

Introduction

Hope Community, Inc. (a community development organization in Minneapolis) and Prepare + Prosper (a non-profit economic justice organization that serves the Twin Cities metro) began to partner in 2011. P+P provides volunteer-based tax preparation and related financial services to more than 13,000 people every year and was looking for a new site in South Minneapolis. Hope has a small community center and broad relationships in a very diverse, low-income neighborhood. Now almost 1,000 people use P+P's services at Hope every year.

As the relationship between Hope and P+P grew we began to vision a deeper partnership that could bring together strengths and interests of both organizations. In 2014, P+P was beginning to pilot a volunteer-based financial coaching program. Hope had been developing strategies for economic empowerment, and wanted to support this model. Financial coaching, particularly volunteer-based models, remains an emerging field that is gaining momentum.

Hope has a long history of community-connected work and of implementing "listening projects" that are opportunities for community members to participate in small dialogues about their community and issues important to them. Hope and P+P developed a plan to hold listening sessions and interactive surveys with diverse, low and moderate income people about their relationships with money and their ideas about financial coaching. Too often financial training opportunities are designed around assumptions about what people need to know about money and financial issues. Hope and P+P took this on because we understand how critical it is to move beyond assumptions and learn from community members.

The Blue Cross Blue Shield of Minnesota Foundation funded the Hope/P+P partnership for a two year project to develop and implement a listening project and continuing development of the financial coaching program. This report describes the Listening Project – what we did, what made it work and what we learned – as well as the development of the financial coaching program.

Who We Are

Hope Community, Inc. Founded in 1977 as a shelter and hospitality house, Hope took on a new mission in the mid-1990s as a community development organization in a very diverse, devastated neighborhood a mile south of downtown Minneapolis. Now 250 units of new and rehabbed housing is changing the face of the neighborhood. But Hope's mission is centered in the people in the community and others like them. Hope Community's mission is to "create connections that strengthen the power of community members and communities. We cultivate community leaders, build community capacity, care for the housing and community spaces we develop, and pursue equity and diversity in all we do." We are known for our innovative approach that engages hundreds of adults and youth every year who come together to create possibility for themselves and for their community (not limited to residents in our housing). Our big vision and persistence has evolved a comprehensive community engagement strategy that we call a "Platform" of connection, networks and impact. Over 3,000 people have participated in our Community Listening dialogues over the last 15 years. Over 500 people are involved every year, almost all low-income people of color. In addition, another 1,000 participate in

special opportunities, workshops and events. We always focus on skill building, leadership development, and opportunities to build individual capacity, community capacity and community change. The power of partnerships helps Hope to leverage investment and resources.

Prepare + Prosper

Established in 1971, Prepare + Prosper is an organization focused on financial capability for low- and moderate-income households. P+P leverages the help of more than 530 volunteers each year to provide free tax assistance and integrate financial services and products into the tax-time money-moment and beyond. By partnering with financial institutions, P+P connects customers with resources and products to help them protect and build wealth. P+P is deepening its services for customers through financial coaching to help them reach their financial goals.

P+P's work is not only transactional, but transformational – it provides direct services and engages customers and partners in outreach, training, and policy to address tax and financial issues on multiple levels. P+P encourages 1,000 customers to save nearly \$1.7 million each year through its innovative, research-based savings campaign, *Got Some, Save Some*. P+P also manages the new and evolving Financial Access and Inclusion Roadmap (FAIR) initiative to increase access to credit-building, saving, and asset-building opportunities for the financially underserved through the development and broad-based distribution of financial products build by and for the communities we serve.

What We Set Out to Do

Hope and P+P developed a plan to listen to 150 community members about money – diverse, low and moderate income people. We wanted to know how they were managing money, what goals they had around finances, what was working, and what people wanted to change. We also wanted to know how people felt, when thinking about and talking about money. Finally we wanted to use what we learned to help shape our joint work.

Summary – What We Did and Learned

Hope and P+P listened to 184 people over the course of 4 months. Together, we studied and analyzed the responses from 75 one-to-one interviews and 8 community listening sessions. The rich and layered conversations yielded data we believe will be important to anyone doing community-based work, particularly around building financial health. Common threads and themes began to emerge and we started to find patterns in the data leading to six overarching themes.

The Questions and Who Was In Listening Sessions

With a goal of listening to 150 people in the community, Hope began to plan what we have call a “Listening Project.” (For more information about the history of listening at Hope go to <http://www.hope-community.org/revitalization/community-listening>). Hope hired a project coordinator to hold listening sessions to reach 75 people. P+P also hired an experienced and

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trusted community member to complete at 75 one-to-one, interactive interviews with people who came to the Hope tax site during the 2014 tax season.

Staff from Hope and P+P crafted a series of questions for both the one-to-one interviews and listening sessions. We focused on the following areas:

- How people feel when they are dealing with their finances;
- What they do well currently, or had done well in the past;
- Their future financial goals;
- What challenges hinder their pursuit of their goals;
- What support is needed for reaching financial goals and who do they want offering such support.

The team wanted to ensure that the participants in the listening sessions and interviews represented broad diversity across the many cultures represented in the neighborhood where Hope works (African American, Native American, European American and East African and Latino immigrants), as well as across age and gender.

From the initial strategic outreach to 12 groups and organizations, the following co-hosted listening sessions:

- **Native American Community Development Institute**, an organization in Phillips that has been creating development, engagement, and leadership opportunities for a large, urban indigenous community.
- **Waite House** provides a number of services to families and individuals, including a food shelf, employment training, free meals, and youth programming. Waite House serves a large Latino population.
- **Aurora Saint Anthony Neighborhood Development Center** builds new residential and commercial properties in the Rondo neighborhood of Saint Paul. They also rehabilitate properties and engage in community leadership development with low-income residents, primarily of color.
- **Brian Coyle Center** provides a number of services to immigrants. Hope connected with an advanced English Language Learning class with Somali, Oromo, Kenyan, and Iranian students.
- **Power of Vision** is led by a group of young adult artist-facilitators at Hope who engage youth in Phillips in creating murals throughout the community.

In all Hope convened 8 listening sessions: a pilot session (to test the listening session agenda and questions) at Hope, another larger “open-to-the-public” session at Hope, a Spanish-language session at the East Phillips Recreational Center, as well as one session with each of the 5 groups listed above.

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What We Learned Through Listening

We learned a great deal and highlight six themes:

Learning #1: Both the Listening Sessions and Surveys gave us important information. We also learned about the impact of group dialogues. People were energized and eager to discuss money and finances with people who had similar financial backgrounds, and the group dialogues had unique strengths and results.

In listening sessions, people spoke more openly and personally.

When community members were asked a series of questions in interactive interviews, they most often gave straightforward short answers. However, the people who were part of listening sessions often told stories and gave examples to illustrate their points. This created a sense of camaraderie in the room, as the stories being shared resonated with others in the group. Participants related to each other and could find commonalities in their experiences.

For many of the questions, especially those specifically about financial coaching, responses from the one-to-one interviews were more varied and diverse. In listening dialogues, participants often discussed these topics until the group began to reach consensus. This is not to suggest that there was no dissent or that multiple viewpoints were not heard; they were. However, when given the opportunity to have conversations with each other, participants engaged with each other's responses. They found common ground, while also teasing out nuances when they mostly agreed.

For example, we asked everyone "Who do you trust to talk about money with?" More than 20% of responses from the interviews was "Nobody." The interviewer marked the response and continued with the next question. In contrast, in one listening session, someone responded "Nobody", but another person said "Banks? No, but I trust my dad. He is good with money." The group then had a rich discussion about how they, or people in their families and communities, don't trust financial institutions, but had friends, relatives, pastors, and others who they trusted to advise them about money. Fewer than 4% of listening session participants reported that there was "nobody" they trusted to talk about money with.

"[Who do I trust?] Everyone. It's like when you're poor, it's no big deal to talk about money because you don't have any."

This, of course, was not true in every instance. Many participants advocated for their distinct viewpoints to be reflected in the session notes. Still, the opportunity to engage with a group provided full and rich conversations.

People began to connect to each other in listening sessions.

Listening sessions are not just about the listening and gathering of data and input. People connect with each other, share information, and build their social and professional networks. Participants began to make connections to people in similar situations. For example, an

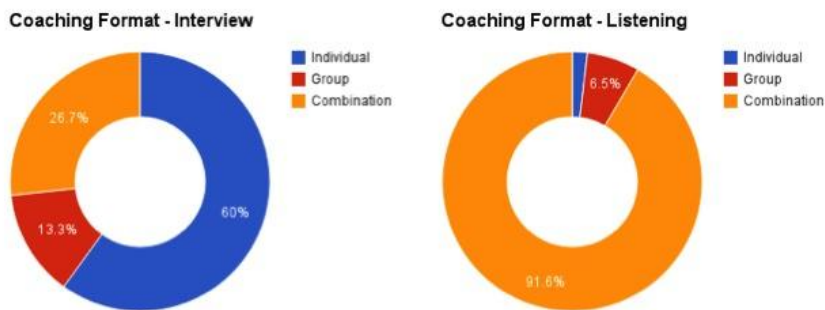
established dancer/choreographer spoke of her career and how she has handled the business of her art. A younger, emerging artist asked her if they could meet another time to talk about careers in the arts. In that same session, the dancer/choreographer said one of her goals was to get tenants to rent her house. Another person from the group asked for her contact information to pass along to friends who were looking for a new home.

In another session, a middle aged couple talked about the strategies they employ to pay monthly bills. They worked out a system together and it decreased the arguments they had about money. A woman in her 30s leaned into them with wide-eyed excitement and asked more questions about their system. She and her husband argued frequently about money, so she was eager to learn from a couple who stopped fighting about money.

Community members who had participated in listening sessions were far more likely to want to receive at least some coaching in a group or community setting.

We asked everyone to weigh in on the structure of the community-based financial program. In the interviews, there were three options: You could either choose 1:1 financial coaching only, group sessions only, or a combination of 1:1 *and* group financial coaching. More than half of those interviewed indicated a preference for 1:1 coaching only.

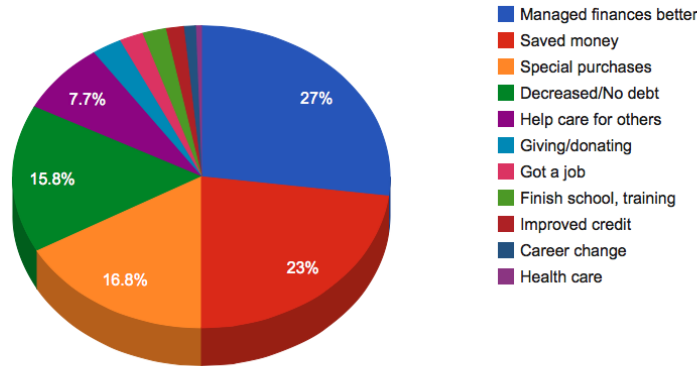
Conversely, almost no one from the listening session groups preferred 1:1 coaching only. Instead, they wanted more spaces like the ones created for the listening session to discuss money and finances generally, but also wanted private time with a financial coach to discuss the particulars of their finances.



Learning #2: When asked how talking or thinking about money made them feel, many people expressed feelings of anxiety, fear, and shame.

At the beginning of each conversation with community members, whether in a group listening session or interview, we asked people to share one word that described how they feel when

Previous Accomplishments



This chart highlights the many accomplishments of the 184 people we listened to. Notably, the greatest number of people felt most proud when they began to get a better grasp on managing money--they paid monthly bills on time, created budgets, and decreased spending in their homes. Accumulating savings, making large purchases like homes and automobiles, and paying down debt were some of the other achievements many of our community members were proud of.

"I felt proud when...making first-time grownup payments."

One compelling response came from a young artist in the **Power of Vision** mural group. His proudest money moment was a moment of serendipity. *"I found a \$20 bill while I was out on a run."* This group, made up of emerging visual artists, laughed and reflected that money was not something they felt pride about. It is just a fact of life. Everyone nodded when another member of the group said one of her accomplishment was changing her relationship to money. *"I stopped thinking about money as controlling or limiting, and just as a tool. It is a means and not an end."*

This sentiment--the notion that money itself is not the goal--was echoed several times through other discussions. People felt a great sense of accomplishment in the ways they have been able to find enjoyment despite having very little money.

"Success is having a share in community. We don't need to worry about money so much."

"I felt proud when I got sober!"

"My goal would be to stop worrying about people living in the country side of Somalia. They would have clean water."

People learned alternatives to traditional financial systems, or wanted to continue or return to cultural practices. Several group discussions centered on alternative economics. The **NACDI** group spoke at length about the short history indigenous people have with using money as currency. They expressed desire to reclaim barter systems. They also talked about past generations where everyone in the community would be provided for; as long as one person or family had abundance/surplus, no one else would have their basic needs unmet.

The primarily East African group at **Brian Coyle** struggled to name goals or future plans for money. They believed themselves rich already and well-cared for by Allah¹ and that only Allah knows the future, so it was futile to speak of hypothetical futures. Nevertheless, when asked what they would do if they had more money than they needed, more than half of them said that they would send it to family at home or use it to improve conditions in their home countries. Many others said they would make their hajj² or holy pilgrimage to Mecca, or help other community members pay for hajj.

As a group of Muslims, one of their highest financial priorities was to fulfill this obligation of their faith. One person who had been interviewed one-on-one talked about the *Ayooto*--a type of lending circle in which members take turns getting a lump sum from the group, while also making monthly payments into a collective account.


Most of the Latina women who met at the **East Phillips Recreation Center** live in extreme poverty, sharing small living spaces with a lot of relatives. While they certainly have limited access to jobs and good wages, they are also living meagerly, in part, to save money to send back home. They also spoke of *Tandas*, their own community lending circles.

"Now for me to save money is by entering in Tandas, is like saving money with a big group of people, to me that was the only way that I could buy my car."

Lesson #4: It is impossible to address poverty without also addressing income inequality.

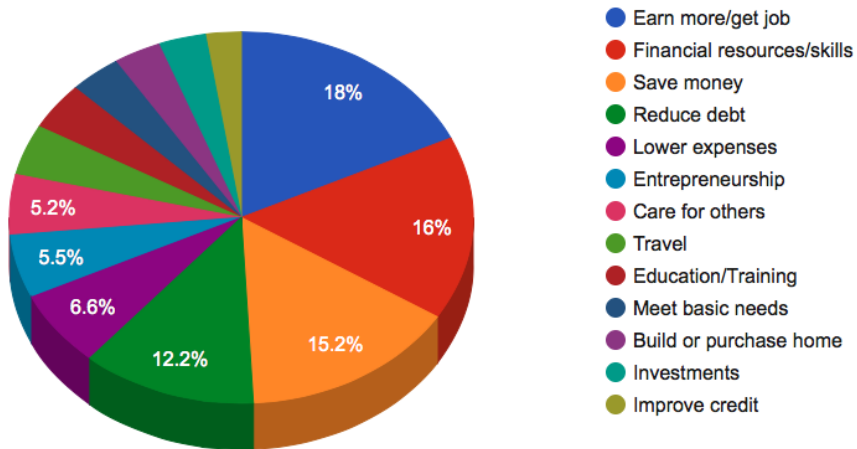
We asked 184 people if they could snap their fingers and immediately change something about their financial lives, what they would change. The top two wishes people had were (1) to earn more money (either by getting a job, getting a second job, or getting a raise at their current job) and (2) to gain resources and skills around managing money. Even within the "magical" scenario presented, most people wanted more practical opportunities to work, and to learn how to make money work better for them. They continued to ground their goals in the real world and

¹ Allah is the name of God in Islam. This group was primarily Muslim.

² The **Haji** (*/hædʒi/*¹¹ Arabic:  *Haǧǧ* "pilgrimage") is an annual Islamic pilgrimage to Mecca, and a mandatory religious duty for Muslims that must be carried out at least once in their lifetime by all adult Muslims who are physically and financially capable of undertaking the journey, and can support their family during their absence.

wanted to do real things. Almost everyone was looking for practical solutions and skills to address their everyday problems.

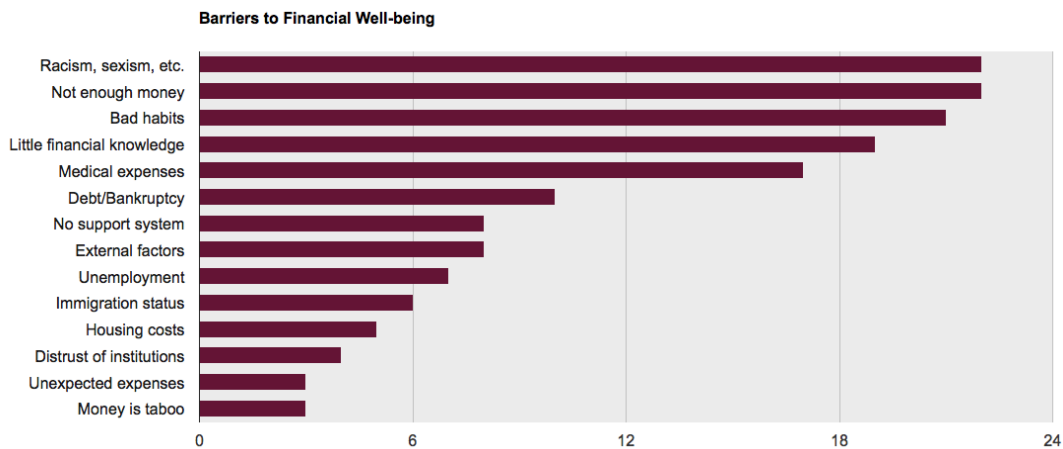
Participant Goals



“My husband has the education and the experience, but he’s struggling to find work. He is an immigrant with a very thick accent.”

During the listening sessions, facilitators allowed space for community members to talk about the obstacles they face in financial management - what, in their estimation, was impeding progress in reaching their goals. While many people lacked basic education and money management skills, many groups and individuals also indicated they faced several barriers to earning enough money to provide for themselves or their families.

Community members often believed that they were being blocked from employment because of their race or nationality, their accents, their age (either being too young to have much experience or being too old to be seen as a competent worker). *“It’s hard to find a job after 45. Especially as a woman.”* They talked about trying and failing to find full-time employment or jobs that paid enough to cover expenses. Many of them needed one than one low-wage job to make enough money.



Lesson #5: The topic of credit rarely surfaced directly.

We were surprised at how few people mentioned credit reports or scores. People talked about banks, credit unions, auto loans, student loans, and mortgages. They also talked about paying off debts. Yet very few of these discussions included considerations about how creditworthiness affects these items. They talked about paying off utilities and other bills - bills that do not count toward establishing or building credit, bills that will still negatively impact credit scores and history if they are not paid on time.

Credit has such deep and direct impact the affordability and accessibility of many of the stated financial goals. A low credit score can often be a barrier to homeownership, car ownership, and at times employability. It is expensive to have a low credit score, and this added expense disproportionately affects low-income people and people of color.

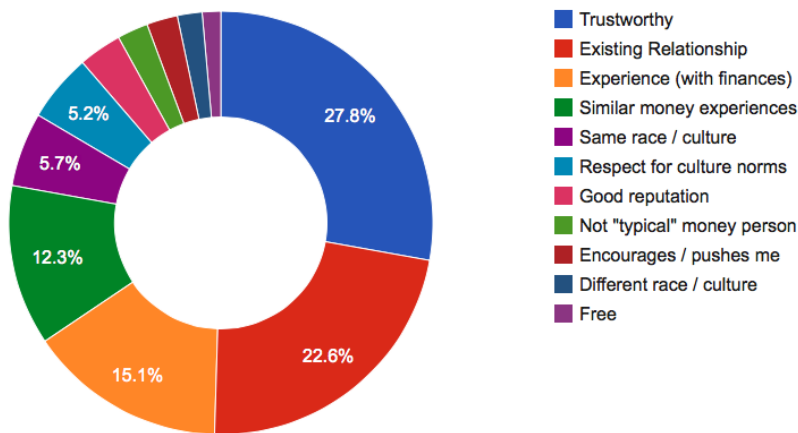
An absence of directly naming credit and credit scores may signal a need for greater education and more resources about credit in our communities. It also may indicate that credit is a low priority for people struggling to pay all their monthly bills, most of which will not affect their creditworthiness unless the accounts are quite delinquent. If they are successfully paying their bills with limited resources, those payments are not recognized by credit bureaus, so perhaps credit does not feel relevant in their situation. It certainly means we will talk more with community members about the relationship between their financial goals and credit, credit reports, and credit scores.

Learning #6: Building and fostering trust and relationships in communities plays a crucial role in the success of financial coaching and other community-based programs.

We asked everyone who they already trust to discuss money with. In interviews, the responses tended to focus on particular people or types of people - family members, professionals, friends, etc. These responses were also reflected in listening sessions. In the listening sessions participants were also encouraged to name the characteristics of people they currently talk to about money or traits that would be desirable in a volunteer financial coach.

Hope Community anticipated that people of color would prefer to work with someone of similar racial, national, or ethnic backgrounds. We were surprised to learn that, overall, cultural similarity was not a high priority. People primarily wanted to discuss their finances with someone they felt they could trust; this person was often someone they already had some sort of existing relationship with (or was recommended by someone they had a relationship with); and they wanted them to have some experience and track record with finances. Many people expressed a strong desire to work with people who not only had experience managing money, but also had a similar financial background. They wanted to work with someone who had been in their shoes in the past, but who had improved their financial skills and habits.

Ideal Financial Coach



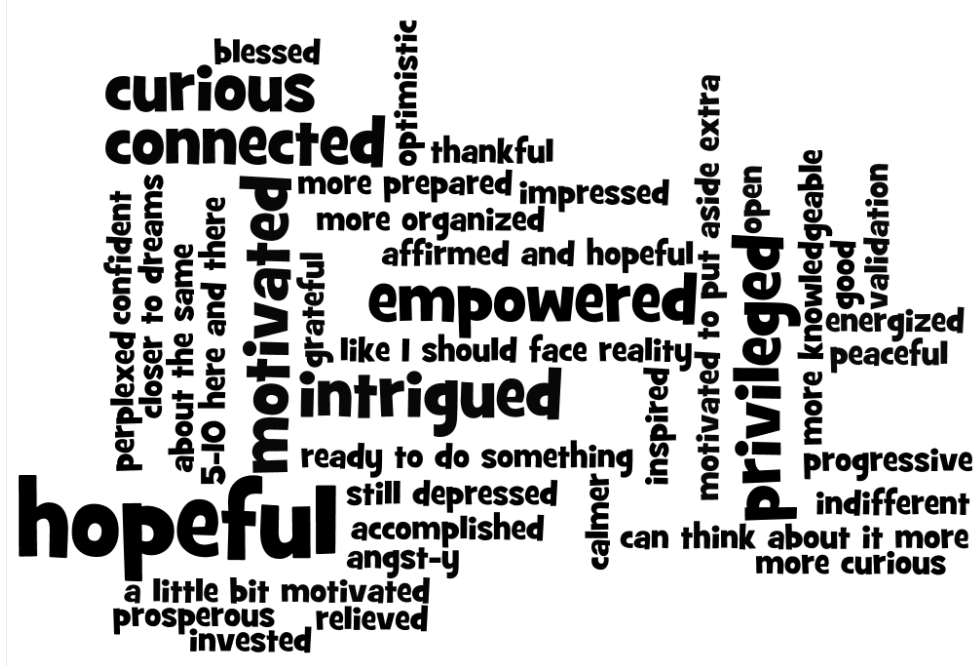
Community members indicated a number of behaviors that demonstrate trustworthiness: people who are good listeners, who are empathetic and responsive to their particular needs and challenges, and people who are connected to resources, information, and other people. Community members want to be treated as individuals with unique perspectives and circumstances, and not work with someone who will have the same advice or rules for everyone.

“Expect that money is a trigger for people, that people will be in distress while seeking help.”

People want their financial coach to get to know them, understand what matters to them, and to push them to reach their goals even when they are showing signs of discouragement and disconnection. Many people indicated that they would want to work with a coach who would check up on them if they fell out of touch. Others talked about how people may be emotional or distressed by the time they seek help with their finances. A good coach should be receptive to that and responsive, offering encouragement and tools to help people succeed.

Based on what we have learned, a successful community-based financial coaching program will be built on relationship. Coaches should develop a relational approach. They should take some time to get to know what motivates people and how to best support and challenge them. Community members will also benefit from opportunities to meet and engage with each other, so they may be encouraged by each other's success. They should be able to share their own tips and strategies with each other and develop relationships with one another.

At the end of listening sessions, we asked people how they were feeling after the conversation. We entered their responses into the Wordle program. Responses appear larger based on the frequency in which they were repeated.



WHAT NOW? - USING WHAT WE LEARNED

We were inspired by the impact people felt after talking about money and finances with a group of their peers. People who we engaged through listening sessions reported feeling

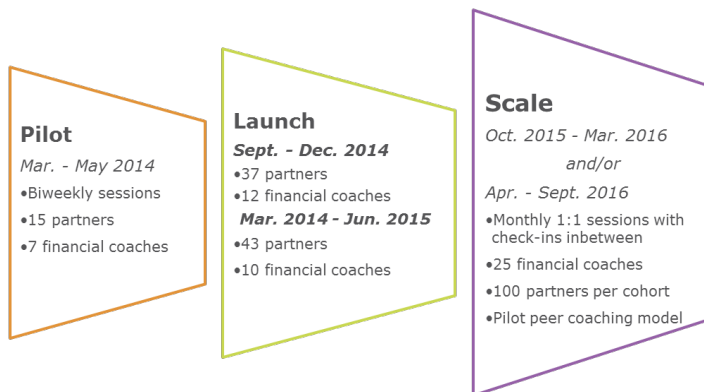
motivated, hopeful, empowered and connected after just one community dialog. Community members seemed to be encouraged by two primary factors. First, the listening sessions represented opportunities for them to come out of isolation with their concerns about money. They sat in a room with people who were presently, or had been in the past, in the same financial or economic position as them. Some of their shame was mitigated because they no longer felt alone. Second, they felt encouraged by learning, in this case not from financial professionals, but from each other some of the ways that people were moving toward their goals and greater financial health. Their goals felt more attainable because they had evidence that someone in their situation had been able to make progress.

As described above, we also learned that establishing trusting relationships, more than any other factor, was essential to community members for them to feel ready to open up about their financial lives, experiences, practices and habits.

Prepare + Prosper’s Money Mentors program

This listening project allowed Prepare + Prosper (P+P) to thoughtfully design and scale up our community-based financial coaching program, Money Mentors. We strove to build a culturally competent model of volunteer financial coaching that infused learnings from this report into all components, from recruitment of volunteer financial coaches to our training content and program design delivery.

In tandem with the deep community listening, we have spent the past two years building the framework of our financial coaching program and have simultaneously learned what people want in a coaching relationship. In March 2014, P+P launched its volunteer-based financial coaching pilot program, Money Mentors, starting with 7 volunteer financial coaches who reached 15 participants. To-date we have reached 95 community members and their families with our Money Mentors programs and have received extremely positive response and demand.



Because coaching focuses on investing in the person in his or her own unique situation rather than merely providing information, the coach serves as a champion and a guide, helping people to tap the resources that already exist within them. Financial coaching not only helps people solve immediate problems to reach goals, but can have the lasting effect of making people aware of their own power to change their circumstances and those of their community. Some examples of how Money Mentors is impacting the lives of program participants are demonstrated in the below quotes.

“Money Mentors is helping me achieve my dream to become debt free. My financial coach helped me figure out a way to save a portion of my income even though I live paycheck-to-paycheck.”

“This program is helping me achieve my dream to become debt free. My coach has helped me figure out a way to save a portion of my income even though I live paycheck-to-paycheck.”

“We felt like we were sinking every month prior to joining this program. This program really helped us work around our financial issues.”

Hope Community

Creating opportunities for community members to learn from and with each other, and to act together, is at the core of Hope’s work. We launched a pilot program called First Steps to Better Money Management drawing from the experience and learning from this listening project. We continued the community conversations about finances, wealth, and well-being in two pilot groups.

We convened two separate cohorts of community members to meet weekly with each other. If listening session participants felt motivated and encouraged after one session, we believed that a group that gathered several times would foster more social connectedness, more trust, and therefore more opportunity to effect real change in people’s lives.

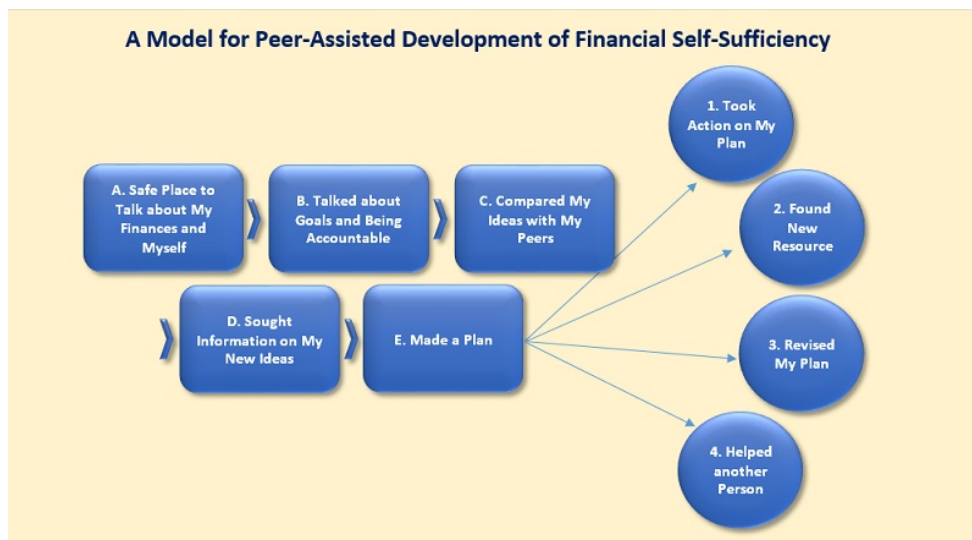
We held two series of workshops created for low-income community members. The workshops had four basic goals:

1. Relieve some of the stress people feel about money.
2. Support participants to set attainable financial goals.
3. Build confidence and feelings of power when dealing with finances.
4. Define wealth creatively.

The first workshop consisted of introductions, a movement exercise, and goal-setting. Participants spent some time alone with a worksheet designed to help them set financial goals. In each of the following sessions, participants gave a progress report on the goal they set in this first meeting. In the second session, after the progress report, participants reflected on a reading about confronting fear, using empowering language, and taking risks. They

remembered risks they had already taken that resulted in success for them. Next, participants discussed the areas of abundance in their lives, reflecting on ways they already felt wealthy, without financial wealth. In the final session, facilitators responded to a request by participants to lead a session about salary negotiation. Finally they reflected on their time together and gave feedback to the facilitators.

According to evaluations (summarized in the chart below), participants felt they had a safe place to open up about their personal lives and finances. They felt supported both by the facilitators and by other participants. They also valued that they were able to name some goals and be held accountable to them. People were very pleased that, for most of them, they walked out the door with a workable plan for their goals. Not only did participants make a plan, but they also started taking action on those plans. They walked away with new resources, as well as shared some with others. When they realized their plans may not work as originally intended, they actually made revisions and tried new things.



Conclusion

Community-based financial coaching is an emerging field with great promise. It challenges people to reflect on their values, their successes and challenges, and supports them to find their own solutions. Hope Community is glad to partner with Prepare + Prosper to be leaders in the field, because it upholds our core value that the most effective tools for community engagement and development are the ones powered by the people they intend to serve. This work is not possible without the insight and wisdom of community members. We are grateful

to our residents, neighbors, and partners for sharing their experiences and working toward solutions.

Thank you for allowing us to listen!

APPENDIX

Methodology

In January 2014, we convened a group of people who were current and past participants in Hope's community engagement programs. Because of their pre-existing relationship to Hope, we believed they would be open, not only to participating in a listening session, but also to giving our team feedback on how to improve our listening process. Hope's project coordinator identified people involved in an intense organizing and leadership program, as well as mentors in a mural program who had long histories at Hope. Although there were already strong relationships, the coordinator met 1:1 with key people, made presentations to groups, and followed up with emails and phone calls to successfully recruit listening participants.

At the same time, the coordinator and Hope staff began to identify organizational partners to cohost listening sessions. The project coordinator also had strong relationships at some of these organizations. She followed a similar process where the organization would turn out people they had relationships with and the Hope coordinator would lead the facilitation. We followed the same process described below for each organization or group we reached out to:

1. **Use existing relationships to make initial contact at the organization.** In this case, it was either a Hope staff person or the project coordinator. Use those contacts to establish an initial connection and arrange a 1:1 meeting with a key person in the organization.
2. **Use more personal means of communication for less established relationships (and for follow-ups).** Email usually works best for people with whom there is already a strong relationship. Phone calls are a good way to follow up on emails. Face-to-face meetings are usually the best way to connect when there is little to no existing relationship.
3. **At least one in-person meeting with a key person at the organization or group is critical.** An organization co-hosting a listening session will have to buy in to the purpose and vision and must be willing to actually turn people out. It's critical to work through that kind of commitment in person. It is not a one-sided relationship, often host organizations will be very interested in what people will say in a listening session.
4. **Suggest holding the listening session during a time when people already meet, as long as sufficient time is available.** Most of the listening sessions were held during existing meeting times. We simply asked if one meeting could be set aside for our listening session and the group was notified in advance about the listening session.

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What Makes Listening Work – Anticipate the Needs of the Group

- If the listening session will be held during a mealtime, provide food.
- Trust is important. In the sessions hosted by external organizations, have someone with a relationship to those in the room introduce the purpose of the session and the facilitator.
- A very important aspect of Community Listening is transparency about the information being collected. Each listening session was held by a facilitator and a dedicated note taker. Notes were taken on large sheets of paper, visible to everyone in the room. Participants were encouraged to actively review the notes as they went up. People must be sure that their words and intentions were well represented.
- Community members are more fully engaged when facilitators provide opportunities for discussion and connection between people. Rather than presenting a long list of questions, focus on a few discussion areas. If it helps, begin with a list of questions, and then recognize where they fall into broader topics. From those broad topics, ask three or four open-ended questions that will elicit conversation. Be curious and draw out dialogue. During this process, not only do facilitators gather information from people, but everyone in the room is learning from each other and connecting through personal stories.
- If language might present a barrier, develop a strategy to address that. For this project, instead of interpreting sessions, we held language-specific listening sessions facilitated by native speakers of those languages. The project coordinator prepared with those who ran Spanish and Somali sessions. She was introduced to these groups but did not lead the sessions. We learned that there was some high tension in the Somali community about being watched and observed by outsiders. It was suggested that we not take notes on large sheets in front of the room because people would shut down.

Instead, the coordinator immediately had a post-session debrief with the Somali facilitator in which both of them wrote notes from the session.

Qualitative interviewing (description of process)

For two months between February to April 2014, Prepare + Prosper hired a “friend” and trusted community member with experience in community organizing to conduct 75 individual interviews with customers receiving free tax preparation at the Hope Community tax site. The interviewer’s role was to document customer responses on a paper “financial coaching interview” form and enter the customers’ responses into a Google Form for analysis.

The quality of information obtained during an interview is largely dependent on the interviewer – their approach, demeanor, presence, and ability to build trust and rapport. We felt confident in our initial interactions with the interviewer and his experience working directly in communities that he had the skills to make people feel welcomed and comfortable to open up about the taboo of money management. We carefully developed a set of questions and the interviewer took each of the 75 respondents through the interview guide. The interviewer approached the protocol as a conversation around feelings, experiences and attitudes about money rather than an investigation or interrogation.

The approach he used was a one-on-one, standardized, open-ended interview. This type of interview approach was selected to adapt within the busy tax site environment and maximize the hour or more wait time from when a customer arrives and their return is prepared and reviewed. While a tax site full of 30+ waiting customers makes for a good environment to capture interviewees and conduct open-ended interviews, there were limitations of privacy, time and attention. The customer’s first priority is to get their tax return prepared and filed by P+P volunteers and oftentimes the interviewer is trying to capture their attention in the middle of a tax process. Therefore, we had to develop a brief, yet compelling interview protocol to adapt to this environment.

Despite these limitations, the open-ended interview approach provided a great supplement to the in-depth and deep listening we did. Unlike a closed questionnaire, this method allowed us to capture the customer’s own words, terminology and perspectives, and to capture the complexities of their individual perceptions and experiences. Closed interview instruments by design force respondents to fit their knowledge, experiences and feelings into categories and thus limit their response choices. This mixed-methods approach of listening and interviewing provided a rich tapestry of data shared in this report.

HOW WE ANALYZED THE DATA

We engaged 184 people over a 5-month period. We captured 75 interviews and engaged 109 people in 8 listening sessions. With detailed notes from each session and interview, the project

coordinator read through the findings several times and began to identify recurring themes. She developed a list of the themes, sorted into several categories:

1. Financial goals
2. Perceived challenges in reaching financial goals
3. Financial accomplishments
4. Core values around money
5. Characteristics of an ideal financial coach

Under each theme, she identified the most common recurring individual responses. For example, under financial goals, the most common response was “save money” followed by “reduce debt”. Each of these themes (and sub-themes) was assigned a code number.

A team of five people across both organizations gathered to review the notes to find alignment and agreement on themes and subthemes. Each set of notes was reviewed by at least two people. During this process, the review team added new themes and affirmed existing themes.

Next, the data in the notes were then thoroughly coded. While there are software programs such as Nvivo that can sort out themes, we opted to code the notes by hand. We wanted to be keenly attuned to the specific words spoken and recorded from the multiple cultures we engaged, and to ensure that we were able to pay particular attention to context and nuance. We had many discussions as a team about particular passages, stories, and quotes that stood out to us. We highlighted these passages because they were illustrative and helped shape our analysis and interpretation of the data.

Once the data had been coded, the project coordinator tallied the total number of times each theme code occurred. She entered the numbers into a spreadsheet and began to create charts and graphs to make the data easier to understand. The charts and graphs along with the highlighted passages began to tell a powerful story about how people in diverse, low-income communities related to money and finances.