

Q1: What are the economic issues that you worry about the most at this moment? (Total top three responses, sorted highest to lowest)

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Day to day household expenses going up	64	62	62	67
High cost of housing (rent or mortgage payments)	61	63	64	56
Don't make enough money / not enough income	55	53	56	56
Transportation costs including gas prices	42	42	44	38
Health care expenses	32	32	25	40
High cost of loans such as interest rate and fees	25	24	27	23
High cost of banking accounts (fees, required balance)	13	13	13	13
Child care expenses	7	9	7	6
Other:	1	1	2	0

Q1: What are the economic issues that you worry about the most at this moment? Issue ranked 1st, MOST important issue (sorted highest to lowest)

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Don't make enough money / not enough income	35	35	34	37
High cost of housing (rent or mortgage payments)	25	25	27	23
Day to day household expenses going up	17	17	17	17
Health care expenses	7	8	5	9
Transportation costs including gas prices	6	5	7	5
High cost of loans such as interest rate and fees	5	6	5	4
High cost of banking accounts (fees, required balance)	3	2	4	4
Child care expenses	1	2	0	1
Other:	0	1	0	0

Q3: Do you, personally, have any of the following? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Checking account	76	75	81	73
Savings account	65	68	66	61
None of the above	10	7	9	15

Q3: [If has checking or savings account] What type of financial institution do you have one or more checking or savings accounts with? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1096	N=372	N=374	N=350
Traditional bank (Bank of America, Chase, Citibank, PNC, etc)	73	74	77	68
Credit union	15	14	14	17
Online bank (such as Ally, Chime, Varo, or others)	11	10	9	13
Other:	1	1	0	2

Q4: [If has neither checking nor savings] Which of the following are preventing you from having a bank account? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=104	N=28	N=26	N=50
Don't have enough to meet minimum balance requirement	34	39	44	27
Don't trust banks	28	17	23	36
Bank account fees are too high	16	16	15	17
Do not have personal identification necessary to open an account	10	8	17	7
Bank locations are inconvenient	7	7	11	4
Don't need a bank account, can manage bills/money without one	32	34	23	36
Other:	6	6	5	7

Q5: Do you personally have any of the following kinds of cards? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Debit card	80	82	78	78
Credit card	58	59	59	57
Prepaid card	12	11	10	15
Medical credit card	9	8	10	10
Digital card or wallet	43	40	43	45
Other:	0	0	0	0
None of these	7	7	8	7

Q6: [If has any card type] In the past 12 months, have you been charged any fees (any type/reason) by any of your financial institutions (including banks, credit cards, or credit union)?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1129	N=376	N=374	N=379
Yes	52	52	53	51
No	48	48	47	49

Q7: [If charged card fees in past year] What type of fees were you charged? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=623	N=210	N=213	N=200
Overdraft fee	30	33	26	31
Maintenance fee	36	37	33	37
Minimum balance fee	26	22	29	27
Automated teller machine (ATM) fee	32	34	27	36
Late fee on a credit card payment	25	24	24	27
Late fee on a mortgage loan payment	8	7	6	10
Fee using a remittance product	8	11	8	5
Annual card fee	39	35	40	41
Other:	4	3	5	4

Q8: [If charged overdraft fees in past year] How much would you estimate you paid in OVERDRAFT fees (charged when you spend more money than available in your account) in total over the last 12 months?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=199	N=77	N=58	N=64
\$1 - \$15	17	9	21	21
\$16 - \$50	40	51	29	37
\$51 - \$100	13	15	16	9
\$101- \$200	11	7	17	11
\$201 - \$300	11	11	6	15
More than \$300	8	8	11	6

Q9: [If charged card fees in past year] How much would you estimate you paid in TOTAL fees (any type/reason) related to all of your bank accounts over the last 12 months?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=623	N=210	N=213	N=200
Less than \$250	65	64	67	64
\$251-\$500	24	25	22	25
\$501-\$750	6	6	5	6
More than \$750	5	4	6	5

Q10: Which of the following income sources or options have you used over the past 12 months? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Borrowed money from family or friend	28	28	30	25
Check cashing service that is NOT a bank or credit union	6	6	4	7
Payday loan	8	7	8	7
Car title loan	4	5	5	3
Pawn shop	13	14	8	16
Personal loan	19	22	19	17
Student loan	6	6	6	7
Tax refund anticipation loan	6	7	4	7
Retirement savings	8	9	9	8
Used a Buy Now Pay Later	17	15	18	19
Pay advance loan (EWA) from employer	5	6	4	3
Pay advance loan (EWA) from non-bank providers	7	9	5	7
Credit card cash advance	12	12	11	12
None of these	37	36	38	36

Q11: [If used EWAs in past year] What is the biggest reason you have used an earned wage access (EWA, pay advance loan) product in the past? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=133	N=53	N=38	N=42
Cover regular recurring expenses	52	54	36	63
Unexpected or emergency expenses, etc.	49	54	45	45
As an alternative to payday loans / short-term borrowing options	40	45	38	36
Alternative to credit card debt	28	29	35	22
Avoid paying late fees on other bills	35	37	42	27
Something else:	2	4	0	0

Q12: [If used EWAs in past year] Do you believe that using Earned Wage Access (EWA, pay advance loan) products has had a positive or negative impact on your overall financial well-being?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=133	N=53	N=38	N=42
Overall positive impact	54	53	51	58
Overall negative impact	24	24	25	23
No difference	22	23	24	19

Q13: [If BNPL past year] What are the primary reasons you chose to use a Buy Now Pay Later option (where you bought something but paid for it over several weeks or months)? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=234	N=68	N=79	N=87
Ability to spread out payments	88	89	89	87
Avoid credit card debt	42	44	46	38
Lack of credit card	11	12	12	9
Something else:	2	3	3	1

Q14: [If BNPL past year] Do you believe that Buy Now Pay Later (BNPL) services have had a positive or negative impact on your overall financial well-being?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=234	N=68	N=79	N=87
Overall positive impact	76	86	67	76
Overall negative impact	7	8	9	3
No difference	18	7	24	20

Q15: [If used BNPL in past year] Compared to other payment methods (credit cards, debit cards, cash), how likely are you to use Buy Now Pay Later for future purchases?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=234	N=68	N=79	N=87
Very likely	60	63	52	64
Somewhat likely	33	32	39	29
Somewhat unlikely	8	5	10	8
Very unlikely	0	0	0	0
TOTAL LIKELY	92	95	90	92
TOTAL UNLIKELY	8	5	10	8

Q16: [If took out student loans] How much do you currently owe on your student loans?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=362	N=127	N=108	N=127
None, paid off in full	35	37	32	36
Less than \$5,000	12	13	11	12
\$5,000 - \$14, 999	17	17	14	21
\$15,000 - \$29,999	15	12	23	12
\$30,000 - \$49,999	10	13	9	8
\$50,000 - \$69,999	6	5	6	7
\$70,000 or more	4	3	5	5

Q17: [If has student loan debt] What type of student loan repayment plan are you currently enrolled in?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=241	N=83	N=74	N=84
Standard Plan	31	36	27	30
Graduated Plan	4	0	8	6
Extended Plan	5	6	6	3
Revised Pay As You Earn Plan	2	3	3	1
Saving on a Valuable Education (SAVE) Plan	7	7	5	10
Pay As You Earn (PAYE) Plan	6	7	1	9
Income-Based (IBR) Plan	23	18	21	29
Public Service Loan Forgiveness	5	6	5	3
None, loans paid off due to one-time loan forgiveness adjustment	3	4	2	3
Other:	1	0	2	0
Don't know	13	13	21	7

Q18: [If took out student loans] At any time that you had a student loan, did you ever go into deferment or forbearance, which means that your student loan payments were temporarily paused or reduced due to unforeseen circumstances such as financial difficulties, medical expense, change in employment, with a student loan? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=362	N=127	N=108	N=127
Yes, went into deferment	28	25	30	29
Yes, went into forbearance	25	31	17	27
Yes, went into default	19	17	19	21
Don't know	8	8	8	8
None of these	33	32	37	31

Q19: [If has student loan debt] How much have you heard about recent efforts by the Biden-Harris administration to provide student loan debt relief (including the Saving on a Valuable Education (SAVE) plan launched summer 2023)?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=241	N=83	N=74	N=84
Heard a lot about it	32	28	31	37
Heard a fair amount about it	43	46	51	31
Did not hear much about it	17	17	9	25
Never heard anything about it	8	9	9	7

Q20: [If took out student loans] How much do you agree with the following statements?

Q20a: Student loan debt affected my ability to meet (my own or my family's) basic needs such as housing, food, childcare, health care, and clothing.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=362	N=127	N=108	N=127
Strongly agree	26	29	23	25
Agree	21	20	24	19
Somewhat agree	27	21	30	30
Somewhat disagree	9	12	7	9
Disagree	10	11	11	7
Strongly disagree	7	6	5	9
TOTAL AGREE	74	71	77	74
TOTAL DISAGREE	26	29	23	26

Q20b: Student loan debt affected my mental or physical health.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=362	N=127	N=108	N=127
Strongly agree	21	23	20	20
Agree	21	21	29	15
Somewhat agree	21	25	19	19
Somewhat disagree	10	8	8	15
Disagree	18	18	18	18
Strongly disagree	8	6	7	12
TOTAL AGREE	64	68	68	55
TOTAL DISAGREE	36	32	32	45

Q20c: Student loan debt affected my decision to have children.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=362	N=127	N=108	N=127
Strongly agree	14	16	12	15
Agree	17	10	24	18
Somewhat agree	14	15	14	13
Somewhat disagree	11	14	9	9
Disagree	23	23	27	20
Strongly disagree	21	22	15	26
TOTAL AGREE	45	41	49	45
TOTAL DISAGREE	55	59	51	55

Q20d: Student loan debt affected my decision to buy a house.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=362	N=127	N=108	N=127
Strongly agree	23	24	20	24
Agree	19	17	24	18
Somewhat agree	16	12	19	17
Somewhat disagree	9	12	7	9
Disagree	17	17	18	15
Strongly disagree	16	18	13	18
TOTAL AGREE	58	53	62	59
TOTAL DISAGREE	42	47	38	41

Q20e: Student loan debt affected my ability to save for retirement.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=362	N=127	N=108	N=127
Strongly agree	20	19	20	20
Agree	20	19	25	17
Somewhat agree	23	21	23	25
Somewhat disagree	10	8	11	9
Disagree	16	21	13	14
Strongly disagree	12	12	7	16
TOTAL AGREE	63	59	69	61
TOTAL DISAGREE	37	41	31	39

Q20f: Student loan debt affected my ability to attend graduate or professional education.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=362	N=127	N=108	N=127
Strongly agree	16	14	18	17
Agree	23	25	23	20
Somewhat agree	18	13	18	22
Somewhat disagree	9	10	11	5
Disagree	20	21	20	20
Strongly disagree	15	16	11	16
TOTAL AGREE	57	53	58	59
TOTAL DISAGREE	43	47	42	41

Q20g: Student loan debt affected my ability to finish my college degree.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=362	N=127	N=108	N=127
Strongly agree	16	14	16	18
Agree	20	24	17	18
Somewhat agree	15	15	15	15
Somewhat disagree	10	9	11	10
Disagree	22	21	31	16
Strongly disagree	17	17	11	22
TOTAL AGREE	51	53	48	51
TOTAL DISAGREE	49	47	52	49

Q20h: Student loan debt affected my ability to save money.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=362	N=127	N=108	N=127
Strongly agree	24	22	24	27
Agree	25	19	30	26
Somewhat agree	23	29	19	21
Somewhat disagree	9	13	5	10
Disagree	10	10	16	4
Strongly disagree	9	7	6	13
TOTAL AGREE	72	69	73	73
TOTAL DISAGREE	28	31	27	27

Q20i: [if has student debt] I feel confident that I can pay off my student loan debt in the next ten years.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=241	N=83	N=74	N=84
Strongly agree	19	15	14	27
Agree	21	26	19	18
Somewhat agree	23	21	22	27
Somewhat disagree	14	15	18	9
Disagree	9	8	8	10
Strongly disagree	15	17	20	9
TOTAL AGREE	63	61	54	71
TOTAL DISAGREE	37	39	46	29

Q21: [If attended college] Do you feel that investing in higher education was a valuable choice for you, and that you’ve gained a lot from it?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=710	N=226	N=238	N=246
Investing in higher education made a positive impact in my life	60	58	62	61
Investing in higher education was not worth it	40	42	38	39

Q22: Have you used a medical credit card in the past 12 months?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Yes	16	14	17	18
No	84	86	83	82

Q23: [If used medical credit card] What are the primary reasons you choose to use medical credit cards? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=209	N=59	N=75	N=75
Ability to spread out payments	36	27	40	38
Convenience	35	38	35	31
Lack of other credit	17	20	19	14
To avoid using personal savings	28	28	29	28
Didn’t have enough money to pay in-full at the time	30	31	30	30
Something else:	2	4	2	1

Q24: [If used medical credit card] What is the most common amount you charge to your medical credit card when paying for a medical procedure, treatment or service?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=209	N=59	N=75	N=75
Less than \$50	18	28	15	14
Between \$50 and \$100	13	4	25	8
Between \$101 and \$500	34	30	27	44
Between \$501 and \$1000	20	21	22	18
Between \$1001 and \$2500	11	15	8	10
More than \$2500	4	2	3	6

Q25: Over the past 12 months, did you do any of the following due to cost/expense? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Skipped appointment to see a doctor	21	21	17	25
Declined hospital services	9	10	6	10
Did not get dental services	27	27	25	27
Did not get vision services, including eyeglasses	19	19	15	22
Did not get hearing services, including hearing aids	5	4	6	6
Did not get mental health care	13	13	9	17
Did not fill a prescription for medication	15	17	12	16
Cut pills in half or skipped doses of medicine	8	8	7	9
Bought over-the-counter medicine instead of filling a prescription	20	20	18	21
None of these	45	43	50	41

Q26: What is the total amount of medical debt you currently owe, including debt in collections, medical or dental bills on your credit card balance, debt owed to medical providers, banks or other lenders and any debt owed to family and friends for money borrowed to pay for medical care?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
None	42	40	46	40
Between \$1 and \$100	9	11	7	8
Between \$101 to \$500	13	12	13	13
Between \$501 and \$2,500	15	17	13	15
\$2,501 to \$10,000	8	8	8	7
\$10,001 or more	3	3	3	4
Don't know	11	9	11	13

Q27: In the past five years, have you or someone else in your household done any of the following as a result of your MEDICAL DEBT? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Taken out any type of loan	10	11	8	9
Taken out a medical credit card (ex. CareCredit)	5	6	5	6
Looked for assistance from a charity or nonprofit organization	8	9	8	7
Increased your credit card debt for non-medical purchases	8	9	8	8
Cut back spending on food, clothing, or basic household items	21	22	20	22
Taken money out of retirement, college, other long-term savings	7	6	8	7
Taken an extra job or worked more hours	16	17	15	16
Changed your living situation (move in with family or friends)	9	9	11	7
Used up all or most of your savings	15	14	13	16
Skipped/delayed paying a bill including student loan or mortgage	9	10	7	11
Delayed buying a home or college or yourself or your children	6	4	8	6
None of these	52	51	55	51

Q28: How concerned are you about being able to pay your next month's rent or mortgage?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Extremely concerned	17	18	17	17
Somewhat concerned	35	36	37	32
Not too concerned	28	33	25	27
Not at all concerned	19	13	21	24
TOTAL CONCERNED	52	54	54	49
TOTAL NOT CONCERNED	48	46	46	51

Q29: Do you want to purchase a home but have not done so?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Yes	42	41	44	42
No	29	29	33	25
Already own a home	29	31	23	33

Q30: [If want to buy home but have not] What are the biggest reasons that you have not bought a home? Select up to three.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=511	N=165	N=176	N=170
Not enough savings	45	50	40	44
Can't find an affordable starter home	27	29	32	20
Home prices are too expensive	58	57	61	56
Interest rates are too high	31	31	32	31
Credit score is too low	27	30	22	29
Cannot get or qualify for mortgage/loan	22	24	22	19
Not the right time for me or my family	15	14	11	21
Other:	1	1	0	2

Q31: [If ever had home mortgage] Are you the first person in your immediate family to own a home? (Meaning your parents and grandparents did not own their homes.)

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=363	N=121	N=120	N=122
Yes, I am the first person in my immediate family to own a home	29	24	34	28
No, I am not the first in my immediate family to own a home	68	74	62	68
Don't know	3	2	4	4

Q32: [If ever had home mortgage] Did the financial institution that provided you with the mortgage loan give you an option to complete the application process in your preferred language?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=363	N=121	N=120	N=122
Yes	62	63	58	65
No	18	20	21	15
Don't remember	19	17	21	20

Q33: [If ever had home mortgage] How much do you currently owe on your home mortgage loan?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=363	N=121	N=120	N=122
Less than \$100,000	22	24	12	30
\$100,000 - \$300,000	38	44	34	36
\$300,000 - \$400,000	13	13	20	8
\$400,000 - \$500,000	5	4	10	2
More than \$500,000	3	1	7	1
None, paid it in full	18	14	18	23

Q34: [If has taken out loans of any type] How much do you agree with the following statements?

q34a: Loans or debt affected my decision to have children

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1003	N=343	N=338	N=322
Strongly agree	10	9	11	9
Agree	13	11	16	12
Somewhat agree	13	13	13	15
Somewhat disagree	12	14	12	11
Disagree	28	30	24	31
Strongly disagree	24	24	26	22
TOTAL AGREE	36	33	39	36
TOTAL DISAGREE	64	67	61	64

q34b: Loans or debt affected my decision to buy a house

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1003	N=343	N=338	N=322
Strongly agree	17	19	16	16
Agree	20	19	22	18
Somewhat agree	20	18	20	22
Somewhat disagree	11	11	9	13
Disagree	20	24	18	19
Strongly disagree	12	10	15	13
TOTAL AGREE	56	55	58	55
TOTAL DISAGREE	44	45	42	45

q34c: Loans or debt affected my ability to afford healthcare

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1003	N=343	N=338	N=322
Strongly agree	12	11	11	14
Agree	17	19	17	16
Somewhat agree	22	22	23	20
Somewhat disagree	18	18	17	19
Disagree	19	23	16	18
Strongly disagree	12	8	16	12
TOTAL AGREE	51	51	52	51
TOTAL DISAGREE	49	49	48	49

q34d: Loans or debt affected my ability to save for retirement

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1003	N=343	N=338	N=322
Strongly agree	19	18	18	20
Agree	23	25	24	21
Somewhat agree	27	29	25	26
Somewhat disagree	11	10	13	11
Disagree	12	13	10	15
Strongly disagree	7	5	9	7
TOTAL AGREE	69	72	68	67
TOTAL DISAGREE	31	28	32	33

q34e: Loans or debt affected my ability to finish my college degree

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1003	N=343	N=338	N=322
Strongly agree	10	10	10	11
Agree	15	13	19	13
Somewhat agree	16	17	15	18
Somewhat disagree	13	15	13	12
Disagree	27	30	24	28
Strongly disagree	18	16	19	18
TOTAL AGREE	42	40	44	42
TOTAL DISAGREE	58	60	56	58

q34f: Loans or debt affected my ability to save money

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1003	N=343	N=338	N=322
Strongly agree	21	21	21	20
Agree	28	28	30	25
Somewhat agree	28	30	24	29
Somewhat disagree	9	8	10	9
Disagree	9	9	8	9
Strongly disagree	6	4	8	7
TOTAL AGREE	76	79	75	74
TOTAL DISAGREE	24	21	25	26

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

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1003	N=343	N=338	N=322
Strongly agree	20	19	22	20
Agree	29	29	30	28
Somewhat agree	27	31	22	29
Somewhat disagree	11	10	12	12
Disagree	6	7	6	6
Strongly disagree	6	4	8	6
TOTAL AGREE	76	78	74	76
TOTAL DISAGREE	24	22	26	24

Q35: As far as you know, which of the following best describes your current credit score?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
300-579	15	17	13	16
580-669	22	23	18	24
670-739	21	21	24	18
740-799	13	12	15	11
800-850	6	6	8	6
Don't know	23	21	24	24

Q36: Which of the following apply to you? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Recently moved to the United States	3	3	3	4
I don't have any credit history	8	9	8	6
I don't know what a credit score is	6	6	6	6
I am afraid to check my credit score	19	17	19	21
I don't how to check my credit score	10	11	8	12
None of these	61	64	63	57

Q37: Have you ever been asked for a credit score as part of the application process for any of the following? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Home loan / Mortgage	23	26	22	21
Car loan (for new or used car)	32	37	27	30
Renting / leasing a house or apartment	23	26	26	18
Small business loan	3	3	3	4
New credit card	32	35	29	32
Personal loan	28	31	24	29
Applying for a job	8	10	7	8
None of these	30	23	33	33

Q38: Over the past 12 months, have you seen a copy of your credit report, from one or more of the credit reporting agencies or annualcreditreport.com?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Yes	39	41	40	37
No	61	59	60	63

Q39: [If saw credit report in past year] When you looked at your credit report, did you find any errors or inaccuracies?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=520	N=185	N=173	N=162
Yes I found errors, and I disputed them	20	23	11	27
Yes I found errors, but I did not dispute them	12	13	12	12
No, I did not find any errors	68	64	77	62

Q40: How well do you believe your credit score reflects your creditworthiness and level of financial responsibility?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Very well	26	25	25	29
Somewhat well	42	43	45	39
Not very well	16	18	12	17
Not at all	3	3	2	4
Don't know	12	11	15	11
TOTAL WELL	69	69	70	68
TOTAL NOT WELL	19	21	15	21

Q41: To build or improve your credit score, have you ever signed up to allow credit agencies to track your payment records on rent, utilities, or phone payments?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Yes, I signed up for this service	19	20	17	20
No	69	68	69	69
Don't know	12	13	13	11

Q42: [If Q41=yes] As far as you know, did the credit agencies accurately report your payment records on rent, utilities, or phone?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=251	N=86	N=78	N=87
Yes, was accurately reflected in my credit report	68	61	69	74
No, was not accurately reflected in my credit report	22	27	19	19
Don't know	10	12	12	6

Q43: Over the past 2 years, have you had a credit application rejected or denied when you applied for any of the following? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Home loan / Mortgage	6	7	5	6
Car loan (new or used)	10	13	8	9
Lease on an apartment or rental home	7	9	6	5
Small business loan	3	2	4	5
New credit card	22	22	21	23
Personal loan	19	21	19	18
None of these	57	53	58	60

Q44: How much do you have saved in an emergency fund?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Do not have an emergency fund	35	36	30	38
Less than \$100	10	10	10	8
\$101-\$400	17	16	15	18
\$401-600	10	10	9	10
More than \$600	29	27	35	26

Q45: How much money do you have saved in cash, a bank, or credit union account?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
None	29	28	28	32
Less than \$500	26	27	22	28
\$501-\$700	10	11	10	10
\$701-\$1000	7	6	8	6
More than \$1000	28	28	32	24

Q46: About how much do you have in retirement savings (not including Social Security)?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Less than \$10,000	36	34	32	43
\$10,000 - \$20,000	8	7	9	9
\$20,001 - \$30,000	8	8	7	8
\$30,001 - \$40,000	4	5	5	1
More than \$40,000	9	7	10	10
Don't know	35	38	37	29

Q47: How many times did you use a remittance product in the last 12 months? Examples of a remittance product providers include Western Union and MoneyGram, but many banks also offer remittance products. Remittance products are used to electronically transfer money between people in the U.S. and another country.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
0	64	56	63	72
1-5	27	32	27	23
6-12	6	8	7	3
More than 12 times	3	4	2	3

Q48: [If remittances in past year] How much would you say you paid in remittance fees in total over the last 12 months?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=411	N=154	N=141	N=116
None	6	6	6	7
\$1 - \$15	13	15	11	14
\$16 - \$50	33	39	28	31
\$51 - \$100	23	19	27	26
\$101 - \$200	11	10	11	11
\$201 - \$300	5	6	6	5
More than \$300	8	5	12	7

Q49: [If remittances in past year] As far as you know, which statement is true about remittance service providers/companies (such as Western Union, MoneyGram, RIA, and others)?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=411	N=154	N=141	N=116
Remittance service providers/companies CAN (and some do), charge customers more than expected by increasing the exchange rate with hidden markups or fees.	33	29	38	35
Remittance service providers/companies CANNOT charge customers more than expected by increasing the exchange rate with hidden markups or fees.	27	34	17	29
Don't know	40	37	45	37

DEMOGRAPHICS

D1: What is your age?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
25 to 29 years	14	13	14	13
30 to 39 years	25	26	23	24
40 to 49 years	24	22	26	24
50 to 64 years	23	26	20	24
65 years or more	15	13	16	15

D2: What was your combined household income in 2023?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Less than \$20,000	18	18	17	18
Between \$20,000 to \$29,999	12	11	11	13
Between \$30,000 to \$39,999	11	9	12	11
Between \$40,000 to \$49,999	13	12	15	11
Between \$50,000 to \$59,999	13	14	12	15
Between \$60,000 to \$69,999	9	10	9	9
Between \$70,000 to \$79,999	9	11	8	7
Between \$80,000 to \$99,999	7	8	7	7
More than \$100,000	8	6	9	10

D3: Where were you born?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
United States (mainland US)	60	64	54	61
Puerto Rico	1	1	0	2
Another country	39	35	46	36

D4: What is your gender?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Man	49	49	49	50
Woman	51	51	51	50
I identify in another way	0	0	0	0

D5: What is the highest level of education you have completed?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Did not complete high school	16	16	15	18
High school graduate or GED	39	42	40	34
Vocational or technical school	5	5	4	6
Some college, but no degree yet	15	14	15	15
2-year degree / Associate's degree	7	7	8	7
4-year degree / Bachelor's degree	13	12	13	14
Post-graduate degree	5	5	4	6

D6: What 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”.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Student loans for myself	21	21	18	23
Student loans for my child/children	6	7	7	6
Home loan/Mortgage	28	29	26	28
Car loan	43	45	43	42
Small business loan	5	3	7	4
Personal loan	37	37	34	40
Payday loan	14	15	11	16
Credit card	49	49	51	47
Medical loan	7	8	4	9
Other:	0	0	0	0
None	18	13	18	23

D7: Which term do you prefer to describe your ethnicity?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Hispanic	67	65	65	71
Latina or Latino	28	31	30	24
Latinx	0	0	1	0
Latine	0	0	0	0
No preference	4	3	3	4
Something else	1	1	1	0

D8: Hispanic origin

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Mexican	80	81	80	78
Puerto Rican	2	2	2	3
Cuban	1	1	1	1
Central American	6	6	8	4
South American	4	3	2	7
Other	7	6	7	8

D9: When it comes to politics, generally speaking, do you consider yourself to be:

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Definitely consider myself a Democrat	33	34	36	28
I lean more toward Democrats	22	25	20	21
Independent, neither of the two major parties	20	16	21	22
I lean more toward Republicans	8	10	6	9
Definitely consider myself a Republican	8	8	8	8
Neither / other political party	9	8	8	12

D10: How often do you speak Spanish at home or with other family or friends?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Every day	53	51	53	56
A few times per week	17	17	17	17
Maybe once per week	6	6	5	5
Few times per month	5	5	4	5
Only a few times per year	5	6	4	6
Never	14	15	17	11

D11: How often do you use the internet using Spanish language websites or content, such as videos, news, or entertainment?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Every day	28	28	28	30
A few times per week	22	25	21	20
Maybe once per week	10	8	13	9
Few times per month	6	6	7	6
Only a few times per year	7	7	5	9
Never	26	26	26	25

D12: [If US Born] Where were your parents born?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=810	N=305	N=240	N=265
Both parents born in the United States	51	57	45	51
Both parents born in Puerto Rico	2	2	2	2
Both parents born in another country	26	21	35	22
1 U.S. born, and 1 born outside the U.S.	21	20	18	25

D13: Are you currently:

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Married	53	55	51	54
Not married	47	45	49	46

D14: How many children or dependents are you financially responsible for?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
None	48	46	46	52
One	24	25	23	22
Two	17	16	20	16
Three	8	10	7	8
Four	2	2	3	1
Five or more	1	1	1	1

D15: Do you rent or own the place you live now?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Rent	41	37	50	35
Own	41	41	36	44
Live with someone who rents	6	8	3	6
Live with someone who owns	13	14	10	15

D16: What is your current employment status? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Work one job, full-time	50	50	53	47
Work more than one job	5	3	5	6
Work part time	11	10	12	12
Unemployed, looking for work	10	10	10	9
Not working due to disability or illness	5	4	3	6
Retired, not working	14	16	12	15
Student, not working	1	1	2	1
Taking care of family	7	10	5	7
Other	1	1	2	1

D17: [If attended college] What kind of college or university did you attend? Select all that apply.

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=710	N=226	N=238	N=246
Public, non-profit university, college, or community college	73	69	73	76
Private, for-profit university or college	15	14	19	13
Private, non-profit university or college	6	7	6	6
Don't know	10	14	9	6

D18: [If attended college] Are you the first person in your family to attend college?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=710	N=226	N=238	N=246
Yes	39	37	46	35
No, others in my family attended college	61	63	54	65

D19: [If foreign born] The following question is for statistical purposes only – you can be assured this survey is confidential and your individual answers will not be seen by anyone. Which of the following best describes your current status?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=376	N=92	N=158	N=126
Naturalized citizen of the United States	36	25	40	41
Green card holder / Permanent resident card holder	40	60	28	37
Granted Deferred Action for Childhood Arrivals (DACA)	5	3	6	5
Visa	2	2	4	1
Something else	7	3	10	8
Prefer not to say	10	7	12	9

D20: [If US citizen] Are you currently registered to vote, or like many people, are you not a registered voter?

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=970	N=336	N=312	N=322
Yes, I am registered to vote	85	82	88	85
No, I am not registered to vote	12	14	11	13
I am not eligible to vote	3	4	1	3

D21: How often do you use the following for updates on news and events:

d21a. Television and radio

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Several times a day	50	45	52	52
Once a day or a few times a week	31	34	29	30
Maybe a few times a month	9	8	8	10
Only a few times per year	3	4	4	2
Rarely or never	7	8	8	5

d21b. Reddit

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Several times a day	9	8	9	10
Once a day or a few times a week	10	9	12	10
Maybe a few times a month	9	12	7	7
Only a few times per year	8	10	6	8
Rarely or never	63	61	65	64

d21c. News app on my phone

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Several times a day	29	29	25	32
Once a day or a few times a week	28	31	27	25
Maybe a few times a month	15	14	15	16
Only a few times per year	8	12	7	5
Rarely or never	20	14	25	21

d21d. Podcasts

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Several times a day	11	10	12	11
Once a day or a few times a week	18	19	16	17
Maybe a few times a month	18	19	16	20
Only a few times per year	8	11	7	7
Rarely or never	45	40	49	46

d21e. YouTube

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Several times a day	39	39	41	36
Once a day or a few times a week	27	29	26	27
Maybe a few times a month	12	11	10	15
Only a few times per year	5	8	4	3
Rarely or never	17	13	19	19

d21f. Facebook

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Several times a day	41	46	35	42
Once a day or a few times a week	25	25	25	26
Maybe a few times a month	10	8	13	10
Only a few times per year	4	5	2	4
Rarely or never	20	17	25	17

d21g. X/Twitter

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Several times a day	12	10	13	14
Once a day or a few times a week	13	11	13	16
Maybe a few times a month	11	13	12	9
Only a few times per year	7	11	5	6
Rarely or never	56	55	57	56

d21h. TikTok

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Several times a day	26	26	25	28
Once a day or a few times a week	17	16	16	19
Maybe a few times a month	9	8	10	8
Only a few times per year	4	7	3	3
Rarely or never	44	43	47	42

d21i. Instagram

	Total	Arizona	California	Texas
<i>Total Respondents</i>	N=1200	N=400	N=400	N=400
Several times a day	25	24	29	23
Once a day or a few times a week	20	19	20	20
Maybe a few times a month	11	10	12	12
Only a few times per year	5	9	2	5
Rarely or never	38	38	38	39