

Program Implementation PHA Staff Interview Guide

Introduction

[Note to interviewers: Please read the following script.]

Thank you for taking the time to talk with us. Our goal today is to learn more about [PHA name's] asset-building program so that we can more accurately describe the way the program operates. We are from [Abt Associates/MEF Associates], and we and our partners at [MEF Associates/Abt Associates] are conducting these interviews as part of a study of the Moving to Work Asset Building Cohort. The U.S. Department of Housing and Urban Development is funding the study.

Our discussion here should last about 60 minutes.

I want to remind you that your participation is voluntary. You do not have to answer any question you do not wish to answer. If you need to leave for any reason, feel free to excuse yourself. If you do leave partway through, we will use only the information you shared up to that point.

We will be taking notes so we can later recall your perspectives more accurately. In addition, so we can stay focused on the conversation, we would like to record today's discussion. If we use quotes from this conversation in any reports, we will not use your name but may refer to your position and include descriptive information about your housing authority or program, which, due to the limited number of sites in the study, may mean it could potentially be traced back to you.

Is it okay if I record this conversation? If at any point you would like me to pause or turn off the recorder, please let me know.

Do you have any questions before we continue?

A. PHA and Community Context

We'll start off with some background questions on your PHA and the community you serve.

1. What is your official job title?
2. Please briefly describe your current position and primary job responsibilities.
3. Can you briefly describe the characteristics of the overall population(s) that your PHA serves? (e.g., TANF recipients, dislocated workers, refugees, veterans, formerly incarcerated).
 - a. Are there languages other than English that a significant number of residents speak or that you use to communicate with your residents (e.g. in flyers, emails, phone calls, or other materials)?
 - b. Which residents or resident groups engage with the services your PHA provides most frequently?

4. About how many households does your PHA serve in a typical year?
 - a. About how many residents are currently enrolled in your [specify type of asset building] program?
5. Does your PHA receive funding from sources other than HUD? For example, from private contributions, foundations, state agencies, etc.?
6. What sorts of programs or services around credit building, banking and savings are currently available in the community? [Note: programs/services not offered by the PHA itself]
7. How did your PHA come to participate in the MTW Asset Building Cohort?
8. Tell me about the mission of [PHA Name]
 - a. How do you see your [opt-out savings account or rent reporting program] as aligning with the overall mission of your PHA?
9. Does your PHA offer any programs or services like FSS or ROSS?
 - a. [if not clear from questions above] Did your PHA offer any credit-building, banking, or savings programs or services to residents prior to joining the asset building cohort?
 - b. [if relevant] When did your agency start offering these services? Please tell me a bit about the decision to offer these services.
10. What division of your agency administers the program that is part of the Asset Building Cohort?
[Probe if it is administered through resident services or separately]
11. I want to ask a few questions about your residents' financial situation
 - a. Do your residents typically have bank accounts?
 - i. [If no] Why do you think that is? [Probe for convenience, comfort, accessibility, and experiences of discrimination and/or disrespect.]
 - b. Do they typically have savings or other assets?
 - c. Do they typically use conventional credit (i.e., credit cards, personal loans)?
 - d. Do they use high-cost credit like payday loans or auto title loans?
 - e. Do they typically have credit history?
 - i. If so, do they typically know their credit score?
 - ii. What is your sense of how good or bad their credit histories are?
 - iii. If they do not have a credit history, has that impacted them from accessing anything? (E.g., without a credit history one cannot pass the security check required to receive online services from some government agencies like SSA)
 - iv. How do they typically store and transfer money? (i.e., cash, bank accounts, check cashers, prepaid cards, non-bank online payment services like Cashapp)

12. PHA residents may have variety of needs like help finding a job, repairing or establishing credit, obtaining a degree, building emergency savings, dealing with health issues, etc. When addressing these needs, how highly do you prioritize efforts to improve their financial capability?

B. Intervention Design and Initial Implementation

Next, we would like to discuss the program you developed for the asset building cohort and learn about its features.

[Interviewer note: ask this set of questions if the PHA is part of the opt-out savings study]

1. How much money are you depositing in selected households' accounts each year?
2. PHAs have some flexibility about how often they make these deposits. How often does your PHA do this? [a lump sum payment once a year? A series of monthly payments? Quarterly?]
3. PHAs must deposit at least \$120/year and make that money available unconditionally. But PHAs are free to offer more and to make additional payments conditional (e.g. on employment).

Does your PHA offer additional funds? What, if anything, do participants need to do to be eligible to earn them (i.e., matched savings, a financial incentive for taking a certain action)?

4. Did your PHA partner with a bank or banks to implement this program?
 - a. [If yes] Please tell me who your partners are. [interviewer note: credit unions or other organizations that maintain depository accounts are "banks"]
5. Are you doing anything to promote low-risk, low-fee bank accounts to participants [e.g. with this partner if applicable]?
 - a. [If yes] Please describe.
6. How are the savings structured? (e.g., do you set money for each participant, or keep an on-paper ledger of what each participant has accrued?)
 - a. How are you tracking participants' savings?
 - b. Could you describe the process for residents who already had a bank account?
 - c. Could you describe the process for clients who did not already have a bank account?
7. Who is the Opt-Out Savings Account program available to?
8. How do residents learn about the program?
 - a. What outreach activities did you conduct to publicize the program? What outreach and strategies or messages did you find most successful?
 - i. *Probe about what the PHA did to publicize the program, what messaging they used, how often they did outreach.*
 - b. Have any residents assigned to the program opted out [interviewer note: these are participants that have actively said, "no/ no thanks" not those that have been non-responsive to outreach?]

- i. [If yes] Please tell me these residents
 - ii. [If yes] Did any give reasons? Are there common reasons given?
 - iii. [If yes] At what stage did these residents opt out?
- c. In your opinion, why do you think residents who may benefit might decline to participate in the opt-out savings program (or not follow through once the savings is available to them)?
- d. Have you heard any concern from residents about how participation might affect their eligibility for other public assistance programs, such as Supplemental Nutrition Assistance Program (SNAP) or Supplemental Security Income (SSI)? Has this affected your ability to engage or retain participants in the Opt-Out Savings program? [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.
 - i. [If yes] Can you elaborate?

Interviewer note: ask this set of questions if the PHA is part of the rent reporting study:

1. Are you doing full-file reporting or positive-only reporting?
 - a. How did you decide on that?
2. Have you partnered with a credit bureau or a third-party agency to report your residents rent payments?
 - a. [If yes] How did you select this service?
 - b. [If yes] How easy was it to set up an arrangement with them?
 - c. [If yes] Can you describe how this arrangement works? What does the partner do?
3. Are there eligibility requirements for continued participation in the program? For example, some third-party credit reporting services suspend participation after missed payments.
4. Some PHAs are also offering credit counseling to participants in their rent reporting program. How about [PHA]?
 - a. [If yes] Please describe your credit counseling service.
5. Who is the Rent Reporting program available to?
6. How do residents learn about the program?
7. What outreach and recruitment activities do you conduct to enroll clients in the program?
 - a. What outreach and recruitment strategies or messages have you found most successful? [Probe about what the PHA did to publicize the program, what messaging they used, how often they did outreach.]

- b. Do you have different outreach strategies for different groups?
- c. Are there any groups you have focused your outreach on?
 - i. [If yes] How did you decide on this/these group(s)?
- d. Have any types of residents seemed more interested in the program or more responsive to your outreach?
 - i. [If yes] which?
- e. What have you noticed about the types of people who enrolled?
- f. What were the main challenges related to recruiting individuals to enroll in the Rent Reporting Program?
 - i. How have you addressed those challenges?
- g. In your opinion, why do you think residents who may benefit from the rent reporting program might decline to participate?

Interviewer note: ask the following question for PHAs that chose the PHA-Designed asset building option on the selection notice:

- 1. As part of its response to the cohort selection notice, [PHA name] chose the option to design its own asset-building program. How did you come to that decision?
- 2. Please tell me about the asset building program your PHA designed and implemented.
 - a. What services does the PHA offer as part of this program?
 - i. What are the goals of the program? In other words, what outcomes does the program help your residents achieve?
 - ii. How do you track residents' progress toward these goals?
 - b. Which of your residents is this program available to?
 - i. Are there eligibility requirements for continued participation in the program?
 - c. How do residents learn about the program?
 - i. What outreach and recruitment activities do you conduct to enroll clients in the program?
 - ii. What outreach and recruitment strategies or messages have you found most successful? (Probe about what the PHA did to publicize the program, what messaging they used, how often they did outreach.)
 - iii. What were the main challenges in recruiting residents to enroll in your program?

Interviewer note: ask the following question of all staff:

- 1. Thinking about the program your PHA designed and implemented, what does success look like to you? In other words, what outcomes would participants achieve if the program were successful?

C. Additional Financial Capability Services

1. In addition to [specify type of asset building program], PHAs had the option to offer additional services as part of its program. For example, it might offer financial capability services like financial coaching, credit repair, or help with home-ownership. Is [PHA-NAME] offering any additional services as part of this intervention outside of [the Opt-Out Savings Account or Rent Reporting program]?
 - a. [If yes] Is [PHA-NAME] partnering with any organizations to offer these additional services?
 - i. What are the respective roles of each partner in delivering financial capability services?
 - ii. Can you tell me about how you came to partner with this/these organization(s)?
 - b. [If yes] Are these additional services free for participants? Are there any costs to the participant for any component of the services?
 - c. [If yes] In your opinion, how do these additional services complement or build on [rent reporting or opt-out savings]?
 - d. [If yes] About how many participants are also receiving this (these) service(s)?
 - i. What have you done to encourage participants to use this (these) additional service(s)?

D. Costs

We're also interested in the costs associated with your [Opt-Out Savings Account, Rent Reporting, or PHA-designed] program.

1. What are the main sources of funding for this program?
2. How much spending was budgeted for this calendar year?
3. How much has been spent in this calendar year to date?
 - a. How does that compare to expectations?
4. Have you achieved any savings through MTW flexibility?
 - a. How much?
 - b. What were the main sources of these savings?
5. What other sources of funding are you using to support this program?
6. What kinds of expense reports do you run for the organization? For the MTW Asset Building Cohort program in particular?
 - a. What do these reports include?
 - b. Are there copies that you can provide us with today?
7. How do you break out costs for the MTW Asset Building Cohort program from other expenses your organization incurs?

8. If there are staff working only part time on the MTW Asset Building Cohort program, how do you allocate the costs of staff time to the program?
 - a. Do you have timesheets that separate out time by program?
9. What methods do you use to allocate indirect and overhead costs?
10. Does the site receive any in-kind contributions from other organizations?
 - a. What are the main kinds? [Examples: rent/space, holiday giveaways, gift cards/incentives]
 - b. How do you track them?
 - c. How do you allocate them among different programs?
11. Are there specific organizations that the program contracts with to provide program services?
 - a. How are these payments tracked?
 - b. How are the payments allocated among different programs within your organization?
12. Have you already analyzed costs for the program?
 - a. If so, can you share findings from that analysis?
 - b. What are the per participant costs for running the MTW Asset Building Cohort program?
13. Who should we contact if we want to request cost information or if we have further questions?

E. Successes, Challenges, and Lessons Learned

Finally, we are interested in how other PHAs might be able to learn from your experiences implementing your [specify type of asset building] program.

1. What successes do you think your agency has had in implementing this program?
 - a. Are there accomplishments you are particularly proud of or think others might be interested to hear about?
2. What aspects of your program work best?
3. Are there any notable new strategies or practices that your agency is currently planning for your [Opt-Out Savings Account or Rent Reporting program]?
 - a. Do you think these best practice strategies could be replicated at other PHAs in your region?
4. Please tell me about the challenges you experienced delivering services as planned [Probe on staffing, engaging participants in services, integrating Opt-Out Savings Account/Rent Reporting into normal processes, interaction with federal/state/local policies, contextual factors related to organization, funding/funding sources.]

- a. Are there challenges that have led you to not offer any financial capability services you might have otherwise considered offering?
 - b. What strategies has your agency used to overcome these challenges?
5. What barriers to participating in financial capability services have you observed?
 - a. What steps do you think programs can take to address these barriers?
6. Are there any ways you would improve your program?
 - a. Is there anything about your program that you are currently working to change?
 - i. [If yes] Why are you trying to make this change?
7. Have any federal/state/local policies impacted your success?
8. Do you believe there is still an unmet need for a financial capability service that you and your partners do not offer?

Thank you for your time.