



## Lending Survey 2021

This is a confidential survey. Please answer honestly. Your answers will in no way affect the services you receive from us.

**\* 1. Address**

**City/Town**

**County**

**\* 2. Have you or any member of your household ever gotten a payday or auto title loan at places like Ace Cash Express, Cash America, Lone Star Title, pawn shops or others? (select all that apply)**

- Payday
- Auto Title
- None



3. How often have you used payday or auto title loans in the last two years?

- Once per year or less
- 2 or 3 times a year
- Every few months
- Once or more a month
- If you got the loan more than two years ago, how many years ago?

4. Why did you use a payday or auto title loan? (please select all that apply)

- My income was reduced or lost because of COVID-19
- Utility or phone bill
- Rent payment
- Mortgage payment
- Groceries or gas
- Car payment
- Back to school expenses for kids
- Education expenses for me or my spouse
- Pay fines or fees related to traffic tickets or to reinstate driver's license
- Holiday or special occasion
- Medical need
- Other (please specify)

5. Do you have trouble paying back the full payday or auto title loan amount when it comes due?

- Yes, often
- Yes, sometimes
- No

6. How long does it usually take you to pay off a payday or auto title loan?

- Less than a month
- 1 to 2 months
- 3 to 6 months
- More than 6 months

7. How much total have you borrowed from payday or auto title lenders in the past two years? How much have you paid on the loans? (estimate is fine if you don't know the exact number)

Total dollars borrowed:

Total dollars paid:

8. How much money do you currently owe payday or auto title lenders?

- None
- \$300 or less
- \$300 - \$500
- \$500 - \$1000
- \$1000 - \$2000
- Over \$2000

9. Does having payday or auto title loans make it hard for you to cover your other bills?

- Yes
- No

10. Did you receive an information sheet that was separate from the loan contract, about the total cost and interest rate of the loan, how it compares to other kinds of loans, and the office to contact for complaints?

- Yes, and it was helpful to me
- Yes, but it was not helpful to me
- No
- I don't remember

11. Related to the loan, have any of the following happened to you? (please check all that apply)

- Threatened with criminal charges
- Threatened with car repossession
- Car repossessed
- Harassing phone calls for debt collection

12. Please check all types of public assistance or compensation your household currently receive:

- Medicare
- Medicaid
- CHIP
- TANF
- SSDI - social security DISABILITY
- Unemployment Compensation
- Social Security
- VA Benefits
- Food Stamps (SNAP)
- Child Support
- Paycheck from a job
- Food assistance from a nonprofit or church
- Rent, mortgage, or housing assistance from a nonprofit or church
- Utility assistance from a nonprofit or church
- Medical, dental, or medication assistance from a nonprofit or church

13. What is the size of your family?

- 1 person
- 2 people
- 3 people
- 4 people
- 5 people
- 6 people or more

14. What was your income last year (2020)?

- Under \$15,000
- Between \$15,000 and \$29,999
- Between \$30,000 and \$49,999
- Between \$50,000 and \$74,999
- Between \$75,000 and \$99,999
- Between \$100,000 and \$150,000
- Over \$150,000

15. What was your income in 2019, the year before COVID-19?

- Under \$15,000
- Between \$15,000 and \$29,999
- Between \$30,000 and \$49,999
- Between \$50,000 and \$74,999
- Between \$75,000 and \$99,999
- Between \$100,000 and \$150,000
- Over \$150,000

16. Are you interested in building up emergency savings?

- Yes
- No

17. Please share your payday or auto title loan experience with us.



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This survey is anonymous. If you would like to share your story to help us improve fair lending, please give us your contact information.

18. Your personal contact information

**Name**

**Email Address**

**Phone Number**

Thank you. Christina from East Texas Human Needs Network will call you.

Thank you for participating!