**Note to Reader:**

**THIS IS THE BABY’S FIRST YEARS QUALITATIVE INTERVIEW GUIDE FOR WAVE 2 OF DATA COLLECTION**

**INTRODUCTION**

1. It’s been almost a year since the last time we visited. Tell me about some of the big changes or excitement in your life since then.
2. Who all lives here 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 a year ago?
3. Tell me all about your work situation right now.
   1. (Probe for work status, type, hours, wages, and/or whether in school and what kind of program.)
   2. How did you find your job? (Neighbor, coworker, family, ad, etc.)
4. [IF MOVED SINCE LAST INTERVIEW] 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?

**PARENTHOOD**

1. Now I want to ask you more about your kids/[BABY’S NAME]….
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] 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.)
      1. Over the next year or so, do you think covering childcare costs might change, either getting easier or harder?
3. [Ask this whether or not the focal child is in childcare] When they’re looking at child care for toddlers and preschoolers, different parents can have different priorities. What would be/is most important to you?
   1. [If needed to get more detailed information] When it comes to choosing child care, different parents have different priorities. Some talk about the importance of learning numbers and letters, some talk about the importance of feeling comfortable with the day care, some talk about the importance of time for playing or learning to get along with other children. Other parents might emphasize something totally different. What about for you?
4. In some families we meet, kids go to bed when they’re tired or when they fall asleep, and in other families there’s a time when the kids go to bed and a routine the parents or kids do before bedtime. What are things like in your family?
   1. (Follow up if there is a bedtime routine) Tell me about the bedtime routine for [focal child].
   2. (Follow up if there’s no bedtime routine) Are there other times in your child’s day when you do the same things most every day—like around meal times or getting out of the house in the morning?
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. What presents did you buy for the kids this year for the holidays or their birthdays?
6. [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?
7. 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?)

Income and Expenditure

I want to switch gears now and ask some questions about what things look like for your family financially these days. [If not working skip to question 16]

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.)
2. Tell me about any other jobs you’ve had in the past year. (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.)
3. How do you feel about your work hours? Are you working more, less, or about as much as you’d like?
4. How often are you paid? Weekly, twice a month, once a month, or what?
5. 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/or gross income for last year for respondent.)
6. Tell me about your other sources of income. (Probe for income from second jobs, informal work, overtime pay, child support, and government benefits, including TANF, food stamps, and SSI.)
7. How does the timing of your paychecks [and other sources of income] usually line up with the day of the month when you get the Baby’s First Years money on your card?
8. 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.)
9. Have you gotten any help from TANF/MFIP in the past year?
   1. What has that experience been like?
10. Tell me about your experiences with food stamps [or state name for SNAP].
11. Tell me about your experiences with WIC.
12. How much do you receive monthly in child support? Is this by court order? What do you spend it on? How much does [BABY’S NAME]’s father(s) help out besides paying formal child support?
13. [If respondent has coresidential partner] What about [NAME OF SPOUSE/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.)
    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.)
14. What about other adults in the household? About how much do they earn? How much do they contribute to the household expenses each month?
15. 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?)
16. 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. Is that right?
17. 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.)
    1. Are there any expenses you have to pay for occasionally that we don’t have listed here? (Probe for how much, how often.)
18. 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.)
19. Once you’ve paid these bills, how much of your money is 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?)
20. 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 situation?

Banking, Debt, Assets

1. When you get your paycheck [or other source of income], where do you go to cash or deposit it?
   1. (Probe for where respondent cashes or deposits paychecks and why.)
2. How do you pay your bills, like with cash, a credit card, a debit card, or something else?
   1. (Probe for why she uses that method.)
3. Tell me about your experiences with banks and credit unions over this past year.
   1. Do you currently have a checking or savings account?
4. Tell me about the last time you used a payday loan or something like that to help you cover expenses.
5. Besides the card from Baby’s First Years, do you have any other credit or debit cards?
   1. Tell me about something you’ve bought on that card.
   2. (If yes) How much credit is available? How much do you owe on it?
      1. Are you making any payments on what you owe?
   3. Do you ever buy things where you can only use a credit or debit card, like with shopping online?
6. Do you have any debts, like medical debt, education debt, or personal loans?
   1. Are you making any payments on what you owe?
7. Do you owe any money on rent-to-own purchases?
8. 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?
9. Some people pay child support through the formal court system. Other people do it informally. How about you? What about your partner?
   1. 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.)
10. 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?
    2. Do you plan to build up any savings in the coming year? Tell me about that.

BFY Money

1. The next type of money I want to ask about is what comes on the Baby’s First Years card. Tell me about some of the things you’ve done with that money in the past month or two. (Probe for specifics/examples.)
2. 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.)
   1. Are there any expenses you’ve taken on—like higher rent, child care costs, car payments—that you wouldn’t have taken on without the Baby’s First Years money?
      1. [If yes] Tell me about when and how you decided to do that.

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. Tell me how you spent the refund this year. (Probe for specifics/examples of purchases, including paying off debt.)
3. Some money for families comes once a year in a big amount all at once, like the tax refund, while other money comes once a month in a smaller amount each time, like SNAP or the BFY money. How does getting money all at once versus a bit each month make a difference for you in making ends meet for your family?
   1. (Probe for specifics)
4. Some people say a good way to help families would be to make it easier for mothers to work, while other people say a better way to help families would be to make it easier for mothers to stay at home with their kids. Just speaking for you personally, what would be most helpful to you and your family?

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?
   1. [If yes] Moms will tell us that they do all different kinds of things to deal with those feelings. It could be anything, from talking to a friend to smoking a cigarette to praying to drinking to spending time online, or a lot of other things. Tell me about a time recently when you were feeling down or anxious and how you handled it.
4. Some moms we talk to say that they feel like they have people who they trust and can depend on, who have their backs and really accept them for who they are. Other moms we talk to feel like it can be hard to find people they trust and can depend on. What are things like for you?

COnclusion

1. Tell me about someone you know who you think is a great parent. (Probe for what qualities or behaviors make them a great parent.)
   1. What are you like as a parent?
      1. (If needed to get more detail) How would some of your friends or family describe you as a parent?
2. What do you think your financial situation will be like a year from now?
3. Now let’s look five years into the future. [BABY’S NAME] will be about seven. Paint me a picture of what your life will be like. 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 is like for you?
6. Now that the interview is over, how was the experience for you?
7. 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, 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