

# Program Implementation Partner 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 your organization and participation in the Moving to Work Asset Building Cohort demonstration 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 would not use your name but may refer to your position and include descriptive information about the housing authority or your organization, 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?

## Organization and Community Context

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

1. What is your official job title?
2. Please briefly describe your current position and primary job responsibilities.
3. How would you describe the overall mission of your organization?
4. What are the primary services your organization provides?
  - a. Probe about which financial capability services are offered by partner organization (e.g., financial education, financial coaching, financial counseling, credit counseling, financial access).
    - i. Do the services include helping clients navigate benefit cliffs and asset limits? If so, how?
  - b. Can you briefly describe the characteristics of the population(s) that your organization serves? (e.g., TANF recipients, dislocated workers, refugees, veterans, formerly incarcerated).

- c. Does your organization have different services or programs targeted to different sorts of households or individuals?
- d. About how many individuals does your organization serve in a typical year?

5. Where is your organization/agency located?

- a. Tell me a bit about the other services available to families in this area. What sorts of credit-building, banking or savings programs are available to low-income families or individuals?
- b. Do pawn shops, payday lenders, check-cashers or other alternative financial service providers operate in this area?

## Partnership with PHA and Services Provided

Next, we'll discuss your partnership with the PHA

1. What services is your organization providing as part of the ABC MTW demonstration? [Note to interviewer – throughout guide, may need to refer a specific program name that the PHA uses instead of referring to the demonstration.]

- a. About how many of your clients are currently receiving services as part of the ABC MTW demonstration?
- b. Do the individuals you are serving as part of the demonstration differ from your typical clientele? If so, how?

2. How did you come to partner with the PHA on the demonstration?

- a. Did your organization and the PHA have a relationship prior to this demonstration? If so, please describe it.

3. What agreements, MOUs, or contracts are in place?

4. Do you receive payment from the PHA for the services you provide as part of the demonstration?

- a. [If yes] How is this payment structured? (i.e., per client or unit served, a fixed amount.)
- b. [If no] How do you fund the costs associated with providing these services?

5. How do you communicate with the PHA? Who is your point of contact there? How often do you communicate?

6. What outreach and recruitment activities do you conduct to engage the PHA's residents in your services?

- a. What outreach and recruitment strategies or messages do you find most successful?

7. How do you see the [opt-out savings account or rent reporting] program as aligning with the overall mission of your organization?

***Interviewer note: ask these questions if organization is a bank***

1. What type of institution are you: a commercial bank, a credit union, a community development bank/CDFI, or something else?
2. Please describe the accounts being offered to participants of [PHA name's] program and how they will open them or take possession of them, as applicable.

[Interviewer: probe to learn about the following]:

- Requirements for opening (or taking control of) accounts
  - Whether they run background checks
  - Associated fees such as overdraft fees and how customers are informed
  - Required minimum balances
  - How long it takes for deposited funds to be made available to customers
  - Availability of physical and remote (phone or online) services
  - Services in languages other than English
  - Ask: Are there any other important features of the account or requirements that I haven't mentioned yet?
3. Do these accounts differ in any way from your standard savings account offering?
    - a. [If yes] how was that decided?
  8. As part of [PHA name's] program, is your bank conducting outreach to or offering any services to participants? [Interviewer note: beside the account itself]
    - a. [If conducting outreach] Can you provide examples of messaging you use in doing that outreach?
    - b. *(As applicable depending on the types of services offered, ask questions from section for financial capability organizations)*
  9. Apart from your partnership with [PHA name], does your bank conduct any outreach to the un- or under-banked? If so, please describe it.

***Interviewer: ask these questions if partner is a rent reporting services provider:***

1. Please describe your organization's approach to rent reporting. Can you give me a basic overview of your business model?
2. Do you have any previous experience working with PHAs and/or affordable housing providers?
3. What bureaus do you report to?
  - a. Why those bureaus?

4. Is [PHA name] reporting to all the bureaus you are capable of reporting to?
  - a. Why or why not?
5. Do you have requirements or prerequisites for participating tenants?
6. How does your service report rental payments? Please walk us through the process for reporting rent.
  - a. [if not clear] Are the payments treated as revolving accounts, installment payments, or something else?
7. Is this full-file reporting or positive-only reporting? [Interviewer note: full-file reporting refers to reporting that includes late, missed and partial payments as well as on-time payments, whereas positive only reporting refers to reporting that only includes on-time payments]
8. What is the reason you report in this way?
9. What happens if a participant makes a late payment or misses a payment?
10. At what point do you consider a payment late or missed?
11. What about reporting historical rent payments that someone made before they enrolled in the service?
  - a. How far back can you go and is there a fee to the PHA or participant for doing so?
12. Does your service have any procedures for rent withholding if a tenant is paying rent into an escrow account due to a legal issue?
13. [Ask if the organization offers different options above, for example allowing the choice of full-file or positive only reporting] It sounds like you offer different options to your client. What guidance or materials did you offer [PHA name] when they were deciding between them?
14. Does your service handle the PHA's participants any differently than other clients? In what ways? Why?
15. What steps do you take to protect tenant information?
16. Is your service participating in recruitment of tenants?
  - a. If so, please describe the messaging used.
17. Do you offer any additional services to participating tenants? (e.g., credit monitoring services, education services)

18. [As applicable, ask questions from section for financial capability organizations]

**Interviewer: ask these questions if partner is financial capability organization or provides direct services:**

1. What types of financial needs do your clients typically have?
2. How do they store and transfer money? (i.e., cash, bank accounts, check cashers, prepaid cards, non-bank online payment services like Cashapp)
3. Do they typically have a bank account?
4. Do they use alternative financial services?
  - a. Why/why not? [Probe for convenience, comfort, accessibility, and experiences of discrimination and/or disrespect.]
5. Do they typically have savings or other assets?
6. Do they typically use conventional credit (i.e., credit cards, personal loans)?
7. Do they use high-cost credit like payday loans or auto title loans?
8. Do they typically have credit history?
  - a. [if yes] If so, do they typically know their credit score?
  - b. [If yes] Would they classify it as good or bad?
  - c. [If no] Has this impacted them from accessing anything? (i.e., without a credit history one cannot pass the security check required to receive online services from some government agencies like SSA)
9. What topics/services are most requested by participants?
10. Do you deliver these services in languages other than English?
  - a. [If yes] What are the languages in which you deliver the services?
  - b. [If yes] What proportion of your clients receive services in other languages?
11. What fees do you charge for your financial capability services?
12. Do participants receive any incentives for being part of the program?
13. In your opinion, why do you think demonstration participants who may benefit from your financial capability services might decline to participate?

14. What are the main challenges related to recruiting individuals to take up financial capability services?
  - a. How have you addressed those challenges?
15. Have asset limits for public assistance programs, such as Supplemental Nutrition Assistance Program (SNAP) or Supplemental Security Income (SSI), affected your ability to engage or retain participants in financial capability services?
  - a. [If yes] Can you elaborate? [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.]
16. What are the intended outcomes that clients at your PHA achieve through participating in financial capability services?

## Successes, Challenges, and Lessons Learned

1. What successes do you think you have had in working with the PHA on this program?
2. Please tell me about any accomplishments you are particularly proud of or think others might be interested to hear about?
3. What aspects of your program work best?
  - a. Do you think these best practice strategies could be replicated elsewhere?
4. Are there any notable new strategies or practices that your organization is currently planning for your integrated program?
5. How would you describe your relationship with the PHA?
  - a. What has helped you build a working relationship?
6. Tell me about the challenges you encountered delivering services as planned (Probe on staffing, engaging participants in services, integrating demonstration into normal processes, interaction with federal/state/local policies, contextual factors related to organization, funding/funding sources.)
7. Are there challenges that have led you to not offer any financial capability services you might have otherwise considered offering?
  - a. What strategies has your agency used to overcome these challenges?
8. What barriers to participating in financial capability services have you observed?
  - a. What steps do you think programs can take to address these barriers?

9. Are there any ways you would improve your program?
10. Is there anything about your program that you have been working to change?
  - a. [If yes] Why were you trying to make this change?
  - b. [If yes] Was there a policy change or practice that you adopted to make this happen?
11. Have any federal/state/local policies impacted the way you run your program?
12. Do you believe there is still an unmet need for a financial capability service that you and your partners do not offer? [Probe about lessons learned related to administrative burdens, timing of program activities, required staffing levels, and types of interactions with participants to be prepared for.]

Thank you for your time.