

APPENDIX B
Childhood and Family Experiences Study
Adult Interview Guide

UNIQUE ID: _____

INTERVIEWER ID: _____

START TIME: _____

STOP TIME: _____

INTERVIEW LOCATION:

(where the interview took place, who was present, etc.)

GENERAL REFLECTIONS/ OBSERVATIONS:

This collection of information is voluntary and will be used to understanding the families' experiences with money. Public reporting burden for this collection of information is estimated to average 90 minutes per response, including the time for reviewing instructions, gathering and maintaining the data needed, and reviewing the collection of information. 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. The OMB number and expiration date for this collection are **OMB #: 0970-XXXX, Exp: XX/XX/XXXX**. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to Sam Wulfsohn at MDRC via e-mail at Samantha.wulfsohn@mdrc.org.

GENERAL REFLECTIONS/ OBSERVATIONS (continued):

Childhood and Family Experiences Study Adult Interview Guide

Note: respondents will receive a hard copy of the consent form just prior to starting the interview.

Hello, my name is _____ and I work at an organization named MDRC. I'm here today to talk with you while my colleague, _____, talks with your child/children.

If you are O.K. with talking to me today, I have some questions that will take about an hour and a half. We are trying to understand families' experiences with money. This includes what you think about public benefits, if you receive them. Also, the study tries to understand how you talk about these things with your children. This study is being funded by the U.S. Department of Health and Human Services. MDRC, a nonprofit organization, is conducting the study. Your opinions and ideas will help researchers and policymakers. We will better understand how families think about these matters

During this interview, we will ask you questions about:

- Your income and household finances,
- How you speak with your children about finances, and
- Any experiences you have had receiving public benefits.

At the end of the interview you will receive a \$40 gift card as a thank you.

The interview is voluntary. If you decide not to participate, it will not affect any benefits or services you receive now or may receive in the future. It is possible that some questions may be stressful or upsetting. You can skip any question or stop the interview if you are upset by the questions asked. If you stop the interview, you will still receive the gift card.

Any information that could identify you will be protected. The researchers will not share your name with anyone. They won't share any other information that could help to identify you with others. For example they wouldn't share your date of birth or address. The information will be protected with a password. Only the research team will have access to this information. They will only use that information when they need to use it. There is one exception, however. If you or your child tells us that you intend to harm yourself or someone else we will have to tell the local authorities. Also, if you report being abused or neglected we will have to report that to the local authorities.

We may use what you say during the interview in our reports. But we won't include your name or information that may identify you. Notes prepared from the interview will not include any information that would identify you, such as your name or where you live. The interviewers' notes are for the research team's use only. The notes will be stored securely. When the study is complete the notes will be destroyed.

Do you have any questions before we start? [WRITE DOWN AND ANSWER QUESTIONS]

A. Getting To Know You

I'd like to start with a few questions to get to know you.

- 1) Tell me about your household.
 - a. Who lives here/there with you?
 - b. How are you related to each other?

- c. What are the ages of the each person living with you?
 - d. Do they go to school?
 - e. Do they work?
- 2) Can you describe your typical week?
- a. What do you do for a living?
 - b. What is your schedule like?
 - c. Do you have the same schedule every week?
 - d. Do you take children to school and/or pick them up from school?
 - e. What do you do in your spare time?
- 3) How long have you been living in this neighborhood? How did you come to live in this neighborhood? How do you like living here? What do and don't you like about it?

B. MY FAMILY: Perceptions of Economic Circumstances as Impacting Your Family

Let's talk about your current economic situation. For many people, it is hard to earn enough to support their families and meet all their financial responsibilities while also raising and caring for children.

- 4) In general, how would you describe the economic circumstances of your family?
- a. Would you say that you have enough to make ends meet?
 - b. What makes you say that?
 - c. Would you describe your economic situation as stable or not stable right now?
- 5) Would you say that you worry about money often, sometimes, or never?
- a. What makes you say that?
- 6) What are some of the things you do to make ends meet?
- a. Do you have to make trade-offs or sacrifices to make ends meet?
 - b. [IF YES:] What are some examples of those trade-offs or sacrifices?
- 7) In the past 3 months, have there been times when you and/or your children needed food but couldn't afford it?
- a. [IF YES:] What did you do in those situations?
- 8) In the past 3 months, have there been times when you couldn't pay your bills such as rent, electricity, gas, or phone?
- a. [IF YES:] What did you do in those situations?
- 9) In the past 3 months, have there been times when you or your children needed to go to the doctor or dentist, but you didn't because of what it would cost?
- a. [IF YES:] What did you do in those situations?
- 10) How do you provide basic things for your children such as clothes and activities they might participate in?
- a. Do you have to make trade-offs to afford these expenses?
 - b. [IF YES:] What are some examples of the trade-offs that you make ?
- 11) Are there things you would like to provide for your children but can't?
- a. [IF YES:] What are some examples of these things?

- 12) How do you pay for or otherwise get childcare when you need it?
- 13) How do you pay for or otherwise get school supplies for your children, or other school-related expenses?
- 14) What happens when your children ask you for money or for things they want you to buy them?
 a. Are you able to give them the money or buy the things they want?
- 15) If there are times when you can't buy your children the things they want, what do you tell them?
- 16) Do you think that there are things they want but don't ask you for?
 a. [IF YES:] Can you tell me more about that?
 b. How can you tell?

C. Income Sources (TANF, SNAP, etc.)

We are trying to understand how families talk about money. First, I'd like to get a general sense of the different sources of income or assistance that your household has.

- 17) I'll list different sources of income or assistance. Let me know if your family receives income or assistance from any of these sources, the amount, and how often your family receives this:

Source	Engagement or Receipt	Salary/Wage or Amount of Benefit Receipt	Frequency
Work for an employer	<input type="checkbox"/> Yes - PT <input type="checkbox"/> Yes - FT <input type="checkbox"/> Yes - Temp or seasonal <input type="checkbox"/> No <input type="checkbox"/> Don't Know (DK)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other _____
Work on your own (e.g., babysitting, hair styling, cooking) [IF SO: Ask to describe]	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other _____
Selling things on your own (e.g., clothing, shoes, handbags, jewelry) [IF SO: Ask to describe]	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other _____
TANF/[name of state program]	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other _____
SNAP/[name of state program]	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly

	<input type="checkbox"/> DK		<input type="checkbox"/> Monthly <input type="checkbox"/> Other _____
Unemployment insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other _____
Social Security retirement benefits	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other _____
Supplemental Security Income (SSI) or Social Security Disability Income (SSDI)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other _____
Housing assistance	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	\$ Kind of assistance? (e.g., voucher, public housing)	
Medicare/Medicaid/public health care/[name of state program]	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK		
WIC	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK		<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other _____
Childcare assistance/subsidy	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	Kind of assistance?	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other _____
Head Start	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	Kind of assistance?	
Free or reduced price lunch for children	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK		
Child Support	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	<input type="checkbox"/> Paying <input type="checkbox"/> Receiving	
Earned Income Tax Credit (EITC) (most recent year)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	\$	
Other assistance	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other _____

D. Employment

[NOTE TO INTERVIEWER: ASK THESE QUESTIONS BASED ON THE RESPONSES TO THE TABLE ABOVE. IF THE PARTICIPANT HAS MORE THAN ONE JOB, INCLUDING WORKING ON HER OWN OR SELLING THINGS ON HER OWN, REPEAT THE QUESTIONS FOR EACH JOB]

- 18) [IF EMPLOYED] Tell me about your job (the one where you work for an employer).
 - a. What kind of job is it?
 - b. How long have you been working there?
 - c. What is your schedule like?
- 19) [IF EMPLOYED:] Does the job come with benefits like health insurance (for self or self and family) and paid or unpaid sick leave?
- 20) [IF EMPLOYED:] What do you like about your job? What do you wish was different about your job?
- 21) [IF WORKING ON HER OWN OR SELLING THINGS ON HER OWN:] Tell me about why you started doing/selling [NAME WORK ON HER OWN OR ITEMS SOLD]. How do these jobs/sales help your family's income?
- 22) [IF NOT CURRENTLY WORKING:] When was the last time you worked? Would you like to be working or did you choose not to work right now? Why?
- 23) Are you looking for work or a new job?
 - a. How long have you been looking for a job?
 - b. What kinds of jobs are you looking for?
- 24) What challenges have you faced when trying to find a job?
- 25) Do your children know what you do? Do they know much money you make at work?
- 26) [IF A CHILD IS 14 YEARS OLD OR OLDER, ASK:] Does your child work? Do they contribute financially to the household?

E. Social Support Network

In the next part of the interview, I'd like to understand the people you turn to when you need help with different kinds of things.

- 27) Outside the people who live with you, who would you say are the people closest to you who provide you with financial or other kinds of support (e.g., childcare, food, a ride)? You don't need to give me their name, just tell me your relationship to them, such as best friend, aunt, sister, etc.
 - a. PERSON 1: _____
 - b. PERSON 2: _____
 - c. PERSON 3: _____
 - d. PERSON 4: _____
 - e. PERSON 5: _____

[ASK QUESTIONS 28-31 FOR EACH PERSON MENTIONED ABOVE]

- 28) What kind of help does [PERSON 1] usually provide? By help I mean things like chipping in for the rent or for paying bills, taking your children to school or caring for them when you're at work, bringing you some groceries or giving you a ride somewhere.
- 29) Are there things you do to "pay back" the help you receive from [PERSON 1]? By "pay back," it could be with money or with other favors, maybe like the kinds they do for you.
- a. [IF YES:] Can you give me some examples?
- 30) What kinds of things do you feel comfortable asking [PERSON 1] for?
- a. Would you feel comfortable asking for money if you didn't have money to pay rent or your bills?
- b. Would you feel comfortable asking [her/him] to care for your children?
- c. Would you feel comfortable asking [her/him] to provide you with a place to live for a few weeks?
- d. Would you feel comfortable asking [her/him] to co-sign for a bank loan with you for \$1,000?
- 31) What kinds of things do you feel comfortable talking about with the people you mentioned? Your financial situation? Your receipt of public benefits? Your worries about money? Other?

[IF PARTICIPANT RECEIVES TANF, COMPLETE SECTION F; IF PARTICIPANT RECEIVES SNAP, COMPLETE SECTION G; IF NO CURRENT TANF OR SNAP, SKIP TO SECTION H]

Now, I would like to hear your thoughts about public assistance programs. You said you receive [TANF/NAME OF LOCAL PROGRAM AND/OR SNAP/NAME OF LOCAL PROGRAM].

F. TANF: Interaction with Public Assistance Offices and Workers

Let's talk about TANF, or [INSERT NAME OF LOCAL PROGRAM:] _____ first.

- 32) When was the first time you received assistance from [PROGRAM]?
- 33) What made you decide to apply for [PROGRAM]?
- 34) Can you tell me what the application process was like?
- a. Would you say the process was easy or hard for you?
- b. What makes you say that?
- c. Was the paperwork you had to fill out in order to apply difficult or easy to understand?
- 35) How difficult was it to meet the paperwork requirements, such as proving how much income you have?
- 36) How long did the process take?
- a. Was that a reasonable amount of time for you or not?
- b. [IF NO:] What were the consequences for you and your family?
- 37) What was your experience like with the staff who handled your application at the [PROGRAM] office?
- 38) Have you ever taken your child or children [Interviewer: this refers to any children in the household] with you for appointments at the [PROGRAM] office? How did the office react? How did your child react? Was there childcare or books/games?

- 39) What has been your experience receiving benefits from [PROGRAM]?
 - a. Do you receive your benefits on time?
 - b. [IF NO:] What were the consequences for you and your family?
 - c. Do you receive notices of any changes in the program?
- 40) Are there requirements you must meet to keep getting these benefits?
 - a. What has meeting those requirements been like for you?
- 41) What has your experience been like interacting with staff at [PROGRAM]?
 - a. In what ways have staff been helpful?
 - b. In what ways have they not been helpful?
- 42) Do you think program staff understands your circumstances? What makes you say that?
- 43) How comfortable do you feel talking to staff about your circumstances?
- 44) Have you received any assistance from [PROGRAM] to find or obtain employment?
 - a. What kind of assistance did you receive?
 - b. How useful do you think that assistance was in helping you find or obtain a job?
- 45) How has assistance from [PROGRAM] been helpful to your family?
 - a. What has this assistance allowed you to do that you might not otherwise have been able to do?
- 46) Are there ways that assistance from [PROGRAM] could be more helpful to you and your family?
 - a. [IF YES:] What are some of those ways?
- 47) Are there any drawbacks to receiving assistance from [PROGRAM]? Explain.

G. SNAP: Interaction with Public Assistance Offices and Workers

[IF PARTICIPANT RECEIVES SNAP, COMPLETE QUESTIONS 48-62; IF NO CURRENT SNAP RECEIPT, SKIP TO SECTION G.]

Let's talk about SNAP, sometimes called Food Stamps or [NAME OF LOCAL PROGRAM].

- 48) When was the first time you received assistance from SNAP?
- 49) What made you decide to apply for SNAP?
- 50) Can you tell me what the application process was like?
 - a. Would you say the process was easy or hard for you?
 - b. What makes you say that?
 - c. Was the paperwork you had to fill out in order to apply difficult or easy to understand?
- 51) How difficult was it to meet the paperwork requirements?
- 52) How long did the process take?
 - a. Was that a reasonable amount of time for you or not?
 - b. [IF NO:] What were the consequences for you and your family?

- 53) What was your experience like with the staff at the SNAP office during the application process?
- 54) Have you ever taken your child or children with you for appointments at the SNAP office? How did the office react? How did your child react? Was there childcare or books/games?
- 55) What has been your experience receiving benefits from SNAP?
- Do you receive notices of any changes in the program?
- 56) Are there requirements you must meet to keep getting these benefits?
- What has meeting those requirements been like for you?
- 57) What has your experience been interacting with staff at SNAP?
- In what ways have staff been helpful?
 - In what ways have they not been helpful?
- 58) Do you think program staff understands your circumstances? What makes you say that?
- 59) How comfortable do you feel talking to staff about your circumstances?
- 60) How has assistance from SNAP been helpful to your family?
- What has this assistance allowed you to do?
- 61) Are there ways that assistance from SNAP could be more helpful to you and your family?
- [IF YES:] What are some of those ways?
- 62) Are there any drawbacks to receiving assistance from SNAP? Explain.

H. No Current TANF or SNAP

[ONLY ASK IF PARTICIPANT SAID SHE IS NOT RECEIVING TANF OR SNAP. IF PARTICIPANT RECEIVES TANF OR SNAP, SKIP TO SECTION H]

- 63) Have you applied for TANF or SNAP in the past two years?
- | | |
|--|---|
| <input type="checkbox"/> Yes, applied for TANF | <input type="checkbox"/> No, has not applied for TANF |
| <input type="checkbox"/> Yes, applied for SNAP | <input type="checkbox"/> No, has not applied for SNAP |
- 64) [IF YES:] What made you decide to apply to [PROGRAM]?
- 65) [IF YES TO Q64:] Why are you not receiving these benefits now?
- Did you reached the time limit? When was that?
 - Did you have problems with your application? What were they?
 - Were you told that you did not meet requirements? What requirements were those?
 - Was your case closed? Why?
 - Other? Please explain.
- 66) [IF NO TO Q63:] Why haven't you applied?
- 67) Are there public benefit programs for which you think you might be eligible but you haven't applied for or aren't currently participating in?

a. [IF YES:] Why aren't you participating in these programs, or why haven't you applied?

68) Have you ever received TANF or SNAP?

Yes, received TANF in the past

No, has never received TANF

Yes, received SNAP in the past

No, has never received SNAP

a. [IF YES:] Why are you no longer receiving TANF and/or SNAP?

69) Sometimes families get help from community organizations like [NAME OF LOCAL ORGANIZATION] or churches. Does your family get help from any community organization or church?

70) [IF YES] What kind of help do you receive from [NAME OF ORGANIZATION OR CHURCH MENTIONED]?

I. Perceptions of Public Benefit Programs in general

People have different views about public benefit programs. Some people see these benefits as necessary to help families make ends meet. Others see these benefits as something that should be reserved for families under very special circumstances. I would like to hear your views about public benefits programs, in general.

71) In general, what do you think about public benefit programs?

a. Who should participate in these programs?

b. Under what circumstances do you think people should be able to receive public benefits?

72) Should there be any mandated requirements for people enrolled in these programs?

a. Why/why not?

b. [IF YES:] What requirements do you think there should be?

c. What do you think should happen if people cannot meet these requirements?

73) Should there be time limits to participating in these programs?

a. Why/why not?

74) How do you think public benefit programs make a difference to families' economic situations?

75) What might be some drawback to families receiving public benefits?

76) How do you think public benefit programs impact children in particular?

Now, I would like to ask you some questions about people having or not having money. As you know, in our society there are people who have lots of money, others who have enough but not lots of money, and others have very little money.

77) Why do you think some people have lots of money while others have very little money?

a. What do people who have lots of money do to have lots of money?

b. What do people who have very little money do to have very little money?

78) Is it fair that some families have lots of money while others have very little?

a. What makes you say that?

- 79) Do you think something should be done about the fact that some people have lots of money while others have very little?
- [IF YES:] What should be done?
 - Who do you think should do something?
- 80) Where would you say your family fits in in terms of having lots of money or very little money?
- 81) Do you talk about this with your children?
- What do you talk about?
 - What language or words do you use to talk about your economic status?

J. Family Conversations About Finances and Public Assistance Benefits

Families talk about household economic situation and finances in different ways, and parents or other caregivers have different views about what information they should share with their children. In the next set of questions, I'm going to ask about how your family talks about your economic situation and money and what kinds of information you discuss with your children.

- 82) What do you tell your children about money or your family's financial issues?
- When (under what circumstances) would you say you have these conversations?
 - How do your children respond during these conversations?
- 83) How do you think your children feel about their economic circumstances?
- What makes you say that?
- 84) Do you have these conversations with all of your children or just with some of them?
- Why?
- 85) Do you talk with your children about any of the public benefit programs you're enrolled in?
- [IF YES:] What do you tell your children about these programs?
 - [IF YES:] When (under what circumstances) would you say you have these conversations?
 - [IF YES:] How do your children respond during these conversations?
- 86) How do you think your children feel about your family receiving public benefits?
- 87) Do you have these conversations about public benefits with all of your children or just with some of them?
- Why?

K. Wrap-Up Questions

Let's close with some questions on your thoughts about the future.

- 88) Where do you see yourself and your family in the next year or so? What do you think you need to do to get there? What might get in the way of getting there?
- 89) How about in the next five years? Where do you see yourself and your family in five years or so? What do you think you need to do to get there? What might get in the way of getting there?
- 90) What are some of your hopes for your children when they grow up?

Thank you for sharing your thoughts with me.