**Note to Reader:**

**THIS IS THE BABY’S FIRST YEARS QUALITATIVE INTERVIEW GUIDE FOR WAVE 3 OF DATA COLLECTION**

**INTRODUCTION**

1. It’s been several months since the last time we visited. Tell me about some of the changes in your life since then.
   1. (Probe for moves, changes in work status, any new children.)
   2. Tell me about one of the highlights or blessings of the last few months.
2. Who all lives with you these days?
   1. Let’s start with the adults.
   2. How about the kids? (If extra kids not mentioned above, get ages and relationship to respondent.)
   3. What about people who stay here sometimes? (If part-time residents not mentioned above, find out who, for how long, and for how often.)
   4. Has anyone moved in or out or stayed with you for a while since the last time we met, about [X] months ago?
3. Tell me all about your work situation right now.
4. What are things like in your neighborhood these days—how are you feeling about living there?
5. The COVID pandemic changed lots of things for so many people. Tell me about how it impacted you and your family.
   1. There have been lots of discussions about COVID vaccines. How are you thinking about that for your family?
6. There have also been a lot of discussions in our country over this past year about racism and police violence and things like that. What has all of that meant for your family?

**PARENTHOOD**

Thank you for sharing that with me. Now I want to switch gears and learn more about how your kids/[focal child’s name] are doing….

1. Tell me about some of your favorite activities to do with your kids.
2. What does a typical day look like for each of your kids these days? (Probe for whether in school/child care, what grade, whether working, after-school activities.)
   1. [If a child is in child care] How is that daycare/babysitter/program working out for your family? (Probe for what mom likes or doesn’t like about it.)
      1. Tell me about your experiences with child care subsidies or getting help covering the costs of childcare. (Probe for whether the amount of the subsidy is adequate to cover the cost and access the type of care preferred.)
3. Tell me about your plans for [focal child’s name] for next few years before s/he starts Kindergarten—staying home, having a babysitter, going to childcare, or something like that?
   1. [If needed for more information: Tell me more about why you’d like that set-up for [focal child’s name].
4. How involved is [child name]’s other parent these days? (Probe for financial assistance and time doing child care.)
   1. [If needed for more information: What is the financial situation you have with [focal child’s other parent]? (Probe for splitting expenses; child support: formal vs. informal, cash vs. in-kind, amount/regularity of payment)]
   2. [If any contact between parents:] When you all have a parenting disagreement, how do those situations usually go?
   3. 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 kids or covering other expenses? Babysitting?)
5. 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. Sometimes we have to make trade-offs or sacrifices financially. Tell me about something that you or your family have gone without or decided not to get so that you could afford something for your child(ren).

Income and Expenditure

I want to switch gears now and ask some questions about what things look like in terms of income and expenses for your family these days. [If not working skip to question 13]

1. So you told me that you worked at [JOB]. How do you feel about your work hours—are you working more, less, or about as much as you’d like? (Probe for predictability of schedule.)
   1. What’s your pay like? (Probe: How often are you paid?)
   2. Does your job come with benefits?
   3. How has your job been about health protections to keep you safe during the pandemic?
2. Tell me about any other jobs you’ve had in the past year.
3. Tell me about your other sources of income, like side jobs you might do, disability someone in the family receives, things like that.
4. Sometimes people get help from community organizations or church groups, things like that, to make ends meet. What other kinds of organizations or groups assist your family sometimes?
5. How about health insurance? Tell me what you and your family have for coverage. (Probe for co-pays for office visits, prescriptions, etc. Probe for health needs that aren’t being taken care of and why.)
6. Have you gotten any help from TANF/MFIP in the past year?
   1. What has that experience been like?
7. Tell me about your experiences with food stamps [or state name for SNAP].
8. Tell me about your experiences with WIC.
9. [If respondent has coresidential partner] What about [NAME OF SPOUSE/PARTNER]? Tell me a little bit about the jobs they have right now. What’s their pay like?
10. What about other adults in the household? About how much do they earn? How much do they contribute to the household expenses each month?
11. What about anyone outside the household that helps you out financially on a regular basis? Do you have to pay them back? (Probe for who, how much, how often?)
    1. Does anyone borrow money from you? (Probe for who? How much? How often? Do they pay you back?)
12. Let me make sure I’ve got this right. (Do “back of the envelope” calculation to add up all sources of cash income.)
    1. So adding it all up, you have about $XXX to spend in a typical month. My math could be off, so does that sound about right?
13. Do you have a car?
    1. (If yes) How much do you owe on it?
    2. (If no) Tell me about how you get places where you need to go without a car. (Include the costs of these modes of transportation.)
       1. (Probe for any challenges or coping strategies around transportation.)
14. Tell me about your housing costs.
    1. (If renting) Do you have any kind of rent subsidy?
    2. (If owning) What are property taxes like?
15. Some people pay child support through the formal court system. Other people do it informally. How about you or your partner?
16. Thinking back to this past month, once you’d paid your bills, how much of your money was left over? (Probe for whether or not last month was typical.)
    1. (If applicable) What do you do with the money that’s left over?
17. Tell me about any time during the past year that you haven’t been able to pay a bill on time. (Probe for how mom dealt with that problem.)
    1. What bills do you pay first? After you pay those, how do you decide what bills to prioritize next?
18. Tell me about any time during the past year that you haven’t had enough money to buy something that you needed. (Probe for how mom dealt with that problem.)
19. Tell me about the people in your life who give you advice or weigh in on handling money or making financial decisions.

Banking, Debt, Assets

1. Do you currently have a checking or savings account?
   1. Do you receive or keep money in another kind of account, like a Walmart MoneyCard?
   2. Tell me about your experiences with financial apps, like Chime or Cash App?
2. Do you have any debts, like medical debt, student loans, or personal loans?
   1. Are you making any payments on what you owe?
3. Tell me about how your credit score affects what you can or can’t do financially.
   1. [If mom says her credit score negatively affects her: Tell me about how you’re handling that situation.]
4. Do you put any money into some type of savings right now? (Probe for total amount put into savings over last year.)
   1. [If yes] Is your savings in some kind of account or do you stash it away somewhere?

BFY Money

The next type of money I want to ask about is what comes on the Baby’s First Years card.

1. Tell me about some of the things you’ve done with that money in the past month or two. (Probe for specifics/examples.)
2. My understanding is that these Baby’s First Years monthly gifts end at some point. Tell me about what it will be like for you and your family once the gift money ends.

Tax time

Another aspect of managing money for some people comes at tax season.

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?
   1. [If respondent didn’t file taxes] Did someone else claim your kids on their taxes?
      1. [If yes] Did they share that money with you?
   2. (If applicable) Tell me how you spent the refund this year. (Probe for specifics/examples of purchases, including paying off debt.)
2. Over this past year, there has been some government money going to families, and especially to families with children, like the stimulus checks and the child tax credit checks. What has been your experience with those?
   1. [If have received] I know some people automatically got those payments and other people had to file some paperwork, what was it like for you?
3. Because of the pandemic, the government made a policy to help families with rent and electric or heating bills, but I know that help hasn't gone to everyone. Over this past year, did you get any new help you hadn't received before with paying rent (or not being evicted [if relevant]) or your energy bills?
   1. [If yes] Tell me the story of how you found out about and got that assistance.

mother’s wellbeing

It sounds like you have a lot going on! So, I want to find out more about how you’re doing these days.

1. When you think back on the last year, what are some of your favorite parts of being a mother?
   1. What are some of your least favorite or the most stressful parts of being a mother?
2. For most of us—and I know this is true for me—when we’re really stressed, it can be hard to be “our best selves.” Some of us get quieter or withdrawn, others get sad, others have trouble staying calm and get angry more easily. What’s it like for you when you’re really stressed?
   1. (Follow up if need to get more details) Tell me about a recent situation that stressed you out like that.
3. Some of the moms we talk to say they sometimes feel depressed or anxious, things like that. How about you?
4. Moms tell us that they do all different kinds of things to deal with feeling stressed, down or anxious. It could be anything, from talking to a friend to smoking a cigarette to praying to drinking to having some alone time, or a lot of other things. Tell me about a time recently when you felt like that and how you handled it.
5. Tell me about some of the important people in your life—people you feel close to and really trust, people you can spill your guts to or who give you a shoulder to lean on.

COnclusion

I want to change gears a little now and hear some about your thoughts about your family and your future.

1. Tell me about some of your favorite things about your kids, like who they are as people or what new things that they’re learning to do.
2. When you look ahead, tell me about your thoughts on having more children in the future.
3. What do you think your financial situation will be like a year from now?
4. Now let’s look five years into the future. [Focal child’s name] will be about eight. Paint me a picture of what your life will be like. What will you be doing?
5. If money was not a concern, where would you really like to live? Tell me about why you’d like to move there.
6. What are some dreams you have for your kids’ futures? What do you want their lives to be like when they’re adults?
7. What could the government do to help families with young children like yours?
8. Is there anything I haven’t asked you about that I should know to understand your experiences as a parent with young children?
9. Is there anything I haven’t asked you about that I should know to understand what Baby’s First Years is like for you?
10. Now that the interview is over, how was the experience for you?
11. We’re going to be getting back in touch with everyone again in about a year so we can catch up with you and see how you’re doing and how your kids are growing up. I know that lots of times people’s phone numbers and addresses change, so what are some ways I might be able to get in touch with you even if you move or get a new number? (Probe for social media accounts, other contact people, etc.)

Field Notes

After the interview has ended and you have left the respondent’s home/hung up, 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, including their affect), 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.