Online Appendix for "The Economic Consequences of Being Denied an Abortion"

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This appendix provides further details and additional results to supplement those presented in the main text. Details on match rates by participant age and differential match rates by study group are reported in Figures A.1 and A.2. Analytic sample inclusion criteria are found in Figure A.3; each column represents a step in the sample inclusion criteria process and shows the number of observations that meet this and all previous inclusion criteria. Plots of the summary index components are reported in Figures A.4 and A.5. These plots are analogous to those presented in Figure 2 in the main text, but for component outcomes. Table A.2 further breaks down the components of public records, while Table A.4 shows changes in the distribution of collections and amount past due. Table A.3 shows collection amounts by type of collection.

Tables A.5 - A.8 present results from alternative sample definitions and specifications described in Section III and reported in Section IV.A. Section A provides additional details on the reweighting procedure described in Section 3 and additional analyses assessing the robustness of our results to changes in this procedure (with results in Figure A.18).

Tables A.9-A.15 and Figures A.10-A.17 present results from additional analyses described in Section V. Table A.9 runs the main analysis by state groups defined using the generosity of state welfare programs. Tables A.10-A.13 and Figures A.10-A.14 show the results for the regression discontinuity analysis. Figure A.10 shows the change in the fraction of women turned away at each estimated clinic cutoff. Figures A.11-A.13 and Table A.10 present the results of the RD analysis, while results for a "donut" RD that drops women with gestational ages equal to or within one day of the cutoff are in Table A.11. Figure A.14 and Table A.12 report checks for discontinuities across the gestational age cutoff for women who responded to the baseline survey, while Table A.13 adds control for baseline characteristics. More details on our estimation of the clinic-specific gestational age cutoffs are below in Section B. Tables A.14-A.15 and Figures A.15- A.15 show the results from analyses exploring mechanisms in the Turnaway survey data. Finally, Figure A.17 shows the results for the analysis that compares outcomes for subsequent births of the Near Limit group to the Turnaway births.

A. Re-Weighting Approaches

In our main analyses, we present results from a specification that re-weights the Near Limit group to better resemble the Turnaway group in the pre-birth period. The Oaxaca-Blinder (OB) weights are constructed following **?**. For re-weighting variables, we use the change in the delinquency index, credit access index, and borrowing index between periods -3 and -1. If this variable is missing (e.g. due to a missing value in period -3 or -1), we code the change as zero, but also include indicator variables that the variable is missing in the re-weighting process. This procedure produces weights for the Near Limit group; the Turnaway group receives weights of 1. Furthermore, the weights are constructed such that values of the included variables are equal across the Turnaway and Near Limit groups.

To conduct inference, we use a clustered bootstrap that re-samples our data at the individual level, selecting all yearly observations for each individual with replacement. We then re-estimate both the OB weights and the coefficients. By re-estimating the weights with each bootstrap draw, we incorporate any uncertainty due to estimating the weights into our inference. Once we have re-estimated 1,000 coefficients using this procedure, we take the standard deviation of these estimated coefficients as our standard error, following **?**.

We conduct a series of robustness checks to verify that our results are not overly sensitive to the variables we include in the weighting procedure or the exact method used to estimate the weights. The results of these checks are reported in Figure A.18. The first two estimates show the coefficient and 95% confidence intervals for our unweighted baseline results (purple) and our primary reweighted specification which we report in the main text (yellow). The next estimate uses the same procedure but adds an indicator for having a mortgage in the pre-birth period to the variables used to estimate the weights (red). This may be desirable if different rates of having a mortgage capture differential exposure to the Great Recession. We find similarly-sized effects when this variable is included, and continue to find statistically significant impacts of an abortion denial on the delinquency index, consistent with our main results. The next estimate (aquamarine) adds several demographic measures included in the baseline survey to the weighting procedure: the respondent's age at the time of birth, race (Black, white, Latina or other), an indicator that the woman had a high school degree or less, an indicator that the woman is married, whether the woman is employed full time, part time, or not at all, and whether the woman received WIC, TANF, or Food Stamps at the time of the initial survey. When we include these variables, we cannot estimate weights for women who did not complete the baseline survey; so, we assign Near Limit non-respondents the average weight among the Near Limit group, while Turnaway non-respondents continue to get a weight of 1. We find very similar effects under this procedure.

Finally, we use the same sets of variables but conduct the re-weighting using an inverse propensity score method rather than the OB weights. To implement this method, we first estimate a logit model using baseline covariates, where

the dependent variable is whether the woman is in the Turnaway group. From this model, we obtain predicted probabilities $\hat{p}$. We then assign weights of $\frac{\hat{p}}{1-\hat{p}}$ to the Near Limit group, with the Turnaway group again receiving a weight of 1. To construct confidence intervals, we use a clustered bootstrap procedure implemented in a similar fashion as described above. The results of this analysis are presented in Figure A.18. The estimate using just the change in the indices to weight is presented in orange, while the version that uses only survey respondents to construct the weights is given in blue. We again find similar estimates using this procedure as in our baseline model.

B. Estimation of Clinic-Specific Gestational Age Cutoffs

Over the period of the Turnaway Study, several clinics changed their policies regarding the latest gestational age at which they would provide an abortion. These policy changes were not recorded. Furthermore, clinic policies could change on a day-to-day basis depending on the availability of providers. In order to estimate an RD model using gestational age, we must first estimate the most likely gestational age at each clinic. To do this, we implement a simple RD model for each site that estimates the probability that a woman was turned away at different gestation week cutoffs. Our candidate cutoffs include the earliest cutoff at which we observe a woman being turned away (which may be a fraction of gestational weeks–e.g., 16 weeks and 5 days) and all possible cutoffs at round numbers of weeks (i.e. not fractions of weeks) within the entire distribution of gestational ages of women turned away from that given clinic. We estimate a linear RD model that identifies the change in the likelihood of being turned away among all participants in the Near Limit and Turnaway groups at the clinic at each of these cutoffs with an indicator variable for women with pregnancies of gestational age at or above the cutoff. It includes a running variable measuring distance in gestational age from the cutoff and we allow the slope to vary before and after the cutoff. This model is estimated separately for each clinic and for all possible cutoffs. We select the clinic-specific cutoff using the largest t-statistic associated with this indicator variable across all candidate cutoffs. Note that only one cutoff is chosen per clinic, the cutoff that performs best (i.e. generates the largest t-statistic) at predicting Turnaway status.

C. Additional "RD-DD" Analysis

In addition to our main RD analysis, we also estimate an alternative "RD-DD" specification that differences the discontinuity observed at the gestational age cutoff before and after the birth year in the linear parametric model. To do this,

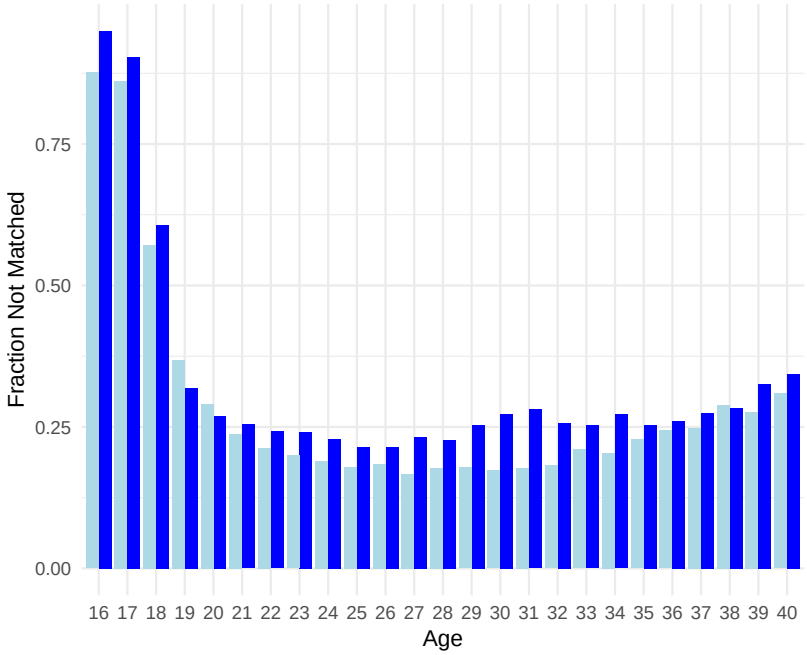
we pool all years, including those prior to the birth, and estimate:

$$
\begin{aligned}
(1) \quad Y_{ict} =& \beta_{RD,DD} 1(g_{ic} \geq 0) \times Post_t + \beta_1 1(g_{ic} \geq 0) + \beta_2 g_{ic} + \beta_3 1(g_{ic} \geq 0) \times g_{ic} + \\
& \beta_4 Post_t \times g_{ic} + \beta_5 Post_t \times 1(g_{ic} \geq 0) \times g_{ic} + \epsilon_{ict}.
\end{aligned}
$$

Here, the coefficient $\beta_{RD,DD}$ provides the difference in the discontinuity estimated before the birth year ($Post_t = 0$), and in the year of the birth and later ($Post_t = 1$). In this way, the analysis uses pre-period data to control for any pre-existing differences in outcomes at the cutoff. As in all RD models, we cluster the standard errors at the individual level.

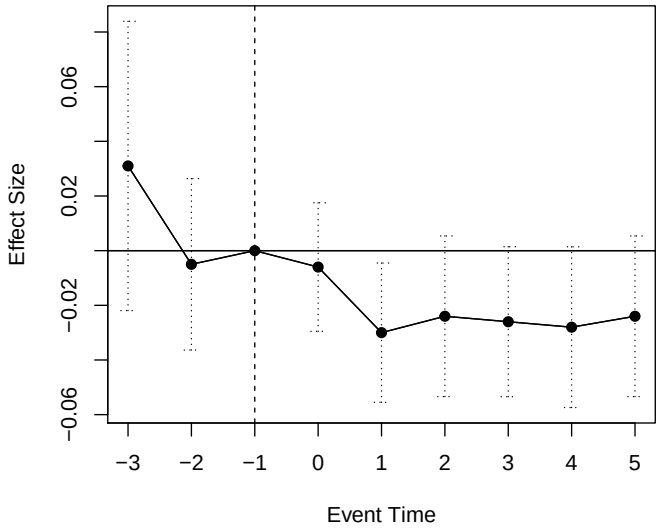
We present estimates for the RD-DD model in the last row of Table A.10. This model estimates the difference in the parametric linear RD estimate before and after the birth year. Estimates generated from this model are consistent with the previous event study and RD results: we find large and statistically significant increases in financial distress associated with abortion denial but little evidence of change in the credit access index.

Figure A.1. : Fraction Not Matched by Age for Near Limit (Light Blue) and Turnaway Group (Dark Blue)



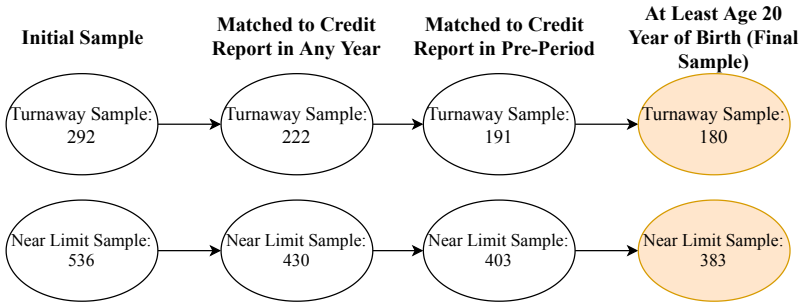
Note: This bar chart shows the fraction of the Near Limit (light blue) and Turnaway Group (dark blue) who are not matched to the credit report data based on age at the birth year.

Figure A.2. : Changes in Probability of Not Matching to Credit Reporting Agency Data by Event Year



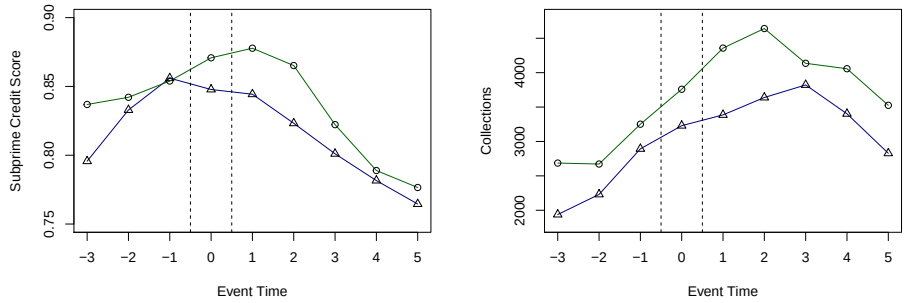
Note: This event study figures shows estimates of Equation (1) where the dependent variable equals 1 if the woman did not match to the credit reporting data in that year. Note that this estimation includes those with no pre-period match to the credit reporting data.

Figure A.3. : Sample Size by Inclusion Criteria



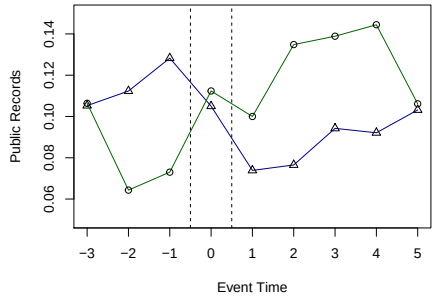
Note: This flow chart demonstrates how sample sizes change for each sample inclusion criteria for the Turnaway (top) and Near Limit (bottom) groups.

Figure A.4. : Financial Distress Component Outcomes Relative to Event Time, for the Turnaway Group (Green) and Near Limit Group (Blue)

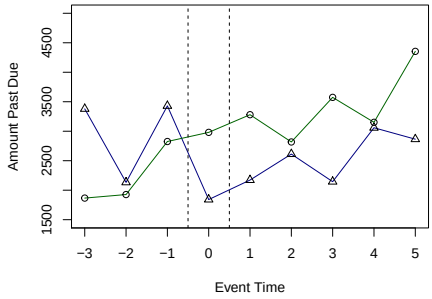


(a) Subprime

(b) Collections



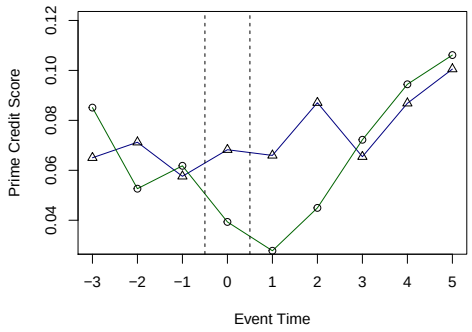
(c) Public Records



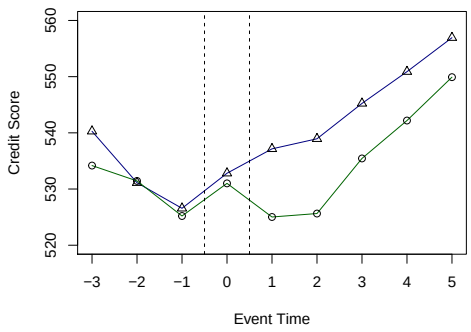
(d) Past Due

Note: This figure plots average outcomes relative to event time for the Turnaway group (green with circle points) and the Near Limit group (blue with triangle points).

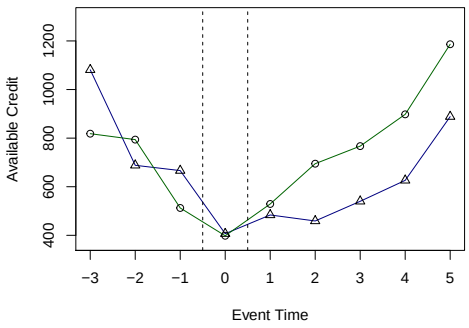
Figure A.5. : Access Component Outcomes Relative to Event Time, for the Turnaway Group (Green) and Near Limit Group (Blue)



(a) Prime Credit Score



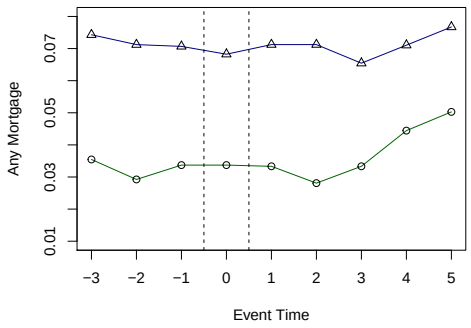
(b) Credit Score



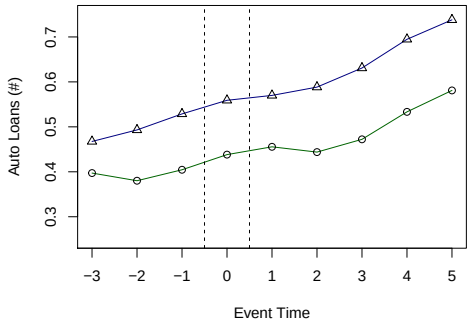
(c) Credit Card Credit Available

Note: This figure plots average outcomes relative to event time for the Turnaway group (green with circle points) and the Near Limit group (blue with triangle points).

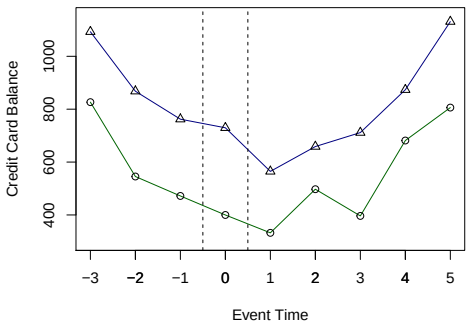
Figure A.6. : Borrowing Component Outcomes Relative to Event Time, for the Turnaway Group (Green) and Near Limit Group (Blue)



(a) Mortgage



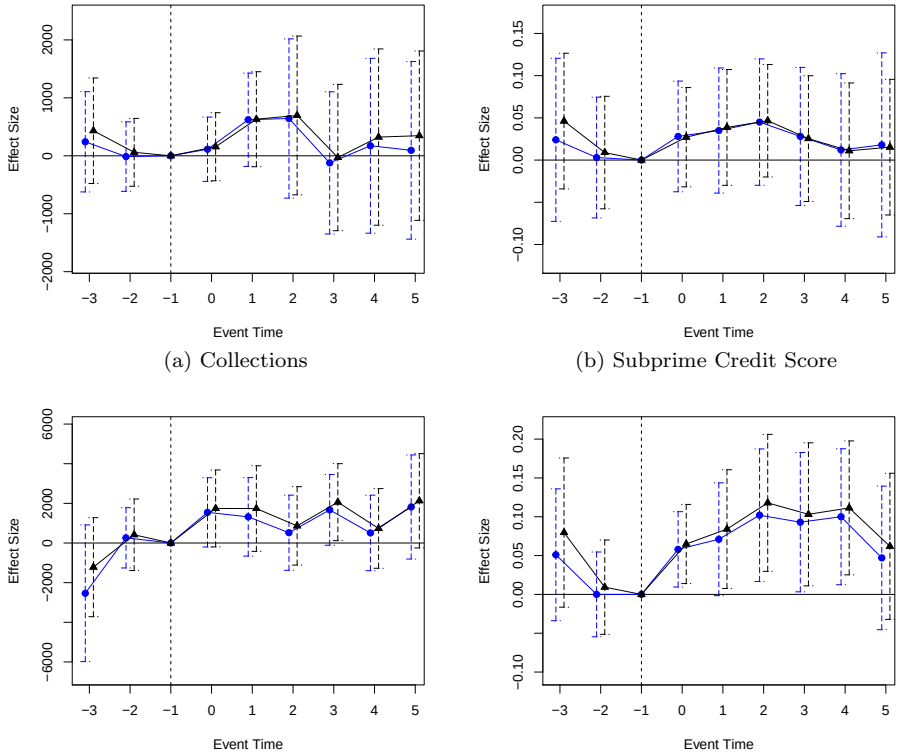
(b) Automobile Loans



(c) Credit Card Balance

Note: This figure plots average outcomes relative to event time for the Turnaway group (green with circle points) and the Near Limit group (blue with triangle points).

Figure A.7. : Event Study Coefficients Financial Distress Component Measures: Unweighted (Black) and Reweighted (Blue)



(a) Collections

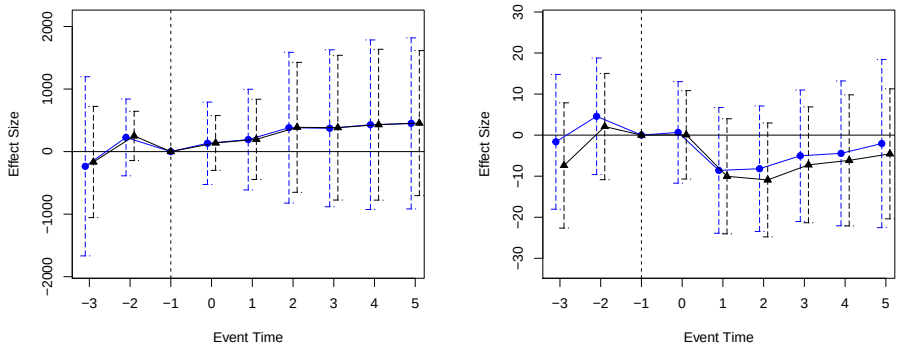
(b) Subprime Credit Score

(c) Amount Past Due

(d) Public Records

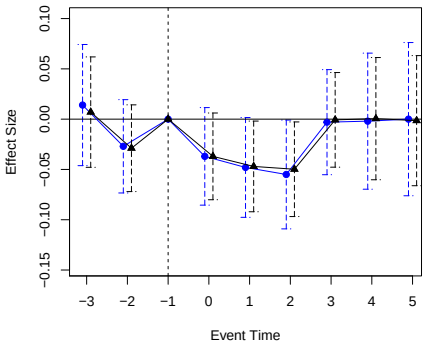
Note: These figures report coefficients from the estimation of Equation (1) for the specified outcome. The coefficients represent the change in the outcome for Turnaway group members relative to Near Limit group members in the three years before and six years after the time of birth or counterfactual birth, as compared to the year immediately prior to this event. See text for more information.

Figure A.8. : Event Study Coefficients Access Component Measures: Unweighted (Black) and Reweighted (Blue)



(a) Credit Available

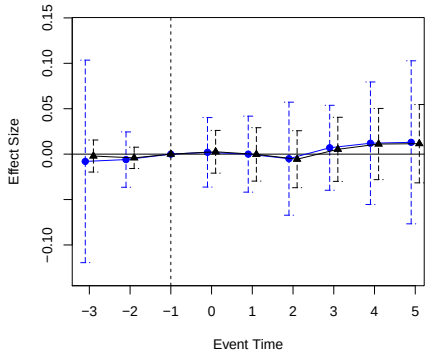
(b) Credit Score



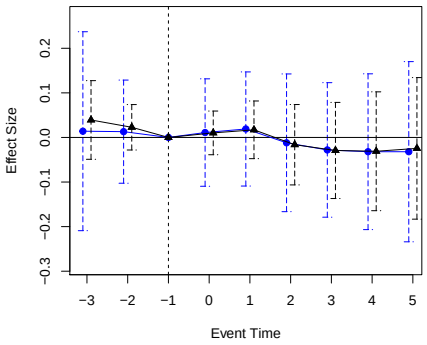
(c) Prime Credit Score

Note: These figures report coefficients from the estimation of Equation (1) for the specified outcome. The coefficients represent the change in the outcome for Turnaway group members relative to Near Limit group members in the three years before and six years after the time of birth or counterfactual birth, as compared to the year immediately prior to this event. See text for more information.

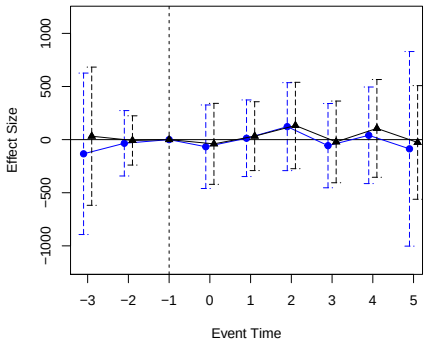
Figure A.9. : Event Study Coefficients Borrowing Component Measures: Unweighted (Black) and Reweighted (Blue)



(a) Any Mortgage



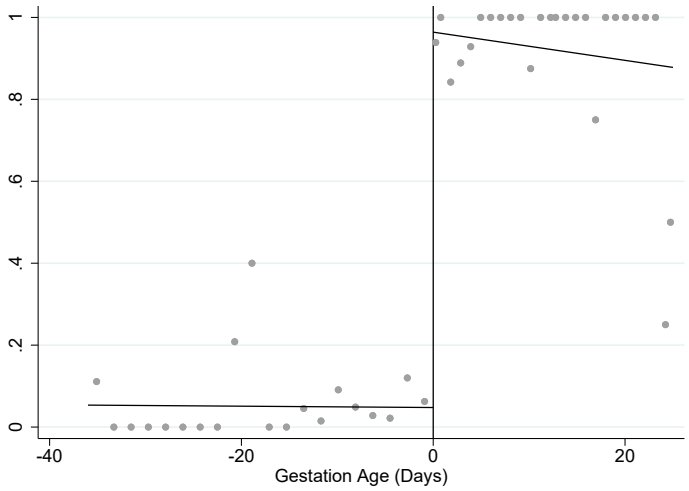
(b) Auto Loans (#)



(c) Credit card balance

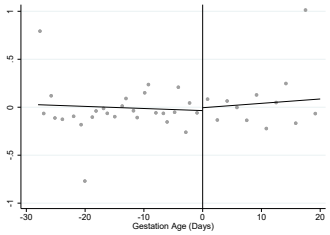
Note: These figures report coefficients from the estimation of Equation (1) for the specified outcome. The coefficients represent the change in the outcome for Turnaway group members relative to Near Limit group members in the three years before and six years after the time of birth or counterfactual birth, as compared to the year immediately prior to this event. See text for more information.

Figure A.10. : Change in Fraction Turned Away Relative to Estimated Clinic Cutoff

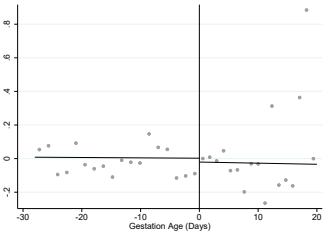


Note: This figure shows the fraction of women who were turned away at each day relative to the estimated clinic-specific cutoff. Points represent means of the gestation age-specific denial rate. The lines are fitted values from a regression that includes a linear trend in gestational age and a dummy for gestation ages greater than or equal to the cutoff age.

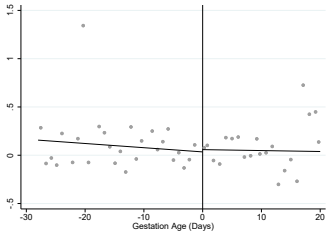
Figure A.11. : RDD Graphs By Event Time, Outcome: Financial Distress Index



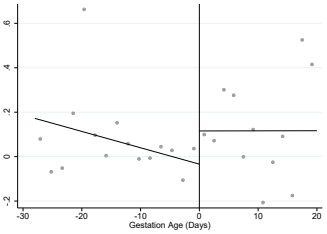
(a) Event time= -3



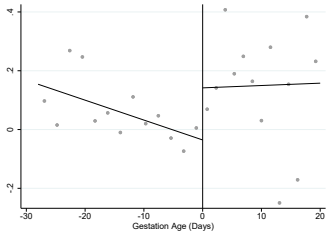
(b) Event time= -2



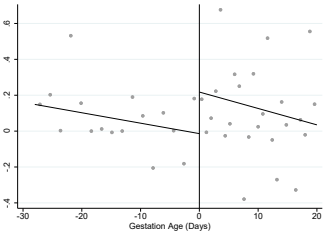
(c) Event time= -1



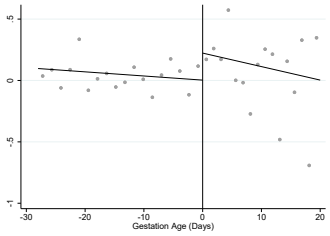
(d) Event time= 0 (Year of Birth)



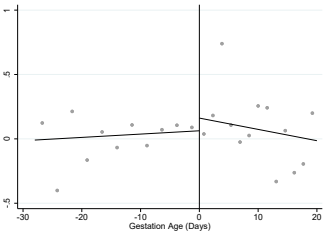
(e) Event time=1



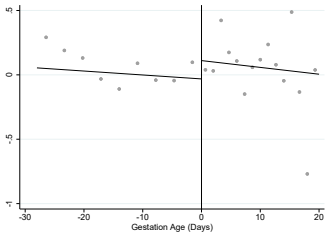
(f) Event time=2



(g) Event time=3



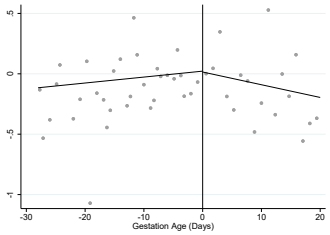
(h) Event time=4



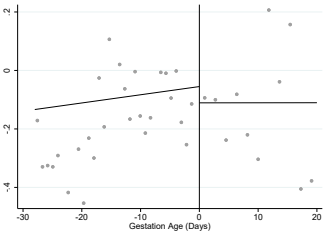
(i) Event time=5

Note: For each outcome, points represent means for each gestation age relative to the cutoff. The lines are fitted values from a regression that includes a linear trend in gestational age and a dummy for gestation ages greater than or equal to the cutoff age.

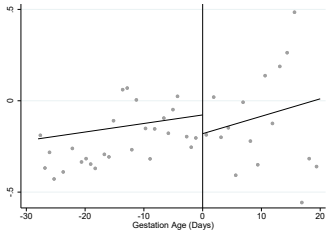
Figure A.12. : RDD Graphs By Event Time, Outcome: Credit Access Index



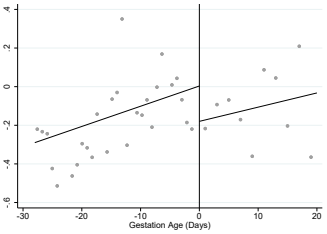
(a) Event time= -3



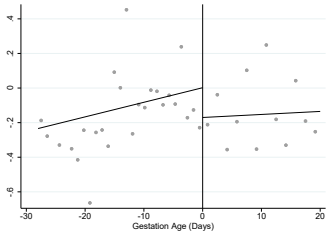
(b) Event time= -2



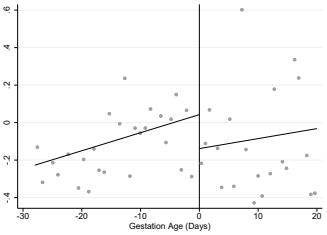
(c) Event time= -1



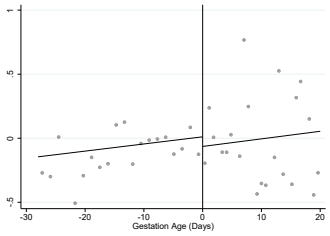
(d) Event time= 0 (Year of Birth)



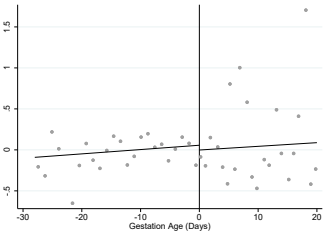
(e) Event time=1



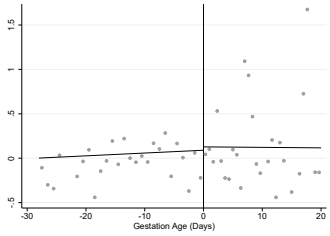
(f) Event time=2



(g) Event time=3



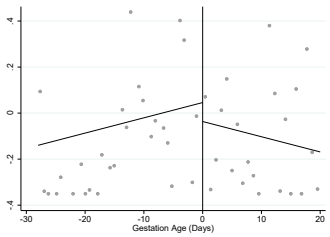
(h) Event time=4



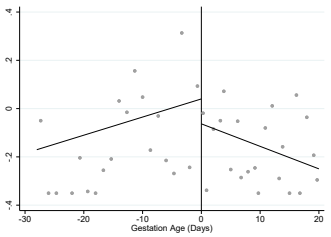
(i) Event time=5

Note: For each outcome, points represent means for each gestation age relative to the cutoff. The lines are fitted values from a regression that includes a linear trend in gestational age and a dummy for gestation ages greater than or equal to the cutoff age.

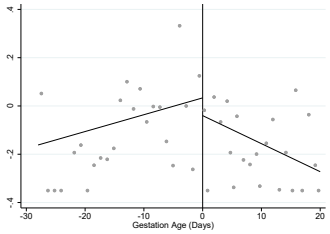
Figure A.13. : RDD Graphs By Event Time, Outcome: Borrowing Index



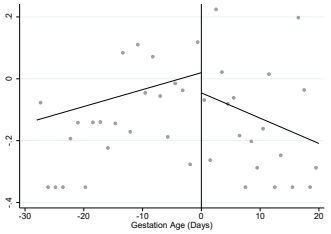
(a) Event time= -3



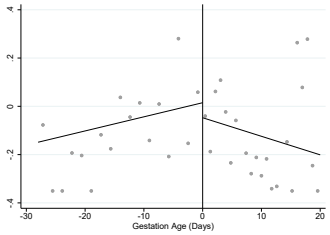
(b) Event time= -2



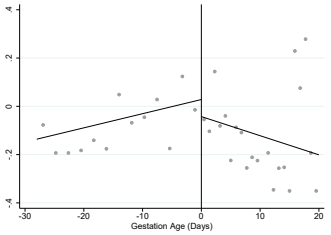
(c) Event time= -1



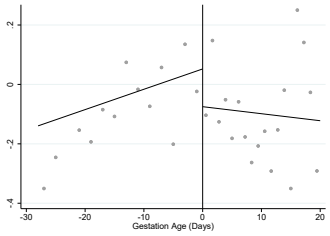
(d) Event time= 0 (Year of Birth)



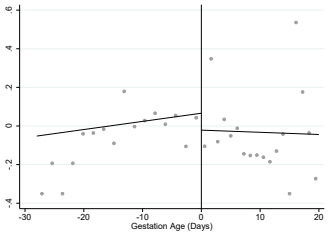
(e) Event time=1



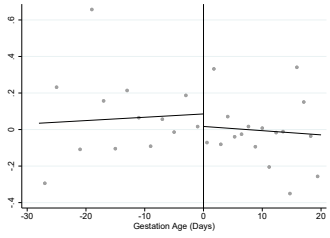
(f) Event time=2



(g) Event time=3



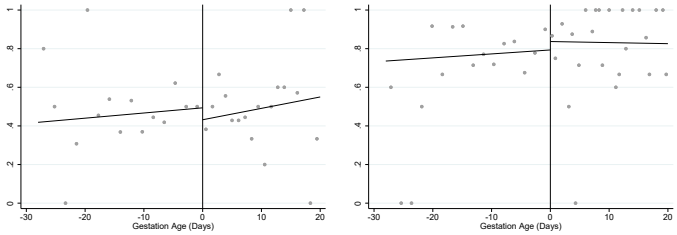
(h) Event time=4



(i) Event time=5

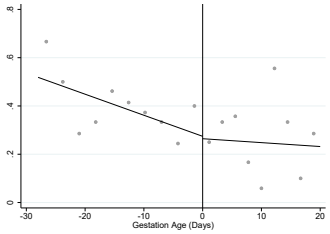
Note: For each outcome, points represent means for each gestation age relative to the cutoff. The lines are fitted values from a regression that includes a linear trend in gestational age and a dummy for gestation ages greater than or equal to the cutoff age.

Figure A.14. : RDD Graphs for Characteristics at Baseline Survey

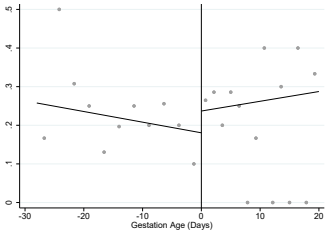


(a) High School Education or Less

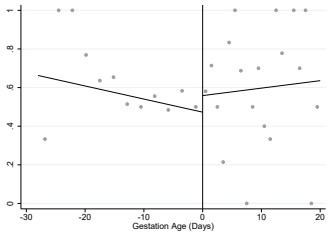
(b) Unmarried



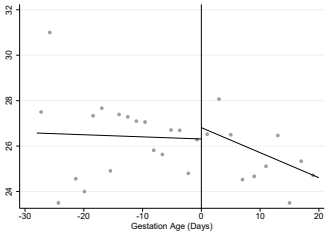
(c) Full Time Employed



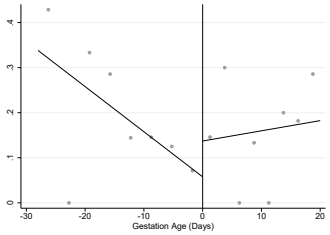
(d) Part Time Employed



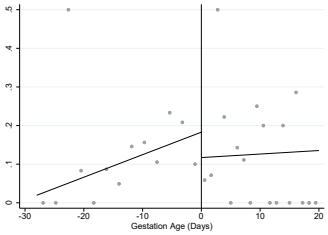
(e) Enough Money



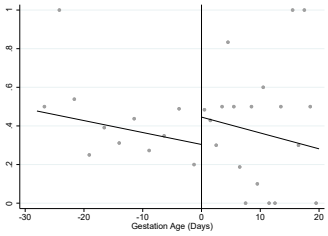
(f) Age at Birth or Counterfactual Birth



(g) Received WIC



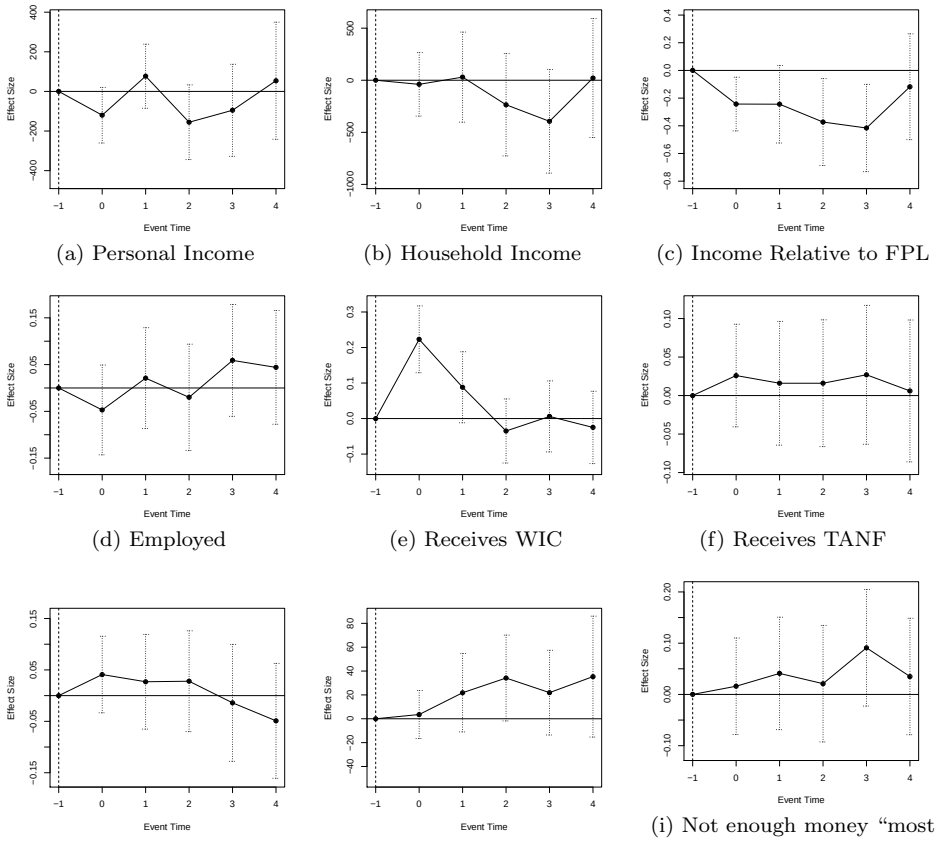
(h) Received TANF



(i) Received Food Stamps

Note: For each characteristics, points represent means for each gestation age relative to the cutoff. The lines are fitted values from a regression that includes a linear trend in gestational age and a dummy for gestation ages greater than or equal to the cutoff age.

Figure A.15. : Exploring Mechanisms with Survey Data: Economic Outcomes



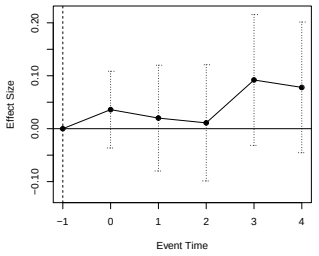
(a) Personal Income (b) Household Income (c) Income Relative to FPL

(d) Employed (e) Receives WIC (f) Receives TANF

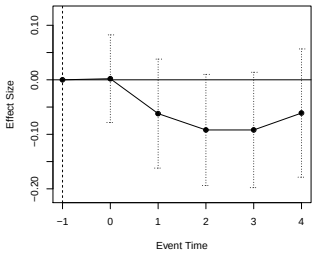
(g) Receives Food Stamps (h) Child support (i) Not enough money "most of the time" or more

Note: These figures report coefficients from a variant of Equation (1) estimated with available data for the specified outcome. The coefficients represent the change in the outcome for Turnaway group members relative to Near Limit group members in the one year before and five years after the time of birth or counterfactual birth, as compared to the year immediately prior to this event. See text for more information.

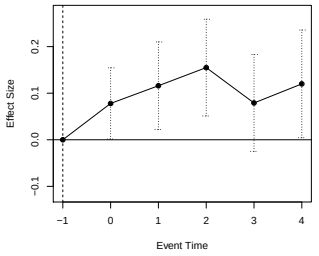
Figure A.16. : Exploring Mechanisms with Survey Data: Living Situation



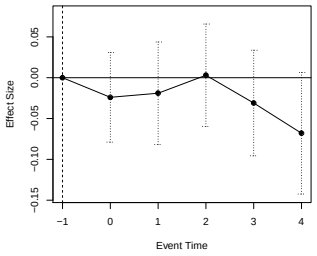
(a) Living with Male Partner



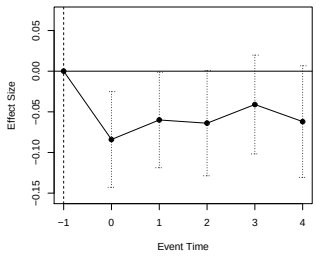
(b) Living with Adult Family



(c) Living Alone with Child/Children



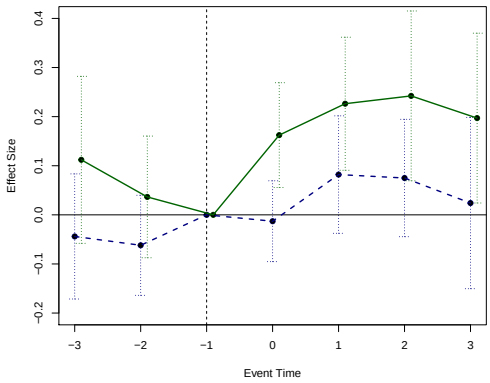
(d) Living Alone



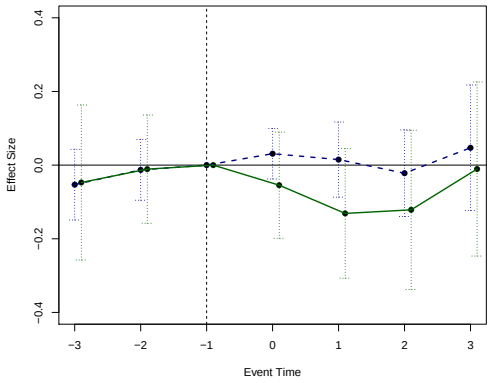
(e) Living with (Non-Family) Roommates

Note: These figures report coefficients from a variant of Equation (1) estimated with available data for the specified outcome. The coefficients represent the change in the outcome for Turnaway group members relative to Near Limit group members in the one year before and five years after the time of birth or counterfactual birth, as compared to the year immediately prior to this event. See text for more information.

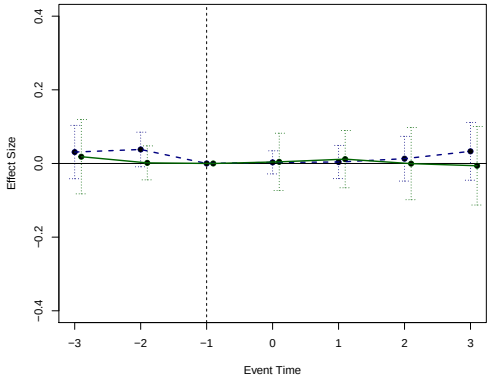
Figure A.17. : Effect of Turnaway Births (Green) relative to Near Limit Subsequent Births (Blue)



(a) Financial Distress Index



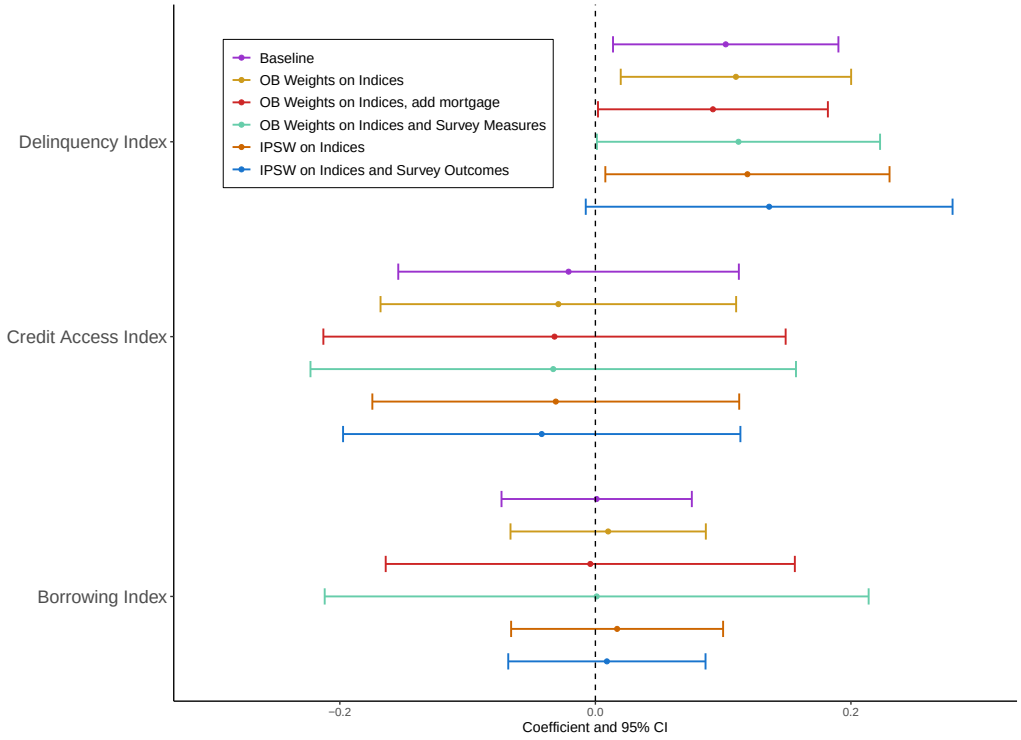
(b) Credit Access Index



(c) Borrowing Index

Note: These figures show estimates of coefficients β_y (from Equations (1) and (4)) among the Turnaway group (in solid green) and the Near Limit group who gave birth following their abortion (in dashed blue). Coefficients for the Turnaway group are scaled by the fraction of women in this group who gave birth (68%). 95 percent confidence intervals are also plotted.

Figure A.18. : Robustness to Alternative Re-Weighting Approaches



Note: This figure displays difference-in-differences coefficients and 95% confidence intervals for specifications using alternative approaches to re-weighting the Near Limit group. See text for more information.

Table A.1—: Initial Survey Measures Across Matched/Unmatched (Survey Respondents Only)

Outcome	Near Limit			Turnaway		
	Matched	Unmatched	Diff. (Std. Err)	Matched	Unmatched	Diff. (Std. Err)
HS Education or Less	0.480	0.614	-0.134 (0.064)**	0.453	0.700	-0.247 (0.084)***
Married	0.081	0.114	0.033 (0.041)	0.093 (0.292)	0.175 (0.385)	0.082 (0.064)
Full Time Employed	0.357	0.257	0.100 (0.059)*	0.267	0.275	-0.008 (0.080)
Part Time Employed	0.219	0.157	0.062 (0.049)	0.233	0.050	0.183 (0.049)***
Enough Money	0.553	0.514	0.038 (0.066)	0.570	0.450	0.120 (0.089)
In Poverty	0.555	0.620	-0.065 (0.075)	0.529	0.774	-0.245 (0.091)***
Age at Survey	25.6	26.7	-1.1 (0.8)	24.8	27.2	-2.4 (1.0)**
Received WIC	0.153	0.143	0.010 (0.046)	0.160	0.225	-0.065 (0.073)
Received TANF	0.117	0.129	-0.011 (0.044)	0.127	0.200	-0.073 (0.069)
Received Food Stamps	0.345	0.257	0.088 (0.059)	0.400	0.575	-0.175 (0.088)**
Black	0.303	0.200	-0.103 (0.054)*	0.267	0.300	0.033 (0.081)
White	0.357	0.386	0.028 (0.064)	0.420	0.275	-0.145 (0.082)*
Latina	0.192	0.243	0.051 (0.056)	0.187	0.275	0.088 (0.078)
Other Race	0.147	0.171	0.024 (0.049)	0.127	0.150	0.023 (0.063)
# Individuals	333	70		150	40	

Note: This table presents means for outcome variables observed in the initial survey of the Turnaway Study for both those matched and not matched to the credit records. These statistics are drawn from the complete Turnaway Study sample, including those younger than age 20 at the year of the birth. Asterisks indicate statistically significant differences between the matched and unmatched sample within each group: *** p¡0.01, ** p¡0.05, * p¡0.1.

Table A.2—: Analysis by Type of Public Record

	Tax Liens	Bankruptcies	Judgements
Post × Turnaway	0.025 (0.010)**	0.008 (0.011)	0.038 (0.024)
Pre-Period Turnaway Mean:	0.007	0.018	0.069
N:	4,914		

Notes: Analyses use 2006-2016 Experian credit report files for Turnaway and Near Limit sample of women age 20 and older in the year of the birth or counterfactual birth. Sample is restricted to women who had a credit report record prior to the birth or counterfactual birth. All regression models include individual fixed effects and an indicator that event time$\geq$ 0. Robust standard errors are clustered by individual. Significance levels: *=10%, **=5%, ***=1%.

Table A.3—: Collection Amounts by Types of Collection (only available in "post" period)

	Turnaway	Near Limit	P-value of Difference
Medical collections	\$1733.99	\$1262.44	0.176
Retail collections	\$242.37	\$211.32	0.543
Utility collections	\$491.05	\$434.99	0.360
Banking or financial collections	\$303.02	\$344.22	0.743

Notes: Table presents mean collection balances by type of collection for the years 2011 forward. Previous years are unavailable. Third column denotes p-value associated with the difference in means across the Turnaway and Near Limit groups.

Table A.4—: Effect of an Abortion Denial on Distribution of Collections and Amount Past Due

Collections:	# Collections	$0	$1 - $732	$733-$2994	$2995-$19648
		Quartile 1	Quartile 2	Quartile 3	Quartile 4
Post × Turnaway	0.606	-0.082**	0.025	0.001	0.056
	(0.559)	(0.033)	(0.029)	(0.035)	(0.036)
N	4,914	4,914	4,914	4,914	
Past Due:	# Trades Past Due	$0	$1 - $160	$161-$1311	$1312-$41044
		Quartile 1	Quartile 2	Quartile 3	Quartile 4
Post × Turnaway	0.158	-0.023	0.003	0.009	0.010
	(0.200)	(0.033)	(0.013)	(0.030)	(0.032)
N	4,914	4,914	4,914	4,914	4,914

Notes: Analyses use 2006-2016 Experian credit report files for Turnaway and Near Limit sample of women age 20 and older in the year of the birth or counterfactual birth. Sample is restricted to women who had a credit report record prior to the birth or counterfactual birth. Outcome variables are indicators that collections or past due balance take a value in the ranges specified, 0 otherwise. All regression models include individual fixed effects and an indicator that event time$\geq$ 0. Robust standard errors are clustered by individual. Significance levels: *=10%, **=5%, ***=1%.

Table A.5—: Alternative Specifications: Financial Distress Measures

	Financial Distress Index		Collections		Public Records		Amount Past Due		Subprime	
	Baseline	Reweighted	Baseline	Reweighted	Baseline	Reweighted	Baseline	Reweighted	Baseline	Reweighted
Missings Coded as Zero	0.117**	0.125***	196.58	191.69	0.064***	0.063**	1,687.25**	1,791.98**	0.010	0.020
N=5,076	(0.047)	(0.046)	(508.095)	(517.49)	(0.025)	(0.026)	(676.75)	(778.05)	(0.023)	(0.024)
Missings Imputed	0.110**	0.122***	202.19	238.77	0.058**	0.057**	1,521.36**	1677.59**	0.016	0.024
N=5,207	(0.048)	(0.045)	(485.84)	(492.22)	(0.024)	(0.025)	(645.46)	(736.02)	(0.022)	(0.024)
All Ages	0.096**	0.102*	185.04	163.37	0.062**	0.061**	1,667.68**	1773.72**	0.008	0.016
N=5,150	(0.043)	(0.053)	(511.13)	(529.30)	(0.025)	(0.025)	(678.28)	(748.57)	(0.023)	(0.042)
Cluster by Clinic	0.102**	0.110**	202.46	197.24	0.065***	0.065	1,749.69***	1,857.78***	0.010	0.020
N=4,914	(0.044)	(0.050)	(529.56)	(562.65)	(0.023)	(0.42)	(611.057)	(668.09)	(0.023)	(0.024)
Aggregated Clinic-Level Regressions	0.089**	0.099	38.62	80.67	0.061**	0.062	1,696.24**	1953.75	0.009	0.021
N=4,914	(0.044)	(0.858)	(531.78)	(1220.49)	(0.025)	(0.180)	(713.80)	(5925.69)	(0.023)	(1.246)
Include Year FE	0.102**	0.102**	190.13	149.14	0.066**	0.061**	1,760.53**	1,768.47**	0.010	0.017
N=4,914	(0.040)	(0.045)	(529.69)	(515.68)	(0.026)	(0.026)	(704.37)	(771.98)	(0.023)	(0.025)
Winsorize Continuous Outcomes	0.087**	0.093**	79.81	100.01	0.064**	0.064***	967.38*	933.51*	0.010	0.020
N=4,914	(0.040)	(0.040)	(351.12)	(375.27)	(0.023)	(0.023)	(527.50)	(511.60)	(0.023)	(0.024)
Include Turnaway × Unemployment	0.093**	0.090*	91.71	40.33	0.059**	0.057**	1,759.91**	1659.19**	0.010	0.016
N=4,914	(0.046)	(0.046)	(557.47)	(515.68)	(0.027)	(0.029)	(689.47)	(767.08)	(0.026)	(0.047)

Notes: Analyses use 2006-2016 Experian credit report files for Turnaway and Near Limit sample of women. Each row shows results for a different sample or model specification. All regression models include individual fixed effects and an indicator that event time≥0. Robust standard errors are clustered by individual. Significance levels: *=10%, **=5%, ***=1%. Pre-birth mean for Turnaway mothers reported in bottom row.

Table A.6—: Alternative Specifications: Credit Access Measures

	Access Index		Prime Credit Score		Available Credit		Credit Score	
	Baseline	Reweighted	Baseline	Reweighted	Baseline	Reweighted	Baseline	Reweighted
Missings Coded as Zero	-0.023	-0.031	-0.014	-0.019	283.46	299.79	-4.86	-5.66
N=5,076	(0.070)	(0.077)	(0.018)	(0.018)	(469.1)	(509.19)	(5.19)	(5.40)
Missings Imputed	-0.046	-0.050	-0.020	-0.023	213.49	238.77	-6.609	-7.054
N=5,208	(0.072)	(0.067)	(0.017)	(0.018)	(441.67)	(492.22)	(4.813)	(5.403)
All Ages	-0.020	-0.027	-0.014	-0.018	289.86	306.79	-4.899	-5.541
N=5,151	(0.066)	(0.190)	(0.018)	(0.037)	(472.68)	(1232.22)	(5.142)	(13.12)
Cluster by Clinic	-0.021	-0.029	-0.014	-0.019	297.30	314.32	-4.857	-5.656
N=4,914	(0.082)	(0.86)	(0.021)	(0.023)	(504.1)	(533.29)	(4.458)	(5.219)
Aggregated Clinic-Level Regressions	0.002	-0.010	-0.011	-0.022	418.52	337.71	-2.890	-5.579
N=4,914	(0.067)	(6.26)	(0.016)	(1.260)	(505.84)	(38934.7)	(5.084)	(112.21)
Include Year FE	-0.017	-0.021	-0.013	-0.017	318.47	357.16	-4.85	-5.65
N=4,914	(0.068)	(0.073)	(0.018)	(0.019)	(493.12)	(522.40)	(5.18)	(5.51)
Winsorize Continuous Outcomes	–0.051	-0.059	-0.014	-0.019	-98.69	-97.86	-4.936	-5.689
N=4,914	(0.053)	(0.050)	(0.018)	(0.019)	(273.72)	(227.39)	(5.077)	(5.330)
Include Turnaway × Unemployment	-0.013	-0.022	-0.013	-0.017	392.21	378.49	-5.389	-5.648
N=4,914	(0.083)	(0.191)	(0.021)	(0.039)	(631.65)	(5.682)	(14.47)	

Notes: Analyses use 2006-2016 Experian credit report files for Turnaway and Near Limit sample of women. Each row shows results for a different sample or model specification. All regression models include individual fixed effects and an indicator that event time≥0. Robust standard errors are clustered by individual. Significance levels: *=10%, **=5%, ***=1%. Pre-birth mean for Turnaway mothers reported in bottom row.

Table A.7—: Alternative Specifications: Borrowing Measures

	Borrowing Index		Credit card balance		Auto Loans (#)		Any Mortgage	
	Baseline	Reweighted	Baseline	Reweighted	Baseline	Reweighted	Baseline	Reweighted
Missings Coded as Zero	0.002	0.012	24.90	40.04	-0.026	-0.014	0.006	0.009
N=5,076	(0.042)	(0.041)	(251.15)	(217.18)	(0.048)	(0.056)	(0.015)	(0.018)
Missings Imputed	-0.014	0.004	-18.29	17.93	-0.048	-0.024	0.003	0.001
N=5,208	(0.041)	(0.040)	(239.61)	(210.13)	(0.048)	(0.040)	(0.014)	(0.016)
All Ages	0.0003	0.010	40.24	72.35	-0.034	-0.024	0.005	0.008
N=5,151	(0.037)	(0.134)	(250.77)	(358.01)	(0.048)	(0.196)	(0.015)	(0.038)
Cluster by Clinic	0.001	0.010	28.08	43.83	-0.031	-0.019	0.006	0.009
N=4,914	(0.039)	(0.105)	(177.96)	(158.90)	(0.064)	(0.24)	(0.016)	(0.025)
Aggregated Clinic-Level Regressions	-0.001	-0.003	24.51	34.01	-0.035	-0.024	0.006	0.010
N=4,914	(0.040)	(3.49)	(274.32)	(6243.78)	(0.049)	(5.50)	(0.016)	(0.899)
Include Year FE	0.002	0.010	35.88	59.39	-0.031	-0.020	0.006	0.008
N=4,914	(0.038)	(0.040)	(260.39)	(219.11)	(0.064)	(0.055)	(0.016)	(0.019)
Winsorize Continuous Outcomes	-0.009	-0.003	-113.05	-129.78	-0.018	-0.009	0.006	0.009
N=4,914	(0.034)	(0.038)	(150.37)	(136.38)	(0.048)	(0.053)	(0.016)	(0.018)
Include Turnaway × Unemployment	-0.002	0.002	-37.24	-30.67	-0.033	-0.30	0.009	0.011
N=4,914	(0.040)	(0.155)	(214.60)	(311.71)	(0.057)	(0.188)	(0.019)	(0.172)

Notes: Analyses use 2006-2016 Experian credit report files for Turnaway and Near Limit sample of women. Each row shows results for a different sample or model specification. All regression models include individual fixed effects and an indicator that event time$\geq$0. Robust standard errors are clustered by individual. Significance levels: *=10%, **=5%, ***=1%. Pre-birth mean for Turnaway mothers reported in bottom row.

Table A.8—: Alternative Event Study Specifications

	Financial Distress Index		Access Index		Borrowing Index	
	Baseline	Linear "Pre Trend"	Baseline	Linear "Pre-trend"	Baseline	Linear "Pre-trend"
Year=-3	0.077 (0.059)	–	-0.032 (0.073)	–	0.013 (0.035)	–
Year=-2	0.025 (0.043)	–	-0.007(0.051)	–	0.001 (0.016)	–
Year=-1	–	–	–	–	–	–
Birth Year	0.110 (0.037)***	0.153 (0.052)***	-0.037 (0.050)	-0.056 (0.068)	0.003 (0.027)	0.011 (0.029)
Year=1	0.154 (0.047)***	0.234 (0.085)***	-0.089 (0.061)	-0.123 (0.107)	0.008 (0.027)	0.022 (0.039)
Year=2	0.173 (0.061)***	0.292 (0.119)**	-0.083 (0.075)	-0.132 (0.144)	-0.0003 (0.034)	0.019 (0.054)
Year=3	0.126 (0.060)**	0.282 (0.144)*	-0.007 (0.082)	-0.073 (0.178)	-0.004 (0.037)	0.022 (0.074
Year=4	0.116 (0.064)*	0.311 (0.174)*	0.003 (0.092)	-0.078 (0.217)	0.015 (0.045)	0.047 (0.092)
Year=5	0.119 (0.067)*	0.352 (0.203)*	0.010 (0.093)	-0.087 (0.254)	0.005 (0.051)	0.043 (0.110)
N	4914	4914	4914	4914	4914	4914

Note: This table presents event study coefficients estimating the impact of being turned away on financial distress (Columns 1 and 2), access to credit (Columns 3 and 4), and borrowing (Columns 5 and 6). See text for details. Significance levels: *=10%, **=5%, ***=1%.

Table A.9—: Heterogeneous Effects for High Versus Low TANF Generosity States

	Full Sample	High Generosity States	Low Generosity States
Financial Distress Index			
Post × Turnaway	0.102**	0.036	0.150**
	(0.045)	(0.054)	(0.066)
Credit Access Index			
Post × Turnaway	-0.021	0.047	-0.072
	(0.068)	(0.076)	(0.104)
Borrowing Index			
Post × Turnaway	0.001	0.044	-0.030
	(0.038)	(0.062)	(0.048)
N:	4,914	2,158	2,756

Notes: Analyses use 2006-2016 Experian credit report files for Turnaway and Near Limit sample of women age 20 and older the year of the birth or counterfactual birth. Sample is restricted to women who had a credit report record prior to the birth or counterfactual birth. All regression models include individual fixed effects and an indicator that event time$\geq$0. Robust standard errors are clustered by individual. Significance levels: *=10%, **=5%, ***=1%.

Table A.10—: Regression Discontinuity Estimates

	Financial Distress Index		Access Index		Borrowing Index		
	Parametric Linear	LLR	Parametric Linear	LLR	Parametric Linear	LLR	N
Time Relative to Birth/Counterfactual Birth							
Three to one years prior to birth	0.011 (0.076)	0.103 (0.109)	-0.024 (0.124)	0.056 (0.165)	-0.073 (0.105)	-0.052 (0.180)	1,555
Year of birth	0.169 (0.084)**	0.123 (0.108)	-0.130 (0.104)	0.065 (0.099)	-0.050 (0.104)	-0.014 (0.163)	557
One to two years after birth year	0.195 (0.086)**	0.176 (0.100)*	-0.100 (0.120)	-0.009 (0.103)	-0.069 (0.102)	-0.006 (0.152)	1,117
Three to five years after birth year	0.150 (0.087)*	0.046 (0.107)	0.058 (0.144)	0.035 (0.114)	-0.102 (0.102)	-0.030 (0.146)	1,669
Regression Discontinuity/Difference in Differences Model							
RD-DD Effect	0.157 (0.075)**	N/A	-0.002 (0.101)	N/A	-0.009 (0.057)	N/A	4,898

Note: This table presents RD estimates of the impact of being turned away on financial distress (Columns 1 and 2), access to credit (Columns 3 and 4), and borrowing (Columns 5 and 6). See text for details. Significance levels: *=10%, **=5%, ***=1%.

Table A.11—: "Donut" RD Estimates, Exclude Gestational Ages at the Cutoff

	Financial Distress Index				Access Index				Borrowing Index					
	Parametric Linear		LLR		Parametric Linear		LLR		Parametric Linear		LLR		N	
Drop Gestational Ages:	Equal Cutoff	+/- 1 Day	Equal Cutoff	+/- 1 Day	Equal Cutoff	+/- 1 Day	Equal Cutoff	+/- 1 Day	Equal Cutoff	+/- 1 Day	Equal Cutoff	+/- 1 Day	Equal Cutoff	+/- 1 Day
Time Relative to Birth/Counterfactual Birth														
Three to one years	-0.011	-0.019	0.027	0.028	-0.056	-0.058	0.131	0.029	-0.141	-0.109	-0.105	0.088	1,452	1,399
prior to birth	(0.085)	(0.092)	(0.124)	(0.159)	(0.139)	(0.150)	(0.210)	(0.146)	(0.092)	(0.100)	(0.156)	(0.181)		
Year of birth	0.223**	0.219*	0.244*	0.242	-0.130	-0.140	0.146	-0.086	-0.061	-0.019	0.089	0.351	520	501
	(0.110)	(0.119)	(0.135)	(0.150)	(0.125)	(0.140)	(0.167)	(0.172)	(0.102)	(0.100)	(0.174)	(0.243)		
One to two years after birth	0.249**	0.287**	0.202	0.351*	-0.066	-0.092	0.079	-0.042	-0.098	-0.076	0.092	0.258	1,043	1,005
	(0.110)	(0.118)	(0.163)	(0.190)	(0.150)	(0.168)	(0.214)	(0.282)	(0.107)	(0.116)	(0.167)	(0.208)		
Three to five years after birth	0.216*	0.265**	0.143	0.341	0.128	0.110	0.277	0.210	-0.075	-0.067	0.192	0.225	1,558	1,502
	(0.119)	(0.129)	(0.202)	(0.224)	(0.180)	(0.199)	(0.253)	(0.458)	(0.128)	(0.140)	(0.233)	(0.219)		
Regression Discontinuity/Difference in Differences Model														
RD-DD Effect	0.239**	0.284***	N/A	N/A	0.076	0.059	N/A	N/A	0.061	0.047	N/A	N/A	4,573	4,407
	(0.099)	(0.105)			(0.123)	(0.130)			(0.075)	(0.082)				

Note: This table presents RD estimates of the impact of being turned away on financial distress (Columns 1 through 4), access to credit (Columns 5 through 8), and borrowing (Columns 9 through 12) with women with gestational ages at or within one day of the cutoff dropped from the data, as noted in the column heading. Significance levels: *=10%, **=5%, ***=1%.

Table A.12—: Regression Discontinuity Estimates in Initial Survey Responses (Survey Respondents Only)

	Parametric Linear	LLR
HS Education or Less	-0.022 (0.082)	-0.155 (0.122)
Single	0.011 (0.067)	0.054 (0.085)
Full Time Employed	-0.053 (0.076)	-0.153 (0.137)
Part Time Employed	0.161 (0.103)	0.057 (0.066)
Enough Money	0.112 (0.080)	0.23 (0.132)
Age at birth	0.201 (0.810)	1.038 (1.316)
Received WIC	0.067 (0.058)	0.064 (0.076)
Received TANF	-0.062 (0.052)	-0.069 (0.072)
Received Food Stamps	0.181 (0.122)	0.158 (0.079)**

Note: Table shows RD estimates of outcome variables listed in each row. These outcome variables were recorded on the initial survey that participants completed approximately one week after the abortion encounter. Significance levels: *=10%, **=5%, ***=1%.

Table A.13—: Regression Discontinuity Estimates: Robustness to Including Controls (Parametric Linear Model)

	Financial Distress Index	Access Index	Borrowing Index	N
Three to one years prior to birth				
Baseline	0.011	-0.024	-0.073	1,555
	(0.076)	(0.124)	(0.105)	
Survey Respondents Only	-0.004	-0.021	-0.108	1,301
	(0.086)	(0.145)	(0.122)	
Add Controls	-0.016	-0.038	-0.124	1,301
	(0.086)	(0.142)	(0.104)	
Year of Birth				
Baseline	0.169**	-0.130	-0.050	557
	(0.084)	(0.104)	(0.104)	
Survey Respondents Only	0.175*	-0.111	-0.076	465
	(0.097)	(0.118)	(0.121)	
Add Controls	0.159*	-0.120	-0.075	465
	(0.096)	(0.118)	(0.103)	
One to two years after the birth				
Baseline	0.195**	-0.100	-0.069	1117
	(0.086)	(0.120)	(0.102)	
Survey Respondents Only	0.185*	-0.083	-0.099	932
	(0.097)	(0.138)	(0.116)	
Add Controls	0.178*	-0.089	-0.100	932
	(0.097)	(0.137)	(0.100)	
Three to five years after the birth				
Baseline	0.150*	0.058	-0.102	1,673
	(0.087)	(0.144)	(0.102)	
Survey Respondents Only	0.170*	0.107	-0.162	1,400
	(0.101)	(0.166)	(0.110)	
Add Controls	0.155	0.121	-0.176*	1,400
	(0.100)	(0.161)	(0.101)	
RD-DD Effect				
Baseline	0.157**	-0.002	-0.009	4,898
	(0.075)	(0.101)	(0.057)	
Survey Respondents Only	0.179**	0.028	-0.018	4,089
	(0.085)	(0.119)	(0.065)	
Add Controls	0.184**	0.023	-0.021	4,089
	(0.085)	(0.119)	(0.064)	

Note: This table presents RD estimates of the impact of being turned away on financial distress (Column 1), access to credit (Column 2), and borrowing (Column 3). Significance levels: *=10%, **=5%, ***=1%.

Table A.14—: Exploring Mechanisms with Survey Data: Economic Outcomes

	Personal Income	Household Income	Income Relative to FPL	Employed	Receives WIC	Receives TANF
Post × Turnaway	-60.72	-106.51	-0.276**	0.001	0.080**	0.021
	(73.92)	(182.21)	(0.123)	(0.047)	(0.041)	(0.036)
Pre-Period Turnaway Mean	917.96	1928.93	1.33	0.556	0.154	0.126
N	3,797	3,191	3,191	3,947	3,947	3,947
	Receives Food Stamps	Child Support Income	Not Enough Money			
Post × Turnaway	0.016	19.92	0.039			
	(0.039)	(14.05)	(0.047)			
Pre-Period Turnaway Mean	0.406	19.90	0.442			
N:	3,947	3,947	3,947			

Notes: Analyses use 11 waves of Turnaway Study survey data for sample of women age 20 and older the year of the birth or counterfactual birth. Sample is restricted to women who had a credit report record prior to the birth or counterfactual birth in order to match sample criteria in main analysis. All regression models include individual fixed effects and an indicator that event time≥0. Robust standard errors are clustered by individual. Significance levels: *=10%, **=5%, ***=1%. Mean for Turnaway mothers at baseline survey (1 to 2 weeks after abortion encounter) reported in bottom row.

Table A.15—: Exploring Mechanisms with Survey Data: Living Situation

	Alone with Child	With Male Partner	With Adult Family	With Room Mates	Alone
Post × Turnaway	0.106***	0.039	-0.051	-0.064**	-0.024
	(0.041)	(0.043)	(0.044)	(0.028)	(0.028)
Pre-Period Turnaway Mean	0.406	19.90	0.442		
N:	3,947	3,947	3,947	3,947	3,947

Notes: Analyses use 11 waves of Turnaway Study survey data for sample of women age 20 and older the year of the birth or counterfactual birth. Sample is restricted to women who had a credit report record prior to the birth or counterfactual birth in order to match sample criteria in main analysis. All regression models include individual fixed effects and an indicator that event time≥0. Robust standard errors are clustered by individual. Significance levels: *=10%, **=5%, ***=1%. Mean for Turnaway mothers at initial survey (approximately 1 week after abortion encounter) reported in bottom row.