

Instrument 6. Discussion Guide for Program Administrator Focus Group

Integrating Financial Capability and Employment Services Project

A. Introductory Statement and Consent

Thank you for your interest in today's discussion. This focus group is being conducted as part of 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 (E&T) programs serving adults with low incomes.

The discussion will focus on each of your agency's experiences in implementing financial capabilities interventions together with employment services, challenges you have faced, approaches you each have taken to overcome similar kinds of challenges, your successes with such programs, and your ideas for future advancement in the field.

The discussion will take about 90 minutes. 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. 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.

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. While we will encourage you to contribute to the discussion, you may choose not to answer any question you wish and can leave the discussion at any time.

An 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 focus group at this time?

I would like to record our conversation so I don't miss anything. 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? 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.

[INTERVIEWER: PRESS RECORD and confirm by asking: “Do you give your permission for me to begin the interview at this time?”]

B. Ground Rules for Focus Groups

Before we begin, let me go over a couple of focus group guidelines.

- While we will ask some questions to guide the discussion, our goal is to hear from you, and for you to respond to each other.
- This discussion is meant to be informal and relaxed.
- We won't have any breaks, but if you need to get up to use the restroom, stretch or get a drink, please do so as needed.
- During the discussion please ask me if something is not clear.
- There are no right or wrong answers. It is okay to share your opinions or thoughts even if they are different from what others have said. We want everyone to participate, and the opinions and experiences of everyone in the room are important. We want to hear different perspectives.
- Please talk one at a time so that I can hear everything that is said.
- Please remember to mute your microphone when you are not talking.
- I want to hear from all of you. Some people talk more than others, and I'll be encouraging everyone to speak up.
- You do not have to answer any specific questions you do not want to answer. If at any point, you want to pause the recording while you make a specific comment, please tell me.
- The discussion today is private. Please do not discuss or share anything you heard after you leave the focus group.

Do you have any questions before we start?

C. Introductions and Program Background (estimated time: 20 minutes)

Note to facilitator: Please alert participants in advance that they will be asked to present a little about their program but that they will be strictly limited to three minutes. Please allow participants to ask each other questions as needed to understand each other's programs but be sure to monitor the time.

1. Please introduce yourself and say a little bit about your organization's program, including:
 - a. A description of the employment and financial capability services you provide
 - b. How your employment programs interact with your financial capability services
 - c. How you see your financial capability services aligning with the overall mission of your organization
 - d. If there is anything in particular you hope to learn from the other focus group participants during this discussion or from future research

D. Challenges Encountered (estimated time: 45 minutes)

1. What challenges have you encountered in implementing financial capability interventions with your employment services? This could include challenges with services you are currently delivering, services you previously delivered and are no longer offered, and services you considered offering but have chosen not to.
For each challenge raised by participants, facilitator should ask other participants if they have encountered similar challenges and what approaches they have taken to overcome them.
2. *Probe as needed on the following types of challenges if they do not naturally arise in the discussion:*
 - a. Challenges with staffing
Probe further, as needed, on the following:
 - i. Whether E&T program staff are receptive to financial capability interventions,
 - ii. The degree to which the focus group participants believe program staff see their clients' financial capability as a high priority
 - iii. What challenges the programs have encountered in training staff or with a lack of staff capacity to deliver financial capability service
 - b. Challenges with engaging participants in financial capability services
Probe further, as needed, on the following:
 - i. Barriers to take-up of financial capability services
 - ii. Barriers to retaining participants in the programs
 - iii. Barriers to post-program engagement or follow-up
 - c. Challenges that programs face in implementing integration between financial capability services and employment services
 - d. Other challenges with providing integrated or coordinated financial capability or employment services
 - e. Challenges that federal, state, or local policies present to the implementation of integrated or coordinated financial capability or employment services
 - f. Challenges to the implementation of integrated or coordinated financial capability or employment services due to contextual factors related to your organization
 - g. Challenges to the implementation of integrated or coordinated financial capability or employment services related to funding or funding sources
Probe further, as needed, on:
 - i. Work requirements from programs such as Temporary Assistance for Needy Families (TANF) or State Supplemental Nutrition Assistance Program (SNAP), or other program asset limits.
 - h. Challenges with helping participants achieve desired outcomes
3. *If any administrators have stopped offering financial capability services that they previously offered: Why did you stop offering these services? Were there particular challenges that led you to stop offering them?*
4. Are there challenges that have led any of you to not offer financial capability services you might have otherwise considered offering?

E. Successes, promising practices, and lessons learned (estimated time: 15 minutes)

[Note for facilitator: Many of these issues are likely to come up in the earlier discussion when participants talk about approaches they have taken to overcome challenges. If so, there is no need to repeat them again.]

1. What successes do you think your organizations have had in implementing programs that integrate financial capability services with employment services?
 - a. Are there accomplishments you are particularly proud of or think others in this group might be interested to hear about?
 - b. What do you think are your organization's main promising practices in operating such a program?
 - c. Are there any notable new strategies or practices that your organization is currently planning for your integrated program?
2. If you were starting a new intervention to incorporate financial capability programming to your agency's services, what, if anything, would you do differently based on what you know now? Why?

F. Ideas for future advancement of the field (estimated time: 10 minutes)

1. What would you like to see the field of E&T and financial capabilities take in terms of new strategies providers might try or do more of?
2. Are you aware of any past or planned efforts at your organization to evaluate the delivery of financial capability and employment services? If so, can you elaborate?
3. Are you aware of any other efforts to evaluate interventions or programs that deliver financial capability services and employment services together?