

## Program Implementation Resident Interview Guide

*Note to interviewers: before interview, read through guide and edit to include only questions that apply to rent reporting or opt-out savings programs, as appropriate.*

### Introduction

My name is \_\_\_\_\_, and I am with [evaluation company], the organization that is conducting a study of the Moving to Work Asset Building Cohort. [PHA name's] [rent reporting or opt-out savings program] is part of that study. Since you are participating in that program we'd like to learn about your experiences. This will help HUD and [PHA name] learn how to better serve families like yours.

Before we start, I want to let you know 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 participation in the [opt-out savings or rent reporting] program or 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 60 minutes. For your time participating in it, you will receive \$50 dollars.

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?

## A. Program Services

### Central Program Services

1. How long have you been in the [rent reporting program/opt-out savings] program?
2. How did you first hear about the program?
  - a. *Probe on flyers, mailings, word of mouth, hearing about the program from PHA staff.*

3. *[For rent reporting]* Tell me about how you decided to apply for the rent reporting program.
  - a. What did you hope to get from being part of the rent reporting program?
    - i. What goals did you think the program might help you achieve?
    - ii. Tell me about how your goals have changed since then.
  - b. Was there anything that made you hesitant about enrolling?
    - i. *[if necessary]* What helped you overcome that hesitance?
4. *[For opt-out savings]* What was your reaction to finding out you were selected for the program?
  - a. What do you hope to get from being part of the opt-out saving program?
    - i. Do you have specific goals that you see the program as maybe helping you achieve? If so, what?
    - ii. Have those goals changed at all since you enrolled?
  - b. Tell me what concerns you might have about being part of the program.
  - c. Have you considered opting out of the program before receiving the full amount the PHA is saving for you? Tell me about that.
5. Tell me about your experience participating in the program so far.
  - a. What are the program services?
  - b. What things do you have to do to participate in the program? Are there requirements?
    - i. *[For rent reporting]* What did you have to do to enroll?
    - ii. *[For both types of programs]* Once you found out you were part of the program, what did you learn you needed to do? Tell me about it, step by step.
      1. *Probe on meetings with PHA staff, pulling credit reports, opening a bank account, attending financial education workshops or credit counseling, other activities. If helpful, ask the participant to walk you through the program step by step.*
    - iii. How often do you meet or communicate with someone from the PHA about this program?
      1. Who do you meet or communicate with?
      2. Where have any meetings or activities taken place?
      3. What do you all talk about?
      4. How helpful do you find these meetings?
      5. Do you feel like it's the right number of meetings? Would you want more or less?
  - c. What information or services have you received from [PHA] staff about the program?
    - i. How clear was the information? How well do you feel you understand it?
    - ii. What, if anything, is confusing?

#### **Associated Services**

***Interviewer note: Ask these questions only if the program involves services beyond the core savings or rent reporting components.***

6. Outside the [savings/rent reporting] itself, what other services are you receiving as part of your participation in the [savings/rent reporting] program to help you with your finances?
  - a. What do these services involve?
  - b. Who provides these services to you? *Probe on which agencies and which staff*
  - c. Where are the services located?
  - d. How useful do you find them? What do you feel you have gotten out of them?
  - e. Are there other services you would have liked to receive as part of the [rent reporting/savings] program?

### **Outside Services**

7. Are you receiving services to help you with your finances as part of any other programs?
  - a. What do these services involve?
  - b. Who provides these services to you? *Probe on which agencies and which staff*
  - c. Where are the services located?

### **Rent Reporting-Specific Questions**

***Interviewer note: Ask these questions only if the program involves rent reporting.***

8. What did you know about credit building and credit scores before joining this program?
9. Tell me what you've learned about building credit from this program.
  - a. What was clear?
  - b. What was confusing?
  - c. What could the people who operate this program do better to make sure participants understand the information they are providing?
10. Do you know your credit score? (Please don't tell me what it is, I just want to know if you know it.)
  - a. Did anyone from the PHA or another organization help you learn how to review your credit history?
    - i. What did they do to help you learn how to review your credit history?
  - b. Do you know if it has changed since you began the rent reporting program?
    - i. Tell me about that. What do you think made it change?
11. How do you think improved credit would benefit you?
  - a. *Probe as appropriate on goals asked about earlier.*
12. Where do you see opportunities for building credit?
  - a. What are your biggest obstacles to building credit?
    - i. Tell me about strategies you have in mind for overcoming those obstacles.
    - ii. Do you think the rent reporting program will help you overcome those obstacles? How so?

## Opt-Out Savings Account Specific Questions

**Interviewer note: Ask these questions only if the program involves PHA-provided savings components.**

13. How do you plan to use the savings that the program is providing you?
  - a. Probe on plans for spending, saving, or investing the money.
  
14. Have you learned anything about building savings from the program?
  - a. What kinds of things did you learn?
  - b. How much did you know before the program? Was the information new to you?
  - c. How clear was the information about building savings? How well do you feel you understood it?
    - i. What, if anything, was confusing?
  
15. Do you track the balance in the account the PHA is providing for you?
  - a. How do you get information about the status of your account?
  - b. How often do you get this information?
  - c. Do you know your current balance?
    - i. If so, approximately what is it?
  - d. Approximately how much do you think you have in savings overall?
  
16. Did you, or will you have to open a new bank account to get the savings from the program?
  - a. Did you already have a bank account before being enrolled in the program?
    - i. If so, will you use that bank account or open a new one? Why?
  - b. Has the program provided any information about banking accounts? Tell me about what they said.
  - c. Dealing with banks can be confusing. Tell me about your thoughts on dealing with banks.
  - d. Do you feel more confident about interacting with banks as a result of being in the program? Tell me more about that.
  
17. How often do you meet or communicate with someone from [bank/financial partner]?
  - a. Who do you communicate with?
  - b. About what?
  - c. Has it been helpful to communicate with them? Why or why not?
  - d. What changes could they make to make communication faster, easier or clearer?
  
18. 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. How have your past experiences with banks affected your engagement with this program?
  - c. Has the program changed your impression of banks at all? Why or why not?

## B. Satisfaction with Services

1. What were your expectations for the program? In what ways has it been different from what you expected? [*probe: Is this better for you? Worse? Or just different?*]
2. How has the program impacted your life?
  - a. *Probe:* How has the program impacted your financial well-being?
3. What are your favorite things about the program so far?
4. What challenges have you faced in participating in the program?
  - a. How have you tried to overcome these challenges?
  - b. How has the PHA or [the partner agency] helped with these?
5. What keeps you in the program?
  - a. What would lead you to withdraw from it?
6. Is there anything you would change about the program?
  - a. *Probe:* What other help would you like to receive from the program?
7. Would you recommend a similar program to other people living in public housing or receiving vouchers? Tell me more about that.

## C. Background and context

*Ok we are almost done. But before we finish, I wanted to learn a bit more about you...*

1. ...please tell me a little about yourself and your family.
  - a. *Probe for how long they have lived in the current location*
  - b. *Probe for how long they have received housing assistance*
  - c. *Probe for other household members. Use, "anyone else?" as needed. Also ask: "is there anyone else who doesn't live with you but regularly stays with you?"*
  - d. *Probe for work and education background*