**Electronic/EFT Tax Refund Primary Research: Converting Paper Check Users**

**Quantitative Questionnaire**

 **July 2014**

**Study Design**

The qualitative phase of this research determined the attributes, benefits, emotions and values most associated with tax refunds. The two main goals of the quantitative study are to:

1. Identify with greater precision the demographic, behavioral and attitudinal delineators of those who choose to receive their tax refund by paper check
2. Identify the incidence and prevalence of major reasons people have for their behavior and related attitudes, across the range of taxpayers.

**Study Method**

2,600 total interviews completed online via a nationally representative, probability-based online panel

* 2,000 interviews among paper check recipients, including social security recipients, the under/unbanked, switchers and the general population
* 600 interviews with taxpayers who receive their tax refund via EFT

**All respondents:**

1. Must have received IRS federal income tax refund for most recent tax year
2. Must be primary or joint decision maker for how to receive tax refund

**Questionnaire Outline**

1. **Demographic and screening questions**
2. **Tax preparation**
3. **Banking habits and benefits**
4. **Means-end laddering**
5. **Persuasive statement ratings**
6. **Demographics**

**I. DEMOGRAPHIC AND SCREENING QUESTIONS**

**INTRO LANGUAGE:** Welcome to the survey and thank you for your participation! Your responses will help us to better understand how people make decisions related to filing their federal taxes. Your responses are confidential and anonymous.

NOTE: WE MAY MOVE THESE DEMO QUESTIONS TO THE END

S1. Are you . . .

1. Female
2. Male

S2. What is your age? (DROP DOWN MENU FOR ACTUAL AGE, SELECT ONLY ONE)

**II. TAX PREPARATION**

**INTRO LANGUAGE:**The following questions are about preparing your 2013 federal taxes.

Note that any questions that ask about a “bank account” are referring to a checking or savings account at a bank or credit union.

1. Please tell me which response best describes your role in preparing and filing **federal** income taxes for your household?
2. I am the primary decision-maker for preparing and filing federal income taxes
3. I share equally in the decisions about preparing and filing of federal income taxes
4. Someone else in my household is the primary decision-maker for preparing and filing federal taxes [TERMINATE]
5. Don’t know [TERMINATE]
6. Please select the response that best describes how your federal taxes are prepared.
7. I use tax preparation software to prepare my federal taxes
8. I prepare my federal taxes myself and I do not use tax preparation software
9. Someone else in my household prepares my taxes **[TERMINATE]**
10. I pay for my taxes to be professionally prepared
11. My taxes are prepared by a Volunteer Income Tax Assistance (VITA) preparation group
12. My taxes are prepared by Tax Counseling for the Elderly (TCE) or AARP TCE Tax-Aide site
13. Other, please describe: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
14. Don’t know **[TERMINATE]**
15. Did you **file** your 2013 federal taxes by sending forms in the mail, or did you file electronically by using e-file through tax preparation software, or a tax preparer who electronically filed your income tax return?
	* 1. Filed through the mail
		2. Filed electronically
		3. Haven’t filed 2013 federal income taxes yet **[TERMINATE]**
		4. Don’t know **[TERMINATE]**
16. What month did you file your federal income taxes in?

January

February

March

April

May

June

July

August

Don’t know

Haven’t filed my 2013 federal taxes yet **[TERMINATE]**

1. Did you owe additional federal taxes, receive a federal tax refund, or something else for tax year 2013?
2. Owed additional taxes **[TERMINATE]**
3. Received a refund and applied it to taxes for next quarter **[TERMINATE]**
4. Received a refund
5. Something else \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **[TERMINATE]**
6. Don’t know **[TERMINATE]**
7. In what form did you receive your federal tax refund in 2013?
	* 1. Directly deposited into a bank account
		2. Directly deposited onto a prepaid card (also called a prepaid debit card)
		3. By paper check
		4. Some other way: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**DETERMINE PAPER CHECK RECIPIENT OR EFT**

**ASK IF RECEIVED A PAPER CHECK:**

1. Why did you decide to receive your federal income tax refund via check?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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1. Do you pay **state** income tax?
2. Yes
3. No
4. Don’t know

**ASK IF PAY STATE INCOME TAX:**

1. In what form did you receive your **state** tax refund in 2013?
	* 1. Directly deposited into a bank account
		2. Directly deposited onto a prepaid card (also called a prepaid debit card)
		3. By paper check
		4. Some other way: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
		5. Did not receive a state income tax refund
		6. Don’t know

**ASK IF RECEIVED FEDERAL AND STATE INCOME TAX REFUND BY DIFFERENT METHOD (EXCLUDE ‘DID NOT RECEIVE A STATE INCOME TAX REFUND’)**

1. Why do you receive your state and federal income tax refunds via different methods?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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1. Thinking about **federal income taxes** again, over the past five years or so, do you usually owe money or receive a refund?
	* 1. Owe
		2. Refund
		3. Mix
2. When you’ve received a tax refund in the past 3 years (before this year), in what form did you choose to receive it? Please select all of the methods you’ve used recently. *Select all that apply.*
3. Directly deposited into a bank account
4. Put on a prepaid card
5. By paper check
6. Other, Specify: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
7. Don’t know

**ASK IF HAVE USED EFT AND PAPER CHECK:**

1. Why have you elected to receive your federal tax refund via check in some years and had it deposited to a bank account or on a prepaid card in other years?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Don’t know

**ASK IF HAVE USED EFT AND PAPER CHECK:**

1. Please select any of the following that are reasons you opted to receive your tax refund via paper check this year rather than having it directly deposited into a bank account or on a prepaid card. *Read all of the options carefully and select all that apply.*

RANDOMIZE

1. Do not have a bank account currently
2. Do not want the bank to have access to these funds
3. Do not want to use a prepaid card because they are inconvenient
4. Do not want to use a prepaid card because of the fees
5. Changed bank accounts
6. Did not want to take the time to look up bank account number
7. Did not want to give my bank account number to the government
8. Did not want to give my bank account number to the tax preparer
9. Did not have my check book or savings account information with me
10. Wanted to put my tax refund into a different account or accounts
11. Wanted to decide what to do with my tax refund when it arrives
12. Wanted to use the check to save money and cash it when I need it
13. Do not want my spouse/partner to have access to the funds in my bank account
14. Do not want my former spouse/partner to have access to the funds in my bank account
15. Had to get my refund via a paper check because of technical issues at the tax preparer
16. The IRS sent me a paper check because of an error in my bank account information
17. The IRS sent me a paper check even though I requested direct deposit
18. Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**III. BANKING HABITS AND BENEFITS**

1. Do you have a checking or savings account at a bank or credit union?
2. Yes
3. No
4. Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
5. Don’t know

**ASK IF HAS AN ACCOUNT AT BANK OR CREDIT UNION:**

1. How often do you review your account online from your computer or your smart phone?
2. Daily or more
3. Nearly every day
4. Once a week
5. A couple times a month
6. About once a month
7. Less than once a month
8. Never
9. Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
10. Don’t know

**ASK IF NO BANK ACCOUNT AT BANK OR CREDIT UNION:**

1. Have you ever had a checking or savings account at a bank or credit union?
2. Yes
3. No
4. Don’t know

**ASK IF NO BANK ACCOUNT AT BANK OR CREDIT UNION:**

1. Why don’t you have a checking or savings account at a bank or credit union? *Please select all that apply*

**RANDOMIZE**

1. [DISPLAY IF HAD ACCOUNT] They charged too many fees
2. [DISPLAY IF HAD ACCOUNT] Had problems with overdrawing my account
3. Don’t trust banks or credits unions
4. Have never opened an account
5. A relative or friend takes care of financial matters for me
6. Don’t really need an account at a bank or credit union
7. Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
8. Don’t know

**ASK IF HAS A BANK ACCOUNT AT BANK OR CREDIT UNION:**

1. How do you typically pay your bills? *Select all that apply.*
2. I pay most of my bills online through my bank
3. I pay most bills online through another software provider
4. I have bills set up to automatically debit my account each month
5. I pay most of my bills via check
6. Other (specify \_\_\_\_\_\_\_\_\_\_\_\_\_\_)
7. Don’t know
8. How do you receive your paycheck(s)? *Select all that apply.*
	* 1. Directly deposited into a bank account
		2. Put on a prepaid card
		3. Paper check
		4. PayPal
		5. Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
		6. Do not receive any paychecks
		7. Don’t know

**ASK IF AGE 60 OR OLDER:**

1. Did you receive Social Security retirement benefits in 2013?
2. Yes
3. No
4. Don’t know

**ASK IF RECEIVE SOCIAL SECURITY BENEFITS:**

1. Do you receive your Social Security benefits by having them deposited directly into your bank account or do you get them some other way?
	* 1. Directly deposited into a bank account
		2. Put on a prepaid card
		3. By paper check
		4. Other, Specify: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
		5. Don’t know
2. Did you receive SSI benefits (Supplemental Security Income due to disability or blindness) in 2013?
3. Yes
4. No
5. Don’t know

**ASK IF RECEIVE SSI BENEFITS:**

1. Do you receive your SSI benefits by having them deposited directly into your bank account or do you get them some other way?
	* 1. Directly deposited into a bank account
		2. Put on a prepaid card
		3. By paper check
		4. Other, Specify: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
		5. Don’t know
2. Did you receive the Earned Income Tax Credit in 2013?
3. Yes
4. No
5. Don’t know

**IV. MEANS-END LADDERING**

**INTRODUCTION**

There are many important variables in deciding whether to receive your personal income tax refund by paper check mailed to your home, or by direct deposit to your bank account or to a prepaid debit card.

The next few questions will ask you to consider several of these variables and to indicate whether you feel each is more associated with paper check refunds or refunds by direct deposit, and to what degree they are associated in your mind.

You may not have equal experience with both paper check refunds and refunds by direct deposit, which is perfectly all right. Just answer the questions based upon all that you have experienced, read, or heard about each.

**ATTRIBUTES**

1. The [first/next] statement is:

***RANDOMIZE STATEMENTS***

|  |
| --- |
| 1. My tax returns get processed fast by the IRS
 |
| 1. My refund is sent out quickly by the IRS
 |
| 1. My refund gets into my hands fast
 |
| 1. The process is prone to human mistakes by the IRS
 |
| 1. The process allows bad people to steal my refund
 |
| 1. The process allows me to easily trace lost or stolen money and recover my refund
 |
| 1. The process reduces the things I have to do to get my refund into my possession
 |
| 1. The process means I don’t have to be on the look-out for my refund
 |
| 1. I am charged small or no fees for handling my refund
 |
| 1. The government will gain access to sensitive financial information about me
 |

FOR EACH STATEMENT ASK:

Do you see this idea as being more associated with paper check refunds, or direct deposit refunds, or do you perceive there to be no difference based upon how you get your tax refund

1. More associated with paper checks
2. More associated with direct deposit
3. Equally associated with both

SHOW STATEMENT AGAIN ON SCREEN FOR FOLLOW UP QUESTIONS

**ASK IF MORE ASSOCIATED WITH PAPER CHECKS:**

1. How important is this characteristic in setting apart paper check refunds as **different** from direct deposit refunds? Would you say it is . . .
	* 1. A difference that is very important to my decision
		2. A difference that is somewhat important to my decision
		3. A difference that is not that important to my decision

**ASK IF MORE ASSOCIATED WITH DIRECT DEPOSIT:**

1. How important is this characteristic in setting apart direct deposit refunds as **different** from paper check refunds? Would you say it is . . .
	* 1. A difference that is very important to my decision
		2. A difference that is somewhat important to my decision
		3. A difference that is not that important to my decision

**ASK IF EQUALLY ASSOCIATED WITH BOTH:**

1. If you were forced to choose would you say this idea is . . .
	* 1. A little more associated in my mind with paper checks refunds
		2. A little more associated in my mind with direct deposit refunds
		3. There truly is no difference between the two on this idea

PROGRAMMER: CREATE A SUMMARY CODE FOR EACH STATEMENT IN THE MEANS-END LADDERING SECTION AS FOLLOWS:

For those answering:

Paper/Very Important = 1

Paper/Somewhat Important = 2

Paper/Not that important or Equal/Lean Paper = 3

Equal/No difference = 4

Direct Deposit/Not that important or Equal/Lean Direct Deposit = 5

Direct Deposit/ Somewhat Important = 6

Direct Deposit/Very Important = 7

**BENEFITS**

Here is another list of statements that could be used to describe the benefits you experience from either paper check refunds or refunds by direct deposit.

1. The [first/next] statement is:

***RANDOMIZE STATEMENTS***

|  |
| --- |
| 1. This process lets me determine when I get my refund
 |
| 1. This process lets me determine which accounts I use to deposit my refund
 |
| 1. This process lets me control when I access and spend my refund
 |
| 1. This process lets me control how I manage my refund money
 |
| 1. This process helps me avoid doing frivolous things with my refund money
 |
| 1. This process helps protect myself from identity theft
 |
| 1. This process helps me protect my money from loss or theft
 |
| 1. This process allows me to spend time with my family and friends
 |
| 1. This process allows me to maintain privacy regarding my taxes and financial situation
 |
| 1. This process creates significant opportunity for the government to intrude on my life
 |

FOR EACH STATEMENT ASK:

Do you see this idea as being more associated with paper check refunds, or direct deposit refunds, or do you perceive there to be no difference based upon how you get your tax refund

* 1. More associated with paper checks
	2. More associated with direct deposit
	3. Equally associated with both

SHOW STATEMENT AGAIN ON SCREEN FOR FOLLOW UP QUESTIONS

**ASK IF MORE ASSOCIATED WITH PAPER CHECKS:**

1. How important is this characteristic in setting apart paper check refunds as **different** from direct deposit refunds? Would you say it is . . .
	* 1. A difference that is very important to my decision
		2. A difference that is somewhat important to my decision
		3. A difference that is not that important to my decision

**ASK IF MORE ASSOCIATED WITH DIRECT DEPOSIT:**

1. How important is this characteristic in setting apart direct deposit refunds as **different** from paper check refunds? Would you say it is . . .
	* 1. A difference that is very important to my decision
		2. A difference that is somewhat important to my decision
		3. A difference that is not that important to my decision

**ASK IF EQUALLY ASSOCIATED WITH BOTH:**

1. If you were forced to choose would you say this idea is . . .
	* 1. A little more associated in my mind with paper checks refunds
		2. A little more associated in my mind with direct deposit refunds
		3. There truly is no difference between the two on this idea

**EMOTIONS/VALUES**

Here is a final list of statements that could be used to describe the benefits you experience from either paper check refunds or refunds by direct deposit.

1. The [first/next] statement is:

***RANDOMIZE STATEMENTS***

|  |
| --- |
| 1. This process makes me feel in control of my financial situation
 |
| 1. This process makes me feel more responsible as a steward of my families’ money
 |
| 1. This process makes me feel like I am doing something good for my country
 |
| 1. This process allows me to enjoy my tax refund
 |
| 1. This process makes me feel secure about my refund
 |
| 1. This process me worry about the government violating my privacy
 |
| 1. This process makes me feel vulnerable to those who might want to steal my money
 |
| 1. This process helps me protect my family
 |
| 1. This process helps me provide for my family
 |
| 1. This process helps me enjoy my family
 |

FOR EACH STATEMENT ASK:

Do you see this idea as being more associated with paper check refunds, or direct deposit refunds, or do you perceive there to be no difference based upon how you get your tax refund

1. More associated with paper checks
2. More associated with direct deposit
3. Equally associated with both

SHOW STATEMENT AGAIN ON SCREEN FOR FOLLOW UP QUESTIONS

**ASK IF MORE ASSOCIATED WITH PAPER CHECKS:**

1. How important is this characteristic in setting apart paper check refunds as **different** from direct deposit refunds? Would you say it is . . .
	* 1. A difference that is very important to my decision
		2. A difference that is somewhat important to my decision
		3. A difference that is not that important to my decision

**ASK IF MORE ASSOCIATED WITH DIRECT DEPOSIT:**

1. How important is this characteristic in setting apart direct deposit refunds as **different** from paper check refunds? Would you say it is . . .
	* 1. A difference that is very important to my decision
		2. A difference that is somewhat important to my decision
		3. A difference that is not that important to my decision

**ASK IF EQUALLY ASSOCIATED WITH BOTH:**

1. If you were forced to choose would you say this idea is . . .
	* 1. A little more associated in my mind with paper checks refunds
		2. A little more associated in my mind with direct deposit refunds
		3. There truly is no difference between the two on this idea

**IV. PERSUASIVE STATEMENT RATINGS**

**ASK IF RECEIVED A PAPER CHECK REFUND:**

1. The following statements contain information about why many people have chosen to receive their personal tax refunds by direct deposit. For each, please tell me to what degree the statement makes you think about changing your refunds to direct deposit and away from paper checks.

|  |
| --- |
| ***RANDOMIZE STATEMENTS*** |
| 1. Because the refunds go directly to my bank account or prepaid card, direct deposit is a much more convenient way for me to control how I access my refund money
 |
| 1. Because the refunds go directly to my bank account or prepaid card, direct deposit refunds are much faster than paper checks allowing me better control of when I can access my money
 |
| 1. Because the refunds go directly to my bank account or prepaid card, direct deposit refunds are a much more secure way for me to control where my money goes and who has access to it
 |
| 1. Having control over the how, when, and where of the tax refund process makes me feel relaxed, comfortable and even happy about the things I can do with my refund
 |
| 1. Having control over the how, when, and where of the tax refund process makes me feel makes me feel less stressed and worried about all the things that could go wrong with my refund
 |
| 1. When the security of the tax refund process makes me feel relaxed and comfortable, I am better able to take care of my family and enjoy my life more
 |
| 1. When the security of the tax refund process makes me feel less stressed and worried, I am better able to take care of my family and enjoy my life more
 |

1. Extremely likely to decide to switch to direct deposit refunds
2. Fairly likely to decide to switch
3. Somewhat interested in potentially switching
4. Neither likely nor unlikely to switch
5. Somewhat unlikely
6. Fairly unlikely to decide to switch
7. Extremely unlikely to decide to switch to direct deposit refunds

**ASK IF RECEIVED REFUND VIA EFT:**

1. The following statements contain information about why many people have chosen to receive their personal tax refunds by direct deposit. For each, please tell me based upon your own experience with direct deposit refunds to what degree each statement would make someone think about changing their refunds to direct deposit and away from paper checks.

|  |
| --- |
| ***RANDOMIZE STATEMENTS*** |
| 1. Because the refunds go directly to my bank account or prepaid card, direct deposit refunds are a much more convenient way for me to control how I access my refund money
 |
| 1. Because the refunds go directly to my bank account or prepaid card, direct deposit refunds are much faster than paper checks allowing me better control of when I can access my money
 |
| 1. Because the refunds go directly to my bank account or prepaid card, direct deposit refunds are a much more secure way for me to control where my money goes and who has access to it
 |
| 1. Having control over the how, when, and where of the tax refund process makes me feel relaxed, comfortable and even happy about the things I can do with my refund
 |
| 1. Having control over the how, when, and where of the tax refund process makes me feel makes me feel less stressed and worried about all the things that could go wrong with my refund
 |
| 1. When the security of the tax refund process makes me feel relaxed and comfortable, I am better able to take care of my family and enjoy my life more
 |
| 1. When the security of the tax refund process makes me feel less stressed and worried, I am better able to take care of my family and enjoy my life more
 |

Do you think this statement would make them ….

1. Extremely likely to decide to switch to direct deposit refunds
2. Fairly likely to decide to switch
3. Somewhat likely in decide to switch
4. Neither likely nor unlikely to switch
5. Somewhat unlikely to decide switch
6. Fairly unlikely to decide to switch
7. Extremely unlikely to decide to switch to direct deposit refunds

**VIII. DEMOGRAPHICS**

NOTE: ASK THE FOLLOWING QUESTIONS IF THE INFORMATION IS NOT CURRENTLY AVAILABLE IN THE PANEL DEMOGRAPHICS

**INTRODUCTION**:

The following questions are for classification purposes only.

1. In which state do you live? (SELECT FROM LIST)
2. What is your marital status?
3. Married
4. Living with partner
5. Single, never married
6. Divorced
7. Separated
8. Widowed
9. Prefer not to answer
10. What is the highest level of education you have completed?
11. Less than high school
12. High school graduate
13. Some college or trade school
14. College graduate
15. Post graduate
16. Which of the following best describes your current employment status?
17. Employed full-time
18. Self-employed
19. Employed part-time
20. Student
21. Full-time homemaker
22. Not employed but looking for work
23. Not employed and not looking for work
24. Retired
25. Would you describe yourself as?
	* + 1. Hispanic or Latino
			2. Not Hispanic or Latino
			3. Prefer not to answer
26. Would you describe yourself as?
27. American Indian or Alaska Native
28. Asian
29. Black or African American
30. Native Hawaiian or Other Pacific Islander
31. White
32. Prefer not to answer
33. Which of the following categories best describes your total annual household income before taxes?
34. Less than or equal to $25,000
35. At least $25,000 but less than $50,000
36. At least $50,000 but less than $75,000
37. At least $75,000 but less than $100,000
38. At least $100,000 but less than $150,000
39. At least $150,000 but less than $200,000
40. $200,000 or more
41. Don’t know / Prefer not to say

End of Survey/Thank you screen