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Despite Signs of Economic Recovery, the Most Economically Vulnerable Americans Face Serious Financial Challenges

OCTOBER 2021

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Study Methodology

This study, funded by Impact Genome with support from Lincoln Financial Foundation, was conducted by The Associated Press-NORC Center for Public Affairs Research. Data were collected using AmeriSpeak®, NORC's probability-based panel designed to be representative of the U.S. household population. During the initial recruitment phase of the panel, randomly selected U.S. households were sampled with a known, non-zero probability of selection from the NORC National Sample Frame and then contacted by U.S. mail, email, telephone, and field interviewers (face to face). The panel provides sample coverage of approximately 97% of the U.S. household population. Those excluded from the sample include people with P.O. Box only addresses, some addresses not listed in the USPS Delivery Sequence File, and some newly constructed dwellings. Staff from NORC at the University of Chicago, The Associated Press, and Impact Genome collaborated on all aspects of the study.

Interviews for this survey were conducted between February 12 and March 3, 2020, with adults age 18 and older representing the 50 states and the District of Columbia. Panel members were randomly drawn from AmeriSpeak, and 2,374 completed the survey—2,152 via the web and 222 via telephone. Interviews were conducted in both English and Spanish, depending on respondent preference. Respondents were offered a small monetary incentive ($3) for completing the survey.

The final stage completion rate is 22.8%, the weighted household panel response rate is 19.5%, and the weighted household panel retention rate is 75%, for a cumulative response rate of 3.3%. The overall margin of sampling error is +/- 2.9 percentage points at the 95 percent confidence level including the design effect.

In addition, Black, Hispanic, respondents from households below 100% of the Federal Poverty Level (FPL) and respondents from households between 100%-200% FPL were sampled at a higher rate than their proportion of the population to support analyses.

Subgroup	Number of completed interviews	Margin of sampling error at the 95% confidence level including the design effect
Black Americans	577	+/- 5.6 percentage points
Hispanic Americans	611	+/- 6.4 percentage points
Respondents from households below the FPL	536	+/- 5.7 percentage points
Respondents from households between 100% and 200% FPL	774	+/- 4.8 percentage points

Once the sample has been selected and fielded, and all the study data have been collected and made final, a poststratification process is used to adjust for any survey nonresponse as well as any non-coverage or under and oversampling resulting from the study specific sample design. Poststratification variables included age, gender, census division, race/ethnicity, education, and FPL. Weighting variables were obtained from the 2020 Current Population Survey. The weighted data reflect the U.S. population of adults age 18 and over.

For more information, email info@apnorc.org.

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The AP-NORC Center for Public Affairs Research taps into the power of social science research and the highest-quality journalism to bring key information to people across the nation and throughout the world. www.apnorc.org

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The Impact Genome® is a field-wide, systematic effort to standardize measurement, reporting, and evidence for the world's most common social outcomes. The data and tools of the Impact Genome enable funders, policymakers, and practitioners to allocate grant dollars based on impact, to design and implement effective interventions, to benchmark results, and to ultimately solve social problems more efficiently.

Index of Variables: *Listed in the order they appear in the file*

#	Variable	Question	Type	Len	Label
1	SU_ID	N/A	Num	8	SU_ID: CaseID
2	FINALWT	N/A	Num	8	FINALWT: Post-stratification weights - 18+ general population (N=2,374)
3	SURV_MODE	N/A	Num	8	SURV_MODE: Survey interview mode (online or phone)
4	SURV_LANG	N/A	Num	8	SURV_LANG: Survey Interview Language
5	HH1	HH1	Num	8	HH1: Including you, how many adults age 18 and over are currently living in your household who are related to you by birth or marriage? This includes adult children, parents, grandparents, in-laws, adult siblings, or any extended adult family member living in your household like aunts, uncles, or cousins.
6	HH2	HH2	Num	8	HH2: How many children under the age of 18 are currently living in your household and for whom you or someone you are related to by marriage or birth in the household are the parent or legal guardian?
7	FAMINC	FAMINC	Num	8	FAMINC: Was your total personal/family income in 2019 from all sources, and before taxes…
8	Q1A	Q1	Num	8	Q1A: [I could handle a major unexpected expense] How well does each statement describe you or your situation?
9	Q1B	Q1	Num	8	Q1B: [I am securing my financial future] How well does each statement describe you or your situation?
10	Q1C	Q1	Num	8	Q1C: [Because of my money situation, I feel like I will never have the things I want in life] How well does each statement describe you or your situation?

#	Variable	Question	Type	Len	Label
11	Q1D	Q1	Num	8	Q1D: [I can enjoy life because of the way I'm managing my money] How well does each statement describe you or your situation?
12	Q1E	Q1	Num	8	Q1E: [I'm just getting by financially] How well does each statement describe you or your situation?
13	Q1F	Q1	Num	8	Q1F: [I'm concerned that the money I have or will save won't last] How well does each statement describe you or your situation?
14	Q2A	Q2	Num	8	Q2A: [Giving a gift for a wedding, birthday, or other occasion would put a strain on my finances] How often does this statement apply to you?
15	Q2B	Q2	Num	8	Q2B: [I have money left over at the end of the month] How often does this statement apply to you?
16	Q2C	Q2	Num	8	Q2C: [I am behind with my finances] How often does this statement apply to you?
17	Q2D	Q2	Num	8	Q2D: [My finances control my life] How often does this statement apply to you?
18	Q3	Q3	Num	8	Q3: Have you worked with a financial counselor, coach, advisor, or planner in the past 12 months? This could be someone that helps you think about how to spend or save your money, how to best pay off loans, or other aspects of your personal financial situation.
19	Q4	Q4	Num	8	Q4: How has your usage of financial counselors, coaches, advisors, or planners changed in the past 12 months?
20	Q5	Q5	Num	8	Q5: How often have you worked with a financial counselor, coach, advisor, or planner in the past 12 months?

#	Variable	Question	Type	Len	Label
21	Q6	Q6	Num	8	Q6: Generally speaking, how helpful was it to work with a financial counselor, coach, advisor, or planner in the past 12 months?
22	Q7_1	Q7	Num	8	Q7_1: [I didn't know what this service was] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?
23	Q7_2	Q7	Num	8	Q7_2: [I wasn't sure how this service could help me] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?
24	Q7_3	Q7	Num	8	Q7_3: [I couldn't afford to use this service] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?
25	Q7_4	Q7	Num	8	Q7_4: [I didn't know where to find this service] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?
26	Q7_5	Q7	Num	8	Q7_5: [I didn't need this kind of service] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?
27	Q7_6	Q7	Num	8	Q7_6: [I didn't have time for this service] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?
28	Q7_7	Q7	Num	8	Q7_7: [I prefer to meet in person and I didn't feel comfortable doing so due to COVID-19] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?
29	Q7_8	Q7	Num	8	Q7_8: [I had privacy concerns / I don't like talking about my finances] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?

#	Variable	Question	Type	Len	Label
30	Q7_9	Q7	Num	8	Q7_9: [I'd been meaning to, but hadn't gotten around to it] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?
31	Q7_10	Q7	Num	8	Q7_10: [I'd used this service in the past and it wasn't helpful] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?
32	Q7_11	Q7	Num	8	Q7_11: [I wasn't sure if this service was worth the cost] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?
33	Q7_12	Q7	Num	8	Q7_12: [Other] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?
34	Q8_1	Q8	Num	8	Q8_1: [A bank] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?
35	Q8_2	Q8	Num	8	Q8_2: [A non-profit organization or program] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?
36	Q8_3	Q8	Num	8	Q8_3: [A government program] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?
37	Q8_4	Q8	Num	8	Q8_4: [An online service] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?
38	Q8_5	Q8	Num	8	Q8_5: [A check cashing/payday loan company] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?

#	Variable	Question	Type	Len	Label
39	Q8_6	Q8	Num	8	Q8_6: [A private company or firm that's not a bank] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?
40	Q8_7	Q8	Num	8	Q8_7: [Through my job] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?
41	Q8_8	Q8	Num	8	Q8_8: [Someone I know personally] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?
42	Q8_9	Q8	Num	8	Q8_9: [Other] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?
43	Q9	Q9	Num	8	Q9: Has anyone helped you repair your credit in the past 12 months? This could include consumer credit counseling or other services that work with you to make plans for paying down your debt. They might also help you contact credit bureaus, credit cards, or other lenders to help you make payment plans or reduce interest rates.
44	Q10	Q10	Num	8	Q10: How has your usage of credit repair services changed in the past 12 months?
45	Q11_1	Q11	Num	8	Q11_1: [I didn't know what this service was] Why didn't you work with someone to repair your credit in the past 12 months?
46	Q11_2	Q11	Num	8	Q11_2: [I wasn't sure how this service could help me] Why didn't you work with someone to repair your credit in the past 12 months?

#	Variable	Question	Type	Len	Label
47	Q11_3	Q11	Num	8	Q11_3: [I couldn't afford to use this service] Why didn't you work with someone to repair your credit in the past 12 months?
48	Q11_4	Q11	Num	8	Q11_4: [I didn't know where to find this service] Why didn't you work with someone to repair your credit in the past 12 months?
49	Q11_5	Q11	Num	8	Q11_5: [I didn't need this kind of service] Why didn't you work with someone to repair your credit in the past 12 months?
50	Q11_6	Q11	Num	8	Q11_6: [I didn't have time for this service] Why didn't you work with someone to repair your credit in the past 12 months?
51	Q11_7	Q11	Num	8	Q11_7: [I prefer to meet in person and I didn't feel comfortable doing so due to COVID-19] Why didn't you work with someone to repair your credit in the past 12 months?
52	Q11_8	Q11	Num	8	Q11_8: [I had privacy concerns / I don't like talking about my finances] Why didn't you work with someone to repair your credit in the past 12 months?
53	Q11_9	Q11	Num	8	Q11_9: [I'd been meaning to, but hadn't gotten around to it] Why didn't you work with someone to repair your credit in the past 12 months?
54	Q11_10	Q11	Num	8	Q11_10: [I'd used this service in the past and it wasn't helpful] Why didn't you work with someone to repair your credit in the past 12 months?
55	Q11_11	Q11	Num	8	Q11_11: [I wasn't sure if this service was worth the cost] Why didn't you work with someone to repair your credit in the past 12 months?
56	Q11_12	Q11	Num	8	Q11_12: [Other] Why didn't you work with someone to repair your credit in the past 12 months?

#	Variable	Question	Type	Len	Label
57	Q12	Q12	Num	8	Q12: How often have you worked with someone to repair your credit in the past 12 months?
58	Q13	Q13	Num	8	Q13: Generally speaking, how helpful was working with someone to repair your credit over the past 12 months?
59	Q14_1	Q14	Num	8	Q14_1: [A bank] Where did you receive credit repair services from in the past 12 months?
60	Q14_2	Q14	Num	8	Q14_2: [A non-profit organization or program] Where did you receive credit repair services from in the past 12 months?
61	Q14_3	Q14	Num	8	Q14_3: [A government program] Where did you receive credit repair services from in the past 12 months?
62	Q14_4	Q14	Num	8	Q14_4: [An online service] Where did you receive credit repair services from in the past 12 months?
63	Q14_5	Q14	Num	8	Q14_5: [A check cashing/payday loan company] Where did you receive credit repair services from in the past 12 months?
64	Q14_6	Q14	Num	8	Q14_6: [A private company or firm that's not a bank] Where did you receive credit repair services from in the past 12 months?
65	Q14_7	Q14	Num	8	Q14_7: [Through my job] Where did you receive credit repair services from in the past 12 months?
66	Q14_8	Q14	Num	8	Q14_8: [Someone I know personally] Where did you receive credit repair services from in the past 12 months?
67	Q14_9	Q14	Num	8	Q14_9: [Other] Where did you receive credit repair services from in the past 12 months?

#	Variable	Question	Type	Len	Label
68	Q15	Q15	Num	8	Q15: Have you actively contributed to any investment accounts or programs in the past 12 months? Some examples include a work-based 401k program, an IRA, stock portfolio or a college savings account.
69	Q16	Q16	Num	8	Q16: How has your usage of investment accounts or programs changed in the past 12 months?
70	Q17	Q17	Num	8	Q17: How often have you actively contributed to investment accounts or products in the past 12 months? Please take into account the number of contributions you may have made to the account. For example, if you deposit into your 401k on a monthly basis, choose Monthly below.
71	Q17A	Q17A	Num	8	Q17A: Did you have to make an early withdrawal from your investment accounts or products to pay for an immediate and heavy financial need in the past 12 months?
72	Q18	Q18	Num	8	Q18: Generally speaking, how helpful was it to actively contribute to investment accounts or programs over the past 12 months?
73	Q19_1	Q19	Num	8	Q19_1: [I didn't know what this service was] Why didn't you actively contribute to investment accounts or programs over the past 12 months?
74	Q19_2	Q19	Num	8	Q19_2: [I wasn't sure how this service could help me] Why didn't you actively contribute to investment accounts or programs over the past 12 months?
75	Q19_3	Q19	Num	8	Q19_3: [I couldn't afford to use this service] Why didn't you actively contribute to investment accounts or programs over the past 12 months?

#	Variable	Question	Type	Len	Label
76	Q19_4	Q19	Num	8	Q19_4: [I didn't know where to find this service] Why didn't you actively contribute to investment accounts or programs over the past 12 months?
77	Q19_5	Q19	Num	8	Q19_5: [I didn't need this kind of service] Why didn't you actively contribute to investment accounts or programs over the past 12 months?
78	Q19_6	Q19	Num	8	Q19_6: [I didn't have time for this service] Why didn't you actively contribute to investment accounts or programs over the past 12 months?
79	Q19_7	Q19	Num	8	Q19_7: [I prefer to meet in person and I didn't feel comfortable doing so due to COVID-19] Why didn't you actively contribute to investment accounts or programs over the past 12 months?
80	Q19_8	Q19	Num	8	Q19_8: [I had privacy concerns / I don't like talking about my finances] Why didn't you actively contribute to investment accounts or programs over the past 12 months?
81	Q19_9	Q19	Num	8	Q19_9: [I'd been meaning to, but hadn't gotten around to it] Why didn't you actively contribute to investment accounts or programs over the past 12 months?
82	Q19_10	Q19	Num	8	Q19_10: [I'd used this service in the past and it wasn't helpful] Why didn't you actively contribute to investment accounts or programs over the past 12 months?
83	Q19_11	Q19	Num	8	Q19_11: [I wasn't sure if this service was worth the cost] Why didn't you actively contribute to investment accounts or programs over the past 12 months?
84	Q19_12	Q19	Num	8	Q19_12: [Other] Why didn't you actively contribute to investment accounts or programs over the past 12 months?

#	Variable	Question	Type	Len	Label
85	Q20_1	Q20	Num	8	Q20_1: [A bank] Where have you actively contributed to investment accounts or programs in the past 12 months?
86	Q20_2	Q20	Num	8	Q20_2: [A non-profit organization or program] Where have you actively contributed to investment accounts or programs in the past 12 months?
87	Q20_3	Q20	Num	8	Q20_3: [A government program] Where have you actively contributed to investment accounts or programs in the past 12 months?
88	Q20_4	Q20	Num	8	Q20_4: [An online service] Where have you actively contributed to investment accounts or programs in the past 12 months?
89	Q20_5	Q20	Num	8	Q20_5: [A check cashing/payday loan company] Where have you actively contributed to investment accounts or programs in the past 12 months?
90	Q20_6	Q20	Num	8	Q20_6: [A private company or firm that's not a bank] Where have you actively contributed to investment accounts or programs in the past 12 months?
91	Q20_7	Q20	Num	8	Q20_7: [Through my job] Where have you actively contributed to investment accounts or programs in the past 12 months?
92	Q20_8	Q20	Num	8	Q20_8: [Someone I know personally] Where have you actively contributed to investment accounts or programs in the past 12 months?
93	Q20_9	Q20	Num	8	Q20_9: [Other] Where have you actively contributed to investment accounts or programs in the past 12 months?

#	Variable	Question	Type	Len	Label
94	Q21	Q21	Num	8	Q21: Have you worked with anyone to help you with debt management or debt relief services in the past 12 months? This could include helping with debt forgiveness or paying off multiple debts in a lump sum. This is different from credit repair because it helps you pay off debt or get debt forgiveness, while credit repair helps you restructure your debt, get a lower interest rate on loans, or dispute items on your credit report.
95	Q22	Q22	Num	8	Q22: How has your usage of debt management or debt relief services changed in the past 12 months?
96	Q23	Q23	Num	8	Q23: How often have you used debt management or debt relief services in the past 12 months?
97	Q24	Q24	Num	8	Q24: Generally speaking, how helpful was it to use debt management or debt relief services in the past 12 months?
98	Q25_1	Q25	Num	8	Q25_1: [I didn't know what this service was] Why haven't you used debt management or debt relief services in the past 12 months?
99	Q25_2	Q25	Num	8	Q25_2: [I wasn't sure how this service could help me] Why haven't you used debt management or debt relief services in the past 12 months?
100	Q25_3	Q25	Num	8	Q25_3: [I couldn't afford to use this service] Why haven't you used debt management or debt relief services in the past 12 months?
101	Q25_4	Q25	Num	8	Q25_4: [I didn't know where to find this service] Why haven't you used debt management or debt relief services in the past 12 months?

#	Variable	Question	Type	Len	Label
102	Q25_5	Q25	Num	8	Q25_5: [I didn't need this kind of service] Why haven't you used debt management or debt relief services in the past 12 months?
103	Q25_6	Q25	Num	8	Q25_6: [I didn't have time for this service] Why haven't you used debt management or debt relief services in the past 12 months?
104	Q25_7	Q25	Num	8	Q25_7: [I prefer to meet in person and I didn't feel comfortable doing so due to COVID-19] Why haven't you used debt management or debt relief services in the past 12 months?
105	Q25_8	Q25	Num	8	Q25_8: [I had privacy concerns / I don't like talking about my finances] Why haven't you used debt management or debt relief services in the past 12 months?
106	Q25_9	Q25	Num	8	Q25_9: [I'd been meaning to, but hadn't gotten around to it] Why haven't you used debt management or debt relief services in the past 12 months?
107	Q25_10	Q25	Num	8	Q25_10: [I'd used this service in the past and it wasn't helpful] Why haven't you used debt management or debt relief services in the past 12 months?
108	Q25_11	Q25	Num	8	Q25_11: [I wasn't sure if this service was worth the cost] Why haven't you used debt management or debt relief services in the past 12 months?
109	Q25_12	Q25	Num	8	Q25_12: [Other] Why haven't you used debt management or debt relief services in the past 12 months?
110	Q26_1	Q26	Num	8	Q26_1: [A bank] Where did you receive debt management or debt relief services in the past 12 months?
111	Q26_2	Q26	Num	8	Q26_2: [A non-profit organization or program] Where did you receive debt management or debt relief services in the past 12 months?

#	Variable	Question	Type	Len	Label
112	Q26_3	Q26	Num	8	Q26_3: [A government program] Where did you receive debt management or debt relief services in the past 12 months?
113	Q26_4	Q26	Num	8	Q26_4: [An online service] Where did you receive debt management or debt relief services in the past 12 months?
114	Q26_5	Q26	Num	8	Q26_5: [A check cashing/payday loan company] Where did you receive debt management or debt relief services in the past 12 months?
115	Q26_6	Q26	Num	8	Q26_6: [A private company or firm that's not a bank] Where did you receive debt management or debt relief services in the past 12 months?
116	Q26_7	Q26	Num	8	Q26_7: [Through my job] Where did you receive debt management or debt relief services in the past 12 months?
117	Q26_8	Q26	Num	8	Q26_8: [Someone I know personally] Where did you receive debt management or debt relief services in the past 12 months?
118	Q26_9	Q26	Num	8	Q26_9: [Other (please specify):] Where did you receive debt management or debt relief services in the past 12 months?
119	Q27	Q27	Num	8	Q27. Has anyone helped you prepare or file your taxes in the past 12 months? This includes online services or websites.
120	Q28	Q28	Num	8	Q28: How has your usage of tax preparation services changed in the past 12 months?
121	Q29	Q29	Num	8	Q29: How often have you used tax preparation services in the past 12 months?
122	Q30	Q30	Num	8	Q30: Generally speaking, how helpful was it to use tax preparation services in the past 12 months?

#	Variable	Question	Type	Len	Label
123	Q31_1	Q31	Num	8	Q31_1: [I didn't know what this service was] Why didn't you use tax preparation services in the past 12 months?
124	Q31_2	Q31	Num	8	Q31_2: [I wasn't sure how this service could help me] Why didn't you use tax preparation services in the past 12 months?
125	Q31_3	Q31	Num	8	Q31_3: [I couldn't afford to use this service] Why didn't you use tax preparation services in the past 12 months?
126	Q31_4	Q31	Num	8	Q31_4: [I didn't know where to find this service] Why didn't you use tax preparation services in the past 12 months?
127	Q31_5	Q31	Num	8	Q31_5: [I didn't need this kind of service] Why didn't you use tax preparation services in the past 12 months?
128	Q31_6	Q31	Num	8	Q31_6: [I didn't have time for this service] Why didn't you use tax preparation services in the past 12 months?
129	Q31_7	Q31	Num	8	Q31_7: [I prefer to meet in person and I didn't feel comfortable doing so due to COVID-19] Why didn't you use tax preparation services in the past 12 months?
130	Q31_8	Q31	Num	8	Q31_8: [I had privacy concerns / I don't like talking about my finances] Why didn't you use tax preparation services in the past 12 months?
131	Q31_9	Q31	Num	8	Q31_9: [I'd been meaning to, but hadn't gotten around to it] Why didn't you use tax preparation services in the past 12 months?
132	Q31_10	Q31	Num	8	Q31_10: [I'd used this service in the past and it wasn't helpful] Why didn't you use tax preparation services in the past 12 months?
133	Q31_11	Q31	Num	8	Q31_11: [I wasn't sure if this service was worth the cost] Why didn't you use tax preparation services in the past 12 months?

#	Variable	Question	Type	Len	Label
134	Q31_12	Q31	Num	8	Q31_12: [Other] Why didn't you use tax preparation services in the past 12 months?
135	Q32_1	Q32	Num	8	Q32_1: [A bank] Where did you receive tax preparation services from in the past 12 months?
136	Q32_2	Q32	Num	8	Q32_2: [A non-profit organization or program] Where did you receive tax preparation services from in the past 12 months?
137	Q32_3	Q32	Num	8	Q32_3: [A government program] Where did you receive tax preparation services from in the past 12 months?
138	Q32_4	Q32	Num	8	Q32_4: [An online service] Where did you receive tax preparation services from in the past 12 months?
139	Q32_5	Q32	Num	8	Q32_5: [A check cashing/payday loan company] Where did you receive tax preparation services from in the past 12 months?
140	Q32_6	Q32	Num	8	Q32_6: [A private company or firm that's not a bank] Where did you receive tax preparation services from in the past 12 months?
141	Q32_7	Q32	Num	8	Q32_7: [Through my job] Where did you receive tax preparation services from in the past 12 months?
142	Q32_8	Q32	Num	8	Q32_8: [Someone I know personally] Where did you receive tax preparation services from in the past 12 months?
143	Q32_9	Q32	Num	8	Q32_9: [Other (please specify):] Where did you receive tax preparation services from in the past 12 months?
144	Q34	Q34	Num	8	Q34: How has your financial situation changed in the past 12 months?
145	Q35	Q35	Num	8	Q35: Which of the following best describes you over the past 3 months?

#	Variable	Question	Type	Len	Label
146	Q36	Q36	Num	8	Q36: On average, how much have you been short on paying your bills each month over the past 3 months?
147	Q37	Q37	Num	8	Q37: On average, how much have you been able to save each month over the past 3 months?
148	MARITAL	N/A	Num	8	MARITAL: Marital status
149	AGEGRP	N/A	Num	8	AGEGRP: Age
150	EDUCATION	N/A	Num	8	EDUCATION: Educational attainment
151	RACETH	N/A	Num	8	RACETH: Race/ethnicity
152	GENDER	N/A	Num	8	GENDER: Gender
153	HHINCOME	N/A	Num	8	HHINCOME: Household income
154	EMPSTATUS	N/A	Num	8	EMPSTATUS: Employment status
155	STATE	N/A	Char	2	STATE: State of residence
156	CENSUS_REGION	N/A	Num	8	CENSUS_REGION: Census region

Variables #148-156 are AmeriSpeak Omnibus® profile variables. These variables are collapsed or recoded to minimize the risk of disclosing respondent privacy.

Details of Variables

- "." Or space: logic skip, respondent is not applicable to a specific question
- 99: missing, survey non-respondent

SURV_MODE: Survey interview mode (online or phone)			
SURV_MODE	**Frequency**	**Weighted Frequency**	**Weighted Percent**
(1) Phone interview	222	145	6.12
(2) Web Interview	2152	2229	93.88
Total	2374	2374	100.00

SURV_LANG: Survey Interview Language			
SURV_LANG	**Frequency**	**Weighted Frequency**	**Weighted Percent**
(1) English	2277	2335	98.34
(2) Spanish	97	39	1.66
Total	2374	2374	100.00

HH1: Including you, how many adults age 18 and over are currently living in your household who are related to you by birth or marriage? This includes adult children, parents, grandparents, in-laws, adult siblings, or any extended adult family member living in your household like aunts, uncles, or cousins.			
HH1	**Frequency**	**Weighted Frequency**	**Weighted Percent**
(1) 1	836	687	28.93
(2) 2	986	1174	49.46
(3) 3	303	317	13.37
(4) 4	158	131	5.54
(5) 5	53	35	1.48
(6) 6	17	15	0.64
(7) 7	7	4	0.19
(8) 8	3	2	0.07
(9) 9	1	0	0.00
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	10	7	0.31
Total	2374	2374	100.00

HH2: How many children under the age of 18 are currently living in your household and for whom you or someone you are related to by marriage or birth in the household are the parent or legal guardian?			
HH2	Frequency	Weighted Frequency	Weighted Percent
(0) 0	1482	1581	66.60
(1) 1	343	340	14.33
(2) 2	298	272	11.47
(3) 3	149	101	4.25
(4) 4	65	55	2.32
(5) 5	19	13	0.55
(6) 6	9	4	0.16
(7) 7	7	3	0.14
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	2	4	0.17
Total	2374	2374	100.00

FAMINC: Was your total personal/family income in 2019 from all sources, and before taxes…			
FAMINC	Frequency	Weighted Frequency	Weighted Percent
(1) Less than 100% Federal Poverty Level Based on household size	536	209	8.79
(2) At least 100% Federal Poverty Level Based on household size but less than 200% Federal Poverty Level	774	341	14.37
(3) 200% Federal Poverty Level or more	1052	1817	76.55
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	12	7	0.30
Total	2374	2374	100.00

Q1A: [I could handle a major unexpected expense] How well does each statement describe you or your situation?			
Q1A	Frequency	Weighted Frequency	Weighted Percent
(1) Completely	235	297	12.53
(2) Very Well	328	472	19.88
(3) Somewhat	795	884	37.25
(4) Very Little	446	363	15.27
(5) Not at All	557	350	14.74
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	13	8	0.33
Total	2374	2374	100.00

Q1B: [I am securing my financial future] How well does each statement describe you or your situation?			
Q1B	Frequency	Weighted Frequency	Weighted Percent
(1) Completely	212	277	11.69
(2) Very Well	437	633	26.67
(3) Somewhat	890	892	37.59
(4) Very Little	480	362	15.26
(5) Not at All	341	199	8.37
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	14	10	0.42
Total	2374	2374	100.00

Q1C: [Because of my money situation, I feel like I will never have the things I want in life] How well does each statement describe you or your situation?			
Q1C	Frequency	Weighted Frequency	Weighted Percent
(1) Completely	246	170	7.17
(2) Very Well	255	185	7.81
(3) Somewhat	837	759	31.99
(4) Very Little	593	759	31.97
(5) Not at All	430	490	20.63
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	13	10	0.43
Total	2374	2374	100.00

Q1D: [I can enjoy life because of the way I'm managing my money] How well does each statement describe you or your situation?			
Q1D	Frequency	Weighted Frequency	Weighted Percent
(1) Completely	193	240	10.12
(2) Very Well	479	658	27.73
(3) Somewhat	964	950	40.01
(4) Very Little	429	331	13.93
(5) Not at All	296	188	7.92
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	13	7	0.29
Total	2374	2374	100.00

Q1E: [I'm just getting by financially] How well does each statement describe you or your situation?			
Q1E	Frequency	Weighted Frequency	Weighted Percent
(1) Completely	326	232	9.77
(2) Very Well	433	420	17.69
(3) Somewhat	827	737	31.04
(4) Very Little	454	544	22.91
(5) Not at All	323	435	18.32
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	11	7	0.28
Total	2374	2374	100.00

Q1F: [I'm concerned that the money I have or will save won't last] How well does each statement describe you or your situation?			
Q1F	Frequency	Weighted Frequency	Weighted Percent
(1) Completely	518	385	16.21
(2) Very Well	379	335	14.12
(3) Somewhat	843	906	38.14
(4) Very Little	400	498	20.99
(5) Not at All	219	238	10.02
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	15	13	0.53
Total	2374	2374	100.00

Q2A: [Giving a gift for a wedding, birthday, or other occasion would put a strain on my finances] How often does this statement apply to you?			
Q2A	Frequency	Weighted Frequency	Weighted Percent
(1) Always	269	155	6.54
(2) Often	293	208	8.75
(3) Sometimes	644	525	22.10
(4) Rarely	681	824	34.72
(5) Never	479	659	27.74
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	8	3	0.15
Total	2374	2374	100.00

Q2B: [I have money left over at the end of the month] How often does this statement apply to you?			
Q2B	Frequency	Weighted Frequency	Weighted Percent
(1) Always	364	533	22.46
(2) Often	433	585	24.64
(3) Sometimes	743	663	27.94
(4) Rarely	504	404	17.00
(5) Never	317	181	7.64
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	13	8	0.32
Total	2374	2374	100.00

Q2C: [I am behind with my finances] How often does this statement apply to you?			
Q2C	Frequency	Weighted Frequency	Weighted Percent
(1) Always	173	92	3.86
(2) Often	243	163	6.85
(3) Sometimes	546	408	17.20
(4) Rarely	683	745	31.40
(5) Never	716	950	40.04
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	13	15	0.65
Total	2374	2374	100.00

Q2D: [My finances control my life] How often does this statement apply to you?			
Q2D	Frequency	Weighted Frequency	Weighted Percent
(1) Always	301	208	8.76
(2) Often	390	333	14.01
(3) Sometimes	781	772	32.50
(4) Rarely	546	693	29.19
(5) Never	340	362	15.24
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	16	7	0.30
Total	2374	2374	100.00

Q3: Have you worked with a financial counselor, coach, advisor, or planner in the past 12 months? This could be someone that helps you think about how to spend or save your money, how to best pay off loans, or other aspects of your personal financial situation.			
Q3	**Frequency**	**Weighted Frequency**	**Weighted Percent**
(1) Yes	361	437	18.41
(2) No	2000	1928	81.23
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	13	9	0.37
Total	2374	2374	100.00

Q4: How has your usage of financial counselors, coaches, advisors, or planners changed in the past 12 months?			
Q4	**Frequency**	**Weighted Frequency**	**Weighted Percent**
(1) Using more	93	96	4.06
(2) No change	1973	2029	85.46
(3) Using less	256	202	8.52
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	52	47	1.96
Total	2374	2374	100.00

Q5: How often have you worked with a financial counselor, coach, advisor, or planner in the past 12 months?			
Q5	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	2013	1937	81.59
(1) Weekly	13	9	0.37
(2) Monthly	45	43	1.83
(3) Every few months	105	136	5.71
(4) A couple times	112	137	5.76
(5) Once	84	111	4.68
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	2	1	0.05
Total	2374	2374	100.00

Q6: Generally speaking, how helpful was it to work with a financial counselor, coach, advisor, or planner in the past 12 months?			
Q6	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	2013	1937	81.59
(1) Extremely helpful	77	94	3.96
(2) Very helpful	128	171	7.19
(3) Moderately helpful	106	124	5.23
(4) A little helpful	34	36	1.53
(5) Not at all helpful	13	9	0.39
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	3	3	0.11
Total	2374	2374	100.00

Q7_1: [I didn't know what this service was] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?			
Q7_1	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	374	446	18.77
(0 No	1725	1682	70.83
(1) Yes	275	247	10.39
Total	2374	2374	100.00

Q7_2: [I wasn't sure how this service could help me] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?			
Q7_2	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	374	446	18.77
(0 No	1660	1610	67.83
(1) Yes	340	318	13.40
Total	2374	2374	100.00

Q7_3: [I couldn't afford to use this service] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?			
Q7_3	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	374	446	18.77
(0 No	1327	1426	60.06
(1) Yes	673	502	21.17
Total	2374	2374	100.00

Q7_4: [I didn't know where to find this service] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?			
Q7_4	Frequency	Weighted Frequency	Weighted Percent
.	374	446	18.77
(0 No	1707	1671	70.38
(1) Yes	293	257	10.84
Total	2374	2374	100.00

Q7_5: [I didn't need this kind of service] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?			
Q7_5	Frequency	Weighted Frequency	Weighted Percent
.	374	446	18.77
(0 No	1224	1053	44.37
(1) Yes	776	875	36.86
Total	2374	2374	100.00

Q7_6: [I didn't have time for this service] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?			
Q7_6	Frequency	Weighted Frequency	Weighted Percent
.	374	446	18.77
(0 No	1776	1700	71.60
(1) Yes	224	229	9.63
Total	2374	2374	100.00

Q7_7: [I prefer to meet in person and I didn't feel comfortable doing so due to COVID-19] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?			
Q7_7	Frequency	Weighted Frequency	Weighted Percent
.	374	446	18.77
(0 No	1809	1776	74.83
(1) Yes	191	152	6.40
Total	2374	2374	100.00

Q7_8: [I had privacy concerns / I don't like talking about my finances] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?			
Q7_8	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	374	446	18.77
(0 No	1725	1700	71.61
(1) Yes	275	228	9.61
Total	2374	2374	100.00

Q7_9: [I'd been meaning to, but hadn't gotten around to it] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?			
Q7_9	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	374	446	18.77
(0 No	1888	1811	76.31
(1) Yes	112	117	4.92
Total	2374	2374	100.00

Q7_10: [I'd used this service in the past and it wasn't helpful] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?			
Q7_10	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	374	446	18.77
(0 No	1920	1873	78.88
(1) Yes	80	56	2.34
Total	2374	2374	100.00

Q7_11: [I wasn't sure if this service was worth the cost] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?			
Q7_11	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	374	446	18.77
(0 No	1551	1493	62.91
(1) Yes	449	435	18.32
Total	2374	2374	100.00

Q7_12: [Other] Why didn't you work with a financial counselor, coach, advisor, or planner in the past 12 months?			
Q7_12	Frequency	Weighted Frequency	Weighted Percent
.	374	446	18.77
(0 No	1856	1787	75.27
(1) Yes	144	142	5.96
Total	2374	2374	100.00

Q8_1: [A bank] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?			
Q8_1	Frequency	Weighted Frequency	Weighted Percent
.	2013	1937	81.59
(0 No	294	350	14.76
(1) Yes	67	87	3.65
Total	2374	2374	100.00

Q8_2: [A non-profit organization or program] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?			
Q8_2	Frequency	Weighted Frequency	Weighted Percent
.	2013	1937	81.59
(0 No	322	416	17.53
(1) Yes	39	21	0.88
Total	2374	2374	100.00

Q8_3: [A government program] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?			
Q8_3	Frequency	Weighted Frequency	Weighted Percent
.	2013	1937	81.59
(0 No	347	431	18.16
(1) Yes	14	6	0.25
Total	2374	2374	100.00

Q8_4: [An online service] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?			
Q8_4	Frequency	Weighted Frequency	Weighted Percent
.	2013	1937	81.59
(0 No	326	414	17.43
(1) Yes	35	23	0.98
Total	2374	2374	100.00

Q8_5: [A check cashing/payday loan company] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?			
Q8_5	Frequency	Weighted Frequency	Weighted Percent
.	2013	1937	81.59
(0 No	349	430	18.10
(1) Yes	12	7	0.31
Total	2374	2374	100.00

Q8_6: [A private company or firm that's not a bank] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?			
Q8_6	Frequency	Weighted Frequency	Weighted Percent
.	2013	1937	81.59
(0 No	194	188	7.93
(1) Yes	167	249	10.47
Total	2374	2374	100.00

Q8_7: [Through my job] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?			
Q8_7	Frequency	Weighted Frequency	Weighted Percent
.	2013	1937	81.59
(0 No	326	384	16.17
(1) Yes	35	53	2.24
Total	2374	2374	100.00

Q8_8: [Someone I know personally] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?			
Q8_8	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	2013	1937	81.59
(0 No	282	350	14.76
(1) Yes	79	87	3.65
Total	2374	2374	100.00

Q8_9: [Other] Where did you receive financial counseling, advising, coaching, or planning services from in the past 12 months?			
Q8_9	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	2013	1937	81.59
(0 No	333	401	16.87
(1) Yes	28	36	1.53
Total	2374	2374	100.00

Q9: Has anyone helped you repair your credit in the past 12 months? This could include consumer credit counseling or other services that work with you to make plans for paying down your debt. They might also help you contact credit bureaus, credit cards, or other lenders to help you make payment plans or reduce interest rates.			
Q9	**Frequency**	**Weighted Frequency**	**Weighted Percent**
(1) Yes	167	120	5.06
(2) No	2196	2247	94.67
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	11	6	0.27
Total	2374	2374	100.00

Q10: How has your usage of credit repair services changed in the past 12 months?			
Q10	**Frequency**	**Weighted Frequency**	**Weighted Percent**
(1) Using more	85	55	2.31
(2) No change	2023	2121	89.35
(3) Using less	213	155	6.55
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	53	43	1.80
Total	2374	2374	100.00

Q11_1: [I didn't know what this service was] Why didn't you work with someone to repair your credit in the past 12 months?			
Q11_1	Frequency	Weighted Frequency	Weighted Percent
.	178	127	5.33
(0 No	1983	2047	86.24
(1) Yes	213	200	8.43
Total	2374	2374	100.00

Q11_2: [I wasn't sure how this service could help me] Why didn't you work with someone to repair your credit in the past 12 months?			
Q11_2	Frequency	Weighted Frequency	Weighted Percent
.	178	127	5.33
(0 No	1956	2039	85.89
(1) Yes	240	208	8.78
Total	2374	2374	100.00

Q11_3: [I couldn't afford to use this service] Why didn't you work with someone to repair your credit in the past 12 months?			
Q11_3	Frequency	Weighted Frequency	Weighted Percent
.	178	127	5.33
(0 No	1749	1984	83.55
(1) Yes	447	264	11.12
Total	2374	2374	100.00

Q11_4: [I didn't know where to find this service] Why didn't you work with someone to repair your credit in the past 12 months?			
Q11_4	Frequency	Weighted Frequency	Weighted Percent
.	178	127	5.33
(0 No	2023	2119	89.27
(1) Yes	173	128	5.40
Total	2374	2374	100.00

Q11_5: [I didn't need this kind of service] Why didn't you work with someone to repair your credit in the past 12 months?			
Q11_5	Frequency	Weighted Frequency	Weighted Percent
.	178	127	5.33
(0 No	1002	788	33.17
(1) Yes	1194	1460	61.50
Total	2374	2374	100.00

Q11_6: [I didn't have time for this service] Why didn't you work with someone to repair your credit in the past 12 months?			
Q11_6	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	178	127	5.33
(0 No	2055	2136	89.98
(1) Yes	141	111	4.69
Total	2374	2374	100.00

Q11_7: [I prefer to meet in person and I didn't feel comfortable doing so due to COVID-19] Why didn't you work with someone to repair your credit in the past 12 months?			
Q11_7	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	178	127	5.33
(0 No	2082	2178	91.73
(1) Yes	114	70	2.94
Total	2374	2374	100.00

Q11_8: [I had privacy concerns / I don't like talking about my finances] Why didn't you work with someone to repair your credit in the past 12 months?			
Q11_8	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	178	127	5.33
(0 No	2014	2129	89.66
(1) Yes	182	119	5.01
Total	2374	2374	100.00

Q11_9: [I'd been meaning to, but hadn't gotten around to it] Why didn't you work with someone to repair your credit in the past 12 months?			
Q11_9	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	178	127	5.33
(0 No	2123	2202	92.77
(1) Yes	73	45	1.90
Total	2374	2374	100.00

Q11_10: [I'd used this service in the past and it wasn't helpful] Why didn't you work with someone to repair your credit in the past 12 months?			
Q11_10	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	178	127	5.33
(0 No	2131	2211	93.15
(1) Yes	65	36	1.52
Total	2374	2374	100.00

Q11_11: [I wasn't sure if this service was worth the cost] Why didn't you work with someone to repair your credit in the past 12 months?			
Q11_11	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	178	127	5.33
(0 No	1894	2011	84.71
(1) Yes	302	236	9.96
Total	2374	2374	100.00

Q11_12: [Other] Why didn't you work with someone to repair your credit in the past 12 months?			
Q11_12	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	178	127	5.33
(0 No	2023	2057	86.63
(1) Yes	173	191	8.04
Total	2374	2374	100.00

Q12: How often have you worked with someone to repair your credit in the past 12 months?			
Q12	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	2207	2254	94.94
(1) Weekly	7	4	0.15
(2) Monthly	44	33	1.38
(3) Every few months	27	23	0.95
(4) A couple times	34	20	0.86
(5) Once	52	40	1.67
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	3	1	0.04
Total	2374	2374	100.00

Q13: Generally speaking, how helpful was working with someone to repair your credit over the past 12 months?			
Q13	Frequency	Weighted Frequency	Weighted Percent
.	2207	2254	94.94
(1) Extremely helpful	32	23	0.95
(2) Very helpful	56	45	1.89
(3) Moderately helpful	39	19	0.79
(4) A little helpful	25	27	1.14
(5) Not at all helpful	13	6	0.24
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	2	1	0.05
Total	2374	2374	100.00

Q14_1: [A bank] Where did you receive credit repair services from in the past 12 months?			
Q14_1	Frequency	Weighted Frequency	Weighted Percent
.	2207	2254	94.94
(0 No	142	100	4.22
(1) Yes	25	20	0.83
Total	2374	2374	100.00

Q14_2: [A non-profit organization or program] Where did you receive credit repair services from in the past 12 months?			
Q14_2	Frequency	Weighted Frequency	Weighted Percent
.	2207	2254	94.94
(0 No	144	101	4.27
(1) Yes	23	19	0.78
Total	2374	2374	100.00

Q14_3: [A government program] Where did you receive credit repair services from in the past 12 months?			
Q14_3	Frequency	Weighted Frequency	Weighted Percent
.	2207	2254	94.94
(0 No	149	108	4.55
(1) Yes	18	12	0.50
Total	2374	2374	100.00

Q14_4: [An online service] Where did you receive credit repair services from in the past 12 months?			
Q14_4	Frequency	Weighted Frequency	Weighted Percent
.	2207	2254	94.94
(0 No	126	81	3.42
(1) Yes	41	39	1.64
Total	2374	2374	100.00

Q14_5: [A check cashing/payday loan company] Where did you receive credit repair services from in the past 12 months?			
Q14_5	Frequency	Weighted Frequency	Weighted Percent
.	2207	2254	94.94
(0 No	159	114	4.80
(1) Yes	8	6	0.26
Total	2374	2374	100.00

Q14_6: [A private company or firm that's not a bank] Where did you receive credit repair services from in the past 12 months?			
Q14_6	Frequency	Weighted Frequency	Weighted Percent
.	2207	2254	94.94
(0 No	117	89	3.76
(1) Yes	50	31	1.30
Total	2374	2374	100.00

Q14_7: [Through my job] Where did you receive credit repair services from in the past 12 months?			
Q14_7	Frequency	Weighted Frequency	Weighted Percent
.	2207	2254	94.94
(0 No	162	115	4.86
(1) Yes	5	5	0.19
Total	2374	2374	100.00

Q14_8: [Someone I know personally] Where did you receive credit repair services from in the past 12 months?			
Q14_8	Frequency	Weighted Frequency	Weighted Percent
.	2207	2254	94.94
(0 No	135	96	4.05
(1) Yes	32	24	1.01
Total	2374	2374	100.00

Q14_9: [Other] Where did you receive credit repair services from in the past 12 months?			
Q14_9	Frequency	Weighted Frequency	Weighted Percent
.	2207	2254	94.94
(0 No	161	117	4.92
(1) Yes	6	3	0.14
Total	2374	2374	100.00

Q15: Have you actively contributed to any investment accounts or programs in the past 12 months? Some examples include a work-based 401k program, an IRA, stock portfolio or a college savings account.			
Q15	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	847	1160	48.87
(2) No	1515	1207	50.85
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	12	7	0.28
Total	2374	2374	100.00

Q16: How has your usage of investment accounts or programs changed in the past 12 months?			
Q16	Frequency	Weighted Frequency	Weighted Percent
(1) I've deposited more money into my investment accounts or programs in the past 12 months	330	454	19.13
(2) I haven't changed the amount of money I've deposited to my investment accounts or programs in the past 12 months	713	898	37.81
(3) I've deposited less money into my investment accounts or programs within the past 12 months	209	216	9.08
(4) I didn't have investment accounts or programs 12 months ago and I don't have them now.	1095	795	33.49
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	27	12	0.49
Total	2374	2374	100.00

Q17: How often have you actively contributed to investment accounts or products in the past 12 months? Please take into account the number of contributions you may have made to the account. For example, if you deposit into your 401k on a monthly basis, choose Monthly below.			
Q17	Frequency	Weighted Frequency	Weighted Percent
.	1527	1214	51.13
(1) Weekly	186	287	12.07
(2) Monthly	465	644	27.12
(3) Every few months	67	70	2.95
(4) A couple times	71	96	4.03
(5) Once	52	61	2.57
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	6	3	0.12
Total	2374	2374	100.00

Q17A: Did you have to make an early withdrawal from your investment accounts or products to pay for an immediate and heavy financial need in the past 12 months?			
Q17A	Frequency	Weighted Frequency	Weighted Percent
.	1527	1214	51.13
(1) Yes	138	127	5.33
(2) No	707	1031	43.42
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	2	3	0.11
Total	2374	2374	100.00

Q18: Generally speaking, how helpful was it to actively contribute to investment accounts or programs over the past 12 months?			
Q18	Frequency	Weighted Frequency	Weighted Percent
.	1527	1214	51.13
(1) Extremely helpful	170	249	10.51
(2) Very helpful	257	407	17.16
(3) Moderately helpful	279	323	13.60
(4) A little helpful	97	109	4.57
(5) Not at all helpful	40	65	2.73
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	4	7	0.29
Total	2374	2374	100.00

Q19_1: [I didn't know what this service was] Why didn't you actively contribute to investment accounts or programs over the past 12 months?			
Q19_1	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	859	1167	49.15
(0 No	1345	1072	45.15
(1) Yes	170	135	5.70
Total	2374	2374	100.00

Q19_2: [I wasn't sure how this service could help me] Why didn't you actively contribute to investment accounts or programs over the past 12 months?			
Q19_2	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	859	1167	49.15
(0 No	1376	1096	46.16
(1) Yes	139	111	4.69
Total	2374	2374	100.00

Q19_3: [I couldn't afford to use this service] Why didn't you actively contribute to investment accounts or programs over the past 12 months?			
Q19_3	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	859	1167	49.15
(0 No	1004	906	38.17
(1) Yes	511	301	12.68
Total	2374	2374	100.00

Q19_4: [I didn't know where to find this service] Why didn't you actively contribute to investment accounts or programs over the past 12 months?			
Q19_4	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	859	1167	49.15
(0 No	1393	1127	47.48
(1) Yes	122	80	3.38
Total	2374	2374	100.00

Q19_5: [I didn't need this kind of service] Why didn't you actively contribute to investment accounts or programs over the past 12 months?			
Q19_5	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	859	1167	49.15
(0 No	1043	781	32.90
(1) Yes	472	426	17.96
Total	2374	2374	100.00

Q19_6: [I didn't have time for this service] Why didn't you actively contribute to investment accounts or programs over the past 12 months?			
Q19_6	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	859	1167	49.15
(0 No	1431	1151	48.47
(1) Yes	84	57	2.39
Total	2374	2374	100.00

Q19_7: [I prefer to meet in person and I didn't feel comfortable doing so due to COVID-19] Why didn't you actively contribute to investment accounts or programs over the past 12 months?			
Q19_7	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	859	1167	49.15
(0 No	1429	1163	49.00
(1) Yes	86	44	1.85
Total	2374	2374	100.00

Q19_8: [I had privacy concerns / I don't like talking about my finances] Why didn't you actively contribute to investment accounts or programs over the past 12 months?			
Q19_8	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	859	1167	49.15
(0 No	1412	1151	48.50
(1) Yes	103	56	2.36
Total	2374	2374	100.00

Q19_9: [I'd been meaning to, but hadn't gotten around to it] Why didn't you actively contribute to investment accounts or programs over the past 12 months?			
Q19_9	Frequency	Weighted Frequency	Weighted Percent
.	859	1167	49.15
(0 No	1427	1123	47.31
(1) Yes	88	84	3.54
Total	2374	2374	100.00

Q19_10: [I'd used this service in the past and it wasn't helpful] Why didn't you actively contribute to investment accounts or programs over the past 12 months?			
Q19_10	Frequency	Weighted Frequency	Weighted Percent
.	859	1167	49.15
(0 No	1490	1196	50.36
(1) Yes	25	12	0.49
Total	2374	2374	100.00

Q19_11: [I wasn't sure if this service was worth the cost] Why didn't you actively contribute to investment accounts or programs over the past 12 months?			
Q19_11	Frequency	Weighted Frequency	Weighted Percent
.	859	1167	49.15
(0 No	1331	1083	45.63
(1) Yes	184	124	5.22
Total	2374	2374	100.00

Q19_12: [Other] Why didn't you actively contribute to investment accounts or programs over the past 12 months?			
Q19_12	Frequency	Weighted Frequency	Weighted Percent
.	859	1167	49.15
(0 No	1312	1016	42.79
(1) Yes	203	191	8.06
Total	2374	2374	100.00

Q20_1: [A bank] Where have you actively contributed to investment accounts or programs in the past 12 months?			
Q20_1	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	1527	1214	51.13
(0 No	660	894	37.66
(1) Yes	187	266	11.21
Total	2374	2374	100.00

Q20_2: [A non-profit organization or program] Where have you actively contributed to investment accounts or programs in the past 12 months?			
Q20_2	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	1527	1214	51.13
(0 No	815	1129	47.54
(1) Yes	32	31	1.32
Total	2374	2374	100.00

Q20_3: [A government program] Where have you actively contributed to investment accounts or programs in the past 12 months?			
Q20_3	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	1527	1214	51.13
(0 No	824	1133	47.72
(1) Yes	23	27	1.15
Total	2374	2374	100.00

Q20_4: [An online service] Where have you actively contributed to investment accounts or programs in the past 12 months?			
Q20_4	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	1527	1214	51.13
(0 No	699	987	41.57
(1) Yes	148	173	7.30
Total	2374	2374	100.00

Q20_5: [A check cashing/payday loan company] Where have you actively contributed to investment accounts or programs in the past 12 months?			
Q20_5	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	1527	1214	51.13
(0 No	834	1149	48.41
(1) Yes	13	11	0.46
Total	2374	2374	100.00

Q20_6: [A private company or firm that's not a bank] Where have you actively contributed to investment accounts or programs in the past 12 months?			
Q20_6	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	1527	1214	51.13
(0 No	665	880	37.07
(1) Yes	182	280	11.80
Total	2374	2374	100.00

Q20_7: [Through my job] Where have you actively contributed to investment accounts or programs in the past 12 months?			
Q20_7	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	1527	1214	51.13
(0 No	332	402	16.94
(1) Yes	515	758	31.93
Total	2374	2374	100.00

Q20_8: [Someone I know personally] Where have you actively contributed to investment accounts or programs in the past 12 months?			
Q20_8	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	1527	1214	51.13
(0 No	828	1132	47.68
(1) Yes	19	28	1.19
Total	2374	2374	100.00

Q20_9: [Other] Where have you actively contributed to investment accounts or programs in the past 12 months?			
Q20_9	Frequency	Weighted Frequency	Weighted Percent
.	1527	1214	51.13
(0 No	819	1124	47.35
(1) Yes	28	36	1.52
Total	2374	2374	100.00

Q21: Have you worked with anyone to help you with debt management or debt relief services in the past 12 months? This could include helping with debt forgiveness or paying off multiple debts in a lump sum. This is different from credit repair because it helps you pay off debt or get debt forgiveness, while credit repair helps you restructure your debt, get a lower interest rate on loans, or dispute items on your credit report.			
Q21	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	142	113	4.74
(2) No	2218	2252	94.86
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	14	10	0.40
Total	2374	2374	100.00

Q22: How has your usage of debt management or debt relief services changed in the past 12 months?			
Q22	Frequency	Weighted Frequency	Weighted Percent
(1) Using more	52	30	1.25
(2) No change	2072	2154	90.72
(3) Using less	191	145	6.11
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	59	46	1.93
Total	2374	2374	100.00

Q23: How often have you used debt management or debt relief services in the past 12 months?			
Q23	Frequency	Weighted Frequency	Weighted Percent
.	2232	2261	95.26
(1) Weekly	5	7	0.28
(2) Monthly	45	34	1.43
(3) Every few months	27	23	0.97
(4) A couple times	27	15	0.63
(5) Once	37	33	1.41
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	1	0	0.01
Total	2374	2374	100.00

Q24: Generally speaking, how helpful was it to use debt management or debt relief services in the past 12 months?			
Q24	Frequency	Weighted Frequency	Weighted Percent
.	2232	2261	95.26
(1) Extremely helpful	26	19	0.82
(2) Very helpful	52	41	1.72
(3) Moderately helpful	31	27	1.14
(4) A little helpful	20	21	0.90
(5) Not at all helpful	13	4	0.16
Total	2374	2374	100.00

Q25_1: [I didn't know what this service was] Why haven't you used debt management or debt relief services in the past 12 months?			
Q25_1	Frequency	Weighted Frequency	Weighted Percent
.	156	122	5.14
(0 No	1969	2064	86.92
(1) Yes	249	188	7.94
Total	2374	2374	100.00

Q25_2: [I wasn't sure how this service could help me] Why haven't you used debt management or debt relief services in the past 12 months?			
Q25_2	Frequency	Weighted Frequency	Weighted Percent
.	156	122	5.14
(0 No	1997	2084	87.79
(1) Yes	221	168	7.06
Total	2374	2374	100.00

Q25_3: [I couldn't afford to use this service] Why haven't you used debt management or debt relief services in the past 12 months?			
Q25_3	Frequency	Weighted Frequency	Weighted Percent
.	156	122	5.14
(0 No	1813	2017	84.98
(1) Yes	405	235	9.88
Total	2374	2374	100.00

Q25_4: [I didn't know where to find this service] Why haven't you used debt management or debt relief services in the past 12 months?			
Q25_4	Frequency	Weighted Frequency	Weighted Percent
.	156	122	5.14
(0 No	2051	2148	90.48
(1) Yes	167	104	4.38
Total	2374	2374	100.00

Q25_5: [I didn't need this kind of service] Why haven't you used debt management or debt relief services in the past 12 months?			
Q25_5	Frequency	Weighted Frequency	Weighted Percent
.	156	122	5.14
(0 No	1003	745	31.38
(1) Yes	1215	1507	63.48
Total	2374	2374	100.00

Q25_6: [I didn't have time for this service] Why haven't you used debt management or debt relief services in the past 12 months?			
Q25_6	Frequency	Weighted Frequency	Weighted Percent
.	156	122	5.14
(0 No	2096	2173	91.54
(1) Yes	122	79	3.31
Total	2374	2374	100.00

Q25_7: [I prefer to meet in person and I didn't feel comfortable doing so due to COVID-19] Why haven't you used debt management or debt relief services in the past 12 months?			
Q25_7	Frequency	Weighted Frequency	Weighted Percent
.	156	122	5.14
(0 No	2129	2207	92.96
(1) Yes	89	45	1.90
Total	2374	2374	100.00

Q25_8: [I had privacy concerns / I don't like talking about my finances] Why haven't you used debt management or debt relief services in the past 12 months?			
Q25_8	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	156	122	5.14
(0 No	2091	2170	91.40
(1) Yes	127	82	3.46
Total	2374	2374	100.00

Q25_9: [I'd been meaning to, but hadn't gotten around to it] Why haven't you used debt management or debt relief services in the past 12 months?			
Q25_9	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	156	122	5.14
(0 No	2161	2217	93.37
(1) Yes	57	35	1.49
Total	2374	2374	100.00

Q25_10: [I'd used this service in the past and it wasn't helpful] Why haven't you used debt management or debt relief services in the past 12 months?			
Q25_10	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	156	122	5.14
(0 No	2186	2237	94.23
(1) Yes	32	15	0.63
Total	2374	2374	100.00

Q25_11: [I wasn't sure if this service was worth the cost] Why haven't you used debt management or debt relief services in the past 12 months?			
Q25_11	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	156	122	5.14
(0 No	1990	2096	88.30
(1) Yes	228	156	6.55
Total	2374	2374	100.00

Q25_12: [Other] Why haven't you used debt management or debt relief services in the past 12 months?			
Q25_12	Frequency	Weighted Frequency	Weighted Percent
.	156	122	5.14
(0 No	2061	2082	87.69
(1) Yes	157	170	7.17
Total	2374	2374	100.00

Q26_1: [A bank] Where did you receive debt management or debt relief services in the past 12 months?			
Q26_1	Frequency	Weighted Frequency	Weighted Percent
.	2232	2261	95.26
(0 No	119	86	3.62
(1) Yes	23	27	1.12
Total	2374	2374	100.00

Q26_2: [A non-profit organization or program] Where did you receive debt management or debt relief services in the past 12 months?			
Q26_2	Frequency	Weighted Frequency	Weighted Percent
.	2232	2261	95.26
(0 No	114	87	3.65
(1) Yes	28	26	1.09
Total	2374	2374	100.00

Q26_3: [A government program] Where did you receive debt management or debt relief services in the past 12 months?			
Q26_3	Frequency	Weighted Frequency	Weighted Percent
.	2232	2261	95.26
(0 No	126	96	4.06
(1) Yes	16	16	0.68
Total	2374	2374	100.00

Q26_4: [An online service] Where did you receive debt management or debt relief services in the past 12 months?			
Q26_4	Frequency	Weighted Frequency	Weighted Percent
.	2232	2261	95.26
(0 No	115	88	3.69
(1) Yes	27	25	1.05
Total	2374	2374	100.00

Q26_5: [A check cashing/payday loan company] Where did you receive debt management or debt relief services in the past 12 months?			
Q26_5	Frequency	Weighted Frequency	Weighted Percent
.	2232	2261	95.26
(0 No	136	110	4.62
(1) Yes	6	3	0.12
Total	2374	2374	100.00

Q26_6: [A private company or firm that's not a bank] Where did you receive debt management or debt relief services in the past 12 months?			
Q26_6	Frequency	Weighted Frequency	Weighted Percent
.	2232	2261	95.26
(0 No	103	82	3.46
(1) Yes	39	30	1.27
Total	2374	2374	100.00

Q26_7: [Through my job] Where did you receive debt management or debt relief services in the past 12 months?			
Q26_7	Frequency	Weighted Frequency	Weighted Percent
.	2232	2261	95.26
(0 No	137	107	4.50
(1) Yes	5	6	0.24
Total	2374	2374	100.00

Q26_8: [Someone I know personally] Where did you receive debt management or debt relief services in the past 12 months?			
Q26_8	Frequency	Weighted Frequency	Weighted Percent
.	2232	2261	95.26
(0 No	125	104	4.37
(1) Yes	17	9	0.37
Total	2374	2374	100.00

Q26_9: [Other (please specify):] Where did you receive debt management or debt relief services in the past 12 months?			
Q26_9	Frequency	Weighted Frequency	Weighted Percent
.	2232	2261	95.26
(0 No	128	105	4.43
(1) Yes	14	7	0.31
Total	2374	2374	100.00

Q27: Has anyone helped you prepare or file your taxes in the past 12 months? This includes online services or websites.			
Q27	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	1198	1341	56.50
(2) No	1163	1027	43.27
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	13	5	0.23
Total	2374	2374	100.00

Q28: How has your usage of tax preparation services changed in the past 12 months?			
Q28	Frequency	Weighted Frequency	Weighted Percent
(1) Using more	137	121	5.09
(2) No change	2068	2139	90.11
(3) Using less	138	93	3.90
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	31	21	0.90
Total	2374	2374	100.00

Q29: How often have you used tax preparation services in the past 12 months?			
Q29	Frequency	Weighted Frequency	Weighted Percent
.	1176	1033	43.50
(1) Weekly	6	10	0.41
(2) Monthly	21	13	0.54
(3) Every few months	27	22	0.91
(4) A couple times	155	168	7.08
(5) Once	981	1125	47.38
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	8	4	0.19
Total	2374	2374	100.00

Q30: Generally speaking, how helpful was it to use tax preparation services in the past 12 months?			
Q30	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	1176	1033	43.50
(1) Extremely helpful	467	585	24.63
(2) Very helpful	444	474	19.98
(3) Moderately helpful	190	188	7.90
(4) A little helpful	57	56	2.35
(5) Not at all helpful	32	31	1.29
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	8	8	0.34
Total	2374	2374	100.00

Q31_1: [I didn't know what this service was] Why didn't you use tax preparation services in the past 12 months?			
Q31_1	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	1211	1347	56.73
(0 No	1079	968	40.76
(1) Yes	84	60	2.51
Total	2374	2374	100.00

Q31_2: [I wasn't sure how this service could help me] Why didn't you use tax preparation services in the past 12 months?			
Q31_2	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	1211	1347	56.73
(0 No	1104	984	41.44
(1) Yes	59	43	1.83
Total	2374	2374	100.00

Q31_3: [I couldn't afford to use this service] Why didn't you use tax preparation services in the past 12 months?			
Q31_3	**Frequency**	**Weighted Frequency**	**Weighted Percent**
.	1211	1347	56.73
(0 No	1025	934	39.36
(1) Yes	138	93	3.91
Total	2374	2374	100.00

Q31_4: [I didn't know where to find this service] Why didn't you use tax preparation services in the past 12 months?			
Q31_4	Frequency	Weighted Frequency	Weighted Percent
.	1211	1347	56.73
(0 No	1113	995	41.90
(1) Yes	50	32	1.37
Total	2374	2374	100.00

Q31_5: [I didn't need this kind of service] Why didn't you use tax preparation services in the past 12 months?			
Q31_5	Frequency	Weighted Frequency	Weighted Percent
.	1211	1347	56.73
(0 No	549	392	16.53
(1) Yes	614	635	26.74
Total	2374	2374	100.00

Q31_6: [I didn't have time for this service] Why didn't you use tax preparation services in the past 12 months?			
Q31_6	Frequency	Weighted Frequency	Weighted Percent
.	1211	1347	56.73
(0 No	1105	993	41.83
(1) Yes	58	34	1.44
Total	2374	2374	100.00

Q31_7: [I prefer to meet in person and I didn't feel comfortable doing so due to COVID-19] Why didn't you use tax preparation services in the past 12 months?			
Q31_7	Frequency	Weighted Frequency	Weighted Percent
.	1211	1347	56.73
(0 No	1114	1000	42.12
(1) Yes	49	27	1.15
Total	2374	2374	100.00

Q31_8: [I had privacy concerns / I don't like talking about my finances] Why didn't you use tax preparation services in the past 12 months?			
Q31_8	Frequency	Weighted Frequency	Weighted Percent
.	1211	1347	56.73
(0 No	1108	995	41.89
(1) Yes	55	33	1.38
Total	2374	2374	100.00

Q31_9: [I'd been meaning to, but hadn't gotten around to it] Why didn't you use tax preparation services in the past 12 months?			
Q31_9	Frequency	Weighted Frequency	Weighted Percent
.	1211	1347	56.73
(0 No	1121	996	41.94
(1) Yes	42	32	1.33
Total	2374	2374	100.00

Q31_10: [I'd used this service in the past and it wasn't helpful] Why didn't you use tax preparation services in the past 12 months?			
Q31_10	Frequency	Weighted Frequency	Weighted Percent
.	1211	1347	56.73
(0 No	1128	1005	42.35
(1) Yes	35	22	0.92
Total	2374	2374	100.00

Q31_11: [I wasn't sure if this service was worth the cost] Why didn't you use tax preparation services in the past 12 months?			
Q31_11	Frequency	Weighted Frequency	Weighted Percent
.	1211	1347	56.73
(0 No	1048	940	39.60
(1) Yes	115	87	3.67
Total	2374	2374	100.00

Q31_12: [Other] Why didn't you use tax preparation services in the past 12 months?			
Q31_12	Frequency	Weighted Frequency	Weighted Percent
.	1211	1347	56.73
(0 No	970	896	37.75
(1) Yes	193	131	5.53
Total	2374	2374	100.00

Q32_1: [A bank] Where did you receive tax preparation services from in the past 12 months?			
Q32_1	Frequency	Weighted Frequency	Weighted Percent
.	1176	1033	43.50
(0 No	1185	1327	55.88
(1) Yes	13	15	0.62
Total	2374	2374	100.00

Q32_2: [A non-profit organization or program] Where did you receive tax preparation services from in the past 12 months?			
Q32_2	Frequency	Weighted Frequency	Weighted Percent
.	1176	1033	43.50
(0 No	1148	1309	55.12
(1) Yes	50	33	1.38
Total	2374	2374	100.00

Q32_3: [A government program] Where did you receive tax preparation services from in the past 12 months?			
Q32_3	Frequency	Weighted Frequency	Weighted Percent
.	1176	1033	43.50
(0 No	1168	1318	55.52
(1) Yes	30	23	0.98
Total	2374	2374	100.00

Q32_4: [An online service] Where did you receive tax preparation services from in the past 12 months?			
Q32_4	Frequency	Weighted Frequency	Weighted Percent
.	1176	1033	43.50
(0 No	816	933	39.30
(1) Yes	382	408	17.20
Total	2374	2374	100.00

Q32_5: [A check cashing/payday loan company] Where did you receive tax preparation services from in the past 12 months?			
Q32_5	Frequency	Weighted Frequency	Weighted Percent
.	1176	1033	43.50
(0 No	1188	1330	56.03
(1) Yes	10	11	0.47
Total	2374	2374	100.00

Q32_6: [A private company or firm that's not a bank] Where did you receive tax preparation services from in the past 12 months?			
Q32_6	Frequency	Weighted Frequency	Weighted Percent
.	1176	1033	43.50
(0 No	792	795	33.49
(1) Yes	406	546	23.01
Total	2374	2374	100.00

Q32_7: [Through my job] Where did you receive tax preparation services from in the past 12 months?			
Q32_7	Frequency	Weighted Frequency	Weighted Percent
.	1176	1033	43.50
(0 No	1183	1331	56.08
(1) Yes	15	10	0.42
Total	2374	2374	100.00

Q32_8: [Someone I know personally] Where did you receive tax preparation services from in the past 12 months?			
Q32_8	Frequency	Weighted Frequency	Weighted Percent
.	1176	1033	43.50
(0 No	873	987	41.57
(1) Yes	325	354	14.93
Total	2374	2374	100.00

Q32_9: [Other (please specify):] Where did you receive tax preparation services from in the past 12 months?			
Q32_9	Frequency	Weighted Frequency	Weighted Percent
.	1176	1033	43.50
(0 No	1126	1279	53.88
(1) Yes	72	62	2.62
Total	2374	2374	100.00

Q34: How has your financial situation changed in the past 12 months?			
Q34	Frequency	Weighted Frequency	Weighted Percent
(1) I'm better off financially than I was 12 months ago.	594	712	29.98
(2) I'm about the same financially as I was 12 months ago.	1279	1299	54.73
(3) I'm worse off financially than I was 12 months ago.	480	353	14.89
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	21	10	0.40
Total	2374	2374	100.00

Q35: Which of the following best describes you over the past 3 months?			
Q35	Frequency	Weighted Frequency	Weighted Percent
(1) I've been able to save money most months	948	1237	52.11
(2) I've broken even most months	981	882	37.14
(3) I've been short on paying my bills and/or minimum debt payments most months	416	238	10.04
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	29	17	0.70
Total	2374	2374	100.00

Q36: On average, how much have you been short on paying your bills each month over the past 3 months?			
Q36	Frequency	Weighted Frequency	Weighted Percent
.	1958	2136	89.96
(1) $100 or less	45	25	1.07
(2) Between $101 and $200	88	39	1.65
(3) Between $201 and $300	83	43	1.80
(4) Between $301 and $400	45	26	1.11
(5) Between $401 and $500	40	38	1.61
(6) Between $501 and $600	20	14	0.59
(7) Between $601 and $700	10	4	0.18
(8) Between $701 and $800	9	4	0.16
(9) Between $801 and $900	9	6	0.24
(10) Between $901 and $1,000	18	7	0.31
(11) $1,001 or more	41	27	1.12
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	8	5	0.20
Total	2374	2374	100.00

Q37: On average, how much have you been able to save each month over the past 3 months?			
Q37	Frequency	Weighted Frequency	Weighted Percent
.	1426	1137	47.89
(1) $100 or less	153	134	5.63
(2) Between $101 and $200	139	138	5.80
(3) Between $201 and $300	110	133	5.59
(4) Between $301 and $400	83	127	5.33
(5) Between $401 and $500	82	112	4.72
(6) Between $501 and $600	70	99	4.18
(7) Between $601 and $700	21	28	1.20
(8) Between $701 and $800	26	32	1.36
(9) Between $801 and $900	22	34	1.45
(10) Between $901 and $1,000	54	90	3.80
(11) $1,001 or more	172	293	12.35
(99) DON'T KNOW/SKIPPED ON WEB/REFUSED (VOL)	16	17	0.71
Total	2374	2374	100.00

MARITAL: Marital status			
MARITAL	Frequency	Weighted Frequency	Weighted Percent
(1) Married	935	1139	47.96
(2) Widowed	113	94	3.96
(3) Divorced	327	284	11.96
(4) Separated	150	107	4.51
(5) Never married	675	619	26.06
(6) Living with partner	174	132	5.56
Total	2374	2374	100.00

AGEGRP: Age			
AGEGRP	Frequency	Weighted Frequency	Weighted Percent
(1) 18 to 29	392	490	20.66
(2) 30 to 39	528	412	17.37
(3) 40 to 59	650	759	31.96
(4) 60 to 65	200	198	8.34
(5) 65+	604	515	21.67
Total	2374	2374	100.00

EDUCATION: Educational attainment			
EDUCATION	Frequency	Weighted Frequency	Weighted Percent
(1) Less than a high school diploma	200	232	9.77
(2) High school graduate or equivalent	503	661	27.84
(3) Some college	1057	655	27.59
(4) College graduate or above	614	826	34.79
Total	2374	2374	100.00

RACETH: Race/ethnicity			
RACETH	Frequency	Weighted Frequency	Weighted Percent
(1) White	1034	1490	62.77
(2) Black or African American	577	284	11.96
(3) Hispanic	611	395	16.66
(4) Other	152	205	8.62
Total	2374	2374	100.00

GENDER: Gender			
GENDER	Frequency	Weighted Frequency	Weighted Percent
(1) Male	1076	1150	48.45
(2) Female	1298	1224	51.55
Total	2374	2374	100.00

HHINCOME: Household income			
HHINCOME	Frequency	Weighted Frequency	Weighted Percent
(1) Under $10,000	268	108	4.56
(2) $10,000 to under $20,000	443	227	9.55
(3) $20,000 to under $30,000	400	260	10.96
(4) $30,000 to under $40,000	260	210	8.85
(5) $40,000 to under $50,000	183	237	9.99
(6) $50,000 to under $75,000	331	471	19.84
(7) $75,000 to under $100,000	199	302	12.73
(8) $100,000 to under $150,000	182	360	15.16
(9) $150,000 or more	108	198	8.35
Total	2374	2374	100.00

EMPSTATUS: Employment status			
EMPSTATUS	Frequency	Weighted Frequency	Weighted Percent
(1) Employed	1212	1362	57.35
(2) Not employed	1162	1012	42.65
Total	2374	2374	100.00

STATE: State of residence			
STATE	Frequency	Weighted Frequency	Weighted Percent
Alaska	1	1	0.05
Alabama	45	28	1.19
Arkansas	20	22	0.92
Arizona	52	44	1.86
California	313	272	11.47
Colorado	39	36	1.50
Connecticut	25	29	1.22
District of Columbia	7	5	0.22
Delaware	15	19	0.79
Florida	185	159	6.71
Georgia	71	70	2.95
Hawaii	5	5	0.19

Iowa	22	19	0.82
Idaho	23	20	0.85
Illinois	92	78	3.30
Indiana	59	50	2.11
Kansas	22	19	0.82
Kentucky	27	27	1.13
Louisiana	39	41	1.74
Massachusetts	41	49	2.06
Maryland	32	32	1.34
Maine	12	10	0.41
Michigan	64	72	3.03
Minnesota	29	23	0.99
Missouri	58	45	1.91
Mississippi	15	15	0.62
Montana	5	8	0.33
North Carolina	86	74	3.12
North Dakota	6	4	0.18
Nebraska	30	29	1.23
New Hampshire	7	6	0.26
New Jersey	57	76	3.21
New Mexico	24	18	0.74
Nevada	23	12	0.52
New York	111	126	5.31
Ohio	104	97	4.10
Oklahoma	25	29	1.21
Oregon	23	35	1.46
Pennsylvania	61	97	4.10
Rhode Island	3	8	0.33
South Carolina	30	35	1.48
South Dakota	9	12	0.50
Tennessee	59	68	2.86
Texas	199	190	8.00
Utah	18	33	1.40
Virginia	57	66	2.79
Vermont	7	10	0.42
Washington	52	77	3.24
Wisconsin	41	41	1.73
West Virginia	19	23	0.95
Wyoming	5	8	0.34
Total	2374	2374	100.00

CENSUS_REGION: Census region			
CENSUS_REGION	**Frequency**	**Weighted Frequency**	**Weighted Percent**
(1) Northeast	324	411	17.31
(2) Midwest	536	492	20.72
(3) South	931	903	38.02
(4) West	583	569	23.95
Total	2374	2374	100.00

Map of Census Regions