



Bureau of Consumer Financial Protection

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 and enter your unique survey PIN number and 5-digit zip code.

Questions? If you have any technical difficulties, including problems with the website or any questions about the survey, please call [1-855-246-9457](tel:1-855-246-9457).

For more information about the BCFP, visit www.consumerfinance.gov.



Making Ends Meet Survey

What is the BCFP?

The Bureau of Consumer Financial Protection (BCFP) is sponsoring this survey. The BCFP 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 30 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 BCFP 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

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

The information you provide through your responses to Westat will assist the study sponsor, the Bureau of Consumer Financial Protection ("Bureau"), in understanding people's experiences when money gets tight.

The Bureau will not obtain nor access any directly identifying information from Westat about study participants. The information collected by Westat will include direct identifying personally identifiable information (PII) in order to contact you and will be combined with other data that the Bureau has collected to understand conditions in consumer credit markets in a way that you cannot be identified. The Bureau will only receive and keep response data stripped of direct identifying PII.

Information collected on behalf of the Bureau by Westat 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 only be used by Westat to facilitate the study and will be kept private except as required by law. The Bureau may make an anonymous version of the survey data publically 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 exercise is voluntary. You may withdraw participation at any time.

However, if you do not include the requested information, you may not participate in the study.

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 30 minutes per response. 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 Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to 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?

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"/>

	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"/>

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 mostly pay for 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 approximate annual income in 2017 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 2017 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 to have in savings for emergencies and other unexpected things that may come up?

\$ _____

13. What is your current work status? 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 affect my hours	<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, 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 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 \$999
- \$1000 to \$1999
- \$2000 to \$3999
- 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 and your household cover typical expenses by 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 someplace other than a bank or financial institution?

Please mark all that apply.

- Yes – a grocery, convenience, or retail store
- Yes – a check cashing or payday-lending store
- Yes – other (please specify)

- No

C. Experiences with Credit

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

- Yes
- No

33. Have you rolled over a payday loan more than once in the last 6 months?

- Yes
- No

34. Do you still owe money on any payday loan?

- Yes
- No

35. Did you take out a payday loan online in the past 6 months?

- Yes
- No

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

- Yes
- No

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

- Yes
- No

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

- Yes
- No

39. Do you still owe money on any auto loan?

- No
- Yes

40. 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

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

- Yes
- No

42. 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

43. 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 in store	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payday loan online	<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"/>

44. Do you currently have a credit card?

- Yes
- No

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

- Yes
- No

46. Thinking of all of 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"/>

47. In the past year, have you unexpectedly had a credit card canceled or the limit on the amount you could charge reduced?

- Yes
- No

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

- Never
- At least one year ago
- Within the last year

49. 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

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

- Gone up
- Stayed about the same
- Gone down

51. Have you ever tried to improve your credit score?

- Yes
- No

52. 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"/>
A foreclosure leaves your credit record after 7 years.	<input type="checkbox"/>	<input type="checkbox"/>

D. Running Out of Money

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

- Yes ↘
 No ↘

54. Do you expect to borrow to meet this bill or expense?

- Yes
 No

55. 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.

56. How often did you have trouble?

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

57. When was the most recent time 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

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

- Yes ↘
 No ↘

59. 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)

60. About how large was the cost or loss of income from this event?

\$ _____

61. Was this event expected or unexpected?

- Expected
 Unexpected

Skip to 61 on
the next page

62. 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
- Pawned something
- Took money from savings, investment, or a retirement account
- 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)

63. 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 or friends recommended it to me
- I did not want anybody to know that I needed money
- Other (please specify)

64. A major expense for one thing may make it hard 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

65. In the past 12 months, has your household experienced a significant, unexpected, or involuntary 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"/>

66. 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 or business	<input type="checkbox"/>	<input type="checkbox"/>
You moved to a new residence	<input type="checkbox"/>	<input type="checkbox"/>

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

	Yes	No
A major medical or dental expense	<input type="checkbox"/>	<input type="checkbox"/>
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"/>
Other major unexpected expense	<input type="checkbox"/>	<input type="checkbox"/>

68. In the next 6 months, do you expect any of the following to occur?

	Yes	No
To move to a new residence	<input type="checkbox"/>	<input type="checkbox"/>
A period of unemployment	<input type="checkbox"/>	<input type="checkbox"/>
Other reduction in income	<input type="checkbox"/>	<input type="checkbox"/>
A major medical expense	<input type="checkbox"/>	<input type="checkbox"/>
To 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"/>
To buy a house	<input type="checkbox"/>	<input type="checkbox"/>
To buy a car	<input type="checkbox"/>	<input type="checkbox"/>
A major home renovation or repair	<input type="checkbox"/>	<input type="checkbox"/>
Birth, adoption, or other addition to your household	<input type="checkbox"/>	<input type="checkbox"/>
Someone in your household to get married	<input type="checkbox"/>	<input type="checkbox"/>

69. If you answered yes to any of the events in question 67, do you expect to need to borrow to cover any of these expenses?

- Yes
 No

F. Perspectives

In this section, we ask some questions to understand your perspectives and how you make decisions. There are no right answers.

70. When making major decisions about borrowing money or getting credit, some people search for the very 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

71. 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

72. 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 five lotteries would you prefer?

	Outcome A 50% chance	Outcome B 50% chance
<input type="checkbox"/> Lottery 1	Get \$42	Lose \$6
<input type="checkbox"/> Lottery 2	Get \$34	Lose \$2
<input type="checkbox"/> Lottery 3	Get \$26	Get \$2
<input type="checkbox"/> Lottery 4	Get \$18	Get \$6
<input type="checkbox"/> Lottery 5	Get \$10	Get \$10

73. Suppose you were given a monetary award and could decide when you would get it as a lump sum. Choose one option for each of a, b, and c.

a. Would you rather get:

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

b. Would you rather get:

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

c. Would you rather get:

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

G. You and Your Household

74. What is your sex?

- Male
 Female

75. How old are you?

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

76. 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)

77. Are you currently attending school?

- Yes
 No

78. Is English your preferred language?

- Yes
 No

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

- Yes
 No

80. What is your race? Mark all that apply.

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

81. What is your current marital status?

- Married
 Living with a partner
 Never married
 Separated
 Divorced
 Widowed

82. Besides you and your spouse, how many other adults live in your household?

- No others
 1 other
 2 or more

83. How many children live in your household?

- No children
 1
 2 or more

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

- None or not applicable
 1
 2 or more

→ **85. Thinking of the child who most recently started college, in what year did that person first enroll in college?**

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86. 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

87. 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"/>

88. Do you have a mobile phone?

- Yes
 No

89. 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"/>

G. Household Expenditures and Finances

90. In the past five years, have you been more than 90 days overdue on a loan, such as for a credit card or mortgage, or another bill?

- Yes
- No

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

- Yes
- No

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

- Yes
- No

93. About how much do you spend on food you use at home in an average week?

- Less than \$50
- \$50 to 99
- \$100 to \$199
- \$200 or more

94. Did you have any food delivered in the last week?

- Yes
- No

95. Have you or anyone in your household eaten out in the last week?

- Yes
- No

96. Does your household replace or repair any major electrical good such as a refrigerator or washing machine when broken?

- Yes, immediately
- Yes, when we have the funds
- No
- Does not apply

97. Does your household replace worn-out clothes with new ones?

- Yes, immediately
- Yes, when we have the funds
- No
- Does not apply

98. Thinking of your household's total monthly or weekly income, is your household able to make ends meet, that is, pay your usual expenses?

- With great difficulty
- With difficulty
- With some difficulty
- Fairly easily
- Very easily

99. Do you have a small amount of money to spend each week on yourself (not your family)?

- All the time
- Most weeks
- Once in a while
- Hardly at all or never

100. If your household absolutely had to pay a large expense, after using savings, investment, or retirement accounts, what other sources of money you would turn to?

- Charging the expense to a credit card or taking a cash advance on a credit card
- Taking out a loan from a bank or other financial institution
- Borrowing from friends or family
- Payday loan (online or storefront)
- Auto-title loan
- Pawning something you own
- Selling a household item
- Overdraft
- Home equity line of credit
- Other (please specify)

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.

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

Bureau of Consumer Financial Protection

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.

Questions? If you have any technical difficulties, including problems with the website or any questions about the survey, please call **1-855-246-9457**.

For more information about the BCFP, visit www.consumerfinance.gov