



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.

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.

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?

For many people, the last year has been financially difficult. We would like to understand your experiences in this volatile time. This survey will help us understand your situation and how it may have changed in the last year or so.

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.

Privacy Act Statement:

5 U.S.C. 552a(e)(3)

The Consumer Financial Protection Bureau (Bureau) uses an outside firm to obtain the names and addresses of a national list of consumers to contact you for the purpose of participating in this survey. The information you provide through your responses will assist the Bureau in understanding people's experiences when money gets tight.

The Bureau will only receive de-identified information. Only your de-identified information will be combined with other data that the Bureau has collected in a way that you cannot be identified.

Information collected on behalf of the Bureau will be treated in accordance with the System of Records Notice ("SORN"), CFPB.022, Market and Consumer Research Records, <https://www.federalregister.gov/articles/2012/11/14/2012-27582/privacy-act-of-1974-as-amended>. Although the Bureau does not anticipate further disclosing the information provided, it may be disclosed as indicated in the Routine Uses described in the SORN. Direct identifying information will be kept private except as required by law. The Bureau may make an anonymous version of the survey data publicly available.

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. You may withdraw participation at any time.

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 3/31/2023. 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 PRA_Comments@cfpb.gov.

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 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 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"/>

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

\$.00



Your household and its finances

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

☐ Yes ☐ No

6. Do you have any children, parents, relatives, or other dependents whom 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 whom you share your finances with.

*If you answered Yes to **Question 5**, **Question 6**, or both, please answer the following questions for both you and the people you share your finances with.*

7. In a typical month, would you say that your household's total spending is:

☐ More than your income
☐ The same as your income
☐ Less than your income

8. In the last 12 months since January 2021, how have your normal household expenses like food, clothing, rent, or other regular bills changed?

☐ Gone up
☐ About the same
☐ Gone down

9. What was your household's annual gross income (before taxes) in 2021 from all sources (wages, tips, child support, alimony, investment or rental income, retirement, Social Security, unemployment insurance and government benefits such as rental assistance)?

☐ \$20,000 or less
☐ \$20,001 to \$50,000
☐ \$50,001 to \$80,000
☐ \$80,001 to \$125,000
☐ \$125,001 to \$200,000
☐ More than \$200,000

10. How did this total annual household income in 2021 compare to what you expect in a "normal" year?

☐ Higher than normal
☐ About the same
☐ Lower than normal

11. Do you expect your household's income in 2022 to be higher or lower than in 2021?

☐ Higher
☐ About the same
☐ Lower

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

☐ Income is about the same each month
☐ Income varies somewhat from month to month
☐ Income varies a lot from month to month

13. 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"/>
Variable self-employment income	<input type="checkbox"/>	<input type="checkbox"/>
Overtime	<input type="checkbox"/>	<input type="checkbox"/>

14. Do you or anyone in your household currently have a checking or savings account? (Please include any accounts you can access to pay for things such as a money market or prepaid accounts)

☐ Yes
☐ No

15. Altogether, about how much money does your household have right now in all of its checking and savings accounts?

☐ 0
☐ Less than \$100
☐ \$101 to \$500
☐ \$501 to \$1,000
☐ \$1,001 to \$5,000
☐ \$5,001 to \$10,000
☐ \$10,001 to \$20,000
☐ \$20,001 or more

16. Which statement comes closest to describing your household's current monthly non-retirement saving habit?

☐ We are not saving now
☐ We are saving when possible
☐ We are saving regularly

17. Thinking about your non-retirement accounts and any cash savings, about how much money does your household currently have that could be used for unexpected expenses or emergencies?

\$.00



18. 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

19. Is anyone in your household currently saving for retirement?

- ☐ Yes ☐ No

20. Whether or not your household is currently saving for retirement, does anyone in your household have an IRA, 401(k) account, a pension plan, or other retirement account?

- ☐ Yes ☐ No

21. In the past 12 months, has anyone in your household borrowed money from or cashed out (permanently withdrawn) money from any of your retirement savings accounts?

- ☐ No
☐ Yes, borrowed money
☐ Yes, cashed out
☐ Yes, both

22. Does anyone in your household have any stocks, bonds, or mutual funds outside of retirement accounts?

- ☐ Yes ☐ No

Household events

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

	No	Yes
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"/>
A car was repossessed	<input type="checkbox"/>	<input type="checkbox"/>
You worked from home a full week or more	<input type="checkbox"/>	<input type="checkbox"/>

24. In the past 12 months, have you or someone in your household experienced a significant drop in income from any of the following?

	You	Someone else in your household
Period of unemployment or furlough	<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"/>
Worked less to care for others who were sick or injured	<input type="checkbox"/>	<input type="checkbox"/>
Worked less or stopped working to take care of children	<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"/>
Lost rental income because you reduced rent or your tenants moved out	<input type="checkbox"/>	<input type="checkbox"/>
Lost rental income because tenants didn't pay some or all rent due	<input type="checkbox"/>	<input type="checkbox"/>
Other significant drop in income	<input type="checkbox"/>	<input type="checkbox"/>

If neither you nor anyone in your household experienced a drop in income as described in **Question 24**, skip to **Question 27** on the next page. Otherwise, please answer **Question 25** and **Question 26**.

25. When you or your household experienced a significant drop in income, about how much did your monthly income drop? If you experienced multiple significant drops in income, think about the largest one.

\$ _____ .00

26. How many months did this last?

_____ months



27. In the past 12 months, has your household experienced a significant unexpected expense from any of the following?

	No	Yes	About how much was the cost?
A major medical or dental expense	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____ .00
Giving a gift or loan to a family member or friend outside your household	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____ .00
A major vehicle repair or replacement	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____ .00
A major house or appliance repair	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____ .00
A computer or mobile phone repair or replacement	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____ .00
Legal expenses, taxes, or fines	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____ .00
Increase in childcare or dependent care expenses	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____ .00
Some other major unexpected expense	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____ .00

Housing

28. How much does your household spend on rent or your mortgage (including taxes and insurance) each month?

- ☐ 0 or not applicable
☐ Less than \$500
☐ \$500 to \$1,000
☐ \$1,001 to \$2,000
☐ \$2,001 to \$4,000
☐ More than \$4,000

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

- ☐ Yes
☐ No

30. If No, do you ...

- ☐ Rent your current residence
☐ Not pay rent because the residence is owned by a family member
☐ Don't pay rent for some other reason _____

31. Since March 1, 2020, have you received an eviction notice or been threatened with eviction?

- ☐ Yes, received an eviction notice
☐ Yes, threatened with eviction
☐ No

32. In the past year, how often did you not pay or were late with the rent payment?

- ☐ Never
☐ 1 time
☐ 2-3 times
☐ 4-6 times
☐ More than 6 times

33. Are you current on your rent payments?

- ☐ Yes ☐ No

34. In the past year, have you been contacted by someone other than your landlord to collect past-due rent?

- ☐ Yes ☐ No

Financial relationships

35. In the past 12 months, how often has your household received financial assistance from family members or friends who are not in your household?

- ☐ Never
☐ Once
☐ 2-4 times
☐ 5 or more times

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

- ☐ Never
☐ Once
☐ 2-4 times
☐ 5 or more times

37. Has anyone in your household ever received an inheritance or substantial assets as a gift?

- ☐ Yes ☐ No

Financial impact of coronavirus

38. Did you or anyone in your household receive unemployment insurance payments in the last 12 months?

- ☐ Yes
☐ No → (Skip to **Question 41** on the next page)

39. Are you or anyone in your household still receiving unemployment insurance?

- ☐ Yes ☐ No

40. For how long did you receive unemployment insurance in the last 12 months?

- ☐ 1 month
☐ 2-3 months
☐ 4-6 months
☐ More than 6 months



41. Are any of the following statements true about your experience with financial assistance such as eviction protection, rent relief, mortgage forbearance, or other loan deferral or forgiveness during the pandemic?

	No	Yes
I needed financial assistance	<input type="checkbox"/>	<input type="checkbox"/>
I knew how to get assistance	<input type="checkbox"/>	<input type="checkbox"/>
I applied for assistance, but didn't get it	<input type="checkbox"/>	<input type="checkbox"/>
I tried to apply for assistance, but applying was too hard or complicated	<input type="checkbox"/>	<input type="checkbox"/>
I didn't apply for assistance because I didn't think I would need it for long enough	<input type="checkbox"/>	<input type="checkbox"/>
I didn't apply because I didn't want people to know I needed help	<input type="checkbox"/>	<input type="checkbox"/>
I used the CFPB's website to learn about assistance	<input type="checkbox"/>	<input type="checkbox"/>

42. Did you receive flexibility or assistance from any of the following coronavirus-specific programs or promotions?

	Did not receive	Received but no longer receiving	Received and still receiving
Rent payment deferment/flexibility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Eviction protection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Perspectives

43. 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"/>
It's easy to shop around for the best loan terms	<input type="checkbox"/>	<input type="checkbox"/>
I'm comfortable interacting with banks and other lenders	<input type="checkbox"/>	<input type="checkbox"/>
The COVID-19 pandemic has had a large impact on my financial life	<input type="checkbox"/>	<input type="checkbox"/>
Auto dealers give the best loan interest rates people qualify for	<input type="checkbox"/>	<input type="checkbox"/>

44. Generally speaking, would you say that most people can be trusted or that you need to be very careful?

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

45. 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 four lotteries would you prefer:

	Outcome A 50% Chance	Outcome B 50% Chance
<input type="checkbox"/> Lottery 1	Get \$25	Get \$8
<input type="checkbox"/> Lottery 2	Get \$22	Get \$10
<input type="checkbox"/> Lottery 3	Get \$18	Get \$12
<input type="checkbox"/> Lottery 4	Get \$14	Get \$14

46. Suppose you won a prize and could decide when you would get the amount. Would you rather get:

- ☐ \$1,000 in one month or
☐ \$1,050 in six months

47. Suppose you won a prize and could decide when you would get the amount. Would you rather get:

- ☐ \$1,000 in one month or
☐ \$1,100 in six months

48. Suppose you won a prize and could decide when you would get the amount. Would you rather get:

- ☐ \$1,000 in one month or
☐ \$1,150 in six months

Difficulty paying bills or expenses

49. Do you expect to have difficulty paying for a bill or expense in the next 12 months?

- ☐ Yes ☐ No

50. 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 Question 59 on page 6)

51. 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

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

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



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

- ☐ Yes
☐ No

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

\$.00

55. Was this event expected or unexpected?

- ☐ Expected ☐ Unexpected

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

Please mark all that apply.

- ☐ Used non-retirement savings or investments
☐ Used retirement savings
☐ Sold or pawned something
☐ Postponed or could not pay a bill or expense
☐ Cut back on non-essential spending
☐ Increased income, for example, by working overtime or taking an extra job
☐ Donated plasma or blood for money
☐ Used a credit card and paid it off over time
☐ Borrowed money from friends and family
☐ Took out a payday or auto title loan
☐ Other

57. 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 quick or convenient
☐ It was the only option I could qualify for
☐ There was no credit check
☐ It was available online
☐ Family and friends recommended it
☐ I did not want anyone to know I needed money
☐ Other

58. Paying for one major expense may make it harder to pay other bills or expenses. The most recent time you had difficulty, did you have difficulty paying for . . . ?

	Yes	No
A medical expense	<input type="checkbox"/>	<input type="checkbox"/>
A car or vehicle repair	<input type="checkbox"/>	<input type="checkbox"/>
A home repair	<input type="checkbox"/>	<input type="checkbox"/>
Food	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage or rent	<input type="checkbox"/>	<input type="checkbox"/>
Utilities	<input type="checkbox"/>	<input type="checkbox"/>
Other regular household expenses	<input type="checkbox"/>	<input type="checkbox"/>

Debt Collection

The next few questions are about times when a debt collector tried to collect a debt from you—whether or not you owed this debt. By “debt collector,” we mean a person or company that tries to collect a debt and that is not the person or company (such as a bank or doctor’s office) that you originally owed money to.

59. In the past year, since January 2021, have you been contacted by a debt collector trying to collect a past-due debt from you? Include instances when you were contacted about debts that you believed you did not owe or someone else’s debt. Do not include instances when a debt collector contacted you by mistake and had the wrong phone number or address.

- ☐ Yes
☐ No → (Skip to **Question 76** on page 8)

60. In the past year, since January 2021, how many different debts have debt collectors tried to collect from you?

- ☐ 1 debt
☐ 2–4 debts
☐ 5 or more debts

61. Thinking about the debt you were most recently contacted about, what best describes the type of the debt? Please mark only one.

- ☐ A credit card
☐ Mortgage or home equity loan
☐ An automobile or vehicle loan
☐ Student loan
☐ Payday loan
☐ Personally guaranteed business loan or credit card
☐ Past-due taxes
☐ Past-due medical bill(s)
☐ Past-due rent
☐ Past-due phone, cable, or internet bill(s)
☐ Past-due utility bill(s) such as gas, electric, water
☐ Legal judgment or legal expenses (child support, attorneys’ fees)
☐ Other type of loan or debt
 (please specify)

62. When did this debt collector most recently contact you about this debt?

- ☐ Less than a month ago
☐ 1 to 3 months ago
☐ 4 to 6 months ago
☐ 7 to 12 months ago

63. When did this debt collector first contact you about this debt?

- ☐ Since December 1, 2021
☐ Before December 1, 2021, but less than 6 months ago
☐ 6 to 12 months ago
☐ More than 12 months ago



64. Thinking about the debt collector that most recently contacted you, did they . . .?

	Yes	No
Provide accurate information	<input type="checkbox"/>	<input type="checkbox"/>
Contact you too often	<input type="checkbox"/>	<input type="checkbox"/>
Call before 8 a.m. or after 9 p.m.	<input type="checkbox"/>	<input type="checkbox"/>
Respect your wishes on how to contact you	<input type="checkbox"/>	<input type="checkbox"/>
Harass you	<input type="checkbox"/>	<input type="checkbox"/>
State that the reason for contacting you was to collect a debt	<input type="checkbox"/>	<input type="checkbox"/>
Treat you politely	<input type="checkbox"/>	<input type="checkbox"/>
Threaten you	<input type="checkbox"/>	<input type="checkbox"/>

65. How often did this debt collector usually try to call you each week, including times they called but did not reach you?

- ☐ Never
☐ Less than once per week
☐ 1 to 3 times per week
☐ 4 to 7 times per week
☐ 8 or more times per week

66. How often did you speak to the debt collector by telephone?

- ☐ Never
☐ Fewer than once every two weeks
☐ About once every week or two
☐ More than once per week

67. Did the debt collector ever attempt to contact you by email?

- ☐ No
☐ Yes, but only rarely
☐ Yes, often

68. Did the debt collector ever attempt to contact you by text message?

- ☐ No
☐ Yes, but only rarely
☐ Yes, often

69. When this debt collector first contacted you, did you believe that you owed the amount of money the debt collector said was owed?

- ☐ Yes, I believed I owed the full amount
☐ No, I believed I owed some money but the amount was wrong
☐ No, I did not believe I owed this debt at all
☐ I was uncertain

70. Did you pay off some or all of this debt after this debt collector contacted you?

- ☐ Yes, I paid off all this debt
☐ Yes, I paid off some of this debt at that time and still owe some of it today
☐ Yes, I paid off some of this debt to settle the entire amount, so I no longer owe this debt
☐ No, I have not paid any part of this debt

71. For this most recent debt you were contacted about, you may have gotten a notice from the debt collector stating you owed this debt and telling you how to dispute the debt. Do you remember getting this notice?

- ☐ No, I don't remember getting a written notice
 ↳ (Skip to **Question 76** on page 8)

- ☐ Yes, I remember getting the notice

72. How useful was the notice for . . .?

	Not at all useful	Only a little useful	Somewhat useful	Very useful
Determining whether the debt was yours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understanding that you have rights when a collector contacts you	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understanding the actions you could take in response to the debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Learning how to dispute the debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

73. Did you dispute the debt or attempt to verify that the debt was correct?

- ☐ No → (Skip to **Question 76** on page 8)
☐ Yes

74. Which of the following did you do?

	Yes	No
Called the debt collector	<input type="checkbox"/>	<input type="checkbox"/>
Mailed a form provided by the debt collector	<input type="checkbox"/>	<input type="checkbox"/>
Mailed a letter to the debt collector	<input type="checkbox"/>	<input type="checkbox"/>
Contacted the debt collector other than by phone or mail (such as text, email, app, or website)	<input type="checkbox"/>	<input type="checkbox"/>
Contacted the original creditor	<input type="checkbox"/>	<input type="checkbox"/>
Contacted a credit bureau	<input type="checkbox"/>	<input type="checkbox"/>
Contacted a lawyer	<input type="checkbox"/>	<input type="checkbox"/>

75. In response to this dispute or verification attempt, did the debt collector . . .?

	Yes	No
Reduce the amount of debt	<input type="checkbox"/>	<input type="checkbox"/>
Cease efforts to collect the debt	<input type="checkbox"/>	<input type="checkbox"/>
Provide additional information about the debt	<input type="checkbox"/>	<input type="checkbox"/>
Continue to contact you to collect the debt	<input type="checkbox"/>	<input type="checkbox"/>



Experiences with Credit

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

☐ Yes ☐ No

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

☐ Yes ☐ No

78. 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

79. Have you taken out a payday loan in the past 12 months or continued to owe money on a previous payday loan? (A payday loan is a loan that you must repay, make a payment on, or rollover on your next payday.)

☐ Yes

☐ No

80. What did you use the loan for?

Please mark all that apply.

☐ Regular household expenses (such as rent, mortgage, groceries, or utilities)

☐ Purchase or repairs to car, house, or major household appliance

☐ Healthcare

☐ Entertainment, travel, gifts, helping friends or family

☐ Some other reason

81. How many times have you rolled over a payday loan in the last 12 months?

☐ Never

☐ 1 time

☐ 2-3 times

☐ 4-6 times

☐ More than 6 times

82. For your last payday loan, have you . . . ?

☐ Repaid it

☐ Rolled it over and still owe money on it

☐ Entered a payment plan or installment plan

☐ Stopped paying it or defaulted on it

83. How much do you currently still owe on all outstanding payday loans from all lenders?

\$.00

84. In the past year, have you purchased something using a "buy now, pay later" option, in which you did not pay for the full price at the time of purchase, but rather paid in four interest-free installments? (Some retailers offer these payment plans through companies such as Affirm, Afterpay, and Klarna.)

☐ Yes

☐ No

85. In the past year, how many times have you purchased something using a "buy now, pay later" option?

☐ 1-2 times

☐ 3-6 times

☐ More than 6 times

86. What is the total amount of the merchandise you have bought in the last 12 months using "buy now, pay later" options?

\$.00

87. Have you paid interest or late fees for a "buy now, pay later" purchase in the past year?

☐ Yes

☐ No

88. The last time you incurred a late fee or interest, did you expect to do so?

☐ Yes, expected

☐ No, unexpected

89. 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 92 on page 9)

☐ Yes, had an overdraft

☐ Yes, payment turned down

90. 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

91. 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



92. Have you taken out a pawn shop loan in the past 12 months?

☐ Yes ☐ No

93. Have you taken out an auto title loan in the past 12 months? (An auto title loan uses the car's value to borrow money for a short period of time.)

☐ Yes ☐ No

94. Do you still owe money on any auto title loan?

☐ Yes ☐ No

95. Do you currently have a credit card?

☐ Yes ☐ No

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

☐ Yes ☐ No

97. Do you have an auto loan?

☐ Yes ☐ No

98. Did you get the auto loan through the dealer, or by going to a lender yourself?

☐ Through the dealer
☐ By going to a lender myself
☐ Don't know

99. In the last two years, have you paid off or prepaid an auto loan?

☐ No
☐ Yes, turned in my car for a new one
☐ Yes, paid off the loan early
☐ Yes, paid off the loan on time

You and your household

100. Do you currently have health insurance?

☐ Yes ☐ No

101. Does everyone else in your household have health insurance?

☐ Yes ☐ No

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

☐ No others
☐ 1 other
☐ 2 or more

103. How many children live in your household?

☐ No children
☐ 1
☐ 2 or more

104. Is English your preferred language?

☐ Yes ☐ No

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

☐ Yes ☐ No

106. 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

107. 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)

108. Are you currently attending school?

☐ Yes, full time
☐ Yes, part time
☐ No

109. What is your current 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"/>

110. What is your current marital status?

☐ Married
☐ Never married, living with a partner
☐ Never married, not living with a partner
☐ Separated
☐ Divorced
☐ Widowed

111. What is your gender? Please mark all that apply.

☐ Male
☐ Female
☐ Other (such as trans or non-binary)
☐ Prefer not to answer

112. Do you consider yourself to be...?

☐ Straight or heterosexual
☐ Gay, lesbian, or homosexual
☐ Bisexual
☐ Other or don't know
☐ Prefer not to answer



We have provided the space below if you wish to share additional comments or further explain any of your responses. *Please do not share any Personally Identifiable Information (PII), including, but not limited to, your name, address, phone number, email address, Social Security number, etc.*



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.

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.

