



RealSense

RealSense Participant Survey – Report #10 What's In Your Financial Future?

Day-of-Class and Six-Month Follow-Up Surveys, March 2010 – December 2018

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Background and Method

- This report is the tenth in our annual series of follow-up evaluations for the RealSense Prosperity Campaign. The research program started in early 2010, when RealSense began to conduct follow-up surveys among participants in financial education workshops to determine whether they were “better off” after completing a RealSense workshop. All participants have been asked to complete a “day of class” survey that measures 11 basic financial behaviors and attitudes. The survey asks if they would be willing to participate in a follow-up survey 6 months later. Interviewers from Research Design Team South call those who agree and provide their contact information. In the past 6 years, 7,657 participants have completed day of class surveys and 773 have completed follow-up surveys. Individuals who completed classes after December 2018 were not yet eligible for the follow-up survey and are not included in this report.
- 69% of the day of class participants gave their permission to be contacted, but most of them could not be reached 6 months later. Some gave permission but did not provide contact information, some refused when we called them, and most simply did not answer their phone or were not available. If we could not reach them after three attempts we abandoned the effort. The 773 follow-up respondents in this report represent 10% of all participants in RealSense workshops since March of 2010.
- Report #10 includes data on several questions that were added to the day of class and follow-up questionnaires in October 2014. We now ask the respondent’s zip code in addition to their age, gender, household size, and household income. We also ask if they have used any of 6 alternative banking services in the previous 30 days at a place other than a bank or credit union. These services include cashing a check, purchasing a money order, sending money to a friend or relative, obtaining a payday loan, using a pawn shop, or using a rent-to-own store.
- The report presents data collected from the day-of-class surveys and from the 6-month follow-up survey. We compare the results of the follow-up survey only to the day-of-class results for those who participated in the follow-up survey. This means that the day-of-class results for the follow-up group may differ slightly from the day-of-class surveys of all workshop participants. We do this to measure changes in financial behavior among those for whom we have both “before” and “after” measurements.

Summary of Findings

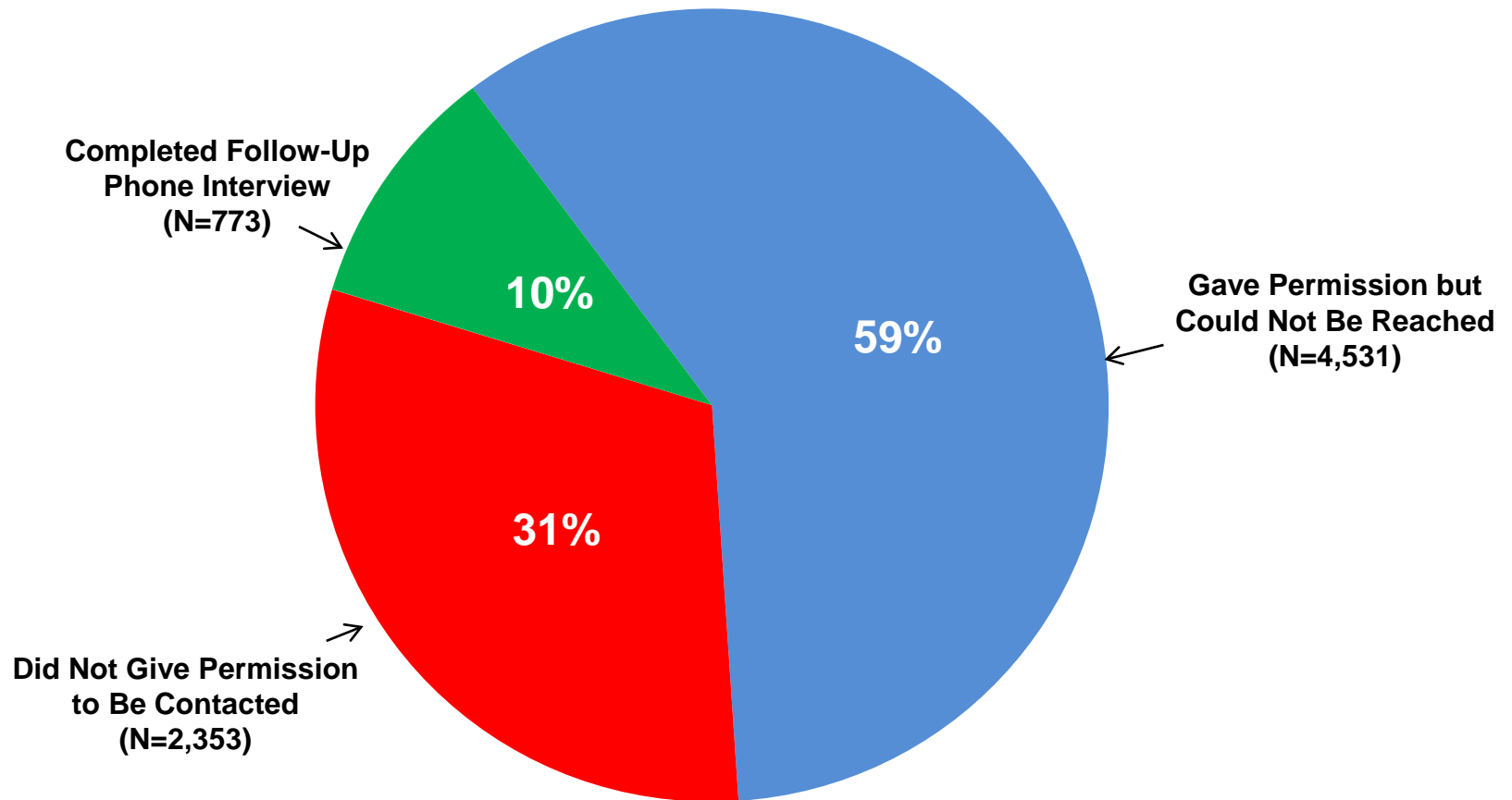
- 1. Report #10 in our series of “Better Off Measures” surveys found statistically significant improvements on 9 key measures. The percentage of respondents that . . .**
 - Had a checking account increased from 60% to 82%.
 - Incurred overdraft fees dropped from 31% to 19%.
 - Had a savings account increased from 57% to 77%.
 - Had a written budget increased from 31% to 65%.
 - Checked their credit report increased from 51% to 62%.
 - Paid all of their bills on time increased from 21% to 37%.
 - Felt satisfied with their financial condition increased from 8% to 16%.
 - Felt confident in their ability to manage their finances increased from 36% to 55%.
 - The percentage who said their total debt had increased during the previous six months dropped from 35% to 23%, and the percentage who said their total debt had decreased during the previous six months increased from 17% to 34%.

- 2. 61% of the follow-up survey respondents reported improvements on at least 3 of the 9 measures.**

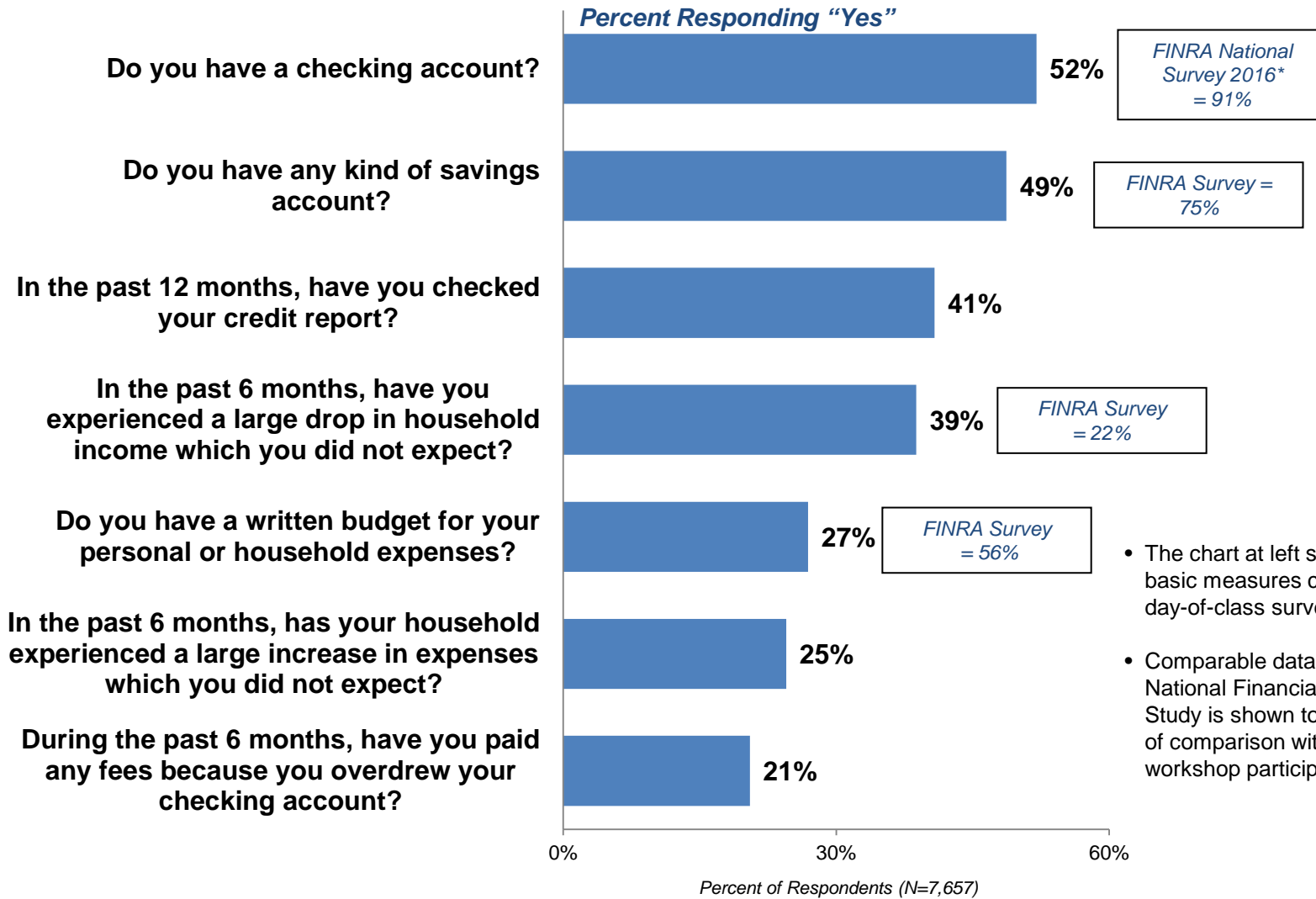
- 3. Usage of alternative banking services dropped significantly on 5 of the 6 measures:**
 - The percentage who purchased a money order in the previous 30 days declined from 48% to 22%.
 - The percentage who used a check cashing service dropped from 24% to 6%.
 - The percentage who pawned an item at a pawn shop dropped from 14% to 6%.
 - The percentage who obtained a payday loan decreased from 13% to 8%.
 - The percentage who sent money to a relative or friend outside of the U.S. dropped from 8% to 4%.
 - The percentage who rented or leased an item from a rent-to-own store decreased from 8% to 3%.

773 Follow-Ups Completed Out of 7,657 Participants From March 2010 to December 2018

7,657 Day-of-class survey respondents had been eligible for the six-month follow-up survey as of June 30, 2019.



Summary of Measures of Financial Behavior – Day-of-Class Survey

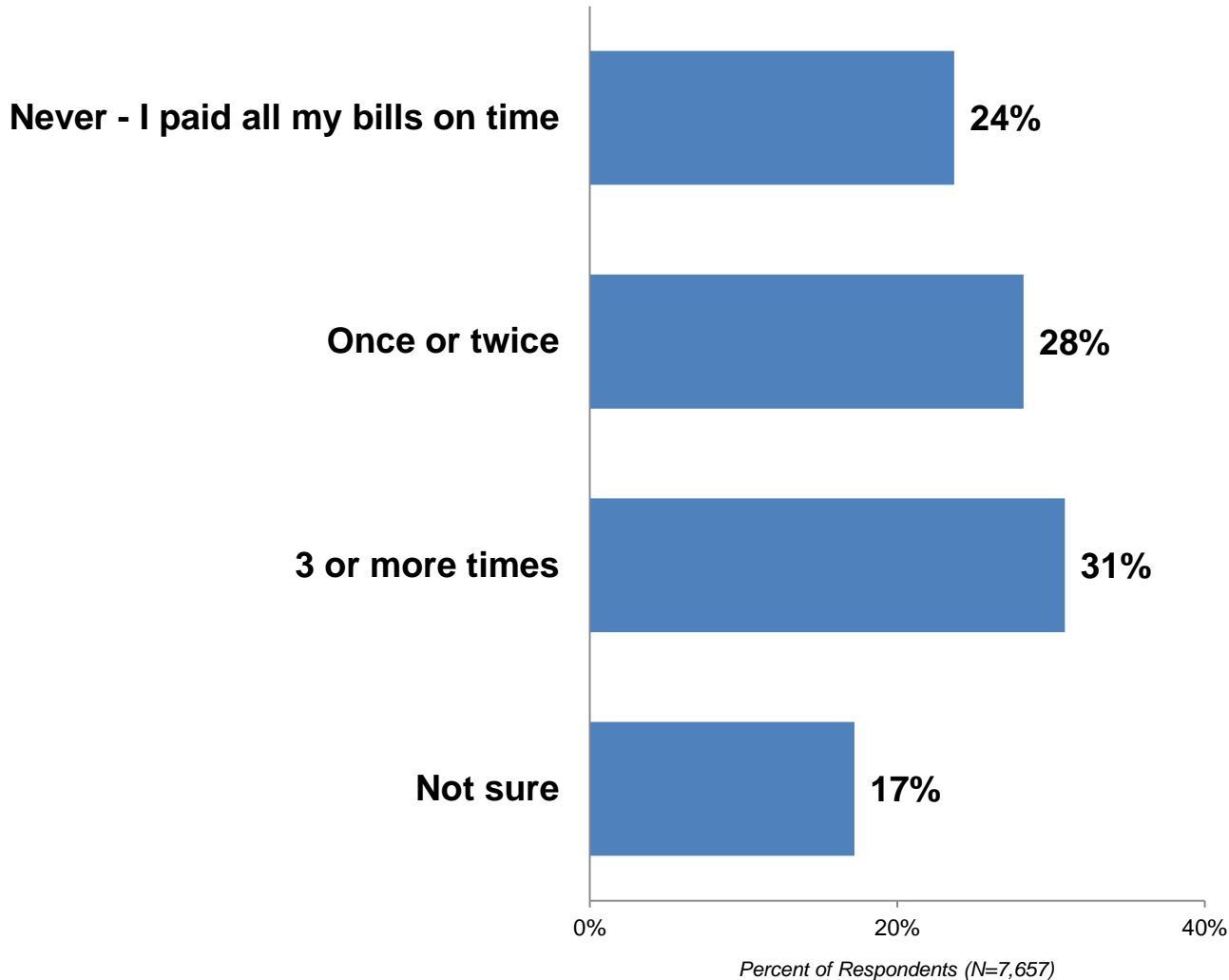


- The chart at left summarizes 7 basic measures collected on the day-of-class surveys.
- Comparable data from the FINRA National Financial Capability Study is shown to provide a point of comparison with RealSense workshop participants.

*FINRA Investor Education Foundation, "Financial Capability in the United States 2016."

Have Respondents Been Unable to Pay Any of Their Bills? – Day-of-Class Survey

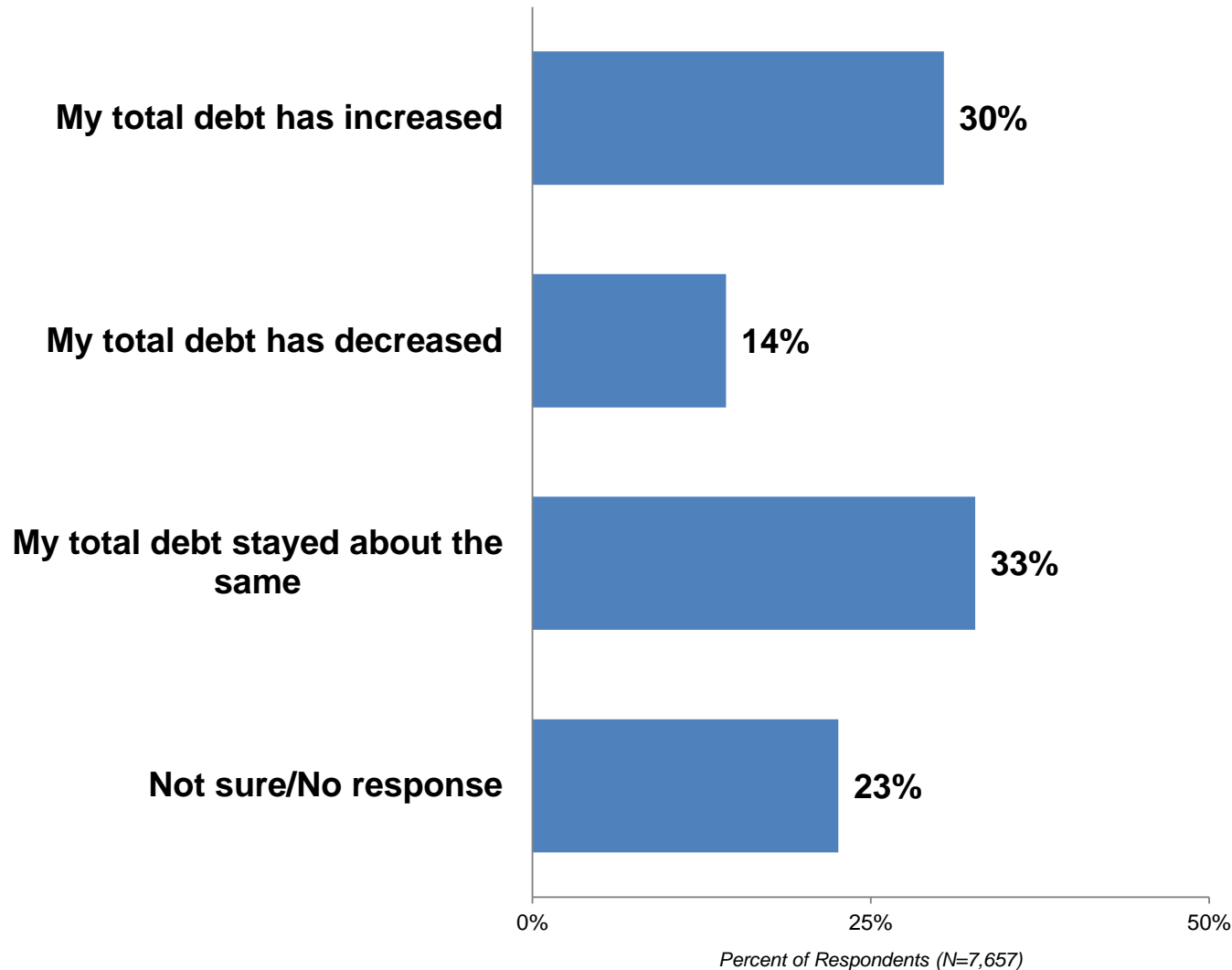
"As far as you remember, how many times have you been unable to pay any of your bills by their due date during the past 6 months?"



- 24% of the respondents to the day-of-class survey reported that they had paid all of their bills on time during the previous 6 months.
- 59% had been unable to pay their bills at least once, including 28% who were unable to pay “once or twice” and 31% who had been unable to pay “3 or more times.”

Have Respondent Debts Increased in the Past Six Months? – Day-of-Class Survey

"Compared to six months ago, would you say that the total amount of money you owe in debts has increased, decreased, or stayed about the same?"

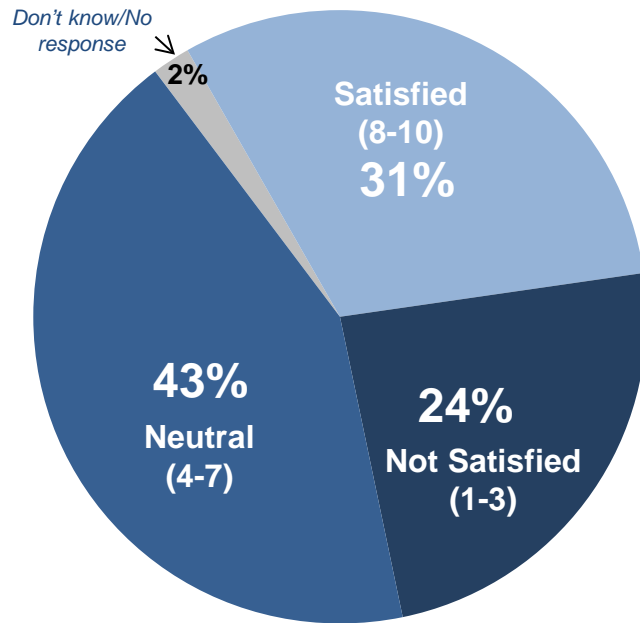


- 30% of the respondents to the day-of-class survey reported that their total debt had increased in the previous 6 months, while 14% said their debt had decreased.

Satisfaction With Current Financial Condition – Day-of-Class Survey

FINRA National Survey, 2016

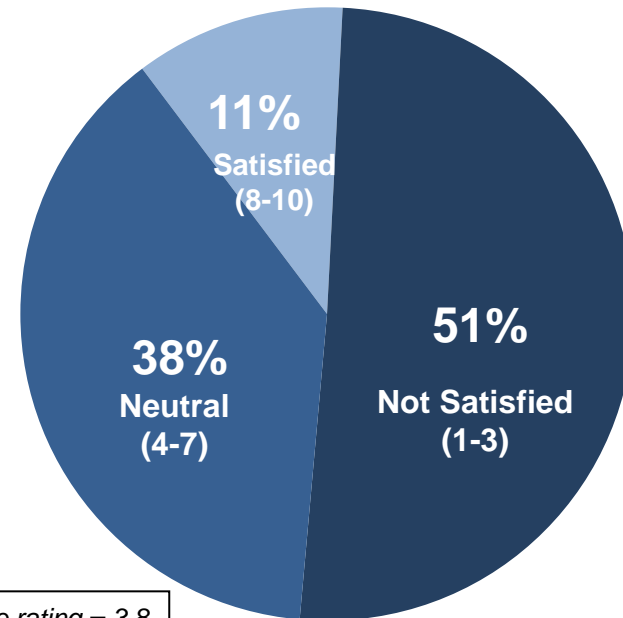
“Overall, thinking of your assets, debts, and savings, how satisfied are you with your current personal financial condition? Please use a 10-point scale, where 1 means “Not at all satisfied” and 10 means “Extremely satisfied.”



Source: FINRA Investor Education Foundation, “Financial Capability in the United States 2016” (N=27,564). An average rating was not available in the survey because the findings were reported as grouped data.

RealSense Participant Survey

“Overall, thinking of your assets, debts, and savings, how satisfied are you with your current personal financial condition? Circle the number from 1 to 10 that represents your level of satisfaction.”



Average rating = 3.8

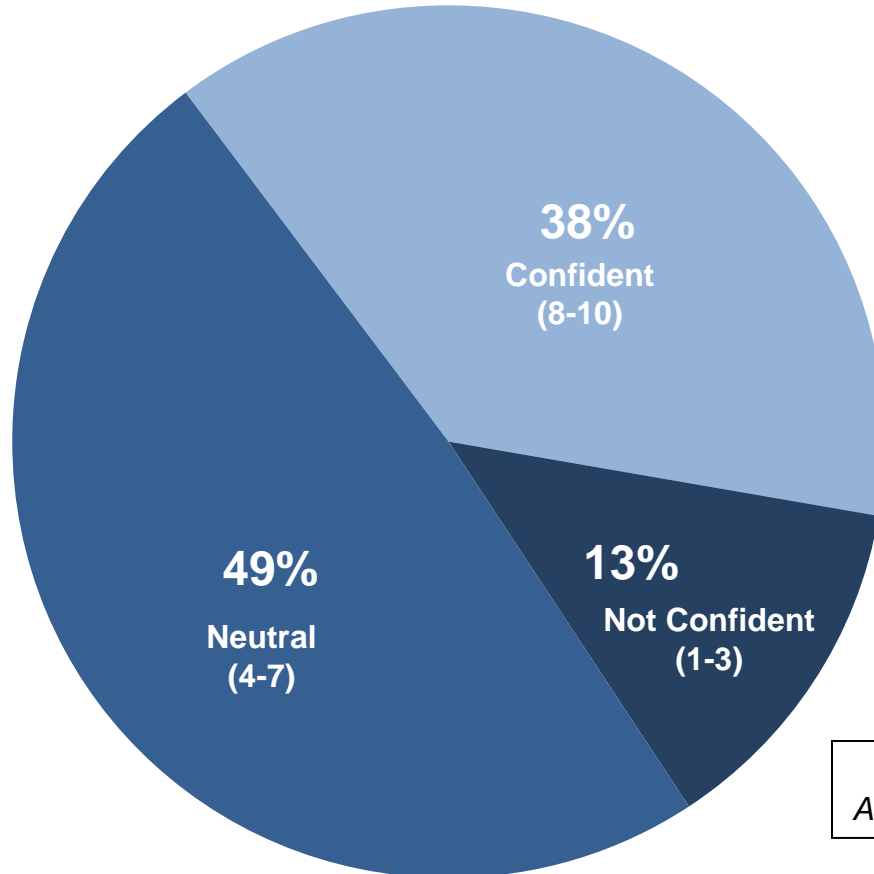
Source: RealSense Participant Survey, Report #10 (N=7,471)

- Participants in RealSense classes were over twice as likely (51%) to be dissatisfied with their current financial condition than respondents to the FINRA National Financial Capability Survey (24%).

Respondent Confidence in Ability to Manage Personal Finances – Day-of-Class Survey

"Overall, how confident are you in your ability to manage your personal finances?"

1 = "Not at all confident," 10 = "Extremely confident"

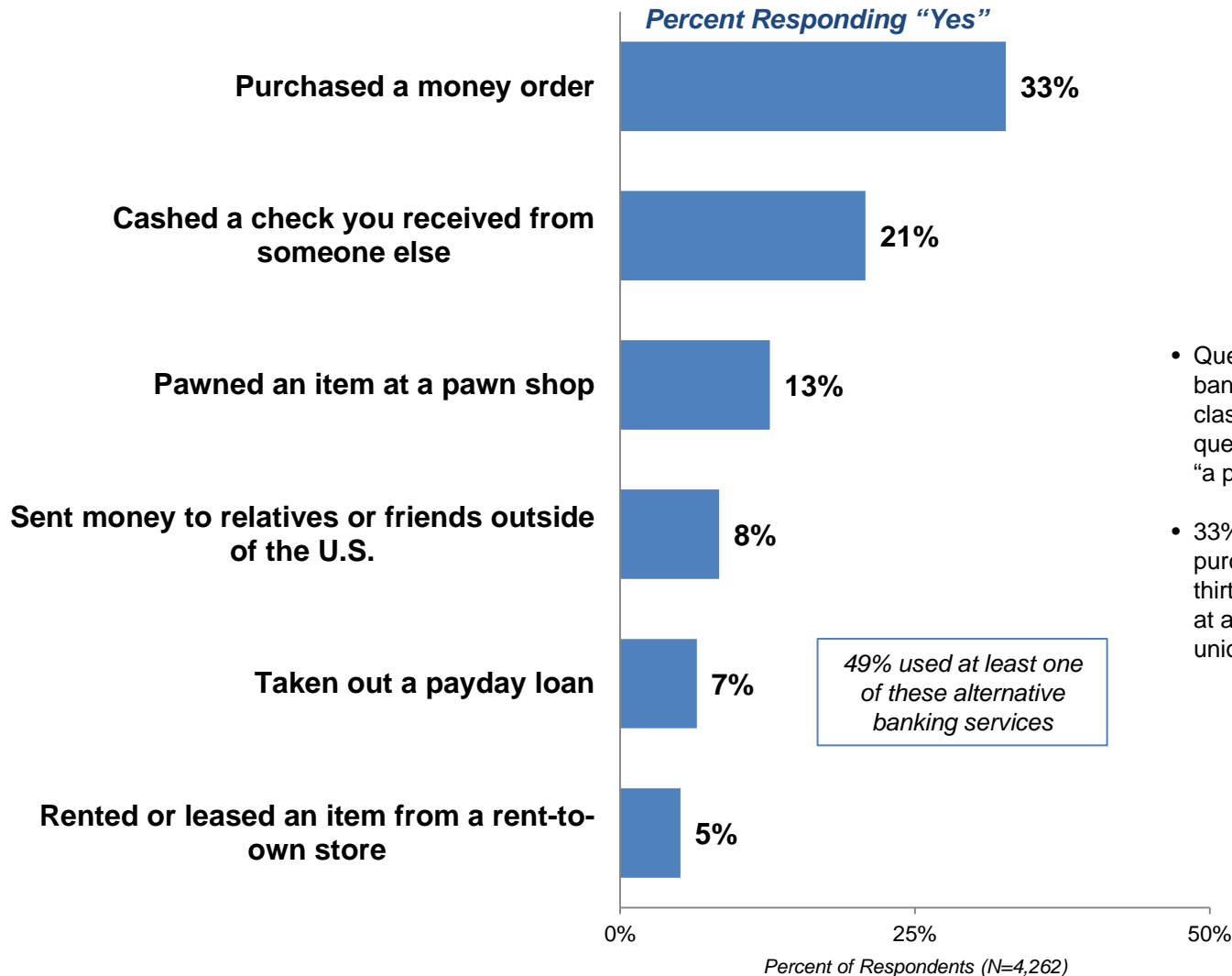


- 13% of the class participants were "not confident" with their ability to manage their finances (based on FINRA's scale), while 49% were "neutral" and 38% were "confident."

N=7,480
Average rating = 6.4

Usage of Alternative Banking Services

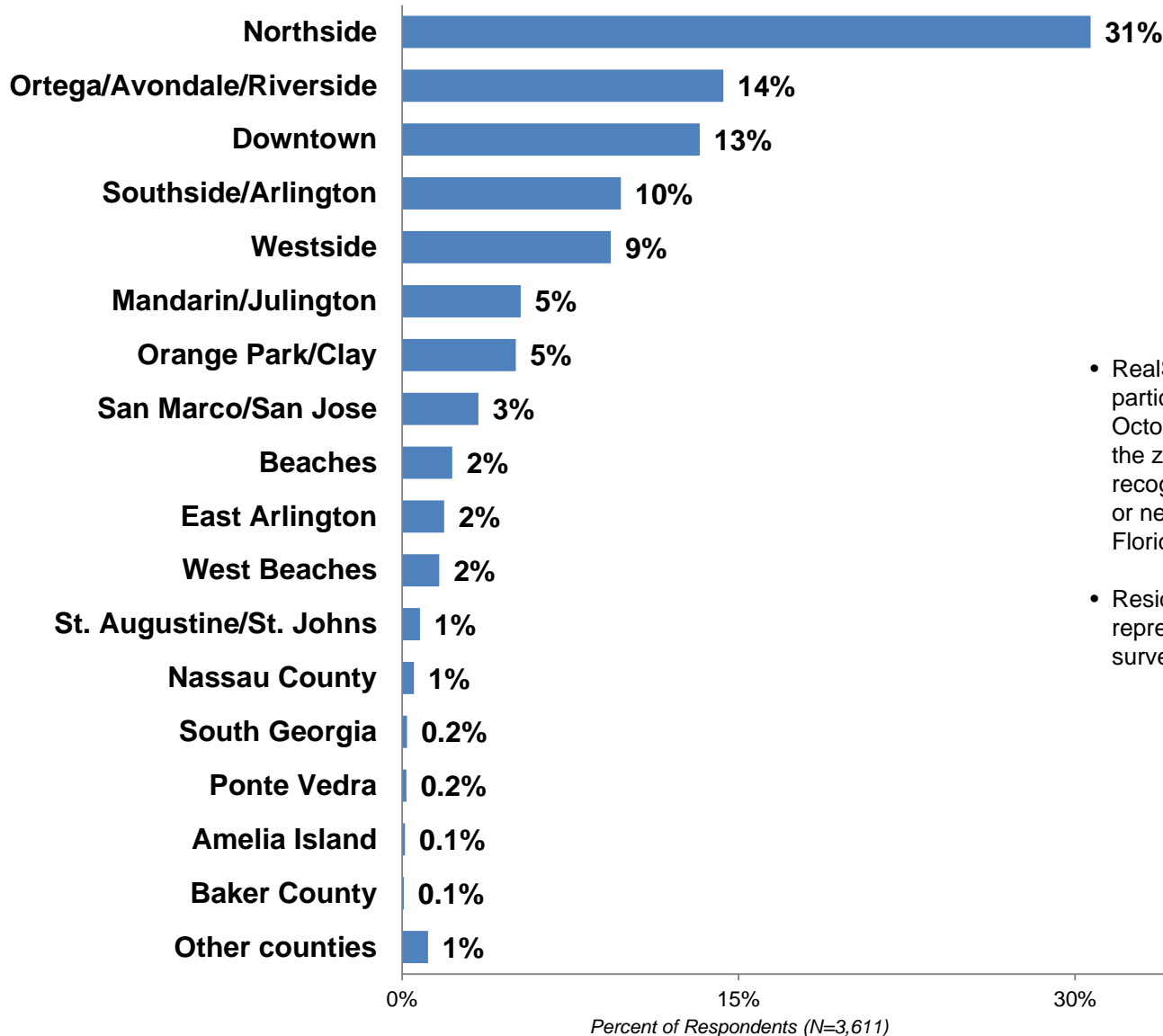
“During the past 30 days, have you gone to a place other than a bank or credit union to obtain any of the following services?”



- Questions on the use of 6 alternative banking services were added to the day of class survey in October 2014. The questions focused on services obtained at “a place other than a bank or credit union.”
- 33% of the workshop participants had purchased a money order in the previous thirty days, and 21% had cashed a check at a place other than a bank or credit union.

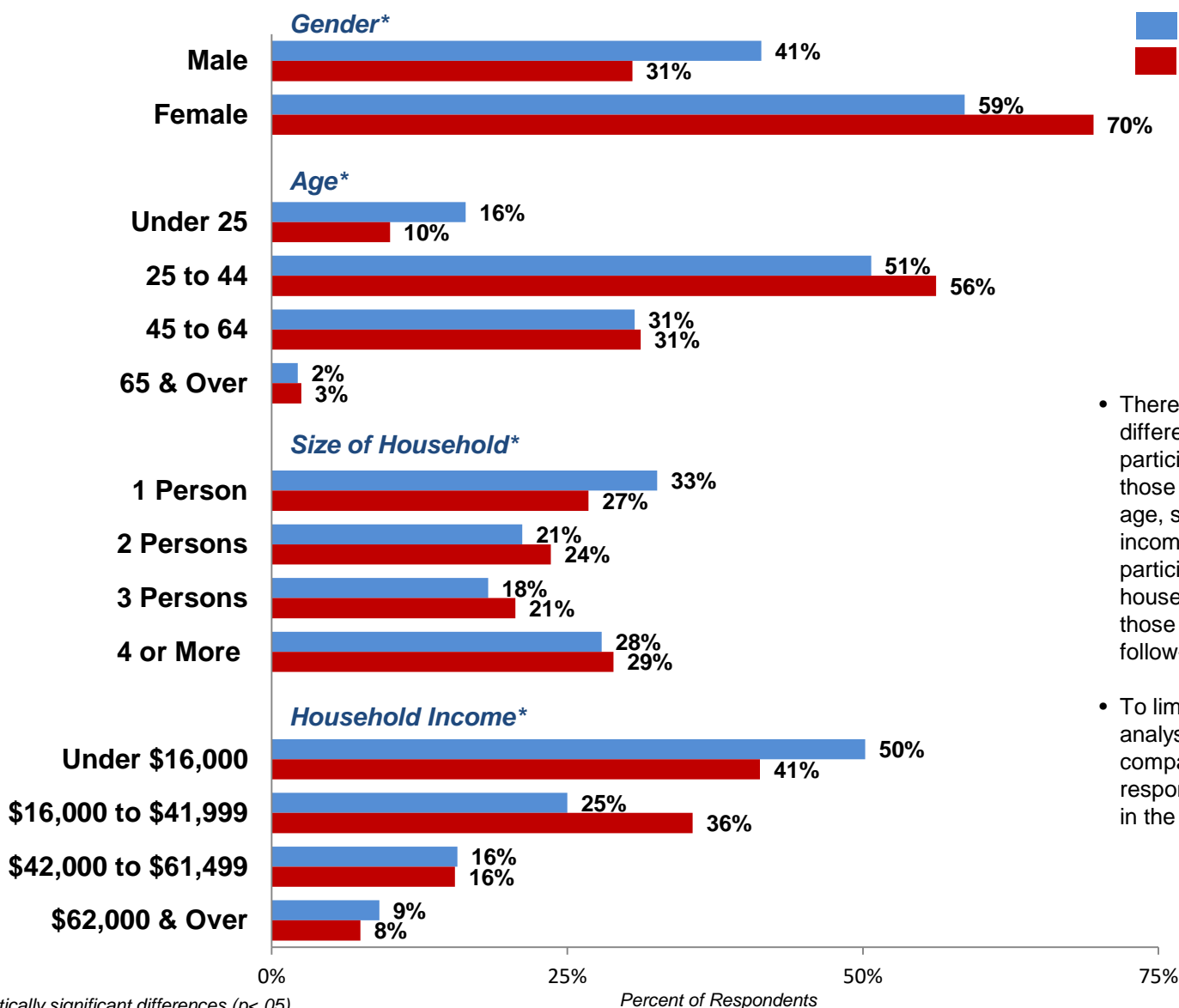
Demographic Profile – Zip Code Area of Day-of-Class Respondents

Based on the respondent's zip code.



- RealSense began asking workshop participants for their zip code in October of 2014. We have grouped the zip codes into areas commonly recognized as distinct communities or neighborhoods in Northeast Florida.
- Residents of the Northside represented 31% of the day of class survey respondents.

Demographic Profile – Follow-Up Survey Respondents Compared to Non-Respondents



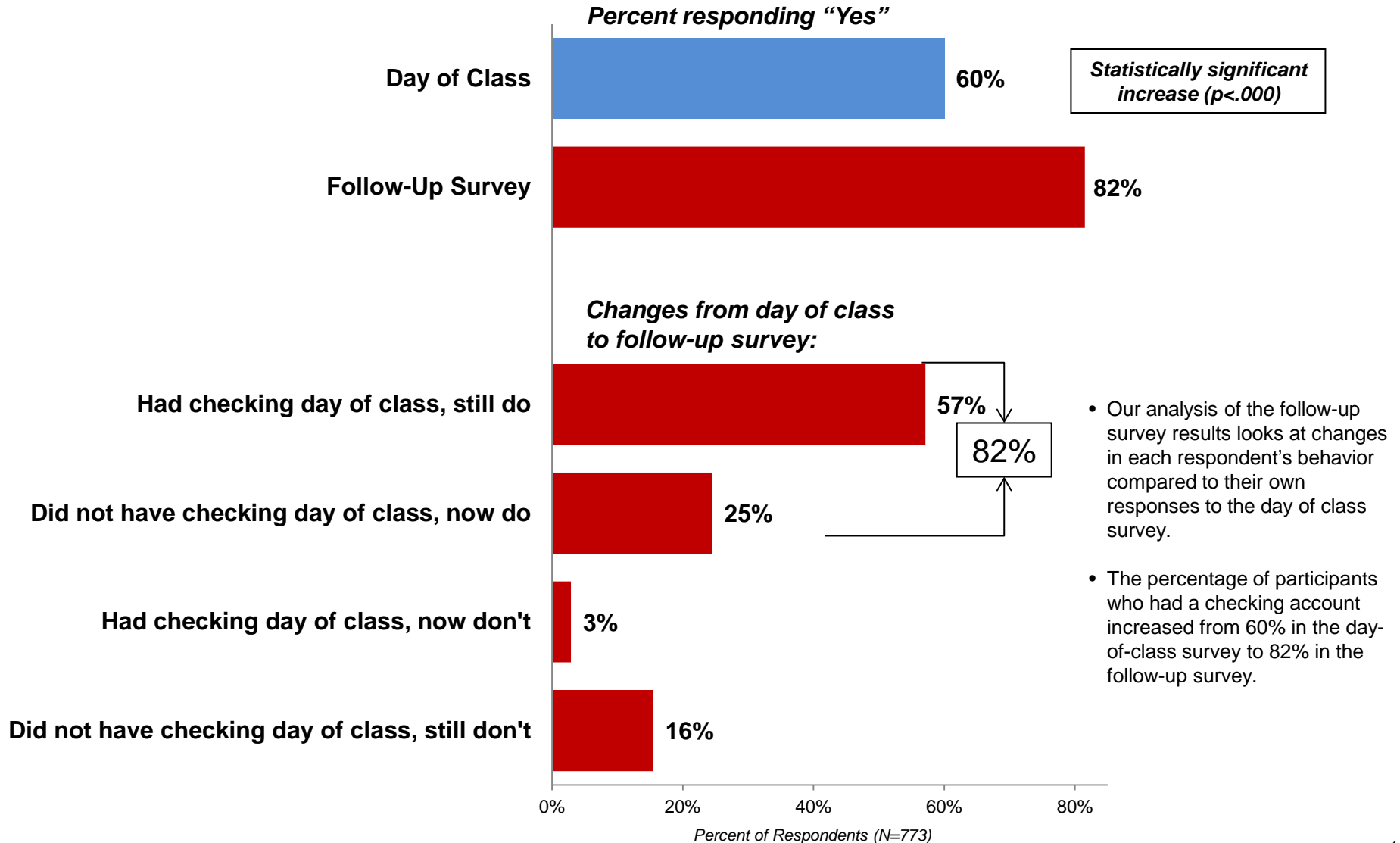
Day of Class Respondents – Not in Follow-Up Survey (N=6,884)
 Follow-Up Respondents (N=773)

- There were statistically significant differences between those who participated in the follow-up survey and those who did not on the basis of gender, age, size of household, and household income. For example, follow-up participants were less likely to have household incomes below \$16,000 than those who did not participate in the follow-up survey.
- To limit the “pre and post” workshop analysis to comparable groups, we compare the follow-up survey respondents only to their own responses in the day-of-class survey.

*Statistically significant differences (p<.05)

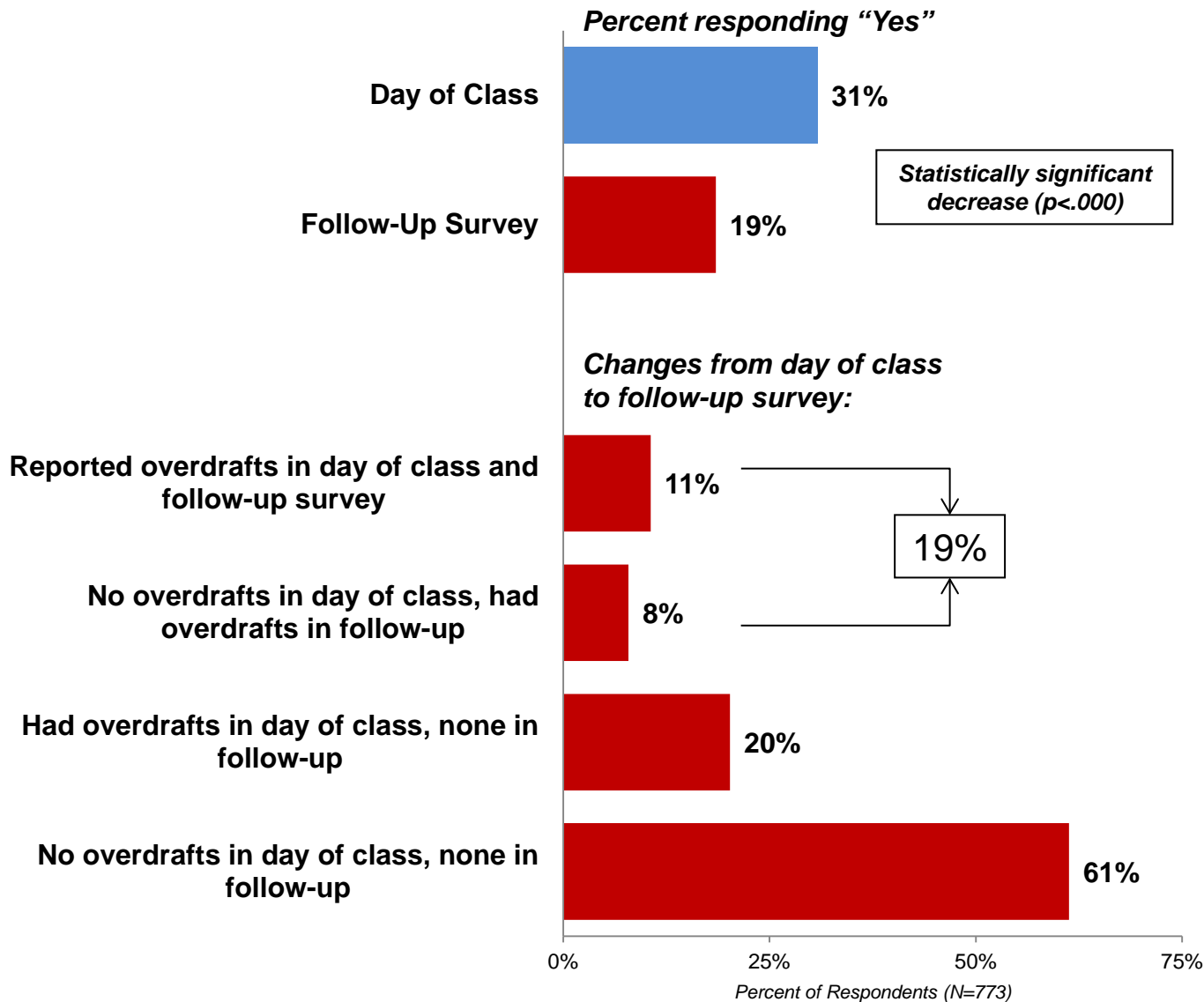
Follow-Up Survey: Do You Have a Checking Account?

“Do you have a checking account?”



Follow-Up Survey: Incidence of Overdrafts

“During the past 6 months, have you paid any fees because you overdrew your checking account?”



- The percentage of participants who had paid overdraft fees in the previous 6 months declined from 31% in the day-of-class survey to 19% in the follow-up survey.

Follow-Up Survey: Do You Have a Savings Account?

“Do you have any kind of savings account?”

Percent responding “Yes”

Day of Class

57%

Follow-Up Survey

77%

Statistically significant increase ($p < .000$)

Changes from day of class to follow-up survey:

Had savings day of class, still do

49%

77%

Did not have savings day of class, now do

28%

Had savings day of class, now don't

8%

Did not have savings day of class, still don't

15%

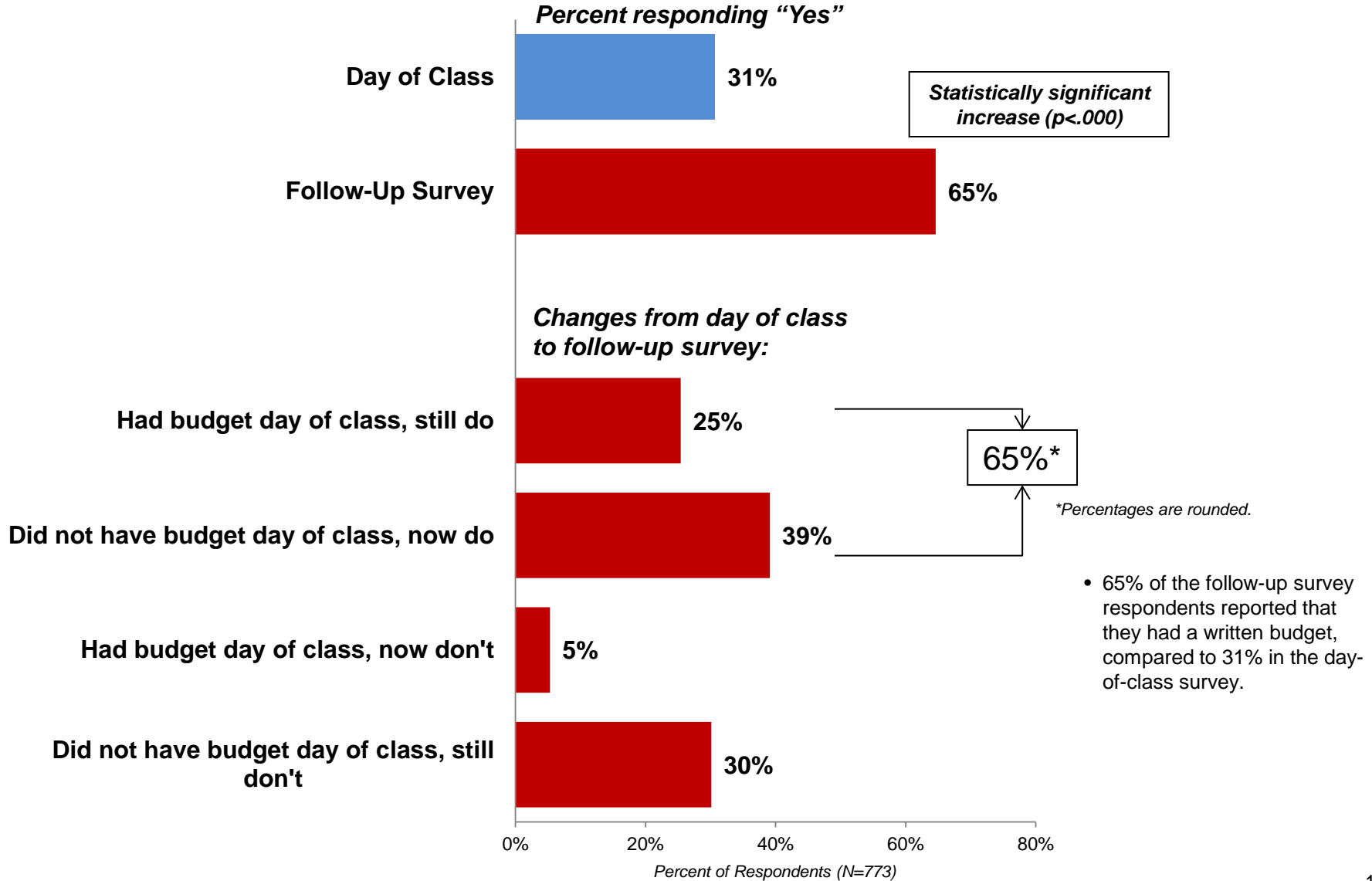
0% 20% 40% 60% 80%

Percent of Respondents (N=773)

- The percentage of participants who had a savings account increased from 57% in the day-of-class survey to 77% in the follow-up survey.

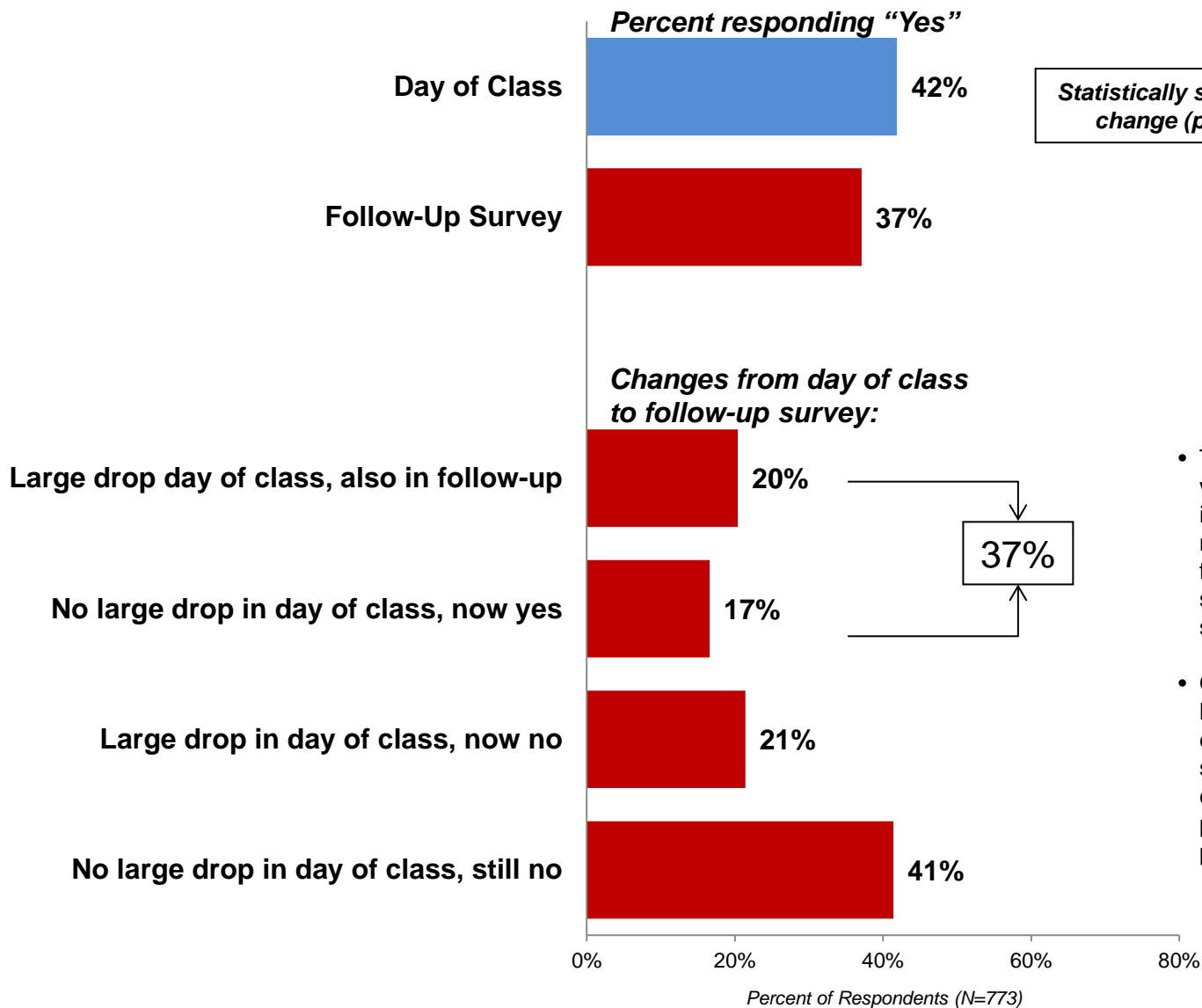
Follow-Up Survey: Do You Have a Written Budget?

“Do you have a written budget for your personal or household expenses?”



Follow-Up Survey: Have You Experienced a Large Drop in Income?

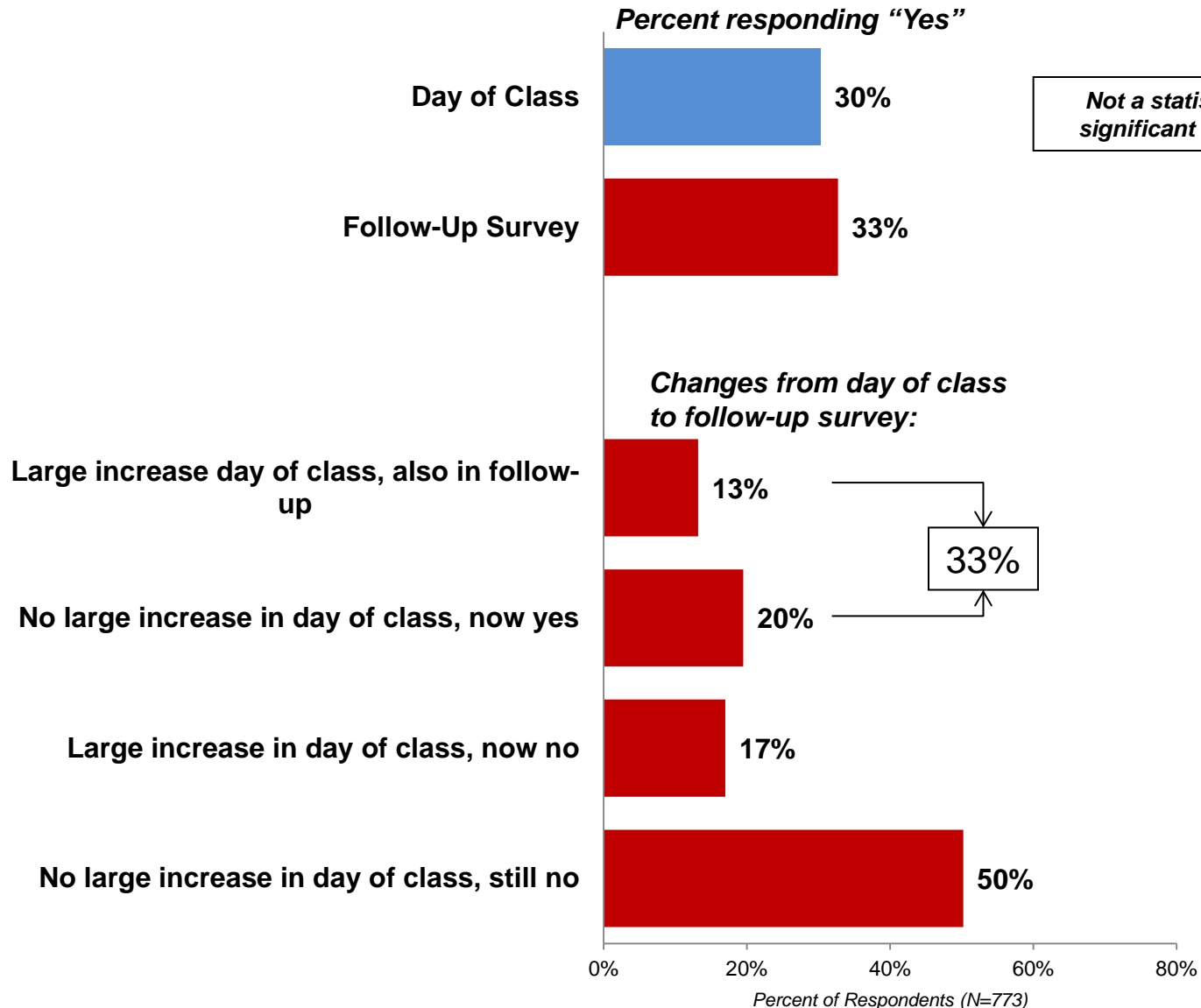
“In the past 6 months, have you experienced a large drop in household income which you did not expect?”



- The percentage of participants who reported a “large drop in income” during the previous 6 months changed significantly, from 42% in the day-of-class survey to 37% in the follow-up survey.
- Only 20%, however, reported a large drop in income in the day-of-class survey and in the follow-up survey. This illustrates the changing financial status of the participants during the six-month period.

Follow-Up Survey: Have You Experienced a Large Increase in Expenses?

“In the past 6 months, have you experienced a large increase in expenses which you did not expect?”



- The percentage of participants who reported a “large increase in expenses” during the previous 6 months increased from 30% to 33%. The change was not statistically significant.
- Note that 20% of those who reported no large increase in expenses on the day of class had experienced such an increase 6 months later.

Follow-Up Survey: Have You Checked Your Credit Report?

“In the past 12 months, have you checked your credit report?”

Percent responding “Yes”

Day of Class

51%

Follow-Up Survey

62%

Statistically significant increase ($p < .000$)

Changes from day of class to follow-up survey:

Checked credit report in day of class, also in follow-up

40%

62%

Had not checked credit report in day of class, now yes

22%

Checked credit report in day of class, now no

10%

Had not checked credit report in day of class, still no

27%

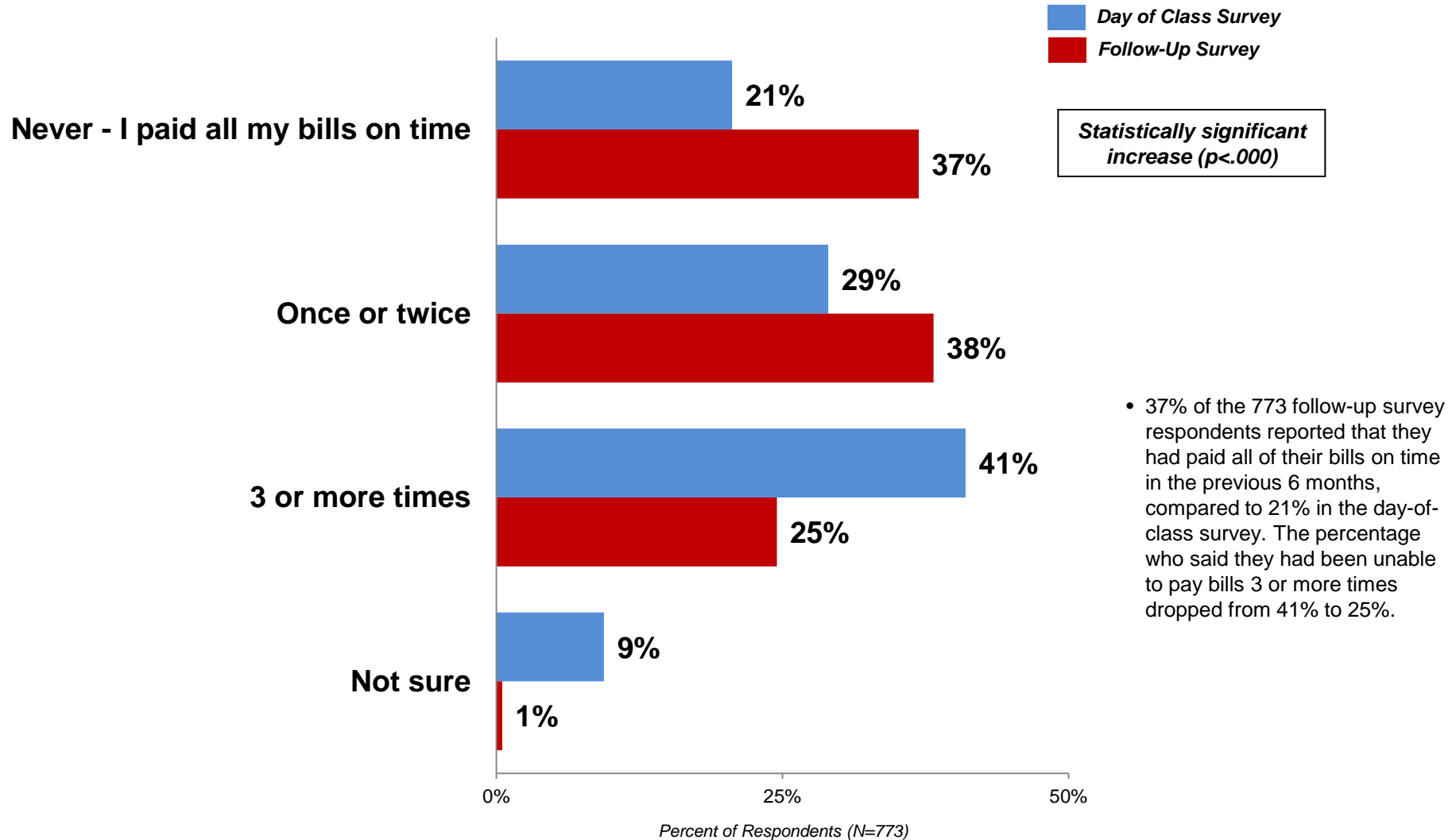
0% 20% 40% 60% 80%

Percent of Respondents (N=773)

- The percentage of participants who said they had checked their credit report in the previous 12 months increased from 51% in the day-of-class survey to 62% in the follow-up survey.

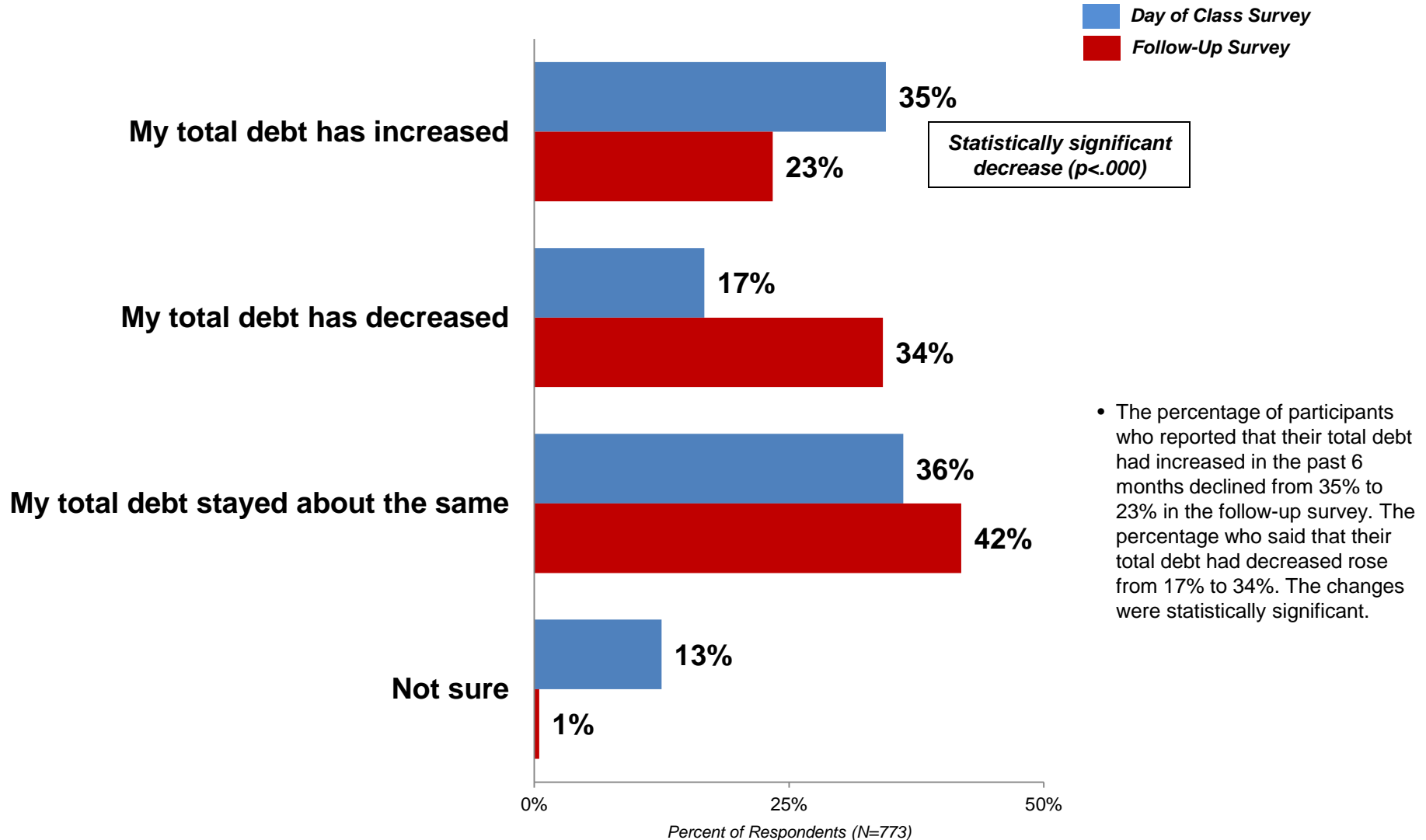
Follow-Up Survey: Have You Been Unable to Pay Any of Your Bills?

“As far as you remember, how many times have you been unable to pay any of your bills by their due date during the past 6 months?”



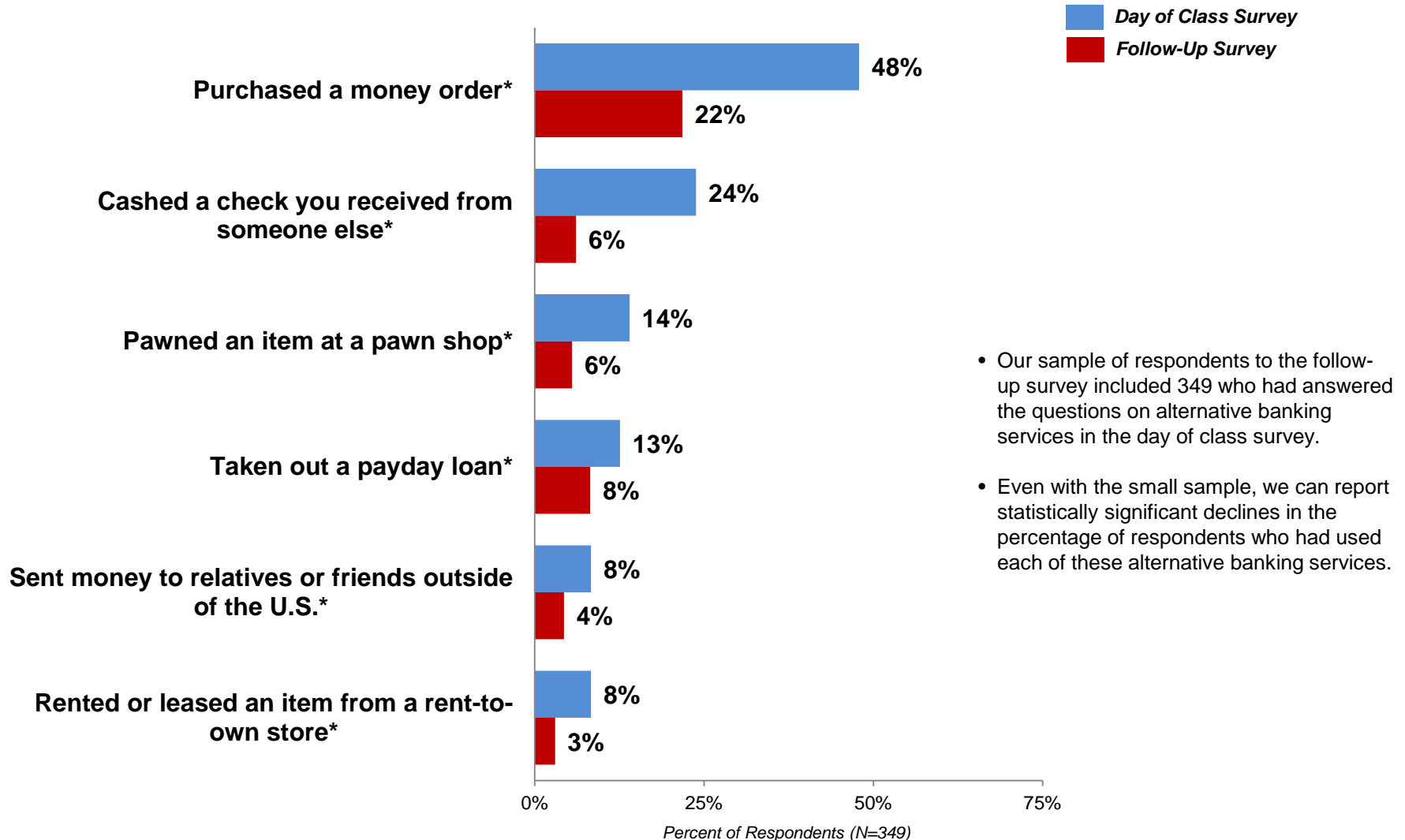
Follow-Up Survey: Has Your Total Debt Increased, Decreased, or Stayed the Same?

“Compared to 6 months ago, would you say that the total amount of money you owe in debts has increased, decreased, or stayed about the same?”



Follow-Up Survey: Usage of Alternative Banking Services

“During the past 30 days, have you gone to a place other than a bank or credit union to obtain any of the following services?”

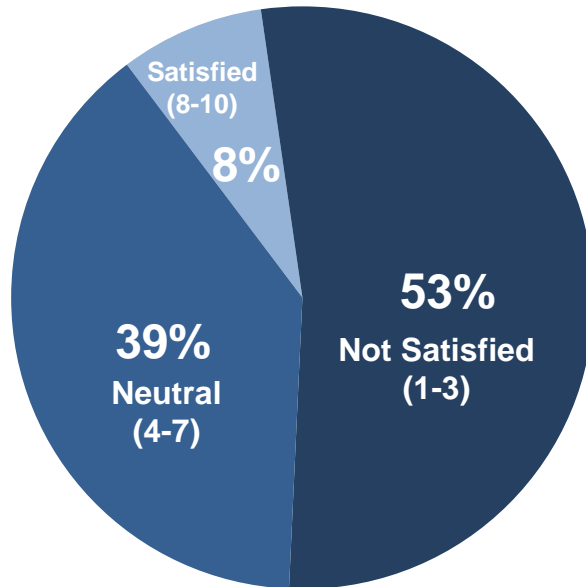


*Statistically significant differences ($p < .05$).

Follow-Up Survey: Satisfaction with Personal Financial Condition

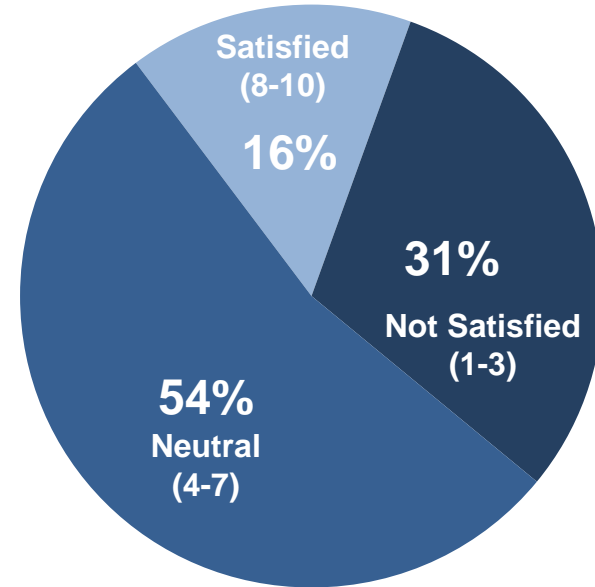
“Overall, thinking of your assets, debts, and savings, how satisfied are you with your current personal financial condition?
Circle the number from 1 to 10 that represents your level of satisfaction.”

Day-of-Class Survey



N=762
Average rating = 3.6

Follow-Up Survey



N=768
Average rating = 4.8

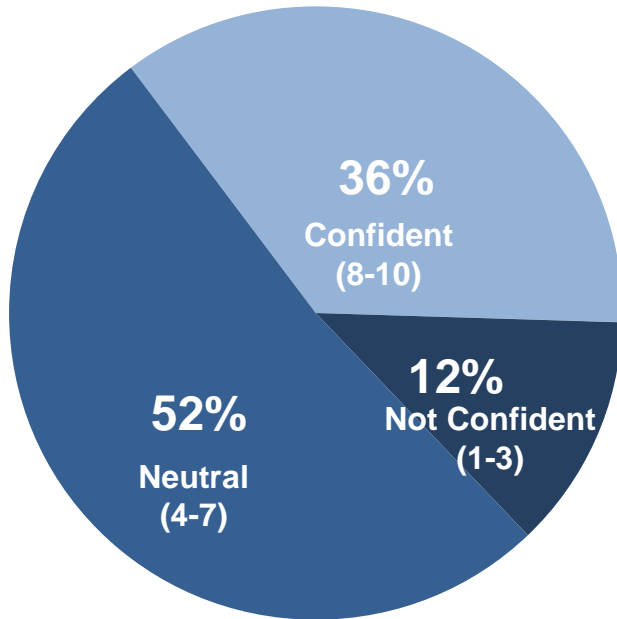
Statistically significant change ($p < .000$) →

- The percentage of participants who could be described as “satisfied” with their current financial condition rose from 8% in the day-of-class survey to 16% in the follow-up survey. The percentage who were “not satisfied” dropped from 53% to 31%.

Follow-Up Survey: Confidence in Ability to Manage Personal Finances

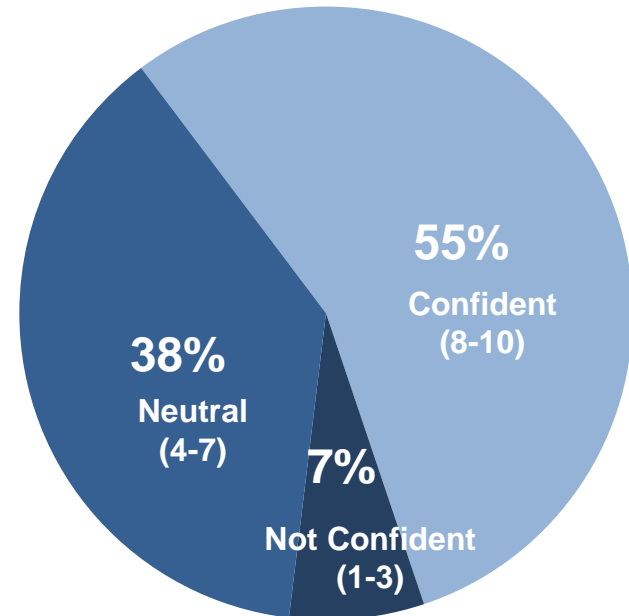
“Overall, how confident are you in your ability to manage your personal finances?
Circle the number from 1 to 10 that represents your level of confidence.”

Day-of-Class Survey



N=763
Average rating = 6.4

Follow-Up Survey

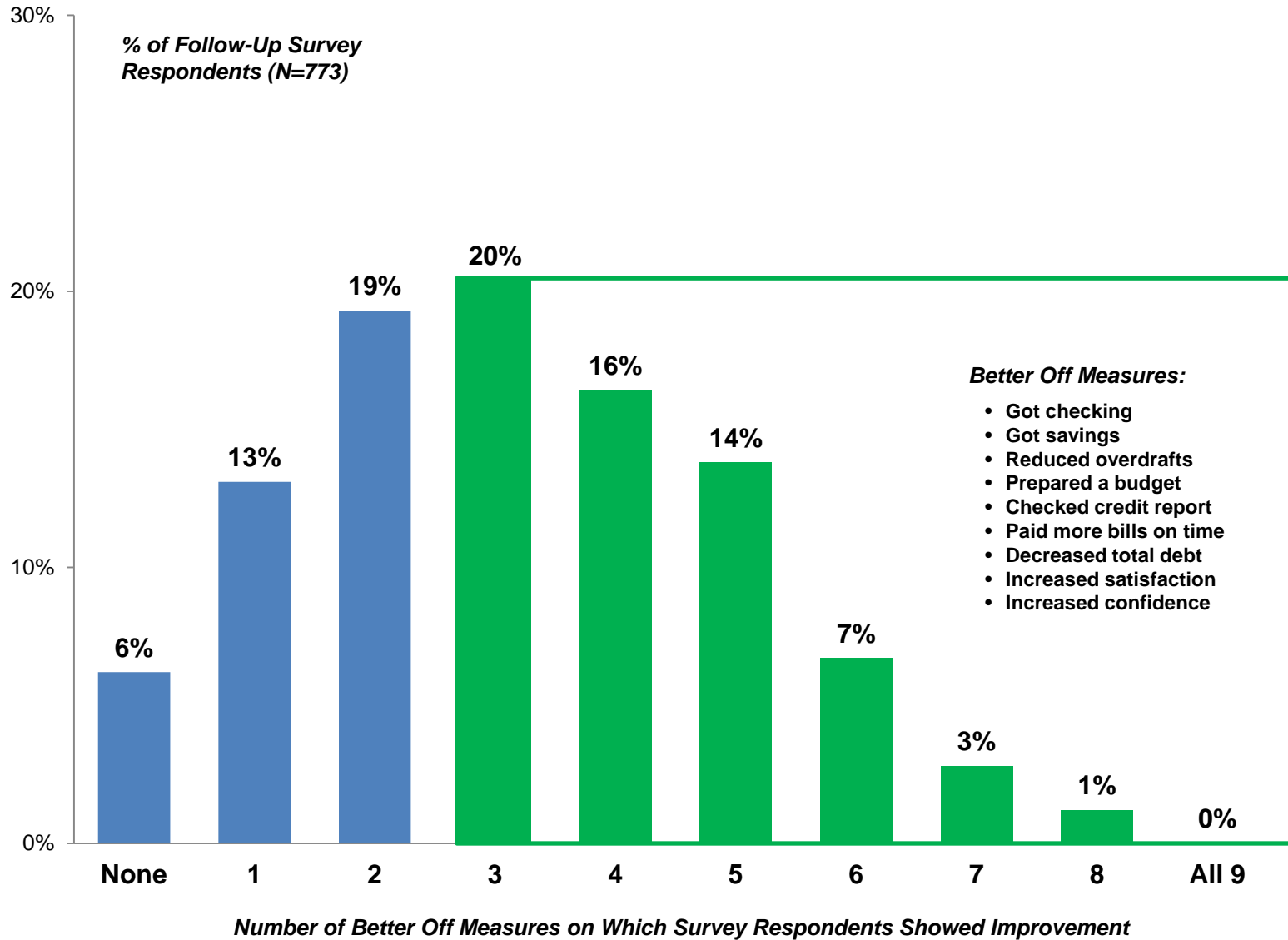


N=772
Average rating = 7.3

Statistically significant change ($p < .000$) →

- The percentage of participants who could be described as “confident” in their ability to manage their finances rose from 36% in the day-of-class survey to 55% in the follow-up survey. The percentage who were “not confident” dropped from 12% to 7%.

61% Were Better Off on at Least 3 Out of 9 Measures



Trend in Improvement on at Least Three Measures by Year of Class

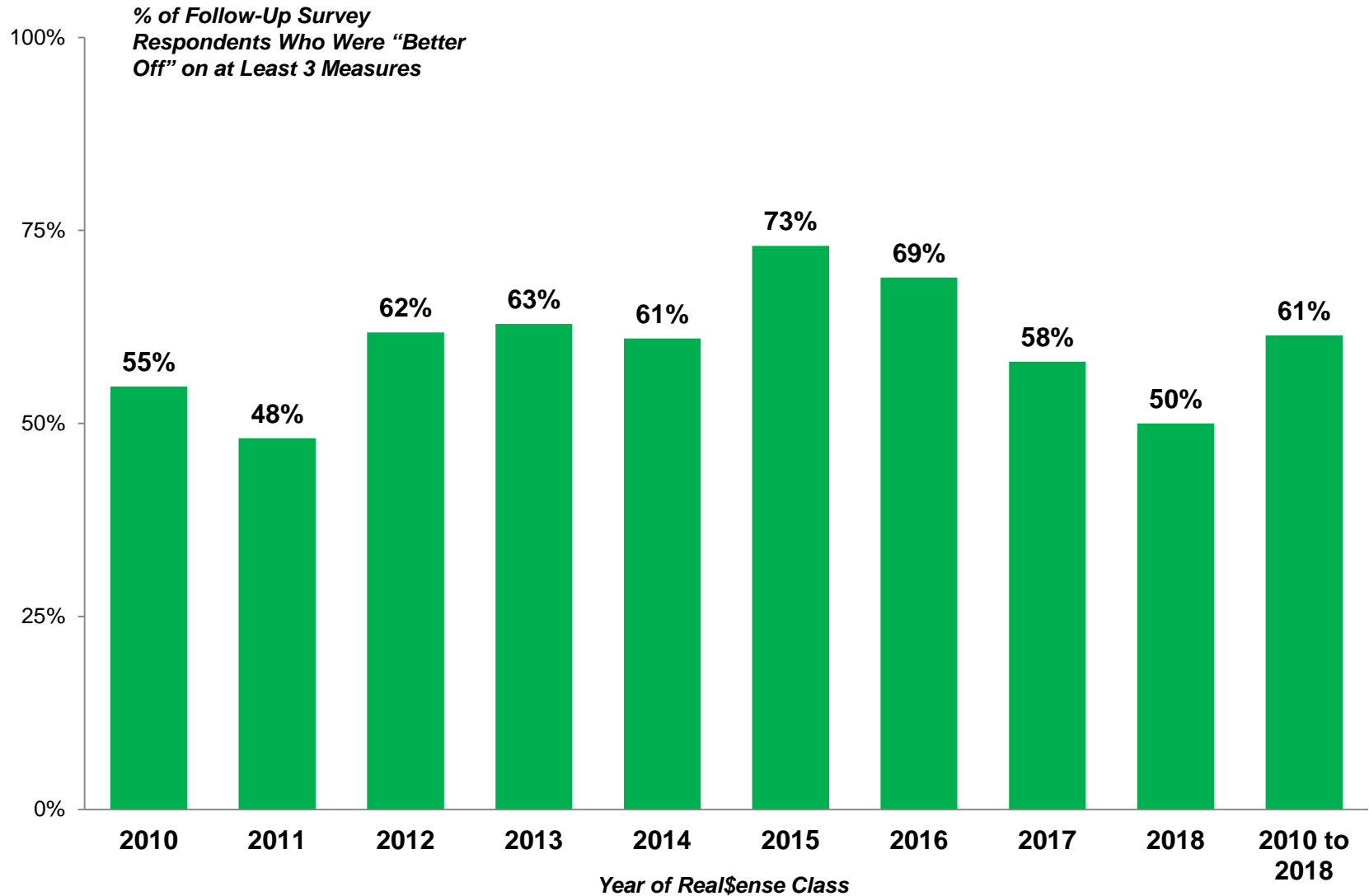


Table 1
Do You Have a Checking Account?

"Do you have a checking account?"

| | Class* | | | | | | Gender* | | Age of Respondent* | | | | Size of Household* | | | | Annual Household Income* | | | |
|-------------|-------------------|----------------------------|-------------------------|----------------------------|------------------------------|-------------------|------------------|--------------------|-------------------------|----------------------|----------------------|-------------------------|-------------------------|--------------------------|--------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|-------------------------------|
| | Total (N=7657) | Money Smart (N=1342) | Money Mgt (N=257) | Fresh Start (N=1632) | Money Matters (N=1933) | Other (N=2493) | Male (N=2825) | Female (N=4196) | Under 25 (N=1087) | 25 to 44 (N=3540) | 45 to 64 (N=2121) | 65 & Over (N=157) | 1 Person (N=2074) | 2 Persons (N=1395) | 3 Persons (N=1204) | 4 or More Persons (N=1822) | Under \$16,000 (N=2894) | \$16,000- \$41,999 (N=1541) | \$42,000- \$61,499 (N=925) | \$62,500 & Over (N=527) |
| Yes | 52 | 47 | 35 | 44 | 57 | 57 | 43 | 59 | 46 | 53 | 53 | 77 | 44 | 58 | 57 | 55 | 41 | 56 | 72 | 82 |
| No | 46 | 51 | 60 | 54 | 41 | 40 | 55 | 39 | 49 | 45 | 45 | 20 | 54 | 41 | 41 | 42 | 57 | 42 | 27 | 17 |
| Not Sure | 2 | 2 | 5 | 1 | 1 | 2 | 2 | 2 | 4 | 1 | 1 | 0 | 1 | 1 | 2 | 2 | 2 | 1 | 1 | 2 |
| No response | 1 | 0 | 0 | 1 | 1 | 1 | 0 | 1 | 0 | 0 | 1 | 3 | 0 | 1 | 1 | 1 | 1 | 1 | 0 | 0 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

Table 2
Have You Paid Any Fees for Overdrafts?

"During the past 6 months, have you paid any fees because you overdrew your checking account?"

| | Class* | | | | | | Gender* | | Age of Respondent* | | | | Size of Household* | | | | Annual Household Income* | | | |
|-------------|-------------------|----------------------------|-------------------------|----------------------------|------------------------------|-------------------|------------------|--------------------|-------------------------|----------------------|----------------------|-------------------------|-------------------------|--------------------------|--------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|-------------------------------|
| | Total (N=7657) | Money Smart (N=1342) | Money Mgt (N=257) | Fresh Start (N=1632) | Money Matters (N=1933) | Other (N=2493) | Male (N=2825) | Female (N=4196) | Under 25 (N=1087) | 25 to 44 (N=3540) | 45 to 64 (N=2121) | 65 & Over (N=157) | 1 Person (N=2074) | 2 Persons (N=1395) | 3 Persons (N=1204) | 4 or More Persons (N=1822) | Under \$16,000 (N=2894) | \$16,000- \$41,999 (N=1541) | \$42,000- \$61,499 (N=925) | \$62,500 & Over (N=527) |
| Yes | 21 | 17 | 14 | 31 | 19 | 17 | 15 | 25 | 16 | 24 | 18 | 22 | 16 | 22 | 23 | 23 | 16 | 28 | 26 | 25 |
| No | 77 | 81 | 82 | 67 | 79 | 80 | 83 | 73 | 82 | 74 | 80 | 76 | 82 | 76 | 75 | 74 | 82 | 70 | 72 | 74 |
| Not Sure | 2 | 1 | 2 | 2 | 1 | 2 | 1 | 2 | 2 | 2 | 1 | 0 | 1 | 1 | 2 | 2 | 1 | 1 | 1 | 1 |
| No response | 1 | 0 | 1 | 0 | 1 | 1 | 1 | 1 | 0 | 0 | 1 | 2 | 1 | 0 | 1 | 1 | 1 | 1 | 0 | 0 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

All numbers in the tables are percentages.

Table 3
Do You Have a Savings Account?

"Do you have any kind of savings account?"

| | Class* | | | | | | Gender* | | Age of Respondent* | | | | Size of Household* | | | | Annual Household Income* | | | |
|-------------|-------------------|----------------------------|-------------------------|----------------------------|------------------------------|-------------------|------------------|--------------------|-------------------------|----------------------|----------------------|-------------------------|-------------------------|--------------------------|--------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|-------------------------------|
| | Total (N=7657) | Money Smart (N=1342) | Money Mgt (N=257) | Fresh Start (N=1632) | Money Matters (N=1933) | Other (N=2493) | Male (N=2825) | Female (N=4196) | Under 25 (N=1087) | 25 to 44 (N=3540) | 45 to 64 (N=2121) | 65 & Over (N=157) | 1 Person (N=2074) | 2 Persons (N=1395) | 3 Persons (N=1204) | 4 or More Persons (N=1822) | Under \$16,000 (N=2894) | \$16,000- \$41,999 (N=1541) | \$42,000- \$61,499 (N=925) | \$62,500 & Over (N=527) |
| Yes | 49 | 46 | 36 | 45 | 48 | 55 | 41 | 54 | 47 | 49 | 49 | 68 | 41 | 54 | 52 | 53 | 37 | 54 | 67 | 79 |
| No | 48 | 50 | 58 | 53 | 49 | 42 | 56 | 43 | 48 | 48 | 49 | 28 | 57 | 44 | 45 | 43 | 60 | 44 | 31 | 18 |
| Not Sure | 2 | 2 | 4 | 1 | 2 | 2 | 2 | 2 | 4 | 2 | 1 | 0 | 1 | 1 | 1 | 3 | 2 | 1 | 1 | 2 |
| No response | 1 | 2 | 2 | 1 | 2 | 1 | 1 | 1 | 0 | 1 | 2 | 4 | 1 | 1 | 2 | 1 | 2 | 1 | 1 | 1 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

Table 4
Do You Have a Budget?

"Do you have a written budget for your personal or household expenses?"

| | Class* | | | | | | Gender* | | Age of Respondent* | | | | Size of Household* | | | | Annual Household Income* | | | |
|-------------|-------------------|----------------------------|-------------------------|----------------------------|------------------------------|-------------------|------------------|--------------------|-------------------------|----------------------|----------------------|-------------------------|-------------------------|--------------------------|--------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|-------------------------------|
| | Total (N=7657) | Money Smart (N=1342) | Money Mgt (N=257) | Fresh Start (N=1632) | Money Matters (N=1933) | Other (N=2493) | Male (N=2825) | Female (N=4196) | Under 25 (N=1087) | 25 to 44 (N=3540) | 45 to 64 (N=2121) | 65 & Over (N=157) | 1 Person (N=2074) | 2 Persons (N=1395) | 3 Persons (N=1204) | 4 or More Persons (N=1822) | Under \$16,000 (N=2894) | \$16,000- \$41,999 (N=1541) | \$42,000- \$61,499 (N=925) | \$62,500 & Over (N=527) |
| Yes | 27 | 25 | 19 | 33 | 23 | 27 | 22 | 30 | 21 | 29 | 28 | 30 | 23 | 33 | 28 | 27 | 20 | 30 | 36 | 45 |
| No | 70 | 72 | 79 | 65 | 73 | 69 | 74 | 67 | 74 | 69 | 69 | 64 | 74 | 64 | 69 | 70 | 77 | 66 | 62 | 53 |
| Not Sure | 2 | 2 | 2 | 1 | 2 | 2 | 2 | 2 | 5 | 1 | 1 | 3 | 1 | 2 | 2 | 2 | 2 | 2 | 1 | 1 |
| No response | 1 | 1 | 0 | 1 | 2 | 2 | 1 | 2 | 1 | 1 | 2 | 4 | 1 | 2 | 1 | 1 | 1 | 2 | 1 | 1 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

All numbers in the tables are percentages.

Table 5
Have You Checked Your Credit Report?

"In the past 12 months, have you checked your credit report?"

| | Class* | | | | | | Gender* | | Age of Respondent* | | | | Size of Household* | | | | Annual Household Income* | | | |
|-------------|-------------------|----------------------------|-------------------------|----------------------------|------------------------------|-------------------|------------------|--------------------|-------------------------|----------------------|----------------------|-------------------------|-------------------------|--------------------------|--------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|-------------------------------|
| | Total (N=7657) | Money Smart (N=1342) | Money Mgt (N=257) | Fresh Start (N=1632) | Money Matters (N=1933) | Other (N=2493) | Male (N=2825) | Female (N=4196) | Under 25 (N=1087) | 25 to 44 (N=3540) | 45 to 64 (N=2121) | 65 & Over (N=157) | 1 Person (N=2074) | 2 Persons (N=1395) | 3 Persons (N=1204) | 4 or More Persons (N=1822) | Under \$16,000 (N=2894) | \$16,000- \$41,999 (N=1541) | \$42,000- \$61,499 (N=925) | \$62,500 & Over (N=527) |
| Yes | 41 | 31 | 23 | 59 | 38 | 38 | 33 | 47 | 33 | 47 | 37 | 40 | 34 | 48 | 46 | 43 | 32 | 48 | 54 | 66 |
| No | 57 | 66 | 75 | 38 | 59 | 59 | 65 | 50 | 63 | 51 | 61 | 57 | 65 | 50 | 51 | 55 | 66 | 50 | 44 | 32 |
| Not Sure | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 2 | 1 | 0 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 |
| No response | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

Table 6
Have You Experienced a Large Drop in Household Income?

"In the past 6 months, have you experienced a large drop in household income which you did not expect?"

| | Class* | | | | | | Gender* | | Age of Respondent* | | | | Size of Household* | | | | Annual Household Income* | | | |
|-------------|-------------------|----------------------------|-------------------------|----------------------------|------------------------------|-------------------|------------------|--------------------|-------------------------|----------------------|----------------------|-------------------------|-------------------------|--------------------------|--------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|-------------------------------|
| | Total (N=7657) | Money Smart (N=1342) | Money Mgt (N=257) | Fresh Start (N=1632) | Money Matters (N=1933) | Other (N=2493) | Male (N=2825) | Female (N=4196) | Under 25 (N=1087) | 25 to 44 (N=3540) | 45 to 64 (N=2121) | 65 & Over (N=157) | 1 Person (N=2074) | 2 Persons (N=1395) | 3 Persons (N=1204) | 4 or More Persons (N=1822) | Under \$16,000 (N=2894) | \$16,000- \$41,999 (N=1541) | \$42,000- \$61,499 (N=925) | \$62,500 & Over (N=527) |
| Yes | 39 | 39 | 42 | 39 | 42 | 35 | 35 | 43 | 26 | 42 | 42 | 29 | 36 | 43 | 40 | 39 | 45 | 42 | 32 | 24 |
| No | 56 | 56 | 51 | 56 | 53 | 59 | 60 | 53 | 66 | 53 | 55 | 64 | 60 | 53 | 55 | 54 | 50 | 53 | 65 | 72 |
| Not Sure | 4 | 5 | 5 | 3 | 3 | 5 | 4 | 3 | 8 | 4 | 2 | 3 | 3 | 3 | 4 | 6 | 4 | 3 | 2 | 2 |
| No response | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 0 | 1 | 2 | 4 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

All numbers in the tables are percentages.

Table 7
Have You Experienced a Large Increase in Expenses?

"In the past 6 months, has your household experienced a large increase in expenses which you did not expect?"

| | Class* | | | | | | Gender* | | Age of Respondent* | | | | Size of Household* | | | | Annual Household Income* | | | |
|-------------|-------------------|----------------------------|-------------------------|----------------------------|------------------------------|-------------------|------------------|--------------------|-------------------------|----------------------|----------------------|-------------------------|-------------------------|--------------------------|--------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|-------------------------------|
| | Total (N=7657) | Money Smart (N=1342) | Money Mgt (N=257) | Fresh Start (N=1632) | Money Matters (N=1933) | Other (N=2493) | Male (N=2825) | Female (N=4196) | Under 25 (N=1087) | 25 to 44 (N=3540) | 45 to 64 (N=2121) | 65 & Over (N=157) | 1 Person (N=2074) | 2 Persons (N=1395) | 3 Persons (N=1204) | 4 or More Persons (N=1822) | Under \$16,000 (N=2894) | \$16,000- \$41,999 (N=1541) | \$42,000- \$61,499 (N=925) | \$62,500 & Over (N=527) |
| Yes | 25 | 20 | 22 | 30 | 24 | 24 | 21 | 28 | 16 | 26 | 27 | 36 | 19 | 26 | 27 | 29 | 22 | 29 | 29 | 27 |
| No | 69 | 72 | 70 | 66 | 71 | 67 | 73 | 66 | 71 | 69 | 69 | 56 | 76 | 67 | 66 | 63 | 71 | 65 | 66 | 69 |
| Not Sure | 5 | 5 | 7 | 3 | 4 | 6 | 5 | 4 | 12 | 4 | 2 | 3 | 3 | 4 | 6 | 7 | 5 | 4 | 3 | 3 |
| No response | 2 | 2 | 1 | 1 | 2 | 2 | 2 | 2 | 1 | 2 | 2 | 4 | 2 | 2 | 2 | 1 | 2 | 2 | 1 | 1 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

Table 8
Have You Been Unable to Pay Any of Your Bills?

"As far as you remember, how many times have you been unable to pay any of your bills by their due date during the past 6 months?"

| | Class* | | | | | | Gender* | | Age of Respondent* | | | | Size of Household* | | | | Annual Household Income* | | | |
|-------------------------------------|-------------------|----------------------------|-------------------------|----------------------------|------------------------------|-------------------|------------------|--------------------|-------------------------|----------------------|----------------------|-------------------------|-------------------------|--------------------------|--------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|-------------------------------|
| | Total (N=7657) | Money Smart (N=1342) | Money Mgt (N=257) | Fresh Start (N=1632) | Money Matters (N=1933) | Other (N=2493) | Male (N=2825) | Female (N=4196) | Under 25 (N=1087) | 25 to 44 (N=3540) | 45 to 64 (N=2121) | 65 & Over (N=157) | 1 Person (N=2074) | 2 Persons (N=1395) | 3 Persons (N=1204) | 4 or More Persons (N=1822) | Under \$16,000 (N=2894) | \$16,000- \$41,999 (N=1541) | \$42,000- \$61,499 (N=925) | \$62,500 & Over (N=527) |
| Never - I paid all my bills on time | 24 | 24 | 15 | 18 | 24 | 28 | 27 | 21 | 32 | 19 | 25 | 37 | 25 | 24 | 24 | 21 | 20 | 19 | 28 | 45 |
| Once or twice | 28 | 26 | 29 | 33 | 28 | 26 | 26 | 30 | 27 | 30 | 26 | 29 | 24 | 33 | 30 | 30 | 27 | 33 | 33 | 27 |
| 3 or more times | 31 | 28 | 33 | 39 | 30 | 27 | 25 | 36 | 20 | 36 | 31 | 18 | 28 | 31 | 34 | 35 | 33 | 37 | 32 | 21 |
| Not sure/No response | 17 | 23 | 24 | 9 | 18 | 19 | 22 | 13 | 21 | 14 | 18 | 17 | 23 | 13 | 13 | 15 | 20 | 11 | 7 | 6 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

All numbers in the tables are percentages.

Table 9
Have Your Debts Increased?

"Compared to six months ago, would you say that the total amount of money you owe in debts has increased, decreased, or stayed about the same?"

| | Class* | | | | | | Gender* | | Age of Respondent* | | | | Size of Household* | | | | Annual Household Income* | | | |
|-------------------------------------|-------------------|-------------------------|----------------------|-------------------------|---------------------------|-------------------|------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|-----------------------|-----------------------|----------------------------|-------------------------------|------------------------------|----------------------------|
| | Total (N=7657) | Money Smart (N=1342) | Money Mgt (N=257) | Fresh Start (N=1632) | Money Matters (N=1933) | Other (N=2493) | Male (N=2825) | Female (N=4196) | Under 25 (N=1087) | 25 to 44 (N=3540) | 45 to 64 (N=2121) | 65 & Over (N=157) | 1 Person (N=2074) | 2 Persons (N=1395) | 3 Persons (N=1204) | 4 or More (N=1822) | Under \$16,000 (N=2894) | \$16,000-\$41,999 (N=1541) | \$42,000-\$61,499 (N=925) | \$62,500 & Over (N=527) |
| My total debt has increased | 30 | 31 | 37 | 29 | 32 | 29 | 28 | 33 | 20 | 33 | 33 | 36 | 32 | 32 | 32 | 28 | 33 | 32 | 29 | 26 |
| My total debt has decreased | 14 | 11 | 8 | 18 | 13 | 16 | 13 | 15 | 12 | 14 | 16 | 15 | 15 | 16 | 13 | 14 | 10 | 16 | 21 | 30 |
| My total debt stayed about the same | 33 | 33 | 32 | 39 | 32 | 29 | 32 | 34 | 28 | 34 | 35 | 33 | 33 | 34 | 35 | 34 | 32 | 38 | 39 | 34 |
| Not sure/No response | 23 | 26 | 23 | 14 | 23 | 26 | 26 | 18 | 40 | 18 | 17 | 16 | 21 | 18 | 20 | 24 | 25 | 14 | 11 | 11 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

Table 10
How Satisfied Are You With Your Current Personal Financial Condition?

"Overall, thinking of your assets, debts, and savings, how satisfied are you with your current personal financial condition?"

1 = Not at all satisfied, 10 = Extremely satisfied

| | Class* | | | | | | Gender | | Age of Respondent* | | | | Size of Household* | | | | Annual Household Income* | | | |
|-------------------|-------------------|-------------------------|----------------------|-------------------------|---------------------------|-------------------|------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|-----------------------|-----------------------|----------------------------|-------------------------------|------------------------------|----------------------------|
| | Total (N=7471) | Money Smart (N=1285) | Money Mgt (N=254) | Fresh Start (N=1608) | Money Matters (N=1878) | Other (N=2446) | Male (N=2772) | Female (N=4128) | Under 25 (N=1058) | 25 to 44 (N=3504) | 45 to 64 (N=2083) | 65 & Over (N=154) | 1 Person (N=2043) | 2 Persons (N=1373) | 3 Persons (N=1190) | 4 or More (N=1793) | Under \$16,000 (N=2851) | \$16,000-\$41,999 (N=1522) | \$42,000-\$61,499 (N=921) | \$62,500 & Over (N=523) |
| 1 | 32 | 36 | 44 | 28 | 35 | 29 | 33 | 32 | 24 | 35 | 33 | 24 | 41 | 28 | 28 | 29 | 43 | 28 | 21 | 15 |
| 2 | 8 | 7 | 8 | 9 | 8 | 7 | 8 | 8 | 6 | 9 | 7 | 5 | 8 | 8 | 9 | 8 | 8 | 9 | 6 | 6 |
| 3 | 11 | 12 | 10 | 13 | 10 | 10 | 11 | 12 | 10 | 12 | 12 | 8 | 11 | 11 | 13 | 11 | 11 | 12 | 14 | 9 |
| 4 | 9 | 10 | 9 | 12 | 10 | 7 | 9 | 10 | 9 | 9 | 9 | 12 | 7 | 11 | 11 | 10 | 8 | 11 | 13 | 9 |
| 5 | 15 | 14 | 12 | 18 | 12 | 15 | 15 | 14 | 16 | 15 | 14 | 18 | 13 | 17 | 13 | 16 | 12 | 18 | 18 | 18 |
| 6 | 8 | 6 | 5 | 8 | 7 | 9 | 7 | 8 | 10 | 7 | 7 | 7 | 6 | 8 | 8 | 8 | 6 | 7 | 11 | 12 |
| 7 | 7 | 5 | 5 | 6 | 6 | 9 | 6 | 6 | 7 | 6 | 7 | 8 | 5 | 7 | 7 | 6 | 5 | 6 | 8 | 11 |
| 8 | 5 | 4 | 2 | 4 | 4 | 6 | 5 | 4 | 7 | 4 | 4 | 8 | 4 | 5 | 5 | 5 | 3 | 4 | 4 | 11 |
| 9 | 2 | 2 | 2 | 1 | 2 | 2 | 2 | 2 | 3 | 1 | 2 | 5 | 1 | 2 | 2 | 2 | 1 | 2 | 2 | 4 |
| 10 | 5 | 5 | 4 | 2 | 5 | 6 | 4 | 4 | 8 | 3 | 4 | 6 | 4 | 3 | 4 | 5 | 4 | 3 | 3 | 7 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Average | 3.8 | 3.6 | 3.2 | 3.7 | 3.7 | 4.2 | 3.8 | 3.8 | 4.5 | 3.5 | 3.7 | 4.6 | 3.4 | 3.9 | 3.9 | 4.0 | 3.2 | 3.8 | 4.2 | 5.1 |
| Not satisfied 1-3 | 51% | 54% | 62% | 50% | 54% | 46% | 52% | 51% | 40% | 55% | 52% | 37% | 60% | 46% | 50% | 48% | 62% | 49% | 41% | 29% |
| Neutral 4-7 | 38% | 35% | 31% | 43% | 35% | 40% | 38% | 38% | 43% | 37% | 38% | 45% | 31% | 43% | 39% | 41% | 29% | 43% | 50% | 50% |
| Satisfied 8-10 | 11% | 10% | 7% | 7% | 12% | 14% | 11% | 10% | 17% | 8% | 10% | 18% | 9% | 10% | 11% | 12% | 8% | 8% | 9% | 21% |

All numbers in the tables are percentages. *Statistically significant differences (p<.05).

Table 11
How Confident Are You in Your Ability to Manage Your Finances?

"Overall, how confident are you in your ability to manage your personal finances?"

1 = Not at all confident, 10 = Extremely confident

| | Class* | | | | | | Gender* | | Age of Respondent | | | | Size of Household* | | | | Annual Household Income* | | | |
|----------------------|-------------------|----------------------------|-------------------------|----------------------------|------------------------------|-------------------|------------------|--------------------|-------------------------|----------------------|----------------------|-------------------------|-------------------------|--------------------------|--------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|-------------------------------|
| | Total (N=7480) | Money Smart (N=1288) | Money Mgt (N=255) | Fresh Start (N=1604) | Money Matters (N=1880) | Other (N=2453) | Male (N=2772) | Female (N=4135) | Under 25 (N=1064) | 25 to 44 (N=3501) | 45 to 64 (N=2087) | 65 & Over (N=153) | 1 Person (N=2046) | 2 Persons (N=1375) | 3 Persons (N=1191) | 4 or More Persons (N=1798) | Under \$16,000 (N=2859) | \$16,000- \$41,999 (N=1521) | \$42,000- \$61,499 (N=921) | \$62,500 & Over (N=525) |
| 1 | 6 | 7 | 10 | 3 | 6 | 6 | 6 | 6 | 5 | 6 | 6 | 1 | 8 | 4 | 6 | 5 | 8 | 4 | 2 | 2 |
| 2 | 2 | 3 | 4 | 2 | 3 | 3 | 2 | 3 | 3 | 2 | 2 | 5 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 2 |
| 3 | 5 | 6 | 9 | 5 | 5 | 5 | 5 | 6 | 6 | 6 | 5 | 3 | 5 | 6 | 7 | 5 | 5 | 7 | 5 | 3 |
| 4 | 7 | 8 | 9 | 7 | 7 | 8 | 7 | 8 | 6 | 8 | 8 | 7 | 8 | 7 | 7 | 7 | 8 | 7 | 6 | 5 |
| 5 | 16 | 16 | 19 | 14 | 18 | 16 | 15 | 17 | 16 | 17 | 15 | 17 | 16 | 15 | 17 | 17 | 17 | 16 | 16 | 11 |
| 6 | 11 | 9 | 9 | 12 | 11 | 11 | 11 | 11 | 10 | 11 | 10 | 13 | 10 | 12 | 11 | 11 | 11 | 11 | 12 | 12 |
| 7 | 15 | 13 | 14 | 16 | 14 | 16 | 14 | 15 | 13 | 15 | 16 | 11 | 14 | 15 | 14 | 16 | 13 | 15 | 17 | 19 |
| 8 | 14 | 15 | 8 | 15 | 14 | 14 | 16 | 13 | 15 | 14 | 15 | 15 | 13 | 17 | 15 | 14 | 13 | 15 | 16 | 21 |
| 9 | 7 | 8 | 8 | 9 | 6 | 7 | 8 | 7 | 8 | 7 | 8 | 9 | 8 | 9 | 7 | 7 | 6 | 8 | 9 | 10 |
| 10 | 16 | 16 | 11 | 18 | 16 | 16 | 17 | 15 | 18 | 15 | 15 | 19 | 16 | 14 | 15 | 16 | 15 | 15 | 13 | 15 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Average | 6.4 | 6.4 | 5.7 | 6.8 | 6.3 | 6.4 | 6.6 | 6.3 | 6.5 | 6.3 | 6.5 | 6.8 | 6.3 | 6.6 | 6.3 | 6.5 | 6.2 | 6.5 | 6.6 | 7.0 |
| Not confident 1-3 | 13% | 15% | 22% | 10% | 14% | 13% | 12% | 14% | 14% | 14% | 13% | 8% | 16% | 12% | 15% | 12% | 16% | 13% | 9% | 7% |
| Neutral 4-7 | 49% | 46% | 51% | 48% | 50% | 51% | 47% | 51% | 45% | 51% | 49% | 48% | 48% | 48% | 49% | 51% | 49% | 49% | 52% | 47% |
| Confident 8- 10 | 37% | 38% | 27% | 42% | 36% | 36% | 40% | 35% | 40% | 35% | 38% | 43% | 36% | 40% | 36% | 37% | 35% | 38% | 38% | 46% |

*Statistically significant differences (p<.05).

All numbers in the tables are percentages.

Table 12
Usage of Check Cashing Services to Cash a Check Received from Someone Else

"The next few questions are about services provided by places other than banks, like stores, check cashing centers, and pawn shops. By "bank," we mean banks, savings and loans, or credit unions. During the past 30 days, have you gone to a place other than a bank to obtain any of the following services?"

| | Class* | | | | | | Gender | | Age of Respondent* | | | | Size of Household | | | | Annual Household Income* | | | |
|-------------|-------------------|---------------------------|-------------------------|---------------------------|------------------------------|-------------------|------------------|--------------------|------------------------|----------------------|----------------------|-------------------------|-------------------------|-------------------------|-------------------------|---------------------------------|-------------------------------|----------------------------------|----------------------------------|-------------------------------|
| | Total (N=4262) | Money Smart (N=237) | Money Mgt (N=126) | Fresh Start (N=592) | Money Matters (N=1491) | Other (N=1816) | Male (N=1529) | Female (N=2258) | Under 25 (N=649) | 25 to 44 (N=1812) | 45 to 64 (N=1189) | 65 & Over (N=116) | 1 Person (N=1152) | 2 Persons (N=759) | 3 Persons (N=648) | 4 or More Persons (N=994) | Under \$16,000 (N=1509) | \$16,000- \$41,999 (N=585) | \$42,000- \$61,499 (N=697) | \$62,500 & Over (N=380) |
| Yes | 21 | 16 | 26 | 29 | 18 | 20 | 24 | 22 | 27 | 24 | 19 | 12 | 20 | 23 | 24 | 24 | 21 | 26 | 27 | 22 |
| No | 69 | 71 | 60 | 60 | 73 | 69 | 72 | 75 | 69 | 74 | 77 | 82 | 77 | 74 | 73 | 72 | 76 | 71 | 71 | 77 |
| Not sure | 2 | 3 | 2 | 1 | 2 | 2 | 2 | 2 | 2 | 1 | 2 | 2 | 1 | 1 | 2 | 2 | 2 | 1 | 1 | 1 |
| No response | 9 | 10 | 13 | 9 | 7 | 9 | 2 | 1 | 1 | 1 | 2 | 4 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | |

*Statistically significant differences (p<.05).

Table 13
Purchased a Money Order

"During the past 30 days, have you gone to a place other than a bank to obtain any of the following services?"

| | Class* | | | | | | Gender* | | Age of Respondent* | | | | Size of Household* | | | | Annual Household Income* | | | |
|-------------|-------------------|---------------------------|-------------------------|---------------------------|------------------------------|-------------------|------------------|--------------------|------------------------|----------------------|----------------------|-------------------------|-------------------------|-------------------------|-------------------------|---------------------------------|-------------------------------|----------------------------------|----------------------------------|-------------------------------|
| | Total (N=4262) | Money Smart (N=237) | Money Mgt (N=126) | Fresh Start (N=592) | Money Matters (N=1491) | Other (N=1816) | Male (N=1529) | Female (N=2258) | Under 25 (N=649) | 25 to 44 (N=1812) | 45 to 64 (N=1189) | 65 & Over (N=116) | 1 Person (N=1152) | 2 Persons (N=759) | 3 Persons (N=648) | 4 or More Persons (N=994) | Under \$16,000 (N=1509) | \$16,000- \$41,999 (N=585) | \$42,000- \$61,499 (N=697) | \$62,500 & Over (N=380) |
| Yes | 33 | 29 | 29 | 62 | 30 | 26 | 31 | 39 | 25 | 41 | 34 | 29 | 29 | 42 | 39 | 36 | 33 | 43 | 45 | 30 |
| No | 57 | 56 | 58 | 29 | 60 | 63 | 65 | 58 | 71 | 56 | 62 | 58 | 68 | 56 | 56 | 60 | 64 | 54 | 53 | 68 |
| Not sure | 1 | 4 | 1 | 0 | 1 | 1 | 1 | 1 | 3 | 1 | 1 | 3 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 |
| No response | 9 | 11 | 13 | 9 | 9 | 10 | 3 | 2 | 2 | 2 | 3 | 10 | 2 | 2 | 3 | 2 | 2 | 3 | 2 | 1 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | |

*Statistically significant differences (p<.05).

All numbers in the tables are percentages.

Table 14
Sent Money to Relatives or Friends Outside of the U.S.

"The next few questions are about services provided by places other than banks, like stores, check cashing centers, and pawn shops. By "bank," we mean banks, savings and loans, or credit unions. During the past 30 days, have you gone to a place other than a bank to obtain any of the following services?"

| | Class* | | | | | | Gender* | | Age of Respondent* | | | | Size of Household* | | | | Annual Household Income | | | |
|-------------|-------------------|---------------------------|-------------------------|---------------------------|------------------------------|-------------------|------------------|--------------------|------------------------|----------------------|----------------------|-------------------------|-------------------------|-------------------------|-------------------------|---------------------------------|-------------------------------|----------------------------------|----------------------------------|-------------------------------|
| | Total (N=4262) | Money Smart (N=237) | Money Mgt (N=126) | Fresh Start (N=592) | Money Matters (N=1491) | Other (N=1816) | Male (N=1529) | Female (N=2258) | Under 25 (N=649) | 25 to 44 (N=1812) | 45 to 64 (N=1189) | 65 & Over (N=116) | 1 Person (N=1152) | 2 Persons (N=759) | 3 Persons (N=648) | 4 or More Persons (N=994) | Under \$16,000 (N=1509) | \$16,000- \$41,999 (N=585) | \$42,000- \$61,499 (N=697) | \$62,500 & Over (N=380) |
| Yes | 8 | 8 | 6 | 10 | 9 | 8 | 8 | 9 | 8 | 10 | 8 | 9 | 6 | 10 | 10 | 10 | 8 | 10 | 10 | 11 |
| No | 80 | 76 | 79 | 79 | 81 | 80 | 87 | 87 | 88 | 87 | 87 | 78 | 90 | 87 | 85 | 85 | 88 | 86 | 86 | 87 |
| Not sure | 1 | 3 | 1 | 0 | 1 | 1 | 2 | 1 | 2 | 1 | 1 | 3 | 1 | 1 | 1 | 1 | 0 | 1 | 2 | |
| No response | 10 | 12 | 13 | 10 | 9 | 11 | 3 | 3 | 2 | 2 | 4 | 10 | 3 | 3 | 4 | 3 | 3 | 3 | 1 | |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

Table 15
Taken Out a Payday Loan

"During the past 30 days, have you gone to a place other than a bank to obtain any of the following types of loan services?"

| | Class* | | | | | | Gender* | | Age of Respondent* | | | | Size of Household | | | | Annual Household Income | | | |
|-------------|-------------------|---------------------------|-------------------------|---------------------------|------------------------------|-------------------|------------------|--------------------|------------------------|----------------------|----------------------|-------------------------|-------------------------|-------------------------|-------------------------|---------------------------------|-------------------------------|----------------------------------|----------------------------------|-------------------------------|
| | Total (N=4262) | Money Smart (N=237) | Money Mgt (N=126) | Fresh Start (N=592) | Money Matters (N=1491) | Other (N=1816) | Male (N=1529) | Female (N=2258) | Under 25 (N=649) | 25 to 44 (N=1812) | 45 to 64 (N=1189) | 65 & Over (N=116) | 1 Person (N=1152) | 2 Persons (N=759) | 3 Persons (N=648) | 4 or More Persons (N=994) | Under \$16,000 (N=1509) | \$16,000- \$41,999 (N=585) | \$42,000- \$61,499 (N=697) | \$62,500 & Over (N=380) |
| Yes | 7 | 5 | 5 | 7 | 7 | 6 | 6 | 8 | 4 | 8 | 6 | 8 | 6 | 7 | 8 | 7 | 6 | 10 | 9 | 6 |
| No | 84 | 84 | 82 | 84 | 86 | 83 | 92 | 90 | 93 | 90 | 92 | 85 | 92 | 91 | 90 | 91 | 92 | 89 | 89 | 93 |
| Not sure | 1 | 2 | 0 | 0 | 1 | 1 | 1 | 1 | 2 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 | 1 | |
| No response | 8 | 9 | 13 | 8 | 7 | 9 | 2 | 1 | 1 | 1 | 1 | 6 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

All numbers in the tables are percentages.

Table 16
Pawned an Item at a Pawn Shop

"During the past 30 days, have you gone to a place other than a bank to obtain any of the following types of loan services?"

| | Total (N=4262) | Class | | | | | Gender* | | Age of Respondent* | | | | Size of Household | | | | Annual Household Income* | | | |
|-------------|-------------------|------------------------|----------------------|------------------------|---------------------------|-------------------|------------------|--------------------|---------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------------|------------------------------|------------------------------|----------------------------|
| | | Money Smart (N=237) | Money Mgt (N=126) | Fresh Start (N=592) | Money Matters (N=1491) | Other (N=1816) | Male (N=1529) | Female (N=2258) | Under 25 (N=649) | 25 to 44 (N=1812) | 45 to 64 (N=1189) | 65 & Over (N=116) | 1 Person (N=1152) | 2 Persons (N=759) | 3 Persons (N=648) | 4 or More (N=994) | Under \$16,000 (N=1509) | \$16,000-\$41,999 (N=585) | \$42,000-\$61,499 (N=697) | \$62,500 & Over (N=380) |
| Yes | 13 | 12 | 21 | 14 | 12 | 13 | 17 | 12 | 14 | 16 | 12 | 7 | 13 | 14 | 17 | 14 | 17 | 17 | 11 | 6 |
| No | 77 | 76 | 67 | 77 | 79 | 76 | 80 | 85 | 83 | 82 | 85 | 84 | 84 | 84 | 80 | 84 | 80 | 80 | 87 | 92 |
| Not sure | 1 | 2 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 | 1 | 0 | 1 | 1 | 0 | 0 | 1 | 1 |
| No response | 10 | 11 | 13 | 9 | 9 | 10 | 2 | 2 | 1 | 1 | 3 | 9 | 2 | 1 | 3 | 2 | 3 | 2 | 1 | 1 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

Table 17
Rented or Leased an Item from a Rent-to-Own Store

"During the past 30 days, have you gone to a place other than a bank to obtain any of the following types of loan services?"

| | Total (N=4262) | Class* | | | | | Gender | | Age of Respondent* | | | | Size of Household* | | | | Annual Household Income* | | | |
|-------------|-------------------|------------------------|----------------------|------------------------|---------------------------|-------------------|------------------|--------------------|---------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------------|------------------------------|------------------------------|----------------------------|
| | | Money Smart (N=237) | Money Mgt (N=126) | Fresh Start (N=592) | Money Matters (N=1491) | Other (N=1816) | Male (N=1529) | Female (N=2258) | Under 25 (N=649) | 25 to 44 (N=1812) | 45 to 64 (N=1189) | 65 & Over (N=116) | 1 Person (N=1152) | 2 Persons (N=759) | 3 Persons (N=648) | 4 or More (N=994) | Under \$16,000 (N=1509) | \$16,000-\$41,999 (N=585) | \$42,000-\$61,499 (N=697) | \$62,500 & Over (N=380) |
| Yes | 5 | 4 | 6 | 9 | 4 | 5 | 5 | 6 | 5 | 7 | 4 | 2 | 3 | 6 | 5 | 7 | 5 | 8 | 8 | 3 |
| No | 84 | 84 | 80 | 81 | 86 | 84 | 91 | 91 | 92 | 91 | 92 | 87 | 93 | 91 | 91 | 89 | 92 | 89 | 89 | 95 |
| Not sure | 1 | 2 | 0 | 0 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| No response | 10 | 11 | 14 | 9 | 9 | 10 | 3 | 2 | 1 | 2 | 3 | 9 | 3 | 2 | 3 | 2 | 3 | 3 | 2 | 2 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

All numbers in the tables are percentages.

Table 18
Gender of Respondent

| | Class* | | | | | | Gender | | Age of Respondent* | | | | Size of Household* | | | | Annual Household Income | | | |
|--------|-------------------|----------------------------|-------------------------|----------------------------|------------------------------|-------------------|------------------|--------------------|-------------------------|----------------------|----------------------|-------------------------|-------------------------|--------------------------|--------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|-------------------------------|
| | Total (N=7021) | Money Smart (N=1230) | Money Mgt (N=236) | Fresh Start (N=1532) | Money Matters (N=1792) | Other (N=2231) | Male (N=2825) | Female (N=4196) | Under 25 (N=1081) | 25 to 44 (N=3523) | 45 to 64 (N=2089) | 65 & Over (N=151) | 1 Person (N=2052) | 2 Persons (N=1381) | 3 Persons (N=1195) | 4 or More Persons (N=1812) | Under \$16,000 (N=2880) | \$16,000- \$41,999 (N=1532) | \$42,000- \$61,499 (N=917) | \$62,500 & Over (N=509) |
| Male | 40 | 48 | 37 | 40 | 35 | 41 | 100 | 0 | 44 | 36 | 44 | 38 | 53 | 35 | 34 | 34 | 40 | 39 | 41 | 42 |
| Female | 60 | 52 | 63 | 60 | 65 | 59 | 0 | 100 | 56 | 64 | 56 | 62 | 47 | 65 | 66 | 66 | 60 | 61 | 59 | 58 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

Table 19
Age of Respondent

| | Class* | | | | | | Gender* | | Age of Respondent | | | | Size of Household* | | | | Annual Household Income* | | | |
|-----------|-------------------|----------------------------|-------------------------|----------------------------|------------------------------|-------------------|------------------|--------------------|-------------------------|----------------------|----------------------|-------------------------|-------------------------|--------------------------|--------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|-------------------------------|
| | Total (N=6905) | Money Smart (N=1189) | Money Mgt (N=231) | Fresh Start (N=1505) | Money Matters (N=1768) | Other (N=2212) | Male (N=2740) | Female (N=4104) | Under 25 (N=1087) | 25 to 44 (N=3540) | 45 to 64 (N=2121) | 65 & Over (N=157) | 1 Person (N=2056) | 2 Persons (N=1381) | 3 Persons (N=1192) | 4 or More Persons (N=1797) | Under \$16,000 (N=2867) | \$16,000- \$41,999 (N=1527) | \$42,000- \$61,499 (N=917) | \$62,500 & Over (N=507) |
| Under 25 | 16 | 16 | 20 | 15 | 12 | 19 | 18 | 15 | 100 | 0 | 0 | 0 | 10 | 15 | 20 | 21 | 15 | 14 | 15 | 12 |
| 25 to 44 | 51 | 54 | 55 | 55 | 50 | 47 | 47 | 55 | 0 | 100 | 0 | 0 | 36 | 49 | 59 | 64 | 49 | 56 | 57 | 47 |
| 45 to 64 | 31 | 29 | 24 | 28 | 34 | 31 | 34 | 28 | 0 | 0 | 100 | 0 | 49 | 34 | 20 | 14 | 34 | 27 | 27 | 39 |
| 65 & Over | 2 | 1 | 1 | 1 | 3 | 3 | 2 | 2 | 0 | 0 | 0 | 100 | 4 | 2 | 2 | 1 | 2 | 2 | 2 | 1 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

All numbers in the tables are percentages.

Table 20
Size of Household

| | Class* | | | | | | Gender* | | Age of Respondent* | | | | Size of Household | | | | Annual Household Income* | | | |
|-----------|-------------------|----------------------------|-------------------------|----------------------------|------------------------------|-------------------|------------------|--------------------|-------------------------|----------------------|----------------------|-------------------------|-------------------------|--------------------------|--------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|-------------------------------|
| | Total (N=6495) | Money Smart (N=1100) | Money Mgt (N=211) | Fresh Start (N=1423) | Money Matters (N=1669) | Other (N=2092) | Male (N=2589) | Female (N=3851) | Under 25 (N=1020) | 25 to 44 (N=3277) | 45 to 64 (N=1980) | 65 & Over (N=149) | 1 Person (N=2074) | 2 Persons (N=1395) | 3 Persons (N=1204) | 4 or More Persons (N=1822) | Under \$16,000 (N=2862) | \$16,000- \$41,999 (N=1525) | \$42,000- \$61,499 (N=915) | \$62,500 & Over (N=512) |
| 1 Person | 32 | 38 | 34 | 24 | 35 | 31 | 42 | 25 | 19 | 23 | 51 | 62 | 100 | 0 | 0 | 0 | 47 | 22 | 15 | 14 |
| 2 Persons | 21 | 20 | 25 | 26 | 21 | 20 | 19 | 23 | 20 | 21 | 24 | 19 | 0 | 100 | 0 | 0 | 19 | 26 | 25 | 24 |
| 3 Persons | 19 | 16 | 20 | 20 | 18 | 19 | 16 | 21 | 23 | 21 | 12 | 12 | 0 | 0 | 100 | 0 | 15 | 21 | 24 | 21 |
| 4 Persons | 28 | 26 | 21 | 30 | 26 | 31 | 24 | 31 | 37 | 35 | 13 | 7 | 0 | 0 | 0 | 100 | 20 | 30 | 35 | 40 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

Table 21
Annual Household Income

| | Class* | | | | | | Gender | | Age of Respondent* | | | | Size of Household* | | | | Annual Household Income | | | |
|-------------------------|-------------------|---------------------------|-------------------------|----------------------------|------------------------------|-------------------|------------------|--------------------|------------------------|----------------------|----------------------|-------------------------|-------------------------|--------------------------|--------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|-------------------------------|
| | Total (N=5887) | Money Smart (N=986) | Money Mgt (N=195) | Fresh Start (N=1356) | Money Matters (N=1507) | Other (N=1843) | Male (N=2344) | Female (N=3494) | Under 25 (N=852) | 25 to 44 (N=3012) | 45 to 64 (N=1829) | 65 & Over (N=125) | 1 Person (N=1881) | 2 Persons (N=1291) | 3 Persons (N=1074) | 4 or More Persons (N=1568) | Under \$16,000 (N=2894) | \$16,000- \$41,999 (N=1541) | \$42,000- \$61,499 (N=925) | \$62,500 & Over (N=527) |
| Under \$16,000 | 49 | 61 | 56 | 27 | 61 | 48 | 49 | 49 | 52 | 46 | 53 | 55 | 71 | 41 | 39 | 37 | 100 | 0 | 0 | 0 |
| \$16,000 to \$41,999 | 26 | 27 | 26 | 41 | 19 | 21 | 26 | 27 | 25 | 29 | 23 | 26 | 18 | 31 | 30 | 29 | 0 | 100 | 0 | 0 |
| \$42,000 to \$61,499 | 16 | 7 | 13 | 21 | 14 | 18 | 16 | 16 | 16 | 17 | 14 | 14 | 7 | 18 | 21 | 21 | 0 | 0 | 100 | 0 |
| \$62,500 & Over | 9 | 4 | 6 | 11 | 6 | 12 | 9 | 8 | 7 | 8 | 11 | 6 | 4 | 10 | 10 | 13 | 0 | 0 | 0 | 100 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

All numbers in the tables are percentages.

Table 22
May We Contact You for a Follow-Up Survey in 6 Months?

"May we contact you for a follow-up survey in 6 months?"

| | Class* | | | | | | Gender* | | Age of Respondent* | | | | Size of Household | | | | Annual Household Income | | | |
|----------------|-------------------|----------------------------|-------------------------|----------------------------|------------------------------|-------------------|------------------|--------------------|-------------------------|----------------------|----------------------|-------------------------|-------------------------|--------------------------|--------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|-------------------------------|
| | Total (N=7657) | Money Smart (N=1342) | Money Mgt (N=257) | Fresh Start (N=1632) | Money Matters (N=1933) | Other (N=2493) | Male (N=2825) | Female (N=4196) | Under 25 (N=1087) | 25 to 44 (N=3540) | 45 to 64 (N=2121) | 65 & Over (N=157) | 1 Person (N=2074) | 2 Persons (N=1395) | 3 Persons (N=1204) | 4 or More Persons (N=1822) | Under \$16,000 (N=2894) | \$16,000- \$41,999 (N=1541) | \$42,000- \$61,499 (N=925) | \$62,500 & Over (N=527) |
| Said yes | 69 | 68 | 79 | 81 | 69 | 62 | 74 | 74 | 66 | 77 | 73 | 74 | 74 | 76 | 75 | 75 | 75 | 82 | 74 | 66 |
| Said no | 17 | 14 | 9 | 10 | 21 | 22 | 19 | 17 | 26 | 17 | 17 | 17 | 18 | 18 | 19 | 18 | 17 | 13 | 21 | 28 |
| No response | 13 | 18 | 13 | 9 | 10 | 16 | 7 | 8 | 8 | 6 | 9 | 9 | 8 | 7 | 6 | 7 | 8 | 5 | 6 | 6 |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Statistically significant differences (p<.05).

All numbers in the tables are percentages.

Comments from 2018 Workshop Participants

A lot of the class was tied to the job market. They were very beneficial helping me.

A wonderful educational experience.

Great education program. It made me more aware of things I hadn't thought about.

I enjoyed the class.

I highly appreciate the class and the follow-up.

I'm very thankful for the help.

It really was a good class.

It was a very helpful course.

It's an awesome educational course.

Thanks for the course. It was very helpful!

They were helpful with my taxes. RealSense does a lot working through banks to help others.

Very educational program.

Very informative class.