the agency.
- d. Medical debt:
 - i. Despite relatively high insurance take up, many especially in the English-speaking groups referenced outstanding medical bills—some of which were as high as \$2,000.
 - ii. There is an assumption by some that General Hospital expenses are free since it is a county hospital.

3. Increasing Financial Security

In addition to probing take up of other public benefits, the focus groups tested awareness of and receptivity towards other services that could help develop assets, build credit or reduce debt.

a. **Asset building**

Individuals were asked about their interest in saving and in potential WFC-related saving incentives: “One idea is that the City could give you better access to ways of savings alongside the WFC, such as discounted or free savings accounts, or higher WFC benefit amounts for those who save.”

- All agree that the high cost of living prohibits most from accumulating savings. For most saving is not a high priority.

- i. There is consensus that the WFC itself represents too negligible an amount to start or boost savings.
- ii. Fear of becoming ineligible for other public benefits is a significant savings disincentive. Among some of the groups, especially English speakers, there was a sense that it was futile to save money because once you had more than \$2,000 your eligibility for benefits would be curtailed.
 - Given this, there was great enthusiasm about the idea of the government creating access to special savings accounts that would not count against asset limitations for eligibility. Many indicated that they would save much more if they had access to such accounts.

b. Reducing Expenses/Debt

“Another idea is that the City could give you better access to ways of reducing your debts, such as forgiving outstanding public medical bills, reducing parking ticket debt or subsidizing utility expenses.”

- i. For most, debt reduction is a far more pressing issue than saving.
- ii. Many are also looking for ways to minimize expenditures:
 - 1. Transportation is another significant cost and discounted MUNI passes are widely welcomed.
 - 2. Most use the WFC to buy basic items such as school supplies or to pay off household bills.
- iii. Many have significant debt for medical bills, parking fines and utilities:
 - 1. High medical debt is common. There was great enthusiasm about potential assistance to minimize or forgive outstanding medical bills.
 - 2. For those with parking tickets and traffic citations accumulated debt typically amounted to over \$500 but could be as high as \$2,000. There was mixed feedback about potential to assist in outstanding parking citations. Whereas many were enthusiastic, some thought the idea sounded unfair.
 - 3. Participants from most groups were aware of existing programs that give discounts for utility bills. Most rejected the idea of a new effort to discount utility bills. Many of the Cantonese participants sublease their apartments and therefore discounting utility bills would have limited benefit to them. They doubt their landlords would qualify.

c. **Improving Credit**

“Another idea is that the City could give you better access to ways of improving your credit, such as raising your credit score for those who complete a financial literacy class.”

- i. Most respondents (other than those in the Cantonese groups) face challenges with their credit
- ii. Among the English-speaking groups there was significant enthusiasm about any way to improve credit. Most of them agreed that they would take financial literacy classes if it would result in improved credit scores. In contrast, Cantonese-speakers expressed little interest in this. There was a general feeling among the Cantonese groups that they were good at financial management, did not assume debt and had good credit.

d. **Banking**

A vast majority of those in all groups had at least one bank account. Individuals who did not have savings accounts tended to cite the saving restrictions for benefit eligibility as a key reason why they did not accumulate savings or need such an account. Cantonese speaking groups were more likely to have savings accounts.

4. EITC

Given the requirement for all WFC recipients to also claim the EITC, virtually all focus group participants (i.e. all except WFC non-claimers) also received this benefit. However, for some the knowledge of this benefit (including whether it had been claimed) was hazy. Some individuals were not aware of the relationship between the EITC and WFC.

- a. Some individuals (predominantly from the Chinese community) have not heard of the EITC
 - This number reduces when the benefit is referenced in full and translated (i.e. it is the un-translated acronym that is most confusing)
- b. It is apparent that in many instances a EITC or WFC claim is made by an individual's tax preparer, without the recipient's conscious knowledge or direction. The recipient is aware that they receive a credit but not of the named benefit that is the source.
- c. In some groups, there was a lack of knowledge of the connection between the WFC and EITC
 - In one group where the connection was relatively well understood there was increased discussion and discontent about the WFC's size relative to the EITC and the comparative delay in receiving it

- d. The EITC is seen as a good start in saving and the WFC is not, given its far smaller size.
- e. Although it is difficult to quantify precisely, it did appear that the WFC had higher recall than the EITC.

5. Views on co-promotion of other benefits with the WFC

Focus group participants were asked whether they saw a connection between the WFC and other public benefits, whether such co-promotion would increase their likelihood of applying and what assumptions they would make about the program(s) if they were jointly marketed.

- a. Most see an intuitive connection between the WFC/EITC, Food Stamps and Health Insurance and believe it is a good idea to inform those who might not be aware of these opportunities about them.
- b. However, most – including non-claimants - were already aware of these other benefits and had assumptions about their potential eligibility for them. It is not clear that such co-promotion would significantly address reasons for non take-up, unless other access barriers or more nuanced knowledge deficits could be tackled as well.
- c. Some assume that co-marketing the benefits will imply a number of practical changes to make benefits access easier and more straightforward. Common assumptions include the thoughts that:
 - i. Qualifying for the WFC will allow you to qualify for all the advertised benefits
 - ii. The eligibility criteria would become simpler and more consistent across public benefits.
 - iii. Paperwork will be reduced or significantly easier to complete
 - iv. There will be one single, simplified application process for everything
 - v. One person or office will be able to process or assist you with all the benefits
- d. Some believe there are a wide range of extra resources (beyond Food Stamps and public health insurance) for working families that should also be publicized more effectively. Suggestions for services that deserve extra promotion include child care, after school clubs and training programs.
- e. A minority at the higher end of the WFC income range would be deterred from applying for the WFC if it was co-marketed with Food Stamps and public health insurance. They already know they are not eligible for these benefits and would assume that this would make them ineligible for the WFC as well.

- f. A concern was voiced that people on higher WFC-eligible incomes might feel 'they're being pulled back', by a framing emphasizing benefits they have been able to move on from.

6. Marketing: the creative campaign

Focus group respondents were asked for their views on last year's creative campaign ('Where's George?') and on potential concepts for 2007 ("Missing George')

- a. Most had favorable feedback on the 2006 "Where's George?" Campaign:
 - i. Campaign has generally good levels of unprompted and prompted recognition.
 - ii. 'George' is remembered and seems to be liked:
 - Some (particularly Chinese) would like the connection between George and dollar bill to be even more explicit
 - A minority within the Cantonese groups did not recognize George. "You mean the old guy with the wig?"
 - iii. Reference to money appealed to most. Some recommended that the bills should be higher (\$100 instead of \$1)
 - iii. Campaign is simple, attention grabbing and easy to remember.
 - iv. Logo endorsement and an emphasis on City of San Francisco makes a positive difference and could be strengthened.
 - v. Most know the name and parameters of the credit (with some Cantonese group exceptions).
- b. Overall, the potential 2007 creative tests less positively:
 - i. Continued emphasis on George and on money tests positively, as does the idea of a 'reward'.
 - ii. However, most respondents don't like the 'missing' concept:
 - 1. Chinese groups in particular think this idea could be confusing.
 - 2. All groups rejected the "Missing" poster for various reasons.
 - 3. Most feel the idea of something being 'missing' is less motivating than the idea of money 'looking for you'.
 - iii. \$7,500 seems too much money – not real, "no-one could actually get that":

1. The \$7,500 headline figure leaves many individuals – particularly Latinos and African Americans – highly distrustful and unconvinced.
 2. Exception is some Cantonese speakers, who find the number motivating.
- iv. Respondents don't like George's 'sad' expression – "It's depressing"
 - v. Most respondents prefer the 2006 campaign to this creative.

7. Marketing: Receptivity to different messages

Participants were asked to rate a range of messages designed to promote interest in an expanded array of benefits.

In general, participants did not strongly identify with the messages tested. They commented that there was not enough supporting detail and that the messages were not sufficiently provocative or attention grabbing. English-speakers with a history of receiving benefits felt many of the messages had a 'welfare office' connotation. Responses to the different messages tested were as follows:

- a. *"Get all of the federal, state and county benefits you have earned."* Most like the concept of a benefit that has been 'earned', however overall responses were lukewarm: "There's too little information provided - Who? Where? What?", "It doesn't grab me", "It's un-cool."
- b. *"Find out if you are eligible for the EITC, Food Stamps and Health Insurance."* Most are unfamiliar with EITC acronym (particularly when translated to Chinese). Some are confident that they are ineligible for Food Stamps or public health insurance. Some suggested that they would assume they are not eligible for any of these benefits because they already know they are not eligible for one or more of them. Those who found this message appealing tended to be personally interested in one or more of these benefits.
- c. *"Find out if you are eligible for up to \$7,500 in family benefits."* Although some respondents found this attention grabbing, many suggested it sounded too good to be true - they didn't believe in the \$7,500 amount and thought it was misleading.
- d. *"The San Francisco Working Families Program will help you get all of the federal, state and county benefits you have earned."* Many agreed that this was the most informative and effective message. "'Will help you' implies that there is some arm of the government that will assist you and that gives you the extra push to do something."

8. Marketing and Outreach Channels

Focus group participants were asked about the information sources they trust to find out about social benefits, financial matters or other programs to help their families. They were also asked about which sources were most influential in making them aware of, and apply for, the WFC.

- a. Overall, the key communication sources were MUNI, tax preparers, schools, employers and community centers.
 - i. Tax preparers are most likely to motivate completion of WFC forms. Many would not have applied without extra encouragement or endorsement from their preparer.
 - ii. MUNI and outdoor advertisements were most likely to generate awareness and prompt a quest to find out more
- b. Additionally, African Americans strongly recommend use of radio advertisements early in the morning (106.1, 94.9, KBLX, 102.9) and suggest information for younger parents could be posted on myspace.com.
- c. Cantonese speakers were most likely to recall seeing WFC information in the media (TV and newspaper). They also recommend adult schools and night schools as trusted information sources.
- d. When prompted, most respondents endorse the idea of communication via libraries and via direct mail. However, these channels were rarely mentioned spontaneously.
- e. Those who got benefit information from employers predominantly worked for nonprofit, human services or health services organizations.
- f. Relatively few had strong connections with community-based organizations.
- g. Although a number of group members were union members, most did not trust their union as a resource for advice on financial issues or benefits. However, they did not discourage the use of unions as information distribution channels.

9. Marketing: Program Name

Participants were asked about what program name would be preferred if the WFC was expanded to include promotion of, or access to, a wider array of benefits.

- a. The concept of an expanded program appeared to be confusing to many. Many appeared to believe they were being asked to rename the existing program and found this confusing or illogical.
- b. "Working Families Credit" was preferred over a name change by every group:
 - i. Most say that they are familiar with this name and that there are significant draw-backs to introducing something new.

- ii. Many – particularly Cantonese speakers – are enthusiastic about the idea of a ‘credit’.
- c. Some recommended the “Working Families Credit Program” since it could include a larger umbrella of different benefits and services.

Recommendations

1. Connecting the WFC with Food Stamps and public health insurance

One of the primary intentions of the focus groups was to test the viability of ‘stretching’ the WFC to incorporate some form of connection to Food Stamps and public health insurance. We found that the groups were generally receptive to the idea of co-promoting the WFC with these benefits. However, the premise that basic lack of awareness may be inhibiting take-up appears to be questionable. Non-take up appears to be a product of ineligibility, decisions to disengage based on more complex access barriers, or a lack of nuanced, up-to-date knowledge about the relevant programs.

In addition, it is clear that co-marketing the three benefits will invoke heightened expectations about eligibility for and access to all the benefits. It may be difficult to re-conceive the marketing without a parallel reassessment of the actual products and processes for applying for them. With all this in mind, we recommend:

- a. That the City review the potential for improving or removing systemic barriers to non take-up of Food Stamps and public health insurance:
 - i. Stream-lining of application processes
 - ii. Opportunity for integrating application processes
 - iii. Hours/ accessibility of relevant benefits offices
 - iv. Requirements for office visits
 - v. Use of WFC application data to identify potentially eligible non-claimants of Food Stamps and public health insurance
- b. The creation of a simplified information source – such as a website – capable of providing simple and up-to-date guidance on benefit eligibility and focused on removing common eligibility misconceptions. This could act as a more information-dense source of advice and guidance to underpin the marketing campaign.
- c. That (subject to *a* and *b* above) the 2007 campaign signposts a greater breadth of benefits and services for working families including, but not limited to, Food Stamps and public health insurance.

2. Broadening the WFC 'product'

Our focus group discussions highlighted that WFC recipients face a range of additional needs, such as support with credit building and debt reduction. The WFC offers a mechanism for starting to connect with and address these additional needs, expanding the core WFC "offer" beyond the simple provision of a check.

We recommend expanding the WFC product to incorporate a range of additional benefits and opportunities:

- a. Introduce a WFC discount card that will offer working families discounted services and products for their family
- b. Make WFC eligibility an automatic qualifying factor for benefits such as the discounted MUNI pass and PG&E's reduced rate utility program
- c. Define a credit building offering for all WFC recipients
- d. Examine the reasons for disproportionate health and public debt among some WFC recipients and devise appropriate forgiveness strategies
- e. Ensure information on additional services for working families in San Francisco is aggregated and communicated to WFC recipients (for example, by continuing the 2006 Family Resource Guide or by integrating this content into any new information portal).
- f. Make the WFC's role as an incentive to access the EITC more explicit and promote the benefit and value of the EITC via the WFC campaign.
 - i. Leverage the visibility of the WFC campaign to ensure we are broadening awareness of the EITC and incentivizing take-up
 - ii. Consider how or whether to convey the relationship between EITC and WFC benefit amounts
 - iii. Explore whether connecting savings or asset-building initiatives to the EITC would be more meaningful or effective (than efforts to connect those initiatives to the WFC)

3. Brand development

Based on the above, we recommend an evolution in the WFC brand to encompass a wider array of offerings for working families:

- a. Future marketing communications will need to emphasize that the WFC is not only a check, but rather a *passport* to a range of discounts, products and resources.
- b. Given high levels of allegiance to the WFC name, we do not recommend a name change to mark this brand evolution – rather a repositioning achieved via adaptations to the messaging and creative.

4. Creative concept

Although focus group participants gravitate strongly towards the 2006 campaign, consider a fresh evolution for 2007 rather than a direct duplicate. The 2007 campaign should build on 2006 elements that gain strong endorsement from participants.

- c. Continue to use 'George', as he is liked and the connection to the WFC is clearly established.
 - Develop 'George' to make his connection with money even more explicit and ensure his expression is cheerful.
- b. Do not use a \$7,500 headline figure as it is not seen as realistic or credible.
- c. Do not pursue the 'missing' concept, as it is not liked and is confusing to many.
- d. Consider viability of 'reward' concept, detached from the 'missing' idea.
- e. Explore differentiation via color, imagery or design treatment if creative concept remains broadly similar to 2006
- f. Continue to emphasize the WFC logo and the accreditation of the City of San Francisco.

5. Messaging

Messaging will need to incorporate the potential changes signaled above. Subject to any process or product changes achievable by the City, it should also accentuate the need to 'look again' at benefits that may be refused currently due to application or process challenges, or misperceptions of eligibility.

For 2007, we recommend further development of the message of 'benefits that you have earned', situating it beneath a headline that is a punchier and more provocative.

6. Marketing and outreach channels

In general, marketing activity seems to have been highly successful and there is strong recollection of the campaign, particularly outdoor and MUNI executions. We recommend continuation of the high profile, campaign-based approach, with some adjustments to accommodate sources cited as being particularly influential:

- a. Tax preparers. Reinforcing the findings from the quantitative survey data, tax preparers are cited as the most influential source in motivating applications for the WFC. We recommend outreach to identify preparers in target communities (particularly in the Latino community), combined with dedicated collateral and dissemination via face-to-face or direct mail channels.

- b. Additional media targets. We recommend attempting to negotiate free media with radio stations identified as being influential with African-Americans as well as piloting WFC content on www.myspace.com.
- c. Employers. Most trust their employers as a source of information on financial matters and benefits. However, only those in community and human service organizations are likely to receive information through this source. We recommend a proactive program to target key HR departments via direct mail.
- d. Visibility/ penetration of the WFC brochure. Although most want to see a greater depth of information about the credit and other benefits, few have seen the brochure. Explore ways to increase circulation of the brochure, or supplement it with an additional information resource.
 - As outlined earlier in the recommendations, explore developing a web site or more comprehensive web content to support WFC marketing
- e. Demographic and language variations
Cantonese speakers highlight a range of distinctive concerns and preconceptions around benefits. Consider generating slightly modified content in Chinese to respond to distinctive needs such as lack of understanding of Food Stamps eligibility.

Appendix: Notable Quotations

Food Stamps:

- o "I think the whole Food Stamps is for people who are extremely poor. You need food. I feel ashamed. I think it looks bad. I just eat less." -Chinese with benefits, male
- o "When you take these things (Food Stamps) to the grocery store you lose face. It's like you are starving or something." -Chinese with benefits, female
- o "Food stamps is targeted to those who are not working. It doesn't help us who work." -Cantonese with benefits, male
- o "I feel that I am a worker and I won't qualify (for Food Stamps)." Agreement in the room. – Chinese with no benefits
- o "Anytime you increase what you make, they cut you down." –African American female with benefits
- o "Any time a government agency helps you it's like they are controlling your life....When I was on Medi-Cal, Food Stamps and Section 8, I just cut back because I felt like they weren't giving me any opportunity to better myself. Any time you want to do something for your family (i.e. earn more), your hands are tied because you benefit amount will just get reduced or cut." -Caucasian female, previously receiving benefits
- o "They don't separate out overtime and regular checks for eligibility. Even overtime goes against your kids."- African American female with benefits
- o "If you have a car, it can only be worth so much money, or they will take all your resources. There is a tendency to keep you down." –Caucasian female, previously with benefits
- o "We all want help, we all want to better ourselves but don't want to be stuck at a certain level to do it. Food stamps, you are only allowed \$1,600 a month or they cut you off but my rent is \$2,200." –African American female with benefits
- o "There is different qualifications for different programs. It is very confusing."
- o "I filled out the paperwork just to find out that I don't qualify. I wish they had told me up front." –Caucasian female, no benefits
- o A Latina participant (without benefits) fears that cashiers will "look down on her" if she uses Food Stamps. She imagines the cashier asking her "did you come in this country to take advantage of benefits?"
- o "Not giving Food Stamps to people with felonies causes people to go out there and flip money (sell drugs) so they can get food. That's how it is in the Tenderloin."-African American female with benefits
- o "I would rather you do something about my salary than qualify for Food Stamps." (African American female without benefits)

- o There was a sense among many, particularly African Americans, that the process of applying for Food Stamps was humiliating because “they are so nosy.” “They ask you about the father. I don’t even know his name and they want you to provide his SSN.”

Health Insurance:

- o “Health insurance is good because it’s saving your life.” Cantonese with benefits
- o “If you are sick you must see a doctor. You don’t have a choice. That’s the difference (btw Food Stamps and public health insurance).”-Chinese with benefits
- o “The reason I’m not embarrassed about applying for health benefits is it is too expensive to pay for it in the US. I welcome help from the government. But in terms of food, you can choose cheap or lavish food, as long as you have a job.”-Cantonese no benefits
- o “I don’t do Medi-Cal because I have a used car that is good quality and the car brings my assets over the limit.” Caucasian with benefits
- o “My kids aren’t on insurance right now. I got cut off in May because they say I make too much money, which is wrong.”-African American female without benefits

Saving Money:

- o “I never put much in my savings account because Food Stamps (H.S.A.) checks it. I feel like I have to hide my money.” Agreement in the room. -African American female with benefits
- “Most Chinese people have a good habit of saving money.”-Chinese with benefits

Program Name:

- o “People have WFC in their mind already. It is easier to relate to. If you change something, it confuses people with new terms and you have to have more explanation and more details. People can look at this (WFC logo and poster) and identify.” –Chinese no benefits
- o “‘Working Families Credit’ is simple and easy to understand. Others are sort of abstract and I don’t know what it means.”
- o “Money Central is like a Casino?” -Chinese with benefits

WFC Campaign Posters: Last year’s “Where’s George” versus proposed “Missing”

- o “The \$7,500 doesn’t look realistic. No one is going to get \$7,500. EITC is only \$4,500.”- Chinese female without benefits
- o “This is like looking for a lost missing person. A new immigrant might think that they are trying to find this person. The big title is too big like this later said, you think that if you find

this person you get the money. Title too big and program content too small."-Chinese with benefits

o "It ('Missing') is almost like a loan shark is doing something. In Hong Kong loan sharks put up posters."-Chinese with benefits

o "I think it is inappropriate. It is like something is wanted or missing or lost, it is misleading." -Chinese with benefits

o "When it says 'There is Money Looking for You' it is going to get your attention."-African American female

o "The dollar bill jumps out at you."-English-speaker with benefits

o There's Money Looking for you: "Didn't need much on there for you to want to be learn more about it. What do I need to do to let it find me?"- African American with benefits

"Money looking for you could remind you of creditors. They call constantly on people's phones—especially around tax time." _African American female with benefits

o "I saw the sign but I wasn't paying attention to it until the lady who did my tax return told me about it. I wouldn't have taken action if the tax preparer wouldn't have said something. I thought it wasn't that serious—I see stuff like that all the time and thought it was some sort of set up."- Asian man from English with benefits group

o "I remember seeing it (WFC promotional materials) last year but I didn't feel like the pressure was put on until this year."-African American female with benefits

o "I saw the sign and didn't really respond to it because I assumed it was for very low level of income, but when I was at the tax office, I saw the specific requirements and when I read them I realized that I did qualify and I filled it out."-African American female with benefits

Marketing Channels:

o "When you don't have any money for entertainment you take kids to the library. It's a good place to advertise." –Chinese