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| List of variables based on questions from NSLCYA &NLSY79  **NLSCYA** | | | |  |
| **Variables** | **Survey question** | **Survey** | **Survey Year** | **Coding Instructions** |
| DV: Delinquent  **continuous** | 1.During the last 12 months, have R or R's spouse or partner experience any of the following? (yes/no)   * Had an account sent to a collection agency * Had something repossessed; * Gotten a loan from a payday or other store-front lender; * Filed for bankruptcy * Foreclosure of a property you owned or were renting | NLSCYA  Y2930600  Y2930601  Y2930602  Y2930603  Y2930604 | 2012 | Continuous.  1.When generating labels, ensure variable is using small “y” and not “Y”  \*\*Higher scores denote “negative”  2.So make sure **No** is coded as **0** and **Yes** is coded as **1**.  3.Other values such as. -7, -2, -1, please  recode as missing (.)  4. Labels (see example in do file) |
| Mediator: Intention  **continuous** | 1.During the last 12 months, have R or R's spouse or partner been late > 60 days on any of the following types of payments? (yes/no)   * Your mortgage or rent; * Your utility bills; * Your credit card bills; * Your car payment; * Other kinds of loans; * Other bills | NLSCYA  Y2930500  Y2930501  Y2930502  Y2930503  Y2930504  Y2930505 | 2012 | \*\*Higher scores denote “negative”  1.So make sure **No** is coded as **0** and **Yes** is coded as **1**.  2.Other values such as. -7, -2, -1, 2 please  recode as missing (.)  3. Labels  Label mort  Label utility  Label cc  Label car  Label loan  Label bills |
| IV: Perceived Beh’ Control | 1.During the past 12 months, how much difficulty did you/your household have paying bills? (no difficulty at all/a little difficulty/some difficulty/quite a bit of difficulty/a great deal of difficulty)  2.Thinking about the end of each month over the past 12 months, did you or your household generally end up with (more than enough money left over/ or some money left over,/or just enough to make ends meet/ or not enough to make ends meet?  3.How often do you or your household puts off buying something necessary?  4.Do R or your R’ spouse/partner owe any money on credit card? (yes/no)  5. Do R or your R’s spouse/partner have emergency savings for 3 months? | NLSCYA  Y2930100  Y2930200  Y2930000  Y2930400  Y2929300 | 2012 | \*\*Higher scores denote “negative”  1-3. Using Likert scale, smaller numbers are good, followed by bigger numbers for bad for e.g. **No difficulty at all** is coded as **0,**  **a little difficulty** is coded as **1, some difficulty** is coded as **2, quite a bit of difficulty** is coded as **3, a great deal of difficulty** is coded as **4.**  4. **No** is coded as **0** and **Yes** is coded as **1**.  2.Other values such as. -7, -2, -1, please  recode as missing (.)  3. Labels |
| IV: Attitude (impulsivity/lack of self control) | Please indicate your reaction to each sentence by circling the appropriate number:  1. *I often get in a jam because I do things without thinking* (Strongly disagree/ Disagree/ Agree/Strongly agree)  2. *I have to use a lot of self-control to keep out of trouble* (Strongly disagree/ Disagree/ Agree/Strongly agree)  3. *I enjoy taking risks* (Strongly disagree/ Disagree/ Agree/Strongly agree)  4. *Life without danger will be too dull for me* (Strongly disagree/ Disagree/ Agree/Strongly agree) | NLSCYA  Y1647500  Y1647700  Y1647800  Y1648000 | 2012 | \*\*Higher scores denote “negative”  1-4. Using Likert scale, smaller numbers are good. Strongly disagree as 0, disagree as 1, agree as 2, strongly agree as 3.  Other values such as. -7, -2, -1, 2 please  recode as missing (.) |
| Maternal-Child relationship  Attachment (Q1-3)  Fin Socializ (Q4-5) | 1.How closely do you feel to your mother? (extremely close/quite close/fairly close/not very close)  2. About how often does your mother know who you are with when you are not home  3.How often mother talks over important decisions with child (often/sometimes/  4.How often mother listens to child’s side of argument (often/sometimes)  5. Not counting jobs around the house, do you ever do any work for pay (yes/no) | NLSCYA  C0008047  C3032700  C3032500  C3032600  C2845500 | 2004 | \*\*Higher scores denote “negative”  1-4. Using Likert scale, smaller numbers are good. Strongly disagree as 0, disagree as 1, agree as 2, strongly agree as 3.  Other values such as. -7, -2, -1 please  recode as missing (.) |
| Young adults | * Age at date of interview * Gender * Total household income in 2011   1.During 2011, how much did you receive from wages, salary, commissions, or tips from all jobs before deductions for taxes or anything else?  2.During 2011, how much did your spouse/partner receive from wages, salary, commissions, or tips from all jobs before deductions for taxes or anything else?  3.How much did you receive from own farm or business after expenses in 2011?  4.How much did your spouse/partner receive from own farm or business after expenses in 2011?  5.What was the total amount of these (other) veterans benefit, worker's compensation, disability payments or payments from social security R or R's spouse or partner received during 2011?   * Marital status * Highest educational attainment | NLSCYA  [Y2966400](https://www.nlsinfo.org/investigator/pages/search)  [Y2837500](https://www.nlsinfo.org/investigator/pages/search)  [Y2921600](https://www.nlsinfo.org/investigator/pages/search)  [Y2922200](https://www.nlsinfo.org/investigator/pages/search)  [Y2923000](https://www.nlsinfo.org/investigator/pages/search)  [Y2923400](https://www.nlsinfo.org/investigator/pages/search)  [Y2929800](https://www.nlsinfo.org/investigator/pages/search)  [Y2966900](https://www.nlsinfo.org/investigator/pages/search)  [Y2966700](https://www.nlsinfo.org/investigator/pages/search) | 2012 | Code age as continuous  Gender as 0 male 1 female  Code educational attainment as 0: HS,  1: GED, 2: HS, 3: Assoc 4,5: BA  6,7,8: Grad/Prof  Marital: 0: as never married, 1:married,  2: separated 3: divorced 4: widowed  HOUSEHOLD INCOME?? |
| **NSLY79**  Mother | * Racial/ethnicity (Hispanic, Black, Non-black, non Hispanic * Age of mother in 2012 * Highest educational attainment * Total household income in 2011   1.During 2011, how much did you receive from wages, salary, commissions, or tips from all jobs before deductions for taxes or anything else?  2.During 2011, how much did your spouse/partner receive from wages, salary, commissions, or tips from all jobs before deductions for taxes or anything else?  3.How much did you receive from own farm or business after expenses in 2011?  4.How much did your spouse/partner receive from own farm or business after expenses in 2011?  5.What was the total amount of these (other) veterans benefit, worker's compensation, disability payments or payments from social security or your spouse or partner received during 2011?  Pearlin Mastery scale score | **NLSY79**  [R0172700](https://www.nlsinfo.org/investigator/pages/search)  **NSLY79**  [T4113200](https://www.nlsinfo.org/investigator/pages/search)  [T3214000](https://www.nlsinfo.org/investigator/pages/search)  [T3977400](https://www.nlsinfo.org/investigator/pages/search)  [T3987600](https://www.nlsinfo.org/investigator/pages/search)  [T3979400](https://www.nlsinfo.org/investigator/pages/search)  [T3989900](https://www.nlsinfo.org/investigator/pages/search)  [T3976900](https://www.nlsinfo.org/investigator/pages/search)  [T3987000](https://www.nlsinfo.org/investigator/pages/search)  [T4019800](https://www.nlsinfo.org/investigator/pages/search)  [T4112300](https://www.nlsinfo.org/investigator/pages/search)  [T4023100](https://www.nlsinfo.org/investigator/pages/search)  [T4112300](https://www.nlsinfo.org/investigator/pages/search)  **NSLY79**  [R3894810](https://www.nlsinfo.org/investigator/pages/search) | **1979**  **2012**  **T3214200 for highest degree**  **T4223500 Poverty status (1053 in poverty)**  **1992** |  |

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| IV: Social Norms  (Mother) | 1.On how many credit cards do you or your spouse/partner owe the maximum amount allowed by the credit card company? (1, 2, 3, 4 or more)  2.In the last 5 years, have you completely missed a payment or been at least 2 months late in paying any of your bills?  3. Have you or your spouse ever declared bankruptcy? (yes/no) | NLSY79  R8417600  R8417500  R8417700 | 2004 | 1.Code 1 as “0”, 2 as “1, 3 as 2 and 4 or more as 3. Other values:-5,-4,-2,-1, 0, 10, 13, 20, 700 code as missing .  2. Code No as 0 and Yes as 1  3. Code No as 0 and Yes as 1  Other values such as. -5, -4, -2, -1 please  recode as missing (.) |

Notes for NSLY79: In survey year 2012 use T3977400 for respondent’s income from wages/salary.  For those that report DK on T3977400 go into T3977500 to T3978000 for an estimate of income. Respondent’s farm and nonfarm income is collected beginning with T3978100 to T3979400, which is total income from farm and nonfarm business.  The DKs go into T3979500 to T3979900.Income from other family members is collected beginning at T4021700, with amount from welfare sources collected in T4022300 and amount from regular sources of income in T4023100.  Estimates for those DK on other family welfare go into T4022400 to T4022800.  For those DK on other family regular income go into T4023200 to T4023600.The field period for survey year 2012 began in calendar year 2012 and continued into calendar year 2013.  The income questions ask respondents to report for the previous calendar year.  When the interviewer reads the text of the question, the actual year is used.  If the interview is in 2012, then 2011 is read to the respondent, if the survey is in calendar year 2013, then 2012 is read to the respondent.  The variable T41126.01 (PAST\_CALENDAR\_YEAR) indicates which date is substituted in the question text.