

Instrument 2. Phone Interview Guide for Program Administrators

Integrating Financial Capability and Employment Services Project

A. Introductory Statement and Consent

Thank you for your interest in today's discussion. This interview is being conducted for the *Integrating Financial Capability and Employment Services* project sponsored by the Office of Planning, Research, and Evaluation in the Administration for Children and Families, an agency within the U.S. Department of Health and Human Services. MEF Associates is conducting the study for them, with Urban Institute as partners. MEF Associates and Urban Institute are social policy research organizations located in the Washington, DC area. This project seeks to better understand financial capability interventions delivered in the context of employment and training programs serving adults with lower or modest incomes. As part of the project, we are interviewing staff and managers of programs that deliver employment and training programs and financial capabilities interventions that are in some way coordinated or integrated.

The intervention questions will focus on details about your organization, the employment and training and/or financial capabilities services it offers, the ways the two types of services work together, partnerships and staffing involved in delivering these services, promising practices and challenges in delivering these services, and any relevant outcome measurements and evaluations. The interview will take about 90 minutes.

Your participation is voluntary. You are not required to meet with us or answer our questions, and you may stop participating in the discussion at any time without any consequences. Everything you say during our conversation today will be kept private, meaning that your name will not be included in any report or publication associated with this study or its results. We keep your information private and will aggregate your thoughts with others participating in calls, so we believe there is minimal risk to you in participating in this conversation. This information will contribute to the evidence policymakers and practitioners have about financial capability interventions delivered in Employment and Training program contexts, and how they may be helpful for adults with low incomes, but you may not experience any direct benefits from participating in the study. [IF SMALL GROUP: However, we cannot ensure confidentiality with respect to other participants in the conversation today – this means we can't guarantee that other participants won't share what they hear or think they hear today with people outside this group. Additionally, we cannot confirm that unauthorized persons are not listening to the conversation, as each webcam or audio source cannot show the entire room. We ask that participants agree not to take screenshots of the screen, recordings of the conversation, and overall agree to not divulge the contents of this discussion]. If you have any questions, please let me know.

A government agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB number for this information collection is XXXX-XXXX and the expiration date is XX/XX/XXXX.

Are you comfortable with beginning the interview at this time?

I would like to record our conversation so I don't miss any details. No one will hear the recording except for the study team. If you prefer that we do not record today's conversation, we will take notes instead. Is it okay if I record this conversation? [IF SMALL GROUP: Please send me a private message if you are not comfortable with recording.] If you would like me to turn the recording off at any time, please let me know.

[NOTE TO INTERVIEWER: PRESS RECORD and confirm by asking: "Do you give your permission for me to begin the interview at this time and record our conversation?"]

B. Background and Context

[NOTE TO INTERVIEWER: Review survey respondents in advance of call (if available). Please be sure to acknowledge and confirm information already provided by the survey; the purpose of this section is to confirm and update information from the survey. Questions marked with an asterisk () were asked on the survey.]*

[INTRO FOR SURVEY RESPONDENTS: Thank you for completing the survey we sent earlier. Some of our questions are similar to the questions you addressed in the survey, but we would like to confirm our understanding in case circumstances have changed since you completed the survey.]

1. What is your official job title? *
2. Please briefly describe your current position and primary job responsibilities.

[NOTE TO INTERVIEWER: Throughout the interview, please use "agency" instead of organization if that is more appropriate.]

3. Where is your organization/agency located? What areas does the organization serve? *
4. What are the primary programs your organization operates?
5. About how many individuals does your organization serve in a typical year? *
6. Can you briefly describe the population(s) that your program serves? (e.g., TANF recipients, dislocated workers, refugees, veterans, formerly incarcerated) *

C. Overview of Employment Services Offered

[NOTE TO INTERVIEWER: Review survey respondents in advance of call (if available). Please be sure to acknowledge and confirm information already provided by the survey; the purpose of this section is to obtain high-level information about the employment services offered that provide a context for delivery of the financial capability services.]

[ADD FOR SURVEY RESPONDENTS: We learned from the survey you completed that your agency/organization offers the following employment and training services to low-income adults over the age of 18. [LIST RELEVANT SERVICES BASED ON SURVEY RESPONSE] Is this list accurate?]

7. Does your agency/organization offer the following services?*
- Employment counseling or coaching

- Job search assistance
 - Soft skills training
 - Job development
 - Occupational or sectoral training
 - Work-based training
 - Employment retention services
 - Case management
 - *[ADD FOR SURVEY RESPONDENTS: Are there any other major employment and training services, such as [LIST RELEVANT SERVICES FROM LIST BASED ON SURVEY RESPONSE] that I missed?]*
8. *For each service mentioned, what program(s) include these services?*
- a. *[Probe for high level details about the program as needed to understand the context into which the financial capability services fit.]*

D. Financial Capability Services Offered

[NOTE TO INTERVIEWER: The first set of questions confirms information from the survey, the second set of question gathers more detailed information on financial capability services that is not available from the survey. Please refer to the definitions as needed to ensure there is a shared understanding of financial capability services.]

9. *[FOR SURVEY RESPONDENTS ONLY] We learned from the survey that your organization/agency offers financial capability services. Over the next hour, we'll dig into the details about these services, but I would like to first confirm the list of financial capability services mentioned in the survey. I'll also define them to ensure we have a shared understanding of these services (SEE QUESTION 10 FOR LIST OF DEFINED SERVICES). [LIST RELEVANT SERVICES BASED ON SURVEY RESPONSE; ALSO CONFIRM THAT ORGANIZATION DOES NOT OFFER CATEGORIES OF SERVICES THAT WERE NOT LISTED IN THE SURVEY RESPONSE]. Is this list accurate?]*
10. **[SKIP IF PARTICIPANT COMPLETED SURVEY AND ANSWERED QUESTION 9 ABOVE]** We understand that your organization/agency offers financial capability services. Over the next hour, we'll dig into the details about these services, but I would like to first = determine the types of financial services offered, I'll define each category to ensure we have a shared understanding of these services. Do you offer *[LIST EACH SERVICE CATEGORY BELOW]*?
- Financial education – workshops, classes, or curricula that cover specific topics, such as money management, how to reduce debt, or manage credit
 - Financial coaching – multiple one-on-one sessions that focus on topics related to achieving the financial goals set by the participant
 - Financial counseling – multiple one-on-one sessions to address specific financial issues facing the participant where the session goals are counselor-defined

- Credit counseling – multiple one-on-one sessions delivered by a credit counselor who covers topics on how to reduce debt or improve credit
- Financial access – may include bank accounts, emergency savings program, asset building programs, low-risk financial products, or tax preparation assistance

11. Are there other types of financial capability services that your agency/organization offers that you consider part of your financial capability services? If so, what are they?

12. To summarize, your agency/organization offers *[REPEAT THE TYPES OF SERVICES IDENTIFIED ABOVE]*. As we dig into the details of these, does it make sense for us to go through each service one-by-one, or together as a bundle?

[NOTE TO INTERVIEWER: Please tailor the proceeding questions as needed to better understand each of the service components. If the organization offers multiple types of financial capability services and thinks of them as a bundle, ask the questions about the services as a whole, and differentiate between its components only as needed. If the program offers multiple types of financial capability services and thinks of them as separate, you may need to run through the questions for each.]

13. You mentioned that your organization offers *[LIST E&T SERVICES MENTIONED IN QUESTION 8]*, which of these include *[LIST TYPE OF FINANCIAL CAPABILITY SERVICE]*?

- [if a different program than the E&T services discussed earlier, probe for high-level details about the services as needed to understand the context into which the financial capability services fit.]*
- When did your organization start offering these financial capability services?

14. Why did your organization decide to start offering these services?

- [Probe on whether any federal, state, or local policies affected the decision to offer financial capability services.]*

15. How do you see the financial capability services as aligning with the overall mission of your organization?

16. How do you see the financial capability services aligning with the goals of your E&T program services?

17. Are these services delivered onsite or offsite?

- If offsite, where are the services delivered?

18. Is *[LIST RELEVANT FINANCIAL CAPABILITY SERVICE]* delivered by staff from your organization/agency, a partner organization, or a combination of both? *

- [FOR SURVEY RESPONDENTS: Probe as needed based on survey responses.]*
- [IF DELIVERED BY STAFF FROM THE ORGANIZATION/AGENCY]* Which staff deliver *[LIST RELEVANT SERVICE]*?

- c. *[IF DELIVERED BY PARTNER OR JOINTLY]* What organizations do you partner with to deliver *[LIST RELEVANT SERVICE]*?
- d. *[IF DELIVERED JOINTLY]* What aspects do staff from your organization deliver, and what aspects does your partner organization deliver?

E. Partnerships

[NOTE TO INTERVIEWER: Review survey if the partner organization is co-located or offsite and confirm with respondent. If the organization works with a partner who delivers financial capability services, please ask the following questions to get more detail on the partner and partnership. If the organization works with multiple partnerships, please prompt the respondent to think about the organization they work with most closely to provide financial capability services.]

- 19. Can you tell me about how you came to partner with [Organization/Agency] and why you chose this specific organization to partner with for [type of financial capability service] services?
- 20. Had you worked with this organization in the past before partnering on the current financial capability services?
- 21. What is the nature of the partnership (e.g., contract, MOU, other)?
- 22. What are the respective roles of each partner in delivering financial capability services?
- 23. How often do staff between the two organizations interact?*

 - a. Who coordinates the interaction?

- 24. What is the process for enrolling clients who participate in E&T services in the partner's financial capability services?
- 25. What information is shared between the two organizations? *

 - a. How do you track client participation in the partner's services?

- 26. What are the key advantages or benefits of partnering with [partner agency]?
- 27. How, if at all, have partnerships changed over time? With which partners? What impact did this have on implementing the program and providing services?
- 28. What are the challenges in coordinating and collaborating with [partner agency] to provide financial capability services?

F. Populations Served

[NOTE TO INTERVIEWER: For survey respondents, please include relevant probes for each question based on survey responses].

- 29. What do you consider the target population for the financial capability services? That is, who do you hope will choose to participate in the services?
- 30. What are the eligibility criteria for receiving the financial capability services?

31. How would you describe the clients who do participate in the services? *
 - a. *[Probe on economic situation or other circumstances (e.g., low-income individuals, domestic violence survivors, individuals coming off income assistance), demographic characteristics, where they live.]*
32. In what programs at your organization are they participating (including employment services)?
33. In what ways are they typical of or different from other clients your agency serves who do not participate in the financial capability services?
34. What types of financial needs do clients participating in the financial capability service/s typically have? *
35. Do you deliver these services in languages other than English? If so, what are the languages in which you deliver the services?
36. Are any clients required to participate in the financial capability program? *
 - a. If so, which clients?
 - b. If so, what program requires them to participate?
37. Are financial capability services free for participants? Are there any costs to the participant for any component of the financial capability services?
38. Do participants receive any incentives for being part of the program?
39. Have asset limits for public assistance programs, such as Supplemental Nutrition Assistance Program (SNAP) or Supplemental Security Income (SSI), affected your ability to engage or retain participants in financial capability services? If so, can you elaborate? *[NOTE TO INTERVIEWER: Clarify by providing an example of how increasing savings could potentially affect eligibility for public assistance programs, such as SNAP, because of asset limit restrictions.]*

G. Overview of Services

40. Please briefly describe the types of activities associated with *[LIST TYPE OF FINANCIAL CAPABILITY SERVICE]*.
 - a. What are the different components of the services?
 - b. In what order are they delivered?
 - c. For how many weeks, months, or sessions does the programming last?
 - d. In a typical month, how many hours do clients participate in these services?
41. Did you base these services on an existing model or curriculum, or did you (or a partner organization) develop a new model or curriculum for *[LIST TYPE OF FINANCIAL CAPABILITY SERVICE]*?
 - e. If so, what model or curriculum?
 - f. If so, how did you choose the model or curriculum?

- g. Did you customize or make any changes to the model or curriculum? What kind of changes, and why?
- 42. To what degree are the financial capability services tailored to needs and circumstances of the population you serve? For example, conducting an assessment to determine financial needs, offering services in other languages or during the evenings or weekends to accommodate participants who are working, etc.
- 43. Generally speaking, how would you describe the relationship between your organization/agency's employment and training services and financial capability services? How closely integrated are they? In what ways?
- 44. What additional services, beyond the employment and training services and financial capability services you mentioned, are offered to participants? *
 - a. If so, are those services provided by your organization/agency or another partner organization?

H. Financial Education

[NOTE TO INTERVIEWER: Please ask the following questions as appropriate based whether the organization/agency provides financial education services.]

- 45. Please describe how you deliver financial education (e.g., classroom sessions, virtual modules, self-paced, etc.) *
- 46. What topics do you cover as part of the financial education you provide? *
 - a. *Do you have a copy of the course schedule you would be able and willing to share with us?*
- 47. What topics do clients request the most?
- 48. Is delivery of financial education integrated with the delivery of any employment services? If so, how and which ones?*
- 49. Do you discuss issues related to employment as part of your financial education services?
 - a. *[Probe on whether the program incorporates issues related to finding or advancing in a job in its financial education.]*
 - b. *[Probe on whether the program discusses issues related to a household's changing financial situation when an individual finds a job.]*

I. Financial Coaching

[NOTE TO INTERVIEWER: Please ask the following questions as appropriate based whether the organization/agency provides financial coaching services.]

- 50. Can you walk me through a typical coaching session?
 - a. How do coaches work with clients to help them set and define their goals?

51. Who defines what is covered in the one-on-one sessions? How many sessions are provided? How long is each session?
52. What methods, techniques, or practices do coaches use to help clients understand their financial behaviors? (e.g., motivational interviewing, behavioral economics, strengths-based client centered approach)
53. Is delivery of financial coaching integrated with the delivery of any employment services? If so, how and which ones?*
54. To what extent do coaches work with clients on employment goals? In what ways do coaches support clients in working towards those goals?

J. Financial Counseling

55. Can you walk me through a typical financial counseling session?
56. Who defines what is covered in the one-on-one sessions? How many sessions are provided? How long is each session?
57. Is delivery of financial counseling integrated with the delivery of any employment services? If so, how and which ones?*
58. Does the financial counselor work with clients on any issues related to employment (e.g., issues related to finding or advancing in a job, issues related to changing financial situations when an individual finds a job)?
 - a. If so, can you provide an example of the last time a financial counselor helped a client with an employment issue?

K. Credit Counseling

59. Can you walk me through a typical credit counseling session?
 - a. Who defines what is covered in the one-on-one sessions?
 - b. How many sessions are offered?
 - c. How long is each session?
60. What tools do counselors use to help clients understand and evaluate their financial status?
61. What services are available for clients to help them improve their credit or financial status (e.g., debt, bankruptcy counseling, budgeting, etc.)?
62. Is delivery of credit counseling integrated with the delivery of any employment services? If so, how and which ones?*
63. Does the credit counselor work with clients on any issues related to employment (e.g., issues related to finding or advancing in a job, issues related to changing financial situations when an individual finds a job)? If so, can you provide an example of when a credit counselor worked with a client on employment related issues?

- a. Do either employment services or credit counseling services discuss with clients how employers use credit scores in the hiring process?

L. Financial Access

If program offers access to bank accounts

64. What type of accounts can clients open through your service (e.g., checking, savings)?
65. How do clients open the account? What help do you provide to clients in opening the account?
66. What are the features of the accounts (e.g., fees, overdraft protection, minimum balance requirements, required savings/deposit amounts, rates)?*

If program offers access to low-cost loans

67. How do clients obtain the loan? What help do you provide to clients in obtaining the loan?
68. What are the terms of the loan, such as the size, repayment period, fees, and interest rate?
69. For what purposes can clients obtain a loan?

If program offers matched savings accounts, child savings accounts, or individual development accounts

Note: Some of these questions are on the survey; confirm or update information from survey.

70. Who is eligible for a matched savings account?
71. What is the match rate of the account?* How much can be matched?
72. Is there a minimum period they must save for?
 - a. Are there any penalties for early withdrawal? Are there exceptions for emergencies?
73. Are there other conditions must clients meet to receive the match?
74. Are there any restrictions on what clients can use the match for? *

If program offers tax preparation

75. Please describe the types of tax preparation your company supports.
76. Is your organization an IRS Volunteer Income Tax Assistance (VITA) site?

M. Other Financial Capability Services

77. Does your organization offer any financial capability services beyond those we have already discussed? If so, please describe them.

N. Staffing

78. What staff are responsible for delivering the financial capability services?

- a. *[Probe on where in the organization these staff are located and what programs they work on, and in particular if they are considered part of the staff delivering the E&T program.]*

79. Were these staff existing staff at the organization or were they hired specifically to deliver the financial capability services?

- a. If they were existing staff, how has their role change?

80. What type of training did the staff receive to deliver the financial capability services?

81. What is the professional background of staff who deliver financial capability services?

82. In general, how have E&T program staff felt about the financial capability services?

- a. Do they see them as contributing to the goals of the E&T program?
- b. To what degree do staff see their clients' financial capability as a high priority?
- c. Have there been challenges in having staff see the value of the financial capability services?

O. Goals and Outcomes

83. What are the intended outcomes that clients achieve through participating in E&T services offered by your organization?

84. What are the intended outcomes that clients at your organization achieve through participating in financial capability services?

- a. Which, if any, outcomes does your organization prioritize or tell program staff to prioritize? Why do you prioritize these?

85. What performance measures or other outputs does your agency/organization monitor (such as meeting work participation requirements) when administering E&T and financial capability services? *

- a. Are these outcomes tracked for all the clients you serve, or just a subset? If so, what subset?
- b. In what ways do the financial capability services help your organization improve performance outcomes? In what ways do they make it more challenging to improve these measures?

P. Promising Practices and Challenges

86. Based on your experiences, what do you think are your organization's main promising practices in operating a program that integrates E&T services with financial capability services?

87. What are some of the challenges your agency/organization has faced in incorporating and implementing financial capability services?
 - a. What strategies have your organization used to overcome these challenges?
88. How have particular state Temporary Assistance for Needy Families (TANF) policies affected the integration of financial capability services? State Supplemental Nutrition Assistance Program (SNAP) policies? WIOA?
 - a. Are these policies supportive or restrictive of what the program is trying to do, or the innovations you are trying to make?
89. What barriers to participating in financial capability services have you observed? What steps do you think programs can take to address these barriers?
90. To what extent do financial capability services help with continued client engagement after they have obtained employment?
91. Are there any ways you would improve the integration of E&T and financial capability services you provide to clients?

Q. Evaluation

92. Are you aware of any past or planned efforts at your organization to evaluate the delivery of your integrated financial capability and employment services? If yes, what kind of efforts and when? *
93. Are you aware of any *other* efforts to evaluate interventions or programs that deliver financial capability services and employment services together? If yes, which efforts and by whom?

R. Closing

94. Before we end, is there anything else you would like to say that you wanted to say earlier, but didn't get a chance to?