



A Survey of Consumer Views on Debt

**Thank you for your help
with this important
national survey!**

YOUR RESPONSES ARE CONFIDENTIAL

Your participation is voluntary, and you may skip any questions that you don't want to answer.

YOUR PARTICIPATION IS CRITICAL

This survey will provide valuable information about consumers' experiences that will help shape better policies.

This survey is available in Spanish online. See the back cover for instructions.



Want to take the
survey online?
See the back cover
for instructions.

Consumer Views on Debt

About Us

The Consumer Financial Protection Bureau (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 and that the costs and risks are clear.

Who should complete this survey?

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

What is the Survey of Consumer Views on Debt?

Most Americans have credit or debt at one time or another. This survey is about your experiences with credit and debt and the process of paying debts. This information will help ensure that consumers are treated fairly and respectfully when creditors seek to collect money they are owed.

How was I selected for this Survey?

Survey recipients were selected at random from across the United States. Taken together, the survey results will give a better picture of consumers' experiences with debt collection. People's experiences and views can vary widely, so it is important that the study reflects the perspectives of all types of Americans.

How long will it take?

We expect that it will take about 10-20 minutes to complete this survey. Your time may vary based on your individual experiences.

Questions?

For more information about this survey, please call *1-800-555-0000* or go to www.consumerfinance.gov/debtcollectionsurvey.html. For more information about the CFPB, visit www.consumerfinance.gov.

Privacy Act Statement: 5 U.S.C. 552a (e)(3) 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. The information you provide in response to this survey issued by the Consumer Financial Protection Bureau ("CFPB") will be used to understand consumers' experiences with debt and debt collection. Administrative data were used to select people to receive this survey. Your responses will be combined with administrative data in a way that you remain anonymous. Routine uses which may be made of the collected information can be found in the CFPB's System of Records Notice, CFPB.022 –Market and Consumer Research Records, 77 FR 67802. The CFPB may make an anonymous version of the survey data publicly available in accordance with applicable federal law. Participation in this study is voluntary and there are no penalties for refusing to answer any question. However, your participation is extremely important to ensure the completeness and accuracy of the statistical results.

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A. Your Situation and Experiences

This section asks about your general financial situation.

1. Would you say that you are better off or worse off financially than you were a year ago?

- Better now
- About the same
- Worse

2. Now looking ahead—do you think that a year from now you will be better off financially, or worse off, or just about the same as now?

- Will be better off
- About the same
- Will be worse off

3. Have you applied for any type of credit or loan in the last five years?

- Yes **—————>**
- No

3a. In the past five years, have you been turned down for credit or not given as much credit as you applied for?

- Yes, turned down for credit
- Yes, not as much credit as applied for
- No **—————>** *Please skip to Question 4*

3b. Were you later able to obtain the full amount you requested from that lender or somewhere else?

- Yes
- No
- Did not reapply

4. At any time in the past five years, did you think of applying for credit or a loan but changed your mind because you thought you might be turned down?

- Yes
- No

For the purposes of this survey, a **debt** is any money you owe. A debt could be a bank loan, student loan, financing from a store or dealer, amounts remaining on credit cards after your last payment, or bills or payments that are past due.

Do not include business loans or loans from a family member or from a friend.

5. Do you currently have each of these kinds of debt?

Loans	Yes	No
A charge card or credit card balance remaining after your last payment	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage or home equity loan	<input type="checkbox"/>	<input type="checkbox"/>
Home equity line of credit (HELOC) that you owe money on	<input type="checkbox"/>	<input type="checkbox"/>
A loan for an automobile or other type of vehicle (such as a motorcycle or boat)	<input type="checkbox"/>	<input type="checkbox"/>
Student loan	<input type="checkbox"/>	<input type="checkbox"/>
Payday loan	<input type="checkbox"/>	<input type="checkbox"/>
Automobile title loan	<input type="checkbox"/>	<input type="checkbox"/>
Other consumer or personal loan or line of credit: _____	<input type="checkbox"/>	<input type="checkbox"/>
Past-due Bills, Payments, or Other Debt	Yes	No
Past-due taxes	<input type="checkbox"/>	<input type="checkbox"/>
Past-due medical bill(s)	<input type="checkbox"/>	<input type="checkbox"/>
Past-due rent	<input type="checkbox"/>	<input type="checkbox"/>
Past-due phone, cable, internet, or other telecommunications bill(s)	<input type="checkbox"/>	<input type="checkbox"/>
Past-due utility bill(s) (gas, electric, water, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
Legal judgment or legal expenses (child support, attorneys' fees, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
Other type of debt: _____	<input type="checkbox"/>	<input type="checkbox"/>

B. Your Experiences with Debt Collection

This section asks about your experiences with debt collection. We are interested in any instances that a creditor or debt collector tried to collect a debt from you—whether or not you owed the debt.

- **Debt collection** occurs when a creditor or debt collector contacts you to seek payment for a debt that is past due. This does not include contact in the course of making on-time payments.
 - A **creditor** is any person or company that lent you money (for example, a bank or credit card company) or that sold you something on credit (for example, a store, hospital, or landlord). Creditors may collect debts through their internal collections departments.
 - A **debt collector** is a person or company other than the creditor that tries to collect on a debt, such as an attorney or a debt collection firm.
6. **In the past year, since [January 2014], have you been contacted by a creditor or 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 creditor or debt collector contacted you by mistake and had the wrong phone number or address.

- Yes
 No **————>** *Skip to Section F. (Question 35)*

7. **In the past year, since [January 2014], how many different debts have creditors or debt collectors tried to collect from you?**

- 1 debt
 2–4 debts
 5–9 debts
 10 or more debts

8. **Were any of these debts that you have been contacted about since [January 2014]...**

	Yes	No
A debt that you did not owe?	<input type="checkbox"/>	<input type="checkbox"/>
A debt you owed but the amount the collector was seeking was wrong?	<input type="checkbox"/>	<input type="checkbox"/>
A debt for which you were a co-signer?	<input type="checkbox"/>	<input type="checkbox"/>
A debt owed by a family member that you did not co-sign?	<input type="checkbox"/>	<input type="checkbox"/>
A debt owed by a deceased family member?	<input type="checkbox"/>	<input type="checkbox"/>

9. Thinking about all of the debts that you have been contacted about since [January 2014], were you contacted about any of the following types of debt?

Loans	Yes	No
A charge card or credit card balance remaining after your last payment	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage or home equity loan	<input type="checkbox"/>	<input type="checkbox"/>
Home equity line of credit (HELOC) that you owe money on	<input type="checkbox"/>	<input type="checkbox"/>
A loan for an automobile or other type of vehicle (such as a motorcycle or boat)	<input type="checkbox"/>	<input type="checkbox"/>
Student loan	<input type="checkbox"/>	<input type="checkbox"/>
Payday loan	<input type="checkbox"/>	<input type="checkbox"/>
Automobile title loan	<input type="checkbox"/>	<input type="checkbox"/>
Other consumer or personal loan or line of credit: _____	<input type="checkbox"/>	<input type="checkbox"/>
Past-due Bills, Payments, or Other Debts	Yes	No
Past-due taxes	<input type="checkbox"/>	<input type="checkbox"/>
Past-due medical bill(s)	<input type="checkbox"/>	<input type="checkbox"/>
Past-due rent	<input type="checkbox"/>	<input type="checkbox"/>
Past-due phone, cable, internet, or other telecommunications bill(s)	<input type="checkbox"/>	<input type="checkbox"/>
Past-due utility bill(s) (gas, electric, water, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
Legal judgment or legal expenses (child support, attorneys' fees, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
Other type of debt: _____	<input type="checkbox"/>	<input type="checkbox"/>

10. Since [January 2014], have you ever paid part or all of a debt after being contacted by a creditor or debt collector about that debt?

- Yes → **10a. Thinking about the most recent debt you paid after being contacted, which best describes why you paid this debt? Please check one reason.**
- No

- I thought it would improve my credit score or credit rating
- I wanted the creditor or debt collector to stop contacting me
- I wanted the creditor or debt collector to stop contacting friends, co-workers, or others
- I had forgotten or not known about the debt and collection efforts led me to pay it
- I thought I might be sued if I did not pay
- I thought it might affect my job or I could lose my job if I did not pay
- My financial situation changed and I was able to pay the debt
- I paid it because it was the right thing to do
- I paid it because it was a small amount
- I needed to pay it off to qualify for a new loan
- Other reason: _____

10b. People may pay a debt that they are unsure is theirs. Which of the following best describes how sure you were about whether this debt was yours?

- I was reasonably sure the debt was mine
- I was reasonably sure the debt was not mine
- I was unsure whether the debt was mine

11. Since [January 2014], have you ever not paid a debt even after being contacted by a creditor or debt collector about the debt?

- Yes → 11a. Thinking of the most recent instance when you did not pay a debt despite being contacted by a creditor or debt collector, which best describes why you did not pay the debt? *Please check one reason.*
- No

- I did not have enough money
- I was not sure the debt was mine or was legitimate
- The amount of the debt was wrong
- I had already paid the debt
- I did not know who to pay
- I thought nothing bad would happen
- I was (or am) planning to file for bankruptcy
- I did not want to pay
- I plan to pay but have not yet done so
- Other reason: _____

12. In the past year, since [January 2014], have you ever asked a creditor or debt collector to stop contacting you?

- Yes → 12a. Thinking about the most recent time you requested that a creditor or debt collector stop contacting you, how did you make your request?
- No

- Over the phone or in person
- By letter or fax
- By email, text, or internet

12b. Did the creditor or debt collector stop contacting you after this request?

- Yes
- No

13. Think about the last time you were contacted by a creditor or debt collector about a debt. How helpful would the following information have been in figuring out whether you owed the debt?

	Very helpful	Somewh at helpful	Not at all helpful
Original account number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name of the original creditor (at the time the debt was taken out)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Itemization of the amount owed (such as principal, interest and fees)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social Security Number of the person who owes the debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Type of debt (credit card, medical bill, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name and address of the person who owes the debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name and address of joint borrowers (if any)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Date and amount of the last payment made	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copy of the last billing statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copy of the contract or original invoice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

C. Your Most Recent Debt Collection

These questions refer to the debt that a creditor or debt collector contacted you about most recently—even if you believe that this debt is not yours, the amount is wrong, or you already paid this debt.

Please do not include instances when a creditor or debt collector contacted you by mistake.

14. In the past year, since [January 2014], how many different creditors or debt collectors have contacted you trying to collect a debt?

One creditor or debt collector → *Please skip to Question 17*

Two or more

Don't know

14a. Which of the following best describes the type of debt that a creditor or debt collector most recently contacted you about? Please check one type of debt.

Loans

- A charge card or credit card balance remaining after your last payment
- Mortgage or home equity loan
- Home equity line of credit (HELOC) that you owe money on
- A loan for an automobile or other type of vehicle (such as a motorcycle or boat)
- Student loan
- Payday loan
- Automobile title loan
- Other consumer or personal loan or line of credit: _____

Past-due Bills, Payments, or Other Debt

- Past-due taxes
- Past-due medical bill(s)
- Past-due rent
- Past-due phone, cable, internet, or other telecommunications bill(s)
- Past-due utility bill(s) (gas, electric, water, etc.)
- Legal judgment or legal expenses (child support, attorneys' fees, etc.)
- Other type of past-due bill or payment: _____

15. When this creditor or debt collector first contacted you about this particular debt, did you believe that you owed some or all of the debt?

- Yes
- No
- I was uncertain

16. When this creditor or debt collector first contacted you, did you believe that the amount being sought was correct?

- Yes
- No
- I was uncertain

17. When did a creditor or 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

18. How long has any creditor or debt collector been contacting you about this debt?

- Less than 3 months
- 4 to 6 months
- 7 to 12 months
- More than 12 months

19. Think about the person or company that contacted you most recently about this debt. Was this person or company the creditor or a debt collector? Please check one response.

- The creditor (for example, the original lender, store, hospital, or landlord)
- A debt collector (including a law firm or debt collection company trying to collect the debt)
- Don't know

20. How often did this creditor or debt collector usually try to reach you each week, including times they did not reach you?

- Twice per week or less
- 3 to 6 times per week
- 7 to 14 times per week
- 15 or more times per week

21. How did this creditor or debt collector try to reach you (including times they were not able to reach you)? Did they try to reach you...

	Yes	No
In person?	<input type="checkbox"/>	<input type="checkbox"/>
By phone?	<input type="checkbox"/>	<input type="checkbox"/>
By voicemail or answering machine message?	<input type="checkbox"/>	<input type="checkbox"/>
By letter?	<input type="checkbox"/>	<input type="checkbox"/>
By email?	<input type="checkbox"/>	<input type="checkbox"/>
By text message?	<input type="checkbox"/>	<input type="checkbox"/>
By social media (Facebook, Twitter, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>
In some other way?: _____	<input type="checkbox"/>	<input type="checkbox"/>

22. Think about the creditor or debt collector that most recently contacted you about this debt. Did he or she ...

	Yes	No
Provide accurate information?	<input type="checkbox"/>	<input type="checkbox"/>
Contact you too often?	<input type="checkbox"/>	<input type="checkbox"/>
Provide options to pay the debt?	<input type="checkbox"/>	<input type="checkbox"/>
Call before 8 a.m. or after 9 p.m.?	<input type="checkbox"/>	<input type="checkbox"/>
Speak with you in your preferred language?	<input type="checkbox"/>	<input type="checkbox"/>
Say that he or she was calling to collect a debt?	<input type="checkbox"/>	<input type="checkbox"/>
Address your questions about this debt clearly and accurately?	<input type="checkbox"/>	<input type="checkbox"/>
Treat you politely?	<input type="checkbox"/>	<input type="checkbox"/>
Threaten you?	<input type="checkbox"/>	<input type="checkbox"/>

23. Did you contact each of the following about your experience with this creditor or debt collector?

	Yes	No
An attorney or legal aid organization	<input type="checkbox"/>	<input type="checkbox"/>
A Federal or state government agency (Consumer Financial Protection Bureau, Federal Trade Commission, state Attorney General, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
A Better Business Bureau or other industry group	<input type="checkbox"/>	<input type="checkbox"/>

24. To your knowledge, has this creditor or debt collector ever contacted someone other than your spouse, your attorney, or a co-signer (such as a friend, coworker, or family member) in trying to collect this debt?

- Yes
- No

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

- Yes
- No

D. Disputing a Debt in Collection

People sometimes dispute a debt. For example, they may tell the creditor or debt collector that the debt is not his or hers or that the amount is wrong.

26. In the past year, since [January 2014], have you disputed a debt with a creditor or debt collector?

- Yes
 No → *Please skip to Question 34*

27. Is the debt that you most recently disputed the same one as the most recent debt you were contacted about (that you described in Section C)?

- Yes
 No

In questions 28–33, answer based on your most recent experience in which you disputed a debt.

28. Did you dispute the following?

	Yes	No
Whether it was your debt	<input type="checkbox"/>	<input type="checkbox"/>
Whether the amount of the debt was correct	<input type="checkbox"/>	<input type="checkbox"/>
Whether the debt had already been paid	<input type="checkbox"/>	<input type="checkbox"/>
Whether the creditor or debt collector had the right to collect the debt	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>

29. Who did you dispute this debt with? Please check one response.

- The creditor (for example, the original lender, store, hospital, or landlord)
 A debt collector (including a law firm or debt collection company trying to collect the debt)
 Don't know

30. Was this the first time you had disputed this debt?

- Yes, this was the first time I disputed the debt
 No, I had previously disputed the debt with the creditor or with a different debt collector

31. Thinking about the most recent dispute, how did you dispute the debt?

- Over the phone or in person
 By letter or fax
 By email, text, or internet

32. In response to this dispute, did the creditor or debt collector ...

	Yes	No
Reduced the amount of debt?	<input type="checkbox"/>	<input type="checkbox"/>
Ceased efforts to collect the debt?	<input type="checkbox"/>	<input type="checkbox"/>
Made other payment arrangements?	<input type="checkbox"/>	<input type="checkbox"/>
Ignore the dispute and continue to contact you?	<input type="checkbox"/>	<input type="checkbox"/>

33. Did the creditor or debt collector provide additional information in response to your dispute?

Yes **→** 33a. **Did the creditor or debt collector provide the following in response to your dispute?**
 No

	Yes	No
Original account number	<input type="checkbox"/>	<input type="checkbox"/>
Name of the original creditor	<input type="checkbox"/>	<input type="checkbox"/>
Itemization of the amount owed (i.e., principal, interest, and fees)	<input type="checkbox"/>	<input type="checkbox"/>
Social Security Number of the person who owes the debt	<input type="checkbox"/>	<input type="checkbox"/>
Type of debt (credit card, medical bill, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
Name and address of the person who owes the debt	<input type="checkbox"/>	<input type="checkbox"/>
Name and address of other borrowers	<input type="checkbox"/>	<input type="checkbox"/>
Date and amount of the last payment made	<input type="checkbox"/>	<input type="checkbox"/>
Copy of the last billing statement	<input type="checkbox"/>	<input type="checkbox"/>
Copy of the contract or original invoice	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>

33b. Did this information allow you to determine if you owed the amount that the creditor or debt collector was seeking?

Yes
 No

E. Lawsuits to Collect on Debts

34. In the past year, since [January 2014], have you been sued by someone wishing to collect a debt (for example, you received or were served with a complaint)?

Yes **→** 34a. **Did you attend the court hearing for the most recent lawsuit?**
 No Yes **→** *Please skip to Question 35*
 No

34b. People may want to attend a court hearing but then are unable to or do not. Which of the following best describes the main reason you did not attend the hearing? Check one reason.

- I owed the debt or had no defense
- I did not owe the debt but thought it would not matter whether I appeared
- I did not know that a lawsuit had been filed
- I did not know when or where the hearing was held
- I did not have an attorney
- It was too difficult or expensive to attend
- Other: _____
- The claim was settled or the suit was dropped

F. Your Preferences for Communications about Debts

To help the CFPB understand how consumers interact with creditors and debt collectors, the following questions ask for your opinion about being contacted through various methods and the content of messages a creditor or debt collector might leave.

35. Please indicate ways that a creditor or debt collector could contact you regarding a debt you owe.

	Yes	No
In-person	<input type="checkbox"/>	<input type="checkbox"/>
Home phone	<input type="checkbox"/>	<input type="checkbox"/>
Cell phone	<input type="checkbox"/>	<input type="checkbox"/>
Voicemail or answering machine	<input type="checkbox"/>	<input type="checkbox"/>
Letter	<input type="checkbox"/>	<input type="checkbox"/>
Email	<input type="checkbox"/>	<input type="checkbox"/>
Text message	<input type="checkbox"/>	<input type="checkbox"/>
Social media (Facebook, Twitter, etc.)	<input type="checkbox"/>	<input type="checkbox"/>

36. Which is the preferred way you would want to be contacted by a creditor or debt collector?

- In-person
- Home phone
- Cell phone
- Voicemail or answering machine
- Letter
- Email
- Text Message
- Social media (Facebook, Twitter, etc.)

37. If a creditor or debt collector left you a voicemail or answering machine message, would you want the information below included or not included?

	Included	Not included
The creditor's or debt collector's name	<input type="checkbox"/>	<input type="checkbox"/>
That the creditor or debt collector is attempting to collect a debt	<input type="checkbox"/>	<input type="checkbox"/>
That the communication is an attempt to collect a debt and any information obtained will be used for that purpose	<input type="checkbox"/>	<input type="checkbox"/>

38. How important is it to you that others do not hear or see a message from a creditor or debt collector?

- Very important
- Somewhat important
- Not at all important

G. You and Your Household

39. What is your sex?

- Male
 Female

40. What is your age as of your last birthday?

- Less than 25 years
 25–34 years
 35–44 years
 45–54 years
 55–64 years
 65 years or older

41. What is your highest level of education?

- Less than a high school degree
 High school degree
 Some college (excluding technical or vocational schools)
 College degree
 Postgraduate degree (for example, MA, PhD, JD, MBA, MD)

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

- Yes
 No

43. What is your race? *Check all that apply*

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

44. Is English your preferred language?

- Yes
 No

45. Do you have a mobile phone?

- Yes → *Please skip to Question 47*
 No

→ 46. Would you have to pay extra (on top of any regular monthly fees) to receive the following on your mobile phone?

	Yes	No
A call	<input type="checkbox"/>	<input type="checkbox"/>
A text message	<input type="checkbox"/>	<input type="checkbox"/>

47. Which of these ways do you regularly use to 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, library or a relative's home)	<input type="checkbox"/>	<input type="checkbox"/>

48. What is your current marital status?

- Married
 Living with a partner
 Never married
 Separated
 Divorced
 Widowed

Please answer the following questions for you and your spouse or partner, if you have one.

49. Current work status: *Check all that apply*

	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"/>
Not working for pay (student, disabled, unemployed, etc.)	<input type="checkbox"/>	<input type="checkbox"/>

50. Recent active duty military service and veteran status: *Active duty includes service in U.S. Armed Forces as well as activation from the Reserves or National Guard.*

	You	Spouse/ Partner
On active duty at any time since [January 2014]	<input type="checkbox"/>	<input type="checkbox"/>
Veteran but not on active duty since [January 2014]	<input type="checkbox"/>	<input type="checkbox"/>
No military service	<input type="checkbox"/>	<input type="checkbox"/>

51. Is your current residence owned, rented, or something else?

- Owned or being bought by you, your spouse or partner, or someone else who lives there
- Rented
- Neither owned nor rented

52. Approximately how much was your total annual household income in 2013 from all sources (*wages, salaries, tips, interest, child support, alimony, investment or rental income, retirement, social security, government benefits such as TANF*)?

- Less than \$20,000
- \$20,000 to \$39,999
- \$40,000 to \$69,999
- \$70,000 to \$99,999
- \$100,000 or more

53. How does your total annual household income last year compare to what you would expect in a “normal” year?

- Higher than normal
- Normal
- Lower than normal

54. Have any of the following happened to you since [January 2014]?

	Yes	No
Separation or divorce	<input type="checkbox"/>	<input type="checkbox"/>
Marriage or moving in with a new partner	<input type="checkbox"/>	<input type="checkbox"/>
Death of a household member	<input type="checkbox"/>	<input type="checkbox"/>
Birth, adoption, or other addition to your household	<input type="checkbox"/>	<input type="checkbox"/>
Person leaving your household	<input type="checkbox"/>	<input type="checkbox"/>
Promotion or starting a new job for you or for your spouse or partner	<input type="checkbox"/>	<input type="checkbox"/>
Loss of significant income for you or for your spouse or partner	<input type="checkbox"/>	<input type="checkbox"/>
Retirement for your or for your spouse or partner	<input type="checkbox"/>	<input type="checkbox"/>
Disability or serious illness of any one in your household	<input type="checkbox"/>	<input type="checkbox"/>
Identity theft of personal information belonging to you or your spouse or partner	<input type="checkbox"/>	<input type="checkbox"/>
Natural disaster affecting your home	<input type="checkbox"/>	<input type="checkbox"/>
Move within the state where you currently live	<input type="checkbox"/>	<input type="checkbox"/>
Move from a different state	<input type="checkbox"/>	<input type="checkbox"/>
Move to the U.S. from another country	<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.

The CFPB thanks 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

If you would prefer to complete the survey online in English or Spanish, follow the instructions below. Web responses are processed more quickly, so taking the survey online makes it less likely that you will receive follow-up contacts.

Web Survey Instructions

- 1** Go to the website www.CFPBDebtSurvey.com
- 2** **Log in** with your personal PIN number and 5-digit zip code found in the accompanying letter.

Questions?

If you have any technical difficulties, including problems with the website or any questions about the survey, please call 1-800-555-0000.