The Consumer's Perspective on Debt and Debt Collection

A survey by the Consumer Financial Protection Bureau to learn about Americans' experiences with debt and debt collection

Thank you for your help with this important national survey!

Your participation is critical

This survey will provide reliable information about consumers' experiences that is crucial for creating effective policies.

Your participation is voluntary, and your answers are anonymous

You may skip any questions that you are unable or unwilling to answer. Your responses will never be linked to your name or address.

About the CFPB

The Consumer Financial Protection Bureau (CFPB) is a Federal agency that was created in 2010 to make markets for consumer financial products and services like mortgages, credit cards, and auto loans work by making sure that these markets are fair, transparent, and competitive and that the costs and risks are clear.

About this study

This survey will provide information about consumers' experiences with debt and with debt collection that is crucial to creating effective rules to ensure that consumers are treated fairly and respectfully while creditors can effectively seek to collect money they are owed.

About the survey sample

Survey recipients were selected at random from across the United States in a way that ensures that, taken together, the data give a full picture of consumers' experiences with debt and debt collection. Peoples' experiences and views can vary widely, so it is important that the study reflects those of all types of Americans.

That is why your participation is critical.
Thank you for completing this survey.

For more information about this survey,
please call *1-800-555-0000* or visit
www.consumerfinance.gov/debtcollectionsurvey.htm

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

Privacy Act Statement: 5 U.S.C. 552a(e)(3) This collection of information is authorized by Pub. L. No. 111-203, Title X, Sections 1013 and 1022, codified at 12 U.S.C. §§ 5493 and 5512. The information you provide in response to this survey issued by the Consumer Financial Protection Bureau ("CFPB") will be used to understand consumers' experiences with debt and debt collection.
Administrative data were used to select people to receive this survey. Your responses will be combined with administrative data in a way that you remain anonymous. Routine uses which may be made of the collected information can be found in the CFPB's System of Records Notice, CFPB.022 –Market and Consumer Research Records, 77 FR 67802. The CFPB may make an anonymous version of the survey data publicly available in accordance with applicable federal law.
Participation in this study is voluntary and there are no penalties for refusing to answer any question. However, your participation is extremely important to ensure the completeness and accuracy of the statistical results.

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Most Americans have debt at one time or another. This survey is about your views and experiences with debt and the process of paying debts. For the purposes of this survey:

> **Debts** *include any money you owe, for example, bank loans, student loans, financing from a store or dealer, and past-due bills (such as credit card, medical, or utility bills). For this survey, consider only personal debts, and do not include business loans or debts owed to a family member.*
>
> *A* **debt collector** *is any person or company trying to collect on a debt—even a debt you do not believe you owe. The debt collector could be, for example, the collections department of the original creditor (the person or company you got the loan from or originally owed the debt to), an attorney, a collection firm, or others trying to get you to pay a debt.*

1. People borrow money for many reasons, including to pay their expenses when their income drops temporarily. Over the past year, would you say that you or your family spent more than your income, about the same as your income, or less than your income?

- ☐ Spent more than income
- ☐ Spent about the same as income
- ☐ Spent less than income

2. No one can say for sure, but what do you think will happen to interest rates for borrowing money during the next 12 months—will they go up, stay the same, or go down?

- ☐ Go up
- ☐ Stay the same
- ☐ Go down
- ☐ Don't know

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

- ☐ Yes
- ☐ No

4. *(If yes to 3)* **In the past five years, has a lender turned down your application for credit or not given you as much credit as you applied for?**

- ☐ Yes, turned down
- ☐ Yes, not as much credit
- ☐ No

5. *(If yes to 4)* **Were you later able to obtain the full amount you requested by reapplying to the same institution or by applying elsewhere?**

- ☐ Yes
- ☐ No
- ☐ Did not reapply

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

- ☐ Yes
- ☐ No

7. Which of the following types of debts do you currently have?

	Yes	No
A credit card balance remaining after your last payment	☐	☐
Mortgage, home equity loan, or home equity line of credit (HELOC)	☐	☐
Auto loan	☐	☐
Student loan	☐	☐
Other consumer or personal loan or line of credit (other than a mortgage, auto, or student loan)	☐	☐
Auto title loan	☐	☐
Payday loan	☐	☐
Legal judgment or legal expenses (child support, attorneys' fees, etc.)	☐	☐
Past-due taxes	☐	☐
Past-due medical bill	☐	☐
Past-due phone, cable, internet, or other telecommunications bill	☐	☐
Past-due utility bill (gas, electric, etc.)	☐	☐
Other type of debt: _____	☐	☐

8. Consumers may not always be aware of the laws about debts and of their options, for example, to dispute a debt. How familiar would you say you are about each of the following?

	Very familiar	Somewhat familiar	Not at all familiar
How to get a copy of your credit report	☐	☐	☐
When a consumer can dispute a charge on a credit card	☐	☐	☐
When a consumer can dispute a debt with a debt collector	☐	☐	☐
When a consumer can request a debt collector stop contacting the consumer	☐	☐	☐
When a debt collector can sue a consumer	☐	☐	☐
When a co-signer on a loan is legally responsible for repaying it	☐	☐	☐

9. In the past two years, since [September 2012], have you been contacted (whether in person, by phone, mail or some other means) by a debt collector trying to recover a debt from you?

Include instances when you were contacted about debts that you believed you did not owe (for example, someone else's debt, debt for the wrong amount, debt you had already paid, or debt from a deceased relative) as well as debts you did owe.

Please do not include instances when a debt collector contacted you by mistake but was trying to reach someone else to collect a debt from that person (for example, when a debt collector was trying to reach the person who previously had a phone number that is now your phone number).

☐ Yes → *Continue to 10*
☐ No → *Skip to 54*

Your experiences with debt collection

This section is about your experiences with debt collections. Please include instances when you were contacted about debts that you believed you did not owe (for example, someone else's debt, debt you had already paid, debt for the wrong amount, or debt from a deceased relative) as well as debts you did owe.

Please do not include instances when a debt collector contacted you by mistake but was trying to reach someone else to collect a debt from that person (for example, when a debt collector was trying to reach the person who previously had a phone number that is now your phone number).

10. In the past two years, since [September 2012], how many different debts have debt collectors tried to collect from you?

- ☐ 1 debt
- ☐ 2–4 debts
- ☐ 5–9 debts
- ☐ 10–14 debts
- ☐ 15 or more debts
- ☐ Don't know

11. Were any of these debts that you have been contacted about since [September 2012]…

	Yes	No
A debt that you believe you did not owe?	☐	☐
A debt you believe you owed but the amount the collector was seeking was wrong?	☐	☐
A debt for which you were a co-signer for someone else?	☐	☐
A debt owed by a family member?	☐	☐
A debt owed by a deceased family member?	☐	☐

12. Thinking about all of the debts that you have been contacted about since [September 2012], which of the following type(s) of debts were you contacted about?

	Yes	No
A credit card balance remaining after your last payment	☐	☐
Mortgage, home equity loan, or home equity line of credit (HELOC)	☐	☐
Auto loan	☐	☐
Student loan	☐	☐
Other consumer or personal loan or line of credit (other than a mortgage, auto, or student loan)	☐	☐
Auto title loan	☐	☐
Payday loan	☐	☐
Legal judgment or legal expenses (child support, attorneys' fees, etc.)	☐	☐
Past-due taxes	☐	☐
Past-due medical bill	☐	☐
Past-due phone, cable, internet, or other telecommunications bill	☐	☐
Past-due utility bill (gas, electric, etc.)	☐	☐
Other type of debt: _____	☐	☐

13. Since [September 2012], have you ever paid part or all of a debt after being contacted by a debt collector about that debt?

- ☐ Yes
- ☐ No

14. *(If yes to 13)* **Thinking about the <u>most recent</u> debt you paid after being contacted, which of the following best describe the <u>most important</u> reason or reasons you paid this debt?** *Check the most important reason or reasons.*

- ☐ I owed the debt
- ☐ I thought it would improve my credit score or credit rating
- ☐ I wanted debt collectors to stop contacting me
- ☐ I wanted debt collectors to stop contacting friends, co-workers, or others
- ☐ I thought I might otherwise be sued
- ☐ I thought I might otherwise be arrested
- ☐ My financial situation changed and I was able to pay the debt
- ☐ I paid it because it was the right thing to do
- ☐ I paid it because it was a small amount
- ☐ I needed to pay it off to qualify for a new loan
- ☐ Other reason: _____

15. *(If yes to 13)* **People may pay a debt that they are uncertain is theirs or that they do not remember borrowing. Which of the following best describes how certain you were about whether this debt was yours?**

- ☐ I was reasonably certain the debt was mine
- ☐ I was reasonably certain the debt was <u>not</u> mine
- ☐ I was uncertain whether the debt was mine

16. Since [September 2012], have you ever <u>not</u> paid a debt despite being contacted by a debt collector about the debt?

- ☐ Yes
- ☐ No →*Skip to 18*

17. *(If yes to 16)* **Thinking of the <u>most recent</u> instance when you did not pay a debt despite being contacted by a debt collector, which of the following best describes the <u>most important</u> reason or reasons you did not pay the debt?** *Check the most important reason or reasons.*

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

18. In the past two years, since [September 2012], have you ever asked a debt collector to stop all communications with you?

- ☐ Yes
- ☐ No

19. *(If yes to 18)* **Thinking about the <u>most recent</u> time you made such a request, how did you communicate your request to stop communications?**

- ☐ Orally (over the phone, in person, etc.)
- ☐ By letter or fax
- ☐ By email or internet

20. *(If yes to 18)* **Did the debt collector stop contacting you after this request?**

- ☐ Yes
- ☐ No

21. *(If yes to 18)* **Was this the first time that you had made this request to this debt collector, or had you previously made this request to this debt collector?**

- ☐ Yes, this was the first time I requested the collector stop communications about this debt
- ☐ No, I had made the same request previously

22. *(If yes to 18)* **After this request, were you contacted by <u>a different debt collection firm</u> about the same debt?**

- ☐ Yes
- ☐ No

23. At any time since [September 2012], did you think about asking a debt collector to stop contacting you but then did not?

- ☐ Yes
- ☐ No → *Skip to 25*

24. *(If yes to 23)* **Consider the most recent time in which you thought about asking a debt collector to stop contacting you but then did not. Which of the following best describes the <u>main</u> reason you did not ask the debt collector to stop contacting you?** *Check one reason.*

- ☐ I wanted to discuss my debt with the debt collector
- ☐ I did not think the debt collector would honor my request
- ☐ I never got around to doing it
- ☐ I was concerned the debt collector would sue me
- ☐ I was concerned about other consequences
- ☐ Other reason: _____

25. How helpful do you believe each of the following pieces of information would be in recognizing a debt that a debt collector contacted you about?

	Very helpful	Somewhat helpful	Not at all helpful
The name of the original creditor (for example, the original lender, store, or hospital)	☐	☐	☐
The original account number	☐	☐	☐
An itemization of the amount owed (for example, principal, interest and fees)	☐	☐	☐
The Social Security Number of the person who owes the debt	☐	☐	☐
The type of debt (credit card, medical bill, etc.)	☐	☐	☐
The name and address of the person who owes the debt	☐	☐	☐
The name and address of joint borrowers	☐	☐	☐
The date and amount of the last payment made	☐	☐	☐
A copy of the last billing statement	☐	☐	☐
A copy of the contract or original invoice	☐	☐	☐

Continue to 26

Your most recent debt collection

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

Please do not include instances when a debt collector contacted you by mistake but was trying to reach someone else to collect a debt from that person (for example, when a debt collector was trying to reach the person who previously had a phone number that is now your phone number).

26. When were you last contacted by a debt collector about this debt?

- ☐ Less than a month ago
- ☐ 1 to 3 months ago
- ☐ 4 to 6 months ago
- ☐ 7 to 12 months ago
- ☐ 13 to 24 months ago
- ☐ Don't know

27. When were you first contacted by a debt collector about this debt? *Please include contact about this debt from any person or company seeking to collect this debt.*

- ☐ Less than 3 months ago
- ☐ 4 to 6 months ago
- ☐ 7 to 12 months ago
- ☐ 13 to 24 months ago
- ☐ More than 24 months ago
- ☐ Don't know

28. Which of the following best describes the type of debt that you were most recently contacted about? *Check one type of debt.*

- ☐ A credit card balance remaining after your last payment
- ☐ Mortgage, home equity loan, or home equity line of credit (HELOC)
- ☐ Auto loan
- ☐ Student loan
- ☐ Other consumer or personal loan or line of credit (other than a mortgage, auto, or student loan)
- ☐ Auto title loan
- ☐ Payday loan
- ☐ Legal judgment or legal expenses (child support, attorneys' fees, etc.)
- ☐ Past-due taxes
- ☐ Past-due medical bill
- ☐ Past-due phone, cable, internet, or other telecommunications bill
- ☐ Past-due utility bill (gas, electric, etc.)
- ☐ Other type of debt: _____

29. Did the following types of people or companies contact you about this debt?

	Yes	No
The original creditor (for example, the original lender, store, or hospital)	☐	☐
An attorney or law office	☐	☐
A collection agency	☐	☐
A company that owns the debt because it bought the debt from the original creditor	☐	☐
Other or unknown type of debt collector	☐	☐

30. When the debt collector first contacted you, did you believe that you owed this debt (even if you believed it was for the wrong amount)?

- ☐ Yes
- ☐ No
- ☐ I was uncertain

31. When the debt collector first contacted you, did you believe that the amount that the debt collector was seeking was correct?

- ☐ Yes
- ☐ No
- ☐ I was uncertain

32. Thinking about the debt collector that most recently contacted you about this debt, how long did the debt collector try (or has the debt collector been trying) to collect the debt from you?

- ☐ 2 weeks
- ☐ 3 to 4 weeks
- ☐ 2 to 3 months
- ☐ 4 to 6 months
- ☐ More than 6 months

33. Thinking about the debt collector that most recently contacted you about this debt, how often did the debt collector usually try to reach you each week? *Include both successful and unsuccessful attempts (for example, unanswered calls or voicemail messages) to contact you.*

- ☐ Once per week or less
- ☐ 2 to 4 times per week
- ☐ 5 to 9 times per week
- ☐ 10 to 19 times per week
- ☐ 20 or more times per week

34. Has this debt collector tried to reach you in the following ways? *Include both successful and unsuccessful attempts to contact you.*

	Yes	No
In person	☐	☐
Phone	☐	☐
Voicemail or answering machine message	☐	☐
Letter	☐	☐
Email	☐	☐
Text message	☐	☐
Social media (Facebook, Twitter, etc.)	☐	☐
Other: _____	☐	☐

35. Have you contacted the following about your experience with this debt collector?

	Yes	No
A supervisor at the debt collection firm	☐	☐
An attorney or legal aid organization	☐	☐
A Federal or state government agency (Consumer Financial Protection Bureau, Federal Trade Commission, state Attorney General, etc.)	☐	☐
A Better Business Bureau or other industry group	☐	☐
A credit counselor	☐	☐

36. How would you characterize your communications with this debt collector?

	Agree	Disagree
The collector was honest	☐	☐
The collector contacted me too frequently	☐	☐
The collector contacted me early in the morning (before 8 a.m.) or late at night (after 9 p.m.)	☐	☐
The collector was able to communicate in my primary language	☐	☐
The collector clearly communicated that he or she was calling to collect a debt	☐	☐
The collector addressed questions I had about this debt clearly and accurately	☐	☐
The collector was polite	☐	☐
The collector threatened me	☐	☐

37. To your knowledge, has this debt collector ever contacted a friend, coworker, or family member other than your spouse as part of trying to collect this debt? *Do not include instances in which the person contacted was a co-signer.*

☐ Yes
☐ No

38. *(If yes to 37)* **Did this debt collector contact the person to do any of the following?**

	Yes	No
Ask the person how to locate you	☐	☐
Discuss your debt with the person	☐	☐
Ask the person to pay your debt	☐	☐
Other: _____	☐	☐

☐ Don't know

39. Have you paid off some or all of this debt?

☐ Yes
☐ No

40. People sometimes dispute a debt, for example, by telling the debt collector that the debt is not theirs or contesting the amount that is to be collected. In the past two years, since [September 2012], have you disputed a debt with a debt collector?

☐ Yes → *Continue to 41*
☐ No → *Skip to 51*

Disputing a debt in collection

Some consumers may dispute debts that debt collectors contact them about. These questions refer to experiences you may have had disputing debts. Such disputes include, for example, by telling the debt collector that the debt is not yours, or contesting the amount to be collected.

If you disputed multiple debts since [September 2012], please refer to the most recent dispute.

41. Is the debt that you most recently disputed the same one as the most recent debt you were contacted about (and that you described in questions 26–39)?

- ☐ Yes
- ☐ No

42. Did you dispute the following?

	Yes	No
Whether it was your debt	☐	☐
Whether the amount of the debt was correct	☐	☐
Whether the debt had already been paid	☐	☐
Whether the debt collector had the right to collect the debt	☐	☐
Other: _____	☐	☐

43. What type of person or company did you most recently dispute this debt with?

- ☐ The original creditor (for example, the original lender, store, or hospital)
- ☐ An attorney or law office
- ☐ A collection agency
- ☐ A company that owns the debt because it bought the debt from the original creditor
- ☐ Other or unknown type of debt collector

44. Had a different debt collection firm (other than the collector with whom you most recently disputed the debt) contacted you previously about this debt?

- ☐ Yes
- ☐ No

45. *(If yes to 44)* **Before you disputed this debt with the most recent debt collector, had you previously disputed this same debt with a <u>different debt collection firm</u>?**

- ☐ Yes
- ☐ No

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

- ☐ Orally (over the phone, in person, etc.)
- ☐ By letter or fax
- ☐ By email or internet

47. Did the debt collector do any of the following in response to this most recent dispute?

	Yes	No
Reduced the amount of debt	☐	☐
Ceased efforts to collect the debt	☐	☐
Did not respond and continued to contact me	☐	☐

48. Did the debt collector provide additional information in response to your dispute?

- ☐ Yes
- ☐ No → *Skip to 51*

49. *(If yes to 48)* **Did the debt collector provide the following in response to your dispute?**

	Yes	No
The name of the original creditor (for example, the original lender, store, or hospital)	☐	☐
The original account number	☐	☐
An itemization of the amount owed (for example, principal, interest, and fees)	☐	☐
The Social Security Number of the person who owes the debt	☐	☐
The type of debt (credit card, medical bill, etc.)	☐	☐
The name and address of the person who owes the debt	☐	☐
The name and address of joint borrowers	☐	☐
The date and amount of the last payment made	☐	☐
A copy of the last billing statement	☐	☐
A copy of the contract or original invoice	☐	☐
Other: _____	☐	☐

50. *(If yes to 48)* **Did this information allow you to determine if you owed the debt collector the amount that the collector was seeking?**

- ☐ Yes
- ☐ No

Lawsuits to collect on debts

51. In the past two years, since [September 2012], have you been sued by a debt collector wishing to collect a debt?

- ☐ Yes
- ☐ No → *Skip to 54*

52. *(If yes to 51)* **Did you attend the court hearing for the most recent lawsuit?**

- ☐ Yes → *Skip to 54*
- ☐ No

53. *(If no to 52)* **People may want to attend a court hearing but then are unable to or do not. Which of the following best describes the <u>main</u> reason you did not attend the hearing?** *Check one reason.*

- ☐ I did not think it mattered if I appeared or not
- ☐ I did not know that a lawsuit had been filed
- ☐ I did not know when or where the hearing was held
- ☐ It was too difficult (for example, I could not get off work) or it was too expensive to attend
- ☐ Other: _____

Your preferences

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

54. Please indicate and rank the top three ways that you would most prefer a debt collector to contact you regarding a debt you owe. *Check only one option for each column.*

	First choice (most preferred)	Second choice	Third choice
In-person	☐	☐	☐
Phone	☐	☐	☐
Voicemail	☐	☐	☐
Letter	☐	☐	☐
Email	☐	☐	☐
Text message	☐	☐	☐
Social media (Facebook, Twitter, etc.)	☐	☐	☐
Other: _____	☐	☐	☐

55. If a debt collector left you a voicemail or answering machine message, which of the following statements would you prefer be included in the message, and which would you prefer not be included?

	Prefer it be included	Prefer it not be included
The debt collector's identity	☐	☐
That the debt collector is attempting to collect a debt	☐	☐
That the communication is an attempt to collect a debt and any information obtained will be used for that purpose	☐	☐

56. How important is it to you that others do not hear or see a message that they could tell was left for you by a debt collector?

☐ Very important
☐ Somewhat important
☐ Not at all important

57. Which of the following best describes your employer's policies or practices about receiving personal phone calls on your work phone and on your mobile phone while you are at work? *Check one response for your work phone and one for your mobile phone, as applicable.*

	Work phone	Mobile phone
I can receive personal calls at work without a problem	☐	☐
I can receive personal calls at work as long as they are infrequent and do not get in the way of my work	☐	☐
I cannot receive personal phone calls at work	☐	☐
I do not have this type of phone (work phone or mobile phone)	☐	☐
Other: _____	☐	☐

☐ I am not currently employed or am self-employed

You and your household

58. What is your sex?

- ☐ Male
- ☐ Female

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

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

60. What is your highest level of education?

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

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

- ☐ Yes
- ☐ No

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

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

63. Is English your primary language?

- ☐ Yes
- ☐ No

64. Do you have a mobile phone?

- ☐ Yes
- ☐ No → *Skip to 67*

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

	Yes	No
A call	☐	☐
A text message	☐	☐

66. Is your mobile phone's area code the same area code where you currently live?

- ☐ Yes
- ☐ No

67. Which of these ways do you regularly use to access the internet?

	Yes	No
Your phone	☐	☐
A computer at home	☐	☐
A computer at work	☐	☐
Other (for example, library or a relative's home)	☐	☐

68. What is your current marital status?

- ☐ Married
- ☐ Separated
- ☐ Never married
- ☐ Divorced
- ☐ Widowed

69. Do you have a partner who shares the decision-making and responsibilities of running your household but is not your legal spouse?

- ☐ Yes
- ☐ No

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

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

	You	Spouse/ Partner
Self-employed	☐	☐
Work full time	☐	☐
Work part time	☐	☐
Retired	☐	☐
Temporarily laid off or on leave	☐	☐
Not working for pay (e.g., student, disabled, unemployed)	☐	☐

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

	You	Spouse/ Partner
On active duty at any time since [September 2012]	☐	☐
Veteran but no active duty since [September 2012]	☐	☐
No military service	☐	☐

72. Besides you (and your spouse/partner), does anyone else live in your household?
Include anyone with a permanent address here even if he or she does not currently live here, like a student away at college.

- ☐ Yes
- ☐ No → *Skip to 74*

73. *(If yes to 72)* **In total, how many people live in your household, including you (and your spouse or partner)?**

_____ household members

74. Approximately how much was your total annual household income last year from all sources *(wages, salaries, tips, interest, child support, investment income, retirement, social security, government benefits such as TANF, and alimony)?*

- ☐ Under $20,000
- ☐ $20,000 to $39,999
- ☐ $40,000 to $69,999
- ☐ $70,000 to $99,999
- ☐ $100,000 or more

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

- ☐ Higher than normal
- ☐ Normal
- ☐ Lower than normal

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

- ☐ Owned or being bought by you, your spouse or partner, or someone else living here
- ☐ Rented
- ☐ Neither owned nor rented

77. Have any of the following happened to you or your family since [September 2012]?

	Yes	No
Separation, divorce, or death of your spouse or partner	☐	☐
Marriage (including remarriage) or moving in with a new partner	☐	☐
Death of a household member (other than your spouse or partner)	☐	☐
Birth, adoption, or addition to your household	☐	☐
Person leaving your household	☐	☐
Promotion or starting a new job for you	☐	☐
Loss of a job or self-employment income	☐	☐
Retirement	☐	☐
Disability or serious illness	☐	☐
Disaster affecting your home	☐	☐
Move within the state where you currently live	☐	☐
Move from a different state	☐	☐