

*Interview Protocol – with transitions and light edits*

*[Finding Interviewees: we need to focus on VITA clients with child dependents. Most will be interviewed at Trinfo Café VITA in Hartford; some people may be referred by local United Way affiliates; possibly virtual and in-person clients from SimplifyCT via Zoom]*

*Preface:* We are conducting interviews with clients at this VITA site as part of a research project. We will ask questions about your refund, your general financial situation, and your thoughts about a proposal for a new Connecticut Child Tax Credit. No knowledge about tax policies or the new proposed Connecticut Child Tax Credit is required. I'll be audio-recording your answers. There are no right answers; I am here to learn from you. We estimate that this will require about 20 minutes of your time.

Your answers will be kept confidential and you will not be identified as part of this study. The results obtained from your interview answers which are linked to basic information from your tax return, and to the questions you answered on the VITA Taxpayer Questions form (yellow question sheet which includes questions about your demographic information) will be reported in without any identifying information. Your information will be recorded using only a numerical identifier to protect your confidentiality. A key linking the numerical identifiers to the taxpayers' names would be kept in a separate, password-protected document that would be destroyed once all data had been collected, or at the end of tax season (May 15, 2024), whichever comes first.

However, at the end of the interview, I am going to ask if you would like to share any of what you said to me about a proposed Connecticut Child Tax Credit on video for state legislators to hear. This will be totally optional, and you do not have to do it if you prefer not to. You will receive a \$25 gift card either way.

All of this is explained in this Consent Form. Please read it over and ask me any questions you would like before you are ready to sign it.

*[After Consent Form is signed]*

Do you have any questions before we begin? [Answer all questions before beginning]

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Warm-up

- Do you live here in Hartford?
  - How long have you lived here?
  - *[If not]* Where do you live? How long have you lived there?
- Where are you working right now? How many jobs did you work in the past year?

*The next set of questions that I will be asking discusses tax refunds. Please answer the questions that you feel comfortable with.*

### Refund

- Did you get a refund today, or did you owe?

### If refund

- What kind of refund did you anticipate before you got your taxes done? What refund did you actually end up getting?
- Do you know why there was a difference?
- Do you have any plans for how you will spend your refund?

### If owes

- Why do you think you ended up owing this year?
- What would you have done with a refund if you received one?

*In this next section we ask about your financial situation. Answer only what you are comfortable with answering.*

### Financial Situation

- Do you and/or your family members bring in enough income to cover your monthly expenses?
- Do you agree or disagree with the following statement: Right now, I have enough money to cover an unexpected expense of \$400.
- What would you do if you had an unexpected expense of \$400? How would you pay for it?
- Sometimes, households experience unexpected events. In the past 12 months, please tell us if any of the following happened to your household:
  - A person in the household brought in less income than expected due to unemployment, a pay cut, or reduced hours;
  - Someone in the household suffered an illness or injury requiring a trip to the hospital;
  - Someone in the household divorced, separated, or was widowed from a spouse or partner;
  - A car, truck, or SUV needed a major repair or replacement;
  - The place you live or appliances needed major repair or replacement;
  - You had a baby/added another child to the family;
  - Extended family members moved in with you;
  - or If your household had some other large, unexpected expense in the past year, please describe it.
- *Follow-up Questions:*
  - Can you explain what happened?
  - How much did that unexpected shock cost you?

- o How did you handle that unexpected event?
- Which bills do you struggle to pay?
- What do you do if you can't pay all your bills on time? How do you make decisions on which bills get paid and which do not?
- Do you have any of the following?:
  - o A bank checking account
  - o A bank savings account
  - o A car loan
  - o Credit cards
  - o Any other debt (medical)
  - o Any other debt (educational)
  - o Any other debt (personal loans)
  - o Any rent-to-own accounts
  - o Payday loan
- How much of a problem are debts for you?
- Are you paying any credit card debt right now? [Yes/No]

*Child Tax Credit*

- Raising kids can be so expensive these days. How do you decide what to spend money on for kids? (Probe for how the respondent balances spending money on things her kids need versus things her kids want).
- What things would you like to get for your child that you can't afford right now?
- What could government do to help working families like yours?
- How did the one time federal and state enhanced child tax credits of \$3,600 and \$250 per child help you in 2021?
  - o How has the loss of those credits affected you and your family?
- The Connecticut General Assembly is considering creating a new Child Tax Credit that would give families an additional \$600 credit per child at tax time. Would you be in favor of that?
- If you were given an extra \$600 for each child at tax time, what would you do with it?
- What if the credit were only \$200 per child? Would that still be useful?
- Are there any additional comments/concerns you would like to share?

Background information

- How many people live in your household? How many adults and children?
- What is your Age?
- What is your race?
  - Native Hawaiian/Pacific Islander
  - White
  - Black/African American
  - Some other racial group
  - American Indian/Alaska Native
  - Middle Eastern
  - Hispanic or Latinx
  - Asian
- Are you Hispanic or Latinx?
  - Yes
  - No
- What best describes your gender identity?
  - Female
  - Male
  - Non-Binary
  - Other
  - Prefer not to answer

Pivot to Video

Thank you so much for taking the time to answer our questions.

We are asking everyone we interview if they would like to share their opinions about a proposed Connecticut Child Tax Credit on video for non-profit groups and state legislators to hear your perspective. You can say whatever you want on the video, and leave out anything you don't want to be on the video. This is totally optional—it is just an opportunity to share the perspective of everyday people with legislators. Would you be interested in saying something on video?

If so, I'll have you sign this media consent form, which states you give permission for the Liberal Arts Action Lab, Trinity College, and/or United Way to use the images or videos we take on their websites. This material may be used for print and/or web publication, social media, and/or broadcast purposes.

*[If yes repeat last three questions]*

Thank you! *[Sign short additional consent form]*

When you answer the question, please include the question in your answer so we can hear the question in your own words on the video. For example if I say, “What is your name?”, you would say, “My Name is...” (Once they reply by saying their name you should be good to go.)

- The Connecticut General Assembly is considering creating a new Child Tax Credit that would give families an additional \$600 credit per child at tax time. Would you be in favor of that?
  - Probe for further information about why they would be in favor of a \$600 dollar child tax credit.
- If you were given \$600 for each child at tax time, what would you do with it?
  - Probe about what they said about their results, “can you elaborate on how you would spend these \$600 child tax credit”
- What if the credit were only \$200 per child? Would that still be useful?
  - Probe about how they would spend it.

Thank you for your time!

*[Gift Card]*