

Additional quotes from focus groups about financial health with clients and staff persons of a Mental Health Center

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<p>The intensity of poverty</p>	<p>(client) “The co-pays and the over-the counter things like vitamins, anti-oxidants, vitamin D, calcium, that I have to get and can’t afford all the time so I have gaps where I can’t take it”.</p> <p>(client – regarding cost of transportation) “I need to leave my house an hour early before I go anywhere. I walk so much I have to sit for three hours after I get to the house because my feet are so tired.”</p> <p>(client - regarding reluctance to work) “I owe so much child support that if I work they’ll take 30%. I’ll be lucky if I get \$2 an hour. By the time I’m done I’m going to have worked 40 hours a week for \$75.”</p> <p>(client – regarding student loans) “[they] have gone up from \$2,300 to over \$6,000. They harass me all the time to pay. They don’t leave me alone. I used to be in deferment because I didn’t make enough money to pay them, but now that I’m working I’m worried they’ll tax my check.”</p> <p>(staff person – regarding a client) “She’s eager to begin to seek employment, but she can’t come up with the \$10 to sign up for a clothing closet where she can get interview/work clothes.”</p> <p>(client) “I applied for a loan for my education but I was denied because I have bad credit, because I had to get on UI’s matching payments program because I got behind on my utility payments. Even though I’m paying regularly now, my credit is still bad”.</p>
<p>Coping Strategies</p>	<p>(client) “We go grocery shopping with a list, coupons, a budget, and we only get stuff on special. We stick to our plan”,</p> <p>(client) “Walmart, go to Goodwill. That way I don’t spend my money at the local market cause its expensive”.</p> <p>(client) “[you need to make] a budget to suit your lifestyle, what you want to buy, write it all down. It doesn’t matter how much money you make – you just have to live within your means.”</p> <p>(client) “I don’t have any money, I just get food</p>

	<p>stamps. Usually I sell half my food stamps to pay my cell phone bills.”</p> <p>(client – regarding support from a relative) “[she] takes up the slack in my finances. It is a help, it’s not much, food cigarettes, a good meal on Sundays.”</p> <p>(client – regarding support from a friend) “I would borrow money from [her] all the time – like \$200-300 at a time. I would pay her back. She gave me advice to put aside \$10 every month”.</p> <p>(client) “I usually get loans from people downstairs from where I live. But I have to pay them more or they want me to do some hard work for them. If I go to the grocery store for them they will give me \$1 to bring all their stuff in. He usually wants \$5-10 extra [for each loan.].</p> <p>(client) “I like to be generous but you have to learn to say no. But it can be hard to say no when you have family obligations.”</p> <p>(client) “If I have ten dollars I’m not gonna buy cigarettes cause I know it’s not gonna last. People are gonna ask me for cigarettes.”</p> <p>(client) “I buy loose cigarettes they are a dollar apiece, sometimes 50 cents depending on where you get them. The trouble with a packet is I’ll smoke it all in one day.”</p>
<p>Mental Health, Poverty and Stigma</p>	<p>(client) “If I cut out my three vices – smoking, drinking and gambling – I would probably have two or three hundred dollars a month. I am a risk taker. How do I cut this out? I do all this stuff when I get paid and by the third day I’m broke. I’m suffering for the rest of the month.”</p> <p>(staff person regarding a client) “money is a trigger. It triggers her impulses. When she gets a lump sum of money, she spends it right away so that she isn’t tempted to use it on drugs. But more times than not she ends up relapsing.”</p> <p>(client) “When the paycheck comes in at the beginning of the month, the first thing I do is get a latte for six dollars... I may be poor, but I can have one meal a month that will be worth this, like oysters...I wanted to get something that reminds me of when I had money...”.</p> <p>(client) “I like doing the same old things that I did when I had money”.</p> <p>(staff person) “I have a client who is really</p>

	<p>concerned with what it means to be a poor person in the world, and how a people interact with her as a poor person.”</p> <p>(staff person) “They want it all! Phones? Cable? Yes! Two expensive phones! Why do they feel they need the latest technology?”</p>
Representative payees/conservators	<p>(staff person) “It can be a struggle even to find a payee [for our clients]... [You] might find a conservator, but there are less of them too.”</p> <p>(client) “with a conservator you really don’t know what is going on with your money. I don’t want to sit and argue with someone about my own money... It’s like getting an allowance from your parent”</p> <p>(client) “they treat you like a baby”</p>
Using formal financial services	<p>(client) “I get cards that I can control. Pre-paid cards. Put the money in and take it out</p> <p>(staff person) “I had a client who got a \$30 return from a copay, and they wanted to charge her \$6 to cash it. Some people just say ok – they want the cash and can’t get to another place. I had a client who paid \$19 to have his SS check cashed.”</p> <p>(client) “I’d like an account where I would have to physically go to the bank to take the money out, something that I don’t have direct access to but that I’m still in control of. That way I can’t make so many immediate purchases. Online banking makes it harder for me to save money cause I just transfer money from savings to checking when I need it. It’s so easy to find an excuse to move money. I wish I could put it in gold and just bury it.”</p>
Benefits disincentives	<p>(client) “I don’t want to get a job because they will take my [food stamps] away.”</p>
Recommendations	<p>(client) “the best way is to teach us to be as independent as possible. Giving you an allowance is not teaching you anything. Get someone to counsel you, help you work with a budget.”</p> <p>(client) “It would be great if there was a financial department here. It would be nice when people were feeling a little better they could start handling their money and that would help their recovery.”</p> <p>(staff person) “finances are a sensitive topic, stressful...it can be such an anxiety provoking experience to talk about money, it can help to talk about it with someone who has been there.”</p>