

**Draft**

Hello and thank you for agreeing to this interview. My name is (INSERT) and I am from Abt Associates, a policy research and consulting company based in Massachusetts. We are conducting a study of the Alliance for Economic Inclusion or AEI for the senior management at the FDIC. The objective of this study is to learn more about each Alliance, how it works, what initiatives and activities are being undertaken, its strengths and weaknesses, as well as thoughts on what should be the focus going forward. This information will be used for strategic planning purposes. It is not an audit or a performance review. As part of this project, we are talking with AEI staff and other local stakeholders that are or have been involved with AEI. The information you provide will be summarized in our report to the FDIC, but your name will not be linked with any of your responses. If you don't know the answer to a question, it would be helpful if you tell me who might be the appropriate person to answer that question. Do you have any questions about the study before we begin?

(ANSWER RESPONDENT'S QUESTIONS)

**Background Information**

Let's begin with some background information

Name: \_\_\_\_\_

Title: \_\_\_\_\_

How many years have you been with the AEI? \_\_\_\_\_

How many years have you been with the FDIC? \_\_\_\_\_

What are your roles/responsibilities with AEI? What other responsibilities do you have?

Have there been any changes in your position or location at FDIC or AEI over the years?

To help me understand how involved you are in AEI, approximately what proportion of your time do you spend on AEI activities?

What geographic area is served by AEI in this region? Is AEI active in all these areas? If not, where is AEI most active?

How does the AEI service area compare with the area served by the Community Affairs Office? In the areas served by the Community Affairs office, but where no AEI is present, are you aware of any initiatives or activities that serve the unbanked or underbanked? What organizations are involved in those initiatives?

**History and Evolution of AEI**

Now, let's discuss the history and evolution of AEI over the years.

When did AEI launch in this region? What was the impetus or motivation in launching AEI in this region?

What were the first initiatives or activities undertaken by AEI in this region?

What have been the greatest obstacles in implementing AEI in this region?

At the time of implementation, were there any other organizations such as community-based organizations, private companies, or governmental entities in this region that had similar goals and objectives to AEI? If yes, who were they and how were they similar? Have any developed since?

### **Current Status of AEI**

Now let's talk about the current status of AEI.

We know that the main objective of AEI is to serve the unbanked and underbanked. As you know this objective can be achieved in many ways. What is the current focus of AEI in this region? Has the focus changed over time?

Does the AEI have a strategic plan or set of goals it is working toward? If yes, please describe them.

NOTE: IF AVAILABLE, ASK FOR A COPY.

Currently, what are the major initiatives or activities being undertaken by AEI in this region?

NOTE: PROBE FOR FOLLOWING TYPES OF ACTIVITIES IF NOT MENTIONED:

- outreach and marketing of financial education,
- development of financial education materials and trainings,
- coordination of outreach and marketing campaigns,
- produce and disseminate information on new products or market analytics,
- encourage provision of products that serve the unbanked and underbanked,
- convening and facilitating partnerships between financial institutions, CBOs and other stakeholders.

What activities have been received well? Which have generated pushback? Which activities have the greatest potential to create lasting impact? Why do you think that?

What obstacles did you run into in implementing any of these activities or initiatives? Which of these were the hardest to overcome? Why?

NOTE: FOR EACH MAJOR INITIATIVE MENTIONED, ASK THE FOLLOWING PROBE ON THE COMPETITION. What other similar initiatives or activities are present in this region but are not lead by AEI? What organizations are behind these initiatives? What, if any, was AEI's involvement in these other initiatives or activities?

What new plans, initiatives, or activities does the AEI in this region have for the next year? Are there plans to end any particular AEI and/or start a new one? Does this AEI have a five year plan? If yes, please describe. NOTE: IF AVAILABLE, ASK FOR A COPY.

### **Working Structure of the Alliance:**

Does the AEI have working groups or sub-committees? If so, what are they? Why these particular working groups? How were these groups identified? (PROBE: to identify barriers and opportunities, and develop products and marketing strategies to reach the underserved populations identified).

Do the same individuals work across the different working groups or committees? Do the working groups or committee members change over time? Do these committees or working groups work together? How and how often?

What is the nature of the work and current issues being addressed in sub-committees vs. full alliance meetings? How is the work of the sub-committee shared with the full alliance?

What are your (FDIC staff) roles and responsibilities related to the Alliance meetings and working groups? (PROBE: do you initiate the meetings, take and disseminate notes, facilitate, create the agenda, invite speakers, research issues etc.)

### **Relations with Financial Institutions**

Next, let's talk a little bit about the participation of financial institutions in AEI.

If we broke down AEI participation by financial institutions into three categories: those active in AEI, those involved in AEI but not actively participating, and those not at all involved in AEI, how would you describe the financial institution participation in this region with AEI. Which institutions are active participants in AEI that is participating on committees or in implementing initiatives? Which institutions are less active in AEI that they are generally just a spectator? And approximately, what percentage of the banks in this region is not at all involved in AEI?

Initially, what was involved in getting financial institutions involved in AEI? When in the process of developing the program were they approached regarding their participation? Which organization recruited them? How was the AEI publicized and explained to financial institutions?

What factors were most important in getting them to participate? What were the main issues or obstacles that arose? What have been the implications for AEI?

Who was involved in bringing the financial institutions into the Alliance?

What is the current attitude of the participating financial institutions toward AEI? Has it changed over time? If so, how? Have they found it a positive experience or an onerous one? In what way? Does participation in AEI impose an additional administrative burden on financial institutions?

### **Relations with Other Member Organizations (Community-based Organizations (CBOs), State/Local Governments, Other Regulators, Employers, Foundations, Coalitions)**

Now, let's talk a little bit about the participation of other member organizations in AEI.

Other than the financial institutions, what other organizations play key roles in AEI?

If we broke down participation by these other organizations in the same three categories: those active in AEI, those involved in AEI but not actively participating, and those not at all involved in AEI, how would you describe their participation in this region with AEI. Which organizations are active participants in AEI that is, participating on committees or in implementing initiatives? Which organizations are less active in AEI that they are generally just a spectator? Which organizations in this region are not at all involved in AEI, but you wish they were?

Initially, what was involved in getting these organizations involved in AEI? When in the process of developing AEI were they approached regarding their participation? Which organization recruited them? How was the AEI publicized and explained to these organizations?

What factors were most important in getting them to participate? What were the main issues or obstacles that arose? What have been the implications for AEI?

What is the current attitude of the participating these organizations toward AEI? Has it changed over time? If so, how? Have they found it a positive experience or an onerous one? In what way? Does participation in this program impose an additional administrative burden on these organizations?

### **Performance Measures**

How do you measure progress in relation to your goals overall? How do you measure the progress of each major initiatives or activities?

Who collects and maintains the performance data that is used to measure progress? What format is it in, and how often is it collected? Who is this information reported to? How often?

Are there any systems are in place to collect information about the target population of underbanked and unbanked individuals and small businesses in the region? What format is it in and how often is it collected? Who is this information reported to? How often?

Are there any systematic and/or other barriers to obtaining consistent outcomes measurements?

### **Summary**

In your experience with AEI, what are its strengths? What are its weaknesses?

How does AEI help change the behaviors of consumers, unbanked and underbanked? How well do they do this?

How does AEI help encourage financial institutions to offer new products and services to the unbanked and underbanked? How well do they do this?

How does AEI regulate providers of mainstream and alternative financial services: How well do they do this?

Thinking about the end objective of bringing unbanked and underbanked households into the mainstream, which activities do you think have been most effective? In general, how would you prioritize the following types of activities: (1) financial education; (2) marketing and outreach; (3) AEI convenings and coordination of local organizations; (4) pilot efforts to develop new products; (5) something else?

If AEI did not have a presence in this area, what would be different? Would the impact of any of the individual activities included in AEI been any different had there not been an AEI Alliance in the region?

In hindsight, is there anything that the AEI or the FDIC might have done differently to improve economic inclusion for the unbanked and underbanked individuals and small businesses in the region?

Looking back, what do you consider to have been, or currently are, your most important roles and responsibilities and have they evolved over time?

Do you look to other AEIs or non-AEI collaboratives for best practices? Is there any formal mechanism for sharing/learning?

What new initiatives or activities would you like to see this alliance focus on? What would it take to expand their capacity in this area? PROBE: More members, more resources, more AEI staff resources.

How do you think AEI will and/or should evolve over the next few years?

## **Communications**

Finally, let's talk a little about communications.

Who is responsible for developing and implementing communications products for the alliance? What is your involvement in this process?

NOTE: DEPENDING ON HOW INVOLVED THE RESPONDENT IS IN COMMUNICATION ACTIVITIES, ASK THE RELEVANT QUESTIONS BELOW. IN MOST CASES ONLY A FEW QUESTIONS WILL BE RELEVANT. THE STARRED (\*) QUESTIONS CAN BE ASKED OF RESPONDENTS WITH LIMITED INVOLVEMENT IN COMMUNICATIONS.

### *Process*

\*How much input do AEI members and stakeholders have in how are AEI communications products typically are developed and implemented? (e.g., goal setting, product development, dissemination)

- Do you have outreach campaigns?
- Public education initiatives?
- Public information documents? Websites?
- How are these developed?

\*Briefly, who are your key target audiences and the major components of your outreach to them? PROBE: unbanked, underbanked, small businesses, micro businesses, etc.

How do consumer communications products or events get prioritized and implemented?

How much coordination is there between members of the AEI on communications products and activities? (PROBE: key message development, logistical coordination) Can you cite some examples of this collaboration?

Where would you like to see AEI staff make more of a contribution toward your communications efforts?

How have your AEI-related communications products or activities changed over time?

\*In your opinion is there a need or desire for additional or improved communications, marketing or public education?

Who participates on the Marketing Committee (titles and organizations) if there is one?

How does the Marketing Committee interact with other committees that are more product focused?

### *Highlights/Lowlights*

\*How important would you say AEI communications-related activities have been to achieving your organization's goals?

What have been your 3 greatest AEI-related communications success stories? Why?

What have been your 3 greatest AEI-related communications challenges? Why?

### *Initiatives/Campaigns*

\*If we haven't mentioned them up to now, what specific communications products (e.g., public education campaigns, brochures, flyers, events, social media campaigns) have AEI members developed together?

\*In your opinion, what does the AEI brand stand for? What value does it add?

Do you use "branded" AEI/FDIC initiatives in your region (e.g., Money Smart, etc.)

\*If so, what is your level of satisfaction with these materials? What are the strengths and weaknesses of these materials? Do you customize them? if so, how?

### *Capacity*

**NOTE:** IF THIS WAS NOT MENTIONED DURING THE CHALLENGES DISCUSSION THEN ASK: What communications strategies or tactics would you like to see AEI-related communications develop more capacity in? (PROBE: cultural competency, unified messaging, media relations, media partnerships, cross-sector partnerships, social media, event planning, consumer research).

### *Member Relations*

\*How would you characterize AEI staff communications with you and other members? Is there anything different you'd like to see in that regard?

\*How often do you visit the AEI FDIC Website to access resources there? Have you ever accessed any of the publications, speeches? PROBE: What would you expect to find there? How could it serve you better?

### *Evaluation*

How do you measure outcomes for consumer AEI-related communications efforts?

### **Wrap Up**

I'd like to ask one final question before we wrap up today. Are there any other topics or issues we have not yet discussed but that you feel are important in understanding the local alliance? Is there anything else you would like to add to our discussion?

Thank you for your time today. It was a pleasure speaking with you about AEI. As I write-up my notes from this interview, I may have a few follow-up questions. If so, is it alright if I give you a call or send you a follow-up email?

So in closing, do you have any final questions or comments you would like to add?

Thank you again for your time.