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community in eastern Connecticut

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Are the extreme poor more trusting? Social capital within a homeless community in eastern Connecticut¹

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Abstract

The extreme poor in America face significant problems in their daily lives. We explore the role of social capital in a homeless community in eastern Connecticut. While researchers have studied social capital in homeless populations using qualitative methods, there is very little quantitative evidence of if or how well the homeless trust other homeless people or are trusted by the non-homeless in their communities. We explore the questions of altruism and trust within and between homeless people using behavioral games commonly used in economic research. We find that individuals currently experiencing homelessness are more trusting in general, compared to individuals not currently experiencing homelessness. We also find that those who are not currently homeless, but have been in the past, are more trusting of the homeless population than the non-homeless. We argue that these results have important policy implications and that economists and other social scientists should work more with the extreme poor to understand their constraints and needs.

Keywords: Homeless; extreme poverty; behavioral games; Connecticut

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1. Introduction

A total of 3,383 people were counted as experiencing homelessness in the state of Connecticut at the beginning of 2018. Even though this count represents a relatively small percentage of the total population in the state of Connecticut, this number is not insignificant. It is important for both policymakers and social service providers working to alleviate poverty in the state to understand the reality of homelessness better.

In the article that motivated his seminal book, Robert Putnam (1995) defines social capital as “features of social organization such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit” (pp. 66). In this definition, networks can be formal, such as affiliation with a religious organization, or informal, like a relationship with a friend. When defining social capital, economists will typically also mention human capital impacts occurring from the quality of the environment that an individual lives in and the relationships that they are able to develop from that environment (Borjas, 2016). We utilize a set of standard behavioral games to measure social capital in a homeless population in eastern Connecticut. Specifically, we explore trust and altruism between homeless people, and between homeless and low-income people who were either never homeless or were once homeless but are no longer.

Sociologists have explored social capital of homeless populations through ethnographic methods, mainly looking into youth populations who are experiencing homelessness. As many youths who are experiencing homelessness come from dysfunctional or broken households (Barker, 2012), and an initial aim of this literature was better understanding “street families” (McCarthy, Hagan, and Martin, 2002; Smith, 2008). The street families attempt to recreate many of the social capital functions that a nuclear family typically provides an individual, such as

support and protection. A main commonality that ties these individuals together is the shared experience of homelessness (Tyler and Melander, 2011) and the central supportive relationships listed by the majority of these individuals was developed only after they became homeless, with other individuals experiencing homelessness (Kennedy et al., 2017). Recent research has also expanded the definition of homelessness to individuals who are engaging in “couch surfing” (McLoughlin, 2013; Morton et al., 2018), which is also termed “secondary homelessness” or “invisible homelessness;”³ Motivating our research is an attempt to cross-validate the qualitative findings from sociology using quantitative methods.

Given the key results from the sociological literature, we expected to find evidence of individuals experiencing homelessness exhibiting higher levels of trust in other individuals also experiencing homelessness, based on a developed social capital, both from previous support received, as well as from the shared common experience.

While to our knowledge, economists have not directly tackled the question of social capital levels within and toward the homeless population, they have looked at trust more generally, examining social capital in a number of experimental and observational contexts that give us some insight as to what to expect. Common results in this literature show that that poor and less educated people tend to have lower levels of trust for individuals that have more education and higher incomes (Barr, 1999; Glaeser et al, 2000; Alesina and La Ferrara, 2002), there exists evidence of mistrust across groups (Alesina and La Ferrara, 2002; Fershtman and Gneezy, 2001), and observed higher levels of trust exhibited toward individuals with more similar characteristics

³ Because, even though the individual has a roof over their head, this is often temporary, and the individual has to jump from couch to couch, though typically without having to pay rent.

than individuals who are more dissimilar (Coleman, 1990; Barr; 1999;).^{4,5} We believe that these studies motivate a parallel and opposite research hypothesis to the one described above. Based on the results from the economics literature on trust across different groups, we might expect to observe lower levels of trust exhibited by individuals who are currently experiencing homelessness toward individuals who are not currently experiencing homeless, and vice versa.

There are two main research questions that we will be exploring in this study. The first is whether individuals who are currently experiencing homelessness have higher levels of trust for individuals who are also currently experiencing homelessness, compared to other low-income individuals in the community. Second, whether individual who are currently experiencing homelessness have lower levels of trust for individuals who are not currently experiencing homelessness compared to other low-income individuals in the community.

To answers these questions quantitatively, we utilize behavioral games and a survey administered at a social service provider and a soup kitchen located in an eastern Connecticut community. We use these tools to elicit participant's beliefs on trust and trustworthiness of individuals currently experiencing homelessness and other low-income individuals, as well as measuring the level of altruism exhibited toward these communities. We do this utilizing behavioral games (to be described in detail later) that have been used in laboratories and in the field around the world. To measure altruism, we use the standard dictator game. We then run a trust game with participants to measure levels of trust within the homeless community, and trust between homeless individuals and other low-income, but not currently homeless, individuals.

⁴ This literature is vast and expansive. The purpose of this research is not a review article, so only some of the seminal papers are mentioned in this section. Any omission of related literature was not on purpose.

⁵ This last point strongly aligns with how social capital has been described to be developed in the ethnography research on youth experiencing.

We obtain two main results from the games. First, we find that individuals currently experiencing homelessness are more trusting in general, compared to individuals not currently experiencing homelessness.^{6,7} Second, we find that those who are not currently homeless, but have been in the past, are more trusting of the homeless population than the non-homeless.

This is the first study, to our knowledge, to quantitatively explore the social capital of extremely poor individuals in the USA. While there is an extensive qualitative literature, mostly from sociology, quantitative research of any kind is sorely lacking.

These results have some potentially important policy implications. First, we believe it is important for policymakers and service providers to better understand the extreme poor in America and how communities of homeless people function. Second, we believe the results could have important implications for how programming is conducted with low-income people, specifically with respect to messaging. How individuals receive the messaging about programs and interventions directly impact the take-up rates. If individuals do not have confidence that a program or intervention will benefit them or if they do not trust the messenger, then they will be less likely to participate. If qualified individuals decide to not participate in a program that they benefit from for either of these reasons, the effectiveness of the program might be reduced. It has been found that social service recipients view the lack of “human connection” as important

⁶ This is information that we heard anecdotally from participants who were currently experiencing homelessness while they completed the survey. A story we heard on more than one occasion was that the participant felt as though they were in their current situation, in part, because they were willing to give anyone the shirt off of their back. Even if the decision negatively impacted them.

⁷ A secondary interpretation of this result is that individuals experiencing homelessness might have exhibited forward-looking behavior when they were partnered with individuals not currently experiencing homelessness (rather than this reflecting a true measure of trust toward individuals not currently experiencing homelessness). That is, because participants were told that their partner would be informed of their housing status by the experimental team, the participant currently experiencing homelessness might have expected their partners to be more generous if they knew that they were in a more secure housing situation and elected to give their partners a higher amount of the initial allocation as an investment (and we did observe this occur many times over the course of the experiment). However, this is just conjecture, as we did not ask participants for their beliefs about the amount of money that their partner would return. This does mark a potential avenue for future research to explore.

barrier to access of social services (Baker and Thomson, 2014). An interpretation of our results (and a potential avenue to increase the level of human connection in the provision of social services) is to attempt to further leverage pre-developed common experiences as a strategy to increase program effectiveness in populations that have experienced marginalization. Finally, the relationship between the homeless and non-homeless motivates some interesting areas for future research to explore.

The remainder of this paper proceeds as follows. In section 2 we describe the research design. In section 3 we present the data, and section 4 is the results of the games. We conclude in section 5 with some suggestions on additional work to be done with this population.

2. Research design

2.1 Sample selection

The study was conducted over the course of three weeks during August 2018 in Willimantic, Connecticut. We partnered with the Access Community Action Agency to assist in the recruitment of our participants. Two distinct sites were utilized in our sample, the Covenant Soup Kitchen and Access Community Action Agency's main office. We were at the Covenant Soup Kitchen for two weeks recruiting participants, and we were at the main office of Access Community Action Agency for one week. We conducted a total of 16 experimental sessions between the two locations.⁸ Staff members at both locations helped us to screen individuals who were capable of participating in the experiment.⁹

⁸ A total of eleven were conducted at the Covenant Soup Kitchen and a total of five were conducted at the main office of the Access Community Action Agency.

⁹ This was done both to ensure that the individual playing the game would: 1. be able to understand the game they were playing and 2. so that the individual was in a condition to give consent for participation. The only reason we observed that the staff member deemed an individual to be unfit to participate in the study was that they were unable to give consent at the time of initial recruitment, strictly because of current inebriation. We had to turn away a total of five individuals throughout the study period for this reason, though three of those individuals were allowed to

At the Covenant Soup Kitchen, there were two types of individuals who we attempted to recruit. The first type of individual was at the soup kitchen daily, and in many cases, hung out at the soup kitchen even during hours that meals were not being served. We had high levels of success recruiting participants from this first group, having only a couple of individuals who did not want to participate in our study.¹⁰ The second group contained individuals who received meals at the soup kitchen sporadically and who were only at the soup kitchen during meal times.¹¹ It was more difficult to get widespread participation from this group, as they were considerably more time constrained, and we estimate that we were able to recruit approximately half of these individuals to participate in our study. All of the individuals who we recruited from the main office of Access were individuals who had appointments with caseworkers, and we recruited them either before or after their scheduled meeting, depending on how much time they had before their appointment. We estimate that approximately half of the individuals who came in for appointments on the days we were present participated in our study.¹² We oversampled from the group of individuals who were experiencing extreme poverty and had roughly the same success rate recruiting individuals who were not experiencing homelessness from both the soup kitchen and the social service provider.¹³

participate during a different session because the staff member deemed them able to consent at a later date. It is important to note that the staff members did not suggest that we turn away any participants because of an inability to understand the game. In addition to ensuring that the participants were able to understand the game being played, this was also done to satisfy IRB requirements on this project.

¹⁰ It should be noted that this group is where we got the majority of our homeless sample from.

¹¹ In many cases, we only saw an individual once over the period we were at the soup kitchen.

¹² We cannot rule out the possibility of systematic differences between individuals who decided to participate and individuals who did not at both the Covenant Soup Kitchen and Access.

¹³ We believe based on this oversampling; we were able to get the majority of the individuals currently experiencing homelessness in Willimantic during the period the study was conducted.

Once the participant was recruited, they received a \$5 show-up fee, regardless of whether they completed the entire study procedure.^{14,15} Once the participant received their payment for participating, we went through an informed consent form which described the rights of the participant, the study objectives and each participant was told that they had the opportunity to receive up to \$9 more, if they completed the study procedure. Once the participant signed the informed consent form, we began with a survey. In the survey, we asked participants about their current housing situation, as well as to whether the participant had previously experienced homelessness. We used this information to sort individuals into experimental groups. In total, we had 150 individuals complete the entire study procedure, with 31 individuals currently experiencing homelessness, 61 individuals who previously experienced homelessness and 59 individuals who never experienced homelessness.

2.2 Tasks

Each participant played a total of six games with the research team. They played two versions of the Trust game and two versions of the Dictator game in the role of the Sender,¹⁶ one version of the second stage of the trust game in the Responder role,¹⁷ and an individual risk aversion game.¹⁸ As will be described in more detail below in the procedure and payments section, each participant was paid based on the outcome from only one of these games. The individual randomly selected which game they were paid based on the rolling a dice before the games

¹⁴ All payments were in the form of a Walmart gift card.

¹⁵ We only had a total of two individuals who started the process but did not complete the entire study procedure.

¹⁶ Once with a partner who is currently experiencing homelessness and once with an individual who is not currently experiencing homelessness.

¹⁷ Played with a partner currently experiencing homelessness.

¹⁸ The measure of risk aversion was collected as a potential control and not as an expected outcome variable.

started. The participant was not told which game corresponded to their roll until the time of payment.^{19,20}

2.2.1 Senders

When introducing the role of Sender to participants, the individual was first told that they would be paired off with an individual who was not currently in the room. The Sender was told the current housing status of their partner (either that their partner was currently experiencing homelessness or that their partner was not currently experiencing homelessness, but was currently receiving social services, such as SNAP or energy assistance) and that their partner lived in Connecticut.²¹ The Sender was also told that their partner would receive exactly the same information about them.²² Each participant was required to make two decisions in the role of the Sender. The first was the Trust version of the Sender's decision and the second was the Dictator. Each Sender also played in this role with two different partners, one who is currently experiencing homelessness and one not currently experiencing homelessness. So in total, each participant made four decisions in the Sender role.

As alluded to above, the first task for the game being played with both types of partner was the Trust game. In this iteration, the sender was given an initial allocation of \$3 and was told

¹⁹ Participants were told that since they would not know which game they were being paid based on, they should treat every game they played as if it was the game that they were receiving their payment. By setting the experiment up this way, we were able to elicit six valid responses from each participant.

²⁰ The participant was not informed of their partner's decision until they received their payment at the end of the study procedure.

²¹ We had previously conducted a pilot of this study in Danielson, Connecticut. We left the information on where in the state their partner was from ambiguous to further reduce the possibility of a participant determining the identity of their partner after they received payment. We also believed that this would reduce the possibility of strategic considerations by participants.

²² A participant's housing status was common knowledge in this experiment. This means that a participant who is currently experiencing homelessness knew that their partner would know that they were currently experiencing homelessness. Likewise, an individual that was not currently experiencing homelessness, their partner would know they were not currently experiencing homelessness.

that their partner did not receive any money. The decision of the Sender in this game was how they would like to split the initial allocation with their partner. They could decide to send any amount between \$0 and \$3, in \$0.50 increments. The Sender was also told that the research team would triple any amount they sent to their partners.²³ Additionally, each Sender was informed, in the Trust version of the game, their partner would have the opportunity to send money back, conditional on the amount they originally decided to send.

Next, we asked each Sender to play the same game with the same set of partners, only changing the ability of their partner to return money sent. What the Sender decided to keep is what they would leave with and what they decided to send to their partner would be the amount of money their partner would leave with.²⁴ This version of the game constitutes the Dictator game.

The Trust version of the game represents an opportunity to increase payoffs received collectively between the two players, given cooperation. If the Sender begins the game by sending all \$3 to their partner, their partner is subsequently deciding how much of a now \$9 allocation to split between the two players. Giving all money in the first round is the socially efficient decision for the Sender in this game, as \$9 represents the highest amount that the two players can receive collectively. As long as their partner returns at least \$3, then we observe a Pareto improvement, as the Receiver has been made better off without making the Sender worse off. The problem in achieving this outcome is that for the Sender to give the full amount of their initial allocation to their partner,²⁵ the Sender needs to trust that the partner will not act selfishly and expects to have some of the money returned from the Receiver. Game theory predicts that in

²³ For example, if the participant decided to send \$1.50 to their partner, their partner would actually receive \$4.50.

²⁴ If this was the game that they randomly selected to be paid from.

²⁵ Or any amount for that matter.

a finite game, the best response of the Sender is not to send any money, as the Sender anticipates that the Receiver will keep the entire allocation.

It is important to note that the game theoretic prediction to the Dictator game is identical to the Trust game described above, that the Sender does not share any of the initial allocation. The game theoretic prediction is not what is typically observed in the experimental setting of this game as Senders typically share the initial allocation with the partner.²⁶ The difference between the amount a participant gives in these two games represents the level of trust that the participant has for the individual that they are partnered with.²⁷

2.2.2 Receivers

Once each participant completed all four iterations in the Sender role, they then played a single round in Receiver role. The information set that each participant received about their partner was exactly the same as described above; however, each participant only played in the role of the Receiver once, with an individual who is currently experiencing homelessness. In the role of the Receiver, we elicited the full menu of possible responses from each participant.²⁸ The game theoretic prediction for this game is once again that the participant should not give any money to their partner. Any amount given back to their partner reflects the Receiver's view of the trustworthiness of their partner.

²⁶ For an overview of the literature on this topic, please see Johnson and Mislin (2011).

²⁷ In the Dictator game, the Sender cannot increase the amount of money they received by sending any amount to their partner. This measure is viewed as the level of altruism that the Sender has for their partner. Since this represents that amount that the Sender would give unconditionally, and the Trust game has the possibility for an increased payoff depending on the decision of the partner, if a participant gives more to their partner in the Trust game than they give in the Dictator game, this difference is the participant's level of trust in their partner.

²⁸ We phrased this to each participant as a hypothetical. If your partner gave you X amount, and you currently have Y amount, how much do you want to return to your partner? Where all six possible X's were: \$0.50, \$1.00, \$1.50, \$2.00, \$2.50 and \$3.00 and the corresponding Y were: \$1.50, \$3.00, \$4.50, \$6.00, \$7.50 and \$9.00 and we received an answer for each hypothetical from every participant.

2.3 Procedure and payments

Participants were recruited from a common area in both of the facilities (either the dining area at the soup kitchen or the lobby at the social service provider) and then taken to a private space to complete the entirety of the study procedures. Photos of the locations are in Appendix 1.

Participants completed the informed consent, the survey, and the behavioral game individually. We had all the steps of the study procedure available in both English and Spanish. We also had a native language speaker for both languages on hand during every session and the participants were given the option of which language they wanted to participate in. Since we had a total of eleven sessions at the Covenant Soup Kitchen and five sessions at the Access main office, participants were asked to not discuss any aspect of the study procedure with their peers when we went through the informed consent with them.²⁹

We took steps to increase the level of anonymity in the decision-making process. This was done to both reduce the possibility for contamination of the sample from participants behaving strategically, as well as to reduce the potential for confrontation.³⁰ Participants went through all stages of the study procedure individually and they were told that their partner could be located in different parts of the state.

As described above, since we had the participants play a total of six games, we had each participant roll a single dice to determine the game they were being paid based on before playing any of the behavioral games. The timing of payment from the game depended on the session and location in which participation occurred.

²⁹ We cannot rule out the possibility of communication between participants. Because of this, we run site and session fixed effects in all specifications of our regression equation.

³⁰ Also, as the participant was paid based on one of six games they played, there was the chance they never even observed the decision of a given partner during the process, which further reduced the possibility for confrontation.

We played every set of games with individuals who were receiving services at the soup kitchen before we played with individuals at the social service provider.³¹ Individuals who participated at the soup kitchen received payment at one of two times, depending on the game that they randomly selected to be paid from. If the participant picked to be paid based on a game where their partner was currently experiencing homelessness, or the participant selected to be paid based on the risk aversion game, the participant received payment during the weekend following our second week at the soup kitchen. If the participant selected to be paid based on one of the games with a partner not currently experiencing homelessness, that participant received payment the following weekend, after our data collection at the social service agency was complete. The individuals who were participating at Access received payment once their participation was complete.³² The average payout given to participants was \$8.54, including the participant fee.

3. Survey data and sample characteristics

The survey instrument is presented in Appendix 2 and was identical for all participants, regardless of housing status. The instrument included questions related to demographic information, educational attainment, employment status and income, food security, risk factors and trust levels of institutions. Summary statistics and experimental results are presented in Table 1.

³¹ The thought process behind this was that the majority of our homeless sample would be from the soup kitchen and this would facilitate the matching process.

³² The random identifying number given to participants at Access corresponded to a set of partners who previously played the game at the Covenant Soup Kitchen. Once the participant determined which game they would be paid based on and we observed their decision to that game, we were able to use the predeveloped key to provide payment on the spot.

The experimental outcomes will be explored in considerably more detail in the next section; however, it is important to point out a few key takeaways that can be observed from the summary statistics. First, it appears as though individuals currently experiencing homelessness are more trusting compared to individuals who are currently not experiencing homelessness, regardless of whether their partner is an individual experiencing homelessness or not. Participants who are either currently experiencing homelessness or had previously experienced homelessness have a fairly consistent level of trust between the two different types of partners (i.e., these two types of participants play a consistent strategy, regardless of partner type); whereas, the participants who never experienced homelessness have a major difference in their level of trust depending on the housing status of their partner. Finally, the percentage given back as a Receiver is very comparable, regardless of housing status. This indicates that all three groups of participants played this iteration of the game similarly.

It should also be pointed out that we bounded participant responses to ensure the consistency of our results. The minimum amount that a participant could give in the Trust game was the amount that they sent to their partner in the Dictator game.³³

With respect to the survey instrument, it is important to note a few important measures. The percentage of our sample that is white is higher, and the corresponding percentage that is Hispanic is lower, in the group of participants that is currently experiencing homelessness than it is in the other two groups.^{34,35} We see that three-fourths of our sample of participants who are

³³ We observed this behavior at a higher rate for when the participant's partner was an individual currently experiencing homelessness. The observed rate that we saw this behavior was almost identical across our three groups. For the participants who exhibited this behavior, we also observed income levels well above the mean for their housing group. We believe that this can be indicative of the participant being overly generous to their partner.

³⁴ This is also reflected in the difference in language spoken between the three groups.

³⁵ One possible explanation is that undocumented immigrants who are currently experiencing homelessness might have been reluctant to participate in our study.

currently experiencing homelessness have at least a high school degree,³⁶ however, only 3 percent of those individuals are currently employed. Unsurprisingly, participants who are currently experiencing homeless estimate much lower monthly income levels. Participants currently experiencing homelessness report issues with drugs or alcohol (either currently or in the past) at considerably higher rates than the individuals who are not currently experiencing homelessness and other than employment status and income, this appears to be the major difference that exists between the individuals currently experiencing homelessness and the other two groups. A last point to mention is that there does not exist a large difference between the three groups in their institutional trust index, which might hint at the trust levels between the three groups being similar.³⁷

4. Results

Given the three distinct sets of games that participants played, we are able to make comparisons between the results, both within and between, of the different communities examined in this paper.

4.1 Altruism toward partners who are and are not experiencing homelessness

Our first step in analyzing our sample using regression analysis is to compare the level of altruism exhibited toward individuals who are and are not currently experiencing homelessness across our three groups of participants. To accomplish this, we estimate the following regression equation:

$$(1) D_i = \alpha + \beta H_i + \gamma X_i + \delta_i + \varepsilon_i$$

³⁶ Which would suggest that the participants in this group have the capability to understand the games that were being played in this study procedure.

³⁷ All participants were asked two questions on a likert scale about their level of trust of the government and their level of trust of the police, and could answer: 1. not at all, 2. not much, 3. somewhat and 4. a lot.

where D_i is a cross-section of individual i 's decisions made in the Sender role of the Dictator game, H_i is a vector of housing indicator variables, X_i is a vector of individual characteristics, δ_i is a site fixed-effect, and ε_i is the error term clustered at the session level.

Across our entire sample, we find that individuals send \$1.84 in the Dictator game to their partner who is currently experiencing homelessness, on average. That amount represents 61.3 percent of their initial allocation, which is in line with the previous literature.³⁸ Breaking up the amount sent in the Dictator game into our housing subgroups, we find that individuals who have experienced homelessness (both currently and previously) are more altruistic toward their partners who are currently experiencing homelessness than participants who have never experienced homeless. On average, individuals currently experience homelessness give their partners \$1.88, and individuals who were previously homeless gave their partner \$2.02.³⁹ These amounts are compared to the average amount sent by individuals who have never experienced homelessness of \$1.62.⁴⁰ The difference in altruism that we find is statistically significant, both in our parsimonious regression, as well as in our regression with additional control variables, illustrated in Table 2, columns (1) and (2).⁴¹

These results suggest that individuals who have experienced homelessness at some point in their lives are more sympathetic to the current situation of an individual who is experiencing homeless at this moment. This behavior can be explained as the result of a shared experience and a better understanding of what their partner is currently going through than someone who has never experienced homelessness.

³⁸ In a meta-analysis, Johnson and Mislin (2011) found the average sent to be a little above half of the initial allocation in behavioral games run in the United States, so our participants are only a little more altruistic than average, which makes sense given the population we are studying.

³⁹ These numbers correspond to 63 percent and 67 percent of the original allocation sent, respectively.

⁴⁰ Which represents 54 percent of the original allocation sent.

⁴¹ These result is consistent with Chen and Li (2009) where they found evidence of participants being more altruistic toward individuals with individuals who have a common social identity.

To provide a comparison point, we also paired every participant with an individual who was not currently experiencing homelessness but is currently receiving social services. Overall, we observed our participants giving less to this partner than they did to their partner who is currently experiencing homelessness, with an average amount given of \$1.36, which represents 45.3 percent of their original allocation. We can already see by examining our sample mean that our participants were less altruistic toward their partner who was not currently experiencing homelessness, but it again makes sense to break the amount given by group. Participants who are currently experiencing homelessness gave their partner \$1.38 on average, participants who previously experienced homelessness sent their partner on average \$1.44 and participants who have never experienced homelessness transferred \$1.27.^{42,43} We find no statistical evidence of differences in the amount sent in the Dictator game with the partner not experiencing homelessness between these different groups. These results are presented in Table 2 columns (3) and (4).⁴⁴

4.2 Trust toward partners who are and are not experiencing homelessness

As our results from the previous subsection indicate, analyzing the results from Dictator game produces interesting results on its own. The Dictator game serves a second purpose, it is also a necessary control when attempting to estimate the trust than one individual has for another. This is because the Trust game requires the amount that an individual would give to

⁴² These amounts represent 46 percent, 48 percent and 42 percent of the original allocation, respectively.

⁴³ The differences in the amounts given to their partner currently experiencing homelessness and their partner not currently experiencing homelessness were \$0.50 for participants currently experiencing homelessness, \$0.58 for participants who previously experiencing homelessness and \$0.35 for participants who have never experienced homelessness. Combining the two groups of participants who have ever experienced homelessness and comparing their means to the individuals who have never experienced homelessness using a simple t-test, we find a statically difference in these differences at 10 percent.

⁴⁴ The fact that all three groups played this role the same suggests that our participants had the same understanding of the Dictator game.

their partner unconditionally to be correctly specified. Equation 2 is the specification that we utilized to estimate trust:

$$(2.a) T_i = \alpha + \beta H_i + \gamma X_i + \vartheta D_i + \mu RA_i + \delta_i + \varepsilon_i^{45}$$

where T_i is a cross-section of individual i 's decisions made in the Sender role of the Trust game, H_i is a vector of housing indicator variables, X_i is a vector of individual characteristics, D_i individual i 's decisions made in the Sender role of the Dictator game, RA_i is an indicator variable of whether we determined individual i to be risk averse, δ_i is a site fixed-effect, and ε_i is the error term clustered at the session level.

Figures 1 and 2 provide visual evidence of the main result that we find in this section, that individuals who are currently experiencing homelessness have higher levels of trust generally. There exists a difference between the amount the Sender allocated in the Trust and Dictator game for all three groups, regardless of partner type; however the gap between the amount given in the Trust and Dictator game is larger for the individuals currently experiencing homelessness than it is the other two types of participants, for both partner types. As columns (1) and (2) in Table 3 demonstrate, we are unable to detect a statistically significant difference between the groups when playing with the partner currently experiencing homelessness; however, we believe that this could be as a result of a lack of power and not the nonexistence of an effect based on the relatively small sample size we have in this study. To increase our power, we pool our two decisions into a single regression. Columns (5) and (6) of Table 3 present the results from this pooled regression and column (6) shows statically significant evidence of

⁴⁵ This regression equation represents our unpooled specification. We also ran a specification where we pooled the results from the two sets of games with different partners and that equation has the following specification:

$$(2.b) T_i = \alpha + \beta H_i + \gamma X_i + \vartheta D_i + \mu RA_i + \delta_i + \theta_i + \varepsilon_i$$

where θ_i is session fixed-effects and we cluster our standard errors at the individual level.

individuals who are currently experiencing homelessness being more trusting in general, when we control for individual characteristics collected from the survey. We also find statistical evidence of both participants who have experienced homelessness exhibiting significantly more trust toward their partner who is not experiencing homelessness than the participants who have never experienced homelessness and this is expressed in columns (3) and (4) in Table 3.⁴⁶

4.3 Trustworthiness of partner currently experiencing homelessness

The final result that we explore in this paper is how trustworthy each of the three groups examined believe their partner currently experiencing homelessness is. It should be pointed out that average level of trustworthiness for the United States found in the meta-analysis performed by Johnson and Mislin (2011) was 34 percent.⁴⁷ Table 1 shows that our three groups ranged from 52.0 percent returned to 54.7 percent returned. This suggests that all three groups analyzed in this study viewed their partner to be more trustworthy than the mean result of the papers examined in that meta-analysis. To determine whether we find statistically significant differences in our three groups, we run the following specification to our estimating equation:

$$(3) R_i = \alpha + \beta H_i + \gamma X_i + \delta_i + \theta_i + \rho_i + \varepsilon_i$$

where R_i is a balanced panel of individual i 's decisions to the menu options of actions taken in the Responder role, H_i is a vector of housing indicator variables, X_i is a vector of individual characteristics, δ_i is a site fixed-effect, θ_i is session fixed-effect, ρ_i is a fixed-effect controlling for the amount received for each specific decision in the menu, and ε_i is the error term clustered at the individual level.

⁴⁶ While this result is not what we were expecting to find, Piff et al (2010) find evidence of individuals with lower socioeconomic status being more generous, charitable, trusting and helpful, in general which is in the same vein as our results.

⁴⁷ For all regions, across 137 studies, the mean percentage returned was 37 percent.

We measure trustworthiness as the total amount returned from each participant for all six of the menu options in the trust game. Figure 3 and Table 4 suggest that there does not exist a statistically significant difference in the level of trustworthiness of the partner currently experiencing homelessness among the three types of participants.⁴⁸ Figure 3 suggests that while the intercept for the three different groups varies slightly, the slope between the three graphs are almost identical. These results show a second time we observed statistically identical strategies being played by the different groups of study participants.⁴⁹

5. Conclusion

In this study, we found statistical evidence that individuals who have experienced homelessness at some point in their lives are more altruistic to individuals who are currently experiencing homelessness than individuals who have never experienced homelessness. We also found evidence of individuals who are currently experiencing homelessness being more trusting of individuals overall than individuals who are not experiencing homelessness currently. Additionally, while we did not find statistically significant differences between how the different groups viewed the trustworthiness of individuals who are currently experiencing homelessness, we did find that all three groups view individuals currently experiencing homelessness as very trustworthy, at least when compared to the average finding from a meta-analysis of trust games.

These results motivate future research using the altruism and trust levels found exhibited toward this population to attempt to improve the implementation of programming. One potential avenue to explore is the manner in which information about available programs is conveyed to

⁴⁸ This fact is supported by the summary statistics presented in the previous section.

⁴⁹ The first time being the Sender role of the Dictator game when the participants were partnered with an individual not currently experiencing homelessness.

individuals currently experiencing homelessness. Previous research has found evidence of a disconnect existing between service providers and this population of individuals because of a lack of human connection. Related studies have found that the majority of supportive relationships that individuals experiencing homelessness report are with other individuals in a similar circumstance because of a shared experience. As we found statistical evidence that individuals who have experienced homelessness at one point in their lives are more altruistic to individuals currently experiencing homelessness, it might also be the case that they are also able to develop a stronger connection with these individuals. In this same light, individuals currently experiencing homelessness might be receptive to information from individuals who have previously experienced homelessness. For example, such an information campaign might be tested using a field experiment to leverage existing social capital to increase take-up of important interventions being enacted.

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Figure 1: Amount sent in trust and dictator games to homeless partner

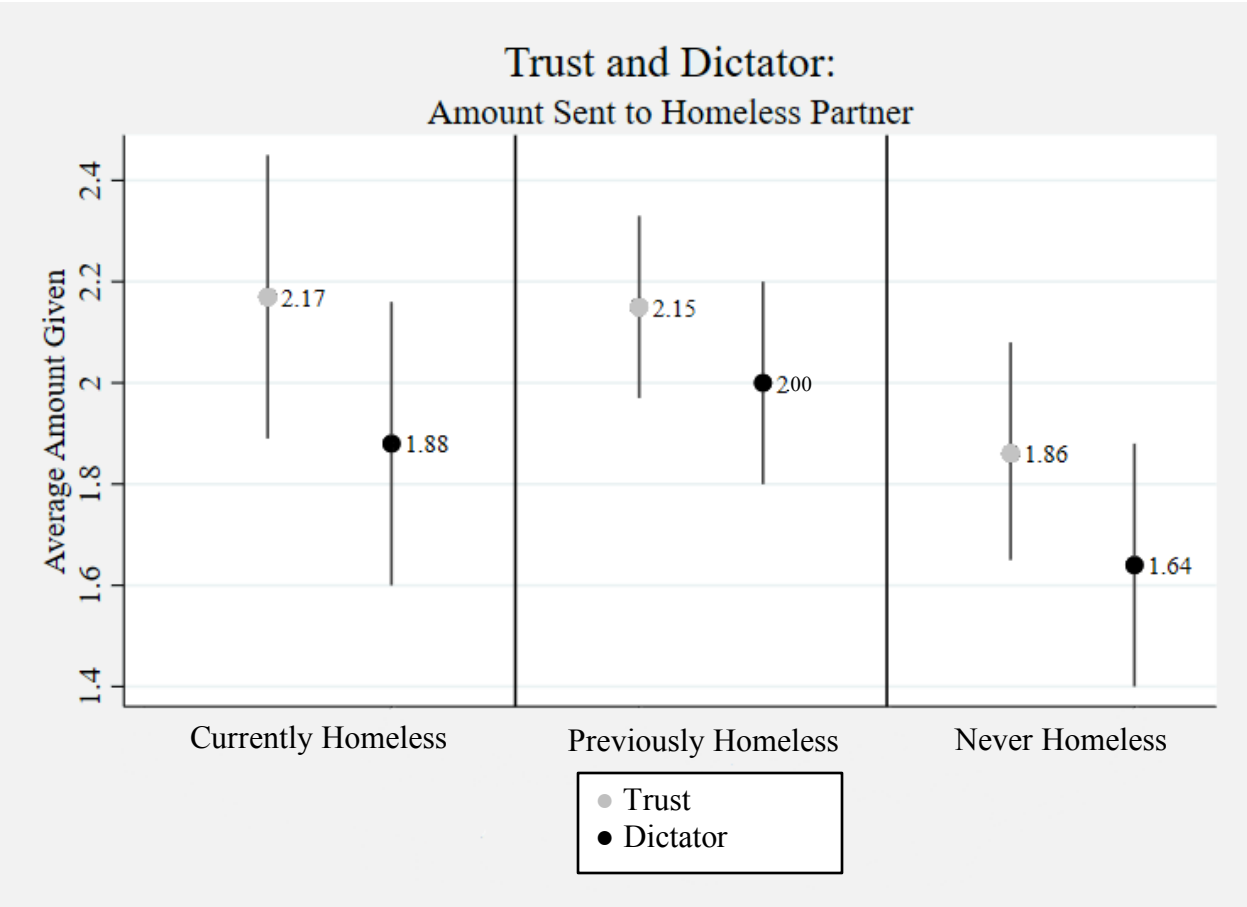


Figure 2: Amount sent in trust and dictator games to non-homeless partner

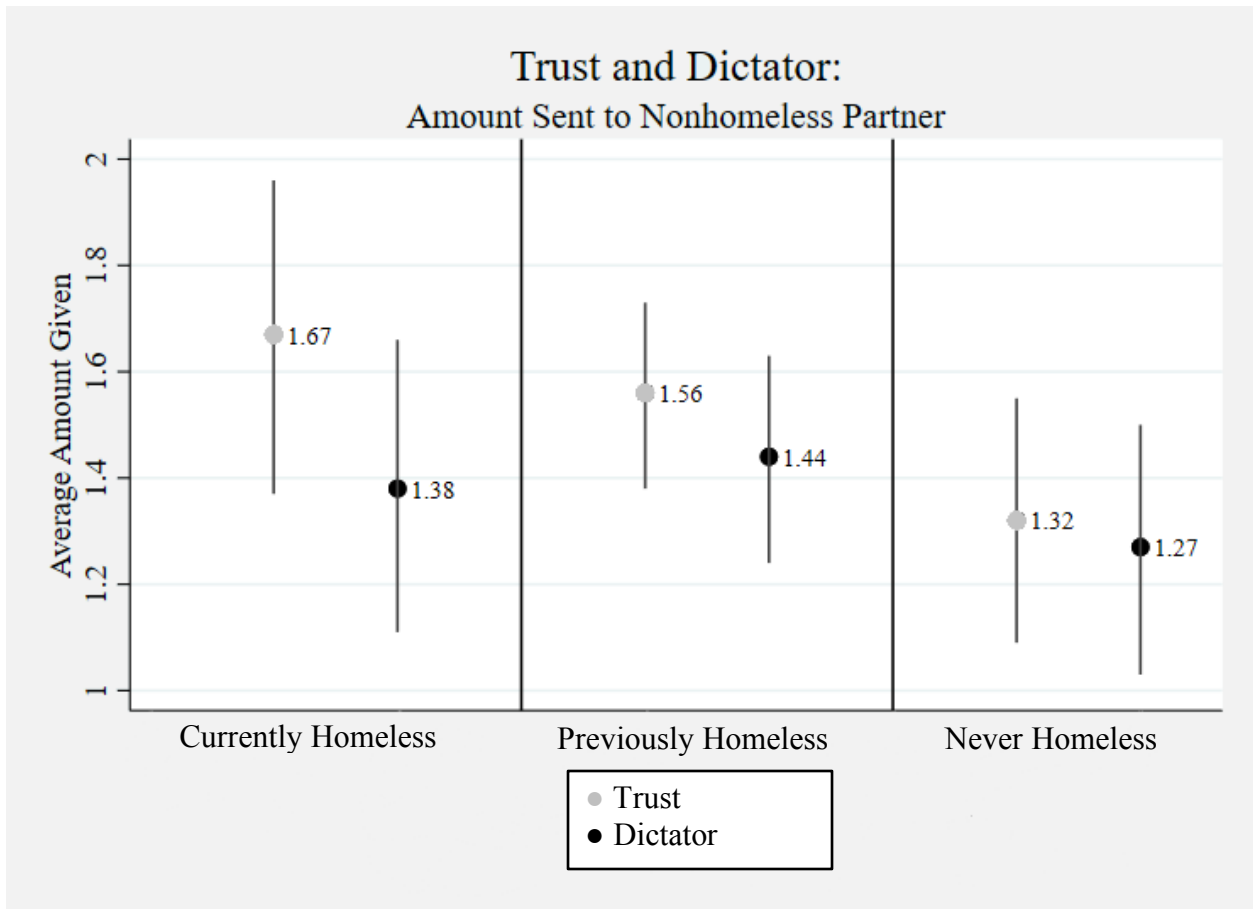


Figure 3: Amount sent back to homeless partner in trust game

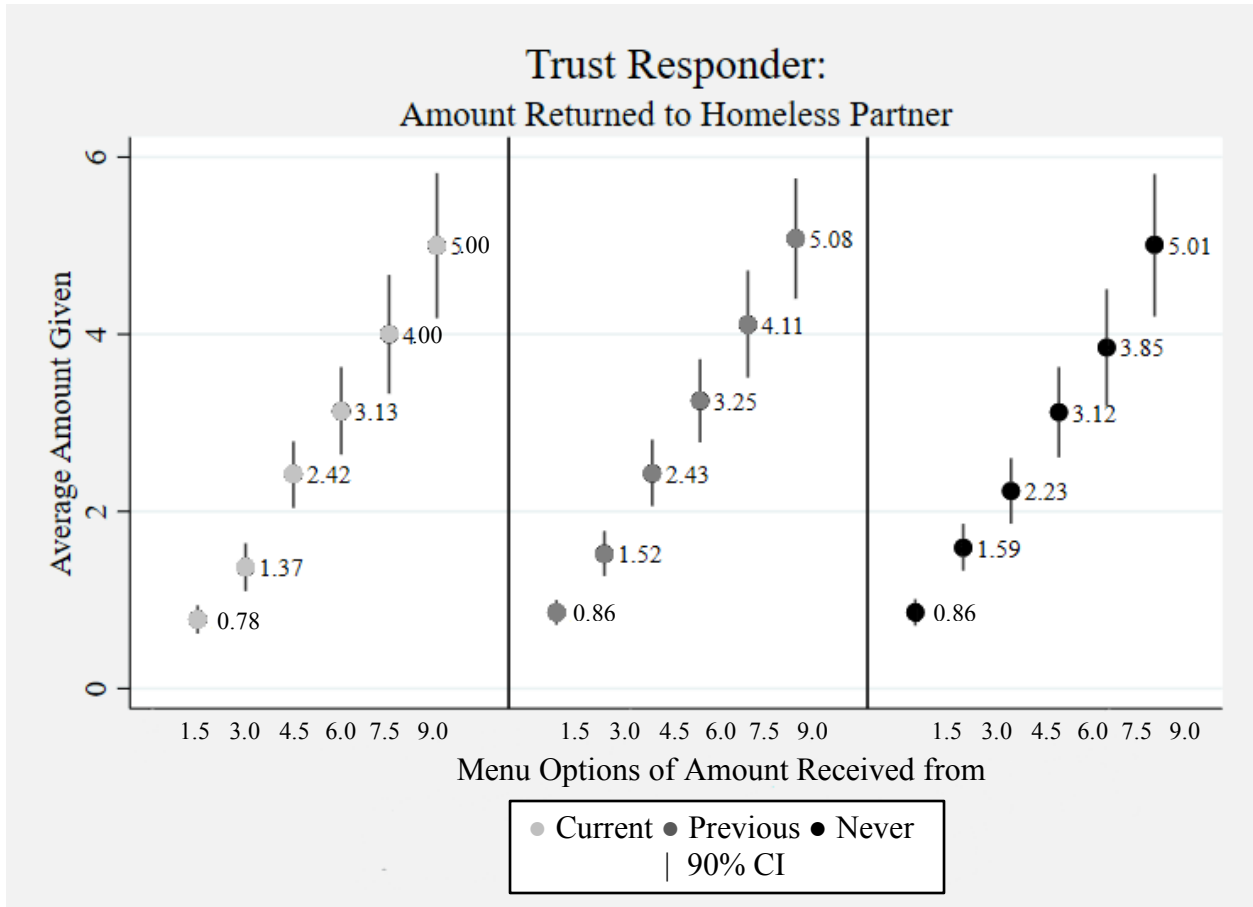


Table 1. Summary Statistics: Means (Standard deviations)

| | Currently homeless (1) | Previously homeless (2) | Never homeless (3) |
|---|------------------------------|-------------------------------|--------------------------|
| <i>Panel a: Experimental outcomes</i> | | | |
| Trustworthiness: Average percent returned | 52.0% (25.3) | 54.7% (29.8) | 53.2% (30.4) |
| Trust homeless: Average transfer in trust game | \$2.17 (0.90) | \$2.16 (0.85) | \$1.84 (0.99) |
| Altruism homeless: Average transfer in dictator game | \$1.88 (0.91) | \$2.02 (0.92) | \$1.62 (1.10) |
| Trust nonhomeless: Average transfer in trust game | \$1.67 (0.96) | \$1.56 (0.83) | \$1.32 (1.04) |
| Altruism nonhomeless: Average transfer in dictator game | \$1.38 (0.88) | \$1.44 (0.92) | \$1.27 (1.08) |
| <i>Panel b: Personal characteristics</i> | | | |
| Female | 30% | 37.1% | 60.3% |
| Age | 42.5 (11.6) | 50.0 (14.2) | 49.1 (17.3) |
| White | 83.3% | 69.4% | 71.9% |
| Hispanic | 33.3% | 37.1% | 55.2% |
| English | 96.7% | 88.7% | 69.0% |
| Spanish | 10.0% | 25.8% | 48.3% |
| Single | 53.3% | 56.5% | 37.9% |
| Married | 10.0% | 17.7% | 27.6% |
| Divorced/Separated | 36.7% | 21.0% | 25.9% |
| Less than high school | 23.3% | 32.3% | 34.5% |
| High school degree/GED | 43.3% | 37.1% | 31.0% |
| Some college | 23.3% | 17.7% | 13.8% |
| Associates/Bachelors/Graduate degree | 10.0% | 12.9% | 20.7% |
| Number of children | 1.6 (1.3) | 2.0 (2.1) | 2.1 (1.6) |
| Lives in Willimantic | 96.7% | 90.2% | 91.1% |
| Receiving disability | 44.8% | 59.0% | 37.9% |
| Currently employed | 3.3% | 32.3% | 37.9% |
| Average estimated monthly income | \$323.69 (535.50) | \$908.94 (708.06) | \$1,148.59 (984.79) |
| Receiving assistance | 93.1% | 94.8% | 84.9% |
| Food insecurity index | 1.37 (0.24) | 1.24 (0.29) | 1.25 (0.34) |
| Current problem with drug or alcohol | 33.3% | 8.5 | 3.5% |
| Problem with drug or alcohol ever | 78.6% | 46.7% | 19.3% |
| Experienced domestic violence | 37.9% | 37.3% | 15.8% |
| Institution trust index | 2.69 (0.89) | 2.59 (0.86) | 2.70 (0.86) |
| Percent risk averse | 36.7% | 35.5% | 44.8% |
| Observations | 30 | 62 | 58 |

Table 2. Altruism to individuals who are and are not experiencing homelessness

| | (1) | (2) | (3) | (4) |
|-------------------------------------|-------------------|------------------|----------------|-----------------|
| Currently experiencing homelessness | 61.5** (27.4) | 85.3** (34.3) | 32.2 (25.6) | 27.5 (33.1) |
| Previously experienced homelessness | 49.9*** (14.1) | 58.5** (20.5) | 22.9 (16.7) | 16.1 (20.1) |
| Gender | | -10.7 (24.1) | | -14.4 (22.6) |
| Age | | 1.1* (0.6) | | 0.7 (0.8) |
| White | | 9.1 (20.7) | | 4.0 (21.7) |
| English | | -0.5 (33.6) | | 14.8 (31.0) |
| Married | | 23.4 (28.0) | | 26.9 (26.8) |
| Less than high school | | -18.9 (24.1) | | -6.9 (24.5) |
| Have children | | -6.5 (22.7) | | -17.2 (27.2) |
| Lives in Willimantic | | 13.9 (33.1) | | -12.4 (21.1) |
| Received disability | | -4.8 (16.7) | | -3.8 (13.8) |
| Currently employed | | -20.3 (11.7) | | -9.5 (19.7) |
| Average estimated monthly income | | 0.0* (0.0) | | 0.0 (0.0) |
| Owns a car | | -6.0 (21.0) | | -8.5 (16.7) |
| Has access to a savings account | | 3.0 (19.5) | | -3.1 (25.8) |
| Food security index | | -10.5 (21.0) | | -10.5 (16.4) |
| Institutional trust index | | 7.1 (8.6) | | 9.4 (8.1) |
| Site fixed effects | Yes | Yes | Yes | Yes |
| Observations | 150 | 130 | 150 | 130 |
| R ² | 13.0 | 22.1 | 4.2 | 8.0 |

Notes: OLS. Standard errors, clustered at session level in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%. Columns (1) and (2) are the observed level of altruism exhibited toward individuals currently experiencing homelessness and columns (3) and (4) are the observed level of altruism exhibited toward individuals not currently experiencing homelessness.

Table 3. Trust to individuals who are and are not experiencing homelessness

| | (1) | (2) | (3) | (4) | (5) | (6) |
|-------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Level of altruism toward partner | 82.5*** (3.1) | 85.0*** (3.5) | 75.4*** (4.1) | 76.7*** (5.0) | 79.5*** (3.7) | 80.5*** (4.2) |
| Currently experiencing homelessness | 12.7 (10.3) | 17.8 (16.2) | 30.6 (18.1) | 52.2** (22.7) | 18.5 (12.2) | 34.7* (17.6) |
| Previously experienced homelessness | -0.6 (9.7) | -2.5 (8.8) | 13.7* (6.5) | 20.0** (7.2) | 3.7 (7.8) | 8.4 (9.5) |
| Risk averse | -4.1 (6.1) | -2.2 (7.7) | 18.7 (11.3) | 16.2 (16.0) | 8.4 (6.9) | 9.2 (7.8) |
| Gender | | -2.7 (7.6) | | 10.9 (14.4) | | 13.7 (9.5) |
| Age | | 0.1 (0.2) | | 0.2 (0.3) | | 0.3 (0.3) |
| White | | -3.3 (7.7) | | 5.9 (12.2) | | -13.1 (12.9) |
| English | | -10.2 (9.6) | | 1.2 (7.0) | | -2.9 (9.2) |
| Married | | 3.5 (10.4) | | 9.2 (14.2) | | 3.3 (10.3) |
| Less than high school | | 1.2 (7.1) | | 20.1 (11.6) | | 11.1 (9.1) |
| Have children | | -6.8 (11.7) | | -2.1 (15.3) | | -10.1 (10.5) |
| Lives in Willimantic | | 4.8 (10.1) | | 32.7*** (8.8) | | 17.6 (12.1) |
| Received disability | | -1.3 (7.3) | | 7.6 (15.1) | | -2.6 (9.1) |
| Currently employed | | -6.2 (6.6) | | 1.2 (11.6) | | -8.4 (9.1) |
| Average estimated monthly income | | 0.0 (0.0) | | 0.0 (0.0) | | 0.0 (0.0) |
| Owns a car | | -1.0 (9.3) | | 3.4 (23.3) | | -4.6 (11.9) |
| Has access to a savings account | | -0.3 (9.1) | | 8.7 (11.7) | | 10.2 (8.8) |
| Food security index | | -3.6 (5.9) | | 3.3 (12.2) | | -2.8 (6.1) |
| Institutional trust index | | -2.6 (4.0) | | 1.8 (7.3) | | -3.8 (4.9) |
| Site fixed effects | Yes | Yes | Yes | Yes | Yes | Yes |
| Session fixed effects | No | No | No | No | Yes | Yes |
| Observations | 150 | 130 | 150 | 130 | 300 | 260 |
| R ² | 82.2 | 84.2 | 61.2 | 60.7 | 75.1 | 77.7 |

Notes: OLS. Standard errors, clustered at session level in parentheses for columns (1)-(4). OLS. Standard errors, clustered at individual level for columns (5) and (6) * significant at 10%; ** significant at 5%; *** significant at 1%. Columns (1) and (2) are the observed level of trust exhibited toward individuals currently experiencing homelessness, columns (3) and (4) are the observed level of trusts exhibited toward individuals not currently experiencing homelessness and columns (5) and (6) are the pooled results from both trust games.

Table 4. Trustworthiness of individuals who are experiencing homelessness

| | (1) | (2) |
|-------------------------------------|----------------|------------------|
| Currently experiencing homelessness | 28.8 (26.8) | 28.1 (37.6) |
| Previously experienced homelessness | 16.1 (26.1) | -4.7 (26.9) |
| Gender | | -31.5 (25.2) |
| Age | | 0.8 (0.9) |
| White | | 12.8 (34.5) |
| English | | 18.0 (34.6) |
| Married | | 47.5 (36.0) |
| Less than high school | | -38.3 (30.1) |
| Have children | | -4.0 (33.6) |
| Lives in Willimantic | | -14.5 (38.8) |
| Received disability | | -42.4* (23.3) |
| Currently employed | | -23.3 (30.7) |
| Average estimated monthly income | | 0.0 (0.0) |
| Owns a car | | -41.0 (31.6) |
| Has access to a savings account | | 52.3 (34.2) |
| Food security index | | -35.4 (24.1) |
| Institutional trust index | | 7.4 (15.0) |
| Site fixed effects | Yes | Yes |
| Session fixed effects | Yes | Yes |
| Amount fixed effects | Yes | Yes |
| Observations | 900 | 780 |
| R ² | 49.6 | 55.1 |

Notes: OLS. Standard errors, clustered at the individual level in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%.

Appendix 1: Photos of recruitment locations



Covenant Soup Kitchen



Access Community Action Agency

Appendix 2: Survey instrument

Start by reading the informed consent document. Do not proceed without respondent's approval.

Thank you for your time in talking with me today. I am going to start by asking you some PERSONAL INFORMATION.

1. What is your gender?
 - a. Male
 - b. Female

2. In what year were you born? If not sure, you can give us an approximate year. _____

3. Are you Hispanic or Latino?
 - a. Hispanic or Latino
 - b. Not Hispanic or Latino

4. What is your race?
 - a. White or Caucasian
 - b. African American
 - c. African American
 - d. Multiple race (2 or more)
 - e. Other: Please specify _____

5. What language do you speak at home?
 - a. English
 - b. Spanish
 - c. Other: Please specify _____

6. Are you married, separated, divorced, widowed or single?
 - a. Single
 - b. Married
 - c. Separated
 - d. Divorced
 - e. Widowed

7. What is your highest level of education?
- a. 8th grade or less
 - b. Some high school
 - c. High school degree or GED
 - d. Some college, no degree
 - e. Associate degree
 - f. Bachelor's degree
 - g. Master's degree
 - h. Ph.D., Law, or Medical degree

8. Do you have any sons and/or daughters?
- a. Yes
 - b. No

9. How many do you have? _____

Now I am going to ask you some information about each of your sons and/or daughters:

10. What is his or hers...?

| Age | Gender | Activity (Student, working in?, unemployed, etc.) |
|-----|--------|---|
| | | |
| | | |
| | | |
| | | |

11. Which of the following best describes your family structure? (*read all options*)
- a. Single person
 - b. Two adults, no children
 - c. Two-parent household
 - d. Single parent—female
 - e. Single parent—male
 - f. Three-generations
 - g. Other: Please specify _____

12. In what town do you currently live?

Windham County

- 1. Ashford
- 2. Brooklyn
- 3. Canterbury
- 4. Chaplin
- 5. Danielson
- 6. Eastford
- 7. Hampton
- 8. Killingly
- 9. Plainfield
- 10. Pomfret
- 11. Putnam
- 12. Scotland
- 13. Sterling
- 14. Thompson
- 15. Windham
- 16. Woodstock

Tolland County

- 17. Andover
- 18. Bolton
- 19. Columbia
- 20. Coventry
- 21. Ellington
- 22. Hebron
- 23. Mansfield
- 24. Somers
- 25. Stafford
- 26. Tolland
- 27. Union
- 28. Vernon
- 29. Willington

I am now going to ask you some information about your HOUSING situation

13. Where do you live most of the week? (*read all options*)

- a. In a house you own
- b. In the house of a family member/friend
- c. In a homeless shelter
- d. In a camping
- e. In the street
- f. Other: _____

14. How long have you stayed in the place you are currently residing?

_____ Years *and/or*

_____ Months

If they answer “in a house” or “In the house of a family member/friend”

15. Do you own or rent the house?

a. Own

b. Rent

c. None of them

If own/ rent

16. How much do you pay a month in mortgage/rent? _____

17. How many bedrooms does the house have? _____

18. Altogether, how many persons including yourself currently live in your household?

Now I am going to ask you information about the persons that lives with you. For each person...

19. What is...?

| His or her relation with you | Age | Gender | Activity (Student, working in?, unemployed, etc.) |
|------------------------------|-----|--------|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

20. Is anyone in your household, including you, disabled?

- a. Yes
- b. No

21. If yes, who? _____

22. Can you please describe the disability? _____

23. In a few words, can you please describe how this disability affects your household's ability to earn income or spend money?

I would like to now talk to you about your EMPLOYMENT SITUATION

24. Do you have a job?

- a. Yes
- b. No

If she/he has a job

25. How many jobs do you have? _____

26. What kind of job/s do you have?

- a. Do you have a permanent job? _____ Since when? _____
- b. Do you have a temporary job? _____ Since when? _____
- c. Do you have a part-time job? _____ Since when? _____
- d. Are you self-employed? _____ Since when? _____

If unemployed:

27. Since when are you unemployed? _____

28. What was the reason you lost your last job? _____

29. Do you have a casual job? That is, a job you do on the side, perhaps not every day.

- a. Yes
- b. No

30. Which kind of job was your last job? (*read out the list*)

- a. Permanent
- b. Temporary
- c. Part-time

I will now ask you about your past WORK EXPERIENCE AND TRAINING. I am going to ask you about your job experience in the last 10 years but just for those jobs that you had for more than 4 months

31. Please tell me about all jobs you've had for the last 10 years where you worked at least 4 months.

| Occupation | What were your tasks there? | What year did you start that job? | What year did you end that job? | What was the company and where it was located (town or city) | Why did you leave this job? |
|------------|-----------------------------|-----------------------------------|---------------------------------|--|-----------------------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

32. Have you attended any employment training courses in the past?

- a. Yes
- b. No

33. If yes, what did you learn from these trainings?

Now I am going to ask you about your Spouse/partner. (if no partner, skip to #XX)

34. Does she/he have a job?
- a. Yes
 - b. No

If employed

35. How many jobs does she/he have? _____
36. What kind of job/s does she/he have?
- a. Does she/he have a permanent job? _____ Since when? _____
 - b. Does she/he have a temporary job? _____ Since when? _____
 - c. Does she/he have a part-time job? _____ Since when? _____
 - d. Is she/he self-employed? _____ Since when? _____

If unemployed

37. Since when is she/he unemployed? _____
38. Does she/he have a casual job? _____
39. Which kind of job was her/his last job?
- a. Permanent
 - b. Temporary
 - c. Part-time

I am now going to ask you about your children over 16 years old that have job or are unemployed (Q- 10)

| Information | Child 1 | Child 2 | Child 3 | Child 4 |
|--|----------------|----------------|----------------|----------------|
| If working | | | | |
| 40. How many jobs does she/he have? | | | | |
| 41. What kind of job/s does she/he have? | | | | |
| ○ permanent | | | | |
| ○ temporary job | | | | |
| ○ part-time | | | | |
| ○ self-employed | | | | |
| If unemployed | | | | |
| 42. Since when is she/he unemployed? | | | | |
| 43. Does she/he have a casual job? | | | | |

I am now going to ask you about your FINANCIAL SITUATION. Please remember that this information is confidential and will not be shared with anyone, including Access.

44. Thinking about the last month, what are some of the ways **you** made money?

- a. Wage
- b. Unemployment benefits
- c. Money from assistance programs
- d. Cash transfers
- e. Other _____

45. In the last week, how much money did you yourself make? That is, what was your income from all sources? This includes wage labor, money from assistance programs, cash income, etc _____

46. In the last month, how much money did you yourself make? That is, what was your income from all sources? This includes wage labor, money from assistance programs, cash income, etc.? _____

47. Do you yourself receive any of the following assistance programs?
- a. SNAP
 - b. WIC
 - c. Health insurance
 - d. Housing assistance
 - e. Other _____

I would now like to ask the same questions, but about people in your household. Sometimes it is hard to be sure about the activities of other people, but I ask you to try and give us your best guess.

48. Thinking about the last month, what are some of the ways people in your household other than yourself made money?
- a. Wage
 - b. Unemployment benefits
 - c. Money from assistance programs
 - d. Cash transfers
 - e. Other _____

49. In the last week, how much money did other people in your household, not including yourself, make? That is, what was your income from all sources? This includes wage labor, money from assistance programs, cash income, etc.

50. In the last month, how much money did other people in your household, not including yourself, make? That is, what was your income from all sources? This includes wage labor, money from assistance programs, cash income, etc.

51. Does anyone other than yourself receive any of the following assistance programs?
- a. SNAP
 - b. WIC
 - c. Health insurance
 - d. Other _____

52. Thinking about everyone in your household, including yourself, can you give us an estimate of the total income of everyone for the last year?

53. If you are unsure, can you tell us a range?

- a. \$0-\$6,000
- b. \$6,001-\$12,000
- c. \$12,001-\$16,000
- d. \$16,001-\$20,000
- e. \$20,001-\$24,000
- f. \$24,001-\$28,000
- g. \$28,001-\$32,000
- h. \$32,001-\$36,000
- i. \$36,001-\$40,000
- j. \$40,001-\$45,000
- k. \$45,001-\$50,000
- l. \$50,001-\$55,000
- m. \$55,001-\$60,000
- n. \$60,001-\$65,000
- o. \$65,001-\$70,000
- p. \$70,001-\$75,000
- q. Over \$75,000

I will now ask you about any small enterprises you may be running

54. Just to be clear, do operate any kind of small business? That is, do you yourself do any activities to earn some small income? This could include selling items you have made, babysitting, etc.

- a. Yes
- b. No

55. If yes, in the last month, how much money did you make from this activity?

56. Does anyone in your household run such a business?

- a. Yes
- b. No

57. In the last month, how much money did they make from this activity?

58. Is this amount of money included in the previous estimates of your monthly and yearly income?

- a. Yes
- b. No

I am now going to ask you some questions about transportation.

59. When going from place to place locally, what types of transportation do you regularly use? (**PLEASE CHECK ALL THAT APPLY**)

- a. Walking
- b. Bicycle
- c. Motorcycle
- d. My own car
- e. Borrows/shares a car
- f. Public transportation

60. Which of the following is your PRIMARY type of transportation? (**PLEASE CHECK ONLY ONE**)

- a. Walking
- b. Bicycle
- c. Motorcycle
- d. My own car
- e. Borrows/shares a car
- f. Public transportation

61. Do you own a car?

- a. Yes
- b. No

62. How do you pay for this car?

- a. I own it
- b. I borrow it
- c. I am leasing or renting it

63. How much do you pay a month for the vehicle? _____

64. In the last year, how many times has the vehicle broken down or needed repairs?

65. When was the last time that you took a loan from a payday lender or any other short-term money lender?

66. How much was it for? _____

67. How soon did you pay it off? _____

68. What did you pay each period (month/week)? _____

I am now going to ask you about any SAVINGS you might have

69. Do you have savings?

- a. Yes
- b. No

70. If yes, how do you keep your savings?

- 1. In a bank
- 2. At home
- 3. With a friend or family
- 4. Other

71. Do you or someone in your household have a bank account?

- a. Yes
- b. No

72. Where does the money you have in savings normally come from? _____

73. What do you usually use your savings for?

- a. In the case you don't have job
- b. To deal with health emergencies
- c. Extra expenses like clothes
- d. For your children to buy clothes, school supplies
- e. Other: _____

If you don't have any savings,

74. What do you do or would do if a month or more you don't have job?

75. How do you deal with health emergencies?

76. How do you deal with extra expenses like buying clothes?

77. If you have children, how do you deal with extra expenses like buying clothes, buying school supplies, etc.?

I am now going to ask you about your households FOOD SECURITY. How often in the last MONTH have any of the following happened to you (please answer often, sometimes or never?)

78. The food that (I/we) bought just didn't last, and (I/we) didn't have money to get more.

- a. Often
- b. Sometimes
- c. Never

79. Did (you/you or other adults in your household) ever cut the size of your meals or skip meals because there wasn't enough money for food?

- a. Often
- b. Sometimes
- c. Never

80. Did you ever eat less than you felt you should because there wasn't enough money for food?

- a. Often
- b. Sometimes
- c. Never

81. Were you ever hungry but didn't eat because you couldn't afford enough food?

- a. Often
- b. Sometimes
- c. Never

82. In the last WEEK, can you estimate how much fruits and vegetables you consumed? You can answer with the amount of money you spent on fruits and vegetables, or, if you don't know that or it does not apply, how many meals in the last 7 days you had that included fruits and vegetables.

We are almost done. I now want to ask you about any EXTERNAL AID you might be receiving or interested in receiving.

89. Have you applied for any programs from the Department of Social Services?

- a. Yes
- b. No

90. Which? _____

91. If not, why didn't you apply? _____

92. Did you receive help from any program?

- a. Yes
- b. No

93. Which? _____

94. Currently, from those programs that you applied which one are you receiving?

Our last questions are very sensitive. Please remember that you do not have to answer them if you do not want to. Also recall though that we will not share this information with anyone.

95. Would you say that in your life you have had a serious problem with drugs or alcohol?

- a. Yes
- b. No

96. Do you believe you currently have a problem with drugs or alcohol?

- a. Yes
- b. No

97. Have you ever lost a job due to drugs or alcohol?

- a. Yes
- b. No

98. If yes, has this happened in the last five years?

- a. Yes
- b. No

99. Have you ever been the victim of domestic violence?

- a. Yes
- b. No

100. Have you ever been evicted from a home or apartment? By eviction, I mean have you ever been asked, forced, or paid to move out of a house or apartment when you did not want to leave?

- a. Yes
- b. No

101. Has this happened in the last 5 years?
- a. Yes
 - b. No
102. Have you ever had a large medical bill that you struggled to pay?
- a. Yes
 - b. No
103. Has this happened in the last 5 years?
- a. Yes
 - b. No
104. How much was it for?

Our very last question is about how you feel about your community. People feel different ways about the government and police. Can you please tell us whether you trust the government or police? I will ask this on a four-point scale.

105. Do you feel that you can trust the government a lot, somewhat, not much, or not at all?
- a. A lot
 - b. Somewhat
 - c. Not much
 - d. Not at all
106. Do you feel that you can trust the police a lot, somewhat, not much, or not at all?
- a. A lot
 - b. Somewhat
 - c. Not much
 - d. Not at all