

APPENDIX D
Childhood and Family Experiences Study
Child Interview Guide
(Ages 7-11)

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 30 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):

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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'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, and what your life is like. For example, I have some questions about how much money your family has and if your family members talk 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.

We may talk to up to 30 minutes.

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. 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.

If you agree to answer my questions today, you will get to pick a prize from the treasure chest I brought with me. Even if you choose not to answer some or any of my questions, you will still get to pick a prize. 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 your school, and what you like to do after school.

- 1) What grade are you in? [IF INTERVIEWING DURING SUMMER BREAK, ASK:] What grade did you just finish?
- 2) 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?
- 3) What is your favorite subject at school? [IF CHILD HAS DIFFICULTY ANSWERING THAT QUESTION, ASK:] What do you like learning about the most at school?
- 4) What do you like to do after school or on weekends?

ADDITIONAL WARM-UP TOPICS/PROMPTS [USE AS NECESSARY TO MAKE CHILD FEEL COMFORTABLE]:
FAVORITE FOOD? FAVORITE ANIMALS? FAVORITE TV SHOW?

B. My Home and My Neighborhood

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

- 5) 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?
 - i. [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?
 - i. [PROBE, AS APPROPRIATE:] Anything else? Tell me more. Anything else??
- 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 children your age 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?

- 6) Do you ever talk with _____ [INSERT CHILD'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?

- 7) 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?

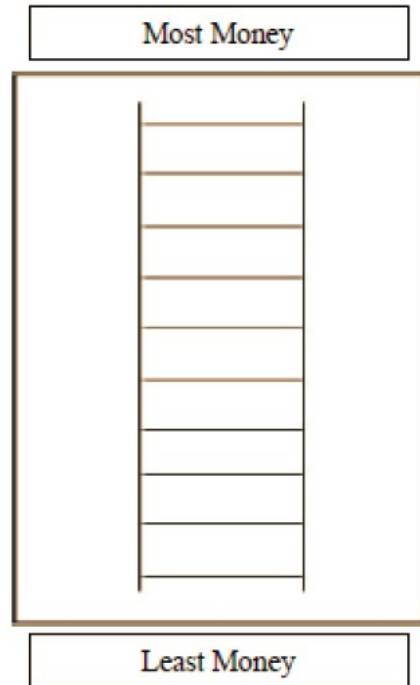
CIRCLE RESPONSE: YES NO

[IF YES:] Who? What do you talk about?

- 8) 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 CHILD WITH A PAGE WITH A PICTURE OF THE LADDER ON IT AND ASK THEM TO MARK AN 'X' ON THE LADDER]



- 9) [IF CHILD APPEARS TO UNDERSTAND AND IS ABLE TO RATE THEIR FAMILY ON THE LADDER, ASK:] Why did you put your family there on the ladder? [ELSE, MOVE ON TO THE NEXT QUESTION]

[READ SLOWLY AND BE SURE THAT CHILD IS FOLLOWING ALONG:] 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.

- 10) 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 CHILD CARD WITH EACH OF THE OPTIONS WRITTEN OUT. READ EACH OPTION, WHILE POINTING TO EACH WORD WITH YOUR FINGER SO THAT THE CHILD CAN FOLLOW ALONG (EVEN IF NOT ABLE TO READ ON THEIR OWN YET). CHILD CAN EITHER POINT TO THEIR ANSWER ON THE CARD OR CAN TELL YOU THEIR ANSWER. IF POINTS TO THE 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 CHILD TO PROVIDE INITIAL RESPONSE, BASED ON THREE OPTIONS, THEN ASK:] Why do you think that?

- 11) Children 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 CHILD ANSWERS SOMETIMES OR NO (IF CHILD DOES NOT AUTOMATICALLY OFFER):] Think back to the last time you asked for something you needed but your [PCG] wasn't able to get it for. 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?

- 12) What about having enough money for all of 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? Again, there are three possible answers I want you to choose from. Would you say, your family...

SHOW CHILD CARD WITH EACH OF THE OPTIONS WRITTEN OUT. READ EACH OPTION, WHILE POINTING TO EACH WORD WITH YOUR FINGER SO THAT THE CHILD CAN FOLLOW ALONG (EVEN IF NOT ABLE TO READ ON THEIR OWN YET). CHILD CAN EITHER POINT TO THEIR ANSWER ON THE CARD OR CAN TELL YOU THEIR ANSWER. IF POINTS TO THE 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 CHILD TO PROVIDE INITIAL RESPONSE, BASED ON THREE OPTIONS, THEN ASK:] Why do you think that?

- 13) Children sometimes ask their parents or someone else in their family to buy or pay for or something they want, like a new toy or video game or fancy clothes or 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 CHILD ANSWERS SOMETIMES OR NO (IF CHILD DOES NOT AUTOMATICALLY OFFER):] 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 needed?

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

CIRCLE RESPONSE: YES SOMETIMES NO

[IF YES/SOMETIMES, PROBE, AS APPROPRIATE:] What makes you think that your [PCG] worries? What do you think [he/she] worries about?

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

CIRCLE RESPONSE: YES SOMETIMES NO

[IF YES/SOMETIMES, PROBE AS APPROPRIATE:] 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

You're doing great! These next questions are about where your [PCG] gets the money to help your family pay for the things they need and want.

- 16) 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 CHILD LIVES WITH THAT HE/SHE INDICATES WORK. IF CHILD NAMES ANYBODY OTHER THAN THE PCG, ASK ABOUT THE RELATIONSHIP TO THE CHILD AND PCG]

- b. [IF CHILD MENTIONS THAT PCG WORKS AT JOB, USE FOLLOWING PROBES AS A GUIDE. INTENT IS TO UNDERSTAND CHILD'S AWARENESS OF THE NATURE AND EXTENT OF PCG'S WORK, WHICH FOR SOME OF CHILDREN WILL BE QUITE 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 [PCG] 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? What do you do there? How often do you go to work with your [PCG]? Do you like going to your [PCG's] place of work?

Who takes care of you [and your brothers & sisters] when your [PCG] is at work?

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

- 17) Have you heard about a program called "welfare" or [name of state program]?

CIRCLE RESPONSE: YES NO

[IF YES, PROBE FURTHER, AS APPROPRIATE (IF CHILD DOES NOT AUTOMATICALLY OFFER):] 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 do 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

- 18) 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 CHILD DOES NOT AUTOMATICALLY OFFER):] 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]?

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

CIRCLE RESPONSE: YES NO

[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, PROBE FURTHER, AS APPROPRIATE (IF CHILD DOES NOT AUTOMATICALLY OFFER):] What do you know about [FILL IN]? 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 who gets breakfast and/or lunch for free at school? How do other kids treat and interact with kids at your school who gets breakfast and/or lunch for free at school? What do they say or how do they behave?

E. Your thoughts and ideas for 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.

20) 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?

21) 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?

22) 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?

23) 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?

24) Should other people help families who 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, there is one last question – and this one is all about you!

25) If you could be anything you wanted to be when you grow up – what would you want to be? [IF CHILD PROVIDES A RESPONSE, ASK:] Why? [ELSE PROCEED WITH CONCLUDING STATEMENT]

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?