

APPENDIX C
Childhood and Family Experiences Study
Adolescent Interview Guide
(Ages 12-17)

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 53 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
Adolescent Interview Guide
(Ages 12-17)

Note: respondents will receive a hard copy of the assent 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 _____ [DETERMINE YOUTH'S TERM FOR PCG/LEGAL GUARDIAN AND RELATIONSHIP AND USE THAT TERM HERE AND THROUGHOUT THE INTERVIEW]. Your _____ has said that it is O.K. for me to talk with you today as long as it is O.K. with you. We are trying to understand families' experiences with money.

If you are O.K. talking with me today, I have some questions that will take about 45 to 60 minutes. There are no right or wrong answers to my questions; I just want to know what you think. I'll start by asking a few questions about yourself, like what grade you're in (if you are still attending school) and what some of your favorite things are. Some questions are about what your life is like. For example, I have some questions about how much money your family has and if your _____ talks with you about money. Other questions ask about your ideas about the amount of money that other people have, such as why some people have a lot of money while others have very little money. Answering my questions is voluntary; it's up to you. If you don't feel like answering a question, just tell me and we will skip it and go on to the next question. If you decide you don't want to do any more, please tell me and we can stop at any time. It is O.K. to tell me that you want to skip a question or stop. You can also let me know if you don't understand a question so that I can repeat it or ask it a different way. Although the interview is voluntary, we hope you will be interested. Your opinions and ideas will help researchers and people who make policy decisions understand how children and youth feel about these matters.

Your name will not be on any of the answer sheets, so no one will know how you answered these questions. Instead, my answer sheets will have a number on them, like this. [SHOW YOUTH ID NUMBER ON THE ANSWER BOOKLET] Only the people I work with will be able to see the answer sheets I use today. We will not tell anyone what you tell us unless we are worried that you or someone else is in danger. If you tell us that you or someone else is getting hurt or may get hurt, we will tell people who are responsible for protecting children and teenagers.

If you agree to answer my questions today, at the end of the interview you will receive a \$25 gift card as a thank you. Even if you choose not to answer some or any of my questions, you will still get a gift card.

Even though your _____ has said it is O.K. for us to talk with you today, you can still decide not to do this. No one will be upset if you don't want to answer my questions or if you change your mind and want to stop. Also, if you answer the questions but then change your mind later, you or your _____ can let me know and we will erase the interview and not use it in our study.

Do you have any questions before we start? [WRITE DOWN AND ANSWER CHILD/YOUTH'S QUESTIONS]

If you have any questions that you think of later, I've given your _____ a number they can call to get your questions answered.

A. Getting to Know You

Okay, let's get started. First, I have a few questions about school, and your interests and hobbies.

- 1) [IF STILL ATTENDING SCHOOL, ASK:]
 - a. What grade are you in? [IF INTERVIEWING DURING SUMMER BREAK, ASK:] What grade did you just finish?
 - b. What's the name of your school? [IF INTERVIEWING DURING SUMMER BREAK, ASK:] What is the name of the school you went to last year?
 - c. What is your favorite subject at school? [IF YOUTH HAS DIFFICULTY ANSWERING THAT QUESTION, ASK:] What do you like learning about the most at school?
- 2) What do you like to do in your free time? Do you have any particular hobbies or interests?

B. My Home and Neighborhood

Great! Thank you. Now I am going to ask you some questions about where you live.

- 3) Imagine that you are describing your home right now to a friend who doesn't live close by.
 - a. Do you live in a house or an apartment? Describe it for me. How many rooms are there? Describe your living arrangements. Where do you usually do your homework?
 - b. What would you tell them about what you **like the most** about your home right now? [PROBE, AS APPROPRIATE:] Do you like where you live? Tell me more. Anything else?
 - c. Now, what about something you wish **you could change** about your home right now? [PROBE, AS APPROPRIATE:] Anything else? Tell me more. Anything else??
 - d. Do you feel safe where you live? Why/Why not?

C. MY FAMILY: How Much Money My Family Has

Okay. Now, I have some questions about how much money your family has.

Remember, there are no right or wrong answers, we are just interested in what young people think about these things. Also, remember that if I ask a question and you don't understand you can ask me to explain it again. If I ask a question and you don't know the answer, or if don't want to answer the question, you can tell me. We can skip it and we can move on to the next question. Okay?

4) Do you ever talk with _____ [INSERT YOUTH'S TERM FOR PRIMARY CAREGIVER (PCG) AND RELATIONSHIP BASED ON ASSENT FORM AND USE THAT THROUGHOUT THE INTERVIEW WHERE INDICATED AS PCG] about how much money your family has?

CIRCLE RESPONSE: YES NO

[IF YES:] What do you talk about?

[FOLLOW-UP]: Have you heard your [PCG] talk with someone else – like another family member or friend about how much money your family has? What do they talk about?

[ADDITIONAL PROBES:] Have you heard your parents discussing or disagreeing about your family's finances?

5) Is there anyone else you talk with about how much money your family has? This could be a brother, sister, a grandparent, or someone else?

CIRCLE RESPONSE: YES NO

[IF YES:] Who and what do you talk about?

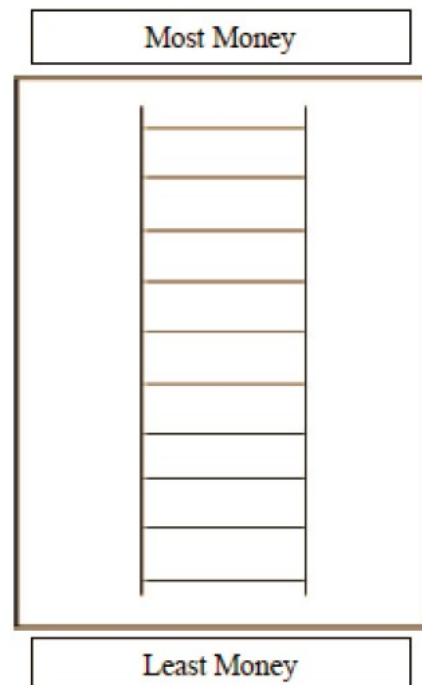
6) For this next question, I want you to imagine that this ladder [POINT TO PICTURE OF LADDER ON PAGE] pictures how American society is set up. At the top are the people that have the most money and at the bottom are the people who have the least money. Now, think about your family. Where do you think they would be on this ladder?

Mark an X on the step where you think your family would be on this ladder.

[PRESENT YOUTH WITH A PAGE WITH A PICTURE OF THE LADDER ON IT AND ASK THEM TO MARK AN 'X' ON THE LADDER]

7) Why did you put your family there on the ladder?

Families use money to pay both for the things they need and the things they want. Sometimes it can be hard (or difficult) for families to have enough money for all of the things they need and want. We're curious about your family.



- 8) First, let's think about having enough money for all of the things your family **NEEDS** such as for food, a place to live, and clothes or supplies for school. Would you say, your family...

SHOW YOUTH CARD WITH THE EACH OF THE OPTIONS WRITTEN OUT. READ EACH OPTION, WHILE POINTING TO IT AND HAVE THE YOUTH FOLLOW ALONG. YOUTH CAN EITHER POINT TO THEIR ANSWER ON THE CARD OR CAN TELL YOU THEIR ANSWER. IF POINTS TO THEIR RESPONSE, BE SURE TO REPEAT THE RESPONSE CHOICE TO VERIFY IT IS THE INTENDED RESPONSE. MARK RESPONSE ON THE INTERVIEW LOG.

_____ a. always has enough money to buy all of the things they need.

_____ b. sometimes has enough money to buy all of the things they need.

_____ d. does not have enough money to buy all of the things they need.

[WAIT FOR INITIAL RESPONSE, BASED ON THREE OPTIONS, THEN ASK:] Why do you think that?

[IF YOUTH CHOSE OPTIONS A OR B, ASK:] Do you ever talk with [PCG] what you can or can't afford to buy? What does your [PCG] say about it? How does it make you feel?

- 9) For these next few questions, I want you to think about the last month – so, since [PROVIDE APPROXIMATE REFERENCE POINT BASED ON DATE OF INTERVIEW].
- a. Since [REFERENCE POINT], have there been times when you felt hungry because there wasn't enough food in the house?

CIRCLE RESPONSE: YES NO

[IF YES:] How many times did you feel this way since [REFERENCE POINT]? When there isn't enough food for everyone, what does your usually family do?

- b. Since [REFERENCE POINT], have the lights, electricity, or gas in the house been turned off because the bills were not paid?

CIRCLE RESPONSE: YES NO

[IF YES:] How many times did this happen since [REFERENCE POINT]? When this happened/happens what did/does your family do?

- c. What about the telephone or cell phone – either your [PCG's] or your cell phone? Since [REFERENCE POINT] have you or your [PCG] had your phone service turned off because the bills were not paid?

CIRCLE RESPONSE: YES NO

[IF YES:] How many times did this happen in the past month? When this happened/happens what did/does your family do?

- d. And, since [REFERENCE POINT] have there been times when you, your siblings, or your [PCG] needed to see a doctor or dentist but didn't because your [PCG] said you couldn't afford it?

CIRCLE RESPONSE: YES NO

[IF YES: who? How many times did this happen? What did your PCG do?]

- 10) Has there EVER been a time when there wasn't enough food in the house, or the lights, electricity, or gas in the house been turned off, or your phone service was turned off, or someone in your family needed to see a doctor or dentist but didn't because your [PCG] said you couldn't afford it .

CIRCLE RESPONSE: YES NO

[IF YES: Tell me more about when this happened. What did your PCG do? How did you feel?]

- 11) Young people sometimes ask their parents or someone else in their family to buy or pay for something they need, like supplies for school, to go on a school field trip or to participate in sports or another activity. When you ask your [PCG] to buy something you need, does your [PCG] usually get it for you?

CIRCLE RESPONSE: YES SOMETIMES NO

[PROBE FURTHER IF YOUTH ANSWERS SOMETIMES OR NO (IF NOT AUTOMATICALLY OFFERED):]
Think back to the last time you asked for something you needed but your [PCG] wasn't able to get it for you. What did you ask for? [WAIT FOR RESPONSE AND PROBE, AS APPROPRIATE:] Do you remember how much it cost? Why did your [PCG] say you couldn't get it? How did it make you feel when you were told no? How do you think it made your PCG feel to say they couldn't get you something you needed?

- 12) Has there ever been a time when you wanted to ask your [PCG] for something you needed but didn't ask for it?

CIRCLE RESPONSE: YES NO

[IF YES, PROBE, AS APPROPRIATE:] What was it for? Why did you decide not to ask? Would you say that happens a lot, or only sometimes?

- 13) Now, let's think about if your family has enough money for all of the things your family **WANTS**, like extra money to do fun activities like go to a [FILL IN LOCAL KID-POPULAR ACTIVITY], go on a family trip, eat out, or buy fancy clothes or shoes. We are going to use the same three answer choices as we did before. Would you say, your family...

SHOW YOUTH CARD WITH THE EACH OF THE OPTIONS WRITTEN OUT. READ EACH OPTION, WHILE POINTING TO IT AND HAVE THE YOUTH FOLLOW ALONG. YOUTH CAN EITHER POINT TO THEIR ANSWER ON THE CARD OR CAN TELL YOU THEIR ANSWER. IF YOUTH POINTS TO THEIR RESPONSE, BE SURE TO REPEAT THE RESPONSE CHOICE TO VERIFY IT IS THE INTENDED RESPONSE. MARK RESPONSE ON THE INTERVIEW LOG.

_____ a. always has enough money to buy all of the things they want.

_____ b. sometimes has money to buy all of the things they want.

_____ d. does not have enough money to buy all of the things they want.

[WAIT FOR INITIAL RESPONSE, BASED ON THREE OPTIONS, THEN ASK:] Why do you think that?
[IF YOUTH CHOSE OPTIONS A OR B, ASK:] Do you ever talk with your [PCG] about what you can or can't afford to buy? What does your [PCG] say about it? How does it make you feel?

- 14) Young people sometimes ask their parents or someone else in their family to buy or pay for or something they want, like a new videogame or brand name clothes and shoes. When you ask your [PCG] to buy something you want, does your [PCG] usually get it for you?

CIRCLE RESPONSE: YES SOMETIMES NO

[PROBE FURTHER IF YOUTH ANSWERS SOMETIMES OR NO (IF NOT AUTOMATICALLY OFFERED):]
Think back to the last time you asked for something you wanted but your [PCG] wasn't able to get it for you. What did you ask for? [WAIT FOR RESPONSE AND PROBE, AS APPROPRIATE:] Do you remember how much it cost? Why did your [PCG] say you couldn't get it? How did it make you feel when you were told no? How do you think it made your PCG feel to say they couldn't get you something you wanted?

- 15) Has there ever been a time when you wanted to ask your [PCG] for something you wanted but didn't ask for it?

CIRCLE RESPONSE: YES NO

[IF YES, PROBE, AS APPROPRIATE:] What was it for? Why did you decide not to ask? Would you say that happens a lot, or only sometimes?

- 16) Do you think your [PCG] worries about how much money your family has?

CIRCLE RESPONSE: YES SOMETIMES NO

[IF YES/SOMETIMES:] What makes you think your [PCG] worries? What do you think [he/she] worries about?

- 17) How about you? Do you ever worry about how much money your family has?

CIRCLE RESPONSE: YES SOMETIMES NO

[IF YES/SOMETIMES:] What do you worry about? Do you talk with anybody about your worries? Who? Does that help make you feel better?

D. MY FAMILY: Money from work and other sources

Thanks for answering those questions. These next questions are about where your family gets the money to help pay for the things they need and want.

18) Is there someone you live with who works at a job?

- a. [IF YES:] Who in your family works at a job? [MAKE NOTE OF ALL THE INDIVIDUALS THAT YOUTH LIVES WITH THAT HE/SHE INDICATES WORK FOR PAY. IF YOUTH NAMES ANYBODY OTHER THAN THE PCG, ASK ABOUT THE RELATIONSHIP TO THE YOUTH AND PCG]

- b. [IF YOUTH MENTIONS THAT PCG WORKS AT JOB FOR PAY, USE FOLLOWING PROBES AS A GUIDE. INTENT IS TO UNDERSTAND YOUTH'S AWARENESS OF THE NATURE AND EXTENT OF PCG'S WORK, WHICH FOR SOME MAY BE RUDIMENTARY:]

What does your [PCG] do for [his/her] job [OR: WHERE DOES YOUR PCG WORK?]?

Does your [PCG] have one job or more than one job? How many jobs does [he/she] have?

Does your [PCG] work mostly when you're at school, or in the evenings and on weekends?

Do you ever go with your [PCG] to work? How often do you go to work with your [PCG]? What do you do there? Do you like going to your [PCG's] place of work?

[IF YOUTH IS AGE 12 OR 13:] Who takes care of you [and your brothers & sisters] when your PCG is at work?

19) [ASK IF YOUH IS AGE 14 OR OLDER. ELSE SKIP TO NEXT QUESTION]. Thanks. Sometimes young people your age have a paid full- or part-time job or jobs. Do you have a full- or part-time jobs where you work for pay?

CIRCLE RESPONSE: YES NO

- a. [IF YES, PROBES FOR MOTIVATION FOR WORKING:] Why did you decide to look for a job?
- b. [IF YES, PROBES FOR NATURE OF JOB:] Tell me a little more about your job. Where do you work? What do you do there? How long have you worked at [FILL IN]? How did you get the job? Do you like working at [FILL IN]? What do you like about it?
- c. [IF YES, PROBES FOR HOURS AND SCHEDULE:] About how many hours a week do you work? Do you generally work about the same number of hours a week, or does it vary from week to week? Are there certain days and times when you work, or does it vary?

- d. [IF YES, PROBES FOR COMMUTE:] How long does it usually take you to get to work? How do you normally get there (e.g., walk, take the bus, drive, get a ride, etc.)?
- e. [IF YES, PROBES FOR PAY:] How much do you get paid? Is it an hourly wage? Do you get paid in cash/check/direct deposit into a bank account? How often do you get paid?

[IF YES TO QUESTION 17:] What do you do with the money you earn from your job?

- f. [PROBE FOR HELPING OUT FAMILY IF YOUTH DOES NOT BRING THIS UP:] Do you ever use some of the money to help your family pay for bills or buy things your family needs? How often? How much do you contribute?
- g. [IF NO:] why not?
- h.

20) [IF RESPONDENT IS IN SCHOOL, BASED ON INITIAL INTERVIEW QUESTIONS AND WORKING FOR PAY, ASK:] How do you balance the demands of working in a job and school work?

- a. Do you have enough time to get your homework and school assignments done on time?
- b. Are you able to keep up your grades in school?
- c. What about participating in after-school activities, like clubs and sports—are you able to do that?

21) [IF YOUTH IS AGE IS 14 OR OLDER AND NOT CURRENTLY WORKING FOR PAY, ASK:] Are you currently looking for work?

- a. [IF YES, ASK:] Why are you interested in working? What kind of job would you like to find? How has it been trying to find a job? [ELSE, SKIP TO NEXT QUESTION]
- b. [IF NO ASK:] Have you considered getting a job? Why / Why Not?
- c.

22) Besides money from work, families sometimes get help to pay for what they need from other sources.

- a. Does your family get help from other family members, like a grandparent or friends for things your family needs, like food or clothes, or money to pay bills?

CIRCLE RESPONSE: YES SOMETIMES NO

[IF YES/SOMETIMES, PROBE FURTHER (IF NOT AUTOMATICALLY OFFERED):] Who helps your family when they need it?

[FOR EACH PERSON MENTIONED, ASK:] How does [FILL IN] help? Does [FILL IN] help often or only sometimes?

- b. What about from [LOCAL COMMUNITY ORG OR AGENCY THAT YOUTH MIGHT RECOGNIZE]? Does your family get help from [LOCAL COMMUNITY ORG OR AGENCY]?

CIRCLE RESPONSE: YES SOMETIMES NO

[IF YES/SOMETIMES, ASK:] How does [FILL IN] help? Do they help often or only sometimes?

c. What about from a [CHURCH/TEMPLE/SYNAGOGUE/MOSQUE]?

CIRCLE RESPONSE: YES SOMETIMES NO

[IF YES/ SOMETIMES, ASK:] How does [FILL IN] help? Do they help often or only sometimes?

d. What about an organization that gives families food, like a food pantry, or provides meals, like a soup kitchen?

CIRCLE RESPONSE: YES SOMETIMES NO

[IF YES/SOMETIMES, ASK:] Does your family get help from the food pantry/soup kitchen a lot or only sometimes?

Thank you. I have just a few more questions about different groups and programs that help families get the things they need.

23) Have you heard about a program called “welfare” or [name of state program]?

CIRCLE RESPONSE: YES NO

[IF YES, PROBE FURTHER, AS APPROPRIATE (IF NOT AUTOMATICALLY OFFERED):] I’m curious what you know about [FILL IN]. What is [FILL IN]; Tell me more about it. Who uses [FILL IN]? Does your family use [FILL IN]? Have you ever visited the [FILL IN] office with your PCG? Tell me about your visit to [FILL IN]. What you think about your family using [FILL IN]? Do you think it is helpful for your family to receive [FILL IN]? What do you think other people think about families that receive [FILL IN]

[IF NO, ASK:] “welfare” or [name of state program] is a program where the government gives money to families who need it to pay for the things they need. Have you heard of that?

CIRCLE RESPONSE: YES NO

[IF YES, PROBE FURTHER, AS APPROPRIATE (IF NOT AUTOMATICALLY OFFERED):] Tell me more about it. Who uses [FILL IN]? Does your family use [FILL IN]? Have you ever visited the [FILL IN] office with your PCG? Tell me about your visit to [FILL IN]. How do you feel about your family using [FILL IN]?

24) Have you heard about a program called “SNAP” or “food stamps” or [insert state program]?

CIRCLE RESPONSE: YES NO

[IF YES, PROBE FURTHER, AS APPROPRIATE (IF NOT AUTOMATICALLY OFFERED):] What do you know about [FILL IN]? Who uses [FILL IN]? Does your family use [FILL IN]? Have you ever visited the [FILL IN] office with your PCG? Tell me about your visit to [FILL IN]. What you think about your family using [FILL IN]? Do you think it is helpful for your family to receive [FILL IN]? What do you think other people think about families that receive [FILL IN]

[IF NO, ASK:] SNAP or [name of state program] is a program where the government gives families money on a card to help pay for groceries. Have you heard of that?

CIRCLE RESPONSE: YES NO

[IF YES, PROBE FURTHER, AS APPROPRIATE (IF NOT AUTOMATICALLY OFFERED):] Tell me more about it. Who uses [FILL IN]? Does your family use [FILL IN]? Have you ever visited the [FILL IN] office with your PCG? Tell me about your visit to [FILL IN]. How do you feel about your family using [FILL IN]?

25) Have you heard about a program that provides students with breakfast and/or lunch for free at school?

CIRCLE RESPONSE: YES NO

[IF YES, PROBE FURTHER, AS APPROPRIATE (IF NOT AUTOMATICALLY OFFERED):] What do you know about [FILL IN]?

[IF NO, ASK:] This is a program where children receive breakfast and lunch at school and either pay less than other children or receive their meals for free. Does that sound familiar?

CIRCLE RESPONSE: YES NO

[IF YES TO EITHER PROMPTS ABOVE, AND STILL ATTENDING SCHOOL, ASK:] Do you get breakfast and/or lunch for free at school? How do you feel about your family using [FILL IN]? Do kids at your school know which students get breakfast and/or lunch for free at school? How do other kids treat and interact with kids at your school who get breakfast and/or lunch for free at school? What do they say or how do they behave?

E. Your Thoughts and Ideas About the Future

We are almost done – and you have done an amazing job of answering all of my questions so far. These next questions are a little different – it’s about how you think about other people.

26) First, what do you think it means to be RICH?

- a. What is someone’s life like if they are RICH?
- b. Why are some people RICH? [IF ADDITIONAL PROBE IS NEEDED, ASK:] What makes them RICH?

27) Next, what do you think it means to be POOR?

- a. What is someone’s life like if they are POOR?
- b. Why are some people POOR? [IF ADDITIONAL PROBE IS NEEDED, ASK:] What makes them POOR?

28) Have you ever heard of the phrase “middle class”?

CIRCLE RESPONSE: YES NO

[IF YES]: What does being middle class mean?
 What makes someone middle class?
 What is someone's life like if they are middle class?

[IF NO]: What do you think the phrase middle class means?

29) Is it fair that some families have lots of money while other families have very little money?

CIRCLE RESPONSE: YES NO

Why / Why Not?

[IF NO, ASK:] What would be more fair? Why?

30) Should other people help families that don't have enough money to meet their family's needs?

CIRCLE RESPONSE: YES NO

Why / Why Not?

[IF YES, ASK:] Who should help families that don't have enough money to meet their needs? How should _____ [FILL IN RESPONSE JUST PROVIDED] help them?

Okay, a couple of more questions!

31) If you could be anything you wanted to be when you grow up – what do you want to be? [IF YOUTH PROVIDES A RESPONSE, ASK:] Why?

32) [IF STILL ATTENDING SCHOOL, ASK:] And, thinking about school. How far would you like to go in school?

SHOW CARD WITH THE LABELED CATEGORIES; READ EACH CATEGORY LABEL OUT LOUD WHILE POINTING TO THE LABEL.

_____Finish high school

_____Attend vocational or technical school (e.g., learn a trade)*

_____Finish community college (i.e., AA degree)

_____Finish college or university (BA or BS degree)

_____ Law, medical, or graduate school (i.e., MA/MS or Ph.D.)

_____ Don't know or not sure

33) [IF STILL ATTENDING SCHOOL, ASK:] How far do you think you will actually go in school?

SHOW CARD WITH THE LABELED CATEGORIES; READ EACH CATEGORY LABEL OUT LOUD WHILE POINTING TO THE LABEL.

_____ May not finish high school

_____ Finish high school

_____ Attend vocational or technical school (e.g., learn a trade)*

_____ Finish community college (i.e., AA degree)

_____ Finish college or university (i.e., BA or BS degree)

_____ Law, medical, or graduate school (i.e., MA/MS or Ph.D.)

_____ Don't know or not sure

34) [IF STILL ATTENDING SCHOOL, AND RESPONSE INDICATES NOT EXPECTING TO GO AS FAR IN SCHOOL AS WOULD LIKE TO ASK:] Why do you think you may not be able to go as far in school as you would like to?

35) [IF NOT CURRENTLY IN SCHOOL ASK:] What was the last grade you completed in school?

FILL IN RESPONSE _____

Why did you leave school after [FILL IN] grade? What made you decide to leave school then? Do you have any plans to go back?

These are all the questions I have for you now, but is there anything else you would like me to know about you and your family?