**Note to Reader:**

**THIS IS THE BABY’S FIRST YEARS QUALITATIVE INTERVIEW GUIDE FOR WAVE 1 OF DATA COLLECTION**

**INTRODUCTION**

1. Tell me a little bit about your family. (Get ages of all family members.)
2. Who all lives here?
   1. Let’s start with the adults. (If extra adults not mentioned above, get ages and relationship to respondent.) What about the situation of other adults in the house? (Probe for work status, type, and hours and/or whether in school and what kind of program.)
   2. How about the kids? (If extra kids not mentioned above, get ages and relationship to respondent.) What about the situation of the kids? (Probe for whether in school/child care, what grade, whether working.)
   3. What about people who live here part of the time, not all of the time? (If part-time residents not mentioned above, get ages. Probe as to how often and for what duration.)
3. Tell me a little bit about your childhood. Did you grow up around here? (Probe for siblings, whether lived with parents, parents’ relationship status.)
4. Tell me about your parents’ educational background. (Probe for highest level of schooling completed.) Tell me about how they made a living when you were growing up. (Probe for mother’s job and father’s jobs.)
   1. When you were young, who took care of you while they worked?
5. Some people say that their family struggled with money when they were growing up. Other people say that their family was comfortable enough. How about you?
6. Tell me all about your work situation right now. (Probe for work status, type, hours, wages, and/or whether in school and what kind of program.) How did you find your job? (Neighbor, coworker, family, paper, etc.)
7. Tell me the whole story of how you came to live here in this neighborhood.
   1. (IF OWNING) How did you decide to buy a home in this neighborhood? When did you buy the home?
   2. How would you describe this neighborhood to a family that was thinking about moving here?

**PARENTHOOD**

1. About a year ago you went through this big life change, adding [BABY’S NAME] to your family. What is [BABY’S NAME] like as a baby?
   1. Now I’m going to ask you to think back to the moment when you found out you were pregnant with [BABY’S NAME]. What was the first thing that went through your mind?
      * 1. Was this an expected pregnancy?
        2. Were you working when you had [BABY’S NAME]? Did you take time off of work or leave your job after you had him/her? How did you decide what to do?
      1. [If have older children] What has having a new baby been like this time around, compared to when you welcomed your older kid(s)?
      2. Did you end up nursing or using formula for [BABY’S NAME]? How’d you make that decision?
2. How involved is [BABY’S NAME]’s other parent? (Probe for financial assistance and time doing child care.)
   1. Are there any other adults who help you out with the kid(s)? (Probe for which adults. How do they help out? Buying things for school or play? Babysitting?)
3. What are some of your favorite parts of being a mother? What are some of your least favorite or the most stressful parts of being a mother?
   1. [If have older children] How are the joys of parenthood different this time around? How are the stresses of parenthood different this time around?
4. What are some of the most important things you think parents should do for their children?
   1. Are there ever any things you wish you could do as a parent—whether it’s an experience you wish you could give your kids, something you wish you could buy them, or a way you wish you could be (like more patient or something)?

i. [If lists multiple choices] Which of those things do you most wish you could do?

* 1. What keeps you from being able to do those things?

1. Tell me about what your kids do during a typical day. [Make sure parent talks about all residential children—especially focal child.]
   1. Are they at day care? A babysitter’s? School? How is that situation working for your family?

i. [If necessary to get more information] If money weren’t an issue, what kind of situation would you choose for your kids— a parent staying home, a nanny at home, a certain kind of day care center, family care, etc.?

* 1. [Depending on age of kids] Tell me about what your kids are doing when they’re not in school/child care. (Probe: Playing at home? Clubs? Sports? Church? Are there activities you’d like to get your kid(s) active in?)

1. Raising kids can be so expensive these days. How do you decide what to spend money on for the kids? (Probe for how the respondent balances spending money on things her kids need versus things her kids want.)
   1. What’s an example of a toy, book, or game that you’d be willing to spend money on? What type of game, book, or toy would you not be willing to spend money on?
   2. What things would you like to get for your child that you can’t afford right now?
   3. What presents did you buy for the kids this year for the holidays or their birthdays?

i. [If necessary to get more information] If you were given $200 for each child—not specifically for holiday or birthday presents—and had to spend it only on the children, what would you buy for each child?

1. (If working or searching for work) How do you try to balance work and family obligations?
   * 1. What are some of the biggest challenges for you? (Probe for work schedules, day care schedules/cost, transportation issues.)
     2. [If necessary to get more information] Are there people or organizations that help you get everything done for your job and your family?

**INCOME AND EXPENDITURE** [IF NOT WORKING SKIP TO QUESTION 19]

1. So you told me that you worked at [JOB] and made $$$/hour right now. Does your job come with benefits? (Probe more in depth for benefits, duties, and job tenure.) Tell me about any other jobs you’ve had in the past few years. (Probe for wage rate, hours, benefits [like workers’ comp, health insurance, dental insurance, retirement, paid sick time, paid vacation time, etc.], duties, and job tenure.)
2. How do you feel about your work hours? Are you working more, less, or about as much as you’d like?
3. How often are you paid? Weekly, twice a month, once a month, or what? What day of the month does the Baby’s First Years money show up on your card? How does the timing of your paychecks usually line up with the day of the month when you get the Baby’s First Years money on your card?
4. How much does your income from work total in a typical month? (Get take-home pay. Probe for earnings over the past six months and gross income for last year for respondent.)
5. Tell me about your other sources of income. (Probe for income from second jobs, informal work, overtime pay, and government benefits, including TANF, food stamps, and SSI.)
6. How about health insurance? Tell me what you and your family have for coverage. (Probe for co-pays for office visits, prescriptions, and other. Probe for health needs that aren’t being taken care of and why.)
7. Tell me about your experiences with TANF/MFIP [or LA name for TANF]. (Probe for TANF history; when received and for what duration, whether they cycled on and off.)
   1. (If ANY TANF history:) What led you to apply? What was/is your experience like receiving it? (If necessary, ask about interactions with caseworkers and employment services.)
   2. (If NO TANF history:) Tell me about the experiences of friends and family with TANF. What have they told you about it?
8. Tell me about your experiences with food stamps [or state name for SNAP].
9. Tell me about your experiences with WIC.
10. How much do you receive monthly in child support? Is this by court order? What do you spend it on? How much does the kids’ father(s) help out besides child support?
11. [If respondent has coresidential partner] What about your spouse/cohabiting partner? Tell me a little bit about the jobs they have right now. (Probe more in depth for wage rates, hours, benefits, duties, and job tenure.) Tell me about any other jobs they’ve had in the past few years. (Probe in depth for wage rate, hours, benefits, duties, and job tenure.)
    * 1. How often are they paid? Weekly, twice a month, once a month, or what? How does the timing of their paychecks line up with when you receive the Baby’s First Years money on your card?
      2. How much do their wages total in a typical month? (Use last six months to help respondent estimate “typical” amount earned from pay. Get take-home pay. Also probe for amount cohabiting partner contributes to household.)
12. What about other adults in the household? About how much do they earn? How much do they contribute to the household expenses each month?
13. What about anyone outside the household that helps you out financially on a regular basis? Do you have to pay them back? (Who, how much, how often?)
14. Let me make sure I’ve got this right. (Do “back of the envelope” calculation to add up all sources of cash income.)

a. So adding it all up, you have about $XXX to spend in a typical month. Is that right?

1. Let’s list all your monthly bills (rent/mortgage, utilities, phone, internet, food, diapers, formula, child care/after school care, clothing, entertainment, treats, etc.). (Ask for approximate amounts.)

a. Are there any expenses you have to pay for occasionally that we don’t have listed here? (Probe for how much, how often.)

1. Once you’ve paid these bills, how much of your paychecks are left over?
   * 1. What do you do with the money that’s left over?
     2. Does anyone borrow money from you on a regular basis? (Who? How much? How often? Do they pay you back?)
2. Tell me about a time during the past year that you haven’t been able to pay a bill on time. How did you deal with that problem?

a. What bills do you pay first? After you pay those, how do you decide how to pay the rest?

1. Tell me about a time during the past year that you haven’t had enough money to buy something that you needed. How did you deal with that problem?

**BABY’S FIRST YEARS**

1. In addition to those sources of income we just talked about, you’re also getting money every month from Baby’s First Years, on the debit card they gave you. Tell me what you first thought when they approached you about being part of that.
2. Do you remember when the money showed up on your debit card that first time? What was that like? How did you spend the money that first time?
3. Have you talked with people, like friends and family, about getting this money? What do they think?
4. How do you spend the money from Baby’s First Years—do you buy things right away, hold onto it for a specific or unexpected purchase, or does it change month to month? (Probe for specifics/examples.)
   1. Does anyone else give any input into how you spend this money? Does [BABY’S OTHER PARENT’S NAME and/or cohabiting partner] have any say in how the money is used?

i. Is this different than for your other financial decisions—does anyone else weigh in on those?

1. Are there things you buy or do now that you know you wouldn’t have done without the [Baby’s First Years] money? (Probe for specifics/examples.)

a. Are there any expenses you’ve taken on—like higher rent, child care costs, car payments, etc.,--that you wouldn’t have taken on without the [Baby’s First Years] money?

i. [If yes] Tell me about when and how you decided to do that.

1. (If have older kids) When you compare your financial situation during the year after you had your first child to now, what’s been the same and what’s been different? (Probe for differences in purchases, stress, borrowing money from kin, day care choices.)

**TAX TIME**

1. For many families, tax time is a big deal, whether they’re getting a refund or owing money. What refund did you end up getting this last time?

a. (If respondent didn’t file taxes: Did someone else claim your kids on their taxes? If yes: Did they share that money with you?)

1. Tell me how you spent the refund. (Probe for specifics/examples of purchases, including paying off debt.)
2. How much of your refund is left? Tell me your plan for that money.
3. Some people think of tax time as a good time of year to make certain financial decisions, like making a big purchase, paying down a bunch of debt, getting things for the kids, or setting aside a bunch of savings. Are there things you think people should be doing with their tax refund money or that are a good idea to do?

**BANKING, DEBT, ASSETS**

1. Tell me about your experiences with banks and credit unions.
   1. Do you currently have a checking or savings account?
2. When you get your paycheck, where do you go to cash it? (Probe for where respondent cashes or deposits paychecks and why.)
3. How do you pay your bills, like with cash, a credit card, a debit card, or something else? (Probe for why she uses that method.)
4. Do you have a car? (If yes) How much do you owe on it?
5. Do you have any credit cards? (If yes) How much credit is available? How much do you owe on them?

a. Are you making any payments on what you owe?

1. Do you have any debts, like medical debt, education debt, or personal loans?

a. Are you making any payments on what you owe?

1. Do you owe any money on rent-to-own purchases?
2. Tell me about your housing costs. (If owning) What are property taxes like? (If renting) Do you have any kind of rent subsidy?
3. Some people pay child support through the formal court system. Other people do it informally. How about you? What about your partner? Have you been able to keep up to date on your child support payments lately? What about your partner? (Probe for total debt and typical monthly payment made over past six months.)
4. Do you put any money into some type of savings right now? (Probe for total amount put into savings over last year.)
   * 1. Is this savings in some kind of account or do you stash it away somewhere?
     2. Do you plan to build up any savings in the coming year? Tell me about that.
5. Are there any organizations or services you use to help you with your finances? For example, some people get help filing their taxes or learning how to save money or something like that.

**COOL-DOWN**

1. Tell me about someone you know who is a great parent. (Probe for what qualities or behaviors make them a great parent.)
   1. Now tell me about you. How would some of your close friends or family describe you as a parent?
2. What do you think your financial situation will be like a year from now?
3. Paint me a picture of what your life will be like five years from now. Where will you be living? What will you be doing?
4. What are some dreams you have for your kids’ futures? What do you want their lives to be like when they’re adults?
5. Is there anything I haven’t asked you about that I should know to understand your experiences as a parent with young children or what being in Baby’s First Years means for you?
6. Now that the interview is over, how was the experience for you?

**FIELD NOTES**

After the interview has ended and you have left the respondent’s home, remember to record your field notes as soon as possible. Your field notes should include a brief description of the respondent (and anyone else who was present), the home and the neighborhood, any pertinent information that the respondent gave prior to turning on the tape recorder or after the end of the interview, anything unusual in this interview situation, and any background information that would help give context to the transcriber and researcher.