

Memorandum**United States Department of Education
Institute of Education Sciences
National Center for Education Statistics**

DATE: June 12, 2020

TO: Robert Sivinski, OMB

THROUGH: Carrie Clarady, OMB Liaison, Avar Consulting in contract with NCES

FROM: Ted Socha, B&B Project Officer, NCES
Tracy Hunt-White, Team Lead, Postsecondary Longitudinal and Sample Surveys, NCES

SUBJECT: 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20) COVID-19 Update Change Request (OMB# 1850-0926 v.10)

The 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20) is conducted by the National Center for Education Statistics (NCES), within the U.S. Department of Education (ED). B&B is designed to follow a cohort of students who completed the requirements for their bachelor's degree during the 2015-16 academic year. B&B examines students' education and work experiences after they complete a bachelor's degree, with a special emphasis on the experiences of school teachers. The request to conduct the B&B:16/20 full-scale study was approved by OMB on May 1, 2020 (1850-0926 v.9). Data collection is scheduled to take place from Summer 2020 through Spring 2021.

The B&B-eligible cohort is initially identified in the National Postsecondary Study Aid Study (NPSAS). The first cohort (B&B:93) was identified in NPSAS:93 and consisted of students who received their bachelor's degree in the 1992–93 academic year. NPSAS:93 provided the base-year data and students were surveyed in 1994 for the initial follow-up. The B&B:93 cohort was surveyed again in 1997 and 2003. The second cohort (B&B:2000) was selected from NPSAS:2000, which became the base year for a single B&B:00/01 follow-up. The third cohort (B&B:08) was selected from NPSAS:08, which became the base year for follow-up data collections in 2009, 2012, and the final follow-up in 2018. The fourth cohort (B&B:16) was selected from NPSAS:16, which is the base year for follow-up data collections in 2017, 2020, and 2026 (anticipated). The B&B:93 and B&B:08 cohorts included transcript collections. Please note that the B&B:08/18 field test and the B&B:16/17 full-scale study were in data collection at the same time. To accommodate this overlap in timing, B&B cohorts prior to B&B:16 are approved under OMB# 1850-0729 while the B&B:16 cohort is approved under OMB# 1850-0926.

This request includes revisions to the student interview to include items pertaining to widespread postbaccalaureate education and employment changes in response to the national reaction to the coronavirus pandemic (COVID-19). In addition, communications were updated to remove the specific name of the B&B project officer as the current project officer will be leaving NCES before data collection starts, plus a communication was added for the calibration experiment. In addition, changes were made to the calibration experiment due to concerns about mail theft.

This request does not introduce significant changes to the estimated respondent burden or the costs to the federal government. The following revisions were made to Parts A& B, Appendix E (Student Contacting Materials), and Appendix F (Survey Instruments).

Modifications to Supporting Statement Part A

Revised: Description of one of the changes in this change request – An item on parents’ marital status when the sample member was age 18 ~~will be~~ *is being* added to the survey. Two versions of the item, ~~presented in appendix F, are to be~~ *were* evaluated as part of cognitive testing for the 2020/22 Beginning Postsecondary Students Longitudinal Study (1850-0803 v. 260). The results of that evaluation ~~will inform~~ *informed* the choice of wording to be used for the B&B:16/20 survey and a change memorandum with an updated Appendix F that includes the final wording ~~will be~~ *was* submitted ~~by~~ *in* May 2020. (see p. 2 of Part A)

Revised: Description of Part B – Part B describes the first calibration experiment which compares participation rates ~~when data collection announcements are sent and~~ *sample representativeness resulting in envelopes displaying the printed message “\$two different ways of sending a \$2 Gift Enclosed. See details inside.”* prepaid incentives – mailing cash, or ~~windowed envelopes with~~ *including an index card announcing a \$2 bills visible.* prepaid PayPal incentive. The results of that experiment will be analyzed and ~~the results, including the choice of envelope,~~ reported in a change memorandum, for expedited review if possible, to be submitted by August 2020. (see p. 2 of Part A)

Revised: Reference to the calibration experiment in Table 5. Operational Schedule for B&B:16/20 – Conduct calibration experiment 1 on ~~envelope design \$2 prepaid incentive announcement~~ (see p. 15 of Part A)

Modifications to Supporting Statement Part B, B&B:16/20 Calibration Experiment: Envelope Design

Revisions were made to Part B that address the coronavirus pandemic impact on data collection communications. (See pp. 5-7 of Part B). Below the revised text.

Revision to the Proposed B&B:16/20 Calibration Experiment

B&B:16/20 Calibration Experiment: Envelope Design (Revised May 2020)

~~Evidence from~~ The goal of the B&B:16/20 ~~focus groups (see Attachment F)~~ indicates that the envelope with the printed message *\$2 Gift Enclosed. See details inside.* outperformed three other envelope designs with 31 out of 43 participants selecting it as the envelope they were likely to open. This evidence is further supported by a test of the same four envelope designs in the crowdsourcing survey (mTurk) testing materials for NPSAS:20 (see NPSAS:20 OMB # 1850-0666 v.25, Appendix C). The Calibration Experiment will continue investigation of improving the data collection announcement envelope design that was explored with the B&B:16/20 focus groups (see B&B:16/20 Attachment F) by testing two alternative approaches to communicating the presence of the \$2 prepaid cash incentive to ~~the~~ sample members in the aggressive data collection protocol¹ as follows: ~~Treatment Group 1 will receive an envelope with a \$2 Gift Enclosed. See details inside.~~ message (referred to as the *Text Envelope*) as supported by the focus group and crowdsourcing results:

- ~~Treatment Group 2 will receive an envelope that directly displays a portion of a \$2 bill in the window of the envelope (referred to as the *Bill Envelope*). This treatment is motivated by an experiment conducted by DeBell and colleagues (2019) in which a cash incentive was visible through the envelope window. Response rates of their mail survey increased by almost 4 percentage points and led to slightly higher rates of return (undeliverable rates) compared to a standard envelope.~~
- (1) An envelope with a *\$2 Gift Enclosed. See details inside.* message and (2) an envelope that directly displays a proportion of a \$2 bill in the window of the envelope.

~~There is increasing evidence of mail theft as a result of the coronavirus pandemic stimulus checks by the Internal Revenue Service. Because of that, we think that showing cash in an envelope window or suggesting~~

¹ To receive the prepaid incentive, sample members needed to have responded to either NPSAS:16 base year or the B&B:16/17 full survey or completed the B&B:16/17 abbreviated survey.

that cash is included is too risky, and we recommend altering the B&B:16/20 Calibration Experiment to focus on a test of two different prepaid incentive forms.

Cash prepaid incentives have been shown to significantly increase response rates in both interviewer-administered and self-administered surveys, reducing the potential for nonresponse bias (e.g., Church 1993; Cantor et al. 2008; Goeritz 2006; Medway and Tourangeau 2015; Messer and Dillman 2011; Parsons and Manierre 2014; Singer 2002). Evidence from the B&B:16/17 FT study, however, indicates that prepaid incentives sent via PayPal do not significantly increase response rates likely due to low acceptance rates. We hypothesize that this is primarily a result of sample members remaining unaware of the prepaid incentive payment: Sample members may fail to read the corresponding announcement in the contacting materials, they may only infrequently check their e-mail, or PayPal balances, and/or if they do check their balances, they may miss the prepaid incentive because of its small value.

The Calibration Experiment will investigate if an alternative form of communicating the prepaid PayPal incentive is associated with an increase in response rate, similar to the effect associated with cash prepaid incentives. Specifically, we suggest adding a separate index card announcing the \$2 prepaid PayPal incentive in the data collection announcement mailing while keeping all else equal (including later email communications). We hypothesize that the index card will stand out and make the \$2 prepaid payment more tangible similar to how a \$2 bill would stand out. While the cost of the mailing materials is similar, sending out PayPal incentives is generally considered to be safer as it provides us with a way to track payments.

We recommend testing two approaches of communicating the presence of the \$2 prepaid incentive to the sample members in the aggressive protocol:

- Control Group will receive a mailing with a \$2 prepaid cash incentive enclosed.
- Treatment Group will receive a mailing with a \$2 prepaid PayPal incentive announced on a separate index card.

We will randomly select a calibration sample of 3,130 ever nonresponding sample members (i.e., either did not participate in the NPSAS:16 base year or the B&B:16/17 survey) or respondents who only completed the B&B:16/17 abbreviated survey, to receive **either form of the prepaid incentive**². This sample will allow for comparisons of response rates among two equally-sized treatment groups of 1,565 sample members each and provide enough power to detect at least a 5 percentage point difference in response rates assuming 80 percent power, type I error of 5 percent, and a base response rate of 50 percent. This calculation assumes a 2-sided chi-square test of the response proportions.

The experiment described above will allow us to test the following hypotheses:

- H1. There is no statistically significant difference in response rates between ~~Treatment~~Control Group ~~1~~ and Treatment Group ~~2~~.
- H2. There are no statistically significant differences in representativeness (demographic characteristics) between ~~Treatment~~Control Group ~~1~~ and Treatment Group ~~2~~.

The proposed experimental period for the ~~calibration sample experiment~~ is two weeks starting in early July 2020, after which we will analyze the results to determine which ~~envelope approach~~ to recommend for the main data collection starting August 2020. Results will be submitted to OMB via a change memorandum by August 2020. The final decision will be driven by the overall difference in response rates and representativeness. If ~~the~~ Treatment Group ~~1~~ yields a **similar or** higher response rate (not at the expense of sample representativeness), we will implement the ~~text envelope~~ **PayPal prepaid incentive data collection** for the main data collection. Alternatively, if ~~Treatment~~ the Control Group ~~2~~ yields a higher response rate, while not jeopardizing sample representativeness, we will implement the ~~bill envelope~~ **cash prepaid incentive** in the main data collection.

² 96% of these cases have at least one good email address which can be used to send the PayPal prepaid incentive.

Modifications to Appendix E, Student Contacting Materials

The following changes were made to contacting materials. See Attachment 1 (p. 9 of this document) for specific changes to materials.

Brochure Text

- Revised: Changed “All of the information provided by individuals...” to “All individually identifiable information supplied by individuals” (p. E-9)
- Revised: “The study will collect information...” to “The study collects information...” (p. E-9)
- Revised: “In addition to survey responses, we collect related information from other sources such as student loan and enrollment databases” to “In addition to survey responses, information is collected from sources such as enrollment and federal loan databases.” (p. E-9)
- Added: “We also contacted sample members to participate in the B&B:16/17 study in 2017.”
- Corrected: <https://nces.ed.gov/surveys/bandb> to <https://nces.ed.gov/surveys/b&b> under “What happens to the results?” (p. E-9)
- Revised: “...and will use the data to inform...” to “... B&B data are used to inform national higher education policies.” (p. E-10)
- Revised: “Log onto the study website at <https://nces.ed.gov/surveys/bandb>” to “Log on to the study website at <https://surveys.nces.ed.gov/bandb> ” (p. E-10)
- Revised “Mail from the National Center for Education Statistics” to “Mail from NCES” (p. E-10)
- Revised: “SMS text messages from xxx-xxx-xxxx & “Phone calls from xxx-xxx-xxxx” to “Text messages and phone calls from area code 202 or the U.S. Department of Education.” (p. E-10)
- Revised: “B&B Project Director at RTI” to “B&B Project Director” (p. E-10)

NCES Project Officer Information

- Updated: All references and contact information for NCES Project Officer Ted Socha were changed to <<NCES Project Officer>> and generic information to allow for insertion of new project officer. (pp. E-10, E-12, E-17, E-19, E-20, E-22, E-24, E-26, E-28, E-30, E-32, E-33, E-34, E-35, E-36, E-37, E-38, E-45, E-85, E-134)
- Updated: In PRA language, change from “Room 4018” to “Room 4xxx.” (pp. E-14, E-18, E-21)

Changes to Calibration Experiment

Added: **INDEX CARD ENCLOSURE FOR PAYPAL EXPERIMENT GROUP:**
We sent you \$2 via PayPal in appreciation for your participation in B&B.
Be sure to check your e-mail for more information from bandb@rti.org. (p. E-21)

Modifications to Appendix F, Survey Instruments

Revised: The following statement indicating the decision on which family structure item to include in the survey: (p. F-2)

Two items intended to capture family structure at age 18 (BB20FHHNUM and BB20FHHWHO) ~~were previously have been~~ included in the B&B:16/20 full-scale survey facsimile. Based on the results of the 2020/22 Beginning Postsecondary Students Longitudinal Study (BPS:20/22) cognitive labs (OMB #1850-0803 v.260), ~~one of the two items will be selected for inclusion in the item BB20FHHWHO was included in the final B&B:16/20 full-scale survey.~~ The decision about which item to use ~~was and final version of this document will be submitted to OMB in the May 2020 change memorandum.~~

Updated: In PRA language, change from “Room 4018” to “Room 4xxx.” (p. F-22)

Revision to survey items.

- Removed: Item BB20FHHNUM was removed. It was one of two items being considered to capture family structure. In the 2020/22 Beginning Postsecondary Students Longitudinal Study (BPS:20/22) cognitive labs (OMB #1850-0803 v.260), this item did not perform as well as BB20FHHWHO. Hence, Item BB20FHHWHO is included in the final B&B:16/20 instrument with a modification to the reference age from 18 to 16.
- Revised: To add timely data elements and improve survey flow, the following modification have been made to the instrument: 1) add new questions (see yellow highlight) and response options to existing questions to collect information on the widespread impacts of **the coronavirus pandemic**, 2) add clarification to question concepts and response options affected by societal changes due to **the coronavirus pandemic**, 3) select the final household structure question to add to the instrument, and 4) add transitional wording to improve the flow and progression for some respondents.

Below is a table of the items that have been added, revised, or removed in the survey instrument. Page numbers correspond with Table 1 in Appendix F. See Attachment 2 (p. 13 of this document) for specific changes in question wording.

Page number on Table1	Variable name	Variable label	Change Added (A), Revised (R) Removed (X)	Rationale	Source	Abbreviated item	Mini item	Eligibility screener item
F-9	RESPCONF	Correct respondent verification	R	Revised question wording and help text to address potential name changes since the last data collection.	B&B:16/17	X	X	X
F-9	BB20CDEG01	Postbaccalaureate institution 1: degree or certificate type	R	Added transition statement for respondents who continued to attend more than one institution in the B&B:16/17 survey.	B&B:16/17			
F-10	BB20CLENR01	Postbaccalaureate institution 1: date last attended	R	Added language to clarify intent of question given widespread impacts of the coronavirus pandemic on postsecondary education.	B&B:08/18			
F-10	BB20CENRCONT01	Postbaccalaureate institution 1: had a break in enrollment	A	Added to capture official breaks in enrollment, including those due to the coronavirus pandemic, and improve time to degree				

Page number on Table1	Variable name	Variable label	Change Added (A), Revised (R) Removed (X)	Rationale	Source	Abbreviated item	Mini item	Eligibility screener item
				measures.				
F-10	BB20CCVDBRK01	Postbaccalaureate institution 1: break in enrollment due to coronavirus pandemic	A	Added item to measure widespread impacts of the coronavirus pandemic on postsecondary education				
F-10	BB20CONLIN01	Postbaccalaureate institution 1: any courses taught primarily online for post-BA degree/certificate	R	Added item to measure widespread impacts the coronavirus pandemic on postsecondary education.	B&B:16/17			
F-10	BB20CONLPRG01	Postbaccalaureate institution 1: program entirely online	R	Item renamed from original source (B18CONLINE01) to distinguish the difference between online courses item (BB20CONLIN01) and online program item (BB20CONLPRG01). Added language to clarify intent of question given widespread impacts of the coronavirus pandemic on postsecondary education.	B&B:08/18			
F-11	BB20CPRIVSTAT1	Private student loan status	R	Added response option to measure impact of student loan repayment changes due to the coronavirus pandemic.	B&B:08/18			
F-11	BB20CPRIVSTAT2	Private student loan status - multiple loans	R	Added item to measure impact of student loan repayment changes due to the coronavirus pandemic	B&B:08/18			
F-11	BB20CFEDMORE	Federal loan prepayment	R	Added language to measure impact of student loan repayment changes in response to the coronavirus pandemic.	B&B:08/18			
F-11	BB20CFEDMISS	Missed a federal loan payment	R	Added language to capture impact of student loan repayment changes in response to the coronavirus pandemic.	B&B:08/18			
F-11	BB20CIDRWYH	Reasons not enrolled in income-driven repayment (IDR) programs	R	Added language to capture impact of student loan repayment changes in response to the coronavirus pandemic.	B&B:08/18			
F-12	BB20DEND01	Employer 1: month and year last employed	R	Added language to clarify intent of question given the widespread impacts of the coronavirus pandemic on employment.	B&B:08/18	X		
F-12	BB20DWKCONT01	Employer 1: period of at least one month when not employed	R	Added language to clarify intent of question given the widespread impacts of the coronavirus pandemic on employment.	B&B:08/18	X		
F-12	BB20DWKMON01	Employer 1: months employed	R	Update wording to better align with modifications on BB20DEND01 and BB20DWKCONT01 due to the coronavirus pandemic.	B&B:08/18	X		
F-12	BB20DCOVWKBK01	Employer 1: break in employment due to coronavirus pandemic	A	Added item to measure widespread impacts of the coronavirus pandemic on employment.		X		
F-12	BB20DCURTL01	Job 1: allowed to telecommute	R	Added response option to measure widespread impacts of the coronavirus pandemic on employment.	B&B:08/18			
F-12	BB20DWHY01	Job 1: Reason worked fewer than 30 hours	A	Added item to measure widespread impacts of the coronavirus pandemic on employment.	B&B:16/17			
F-12	BB20DBENANY01	Job 1: employer offered any benefits	R	Revised question wording to clarify employer offered benefits	B&B:08/18	X		

Page number on Table1	Variable name	Variable label	Change Added (A), Revised (R) Removed (X)	Rationale	Source	Abbreviated item	Mini item	Eligibility screener item
				for a specific job with that employer. Added item to measure widespread impacts of the coronavirus pandemic on employment.				
F-13	BB20DCHNG01	Job 1: why no longer employed by [employer]	R	Added item to measure widespread impacts of the coronavirus pandemic on employment	B&B:08/18			
F-13	BB20DSINGLE01	Job 1: single most important reason no longer employed by [employer]	R	Added item to measure widespread impacts of the coronavirus pandemic on employment	B&B:08/18			
F-13	BB20DJSAT01	Job 1: level of satisfaction	R	Added language to clarify intent of question given the widespread impacts of the coronavirus pandemic on employment	B&B:08/18			
F-13	BB20DNW01	Non-working loop: activity while not employed	R	Added item to measure widespread impacts of the coronavirus pandemic on unemployment	B&B:08/18			
F-13	BB20DUNCM	Received unemployment compensation or disability benefits	R	Added item to measure widespread impacts of the coronavirus pandemic on unemployment	B&B:08/18	X	X	
F-13	BB20ETCHAPP	Applied for a preK through 12th grade teaching position during survey time frame	R	Added transitional language for B&B:16/17 respondents based on prior round response to gate questions.	B&B:16/17			
F-14	BB20ESTLTCH	Employed as regular classroom teacher as of 4 years after BA completion	A	Added to capture persistence in classroom teaching. Based on B18ESTWK but measuring persistence in teaching career overall and included language to clarify intent of question given the widespread impacts of the coronavirus pandemic on employment of preK-12 teachers.		X		
F-14	BB20ETCHSAT	Teacher satisfaction	R	Added language to clarify intent of question given the widespread impacts of the coronavirus pandemic on employment of preK-12 teachers.	B&B:08/18			
F-14	BB20ETCHLEVA	Main reason left teaching	R	Added transitional language for respondents who left teaching since B&B:16/17. Added response option for temporary or long-term substitute teaching positions and added response option to measure widespread impacts of the coronavirus pandemic on employment of preK-12 teachers.	B&B:08/18			
	BB20FHNUM	Household composition at age 18	X	Added per Department's request to collect information on family structure at age 18. Either BB20FHNUM or BB20FHHWHO will be included in the full-scale survey.				
F-15	BB20FHHWHO	Family structure at age 16	A	Added per Department's request to collect information on family structure at age 16. Age and parenthetical instructions modified based on BPS:20/22 cognitive interviews.				
F-15	BB20FPLNVT	Planning to vote in 2020	A	Added to capture anticipated				

Page number on Table1	Variable name	Variable label	Change Added (A), Revised (R) Removed (X)	Rationale	Source	Abbreviated item	Mini item	Eligibility screener item
		presidential election		civic participation prior to Election Day. [Updated instructions in item wording]				
F-16	BB20FDAYCAR	Dependent child(ren) in paid childcare	R	Added language to clarify intent of question given the widespread impacts of the coronavirus pandemic on household expenses.	B&B:16/17			
F-16	BB20FDAYAMT	Total amount for childcare each month	R	Added language to clarify intent of question given the widespread impacts of the coronavirus pandemic on household expenses.	B&B:16/17			
F-16	BB20FHOUSE	Own home or pay rent	R	Added language to clarify intent of question given the widespread impacts of the coronavirus pandemic on household expenses.	B&B:16/17	X		
F-16	BB20FMTGAMT	Total monthly rent or mortgage payment	R	Revised to remove "on average" from question wording to capture current rent or mortgage payment for increased data quality. Also added language to clarify intent of question given the widespread impacts of the coronavirus pandemic on household expenses.	B&B:16/17			
F-16	BB20FCARLOAN	Make loan or least payments for a vehicle	R	Added language to clarify intent of question given the widespread impacts of the coronavirus pandemic on household expenses.	B&B:16/17			
F-16	BB20FCARAMT	Total amount paid each month for vehicle loan(s) or lease(s)	R	Added language to clarify intent of question given the widespread impacts of the coronavirus pandemic on household expenses.	B&B:16/17			
F-16	BB20FCVDCOST1	Financial costs of the coronavirus pandemic: Professional costs	A	Added to measure widespread impact of the coronavirus pandemic on graduates' lives.		X		
F-16	BB20FCVDCOST2	Financial costs of the coronavirus pandemic: Personal costs	A	Added to measure widespread impact of the coronavirus pandemic on graduates' lives.		X		
F-18	BB20FSTRESS	Time during past 12 months when could not meet all essential expenses	R	Added item to measure widespread impact of the coronavirus pandemic on graduates' lives.	B&B:16/17	X		

Attachment 1 – Modifications to Appendix E, Student Contacting Materials (Details)

- *Revised – The brochure text was updated to reflect changes suggested by NCES. The revised text for the brochure appears on page E-9 and E-10.*

Brochure Text

FRONT COVER

2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20)

PANEL 1, FLAP

Who is conducting B&B?

The 2016/20 Baccalaureate and Beyond Longitudinal Study is conducted by the National Center for Education Statistics (NCES), in the U.S. Department of Education’s Institute of Education Sciences, with data collection being carried out under contract by RTI International, a U.S.-based nonprofit research organization.

NCES is authorized to conduct B&B by the Education Sciences Reform Act of 2002 (ESRA 2002, 20 U.S.C. §9543) and to collect students’ education records from educational agencies or institutions for the purposes of evaluating federally supported education programs under the Family Educational Rights and Privacy Act (FERPA, 34 CFR §§ 99.31(a)(3)(iii) and 99.35).

How will my information be protected?

NCES is required to follow strict procedures to protect personal information in the collection, reporting, and publication of data. All ~~of the individually identifiable information provided-supplied by~~ individuals or institutions may be used only for statistical purposes and may not be disclosed, or used, in identifiable form for any other purpose except as required by law (20 U.S.C. §9573 and 6 U.S.C §151).

Data security procedures for B&B are reviewed and approved by NCES data security staff. Your answers are secured behind firewalls and are encrypted during internet transmission using Secure Sockets Layer (SSL) protocol. All data entry modules are password protected and require the user to log in before accessing the data. NCES employees and contractors are subject to large fines or imprisonment if individual responses are disclosed.

INSIDE PANELS

What is B&B?

The 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20) is a national study of approximately 25,000 graduates from U.S. colleges and universities who will be asked about their experiences in the 4 years since completing a bachelor’s degree. The study ~~will collect-collects~~ information on graduate and other education, experiences in the labor market, earnings and expenses, and family status. In addition to survey responses, ~~we collect-related~~ information is collected from ~~other~~ sources such as ~~student loan-and-enrollment and federal loan databases~~.

Why am I being asked to participate?

You are being asked to participate in B&B because you completed the requirements for your bachelor’s degree 4 years ago, during the 2015-16 academic year. Most study participants were first surveyed in 2016 as part of the National Postsecondary Student Aid Study (NPSAS). ~~We also contacted sample members to participate in the B&B:16/17 study in 2017.~~

What happens to the results?

As with results from previous rounds of B&B, results from the current study will be posted on the NCES website (<https://nces.ed.gov/surveys/bandbb&b>) as soon as they are available. Your responses will be combined with those of other students and will be presented in summary form only. No individually identifying information will be published.

Researchers and policymakers will use B&B data to explore a wide variety of topics, including student loan debt and transition to employment and/or graduate education ~~and will use the~~. ~~B&B data are used~~ to inform national higher education policies.

How do I participate?

Participation is easy! You can complete the B&B survey online or over the phone.

Online

Log ~~onto~~ ~~on to~~ the study website at ~~https://nces.ed.gov/surveys/bandb~~ <https://surveys.nces.ed.gov/bandb> using the Study ID and password provided to you in your study materials.

The survey is mobile-optimized, so it can be easily completed on a mobile device.

Phone

Call our Help Desk at 855-322-2826 to speak to one of our professional interviewers who are happy to assist you.

Additionally, during data collection you may receive reminder communications in any of the following ways:

- Mail from the ~~National Center for Education Statistics NCES~~
- E-mails from bandb@rti.org
- ~~SMS text messages from xxx-xxx-xxxx~~
- ~~Phone calls from xxx-xxx-xxxx~~
- Text messages and phone calls from area code 202 or the U.S. Department of Education

Did you know?

[INSERT SELECTED TREND DATA FROM INTERESTING FACTS - TREND DATA, PAGE E-132]

BACK COVER

Contact Us

For assistance, please contact the study Help Desk or visit the website.

B&B HELP DESK

855-322-2826

- bandb@rti.org
<https://surveys.nces.ed.gov/bandb>

If you have questions or concerns about B&B:16/20, contact:

RTI International

Jennifer Wine, Ph.D.

B&B Project Director ~~at RTI~~

jennifer@rti.org

877-225-8470

National Center for Education Statistics (NCES)

~~<<NCES Project Officer>>~~

~~B&B Project Officer at NCES~~

~~<<NCES_email>>~~

~~202-xxx-xxxx~~

* updated text in red

Mailings (p. E-22 – E-23) Data Collection Announcement Letter

«date»

«casenamenosuffixALLCAPS»

«addr1»

«addr2»

«city», «state» «zip»

Study ID: «caseid»

Dear «fname»,

Congratulations! You have been selected to participate in the 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B), an important U.S. Department of Education study that will collect education, employment, and other information from recent college graduates who completed their bachelor’s degree «in [major]/[fieldofstudy] »during the 2015-16 school year. You may recall being asked to participate in the National Postsecondary Student Aid Study (NPSAS) in 2016 and the 2017 collection for B&B. Data collected from B&B will help researchers and policymakers better understand how earning a bachelor’s degree impacts choices for additional education and employment paths.

Help shape higher education policy by sharing your education experiences.

Here are some key pieces of information to help get you started:

- [IF PREPAID INCENTIVE ELIGIBLE: **«Enclosed, please find \$2 in appreciation of your participation in B&B.»**]

To complete your survey:

- o Go to our secure B&B website at <https://surveys.nces.ed.gov/bandb/>
- o Log in using your
 - Study ID: «caseID»
 - Password: «password»
- o Or use the camera on your phone to scan the QR code below:
«QRCODE»

The survey will take approximately «time» minutes to complete and can be completed on any electronic device.

- o If you have questions or problems completing your survey online, or prefer to complete the survey over the telephone, call the **B&B Help Desk at 855-322-2826** or e-mail us at bandb@rti.org

- [IF AGGRESSIVE GROUP & INCENTIVE ELIGIBLE: **<<If you complete the survey by <<early_comp_date>>, we will send you \$<<inc_amount+earlybird_inc>> payable by <<PayPal or>> check. After <<early_comp_date>>, we will send you \$<<inc_amount>> once you complete the survey.>>** <<IF DEFAULT GROUP & INCENTIVE ELIGIBLE: **Once you complete the survey, we will send you \$<<inc_amount>>, payable by <<PayPal or>> check. >>** >>

- Because your participation is important, you may receive reminders via e-mail, mail, phone, and text message.

We hope that you enjoy the survey and the opportunity to tell us about your experiences since receiving your bachelor’s degree.

Sincerely,

<<NCES Project Officer>>
Project Officer, B&B
National Center for Education Statistics
Institute of Education Sciences
U.S. Department of Education
<<NCES_email>> | 202-xxx-xxxx

Jennifer Wine, Ph.D.
Project Director, B&B
RTI International
jennifer@rti.org | 877-225-8470

NCES is authorized to conduct the 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20) by the Education Sciences Reform Act of 2002 (ESRA 2002, 20 U.S.C. §9543), and to collect students' education records from educational agencies or institutions for the purpose of evaluating federally supported education programs under the Family Educational Rights and Privacy Act (FERPA, 34 CFR §§ 99.31(a)(3)(iii) and 99.35). The data are being collected for NCES by RTI International, a U.S.-based nonprofit research organization.

All of the information you provide may be used only for statistical purposes and may not be disclosed, or used, in identifiable form, for any other purpose except as required by law (20 U.S.C. §9573 and 6 U.S.C. §151).

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this voluntary information collection is 1850-0926. The time required to complete this information collection is estimated to average approximately <time> minutes per survey response, including the time to review instructions, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate, suggestions for improving this survey, or any comments or concerns regarding the status of your individual submission of this survey, please write directly to: The 2016/20 Baccalaureate and Beyond Longitudinal Study, (B&B:16/20), National Center for Education Statistics, Potomac Center Plaza, 550 12th St., SW, Room 4xxx, Washington, DC 20202. OMB Clearance No: 1850-0926 Expiration Date: 07/31/2022

INDEX CARD ENCLOSURE FOR PAYPAL EXPERIMENT GROUP:

We sent you \$2 via PayPal in appreciation for your participation in B&B.
Be sure to check your e-mail for more information from bandb@rti.org.

Attachment 2 - Modifications to Appendix F, Survey Instruments (Details) (Changes are in red font)

RESPCONF PAGE F-27

Before you continue, it is important to verify that we are surveying the correct person.

Are you [FIRST NAME] [MIDDLE NAME] [LAST NAME] [SUFFIX NAME], or have you ever been known as [FIRST NAME] [MIDDLE NAME] [LAST NAME] [SUFFIX NAME]?

(If you were previously known as [FIRST NAME] [MIDDLE NAME] [LAST NAME] [SUFFIX NAME], but your name has changed, please answer "Yes." You will have the opportunity to update you name later in the survey.)

1=Yes

0=No

Help Text:

Answer "Yes" if this is your name or if this was previously your name. If [FIRST NAME] [MIDDLE NAME] [LAST NAME] [SUFFIX NAME] has never been your name, please log out and call 877-287-3782 to reach our help desk.

BB20CDEG01 PAGE F-34

[{If BB20COTH01 from previous loop = 0 and [DONE REPORTING ON PRELOADED INSTITUTION 1]} Thanks for telling {if USERMODE = CATI} me {else} us] about your enrollment at [PRELOADED INSTITUTION 1].]

What was the [{if iteration > 1} other] type of degree or certificate you worked on at [POST-BA INSTITUTION] between [{if B&B:16/17 respondent} 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE] and [4 YEARS AFTER BA COMPLETION]?

(You will have an opportunity to tell us about other degrees and certificates during this time period later.)

1 = Undergraduate certificate or diploma, including those leading to a license

2 = Associate's degree

3 = Bachelor's degree

4 = Post-baccalaureate certificate

5 = Master's degree

6 = Post-master's certificate

7 = Doctoral degree--professional practice (including: chiropractic, dentistry, law, medicine, optometry, osteopathic medicine, pharmacy, podiatry, or veterinary medicine)

8 = Doctoral degree--research/scholarship (including the PhD, EdD, or other degrees that require original research or artistic achievement)

9 = Doctoral degree--other (any doctor's degree that is not research/scholarship or professional practice)

Help Text: Select the degree/certificate you were working on at this school.

An undergraduate certificate or diploma is a formal award certifying the satisfactory completion of a postsecondary education program. Undergraduate certificates and diplomas are designed to equip people with the skills needed for direct entry to employment, and for progression to higher education or training. Examples include undergraduate certificates in administrative support, computer programming, and medical records.

An associate's degree normally requires at least 2, but less than 4 years, of full-time equivalent college work.

A bachelor's degree is usually awarded by a 4-year college or university and usually requires at least 4 years of full-time, college-level work.

A post-baccalaureate certificate provides students who already hold a bachelor's degree with new or additional training in an area of specialization. Certificates typically require fewer course hours than do master's or doctoral degrees, and do not require a thesis or dissertation. Examples of this include certificates in accounting, computer science, and human resource management.

A master's degree usually requires at least 2 years of full-time graduate-level work and may require a thesis or a practicum.

A post-master's certificate usually requires completion of 24 semester credit hours beyond the master's degree but does not meet the requirements of academic degrees at the doctoral level.

A professional doctoral degree is a formal award certifying the satisfactory completion of a postsecondary education program in the following areas: chiropractic, dentistry, law, medicine, optometry, osteopathic medicine, pharmacy, podiatry, ministry or divinity, or veterinary medicine.

A doctoral degree-research/scholarship is a PhD or other doctor's degree that requires advanced work beyond the master's level, including the preparation and defense of a dissertation based on original research, or planning and execution of an original project demonstrating substantial artistic or scholarly achievement. Some examples of this type of degree may include EdD, DMA, DBA, DSc, DA, or DM, and others as designated by the awarding institution.

BB20CLENR01 PAGE F-35

In what month and year did you last attend [POST-BA INSTITUTION] for your [POST-BA DEGREE/CERTIFICATE]?

Please include any online or remote attendance in your answer.

Month:

January - December

Year:

2020 - Before 2015

Help Text: Indicate the month and year that you last attended [POST-BA INSTITUTION] for your [POST-BA DEGREE/CERTIFICATE].

If you are unsure of the date, provide your best estimate.

BB20CENRCONT01 PAGE F-36

Between [{"if [BEGINNING ENROLLMENT DATE] not missing and [BEGINNING ENROLLMENT DATE] after [{"if B&B:16/17 respondent} 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE} [BEGINNING ENROLLMENT DATE] {else} [{"if B&B:16/17 respondent} 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE] and [{"if [LAST ENROLLMENT DATE] not missing and [LAST ENROLLMENT DATE] before [4 YEARS AFTER BA COMPLETION]} [LAST ENROLLMENT DATE] {else} [4 YEARS AFTER BA COMPLETION]}, did you ever temporarily withdraw or take an official leave of absence from [POST-BA INSTITUTION] where you were not enrolled and attending classes? Do not include typical breaks such as summer or winter vacation.

[{"if ([LAST ENROLLMENT DATE] not missing and [LAST ENROLLMENT DATE] between January 2020 and June 2020) or ([4 YEARS AFTER BA COMPLETION] between January 2020 and June 2020)} (If you had a break in attendance from [POST-BA INSTITUTION] due to the coronavirus pandemic, please answer "Yes.")]

1 = Yes

0 = No

Help Text: Answer “Yes” if there were any periods lasting longer than one month in which you were not enrolled and attending classes at [POST-BA INSTITUTION], between [DATE FIRST ENROLLED] and [DATE LAST ENROLLED].

BB20CCVDBRK01 PAGE F-36

Was your break in attendance from [POST-BA INSTITUTION] in 2020 due to the coronavirus pandemic?

1 = Yes

0 = No

Help Text: Please only think about breaks in attendance between January 2020 and [4 YEARS AFTER BA COMPLETION] when responding to this question. If you are unsure, please provide your best guess.

BB20CONLIN01 PAGE F-37

As part of your [POST-BA DEGREE/CERTIFICATE] at [POST-BA INSTITUTION], did you take any courses that were taught primarily online [{if enrollment continued after [4 YEARS AFTER BA COMPLETION]} prior to [4 YEARS AFTER BA COMPLETION]]?

[{if ([LAST ENROLLMENT DATE] not missing and [LAST ENROLLMENT DATE] between January 2020 and June 2020) or ([4 YEARS AFTER BA COMPLETION] between January 2020 and June 2020)} (Please consider any courses that were taught primarily online, including courses that moved to an online format due to the coronavirus pandemic, in your answer.)]

1 = Yes

0 = No

How many of your courses that were taught primarily online at [POST-BA INSTITUTION] were taught online **due to the coronavirus pandemic**? Would you say all, some, or none?

1 = All

2 = Some

3 = None

Help Text: Online courses may contain in-person components such as on-campus exams or presentations. However, students primarily access their instruction over the Internet.

BB20CONLPRG01 PAGE F-38

[{if enrollment continued after [4 YEARS AFTER BA COMPLETION]} As of [4 YEARS AFTER BA COMPLETION], was {else} Was] your entire [POST-BA DEGREE/CERTIFICATE] program at [POST-BA INSTITUTION] online?

(If you accessed all of your courses for your [POST-BA DEGREE/CERTIFICATE] over the internet without in-person instruction, even if your orientation was in-person, **during all semesters or terms** in which you were enrolled, please answer “Yes.”)

1 = Yes

0 = No

Help Text: Online programs deliver the majority or all of the content online. These programs typically have no face-to-face meetings.

If the instructional portions are entirely online, the program is considered to be exclusively online distance education. **If all of your courses were online, with only your orientation in-person, please answer “Yes.”**

BB20CPRIVSTAT1 PAGE F-49

[If borrowed any student loans between [if B&B:16/17 respondent] 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE] and [4 YEARS AFTER BA COMPLETION] or undergraduate student loan borrowing unknown]

In the next few questions, we would like to know about repayment for all private student loans, including those used to pay for your bachelor's degree and any education since your bachelor's degree.

What is the official status of your private student loan(s)?

[else]

Last time we contacted you, you told us you borrowed private student loan(s) to pay for your education. In the next few questions, we would like to know about repayment for all private student loans, including those used to pay for your bachelor's degree and any education since your bachelor's degree.

What is the official status of your private student loan(s)?

1 = Already paid back in full

2 = In repayment

3 = [if [CARES ACT ADMIN FORBEARANCE IN EFFECT]] Temporarily deferring or in forbearance due to the coronavirus pandemic]

4 = Temporarily deferring or in forbearance [if [CARES ACT ADMIN FORBEARANCE IN EFFECT]] for reasons other than the coronavirus pandemic]

5 = In default

6 = Loans in different repayment statuses

Help Text: Answer based on the current status of any private student loan(s) you have taken out for your education.

Select "Already paid back in full" if you no longer have an outstanding balance for your private loans, meaning you no longer owe any money to your private loan lender.

Select "In repayment" if your private loan is currently in a scheduled repayment plan with your private loan lender and you are *expected* to be making payments, whether you (or someone else) are making the payments or not. Also select "In repayment" if you (or someone else) are currently making payments on your private student loans, but you are not yet required to be making payments.

Select "Temporarily deferring or in forbearance" if you currently have a deferment or forbearance arrangement with your private loan lender. A deferment postpones payment of a loan per an official agreement with the lender. A forbearance agreement allows you to suspend or reduce your loan payments under certain circumstances for specified periods of time.

Select "In default" if you are currently in default on your private loan(s). Default typically occurs when payments are not made for a length of time specified by the lender and arrangements (i.e., deferment or forbearance) have not been made to postpone payments.

Select "Loans in *different* repayment statuses" if multiple of the above statuses apply to your loans. For example, select this option if you have paid off one private loan but are still in repayment on another. You must have at least two private loans to select this option.

BB20CPRIVSTAT2 PAGE F-50

You just indicated that you have multiple private student loans. Please indicate the status for each of your private student loans.

At least one loan has been paid back in full

At least one loan in repayment

[{if [CARES ACT ADMIN FORBEARANCE IN EFFECT]} At least one loan in deferment or forbearance due to the coronavirus pandemic]

At least one loan in deferment or forbearance [{if [CARES ACT ADMIN FORBEARANCE IN EFFECT]} for reasons other than the coronavirus pandemic]

At least one loan in default

Help Text: Answer based on the current status of any private student loans you have taken out for your education. Select all statuses that apply to your private student loans.

Select "At least one loan has been paid back in full" if you no longer have an outstanding balance for at least one of your private loans, meaning you no longer owe any money to your private loan lender.

Select "At least one loan in repayment" if at least one of your private loans is currently in a scheduled repayment plan with the private loan lender and you are *expected* to be making payments, whether you (or someone else) are making the payments or not. Also select "At least one loan in repayment" if you (or someone else) are currently making payments on at least one of your private student loans, but you are not yet required to be making payments.

Select "At least one loan in deferment or forbearance" if you currently have a deferment or forbearance arrangement with at least one private loan lender. A deferment postpones payment of a loan per an official agreement with the lender. A forbearance agreement allows you suspend or reduce your loan payments under certain circumstances for specified periods of time.

Select "At least one loan in default" if you are currently in default on at least one of your private loans. Default typically occurs when payments are not made for a length of time specified by the lender and arrangements (i.e., deferment or forbearance) have not been made to postpone payments.

BB20CFEDMORE PAGE F-52

[{if borrowed any student loans between [{if B&B:16/17 respondent} 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE] and [4 YEARS AFTER BA COMPLETION]or undergraduate student loan borrowing unknown or borrowed private student loans for undergraduate education or borrowed private student loans for postbaccalaureate education as of June 2017} Now, we would like to know about repayment for all federal student loans, including those used to pay for your bachelor's degree and any education since your bachelor's degree.]

[{if did not see BB20CPRIVMORE}]When repaying student loans, you can pay more than the minimum monthly payment in order to reduce the interest you pay and the total cost of your loan over time.]

In the last 12 months, how often have you paid more than the minimum monthly payment for your federal student loans?

0 = Never paid more than the minimum amount

1 = Paid more than the minimum amount 1 or 2 times

2 = Paid more than the minimum amount 3 or more times

My federal student loan(s) are not in repayment (i.e., paid off, in deferment, [{if [CARES ACT ADMIN FORBEARANCE IN EFFECT]} in administrative forbearance due to the coronavirus pandemic,] or in default)

Help Text: Paying a little extra each month can reduce the interest you pay and reduce the total cost of your loan over time. Answer according to your payment behavior in the past twelve months, and include payments someone else made for you that were over the minimum monthly payment. Do not include times when the extra amount you paid was to be put towards future payments.

Note: Although federal student loans come from the US Department of Education, your payments are made to a loan servicer. A few examples of servicers for federally held loans are: Cornerstone, FedLoan Servicing, Granite State, and Great Lakes Educational Loan Services.

BB20CFEDMISS PAGE F-53

In the last 12 months, have you missed a federal student loan payment?

0 = No, all payments were made on time

1 = Yes, missed 1 to 2 payments

2 = Yes, missed 3 or more payments

My federal student loan(s) are not in repayment (i.e., paid off, in deferment, **[{if [CARES ACT ADMIN FORBEARANCE IN EFFECT]}in administrative forbearance due to the coronavirus pandemic,]** or in default)

Help Text: "Missing a payment" can include making a late payment or skipping a payment entirely. Do not count payments that were less than the monthly payment amount. Answer according to your payment behavior in the past twelve months.

A late payment for the purposes of this question is defined as any payment made to your federal loan servicer that is after the due date, or "past due." Answer according to your payment behavior, regardless of whether or not you incurred any late fees due to a missed payment.

A skipped payment for the purposes of this question is defined as any payment that is never paid. Do not include postponed or suspended payments that were in accordance with an agreement (i.e., deferment or forbearance) with the lender. Answer this question according to your payment behavior, regardless of whether you incurred any penalties or fees.

Note: Although federal student loans come from the US Department of Education, your payments are made to a loan servicer. A few examples of servicers for federally held loans are: Cornerstone, FedLoan Servicing, Granite State, and Great Lakes Educational Loan Services.

BB20CIDRWHY PAGE F-54

What are the reasons why you are not enrolled in an income-driven repayment plan for your federal student loans?

Did not think I was eligible

Thought applying would take too much time or effort

Did not need lower monthly loan payments

Did not like terms of these plans (i.e., time to repayment)

Not making payments on my federal loans (i.e., paid off, in deferment, **[{if [CARES ACT ADMIN FORBEARANCE IN EFFECT]}in administrative forbearance due to the coronavirus pandemic,]** or in default)

Other

Help Text: Please select all options that apply to you. If there is an additional reason other than those listed, please select "Other."

BB20DEND01 (ABBREV) PAGE F-58

[If BB20DEMPNAM01 ne missing]

Between [{if [BB20DSTART01] after [{if B&B:16/17 respondent} 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE]} [BB20DSTART01] {else} [{if B&B:16/17 respondent} 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE]] and [4 YEARS AFTER BA COMPLETION], in what month and year were you **last** employed by [BB20DEMPNAM01]?

(If you were laid off, as of [4 YEARS AFTER BA COMPLETION], please provide the last month and year you worked at [BB20DEMPNAM01]. If you were furloughed or temporarily not working, as of [4 YEARS AFTER BA COMPLETION], select “Also worked for [BB20DEMPNAM01] after [4 YEARS AFTER BA COMPLETION].”)

[else if self-employed]

Between [{if [BB20DSTART01] after [{if B&B:16/17 respondent} 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE]} [BB20DSTART01] {else} [{if B&B:16/17 respondent} 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE]] and [4 YEARS AFTER BA COMPLETION], in what month and year were you **last** self-employed?

(If you were laid off, as of [4 YEARS AFTER BA COMPLETION], please provide the last month and year you were self-employed. If you were furloughed or temporarily not working, as of [4 YEARS AFTER BA COMPLETION], select “Also self-employed after [4 YEARS AFTER BA COMPLETION].”)

[else]

Between [{if [BB20DSTART01] after [{if B&B:16/17 respondent} 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE]} [BB20DSTART01] {else} [{if B&B:16/17 respondent} 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE]] and [4 YEARS AFTER BA COMPLETION], in what month and year were you **last** employed by this employer?

(If you were laid off, as of [4 YEARS AFTER BA COMPLETION], please provide the last month and year you worked for this employer. If you were furloughed or temporarily not working, as of [4 YEARS AFTER BA COMPLETION], select “Also worked for this employer after [4 YEARS AFTER BA COMPLETION].”)

{If BB20DEMPNAM01 ne missing} Also worked for [BB20DEMPNAM01] after [4 YEARS AFTER BA COMPLETION]. {else if BB20DEMPSLF01 = 1}Also self-employed after [4 YEARS AFTER BA COMPLETION]. {else}Also worked for this employer after [4 YEARS AFTER BA COMPLETION].

Month:

January - December

Year:

2020 - 2015

Help Text: Please provide the month and year when your employment ended with this employer. If employed by this employer after [4 YEARS AFTER BA COMPLETION], please select the checkbox.

If you are unsure of the date, provide your best estimate.

BB20DWKCONT01 (ABBREV) PAGE F-59

Between [{if [EMPLOYER START DATE] before [{if B&B:16/17 respondent} 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE]}] [{if B&B:16/17 respondent} 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE] {else if [EMPLOYER START DATE] ne 'Unspecified

Date'] [EMPLOYER START DATE] {else} [{if B&B:16/17 respondent} 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE]] and [{if [EMPLOYER END DATE] ne 'Unspecified Date' and [EMPLOYER END DATE] before [4 YEARS AFTER BA COMPLETION]} [EMPLOYER END DATE] {else} [4 YEARS AFTER BA COMPLETION]], did you have any periods where you were not [{if BB20DEMPNAM01 not missing} **employed by working at** [BB20DEMPNAM01] {else if BB20DEMPSLF01 = 1} self-employed {else} **employed by working for** this employer] that lasted longer than one month (i.e., your employment was not one continuous period)?

(If you were furloughed or temporarily not [{if BB20DEMPNAM01 not missing} working at [BB20DEMPNAM01] {else if BB20DEMPSLF01 = 1} self-employed {else} working for this employer] for more than one month, please answer "Yes.")

1 = Yes

0 = No

Help Text: Answer "Yes" if there were any periods lasting longer than one month in which you were not employed by the employer in question.

BB20DWKMON01 (ABBREV) PAGE F-59

[{if BB20DWKCONT01 = 1} You just indicated having a period of at least one month where you were not [{if BB20DEMPNAM01 not missing} **employed by working at** [BB20DEMPNAM01] {else if BB20DEMPSLF01 = 1} self-employed {else} **employed by working for** this employer].]

Between [{if [EMPLOYER START DATE] before [{if B&B:16/17 respondent} 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE]MY} [{if B&B:16/7 respondent} 1 year after BA completion {else} BA completion] {else if [EMPLOYER START DATE] ne 'Unspecified Date'} [EMPLOYER START DATE] {else} [{if B&B:16/7 respondent} 1 year after BA completion {else} BA completion]] and [{if [EMPLOYER END DATE] ne 'Unspecified Date' and [EMPLOYER END DATE] before [4 YEARS AFTER BA COMPLETION]} [EMPLOYER END DATE] {else} [4 YEARS AFTER BA COMPLETION]], in which months were you [{if BB20DEMPNAM01 not missing} **employed by working at** [BB20DEMPNAM01] {else if BB20DEMPSLF01 = 1} self-employed {else} **employed by working for** this employer]?

([{if [EMPLOYER START DATE] ne 'Unspecified Date' and [EMPLOYER END DATE] ne 'Unspecified Date' and [EMPLOYER START DATE] not before [{if B&B:16/17 respondent} 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE]MY and [EMPLOYER END DATE] before [4 YEARS AFTER BA COMPLETION]} The starting and ending month of your [{if BB20DEMPNAM01 not missing} employment at [BB20DEMPNAM01] {else if BB20DEMPSLF01 = 1} self-employment {else} employment at this employer] have been selected.] Selected months will be shaded blue. If you were **employed working** for any portion of a month **by for** this employer, select that month.)

July 2015 – June 2020

Help Text: Please use the calendar to select the months, including partial months, in which you were employed by this employer. Any month that has been selected will be shaded blue. Months that are not selected will remain shaded gray.

If you would like to select all visible months within a given year, click the "select / unselect" button. To unselect these months, click the button again.

BB20DCOVWKBK01 (ABBREV) PAGE F-60

Was your break from [{if BB20DEMPNAM01 ne missing} work at [BB20DEMPNAM01] {else if BB20DEMPSLF01 = 1} your self-employment {else} work for this employer] in 2020 due to the coronavirus pandemic?

1 = Yes

0 = No

Help Text: Please only think about breaks in work between January 2020 and [4 YEARS AFTER BA COMPLETION] when responding to this question. If you are unsure, please provide your best guess.

BB20DCURTL01 PAGE F-64

In your job as a(n) [[JOB TITLE] at [EMPLOYER NAME]], were you allowed to telecommute or work remotely?

1 = [{if [EMPLOYER END DATE] between January 2020 and June 2020} Yes, allowed due to the coronavirus pandemic]

2 = Yes [{if [EMPLOYER END DATE] between January 2020 and June 2020}, allowed regardless of the coronavirus pandemic]

3 = No, it did not make sense for [(if CATI mode} your {else} my] job

4 = No, it was possible but not offered for [{if CATI mode} your {else} my] job

Help Text: Telecommuting or working remotely is when you work from a location other than your employer's specified office, making use of the Internet, e-mail, and the telephone.

BB20DWHY01 PAGE F-64

Why did you work fewer than 30 hours per week as a(n) [[JOB TITLE] and [EMPLOYER NAME]]?

Full-time job not available

[{if [EMPLOYER END DATE] between January 2020 and June 2020} Hours reduced due to the coronavirus pandemic]

Family responsibilities

Held more than one job

Working while attending school

Did not need or want to work more hours

Other

Help Text: Indicate the reason(s) why you were working less than 30 hours a week. Check all options that apply.

If the available options are not applicable to your specific situation, then select “**Other.**”

BB20DBENANY01 (ABBREV) PAGE F-65

[{if job title missing} In this job {else} In your job as a(n) [job title], did [{if self-employed} your self-employment {else} [EMPLOYER NAME]] offer you any of the following benefits? Do not include salary, hourly pay, bonuses, tips, etc.

Health insurance

1 = Yes

0 = No

Retirement plans

1 = Yes

0 = No

Paid vacation, holidays, or sick leave [{"if [EMPLOYER END DATE] between January 2020 and June 2020} regardless of the coronavirus pandemic]

1 = Yes

0 = No

["{if [EMPLOYER END DATE] between January 2020 and June 2020} New or additional paid leave due to the coronavirus pandemic

1 = Yes

0 = No]

Help Text: Benefits are a type of non-monetary employee compensation provided in addition to salary.

BB20DCHNG01 PAGE F-67

For each of the following, please indicate whether or not it was a reason you were no longer [{"if self-employed} self-employed {else} employed by [EMPLOYER NAME]], as of [4 YEARS AFTER BA COMPLETION].

Wanted better salary or benefits

1 = Yes

0 = No

Wanted a different job in the same or similar field

1 = Yes

0 = No

Wanted a job in a different field

1 = Yes

0 = No

Wanted better opportunities (e.g. career advancement or job security)

1 = Yes

0 = No

Position was temporary or seasonal

1 = Yes

0 = No

["{if [EMPLOYER END DATE] between January 2020 and June 2020} Laid off, terminated, or contract not renewed due to the coronavirus pandemic

1 = Yes

0 = No]

Laid off, terminated, or contract not renewed [{"if [EMPLOYER END DATE] between January 2020 and June 2020} for reasons other than the coronavirus pandemic]

1 = Yes

0 = No

Relocated to another area

1 = Yes

0 = No

Care for children, family members, and other dependents

1 = Yes

0 = No

Health reasons

1 = Yes

0 = No

Other reason(s)

1 = Yes

0 = No

Help Text: Indicate why you were no longer working for this employer, as of [4 YEARS AFTER BA COMPLETION].

If the available options are not applicable to your specific situation, then answer “Yes” to "Other reason(s)."

BB20DSINGLE01 PAGE F-67

Which of the following is the most important reason you are no longer [{"if self-employed} self-employed {else} employed by [EMPLOYER NAME]]?

1 = Wanted better salary or benefits

2 = Wanted a different job in the same or similar field

3 = Wanted a job in a different field

4 = Wanted better opportunities (e.g. career advancement or job security)

5 = Position was temporary or seasonal

6 = [{"If [EMPLOYER END DATE] between January 2020 and June 2020} Laid off, terminated, or contract not renewed due to the coronavirus pandemic]

7 = Laid off, terminated, or contract not renewed [{"if [EMPLOYER END DATE] between January 2020 and June 2020} for reasons other than the coronavirus pandemic]

8 = Relocated to another area

9 = Care for children, family members, and other dependents

10 = Health reasons

11 = Other reason(s)

Help Text: This question displays all of the reasons for which you previously indicated you are no longer working for this employer. Please select one reason from the list that was your most important reason.

BB20DJSAT01 PAGE F-68

On a scale from 1 to 5, where 1 means “very dissatisfied” and 5 means “very satisfied,” please indicate your level of satisfaction or dissatisfaction with each of the following areas of this job.

[{"If [EMPLOYER END DATE] between January 2020 and June 2020} Please consider your level of satisfaction or dissatisfaction with each area **prior to the coronavirus pandemic** in your responses.]

Wages and bonuses

1 = 1 (Very dissatisfied)

2 = 2 (Somewhat dissatisfied)

3 = 3 (Neither satisfied nor dissatisfied)

4 = 4 (Somewhat satisfied)

5 = 5 (Very satisfied)

Benefits

1 = 1 (Very dissatisfied)

2 = 2 (Somewhat dissatisfied)

3 = 3 (Neither satisfied nor dissatisfied)

4 = 4 (Somewhat satisfied)

5 = 5 (Very satisfied)

Opportunities for promotion

1 = 1 (Very dissatisfied)

2 = 2 (Somewhat dissatisfied)

3 = 3 (Neither satisfied nor dissatisfied)

4 = 4 (Somewhat satisfied)

5 = 5 (Very satisfied)

Importance of your work

- 1 = 1 (Very dissatisfied)
- 2 = 2 (Somewhat dissatisfied)
- 3 = 3 (Neither satisfied nor dissatisfied)
- 4 = 4 (Somewhat satisfied)
- 5 = 5 (Very satisfied)

Challenge of your work

- 1 = 1 (Very dissatisfied)
- 2 = 2 (Somewhat dissatisfied)
- 3 = 3 (Neither satisfied nor dissatisfied)
- 4 = 4 (Somewhat satisfied)
- 5 = 5 (Very satisfied)

Job security

- 1 = 1 (Very dissatisfied)
- 2 = 2 (Somewhat dissatisfied)
- 3 = 3 (Neither satisfied nor dissatisfied)
- 4 = 4 (Somewhat satisfied)
- 5 = 5 (Very satisfied)

Ability to balance work and family obligations

- 1 = 1 (Very dissatisfied)
- 2 = 2 (Somewhat dissatisfied)
- 3 = 3 (Neither satisfied nor dissatisfied)
- 4 = 4 (Somewhat satisfied)
- 5 = 5 (Very satisfied)

Commute time

- 1 = 1 (Very dissatisfied)
- 2 = 2 (Somewhat dissatisfied)
- 3 = 3 (Neither satisfied nor dissatisfied)
- 4 = 4 (Somewhat satisfied)
- 5 = 5 (Very satisfied)

Help Text: Indicate how satisfied or dissatisfied you were with each aspect of this job. Your responses may range from "very dissatisfied" to "very satisfied."

BB20DNW01 PAGE F-69

What were you doing when you were not working from [dates of non-working spans]?

Looking for work

- 1 = Yes
- 0 = No

Taking a break from work

- 1 = Yes
- 0 = No

Enrolled in school

- 1 = Yes
- 0 = No

Not working due to personal health issues (e.g., disabled)

- 1 = Yes
- 0 = No

[{If [dates of non-working span] between January 2020 and June 2020} Laid off, unemployed, or temporarily not working due to the coronavirus pandemic

- 1 = Yes
- 0 = No]

Caring for children

1 = Yes

0 = No

Caring for other family members

1 = Yes

0 = No

Something else

1 = Yes

0 = No

Help Text: Indicate what you were doing during this period that you were not working. You may answer "Yes" to all the options that are applicable.

If the available options are not applicable to your specific situation, then answer "Yes" to "Something else."

BB20DUNCM (ABBREV) (MINI) PAGE F-72

Between [if B&B:16/17 respondent] 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE] and [4 YEARS AFTER BA COMPLETION], did you receive [if [4 YEARS AFTER BA COMPLETION] between January 2020 and June 2020] any {else} either] of the following?

[if [4 YEARS AFTER BA COMPLETION] between January 2020 and June 2020] Unemployment compensation due to the coronavirus pandemic

1 = Yes

0 = No

Unemployment compensation [if [4 YEARS AFTER BA COMPLETION] between January 2020 and June 2020] for reasons other than the coronavirus pandemic]

1 = Yes

0 = No

Disability benefits

1 = Yes

0 = No

Help Text: Unemployment compensation is a collection of benefits that pays for a portion of the salary one earned while working. These programs can vary by state. A person is usually eligible for unemployment compensation for a certain number of weeks or months once becoming unemployed.

Disability benefits often refers to Social Security Insurance (SSI), a federal program that provides monetary benefits to disabled workers and their dependents. States can offer supplemental amounts to the SSI monthly payment. Other disability programs can include employer provided benefits packages to assist disabled workers.

BB20ETCHAPP PAGE F-74

[if [PREPARED TO TEACH AS OF B&B:16/17]] Last time we contacted you, you said you had prepared for a career in teaching at the preK through 12th grade level. {else if [CONSIDERED TEACHING AS OF B&B:16/17]} Last time we contacted you, you said you had considered a career in teaching at the preK through 12th grade level.]

Between [if B&B:16/17 respondent] 1 YEAR AFTER BA COMPLETION {else} BA COMPLETION DATE] and [4 YEARS AFTER BA COMPLETION], did you apply for a preK through 12th grade teaching position?

1 = Yes

0 = No

Help Text: Answer "Yes" if you applied for a teaching position, including any type of substitute teacher, teacher's aide, student teaching, or other classroom teaching position, at the pre-kindergarten through 12th grade level between [if B&B:16/17 respondent] 1 YEAR AFTER BA COMPLETION [else] BA COMPLETION DATE] and [4 YEARS AFTER BA COMPLETION].

BB20ESTLTCH (ABBREV) PAGE F-82

Were you still employed as a preK-12 regular classroom teacher as of [4 YEARS AFTER BA COMPLETION]?

(If you were laid off as of [4 YEARS AFTER BA COMPLETION], answer "No." If you were furloughed or temporarily not working as a regular classroom teacher as of [4 YEARS AFTER BA COMPLETION], answer "Yes.")

1 = Yes

0 = No

Help Text: Please indicate whether or not you were still working as preK-12 regular classroom teacher as of [4 YEARS AFTER BA COMPLETION].

If you were on vacation but still employed as a regular classroom teacher and planning to return to the classroom after vacation, please answer "Yes."

BB20ETCHSAT PAGE F-82

In your most recent teaching position, as of [4 YEARS AFTER BA COMPLETION], were you satisfied with each of the following...

[If [4 YEARS AFTER BA COMPLETION] between January 2020 and June 2020] Please consider whether or not you were satisfied with each of the following areas **prior to the coronavirus pandemic** in your response.]

Student discipline and behavior

1 = Yes

0 = No

Class size(s)

1 = Yes

0 = No

The support you receive from students' parents

1 = Yes

0 = No

The support you receive from administrators

1 = Yes

0 = No

School safety

1 = Yes

0 = No

Requirements for standardized testing

1 = Yes

0 = No

Non-teaching responsibilities

1 = Yes

0 = No

Opportunities to advance in your career

1 = Yes

0 = No

Help Text: Indicate whether or not you have been satisfied with each of the aspects of your most recent preK-12 teaching position.

BB20ETCHLEVA PAGE F-83

~~[{if [LEFT CLASSROOM TEACHING SINCE B&B:16/17]} Last time we contacted you, you said you had taught as a regular classroom teacher since completing your bachelor's degree.]~~

What is the main reason you were no longer teaching as a regular classroom teacher, as of [4 YEARS AFTER BA COMPLETION]?

1 = Left classroom teaching but remained in education

2 = Left to pursue another career or to enroll in school

3 = ~~[{if [4 YEARS AFTER BA COMPLETION] between January 2020 and June 2020} Laid off or involuntarily transferred due to the coronavirus pandemic]~~

4 = ~~Laid off or involuntarily transferred [{if [4 YEARS AFTER BA COMPLETION] between January 2020 and June 2020} for reasons other than the coronavirus pandemic]~~

5 = Did not obtain or maintain license

6 = Dissatisfied with teaching

7 = Completed a temporary or long term substitute position

8 = Personal reasons (e.g. relocation, health or disability, to care for children or other dependents)

9 = Another reason not listed

Help Text: Please indicate the main reason why you left teaching.

BB20FHNUM [REMOVED]

~~When you were 18 years old, how many of the following people lived in the same household with you?~~

~~(If you lived in more than one household, answer about the household that provided more financial support when you were age 18.)~~

~~Father(s) or other male guardian(s) (including stepfather or foster father[s]) _____~~

~~Mother(s) or other female guardian(s) (including stepmother or foster mother[s]) _____~~

~~Brother(s) or sister(s) (including step-, half-, or foster siblings) acting as guardian(s) _____~~

~~Brother(s) or sister(s) (including step-, half-, or foster siblings) not acting as guardian(s) _____~~

~~Grandparent(s) acting as guardian(s) _____~~

~~Grandparent(s) not acting as guardian(s) _____~~

~~Others (including relative or non-relative children and adults) _____~~

~~Help text: Please provide the number of each relation (e.g., father, mother, siblings, etc.) living with you when you were 18 years old. If you lived in more than one household, answer about the household that provided more financial support when you were 18 years old.~~

BB20FHHWHO PAGE F-87

Which of the following best describes your living situation when you ~~were 18~~ turned 16 years old?

~~(If you lived in more than one household, answer about your living situation in the household that provided more financial support when you were age 18.)~~

~~(If your parents or guardians lived in separate households when you turned 16, please answer this question about the parent or guardian with whom you lived most. If you did not live with one parent or guardian more than the other, answer about the parent or guardian who provided more financial support during this time.)~~

1 = Living with one parent or guardian (including stepparent or foster parent)

2 = Living with two parents or guardians (including stepparents or foster parents)

3 = Not living with parents or guardians

Help text: Please select the answer that best describes your living situation when you ~~were 18~~ turned 16 years old. If you lived in more than one household, answer about the household ~~that~~ with whom you lived most. If you did not live with one parent or guardian more than the other, answer about the parent or guardian who provided more financial support when you ~~were 18~~ turned 16 years old.

BB20FPLNVT PAGE F-95

Do you plan to vote in the 2020 presidential election[~~{if [EARLY VOTING HAS STARTED]}~~], have you already voted,~~] or do you not plan to vote?~~

1 = Plan to vote

2 = Already voted

0 = Don't plan to vote

I am not eligible to participate in presidential elections.

Help Text: Indicate whether you plan to vote in the 2020 presidential election. If you already voted in early voting or by absentee ballot, select "Already voted."

Most states have early voting, which lets registered voters vote on specified dates before Election Day. You do not need an excuse to participate in early voting.

Absentee voting allows you to vote by mail. All states have absentee voting, but rules on who can take part vary by state. Examples of acceptable reasons to request and cast an absentee ballot include being unable to get to your polling place due to illness, injury, or disability; being on business travel or vacation outside your county or city of residence on Election Day; and being a student at an out-of-state college or university. In some states you can cast an absentee ballot in person before Election Day. Military members and families stationed outside their legal voting residence, and overseas U.S. citizens who used to live in the U.S. can also vote absentee.

Examples of people who are not eligible to participate in presidential elections include U.S. citizens residing in U.S. territories, some people with felony convictions, and some people who are mentally incapacitated.

BB20FDAYCAR PAGE F-98

[if BB20FDEPS2 = 1]

Is your dependent child in child care that you [if BB20FMARR = 2] or your spouse {else if BB20FMARR = 6 or BB20FFINSP = 1} or your partner] pay for?

~~[{if [THE CORONAVIRUS PANDEMIC AFFECTING HOUSEHOLD EXPENSE]} If your dependent child is temporarily not in child care due to the coronavirus pandemic, but typically is in child care, answer "Yes."]~~

[else]

Are any of your dependent children in child care that you [if BB20FMARR = 2] or your spouse {else if BB20FMARR = 6 or BB20FFINSP = 1} or your partner] pay for?

[{if [THE CORONAVIRUS PANDEMIC AFFECTING HOUSEHOLD EXPENSE]} If any of your dependent children are temporarily not in child care due to the coronavirus pandemic, but typically are in child care, answer "Yes."]

1 = Yes

0 = No

Help Text: Indicate whether your dependent child or children are in child care (e.g., daycare, after-school programs, etc.) that you or your spouse or partner pay for.

If your child or children are watched by another parent, spouse or partner, family member, or friend, and you don't pay for care, answer "No."

BB20FDAYAMT PAGE F-98

How much do you [if BB20FMARR = 2] or your spouse {else if BB20FMARR = 6 or BB20FFINSP = 1} or your partner] pay each month for child care?

[{if [THE CORONAVIRUS PANDEMIC AFFECTING HOUSEHOLD EXPENSE]} If you are not currently paying for child care due to the coronavirus pandemic, provide the amount you paid each month prior to the coronavirus pandemic.]

\$.00 per month

Help Text: Indicate the amount of your monthly childcare costs for all dependent children. Do not add healthcare costs for your dependent children in the total amount. Only indicate the amount of your child care costs (e.g., daycare, after-school programs, etc.).

Please provide the amount paid by you or your spouse or partner only. Do not include payments made by anyone else on your behalf.

BB20FHOUSE (ABBREV) PAGE F-99

[If BB20FMARR=2]

Do you own a home or pay rent?

[{if [THE CORONAVIRUS PANDEMIC AFFECTING HOUSEHOLD EXPENSE]} If your mortgage or rent payment is currently suspended due to the coronavirus pandemic, select the option(s) that applied prior to the coronavirus pandemic.]

(If someone other than your spouse makes housing payments on your behalf, please select, "None of the above.")

[else if BB20FMARR = 6 or BB20FFINSP = 1]

Do you own a home or pay rent?

[{if [THE CORONAVIRUS PANDEMIC AFFECTING HOUSEHOLD EXPENSE]} If your mortgage or rent payment is currently suspended due to the coronavirus pandemic, select the option(s) that applied prior to the coronavirus pandemic.]

(If someone other than your partner makes housing payments on your behalf, please select, "None of the above.")

[else]

Do you own a home or pay rent?

[{if [THE CORONAVIRUS PANDEMIC AFFECTING HOUSEHOLD EXPENSE]} If your mortgage or rent payment is currently suspended due to the coronavirus pandemic, select the option(s) that applied prior to the coronavirus pandemic.]

(If someone makes housing payments on your behalf, please select, "None of the above.")

Pay mortgage

Pay rent

Own home(s) outright

None of the above

Help Text: If you rent your home from another person or organization, please select "Pay rent."

If you purchased your home, but are still making mortgage payments, please select "Pay mortgage."

If you purchased your home, and have finished making all of the payments, please select "Own home(s) outright."

If someone other than you and/or a spouse or partner pays your mortgage or your rent on your behalf, select "None of the above."

BB20FMTGAMT PAGE F-100

[If BB20FMORTG = 1 and BB20FRENT = 1]

How much is your total monthly housing payment (including both rent and mortgage payments)?

[{if [THE CORONAVIRUS PANDEMIC AFFECTING HOUSEHOLD EXPENSE]} If your total monthly housing payment (both rent and mortgage payments) is currently suspended or on a revised payment plan due to the coronavirus pandemic, provide your total monthly payment prior to the coronavirus pandemic.]

(Please indicate only the amount that you [{if BB20FMARR = 2} or your spouse {else if BB20FMARR = 6 or BB20FFINSP = 1} or your partner] are responsible for paying. If someone else pays your total monthly housing payment on your behalf, please indicate "0.")

[else if BB20FMORTG = 1]

How much is your total monthly mortgage payment?

[{if [THE CORONAVIRUS PANDEMIC AFFECTING HOUSEHOLD EXPENSE]} If your total mortgage payment is currently suspended or on a revised payment plan due to the coronavirus pandemic, provide your total monthly payment prior to the coronavirus pandemic.]

(Please indicate only the amount that you [{if BB20FMARR = 2} or your spouse {else if BB20FMARR = 6 or BB20FFINSP = 1} or your partner] are responsible for paying. If someone else pays your total monthly mortgage payment on your behalf, please indicate "0.")

[else if BB20FRENT = 1]

How much is your total monthly rent payment?

[{if [THE CORONAVIRUS PANDEMIC AFFECTING HOUSEHOLD EXPENSE]} If your total rent payment is currently suspended or on a revised payment plan due to the coronavirus pandemic, provide your total monthly payment prior to the coronavirus pandemic.]

(Please indicate only the amount that you [if BB20FMARR = 2] or your spouse {else if BB20FMARR = 6 or BB20FFINSP = 1} or your partner] are responsible for paying. If someone else pays your total monthly rent payment on your behalf, please indicate "0.")

[else]

How much is your total monthly rent or mortgage payment?

[{If [THE CORONAVIRUS PANDEMIC AFFECTING HOUSEHOLD EXPENSE]} If your total rent or mortgage payment is currently suspended or on a revised payment plan due to the coronavirus pandemic, provide your total monthly payment prior to the coronavirus pandemic.]

(Please indicate only the amount that you [if BB20FMARR = 2] or your spouse {else if BB20FMARR = 6 or BB20FFINSP = 1} or your partner] are responsible for paying. If you do not have a monthly housing payment or someone else pays your monthly housing payment on your behalf, please indicate "0.")

\$.00 per month

Don't know

Help Text: Indicate the amount of your total monthly mortgage and/or rent payment(s). Expenses directly related to your monthly housing payments, such as multiple mortgage payments, construction loans, and homeowner's association fees, etc., should be included in this amount. Do not include amounts for household expenses such as utilities.

Indicate only the amount paid by you or a spouse or partner. Do not include payments made by anyone else on your behalf.

If you have no mortgage payment (e.g., mortgage is paid off, etc.), you work in exchange for housing, or someone else, other than your spouse or your partner, pays your rent and/or mortgage entirely, enter "0."

BB20FCARLOAN PAGE F-102

Do you [if BB20FMARR = 2] or your spouse [if BB20FMARR = 6 or BB20FFINSP = 1] or your partner] make loan or lease payments for a vehicle (car, truck, motorcycle, or other vehicle)?

[{If [THE CORONAVIRUS PANDEMIC AFFECTING HOUSEHOLD EXPENSE]} If your vehicle loan or lease payments are currently suspended due to coronavirus pandemic, answer "Yes."]

(If someone makes vehicle loan or lease payments on [if BB20FMARR = 2] behalf of you or your spouse [if BB20FMARR = 6 or BB20FFINSP = 1] behalf of you or your partner {else} your behalf], please answer, "No.")

1 = Yes

0 = No

Help Text: Please indicate whether you and/or a spouse or partner make vehicle loan or lease payments.

Vehicles include cars, trucks, and motorcycles, etc.

BB20FCARAMT PAGE F-102

What is the total amount you [if BB20FMARR = 2] or your spouse [if BB20FMARR = 6 or BB20FFINSP = 1] or your partner] pay each month for your vehicle loan(s) or lease(s)?

[{If [THE CORONAVIRUS PANDEMIC AFFECTING HOUSEHOLD EXPENSE]} If your vehicle loan or lease payments are currently suspended or on a revised payment plan due to the coronavirus pandemic, provide the total amount you paid prior to the coronavirus pandemic.]

\$.00 per month

Help Text: Indicate the amount of your monthly loan or lease payment(s) for all vehicles (car, truck, motorcycle, etc.) owned by you. Do not add your car insurance payment to the loan or lease amount. Only indicate the amount of your loan or lease payment. Please indicate the amount paid by you or your spouse or partner only. Do not include payments made by anyone else on your behalf.

BB20FCVDCOST1 PAGE F-102

Please indicate whether or not you had to do any of the following as a result of the coronavirus pandemic.

Worked more than desired

1 = Yes

0 = No

Worked less than desired

1 = Yes

0 = No

Took a job outside of your field of study

1 = Yes

0 = No

Took a less desirable job

1 = Yes

0 = No

Delayed enrolling for additional education

1 = Yes

0 = No

Pursued additional education or training

1 = Yes

0 = No

Help Text: Please indicate how the coronavirus pandemic has affected your plans and decisions.

BB20FCVDCOST2 PAGE F-103

Did you do any of the following as a result of the coronavirus pandemic?

Delayed buying a home

1 = Yes

0 = No

Delayed getting married

1 = Yes

0 = No

Delayed having children

1 = Yes

0 = No

Took on additional family or child care responsibilities

1 = Yes

0 = No

Help Text: Please indicate how the coronavirus pandemic has affected your plans and decisions.

BB20FSTRESS (ABBREV) PAGE F-114

During the past 12 months, has there been a time when you did not meet all of your essential expenses, such as mortgage or rent payments, utility bills, or important medical care?

Yes, due to the coronavirus pandemic

Yes, for reasons other than the coronavirus pandemic

No

Help Text: Please indicate if, due to financial stress, you have been unable to meet essential expenses in the past 12 months. If not, please answer “No.”

Essential expenses include any expenses that you have to pay in order to maintain a basic standard of living. These include mortgage or rent payments, utility bills, or medical care.