Appendix A-9: Conversation Guide

Public reporting burden for this collection of information is estimated to average 90 minutes per response, including the time for reviewing the instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information collection is voluntary. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: Reports Clearance Officer (Attn: OMB/PRA 0970-XXXX), Administration for Children and Families, Department of Health and Human Services, 370 L'Enfant Promenade, S.W., Washington, D.C. 20447.

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Introduction

Thank you for being a part of this research study on how families are managing during tough economic times. To begin, I will read to you a consent statement that describes the purpose of this study, the requirements to participate, the risks and benefits to participation, and other key information. Here is a copy for you to follow along as I read [HAND R COPY OF FORM]. Then, I'll ask you to sign the form indicating that you agree to participate.

[INFORMED CONSENT PROCESS]

I. DEMOGRAPHICS AND HOUSEHOLD COMPOSITION

I would like to start by getting some basic background information on you and your family.

- 1. How old are you?
- 2. Are you Hispanic or Latino?
- **3.** How would you describe your race? (For example, American Indian or Alaska Native, Asian, Black or African American, Native Hawaiian or Other Pacific Islander, or White)
- **4.** Were you born in the United States?

<IF NOT US-BORN> What country are you from? How long have you lived in the United States?

- **5.** Are you married, single, dating, something else? (If single, probe whether R is in a relationship.)
- 6. Do you have children? How many children do you have and how old are they? Do all your children live at home with you?
- 7. Could you tell me who else currently lives with you in your home, their age, their relationship to you, and how long they've been living here? You don't have to give me their names, just who they are in relation to you, like your mother or your sister. [Probe for residence of children's father(s) if he does not reside with family.]
- **8.** How long you have lived [here/ in your current residence]?

- **9.** What is the highest level of education you completed? Do you have any special training or certificates? (If yes, probe type of training, when it was completed, how it was financed- and if any debts from school.)
- **10.** Are you currently enrolled in school or in any job training programs? What are you doing and where are going? How are you paying for it? What do you hope to do once you're finished?

II. CURRENT/RECENT EMPLOYMENT

Next, I would like to ask you about your work.

11. Are you currently working for pay? You can include any type of work: self-employment, freelance, and temporary jobs.

<If yes> Continue

<If no> Go to Question 18

12. Please tell me about the work you do, when you work, how much you make, and anything else about the job that will help me understand what you do.

(Fill in Employment History Calendar.)

Probe for:

- type of job(s), tasks
- status: regular/permanent, temp or seasonal
- how long R has been working at this job
- pay (salary vs. hourly wage; gross income vs. take-home pay)
- schedule, including days (fixed vs. rotating/shifting; weekdays vs. weekends), number of hours (fixed vs. varied), start and end times (regular vs. varied; early morning, evenings, or nights); and predictability and flexibility of schedule
- benefits (health insurance for self and/or family, paid time off, etc.)
- working more than one job, multiple jobs
- working for an employer or is self-employed (including less formally)

13. How did you find this job? (Probe for how R found job, what R did to find it, use of job referral agencies/social networks/church/temp agency, how hard job search was, extent to which R feels she had choices;

14. Why did you decide to take this job? (Probe for reasons for selecting job: issues around pay, benefits, schedule, etc.)

15. Tell me a little more about how you usually get to and from work and how you pay for transportation costs. (*Probe for use of public transportation vs. own car vs. relying on friends/families/others*; issues of reliability, car breakdown, bus problems, etc.)

16. What other work expenses do you have?

17. < **IF R IS SELF-EMPLOYED** > Is your business the same from month to month, or do you have ups and downs? Do you ever have difficulty getting your customers or clients to make payments? Explain.

<Skip to Question 20>

<IF NOT CURRENTLY WORKING>

18. Do you want to be working or did you choose to not work right now? Why?

<If R wants to work>

- a. Are you looking for work? For how long have you been looking for a job?
- b. What types of things are you doing to try to find a job? (Probe for job center visits, looking online, asking friends, etc.).
- c. How has your job search been going? (Probe for any interviews, etc.)
- **19.** Have you worked for pay in the past?

<If yes>

a. When is the last time you worked? Tell me about the most recent job you had. (Fill in Employment History Calendar.)

Probe for:

- type of job(s), tasks
- status: regular/permanent, temp or seasonal
- how long R worked at this job
- pay (salary vs. hourly wage; gross income vs. take-home pay)
- schedule, including days (fixed vs. rotating/shifting; weekdays vs. weekends), number of hours (fixed vs. varied), start and end times (regular vs. varied; early morning, evenings, or nights); and predictability and flexibility of schedule
- benefits (health insurance for self and/or family, paid time off, etc.)
- working more than one job, multiple jobs
- working for an employer or was self-employed (including less formally)
- b. Did you like this job? Why or why not?
- c. Why are you no longer working at this job?
- **20.** In addition to regular jobs, sometimes people do side jobs or work in the home to help make money and pay the bills, for example doing hair, watching children, preparing and selling food, driving people around, or doing yard work. Are you doing anything like this?

<If yes> What do you do? [Probe for type(s) of jobs, when/how long been doing it, why R is doing side jobs, importance of income to HH]

III. EMPLOYMENT HISTORY AND DYNAMICS (over previous 24 months)

Now, I would like to get a sense of your recent work history, over the last two years.

(Use Employment History Calendar to organize this data collection going backwards two full years from the interview month and capturing spells when employed and not employed.)

21. You said you started working at your [CURRENT/ MOST RECENT] JOB in [MO/YEAR]. Were you employed somewhere else before you took that job? Can you tell me a little bit about the job you had? (*Probe for prior job type, pay, and schedule*; whether R worked for an employer or was self-employed.)

- **22.** How long did you work at this job? Can you remember what [MO/YEAR] you started and the [MO/YEAR] you left this job? (*Probe for length of time between jobs.*)
- 23. Why did this job end?

(Repeat Employment History until reach job held 24 months prior, marking all gaps in employment.)

Before we move on, I would like to make sure I have captured the correct information about the jobs you have had and the times you have worked over the last two years.

(Review information in Employment History Calendar and confirm with respondent.)

- **24.** Now, I would like to ask a little about other people in your household, if that's okay with you. Is anyone else in your household working? Can you tell me about the kind of work does he/she do? (*Probe for who (partner/spouse/relative*), type of job, pay. Include side jobs for pay.)
 - a. **<IF CHILDREN 14 and OLDER LIVE IN HOME>** Do any of your children work? If so, do they contribute to the household expenses?
- **25.** < Consult Employment History Calendar >: Have you or anyone else living with you been laid off or been without a job for a month of more within the past 2 years?

<If yes, continue. If no, skip to 26>

- a. Did [you/he/she] ever receive Unemployment Insurance or Workers Compensation?
 - <If yes> How long did [you/he/she] receive it? How important was the Unemployment Insurance in terms of your family's budget? Explain.
 - If no> Why not? (Probe for why they were not eligible, or perceived so.)

Employment History Calendar

Place an "O" in the month the job started and an "X" in the month the job ended. Place a "U" in months unemployed. Leave blank months not working and not looking for work.

													2012												2013											
	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Мау	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Мау	Jun	Jul	Aug	Sep	Oct	Nov	Dec			
Employer List																																				
	-																																			

IV. PERCEPTIONS OF EMPLOYMENT OPPORTUNITIES AND BARRIERS

26. So we've talked a little bit about the jobs you've had in the last couple of years. I'd like you to think about the work you've done and tell me: What do you think about the kind of work opportunities you have had?

- a. Have you been generally satisfied with the jobs you have had or work opportunities available to you? Have you felt like you could find the kind of job you were looking for? Why or why not? (*Probe for job type/content of job as well as location, hours, play, flexibility.*)
- b. Do you think that the jobs you've had were best using your skills and experience? Why or why not? (*Probe for any differences in jobs.*)
- **27.** We are interested in learning more about any challenges people face that can make steady employment more difficult. Are there problems or issues you or your family face that limit your ability to work in any way?
 - a. Many jobs require background checks or a certain level of education. Have issues like these ever posed a problem for you in seeking employment? Explain.
 - b. Some people say the location of their home and transportation to work can be a problem. Has that ever affected you? Explain.
 - c. Do you, your children, or anyone else in your family have any health, emotional, or behavioral conditions or other special needs that create challenges for you to work and keep a job? What are these and how do they affect you? Have you ever lost or quit a job, or decided not to work, because of these conditions? Explain.
 - d. **FOR IMMIGRANTS>** Sometimes mothers say that they face barriers because of limited English, lack of working papers, or stereotypes about Hispanic people in general. Have any of these issues ever affected you?
 - i. < If Yes for language barrier > Have you taken English classes?
 - ii. Do you know of any unmarried mothers in your community who are raising children and do not take jobs for these reason? How common do you think this is in your community?
 - iii. Can you tell us more about how a mother in this situation might get by?

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28. <FOR MOTHERS WITH CHILDREN UNDER 5> For many mothers, it is hard to go back to work while caring for young children. Have you ever felt this way? Explain.

- a. How did you handle the period before and after the birth (of your youngest child)? Were you working before? Did you take time off temporarily, or did you leave the job? How soon after the birth did you try to go back to work?
- **29. <IF R REPORTED HAVING CHILDREN UNDER 14>** Are any of your children in child care or does someone else take care of them?

<If yes>

- a. Can you tell me about your child care arrangements: who cares for your children and when, and for how long you've been using this arrangement?
- b. Do you have to pay for child care? How much?

<If no, and R currently works/is in school> Where are your children when you
are [working/ in school]?

- **30.** Some parents have a hard time arranging child care that meets their needs. Have you ever felt that way? What do you find most difficult for you when it comes to child care? Why do you say that? [Probe for access and flexibility issues, feelings about others taking care of children, satisfaction with child care providers, maternal choice to not work and raise children.]
 - a. Do you think that the jobs you've had fit with your responsibilities as a parent? Why or why not? [Probe for any differences in jobs, flexibility, and ability to take time off if child was sick.]
 - b. Have you ever had to miss work, or lost or quit a job, because of child care issues? Tell me about what happened.
 - c. What about problems with your child care because of issues at work? Have you ever had problems with keeping your child care because you had to work late or your work schedule changed? Can you tell me about that? (*Probe for any differences in jobs and providers.*)

V. USE OF GOVERNMENTAL BENEFITS AND PROGRAMS

One of the things we are interested in understanding better is what assistance programs families use to help meet their family needs.

31. In the past 2 years have you received any type of government assistance such as food stamps or SNAP, WIC, cash assistance or welfare [LA: CalWorks], disability payments or SSI, health insurance [LA: MediCal], child care subsidies, housing assistance, assistance paying for your energy bills, or other assistance provided by [California/Michigan] or your local department of social services?

(If yes, continue)

(If no, go to 32)

- a. What kinds of assistance have you received? (*Probe for TANF*, *food stamps/SNAP*, WIC, health insurance, child care subsidies, housing vouchers/Section 8 housing, energy, disability, other assistance programs). Are you <u>currently</u> receiving any assistance from these programs?
- b. Are there other programs you applied for but were denied or you haven't heard back from yet?
- c. For each of the benefits you receive/d, about how much [did/do] you receive?
- d. For how long [did you get/ have you been getting] these benefits? (*Probe for whether assistance has been consistent since applying or if R has experienced instability, or periods without benefits.*)
 - <If assistance ended> Do you know why (this benefit) stopped? (Probe for reasons for termination and instability.)
- e. What made you decide to apply for these benefits?
- f. How helpful has this assistance been to your family and in what ways?
- g. How did you learn about these benefits? (Probe whether they found out informally through friends/relatives or some formal source.)
- h. What has your experience been applying for and receiving these benefits?

i. Can you tell me what the application process was like? Would you say this process was easy or hard for you? Why? Any problems with caseworkers? Difficulty understanding paperwork? How long did the process take?

- ii. What have you had to do to keep your benefits? What has this process been like? Have you had any challenges keeping your benefits? Why?
- iii. **[IF RECEIVING MULTIPLE BENEFITS]** You mentioned that you receive a few different types of benefits. Can you tell me what it's been like dealing with multiple benefit programs? (*Probe paperwork overload, multiple applications, misalignment of recertification dates*)
- i. Do you think you are currently eligible for any other types of assistance programs for which you haven't applied? Why or why not?

<If yes> If you think you are eligible, why haven't you applied? (Probe reasons for choosing not to apply and barriers to accessing benefits.)

<SKIP TO QUESTION 33>

32. <IF R HAS NOT RECEIVED ANY ASSISTANCE IN PAST 2 YEARS>

Have you ever had any experience applying for or receiving any government assistance (such as welfare/TANF, food stamps/SNAP, WIC, public health insurance/Medicaid/CHIP, or child care subsidies)?

<If yes>

- a. What assistance did you receive?
- b. Can you tell me when you received these benefits and what your experiences were like applying for and receiving these benefits?
 - i. Can you tell me what the application process was like? Would you say this process was easy or hard for you? Why? Any problems with caseworkers? Difficulty understanding paperwork?
 - ii. What did you have to do to keep your benefits? What was this process like for you? Did you have any challenges keeping your benefits? Why?
 - iii. [IF RECEIVING MULTIPLE BENEFITS] Can you tell me what it was like dealing with multiple programs?

c. Do you think you are currently eligible for any types of assistance programs for which you have not applied? Why or why not?

<If yes> If you think you are eligible, why haven't you applied? (Probe reasons for choosing not to apply and barriers to accessing benefits.)

<If no benefit experience>

- d. Do you think you are currently eligible for any types of assistance programs for which you have not applied? Why or why not?
- e. Why haven't you ever applied for any assistance? (Probe reasons for choosing not to apply and barriers to accessing benefits.)
- f. If you needed to get help from welfare/public assistance or non-profit agencies or charities, would you know how to do this? Where would you get information?

<IF OTHER ADULTS IN THE HOUSEHOLD>

33. Do other people in your home get cash assistance, food stamps, disability, or other types of benefits? Can you tell me about the assistance they receive and how it's helped you and your family, if it has?

<ASK OF ALL>

34. Thinking about your experiences, what do you think local agencies can do to help people get and keep the benefits for which they might be eligible? What do you see as the biggest problems or challenges for people?

VI. SOURCES OF INCOME AND FINANCIAL SUPPORT

Next, I would like to ask you about your financial situation and resources you have to make ends meet.

- **35.** How much money would you say you and your family made <u>last year</u>, (that is in 2012) altogether from jobs, from benefits like public assistance or unemployment insurance, and from other sources? (*Probe for an approximate amount or a range if R cannot say exactly: e.g., less than \$10,000, \$10K \$15K, \$15K \$20K, \$20K \$25K, \$25K \$30K, etc.)*
- **36.** Do you expect to make more, less, or about the same this year? Why do you say that?
- **37.** How stable is your family income from month to month? (*Probe seasonality of income and reasons for instability.*)
- **38.** How many people is this money used to support? Do you regularly give or send money to other relatives or friends not living with you?
- **39.** I'd like to talk about <u>your</u> household income <u>last month</u>. Can you tell me approximately how much **you** received from the following sources?
 - Work/earnings
 - Unemployment Insurance
 - Disability (probe whether for R or children if not reported earlier)
- **40.** Do you receive any money from child support (either formal payments that follow from a child support order, or informal payments that your children's father(s) give(s) directly to you)?
 - <If yes> How much do you receive in child support and how often, regularly or irregularly?
 - <If no> Have you ever received child support?
 - <If yes, previously received CS> When was the last time you received child support? Do you know what's going on that you're not receiving it now? Explain.
 - If no, never received CS> Why not? Have you ever tried to pursue child support?

41. Besides the money you and your family earn from work or receive from the assistance programs we have discussed, do you have any other sources of financial support?

- a. What about tax refunds? Did you file for taxes last year? Did you get a refund? Did you apply for the Earned Income Tax Credit or the child tax credit? What did you use that money for?
- b. Do you or anyone else in the house have credit cards?
 <If yes> Can you tell me a little bit about what you use/used them for and what you do about paying them? [Probe for carrying balance versus paying off]

<If no> Have you recently had a credit card?

<If yes, had card> What happened that you no longer have one? [Probe
for whether balance is still there]

<If no, didn't have card> Why did you decide not to have a credit card?

c. Have you ever used short-term or payday loans? Can you tell me a little bit about what led you to take the loan and your experience with it? [Probe for how long it took to pay back]

Next, I'd like to talk about how your family manages your household expenses.

- **42. <IF MULTIPLE ADULTS IN THE HOUSEHOLD>** Does everyone in your household contribute their income, including any benefits like Social Security, food stamps, or others, or is there some other arrangement? How much money do others contribute to your household?
 - d. How do you decide who pays for what in your household, such as food and bills? Are there certain things that you pay for and that others pay for? Does it depend on the month or it is fairly consistent? (*Probe for stability of payment arrangements.*)
- **43.** Are you able to keep up with your utility payments? In the last year or so, have any of your utilities or phone service been cut off or have you had trouble paying these bills? Tell me about this and what you did to manage. (*Probe for any assistance they may have received and any debt they may be carrying.*).
- **44.** Do you own or use a car regularly? Do you have any debt related to the car? How are you managing to pay for the rising cost of gas for your car?
- **45.** Are there any bills that you are ignoring or not making any payment on? Explain.

46. Have you had trouble with collection agencies, bill collectors, or bills you can't pay?

<If yes> For which bills? How did you resolve the problem?

<If no> What are you doing to manage the bill(s)?

If there is a partner or other adult in the house> Has [your partner/other adult in home] ever had problems with collection agencies?

47. Have you ever considered filing for bankruptcy or have you ever filed for bankruptcy? Explain. (*Probe for reasons for filing if filed*).

VII. HOUSING ARRANGEMENTS AND STABILITY

Next, I would like to ask you about your housing situation.

48. [Refer back to question in Section I about duration in current residence.]

You mentioned you have lived in this [house/apartment] for [X years/months]? What led you to move here?

49. Do you rent, own, or is there some other arrangement (such as living with relatives)?

<If rent>

- a. Who do you pay rent to? (Probe for landlord vs. friend/family member)
- b. Do you pay the full amount or some portion? How much do you pay and how often? (*Probe for who else contributes and how much.*)
- c. Are you a leaseholder? (Probe for stability issues if R is not on the lease.)

<lf own>

- d. How long have you owned this house?
- e. Can you tell me a little about the mortgage you have—how you got it, how many years are left, what type of interest you pay (fixed, adjustable, something else)?
- f. Do you pay the full mortgage amount yourself or some portion of the mortgage? How much do you pay each month? (*Probe for who else contributes and how much.*)
- g. Why did you decide to buy?

<If other arrangement>

- h. Can you tell me a little bit more about your housing situation? (*Probe for formality of arrangement, stable or temporary, form of payment, etc.*)
- **50.** Can you describe the space in your home? How many bedrooms and bathrooms are there? How many other rooms do you have, like a kitchen and living room? (*Probe for space that R and family uses and other space occupied by household residents, even if not accessible to R.)*

51. How do you like your home? Have you experienced any problems living here? (*Probe for problems with amount of space, quality of facilities, location, living arrangements and potential issues with stability.)*

- **52.** How do you like living in this neighborhood? How long have you lived in this area? Do many of your friends and family live nearby?
- **53.** Thinking about the last two years, how many different places have you lived? This could be a place where you stayed for a short time or for a longer time. You can count places where you paid rent and places where you didn't. Perhaps times when you were in between apartments or houses.

(Use Employment History Calendar as a visual guide to identify timing of moves.)

- a. Let's talk about the [first] move. When did that happen? What was your housing situation like before and after you moved? (Probe type of housing, who lived there, and whether R paid to live there.)
- b. Can you tell me a little about why you moved and what was going on at that time? (Probe for whether the moves were negative or positive, or the result of a negative/positive event.)

(Repeat for all moves.)

- **54.** <IF NO MOVES> Can you tell me about the people who have stayed here with you during the past two years? Besides you and your children, who else has lived or stayed here? This could include relatives or friends who stayed here temporarily, even for a couple of weeks. (*Probe for duration and frequency of stays, reasons for stays, and stability of household structure.*)
- **55.** In the past two years, have you ever had trouble paying for a place to live? Were you ever at risk of being evicted or kicked out of your home? When was the last time this happened to you? Tell me about this and what you did to manage. (*Probe for any housing assistance they may have received and any debt they may be carrying.*)
- **56.** Have you ever been homeless or had to seek emergency shelter? Could you describe what that was like and what led to that? When was the last time this happened to you?
- **57.** Have you ever had to change your job, child care or school for your children because of a move? Can you tell me what that was like?
- **58.** How did your children respond to the move(s)?

VIII. HEALTH AND WELL-BEING

Next, I'd like to talk a little about your and your family's health and well-being.

- **59.** Was there a time in the past 12 months when you or a family member needed to see a doctor but could not because of cost? Can you tell me about that?
- **60.** Now think back to the last time when you or someone in your immediate family got sick enough to require medical care. What happened and where did you go? How did you pay for the care? Do you still owe any money? (*Probe costs for doctor visit, medication, etc.*)
- **61.** What about how you feel emotionally? Over the last year, was there ever a time when you felt sad, blue, hopeless or depressed nearly every day for two weeks or more in a row? Could you tell me about that?
- **62.** What about your stress level? Have you felt very stressed or anxious about life? Could you tell me about that? What are the reasons you have been stressed?
- 63. Have you ever received any treatment, help or counseling? Explain.
- **64. <Ask if R is** <u>female</u>**>** Sometimes women go through tough times in relationships. Have you ever suffered any kind of abuse in your relationships—either physical or emotional? This could include hitting, kicking, assault, or threats. **<If Yes>** Did you receive any treatment, help or counseling for this? Explain.
- **65.** How [is/are] your child(ren) doing? Do you have any concerns about [his/her/their] health, learning, or development? Has anyone else ever expressed any concerns to you?

IX. COPING STRATEGIES

For many people it is hard to earn enough to support their families, meet all of their financial responsibilities, while also raising and caring for children. It's particularly hard for people who can't find and keep good jobs.

- **66.** What would you say are the most important strategies you use to make your money stretch as far as it can? What do you do to make ends meet? (*Probe how family managed when R experienced unemployment.*)
- **67.** It can be hard to feed a family these days with the high costs of food. How do you manage? (*Probe for shopping strategies*, use of food programs, meal sharing).
 - a. Has there ever been a time when you needed food but couldn't afford it? What did you do? When was the last time this happened to you?
 - b. Have you ever had to turn to sources of assistance for food? To friends and family? To food pantries?
- **68.** Sometimes people need to use private charities or community groups such as clothing drives. Other people rely on their church to help them when times are tough. In the past 12 months, have you used any of these types of services?
 - < If yes> Tell me about what types of help you got, how you found out about it, and your overall experience.
 - <If no> Why not? Explain.
- **69.** Children especially need a lot of things. Tell me about how you manage to buy the clothes and other items they need, and pay for child care and the activities they might participate in.

X. SOCIAL SUPPORT

As you know, we are interested in learning about how parents like yourself manage caring for a family in difficult times. For the next set of questions, I'm going to ask you to **list the people who help you** on this diagram. [SHOW DIAGRAM]

This is you in the middle. As you think of the people who help you, put them into three groups, one group for each of these three circles – in order of much they help you.

There is no need to put everyone you know down. Just give those people who help you and tell me their relationship to you, if it's a friend or a sister, for example. Circles can be empty, full, or anywhere in between. [Note: cap number of people per circle to 8]

70. Beginning with the people who help you the most – is there any one person or people that you feel are so important that it's hard to imagine life without them?

[If yes, enter initials, in inner most circle, starting at top and moving clockwise; get relationship of each to respondent.]

71. Are there people whom you don't feel help you quite as much as those you just mentioned, but who still help you out a lot?

[If yes, enter initials, in middle circle, starting at top and moving clockwise; get relationship of each to respondent.]

72. Are there people whom you haven't already mentioned but who you think are important enough to be included here?

[If yes, enter initials, in outer most circle, starting at top and moving clockwise; get relationship of each to respondent.]

<IF FATHER OF CHILD IS NOT MENTIONED> What about your child's father/your children's father(s)-does he help out at all?

- **73.** Do most of the people that you've talked about know each other fairly well? Which ones? [CONNECT PEOPLE IN DIAGRAM TO KNOW EACH OTHER]
- **74.** Tell me a little about the ways that the people you have mentioned help you.

(Note: Get specific examples but we don't need specifics for every network member; probe for frequency and/or amount of each type of support: financial/material, instrumental, childcare, emotional, informational.)

- **75.** Do you find it hard to ask people in your network for help when you need it? What makes it hard? (*Probe for norms of helping, self-sufficiency, burden, reciprocity*)
- **76.** You've been talking a lot about the way the people in your network help you. I'd like to now give you a chance to talk about the ways that <u>you</u> help them?

(Note: Get specific examples but we don't need specifics for every network member; probe for frequency and/or amount of each type of support: financial/material, instrumental, childcare, emotional, and informational.)

- **77.** Overall, would you say that you give <u>more</u> or <u>less</u> help to the people we've been talking about as compared to what they give you?
- **78.** It's often said that the people close to us can be sources of support as well as sources of stress. In what ways would you say the people you named here make your life difficult or stressful?
- **79.** Does working ever get in the way or cause difficulties between you and the people close to you?
- **80.** Are there other people that we haven't talked about that make your life stressful when it comes to work and family?

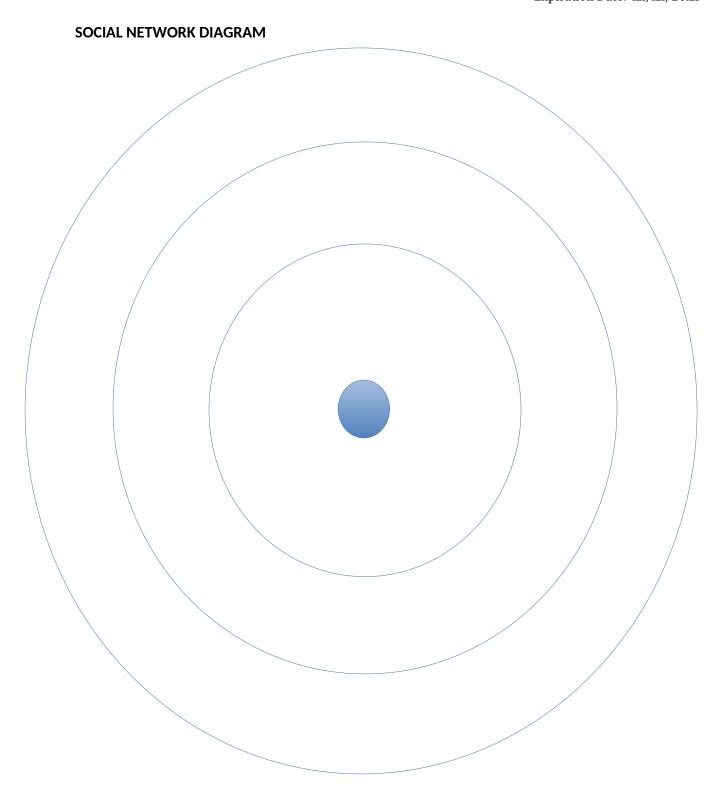
[Write new initials in red on diagram.]

<IF CHILD'S FATHER HAS NOT BEEN MENTIONED> What about your child's father/children's father(s)-does he make your life stressful in any way? Can you tell me a little bit about your relationship with him?

<IF R IS WORKING, AND COWORKERS OR SUPERVISORS NOT MENTIONED> What about your coworkers or supervisors, do they make your life stressful in any way?

81. <IF R REPORTED HUSBAND/CHILD'S FATHER RESIDES ABROAD IN HOME COUNTRY>You mentioned that your (husband/child's father) lives in [HOME COUNTRY]. Can you tell me a little bit more about his situation? Has he ever lived in the U.S.? Why does he currently live in [HOME COUNTRY]? (Probe for whether father has tried to immigrate,

whether he was deported, and when this occurred.) How has this situation affected your family?



XI. SUMMARY QUESTIONS

I have just a few more questions for you before we end.

- **82.** Thinking back on all of the topics we've discussed today—your family, your work, your housing and income—what would you say are the biggest challenges or difficulties you and your family face?
- **83.** What would be most helpful to you? In what ways could the government and employers make it easier for you to manage?

This is the end of my questions. I want to thank you so much for talking with me today.