

Life Milestones Interview Protocol

November 2021

POST PRETEST VERSION

THE PAPERWORK REDUCTION ACT OF 1995

This collection of information is voluntary and will be used to provide the Administration for Children and Families with information to help refine and guide program development in the area of adolescent pregnancy prevention. Public reporting burden for this collection of information is estimated to average 45 minutes per response, including the time for reviewing instructions, gathering and maintaining the data needed, and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB number and expiration date for this collection are OMB #: 0970-0XXX, Exp: XX/XX/XXXX. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to Tiffany Waits at Twaits@mathematica-mpr.com.

CONSENT PAGE

On behalf of the Administration for Children and Families (ACF), U.S. Department of Health and Human Services, Mathematica is conducting voluntary virtual interviews with adults age 30-35 regarding their life histories. The purpose of these interviews is to provide context and deeper understanding on factors that influence different pathways to self-sufficiency for adults. Information from your interview will be combined with many other interviews and included as part of a report. The report will provide ACF with valuable information for their relationship education programs for youth. The interview will ask about your education, employment, and family life.

You will be asked to participate in a 45-minute virtual interview with a researcher from our team, using a secure, anonymous chat board. We ask that you participate by responding to questions in the chat board over a 3-day period. You may answer all questions in one session, or break it up over multiple sessions. Please log back in at least one additional time after responding to the initial questions, so that you can respond to any follow up questions.

We want you to know that:

- Participation is entirely voluntary and you do not have to answer any question you are not comfortable with. You can stop participating at any time. There is a small risk of discomfort given the personal nature of some question in the interview related to childrearing, marital status, and finances. However, all participants will remain anonymous, and your individual responses will only be viewed by the study. A benefit of participation is your responses will help inform federal grant programming and provide context to complex decisions of youth transitions to adulthood.
- The information we learn from you will be combined with information from other interviews and what we learn will be written in a report. No names or identifiable information will be used. We may use a quote from your interview but will ensure that it does not contain any identifiable information.
- No participants' names or anything you tell us will be disclosed or used, in identifiable form, for any other purpose except as required by law. We have a Certificate of Confidentiality from the National Institutes of Health. This helps us protect your privacy. This means no one can force the study team to give out information that identifies you, even in court. The United States government may still request information for an audit.

You will be given a \$40 gift card as a thank you for your participation.

If you have any questions about this study, please contact Tiffany Waits, the study director, at twaits@mathematica-mpr.com or (202) 264-3498. If you have any questions or concerns about your rights as a study participant, please contact the Health Media Lab Institutional Review Board at (202) 246-8504.

By the clicking this box, you agree that you have read and understood the information provided above and that you agree to participate in the Life Milestones Interview.

I agree to participate in the Life Milestones Interview.

WELCOME

Thank you for taking the time to chat with us today. My name is [interviewer name], and I'll be guiding our discussion. My organization, Mathematica, is conducting several interviews with adults between the ages of 30-35 to provide context and deeper understanding on factors that influence different pathways to self-sufficiency for adults.

The purpose of the interview is to learn about what influenced your life decisions. There are no right or wrong answers. I'm hoping to learn as much from you as possible, so the more detail you can provide, the better! Let me know if anything is confusing, hard to understand, or difficult to answer.

Your responses will be only used for research purposes and your identity will remain anonymous in the study's report of findings. Participation in the interview today is completely voluntary, and you may stop your participation in the study at any time or refuse to answer specific questions. This interview will occur over three days and total 45 minutes across all days. We ask that you participate by responding to questions in the chat board in at least 2 sessions, so that you can respond to any follow-up questions.

We will keep the information that you share with us private. We will only use first names in our discussion, but we will not attribute anything you say to your name or identity. Information from your interview will be combined with many other interviews and included as part of a report.

We will ask you questions about major life milestones, and some additional questions about your responses, and you will type your responses in the chat board.

A few last tips:

- To add to your reply, just click on **Reply** in the bottom left corner of the posting. We really want to hear your stories, so we encourage you to type as much as you want in the response boxes. There are no word limits, and we don't mind if your spelling, formatting, or grammar isn't perfect.
- If you give an incorrect answer in your Reply by mistake, simply Reply again to tell us the correct answer. We may ask you some follow-up questions to make sure we fully understand.
- On the top of your screen you'll see a tab titled **Notifications**. Click on that feature to see any messages that the moderators might have sent to you that you might have missed in your personal email inbox. **Keep an eye out for follow-up questions from the moderators.** If we have any have follow up questions for you, you will see an orange box near the top of the screen that says "Next Followup." If you click that box, it will bring you to the next follow-up question we'd like for you to answer. If you sign up for email notifications, you will also get an email with any follow-up questions for you, and can respond by replying to the email.
- There are some really good help articles available here if you run into questions about how to use QualBoard: <https://help.qualboard.com/docs/participant-help>. You can also click **Help** on the top right of your screen to get to this site.
- If you have technical difficulties of any kind while participating in this discussion, please click **Help** at the top of the screen, then click **View help documents** or, if during business hours, **Chat with Support**. A technical representative will reply promptly during normal business hours.

A. EDUCATION

S1Q1 - Section A Introduction. The first questions ask about your educational experiences. If there are any questions you would prefer not to answer, select that option or write “no comment.”

S1Q2 - A1. What is the highest degree or level of school that you have completed?

Mark one response only. Only add a comment if you want to share more.

- 1 Elementary, middle, or high school, but no high school diploma or alternative high school credential (e.g., GED or HiSET)
 - 2 High school diploma
 - 3 Alternative high school credential (e.g., GED or HiSET)
 - 4 Some college credit, no degree
 - 5 Vocational certificate or diploma
 - 6 Associate degree (e.g., AA, AS)
 - 7 Bachelor’s degree
 - 8 Master’s degree
 - 9 Professional degree beyond a Bachelor’s degree
 - 10 Doctorate degree
 - R Prefer not to answer
-

S1Q3 - A2. What month and year did you complete high school?

S1Q4 – Plans for After High School. The next set of questions are going to ask you to think back to high school.

S1Q5 – A3a. What were your plans after high school and why did you have those plans?

For example, were you planning to continue school or go into the workforce? What informed your plans?

S1Q6 – A3b. Can you tell us about barriers or supports that you encountered in implementing your plans for after high school?

For example, did your plans change after graduation? If so, why?

S1Q7 - A4. Are you currently a student?

Only add a comment if you want to share more.

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S1Q8 – About your Associate Degree. My next few questions are about your associate degree.

S1Q9 – A5a. What path did you take to get your degree(s)?

For example, why did you decide to pursue this degree? What steps did you take to earn your degree? Did you take any breaks from school while pursuing your degree?

S1Q9 – A5a1. What month and year did you earn your associate degree?

S1Q10 – A5b. What field is your associate degree in?

S1Q11 – A5c. Did you work while pursuing your associate degree?

Only add a comment if you want to share more.

- 1 Yes, full time
 - 2 Yes, part time
 - 3 Yes, as part of a work-study program
 - 0 No
 - R Prefer not to answer
-

S1Q12 – A5d. If you are currently working, is your associate degree related to your current job?

Only add a comment if you want to share more.

- 1 Very related
- 2 Somewhat related
- 0 Not related
- NA I am not currently working
- R Prefer not to answer

S1Q13- A5e. How is your associate degree related to your current job?

S1Q14 – A5f. Did you receive any financial support to get your associate degree?

For example, student loans, loans from family, scholarship, work study, grants, etc. Only add a comment if you want to share more.

- 1 Yes
0 No
R Prefer not to answer
-

S1Q15- A5g. What support(s) did you receive?

For example, student loans, loans from family, scholarship, work study, grants, etc.

S1Q16- A5h. Did you receive any other forms of support while in school for your associate degree?

For example, did you have family, friends, or teachers encouraging you while in school, help with childcare, support for disabilities, or any other type of nonfinancial support? Only add a comment if you want to share more.

- 1 Yes
0 No
R Prefer not to answer
-

S1Q17- A5i. What support(s) did you receive?

For example, did you have family, friends, or teachers encouraging you while in school, help with childcare, support for disabilities, or any other type of nonfinancial support?

S1Q18 – About your Bachelor’s Degree. My next few questions are about your Bachelor’s degree.

S1Q19 – A6a. What path did you take to get your Bachelor’s degree?

For example, why did you decide to pursue this degree? What steps did you take to earn your degree? Did you take any breaks while pursuing your Bachelor’s degree, or get any other degrees before pursuing your Bachelor’s degree?

S1Q19 – A6a1. What month and year did you earn your Bachelor's degree?

S1Q20 – A6b. What field is your Bachelor's degree in?

S1Q21 – A6c. Did you work while pursuing your Bachelor's degree?

Only add a comment if you want to share more.

- 1 Yes, full time
 - 2 Yes, part time
 - 3 Yes, as part of a work-study program
 - 0 No
 - R Prefer not to answer
-

S1Q22 – A6d. If you are currently working, is your Bachelor's degree related to your current job?

Only add a comment if you want to share more.

- 1 Very related
 - 2 Somewhat related
 - 0 Not related
 - NA I am not currently working
 - R Prefer not to answer
-

S1Q23- A6e. How is your Bachelor's degree related to your current job?

S1Q24 – A6f. Did you receive any financial support to get your Bachelor's degree?

For example, student loans, loans from family, scholarship, work study, grants, etc. Only add a comment if you want to share more.

- 1 Yes
- 0 No
- R Prefer not to answer

S1Q25- A6g. What support(s) did you receive?

For example, student loans, loans from family, scholarship, work study, grants, etc.

S1Q26- A6h. Did you receive any other forms of support while in school for your Bachelor's degree?

For example, did you have family, friends, or teachers encouraging you while in school, help with childcare, support for disabilities, or any other type of nonfinancial support? Only add a comment if you want to share more.

- Yes
 No
 Prefer not to answer
-

S1Q27- A6i. What support(s) did you receive?

For example, did you have family, friends, or teachers encouraging you while in school, help with childcare, support for disabilities, or any other type of nonfinancial support?

S1Q28 – About your Vocational Degree or Certificate. You indicated that you completed a vocational degree or certificate. Can you tell me more about that?

S1Q29 – A7a. What is your vocational degree or certificate in?

S1Q19 – A7a1. What month and year did you earn your vocational degree or certificate?

S1Q30 – A7b. Can you tell me about your path to get your vocational degree or certificate?

For example, why did you decide to pursue this certificate or diploma? What steps did you take to earn your certificate or diploma? Did you take any breaks while pursuing your vocational degree or certificate, or get any other degrees before pursuing this degree or certificate?

S1Q31 – A7c. Did you work while pursuing your vocational degree or certificate?

Only add a comment if you want to share more.

- 1 Yes, Full-Time
 - 2 Yes, Part-Time
 - 3 Yes, as part of a work-study program
 - 0 No
 - R Prefer not to answer
-

S1Q32 – A7d. Did you receive any financial support to get this vocational degree or certificate?

For example, student loans, loans from family, scholarship, work study, grants, etc. Only add a comment if you want to share more.

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S1Q33- A7e. What support(s) did you receive?

For example, student loans, loans from family, scholarship, work study, grants, etc.

S1A34- A7f. Did you receive any other forms of support while working on your vocational degree or certificate?

For example, did you have family, friends, or teachers encouraging you while in school, help with childcare, support for disabilities, or any other type of nonfinancial support? Only add a comment if you want to share more.

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S1Q35- A7g. What support(s) did you receive?

For example, did you have family, friends, or teachers encouraging you while in school, help with childcare, support for disabilities, or any other type of nonfinancial support?

S1Q36 -A7h. If you're currently working, is your vocational degree or certificate related to your job in any way?

Only add a comment if you want to share more.

- 1 Very related
 - 2 Somewhat related
 - 0 Not related
 - N I am not currently working
 - R Prefer not to answer
-

S1Q37- A7i. How is your vocational degree or certificate related to your current job?

S1Q38 – About Your Time in College. You indicated that you took some college classes but did not complete a degree, such as an associate, bachelor's, master's or other professional degree. My next questions will ask more about your experience in college.

S1Q39 - A8a. What factors or reasons in your life influenced your decision to attend college?

S1Q40 – A8b. What factors or reasons in your life influenced you to leave college before completing the degree?

S1Q41 – About your Alternative High School Credential. You indicated you have an alternative high school credential such as a GED or HiSET. My next questions will ask more about your experience getting your alternative high school credential, such as a GED or HiSET.

S1Q42 – A9a. What were your plans at that time?

S1Q43 – A9b. Can you tell me about your path to get your GED and what factors influenced your decision?

S1Q44 - A10. You indicated that you didn't complete high school. What factors influenced your decision not to finish high school?

S1Q45 – A11a. You indicated that completed an advanced degree. What led you to complete another degree after your completing your Bachelor’s?

S1Q45a – A11a1. What month and year did you earn your highest degree?

S1Q46 – A11b. What field is your highest degree in?

S1Q47 - A12. What impact has your **education** had on your financial situation overall?

- 1 Large negative impact
- 2 Somewhat negative impact
- 3 No impact
- 4 Somewhat positive impact
- 5 Large positive impact

S1Q49 - A13. Have you done any type form of continuing education (online classes, community classes, employment related certificates)?

Only add a comment if you want to share more.

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S1Q50 – A13a. Can you tell us more about that?

S1Q51 - A14. What are your future education plans or goals? Do you have plans to take additional classes or get additional training?

S1Q52 – End of Section A. Thank you! This is really helpful. Now I want to ask some questions about your employment and work experiences.

B. EMPLOYMENT AND WORK EXPERIENCE

S2Q1 - B1. Have you **ever** worked full time, at least 35 hours a week, at a paying job when you were not in school full time? This does not include summer work.

Only add a comment if you want to share more.

- 1 Yes
0 No
R Prefer not to answer
-

S2Q2 - B2. What month and year did you start your first full time job working least 35 hours a week, while not primarily a student?

S2Q3 - B3. Are you **currently** working for pay?

Note: If you are self-employed and working for profit, you can say "yes" here. Only add a comment if you want to share more.

- 1 Yes
0 No
R Prefer not to answer
-

S2Q4 - B4. Are you **currently** working full time or part time?

Mark one only. Only add a comment if you want to share more.

- 1 Full Time
2 Part Time
R Prefer not to answer
-

S2Q5 - B5. Do you have any additional paid work outside of your primary job, for example any side jobs?

Only add a comment if you want to share more.

- 1 Yes
0 No
R Prefer not to answer
-

S2Q6 - B6. How many paid jobs do you currently work, including your primary job?

S2Q7 - B6a. What are your reasons for working an additional job(s)?

S2Q8 - B7a. How long have you been working at this job?

For example, 9 months or 3 years.

S2Q9 - B7b. Thinking about your main job, how long have you been working at this job?

For example, 9 months or 3 years.

S2Q10 - B8. We are interested in learning more about how you came to be in your current job. How did you find this job? What path did you take to get this job? How did previous jobs or education prepare you for this job?

S2Q12 - B10. What is your **main** reason for not working?

- 1 On layoff from job due to the pandemic
 - 2 On layoff from job for reasons unrelated to the pandemic
 - 3 Student
 - 4 Family responsibilities due to the pandemic (e.g., childcare, eldercare)
 - 5 Family responsibilities unrelated to the pandemic
 - 6 Chronic illness or disability
 - 7 Suitable job not available
 - 8 Do not need or want to work
 - 9 Other (*Please use the text box to tell us more*)
 - R Prefer not to answer
-

S2Q13 - B11a. I'm interested in learning more about that. Can you tell me more about your main reason for not working right now?

S2Q14 – B11b. How long have you been out of work?

For example, 2 months or 1 year.

S2Q15 - B12. Did you look for work during the last four weeks?

Only add a comment if you want to share more.

- 1 Yes
0 No
R Prefer not to answer
-

S2Q16 - B13. You indicated that you're looking for work. Tell me more about that. Are you looking for work in a specific field or any job you can find right now?

S2Q17 - B14. Have you had a mental and/or physical health barrier that has prevented you from pursuing education or employment?

Only add a comment if you want to share more.

- 1 Yes
0 No
R Prefer not to answer
-

S2Q18 - B15. You indicated that you have had mental or physical health barriers that have prevented you from pursuing education or employment. Would you be willing to share more about that?

S2Q18a - B15a. Have you experienced any other barriers that have prevented you from pursuing education or employment—for example, an issue with the criminal justice system?

Only add a comment if you want to share more.

- 1 Yes
0 No
R Prefer not to answer

S2Q18b - B15b. Would you be willing to share more about that?

S2Q19 - B16. Did the 2008 recession affect your financial well-being because of its impact on your job? If so, how?

S2Q19a - B17. Did the COVID-19 pandemic affect your financial well-being because of its impact on your job? If so, how?

S2Q20 – End of Section B. Thank you! This is really helpful. Now I want to ask some questions about your family life, including marriage, children, and your current household. If there are any questions you would prefer not to answer, select that option or write “no comment.”

C. FAMILY LIFE

S3Q1 - C1. Have you ever been married?
Only add a comment if you want to share more.

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S3Q2 - C2. In what month and year were you first married?

S3Q3 - C3. What is your current marital status?
Mark one only. Only add a comment if you want to share more.

- 1 Married
 - 2 Widowed
 - 3 Divorced
 - 4 Separated
 - 5 Engaged
 - 6 Never married
 - 7 Other *(Please use the text box to tell us more)*
 - R Prefer not to answer
-

S3Q3 - C3a. Which of the following best represents your sexual orientation?
Mark one only. Only add a comment if you want to share more.

- 1 Gay or lesbian
 - 2 Straight (not gay or lesbian, pansexual, or bisexual)
 - 3 Bisexual
 - 4 Queer/pansexual
 - 5 Asexual
 - 6 I think of myself in some other way *(Please use the text box to tell us more)*
 - 7 I'm not sure
 - R Prefer not to answer
-

S3Q4 – Your Marriage. You indicated that you are currently married. My next questions will ask more about that.

S3Q5 – Your Marriage. You indicated that you are widowed. My next questions will ask more about that marriage.

S3Q6 - C4a. How old were you when you got married?

S3Q7 – C4b. Did you and your partner live together before getting married?

Only add a comment if you want to share more.

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S3Q8 – C4c. How long did you and your partner live together before getting married?

S3Q9 – C4d. Did you get married when you wanted to?

Only add a comment if you want to share more.

- 1 I got married sooner than I wanted to
 - 2 I got married later than I wanted to
 - 3 I got married at about the time I wanted to
 - 4 Other (Please use the comment box to tell us more)
 - R Prefer not to answer
-

S3Q10 – C4e. What made you and your partner decide to get married?

S3Q11 – C4f.

What impact has your marriage had on your financial situation overall?

- 1 Large negative impact
- 2 Somewhat negative impact
- 3 No impact
- 4 Somewhat positive impact
- 5 Large positive impact

S3Q12 – Your Previous Marriage. You indicated that you've been married before. My next questions will ask more about that.

S3Q13 - C5a. What are the main factors that influenced you and your previous partner's decision to get married?

S3Q14 – C5b. How old were you when you got married?

S3Q15 – C5c. How long were you married for?

S3Q16 – C5d. Did you and your previous partner live together before getting married?

Only add a comment if you want to share more.

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S3Q17 – C5e. How long did you and your previous partner live together before getting married?

S3Q18 – C5f.

S3Q19 – C5g.

What impact has your separation had on your current financial situation overall?

- 1 Large negative impact
- 2 Somewhat negative impact
- 3 No impact
- 4 Somewhat positive impact
- 5 Large positive impact

S3Q20 - C6. Are you currently in a cohabitation partnership, where you live with a romantic partner in the same dwelling?

Only add a comment if you want to share more.

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S3Q21 – Your Partnership. You indicated that you're not married but in a partnership. My next questions will ask more about that.

S3Q22 - C7a. How long have you been with your current partner?

S3Q23 – C7b. How long have you lived together?

S3Q24 – C7c. Would you like to get married?

Only add a comment if you want to share more.

- 1 Yes
 - 0 No
 - D Not Sure
 - R Prefer not to answer
-

S3Q25 – C7d. What are the main factors influencing your decision to marry or not to marry?

SEQ26 – C7e.

What impact has your partnership has on your financial situation overall?

- 1 Large negative impact
- 2 Somewhat negative impact
- 3 No impact
- 4 Somewhat positive impact
- 5 Large positive impact

S3Q27 – Your Relationship Status. You indicated you're not married or in a partnership. My next questions will ask more about that.

S3Q28 – C8a. Is marriage something that you want in the future?

Only add a comment if you want to share more.

- 1 Yes
 - 0 No
 - D Don't Know
 - R Prefer not to answer
-

S3Q29 – C8b. I'm interested in learning more about that. What are the reasons you may want or not want to get married in the future?

S3Q30 – C8c. What impact has your current relationship status had on your financial situation overall?

- 1 Large negative impact
- 2 Somewhat negative impact
- 3 No impact
- 4 Somewhat positive impact
- 5 Large positive impact

S3Q31 – C8d. Have you been in a partnership where you lived with your partner in the past?

Only add a comment if you want to share more.

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S3Q32 – C8e. What impact has not being married or in a partnership had on your financial situation overall?

- 1 Large negative impact
- 2 Somewhat negative impact
- 3 No impact
- 4 Somewhat positive impact
- 5 Large positive impact

S3Q33 – About Your Spouse or Partner. Next, I will ask a few questions about your spouse or partner.

S3Q34 - C9a. What is the highest degree or level of school that your spouse or partner has completed?

Mark one only. Only add a comment if you want to share more.

- 1 Elementary, middle, or high school, but no high school diploma or alternative high school credential (e.g., GED or HiSET)
- 2 High school diploma
- 3 Alternative high school credential (e.g., GED or HiSET)
- 4 Some college credit, no degree
- 5 Vocational certificate or diploma

- 6 Associate degree (e.g., AA, AS)
 - 7 Bachelor's degree
 - 8 Master's degree
 - 9 Professional degree beyond a Bachelor's degree
 - 10 Doctorate degree
 - R Prefer not to answer
-

S3Q35 – C9b. Are they currently working for pay?

Note: If they are self-employed and working for profit, you can say “yes” here. Only add a comment if you want to share more.

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S3Q36 – C9c. Are they currently working full time or part time?

Mark one only. Only add a comment if you want to share more.

- 1 Full Time
 - 2 Part Time
 - R Prefer not to answer
-

S3Q37 – C9d. Have they worked full time previously?

Only add a comment if you want to share more.

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S3Q38 – C9e. How has your partner's work been impacted by the pandemic? How would your partner's work have differed before the pandemic?

S3Q39 – C9f. What impact does your partner's income have on your household financial situation overall?

- 1 Large negative impact
- 2 Somewhat negative impact

- 3 No impact
 - 4 Somewhat positive impact
 - 5 Large positive impact
-

S3Q40 – C9g. To what extent is your partner's contribution to your overall household financial wellbeing impacted by the pandemic? How would your partner's income contribution have differed before the pandemic?

S3Q41 - C10. Do you have children (including biological, foster, and adopted children)?

Only add a comment if you want to share more.

- 1 Yes
 - 2 I am currently expecting my first child
 - 0 No
 - R Prefer not to answer
-

S3Q43 - C10a. What month and year was your first child born?

S3Q44 - C11. How many children do you have?

Only add a comment if you want to share more.

- 1 One
 - 2 Two
 - 3 Three
 - 4 Four
 - 5 Five
 - 6 More than five (*Please use the text box below to tell us more.*)
 - R Prefer not to answer
-

S3Q43 - C10a. When were your other children born? Please include the month and the year for each child.

S3Q45 – About Having Children. I'd like to learn more about the time in your life when you started having children.

S3Q46 – C12a. Thinking back to when your child was born, can you tell us more about that time of your life and what was happening in your life? What were you doing at that time? Were you working? Were you in school?

S3Q47 – C12b. Thinking back to when your first child was born, can you tell us more about that time of your life and what was happening in your life? What were you doing at that time? Were you working? Were you in school?

S3Q48 – C12c. What were your thoughts about having children at that time in your life?

Mark one only. Only add a comment if you want to share more.

- 1 It was sooner than I wanted
 - 2 It was about the right time
 - 3 It was later than I wanted
 - 4 I wasn't sure what I wanted
 - 5 I didn't want to have a baby then or any time in the future
 - R Prefer not to answer
-

S3Q49 – C12d. What are your thoughts about having children at this time in your life?

Mark one only. Only add a comment if you want to share more.

- 1 It is sooner than I wanted
 - 2 It is about the right time
 - 3 It is later than I wanted
 - 4 I'm not sure what I wanted
 - 5 I didn't want to have a baby now or any time in the future
 - R Prefer not to answer
-

S3Q50 – C12e.

What impact has having children had on your financial situation overall?

- 1 Large negative impact
- 2 Somewhat negative impact
- 3 No impact
- 4 Somewhat positive impact

- 5 Large positive impact

S3Q51 - C13.

You said you don't have any children. Do you plan to have children in the future?

Mark one only. Only add a comment if you want to share more.

- 1 Yes, very likely
2 Yes, somewhat likely
3 No, somewhat unlikely
4 No, very unlikely/definitely not
D I'm not sure
R Prefer not to answer

S3Q52 – C13a. You indicated that you don't have children but that you'll likely have them in the future. What factors will influence when or if you'll have children?

S3Q53 – C13b. You indicated that you don't have children but that you'll very likely have them in the future. What factors will influence when or if you'll have children?

S3Q54 – C13c. Are you anticipating any changes that would impact your decision to have a child?

S3Q55 – C13d. Do you have sources of support for childcare (i.e. help with childcare, cohabitation, monetary support)? What/who are they?

S3Q56 - C13e. You indicated that you don't have children and that you're unlikely to have children in the future. What factors are influencing your decision to not have children?

S3Q57 - C13f. You indicated that you don't have children and that you're very unlikely to have children in the future. What factors are influencing your decision to not have children?

S3Q58 - C14. Who lives with you in your home?

Mark all that apply. Only add a comment if you want to share more.

- 1 Your mother
 - 2 Your father
 - 3 Your parent's romantic partner, boyfriend, or girlfriend
 - 4 Any grandparents
 - 5 Any brothers or sisters
 - 6 Any aunts, uncles, or other relatives
 - 7 Your spouse
 - 8 Your romantic partner, boyfriend, or girlfriend
 - 9 Your children or your partner's children
 - 10 Any other people you are not related to (i.e. roommates)
 - 11 I live alone
 - R Prefer not to answer
-

S3Q58 – About your Household. Next, I want to learn more about your household.

S3Q59 - C15a. How many adults live in your household? Include anyone 18 years of age or older.

S3Q60 - C15b. How many children live in your household? Include anyone 17 years of age or younger.

S3Q61 – C15c. What influenced your decision to live with your family member(s)?

S3Q62 – C15d. What influenced your decision to live with your roommate(s)?

S3Q63 – C15e. What impact does your living situation have on your financial situation overall?

- 1 Large negative impact
- 2 Somewhat negative impact
- 3 No impact
- 4 Somewhat positive impact
- 5 Large positive impact

S3Q64 – C15f. To what extent is your living situation a result of the pandemic? How would your living situation have differed before the pandemic?

S3Q65 – C16a. You mentioned you have kid(s), but you're not living with them. Can you tell us more about that?

S3Q66 – C16b. What impact does your living situation have on your financial situation overall?

- 1 Large negative impact
- 2 Somewhat negative impact
- 3 No impact
- 4 Somewhat positive impact
- 5 Large positive impact

S3Q67 – C16c. To what extent is your living situation a result of the pandemic? How would your living situation have differed before the pandemic?

S3Q68 – End of Section C. Thank you! This is really helpful. Now I want to ask some questions about your financial status. If there are any questions you would prefer not to answer, select that option or write "no comment."

D. YOUR FINANCIAL STATUS

S4Q1 - D1a. Do you or your partner own a home?

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S4Q2 - D1b. Do you own a home?

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S4Q3 - D1c. Who is the legal owner of the home? That is, who holds the title of the property?

- 1 Me
 - 2 My partner
 - 3 Both my partner and me
 - R Prefer not to answer
-

S4Q4 - D1d. In what year did you or your partner purchase your home?

S4Q5- D1e. In what year did you purchase your home?

S4Q6 - D2a. Are you or your partner saving for a home?

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S4Q7 - D2b. Are you saving for a home?

- 1 Yes
- 0 No
- R Prefer not to answer

S4Q8 - D3a. Do you or your partner want to purchase a home?

- 1 Yes, in the next year
 - 2 Yes, in the next five years
 - 3 Yes, but in more than five years
 - 0 No
 - R Prefer not to answer
-

S4Q9 - D3b. Do you want to purchase a home?

- 1 Yes, in the next year
 - 2 Yes, in the next five years
 - 3 Yes, but in more than five years
 - 0 No
 - R Prefer not to answer
-

S4Q10 - D4a. Do you or your partner pay rent?

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S4Q11 - D4b. Do you pay rent?

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S4Q12 - D5. Please indicate your sources of your debt or loans.

Mark all that apply.

- 1 School bills or student loans
- 2 Medical bills
- 3 Credit card debt
- 4 Monthly mortgage loan for home purchase

- 5 Monthly car payment
 - 6 Loan from family or friends
 - 7 Other (*Please use the text box below to tell us more.*)
 - 8 I have no debt or loans
 - R Prefer not to answer
-

S4Q13 – About Your Debt. I see that you indicated that you have debt. That's really common in this age group. My next questions will ask more about that.

S4Q14 – D6a. On a scale of 1 to 10, how comfortable are you with the amount of debt you have?

1 means very comfortable and 10 means very uncomfortable. Only add a comment if you want to share more.

1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>	9 <input type="radio"/>	10 <input type="radio"/>
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S4Q15 – D6b. To what extent is this a result of the pandemic? How would your answer have differed before the pandemic?

S4Q16 - D7. Do you currently have health insurance?

- 1 Yes
 - 0 No
 - R Prefer not to answer
-

S4Q17 - D8. Who pays for your health insurance?

Mark all that apply.

- 1 Employer
- 2 Myself
- 3 My spouse or partner
- 4 Military
- 5 Government (for example your state or federal insurance)
- 6 A parent or other family member
- 7 Other (*Please use the text box below to tell us more*)

R Prefer not to answer

S4Q18 - D9. You indicated that you don't currently have health insurance. Have you previously had your own health insurance?

1 Yes

0 No

R Prefer not to answer

S4Q19 – D9a. What caused a change in your health insurance?

S4Q20 – D9b. To what extent is this a result of the pandemic? How would your answer have differed before the pandemic?

S4Q21 - D10. On a scale of one to ten, to what extent are you able to save money for an emergency?

1 means not at all able to save money for an emergency and 10 means typically able to save money for an emergency . Only add a comment if you want to share more.

1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>	9 <input type="radio"/>	10 <input type="radio"/>
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S4Q22 – About Your Ability to Save. You indicated that you're typically able to save for an emergency. My next questions will ask more about that.

S4Q23 – About Your Ability to Save. You indicated that it's more of a challenge to be able to save for an emergency. My next questions will ask more about that.

S4Q24 - D11a. What factors have influenced your ability to save for an emergency?

S4Q25 – D11b. To what extent has the pandemic impacted your ability to save? How would your answer have differed before the pandemic?

S4Q26 - D12. On a scale of one to ten, are you typically able to meet monthly expenses?

1 means typically not able to meet monthly expenses and 10 means typically able to meet monthly expenses. Only add a comment if you want to share more.

1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>	9 <input type="radio"/>	10 <input type="radio"/>
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S4Q27 – D13a. You indicated that you're typically able to meet your monthly expenses. Can you tell me more about why you think that?

S4Q28 – D13b. To what extent has the pandemic impacted your ability to meet your monthly expenses? How would your answer have differed before the pandemic?

S4Q29 - D14a. You indicated that it's more of a challenge to meet your monthly expenses. Can you tell me a little bit more about why that is?

S4Q30 – D14b. What are some of the expenses that you have difficulty meeting?

S4Q31 – D14c. To what extent is this a result of the pandemic? How would your answer have differed before the pandemic?

S4Q32 - D16a. On a scale of one to ten, how much do you rely on family and friends (other than your spouse or partner) for help with **childcare**? **Do not include care by a spouse or partner.**

1 means no reliance on family and friends and 10 means heavily rely on family and friends. Only add a comment if you want to share more.

1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>	9 <input type="radio"/>	10 <input type="radio"/>
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S4Q33 - D16b. On a scale of one to ten, to what extent do you rely on family and friends for help with **financial support**?

1 means no reliance on family and friends and 10 means heavily rely on family and friends. Only add a comment if you want to share more.

1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>	9 <input type="radio"/>	10 <input type="radio"/>
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S4Q34 - D16c. On a scale of one to ten, to what extent do you rely on family and friends for help with **other support**?

For example, for help with housing, transportation, or meals.

1 means no reliance on family and friends and 10 means heavily rely on family and friends. Only add a comment if you want to share more.

1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	6 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>	9 <input type="radio"/>	10 <input type="radio"/>
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S4Q35 - D17a. Please describe the child care help or support you receive from family and friends. What does this support look like?

S4Q36 - D17b. How does this support impact your overall finances?

S4Q37 - D18a. You indicated that you don't typically rely on family and friends to meet monthly expenses. Can you tell me more about why you think that?

S4Q38 - D18b. Has the pandemic changed how much you rely on family and friends to meet monthly expenses? How much as this changed?

S4Q39 - D19a. You indicated that you typically rely on family and friends to meet monthly expenses. Can you tell me more about that?

S4Q40 - D19b. To what extent is this a result of the pandemic? How would your answer have differed before the pandemic?

S4Q41 - D20. You said you receive other kinds of support from your family and friends. Can you tell us more about what that support is, such as help with housing, transportation, or meals?

S4Q42 - D21. Were your earnings in 2019 about the same as 2020, more than 2020, or less than 2020?

- 1 Less than 2020
- 2 About the same as 2020

- More than 2020
 - Don't Know
 - Prefer not to answer
-

S4Q44 – End of Section D. **Thank you! This is really helpful.** Thank you for your feedback and sharing your story with us. I have two final questions for you.

E. Final Thoughts

S5Q1 - E1. Overall, thinking about the trajectory of your life, what do you see coming next?

S5Q2 - E2. Are there any factors that have influenced your life that we have not had a chance to discuss today? For example, that influenced you transitioning from school to getting a job, or around the decision on if and when to get married or have children?

S5Q3 – End of Interview. Thank you for participating in this interview. We appreciate your time and your feedback is very important to us! You will receive an email from Tango Card in 10-15 days with instructions on redeeming your incentive.