



Financial Security

Developed: September 2021

Description: Our current generation is finding it difficult to keep up with expenses in light of the overall economy, the cost of schooling and the pandemic. What are the biggest concerns, what are people doing to bridge the gap, and what can be done long-term to mitigate these financial hardships?

Estimated time: 90 minutes

(1) Getting acquainted and comfortable

5 - 10 min.

Welcome

- Thank you for coming...
- We are a part of The Great Reset, which was born out of a shift we're seeing in our country. We have been in a place where we don't tend to speak 'beyond our bubbles' and across perspectives. The Great Reset has been opening up a grey space for such conversations since 2018. You are now part of keeping the conversation going and we thank you.

The Pillars of The Great Reset

- To share our own thoughts and perspectives with humility
- To learn from others and listen with respect

Ground Rules

- Every comment is valid and deserving of respect
- We show respect by speaking one at a time, putting our phones on silent and staying engaged, even when we are not speaking
- In the interest of time, I may cut in to ask you to 'top-line' something if we need to move on. This means simply offer up a synopsis of your thoughts and speak in bullets, not paragraphs

Confidentiality

I would like a verbal from everyone that you are here of your own volition and out of respect for one another I would ask you to keep what others say in this room unless they give you permission otherwise. (go around and get verbal agreement). Further, you agree to adhere to the principles outlined already: to deliver your perspectives bound to the principles of respect, to **listen with humility and offer grace to others who are sharing this space.**

Personal Introductions

Please share your name, where you live. What is your biggest personal expense?

*****Remember to ask to record and PRESS RECORD*****

(2) Current situation in America

20 - 30 min.

- Do you believe the majority of people can make ends meet at the end of work week, or month?
- What factors come into play for those who are not able to make ends meet (age, gender, race, education)?
- Does the adage of work hard and succeed hold true today?

(3) Financial Concerns

20 - 30 min.

- What are some of the biggest expenses and contributing factors that concern you today?
Probe around the following:
 - a. Healthcare costs - transparency and limits
 - b. Education - good public schools, free college tuition
 - c. Housing
 - d. Food
 - e. Transportation
 - f. Wages
 - g. Flexible work hours
 - h. Cost of childcare
 - i. Consistency of pay (not just every other week, more on par with gig economy)
 - j. Other...
- What is one expense that could be alleviated that would help to mitigate your financial concerns? Does this vary by generation? Is there a solution that could help mitigate these large expenditures?
- Is financial hardship more a function of public (government and policy) private entities (wages and access) or personal responsibility?

(4) Coronavirus impact on finances

10 - 15 min.

- In light of concerns for financial security have you or anyone you know redirected your plans? Probe for things like change careers, take on more jobs, continue your schooling, delay plans for others to allow for more financial security, move, etc.
- How did you do this? What did you do?

(5) Closing comments

5 -10 min.

- Do you have any additional comments or questions about this topic?

Survey Link: <https://forms.gle/XC1E3BVF15gBB1FH6>

Questions for the Pre-Conversation Survey

1. Do you believe it's more difficult for our younger generation to obtain financial security than previous generations?

Definitely yes Probably yes Not sure Probably no Definitely no

2. Do you find it difficult to meet your basic expenses?

Definitely yes Probably yes Not sure Probably no Definitely no

3. Do you believe our service professions, such as teachers, nurses, police and fire, are paid fairly?

Definitely yes Probably yes Not sure Probably no Definitely no

4. Do you believe that wages, for the hourly worker, have kept up with the cost of living?

Definitely yes Probably yes Not sure Probably no Definitely no

5. Do you believe that public education, at the college level, should be free?

Definitely yes Probably yes Not sure Probably no Definitely no

6. Why are people struggling to make ends meet?