



Race, Ethnicity, and the Financial Lives of Young Adults

ONLINE APPENDIX

GenForward and Financial Health Network

Interviews:
05/29 – 06/11/2020
Total N: 3,133 adults
Age Range: 18-36

NOTE: All results indicate percentages unless otherwise labeled.

GENFORWARD OVERVIEW

The GenForward Survey, founded by Dr. Cathy Cohen at the University of Chicago, is the first of its kind—a nationally representative survey of over 3,250 young adults ages 18-36 conducted bimonthly that pays special attention to the ways race and ethnicity influence how young adults, both Millennials and Gen-Zers, experience and think about the world.

Given the importance of race and ethnicity for shaping the diverse perspectives and lived experiences of young people, we believe researchers make a mistake when they present data on young adults in a manner that assumes a monolithic Millennial generation and young adult vote.

In this report, we present an empirical overview of young adults' views on their financial lives. A total of 3,133 interviews were conducted between May 29th and June 11th, 2020 with adults ages 18-36, including completed interviews with 798 African American, 474 Asian American, 822 Latinx, and 990 White young adults.

APPENDIX A. TOPLINE RESULTS

Q4. Do you believe the United States is currently in or headed to an economic recession, depression, or not?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Headed to a recession	23	25	24	22	23
Already in a recession	22	32	22	27	25
Headed to a depression	27	25	28	29	28
Already in a depression	13	10	12	8	10
In neither a recession or depression	14	8	14	13	13
DON'T KNOW	*	-	-	*	*
SKIPPED / REFUSED	2	*	*	*	*
N	798	475	822	990	3,133

Q5. Generally speaking, how optimistic are you about your personal future—think about things like finding and keeping a good job, paying off your student loan debt, and being able to afford the lifestyle you want?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Very optimistic	23	11	14	18	17
Somewhat optimistic	32	39	35	36	35
Neither optimistic nor pessimistic	30	25	29	27	28
Somewhat pessimistic	8	16	13	13	13
Very pessimistic	7	8	8	5	6
SKIPPED ON WED	1	1	*	1	1
N	798	475	822	990	3,133

Q6. How worried are you about being able to pay an unexpected bill of \$1,000 right away?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Extremely worried	24	13	23	17	19
Very worried	16	14	14	16	16
Somewhat worried	24	24	31	20	23
A little worried	18	18	19	21	20
Not at all worried	18	31	13	25	22
SKIPPED / REFUSED	*	*	*	*	*
N	798	475	822	990	3,133

Q7. How worried are you about being able to pay your rent or mortgage?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Extremely worried	11	7	15	6	9
Very worried	9	9	8	10	9
Somewhat worried	20	15	23	17	18
A little worried	21	23	23	21	22
Not at all worried	29	31	22	35	31
I do not pay rent or a mortgage	10	15	8	11	10
SKIPPED / REFUSED	1	*	*	*	*
N	798	475	822	990	3,133

Q8. How worried are you about keeping your current job or finding a good job in the future?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Extremely worried	14	14	18	9	12
Very worried	13	16	16	14	14
Somewhat worried	22	25	29	24	25
A little worried	21	29	18	26	24
Not at all worried	30	16	17	28	25
DON'T KNOW	-	-	-	*	*
SKIPPED / REFUSED	*	-	1	*	1
N	798	475	822	990	3,133

Q26. At your current level of spending, how long could you and your household afford to cover expenses, if you had to live on only the money you have readily available, without withdrawing money from retirement accounts or borrowing?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
6 months or more	22	40	18	26	25
3-5 months	22	28	23	26	25
1-2 months	28	20	31	26	27
1-3 weeks	13	6	12	12	12
Less than 1 week	14	6	14	10	11
SKIPPED / REFUSED	1	1	1	1	1
N	798	475	822	990	3,133

Q27. Thinking about your household's longer-term financial goals, such as saving for a vacation, starting a business, buying or paying off a home, saving up for education, putting money away for retirement, or making retirement funds last...How confident are you that your household is currently doing what is needed to meet your longer-term goals?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Very confident	21	19	14	17	17
Moderately confident	24	26	21	30	27
Somewhat confident	28	31	32	26	28
Slightly confident	13	13	15	11	12
Not at all confident	13	10	18	15	15
SKIPPED / REFUSED	*	*	1	1	1
N	798	475	822	990	3,133

Q28. What type of retirement savings or pension do you have? Please select all that apply.

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
No retirement savings or pensions	35	26	35	32	33
401(k), 403(b), thrift or other defined contribution pension plan through an employer	34	47	29	42	38
Defined benefit pension through an employer (i.e., pension based on a formula, your earnings, and years of service)	12	11	10	13	12
Individual Retirement Account (IRA)	16	23	12	16	16
Savings outside a retirement account (e.g., a brokerage account, savings account)	23	40	19	29	26
Real estate or land	5	10	5	5	6
Family inheritance	6	5	6	6	6
Other	8	5	10	8	8
DON'T KNOW	-	*	-	*	*
SKIPPED / REFUSED	1	1	1	1	1
N	798	475	822	990	3,133

Q29. How much do you currently have in your personal savings account?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
None	25	6	14	14	15
Less than \$1,000	22	12	24	20	21
\$1,000-\$4,999	21	19	22	21	21
\$5,000-\$9,999	11	13	14	14	13
\$10,000-\$29,999	11	18	15	15	15
\$30,000-\$49,999	4	11	3	6	6
\$50,000-\$99,999	4	8	3	4	4
Over \$100,000	1	8	4	4	4
DON'T KNOW	-	*	-	-	*
SKIPPED / REFUSED	2	3	1	1	1
N	798	475	822	990	3,133

Q30. Which of the following statements best describes how your household's total spending compared to total income, over the last 12 months?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Spending was much less than income	22	26	16	20	20
Spending was a little less than income	28	38	26	35	32
Spending was about equal to income	29	19	32	31	30
Spending was a little more than income	13	10	14	8	10
Spending was much more than income	8	5	10	5	7
DON'T KNOW	-	-	-	*	*
SKIPPED / REFUSED	1	2	2	1	1
N	798	475	822	990	3,133

Q31. Which of the following statements best describes how your household has paid its bills over the last 12 months?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Pay all our bills on time	47	72	43	63	57
Pay nearly all our bills on time	18	11	22	17	18
Pay most of our bills on time	21	10	19	13	15
Pay some of our bills on time	10	4	9	4	6
Pay very few of our bills on time	4	2	6	2	4
SKIPPED / REFUSED	*	1	*	1	1
N	798	475	822	990	3,133

Q32. Thinking about all of your household's current debts, including mortgages, bank loans, student loans, money owed to people, medical debt, past-due bills, and credit card balances that are carried over from prior months...As of today, which of the following statements describes how manageable your household debt is?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Do not have any debt	24	31	22	26	25
Have a manageable amount of debt	43	51	46	50	48
Have a bit more debt than is manageable	21	11	18	14	16
Have far more debt than is manageable	10	6	10	8	8
SKIPPED / REFUSED	3	2	4	2	2
N	798	475	822	990	3,133

Q33. Thinking about all of your household's current student loan debt...As of today, which of the following statements describes how manageable your student loan debt is?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Do not have any student loan debt	41	63	49	54	52
Have a manageable amount of student loan debt	23	20	23	23	23
Have a bit more student loan debt than is manageable	21	9	18	14	15
Have far more student loan debt than is manageable	14	7	10	8	10
SKIPPED / REFUSED	1	*	1	1	1
N	798	475	822	990	3,133

Q34. How would you rate your credit score? Your credit score is a number that tells lenders how risky or safe you are as a borrower.

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Excellent	10	33	11	25	20
Very good	14	29	19	24	22
Good	22	19	25	20	21
Fair	25	9	21	11	15
Poor	15	2	12	7	9
I don't know	11	8	11	13	12
SKIPPED / REFUSED	2	1	*	1	1
N	798	475	822	990	3,133

Q35. Which of the following types of debt, if any, do you or anyone in your household currently have? Please select all that apply.

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Auto loans	26	28	31	34	32
Student loans	42	31	28	37	35
Small business loans	6	5	6	4	5
Mortgages	19	36	22	32	28
Home equity line of credit	5	7	10	6	7
Past-due medical bills	19	4	18	14	15
Outstanding credit card balances carried over from previous months	25	17	26	22	23
Other debts or loans not listed (such as payday loans, auto title loans, other past due bills, and money borrowed from family or friends)	27	13	21	17	19
DON'T KNOW	*	-	*	*	*
SKIPPED / REFUSED	6	17	8	12	11
N	798	475	822	990	3,133

Q36. Overall, about how much are you personally in debt?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
None	19	33	18	26	24
Less than \$1,000	12	11	12	8	10
\$1,000-\$4,999	16	8	17	13	14
\$5,000-\$9,999	14	11	14	11	12
\$10,000-\$29,999	16	13	16	15	15
\$30,000-\$49,999	9	6	10	7	8
\$50,000-\$99,999	6	4	6	7	6
Over \$100,000	6	13	7	12	10
SKIPPED / REFUSED	2	2	*	1	1
N	798	475	822	990	3,133

Q37. Overall, about how much do you owe in student loan payments?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
None	45	60	51	56	53
Less than \$1,000	5	3	6	4	4
\$1,000-\$4,999	9	4	9	7	8
\$5,000-\$9,999	11	9	10	8	9
\$10,000-\$29,999	13	11	12	10	11
\$30,000-\$49,999	7	1	7	7	6
\$50,000-\$99,999	6	4	3	5	4
Over \$100,000	4	6	2	3	3
SKIPPED / REFUSED	1	1	1	1	1
N	798	475	822	990	3,133

Q38. Has your debt ever caused you to delay any of the following life events? Please select all that apply.

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Getting married	11	11	12	13	12
Having children	14	16	17	13	14
Buying a car	31	20	29	23	26
Buying a home	33	29	34	25	29
Saving for retirement	24	21	25	25	25
Continuing your education	28	14	28	18	22
DON'T KNOW	1	*	*	*	*
SKIPPED / REFUSED	19	40	18	38	31
N	798	475	822	990	3,133

Q39. Thinking about all of the types of insurance you and others in your household currently might have, including health insurance, vehicle insurance, home or rental insurance, life insurance, and disability insurance...How confident are you that those insurance policies will provide enough support in case of an emergency?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Very confident	21	12	11	19	17
Moderately confident	22	24	21	25	24
Somewhat confident	25	33	29	27	28
Slightly confident	15	18	17	14	15
Not at all confident	8	10	9	10	10
No one in my household has any insurance	8	1	11	4	6
SKIPPED / REFUSED	1	1	1	2	1
N	798	475	822	990	3,133

Q40. To what extent do you agree or disagree with the following statement: “My household plans ahead financially.”

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Agree strongly	25	31	14	27	24
Agree somewhat	30	38	28	37	34
Neither agree nor disagree	27	19	30	24	25
Disagree somewhat	11	8	19	8	11
Disagree strongly	6	3	8	3	5
SKIPPED / REFUSED	*	2	1	1	1
N	798	475	822	990	3,133

Q41. In the past 12 months, did you or anyone in your household do any of the following activities at some place other than a bank or credit union? Please select all that apply.

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Purchased a money order (at a location that was not a bank or credit union)	24	6	15	10	13
Cashed a check using a check-cashing service (at a location that was not a bank or credit union)	21	11	20	14	16
Sent money to friends or family living outside the US (at a location that was not a bank or credit union)	18	16	23	8	14
Took out a payday loan or received a payday advance loan	12	4	11	6	8
Used a pawn shop loan	6	3	5	5	5
Used rent-to-own services	4	3	3	4	4
Took out a tax refund anticipation loan	2	1	2	2	2
Didn't do any of these activities	42	67	42	64	56
SKIPPED / REFUSED	2	4	3	4	3
N	798	475	822	990	3,133

**Q42. Do you or anyone in your household have any of the following financial assets or accounts?
Please select all that apply.**

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Checking account	65	84	63	79	74
Savings account	59	75	56	69	65
Credit card	49	82	55	68	63
Prepaid card	21	7	13	10	12
Savings in cash	25	38	20	27	26
Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD)	10	24	9	18	15
Brokerage account, annuity, profit sharing/stock plan, and/or 529 plan	8	28	7	14	13
Don't have any of these assets or accounts	9	4	9	5	6
SKIPPED / REFUSED	2	2	1	1	1
N	798	475	822	990	3,133

Q43. In terms of household finances, do you think you will eventually do better, worse or about the same as your parents have done?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
A lot better	27	19	15	15	17
Somewhat better	18	25	20	20	20
A little better	22	15	19	16	18
The same - neither better nor worse	17	25	25	31	27
A little bit worse	7	9	9	9	9
Somewhat worse	2	3	5	3	3
A lot worse	7	3	6	4	5
SKIPPED / REFUSED	1	1	1	1	1
N	798	475	822	990	3,133

Q44. Suppose now that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method, please select all that apply.

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Put it on my credit card and pay it off in full at the next statement	18	55	25	32	30
Put it on my credit card and pay it off over time	22	14	20	15	17
With the money currently in my checking/savings account or with cash	38	32	38	41	39
Using money from a bank loan or line of credit	10	8	8	5	7
By borrowing from a friend or family member	12	7	11	10	10
Using a payday loan, deposit advance, or overdraft	6	3	4	2	3
By selling something	7	5	8	5	6
I wouldn't be able to pay for the expense right now	19	5	11	11	12
DON'T KNOW	-	-	-	*	*
SKIPPED/REFUSED	1	2	1	2	2
N	798	475	822	990	3,133

Q45. Would your family be able to help you cover the following expenses? Please select all that apply.

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
College tuition or help pay off student debt	18	40	18	25	24
Down payment on a house or condo	14	31	15	21	20
Renting an apartment, condo, or house	26	34	27	27	27
Leasing a car	20	33	21	21	22
Help paying off credit card debt	17	36	25	22	23
Down payment for a new car	15	28	15	22	20
An unexpected bill of \$1,000	30	53	37	45	42
DON'T KNOW	*	-	-	-	*
SKIPPED/REFUSED	21	14	17	24	21
N	798	475	822	990	3,133

Q46. In the past 12 months, how often has your household provided financial assistance to family members or friends who do not live in your household?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Never	20	29	23	40	32
Rarely	26	28	26	28	27
Sometimes	38	29	33	24	28
Often	9	10	9	5	7
Constantly	5	2	7	2	4
SKIPPED / REFUSED	2	2	2	1	2
N	798	475	822	990	3,133

Q47. What is your labor force status? Please select all that apply.

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Currently working	50	61	48	60	56
On sick or other leave	6	4	7	3	4
Unemployed - on layoff	16	11	15	10	12
Unemployed - looking	21	15	20	17	18
Retired	2	*	4	1	2
Disabled	4	*	2	4	3
Other	8	10	11	9	9
SKIPPED/REFUSED	1	2	*	*	1
N	798	475	822	990	3,133

Q48. Still thinking about your main job, does your employer offer you any of the following benefits (even if you do not personally use the benefit)? Please select all that apply.

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Paid sick leave	33	47	29	37	35
Paid vacation/personal leave	35	49	31	41	38
Paid parental leave	18	24	18	20	19
Student loan repayment	9	6	10	8	8
Health insurance	37	50	33	44	41
Disability insurance	15	23	15	20	18
Life insurance	25	30	20	29	26
Retirement Plans	23	33	20	31	28
Childcare	7	6	4	5	5
Ability to work from home	14	29	12	20	18
DON'T KNOW	30	20	31	24	26
SKIPPED/REFUSED	6	8	7	10	9
N	798	475	822	990	3,133

Q49. In what type of industry are you currently or most recently employed?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Agriculture, forestry, fishing, and hunting	3	1	2	2	2
Mining or utilities	1	1	2	2	2
Construction	4	1	6	5	5
Manufacturing	9	8	6	6	6
Wholesale and retail trade	16	10	15	12	13
Transportation	6	4	11	5	6
Information	6	9	7	5	6
Financial activities	5	5	5	6	5
Professional and business services	10	15	7	8	9
Educational services	7	14	8	13	11
Health care and social assistance	15	15	13	15	15
Leisure and hospitality	4	6	5	8	6
Public administration	3	2	2	3	3
Armed Forces	4	1	5	2	3
DON'T KNOW	*	-	-	-	*
SKIPPED / REFUSED	7	7	8	10	9
N	798	475	822	990	3,133

Q50. Thinking about consequences of the coronavirus pandemic, which of the following have you experienced? Please select all that apply.

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
I or someone in my household lost their job	27	17	26	16	20
I or someone in my household had their hours cut	25	29	33	28	29
I or someone in my household was furloughed or on temporary leave from a job	21	21	21	18	19
The business that we own has to close permanently	5	3	6	4	4
The business that I or someone in my household owns earned less revenue	10	10	10	9	10
I or someone in my household had their expenses increased	11	15	12	9	11
I or someone in my household was unable to get to work due to childcare responsibilities or other constraints	10	6	11	6	8
Someone in my household became sick with the coronavirus	5	4	5	4	5
DON'T KNOW	*	-	*	*	*
SKIPPED/REFUSED	19	28	15	32	26
N	798	475	822	990	3,133

Q51. Has the coronavirus pandemic's impact on your finances made it challenging for you to pay any of the following expenses? Please select all that apply.

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Rent	31	26	31	17	23
Mortgage payments	8	14	11	10	10
Credit card bills	22	21	25	20	22
Utility bills (electricity, water, etc.)	24	12	28	17	20
Car loan payments	14	8	17	9	11
Meals or groceries	25	16	23	20	21
Transportation	12	6	10	8	9
Medicine or healthcare	11	9	10	8	9
DON'T KNOW	1	-	*	*	*
SKIPPED/REFUSED	28	48	25	49	40
N	798	475	822	990	3,133

**Q52. Have you or anyone in your household taken any of the following actions in the last 3 months?
Please select all that apply.**

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Applied for a new job	31	25	25	20	23
Cut back on my expenses	43	54	46	46	46
Spent down savings	16	16	21	17	18
Carried a balance on a credit card	21	20	17	23	21
Borrowed money from my retirement account	7	5	10	4	6
Borrowed money from friends and family	17	8	14	11	12
Borrowed money from a financial institution or online lender	6	4	5	4	5
Signed up for unemployment benefits	17	21	20	17	18
Signed up for other government benefits (SNAP, WIC, etc.)	14	4	10	7	9
Went to a food bank	12	5	12	5	8
Borrowed using a payday loan, deposit advance, or pawn shop loan	3	*	2	2	2
Sold something	14	9	14	12	12
DON'T KNOW	*	-	-	-	*
SKIPPED/REFUSED	10	19	5	17	14
N	798	475	822	990	3,133

Q53. Did you receive any of the below as a result of the coronavirus pandemic? Please select all that apply.

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Unemployment benefits	16	19	16	13	15
Student loan debt deferral	17	14	10	14	14
Stimulus payment	50	52	48	52	51
Relief on rent or mortgage payment	6	5	9	6	7
Relief of credit card payments	9	5	9	5	7
Government benefits such as SNAP and WIC	16	2	10	9	10
Donations from your local charity, community group, or religious institution	6	4	9	3	5
Financial help from family and friends	13	7	7	7	8
Other types of support from family and friends	12	9	13	8	10
DON'T KNOW	*	-	-	*	*
SKIPPED/REFUSED	11	23	13	20	17
N	798	475	822	990	3,133

Q54. Some states and localities have extended and increased unemployment benefits during the coronavirus pandemic. Do you agree or disagree with this policy change?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Strongly agree	49	42	38	41	41
Somewhat agree	33	41	33	40	37
Somewhat disagree	11	10	16	14	14
Strongly disagree	5	4	11	5	6
DON'T KNOW	-	-	-	*	*
SKIPPED / REFUSED	2	2	1	1	1
N	798	475	822	990	3,133

DEMOGRAPHICS**Generally speaking, do you think of yourself as a Republican, a Democrat, an independent, or what?**

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Democrat	49	51	41	25	34
Republican	8	10	14	31	22
Independent	26	27	26	31	29
Something else	15	11	18	12	14
SKIPPED / REFUSED	1	1	1	1	1
N	798	475	822	990	3,133

Do you think of yourself as closer to the Republican Party or to the Democratic Party?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Closer to the Republican Party	6	10	10	23	16
Closer to the Democratic Party	36	44	30	36	35
Neither	56	41	59	39	47
SKIPPED / REFUSED	2	4	2	1	2
N	313	198	341	350	1,235

Would you call yourself a strong Democrat or a not very strong Democrat?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Strong Democrat	52	39	39	47	45
Not very strong Democrat	48	61	61	52	55
SKIPPED / REFUSED	*	-	*	*	*
N	400	214	323	320	1,266

Would you call yourself a strong Republican or a not very strong Republican?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Strong Republican	18	28	26	37	35
Not very strong Republican	81	72	73	62	65
SKIPPED / REFUSED	1	-	1	1	1
N	85	63	158	320	632

Combines PID1, PIDI, PIDA, and PIDB

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Strong Dem	26	20	16	12	15
Not Strong Dem	24	31	25	13	19
Close to Dem	15	18	14	16	16
Independent	24	16	27	17	21
Close to Rep	2	4	5	10	7
Not Strong Rep	7	7	10	20	15
Strong Rep	2	3	4	12	8
N	791	469	815	982	3,105

AGE

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
18-24	37	31	39	35	35
25-30	33	35	31	30	31
31-36	30	34	30	35	33
N	798	475	822	990	3,133

GENDER

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Male	47	45	51	50	50
Female	53	55	49	50	50
N	798	475	822	990	3,133

RACE/ETHNICITY

Black	15
Asian	8
Latinx	22
White	54
N	3,133

MARITAL STATUS

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Married	13	28	24	30	26
Widowed	1	*	1	1	1
Divorced	3	1	4	2	2
Separated	4	1	2	1	2
Never married	65	61	52	51	54
Living with partner	14	9	16	15	15
N	798	475	822	990	3,133

EMPLOYMENT STATUS

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Employed	63	68	60	67	65
Not employed	37	32	40	33	35
N	798	475	822	990	3,133

EDUCATION

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
No HS diploma	10	5	17	7	9
HS graduate or equivalent	34	12	35	25	27
Some college	34	25	32	32	32
BA or above	22	58	15	36	31
N	798	475	822	990	3,133

HOUSEHOLD INCOME

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Under \$10,000	22	6	10	9	11
\$10,000 to under \$20,000	11	6	15	7	9
\$20,000 to under \$30,000	18	5	18	11	13
\$30,000 to under \$40,000	10	5	14	10	11
\$40,000 to under \$50,000	7	9	10	8	8
\$50,000 to under \$75,000	13	16	14	18	16
\$75,000 to under \$100,000	10	18	10	16	14
\$100,000 to under \$150,000	6	20	5	14	11
\$150,000 or more	3	15	4	7	7
N	798	475	822	990	3,133

What is your present religion, if any?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Protestant	27	7	12	25	21
Roman Catholic	5	13	36	11	16
Mormon	1	1	1	2	1
Orthodox	1	-	*	1	1
Jewish	1	1	1	2	2
Muslim	1	5	1	*	1
Buddhist	-	9	1	1	1
Hindu	-	10	-	-	1
Atheist	1	2	5	6	5
Agnostic	1	6	3	8	6
Nothing in particular	24	37	24	25	25
Just Christian	35	7	15	14	17
Unitarian	*	1	*	-	*
Something else	2	1	2	4	3
N	396	212	395	453	1,503

Would you describe yourself as a 'born-again' or evangelical Christian, or not?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Yes	45	25	29	32	33
No	55	75	71	68	67
N	292	55	267	261	900

How often do you attend religious services?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Never	19	32	29	32	29
Less than once per year	15	14	16	18	17
About once or twice a year	14	13	13	15	14
Several times a year	14	13	17	9	12
About once a month	5	5	6	5	5
2-3 times a month	7	5	5	4	5
Nearly every week	6	4	4	5	5
Every week	14	9	6	9	9
Several times a week	5	5	5	3	4
N	385	205	389	451	1,476

CITIZENSHIP STATUS

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Yes	97	88	87	97	94
No	3	11	12	2	5
SKIPPED / REFUSED	1	1	1	1	1
N	798	475	822	990	3,133

COUNTRY OF ORIGIN

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Cambodia	-	*	*	-	*
Cameroon	*	*	*	-	*
Canada	-	1	2	*	1
China	*	8	1	-	1
Columbia	*	-	2	-	1
Cuba	-	*	2	-	*
Dominican Republic	*	-	1	-	*
Ecuador	-	-	1	-	*
Egypt	-	-	*	*	*
El Salvador	-	-	3	-	1

Ethiopia	*	-	-	-	*
Former Yugoslavia	-	-	*	-	*
France	-	-	*	*	*
Germany	-	1	-	*	*
Ghana	*	-	-	-	*
Great Britain	*	-	-	*	*
Greece	-	-	-	*	*
Guatemala	-	-	*	-	*
Guyana	*	-	-	-	*
Haiti	*	-	-	-	*
Honduras	-	-	2	-	*
Hungary	-	-	*	*	*
India	-	6	*	-	1
Italy	-	-	*	-	*
Jamaica	2	-	*	-	*
Japan	-	1	*	-	*
Kenya	*	-	-	-	*
Korea	-	2	-	*	*
Liberia	*	-	-	-	*
Mexico	-	-	9	-	2
Nicaragua	-	-	*	-	*
Nigeria	1	-	-	-	*
Peru	-	-	1	-	*
Philippines	-	4	*	-	*
Poland	-	-	-	*	*
Puerto Rico	-	-	2	-	*
Russia	-	*	*	*	*
South Africa	*	*	*	*	*
Taiwan	-	1	-	-	*
Thailand	-	-	*	*	*
Trinidad and Tobago	-	-	*	-	*
United States	94	70	65	97	87
U.S. Virgin Islands	-	-	*	*	*
Vietnam	-	1	-	-	*
Another country	1	4	3	1	2
SKIPPED / REFUSED	-	1	3	*	1
N	788	470	817	981	3,104

UNWEIGHTED DEMOGRAPHICS

UNWEIGHTED Generally speaking, do you think of yourself as a Republican, a Democrat, an independent, or what?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Democrat	50	45	39	32	40
Republican	11	13	19	32	20
Independent	24	30	28	25	27
Something else	14	11	13	10	12
SKIPPED / REFUSED	1	1	1	1	1
N	798	475	822	990	3,133

UNWEIGHTED Do you think of yourself as closer to the Republican Party or to the Democratic Party?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Closer to the Republican Party	9	11	14	23	15
Closer to the Democratic Party	39	43	38	37	38
Neither	51	43	47	38	45
SKIPPED / REFUSED	1	3	1	2	2
N	313	198	341	350	1,235

UNWEIGHTED Would you call yourself a strong Democrat or a not very strong Democrat?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Strong Democrat	67	46	52	61	58
Not very strong Democrat	32	54	48	39	42
SKIPPED / REFUSED	1	-	*	*	*
N	400	214	323	320	1,266

UNWEIGHTED Would you call yourself a strong Republican or a not very strong Republican?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Strong Republican	64	41	55	55	55
Not very strong Republican	35	59	44	44	45
SKIPPED / REFUSED	1	-	1	*	*
N	85	63	158	320	632

UNWEIGHTED Combines PID1, PIDI, PIDA, and PIDB

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Strong Dem	34	21	21	20	24
Not Strong Dem	16	25	19	13	17
Close to Dem	15	18	16	13	15
Independent	20	18	20	14	18
Close to Rep	4	4	6	8	6
Not Strong Rep	4	8	9	14	9
Strong Rep	7	6	11	18	11
N	791	469	815	982	3,105

UNWEIGHTED AGE

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
18-24	36	36	33	31	33
25-30	31	30	32	31	31
31-36	33	34	34	38	35
N	798	475	822	990	3,133

UNWEIGHTED GENDER

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Male	48	50	50	49	49
Female	52	50	50	51	51
N	798	475	822	990	3,133

UNWEIGHTED RACE/ETHNICITY

Black	25
Asian	15
Latinx	26
White	32
N	3,133

UNWEIGHTED MARITAL STATUS

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Married	16	28	29	34	27
Widowed	1	1	1	1	1
Divorced	3	1	4	2	3
Separated	4	1	3	1	2
Never married	63	61	47	48	53
Living with partner	13	9	16	14	14
N	798	475	822	990	3,133

UNWEIGHTED EMPLOYMENT STATUS

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Employed	64	64	65	71	67
Not employed	36	36	35	29	33
N	798	475	822	990	3,133

UNWEIGHTED EDUCATION

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
No HS diploma	12	4	16	8	10
HS graduate or equivalent	23	12	18	18	18
Some college	35	23	36	29	32
BA or above	30	61	30	45	40
N	798	475	822	990	3,133

UNWEIGHTED HOUSEHOLD INCOME

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Under \$10,000	20	7	10	9	12
\$10,000 to under \$20,000	12	7	12	7	9
\$20,000 to under \$30,000	16	6	16	9	12
\$30,000 to under \$40,000	9	5	11	8	9
\$40,000 to under \$50,000	7	8	9	9	8
\$50,000 to under \$75,000	15	18	15	18	16
\$75,000 to under \$100,000	10	19	11	17	14
\$100,000 to under \$150,000	6	18	9	16	12
\$150,000 or more	5	14	6	8	7
N	798	475	822	990	3,133

UNWEIGHTED What is your present religion, if any?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Protestant	31	9	14	25	21
Roman Catholic	4	10	37	12	16
Mormon	1	*	1	3	1
Orthodox	1	-	*	1	1
Jewish	1	1	1	2	1
Muslim	2	7	1	*	2
Buddhist	-	9	1	1	2
Hindu	-	10	-	-	1
Atheist	1	3	3	7	4
Agnostic	2	7	4	9	5
Nothing in particular	23	35	21	23	24
Just Christian	31	6	15	15	18
Unitarian	1	1	*	-	*
Something else	3	2	2	3	3
N	396	212	395	453	1,503

UNWEIGHTED Would you describe yourself as a 'born-again' or evangelical Christian, or not?

	<i>Black</i>	<i>Asian</i>	<i>Latinx</i>	<i>White</i>	<i>Total</i>
	%	%	%	%	%
Yes	38	27	30	34	34
No	62	73	70	66	66
N	292	55	267	261	900

APPENDIX B. SURVEY METHODOLOGY

The GenForward April survey is a project of Professor Cathy J. Cohen at the University of Chicago. Interviews were conducted with a representative sample from GenForwardSM, a nationally representative survey panel of adults ages 18-36 recruited and administered by NORC at the University of Chicago.

A total of 3,133 interviews were conducted between May 29th and June 11th, 2020 with adults ages 18-36, including completed interviews with 798 African American young adults, 474 Asian American young adults, 822 Latinx young adults, 990 white young adults, and 48 young adults with other racial and ethnic backgrounds. The survey was offered in English and Spanish and via telephone and web modes.

The GenForward survey was built from two sample sources:

- Fifty-three percent of the completed interviews are sourced from NORC's AmeriSpeak[®] Panel and from the Black Youth Project (BYP) panel of young adults recruited by NORC. AmeriSpeak is a probability-based panel that also uses address-based sample but sourced from the NORC National Frame with enhanced sample coverage. During the initial recruitment phase of the AmeriSpeak panel, randomly selected U.S. households were sampled with a known, non-zero probability of selection and then contacted by U.S. mail, email, telephone, and field interviewers (face-to-face). The BYP sample is from a probability-based household panel that uses an address-based sample from a registered voter database of the entire U.S. Households were selected using stratified random sampling to support over-sampling of households with African Americans, Latinxs, and Asian Americans ages 18-36. NORC contacted sampled households by U.S. mail and by telephone, inviting them to register and participate in public opinion surveys twice a month.
- The AmeriSpeak panel sample was supplemented with respondents from the Dynata nonprobability online opt-in panel. Forty-seven percent of the completed interviews are sourced from the Dynata panel. To help to reduce potential bias in the nonprobability sample, Dynata attempted to balance the nonprobability respondent sample by age, race and ethnicity, gender, and partisanship. In order to incorporate the nonprobability sample, NORC used TrueNorth calibration services, an innovative hybrid calibration approach developed at NORC based on small area estimation methods in order to explicitly account for potential bias associated with the nonprobability sample. The purpose of TrueNorth calibration is to adjust the weights for the nonprobability sample so as to bring weighted distributions of the nonprobability sample in line with the population distribution for characteristics correlated with the survey variables. Such calibration adjustments help to reduce potential bias, yielding more accurate population estimates.

Panelists on both the BYP and AmeriSpeak panels are invited to register for the panel via the web or by telephone to participate in public opinion surveys.

Of the 3,133 completed interviews in the GenForward July survey, 96 percent were completed by web and 4 percent by telephone. The survey completion rate is 18.2 percent. The weighted AAPOR RR3 panel

recruitment rate is 11.2 percent and the weighted household panel retention rate is 88.5 percent, for a cumulative AAPOR Response Rate 3 of 1.8 percent. The overall margin of sampling error is +/- 2.56 percentage points at the 95 percent confidence level, including the design effect. Among subgroups, the margin of sampling error at the 95 percent confidence level is +/- 4.93 percentage points for African Americans, +/- 5.84 percentage points for Asian Americans, +/- 5.36 percentage points for Latinxs, and +/- 3.82 percentage points for whites. The margin of sampling error at the 95 percent confidence level is +/- 3.37 percentage points for Democrats, +/- 5.00 percentage points for Republicans, +/- 5.76 percentage points for Independents.

To encourage cooperation, respondents were offered incentives for completing the survey that ranged from the cash-equivalent of \$3 to the cash-equivalent of \$10.

The interviews from the two probability-based sample sources were combined for statistical weighting and analysis. The combined panel samples provide sample coverage of approximately 97% of the U.S. household population. Those excluded from the sample include people with P.O. Box only addresses, some addresses not listed in the USPS Delivery Sequence File, and some newly constructed dwellings. The statistical weights incorporate the appropriate probability of selection for the BYP and AmeriSpeak samples, nonresponse adjustments, and also, raking ratio adjustments to population benchmarks for 18-64-year-old adults. A poststratification process is used to adjust for any survey nonresponse as well as any non-coverage or under- and over-sampling resulting from the study-specific sample design. The poststratification process was done separately for each racial/ethnic group and involved the following variables: age, gender, education, and census region. The weighted data, which reflect the U.S. population of adults ages 18-36, and the 18-36-year-old populations for African Americans, Latinxs, Asian Americans, and non-Latinx whites, were used for all analyses.

APPENDIX C. SURVEY FIELD REPORT



GENFORWARD PANEL
JUNE 2020 GENFORWARD
UNIVERSITY OF CHICAGO
FIELD REPORT
June 17, 2020

Client Contact: Professor Cathy Cohen, Department of Political Science, University of Chicago

NORC Account Manager: J. Michael Dennis | (650) 537-7950 | Dennis-Michael@norc.org **NORC**

Project Manager: David Sterrett | (312) 357-7031 | Sterrett-David@norc.org **STUDY**

INTRODUCTION

NORC conducted the GenForward June 2020 survey for the Black Youth Project at the University of Chicago to capture the attitudes and opinions of young adults age 18-36, with special emphasis on African Americans, Latino/as, and Asian Americans.

Study-specific details Sampling

A sample of U.S. adults age 18 to 36 was selected from the GenForward Panel, a survey panel representing the racial and ethnic diversity of today's young adults from the Black Youth Project at The University of Chicago and NORC. The GenForward Panel is comprised of the BYP sample recruited by NORC and NORC's AmeriSpeak Panel.

For technical information about the AmeriSpeak Panel, including recruitment process and panel management policies, please see the Appendix.

The AmeriSpeak panel sample was supplemented with respondents from the Dynata nonprobability online opt-in panel. To help to reduce potential bias in the nonprobability sample, Dynata attempted to balance the nonprobability respondent sample by age, race and ethnicity, gender, and partisanship.

Gaining Respondent Cooperation and Data Collection Procedures

The study was in field from Friday, May 29th through Thursday, June 11th.

NORC took the following steps to notify and gain the cooperation of invited GenForward panelists for the June 2020 survey.

NORC sent invitation emails panelists on Friday, May 29th. NORC began calling phone-preference panelists on Friday, May 29th.

During the field period, NORC sent emails every three to four days from Friday, May 29th to Wednesday, June 10th. SMS reminders were sent to targeted groups on June 4th, June 9th, and June 10th.

Phone-preference panelists made up 3.8% of the sampled and invited respondents. NORC telephone interviewers called the phone-preference panelists throughout the field period to encourage their study

participation. For the telephone campaign, NORC gave the highest priority to dialing the Latino/a and African American respondents from the AmeriSpeak panel and then secondly the same segments from the BYP sample.

White, Non-Hispanic respondents were offered the cash equivalent of \$3 for completing the survey. Asian, Non-Hispanic respondents and African Americans respondents from the youth sample were offered the cash equivalent of \$5 for completing the survey. Latino/a respondents from both sample sources and African American respondents from the AmeriSpeak sample were offered the cash equivalent of \$10 for completing the survey.

This study was offered in English and Spanish and via phone and web modes.

NORC sent bilingual Spanish/English email invitations and reminders to all Latino/a panelists. In addition, all Latino/a respondents were asked at the start of the survey in which language they would prefer to complete the survey. Forty-seven Latino/a respondents took the Spanish language version of the June survey.

Interviewed respondents took 12 minutes (median) to complete the survey.

Sample Performance Summary

The sample performance summary is below.

Distribution of Completed Interviews in Delivered Analysis File by Sample Source and Race/Ethnicity (Unweighted)

Demographic	Dynata Sample Source		NORC AmeriSpeak/BYP Source		Total	
	N Interviews	Column %	N Interviews	Column %	N Interviews	Row %
Latino/as	381	25.9%	441	26.5%	822	100%
White, Non-Hispanic (incl. multi-White)	480	32.7%	510	30.6%	990	100%
African Americans, NonHispanic (incl. multi-Black)	356	24.2%	442	26.5%	798	100%
Asian Americans, Non- Hispanic (incl. multi-Asian, AsianBlack)	252	17.2%	223	13.4%	474	100%
Other, Non-Hispanic	0	0%	48	2.8%	48	100%
Total	1469	46.9%	1664	53.1%	3133	100%

Response Rate Reporting for AmeriSpeak sample

Weighted AAPOR RR3 Recruitment rate: 11.2%

Weighted Household retention rate: 88.5%

Survey completion rate: 18.2%

Weighted AAPOR RR3 cumulative response rate: 1.8%

Data Processing

NORC prepared and delivered to the University of Chicago (i) a fully labeled STATA data file of respondent survey data and demographic data, and (ii) a Codebook in Excel format.

NORC continued to use the cross-survey case identification number (first delivered in August 2016) that enables University of Chicago and NORC researchers to track the participation in GenForward surveys at the person level (for longitudinal analyses).

Weighting

NORC calculated panel weights for the completed AmeriSpeak Panel and nonprobability online interviews, as described below. First we describe the calculation of the weights for the AmeriSpeak sample, and then describe the statistical corrections made to the non-probability sample via NORC's TrueNorth™ calibration weighting service.

AmeriSpeak Sample

Generally speaking, the steps for calculating the weights for the AmeriSpeak Panel interviews involves the following sequential steps: incorporating the appropriate probability of selection, and then incorporating nonresponse and raking ratio adjustments (to population benchmarks).

For the AmeriSpeak Panel interviews, study-specific base weights are derived from the final panel weight and the probability of selection from the panel under the study sample design. Since not all sampled panel members responded to the interview, an adjustment is needed to compensate for survey non-respondents. This adjustment decreases potential nonresponse bias associated with sampled panel members who did not respond to the interview for the study. A weighting class approach is used to adjust the weights for survey respondents to represent non-respondents.

The nonresponse adjusted weights for the AmeriSpeak sample are further adjusted via a raking ratio method to age 18-36 population benchmarks from Current Population Survey (CPS) within each of the following race/ethnicity groups:

- Hispanic
- Non-Hispanic Black
- Non-Hispanic Asian and Pacific Islanders (includes multi-race Asian and Pacific Islanders when both races are Asian and Pacific Islanders)
- Non-Hispanic White
- Non-Hispanic All Other (includes multi-race except when both races are Asian).

Please note that the race/ethnicity definition for purposes of weighting is different from the race/ethnicity definition for data collection. Since population control totals cannot be derived to include "closest" race, for

purposes of weighting, multi-race cases (except when both races are Asian) are included with non-Hispanic All Other. Please see the Appendix “Documentation on Coding Rules for Race/Ethnicity” for more specific information on coding rules for data collection.

Within each of the previously mentioned race/ethnicity groups, the AmeriSpeak sample is raked separately for each of the key race/ethnicity groups to the following socio-demographic characteristics: age, sex, education, Census Region, and partisanship. For Hispanics, weights are raked to an additional raking dimension that incorporates language proficiency (English-dominant, bilingual/Spanish-dominant).

In addition, NORC continued the use of a “country of origin” raking variable for the Hispanic respondents, operationalized as USA/non-USA. Adding this raking variable helped to align the weighted interview sample of Hispanics to approximate the population benchmark of 89.7% USA origins / 10.3% non-USA origins.

At this stage of weighting, any extreme weights were trimmed using a power transformation to minimize the mean squared error, and then, weights were re-raked to the same population totals.

TrueNorth Calibration for Nonprobability Sample

In order to incorporate the nonprobability sample, NORC used TrueNorth calibration services, an innovative hybrid calibration approach developed at NORC based on small area estimation methods in order to

explicitly account for potential bias associated with the nonprobability sample¹². The purpose of TrueNorth calibration is to adjust the weights for the nonprobability sample so as to bring weighted distributions of the nonprobability sample in line with the population distribution for characteristics correlated with the survey variables. Such calibration adjustments help to reduce potential bias, yielding more accurate population estimates.

First, the nonprobability sample is raked for each main race/ethnicity group to the following sociodemographic characteristics: age, sex, education, Census Region, and partisanship. Hispanic respondents are also raked to benchmarks for country of origin.

Second, the weighted AmeriSpeak sample and the calibrated nonprobability sample were used to develop a small area model to support domain-level estimates, where the domains were defined by

¹ Ganesh, N., Pineau, V., Chakraborty, A., Dennis, J.M., (2017). “Combining Probability and Non-Probability Samples Using Small Area Estimation.” *Joint Statistical Meetings 2017 Proceedings*.

² Yang, Y. Michael, Nada Ganesh, Ed Mulrow, and Vicki Pineau. (2018). “Estimation Methods for Nonprobability Samples with a Companion Probability Sample,” *Proceedings of the Joint Statistical Meetings*, 2018.

race/ethnicity, age, and gender. The dependent variables for the models were Q2, Q7, Q26, and Q70_Trump. These were found to be key survey variables, in terms of model fit. The model included covariates, domain-level random effects, and sampling errors. The covariates were external data available from other national surveys such as health insurance, internet access, voting behavior, and housing type from the American Community Survey (ACS) or the Current Population Survey (CPS).

Finally, the combined AmeriSpeak and nonprobability sample weights were derived such that for the combined sample, the weighted estimate reproduced the small domain estimates (derived using the small area model) for key survey variables.

Design Effect and Sampling Margin of Error Calculations

Study design effect: 2.13

Study margin of error: +/- 2.56%

Margin of error for Hispanic: +/- 5.36%

Margin of error for NH Black (includes multi-race Black): +/- 4.93%

Margin of error for NH Asian (includes multi-race Asian): +/- 5.84%

Margin of error for NH White (includes multi-race White): +/- 3.82%

Margin of error for NH All Other: +/- 17.10%

Margin of error for Democrats: +/- 3.37%

Margin of error for Republicans: +/- 5.00%

Margin of error for Independents: +/- 5.76%

Under TrueNorth, the margins of error were estimated from the root mean squared error associated with the small area model, along with other statistical adjustments. A TrueNorth estimate of margin of error is a measure of uncertainty that accounts for the variability associated with the probability sample as well as the potential bias associated with the nonprobability sample.

Deliverables

The following files were created for University of Chicago as part of the study deliverables:

- Data file in STATA
- Codebook in Excel format
- Final programmed questionnaire in Word document
- Field report

TECHNICAL OVERVIEW OF THE AMERISPEAK® PANEL NORC'S PROBABILITY-BASED HOUSEHOLD PANEL

Updated February 18, 2019

Prepared by J. Michael Dennis, Ph.D.

Funded and operated by NORC at the University of Chicago, AmeriSpeak® is a probability-based panel designed to be representative of the US household population. Randomly selected US households are sampled with a known, non-zero probability of selection from the NORC National Frame and address-based sample, and then contacted by US mail, telephone interviewers, overnight express mailers, and field interviewers (face to face). AmeriSpeak panelists participate in NORC studies or studies conducted by NORC on behalf of NORC's clients.

In 2018, the AmeriSpeak Panel expanded to approximately 30,000 households and will expand to 35,000 households in 2019. The AmeriSpeak Panel includes sample support for surveys of various segments through AmeriSpeak Latino, AmeriSpeak Teen, and AmeriSpeak Young Adult (which includes an oversample of African Americans, Hispanics, and Asians age 18-34). AmeriSpeak is also the probability-sample source for TrueNorth™, which combines probability-based AmeriSpeak and non-probability online samples using calibrating statistical weights derived from AmeriSpeak, the American Community Survey, and other data sources.³

³ For more information, see “Estimation Methods for Nonprobability Samples with a Companion Probability Sample” authored by Michael Yang, N. Ganesh, Edward Mulrow, and Vicki Pineau. Published in the 2018 JSM Proceedings, Survey Research Methods Section. Alexandria, VA: American Statistical Association. 1715-1723. The paper is available at <https://amerispeak.norc.org/research/>. Please note that the TrueNorth™ trademarking was in progress when this paper was published. Hence, the authors do not reference the TrueNorth™ name on this paper.

Sample Frame

In order to provide a nationally representative sample, AmeriSpeak leverages the NORC National Frame, which provides sample coverage for over 97 percent of the U.S. households. The 2010 National Frame used a two-stage probability sample design to select a representative sample of households in the United States. The first stage—the sampling unit—is a National Frame Area (NFA), which is either an entire metropolitan area (made up of one or more counties) or a county (some counties were combined so that each NFA contains a population of at least 10,000). The largest NFAs with a population of at least 1,543,728 (0.5 percent of the 2010 Census U.S. population) were selected with certainty; these areas have a high-population density, and are dominated by tracts with street-style addresses. These areas contain 56 percent of the population within 8 percent of the geographic area of the United States. The remaining areas were stratified into areas where street-style addresses predominate, and the remaining areas, which are less likely to have street-style addresses. The latter stratum (“rural” areas) comprises 81 percent of the geographic area, but only 14 percent of the population.

Within the selected NFAs, the second stage sampling unit is a segment, defined in terms of either Census tracts or block groups, containing at least 300 housing units according to the 2010 Census. A stratified probability sample of 1,514 segments was selected with probability proportional to size. For most of the 1,514 segments, the U.S. Postal Service Delivery Sequence File (DSF) provided over 90 percent coverage of the segments in terms of city-style addresses that are geo-codeable. For the 123 segments where the DSF provided insufficient coverage, we enhanced the DSF address list with in-person listing. The National Frame contains almost 3 million households, including over 80,000 rural households added through the in-person listing.

The National Frame involves addresses in almost every state. For the states that are not included in the National Frame, AmeriSpeak selected an address-based sample (ABS) in 2016 through 2018 from the USPS DSF to assure AmeriSpeak sample representation for all US States and Washington, DC.

In 2017, a targeted address-based sample was added to AmeriSpeak recruitment in order to develop a new Latino Panel with adequate representation of Spanish-language-dominant Hispanics. Census tracts with high incidence (at least 30%) of Spanish-dominant Hispanics were targeted for this recruitment. Furthermore, within these Census tracts, households that were flagged as Hispanic based on consumer vendor data (that are typically used for direct-mail marketing) were oversampled. This new AmeriSpeak Latino Panel contains approximately 5,400 Hispanic panelists with 24% of those panelists being Spanish-language dominant. As of February 2019, 11% of AmeriSpeak Panel (including the Latino Panel) recruited adults were sourced from the targeted address-based sample and 89% from the National Frame. Proper weights allow the full use of the combined sample.

Sample Selection for Panel Recruitment

The 2014-2018 AmeriSpeak Panel sample consists of nationally representative housing units drawn primarily from the 2010 NORC National Sample Frame. To create AmeriSpeak Latino and provide sample coverage for states where the National Frame is not operative, a secondary source is address-based sampling, which accounts for 12% of the 2014-2018 sample. The 2010 NORC National Sample Frame is stratified based on segment (Census tract or Census block group) characteristics such as age and race/ethnicity composition of the segment, and then, a stratified simple random sample of housing units is selected. Specifically, based on Census tract-level data, segments were classified as having a higher concentration of 18-24 year old adults or not, and a higher concentration of Hispanics, non-Hispanic African Americans, and other. Based on these strata definitions, 6 strata (2 based on age times 3 based on race/ethnicity) were used to oversample housing units in segments higher in young adults and/or Hispanics and non-Hispanic African-Americans. This is referred to as the initial sample or first stage of panel recruitment.

In the second stage of panel recruitment, initially sampled but nonresponding housing units are subsampled for a nonresponse follow-up (NRFU). At this stage, consumer vendor data are matched to housing units, and housing units that are flagged (based on consumer vendor data) as having a young adult (18-34 years of age) or minority (Hispanic and non-Hispanic African American) are oversampled for the NRFU. Overall, approximately one in five initially nonresponding housing units are subsampled for NRFU. Due to NRFU, these initially nonresponding housing units have a much higher selection probability compared to the housing units that were recruited during the first stage of panel recruitment. Note that a small fraction of initially nonresponding housing units are not eligible for NRFU due to these housing units being classified as “hard refusals” or having an appointment for a call back from NORC.

In summary, there are mainly two reasons why the sampling design for AmeriSpeak Panel recruitment deviates from Equal Probability of Selection Method (EPSEM) sampling: (a) oversampling of housing units in segments with a higher concentration of young adults and minorities results in the sample selection probabilities being higher for housing units in these segments; and (b) the nonresponse follow-up effort results in initially nonresponding housing units having a much higher selection probability. Furthermore, oversampling associated with NRFU results in higher selection probabilities for initially nonresponding housing units that are flagged (based on consumer vendor data) using demographics that are correlated with sample member’s propensity to respond. The initial and NRFU sampling procedures are examined and modified each year to more efficiently recruit types of panelists who are less likely to respond based on their certain demographic characteristics.

AmeriSpeak Panel Recruitment Procedures

Recruitment is a two-stage process: initial recruitment using less expensive methods and then non-response follow-up using personal interviewers. For the initial recruitment, sample units are invited to join

AmeriSpeak online by visiting the panel website AmeriSpeak.org or by telephone (in-bound/outbound supported). English and Spanish language are supported for both online and telephone recruitment. Study invitations are communicated via an over-sized pre-notification postcard, a USPS recruitment package in a 9"x12" envelope (containing a cover letter, a summary of the privacy policy, FAQs, and a study brochure), two follow-up post cards, and also contact by NORC's telephone research center for sample units matched to a telephone number.

The second-stage non-response follow-up targets a stratified random sub-sample of the non-responders from the initial recruitment. Units sampled for the non-response follow-up are sent by Federal Express a new recruitment package with an enhanced incentive offer. NORC field interviewers then make personal, face-to-face visits to the respondents' homes to encourage participation. NORC field interviewers administer the recruitment survey in-person using CAPI or else encourage the respondents to register at AmeriSpeak.org or call the toll-free AmeriSpeak telephone number to register.

Recruiting Non-Internet and "Net Averse" Households

Under certain conditions, AmeriSpeak gives panelists a choice regarding their preferred mode for future participation in AmeriSpeak surveys. As of February 2019, 83% of the active panelists were enrolled in AmeriSpeak to receive online surveys, while 17% of the active panelists agreed to participate in AmeriSpeak telephone mode surveys. For the 2016 through 2018 recruitment, respondents provided an option of online or telephone modes include: persons without internet access, persons whose only internet access is via a smartphone, and persons with internet access but unwilling to share an email address. A recruited household can consist of both web-mode and phone-mode panelists residing in the same household.

Impact of Non-Response Follow-up

The non-response follow-up (NRFU) is instrumental for producing a credible AAPOR response rate for the panel, boosting the panel recruitment response rate by a factor of 6.1 (AAPOR RR3, weighted to take into account selection probabilities). Additionally, NRFU reduces non-response bias significantly by improving the representativeness of the AmeriSpeak panel sample with respect to certain hard-to-reach segments of the population underrepresented by recruitment relying only mail and phone. NRFU improves representation for demographic segments (typically more reluctant to respond to surveys), including lower income households, cell-phone only households, renters, persons age 18 to 34, African Americans, Hispanics, and persons without a high school degree or have only a high school degree (no college). Even though NRFU panelists are more reluctant to complete surveys, the addition of NRFU panelists reduced total absolute bias on average 5-21% when compared to the initial stage recruits

(among examined surveys).⁴ Compared to panelists recruited in the initial stage, panelists recruited via the non-response follow-up campaign overall report more moderate opinions towards policy issues and are somewhat more conservative. Based on study specific findings, NRFU panelists report being less knowledgeable about science, report less interest in current events and topics in the news (such as climate change and energy resources), and are less likely to read a print newspaper (more likely to read the news online and use social media).⁵ They are also more likely to attend church, less likely to be in favor of gun control policies, and more likely to eat at a fast food restaurant than the initial stage recruits. Accordingly, our extensive research on this topic illustrates that NRFU panelists make the substantive estimates in any AmeriSpeak study more inclusive and accurate.

AmeriSpeak Panel Recruitment Response Rate and Other Sample Metrics

The AAPOR RR3 (response rate) for the 2014-2018 panel recruitment 34.2% (weighted to take into account selection probabilities).⁶ The estimated cumulative AAPOR RR3 for client surveys is 10% to 20% (varying according to study parameters and taking into account all sources of non-response including panel recruitment, panel household attrition, and survey participation).⁷ NORC documented the AAPOR response rate calculation methodology for 2014-2015 recruitment.⁷

Key statistics with respect to the 2014-2018 recruited households are as follows: 52% recruited via the nonresponse follow-up recruitment using overnight Federal Express mailers and face-to-face methodology (with NORC field staff visiting households); 22% indicated a preference for the telephone mode of data collection for participating in AmeriSpeak studies; 25% of the recruited households are non-

⁴ See “Nonresponse Follow-up Impact on AmeriSpeak Panel Sample Composition and Representativeness” authored by Ipek Bilgen, J. Michael Dennis, N. Ganesh. The paper is available at <https://amerispeak.norc.org/research/>;

Total Absolute Error = [Sum(|ACS 2016 Benchmark - Unweighted Variable Percentage Point|)]; see pages 8-13.

⁵ See “The Undercounted: Measuring the Impact of ‘Nonresponse Follow-up’ on Research Data and Outcome Measures” authored by Ipek Bilgen, J. Michael Dennis, N. Ganesh. The paper will be soon available at <https://amerispeak.norc.org/research/>.

⁶ The response rate calculation incorporates the selection probabilities of the samples for the initial recruitment and nonresponse follow-up stages, as calculated by the US Bureau of the Census for the American Community Survey. ⁷ A properly calculated cumulative AAPOR response rate for panel-based research takes into account all sources of nonresponse at each stage of the panel recruitment, management, and survey administration process. A common misapplication of the term “response rate” in online panel surveys is to represent the survey-specific cooperation rate as the “cumulative survey response rate.”

⁷ See “Response Rate Calculation Methodology for Recruitment of a Two-Phase Probability-Based Panel: The Case of AmeriSpeak” authored by Robert Montgomery, J. Michael Dennis, N. Ganesh. The paper is available at <https://amerispeak.norc.org/research/>.

Internet⁸; 79% are cellphone only or cell-phone mostly; 17% are African-American and 23% Hispanic; and 35% have household income below \$30,000 (compared to CPS benchmark of 26%).⁹

Mixed-Mode Data Collection

Panelists may participate in two to three AmeriSpeak Panel studies per month via online (computer, tablet, or smartphones) or by CATI phone. CATI phone mode respondents represent a population currently underrepresented in web panels that exclude non-internet households or “net averse” persons. NORC’s telephone interviewers administer the phone mode of survey questionnaires using a data collection system supporting both the phone and web modes of data collection, providing an integrated sample management and data collection platform. For panelists using smartphones for web-mode AmeriSpeak surveys, the NORC survey system renders an optimized presentation of the survey questions for these mobile users. For general population client studies, approximately 17% of the completed interviews by the active panelists are completed via the telephone mode.

Panel Management Policies

NORC maintains strict rules to limit respondent burden and reduce the risk of panel fatigue. On average, AmeriSpeak panel members typically participate in AmeriSpeak web-based or phone-based studies two to three times a month.

Because the risk of panel attrition increases with the fielding of poorly constructed survey questionnaires, the

AmeriSpeak team works with NORC clients to create surveys that provide an appropriate user experience for AmeriSpeak panelists. AmeriSpeak will not field surveys that in our professional opinion will result in a poor user experience for our panelists and in panel attrition.

ABOUT NORC AT THE UNIVERSITY OF CHICAGO

As one of the world’s foremost independent research institutions, NORC at the University of Chicago delivers objective data and meaningful analysis to help decision-makers and leading organizations make informed choices and identify new opportunities. Since 1941, NORC has applied sophisticated methods

⁸ The non-internet households (HHs) are those that do not select “High-speed, broadband internet at home (such as cable or DSL)” or “Dial-up internet at home” response options when they are asked “What kind of internet access do you have? Please select all that apply” item in the recruitment survey. The non-internet HHs include those that only use internet on a cell connection or mobile phone.

⁹ For transparency purposes, unweighted percentages are presented in this section. Hence, these results do not take into account oversampling and selection probabilities. The base weighted distributions that take into account selection probabilities can be provided upon request.

and tools, innovative and cost-effective solutions, and the highest standards of scientific integrity and quality to conduct and advance research on critical issues. Today, NORC expands on this tradition by partnering with government, business, and nonprofit clients to create deep insight across a broad range of topics and to disseminate useful knowledge throughout society.

Headquartered in downtown Chicago, NORC works in over 40 countries around the world, with additional offices on the University of Chicago campus, the DC metro area, Atlanta, Boston, and San Francisco.

ADDITIONAL RESOURCES

To learn more about AmeriSpeak or to share an RFP, please contact AmeriSpeak at AmeriSpeakBD@norc.org. Information about AmeriSpeak capabilities and research papers are available online at AmeriSpeak.NORC.org.

DOCUMENTATION ON CODING RULES FOR RACE/ETHNICITY

With the approval of the University of Chicago, NORC created a derived variable for race/ethnicity that was implemented in GenForward Panel surveys starting with the July, 2016 survey. Below is the documentation for the coding rules and the survey questions from the recruitment survey. The derived race/ethnicity variable has five categories: Hispanics, African Americans, Asian Americans, Whites, and other. In addition, we have created a binary variable that flags respondents who are multi race.

Coding Rules

- Hispanics are those who said yes to the HISPAN question.
- African Americans are those who selected "BLACK OR AFRICAN AMERICAN" for the RACE_1 question and those who identified as multi-racial but selected "BLACK OR AFRICAN AMERICAN" for the RACE_2 question.
- Asian Americans are those who selected an Asian race (options 4-14) for the RACE_1 question, those who identified as multi-racial but selected an Asian race (options 4-14) for the RACE_2 question, and those who identified multiple Asian races for RACE_1 (but no other races) and did not record a preference a race for RACE_2.
- Whites are those who selected "WHITE" for the RACE_1 question and those who identified as multi-racial but selected WHITE" for the RACE_2 question.
- Other are those who selected "SOME OTHER RACE" for the RACE_1 question, those who identified as multi-racial but selected "SOME OTHER RACE" for the RACE_2 question, and those who identified as multi-racial but did not specify one race for the RACE_2 question.

Recruitment Survey Questions

HISPAN

We ask questions about race and ethnicity now so that we will not have to ask you these questions on this topic after each survey.

This is about Hispanic ethnicity. Are you of Spanish, Hispanic, or Latino descent?

1. No, I am not
2. Yes, Mexican, Mexican-American, Chicano
3. Yes, Puerto Rican
4. Yes, Cuban
5. Yes, Central American
6. Yes, South American
7. Yes, Caribbean
8. Yes, Other Spanish/Hispanic/Latino

RACE_1

Please check one or more categories below to indicate what race or races you consider yourself to be.

1. WHITE
2. BLACK OR AFRICAN AMERICAN
3. AMERICAN INDIAN OR ALASKA NATIVE – TYPE IN NAME OF ENROLLED OR PRINCIPAL TRIBE. [TEXT BOX]
4. ASIAN INDIAN
5. CHINESE
6. FILIPINO
7. JAPANESE
8. KOREAN
9. VIETNAMESE
10. OTHER ASIAN – TYPE IN RACE [TEXT BOX]
11. NATIVE HAWAIIAN
12. GUAMANIAN OR CHAMORRO
13. SAMOAN
14. OTHER PACIFIC ISLANDER – TYPE IN RACE [TEXT BOX]
15. SOME OTHER RACE – TYPE IN RACE [TEXT BOX]

[IF 2 OR MORE RACES CHECKED IN RACE_1] RACE_2

Which of these races do you identify with most closely? Please select one.

Which of the following races do you identify with most closely? Please only tell me one option.

1. WHITE
2. BLACK OR AFRICAN AMERICAN
3. AMERICAN INDIAN OR ALASKA NATIVE – TYPE IN NAME OF ENROLLED OR PRINCIPAL TRIBE. [TEXT BOX]

4. ASIAN INDIAN
5. CHINESE 6. FILIPINO
7. JAPANESE
8. KOREAN
9. VIETNAMESE
10. OTHER ASIAN – TYPE IN RACE [TEXT BOX]

11. NATIVE HAWAIIAN
12. GUAMANIAN OR CHAMORRO
13. SAMOAN
14. OTHER PACIFIC ISLANDER – TYPE IN RACE [TEXT BOX]

15. SOME OTHER RACE – TYPE IN RACE [TEXT BOX]

APPENDIX D. MEASURING FINANCIAL HEALTH

Defining Financial Health

Financial health is a composite framework that considers the totality of people’s financial lives – whether they are spending, saving, borrowing, and planning in ways that will enable them to be resilient and pursue opportunities over time – and recognizes that structural conditions play a major role in deciding what type of opportunities will be available to different groups of people (Box 1). Financial health provides researchers with a useful metric through which to explore the financial health of young adults, because it pulls together multiple strands of an individual’s life into a coherent whole.

Measuring Financial Health

To measure financial health, the Financial Health Network has developed the FinHealth Score[®], a metric based on eight survey questions that align with the eight indicators of financial health (Figure 1). For every individual who responds to all eight survey questions, one aggregate FinHealth Score and four sub-scores can be calculated for each of the components of financial health: Spend, Save, Borrow, and Plan (Figure 2). FinHealth Scores are measured on a scale from 0-100 and can be used to categorize respondents into three financial health tiers: Financially Healthy, Financially Coping, or Financially Vulnerable

To review the full scoring logic, please visit www.finhealthnetwork.org/score/score-methodology.

Figure 1.
Eight Indicators
of Financial Health



Figure 2.
FinHealth Scores
and Sub-Scores



Figure 3.
Determining Financial
Health Tiers



BOX 2. Understanding Financial Health Tiers

Financial health is a composite measurement framework that considers the totality of a person’s financial life. For every individual who responds to eight survey questions, one aggregate FinHealth Score can be calculated and used to identify a financial health tier for each respondent. This figure summarizes outcomes across the eight indicators of financial health that generally describe individuals within each of the three financial health tiers.

FINANCIALLY HEALTHY



1. Spend less than their income
2. Pay all of their bills on time
3. Have enough savings to cover at least six months of living expenses
4. Say they are on track to meet their long-term financial goals
5. Have manageable debt (or no debt at all)
6. Have prime credit scores
7. Say they are confident about the coverage of their insurance policies
8. Plan ahead financially

FINANCIALLY COPING



1. Spend less than, or about equal to, their income
2. Pay nearly all of their bills on time
3. Have enough savings to cover a few months of living expenses
4. Say they are on track to meet their long-term financial goals
5. Have mostly manageable debt
6. Have a mix of prime and non-prime credit scores
7. Say they are somewhat confident about the coverage of their insurance policies
8. Occasionally plan ahead financially

FINANCIALLY VULNERABLE



1. Spend about equal to, or a little more than, their income
2. Pay some of their bills on time
3. Have less than a week’s worth of living expenses saved
4. Say they are not confident they are on track to meet their long-term financial goals
5. Have more debt than is manageable
6. Have non-prime credit scores
7. Say they are slightly or not at all confident about the coverage of their insurance policies
8. Do not plan ahead financially