

Rent Reporting Qualitative Interview Guide Round 1

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 program is part of that study. Thank you for participating in the study and agreeing to be part of this interview. During our discussion, 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, 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 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?

Study Enrollment

1. How did you first hear about [PHA name's] rent reporting program? [if necessary: "this is the program [PHA name] offered where rent payments you make are reported to a credit bureau to help you build or improve your credit history"]
 - a. *Probe on flyers, mailings, word of mouth, hearing about the program from PHA staff.*

2. 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. What made you hesitant about enrolling in [PHA name's] rent reporting program?
 - i. *[if necessary]* What helped you overcome that hesitance?

Rent Reporting Services

We are interested in learning about [PHA name's] rent reporting program and about the services available in your community. These next few questions are about your participation in programs that are meant to help you build or repair credit, grow your savings, and improve your financial well-being.

Interviewer note: Ask these questions if respondent was assigned to the program group:

Our records show that after signing up for the study of [PHA name's] rent reporting program, you were assigned to the group that was offered the opportunity to enroll in the program.

1. Did you enroll in the [PHA name's] rent reporting program?
 - a. *[if no]* Tell me about why you didn't end up enrolling. *[if necessary probe about whether the PHA reached out to them to enroll or to reconsider]*
2. Are you currently participating in [PHA name's] rent reporting program?
 - a. *[If no]* How long did you participate in the program before leaving?
 - i. Please describe the services you received while participating.
 - ii. Please tell me about how you came to leave the rent reporting program offered by [PHA]?
 - iii. Has [PHA name or rent reporting agency] contacted you about re-joining the program?
 - iv. What was your reaction to the [PHA's] efforts to keep you engaged in the program, or to re-engage you in it after you left? Do you think some of their efforts were more effective than others?
3. Tell me about the services offered in the program.
 - a. What sorts of things do you have to do to participate in this program?
 - i. *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.*
 - b. Tell me about how [PHA name] communicates with you about this program?
 - i. Who do you meet or communicate with?
 - ii. How often would you say you meet or communicate with them?
 - iii. Where have any meetings or activities taken place?
 - iv. How helpful do you find these meetings?

- v. Do you feel like it's the right number of meetings? Would you want more or less?
4. What did you know about credit building and credit scores before joining this program?
5. Tell me about what you have learned about credit building from the 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?
6. Are there other services you would have liked to receive as part of [PHA's] rent reporting program?

Interviewer note: ask this question if respondent was assigned to the control group:

Our records show that after signing up for the study of [PHA name's] rent reporting program, you were assigned to the comparison group. That means you were not offered the opportunity to enroll in the program.

1. Are you currently participating in a rent reporting program?
 - a. [if yes] who is operating the rent reporting program you are part of? *[Probe to be confident they are not misunderstanding.]*
 - i. Tell me about how you came to participate in that program.

Interviewer note: ask these questions of all respondents:

Next, I would like to ask you a series of questions about other programs you have been a part of that focus on helping people improve their financial situations. This could include other programs or services from [PHA], or services from organizations in your community.

1. Are you currently participating in any programs like that? *[Note to interviewer: Probe as necessary on the following types of services and run through the questions that follow for each service the participant reports. E.g. "How about..."]*
 - Credit counseling or other credit building activities
 - Financial education/financial literacy workshops or classes
 - Financial coaching or counseling
 - Help accessing low-cost bank accounts or other financial products
 - The ROSS program
 - Matched savings or other programs supporting savings (including the Family Self-Sufficiency, or FSS, program)
 - Homeownership programs

[repeat as necessary for above service types]

2. When did you start receiving this service? *[interviewer note: we are particularly interested in whether participation started before or after the study period]*
3. Who provides this service?
 - a. How did you learn about it?
 - i. *[For program group members receiving rent reporting services]* Is this connected to [PHA's] rent reporting program? If so, how?
 - b. Where is this service located?
4. What does this service involve?
5. How useful do you find this service? Tell me an example of a way it has helped you.

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.

1. How would you describe your current household financial situation? Tell me more about that.
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. Do you have any savings?
 - a. If so, roughly how much?
 - b. Do you keep your savings in a bank account? Some other type of account?
 - c. What sorts of things are you saving for?
6. 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), or to people in the community (family, friends, loan sharks).*
 - b. Roughly how much?

7. 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?
- a. [If interviewee indicates sometimes falling behind on bills] Are you behind on any bills right now? If so, which ones?
 - b. [If interviewee indicates sometimes falling behind on bills] What do you usually do when you fall behind?

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

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

9. "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"?
- a. Tell me more about that.
10. "I am just getting by financially." Does that describe you "completely," "very well," "somewhat," "very little," or "not at all"?
- a. Tell me more about that.
11. "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"?
- a. Tell me more about that.
12. "I have money left over at the end of the month." Does that statement apply to you "always," "often," "sometimes," "rarely," or "never"?
13. "My finances control my life" Does that statement apply to you "always," "often," "sometimes," "rarely," or "never"?
- a. Tell me more about that.
14. "I could handle a major unexpected expense." Does that describe you "completely," "very well," "somewhat," "very little," or "not at all"?
- a. Tell me more about that.
 - b. How do you handle unexpected expenses when they arise?
15. How often can you afford to pay for things that are just for pleasure?
- a. What kinds of things do you pay for when you can?
16. Are there times when you have been able to meet some of your financial goals? What were they? What helped you meet them?
17. Do you feel that your household's financial situation has improved over the last year? Tell me more about that.

18. What do you see as the biggest challenges to reaching financial security?
19. What do you think are the biggest things in your life that can support you towards reaching financial security?

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. Tell me about the last time you checked your credit score.
 - i. Probe for what prompted them to do so, how often they may do it, if anyone helped them or suggested it.
 - c. 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?
2. *[For those participating in a rent reporting program]* Do you know if it has changed since you began the rent reporting program?
 - a. Tell me about that. What do you think made it change?
3. To your understanding, what kinds of things have affected your credit history and credit score?
 - a. *Probe on past usage of credit, emergency expenses, debts*
 - b. How confident are you that you understand what affects your credit?
 - c. How helpful have programs you have been a part of been in improving your understanding of credit? What's an example of that? How could they have been more helpful?
4. How do you think your credit history or credit score have 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 your credit and your financial situation have 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? What are the biggest obstacles?
 - a. What strategies do you have in mind for overcoming obstacles?
 - b. How do you see this rent reporting program helping to overcome obstacles to building credit?
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. 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. [If yes] How often do you use it?
- c. Would you say your balance is high, low, or totally paid off?

8. When you need to borrow money, what are the main ways you do? Tell me about the last time that happened.

- a. Some people we talk to use check cashing services, payday loans, auto title loans, pawn shops, and loans before tax refunds come through. How about you?
 - 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 do you use them?
 - iv. What have your experiences been like with them? How have they affected your financial situation?
- b. Do you ever borrow money from friends or family?
 - i. When do you do that?
 - ii. What have your experiences borrowing from friends or family been like?
- c. Are there other people or services you borrow money from?
 - i. How do you decide who to ask about borrowing?
 - ii. When do you borrow money from them?
 - iii. What have your experiences borrowing from them been?
- d. How often do you help out friends or family with money? How about other ways you help them out (watching their kids, doing errands for them, etc.)?

9. 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?

10. Overall, what are your impressions of banking and other financial institutions?
- When you walk around or get around in your neighborhood, do you see banks that you would feel comfortable going to and using their services?
 - What role has having a bank account played in your life up to now?
 - [if part of the program group and enrolled in the rent reporting program] How have your past experiences with banks affected your engagement with the rent reporting program?
 - [if part of the program group and enrolled in the rent reporting program] Has the program changed your impression of banks at all? How so?

Background and context

We are almost done. But before we finish I wanted to ask you a couple quick questions about yourself and your family...

- About how long have you lived in your current home?
- And about how long have you received housing assistance?
- How many people live with you? Tell me about them. [Probe: children, siblings, parents, ages, and if they are a caregiver]
- Finally, tell me a bit about your education background. What's the highest level of education you have had?
 - Probe on vocational training—courses aimed at giving you skills for a particular type of job, possibly offering a certification—if not part of their response.

Thank you so much for your time. What you shared with us today will be very helpful for the study. [Provide information about how the interviewee will receive the \$75.] Our goal is to talk to each of the people who participated in one of these interviews at least three more times. Some of what we will ask about in future interviews will be things we didn't have time to get to today, and some will be similar to what we asked about today so that we can understand how your thoughts about your finances and your credit history change over time. 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.