

Rent Reporting Qualitative Interview Guide Round 2

Introduction

[Intro and verbal informed consent language to be added later]

My name is _____, and I am with [evaluation company], the organization that is conducting a study of the MTW Asset Building Cohort. [PHA name's] rent reporting program is part of that study. We last spoke with you [time of previous interview]. Thank you for agreeing to be part of another interview. Similar to last time, we'd like to learn more about you and your experiences. For example, some topics we will cover include program services you may have received from [PHA name] or its partners; your experiences with your income, savings, and debt; how you think about your financial situation and credit history; your experiences with banks, credit cards, loan providers, and other financial institutions; and some basic background on your household. As we will describe in a moment, you will not have to answer any questions you do not want to. What we learn from talking with you will help HUD and [PHA name] learn how to better serve families like yours.

Before we start, just like last time, I need to remind you of a few things. First, your participation in this interview is voluntary. That means you don't have to participate and your decision will not affect your services with us or benefits you are eligible for. You can skip any question and you can stop the interview at any point. There are no right or wrong answers and nothing you say here will have any effect on your housing assistance.

Second, we are not going to use your name in any reports we write about the programs we study or in any discussions with [housing authority name]. We are not going to attach your name to anything you say. We will keep your information confidential, and will not share your answers with [PHA name].

Third, we will be taking notes during the conversation, and, with your permission, we would like to record today's discussion. This is only to help us recall what you and other people we interview said when we write up our findings later. We will not share these recordings with anyone outside of the research team and we will destroy the recordings once we have finished the study. Also, if at any point you want me to pause the recording or to turn it off, you can let me know.

Finally, this interview should take about 90 minutes. For your time participating in it, you will receive \$75.

Do you have any questions? *[pause and wait for questions. Answering any that come up]*

Ok. Do I have your permission to get started with the interview? And do I have your permission to begin recording?

Background and Context

First I wanted to get an update on your housing status.

1. Are you still a resident of [PHA]'s housing?
 - a. If not, where are you currently staying?

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- b. *[Probe, as appropriate, if it is a place the interviewee owns or rents, or something else]*

Financial Situation

I would now like to ask you some questions to better understand how you feel about your finances, and how some of the services we discussed might help, or not help, with your financial circumstances. These are similar to questions we may have asked you the last time we did one of these interviews; we're trying to get a sense of how things may have changed over time.

1. How would you describe the current state of your household financial situation? Why?
 - a. Over the past six months, would you say that your household financial situation has improved, declined or stayed about the same?

2. Are you or others in your household currently working?
 - a. In what industry and occupation?
 - b. Are you/others in your household working full time or part time?
 - c. Are the hours stable and reliable, or do they change a lot?

3. What are your household's other main sources of income?
 - a. *Probe, as needed, on public benefits (including TANF, Social Security retirement and disability income, and SNAP), child support, retirement or disability support from sources other than the government, and support from family or friends outside the household.*

4. How much does your income change from month to month?
 - a. What kinds of things lead to you having more income in some months?

5. Is your income higher or lower than six months ago?
 - a. *[If higher or lower]* What led to that change?

6. Do you have any savings?
 - a. If so, roughly how much?
 - b. Do you think that your savings are higher or lower than six months ago?
 - i. *[If higher or lower]* What led to that change?
 - c. Do you keep your savings in a bank account? Some other type of account?
 - d. What sorts of things are you saving for?

7. As we talked about during the last interview, it can be hard to get to this point in life without debt. How about for you?
 - a. What kind of debts? *Probe on school debts, credit card debt, medical debt, any debts to alternate credit providers (payday, installment, pawn, car title loans), family, friends, neighbors or to people in the community who loan money at interest .*
 - b. Roughly how much?
 - c. Do you have more or less debt than six months ago?
 - i. *[If higher or lower]* What led to that change?

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8. Some people tell us they can't cover all their bills each month and these unpaid bills can pile up. For example, they may fall behind on rent, utility bills, phone bills, or other things like that. How about for you?
- [If interviewee indicates sometimes falling behind on bills] Are you behind on any bills right now? If so, which ones?

9. At the end of each month, do you usually have extra money, just enough, or not enough?

Ok, now I'm going to read through some statements and ask you how well you think they describe you.

10. "Because of my money situation, I feel like I will never have the things I want in life." Does that describe you "completely," "very well," "somewhat," "very little," or "not at all"?
- Tell me more about that.

11. "I am just getting by financially." Does that describe you "completely," "very well," "somewhat," "very little," or "not at all"?
- Tell me more about that.

12. "I am concerned that the money I have or will save won't last." Does that describe you "completely," "very well," "somewhat," "very little," or "not at all"?
- Tell me more about that.

13. "I have money left over at the end of the month." Does that statement apply to you "always," "often," "sometimes," "rarely," or "never"?

14. "My finances control my life?" Does that statement apply to you "always," "often," "sometimes," "rarely," or "never"?
- Tell me more about that.

15. "I could handle a major unexpected expense." Does that describe you "completely," "very well," "somewhat," "very little," or "not at all"?
- Tell me more about that.
 - How do you usually handle unexpected expenses when they arise?

16. How often can you afford to pay for things that are just for pleasure?
- What kinds of things do you pay for when you can?

17. Do you have specific goals that an improved financial situation or credit history might help you achieve? Tell me more about that.
 - a. *[Interviewer: probe as appropriate to get detail on these goals and to understand what they mean to the interviewee]*
 - b. How has your progress towards those goals been over the past six months?
 - c. If you imagine yourself two years from now, are there things that you hope an improved financial situation or credit history could make possible?

18. In the last six months, have you helped out friends or family with money?
 - a. How often?
 - b. How about other ways you help them out (watching their kids, doing errands for them, etc.)?

Factors Affecting Financial Situation

Now I would like to ask about some of the factors in your life that have affected your financial situation over the past six months.

1. What are some of the main things that you have spent or used money on over this period?
 - a. *Probe on medical costs, educational costs, caretaker costs, other family-related costs.*

2. Have there been any events that may have had a positive impact on your overall finances? Tell me more about that.

3. Have there been any events or expenses that may have had a negative impact on your overall finances?
 - a. *Probe on experiences with fraud or identity theft or other crime*
 - b. *Probe on emergency costs and other unexpected costs.*

4. What do you see as the biggest challenges to reaching financial security?

5. What do you think are the biggest things in your life that can support you towards reaching financial security?

Experiences of material hardship

Now I would like to ask about some challenges you may have faced over the past six months.

1. Were there times in the past six months that you either did not have somewhere to stay, or were worried you might not have somewhere to stay, because you couldn't pay for housing?
 - a. *[If yes] Please tell me a little bit about the situation and how you handled it.*

2. Were there times in the past six months that you either had any of your utilities cut off, or were worried you might have your utilities cut off, because you couldn't pay the bills?
 - a. [If yes] Please tell me a little bit about the situation and how you handled it.
3. Were there times in the past six months that you either couldn't pay for medical care that you needed, or were worried you would not be able to pay for medical care that you needed?
 - a. [If yes] Please tell me a little bit about the situation and how you handled it.
4. Were there times in the past six months that you had to skip, cut, or miss meals, or were worried you would have to skip, cut, or miss meals because you didn't have money at the time to get more food?
 - a. [If yes] Please tell me a little bit about the situation and how you handled it.
5. Were there times in the past six months that you couldn't pay for getting a vehicle repaired or for public transportation, or were worried you would not be able to pay for them?
 - a. [If yes] Please tell me a little bit about the situation and how you handled it.

Interactions with Credit and with Financial Institutions

Now I would like to ask a few questions about your interactions with the credit system and with financial institutions, and how you feel about them.

1. Do you know your credit score? (Please don't tell me what it is, I just want to know if you know it.)
 - a. If yes, how do you know what your score is?
 - b. Do you check your credit score?
 - i. Why or why not?
 - ii. If so, how often?
 - iii. If so, does anyone help you check it? Who?
 - c. *Probe as needed:* Did anyone from the PHA or another organization help you learn how to review your credit history?
 - i. Please describe the process.
2. *[For those participating in a rent reporting program]* Do you know if it has changed over the past six months?
 - a. In which direction?
 - b. Why do you think it changed?
3. What kinds of things have affected your credit history and credit score over the past six months?
 - a. *Probe on usage of credit, emergency expenses, debts*
 - b. How confident are you in understanding what affects your credit?

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4. What are your current thoughts about how your credit history or credit score has affected your access to things you want?
 - a. *Probe as appropriate on goals asked about earlier.*
 - b. *Probe also on employment, access to housing of their choice, access to education, buying a vehicle, or starting a business.*
 - c. How do you think changes to your credit and your financial situations over the past six months has affected your ability to pursue these goals?
 - d. How do you think improved credit would help you with these goals?

5. Where do you see opportunities for building credit?
 - a. What are your biggest obstacles to building credit?
 - i. Do you have any strategies in mind for overcoming those obstacles?
 - ii. Do you think the rent reporting program will help you overcome those obstacles?

6. Do you have a bank account?

[if yes]

 - a. Savings or checking?
 - b. Is this the main way you store money? If not, what is?
 - c. How far away is your bank from where you live? Tell me about how easy/hard it is to get there.
 - d. How do you access the bank account? *Probe in-person, ATM, mobile app, online, phone.*

[if no]

 - e. What is the main way you store money?

7. In your opinion, how important is it to have a checking or savings account? Why do you feel that way?

8. Do you have a credit card?
 - a. [If yes] Is it a secured credit card? (That is, a card that requires a cash security deposit when opening the account?)
 - b. How often do you use it?
 - c. Would you say your balance is high, low, or totally paid off?

9. When you need to borrow money, what are the main ways you do?
 - a. Have you needed to borrow money in the last six months? Tell me about when that happened?
 - b. Some people we talk to use check cashing services, payday loans, auto title loans, pawn shops, and loans before tax refunds come through. Have you used one of these services in the last six months?

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- i. How far away are places that offer these services from where you live? Tell me about how easy/hard it is to get there.
 - ii. How do you decide which to use?
 - iii. In what sorts of situations did you use them?
 - iv. What was your experiences been like with them? How has it affected your financial situation?
 - c. Have you borrowed money from friends or family in the last six months?
 - i. When did you do that?
 - ii. What were your experiences borrowing from friends or family like?
 - d. Are there other people or services you borrowed money from in the last six months?
 - i. Why did you choose to borrow money from them?
 - ii. What were your experiences borrowing from them like?
10. Do you use other types of financial services?
- a. *Probe on nonbank online payment services (e.g., Cashapp, Venmo, Zelle, WhatsApp), money orders or prepaid cards, and services for providing international remittances to friends or family abroad.*
 - i. When do you use them, and why do you choose the service(s) you use?
 - ii. What have your experiences been like with them? How have they affected your financial situation?
11. Overall, what are your impressions of banking and other financial institutions?
- a. What role has having a bank account played in your life up to now?
 - b. [if in the program group and participating in the rent reporting program] How have your past experiences with banks affected your engagement with this program?
 - c. [if in the program group and participating in the rent reporting program] Has the program changed your impression of banks at all? Why or why not?
12. To what extent do friends and family help you in developing your savings or assets or in handling unexpected expenses?
- a. Who?
 - b. In what ways?
 - c. Please describe your experiences.
13. Have you ever participated in lending circles? *[Interviewer – add as needed: These sometime go by other names such as cundinas, tandas, cestas, susus, or chit funds.]*
- a. Please describe your experiences.
14. To what extent do community groups or religious institutions that you belong to help you in developing your savings or assets?
- a. Who?
 - b. In what ways?

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c. Please describe your experiences.

15. What other types of supports, companies, or organizations have you worked with for support with finances or in developing your savings or assets?

a. In what ways?

b. Please describe your experiences.

Conclusion

1. Is there anything else you would like to share to help us understand the way you see your finances and credit history as affecting your life?

2. As final thoughts, I would like to ask you what kinds of things you think would be most helpful in leading to an improvement in your financial situation. You can think broadly.

Thank you so much for your time and for participating in another interview with us. What you shared with us today will be very helpful for the study. [Provide information about how the interviewee will receive the \$75.] We're planning to talk to each of the people doing these interviews at least two more times. We'll reach out to you again when the next interviews are happening. We expect the next time we reach out to you to be within the next six to 12 months. I really hope you'll continue to participate, and I'm looking forward to talking to you again.