

The Impact of Cash Payments Made to Former Foster Care Youth during the COVID-19 Pandemic



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INTRODUCTION

Allegheny County funds a series of programs to assist young adults who are transitioning out of the child welfare system (also known as transition-aged youth) with employment, education, housing, behavioral health services, substance use disorder treatment, financial advice and more. Despite these service offerings, transition-aged youth have higher rates of homelessness, substance use, mental health challenges, incarceration and lower rates of high school graduation compared to people who were not involved with the child welfare system.¹ While targeted services are important for supporting young adults who are exiting the child welfare system, cash assistance offers additional and unique benefits due to its flexibility and ability to be distributed quickly.

From June to October of 2021, Allegheny County Department of Human Services (DHS) provided a cash assistance program for transition-aged youth called Older Youth Pandemic Relief (OYPR). This report describes the methodology and results of a series of surveys that evaluated the impact of the cash assistance program.

Key Findings

- 76% (n = 1,901) of the people who were eligible to receive the Older Youth Pandemic Relief (OYPR) payment applied for and received the money.
- The money went to young adults with a high level of need. 85% of recipients were enrolled in Medicaid, and 49% received Supplemental Nutrition Assistance Program (SNAP) benefits.
- Young adults planned to spend the money on meeting basic needs; top categories were bills, housing, car, food and clothing.
- The program re-engaged young adults with services. 587 of the people who applied for (and received) the OYPR payment qualified for other services available to transition-aged youth but were not using them. By filling out the OYPR application, they provided updated contact information and information about the types of assistance they need.
- The percentage of recipients who reported having enough money to meet their basic needs increased from 25% at baseline to 34% after receiving the money. This increase was larger for Black and female demographic groups, which reported lower ability to meet their basic needs at baseline.

¹ https://www.alleghenycountyanalytics.us/wp-content/uploads/2020/01/19-ACDHS-10-TransitionAgedYouth_01-30-2020.pdf

BACKGROUND

The Consolidated Appropriations Act, passed in December 2020, allocated \$350m through the John H. Chafee Foster Care Program for Successful Transition to Adulthood to be spent on direct assistance for young adults who were previously or currently in an out-of-home child welfare placement.² Recognizing the unique challenges youth in or formerly in foster care were facing as a result of the pandemic, Congress added funding and limited time flexibilities to the Chafee program “to support young people’s resilience and to create opportunities for economic, social and educational success.”³ Of this funding, Allegheny County received \$3.7 million through the Pennsylvania Department of Human Services’ Office of Children, Youth and Families, to assist this population. The County followed the Congressional intent and community need to use the funding to provide a direct cash transfer (DCT) to eligible young adults through a program Allegheny County named Older Youth Pandemic Relief (OYPR).

Prior to the pandemic, Allegheny County already had robust service options for youth transitioning out of foster care, including case managers to coach them through meeting their goals in any area (including employment, education, housing, parenting, budgeting and driver’s education). Despite already having these services in place, the conditions of the pandemic resulted in transition-aged youth struggling to meet their basic needs, both in Allegheny County and across the country. A national study found that 72% of young adults transitioning out of foster care during the pandemic reported a financial situation that would be stable for no more than one month.⁴ Allegheny County decided to use the \$3.7 million on a DCT that would allow young adults to meet their own needs quickly and help them avoid more intensive system supports. Allegheny County intentionally marketed the program bundled with information about services so young adults could also take advantage of the existing programs in addition to the one-time pandemic relief payments.

Determining Eligibility and the Application Process

To be eligible for the cash transfer, a person needed to be between the ages of 18 and 26 years old during the program period and have been in a child welfare out-of-home placement⁵ and an adjudicated dependent at age 14 or older.⁶

Since the cash payment was not provided in exchange for a service, and qualified as a disaster relief payment, it was determined to be excluded from gross income,⁷ thus non-taxable income for a recipient. Furthermore, based on a variety of factors, including the unexpected and one-time nature of OYPR as well as existing exclusions for Chafee, the payment did not impact income eligibility for public benefits a person may have been receiving at the time of the cash transfer.

² <https://www.dhs.pa.gov/providers/Providers/Pages/Chafee-Foster-Care.aspx#:~:text=Be%20at%20least%2016%20years,Be%20adjudicated%20dependent%3B%20or>

³ <https://www.acf.hhs.gov/sites/default/files/documents/cb/pi2104.pdf>

⁴ <https://fieldcenteratpenn.org/wp-content/uploads/2020/05/Foster-Youth-COVID-19-One-Pager-FINAL.pdf>

⁵ An out-of-home placement is a temporary home for a child who, for safety reasons, must live away from his/her home of origin. Placement types include congregate care, foster care, kinship care and independent living.

⁶ A youth is considered “dependent” if after a dependency hearing a judge determines that the youth has no parent/guardian or the parent/guardian is unable to provide care.

⁷ Based on Section 139 of the Internal Revenue Code as it relates to qualified disaster relief payments.

We used historical child welfare placement data from the Allegheny County Data Warehouse⁸ to identify the population of individuals eligible for cash assistance. There was a small number of cases where a person's qualifying system involvement took place outside of Allegheny County so there was no record in the Data Warehouse. Despite knowing who was eligible to receive the money, the cash transfers could not be processed automatically because a person's contact information and other payment details could be outdated.

Since there was not enough information to automatically process the cash transfers, outreach was important to alert eligible individuals that they needed to complete an online application to receive the money. To alert as many eligible people as possible, Allegheny County and partner organizations such as [ACTION-Housing](#), [KidsVoice](#), [412 Youth Zone](#) and [Youth Support Partner Unit](#) contacted likely-eligible individuals through word of mouth, text message, social media and more.

It was unknown how many people would complete the online application and, as a result, impossible to predict the exact payment amount per person from the allowable funds. We decided to conservatively advertise a payment amount of \$1,000 and, depending on how many people applied, initiate a second payment, which could be calculated by dividing the remaining funds by the number of people who applied. The second payment amount ended up being \$1,000 as well, but this amount was not decided or announced until we were confident that there were not going to be many more new applications.

The application was available at youthpgh.org, a website with information about the program, the eligibility criteria and the application form. In the application form, a person entered their basic contact information, preferred payment type (check or PayPal), whether to opt in to text message updates, and information about their last child welfare placement. Once the application was submitted, staff members reviewed the information to validate that the person met the eligibility criteria.

SURVEY DESIGN AND METHODOLOGY

Prior to launching OYPR, Allegheny County hosted a focus group with eligible young adults to get feedback on the planned survey items and data collection methods. Eligible recipients expressed that they would prefer completing surveys and receiving updates through text message, and indeed, when the program launched, 91% of eligible applicants (n = 1,734) opted in to receiving text messages in their application. This high opt-in rate allowed the study team to distribute surveys and confirm payment receipt through text message. This was operationalized through an SMS text flow that automatically sent scheduled texts to the phone number on the person's application.

⁸ <https://analytics.alleghenycounty.us/2018/08/13/allegheny-county-data-warehouse/>

Recipients were surveyed before they received the money (baseline), two weeks after they received the first portion of the payment, \$1,000 (midline), and two weeks after they received the second portion of the payment, another \$1,000 (endline). The two-week buffer was used for a few reasons: first, it could take several days for a person to access their money, either by logging into their PayPal account or by cashing the check, and, second, while we were interested in the immediate impact of how the funds were helping a person meet their basic needs, a person would need time to spend the money. Finally, the time buffer served as a “cool-down period” — we did not want respondents’ excitement about receiving the money to impact their survey responses.

The time between a person submitting their application and when receiving the first payment varied based on how quickly staff members could validate eligibility. Every week, Allegheny County staff would share the list of validated applicants with ACTION-Housing, the fiduciary that processed the payments. It took an average of 21 days (sd = 10 days) from when a person submitted their application to when they received their first \$1,000 payment.

On average, the second portion of the payment, \$1,000, arrived 70 days (sd = 14 days) after the first payments. In a manner similar to the first payments, ACTION-Housing and Allegheny County staff would meet every week to process batches of payments. However, unlike the first payments, the timing of the second payments was determined by the age of the recipient. Since some recipients would lose eligibility based on the upper age limit of 26, the payments were arranged by age cohort, beginning with 26- and 25-year-olds in the first week, 24- and 23-year-olds in the second week, etc. Regardless of their age or when a person was paid, they would always receive the midline and endline surveys 14 days (plus five days if paid by check) after their first and second payment dates. A timeline of the surveys and payments is in **Appendix A**.

Repeated Survey Items

There were five repeated measures across the three surveys. The full list of questions and response options associated with each of these items is in **Appendix B**.

Primary Outcome

- Whether a person has enough money to meet their basic needs

Secondary Outcomes

- How often a person worries about their financial situation
- How often a person’s financial situation interferes with relationships with family and friends
- Self-reported employment status
- Self-reported student status

Baseline Survey

Immediately after a person completed their application at youthpgh.org, the web interface redirected them to a new page with the following message:

This survey is optional, and your answers will have no impact on your eligibility to receive the money. Your answers will be very helpful in understanding the impact of this pandemic relief payment. Your personal information will be removed from the analysis; the results will only show what answers are more or less common, overall. The survey is 10 questions and it should take around 2 minutes.

A screenshot of the baseline survey is in **Appendix C**.

Overall, 86% (n = 1,641) of eligible applicants completed the baseline survey. The high response rate was likely due to an instant and seamless transition from the application to the survey questions, as well as to general excitement about the program.

In addition to collecting repeated survey measures, the baseline survey also presented an opportunity to connect at-risk individuals to resources. Survey-takers were asked to select from a list of categories of services with which they may need assistance and, after they made their selections, whether they would be interested in receiving follow-up information. If they answered yes (33%, n = 636), the study team alerted the individual's Independent Living (IL) Case Lead about the specific resources they requested. For the people who did not have matching case leads, we shared the information with the 412 Youth Zone,⁹ who made phone calls to each individual. Anyone who selected food, homelessness, substance abuse or intimate partner violence received expedited follow-up, as these needs were deemed particularly urgent.

The baseline survey also asked people how they planned to spend the OYPR money.

Midline and Endline Surveys

The people who opted in to receiving text message updates (91% of eligible applicants) received the midline and endline surveys after ACTION-Housing processed the payments. The surveys were distributed through an automated text message system which routed recipients to different conversations depending on their responses. The language and chatbot-style logic of the midline and endline surveys was nearly identical.

A video sample of the text interaction for the midline survey is included in **Appendix D**.

⁹ The 412 Youth Zone is a safe and welcoming one-stop center for young people ages 16-23 who are transitioning out of the foster care system and are eligible for independent living services or are experiencing unstable housing. See <https://www.auberle.org/the-412-youth-zone>

Midline survey introductory text (two weeks after first payment)

Hi @contact.first_name, thanks for requesting automated text updates about Older Youth Pandemic Relief (OYPR). Msg&data rates apply. Reply STOP to opt-out.

Have you received your \$1000 pandemic relief payment yet? Y Yes N No

Endline survey introductory text (two weeks after second payment)

Hi @contact.first_name, this is an automated message from Older Youth Pandemic Relief. Have you received your second \$1000 payment? Y Yes N No

If someone reported not receiving the money, their contact information was added to a spreadsheet that was shared weekly with staff members for follow-up. Those who answered yes to receiving the money were asked to complete a brief, two-minute survey. Of the 1,734 people who consented to receiving text updates, 26% (n = 458) completed the midline survey, and 23% (n = 391) completed the endline survey. At the end of the midline survey, recipients were asked if they would like to be alerted about other programs they may qualify for in the future. Out of the 424 people who reached this stage in the survey, 92% (n = 392) opted in.

Limitations

There are a few limitations in this analysis that may reduce the generalizability of the results. First, while the majority of those who were eligible applied for and received the money, about 25% did not. This cohort of non-applicants is likely different from the cohort that applied, but we are missing baseline survey data to understand how. Second, within the cohort of applicants, we observe slight differences in the demographics and self-reports of those who did and did not respond to the surveys. We describe this in more detail in the next section.

Another limitation is that the unique identifier used to link the baseline, midline and endline surveys in our analysis is the phone number on the application. However, phone numbers were not unique in all cases because some recipients were related, and others did not have a reliable phone so they used someone else's in their application. There were 237 instances of non-unique phone numbers. Since the text surveys didn't collect identifiable information, there is no way to pair a baseline survey result with its midline and endline counterparts if a duplicate phone number was used. In the remainder of this report, any comparison between baseline and endline survey results will exclude the 237 non-unique phone numbers.

FINDINGS

Payment Recipients

Out of 2,497 eligible individuals, 1,901 completed the online form and received the OYPR payment of \$2,000 divided into two payments of \$1,000 each.

Table 1 describes the population that applied for and received money.

TABLE 1: Sex, Age, Race and Ethnicity of People Who Received Older Youth Pandemic Relief Payments

BIOLOGICAL SEX	COUNT	PERCENT
Female	1,107	58%
Male	794	42%

AGE	COUNT	PERCENT	RACE	COUNT	PERCENT	ETHNICITY	COUNT	PERCENT
17	62	3.2%	Black	1,107	58%	Another Hispanic, Latino or Spanish Origin	31	1.6%
18	206	10.8%	Mixed Race	168	9%	Cuban	4	0.2%
19	186	9.8%	Other	52	2%	Hispanic	12	0.6%
20	215	11.3%	White	456	24%	Mexican, Mexican American, Chicano	24	1.3%
21	205	10.8%	Unknown	118	6%	Not Hispanic, Latino or Spanish Origin	1,406	74.0%
22	206	10.8%	<i>Note: An individual's race is classified as "unknown" if it is not available in DHS administrative data and the survey respondent chose to not report it in the application.</i>			Prefer not to say	393	20.7%
23	187	9.8%	<i>Note: Recipient age is as of June 30, 2021. Those who are listed 17 or 27 years old were paid on a date when they were inside of the age cutoff.</i>			Puerto Rican	31	1.6%
24	213	11.2%						
25	215	11.3%						
26	199	10.5%						
27	7	0.3%						

Many individuals who received OYPR payments utilized public benefits during the first half of 2021, prior to receiving payment. Eighty-five percent of OYPR recipients were enrolled in Medicaid, and 49% received Supplemental Nutrition Assistance Program (SNAP) benefits (Table 2).

TABLE 2: Use of Public Benefits by OYPR Recipients, One or More Months of Benefits between 1/1/2021 and 6/20/21

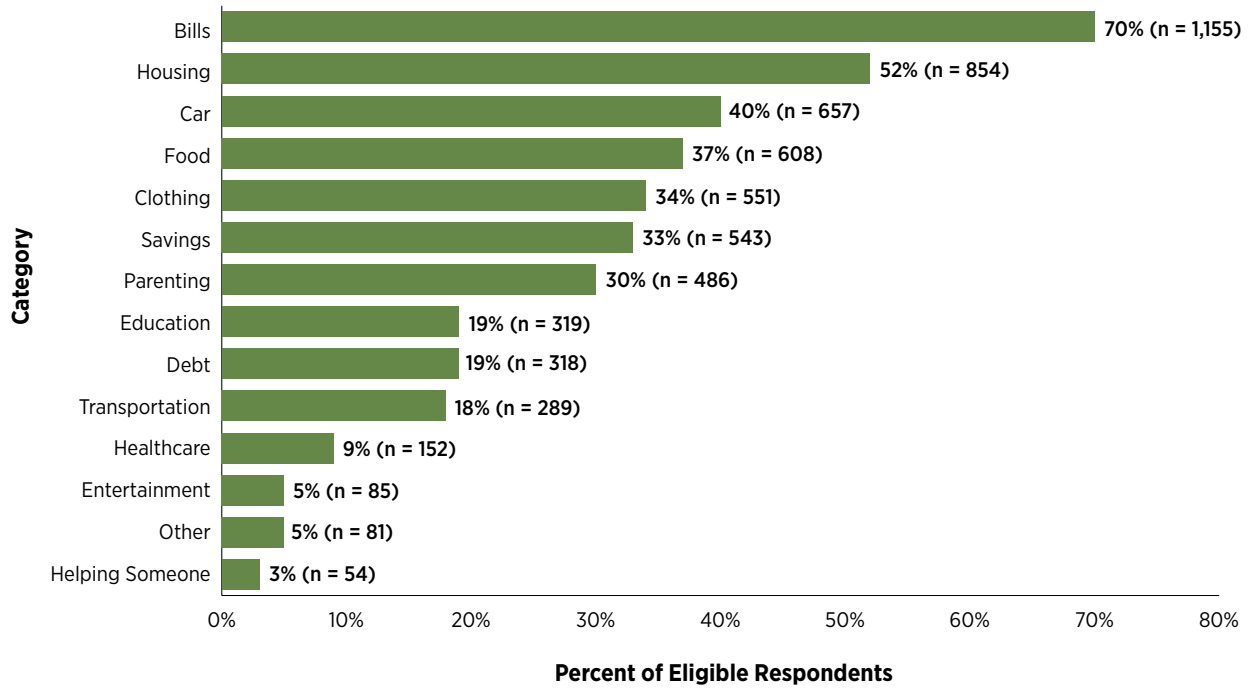
PUBLIC BENEFIT	COUNT	PERCENT
Medicaid	1,618	85%
SNAP	930	49%
SSI	156	8%
TANF	101	5%

Note: At least one month of public benefit receipt in 2021 before June 30, 2021, data from Allegheny County Data Warehouse

Findings from the Baseline Survey

The baseline survey asked people how they planned to spend the OYPR money. The most frequently selected categories were bills, housing, car, food and clothing. These self-reported results are in line with prior evidence that people tend to use cash transfers to meet their basic needs, not on tobacco, alcohol or other “temptation goods”¹⁰ (Figure 1.1).

FIGURE 1.1: OYPR Baseline Survey Responses: How Recipients Planned to Use Payments

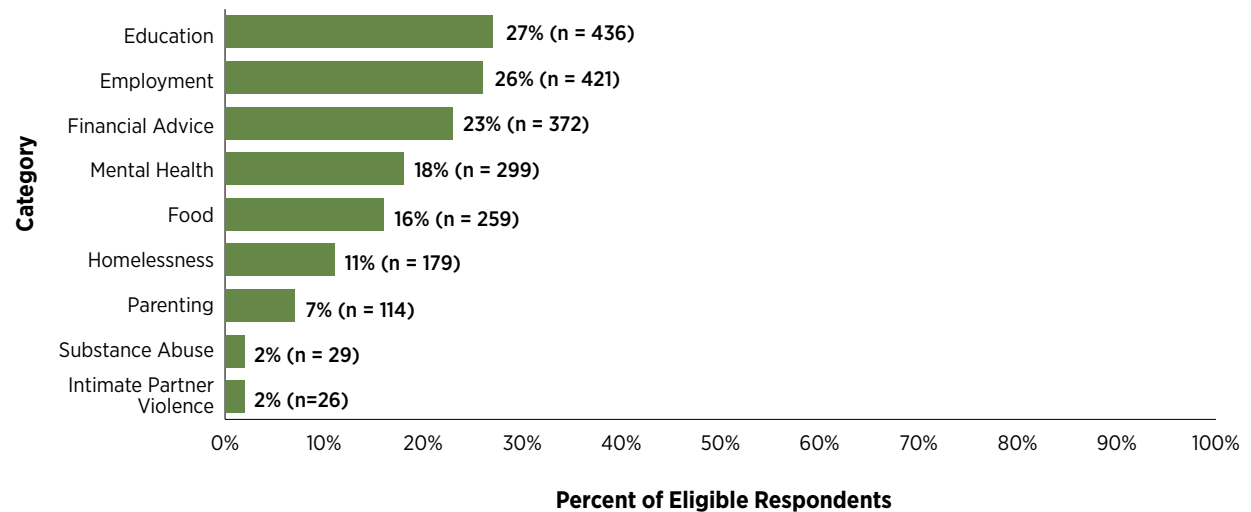


Note: Respondents could select as many options as they wanted (median = 3).

¹⁰ [Evans and Popova, 2017](#)

As described in the **Methodology** section of this report (**page 4**), payment recipients were also asked about other challenges with which they might need assistance. The most frequent responses among baseline survey respondents were education (27%, n = 436) followed by employment (26%, n = 421) and financial advice (23%, n = 372) (**Figure 1.2**).

FIGURE 1.2: OYPR Baseline Survey Responses: What Recipients Need Assistance With



Comparison of Baseline and Endline Surveys

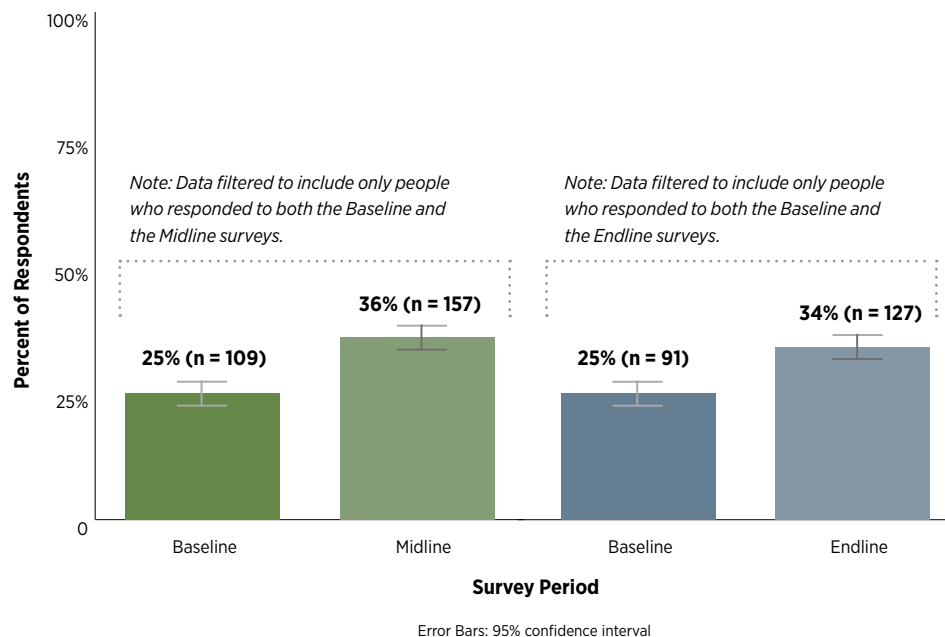
As mentioned in the **Limitations** section, participation in the surveys was voluntary, and we observe slight differences in the demographics and self-reports of well-being between the groups who did and did not respond to the follow-up surveys. For example, people who completed both the baseline and the endline surveys reported having enough money to meet their basic needs at baseline at a greater rate than those who completed the baseline survey only (**Table 3**). To address this, analyses that compare baseline survey results with midline and endline results will include only people who responded to the follow-up surveys.

TABLE 3: Demographics of OYPR Payment Recipients Who Completed Endline Survey vs. Those Who Did Not

	COMPLETED ENDLINE SURVEY (N = 369)	DID NOT COMPLETE ENDLINE SURVEY (N = 1,272)
Mean Age	22.0	21.8
Black	60%	62%
Female	64%	60%
Hispanic/Latinx	62%	50%
Student at Time of Baseline Survey	23%	20%
Employed at Time of Baseline Survey	51%	47%
Meeting Financial Needs at Time of Baseline Survey	25%	20%

With respect to our primary outcome of interest — whether someone reports having enough money to meet their basic needs — we see substantial improvement from baseline to the subsequent periods. Of the 438 people who completed both the baseline and the midline surveys, 25% reported having enough money to meet their basic needs at baseline. This share increased by 11.0 percentage points to 36% (a 44% relative increase from baseline) after receiving the first \$1,000. Of the 369 people who completed both the baseline and the endline surveys, this share increased by 9.7 percentage points to 34% (a 36% relative increase from baseline) after receiving the second \$1,000 (**Figure 2**). For the remainder of this report, we report only the comparison of baseline and endline results because the midline and endline results are similar.

FIGURE 2: Percent of OYPR Recipients Who Reported Having Enough Money to Meet Basic Needs, Baseline vs. Midline and Endline Surveys



For the two survey questions related to financial anxiety, there is a similar encouraging pattern. Respondents reported a decrease in how often they worry about their financial situation and how often their financial situation interferes with their relationships with family and friends (Figures 3 and 4). Sixty-seven percent of respondents reported that they always or frequently worried about their financial situation at baseline, and this share decreased to 58% at endline. Thirty-four percent of respondents reported that their financial situation always or frequently interfered with their relationships at baseline, and this share decreased to 29% at endline.

FIGURE 3: OYPR Recipients Who Reported Feeling Worried about Their Financial Situation, Baseline vs. Endline

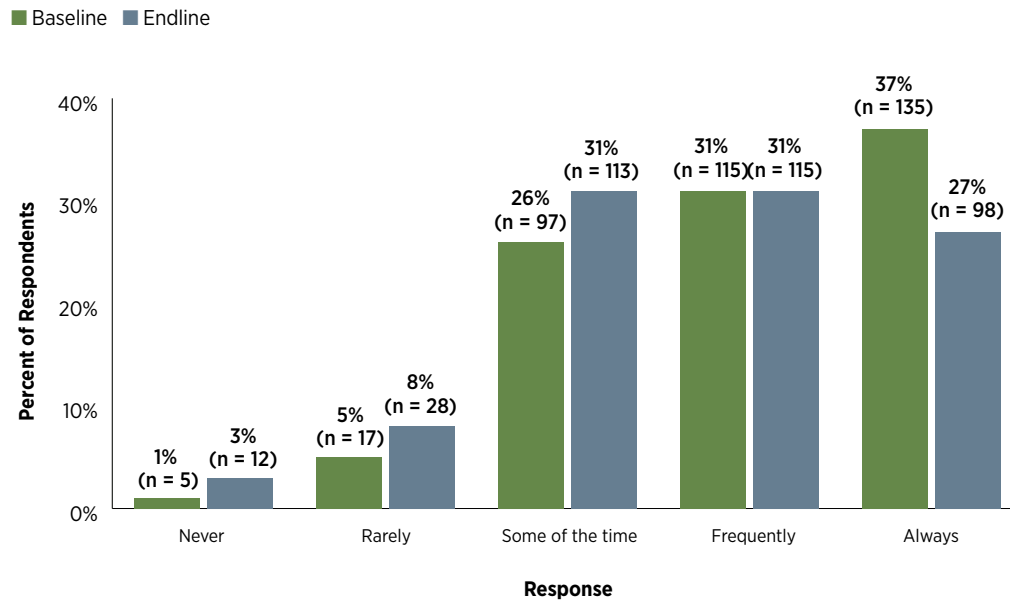
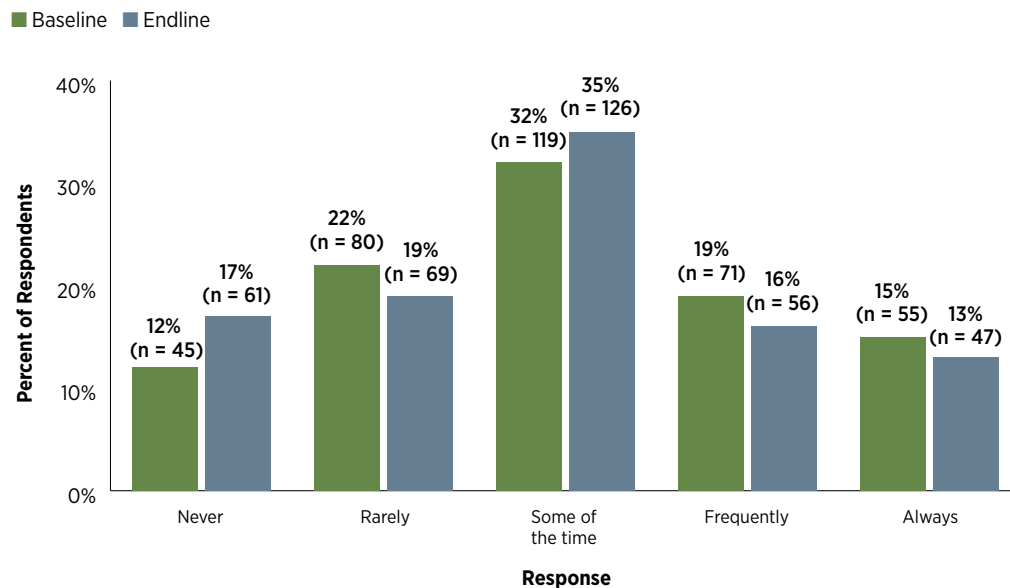
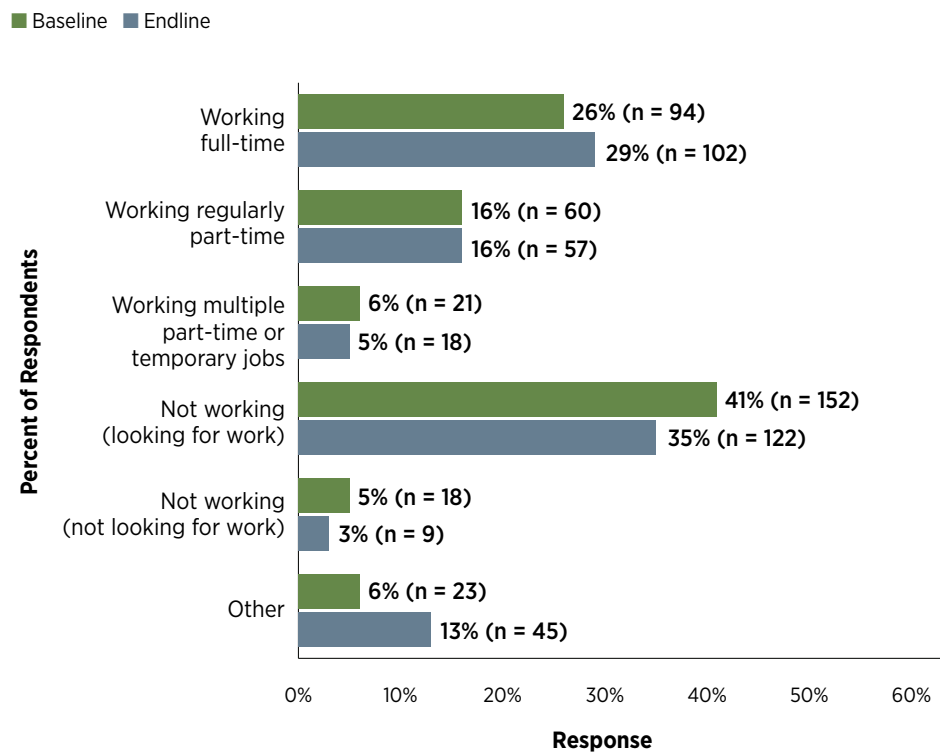


FIGURE 4: OYPR Recipients Who Reported That Their Financial Situation Interferes with Relationships, Baseline vs. Endline



With respect to self-reported employment status, the share of respondents working full-time slightly increased from 26% to 29%, and the share of those not working but seeking employment decreased from 41% to 35% (Figure 5). While employment was turbulent during this time because of the COVID-19 pandemic, it is in line with evidence that cash transfer programs do not discourage work.¹¹

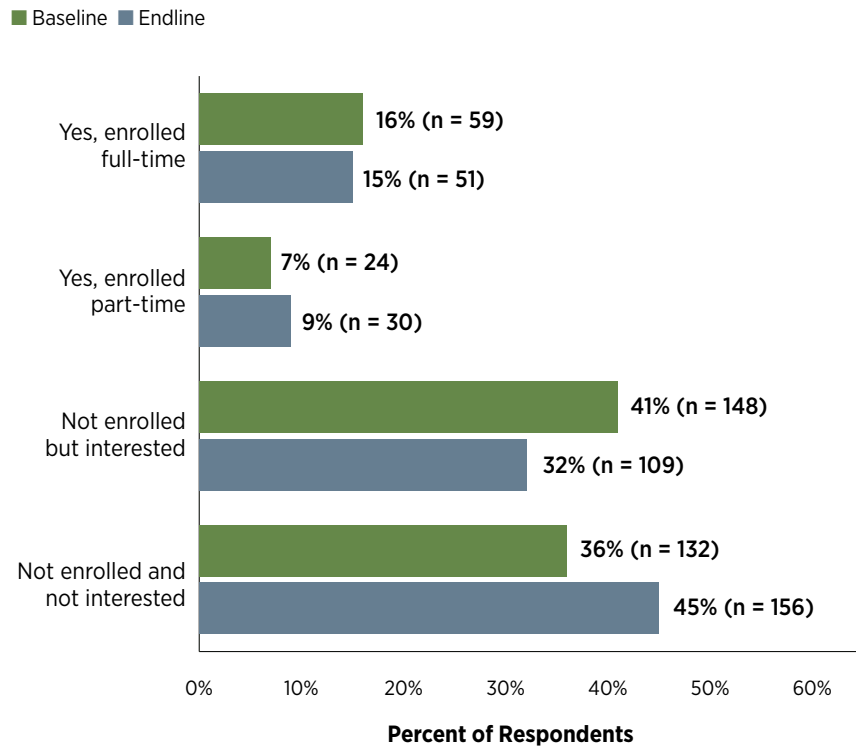
FIGURE 5: Self-Reported Employment Status of OYPR Recipients, Baseline vs. Endline



¹¹ Banerjee, Abhijit V., et al. "Debunking the stereotype of the lazy welfare recipient: Evidence from cash transfer programs." The World Bank Research Observer 32.2 (2017): 155-184.

Finally, with respect to student status, there was a 9 percentage point decrease (26% relative decrease) in the share of respondents interested in enrolling, a result that may be due to the timing of the surveys. The baseline survey occurred during the summer at a time when respondents would be interested in enrolling for the fall semester. It does not look like this interest translated into higher enrollment as there was no notable change in enrollment and a 9 percentage point increase (18% relative increase) in the share of respondents not interested in enrolling (Figure 6).

FIGURE 6: Student Status of OYPR Recipients, Baseline vs. Endline

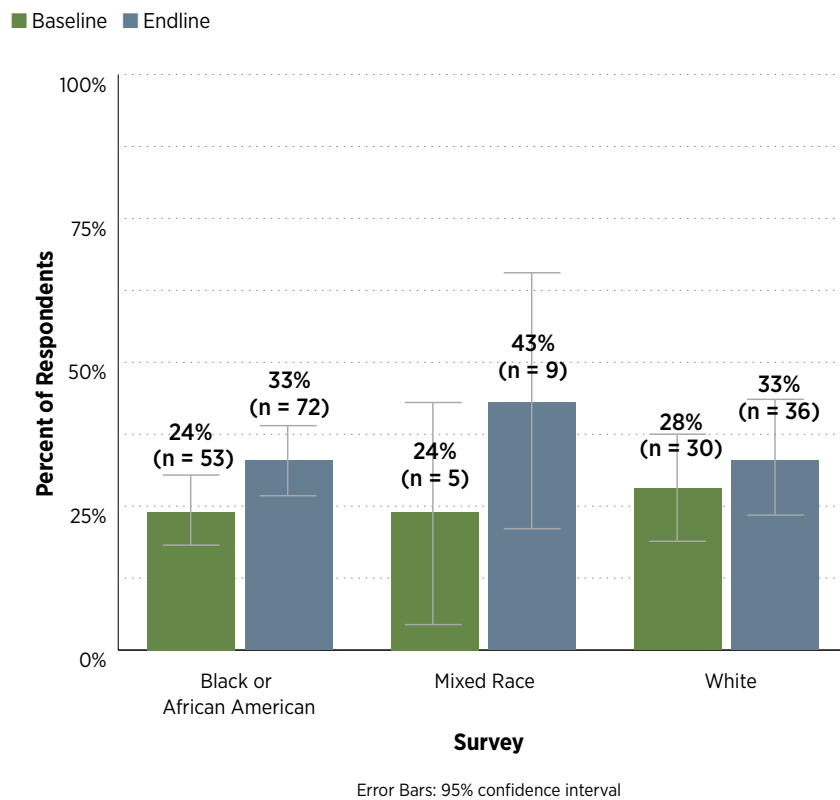


Baseline and Endline Surveys by Demographics

The following charts break out the primary outcome — percent of recipients able to meet their basic needs — by demographic group.

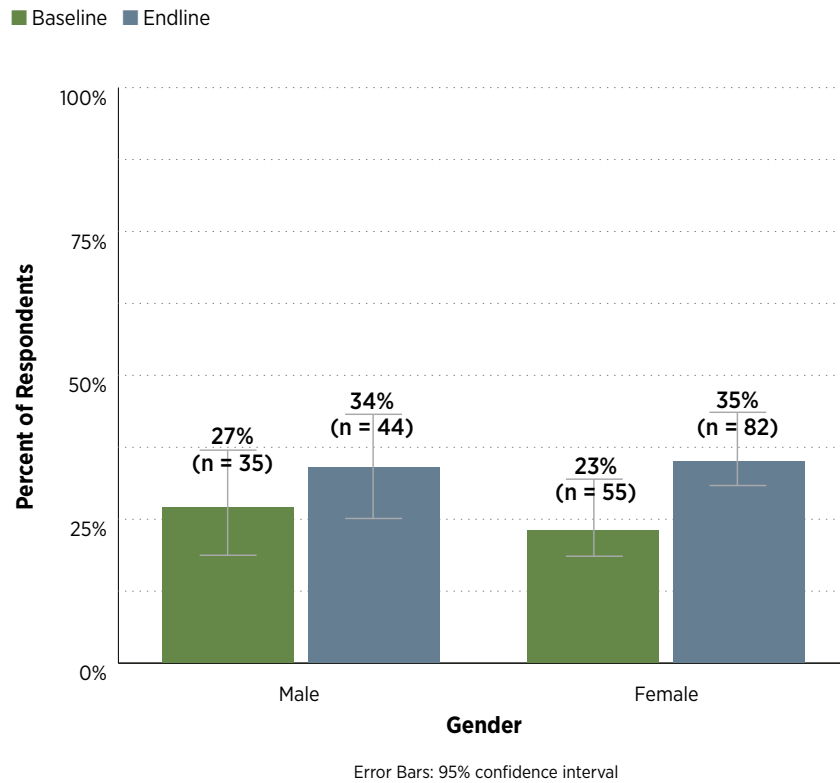
While White individuals were more likely to report having enough money to meet their basic needs at baseline, Black and mixed-race individuals reported greater levels of improvement. After the OYPR payments, the rates of Black and White individuals reporting having enough money to meet their basic needs was the same (33%) (Figure 7).

FIGURE 7: Percent of OYPR Recipients Who Reported that They Had Enough Money to Meet Basic Needs, by Race, Baseline vs. Endline



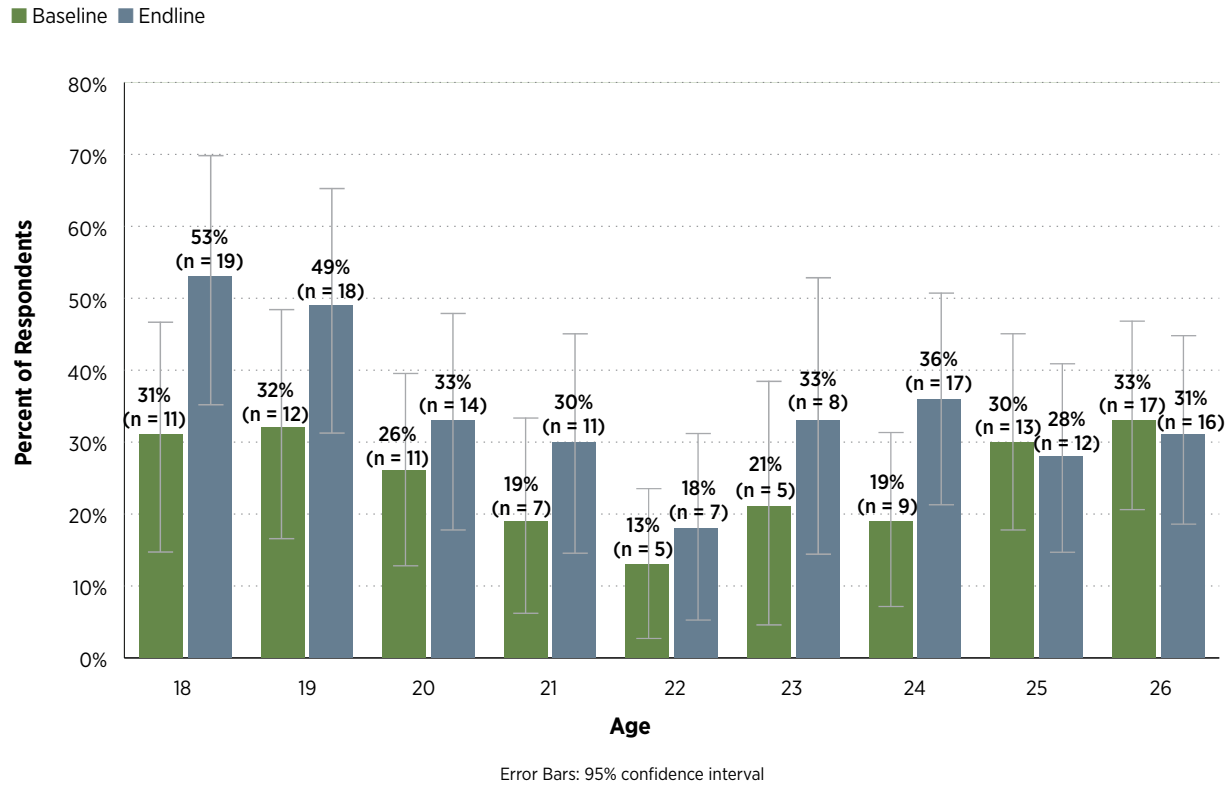
With respect to biological sex, males were more likely to report having enough money to meet their basic needs at baseline, but females reported greater levels of improvement. After the OYPR payments, the rates of males and females who said they have enough money was approximately the same (Figure 8).

FIGURE 8: Percent of OYPR Recipients Who Reported that They Had Enough Money to Meet Basic Needs, by Sex, Baseline vs. Endline



Finally, with respect to age, younger individuals reported the greatest levels of improvement between baseline and endline (Figure 9).

FIGURE 9: Percent of OYPR Recipients Who Reported that They Had Enough Money to Meet Basic Needs, by Age, Baseline vs. Endline



DISCUSSION

While DHS offers a range of services to assist young adults who are transitioning out of the child welfare system, COVID-related funding offered the opportunity to provide these individuals with direct cash payments. This type of support offers distinct benefits when compared to traditional human services programs.

First, direct cash transfers are relatively easy for a person to understand and access. Traditional human services programs may require a person to use qualifying providers, complete extensive paperwork, or meet regularly with a caseworker. These requirements add layers of complexity and administrative burden that deter people from engaging with a program that may help them.¹²

Second, the flexible and fungible characteristics of cash empower a person to prioritize and re-prioritize their needs instantly. With the exception of crisis services, assistance through more formal channels of human services can take a long time, and a person's needs could change between the time they apply for and are approved for a service. By the time the service is available to the applicant, it may be less valuable or too late. This is especially important for young adults, whose education and employment statuses are in transition.

Finally, an unconditional cash transfer requires less administrative resources to manage than other forms of assistance. The cash recipient is the one responsible for managing the operations and accounting related to the expenditures, not an administrator.

With respect to the \$2,000 OYPR payment, the data in this report suggest that the money had a positive impact in helping young adults meet their basic needs and reducing financial anxiety. This improvement in outcomes was equitable across demographic groups; on average, Black and female young adults, who reported lower levels of meeting their basic needs at baseline compared to White and male individuals, reported greater rates of improvement. These results are in line with preliminary reports from Santa Clara¹³ and Alameda¹⁴ counties, which have also provided cash payments to former foster youth.

¹² <https://academic.oup.com/jpart/article/25/1/43/885957?login=true>

¹³ <https://news.sccgov.org/news-release/county-santa-clara-extends-basic-income-program-young-adults-transitioning-out-foster>

¹⁴ <https://oaklandside.org/2022/07/08/guaranteed-income-foster-youth-alameda-county/>

Beyond the specific impact of the payments, the OYPR program presented DHS with an opportunity to re-engage at-risk clients with resources. Transition-aged youth have specific resources available to them through funding for Independent Living (IL), but many young adults who are eligible do not use them. At the time of program launch, there were 884 people who were eligible for but not using IL services. Sixty-six percent (n = 587) of this cohort applied for and received the OYPR payment. By filling out the OYPR application, they provided updated contact information and information about the types of assistance they need. This information was used to facilitate resource connection, both for IL programming and, more generally, for public benefits like SNAP, TANF and Medicaid. A future report will analyze the impact of the OYPR program using administrative data in Allegheny County's Data Warehouse. This will include change in take-up of public benefits, unemployment insurance and earnings, and involvement in crisis services before and after receiving the \$2,000 payment.

ANALYSIS

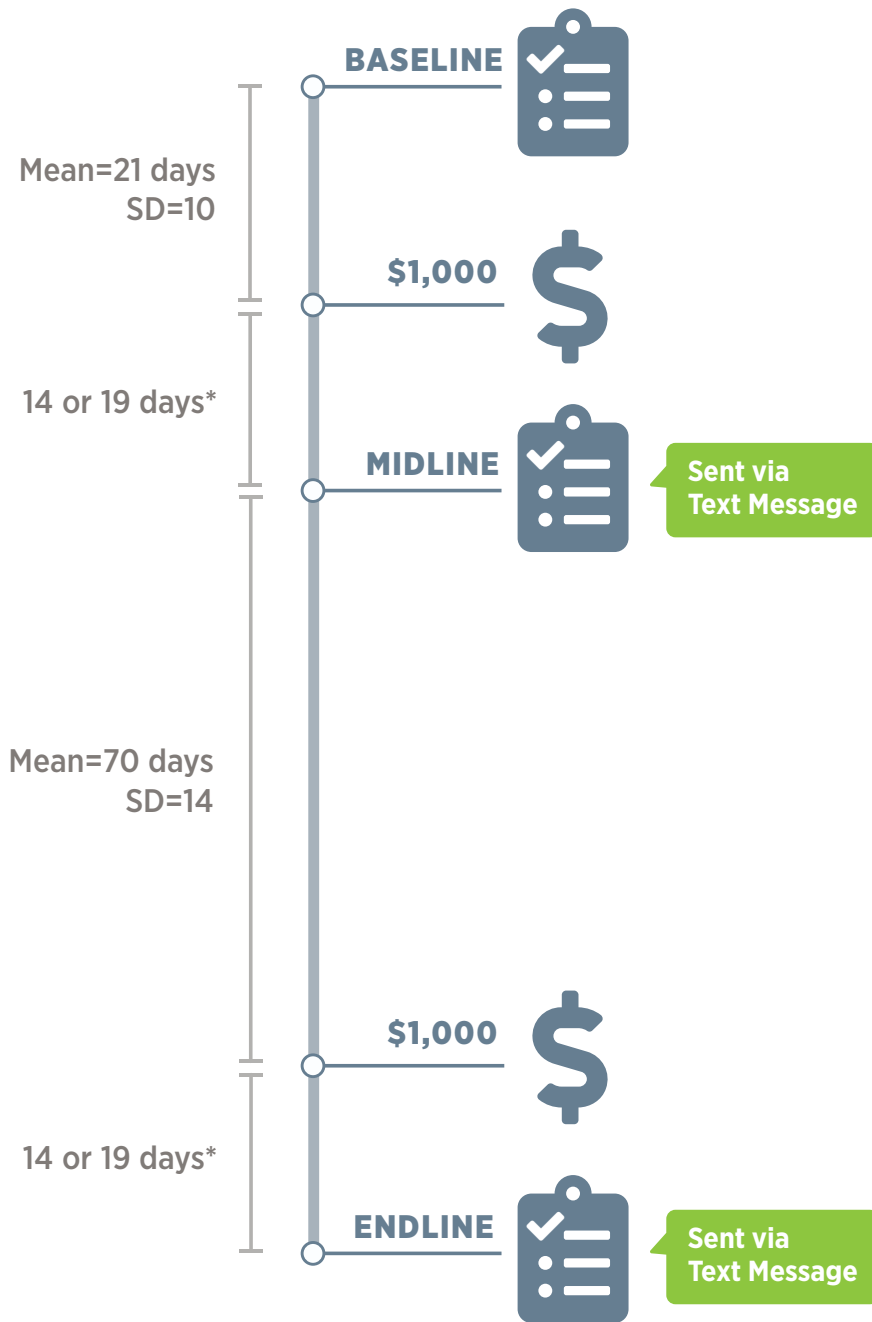
Ben Schenck, Kathryn Collins, Erin Dalton

REVIEWERS

Michele Abbott, PhD; Courtney Lewis; Tatyana White

APPENDIX A

APPENDIX A — TIMELINE OF SURVEYS AND PAYMENTS



*14 days for PayPal and 19 days for check

APPENDIX B

APPENDIX B — REPEATED SURVEY MEASURES

At the present time, do you have enough money to meet your basic needs?

- Yes
- No
- Unsure

How often do you worry about your financial situation?

- Always
- Frequently
- Some of the time
- Rarely
- Never

How often does your financial situation interfere with your relationships with friends/family?

- Always
- Frequently
- Some of the time
- Rarely
- Never

Which statement best describes your current employment status?

- Working full-time
- Working regularly part-time
- Working multiple part-time or temporary jobs
- Not working (looking for work)
- Not working (not looking for work)
- Other

Currently enrolled in high school, GED class, vocational training, or college?

- Yes, full-time
- Yes, part-time
- No, but interested
- No, not interested

APPENDIX C

APPENDIX C — SCREENSHOT OF BASELINE SURVEY

Older Youth Pandemic Relief

Your Application has been submitted successfully!!

You have successfully submitted your application for Older Youth Pandemic Relief! We sent you a confirmation email with your Application Number to your email id test@gmail.com.

This survey is optional, and your answers will have no impact on your eligibility to receive the money. Your answers will be very helpful in understanding the impact of this pandemic the analysis; the results will only show what answers are more or less common, overall. The survey is 10 questions and it should take around 2 minutes.

How do you plan on using the money? Select all that apply.

- Bills (utilities, internet, etc.)
- Car (payment, gas, insurance, etc.)
- Clothing for yourself
- Education (school, college, books, etc.)
- Entertainment
- Food
- Healthcare (medicine, therapy, etc.)
- Helping someone else
- Housing/Rent
- Parenting (child expenses)
- Pay off debt
- Savings
- Transportation (other than your own car)
- Other

At the present time (not including this payment), do you have enough money to meet your basic needs?

- Yes
- No
- Unsure

How much closer does a one-time payment of \$1000 bring you to meeting your basic needs?

- A great deal closer
- Much closer
- Somewhat closer
- A little closer
- Not at all close

How often do you worry about your financial situation?

- Always
- Frequently
- Some of the time
- Rarely
- Never

How often does your financial situation interfere with your relationships with friends/family?

- Always
- Frequently
- Some of the time
- Rarely
- Never

Which statement best describes your current employment status?

- Working full-time
- Working regularly part-time
- Working multiple part-time or temporary jobs
- Not working (looking for work)
- Not working (not looking for work)
- Other

APPENDIX D

APPENDIX D — VIDEO OF MIDLINE SURVEY INTERACTION