

Instrument 4. Discussion Guide for Participant Interviews

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. We are from [MEF Associates/the Urban Institute], and we and our partners at [the Urban Institute/MEF Associates] are conducting the study. 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. As part of the project, we are interviewing people like you who have participated in programs that help them find or maintain a job or provide training that will help them succeed in a job, and who also received services to help improve their financial situation.

During the interview, we will ask you questions about your experience with the services you received from [program or organization name]. We will also ask questions about your perspective on how helpful or unhelpful the program has been for you.

We expect our discussion to take about 60 minutes, but we suggest planning for 90 minutes in case there are any technical issues and including the time to set up the web tools for the call. 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. Your participation is voluntary, so you don't have to answer any question you don't want to, and you may end the interview at any time. Everything you say during our conversation today will be kept private, meaning that your name will never be included in any report or publication associated with this study or its results. If we share information back with the program, it will not include your personal information and it will be grouped together with information from other participants we are interviewing. You will not be identified 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 may help programs and their funders understand more about programs that focus on both jobs and their participants' financial situations and how they might be able to improve their services,, but you may not experience any direct benefits from participating in the study. Also, so you're aware: 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 you would like me to turn the recording off at any time, please let me know.

[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

1. What first brought you to [organization providing employment and training services]?
2. What types of services are you receiving from [organization providing employment and training services]? *[Note to interviewer: Probe as needed to understand which of these services are employment and training services. Then reflect back to confirm understanding of which employment and training services and financial capability services the participant is receiving from this organization. For example, “It sounds like you are receiving both employment services and financial capability services from them.” Use this information to tailor subsequent questions as appropriate.]*

C. Employment and training services

1. Please tell us more about the types of employment and training services you received/are currently participating in—that is, services that are meant to help you find a job, improve your earnings, or build your skills to help you get a better job.
 - a. How did you first hear about the employment and training services provided by [organization providing employment and training services]?
 - i. Why did you decide to participate in these employment services?
 - ii. *Probe on whether services are part of a larger program in which the interviewee is participating (e.g., TANF)*
 - b. Are you currently working?
 - i. How many jobs do you currently have?
 - ii. How did you find the job(s)?
 - iii. How many hours do you work each week?
 - iv. Are your work hours stable or do they tend to change on a weekly basis?
 - v. Would you say that your current income is enough to cover all the bills and necessities for you and your family?

D. Participation in the financial capability intervention

Thank you for sharing that information about your participation in employment and training services. The rest of our discussion today is going to focus mainly on the financial capability services you received / are receiving— that is, services that are meant to help you with your finances—for example, managing your money, setting financial goals, building savings, improving your credit, or budgeting, or help with opening a bank account or getting a loan. *[Note: for clarity, the interviewer can reiterate the language/names/descriptions the respondent already used to identify the financial capability services, if any.]*

1. When did you first connect with the services that help you with your finances?
 - a. How did you first hear about the services that help you with your finances?

- b. Are you still in the program? Why/why not?
2. Who delivered/delivers the services that help you with your finances?
 - a. Is/was it the same agency or staff from [name of organization providing employment and training services] you received employment and training services from? If not, which agency (or staff) provided the services?
 - b. Do/did you receive services that help you with your finances at the same location as the employment and training services? If not, where do you receive the services that help you with your finances?
 - c. Do/did you meet with the same staff that delivered employment and training services?
 - d. What program are the services that help you with your finances a part of? Are they part of the same program as the employment and training services, or a different program?
 - i. *Probe on whether the financial capability services are part of the same larger program as the E&T services discussed in Question C.1.a.ii.*
 3. Do/did you participate in these services in person or remotely/online or a combination of in-person and remote?
 - a. Are/were services offered in group sessions, one-on-one sessions, or a combination of group and one-on-one?
 4. How did you enroll in the services that help you with your finances?
 - a. Was there separate enrollment process from the employment and training services?
 - b. What forms did you have to complete?
 - c. Were there other criteria or requirements you had to meet to be eligible to participate? What were they?
 5. What types of services that help you with your finances did you participate in? *[Note to interviewer: if the participant already talked about financial capability services, instead review and confirm your understanding of the financial capability services they already described and then probe for any others they may not have mentioned yet.]*
 - a. *Probe as appropriate on features of different types of financial capability interventions: workshops or classes to teach people about managing money, budgeting, or other personal financial issues; one-on-one sessions to focus on meeting financial goals; one-on-one sessions about improving credit; tools to help build savings; help opening a bank account or getting a loan; help applying for public benefits; help preparing taxes.*
 - i. *[If mention multiple services] Were these multiple services part of a single program, or did you have to access each of them separately? What programs?*
 - b. Please describe what the services consisted of:
 - i. Please walk me through the different activities you participated in. What was the first thing you attended? What happened after that?
 - ii. How often do/did you participate in services that help you with your finances (i.e., weekly, monthly, etc.)? Do/did you have to meet any

- requirements to keep participating in the services that help you with your finances? If so, what?
- iii. Do/did staff tailor the services to you and your needs?
 - In what ways do/did they tailor the services?
 - o *For coaching models, probe on ability to set own goals.*
 - c. For how long did you participate/have you participated in these services?
 - i. *If still a participant:* For how much longer do you expect to participate?

E. Intersection between financial capability intervention and employment and training services

1. One of the things we are interested in learning about is how programs mix or coordinate employment and training services with services that help you with your finances. Are you aware of any features of the services that help you with your finances or the employment and training services that make it easier for you to participate in both?
 - a. Are/were they part of the same workshop?
 - b. If not, are/were the services coordinated with each other? For example, are they scheduled at times that you could participate in both, discussed similar or related topics, etc.?
 - c. Do/did the services that help you with your finances focus on any issues related to finding or working in a job? In what ways?
 - d. Do/did the services that help you with your finances cover issues related to earnings from jobs—for example, how to save or budget when you start earning an income from a new job?
2. Do/did the services that help you with your finances discuss credit reports? What information do/did they share about these related to employment? Do/did they discuss the use of credit reports in hiring processes?
 - a. If yes: Did you use this information in your job search? If so, how?
 - b. Thinking about the employment and training services you also participated in, did the employment and training programs address credit reports at all? What information did they share?
 - c. Do you feel you understand how some employers use credit reports during the hiring process? If so, please describe your understanding.

F. Participant perspectives of the financial capability intervention

1. What services do/did you find most helpful?
 - a. What is/was helpful about them? (e.g., helped you budget, find a job, build credit, etc.)
2. What services are/were less helpful?
 - i. What is/was unhelpful about them?
3. *[Ask the following question if interviewee participated in services for more than one or two sessions.]* What kept you coming back to the services that help you with your finances?

- a. *[Ask if interviewee no longer is participating in services]* Why did you stop participating in the services that help you with your finances?
4. Overall, how easy or difficult is/was it to participate in the services that help you with your finances?
 - a. What is/was difficult about participating?
 - i. *Probe on: location, timing, transportation, child care, fitting in with work, appropriateness of subject matter, language, things asked of participants, cost barriers.*
 - ii. Could you tell me about a time participating in the program was challenging?
 - b. Did the program do anything to address these issues to make it easier for you to participate?
 - i. If not, do you think the program was aware of these issues?
5. What was your experience working with staff as part of the services that help you with your finances?
 - a. How helpful are/were the staff you worked with as part of the services that help you with your finances?
 - b. How knowledgeable are/were the staff on the subject matter?
 - i. *For financial coaching interventions, probe for details about the continuing relationship with coach.*

G. Whether services met participant needs and expectations

1. What did/do you hope you would/will get out of participating in the services that help you with your finances?
 - a. What financial goals did you have when you entered the program? Did they change while you were in the program?
2. Do you feel that the services met your expectations?
 - a. In what ways?
 - b. In what ways did they fall short of your expectations?
 - c. Were there any services or supports that you needed but the program could not provide?
3. Did you succeed in meeting your financial goals?
 - a. [If so] Could you share with us your success story?
 - b. [If so] Do you think that the services helped you meet them?
 - c. [If not] Did you make progress towards your goals even if you haven't met them yet? Did the services help you make that progress?
 - d. [If not] Tell us about what kept you from meeting your financial goals.
 - i. Are there ways you expected the services to better help you meet your goals?
 - e. How do you feel about the progress you are currently making towards your financial goals?

4. Whether or not you met your goals, has participating in the services that help you with your finances helped you in any way?
 - a. Have these services helped you with your finances—for example, managing your money, setting financial goals, building savings, improving your credit, or budgeting? If so, in what ways?
 - b. Have these services helped you in finding or looking for a job? If so, in what ways?
 - i. If currently working, have these services helped you keep a job? If so, in what ways?
 - c. Beyond financial goals and employment, have the services that help you with your finances helped you achieve any other goals or obligations? Has the program helped you address any other issues in your life? If so, in what ways?
 - d. Can you give specific examples of times the services were useful?
 - i. *[Interviewer – tailor this question as needed to get some anecdotes we might want to mention as callouts in a brief. If the respondent reported meeting goals and has not already provided detail on their successes, probe further on that.]*
5. [If financial capability and employment and training services are offered together]: Did you find it helpful to have employment and financial capability services offered together? Why or why not?
6. Are there services you hoped the program would provide but that you did not receive?
7. Is there anything you would recommend to make the program more accessible for you or other people in circumstances similar to yours who might enter the program (e.g., Location, hours, session format, gas cards or other transportation assistance, other supports from the program, etc.)?
8. Thinking about your experience with the services that help you with your finances, how satisfied have you been overall?
9. Would you recommend these services to someone who is going through a similar situation as you were when you first came to [organization providing employment and training services]? Why or why not?
10. Do you have any recommendations for the people who run this program so they can better help other people they might work with in the future?

H. Closing

1. 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?
2. Thank you for sharing your experiences and perspectives. We recognize that some information may have been difficult to disclose. If you would like more resources or would like to talk further to a financial professional, please reach out to: [LIST OF

LOCAL RESOURCES FROM PROGRAMS OR IDENTIFIED PROGRAM STAFF
MEMBER]