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FOR THE PEOPLE  
WITH THE PEOPLE

## Conversation Guide

**Facing a financial shock and becoming newly eligible for critical supports.**

**→ For All Conversations**

### Introduction

Thank you for taking the time to speak with us today. First, we'll start by telling you a little about ourselves, the project, and why we're interested in speaking with you. Then we'll go through the consent form and begin the interview.

We work with the Federal Customer Experience team at the Office of Management and Budget. We're an interdisciplinary team of researchers and designers that work to improve public services.

### About the project

- We are working with the Federal agencies and non-profit research partners to explore the main wants and needs of people during a key life experience: What happens when a person faces financial hardship?
- We hope that by speaking to you, we can better understand the main wants and needs of people experiencing this life event, and how States and the Federal Government can better support them.
- The research we conduct over the next few weeks with other individuals, frontline staff and experts will inform a small set of pilots in September.

### Consent

#### In-Person Interviews

Before we get started, we are going to go through our consent process. We'll also leave time for questions.

- *Go through consent form with participant*
- *Pause for any questions*
- *Repeat back consent for NOTES /QUOTES /SHARE QUOTES WITH JOURNALISTS/ RECORDING/ ANONYMIZED SOUNDBITES/PHOTOS or VIDEOS*



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### Remote Interviews

Before we get started, we are going to review your consent form answers.

- We see that you consented to NOTES /QUOTES /SHARE QUOTES WITH JOURNALISTS RECORDING/ ANONYMIZED SOUNDBITES/ PHOTOS or VIDEOS. Is this still the case?
- Do you have any questions before we begin?

(Skip if we have consent): We do not currently have a consent form on file for you. I'm going to send you a link in the zoom chat box so you can fill it out together before we start.

- Do you have any questions before we begin?

### Compensation (for eligible participants)

- We will provide you with a \$25/\$50 gift card for our conversation. How would you prefer we send this to you?
  - (If in-person): Physical gift card
  - Virtual
  - Physical card in the mail

### → *For Members of the Public*

### Background

- Could you start by telling us a little bit about you and your family?
  - (If children): How old are your children?
  - What support are you seeking/receiving from [organization] name?

### Conversation Prompts

As we mentioned, we're also interested in hearing about people's main wants and needs during financial hardship. Financial hardship can look like:

- Loss of income
- Unexpected medical bills / medical crisis
- Student loans coming out of deferment
- Rise in rent
- Loss of financial support due to domestic violence
- Retirement without a pension

*Have you been affected by any of those things?*

- (If no) That's great! (Skip to Wrap Up Section)



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- (If yes) Is there a particular experience you'd like to share with us?

*Could you walk us through your experience with financial hardship?*

- How were you and your family supported during that time?
  - Family/Personal relationships (borrowed money, gift,)
  - Predatory model (pay-day-loans/ loans with high-interest fees, reason for preference)
  - Public benefits (SNAP, Medicaid, TANF etc.)
  - Financial coach/advisor

*Predatory model:* Walk us through your decision to take out a loan.

- Reason for choice
- Bright spots
- Challenges

*Public benefits:* Did you apply for any public benefits during that time, such as food stamps (SNAP), welfare (TANF), or Medicaid?

- Why? Why not?
- Knowledge of programs and eligibility requirements?
- Application process and length? (language/literacy barrier, required documentation, application format, tech access, bright spots & challenges, support from CBOs/ State)
- Renewal process? (autorenewal v. new application, bright spots & challenges, temporary loss of benefits/ "churn", support from CBOs/ State)

*Financial coach/advisor:* Walk us through your decision to seek out a financial coach

- Reason for choice
- Referral or self-directed research?
- Bright spots
- Challenges

### **Key Wants & Needs**

- Are there things that you think worked well during [name life experience]?
  - (repeat back any bright spots and ask them why it worked well)
  - Thoughts on making [process/thing] universal across the U.S.?
- Are there any ways you think the government could (have) better support you and your family during financial hardship?



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- (repeat back any challenges mentioned above and ask them how they wish they would have been addressed)
- What do you wish you knew or had access to?
- Probes for FFS
  - Financial coach/advisor
  - Preference for enrolling in benefits/child care? (preferred time to apply & receive benefits, application process)
  - Preference for checking benefits?
  - Preference updating benefit information?
  - Preference for maintaining benefits?

### Wrap-up

- Is there anything else you want to share about you or your experience with the life event we discussed today?
- We will be talking to a few more individuals before we wrap up research. Would you have any friends/family who might be interested in talking to us about their experience? We will compensate them \$25/\$50 for a 45-60-minute interview.
- If you have questions about the research process, or want to follow up about this interview at any point, please contact Amira Boland at [Amira.C.Boland@omb.eop.gov](mailto:Amira.C.Boland@omb.eop.gov). You can also reach to any of us (state emails)
- *Go through Post-Interview Checklist*



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## → For Frontline Staff

### Background

- Could you start by telling us a little bit about you and the work you do?
  - Length of employment?
  - Day-to-day work experience?
  - Nature of interactions with individuals facing financial hardship

### Conversation Guide

#### Services and Programs

*What kind of direct support do you provide families with?*

- Financial coach/advisor
- Public benefit programs: SNAP, WIC, Medicaid, CHIP

Financial coach/advisor: *Walk us through how you financially advise families.*

- How are families referred to you/ connected with you?
- Cost of sessions?
- Length of sessions?
- Session format? (online, in-person, interactive v. lecture)
- Types of Tools /resources available for families?
- Outcomes for families? (positive, neutral, negative)
- Long-term engagement with families?

#### Key Wants and Needs

- Are there things that you think are currently working well?
  - *(repeat back any bright spots and ask them why it worked well)*
  - Thoughts on making [process/thing] universal across the U.S.?
- Are there any ways you think the government could better support you in your role?
  - *(repeat back any challenges mentioned above and ask them how they wish it would have been addressed)*
  - What do you wish you knew or had access to?
- Probes for FFS
  - Financial advisor/coaching model? Preference for checking on families' benefits?
  - Preference for updating families' benefits information?



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## Wrap-up

- Is there anything else you want to share about your experience supporting people who are facing financial hardship?
- We will be talking to a few more staff before we wrap up research. Would you have any colleagues who might be interested in talking to us about their experience? We will compensate them \$ for a 30-45-minute interview.
- Go through Post-Interview Checklist



## → *For Subject Matter Experts*

### **Background**

- Could you start by telling us a little about you and your role?
  - Day-to-day work experience?
  - Who do you most commonly partner with in your work? (other agencies, NGOs, etc.)
  - What are your main interactions with the Federal Government?

### **Program Overview and Public Experience**

First, let's walk through the support available to families who are facing a financial shock.

- What programs, services, or benefits are available to families in this situation in your state?
- Probes for FFS:
  - Does your state offer financial coaching services?
- Which of these programs have you found to be most effective?
- How do you measure the success of these programs?
- What are the enrollment and re-certification processes like for these programs?
- What are the most common challenges you find people have with these programs?
- Which communities, groups, or demographics do you have a harder/easier time reaching with these programs?
  - Do any of the groups experience greater churn?

### **Program Administration**

Let's talk about the administrative side of these programs.

- Have there been any recent big changes to how these programs operate in your state?
  - What improvements are you currently most focused on achieving in these programs?
- What do you see as being the biggest challenges in the administration of these programs?
  - [State administrators only] What are the most common challenges your staff face?
- Has your state taken any steps towards offering more integrated benefits?
  - If yes:
    - What has been hard/easy?
    - What administrative and process changes has this required for you?
    - What barriers are you still facing?



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- If no:
  - What would be the main barriers towards attempting this in your state?
- How are you feeling about the unwinding of the Public Health Emergency?
  - Are you anticipating challenges with this in your state?
  - Is there a plan for what actions will be taken in relation to it?

### **Key Wants and Needs**

- [State administrators only] How could the Federal Government support you more around these programs (integrated benefits etc.)?
- If you had a magic wand, what's one thing you would change about how your state supports people during facing a financial shock?

### **Wrap Up**

- Is there anything else that you think we should know?
- Thank you so much for your time. May we follow up with you in future if we have additional questions?
- If you have questions about the research process, or want to follow up about this interview at any point, please contact Amira Boland at [Amira.C.Boland@omb.eop.gov](mailto:Amira.C.Boland@omb.eop.gov). You also have our email addresses cc'd on the outreach email.
- Go through Post Interview Checklist