

CODEBOOK
Robin Hood 2019-2020 45m Follow-up Survey
Updated May 18, 2023

public_id	Public ID number
q15surveyyear	Year of survey administration
q15surveymonth	Month of survey administration <ol style="list-style-type: none"> 1. January 2. February 3. March 4. April 5. May 6. June 7. July 8. August 9. September 10. October 11. November 12. December
q15late	Flag for late survey (completed after next survey in sequence) <ol style="list-style-type: none"> 1. Yes 2. No
q15newyork	Are you still a resident of New York City? <ol style="list-style-type: none"> 1. Yes 2. No 97. No answer 98. Don't know 99. Refused
q15a1	Do you currently live with a spouse, domestic partner (a live-in romantic partner), or neither? <ol style="list-style-type: none"> 1. Spouse 2. Domestic partner 3. Neither 97. No answer 98. Don't know 99. Refused
q15a2	Do you have at least one biological or adopted child under the age of 18 who lives with you? <ol style="list-style-type: none"> 1. Yes 2. No 97. No answer 98. Don't know 99. Refused
q15b1	During the past month, how many hours of

actual sleep did you get at night? (This may be different than the number of hours you spent in bed.)

[Entered response 0-11]

12. 12 hours or more

97. No answer

98. Don't know

99. Refused

q15b2

During the past month, how would you rate your sleep quality overall?

1. Very good

2. Fairly good

3. Fairly bad

4. Very bad

97. No answer

98. Don't know

99. Refused

q15c1

In the last 2 years, have you enrolled in any training, programs, or courses to increase your chances of getting or keeping a job, or securing a better or different job in the future?

1. Yes

2. No

97. No answer

98. Don't know

99. Refused

q15c2_1

Since then, have any of the following happened as a result of this training or program? Got a pay raise

1. Yes

2. No

97. No answer

98. Don't know

99. Refused

q15c2_2

Since then, have any of the following happened as a result of this training or program? Got promoted to a different position

1. Yes

2. No

97. No answer

98. Don't know

99. Refused

q15c2_3

Since then, have any of the following happened

as a result of this training or program? Switched jobs

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c2_4

Since then, have any of the following happened as a result of this training or program? Switch industries

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c2_5

Since then, have any of the following happened as a result of this training or program? Other (please specify)

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c2_6

Since then, have any of the following happened as a result of this training or program? None of the above

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c3

Have you completed high school or a GED or high school equivalency diploma?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c4_1

Have you completed any of the following degrees? Associate degree

- 1. Yes
- 2. No
- 97. No answer

- 98. Don't know
- 99. Refused

q15c4_2

Have you completed any of the following degrees? Bachelor's degree

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c4_3

Have you completed any of the following degrees? Professional degree (e.g. MBA, MD, JD)

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c4_4

Have you completed any of the following degrees? Master's degree or Doctoral degree

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c4_5

Have you completed any of the following degrees? None of the above

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c6

Aside from that, have you received a certificate for any kind of specialized job or vocational training?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c8

Whether or not you completed a degree, have you attended any school beyond high school in the past 10 years? This could include a 4-year college, a community college, a trade or

vocational school, graduate or professional school, or some other type of schooling or training

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c11_1

What type of degree were you pursuing at this institution? HSE/TASC/ High School Equivalency

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c11_2

What type of degree were you pursuing at this institution? Certificate or technical training

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c11_3

What type of degree were you pursuing at this institution? Associate degree

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c11_4

What type of degree were you pursuing at this institution? Bachelor's degree

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c11_5

What type of degree were you pursuing at this institution? Professional degree (e.g MBA, MD, JD)

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know

99. Refused

q15c11_6

What type of degree were you pursuing at this institution? Master's degree or Doctoral degree

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c11_7

What type of degree were you pursuing at this institution? Other (Please specify):

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c14

Were you able to complete your degree?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c15_1

There can be many reasons why people stop going to school before completing a degree. Below is a list of possible reasons. Please select if any was a reason why you stopped going to school. School was expensive

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c15_2

There can be many reasons why people stop going to school before completing a degree. Below is a list of possible reasons. Please select if any was a reason why you stopped going to school. You had child care responsibilities

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c15_3

There can be many reasons why people stop

going to school before completing a degree.
Below is a list of possible reasons. Please select
if any was a reason why you stopped going to
school. You supported or cared for parents or
siblings

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c15_4

There can be many reasons why people stop
going to school before completing a degree.
Below is a list of possible reasons. Please select
if any was a reason why you stopped going to
school. You had a family emergency or loss of a
family member

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c15_5

There can be many reasons why people stop
going to school before completing a degree.
Below is a list of possible reasons. Please select
if any was a reason why you stopped going to
school. Divorced or separated from a partner

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c15_6

There can be many reasons why people stop
going to school before completing a degree.
Below is a list of possible reasons. Please select
if any was a reason why you stopped going to
school. You needed to earn money

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c15_7

There can be many reasons why people stop
going to school before completing a degree.
Below is a list of possible reasons. Please select

if any was a reason why you stopped going to school. You wanted to work

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c15_8

There can be many reasons why people stop going to school before completing a degree. Below is a list of possible reasons. Please select if any was a reason why you stopped going to school. You just were not interested in continuing in college

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c15_9

There can be many reasons why people stop going to school before completing a degree. Below is a list of possible reasons. Please select if any was a reason why you stopped going to school. Low grades

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c15_10

There can be many reasons why people stop going to school before completing a degree. Below is a list of possible reasons. Please select if any was a reason why you stopped going to school. You didn't think the benefits of school were worth the costs

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c15_11

There can be many reasons why people stop going to school before completing a degree. Below is a list of possible reasons. Please select if any was a reason why you stopped going to school. Other

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15c16

How likely is it that you will return to school and complete your program or degree, either at that same school or somewhere else? Would you say...

- 1. You definitely will return
- 2. Probably will return
- 3. Not sure
- 4. Probably will not return
- 5. Definitely will not return
- 97. No answer
- 98. Don't know
- 99. Refused

q15d1

Do you currently have any student loan debt or owe any money used to pay for higher education expenses for yourself or any other person?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d2

In the past 10 years, have you taken out loans of any kind to pay for higher education expenses for yourself or any other person?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

*****NOTE: The D3 variables below were only displayed to respondents who had loans in the past 10 years, but no current loans. An equivalent set of variables (D12) was displayed to respondents with current loans.*****

q15d3_1

For whose education were these loans taken out? Yourself

- 1. Yes
- 2. No

- 97. No answer
- 98. Don't know
- 99. Refused

q15d3_2

For whose education were these loans taken out? Your spouse/partner

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d3_3

For whose education were these loans taken out? Your child(ren)

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d3_4

For whose education were these loans taken out? Your grandchild(ren)

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d3_5

For whose education were these loans taken out? Other (Please specify):

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d4_1

**Was any of those loans a federal student loan?
NOTE: Higher education expenses include tuition, books and supplies, room and board, and other living expenses associated with being in school.**

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

*****NOTE: The D4 variables below were only**

displayed to respondents who had loans in the past 10 years, but no current loans. An equivalent set of variables (D11) was displayed to respondents with current loans.***

q15d4_2

Was any of those loans a private student loan?
NOTE: Higher education expenses include tuition, books and supplies, room and board, and other living expenses associated with being in school.

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d4_3

Was any of those loans a home equity loans?
NOTE: Higher education expenses include tuition, books and supplies, room and board, and other living expenses associated with being in school.

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d4_4

Was any of those loans a credit card loan?
NOTE: Higher education expenses include tuition, books and supplies, room and board, and other living expenses associated with being in school.

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d4_5

Was any of those loans another type of loan? (Please specify)
NOTE: Higher education expenses include tuition, books and supplies, room and board, and other living expenses associated with being in school.

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d6

What was the original/principle amount you owed? Your best estimate is fine.

1. Less than \$5,000
2. \$5,000 to \$9,999
3. \$10,000 to \$14,999
4. \$15,000 to \$19,999
5. \$20,000 to \$24,999
6. \$25,000 to \$29,999
7. \$30,000 to \$39,999
8. \$40,000 to \$49,999
9. \$50,000 to \$74,999
10. \$75,000 to \$99,999
11. \$100,000 or above
97. No answer
98. Don't know
99. Refused

q15d7

How many years did it take you to pay off the debt?

1. Entered response
97. No answer
98. Don't know
99. Refused

q15d7x

How many years did it take you to pay off the debt?

970. No answer
- [Entered numeric response]

*****NOTE: The D8 variables below were only displayed to respondents who had loans in the past 10 years, but no current loans. An equivalent set of variables (D21) was displayed to respondents with current loans.*****

q15d8_1

Please select if any of these things happened to you in the past ten years. You applied for a student loan deferment for a past loan

1. Yes
2. No
97. No answer
98. Don't know
99. Refused

q15d8_2

Please select if any of these things happened to you in the past ten years. You applied for a student loan forbearance for a past loan

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d8_3

Please select if any of these things happened to you in the past ten years. You applied for Public Service Loan Forgiveness for a past loan

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d8_4

Please select if any of these things happened to you in the past ten years. You applied for another type of student loan forgiveness for a past loan

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d8_5

Please select if any of these things happened to you in the past ten years. You applied for a student loan discharge for a past loan

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d8_6

Please select if any of these things happened to you in the past ten years. You defaulted on a past student loan

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d8_7

Please select if any of these things happened to you in the past ten years. You refinanced a past student loan

- 1. Yes
- 2. No

- 97. No answer
- 98. Don't know
- 99. Refused

q15d8_8

Please select if any of these things happened to you in the past ten years. You consulted a lawyer because of a student loan issue with a past loan

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d8_9

Please select if any of these things happened to you in the past ten years. None of the above

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

*****NOTE: The D11 variables below were only displayed to respondents with current loans. An equivalent set of variables (D4) was displayed to respondents who had loans in the past 10 years, but no current loans..*****

q15d11_1

Think about the money you currently owe for higher education expenses. Are any of those loans a federal student loan? NOTE: Higher education expenses include tuition, books and supplies, room and board, and other living expenses associated with being in school.

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d11_2

Think about the money you currently owe for higher education expenses. Are any of those loans a private student loan? NOTE: Higher education expenses include tuition, books and supplies, room and board, and other living expenses associated with being in school.

- 1. Yes
- 2. No

- 97. No answer
- 98. Don't know
- 99. Refused

q15d11_3

Think about the money you currently owe for higher education expenses. Are any of those loans a home equity loans? NOTE: Higher education expenses include tuition, books and supplies, room and board, and other living expenses associated with being in school.

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d11_4

Think about the money you currently owe for higher education expenses. Are any of those loans a credit card loan? NOTE: Higher education expenses include tuition, books and supplies, room and board, and other living expenses associated with being in school.

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d11_5

Think about the money you currently owe for higher education expenses. Are any of those loans another type of loan? NOTE: Higher education expenses include tuition, books and supplies, room and board, and other living expenses associated with being in school.

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

*****NOTE: The D12 variables below were only displayed to respondents with current loans. An equivalent set of variables (D3) was displayed to respondents who had loans in the past 10 years, but no current loans..*****

q15d12_1

For whose education were these loans taken out? Yourself

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d12_2

For whose education were these loans taken out? Your spouse/partner

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d12_3

For whose education were these loans taken out? Your child(ren)

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d12_4

For whose education were these loans taken out? Your grandchild(ren)

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d12_5

For whose education were these loans taken out? Other person

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d13

Thinking about all the money you currently owe for educational expenses on behalf of yourself or another person, is the total amount... (Your best estimate is fine.)

- 1. Less than \$5,000
- 2. \$5,000 to \$9,999
- 3. \$10,000 to \$14,999
- 4. \$15,000 to \$19,999
- 5. \$20,000 to \$24,999
- 6. \$25,000 to \$29,999

- 7. \$30,000 to \$39,999
- 8. \$40,000 to \$49,999
- 9. \$50,000 to \$74,999
- 10. \$75,000 to \$99,999
- 11. \$100,000 or above
- 97. No answer
- 98. Don't know
- 99. Refused

q15d14

For any of your federal or private student loans, is the amount you owe each month determined by your income? This includes an Income-Based Repayment Plan, Pay As You Earn Plan, or Income-Contingent Repayment Plan

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d15

What is the total monthly payment you are currently required to make on your loans for education expenses? (Please only include the amount that YOU are paying, and not money that is paid by others on your behalf.)

- 1. I am currently not required to make any payments on these loans
- 2. Less than \$100
- 3. \$100 to \$199
- 4. \$200 to \$299
- 5. \$300 to \$399
- 6. \$400 to \$499
- 7. \$500 to \$749
- 8. \$750 to \$999
- 9. \$1000 to \$1499
- 10. More than \$1500
- 97. No answer
- 98. Don't know
- 99. Refused

q15d16

In the past 12 months, were you late with any of your loan payments?

- 1. Yes
- 2. No
- 3. No payments due at this time
- 97. No answer
- 98. Don't know
- 99. Refused

q15d17

Are you currently up to date with your payments?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d18

How many payments or months behind are you currently?

- 1. 1-2 months
- 2. 3-5 months
- 3. 6-8 months
- 4. 9 or more months (or in active default)
- 97. No answer
- 98. Don't know
- 99. Refused

q15d19

Is your income currently being garnished because of your student loans?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d20

Was your most recent tax refund offset because of your student loans?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

*****NOTE: The D21 variables below were only displayed to respondents with current loans. An equivalent set of variables (D8) was displayed to respondents who had loans in the past 10 years, but no current loans..*****

q15d21_1

Please select if any of these things has happened to you in the past ten years. You applied for a student loan deferment

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know

99. Refused

q15d21_2

Please select if any of these things has happened to you in the past ten years. You applied for a student loan forbearance

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d21_3

Please select if any of these things has happened to you in the past ten years. You applied for Public Service Loan Forgiveness

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d21_6

Please select if any of these things has happened to you in the past ten years. You defaulted on a student loan

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d21_7

Please select if any of these things has happened to you in the past ten years. You refinanced a student loan

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d21_8

Please select if any of these things has happened to you in the past ten years. You consulted a lawyer because of a student loan issue

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d21_9

Please select if any of these things has happened

to you in the past ten years. None of the above

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d22_1

In the last 12 months, did your household's student loan debt delay or prevent starting a business?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d22_2

In the last 12 months, did your household's student loan debt delay or prevent moving from your current residence?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d22_3

In the last 12 months, did your household's student loan debt delay or prevent going to school?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d22_4

In the last 12 months, did your household's student loan debt delay or prevent starting a family?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d22_5

In the last 12 months, did your household's student loan debt delay or prevent purchasing a home?

- 1. Yes
- 2. No

- 97. No answer
- 98. Don't know
- 99. Refused

q15d22_6

In the last 12 months, did your household's student loan debt delay or prevent purchasing a car?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d22_7

In the last 12 months, did your household's student loan debt delay or prevent saving for retirement?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d22_8

In the last 12 months, did your household's student loan debt delay or prevent retiring from work?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d22_9

In the last 12 months, did your household's student loan debt delay or prevent seeking medical care, including filling prescriptions?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15d23

How concerned are you that you might not be able to pay off your student loans in the standard repayment period (ten years)? Would you say...

- 1. Very
- 2. Somewhat
- 3. Not very
- 4. Not at all

- 97. No answer
- 98. Don't know
- 99. Refused

q15d24

Overall, how would you say the lifetime financial benefits of your educational pursuits compare to the total financial costs? Would you say...

- 1. Financial benefits are much larger
- 2. Financial benefits are somewhat larger
- 3. About the same financial benefits and financial costs
- 4. Financial costs are somewhat larger
- 5. Financial costs are much larger
- 6. Not sure yet
- 97. No answer
- 98. Don't know
- 99. Refused

[NOTE: This variable contains responses from D9 and D24. The questions were asked to separate groups (individuals with past loans and individuals with current loans) but were otherwise identical.]

q15d25_1

If you could go back and make your decisions again, would you have done any of the following things? Chosen a different field of study

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

[NOTE: This variable contains responses from D10 and D25. The questions were asked to separate groups (individuals with past loans and individuals with current loans) but were otherwise identical.]

q15d25_2

If you could go back and make your decisions again, would you have done any of the following things? Attended a different school

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

[NOTE: This variable contains responses from D10 and D25. The questions were asked to separate

groups (individuals with past loans and individuals with current loans) but were otherwise identical.]

q15d25_3

If you could go back and make your decisions again, would you have done any of the following things? Completed less education

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

[NOTE: This variable contains responses from D10 and D25. The questions were asked to separate groups (individuals with past loans and individuals with current loans) but were otherwise identical.]

q15d25_4

If you could go back and make your decisions again, would you have done any of the following things? Completed more education

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

[NOTE: This variable contains responses from D10 and D25. The questions were asked to separate groups (individuals with past loans and individuals with current loans) but were otherwise identical.]

q15d25_5

If you could go back and make your decisions again, would you have done any of the following things? Chosen not to attend college

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

[NOTE: This variable contains responses from D10 and D25. The questions were asked to separate groups (individuals with past loans and individuals with current loans) but were otherwise identical.]

q15d25_6

If you could go back and make your decisions again, would you have done any of the following

things? Chosen to attend full-time instead of part-time

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

[NOTE: This variable contains responses from D10 and D25. The questions were asked to separate groups (individuals with past loans and individuals with current loans) but were otherwise identical.]

q15d25_7

If you could go back and make your decisions again, would you have done any of the following things? Chosen to attend part-time instead of full-time

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

[NOTE: This variable contains responses from D10 and D25. The questions were asked to separate groups (individuals with past loans and individuals with current loans) but were otherwise identical.]

q15e0

We are interested in the work and education experience of young adults. Do you have a biological or adopted child between the ages of 18 and 30?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e1

We are also interested in the experiences of young adults. In a previous survey, you told us that you have a biological or adopted child who is now between the ages of about 18 and 30. Is this correct?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e5

Does adult child currently live with you?

- 1. Yes
- 2. No
- 97. Missing
- 98. Don't know
- 99. Refused

q15e6

What is adult child's marital status?

- 1. Single, never married
- 2. Living with domestic partner (a live-in romantic partner)
- 3. Married
- 4. Divorced or separated
- 5. Widowed
- 97. No answer
- 98. Don't know
- 99. Refused

q15e7

Does adult child have any biological or adopted children?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e8

During the past 12 months, in how many months did adult child work?

- 0. 0 months
- 1. 1 months
- 2. 2 months
- 3. 3 months
- 4. 4 months
- 5. 5 months
- 6. 6 months
- 7. 7 months
- 8. 8 months
- 9. 9 months
- 10. 10 months
- 11. 11 months
- 12. 12 months
- 97. No answer
- 98. Don't know
- 99. Refused

q15e9

What is adult child's current employment status?

1. Working Full-Time
2. Working Part-Time
3. On leave from a job or temporarily laid off
4. Looking for work
5. Unable to work
6. Keeping house
7. Going to school
8. Other (Please specify)
97. No answer
98. Don't know
99. Refused

q15e10

What type of degree is adult child currently pursuing?

1. High school or HSE/TASC/High School Equivalency
2. Certificate or technical training
3. Associate degree
4. Bachelor's degree
5. Professional degree (e.g. MBA, MD, JD)
6. Master's degree or Doctoral degree
7. Other (Please specify)
97. No answer
98. Don't know
99. Refused

q15e11

Whether or not adult child completed a degree, have they attended any school beyond high school? This could include a 4-year college, a community college, a trade or vocational school, graduate or professional school, or some other type of schooling or training?

1. Yes
2. No
97. No answer
98. Don't know
99. Refused

q15e12_1

Has adult child completed any of the following degrees? Associate degree

1. Yes
2. No
97. No answer
98. Don't know
99. Refused

q15e12_2

Has adult child completed any of the following degrees? Bachelor's degree

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e12_3

Has adult child completed any of the following degrees? Professional degree (e.g. MBA, MD, JD)

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e12_4

Has adult child completed any of the following degrees? Master's degree or Doctoral degree

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e12_5

Has adult child completed any of the following degrees? Other

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e12_6

Has adult child completed any of the following degrees? None of the above

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e14

Was adult child ever enrolled in an Associate or Bachelor's degree program that they did not finish?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e15_1

There can be many reasons why people stop

going to school before completing a degree.
Below is a list of reasons. Please select if any of the following was a reason why you think adult child stopped going to school. School was too expensive

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e15_2

There can be many reasons why people stop going to school before completing a degree.
Below is a list of reasons. Please select if any of the following was a reason why you think adult child stopped going to school. They had child care responsibilities

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e15_3

There can be many reasons why people stop going to school before completing a degree.
Below is a list of reasons. Please select if any of the following was a reason why you think adult child stopped going to school. They supported or cared for parents or siblings

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e15_4

There can be many reasons why people stop going to school before completing a degree.
Below is a list of reasons. Please select if any of the following was a reason why you think adult child stopped going to school. They had a family emergency or loss of a family member

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e15_5

There can be many reasons why people stop

going to school before completing a degree.
Below is a list of reasons. Please select if any of the following was a reason why you think adult child stopped going to school. They needed to earn money

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e15_6

There can be many reasons why people stop going to school before completing a degree.
Below is a list of reasons. Please select if any of the following was a reason why you think adult child stopped going to school. They wanted to work

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e15_7

There can be many reasons why people stop going to school before completing a degree.
Below is a list of reasons. Please select if any of the following was a reason why you think adult child stopped going to school. They just were not interested in continuing in college

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e15_8

There can be many reasons why people stop going to school before completing a degree.
Below is a list of reasons. Please select if any of the following was a reason why you think adult child stopped going to school. Low grades

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e15_9

There can be many reasons why people stop going to school before completing a degree.

Below is a list of reasons. Please select if any of the following was a reason why you think adult child stopped going to school. They didn't think the benefits of school were worth the costs

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e15_10

There can be many reasons why people stop going to school before completing a degree. Below is a list of reasons. Please select if any of the following was a reason why you think adult child stopped going to school. Other

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e16

How likely is it that adult child will return to school and complete their program or degree, either at that same school or somewhere else? Would you say...

- 1. Definitely will return
- 2. Probably will return
- 3. Not sure
- 4. Probably will not return
- 5. Definitely will not return
- 97. No answer
- 98. Don't know
- 99. Refused

q15e17

Are adult child's current wages at, above or below \$15 per hour (which is about \$30,000 a year if working full time)?

- 1. At \$15 per hour
- 2. Above \$15 per hour
- 3. Below \$15 per hour
- 4. Not employed
- 5. Self-employed or freelance
- 97. No answer
- 98. Don't know
- 99. Refused

q15e18_1

What do you think is the main reason adult child is not working right now? Needs more education

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e18_2

What do you think is the main reason adult child is not working right now? Need more work experience

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e18_3

What do you think is the main reason adult child is not working right now? No jobs

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e18_4

What do you think is the main reason adult child is not working right now? Criminal record

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e18_5

What do you think is the main reason adult child is not working right now? Transportation problems

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e18_6

What do you think is the main reason adult child is not working right now? Cost of child care

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e18_7

What do you think is the main reason adult child is not working right now? Prefer/need to stay home with children

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e18_8

What do you think is the main reason adult child is not working right now? Own ill health, disability

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e18_9

What do you think is the main reason adult child is not working right now? Other family responsibilities (e.g., health of children or other family members)

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e18_10

What do you think is the main reason adult child is not working right now? In school or other training

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e18_11

What do you think is the main reason adult child is not working right now? Wages too low

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15e18_12

What do you think is the main reason adult child is not working right now? Jobs don't offer health or other benefits

1. Yes
2. No
97. No answer
98. Don't know
99. Refused

q15e18_13

What do you think is the main reason adult child is not working right now? Spouse/partner objected

1. Yes
2. No
97. No answer
98. Don't know
99. Refused

q15e18_14

What do you think is the main reason adult child is not working right now? Other (please specify)

1. Yes
2. No
97. No answer
98. Don't know
99. Refused

q15i2

Who were you living with around the time you were 16?

1. Two parents
2. One parent
3. Another relative
4. Foster home
5. Other (Please specify)
97. No answer
98. Don't know
99. Refused

q15i3

What was the highest grade or year of school that parent 1 had completed when you were 16 years old?

1. Never attended school or only attended kindergarten
2. Grades 1 through 8 (elementary)
3. Grades 9 through 11 (some high school)
4. Grade 12 or GED (high school graduate)
5. College 1 year to 3 years (some college or technical school)
6. College 4 years or more (college graduate)
97. No answer
98. Don't know
99. Refused

q15i4

**Now, please think about your other parent.
What was the highest grade or year of school
that your other parent had completed when you
were 16?**

1. Never attended school or only attended kindergarten
2. Grades 1 through 8 (elementary)
3. Grades 9 through 11 (some high school)
4. Grade 12 or GED (high school graduate)
5. College 1 year to 3 years (some college or technical school)
6. College 4 years or more (college graduate)
97. No answer
98. Don't know
99. Refused

q15g1

**Do you and your spouse/partner have any
checking or savings accounts?**

1. Yes
2. No
97. No answer
98. Don't know
99. Refused

q15g2_1

**There are many reasons why people might not
have checking or savings accounts with banks or
credit unions. Please select which of the
following is a reason that you do not have a
checking or savings account. Banks do not have
convenient hours or locations.**

1. Yes
2. No
97. No answer
98. Don't know
99. Refused

q15g2_2

**There are many reasons why people might not
have checking or savings accounts with banks or
credit unions. Please select which of the
following is a reason that you do not have a
checking or savings account. Bank account fees
are too high or unpredictable.**

1. Yes
2. No
97. No answer
98. Don't know
99. Refused

q15g2_3

There are many reasons why people might not have checking or savings accounts with banks or credit unions. Please select which of the following is a reason that you do not have a checking or savings account. Banks do not offer needed products or services.

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15g2_4

There are many reasons why people might not have checking or savings accounts with banks or credit unions. Please select which of the following is a reason that you do not have a checking or savings account. Don't like dealing with or don't trust banks.

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15g2_5

There are many reasons why people might not have checking or savings accounts with banks or credit unions. Please select which of the following is a reason that you do not have a checking or savings account. Do not have enough money to keep in an account or meet a minimum balance

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15g2_6

There are many reasons why people might not have checking or savings accounts with banks or credit unions. Please select which of the following is a reason that you do not have a checking or savings account. Not using a bank provides more privacy for my personal finances.

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know

99. Refused

q15g2_7

There are many reasons why people might not have checking or savings accounts with banks or credit unions. Please select which of the following is a reason that you do not have a checking or savings account. Can't open an account due to ID, credit, or banking history problems.

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15g2_8

There are many reasons why people might not have checking or savings accounts with banks or credit unions. Please select which of the following is a reason that you do not have a checking or savings account. Some other reason?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15g3_1

Which of the following have you used in the past 12 months? Prepaid debit card

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15g3_2

Which of the following have you used in the past 12 months? Auto title loan

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15g3_3

Which of the following have you used in the past 12 months? Check cashing service

- 1. Yes
- 2. No
- 97. No answer

- 98. Don't know
- 99. Refused

q15g3_4

Which of the following have you used in the past 12 months? Payday loan or payday advance

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15g3_5

Which of the following have you used in the past 12 months? Rent-to-own stores

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15g3_6

Which of the following have you used in the past 12 months? Refund anticipation loan or income tax refund advance

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15g3_7

Which of the following have you used in the past 12 months? Money transfer services such as Western Union

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15g3_8

Which of the following have you used in the past 12 months? Loan from a pawn shop

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15g3_9

Which of the following have you used in the past 12 months? Money orders

- 1. Yes

- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15g3_10

Which of the following have you used in the past 12 months? None of the above

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15g4_1

**In the past 12 months, how often did you use...
Prepaid debit cards**

- 1. Once
- 2. 2 or 3 times
- 3. 4 or more times
- 97. No answer
- 98. Don't know
- 99. Refused

q15g4_2

**In the past 12 months, how often did you use...
Auto title loans**

- 1. Once
- 2. 2 or 3 times
- 3. 4 or more times
- 97. No answer
- 98. Don't know
- 99. Refused

q15g4_3

**In the past 12 months, how often did you use...
Check cashing services**

- 1. Once
- 2. 2 or 3 times
- 3. 4 or more times
- 97. No answer
- 98. Don't know
- 99. Refused

q15g4_4

**In the past 12 months, how often did you use...
Payday loans or payday advances**

- 1. Once
- 2. 2 or 3 times
- 3. 4 or more times
- 97. No answer
- 98. Don't know
- 99. Refused

q15g4_5

In the past 12 months, how often did you use...

Rent-to-own stores

- 1. Once
- 2. 2 or 3 times
- 3. 4 or more times
- 97. No answer
- 98. Don't know
- 99. Refused

q15g4_6

In the past 12 months, how often did you use...

Refund anticipation loans or income tax refund advances

- 1. Once
- 2. 2 or 3 times
- 3. 4 or more times
- 97. No answer
- 98. Don't know
- 99. Refused

q15g4_7

In the past 12 months, how often did you use...

Money transfer services such as Western Union

- 1. Once
- 2. 2 or 3 times
- 3. 4 or more times
- 97. No answer
- 98. Don't know
- 99. Refused

q15g4_8

In the past 12 months, how often did you use...

A loan from a pawn shop

- 1. Once
- 2. 2 or 3 times
- 3. 4 or more times
- 97. No answer
- 98. Don't know
- 99. Refused

q15g4_9

In the past 12 months, how often did you

use...Money orders

- 1. Once
- 2. 2 or 3 times
- 3. 4 or more times
- 97. No answer
- 98. Don't know
- 99. Refused

q15g5

Some people are talking about having the Post

Office offer basic banking services like checking and savings accounts, check cashing and short-term loans. If basic banking services were offered through the Post Office, how likely would you be to use them for your basic banking needs? Would you say...

1. Very likely
2. Likely
3. Neither likely nor unlikely
4. Unlikely
5. Very unlikely
97. No answer
98. Don't know
99. Refused

q15h1

What is your current employment status? Are you...

1. Working Full-Time
2. Working Part-Time
3. On leave from a job or temporarily laid off
4. Looking for work
5. Unable to work
6. Keeping house
7. Going to school
8. Retired
9. Other (Please specify)
97. No answer
98. Don't know
99. Refused

q15h2

Elected officials have raised the minimum wage to \$15 per hour, which is about \$30,000 a year if working full time. Are your current wages at, above, or below this level?

1. At \$15 per hour
2. Above
3. Below
4. Not employed
5. Self-employed or freelance
97. No answer
98. Don't know
99. Refused

q15h4

What is your spouse's/partner's current employment status? Are they...

1. Working Full-Time
2. Working Part-Time
3. On leave from a job or temporarily laid off

- 4. Looking for work
- 5. Unable to work
- 6. Keeping house
- 7. Going to school
- 8. Retired
- 9. Other (Please specify)
- 97. No answer
- 98. Don't know
- 99. Refused

*****NOTE: Below core repeated questions from F and J Modules were only asked of individuals who did not complete this survey late (q9late==2).*****

q15f2

"We worried whether our food would run out before we got money to buy more." During the past 3 months would you say this was true...

- 1. Often
- 2. Sometimes
- 3. Never
- 97. No answer
- 98. Don't know
- 99. Refused

q15f6

In the past 3 months, did you stay at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing, even for one night?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15f8

In the past 3 months, was your phone, gas, or electricity service ever cut off because there wasn't enough money to pay the bills?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15f9

In the past 3 months, was there a time when you or any member of your household needed to see a doctor, a dentist, or go to the hospital but couldn't go because of the cost?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15f10

In the past 3 months, how often did you run out of money between paychecks or before the end of the month? Would you say that happened...

- 1. Often
- 2. Sometimes
- 3. Never
- 97. No answer
- 98. Don't know
- 99. Refused

q15j1_1

Below is a list of things that sometimes happen to people. Please select which of the following, if any, have happened to YOU in the past 3 months. Have you moved in the past 3 months?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15j1_2

Below is a list of things that sometimes happen to people. Please select which of the following, if any, have happened to YOU in the past 3 months. Have you had child in the past 3 months?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15j1_3

Below is a list of things that sometimes happen to people. Please select which of the following, if any, have happened to YOU in the past 3 months. Have someone moved into your household in the past 3 months?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15j1_4

Below is a list of things that sometimes happen to people. Please select which of the following, if any, have happened to YOU in the past 3 months. Have someone moved out of your household in the past 3 months?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15j1_5

Below is a list of things that sometimes happen to people. Please select which of the following, if any, have happened to YOU in the past 3 months. Have you started a romantic relationship in the past 3 months?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15j1_6

Below is a list of things that sometimes happen to people. Please select which of the following, if any, have happened to YOU in the past 3 months. Have you ended a romantic relationship in the past 3 months?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15j1_7

Below is a list of things that sometimes happen to people. Please select which of the following, if any, have happened to YOU in the past 3 months. There was a change in your childcare arrangement in the past 3 months?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15j1_8

Below is a list of things that sometimes happen to people. Please select which of the following, if any, have happened to YOU in the past 3 months. Have you had to take time off work to

talk to your child's teacher or guidance counselor in the past 3 months?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15j2_1

Please select which of the following, if any, have happened to YOU OR ANYONE in your household in the past 3 months. Has someone started a new job in the past 3 months?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15j2_2

Please select which of the following, if any, have happened to YOU OR ANYONE in your household in the past 3 months. Has someone lost a job in the past 3 months?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15j2_3

Please select which of the following, if any, have happened to YOU OR ANYONE in your household in the past 3 months. Has someone started to receive public benefits in the past 3 months?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15j2_4

Please select which of the following, if any, have happened to YOU OR ANYONE in your household in the past 3 months. Have someone's public benefits been cut off in the past 3 months?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know

99. Refused

q15j2_5

Please select which of the following, if any, have happened to YOU OR ANYONE in your household in the past 3 months. Has someone had an unanticipated major expense in the past 3 months?

1. Yes

2. No

97. No answer

98. Don't know

99. Refused

q15j2_6

Please select which of the following, if any, have happened to YOU OR ANYONE in your household in the past 3 months. Has someone had a major increase in income in the past 3 months?

1. Yes

2. No

97. No answer

98. Don't know

99. Refused

q15j2_7

Please select which of the following, if any, have happened to YOU OR ANYONE in your household in the past 3 months. Has someone had a major decrease in income in the past 3 months?

1. Yes

2. No

97. No answer

98. Don't know

99. Refused

q15j2_8

Please select which of the following, if any, have happened to YOU OR ANYONE in your household in the past 3 months. Has someone had an accident, injury or illness that interfered with work or life in the past 3 months?

1. Yes

2. No

97. No answer

98. Don't know

99. Refused

q15j2_9

Please select which of the following, if any, have happened to YOU OR ANYONE in your

household in the past 3 months. Has someone been the victim of a crime in the past 3 months?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15j2_11

Please select which of the following, if any, have happened to YOU OR ANYONE in your household in the past 3 months. Has someone lost or broke expensive belongings in the past 3 months?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15j3

In the past 3 months, were there any other major events or changes that affected your work or life?

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15k2a

Before your most recent move, did you rent or own your house or apartment, or have some other housing status?

- 1. Rent
- 2. Own
- 3. Other
- 97. No answer
- 98. Don't know
- 99. Refused

q15k3_1

**People move for many reasons. Did any of the following contribute to your most recent move?
The landlord raised the rent**

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15k3_2

People move for many reasons. Did any of the

	<p>following contribute to your most recent move? You wanted to be closer to work/easier commute</p> <p>1. Yes 2. No 97. No answer 98. Don't know 99. Refused</p>
q15k3_3	<p>People move for many reasons. Did any of the following contribute to your most recent move? You found a more affordable house or apartment</p> <p>1. Yes 2. No 97. No answer 98. Don't know 99. Refused</p>
q15k3_4	<p>People move for many reasons. Did any of the following contribute to your most recent move? The neighborhood was too dangerous</p> <p>1. Yes 2. No 97. No answer 98. Don't know 99. Refused</p>
q15k3_5	<p>People move for many reasons. Did any of the following contribute to your most recent move? The landlord wouldn't fix anything and your place was getting run down</p> <p>1. Yes 2. No 97. No answer 98. Don't know 99. Refused</p>
q15k3_6	<p>People move for many reasons. Did any of the following contribute to your most recent move? The landlord was harassing you</p> <p>1. Yes 2. No 97. No answer 98. Don't know 99. Refused</p>
q15k3_7	<p>People move for many reasons. Did any of the</p>

following contribute to your most recent move?

The house or apartment went into foreclosure

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15k3_8

People move for many reasons. Did any of the

following contribute to your most recent move?

The city condemned the building

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15k3_9

People move for many reasons. Did any of the

following contribute to your most recent move?

You or the person you were staying with missed a rent payment and you thought you might be evicted

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15k3_10

People move for many reasons. Did any of the

following contribute to your most recent move?

The landlord told you or the person you were staying with to leave

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15k3_11

People move for many reasons. Did any of the

following contribute to your most recent move?

You received an eviction notice

- 1. Yes
- 2. No
- 97. No answer
- 98. Don't know
- 99. Refused

q15k3_12

People move for many reasons. Did any of the

	<p>following contribute to your most recent move?</p> <p>Other reason</p> <p>1. Yes</p> <p>2. No</p> <p>97. No answer</p> <p>98. Don't know</p> <p>99. Refused</p>
q15k3_13	<p>People move for many reasons. Did any of the following contribute to your most recent move?</p> <p>None of the above</p> <p>1. Yes</p> <p>2. No</p> <p>97. No answer</p> <p>98. Don't know</p> <p>99. Refused</p>
q15weight_p	Person level longitudinal weight
q15weight_pu	Family level longitudinal weight

Appendix A

Overview

This memo details our approach to survey weighting, by which we ensure that the Robin Hood Poverty Tracker sample is representative of New Yorkers age 18 and over. The primary Poverty Tracker is selected from an option survey at the conclusion of the Community Healthy Survey. The CHS is a Random Digit Dial (RDD) phone sample conducted by the survey research organization SRBI. The first panel generated a sample of approximately 3,403 RDD sample members. We included both landline and cell phone numbers in our sample frame. In addition, a second pool of 505 participants were recruited from agencies that provide assistance to low-income individuals. The purpose of this second pool was to oversample those using social service agencies in New York City. Oversample specific populations characteristics (social service agencies in this case) is a statistically and efficient way to increase the sample sizes of populations of interest in surveys.

Survey weights are then used to adjust statistical parameters (estimates) so that inferences made from the data apply to the overall population from which the sample was drawn (in this case, NYC). Data are weighted to a three-year American Community Survey (ACS) dataset provided by the United States Census Bureau.

The weighting approach that we employ, which adjusts for oversampling and for random over- or under-representation, for non-response, and for attrition, is used in all nationally and locally representative studies.

In the remainder of this memo, we provide more technical details on the construction of Poverty Tracker survey weights. The target population is adults (18+) who are New York City residents.

Structure of baseline sample

SRBI

The SRBI phone sample consists of 3,403 New York City residents contacted by random digit dialing (RDD). Of the 3,403 respondents, 1,774 were contacted by cellphone and 1,629 by landline.

Agency

The face-to-face sample includes 505 respondents from 26 agencies.

SRBI cell phone 1,774

SRBI landline 1,629

Agency 505

Total 3,908

Subsequent waves

For subsequent survey waves, we adjust for panel attrition using the stratification response propensity score method. Non-coverage is addressed by post-stratification. For each survey wave we compute individual weights for each respondent as well as family (poverty unit) weights.

Poverty units

The definition of the poverty unit differs from the traditional family in that unmarried partners are included as family members. Poverty unit weights are obtained from the personal weights by dividing by the number of adults in the poverty unit.

Post-stratification

The data used for post-stratification comes from 2014-2016 American Community Survey (ACS) NYC sample. We approximate the population distributions of the post-stratification variables using weighted ACS numbers.¹

For agency sample, one variable, social service use, is not collected by the ACS. While, it is important to post-stratify on this variable because the agency sample oversamples individuals who use these services. We use the SRBI sample to estimate social service use in the population, which we used to post-stratify to.

Baseline weights

Constructing the baseline weights consists of three steps:

1. Weight the SRBI phone sample to match the NYC adult population (see the SRBI weights section).
2. Use the weighted SRBI sample to estimate the population distribution of social service use (see the Agency weights section).
3. Combine the SRBI and agency samples and weight to match social service use and demographics (see the Combined weights section).

SRBI weights

Using the SRBI phone sample only, we adjust for selection bias and nonresponse to match the ACS data:

1. ***Adjustment for the number of adults in the household and family.*** The larger household, the smaller the selection probability is for each individual. However, the larger the family, the larger the response probability from the family. We therefore need to weight up larger households while weighting down larger families. Gelman and Little (1988) recommend square roots for this weighting adjustment because inverse probability weights for household sizes tend to overcorrect in telephone surveys. For each respondent we use the square root of the ratio of the number of adults in the household to the number of adults in the family.

¹ That is, we use the weights provided with the ACS and obtain a weighted frequency for each post-stratification variable.

2. **Adjustment for phone availability.** Respondents with multiple phones in the household are more likely to be selected into the sample, while those who experience interrupted phone service are less likely to be selected. In this stage of the weighting process, we assign respondents in these two categories weights of $\frac{1}{2}$ and 2, respectively.

Because the landline and cellular RDD frames overlap there are cases of dual-service, that is, respondents from the landline sample who also have a cell phone in the household or respondents from the cell phone sample who also have landline service. We use frame integration weights (Lohr, 2009) to combine the landline and cellular components of the sample, with the dual-service respondents from the two frames integrated in proportion to their effective sample sizes. We can make this adjustment by assuming that the dual-service households from each of the two groups are random samples from the population of dual-service households.

To compute the effective sample sizes, we first calculate a design effects for both landline and cellular groups. For the cellular sample we take the weights for the respondents who also have landline and compute the coefficient of variation cv_C . For the landline sample the calculation of cv_L is analogous. We take the design effects to be $1 + cv_C^2$ and $1 + cv_L^2$, respectively. The effective sample sizes (ESS) for the dual-service cases are then computed as the raw sample sizes divided by the design effects.

Finally, the frame integration weights for the dual-service cell phone cases (cell phone respondents who have a landline) are $fiw_C = \frac{ESS_C}{ESS_C + ESS_L}$, which is the ratio of the effective number of dual-service cases among the cell phone respondents to the total effective number of dual-service cases in the landline and cell phone respondents combined. For the dual-service landline respondents, the frame integration weights are computed analogous as $fiw_L = \frac{ESS_L}{ESS_C + ESS_L}$. Single-service cases (in this case landline-only or cellphone-only) are given a frame integration weight of 1.

3. **Adjustment for deviation on SES information from corresponding ACS-NYC 2014-2016 weighted totals.** Before making this adjustment, we obtain individual weights by multiplying the household weights obtained in the previous step by the number of adults in the household.² We then match the marginal distributions of post-stratification factors via raking procedure. Although the joint distribution by cross tabulation is available, we use raking under an independence assumption to control the variability due to small post-stratification cell sizes. The information used for post-stratification includes gender, age, education, immigration status, tenure (own or rent home), race, the number of children in the household, the number of seniors in the household, the number of working aged adults in the household, a poverty gap measure for the household³, and interactions between many of the demographics and the

² For this calculation, the number of adults in the household is capped at 4 due to sparseness at larger values.

³ From the World Bank: Poverty gap is the mean shortfall from the poverty line (counting the non-poor as having zero shortfall), expressed as a percentage of the poverty line. This measure reflects the depth of poverty as well as its incidence.

poverty measure to account for dependencies between these factors. After the raking procedure, we trim the resulting weights at the 97.5% percentile.

Because the weights adjust for the unequal selection, under-coverage and nonresponse, there is no simple formula for estimating the variance. We use the bootstrapping method implemented in the R **survey** package to obtain 50 sets of replicate weights for each set of sampling weights, from which we can obtain variance estimates.

Agency weights

For the Agency sample, we adjust weights by the (self-reported) frequency of agency services usage. To avoid over-representation, the more frequently an individual uses a service, the smaller the assigned weight.

Combined weights

The SRBI and Agency samples are then combined.⁴ Again we correct for differences due to over-sampling from poor households by post-stratifying the household weights to the ACS household information. This is essentially the same adjustment that is made in the SRBI weights (see Step 3 in the SRBI weights section) but here we perform the adjustment on the combined SRBI and Agency samples. We then multiply the household weights by the number of adults in the household to obtain the person (individual) weights. Similarly, to Step 4 in the SRBI weights section, using these person weights we then post-stratify to adjust for deviations of the two samples from the corresponding ACS-NYC 2014 weighted totals. We also again adjust for frequency of social service use by including it as a post-stratification variable.⁵

Subsequent wave weights

Subsequent waves in the Poverty Tracker study have longitudinal weights calculated. These weights use the baseline weights as a basis but make two adjustments. The first adjustment corrects for nonresponse between the baseline and the wave of interest. The second adjustment is a raking adjustment back to the baseline population demographics.

The method for the first adjustment is inverse propensity scoring. This method uses a logistic regression to predict nonresponse given baseline characteristics, including race, education, immigration status, source – how many respondents were originally contacted, use of service frequency, the number of working adults in the household, the number of seniors in the household, spouse or partner in the household, material hardship, severe health disadvantage, OPM income to needs ratio, OPM poverty status, receipt of government housing, and mental health status. From this model, the probability of

⁴ The weights for each sample are also separately normalized to each have a mean of 1.

⁵ There will be unbalanced coverage of agency service visitors because frequent service users will be over-represented in the Agency sample. For the purpose of representing the general population of NYC adults, it is necessary to down-weight individuals in the sample who frequently use social service agencies. In order to post-stratify on frequency of service use, we need a measure of the distribution of social service use in the population. Unfortunately, we do not have any gold standard for the distribution

responding was predicted for each respondent, which we then broken into 20 quantiles to reduce noise. For each quantile, the inverse of the probability of responding is calculated, which we then use to adjust the baseline weights for nonresponse. After that, we do the second adjustment, raking procedure. We then trimmed and created replicate weights with the same technique as described for the baseline.

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