

**q1: Do you, personally, have any of the following: (all that apply)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Checking account	71	69	73	86	60	70	72	68	78	69	66	77
Savings account	60	66	54	60	60	55	82	39	57	75	67	51
None	15	13	17	9	19	17	5	25	15	8	14	16

**q2: [If Q1≠none] What type of financial institution do you have one or more account/s with? (all that apply)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Traditional bank (e.g., PNC, Bank of America, etc.)	79	83	74	73	84	76	87	70	74	85	84	72
Credit union	22	20	23	24	20	20	27	16	22	24	21	22
Online bank (sometimes known as a “fintech”)	19	20	17	27	13	19	18	19	21	18	18	20
Minority Depository Institution (bank or financial organization where most of stock is owned by socially/economically disadvantaged individuals)	4	2	5	6	2	3	5	3	2	5	5	2
Other	4	2	5	4	3	4	3	7	5	1	2	5

**q3: [If Q1=none] If you don’t have a bank account, which of the following are preventing you from having one? (up to three responses)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Don’t have enough money to meet minimum balance requirement	38	38	38	38	38	38	37	45	41	23	35	41
Don’t trust banks	27	19	32	29	26	27	15	29	21	27	28	25
Bank account fees are too high	17	14	19	19	17	18	9	18	19	13	16	19
Do not have personal identification necessary to open an account	12	12	12	17	10	12	14	9	18	12	10	14
Bank locations are inconvenient	5	7	3	4	5	5	0	5	3	6	4	5
Other	19	18	20	10	22	18	34	18	14	25	21	17

**q4: Do you personally have any of the following kinds of cards? (all that apply)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Debit card	80	79	80	85	76	77	88	69	84	84	80	79
Credit card	56	60	53	59	54	52	72	37	57	68	62	49
Prepaid card	16	13	18	23	10	16	12	20	17	12	14	18
Digital card/wallet (Apple Pay, Venmo, Zelle, PayPal)	37	33	42	59	22	36	43	35	40	38	32	44
None of these	10	10	10	4	14	11	4	13	10	8	10	10
Other	0	0	0	0	0	0	1	1	0	0	1	0

**q1: Do you, personally, have any of the following: (all that apply)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Checking account	71	89	51	84	67	69	73	87	48	77	5
Savings account	60	58	63	57	61	71	48	67	41	66	7
None	15	9	21	11	16	10	19	7	36	7	91

**q2: [If Q1≠none] What type of financial institution do you have one or more account/s with? (all that apply)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Traditional bank (e.g., PNC, Bank of America, etc.)	79	71	89	69	82	83	74	77	72	79	72
Credit union	22	29	12	29	19	23	20	33	12	22	11
Online bank (sometimes known as a “fintech”)	19	25	11	25	17	17	21	29	19	19	12
Minority Depository Institution (bank or financial organization where most of stock is owned by socially/economically disadvantaged individuals)	4	5	2	4	4	4	3	5	4	4	0
Other	4	4	3	3	4	3	5	3	4	4	5

**q3: [If Q1=none] If you don’t have a bank account, which of the following are preventing you from having one? (up to three responses)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Don’t have enough money to meet minimum balance requirement	38	42	36	31	40	35	40	30	39	42	38
Don’t trust banks	27	30	25	23	27	29	25	42	26	25	27
Bank account fees are too high	17	16	18	25	15	19	16	22	9	30	17
Do not have personal identification necessary to open an account	12	14	11	17	11	7	15	17	14	13	12
Bank locations are inconvenient	5	5	5	6	4	9	2	4	0	5	5
Other	19	12	22	14	20	21	18	10	31	10	19

**q4: Do you personally have any of the following kinds of cards? (all that apply)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Debit card	80	88	71	84	78	82	77	90	59	87	15
Credit card	56	59	53	55	57	63	49	71	22	61	6
Prepaid card	16	25	6	19	14	12	20	23	11	17	11
Digital card/wallet (Apple Pay, Venmo, Zelle, PayPal)	37	55	19	46	35	32	44	52	23	41	15
None of these	10	4	17	7	11	9	11	4	28	2	62
Other	0	0	0	0	0	0	0	0	1	0	0

**q5: How likely are you to use the following services if your local post office offered these at the same or lower price as other financial service providers in your area?**

**q5a. Bill payment services**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very likely	33	32	34	41	28	34	30	32	34	34	36	30
Somewhat likely	30	31	29	30	30	29	33	32	32	27	30	30
Not very likely	16	14	18	16	17	18	9	16	18	16	13	20
Very unlikely	11	10	12	9	13	11	12	9	11	13	10	12
Don't know	9	12	7	5	13	7	17	11	5	10	11	7
<b>TOTAL LIKELY</b>	<b>63</b>	<b>63</b>	<b>63</b>	<b>71</b>	<b>58</b>	<b>63</b>	<b>62</b>	<b>64</b>	<b>66</b>	<b>61</b>	<b>66</b>	<b>60</b>
<b>TOTAL UNLIKELY</b>	<b>27</b>	<b>25</b>	<b>30</b>	<b>25</b>	<b>29</b>	<b>29</b>	<b>21</b>	<b>25</b>	<b>29</b>	<b>28</b>	<b>23</b>	<b>33</b>

**q5b. Check cashing services**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very likely	27	27	28	32	24	29	22	29	27	26	27	28
Somewhat likely	31	31	30	35	27	30	32	34	34	27	30	32
Not very likely	18	18	19	19	18	19	16	14	23	19	17	20
Very unlikely	14	11	16	8	18	14	12	11	10	17	15	13
Don't know	10	13	7	5	13	8	17	12	5	10	11	8
<b>TOTAL LIKELY</b>	<b>58</b>	<b>58</b>	<b>58</b>	<b>68</b>	<b>51</b>	<b>59</b>	<b>55</b>	<b>63</b>	<b>61</b>	<b>53</b>	<b>57</b>	<b>60</b>
<b>TOTAL UNLIKELY</b>	<b>32</b>	<b>29</b>	<b>35</b>	<b>27</b>	<b>36</b>	<b>33</b>	<b>28</b>	<b>25</b>	<b>34</b>	<b>36</b>	<b>32</b>	<b>32</b>

**q5c. Automated teller machines (ATMs)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very likely	41	40	43	48	37	42	38	42	46	38	42	40
Somewhat likely	32	32	31	33	31	31	32	30	32	32	31	32
Not very likely	11	10	12	10	11	12	8	11	11	11	10	12
Very unlikely	9	8	10	6	11	10	7	9	8	10	8	10
Don't know	7	10	5	3	10	5	14	8	3	9	9	5
<b>TOTAL LIKELY</b>	<b>73</b>	<b>72</b>	<b>74</b>	<b>80</b>	<b>68</b>	<b>74</b>	<b>71</b>	<b>73</b>	<b>78</b>	<b>71</b>	<b>73</b>	<b>73</b>
<b>TOTAL UNLIKELY</b>	<b>20</b>	<b>18</b>	<b>22</b>	<b>16</b>	<b>22</b>	<b>21</b>	<b>15</b>	<b>20</b>	<b>19</b>	<b>20</b>	<b>18</b>	<b>22</b>

**q5: How likely are you to use the following services if your local post office offered these at the same or lower price as other financial service providers in your area?**

**q5a. Bill payment services**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very likely	33	35	31	27	36	34	33	38	31	34	26
Somewhat likely	30	31	28	29	30	27	33	27	26	30	27
Not very likely	16	17	16	21	15	14	18	17	18	16	21
Very unlikely	11	11	11	14	10	11	11	13	13	10	15
Don't know	9	5	14	9	9	13	5	5	12	9	11
TOTAL LIKELY	63	67	59	56	66	61	65	65	57	65	53
TOTAL UNLIKELY	27	28	27	36	25	25	30	30	31	26	36

**q5b. Check cashing services**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very likely	27	30	25	22	29	26	29	29	23	28	19
Somewhat likely	31	35	26	33	30	29	33	34	28	31	24
Not very likely	18	18	19	20	18	17	20	19	18	18	23
Very unlikely	14	13	14	18	12	16	11	14	15	13	20
Don't know	10	5	15	7	11	12	7	4	15	9	15
TOTAL LIKELY	58	64	51	55	59	55	62	63	52	60	42
TOTAL UNLIKELY	32	31	34	38	30	33	31	33	34	31	43

**q5c. Automated teller machines (ATMs)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very likely	41	45	37	36	43	39	44	47	35	43	28
Somewhat likely	32	32	31	34	31	31	32	36	27	33	26
Not very likely	11	11	10	13	10	10	11	8	15	10	19
Very unlikely	9	8	10	10	9	10	8	8	12	8	18
Don't know	7	3	12	7	7	10	4	1	10	7	9
TOTAL LIKELY	73	78	68	70	74	70	76	83	62	76	54
TOTAL UNLIKELY	20	19	21	23	19	20	19	16	27	17	37

**q5d. Pre-paid cards**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very likely	23	22	24	28	19	24	16	27	24	20	21	25
Somewhat likely	26	26	26	33	22	26	29	31	29	22	24	30
Not very likely	23	24	23	21	25	25	18	19	26	25	25	22
Very unlikely	18	17	18	14	20	17	19	14	16	20	17	18
Don't know	10	11	9	5	13	8	18	10	4	12	13	5
<b>TOTAL LIKELY</b>	<b>49</b>	<b>48</b>	<b>50</b>	<b>61</b>	<b>41</b>	<b>50</b>	<b>46</b>	<b>57</b>	<b>53</b>	<b>42</b>	<b>45</b>	<b>55</b>
<b>TOTAL UNLIKELY</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>35</b>	<b>45</b>	<b>42</b>	<b>36</b>	<b>33</b>	<b>42</b>	<b>46</b>	<b>42</b>	<b>40</b>

**q5d. Wire transfers**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very likely	27	30	24	31	24	27	25	26	27	28	29	24
Somewhat likely	28	27	29	31	25	27	29	29	30	26	28	28
Not very likely	19	18	20	19	19	20	16	20	21	17	17	21
Very unlikely	17	15	19	13	20	18	13	15	17	18	15	20
Don't know	9	10	8	5	12	7	16	11	5	10	11	7
<b>TOTAL LIKELY</b>	<b>55</b>	<b>56</b>	<b>53</b>	<b>62</b>	<b>49</b>	<b>55</b>	<b>55</b>	<b>55</b>	<b>57</b>	<b>54</b>	<b>57</b>	<b>52</b>
<b>TOTAL UNLIKELY</b>	<b>36</b>	<b>33</b>	<b>39</b>	<b>32</b>	<b>39</b>	<b>38</b>	<b>29</b>	<b>35</b>	<b>38</b>	<b>36</b>	<b>32</b>	<b>41</b>

**q6: [If Q4≠none] In the past 12 months, have you been charged any fees by any of your financial institutions (including banks, credit cards, or credit union)?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Yes	49	50	48	60	41	50	48	45	56	49	46	53
No	51	50	52	40	59	50	52	55	44	51	54	47

**q7: [If Q6=yes] What type of fee were you charged? (all that apply)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Overdraft fee	42	41	44	47	37	42	43	45	47	39	40	45
Maintenance fee	45	45	44	46	44	43	53	42	47	45	47	42
Minimum balance fee	19	19	20	22	16	17	27	20	18	20	24	15
Automated teller machine (ATM) fee	37	41	33	36	38	36	41	35	36	39	39	35
Late fee on a loan or credit card payment	19	19	19	20	17	19	20	17	21	19	24	14
Other	5	6	4	4	5	4	7	6	2	6	5	5

**q5d. Pre-paid cards**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very likely	23	26	19	21	24	20	26	31	21	24	22
Somewhat likely	26	30	23	26	27	24	29	26	29	27	21
Not very likely	23	24	23	26	23	23	24	19	19	24	22
Very unlikely	18	15	21	19	17	19	16	19	19	17	23
Don't know	10	6	14	9	10	14	5	5	12	9	12
<b>TOTAL LIKELY</b>	<b>49</b>	<b>56</b>	<b>42</b>	<b>46</b>	<b>50</b>	<b>44</b>	<b>56</b>	<b>57</b>	<b>50</b>	<b>51</b>	<b>43</b>
<b>TOTAL UNLIKELY</b>	<b>41</b>	<b>38</b>	<b>44</b>	<b>45</b>	<b>40</b>	<b>42</b>	<b>40</b>	<b>39</b>	<b>38</b>	<b>40</b>	<b>45</b>

**q5d. Wire transfers**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very likely	27	25	29	16	31	27	27	31	25	28	20
Somewhat likely	28	30	25	30	27	26	29	29	20	29	22
Not very likely	19	22	15	24	17	17	21	19	21	19	20
Very unlikely	17	16	18	21	16	17	17	17	22	16	26
Don't know	9	6	13	9	9	12	6	5	12	9	12
<b>TOTAL LIKELY</b>	<b>55</b>	<b>55</b>	<b>54</b>	<b>46</b>	<b>58</b>	<b>54</b>	<b>56</b>	<b>60</b>	<b>45</b>	<b>57</b>	<b>42</b>
<b>TOTAL UNLIKELY</b>	<b>36</b>	<b>39</b>	<b>33</b>	<b>45</b>	<b>33</b>	<b>34</b>	<b>38</b>	<b>36</b>	<b>43</b>	<b>35</b>	<b>46</b>

**q6: [If Q4≠none] In the past 12 months, have you been charged any fees by any of your financial institutions (including banks, credit cards, or credit union)?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Yes	49	59	36	48	50	45	54	60	31	49	21
No	51	41	64	52	50	55	46	40	69	51	79

**q7: [If Q6=yes] What type of fee were you charged? (all that apply)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Overdraft fee	42	49	29	46	41	35	49	54	39	42	12
Maintenance fee	45	45	44	46	45	45	45	52	45	45	21
Minimum balance fee	19	20	19	9	23	23	16	27	19	19	11
Automated teller machine (ATM) fee	37	37	37	36	38	38	36	38	26	37	47
Late fee on a loan or credit card payment	19	19	18	16	20	16	22	20	10	19	33
Other	5	4	7	6	4	6	3	3	4	5	13

**q8: [If Q7=Overdraft fees] How much would you estimate that you paid in overdraft fees (fees charged when you spend more money than available in your bank account) in total over the last 12 months?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
None	1	2	0	1	1	1	0	0	0	2	1	1
\$1 - \$15	11	15	8	12	11	12	7	17	17	4	8	14
\$15 - \$50	31	36	26	27	38	33	26	35	40	24	28	34
\$50 - \$100	24	22	26	27	20	23	29	28	22	23	24	24
\$100 - \$200	13	14	12	15	10	12	20	5	7	22	15	12
\$200 - \$300	12	7	17	13	10	10	18	9	6	17	17	7
More than \$300	8	5	11	6	10	10	1	6	8	9	8	8

**q9: [If Q6=yes] How much would you estimate that you paid in TOTAL fees related to your bank accounts over the last 12 months?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Less than \$250	74	77	71	70	78	75	68	82	75	68	71	77
\$251 - \$500	17	17	17	18	16	17	18	13	19	19	18	16
\$501 - \$750	5	3	6	5	4	4	7	2	4	6	6	3
More than \$750	4	3	6	6	2	3	7	2	2	7	5	3

**q10: How much do you trust each of the following financial institutions to operate with your best interest in mind?**

**q10a. Traditional bank**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly trust	37	41	32	30	41	34	46	28	30	45	44	27
Somewhat trust	38	36	39	42	35	37	38	37	46	35	35	41
Somewhat distrust	11	11	11	14	8	11	7	11	11	10	10	11
Strongly distrust	5	4	5	4	5	5	4	6	4	4	4	5
Have no feeling about it	5	3	7	5	5	5	3	8	5	3	4	7
Don't know enough to say	6	5	6	5	6	7	2	11	5	3	4	8
TOTAL TRUST	74	78	71	72	76	72	85	64	75	80	79	69
TOTAL DISTRUST	15	14	16	18	13	16	11	17	15	14	14	17

**q8: [If Q7=Overdraft fees] How much would you estimate that you paid in overdraft fees (fees charged when you spend more money than available in your bank account) in total over the last 12 months?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
None	1	1	0	0	1	1	1	0	0	1	0
\$1 - \$15	11	12	8	14	10	13	10	12	17	11	48
\$15 - \$50	31	32	30	34	30	32	31	25	28	31	52
\$50 - \$100	24	24	23	21	25	23	25	27	22	24	0
\$100 - \$200	13	11	21	7	15	15	12	15	11	13	0
\$200 - \$300	12	13	8	12	12	8	14	13	11	12	0
More than \$300	8	7	10	11	7	8	8	8	12	8	0

**q9: [If Q6=yes] How much would you estimate that you paid in TOTAL fees related to your bank accounts over the last 12 months?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Less than \$250	74	73	75	77	73	73	75	68	78	74	77
\$251 - \$500	17	16	20	12	19	19	16	17	15	17	15
\$501 - \$750	5	5	4	6	4	6	3	7	4	5	0
More than \$750	4	6	1	5	4	1	7	8	4	4	8

**q10: How much do you trust each of the following financial institutions to operate with your best interest in mind?**

**q10a. Traditional bank**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly trust	37	29	45	28	39	44	28	37	32	38	25
Somewhat trust	38	42	33	39	37	35	40	38	30	39	25
Somewhat distrust	11	13	8	11	10	8	13	12	12	10	15
Strongly distrust	5	6	3	7	4	4	5	5	6	4	9
Have no feeling about it	5	5	4	7	4	4	6	4	8	4	12
Don't know enough to say	6	5	6	8	5	4	7	4	13	4	14
<b>TOTAL TRUST</b>	<b>74</b>	<b>71</b>	<b>78</b>	<b>67</b>	<b>77</b>	<b>80</b>	<b>68</b>	<b>75</b>	<b>62</b>	<b>78</b>	<b>50</b>
<b>TOTAL DISTRUST</b>	<b>15</b>	<b>18</b>	<b>12</b>	<b>18</b>	<b>14</b>	<b>12</b>	<b>19</b>	<b>17</b>	<b>18</b>	<b>14</b>	<b>24</b>



**q10b. Credit union**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly trust	27	29	26	26	28	27	29	19	31	30	28	26
Somewhat trust	35	35	35	38	33	33	45	32	35	37	37	33
Somewhat distrust	11	12	9	12	10	10	13	9	10	12	11	10
Strongly distrust	6	5	7	8	5	7	3	8	6	5	5	8
Have no feeling about it	8	6	9	9	7	9	4	11	7	6	6	10
Don't know enough to say	13	13	13	8	17	15	6	21	11	9	13	13
<b>TOTAL TRUST</b>	<b>62</b>	<b>64</b>	<b>61</b>	<b>64</b>	<b>61</b>	<b>59</b>	<b>74</b>	<b>51</b>	<b>66</b>	<b>67</b>	<b>65</b>	<b>59</b>
<b>TOTAL DISTRUST</b>	<b>17</b>	<b>17</b>	<b>16</b>	<b>19</b>	<b>15</b>	<b>17</b>	<b>16</b>	<b>17</b>	<b>16</b>	<b>17</b>	<b>16</b>	<b>18</b>

**q10c. Online bank**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly trust	22	25	18	24	20	22	22	22	21	22	24	19
Somewhat trust	40	40	39	43	37	37	48	34	45	40	40	39
Somewhat distrust	15	14	16	16	15	15	15	14	13	17	16	15
Strongly distrust	8	7	10	7	9	9	7	9	7	9	7	10
Have no feeling about it	6	4	8	4	8	8	2	8	7	5	5	8
Don't know enough to say	9	9	9	6	11	9	7	14	7	6	8	10
<b>TOTAL TRUST</b>	<b>61</b>	<b>65</b>	<b>57</b>	<b>67</b>	<b>57</b>	<b>59</b>	<b>70</b>	<b>56</b>	<b>66</b>	<b>62</b>	<b>64</b>	<b>59</b>
<b>TOTAL DISTRUST</b>	<b>24</b>	<b>21</b>	<b>26</b>	<b>23</b>	<b>24</b>	<b>24</b>	<b>21</b>	<b>22</b>	<b>20</b>	<b>26</b>	<b>23</b>	<b>24</b>

**q10d. Minority Depository Institution (a bank or financial organization where most of the stock is owned by socially/economically disadvantaged individuals)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly trust	9	10	8	9	9	9	10	7	9	10	11	6
Somewhat trust	25	25	25	30	21	24	30	23	25	26	23	27
Somewhat distrust	18	18	18	21	15	18	15	20	21	15	17	19
Strongly distrust	12	11	13	11	12	13	8	10	10	14	11	13
Have no feeling about it	12	11	13	14	11	12	13	13	14	11	11	14
Don't know enough to say	24	25	24	15	31	24	24	27	21	24	27	21
<b>TOTAL TRUST</b>	<b>34</b>	<b>35</b>	<b>33</b>	<b>39</b>	<b>30</b>	<b>32</b>	<b>40</b>	<b>30</b>	<b>33</b>	<b>37</b>	<b>34</b>	<b>33</b>
<b>TOTAL DISTRUST</b>	<b>29</b>	<b>29</b>	<b>30</b>	<b>32</b>	<b>27</b>	<b>31</b>	<b>23</b>	<b>30</b>	<b>32</b>	<b>28</b>	<b>28</b>	<b>32</b>

**q10b. Credit union**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly trust	27	32	22	34	25	29	25	39	13	29	9
Somewhat trust	35	37	33	31	37	38	32	31	34	36	26
Somewhat distrust	11	9	12	8	11	10	12	9	12	11	13
Strongly distrust	6	6	6	8	6	6	7	5	9	6	12
Have no feeling about it	8	8	8	10	7	7	9	9	8	7	12
Don't know enough to say	13	7	19	9	14	11	15	7	25	11	27
<b>TOTAL TRUST</b>	<b>62</b>	<b>69</b>	<b>55</b>	<b>65</b>	<b>61</b>	<b>67</b>	<b>57</b>	<b>71</b>	<b>47</b>	<b>66</b>	<b>36</b>
<b>TOTAL DISTRUST</b>	<b>17</b>	<b>15</b>	<b>19</b>	<b>16</b>	<b>17</b>	<b>16</b>	<b>18</b>	<b>14</b>	<b>21</b>	<b>16</b>	<b>25</b>

**q10c. Online bank**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly trust	22	21	22	14	24	22	22	25	17	23	11
Somewhat trust	40	43	36	42	39	40	39	38	36	41	24
Somewhat distrust	15	16	15	18	14	15	15	17	14	15	18
Strongly distrust	8	7	10	8	9	9	8	8	9	8	15
Have no feeling about it	6	6	7	9	6	7	6	4	8	6	12
Don't know enough to say	9	7	10	10	8	7	10	7	15	7	20
<b>TOTAL TRUST</b>	<b>61</b>	<b>64</b>	<b>58</b>	<b>56</b>	<b>63</b>	<b>62</b>	<b>60</b>	<b>63</b>	<b>53</b>	<b>65</b>	<b>35</b>
<b>TOTAL DISTRUST</b>	<b>24</b>	<b>23</b>	<b>24</b>	<b>26</b>	<b>23</b>	<b>24</b>	<b>23</b>	<b>26</b>	<b>24</b>	<b>23</b>	<b>33</b>

**q10d. Minority Depository Institution (a bank or financial organization where most of the stock is owned by socially/economically disadvantaged individuals)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly trust	9	9	9	6	10	10	8	14	5	10	4
Somewhat trust	25	27	22	22	26	24	26	27	21	26	13
Somewhat distrust	18	19	16	18	17	16	19	16	17	18	18
Strongly distrust	12	11	12	11	12	12	12	13	13	11	17
Have no feeling about it	12	14	11	17	11	12	12	10	13	12	14
Don't know enough to say	24	20	30	25	24	26	23	20	32	23	33
<b>TOTAL TRUST</b>	<b>34</b>	<b>36</b>	<b>31</b>	<b>28</b>	<b>36</b>	<b>34</b>	<b>34</b>	<b>41</b>	<b>26</b>	<b>36</b>	<b>17</b>
<b>TOTAL DISTRUST</b>	<b>29</b>	<b>30</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>28</b>	<b>31</b>	<b>29</b>	<b>30</b>	<b>29</b>	<b>36</b>

**q10e. Post office (if it offered certain non-bank financial services)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly trust	22	27	18	21	23	23	19	19	20	25	23	21
Somewhat trust	35	33	36	37	34	34	40	31	46	33	35	35
Somewhat distrust	12	11	12	14	10	12	10	11	12	11	12	11
Strongly distrust	8	6	9	9	6	8	5	9	7	7	6	9
Have no feeling about it	10	7	12	10	9	10	7	14	7	8	7	12
Don't know enough to say	14	15	13	9	18	13	19	16	7	16	16	11
<b>TOTAL TRUST</b>	<b>57</b>	<b>60</b>	<b>54</b>	<b>59</b>	<b>56</b>	<b>57</b>	<b>59</b>	<b>50</b>	<b>66</b>	<b>58</b>	<b>58</b>	<b>56</b>
<b>TOTAL DISTRUST</b>	<b>19</b>	<b>17</b>	<b>21</b>	<b>23</b>	<b>16</b>	<b>20</b>	<b>15</b>	<b>21</b>	<b>19</b>	<b>18</b>	<b>18</b>	<b>20</b>

**q11: Which of the following types of loans have you ever had? Please include loans you currently have, those you have paid off, and any you did not pay or "defaulted" on. (all that apply)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Student loans for myself	21	17	26	31	14	18	35	15	28	22	18	25
Student loans for my child/children	7	9	6	5	9	7	9	5	3	10	11	3
Home loan/Mortgage	21	24	19	18	24	19	33	11	18	29	28	13
Car loan	41	42	40	42	40	37	55	22	43	52	46	35
Small business loan	5	5	4	6	4	4	8	2	3	7	6	3
Personal loan	37	43	31	36	38	35	45	27	35	45	41	33
Payday loan	15	15	14	19	11	16	12	15	17	14	12	18
Credit card	44	46	43	46	43	41	56	29	47	52	47	41
Other	1	0	1	1	0	1	0	1	1	1	1	1
None	20	16	25	18	22	23	9	33	17	14	17	24

**q10e. Post office (if it offered certain non-bank financial services)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly trust	22	19	25	16	25	22	22	24	21	23	19
Somewhat trust	35	38	31	38	34	34	36	38	31	36	32
Somewhat distrust	12	11	12	10	12	10	13	11	12	11	13
Strongly distrust	8	9	6	9	7	7	8	7	8	7	9
Have no feeling about it	10	11	8	13	8	10	9	11	11	9	10
Don't know enough to say	14	11	17	15	14	17	11	9	16	13	17
<b>TOTAL TRUST</b>	<b>57</b>	<b>58</b>	<b>57</b>	<b>54</b>	<b>59</b>	<b>56</b>	<b>59</b>	<b>62</b>	<b>53</b>	<b>58</b>	<b>51</b>
<b>TOTAL DISTRUST</b>	<b>19</b>	<b>20</b>	<b>18</b>	<b>19</b>	<b>19</b>	<b>18</b>	<b>21</b>	<b>19</b>	<b>20</b>	<b>19</b>	<b>22</b>

**q11: Which of the following types of loans have you ever had? Please include loans you currently have, those you have paid off, and any you did not pay or "defaulted" on. (all that apply)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Student loans for myself	21	34	8	30	19	17	26	79	0	23	8
Student loans for my child/children	7	6	9	5	8	9	5	27	0	7	5
Home loan/Mortgage	21	24	18	20	22	34	7	31	0	23	8
Car loan	41	49	32	44	40	43	39	57	0	44	15
Small business loan	5	5	4	3	5	6	3	11	0	5	1
Personal loan	37	40	34	36	38	40	34	47	0	40	15
Payday loan	15	24	5	25	11	11	20	27	0	16	6
Credit card	44	49	39	44	44	47	41	59	0	48	10
Other	1	1	1	1	1	0	1	0	0	1	1
None	20	16	26	20	21	16	25	0	100	17	49

**q12: Which of the following income sources have you used to cover basic living expenses? (all that apply)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Borrowed money from family or close friend	32	30	33	42	25	32	30	33	39	28	27	38
Check cashing service other than bank or credit union	11	11	10	15	7	10	14	11	14	9	10	12
Payday loan	13	13	13	18	10	14	8	15	17	10	10	17
Car title loan	9	10	9	11	8	9	10	9	13	8	9	10
Pawn shop	17	17	16	21	14	18	9	21	20	12	15	19
Personal loan	29	34	25	31	29	28	34	20	29	35	34	23
Student loan	8	9	7	12	5	7	12	5	9	9	7	8
Tax refund anticipation loan	9	8	9	12	6	9	8	8	10	9	10	8
Buy Now Pay Later product	14	12	15	21	9	14	12	13	18	12	12	16
Cash advance/fast cash loan (actual store, or employer)	10	10	10	15	7	10	10	10	12	9	8	12
Cash advance/fast cash loan (online bank)	12	12	13	18	8	12	14	12	13	12	12	13
Credit card cash advance	18	20	16	20	16	17	22	13	16	22	22	13
Other	1	1	1	1	1	1	1	1	1	1	1	1
None of these	29	26	31	17	37	28	31	33	25	27	30	27

**q13: [If Q12=Buy Now Pay Later product] Which of the following did you buy with a "Buy Now, Pay Later" (BNPL) product?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Necessities such as groceries, gas, utilities, household supplies	49	57	43	46	53	47	58	50	49	48	59	40
Other items (discretionary spending) such as clothes, jewelry, shoes	51	43	57	54	47	53	42	50	51	52	41	60

**q14: Have you ever borrowed money from a friend, family member, or another person to cover an emergency?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Yes	66	65	68	81	57	67	63	65	75	64	64	70
No	34	35	32	19	43	33	37	35	25	36	36	30

**q15: [If Q11=student loans for self or child/ren] Were you the first person in your family to take out a student loan?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Yes	52	51	52	55	49	51	55	41	50	58	54	49
No	39	38	40	40	39	38	43	41	45	36	37	42
Don't know	9	10	7	5	12	11	3	18	6	6	9	9

**q12: Which of the following income sources have you used to cover basic living expenses? (all that apply)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Borrowed money from family or close friend	32	40	23	38	30	26	38	43	19	34	21
Check cashing service other than bank or credit union	11	16	4	12	10	8	13	19	5	11	1
Payday loan	13	20	5	18	11	9	18	20	3	14	6
Car title loan	9	13	5	11	9	8	11	15	2	10	5
Pawn shop	17	22	10	20	15	14	20	22	11	18	10
Personal loan	29	29	30	27	30	32	27	36	7	31	12
Student loan	8	9	6	8	8	9	6	23	3	8	3
Tax refund anticipation loan	9	12	5	8	9	8	10	14	5	9	3
Buy Now Pay Later product	14	18	10	14	14	12	15	21	4	15	3
Cash advance/fast cash loan (actual store, or employer)	10	16	4	14	9	9	12	19	4	11	2
Cash advance/fast cash loan (online bank)	12	18	6	12	13	10	15	20	6	14	1
Credit card cash advance	18	21	14	16	18	19	17	27	6	19	4
Other	1	1	1	1	1	1	2	1	1	1	1
None of these	29	22	36	29	28	33	24	12	58	25	55

**q13: [If Q12=Buy Now Pay Later product] Which of the following did you buy with a “Buy Now, Pay Later” (BNPL) product?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Necessities such as groceries, gas, utilities, household supplies	49	49	48	49	49	52	46	51	42	48	62
Other items (discretionary spending) such as clothes, jewelry, shoes	51	51	52	51	51	48	54	49	58	52	38

**q14: Have you ever borrowed money from a friend, family member, or another person to cover an emergency?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Yes	66	76	56	73	64	60	73	80	52	69	51
No	34	24	44	27	36	40	27	20	48	31	49

**q15: [If Q11=student loans for self or child/ren] Were you the first person in your family to take out a student loan?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Yes	52	53	49	45	55	50	54	52	0	53	38
No	39	41	36	48	36	43	36	39	0	41	27
Don't know	9	6	15	7	9	7	10	9	0	6	36

**q16: [If Q11=student loans for self or child/ren] Did your student loans come from a private lender, public lender, or both?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Private lender	16	23	10	18	14	16	16	9	13	21	18	13
Public lender (e.g., Dept of Education, State Loan)	56	51	61	59	53	55	59	46	61	58	55	57
Both	18	18	17	17	18	17	19	21	21	15	17	19
Don't know/ can't recall	10	8	13	6	15	12	6	25	5	6	10	11

**q17: [If Q11=student loans for self or child/ren] How much do you currently owe on your student loans?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
None, my student loans are paid off in full	32	38	26	17	46	35	23	36	16	37	39	23
Less than \$5,000	13	12	13	13	12	16	4	18	17	8	7	19
\$5,000 - \$14, 999	20	14	25	29	12	21	18	26	28	14	19	22
\$15,000 - \$29,999	18	20	16	20	16	18	18	11	23	18	14	22
\$30,000 - \$49,999	9	8	9	9	8	6	14	5	11	9	9	8
\$50,000 - \$69,999	3	4	2	4	2	1	7	1	0	6	3	3
\$70,000 or more	6	4	8	8	4	2	15	3	3	8	8	3

**q18: [If Q11=student loans for self or child/ren and Q17≠none] What type of student loan repayment plan are you currently enrolled in? (all that apply)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Standard Plan	41	46	38	44	38	36	52	26	36	51	48	35
Graduated Plan	10	12	9	13	6	9	13	9	15	8	10	11
Extended Plan	10	13	8	11	8	9	13	6	6	14	13	7
Revised Pay As You Earn Plan	4	6	2	4	4	3	5	3	5	3	5	2
Pay As You Earn Plan	8	15	3	11	3	8	8	14	4	8	6	10
Income-Based Plan	22	22	21	23	19	21	23	10	32	20	19	24
Public Service Loan Forgiveness	8	11	6	6	11	9	5	15	8	5	9	8
Other	2	0	3	2	2	2	1	1	0	3	3	0
Don't know	17	8	23	13	24	20	11	29	17	12	15	20

**q19: [If Q11=student loans for self or child/ren] At any time that you had a student loan, did you ever go into forbearance, which means that your loan payments were temporarily paused or reduced due to unforeseen circumstances such as financial difficulties, medical expense, change in employment, with a student loan?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Yes	56	53	59	58	54	54	61	46	62	57	57	54
No	36	38	34	34	39	38	32	37	30	39	36	36
Don't know	8	8	7	9	8	8	7	17	8	4	6	10

**q16: [If Q11=student loans for self or child/ren] Did your student loans come from a private lender, public lender, or both?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Private lender	16	15	19	14	17	18	14	16	0	16	9
Public lender (e.g., Dept of Education, State Loan)	56	57	55	50	58	58	54	56	0	56	56
Both	18	18	16	21	16	17	18	18	0	18	10
Don't know/ can't recall	10	10	10	14	9	8	13	10	0	10	24

**q17: [If Q11=student loans for self or child/ren] How much do you currently owe on your student loans?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
None, my student loans are paid off in full	32	21	57	21	36	43	21	32	0	30	53
Less than \$5,000	13	15	6	14	12	8	16	13	0	13	17
\$5,000 - \$14, 999	20	24	12	25	18	15	25	20	0	21	18
\$15,000 - \$29,999	18	20	12	22	16	17	19	18	0	18	7
\$30,000 - \$49,999	9	9	7	8	9	9	8	9	0	9	5
\$50,000 - \$69,999	3	4	1	4	3	3	3	3	0	3	0
\$70,000 or more	6	7	4	5	6	3	8	6	0	6	0

**q18: [If Q11=student loans for self or child/ren and Q17≠none] What type of student loan repayment plan are you currently enrolled in? (all that apply)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Standard Plan	41	40	45	33	46	44	39	41	0	42	22
Graduated Plan	10	11	8	9	11	14	8	10	0	11	9
Extended Plan	10	8	17	7	11	16	6	10	0	10	0
Revised Pay As You Earn Plan	4	4	3	4	3	5	3	4	0	4	0
Pay As You Earn Plan	8	10	0	7	9	10	7	8	0	8	7
Income-Based Plan	22	20	28	19	23	22	21	22	0	21	13
Public Service Loan Forgiveness	8	9	4	8	8	7	9	8	0	8	5
Other	2	2	2	4	1	2	2	2	0	1	12
Don't know	17	18	14	29	11	16	18	17	0	17	32

**q19: [If Q11=student loans for self or child/ren] At any time that you had a student loan, did you ever go into forbearance, which means that your loan payments were temporarily paused or reduced due to unforeseen circumstances such as financial difficulties, medical expense, change in employment, with a student loan?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Yes	56	59	48	49	59	52	59	56	0	57	31
No	36	31	47	43	33	43	29	36	0	35	52
Don't know	8	9	5	8	8	4	11	8	0	8	17



**q20: [If Q11=student loans for self or child/ren] At any time that you had a student loan, did you ever go into default on your student loans (which means you failed to make payments on your student loan)?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Yes	42	36	47	43	41	46	32	44	42	41	45	38
No	54	61	48	51	56	49	66	47	55	56	52	56
Don't know	4	3	6	5	3	5	3	9	4	3	4	5

**q21: [If Q11=student loans for self or child/ren] How much do you agree or disagree with the following statements?**

**q21a. Student loan debt affected my decision to have children.**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly agree	23	30	17	26	20	22	26	12	24	27	26	19
Agree	12	11	12	16	7	11	14	18	12	9	10	14
Somewhat agree	11	9	12	17	5	11	11	11	10	12	8	15
Somewhat disagree	10	9	11	11	9	10	11	5	12	11	12	8
Disagree	24	25	24	17	32	26	20	27	26	22	22	28
Strongly disagree	20	16	23	13	26	20	18	27	14	19	22	16
TOTAL AGREE	46	50	42	59	33	44	51	41	47	47	44	48
TOTAL DISAGREE	54	50	58	41	67	56	49	59	53	53	56	52

**q21b. Student loan debt affected my decision to buy a house.**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly agree	25	31	20	28	22	23	31	15	22	31	26	24
Agree	16	13	19	21	11	14	22	14	18	16	15	17
Somewhat agree	15	15	15	16	15	15	15	15	20	13	15	16
Somewhat disagree	10	7	12	12	8	12	6	9	8	11	9	11
Disagree	21	19	23	16	26	23	14	28	22	17	19	23
Strongly disagree	13	15	11	7	18	13	11	19	9	12	16	9
TOTAL AGREE	57	59	54	65	48	52	69	44	61	60	56	57
TOTAL DISAGREE	43	41	46	35	52	48	31	56	39	40	44	43

**q20: [If Q11=student loans for self or child/ren] At any time that you had a student loan, did you ever go into default on your student loans (which means you failed to make payments on your student loan)?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Yes	42	45	33	43	41	31	51	42	0	43	40
No	54	49	65	51	55	64	44	54	0	53	50
Don't know	4	6	1	6	4	4	5	4	0	4	10

**q21: [If Q11=student loans for self or child/ren] How much do you agree or disagree with the following statements?**

**q21a. Student loan debt affected my decision to have children.**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly agree	23	21	29	17	25	24	22	23	0	24	4
Agree	12	13	8	8	13	9	14	12	0	11	23
Somewhat agree	11	12	9	11	11	10	12	11	0	12	7
Somewhat disagree	10	11	8	14	8	13	7	10	0	10	1
Disagree	24	24	25	28	23	23	26	24	0	25	19
Strongly disagree	20	19	21	22	19	22	18	20	0	18	46
TOTAL AGREE	46	46	46	36	50	43	49	46	0	47	34
TOTAL DISAGREE	54	54	54	64	50	57	51	54	0	53	66

**q21b. Student loan debt affected my decision to buy a house.**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly agree	25	22	34	19	28	25	25	25	0	26	9
Agree	16	17	14	14	17	15	17	16	0	16	29
Somewhat agree	15	18	9	17	14	13	17	15	0	15	15
Somewhat disagree	10	11	8	15	8	12	8	10	0	10	4
Disagree	21	20	22	21	20	19	23	21	0	21	18
Strongly disagree	13	12	13	14	12	15	10	13	0	12	26
TOTAL AGREE	57	57	57	51	59	54	60	57	0	57	52
TOTAL DISAGREE	43	43	43	49	41	46	40	43	0	43	48

**q21c. Student loan debt affected my ability to save for retirement.**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly agree	26	30	21	26	26	25	27	16	29	28	27	24
Agree	15	13	16	19	10	13	19	16	18	13	12	17
Somewhat agree	19	15	23	22	17	18	23	12	16	24	19	20
Somewhat disagree	13	12	14	15	11	16	7	16	14	11	10	17
Disagree	16	18	15	12	20	17	13	19	14	16	17	15
Strongly disagree	11	11	11	5	17	11	11	20	9	8	14	8
<b>TOTAL AGREE</b>	<b>60</b>	<b>59</b>	<b>61</b>	<b>67</b>	<b>52</b>	<b>56</b>	<b>70</b>	<b>44</b>	<b>63</b>	<b>65</b>	<b>59</b>	<b>61</b>
<b>TOTAL DISAGREE</b>	<b>40</b>	<b>41</b>	<b>39</b>	<b>33</b>	<b>48</b>	<b>44</b>	<b>30</b>	<b>56</b>	<b>37</b>	<b>35</b>	<b>41</b>	<b>39</b>

**q21d. Student loan debt affected my ability to attend graduate or professional education.**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly agree	22	26	18	21	23	23	19	18	21	24	24	19
Agree	16	13	19	21	11	14	20	16	17	15	16	16
Somewhat agree	15	16	13	17	13	16	12	18	14	14	12	18
Somewhat disagree	13	6	19	15	11	15	8	13	19	11	11	16
Disagree	21	23	20	19	24	22	21	24	16	23	22	21
Strongly disagree	13	16	10	7	19	10	20	12	13	13	16	9
<b>TOTAL AGREE</b>	<b>53</b>	<b>55</b>	<b>50</b>	<b>59</b>	<b>46</b>	<b>53</b>	<b>51</b>	<b>51</b>	<b>53</b>	<b>53</b>	<b>52</b>	<b>53</b>
<b>TOTAL DISAGREE</b>	<b>47</b>	<b>45</b>	<b>50</b>	<b>41</b>	<b>54</b>	<b>47</b>	<b>49</b>	<b>49</b>	<b>47</b>	<b>47</b>	<b>48</b>	<b>47</b>

**q21e. Student loan debt affected my ability to finish my college degree.**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly agree	22	26	19	22	22	23	19	15	21	25	28	15
Agree	14	13	14	20	8	14	13	14	17	12	12	16
Somewhat agree	12	12	12	13	11	15	6	16	15	10	9	16
Somewhat disagree	14	13	15	14	15	15	12	11	13	17	13	16
Disagree	24	21	27	21	28	24	26	28	25	22	22	27
Strongly disagree	13	15	12	9	17	9	23	15	9	14	16	9
<b>TOTAL AGREE</b>	<b>48</b>	<b>51</b>	<b>45</b>	<b>56</b>	<b>41</b>	<b>52</b>	<b>38</b>	<b>45</b>	<b>53</b>	<b>47</b>	<b>49</b>	<b>47</b>
<b>TOTAL DISAGREE</b>	<b>52</b>	<b>49</b>	<b>55</b>	<b>44</b>	<b>59</b>	<b>48</b>	<b>62</b>	<b>55</b>	<b>47</b>	<b>53</b>	<b>51</b>	<b>53</b>

**q21c. Student loan debt affected my ability to save for retirement.**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly agree	26	22	33	21	28	28	24	26	0	26	8
Agree	15	16	12	16	14	14	15	15	0	14	27
Somewhat agree	19	23	10	23	18	18	21	19	0	20	18
Somewhat disagree	13	15	8	20	10	11	15	13	0	13	1
Disagree	16	15	20	11	18	14	18	16	0	16	19
Strongly disagree	11	9	17	9	12	14	8	11	0	10	27
<b>TOTAL AGREE</b>	<b>60</b>	<b>61</b>	<b>56</b>	<b>60</b>	<b>60</b>	<b>60</b>	<b>59</b>	<b>60</b>	<b>0</b>	<b>60</b>	<b>53</b>
<b>TOTAL DISAGREE</b>	<b>40</b>	<b>39</b>	<b>44</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>41</b>	<b>40</b>	<b>0</b>	<b>40</b>	<b>47</b>

**q21d. Student loan debt affected my ability to attend graduate or professional education.**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly agree	22	17	33	17	24	22	22	22	0	22	12
Agree	16	19	9	18	15	12	19	16	0	16	17
Somewhat agree	15	16	12	18	14	16	14	15	0	15	17
Somewhat disagree	13	15	8	15	12	12	14	13	0	13	9
Disagree	21	21	23	22	21	20	22	21	0	21	25
Strongly disagree	13	12	16	11	14	17	8	13	0	12	20
<b>TOTAL AGREE</b>	<b>53</b>	<b>52</b>	<b>54</b>	<b>52</b>	<b>53</b>	<b>50</b>	<b>55</b>	<b>53</b>	<b>0</b>	<b>54</b>	<b>46</b>
<b>TOTAL DISAGREE</b>	<b>47</b>	<b>48</b>	<b>46</b>	<b>48</b>	<b>47</b>	<b>50</b>	<b>45</b>	<b>47</b>	<b>0</b>	<b>46</b>	<b>54</b>

**q21e. Student loan debt affected my ability to finish my college degree.**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly agree	22	18	31	17	24	22	22	22	0	23	10
Agree	14	17	7	17	13	11	17	14	0	14	13
Somewhat agree	12	14	8	15	11	9	15	12	0	12	18
Somewhat disagree	14	15	12	13	15	18	11	14	0	15	4
Disagree	24	23	27	24	24	23	26	24	0	24	34
Strongly disagree	13	13	14	14	13	18	9	13	0	12	20
<b>TOTAL AGREE</b>	<b>48</b>	<b>49</b>	<b>47</b>	<b>49</b>	<b>48</b>	<b>42</b>	<b>54</b>	<b>48</b>	<b>0</b>	<b>49</b>	<b>42</b>
<b>TOTAL DISAGREE</b>	<b>52</b>	<b>51</b>	<b>53</b>	<b>51</b>	<b>52</b>	<b>58</b>	<b>46</b>	<b>52</b>	<b>0</b>	<b>51</b>	<b>58</b>

**q21f. Student loan debt affected my ability to save money.**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly agree	29	34	26	31	28	28	33	18	28	35	29	29
Agree	23	20	25	29	16	22	25	29	29	17	21	25
Somewhat agree	18	13	22	19	17	18	19	13	14	22	18	18
Somewhat disagree	8	10	7	8	8	10	4	6	8	9	5	11
Disagree	15	16	13	9	20	16	10	22	13	12	17	11
Strongly disagree	7	7	7	4	11	7	9	12	8	5	10	4
<b>TOTAL AGREE</b>	<b>70</b>	<b>66</b>	<b>73</b>	<b>79</b>	<b>61</b>	<b>67</b>	<b>77</b>	<b>60</b>	<b>71</b>	<b>74</b>	<b>68</b>	<b>73</b>
<b>TOTAL DISAGREE</b>	<b>30</b>	<b>34</b>	<b>27</b>	<b>21</b>	<b>39</b>	<b>33</b>	<b>23</b>	<b>40</b>	<b>29</b>	<b>26</b>	<b>32</b>	<b>27</b>

**q21g. I feel confident that I can pay off my student loan debt in the next ten years.**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly agree	30	38	25	26	35	32	27	22	20	39	34	26
Agree	22	18	26	27	17	22	22	23	29	18	20	24
Somewhat agree	16	16	16	17	14	16	16	14	20	15	15	17
Somewhat disagree	10	12	7	10	9	9	12	7	10	10	9	10
Disagree	10	9	10	10	10	9	11	14	7	9	10	9
Strongly disagree	12	8	16	9	16	12	13	19	13	9	12	13
<b>TOTAL AGREE</b>	<b>68</b>	<b>71</b>	<b>66</b>	<b>71</b>	<b>66</b>	<b>70</b>	<b>64</b>	<b>60</b>	<b>70</b>	<b>71</b>	<b>69</b>	<b>67</b>
<b>TOTAL DISAGREE</b>	<b>32</b>	<b>29</b>	<b>34</b>	<b>29</b>	<b>34</b>	<b>30</b>	<b>36</b>	<b>40</b>	<b>30</b>	<b>29</b>	<b>31</b>	<b>33</b>

**q22: [If attended college] How much do you agree or disagree with the following statement: Investing in college or higher education had a positive impact on my life, and it was worth the cost.**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly agree	40	48	30	28	48	30	54	28	30	47	48	28
Somewhat agree	28	27	29	35	23	30	25	25	35	27	25	33
Somewhat disagree	12	10	14	14	11	15	8	14	17	10	9	16
Strongly disagree	12	9	15	16	8	14	9	13	10	12	12	12
Don't know	9	5	12	7	10	11	4	21	7	5	6	12
<b>TOTAL AGREE</b>	<b>68</b>	<b>75</b>	<b>59</b>	<b>63</b>	<b>71</b>	<b>60</b>	<b>79</b>	<b>52</b>	<b>65</b>	<b>73</b>	<b>73</b>	<b>60</b>
<b>TOTAL DISAGREE</b>	<b>24</b>	<b>19</b>	<b>28</b>	<b>30</b>	<b>19</b>	<b>28</b>	<b>17</b>	<b>27</b>	<b>28</b>	<b>22</b>	<b>21</b>	<b>28</b>

**q21f. Student loan debt affected my ability to save money.**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly agree	29	26	38	24	31	33	26	29	0	29	22
Agree	23	28	11	27	21	21	24	23	0	23	15
Somewhat agree	18	20	14	21	17	13	23	18	0	18	30
Somewhat disagree	8	9	6	10	7	10	6	8	0	8	1
Disagree	15	11	23	9	17	13	16	15	0	14	18
Strongly disagree	7	7	8	8	7	10	5	7	0	7	13
<b>TOTAL AGREE</b>	<b>70</b>	<b>73</b>	<b>63</b>	<b>73</b>	<b>69</b>	<b>67</b>	<b>72</b>	<b>70</b>	<b>0</b>	<b>70</b>	<b>67</b>
<b>TOTAL DISAGREE</b>	<b>30</b>	<b>27</b>	<b>37</b>	<b>27</b>	<b>31</b>	<b>33</b>	<b>28</b>	<b>30</b>	<b>0</b>	<b>30</b>	<b>33</b>

**q21g. I feel confident that I can pay off my student loan debt in the next ten years.**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly agree	30	24	45	21	34	38	23	30	0	31	31
Agree	22	26	12	14	25	19	25	22	0	21	18
Somewhat agree	16	17	14	17	15	12	20	16	0	16	10
Somewhat disagree	10	11	7	13	8	10	9	10	0	9	6
Disagree	10	9	11	13	8	11	9	10	0	10	12
Strongly disagree	12	13	12	21	9	10	15	12	0	12	21
<b>TOTAL AGREE</b>	<b>68</b>	<b>67</b>	<b>71</b>	<b>53</b>	<b>75</b>	<b>69</b>	<b>67</b>	<b>68</b>	<b>0</b>	<b>69</b>	<b>60</b>
<b>TOTAL DISAGREE</b>	<b>32</b>	<b>33</b>	<b>29</b>	<b>47</b>	<b>25</b>	<b>31</b>	<b>33</b>	<b>32</b>	<b>0</b>	<b>31</b>	<b>40</b>

**q22: [If attended college] How much do you agree or disagree with the following statement: Investing in college or higher education had a positive impact on my life, and it was worth the cost.**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly agree	40	26	57	21	46	50	26	32	36	40	35
Somewhat agree	28	35	19	31	27	26	31	34	22	28	21
Somewhat disagree	12	16	7	17	10	9	16	16	9	13	8
Strongly disagree	12	14	9	18	10	8	17	16	8	12	15
Don't know	9	10	7	13	7	7	10	3	25	8	21
<b>TOTAL AGREE</b>	<b>68</b>	<b>60</b>	<b>77</b>	<b>52</b>	<b>73</b>	<b>75</b>	<b>57</b>	<b>65</b>	<b>58</b>	<b>68</b>	<b>55</b>
<b>TOTAL DISAGREE</b>	<b>24</b>	<b>30</b>	<b>17</b>	<b>35</b>	<b>20</b>	<b>17</b>	<b>33</b>	<b>32</b>	<b>17</b>	<b>24</b>	<b>23</b>

**q23: Are you ready to purchase a home but have not done so?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Yes	18	17	19	26	12	18	18	17	19	18	19	17
No	29	28	30	33	26	32	15	35	39	21	22	38
Already own a home	31	36	27	21	39	26	53	17	21	46	43	17
Not looking to buy a home right now	22	20	24	21	23	24	13	31	22	16	17	28

**q24: [If Q23=yes] What are the three biggest reasons that you have not bought a home?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Not enough savings	50	50	51	53	46	52	46	60	51	44	51	49
Home prices are too expensive	57	61	53	58	55	54	67	48	52	65	62	50
Interest rates are too high	39	40	39	41	37	38	44	34	35	45	40	38
Credit score is too low	34	31	36	37	30	34	36	43	49	21	34	34
Cannot get or qualify for mortgage/loan	14	14	13	14	13	13	15	17	14	11	12	15
Not the right time for me or my family	20	18	21	16	24	20	16	13	19	24	18	21
Other	0	0	0	0	0	0	0	0	0	0	0	0

**q25: [If Q11=Mortgage/home loan] Are you the first person in your immediate family to own a home?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Yes	33	33	34	47	27	32	36	27	28	37	35	28
No	64	65	63	53	71	65	64	65	69	63	64	66
Don't know	2	2	2	1	3	3	0	8	3	1	1	6

**q26: [If Q11=Mortgage/home loan] Who did you turn to for help and information about buying your first home? (all that apply)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Family	61	60	62	68	57	58	66	48	45	69	64	52
Friend	23	28	16	31	18	22	23	18	26	23	22	23
Co-worker	7	8	6	12	4	5	11	2	1	10	8	4
Real estate agent	49	50	48	48	50	44	61	51	49	49	50	46
Priest/pastor	2	3	1	4	1	1	6	4	0	3	2	2
Online sources and information	18	18	18	26	14	16	23	20	16	18	15	26
Financial coach or counselor	10	11	10	9	11	10	12	16	8	10	9	14
Social media (e.g., Facebook, Twitter)	3	4	3	7	2	3	4	0	5	4	3	4
Other	4	2	6	2	5	4	3	4	6	3	3	6

**q23: Are you ready to purchase a home but have not done so?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Yes	18	22	13	19	18	14	23	28	10	19	6
No	29	31	27	33	28	16	43	26	35	27	44
Already own a home	31	26	37	24	34	57	3	27	23	33	16
Not looking to buy a home right now	22	21	23	24	21	13	31	19	33	21	34

**q24: [If Q23=yes] What are the three biggest reasons that you have not bought a home?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Not enough savings	50	52	48	59	47	43	55	58	38	50	59
Home prices are too expensive	57	53	64	54	58	51	61	64	53	58	43
Interest rates are too high	39	38	42	30	43	47	34	45	21	40	23
Credit score is too low	34	43	18	42	31	23	41	41	25	35	23
Cannot get or qualify for mortgage/loan	14	18	6	20	11	11	16	17	10	14	15
Not the right time for me or my family	20	14	30	20	20	27	15	13	23	19	21
Other	0	0	0	0	0	0	0	0	0	0	0

**q25: [If Q11=Mortgage/home loan] Are you the first person in your immediate family to own a home?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Yes	33	34	33	18	38	32	41	42	0	34	19
No	64	65	63	78	60	66	57	57	0	64	55
Don't know	2	1	4	4	2	2	2	1	0	2	25

**q26: [If Q11=Mortgage/home loan] Who did you turn to for help and information about buying your first home? (all that apply)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Family	61	60	62	57	62	58	76	68	0	61	36
Friend	23	24	20	24	22	22	27	27	0	23	11
Co-worker	7	8	5	8	7	8	4	9	0	7	0
Real estate agent	49	54	42	65	44	54	25	43	0	50	55
Priest/pastor	2	2	2	0	3	2	1	4	0	2	0
Online sources and information	18	20	14	26	16	20	9	21	0	18	10
Financial coach or counselor	10	9	12	4	12	11	9	7	0	11	0
Social media (e.g., Facebook, Twitter)	3	4	2	4	3	4	1	1	0	4	0
Other	4	6	1	9	3	3	8	6	0	4	7



**q27: [If Q11=Mortgage/home loan] Before you applied for your FIRST home mortgage, how much did you know about the process?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
A great deal	27	29	24	34	23	28	24	13	20	32	30	18
Somewhat	26	29	22	34	21	21	35	17	32	26	25	26
Only a little	36	35	37	21	43	38	29	55	37	30	33	41
Nothing/No knowledge	12	8	17	10	13	12	12	14	11	12	11	15

**q28: [If Q11=Mortgage/home loan] Who did you work with to get your most recent home loan/mortgage? (all that apply)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Mortgage broker	68	69	66	68	67	69	64	66	67	68	71	59
Bank loan officer	33	32	33	35	32	30	38	36	31	32	31	38
Online banking or mortgage website	13	14	11	22	8	14	11	20	8	13	12	17
Other	3	4	2	4	3	3	5	1	4	4	3	6

**q29: [If Q11=Mortgage/home loan] Did the financial institution that provided you with your most recent mortgage loan give you an option to complete the application process in your preferred language?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Yes	84	84	83	88	81	85	81	76	81	86	82	87
No	8	10	6	5	10	7	11	11	10	7	9	6
Don't remember	8	6	11	7	8	8	8	14	8	6	8	7

**q30: [If Q11=Mortgage/home loan] How much do you currently owe on your home mortgage loan?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Less than \$100,000	27	28	24	19	30	31	17	35	28	24	28	24
\$100,000 - \$300,000	32	27	39	40	28	34	30	20	32	36	32	33
\$300,000 - \$400,000	9	11	6	14	6	7	13	3	3	12	10	5
\$400,000 - \$500,000	7	8	4	9	5	4	11	2	8	7	8	3
More than \$500,000	6	3	9	13	2	3	11	5	2	7	7	3
None, my home is paid in full	20	22	17	5	28	21	18	34	26	15	16	32

**q27: [If Q11=Mortgage/home loan] Before you applied for your FIRST home mortgage, how much did you know about the process?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
A great deal	27	26	28	10	32	25	33	37	0	27	6
Somewhat	26	38	8	38	22	26	22	25	0	26	20
Only a little	36	25	52	43	33	36	35	27	0	35	42
Nothing/No knowledge	12	12	13	9	13	13	10	11	0	11	32

**q28: [If Q11=Mortgage/home loan] Who did you work with to get your most recent home loan/mortgage? (all that apply)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Mortgage broker	68	64	73	58	70	66	73	76	0	68	74
Bank loan officer	33	37	26	40	31	33	30	25	0	33	10
Online banking or mortgage website	13	14	12	12	13	14	10	12	0	13	13
Other	3	5	2	4	3	3	5	3	0	3	4

**q29: [If Q11=Mortgage/home loan] Did the financial institution that provided you with your most recent mortgage loan give you an option to complete the application process in your preferred language?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Yes	84	90	75	92	81	84	83	83	0	84	75
No	8	3	16	0	11	8	11	8	0	9	0
Don't remember	8	7	9	8	8	8	6	8	0	7	25

**q30: [If Q11=Mortgage/home loan] How much do you currently owe on your home mortgage loan?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Less than \$100,000	27	22	34	20	29	27	27	26	0	26	37
\$100,000 - \$300,000	32	38	25	29	33	36	13	31	0	33	29
\$300,000 - \$400,000	9	10	7	9	9	10	2	10	0	9	0
\$400,000 - \$500,000	7	7	5	11	5	6	9	8	0	7	5
More than \$500,000	6	7	4	1	7	3	20	9	0	6	0
None, my home is paid in full	20	16	26	30	17	18	30	16	0	20	28

**q31: [If Q11=Mortgage/home loan] Have you ever gone into forbearance with any home mortgage you've had, which means your mortgage payments were temporarily paused or reduced due to unforeseen circumstances such as financial difficulties, medical expense, employment changes?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Yes	27	31	23	32	25	26	30	14	25	31	31	18
No	69	66	74	63	73	70	68	82	72	65	66	78
Don't know	3	3	4	5	2	4	1	4	3	3	3	4

**q32: [If Q31=yes] Have you received support from government programs, like the Homeowners Assistance Fund, to make payments on your mortgage loan?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Yes, applied and was approved	61	61	61	64	60	58	68	30	28	72	71	19
Yes, applied but was NOT approved	6	6	7	9	4	5	8	0	8	6	6	6
No, did not apply	23	26	20	23	23	27	16	29	49	17	15	61
No, was not aware of such programs	9	7	13	3	13	10	8	40	15	4	8	14

**q33: [If Q11=Mortgage/home loan] Have you ever applied to refinance any home mortgage you ever had?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Yes, applied and was approved	46	42	51	47	46	45	49	37	39	51	47	45
Yes, applied but was NOT approved	3	3	3	6	1	2	5	4	5	2	3	2
No, did not apply to refinance	51	55	46	47	53	53	46	59	57	47	50	54

**q34: [If Q11≠none] How much do you agree or disagree with the following statements?**

**q34a. Loans or debt affected my decision to have children.**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly agree	15	15	15	20	11	14	15	11	17	16	14	15
Agree	11	12	10	17	6	12	8	13	14	8	10	12
Somewhat agree	13	13	12	18	9	13	12	13	14	12	10	16
Somewhat disagree	11	11	12	11	12	12	10	11	10	12	10	13
Disagree	25	23	28	19	30	26	22	28	26	23	27	24
Strongly disagree	25	27	23	14	33	23	33	24	20	28	29	20
TOTAL AGREE	38	40	37	55	26	39	35	36	44	37	34	43
TOTAL DISAGREE	62	60	63	45	74	61	65	64	56	63	66	57

**q31: [If Q11=Mortgage/home loan] Have you ever gone into forbearance with any home mortgage you've had, which means your mortgage payments were temporarily paused or reduced due to unforeseen circumstances such as financial difficulties, medical expense, employment changes?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Yes	27	29	25	11	32	25	39	44	0	28	0
No	69	69	70	87	64	72	57	53	0	69	90
Don't know	3	2	5	3	4	3	4	3	0	3	10

**q32: [If Q31=yes] Have you received support from government programs, like the Homeowners Assistance Fund, to make payments on your mortgage loan?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Yes, applied and was approved	61	57	69	49	62	58	71	68	0	61	0
Yes, applied but was NOT approved	6	8	4	0	7	8	0	5	0	6	0
No, did not apply	23	30	12	42	22	26	16	20	0	23	0
No, was not aware of such programs	9	5	16	9	9	8	14	6	0	9	0

**q33: [If Q11=Mortgage/home loan] Have you ever applied to refinance any home mortgage you ever had?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Yes, applied and was approved	46	52	37	44	47	46	47	53	0	47	33
Yes, applied but was NOT approved	3	4	1	6	2	2	6	4	0	3	0
No, did not apply to refinance	51	44	61	50	51	51	48	43	0	51	67

**q34: [If Q11≠none] How much do you agree or disagree with the following statements?**

**q34a. Loans or debt affected my decision to have children.**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly agree	15	18	11	14	15	14	15	25	6	16	5
Agree	11	14	8	10	11	9	13	13	7	11	10
Somewhat agree	13	15	10	17	11	13	12	12	10	13	9
Somewhat disagree	11	11	12	13	11	9	14	9	13	11	13
Disagree	25	23	28	26	25	25	26	25	28	25	29
Strongly disagree	25	20	31	21	26	30	19	17	36	24	33
TOTAL AGREE	38	47	29	41	37	36	41	49	23	39	25
TOTAL DISAGREE	62	53	71	59	63	64	59	51	77	61	75

**q34b. Loans or debt affected my decision to buy a house.**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly agree	18	19	17	25	13	18	16	16	19	18	16	20
Agree	15	13	17	21	11	15	14	15	22	12	14	17
Somewhat agree	16	15	18	20	14	17	14	20	16	14	13	20
Somewhat disagree	12	12	13	13	12	12	12	10	12	14	13	11
Disagree	18	19	18	13	22	19	16	21	18	17	21	15
Strongly disagree	20	22	18	8	28	18	28	18	14	24	23	17
TOTAL AGREE	49	47	52	66	37	51	43	51	57	45	43	57
TOTAL DISAGREE	51	53	48	34	63	49	57	49	43	55	57	43

**q34c. Loans or debt affected my ability to afford healthcare.**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly agree	13	14	12	17	10	13	11	11	14	13	13	12
Agree	13	11	14	20	7	13	12	13	16	11	11	15
Somewhat agree	15	13	17	22	11	16	11	17	19	12	14	17
Somewhat disagree	14	13	15	13	15	14	12	12	16	13	12	16
Disagree	23	24	23	18	27	24	22	27	22	22	25	21
Strongly disagree	22	25	19	11	30	20	32	20	13	28	26	18
TOTAL AGREE	41	38	43	58	28	42	34	41	49	36	37	44
TOTAL DISAGREE	59	62	57	42	72	58	66	59	51	64	63	56

**q34d. Loans or debt affected my ability to save for retirement.**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly agree	16	17	14	21	12	16	16	13	18	16	14	17
Agree	17	16	19	23	13	18	14	17	21	15	16	19
Somewhat agree	17	16	19	21	15	18	13	19	20	15	15	20
Somewhat disagree	13	13	14	12	15	14	13	13	9	16	14	13
Disagree	21	19	22	17	24	21	18	25	22	17	23	18
Strongly disagree	16	19	12	7	22	13	27	13	9	20	18	13
TOTAL AGREE	50	48	51	64	40	52	43	49	59	46	45	56
TOTAL DISAGREE	50	52	49	36	60	48	57	51	41	54	55	44

**q34b. Loans or debt affected my decision to buy a house.**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly agree	18	21	15	18	18	13	23	26	12	19	11
Agree	15	20	10	17	14	11	19	19	8	16	10
Somewhat agree	16	18	15	16	16	14	19	15	16	16	17
Somewhat disagree	12	13	12	14	12	12	12	10	14	12	14
Disagree	18	15	22	17	19	21	15	16	21	19	19
Strongly disagree	20	14	27	17	21	28	11	13	29	19	30
TOTAL AGREE	49	58	39	52	49	38	62	60	35	51	38
TOTAL DISAGREE	51	42	61	48	51	62	38	40	65	49	62

**q34c. Loans or debt affected my ability to afford healthcare.**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly agree	13	14	11	11	13	12	13	18	6	13	7
Agree	13	17	7	13	12	11	14	16	8	13	8
Somewhat agree	15	19	11	19	14	11	20	15	16	16	15
Somewhat disagree	14	13	14	18	12	11	17	13	15	13	17
Disagree	23	21	26	21	24	24	22	21	26	24	24
Strongly disagree	22	15	30	18	24	30	14	17	29	21	30
TOTAL AGREE	41	51	30	43	40	35	47	49	30	42	29
TOTAL DISAGREE	59	49	70	57	60	65	53	51	70	58	71

**q34d. Loans or debt affected my ability to save for retirement.**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly agree	16	19	12	16	16	13	19	25	8	17	8
Agree	17	21	13	19	16	15	19	20	9	17	13
Somewhat agree	17	20	15	23	15	15	20	16	17	17	19
Somewhat disagree	13	12	15	13	13	13	14	11	16	13	18
Disagree	21	18	24	17	22	23	18	18	27	21	19
Strongly disagree	16	10	22	12	17	21	10	10	22	15	24
TOTAL AGREE	50	60	39	58	48	43	58	61	35	51	39
TOTAL DISAGREE	50	40	61	42	52	57	42	39	65	49	61

**q34e. Loans or debt affected my ability to finish my college degree.**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly agree	11	11	10	14	9	12	8	10	11	11	11	11
Agree	13	14	13	20	9	14	9	13	17	12	13	13
Somewhat agree	13	12	14	18	10	14	9	16	14	11	11	16
Somewhat disagree	14	13	16	14	15	15	12	14	15	15	13	16
Disagree	27	25	29	22	31	28	24	29	28	26	30	24
Strongly disagree	21	25	17	12	28	17	38	19	15	25	23	19
TOTAL AGREE	37	37	37	52	27	40	26	38	42	35	34	41
TOTAL DISAGREE	63	63	63	48	73	60	74	62	58	65	66	59

**q34f. Loans or debt affected my ability to save money.**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly agree	19	18	20	26	15	20	18	17	24	19	19	20
Agree	18	17	20	24	14	19	14	17	21	17	16	21
Somewhat agree	19	19	19	22	17	20	15	20	24	16	18	21
Somewhat disagree	12	12	12	9	14	13	7	11	9	14	12	12
Disagree	16	17	16	13	19	16	16	22	15	14	18	14
Strongly disagree	15	17	13	6	21	11	29	13	8	20	17	12
TOTAL AGREE	57	55	59	72	46	59	48	55	69	53	53	61
TOTAL DISAGREE	43	45	41	28	54	41	52	45	31	47	47	39

**q34g. I feel confident that I can pay off my loans or other debt in the next ten years.**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Strongly agree	26	31	21	26	25	26	26	20	26	30	28	23
Agree	22	20	24	27	18	24	15	25	28	17	22	22
Somewhat agree	18	17	19	20	17	19	14	19	22	15	15	22
Somewhat disagree	12	10	13	11	12	12	11	12	9	13	11	13
Disagree	11	10	11	10	11	10	13	11	10	11	12	9
Strongly disagree	12	12	11	6	16	10	20	13	5	14	13	10
TOTAL AGREE	66	68	64	73	61	68	56	64	76	62	65	67
TOTAL DISAGREE	34	32	36	27	39	32	44	36	24	38	35	33

**q34e. Loans or debt affected my ability to finish my college degree.**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly agree	11	13	9	9	11	10	12	19	6	12	5
Agree	13	16	10	16	12	12	15	15	7	13	7
Somewhat agree	13	17	9	15	13	12	15	15	14	13	14
Somewhat disagree	14	14	15	17	14	11	18	11	15	14	16
Disagree	27	25	30	26	28	29	26	26	32	27	31
Strongly disagree	21	15	27	18	22	27	15	14	26	21	27
TOTAL AGREE	37	46	28	39	36	33	42	49	27	38	26
TOTAL DISAGREE	63	54	72	61	64	67	58	51	73	62	74

**q34f. Loans or debt affected my ability to save money.**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly agree	19	23	16	19	20	16	23	28	9	20	11
Agree	18	22	14	20	18	17	20	21	8	19	13
Somewhat agree	19	22	16	23	18	17	22	19	24	19	21
Somewhat disagree	12	11	13	12	12	11	12	7	15	11	15
Disagree	16	14	19	16	17	18	15	15	22	16	18
Strongly disagree	15	8	22	11	16	21	8	10	22	14	22
TOTAL AGREE	57	67	46	62	55	50	65	68	42	59	45
TOTAL DISAGREE	43	33	54	38	45	50	35	32	58	41	55

**q34g. I feel confident that I can pay off my loans or other debt in the next ten years.**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Strongly agree	26	25	27	21	28	30	21	26	22	26	23
Agree	22	23	21	18	23	18	27	19	16	23	17
Somewhat agree	18	21	15	21	17	17	20	16	20	18	17
Somewhat disagree	12	12	11	16	11	12	12	13	14	12	13
Disagree	11	10	11	11	11	10	11	13	13	10	13
Strongly disagree	12	8	15	13	11	14	9	12	14	11	17
TOTAL AGREE	66	69	63	60	68	64	68	62	59	67	58
TOTAL DISAGREE	34	31	37	40	32	36	32	38	41	33	42



**q35: [If Q11≠none] When applying for a credit card or loan, how would you describe your experience during the application process with the organization, website, or financial institution?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Friendly and easy to understand	56	59	53	57	55	52	72	51	57	58	60	51
Unwelcoming and difficult to understand	12	12	13	16	10	13	9	14	14	11	10	15
Some experiences were good, others were bad	32	30	34	27	35	35	19	35	30	31	30	34

**q36: [If Q11≠none] How well were the following terms and features explained or disclosed to you by your loan provider for your FIRST loan or credit card?**

**q36a. Credit Limit**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very well	32	34	30	30	33	29	42	23	29	38	36	27
Well	43	46	40	41	44	42	45	39	46	44	45	41
Not well	12	11	13	16	9	13	7	14	13	9	10	14
Not at all	4	4	4	6	3	4	2	5	5	3	3	5
Don't remember	10	5	14	8	11	11	4	19	7	5	7	13
TOTAL WELL	75	80	70	71	77	72	87	62	75	82	80	68
TOTAL NOT WELL	16	15	16	21	12	17	10	20	18	12	13	19

**q36b. Variable Interest Rate**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very well	17	20	15	17	18	15	26	14	18	19	19	16
Well	33	36	29	28	36	32	37	28	33	36	35	30
Not well	22	21	23	27	18	23	19	23	22	21	22	22
Not at all	13	11	14	15	11	14	10	12	17	11	12	14
Don't remember	15	11	19	13	17	17	9	23	10	13	13	18
TOTAL WELL	50	56	44	45	54	47	63	43	50	55	54	46
TOTAL NOT WELL	35	33	37	42	29	36	28	35	40	32	33	36

**q35: [If Q11≠none] When applying for a credit card or loan, how would you describe your experience during the application process with the organization, website, or financial institution?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Friendly and easy to understand	56	58	54	52	57	60	51	62	43	59	31
Unwelcoming and difficult to understand	12	15	10	17	11	11	14	12	17	12	16
Some experiences were good, others were bad	32	28	36	31	32	29	35	26	40	29	53

**q36: [If Q11≠none] How well were the following terms and features explained or disclosed to you by your loan provider for your FIRST loan or credit card?**

**q36a. Credit Limit**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very well	32	30	34	29	33	34	29	39	23	33	20
Well	43	40	46	37	45	47	39	37	35	44	32
Not well	12	16	7	18	10	9	15	14	11	12	16
Not at all	4	6	2	4	4	3	5	4	8	4	4
Don't remember	10	9	10	13	9	8	12	7	23	7	28
TOTAL WELL	75	69	80	65	78	81	68	76	58	77	52
TOTAL NOT WELL	16	22	9	22	14	12	20	18	19	15	21

**q36b. Variable Interest Rate**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very well	17	18	17	15	18	22	13	23	12	19	7
Well	33	29	37	31	34	35	30	28	30	33	31
Not well	22	25	18	22	22	20	24	21	17	22	19
Not at all	13	16	10	15	12	10	15	16	13	13	12
Don't remember	15	12	18	17	14	13	18	13	28	13	32
TOTAL WELL	50	47	54	45	52	57	43	50	41	52	37
TOTAL NOT WELL	35	41	28	37	34	31	39	37	30	35	31

**q36c. Grace Period**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very well	21	23	18	21	20	19	27	16	22	23	23	18
Well	38	38	37	33	41	37	43	34	36	41	39	37
Not well	16	16	17	22	12	16	17	15	19	16	15	17
Not at all	9	9	10	11	9	11	5	13	11	7	9	10
Don't remember	16	13	18	13	18	18	7	23	13	13	14	18
TOTAL WELL	58	62	55	55	61	56	70	50	57	65	62	54
TOTAL NOT WELL	26	25	27	32	21	27	22	28	30	22	24	27

**q36d. Compounding Interest**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very well	18	20	15	19	17	16	24	14	16	21	19	15
Well	31	34	28	29	33	30	37	29	28	34	33	29
Not well	20	20	20	23	18	19	21	15	22	22	21	18
Not at all	14	12	15	15	13	15	7	15	20	10	11	17
Don't remember	18	14	22	15	20	19	11	27	14	13	16	20
TOTAL WELL	49	54	43	47	50	46	61	43	44	55	53	44
TOTAL NOT WELL	33	32	35	38	30	35	28	30	42	32	32	35

**q36e. Late fees**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very well	24	26	22	25	24	22	33	17	22	30	26	23
Well	40	44	37	39	41	40	44	35	39	44	40	41
Not well	16	14	18	17	15	17	11	19	19	13	15	17
Not at all	8	7	8	9	7	8	4	7	10	7	9	6
Don't remember	12	9	14	9	13	13	7	22	9	6	11	13
TOTAL WELL	65	70	59	65	64	62	77	52	62	74	66	63
TOTAL NOT WELL	24	21	27	26	22	26	16	26	29	20	24	24

**q36c. Grace Period**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very well	21	21	20	19	21	24	17	28	14	22	8
Well	38	37	39	38	38	39	36	36	31	39	31
Not well	16	19	13	17	16	16	17	17	13	16	14
Not at all	9	11	8	10	9	7	13	10	11	10	11
Don't remember	16	11	21	16	16	14	17	10	31	13	36
TOTAL WELL	58	58	59	57	59	63	53	63	45	61	39
TOTAL NOT WELL	26	31	20	27	25	22	29	26	24	26	25

**q36d. Compounding Interest**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very well	18	17	18	15	18	21	13	23	12	19	7
Well	31	30	33	27	33	34	28	29	27	32	26
Not well	20	22	17	23	19	19	21	17	16	20	15
Not at all	14	16	12	17	13	11	17	17	14	14	16
Don't remember	18	15	21	17	18	15	20	14	31	15	36
TOTAL WELL	49	48	50	42	51	55	42	52	39	51	33
TOTAL NOT WELL	33	37	29	40	31	29	38	34	30	34	31

**q36e. Late fees**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very well	24	27	22	22	25	28	21	30	18	26	11
Well	40	38	42	40	40	42	39	41	32	41	34
Not well	16	18	14	16	16	13	20	15	13	16	16
Not at all	8	9	7	9	7	8	8	6	12	8	10
Don't remember	12	9	15	12	11	10	13	8	25	9	30
TOTAL WELL	65	65	64	63	65	69	59	71	49	67	44
TOTAL NOT WELL	24	26	21	25	23	21	27	21	25	24	26

**q36f. Payment schedule**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very well	30	35	26	31	30	29	33	23	29	36	33	27
Well	44	44	45	40	47	44	47	42	44	46	45	44
Not well	10	9	11	13	7	10	9	9	12	9	10	10
Not at all	5	5	5	6	4	5	4	6	8	3	4	7
Don't remember	10	7	13	9	11	11	7	20	7	5	9	12
<b>TOTAL WELL</b>	<b>75</b>	<b>79</b>	<b>70</b>	<b>71</b>	<b>77</b>	<b>73</b>	<b>80</b>	<b>65</b>	<b>72</b>	<b>82</b>	<b>77</b>	<b>71</b>
<b>TOTAL NOT WELL</b>	<b>15</b>	<b>14</b>	<b>17</b>	<b>19</b>	<b>12</b>	<b>16</b>	<b>13</b>	<b>15</b>	<b>20</b>	<b>13</b>	<b>14</b>	<b>17</b>

**q36g. Minimum Payment**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very well	30	32	28	30	30	29	35	23	29	35	31	29
Well	44	44	43	40	46	43	48	41	43	46	48	38
Not well	12	12	12	15	9	13	9	13	17	8	9	15
Not at all	5	6	5	7	4	6	4	6	5	5	5	6
Don't remember	9	7	11	7	10	10	4	17	6	6	7	12
<b>TOTAL WELL</b>	<b>74</b>	<b>76</b>	<b>72</b>	<b>70</b>	<b>76</b>	<b>71</b>	<b>83</b>	<b>63</b>	<b>72</b>	<b>81</b>	<b>80</b>	<b>66</b>
<b>TOTAL NOT WELL</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>22</b>	<b>13</b>	<b>18</b>	<b>13</b>	<b>19</b>	<b>22</b>	<b>13</b>	<b>14</b>	<b>21</b>

**q36h. Annual Percentage Rate or APR**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very well	24	26	22	24	24	22	30	18	23	28	26	22
Well	37	40	34	32	41	36	42	35	36	40	41	33
Not well	19	18	20	24	16	20	17	18	24	17	17	21
Not at all	8	7	10	11	7	9	6	11	10	6	7	11
Don't remember	11	10	13	10	13	13	5	18	8	9	10	13
<b>TOTAL WELL</b>	<b>61</b>	<b>66</b>	<b>56</b>	<b>56</b>	<b>65</b>	<b>58</b>	<b>72</b>	<b>52</b>	<b>58</b>	<b>68</b>	<b>66</b>	<b>55</b>
<b>TOTAL NOT WELL</b>	<b>28</b>	<b>25</b>	<b>30</b>	<b>35</b>	<b>23</b>	<b>29</b>	<b>23</b>	<b>29</b>	<b>34</b>	<b>23</b>	<b>24</b>	<b>32</b>

**q36f. Payment schedule**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very well	30	31	30	25	32	35	25	34	20	32	15
Well	44	41	48	46	44	46	42	41	36	46	38
Not well	10	13	7	10	10	8	12	12	10	10	10
Not at all	5	6	4	8	4	3	7	6	10	5	6
Don't remember	10	9	12	12	10	8	13	7	25	8	31
<b>TOTAL WELL</b>	<b>75</b>	<b>72</b>	<b>78</b>	<b>70</b>	<b>76</b>	<b>81</b>	<b>68</b>	<b>75</b>	<b>55</b>	<b>78</b>	<b>53</b>
<b>TOTAL NOT WELL</b>	<b>15</b>	<b>19</b>	<b>10</b>	<b>18</b>	<b>14</b>	<b>11</b>	<b>20</b>	<b>18</b>	<b>20</b>	<b>15</b>	<b>16</b>

**q36g. Minimum Payment**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very well	30	31	29	29	30	35	25	33	22	32	15
Well	44	41	47	40	45	45	42	41	37	45	37
Not well	12	14	9	12	12	8	16	13	10	12	14
Not at all	5	7	4	7	5	5	6	4	9	5	9
Don't remember	9	8	11	12	8	8	11	8	21	7	25
<b>TOTAL WELL</b>	<b>74</b>	<b>71</b>	<b>76</b>	<b>69</b>	<b>75</b>	<b>80</b>	<b>67</b>	<b>74</b>	<b>59</b>	<b>77</b>	<b>52</b>
<b>TOTAL NOT WELL</b>	<b>17</b>	<b>21</b>	<b>13</b>	<b>19</b>	<b>16</b>	<b>12</b>	<b>22</b>	<b>17</b>	<b>20</b>	<b>16</b>	<b>23</b>

**q36h. Annual Percentage Rate or APR**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very well	24	24	23	21	25	26	21	30	14	26	10
Well	37	33	42	34	38	41	33	29	34	38	31
Not well	19	24	14	22	18	16	22	25	15	20	14
Not at all	8	10	7	10	8	7	11	9	11	8	14
Don't remember	11	9	14	13	11	10	13	8	26	9	31
<b>TOTAL WELL</b>	<b>61</b>	<b>57</b>	<b>65</b>	<b>55</b>	<b>63</b>	<b>67</b>	<b>54</b>	<b>59</b>	<b>48</b>	<b>64</b>	<b>40</b>
<b>TOTAL NOT WELL</b>	<b>28</b>	<b>34</b>	<b>21</b>	<b>31</b>	<b>26</b>	<b>23</b>	<b>33</b>	<b>33</b>	<b>26</b>	<b>28</b>	<b>29</b>

**q36i. Authorized User**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very well	25	27	23	24	26	24	30	19	24	29	27	22
Well	44	44	43	42	46	42	50	41	44	45	47	40
Not well	12	12	13	16	9	13	10	13	16	9	8	17
Not at all	7	8	7	8	7	8	5	8	8	7	7	7
Don't remember	12	9	14	10	13	13	5	19	8	9	10	14
<b>TOTAL WELL</b>	<b>69</b>	<b>72</b>	<b>66</b>	<b>65</b>	<b>71</b>	<b>66</b>	<b>80</b>	<b>60</b>	<b>68</b>	<b>75</b>	<b>75</b>	<b>62</b>
<b>TOTAL NOT WELL</b>	<b>19</b>	<b>19</b>	<b>20</b>	<b>24</b>	<b>16</b>	<b>21</b>	<b>15</b>	<b>20</b>	<b>25</b>	<b>16</b>	<b>16</b>	<b>24</b>

**q36j. Average Daily Balance**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very well	24	26	21	24	24	23	26	19	22	27	25	22
Well	42	44	40	38	44	40	48	37	46	43	46	37
Not well	14	13	15	17	12	14	15	15	15	14	12	17
Not at all	8	7	10	12	6	9	6	10	10	7	7	10
Don't remember	12	9	14	10	13	13	6	19	7	10	10	14
<b>TOTAL WELL</b>	<b>65</b>	<b>70</b>	<b>61</b>	<b>61</b>	<b>68</b>	<b>63</b>	<b>74</b>	<b>56</b>	<b>67</b>	<b>70</b>	<b>70</b>	<b>59</b>
<b>TOTAL NOT WELL</b>	<b>23</b>	<b>21</b>	<b>25</b>	<b>29</b>	<b>18</b>	<b>23</b>	<b>20</b>	<b>25</b>	<b>26</b>	<b>20</b>	<b>20</b>	<b>27</b>

**q36k. Balance Transfer**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very well	25	28	22	25	26	23	33	19	23	30	27	23
Well	42	44	41	41	43	42	43	42	45	41	44	40
Not well	14	13	15	17	12	14	13	13	15	13	13	15
Not at all	8	7	9	9	7	8	6	10	9	6	7	9
Don't remember	11	8	13	9	12	12	5	16	7	9	10	12
<b>TOTAL WELL</b>	<b>67</b>	<b>72</b>	<b>63</b>	<b>65</b>	<b>69</b>	<b>65</b>	<b>76</b>	<b>61</b>	<b>68</b>	<b>72</b>	<b>71</b>	<b>64</b>
<b>TOTAL NOT WELL</b>	<b>22</b>	<b>20</b>	<b>24</b>	<b>26</b>	<b>19</b>	<b>23</b>	<b>19</b>	<b>23</b>	<b>25</b>	<b>19</b>	<b>20</b>	<b>25</b>

**q36i. Authorized User**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very well	25	27	23	23	25	29	20	32	17	27	9
Well	44	42	46	41	45	46	42	40	34	45	33
Not well	12	15	8	16	11	9	16	14	10	12	13
Not at all	7	7	7	8	7	7	8	6	11	7	12
Don't remember	12	9	15	12	12	10	14	8	28	9	33
<b>TOTAL WELL</b>	<b>69</b>	<b>69</b>	<b>69</b>	<b>64</b>	<b>70</b>	<b>75</b>	<b>62</b>	<b>72</b>	<b>51</b>	<b>72</b>	<b>42</b>
<b>TOTAL NOT WELL</b>	<b>19</b>	<b>23</b>	<b>16</b>	<b>24</b>	<b>18</b>	<b>16</b>	<b>24</b>	<b>20</b>	<b>21</b>	<b>19</b>	<b>25</b>

**q36j. Average Daily Balance**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very well	24	25	23	23	24	27	21	27	19	25	11
Well	42	38	46	34	44	46	37	37	35	43	34
Not well	14	18	11	18	13	11	18	17	12	14	14
Not at all	8	11	6	10	8	6	11	11	10	8	10
Don't remember	12	9	15	14	11	10	14	8	24	9	31
<b>TOTAL WELL</b>	<b>65</b>	<b>62</b>	<b>69</b>	<b>58</b>	<b>68</b>	<b>73</b>	<b>57</b>	<b>65</b>	<b>54</b>	<b>68</b>	<b>44</b>
<b>TOTAL NOT WELL</b>	<b>23</b>	<b>28</b>	<b>17</b>	<b>28</b>	<b>21</b>	<b>18</b>	<b>28</b>	<b>28</b>	<b>22</b>	<b>23</b>	<b>25</b>

**q36k. Balance Transfer**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very well	25	25	26	23	26	29	22	30	18	27	13
Well	42	41	44	41	43	43	42	37	34	44	32
Not well	14	17	10	14	14	13	15	16	12	14	13
Not at all	8	9	7	8	8	6	10	8	11	8	10
Don't remember	11	9	13	13	10	10	12	8	26	8	31
<b>TOTAL WELL</b>	<b>67</b>	<b>65</b>	<b>70</b>	<b>65</b>	<b>68</b>	<b>71</b>	<b>63</b>	<b>67</b>	<b>52</b>	<b>71</b>	<b>46</b>
<b>TOTAL NOT WELL</b>	<b>22</b>	<b>26</b>	<b>18</b>	<b>22</b>	<b>22</b>	<b>19</b>	<b>25</b>	<b>25</b>	<b>22</b>	<b>21</b>	<b>23</b>



**q36l. Cash Advance**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very well	23	24	23	25	22	21	33	20	21	26	26	21
Well	42	45	39	37	46	42	41	39	42	44	45	39
Not well	14	13	15	15	14	14	13	11	19	14	12	17
Not at all	8	8	9	11	7	9	6	10	10	7	7	10
Don't remember	12	10	14	12	12	13	8	19	8	9	11	14
TOTAL WELL	65	69	62	62	68	63	73	60	63	70	70	59
TOTAL NOT WELL	22	21	24	26	20	23	19	21	28	20	19	27

**q36m. Finance Charge**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very well	20	22	19	20	21	19	24	15	21	23	21	19
Well	41	46	37	36	45	40	47	35	36	48	46	36
Not well	18	15	20	24	14	18	15	17	24	15	15	21
Not at all	9	8	10	11	8	10	6	11	11	7	8	10
Don't remember	12	9	15	11	13	13	7	21	8	8	10	14
TOTAL WELL	62	68	55	55	66	59	71	50	57	71	67	55
TOTAL NOT WELL	27	23	30	34	21	28	21	28	35	22	23	31

**q36n. Prime Rate**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Very well	19	21	16	19	18	17	25	15	18	21	20	17
Well	33	38	29	27	38	33	35	29	30	37	35	31
Not well	21	19	22	27	16	20	24	19	25	20	19	22
Not at all	12	10	14	14	11	14	6	13	15	10	11	13
Don't remember	15	12	19	13	17	17	10	23	12	12	14	17
TOTAL WELL	52	59	45	46	56	50	60	44	48	58	55	48
TOTAL NOT WELL	33	30	36	40	27	33	30	32	40	30	31	35

**q36l. Cash Advance**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very well	23	25	22	22	24	26	21	31	17	25	11
Well	42	39	46	37	44	43	41	37	38	43	32
Not well	14	16	12	15	14	15	13	13	10	14	14
Not at all	8	9	7	11	8	6	11	9	10	8	10
Don't remember	12	11	13	15	11	11	14	11	24	10	33
TOTAL WELL	65	63	68	59	68	69	62	67	55	68	43
TOTAL NOT WELL	22	25	19	26	21	21	24	22	21	22	24

**q36m. Finance Charge**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very well	20	20	20	20	20	24	16	27	15	21	9
Well	41	36	47	37	43	44	38	35	34	42	33
Not well	18	23	12	19	17	15	21	19	15	18	19
Not at all	9	10	8	10	9	7	11	9	10	9	9
Don't remember	12	10	13	14	11	10	14	10	25	10	29
TOTAL WELL	62	57	67	57	63	68	54	62	49	64	43
TOTAL NOT WELL	27	33	20	29	26	22	32	28	25	27	28

**q36n. Prime Rate**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Very well	19	18	19	16	19	23	14	22	15	20	10
Well	33	29	38	29	35	37	30	28	26	34	28
Not well	21	24	17	20	21	18	24	23	18	21	17
Not at all	12	15	9	17	10	11	13	13	14	12	13
Don't remember	15	14	17	19	14	12	19	14	27	13	32
TOTAL WELL	52	47	57	44	54	59	44	51	41	54	38
TOTAL NOT WELL	33	39	26	37	31	29	37	36	32	33	29

**q37: When was the last time you checked, or saw, your credit score?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Within the past month	43	41	45	56	34	42	46	36	54	43	41	46
Within the past year	16	15	16	16	15	17	11	13	17	16	16	15
More than a year ago	12	12	11	11	12	11	12	12	11	11	12	11
I don't have a credit score	3	4	3	4	3	3	3	4	4	2	3	4
Don't remember	18	21	15	8	25	17	23	20	9	21	21	14
Have never seen my credit score	8	7	9	6	10	9	4	15	5	6	7	10

**q38: [If Q37≠do not have score] As far as you know, which of the following best describes your current credit score?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
300 - 579	16	14	18	22	12	18	7	24	16	11	13	21
580 - 669	26	22	29	33	20	28	15	26	40	19	22	31
670 - 739	13	13	13	15	12	12	18	11	14	15	13	13
740 - 799	12	12	13	14	11	10	21	6	12	16	14	10
800 - 850	7	10	5	5	9	6	12	2	4	12	9	5
Don't know	25	29	22	11	35	25	27	31	13	27	29	20

**q39: [If Q37≠do not have score or never] Where do you typically check or see your credit score or report? (all that apply)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Bank	43	49	38	37	47	41	52	33	29	55	51	33
Website like FICO, Experian, Credit Karma, Equifax	49	45	53	64	38	50	46	49	57	46	44	56
AnnualCreditReport.com	10	10	10	10	10	10	10	10	10	9	10	10
I see it when I apply for loans or credit	14	15	13	10	17	14	14	17	14	12	12	16
Non-profit organization	0	0	0	0	0	0	0	0	0	0	0	0
Other	3	4	3	3	4	4	1	4	4	3	3	4

**q40: [If Q37=do not have score, never, don't remember] Which of the following apply to your situation? (all that apply)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Recently moved to the United States	5	5	4	10	3	4	7	3	3	7	4	6
I don't have any credit history	20	15	25	25	18	22	12	25	26	13	15	26
I don't know what a credit score is	11	10	12	11	11	12	5	16	18	5	11	11
I am afraid to check my credit score	18	19	17	33	13	16	26	18	17	18	17	19
I don't how to check my credit score	36	30	43	26	39	40	18	35	38	36	33	40
Other	20	28	11	10	24	16	37	13	7	30	28	10

**q37: When was the last time you checked, or saw, your credit score?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Within the past month	43	56	30	51	41	41	46	56	27	46	16
Within the past year	16	19	12	17	15	16	15	17	8	17	6
More than a year ago	12	11	12	12	11	12	11	11	8	11	18
I don't have a credit score	3	2	5	1	4	2	5	1	10	3	9
Don't remember	18	7	29	10	21	22	13	10	24	17	25
Have never seen my credit score	8	5	12	8	8	7	10	4	23	6	26

**q38: [If Q37≠do not have score] As far as you know, which of the following best describes your current credit score?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
300 - 579	16	22	10	22	14	10	23	17	14	17	11
580 - 669	26	35	15	33	23	18	34	30	18	27	15
670 - 739	13	14	13	13	14	16	10	16	8	14	8
740 - 799	12	14	10	12	12	15	9	13	10	13	5
800 - 850	7	5	10	6	7	11	2	11	3	8	1
Don't know	25	9	43	13	29	29	21	13	46	21	59

**q39: [If Q37≠do not have score or never] Where do you typically check or see your credit score or report? (all that apply)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Bank	43	33	56	32	47	50	35	40	42	43	32
Website like FICO, Experian, Credit Karma, Equifax	49	64	31	67	44	42	58	60	33	51	28
AnnualCreditReport.com	10	11	9	10	10	11	9	10	4	10	8
I see it when I apply for loans or credit	14	10	19	10	15	15	13	11	19	13	28
Non-profit organization	0	0	0	0	0	0	0	0	0	0	0
Other	3	3	4	3	4	4	3	3	6	3	7

**q40: [If Q37=do not have score, never, don't remember] Which of the following apply to your situation? (all that apply)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Recently moved to the United States	5	1	6	3	5	2	8	0	8	4	6
I don't have any credit history	20	24	18	23	19	19	20	9	31	17	28
I don't know what a credit score is	11	12	11	5	12	10	12	11	15	8	18
I am afraid to check my credit score	18	39	11	38	14	15	22	39	10	22	11
I don't how to check my credit score	36	27	39	32	37	34	38	31	40	32	41
Other	20	9	24	11	22	29	10	19	13	24	9

**q41: Have you ever been asked for a credit score as part of the application process for any of the following? (all that apply)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Home loan / Mortgage	22	22	21	24	20	19	31	13	20	28	27	15
Car loan (new or used)	32	33	32	37	29	32	32	24	39	35	33	32
Renting / leasing a house or apartment	19	16	22	28	13	19	17	19	24	17	17	21
Small business loan	4	5	3	6	2	3	8	4	6	3	4	4
New credit card	29	31	28	39	23	29	33	23	32	33	29	30
Personal loan	23	27	20	29	19	23	24	21	28	23	25	22
Applying for a job	7	6	7	11	4	6	8	8	8	5	5	9
None of these	36	36	36	23	45	37	30	46	29	33	33	39

**q42: In the past 2 years, have you had a credit application rejected or denied when you applied for any of the following? (all that apply)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Home loan / Mortgage	6	7	5	8	5	6	9	4	7	7	8	5
Car loan (new or used)	9	10	9	14	6	9	9	9	12	8	9	9
Lease on an apartment or rental home	7	5	8	11	4	7	5	9	8	4	5	8
Small business loan	4	4	3	5	2	3	5	4	3	4	4	3
New credit card	21	20	21	31	14	21	20	22	27	17	17	26
Personal loan	14	15	14	20	10	16	9	16	20	11	12	18
None of these	61	62	60	45	71	60	64	60	48	66	63	57

**q43: How much do you have saved in an emergency fund?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Do not have an emergency fund	36	30	41	40	33	39	21	52	41	23	27	46
Less than \$100	12	11	12	14	10	13	7	16	11	9	11	13
\$100 - \$300	10	10	10	12	9	11	9	8	13	10	11	10
\$300 - 500	9	9	9	10	9	10	8	8	9	10	10	9
More than \$500	33	40	27	25	39	28	56	16	26	48	42	23

**q41: Have you ever been asked for a credit score as part of the application process for any of the following? (all that apply)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Home loan / Mortgage	22	25	17	23	21	30	13	30	6	23	9
Car loan (new or used)	32	42	22	40	30	33	32	44	12	35	12
Renting / leasing a house or apartment	19	25	13	27	17	9	30	26	11	20	8
Small business loan	4	6	2	6	3	4	4	7	3	4	2
New credit card	29	38	20	33	28	28	31	38	10	32	12
Personal loan	23	28	18	28	22	25	22	28	7	25	6
Applying for a job	7	10	3	9	6	6	8	12	3	7	3
None of these	36	24	49	30	38	37	35	22	74	32	68

**q42: In the past 2 years, have you had a credit application rejected or denied when you applied for any of the following? (all that apply)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Home loan / Mortgage	6	8	5	5	7	7	5	9	2	7	4
Car loan (new or used)	9	12	6	9	9	7	12	15	3	10	3
Lease on an apartment or rental home	7	9	4	9	6	3	10	10	5	7	6
Small business loan	4	4	3	2	4	3	4	5	2	4	0
New credit card	21	32	9	28	18	14	28	30	9	23	9
Personal loan	14	22	6	22	12	11	19	20	4	16	7
None of these	61	46	77	55	62	69	51	47	84	58	80

**q43: How much do you have saved in an emergency fund?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Do not have an emergency fund	36	40	30	44	33	25	48	34	49	34	53
Less than \$100	12	14	9	13	11	10	14	11	11	12	12
\$100 - \$300	10	11	10	10	10	10	11	10	9	10	9
\$300 - 500	9	8	10	5	10	11	7	8	9	10	7
More than \$500	33	27	41	29	35	45	21	37	22	35	19

**q44: [If Q43≠none] Which of the following do you consider part of your emergency fund? (all that apply)**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Money saved in bank or credit union	50	55	44	51	49	46	62	35	48	57	50	50
Cash saved but not in bank or credit union	38	38	39	40	37	40	35	44	48	33	35	45
Credit limit on my credit cards	19	19	20	21	18	18	23	13	18	22	18	20
Money that I can borrow from friend/family	16	16	15	19	13	16	14	17	14	16	16	16
Things I own that I could sell or pawn	23	23	22	29	19	23	21	23	25	22	21	26
Home equity loan / borrow against my house	9	10	6	8	9	8	10	10	5	9	10	7
Other source	2	1	3	2	1	2	2	2	1	2	2	2

**q45: How much do you have saved, including cash and money in any type of bank or credit union account?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
None	31	24	38	34	29	36	12	53	35	16	24	40
Less than \$500	23	22	25	27	21	25	14	25	27	20	21	26
\$500 - \$700	12	11	12	12	11	11	15	8	11	14	13	9
\$700 - \$1000	9	9	8	8	9	8	12	5	8	11	11	6
More than \$1000	26	34	17	20	30	21	46	9	20	39	32	18

**q46: [If Q45≠none] About how much do you have in retirement savings (not including social security)?**

	Total	Men	Women	25-39	40+	NoDegree	4yrDegree	<=\$29k	\$30k-\$49k	\$50k+	Married	Unmarried
Less than \$10,000	32	29	35	37	28	35	21	47	40	23	26	40
\$10,000 - \$20,000	9	9	9	11	8	10	7	4	9	11	8	12
\$20,000 - \$30,000	7	9	5	9	6	7	9	4	8	8	8	6
\$30,000 - \$40,000	4	5	2	5	3	3	7	1	4	5	3	4
More than \$40,000	14	15	13	10	17	11	24	2	8	20	18	8
Don't know	34	33	35	28	38	35	33	41	31	33	37	30

**q44: [If Q43≠none] Which of the following do you consider part of your emergency fund? (all that apply)**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Money saved in bank or credit union	50	50	50	54	49	52	47	57	33	53	11
Cash saved but not in bank or credit union	38	42	35	42	37	36	43	38	44	37	52
Credit limit on my credit cards	19	24	14	22	18	19	20	20	12	20	8
Money that I can borrow from friend/family	16	17	14	16	15	17	14	17	20	16	16
Things I own that I could sell or pawn	23	29	16	26	22	21	25	26	28	22	29
Home equity loan / borrow against my house	9	12	6	12	8	11	4	11	4	9	4
Other source	2	2	2	2	2	1	3	2	3	2	4

**q45: How much do you have saved, including cash and money in any type of bank or credit union account?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
None	31	35	26	38	29	23	40	27	48	28	62
Less than \$500	23	27	19	25	23	17	31	19	22	24	17
\$500 - \$700	12	10	13	10	12	15	8	15	10	12	10
\$700 - \$1000	9	5	12	5	10	11	6	9	8	9	3
More than \$1000	26	22	30	22	27	35	15	30	12	27	7

**q46: [If Q45≠none] About how much do you have in retirement savings (not including social security)?**

	Total	USBorn	FBorn	EngHH	SpanHH	Own	Rent	StudentDebt	NoLoans	Bank/CC	NoBank/CC
Less than \$10,000	32	37	27	33	31	22	45	33	33	32	24
\$10,000 - \$20,000	9	10	9	10	9	10	9	9	5	9	5
\$20,000 - \$30,000	7	9	5	9	7	10	3	9	1	8	2
\$30,000 - \$40,000	4	6	1	7	3	5	2	7	3	4	1
More than \$40,000	14	14	14	17	13	18	8	21	9	15	7
Don't know	34	24	44	25	37	35	33	21	49	33	61