



Consumer Financial  
Protection Bureau

An official U.S. Government agency

# Making Ends Meet Survey

## Want to take the survey online?

### Mobile

Text your unique survey PIN number to 202-883-3381 to receive a link to directly connect to your survey or;

### Web

Go to **[www.CFPBMakingEndsMeet.com](http://www.CFPBMakingEndsMeet.com)** and enter your unique survey PIN number and 5-digit zip code.

### Español

Vaya a **[www.CFPBMakingEndsMeet.com](http://www.CFPBMakingEndsMeet.com)** e ingrese su número PIN único y su código postal de 5 dígitos.

**Questions?** If you have any technical difficulties, including problems with the website or any questions about the survey, please call 1-855-246-9457 M-F 8:00 a.m. – 8:00 p.m. CST. For TTY assistance, dial 711.

For more information about the CFPB, visit [www.consumerfinance.gov](http://www.consumerfinance.gov).

# Making Ends Meet Survey

## What is the CFPB?

The Consumer Financial Protection Bureau (CFPB) is sponsoring this survey. The CFPB is a Federal agency created in 2010 to make mortgage, credit card, automobile, and other consumer loans work better and ensure that these markets are fair, transparent, and competitive.

## What is the Making Ends Meet survey?

Many households run out of money at one time or another. This survey will help us understand your experiences and decisions when money gets tight. Because people's experiences can vary widely, please fill out the survey even if you have never run out of or borrowed money. The information you provide will help shape federal policies to ensure that everyone is treated fairly and respectfully when they borrow money to make ends meet.

## How long will it take?

We expect the survey will take about 10-20 minutes, but the time may vary based on your experiences.

## Who should complete this survey?

It is important that this survey is only completed by the person named on the enclosed letter.

## Who will see my responses, and how will my responses be used?

Your responses will be used by researchers at the CFPB and others to understand consumers' experiences. Your responses will be kept private. Participation in the survey will not affect your credit or credit score.

## How was I selected for this survey?

People were selected at random from across the United States.

**Privacy Act Statement:** This collection of information is authorized by Pub. L. No. 111-203, Title X, Sections 1013 and 1022, codified at 12 U.S.C. §§ 5493 and 5512. Participation in this study is voluntary and there are no penalties for refusing to answer any questions. However, your participation is extremely important to ensure the accuracy of the statistical results.

The information you provide will be used to help the Consumer Financial Protection Bureau ("CFPB") understand people's experiences when money gets tight. You were randomly selected for this survey as part of a sample that is representative of consumers. Your responses will be combined with other data that we have collected to understand conditions in consumer credit markets in a way that you cannot be identified. The CFPB may make an anonymous version of the survey data publicly available in accordance with applicable federal law.

**Paperwork Reduction Act Statement:** According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0066. It expires on 10/31/2019. The time required to complete this information collection is estimated to average approximately 15 minutes per response, including the time for reviewing any instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection of information is voluntary. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov).

## A. Your General Financial Situation and Experiences

### 1. How well do these statements describe you or your situation?

	This statement describes my situation . . .				
	Completely	Very well	Somewhat	Very little	Not at all
I know how to make complex financial decisions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am just getting by financially.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am concerned that the money I have or will save won't last.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Because of my money situation, I feel like I will never have the things I want in life.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### 2. How often do these statements apply to you?

	This statement applies to me . . .				
	Always	Often	Sometimes	Rarely	Never
I have money left over at the end of the month.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My finances control my life.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### 3. What sources of information do you use to make decisions about borrowing, credit, savings, or investments?

	Yes	No
Family or friends	<input type="checkbox"/>	<input type="checkbox"/>
Financial planner, advisor, or broker	<input type="checkbox"/>	<input type="checkbox"/>
Banker	<input type="checkbox"/>	<input type="checkbox"/>
Internet, web service or application	<input type="checkbox"/>	<input type="checkbox"/>
Internet search	<input type="checkbox"/>	<input type="checkbox"/>
Lawyer or accountant	<input type="checkbox"/>	<input type="checkbox"/>
Books, magazines, newspapers, or mail	<input type="checkbox"/>	<input type="checkbox"/>

## B. Your Household and its Finances

4. Do you have a spouse or partner you share finances with?

☐ Yes  
☐ No

5. Do you have any children, parents, relatives, or other dependents that you share your finances with or who are financially dependent on you?

☐ Yes  
☐ No

*The next questions are about your household. By household, we mean you and anyone you share your finances with.*

*If you answered Yes to question 4, question 5, or both, please answer the following questions for both you and the people you share your finances with.*

6. Who is responsible for making day-to-day decisions about money in your household?

☐ I make these decisions by myself  
☐ I make these decisions along with someone else  
☐ Someone else makes these decisions

7. Do you or anyone in your household currently have a checking account?

☐ Yes  
☐ No

8. How does your household pay for most bills and purchases? Please mark all that apply.

☐ Cash  
☐ Debit cards  
☐ Checks  
☐ Credit cards  
☐ Pre-paid cards  
☐ Automatic payments  
☐ Pay online  
☐ Money orders  
☐ Mobile app  
☐ Other (please specify)

9. What was your household's annual income in 2018 from all sources (wages, tips, interest, child support, alimony, investment or rental income, retirement, Social Security, and government benefits such as food stamps)?

☐ \$15,000 or less  
☐ \$15,001 to \$20,000  
☐ \$20,001 to \$40,000  
☐ \$40,001 to \$70,000  
☐ \$70,001 to \$100,000  
☐ More than \$100,000

10. How did this total annual household income in 2018 compare to what you would expect in a "normal" year?

☐ Higher than normal  
☐ Normal  
☐ Lower than normal

11. Do you expect your income next year to be higher or lower than it was in the past?

☐ Higher  
☐ About the same  
☐ Lower

12. About how much do you think you and your family need in savings for emergencies and other unexpected things that may come up?

\$  .00

13. What is your current work status? Please mark all that apply including for your spouse or partner if you have one.

	You	Spouse/ Partner
Self-employed	<input type="checkbox"/>	<input type="checkbox"/>
Work full time	<input type="checkbox"/>	<input type="checkbox"/>
Work part time	<input type="checkbox"/>	<input type="checkbox"/>
Retired	<input type="checkbox"/>	<input type="checkbox"/>
Temporarily laid off or on leave	<input type="checkbox"/>	<input type="checkbox"/>
Unemployed	<input type="checkbox"/>	<input type="checkbox"/>
Not working for pay (homemaker, student, disabled, etc.)	<input type="checkbox"/>	<input type="checkbox"/>

14. Are you actively looking for a job or another job if you already have one?

☐ Yes ☐ No



**15. Which best describes your household's income from month to month?**

☐ Income is about the same each month → *Skip to question 17*

☐ Income varies somewhat from month to month

☐ Income varies a lot from month to month

**16. Does your household's income vary from month to month for any of the following reasons?**

	Yes	No
Bonuses, commissions, or tips	<input type="checkbox"/>	<input type="checkbox"/>
Seasonal employment	<input type="checkbox"/>	<input type="checkbox"/>
Variable work hours or irregular work	<input type="checkbox"/>	<input type="checkbox"/>
Illness or injury affects my income	<input type="checkbox"/>	<input type="checkbox"/>
Unemployment	<input type="checkbox"/>	<input type="checkbox"/>
Investment income	<input type="checkbox"/>	<input type="checkbox"/>
Tax refunds or unexpected taxes	<input type="checkbox"/>	<input type="checkbox"/>
Number of paychecks varies	<input type="checkbox"/>	<input type="checkbox"/>
Variable self-employment income	<input type="checkbox"/>	<input type="checkbox"/>
Overtime	<input type="checkbox"/>	<input type="checkbox"/>

**17. Do you expect your income from month to month to be more or less variable in the next six months than it was in the last year?**

- ☐ More variable  
☐ About the same  
☐ Less variable

**18. Which of the following statements comes closest to describing your household's monthly savings habits?**

- ☐ Don't save – usually spend more than income  
☐ Don't save – usually spend about as much as income  
☐ Save whatever is left over at the end of the month – no regular plan  
☐ Save regularly by putting money aside each month

**19. Does your household have IRAs, 401(k) accounts, a pension plan, or other retirement accounts?**

- ☐ Yes  
☐ No

**20. Does your household have any stocks, bonds, or mutual funds outside of retirement accounts?**

- ☐ Yes  
☐ No

**21. In the past 12 months, have you or others in your household had an overdraft on a checking or savings account or had a payment turned down because the account balance was less than the charge?**

☐ No → *Skip to question 25*

☐ Yes, had an overdraft

☐ Yes, payment turned down

**22. In the past 12 months, how many times have you or others in your household had an overdraft on a checking or savings account or had a payment turned down?**

- ☐ 1-3 times  
☐ 4-10 times  
☐ More than 10 times

**23. The last time this happened, did you pay a fee?**

- ☐ Yes  
☐ No

**24. The last time this happened, were you surprised or did you expect to overdraft your account when you made the transaction?**

- ☐ Surprised  
☐ I thought it was possible  
☐ Expected to overdraft

**25. Please estimate the total amount of money your household has right now in your checking and savings accounts.**

- ☐ \$0  
☐ Less than \$100  
☐ \$100 to \$500  
☐ \$501 to \$1,000  
☐ \$1,001 to \$3,000  
☐ \$3,001 to \$5,000  
☐ \$5,001 to \$10,000  
☐ More than \$10,000

26. Do you or someone in your household own your current residence?

☐ Yes

☐ No

27. If No, do you...

☐ Rent your current residence

☐ Don't pay rent because residence owned by a family member

☐ Don't pay rent for another reason

28. How much does your household spend on rent or your mortgage each month?

☐ 0 or not applicable

☐ Less than \$500

☐ \$500 to \$1000

☐ \$1001 to \$2000

☐ \$2001 to \$4000

☐ More than \$4000

29. Imagine your household had an unexpected emergency expense of \$2,000 that could not be avoided. How much of this expense could you pay within a week?

☐ None of it

☐ Some of it, but less than \$1,000

☐ \$1,000 or more, but less than \$2,000

☐ All of the \$2,000

30. If your household lost its main source of income, about how long could you cover expenses by, for example, borrowing, using savings, selling assets, or seeking help from family or friends?

☐ Less than two weeks

☐ About one month

☐ About two months

☐ Three to six months

☐ More than six months

31. In the past 12 months, did you or anyone in your household cash a check or pay to have funds immediately available? Please mark all that apply.

☐ Yes – at a bank, credit union, or its mobile app or website

☐ Yes – at a grocery, convenience, or retail store

☐ Yes – at a check cashing or payday-lending store

☐ Yes – with a mobile phone or online

☐ Yes – at some other place

☐ No

## C. Experiences with Credit

32. In the past year, have you been more than 90 days overdue on a loan or bill?

☐ Yes

☐ No

33. Have you applied for any type of credit or loan in the last year?

☐ Yes

☐ No

34. In the past year, were you turned down for a loan or not given as much credit as you applied for?

☐ Yes

☐ No

35. In the past year, did you think of applying for credit or a loan but changed your mind because you thought you might be turned down?

☐ Yes

☐ No

36. Do you use a financial management or budgeting app or website?

☐ Yes

☐ No

37. In the past year, have you unexpectedly had a credit card canceled or the limit reduced?

☐ Yes

☐ No

38. Do you currently have a credit card?

☐ Yes

☐ No

39. Did you have an unpaid balance on any of your cards after making your last payment?

☐ Yes

☐ No

40. Thinking of all your credit cards, how do you think the following will change in the next 6 months?

	Decrease	Stay the same	Increase
The balance you carry month to month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your credit card limit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Number of credit cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Skip to question 41 on the next page

**41. Have you taken out a payday loan in the past 6 months?** *(A payday loan is a loan that you must repay, make a payment on, or rollover on your next payday.)*

☐ Yes

☐ No

**42. Have you rolled over a payday loan in the last 6 months?**

☐ Yes

☐ No

**43. Do you still owe money on any payday loan?**

☐ Yes

☐ No

**44. Have you taken out a pawn shop loan in the past 6 months?**

☐ Yes

☐ No

**45. Do you still owe money on any pawn shop loan?**

☐ Yes

☐ No

**46. Have you taken out a new loan to buy a car in the past 6 months?**

☐ Yes

☐ No

**47. Do you still owe money on any auto loan?**

☐ Yes

☐ No

**48. Have you taken out an auto-title loan in the past 6 months?** *(An auto-title loan uses the car's value to borrow money for a short period of time.)*

☐ Yes

☐ No

**49. Do you still owe money on any auto-title loan?**

☐ Yes

☐ No

**50. Have you taken out a loan from an online lender in the past 6 months?**

☐ Yes

☐ No

**51. Were any of these online loans from ...**

☐ A peer-to-peer or personal lender (such as Prosper, SoFi, or Lending Club)

☐ A payday lender

☐ A bank or credit union

☐ Some other source (please specify)

Skip to question 52

**52. How likely do you think it is that you will get one of the following in the next 6 months?**

	Very likely	Likely	Unlikely	Very unlikely
New credit card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage to buy a house	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan to buy a car	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pawn shop loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Auto-title loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payday loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Some other loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**53. When was the last time you checked your credit score or credit report?**

☐ Never → Skip to question 56

☐ At least one year ago

☐ Within the last year

**54. The last time you checked your score or credit report, how did you check it?**

☐ A free website like AnnualCreditReport.com

☐ A paid website

☐ A credit monitoring service

☐ Your credit card statement

☐ Some other way

**55. How do you think your credit score has changed since the last time you checked it?**

☐ Gone up

☐ Stayed about the same

☐ Gone down

**56. Have you ever tried to improve your credit score?**

☐ Yes

☐ No

**57. Do you think the following statements are mostly true or mostly false?**

	Mostly True	Mostly False
All lenders give about the same rates for the same type of loan.	<input type="checkbox"/>	<input type="checkbox"/>
Having a low credit score may keep you from getting a job.	<input type="checkbox"/>	<input type="checkbox"/>
Checking your credit score is bad for your credit.	<input type="checkbox"/>	<input type="checkbox"/>
Applying for a lot of credit in a short time harms your credit score.	<input type="checkbox"/>	<input type="checkbox"/>

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## D. Running Out of Money

58. Do you expect to have difficulty paying for a bill or expense in the next six months?

- ☐ Yes  
☐ No

59. Do you expect to borrow to meet this expense?

- ☐ Yes ☐ No

60. At any time in the past 12 months have you or your household had difficulty paying for a bill or expense?

- ☐ Yes  
☐ No

→ Skip to section E

61. How often did you have trouble in the last 12 months?

- ☐ Only once in the last 12 months  
☐ 2 times  
☐ 3 or 4 times  
☐ 5 to 12 times  
☐ More than 12 times

62. When was the most recent time that you or your household had trouble paying a bill or expense?

- ☐ 1-3 months ago  
☐ 4-6 months ago  
☐ 7-9 months ago  
☐ 10-12 months ago

63. Thinking about the most recent time you had trouble, was there an event that caused this difficulty?

- ☐ Yes  
☐ No

64. What was that event? Please mark all that apply.

- ☐ Medical expenses or fees  
☐ Loss of income from illness  
☐ Loss of job  
☐ Other loss of income  
☐ Home repair  
☐ Auto repair  
☐ Taxes or fees  
☐ Legal bills  
☐ Death or funeral costs  
☐ Helping children, parents, or other family members  
☐ Student loan, school, or tuition costs  
☐ Moving costs  
☐ Fraud or theft  
☐ Other (please specify)

65. About how large was the bill, expense, or loss of income from this event?

\$  .00

66. Was this event expected or unexpected?

- ☐ Expected ☐ Unexpected

Skip to  
question  
67 on the  
next page



**67. Which of the following did you do when you had difficulty paying that bill or expense?**

*Please mark all that apply.*

- ☐ Did not pay for all of this expense
- ☐ Negotiated a lower or delayed payment for this expense
- ☐ Cut back on other expenses
- ☐ Paid another bill late or skipped a payment
- ☐ Increased income, for example, by working overtime or taking an extra job
- ☐ Sold something
- ☐ Took money from savings, investment, or a retirement account
- ☐ Pawned something
- ☐ Borrowed from an IRA, 401k, or retirement account
- ☐ Used a credit card
- ☐ Took out or used a home equity line of credit
- ☐ Took out a loan from a bank, credit union, or other financial institution
- ☐ Borrowed from friends or family
- ☐ Took out a payday loan
- ☐ Took out an auto-title loan
- ☐ Borrowed from an unlicensed lender who charges interest
- ☐ Other (please specify)

*Skip to question 69*

**68. If you borrowed money, why did you choose this way of borrowing money over another option? Please mark all that apply.**

- ☐ It was the lowest cost option
- ☐ It was familiar; I had used it before
- ☐ The terms, like price or repayment options, were easy to understand
- ☐ It was convenient
- ☐ It was the only option I could qualify for
- ☐ I could get the money quickly
- ☐ There was no credit check
- ☐ It was available online
- ☐ Family and friends recommended it to me
- ☐ I did not want anybody to know that I needed money
- ☐ Other (please specify)

**69. Paying for one major expense may make it harder to pay other bills or expenses. When you ran out of money, what did you have difficulty paying for? Please mark all that apply.**

- ☐ A medical expense
- ☐ A car or vehicle repair
- ☐ A home repair
- ☐ Food
- ☐ Mortgage or rent
- ☐ Utilities
- ☐ Other regular household expenses
- ☐ Another major expense
- ☐ Other (please specify)

## E. Household Events

**70. In the past 12 months, has your household experienced a significant drop in income from any of the following?**

	Yes	No
Period of unemployment	<input type="checkbox"/>	<input type="checkbox"/>
Reduction in work hours	<input type="checkbox"/>	<input type="checkbox"/>
Changed to a lower-paying job	<input type="checkbox"/>	<input type="checkbox"/>
Loss of government benefits	<input type="checkbox"/>	<input type="checkbox"/>
Worked less because of illness or injury	<input type="checkbox"/>	<input type="checkbox"/>
Retired	<input type="checkbox"/>	<input type="checkbox"/>
Could not work because someone in your household was in jail	<input type="checkbox"/>	<input type="checkbox"/>
Other significant drop in income	<input type="checkbox"/>	<input type="checkbox"/>

**71. In the past 12 months, have any of the following happened to your household?**

	Yes	No
Someone in your household got married	<input type="checkbox"/>	<input type="checkbox"/>
Someone in your household divorced or separated	<input type="checkbox"/>	<input type="checkbox"/>
Someone in your household died, including a parent	<input type="checkbox"/>	<input type="checkbox"/>
Someone was born, adopted, or moved into your household	<input type="checkbox"/>	<input type="checkbox"/>
Someone left your household	<input type="checkbox"/>	<input type="checkbox"/>
Someone in your household went to jail	<input type="checkbox"/>	<input type="checkbox"/>
Natural disaster affected your home, employer, or business	<input type="checkbox"/>	<input type="checkbox"/>
You moved to a new residence	<input type="checkbox"/>	<input type="checkbox"/>

**72. In the past 12 months, has your household experienced a significant unexpected expense from...**

	Yes	No
A major medical or dental expense	<input type="checkbox"/>	<input type="checkbox"/>
Giving a gift or loan to a family member or friend outside your household	<input type="checkbox"/>	<input type="checkbox"/>
A major vehicle repair or replacement	<input type="checkbox"/>	<input type="checkbox"/>
A major house or appliance repair	<input type="checkbox"/>	<input type="checkbox"/>
A TV, computer, or mobile phone repair or replacement	<input type="checkbox"/>	<input type="checkbox"/>
Legal expenses or fines	<input type="checkbox"/>	<input type="checkbox"/>
Taxes or fees	<input type="checkbox"/>	<input type="checkbox"/>
Theft or robbery	<input type="checkbox"/>	<input type="checkbox"/>
Increase in child care or dependent care expenses	<input type="checkbox"/>	<input type="checkbox"/>
Some other major unexpected expense	<input type="checkbox"/>	<input type="checkbox"/>

**73. In the next 6 months, do you expect to...**

	Yes	No
Move to a new residence	<input type="checkbox"/>	<input type="checkbox"/>
Be unemployed for some period	<input type="checkbox"/>	<input type="checkbox"/>
Lose income for some other reason	<input type="checkbox"/>	<input type="checkbox"/>
Have a major medical expense	<input type="checkbox"/>	<input type="checkbox"/>
Get a promotion	<input type="checkbox"/>	<input type="checkbox"/>
Go on vacation	<input type="checkbox"/>	<input type="checkbox"/>
Pay a large education related expense	<input type="checkbox"/>	<input type="checkbox"/>
Buy a house	<input type="checkbox"/>	<input type="checkbox"/>
Buy a car	<input type="checkbox"/>	<input type="checkbox"/>
Have a major home renovation or repair	<input type="checkbox"/>	<input type="checkbox"/>
Have an addition to your household from birth, adoption, or some other reason	<input type="checkbox"/>	<input type="checkbox"/>
Have someone in your household get married	<input type="checkbox"/>	<input type="checkbox"/>

**74. If you answered yes to any of the events in question 73, do you expect to need to borrow to cover any of these expenses?**

- ☐ Yes  
☐ No

**75. If your household absolutely had to pay a large expense after using savings, investment, or retirement accounts, what other sources would you turn to? Please mark all that apply.**

- ☐ A credit card  
☐ A loan from a bank or credit union  
☐ Home equity line of credit  
☐ Borrowing from friends or family  
☐ Payday loan or auto-title loan  
☐ Pawning or selling something you own  
☐ Some other source

## F. Perspectives

*The questions in this section ask about your perspectives and how you make decisions. There are no right answers.*

**76. When making major decisions about borrowing money or getting credit, some people search for the best terms while others don't. Which of the following comes closest to describing how much you search when borrowing or getting credit?**

- ☐ Not at all  
☐ A little  
☐ A moderate amount  
☐ A great deal

**77. Generally speaking, would you say that most people can be trusted or that you need to be very careful in dealing with people?**

- ☐ Most people can be trusted  
☐ Need to be very careful

**78. Suppose you were offered several possible lotteries, but you could choose only one. In each lottery, outcomes A and B are equally likely. Which one of these three lotteries would you prefer:**

	Outcome A 50% chance	Outcome B 50% chance
<input type="checkbox"/> Lottery 1	Get \$26	Get \$2
<input type="checkbox"/> Lottery 2	Get \$18	Get \$6
<input type="checkbox"/> Lottery 3	Get \$10	Get \$10

**Suppose you won a prize and could decide when you would get the amount.**

**79. Would you rather get:**

- ☐ \$1000 in one month or  
☐ \$1050 in six months

**80. Would you rather get:**

- ☐ \$1000 in one month or  
☐ \$1100 in six months

**81. Would you rather get:**

- ☐ \$1000 in one month or  
☐ \$1150 in six months



## G. You and Your Household

82. What is your sex?

- ☐ Male  
☐ Female

83. How old are you?

- ☐ Less than 25 years  
☐ 25–34 years  
☐ 35–44 years  
☐ 45–54 years  
☐ 55–61 years  
☐ 62 years or older

84. What is your highest level of education?

- ☐ Less than a high school degree  
☐ High school degree  
☐ Technical or vocational degree  
☐ Some college, but no degree  
☐ Two-year college degree  
☐ Four-year college degree  
☐ Postgraduate degree (for example, MA, PhD, JD, MBA, MD)

85. Are you currently attending school?

- ☐ Yes ☐ No

86. Is English your preferred language?

- ☐ Yes ☐ No

87. Are you of Hispanic, Latino, or Spanish origin?

- ☐ Yes ☐ No

88. What is your race? Please mark all that apply.

- ☐ White  
☐ Black or African American  
☐ American Indian or Alaska Native  
☐ Asian  
☐ Native Hawaiian or other Pacific Islander

89. What is your current marital status?

- ☐ Married  
☐ Living with a partner  
☐ Never married  
☐ Separated  
☐ Divorced  
☐ Widowed

90. Besides you and your spouse/partner, how many other adults over 18 live in your household?

- ☐ No others  
☐ 1 other  
☐ 2 or more

91. How many children live in your household?

- ☐ No children  
☐ 1  
☐ 2 or more

92. How many children do you currently have in college?

- ☐ None or not applicable → Skip to question 94

- ☐ 1  
☐ 2 or more

93. Thinking of the child who most recently started college, in what year did that person first enroll in college?

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94. If you helped any of your children pay for college, how did you do so?

- ☐ Took money out of savings (including a retirement account)  
☐ Took out a parental education loan  
☐ Used a home equity loan or refinanced a mortgage  
☐ Took out another loan

95. What is your military status?

	You	Spouse/ Partner
No military service	<input type="checkbox"/>	<input type="checkbox"/>
On active duty	<input type="checkbox"/>	<input type="checkbox"/>
Reserve or National Guard	<input type="checkbox"/>	<input type="checkbox"/>
Veteran or retired	<input type="checkbox"/>	<input type="checkbox"/>

96. Do you have a mobile phone?

- ☐ Yes  
☐ No

97. How do you access the internet?

	Yes	No
Your phone	<input type="checkbox"/>	<input type="checkbox"/>
A computer at home	<input type="checkbox"/>	<input type="checkbox"/>
A computer at work	<input type="checkbox"/>	<input type="checkbox"/>
A tablet or similar portable device	<input type="checkbox"/>	<input type="checkbox"/>
Other (for example, at the library or a relative's home)	<input type="checkbox"/>	<input type="checkbox"/>



We have provided the space below if you wish to share additional comments or further explain any of your responses. Please do not put your name or address on the questionnaire.

## Thank you for completing our survey!

Please use the enclosed business reply envelope to return your completed questionnaire to:

**Consumer Financial Protection Bureau**

1600 Research Blvd., RC B16

Rockville, MD 20850

## Want to take the survey online?

**Mobile**

Text your unique survey PIN number to 202-883-3381 to receive a link to directly connect to your survey or;

**Web**

Go to **www.CFPBMakingEndsMeet.com** and enter your unique survey PIN number and 5-digit zip code.

**Español**

Vaya a **www.CFPBMakingEndsMeet.com** e ingrese su número PIN único y su código postal de 5 dígitos.

**Questions?** If you have any technical difficulties, including problems with the website or any questions about the survey, please call 1-855-246-9457 M-F 8:00 a.m. – 8:00 p.m. CST. For TTY assistance, dial 711.

For more information about the CFPB, visit [www.consumerfinance.gov](http://www.consumerfinance.gov)

