



*Information and Technology for Better Decision Making*

# **2013 QuickCompass of Financial Issues**

## **Tabulations of Responses**



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# **2013 QUICKCOMPASS OF FINANCIAL ISSUES: TABULATIONS OF RESPONSES**

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Policy officials contributing to the development of this survey included Marcus Beauregard and Cathy Flynn (Military Community & Family Policy).

DMDC's Survey Design, Analysis, & Operations Branch, under the guidance of Paul Rosenfeld, Branch Chief, is responsible for the development of questionnaires used in the *QuickCompass* program. The lead survey design analyst on this survey was Shoshana Magazine, SRA International, Inc. Carol Newell, Team Lead of Survey Operations, is responsible for the survey database construction and archiving, and was also the lead operations analyst on this survey.

DMDC's Statistical Methods Branch, under the guidance of David McGrath, Branch Chief, is responsible for sampling and weighting methods used in the *QuickCompass* program. Phil Masui developed the weights for this survey under the leadership of Eric Falk. Sue Reinhold provided programming support for the sampling and weighting tasks. Data Recognition Corporation (DRC) performed data collection and editing.

Mary Padilla, SRA International, Inc., formatted and assembled this tabulation volume using DMDC's Survey Reporting Tool. A team consisting of Shoshana Magazine, Margaret Coffey, Kimberly Williams, Ada Harris, and Carol Newell completed quality control for this tabulation volume.

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# 2013 QUICKCOMPASS OF FINANCIAL ISSUES: TABULATIONS OF RESPONSES

## *Introduction to the Survey*

The *Human Resources Strategic Assessment Program* (HRSAP), Defense Manpower Data Center (DMDC), conducts surveys to support the personnel information needs of the Under Secretary of Defense for Personnel and Readiness (USD[P&R]). These surveys assess the attitudes and opinions of the entire Department of Defense (DoD) community on a wide range of personnel issues. While the primary source of information for HRSAP are *Status of Forces Surveys* (SOFS), DMDC also conducts *QuickCompass* surveys that are fast-turnaround studies targeting special topics that cannot be included on a SOFS due to timing, target population, and/or content.

This report contains tabulations of responses from the *2013 QuickCompass of Financial Issues (2013 QCFIA)* conducted September 5 to October 22, 2013. The purpose of this survey is to collect information to assist in the DoD analysis of whether changes to the DoD rules implementing the Military Lending Act (MLA) are necessary to protect MLA covered borrowers from continuing and evolving lending practices. Specifically, active duty members were surveyed to assess 1) attitudes towards the use of credit and broader limitations on high-cost credit; 2) frequency and purpose of the use of high-cost credit products; 3) extent of the use of certain high-cost credit products not currently covered by the MLA rules; and 4) the potential impact of broadening limitations for credit on members' ability to manage their finances.

This introduction (1) summarizes the survey content, (2) defines the total population surveyed and the subgroups used in tabulations of responses, (3) summarizes the survey methodology,<sup>1</sup> and (4) provides details on how to use the tabulations. The tabulations and a copy of the survey items follow this introduction.<sup>2</sup>

## **Survey Content**

The survey was subdivided into the following 15 topic areas:

1. *Background Information*—Active duty status; paygrade; financial partner status; marital status; living arrangements; dependents; education; race/ethnicity; geographic location; and deployments in past 24 months (Q1-Q11).
2. *General Opinions on Credit*—Agreement or disagreement with statements on benefits, misuse, and responsibility for misuse of credit (Q12).

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<sup>1</sup> Refer to DMDC (2013b) to obtain details on survey methodology.

<sup>2</sup> Refer to DMDC (2013a) to view a screen-shot version of the survey as it appeared on the Web.

3. *Financial Health*—Overall current and comparative (to 12 months ago) financial condition; saving habits; perceptions of military aid society loans; difficulty with credit requests; credit score/history; and financial shortfalls in the past 12 months (Q13-Q29).
4. *Credit Products*—Use of overdraft loans, overdraft lines of credit, overdraft protection, bank direct deposit advance loans, payday loans, vehicle title loans, cash advances on credit card, pawn shops, military aid society loans, loan from friends/family; and use of these credit products for regular monthly, unexpected essential, and unexpected unessential purchases in the past 12 months (Q30-Q31).
5. *Bank Direct Deposit Advance Loans*—Purpose, frequency, and amount of loans taken; reasons for choosing this type of loan; and bank remediation attempts (Q32-Q36).
6. *Payday Loans*—Purpose and sources of loan(s); reasons for choosing this type of loan; amount and repayment terms of most recent loan; and vendor query about active duty status (Q37-43).
7. *Vehicle Title Loans*—Purpose and sources of loan(s); amount, interest rate, and repayment terms of most recent loan; and vendor query about active duty status (Q44-49).
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10. *Credit Cards and Loans*—Number of credit cards; credit card payment history in past 12 months; highest credit card interest rate; fees and services required for credit card with highest interest rate; possession of and balance on charge or revolving charge accounts; and possession of unsecured personal loans and closed-end retail store loans (Q55-Q61).
11. *Unsecured Personal Loans From a Bank or Credit Union*—Amount of most recent loan; highest interest rate; fees and services required; and refinancing (Q62-Q65).
12. *Unsecured Personal Loans From a Finance Company*—Highest interest rate; fees and services required; and refinancing (Q66-Q68).
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### **Population and Reporting Categories**

The population of interest for the 2013 QCFIA consisted of active duty members in the Army, Navy, Marine Corps, and Air Force, who were below flag rank, excluding Coast Guard and National Guard and Reserve members. The population frame was developed using DMDC's *February 2013 Active Duty Master File (February 2013 ADMF)*<sup>3</sup> and updates were made to the sample using the *May 2013 Defense Enrollment Eligibility Reporting System Medical Point-in-Time Extract (May 2013 DEERS PITE)* to exclude members who were no longer in the database.

Survey results are presented for the total population and by a variety of reporting categories. To form the reporting categories for the tabulations, respondents are classified by survey self-report where possible. If the self-reported data are missing, then *February 2013 ADMF* data, at the time of sampling, are used to impute the subgroup classification. For the reporting categories in *Service* and *Gender*, record data from the *February 2013 ADMF* are used to classify respondents. Survey results are tabulated by overall and Service, paygrade, location, education, family status, race/ethnicity, and gender. Definitions for reporting categories follow:

- *Overall and Service*—The categories include *Total, Army, Navy, Marine Corps, and Air Force*.
- *Paygrade*—The *Enlisted* subgroup includes all enlisted paygrades (E1-E9). The *Enlisted* subgroup is broken into the following groups: *E1 – E4* and *E5 – E9*. The *Officers* subgroup includes warrant officers (*W1 – W5*) and commissioned officers (*O1 – O3* and *O4 – O6*).
- *Location*—Geographic location is based on self-reports of permanent duty stations (homeports) in the *US (Incl. Territories)* (within the 50 states, the District of Columbia, Puerto Rico, and U.S. territory or possession) or *Overseas*.

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<sup>3</sup> Members who enter active duty the month the DMDC *ADMF* was created are included if they have been entered into their Service's personnel system. For example, a member would be in the *February 2013 ADMF* if they entered active duty during that month. However, due to varying times of data entry into the Service's personnel system and when the *ADMF* is created, a small number of members who enter active duty the same month may not be included in the *ADMF*.

- *Education*—Respondents are classified based on self-reported educational attainment. *No College* includes anyone without college credit. *Some College or More* includes those with some college credit and those with 2-year, 4-year, and graduate/doctoral/professional school degrees (e.g., MA, MS, MEd, MEng, MBA, MSW, PhD, MD, JD, DVM, EdD).
- *Family Status*—Respondents are classified based on self-reported marital status and legally dependent children (ages 22 and under). *Single* includes those who have never been married or are divorced/widowed and have not remarried. *Married* includes those who are married or legally separated. *With Child(ren)* includes those with dependent child(ren) aged 22 and under, regardless of where the child(ren) live(s).
- *Race/Ethnicity*—Respondents are classified based on self-reported categories consistent with requirements of the *Standards for Maintaining, Collecting, and Presenting Federal Data on Race and Ethnicity* (1997). *Total Minority* includes all persons marking one or more of the races other than White and/or marking that they are Spanish/Hispanic/Latino. *Non-Hispanic Black* includes persons marking only<sup>4</sup> Black or African American and not reporting being Spanish/ Hispanic/Latino. *Hispanic* includes anyone marking that they are Spanish/ Hispanic/Latino, regardless of how they answered the question on race.
- *Gender*—This category is self-explanatory.

### ***Survey Methodology***

The survey administration process began on August 30, 2013, with the mailing of notification letters to the sample members. This notification letter explained why the survey was being conducted, how the survey information would be used, and why participation was important. Throughout the administration period, eight e-mails were also sent to encourage survey participation. Data were collected on the Web between September 5, 2013, and October 22, 2013.

Single-stage, nonproportional stratified random sampling<sup>5</sup> procedures were used. The sample consisted of 32,746 individuals drawn from the sample frame constructed from DMDC's *ADMF*. Members of the sample became ineligible if 1) based on updated administrative data they had left active duty (462 members) or 2) they indicated in the survey or by other contact (e.g., telephone calls to the data collection contractor) that they were not on active duty as of the first day of the Web

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<sup>4</sup> Persons marking they are Black or African American and another race are not in this category.

<sup>5</sup> In stratified random sampling, all members of a population are categorized into homogeneous groups. For example, members might be grouped by gender and Service (e.g., all male Army personnel in one group, all female Navy personnel in another). Members are chosen at random within each group. Small groups are oversampled in comparison to their proportion of the population so there will be enough responses from small groups to analyze. Weights are used so that groups are correctly represented in the analyses.

survey, September 5, 2013 (33 members). A total of 495 members (1.5% of the sample) were determined to be ineligible.

Completed surveys (defined as 50% or more of the questions asked of all participants answered) were received from 4,839 eligible respondents. The overall weighted response rate for eligibles was 19%.

Data were weighted using an industry standard process. This form of weighting produces survey estimates of population totals, proportions, and means (as well as other statistics) that are representative of their respective populations. Unweighted survey data, in contrast, are likely to produce biased estimates of population statistics. The process of weighting consists of the following steps:

- *Adjustment for selection probability*—Probability samples such as the sample for this survey are selected from lists, and each member of the list has a known nonzero probability of selection. For example, if a list contained 10,000 members in a demographic subgroup and the desired sample size for the subgroup was 1,000, one in every tenth member of the list would be selected. During weighting, this selection probability (1/10) is taken into account. The base, or first weight, used to adjust the sample is the reciprocal of the selection probability. In this example, the adjustment for selection probability (base weight) is 10 for members of this subgroup.
- *Adjustments for nonresponse*—Some sampled members do not respond to the survey. Continuing the previous example, suppose only half of sample members, 500, completed and returned a survey. Because the unweighted sample size would only be 500, weights are needed to project the sample up to the subgroup population total (10,000). In this case, the base-weighted respondents would sum to only 5,000 weighted respondents. To adjust for nonresponse, the base weights are multiplied by the reciprocal of the nonresponse rate. In this example, the base weight (10) is multiplied by the reciprocal of the nonresponse rate (2) to create a new weight of 20. The weighted sample sums to the subgroup population total of 10,000.
- *Adjustment to known population values*—The first of the two previous weighting adjustments are applied according to the demographic groupings used in designing the subgroups for the sample. The second is based on population characteristics that are known to be related to whether a sample person responds to the survey. Because the sample design and adjustments for nonresponse cannot take into account all demographic differences related to who responds to a survey and how they respond, auxiliary information is used to reduce bias and increase the precision of survey estimates. For this reason, a final weighting adjustment is computed that reproduces population totals for important demographic groupings related to who responds to a survey and how they might answer the survey. Suppose in our example the population for the subgroup was 8,500 men and 1,500 women but the nonresponse-adjusted weighted estimates from

the respondents was 7,000 men and 3,000 women. To reduce this possible bias and reproduce known population totals, the weights would be adjusted by 1.21 for men and 0.5 for women, which would give unbiased estimates of the total and of men and women in the subgroup.

Table 1 (page 7) shows the number of respondents and the portion of total respondents in each reporting group. Also shown are the estimated number of eligible members and the portion of total members in each reporting group. Differences in the percentages of respondents and population for the reporting categories reflect differences in the number sampled, as well as differences in response rates.

### ***Tabulation Procedures***

Tabulations<sup>6</sup> for each question from the survey are shown on a single page. The text of the questions and response options are shown at the top of the page. To compress the width of columns in the tables, the response options are shown with a number or letter. The number or letter is then used as the column heading for those responses. The central feature of the tabulations is the percentage of members choosing the response option indicated by the column heading. Within a set of response options, percentages may not add to 100% due to rounding.

Where an item lends itself to presentation as an average, that average is also shown as both a number estimate and in a bar chart. The averages lend themselves to a quick scan for reporting groups differing from other similarly defined groups. Where a true response continuum is available (e.g., monthly gross income), the mean of that continuum is presented; in other cases, the responses are averages of the numeric scales presented with the response options. Where there is a simple binomial response (e.g., yes/no), only one percentage is presented. In this case, the bar chart represents that percentage.

On each page of tabulations, the first column lists the reporting group shown in that row. The second column, *Percent Responding*, lists the portion of the reporting group represented in the estimates in that row. In most cases, if this percentage is not 100, it reflects item nonresponse, and the table includes a note that “Percent responding are active duty members who answered the question.”

Not all questions apply to every respondent. Where possible, the Web survey is programmed to skip questions that do not apply to respondents. For example, Q32 (For what purpose[s] have you taken a bank direct deposit advance loan?) only applies to those who indicated in Q30d that they had taken a bank direct deposit advance loan to cover expenses in the past 12 months. The table note for this question indicates, “Percent responding are active duty members who answered the question and who indicated they took a bank direct deposit advance loan to cover expenses in the past 12 months (Q30d).”

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<sup>6</sup> Details on data editing and preparation are provided by DMDC (2013a).

**Table 1.**  
**Number of Respondents (Total) and Estimated Population by Reporting Categories**

	Respondents			Estimated Population				Max ME
	Count	Percent		Totals		Percent		
<b>OVERALL AND SERVICE</b>								
Total	4,839	100%		1,332,225	±20,312	100%		
Army	1,823	38%		514,116	±14,760	39%		±1
Navy	1,118	23%		305,300	±9,392	23%		±1
Marine Corps	586	12%		188,262	±8,535	14%		±1
Air Force	1,312	27%		324,547	±5,800	24%		±1
<b>PAYGRADE</b>								
Enlisted	3,732	77%		1,096,733	±19,575	82%		±1
E1 – E4	1,147	24%		520,492	±18,773	39%		±2
E5 – E9	2,585	53%		576,241	±12,282	43%		±1
Officers	1,107	23%		235,492	±6,517	18%		±1
W1 – W5	109	2%		19,940	±3,987	1%		±1
O1 – O3	586	12%		126,431	±5,941	9%		±1
O4 – O6	412	9%		89,121	±4,749	7%		±1
<b>LOCATION</b>								
US (Incl. Territories)	4,090	85%		1,150,491	±24,422	86%		±2
Overseas	749	15%		181,734	±15,086	14%		±2
<b>EDUCATION</b>								
No College	698	14%		276,476	±21,971	21%		±2
Some College or More	4,141	86%		1,055,750	±24,378	79%		±2
<b>FAMILY STATUS</b>								
Single	1,640	34%		515,094	±25,680	39%		±2
With Child(ren)	548	11%		78,991	±7,556	6%		±1
Without Child(ren)	1,092	23%		436,103	±25,575	33%		±2
Married	3,199	66%		817,132	±23,231	61%		±2
With Child(ren)	2,425	50%		581,136	±20,176	44%		±2
Without Child(ren)	774	16%		235,995	±19,290	18%		±2
<b>RACE/ETHNICITY</b>								
Non-Hispanic White	2,206	46%		776,352	±25,116	58%		±2
Total Minority	2,621	54%		551,815	±17,562	41%		±2
Non-Hispanic Black	1,053	22%		191,770	±12,478	14%		±1
Hispanic	937	19%		214,604	±15,366	16%		±2
<b>GENDER</b>								
Male	3,706	77%		1,089,947	±19,403	82%		±1
Female	1,133	23%		242,279	±11,215	18%		±1

## **Margins of Error**

The complex sample design required weighting to produce population estimates (e.g., percent female). Because of weighting, conventional formulas for calculating the margin of error will overstate the reliability of the estimate.<sup>7</sup> For this report, variance estimates were calculated using SUDAAN<sup>®</sup> PROC DESCRIPT (Research Triangle Institute, 2004).

By definition, sample surveys are subject to sampling error. Standard errors are estimates of the variance around estimated population parameters, such as percentages or means, and are used to construct margins of error (i.e., confidence interval half-widths). Estimate percentages and means in these tabulations are reported with margins of error based on 95% confidence intervals. In order to compress the data display, only the maximum margin of error (*Max ME*) for each reporting category is shown. That is, the tabulation volume shows only the largest margin of error for the percentages or means in each row. For each average shown in these tabulations, its margin of error is also printed.

The following reporting conventions are used:

- “0” indicates that no one in any reporting group selected the response option,
- NR indicates the estimate is *Not Reportable* and is suppressed because of low reliability. Estimates of low reliability are suppressed based on criteria defined in terms of nominal sample size (less than 5), effective sample size (less than 15), or relative standard error (greater than 0.225),
- NA indicates the question was *Not Applicable* because the question did not apply to respondents in the reporting category based on answers to previous questions,
- no Max ME is printed when all percentages in the row are shown as NR,
- no margin of error is printed for an average when it is shown as NR.

## **References**

- DMDC. (2013a). *2013 QuickCompass of Financial Issues: Administration, datasets, and codebook* (Report No. 2013-057). Alexandria, VA: Author.
- DMDC. (2013b). *2013 QuickCompass of Financial Issues: Statistical methodology report* (Report No. 2013-058). Alexandria, VA: Author.
- Research Triangle Institute. (2004). *SUDAAN<sup>®</sup> Language Manual, Release 9.0*. Research Triangle Park, NC: Research Triangle Institute.

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<sup>7</sup> As a result of differential weighting, only certain statistical software procedures, such as SUDAAN<sup>®</sup>, correctly calculate standard errors, variances, or tests of statistical significance for stratified samples.

*Standards for Maintaining, Collecting, and Presenting Federal Data on Race and Ethnicity*, 62 Fed. Reg. 58781 (1997).



# **Tabulations of Responses**

**1. Service members who were on active duty on September 5, 2013: Constructed item based on administrative data.**1. Army  
4. Air Force

2. Navy

3. Marine Corps

	Percent Responding		Percentages				Max ME
			1	2	3	4	
<b>OVERALL AND SERVICE</b>							
Total	100	±0	39	23	14	24	±1
Army	100	±0	100	0	0	0	±0
Navy	100	±0	0	100	0	0	±0
Marine Corps	100	±0	0	0	100	0	±0
Air Force	100	±0	0	0	0	100	±0
<b>PAYGRADE</b>							
Enlisted	100	±0	38	23	15	24	±1
E1 – E4	100	±0	39	20	20	21	±2
E5 – E9	100	±0	37	25	11	27	±2
Officers	100	±0	42	22	9	27	±2
W1 – W5	100	±0	76	11	13	NR	±9
O1 – O3	100	±0	39	23	10	28	±3
O4 – O6	100	±0	37	24	7	32	±3
<b>LOCATION</b>							
US (Incl. Territories)	100	±0	38	24	14	23	±2
Overseas	100	±0	40	13	14	33	±5
<b>EDUCATION</b>							
No College	100	±0	36	25	26	13	±5
Some College or More	100	±0	39	22	11	27	±2
<b>FAMILY STATUS</b>							
Single	100	±0	32	27	16	25	±3
With Child(ren)	100	±0	41	25	11	24	±5
Without Child(ren)	100	±0	30	27	18	25	±4
Married	100	±0	43	20	13	24	±2
With Child(ren)	100	±0	43	21	12	24	±2
Without Child(ren)	100	±0	42	19	15	25	±5
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	100	±0	36	22	14	28	±2
Total Minority	100	±0	43	25	13	19	±2
Non-Hispanic Black	100	±0	50	22	8	20	±4
Hispanic	100	±0	43	22	18	17	±4
<b>GENDER</b>							
Male	100	±0	38	23	15	24	±1
Female	100	±0	41	22	11	26	±3

Note. Percent responding are active duty members who participated in the survey and for whom administrative data were available. Active duty members who were separated or retired are excluded from this report (Q1).

NR: Not reportable

## 2. What is your current paygrade?

1. E1-E4  
4. O1-O32. E5-E9  
5. O4-O6

3. W1-W5

	Percent Responding		Percentages					Max ME
			1	2	3	4	5	
<b>OVERALL AND SERVICE</b>								
Total	100	±1	39	43	1	9	7	±2
Army	100	±1	39	42	3	10	6	±2
Navy	100	±1	35	48	1	10	7	±3
Marine Corps	100	±0	55	33	1	7	4	±3
Air Force	100	±1	33	47	0	11	9	±2
<b>PAYGRADE</b>								
Enlisted	100	±1	47	53	0	0	0	±2
E1 – E4	100	±1	100	0	0	0	0	±0
E5 – E9	100	±1	0	100	0	0	0	±0
Officers	100	±1	0	0	8	54	38	±3
W1 – W5	100	±0	NR	NR	NR	NR	NR	
O1 – O3	100	±1	0	0	0	100	0	±0
O4 – O6	100	±0	0	0	0	0	100	±0
<b>LOCATION</b>								
US (Incl. Territories)	100	±1	38	43	1	10	7	±2
Overseas	100	±1	44	42	2	6	6	±5
<b>EDUCATION</b>								
No College	100	±0	66	33	1	0	0	±4
Some College or More	100	±1	32	46	2	12	8	±2
<b>FAMILY STATUS</b>								
Single	100	±1	58	30	1	10	2	±3
With Child(ren)	99	±1	23	67	1	5	4	±6
Without Child(ren)	100	±1	65	23	0	10	1	±3
Married	100	±1	27	51	2	9	10	±2
With Child(ren)	100	±1	19	59	3	8	12	±3
Without Child(ren)	100	±0	47	34	1	14	5	±5
<b>RACE/ETHNICITY</b>								
Non-Hispanic White	100	±1	36	42	1	12	9	±2
Total Minority	100	±1	44	46	2	6	3	±2
Non-Hispanic Black	100	±1	38	52	2	5	3	±4
Hispanic	100	±0	49	43	1	5	2	±4
<b>GENDER</b>								
Male	100	±1	37	45	2	9	7	±2
Female	100	±1	50	35	1	10	4	±3

Note. Percent responding are active duty members who answered the question.

NR: Not reportable

3. Do you live with someone with whom you share finances to include using credit?

	Percent Responding		Percentages	Max ME	Percentage Reporting Yes
			Yes		
<b>OVERALL AND SERVICE</b>					
Total	100	±1	61	±2	
Army	100	±1	64	±4	
Navy	99	±1	56	±4	
Marine Corps	100	±0	55	±5	
Air Force	100	±1	61	±3	
<b>PAYGRADE</b>					
Enlisted	100	±1	57	±2	
E1 – E4	100	±1	41	±4	
E5 – E9	100	±1	72	±3	
Officers	100	±0	76	±3	
W1 – W5	100	±0	86	±8	
O1 – O3	100	±0	63	±5	
O4 – O6	100	±0	90	±4	
<b>LOCATION</b>					
US (Incl. Territories)	100	±1	62	±2	
Overseas	100	±1	52	±5	
<b>EDUCATION</b>					
No College	100	±1	47	±5	
Some College or More	100	±1	64	±2	
<b>FAMILY STATUS</b>					
Single	100	±1	9	±2	
With Child(ren)	100	±1	22	±5	
Without Child(ren)	99	±1	7	±2	
Married	100	±1	93	±2	
With Child(ren)	100	±1	95	±2	
Without Child(ren)	100	±1	88	±4	
<b>RACE/ETHNICITY</b>					
Non-Hispanic White	100	±1	65	±3	
Total Minority	100	±1	55	±3	
Non-Hispanic Black	100	±1	52	±4	
Hispanic	100	±1	58	±5	
<b>GENDER</b>					
Male	100	±1	63	±2	
Female	100	±1	48	±4	

Note. Percent responding are active duty members who answered the question. Respondents were instructed to mark "Yes" even if they were temporarily living apart.

**4. What is your marital status?**1. Married  
4. Widowed2. Separated  
5. Never married

3. Divorced

	Percent Responding		Percentages					Max ME
			1	2	3	4	5	
<b>OVERALL AND SERVICE</b>								
Total	100	±1	60	2	7	0	32	±2
Army	100	±1	66	2	8	0	24	±4
Navy	100	±1	52	2	5	0	40	±4
Marine Corps	100	±0	54	1	5	0	40	±5
Air Force	100	±1	60	1	8	0	31	±3
<b>PAYGRADE</b>								
Enlisted	100	±1	57	2	7	0	34	±2
E1 – E4	100	±1	41	1	3	0	54	±4
E5 – E9	100	±1	71	2	11	0	16	±3
Officers	100	±0	73	1	5	0	20	±3
W1 – W5	100	±0	83	4	11	NR	3	±9
O1 – O3	100	±0	60	1	5	1	33	±5
O4 – O6	100	±0	90	1	5	0	4	±4
<b>LOCATION</b>								
US (Incl. Territories)	100	±1	61	2	7	0	30	±2
Overseas	100	±1	52	1	7	0	39	±5
<b>EDUCATION</b>								
No College	100	±1	46	1	3	0	50	±5
Some College or More	100	±1	63	2	8	0	27	±2
<b>FAMILY STATUS</b>								
Single	100	±1	0	0	17	1	82	±2
With Child(ren)	100	±1	0	0	68	2	30	±6
Without Child(ren)	100	±1	0	0	8	0	91	±2
Married	100	±1	97	3	0	0	0	±1
With Child(ren)	100	±1	98	2	0	0	0	±1
Without Child(ren)	100	±0	97	3	0	0	0	±3
<b>RACE/ETHNICITY</b>								
Non-Hispanic White	100	±1	64	1	5	0	29	±3
Total Minority	100	±1	54	2	9	0	35	±3
Non-Hispanic Black	99	±1	53	2	12	0	33	±5
Hispanic	100	±1	56	2	8	0	34	±5
<b>GENDER</b>								
Male	100	±1	63	1	5	0	30	±2
Female	100	±1	45	3	15	0	37	±4

Note. Percent responding are active duty members who answered the question.

NR: Not reportable

**5. Which of the following best describes your current living arrangements?**

1. I am the only adult living in the household.
2. I live with my spouse/partner/significant other.
3. I live with my spouse/partner/significant other and one or more other adults.
4. I live with other adult family, friends, or roommates.

	Percent Responding		Percentages				Max ME
			1	2	3	4	
<b>OVERALL AND SERVICE</b>							
Total	100	±0	26	56	4	14	±2
Army	100	±0	24	60	5	12	±4
Navy	100	±0	26	51	5	19	±4
Marine Corps	100	±0	26	51	3	19	±5
Air Force	100	±0	30	57	4	9	±3
<b>PAYGRADE</b>							
Enlisted	100	±0	28	53	4	15	±2
E1 – E4	100	±0	35	38	2	25	±4
E5 – E9	100	±0	21	66	6	7	±3
Officers	100	±0	19	71	4	6	±3
W1 – W5	100	±0	12	78	4	7	±10
O1 – O3	100	±0	27	61	2	10	±5
O4 – O6	100	±0	9	84	6	1	±4
<b>LOCATION</b>							
US (Incl. Territories)	100	±0	25	57	5	14	±2
Overseas	100	±0	36	49	2	13	±5
<b>EDUCATION</b>							
No College	100	±0	31	43	4	22	±5
Some College or More	100	±0	25	59	4	12	±2
<b>FAMILY STATUS</b>							
Single	100	±0	60	7	1	32	±4
With Child(ren)	100	±0	62	16	2	20	±6
Without Child(ren)	100	±0	60	6	1	34	±4
Married	100	±0	5	87	6	2	±2
With Child(ren)	100	±0	4	88	7	1	±2
Without Child(ren)	100	±0	7	83	5	5	±4
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	100	±0	23	61	4	11	±3
Total Minority	100	±0	30	49	5	17	±3
Non-Hispanic Black	100	±0	33	47	5	16	±4
Hispanic	100	±0	27	52	4	17	±5
<b>GENDER</b>							
Male	100	±0	23	59	4	13	±2
Female	100	±0	39	42	4	15	±4

Note. Percent responding are active duty members who answered the question.

**5. Domestic status of members: Constructed from Q4 (marital status) and Q5 (living arrangements).**

1. Married

2. Living with Partner or Significant Other

3. Single

	Percent Responding		Percentages			Max ME
			1	2	3	
<b>OVERALL AND SERVICE</b>						
Total	100	±0	60	3	37	±2
Army	100	±0	66	3	32	±4
Navy	100	±0	52	5	43	±4
Marine Corps	100	±0	54	3	43	±5
Air Force	100	±0	60	4	36	±3
<b>PAYGRADE</b>						
Enlisted	100	±0	57	3	40	±2
E1 – E4	100	±0	41	2	57	±4
E5 – E9	100	±0	71	4	25	±3
Officers	100	±0	73	4	23	±3
W1 – W5	100	±0	83	3	14	±9
O1 – O3	100	±0	60	6	34	±5
O4 – O6	100	±0	90	2	9	±4
<b>LOCATION</b>						
US (Incl. Territories)	100	±0	61	4	35	±2
Overseas	100	±0	52	2	46	±5
<b>EDUCATION</b>						
No College	100	±0	46	3	51	±5
Some College or More	100	±0	63	3	33	±2
<b>FAMILY STATUS</b>						
Single	100	±0	0	8	92	±2
With Child(ren)	100	±0	0	18	82	±5
Without Child(ren)	100	±0	0	7	93	±2
Married	100	±0	97	0	2	±1
With Child(ren)	100	±0	98	0	2	±1
Without Child(ren)	100	±0	97	0	3	±3
<b>RACE/ETHNICITY</b>						
Non-Hispanic White	100	±0	64	4	33	±3
Total Minority	100	±0	54	3	43	±3
Non-Hispanic Black	100	±0	53	3	44	±4
Hispanic	100	±0	56	3	40	±5
<b>GENDER</b>						
Male	100	±0	63	3	34	±2
Female	100	±0	45	5	49	±4

Note. Percent responding are active duty members who answered Q4. Members who indicated they were married are coded as "Married" regardless of their response to the living arrangements question. Members who indicated in Q4 that they were not married and did not answer Q5, are coded as "Single." Members who indicated in Q4 they were not married and who indicated in Q5 that they were living with a partner or significant other, with or without one or more other adults, are coded as "Living with Partner or Significant Other." All other members are coded as "Single."

## 6. Do you have a child, children, or other legal dependents?

	Percent Responding		Percentages	Max ME	Percentage Reporting Yes
			Yes		
<b>OVERALL AND SERVICE</b>					
Total	100	±1	50	±2	
Army	100	±1	55	±3	
Navy	100	±1	46	±4	
Marine Corps	99	±2	41	±5	
Air Force	100	±1	49	±3	
<b>PAYGRADE</b>					
Enlisted	100	±1	48	±2	
E1 – E4	100	±1	25	±3	
E5 – E9	100	±1	68	±3	
Officers	99	±1	59	±4	
W1 – W5	99	±2	83	±12	
O1 – O3	99	±1	39	±5	
O4 – O6	100	±1	81	±5	
<b>LOCATION</b>					
US (Incl. Territories)	100	±1	51	±2	
Overseas	100	±1	42	±5	
<b>EDUCATION</b>					
No College	100	±1	35	±5	
Some College or More	100	±1	53	±2	
<b>FAMILY STATUS</b>					
Single	100	±1	15	±2	
With Child(ren)	100	±0	100	±0	
Without Child(ren)	99	±1	0	±0	
Married	100	±1	71	±3	
With Child(ren)	100	±1	100	±0	
Without Child(ren)	100	±1	0	±0	
<b>RACE/ETHNICITY</b>					
Non-Hispanic White	100	±1	50	±3	
Total Minority	100	±1	50	±3	
Non-Hispanic Black	100	±1	55	±4	
Hispanic	100	±1	51	±4	
<b>GENDER</b>					
Male	100	±1	52	±2	
Female	100	±1	41	±4	

Note. Percent responding are active duty members who answered the question. The definition of "child, children, or other legal dependents" includes anyone in the member's family, except their spouse, who has, or is eligible to have, a Uniformed Services Identification and Privilege card (also called a military ID card) or is eligible for military health care benefits, and is enrolled in the Defense Enrollment Eligibility Reporting System (DEERS).

**7. What is the highest degree or level of school that you have completed?**

1. 12 years or less of school (no diploma)
2. High school graduate---traditional diploma
3. High school graduate---alternative diploma (home school, GED, etc.)
4. Some college credit, but less than 1 year
5. 1 or more years of college, no degree
6. Associate's degree (e.g., AA, AS)
7. Bachelor's degree (e.g., BA, AB, BS)
8. Master's, doctoral, or professional school degree (e.g., MA, MS, MEd, MEng, MBA, MSW, PhD, MD, JD, DVM, EdD)

	Percent Responding		Percentages								Max ME
			1	2	3	4	5	6	7	8	
<b>OVERALL AND SERVICE</b>											
Total	100	±1	1	18	2	17	24	13	15	11	±2
Army	100	±1	1	16	3	17	26	11	16	10	±3
Navy	100	±0	1	20	2	18	23	10	15	11	±4
Marine Corps	100	±0	1	35	2	19	23	6	11	3	±6
Air Force	100	±1	1	10	1	13	24	23	14	15	±3
<b>PAYGRADE</b>											
Enlisted	100	±1	1	22	2	20	29	15	9	2	±2
E1 – E4	100	±0	1	31	3	22	27	9	6	1	±4
E5 – E9	100	±1	1	14	2	19	30	20	12	3	±3
Officers	100	±0	0	1	0	0	3	2	42	51	±3
W1 – W5	100	±0	0	8	NR	4	25	24	32	6	±12
O1 – O3	100	±0	0	0	0	0	1	1	65	34	±5
O4 – O6	100	±0	1	0	0	0	1	0	13	86	±5
<b>LOCATION</b>											
US (Incl. Territories)	100	±1	1	18	2	16	24	12	15	11	±2
Overseas	100	±1	1	15	2	20	24	16	14	9	±5
<b>EDUCATION</b>											
No College	100	±0	3	87	10	0	0	0	0	0	±4
Some College or More	100	±1	0	0	0	21	31	16	19	13	±2
<b>FAMILY STATUS</b>											
Single	100	±1	1	26	2	18	25	10	13	5	±4
With Child(ren)	100	±1	1	11	2	20	30	18	12	7	±5
Without Child(ren)	100	±0	1	29	2	18	24	9	13	5	±4
Married	100	±1	1	13	2	16	24	15	16	14	±2
With Child(ren)	100	±1	1	12	2	16	24	15	16	15	±3
Without Child(ren)	100	±0	0	16	3	17	23	13	17	11	±5
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	100	±1	0	17	2	16	23	12	16	14	±3
Total Minority	100	±1	1	20	2	18	26	14	13	6	±3
Non-Hispanic Black	100	±1	1	15	2	17	29	16	13	7	±4
Hispanic	100	±0	1	24	2	19	25	13	11	4	±5
<b>GENDER</b>											
Male	100	±1	1	19	2	17	25	12	14	11	±2
Female	100	±1	1	15	1	18	22	17	17	10	±4

Note. Percent responding are active duty members who answered the question.

NR: Not reportable

8. Are you Spanish/Hispanic/Latino?

	Percent Responding		Percentages	Max ME	Percentage Reporting Yes
			Yes		
<b>OVERALL AND SERVICE</b>					
Total	97	±1	16	±2	
Army	96	±2	18	±3	
Navy	97	±2	16	±3	
Marine Corps	98	±2	21	±4	
Air Force	97	±2	12	±3	
<b>PAYGRADE</b>					
Enlisted	97	±1	18	±2	
E1 – E4	98	±2	20	±3	
E5 – E9	96	±1	16	±2	
Officers	97	±2	8	±2	
W1 – W5	95	±5	14	±9	
O1 – O3	96	±2	8	±3	
O4 – O6	98	±2	6	±3	
<b>LOCATION</b>					
US (Incl. Territories)	97	±1	16	±2	
Overseas	95	±3	18	±4	
<b>EDUCATION</b>					
No College	98	±2	22	±4	
Some College or More	96	±1	15	±2	
<b>FAMILY STATUS</b>					
Single	97	±1	18	±3	
With Child(ren)	95	±2	21	±5	
Without Child(ren)	97	±2	17	±3	
Married	97	±1	16	±2	
With Child(ren)	96	±1	16	±2	
Without Child(ren)	97	±2	14	±3	
<b>RACE/ETHNICITY</b>					
Non-Hispanic White	98	±1	0	±0	
Total Minority	96	±1	40	±3	
Non-Hispanic Black	94	±2	0	±0	
Hispanic	99	±1	100	±0	
<b>GENDER</b>					
Male	97	±1	16	±2	
Female	98	±1	19	±3	

Note: Percent responding are active duty members who answered the question.

## 9. What is your race?

1. White
4. Asian

2. Black or African American
5. Native Hawaiian/Other Pacific Islander

3. American Indian/Alaska Native
6. More than one race

	Percent Responding		Percentages						Max ME
			1	2	3	4	5	6	
<b>OVERALL AND SERVICE</b>									
Total	94	±1	75	19	4	7	2	6	±2
Army	94	±2	71	22	4	6	2	5	±3
Navy	93	±2	71	20	5	10	2	7	±3
Marine Corps	92	±3	83	15	5	6	2	7	±4
Air Force	95	±2	81	15	3	7	1	6	±2
<b>PAYGRADE</b>									
Enlisted	93	±1	73	21	4	8	2	6	±2
E1 – E4	92	±2	73	20	5	9	2	7	±3
E5 – E9	94	±1	73	21	4	6	2	6	±2
Officers	97	±2	85	10	3	7	1	5	±2
W1 – W5	97	±4	74	21	5	7	2	10	±9
O1 – O3	96	±2	84	10	3	8	2	5	±3
O4 – O6	97	±2	89	9	2	4	1	3	±3
<b>LOCATION</b>									
US (Incl. Territories)	94	±1	76	19	4	7	2	6	±2
Overseas	93	±3	70	20	5	10	2	6	±5
<b>EDUCATION</b>									
No College	90	±3	75	18	4	9	3	6	±4
Some College or More	95	±1	75	19	4	7	2	6	±2
<b>FAMILY STATUS</b>									
Single	93	±2	70	22	4	9	2	7	±3
With Child(ren)	94	±3	56	41	6	6	3	8	±6
Without Child(ren)	93	±2	73	19	4	10	2	7	±4
Married	94	±1	78	17	4	6	2	5	±2
With Child(ren)	95	±1	78	18	4	6	1	5	±2
Without Child(ren)	93	±3	79	14	4	7	2	6	±4
<b>RACE/ETHNICITY</b>									
Non-Hispanic White	98	±1	100	0	0	0	0	0	±0
Total Minority	88	±2	36	49	11	19	5	15	±3
Non-Hispanic Black	98	±1	0	100	0	0	0	0	±0
Hispanic	71	±4	81	16	8	3	3	8	±4
<b>GENDER</b>									
Male	93	±1	78	16	4	7	2	5	±2
Female	95	±2	62	32	5	9	2	8	±4

Note. Percent responding are active duty members who answered the question.

**10. Where is your permanent duty station (homeport) located?**

1. In one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession      2. Overseas

	Percent Responding		Percentages		Max ME
			1	2	
<b>OVERALL AND SERVICE</b>					
Total	100	±1	86	14	±2
Army	100	±1	86	14	±3
Navy	100	±0	92	8	±2
Marine Corps	100	±1	86	14	±5
Air Force	100	±1	82	18	±3
<b>PAYGRADE</b>					
Enlisted	100	±1	86	14	±2
E1 – E4	100	±1	85	15	±3
E5 – E9	100	±1	87	13	±2
Officers	100	±1	89	11	±3
W1 – W5	100	±0	86	14	±9
O1 – O3	100	±0	91	9	±3
O4 – O6	100	±1	88	12	±4
<b>LOCATION</b>					
US (Incl. Territories)	100	±1	100	0	±0
Overseas	100	±1	0	100	±0
<b>EDUCATION</b>					
No College	100	±1	88	12	±4
Some College or More	100	±1	86	14	±2
<b>FAMILY STATUS</b>					
Single	100	±1	84	16	±3
With Child(ren)	100	±1	88	12	±4
Without Child(ren)	100	±1	83	17	±3
Married	100	±1	88	12	±2
With Child(ren)	100	±1	88	12	±2
Without Child(ren)	100	±0	87	13	±3
<b>RACE/ETHNICITY</b>					
Non-Hispanic White	100	±1	87	13	±2
Total Minority	100	±1	85	15	±2
Non-Hispanic Black	100	±1	85	15	±3
Hispanic	100	±1	86	14	±3
<b>GENDER</b>					
Male	100	±1	86	14	±2
Female	100	±1	87	13	±3

Note. Percent responding are active duty members who answered the question.

## 11. In the past 24 months, have you been deployed longer than 30 consecutive days?

	Percent Responding		Percentages	Max ME	Percentage Reporting Yes
			Yes		
<b>OVERALL AND SERVICE</b>					
Total	100	±1	38	±2	
Army	100	±1	38	±3	
Navy	100	±0	42	±4	
Marine Corps	100	±0	42	±6	
Air Force	100	±1	30	±3	
<b>PAYGRADE</b>					
Enlisted	100	±1	38	±2	
E1 – E4	100	±1	30	±4	
E5 – E9	100	±1	44	±3	
Officers	100	±1	38	±4	
W1 – W5	100	±0	42	±12	
O1 – O3	100	±1	39	±5	
O4 – O6	100	±1	35	±6	
<b>LOCATION</b>					
US (Incl. Territories)	100	±1	37	±2	
Overseas	99	±2	41	±5	
<b>EDUCATION</b>					
No College	100	±1	39	±5	
Some College or More	100	±1	37	±2	
<b>FAMILY STATUS</b>					
Single	100	±1	34	±3	
With Child(ren)	100	±0	37	±5	
Without Child(ren)	100	±1	34	±4	
Married	100	±1	40	±3	
With Child(ren)	100	±1	40	±3	
Without Child(ren)	100	±0	40	±5	
<b>RACE/ETHNICITY</b>					
Non-Hispanic White	100	±1	38	±3	
Total Minority	100	±1	37	±3	
Non-Hispanic Black	100	±1	36	±4	
Hispanic	99	±1	38	±4	
<b>GENDER</b>					
Male	100	±1	40	±2	
Female	100	±1	25	±4	

Note. Percent responding are active duty members who answered the question.

**12. How much do you agree or disagree with the following statements?**

a. Most people benefit from the use of credit.

1. Strongly disagree  
4. Agree

2. Disagree  
5. Strongly agree

3. Neither agree nor disagree

	Percent Responding		Percentages					Max ME	Average Agreement		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	100	±1	4	13	23	43	17	±2	3.6	±0.1	
Army	100	±1	4	13	24	42	17	±4	3.5	±0.1	
Navy	100	±1	3	11	22	46	18	±4	3.7	±0.1	
Marine Corps	100	±0	4	14	28	40	15	±6	3.5	±0.2	
Air Force	100	±1	5	15	21	43	16	±4	3.5	±0.1	
<b>PAYGRADE</b>											
Enlisted	100	±1	4	13	25	43	16	±3	3.5	±0.1	
E1 – E4	100	±1	4	11	29	41	15	±4	3.5	±0.1	
E5 – E9	100	±1	4	14	21	45	17	±3	3.6	±0.1	
Officers	100	±1	4	15	19	43	20	±4	3.6	±0.1	
W1 – W5	100	±0	1	16	23	42	18	±12	3.6	±0.3	
O1 – O3	100	±0	4	16	19	42	19	±5	3.6	±0.1	
O4 – O6	100	±1	4	13	17	45	21	±6	3.7	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	100	±1	4	13	23	44	17	±2	3.6	±0.1	
Overseas	100	±0	4	16	25	40	15	±5	3.5	±0.1	
<b>EDUCATION</b>											
No College	99	±1	4	9	33	41	12	±5	3.5	±0.1	
Some College or More	100	±1	4	14	21	44	18	±2	3.6	±0.1	
<b>FAMILY STATUS</b>											
Single	100	±1	3	13	26	42	16	±4	3.6	±0.1	
With Child(ren)	100	±1	4	13	21	41	21	±6	3.6	±0.2	
Without Child(ren)	100	±1	3	13	27	42	15	±4	3.5	±0.1	
Married	100	±1	4	13	22	44	17	±3	3.6	±0.1	
With Child(ren)	100	±1	5	13	21	44	17	±3	3.5	±0.1	
Without Child(ren)	100	±1	3	13	24	42	18	±5	3.6	±0.1	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	100	±1	4	14	22	45	15	±3	3.5	±0.1	
Total Minority	100	±1	3	11	26	41	19	±3	3.6	±0.1	
Non-Hispanic Black	100	±1	4	12	23	41	20	±4	3.6	±0.1	
Hispanic	100	±1	2	13	27	39	18	±5	3.6	±0.1	
<b>GENDER</b>											
Male	100	±1	4	13	23	43	17	±3	3.6	±0.1	
Female	100	±1	3	13	25	43	16	±4	3.6	±0.1	

Note. Percent responding are active duty members who answered the question.

## 12. How much do you agree or disagree with the following statements?

## b. Overspending is the fault of consumers, not lenders.

1. Strongly disagree  
4. Agree

2. Disagree  
5. Strongly agree

3. Neither agree nor disagree

	Percent Responding		Percentages					Max ME	Average Agreement		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	98	±1	1	6	15	38	39	±2	4.1	±0.1	
Army	98	±1	2	7	15	37	40	±4	4.1	±0.1	
Navy	99	±2	1	6	18	40	35	±4	4.0	±0.1	
Marine Corps	99	±1	1	7	14	37	41	±6	4.1	±0.2	
Air Force	98	±1	2	6	13	39	41	±4	4.1	±0.1	
<b>PAYGRADE</b>											
Enlisted	98	±1	2	6	15	38	39	±3	4.1	±0.1	
E1 – E4	98	±1	1	5	18	35	40	±4	4.1	±0.1	
E5 – E9	98	±1	2	7	13	39	38	±3	4.0	±0.1	
Officers	99	±1	1	5	14	40	40	±4	4.1	±0.1	
W1 – W5	99	±3	0	10	12	43	33	±12	4.0	±0.3	
O1 – O3	99	±1	1	4	15	39	41	±5	4.1	±0.1	
O4 – O6	99	±1	1	6	12	40	40	±6	4.1	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	98	±1	1	6	15	38	40	±2	4.1	±0.1	
Overseas	98	±2	2	8	14	40	36	±5	4.0	±0.2	
<b>EDUCATION</b>											
No College	98	±1	2	4	18	40	37	±5	4.1	±0.1	
Some College or More	98	±1	1	7	14	38	40	±2	4.1	±0.1	
<b>FAMILY STATUS</b>											
Single	98	±1	1	5	15	39	40	±4	4.1	±0.1	
With Child(ren)	96	±3	2	7	15	38	38	±6	4.0	±0.2	
Without Child(ren)	98	±1	1	4	15	39	40	±4	4.1	±0.1	
Married	98	±1	2	7	15	37	39	±3	4.0	±0.1	
With Child(ren)	98	±1	2	7	14	38	39	±3	4.0	±0.1	
Without Child(ren)	99	±1	1	8	16	36	39	±5	4.0	±0.1	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	99	±1	1	6	14	38	40	±3	4.1	±0.1	
Total Minority	98	±1	2	7	16	38	38	±3	4.0	±0.1	
Non-Hispanic Black	98	±2	2	7	19	39	33	±4	3.9	±0.1	
Hispanic	98	±2	2	7	15	35	42	±5	4.1	±0.1	
<b>GENDER</b>											
Male	98	±1	1	6	14	38	40	±3	4.1	±0.1	
Female	98	±2	1	8	20	37	34	±4	4.0	±0.1	

Note. Percent responding are active duty members who answered the question.

12. How much do you agree or disagree with the following statements?

c. There is too much credit available today.

1. Strongly disagree  
4. Agree

2. Disagree  
5. Strongly agree

3. Neither agree nor disagree

	Percent Responding		Percentages					Max ME	Average Agreement		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	99	±1	3	11	36	31	20	±2	3.5	±0.1	
Army	98	±1	3	11	36	31	19	±4	3.5	±0.1	
Navy	99	±1	3	9	36	34	18	±4	3.5	±0.1	
Marine Corps	99	±1	4	10	38	27	20	±6	3.5	±0.2	
Air Force	99	±1	3	11	35	29	22	±3	3.6	±0.1	
<b>PAYGRADE</b>											
Enlisted	99	±1	4	11	38	29	19	±3	3.5	±0.1	
E1 – E4	98	±1	4	11	41	27	16	±4	3.4	±0.1	
E5 – E9	99	±1	3	10	35	31	21	±3	3.6	±0.1	
Officers	99	±1	2	9	28	39	23	±4	3.7	±0.1	
W1 – W5	100	±1	NR	7	32	44	15	±12	3.6	±0.2	
O1 – O3	99	±1	2	9	29	37	23	±5	3.7	±0.1	
O4 – O6	100	±1	1	10	25	39	24	±6	3.8	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	99	±1	3	10	36	31	20	±2	3.5	±0.1	
Overseas	99	±1	4	11	36	30	19	±5	3.5	±0.1	
<b>EDUCATION</b>											
No College	98	±2	3	12	42	27	16	±5	3.4	±0.1	
Some College or More	99	±1	3	10	34	32	20	±2	3.6	±0.1	
<b>FAMILY STATUS</b>											
Single	99	±1	3	10	41	29	17	±4	3.5	±0.1	
With Child(ren)	99	±2	4	11	36	26	23	±6	3.5	±0.2	
Without Child(ren)	99	±1	3	9	42	29	16	±4	3.5	±0.1	
Married	99	±1	3	11	33	32	21	±3	3.6	±0.1	
With Child(ren)	99	±1	3	10	32	33	22	±3	3.6	±0.1	
Without Child(ren)	99	±2	4	13	35	31	18	±5	3.5	±0.1	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	99	±1	2	10	33	33	22	±3	3.6	±0.1	
Total Minority	98	±1	5	11	40	27	17	±3	3.4	±0.1	
Non-Hispanic Black	97	±2	6	14	41	22	17	±4	3.3	±0.1	
Hispanic	99	±1	4	11	39	30	16	±5	3.4	±0.1	
<b>GENDER</b>											
Male	99	±1	3	10	35	31	20	±2	3.5	±0.1	
Female	97	±2	2	11	42	28	17	±4	3.5	±0.1	

Note. Percent responding are active duty members who answered the question.  
NR: Not reportable



**12. How much do you agree or disagree with the following statements?**

e. Use of credit is a problem for a lot of military members.

1. Strongly disagree  
4. Agree

2. Disagree  
5. Strongly agree

3. Neither agree nor disagree

	Percent Responding		Percentages					Max ME	Average Agreement		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	100	±1	1	8	36	35	19	±2	3.6	±0.1	
Army	100	±1	1	6	33	37	23	±4	3.8	±0.1	
Navy	100	±1	1	9	33	37	20	±4	3.7	±0.1	
Marine Corps	100	±1	2	10	30	37	21	±6	3.7	±0.1	
Air Force	100	±1	2	10	47	29	13	±4	3.4	±0.1	
<b>PAYGRADE</b>											
Enlisted	100	±1	1	8	36	35	19	±3	3.6	±0.1	
E1 – E4	100	±1	1	10	40	33	16	±4	3.5	±0.1	
E5 – E9	100	±1	1	7	32	37	23	±3	3.7	±0.1	
Officers	100	±0	1	8	37	34	19	±4	3.6	±0.1	
W1 – W5	100	±0	NR	9	28	44	19	±12	3.7	±0.2	
O1 – O3	100	±0	0	8	38	33	21	±5	3.7	±0.1	
O4 – O6	100	±0	1	9	39	34	17	±6	3.6	±0.1	
<b>LOCATION</b>											
US (Incl. Territories)	100	±1	1	8	36	36	20	±2	3.6	±0.1	
Overseas	99	±2	1	11	40	33	16	±5	3.5	±0.1	
<b>EDUCATION</b>											
No College	99	±1	1	7	41	33	17	±5	3.6	±0.1	
Some College or More	100	±1	1	8	35	36	20	±2	3.6	±0.1	
<b>FAMILY STATUS</b>											
Single	100	±1	1	8	40	35	16	±4	3.6	±0.1	
With Child(ren)	100	±0	1	6	33	35	25	±5	3.8	±0.1	
Without Child(ren)	100	±1	1	8	41	35	15	±4	3.5	±0.1	
Married	100	±1	1	8	34	35	21	±3	3.7	±0.1	
With Child(ren)	100	±1	1	8	32	37	23	±3	3.7	±0.1	
Without Child(ren)	100	±1	2	10	39	32	18	±5	3.6	±0.1	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	100	±1	1	9	36	36	19	±3	3.6	±0.1	
Total Minority	100	±1	1	7	37	35	20	±3	3.7	±0.1	
Non-Hispanic Black	100	±1	1	7	37	35	20	±4	3.7	±0.1	
Hispanic	100	±1	1	8	36	34	21	±5	3.7	±0.1	
<b>GENDER</b>											
Male	100	±1	1	8	36	35	19	±2	3.6	±0.1	
Female	100	±1	1	7	37	37	19	±4	3.7	±0.1	

Note. Percent responding are active duty members who answered the question.  
NR: Not reportable

**13. Which of the following best describes [your financial condition] [the financial condition of you and your spouse] [the financial condition of you and your partner or significant other]?**

1. Very comfortable and secure
2. Able to make ends meet without much difficulty
3. Occasionally have some difficulty making ends meet
4. Tough to make ends meet but keeping your head above water
5. In over your head

	Percent Responding		Percentages					Max ME	Average Financial Difficulty		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	100	±1	24	43	23	9	1	±2	2.2	±0.1	
Army	100	±1	23	40	24	12	1	±4	2.3	±0.1	
Navy	100	±1	23	47	22	7	1	±4	2.2	±0.1	
Marine Corps	100	±0	27	39	22	10	2	±6	2.2	±0.2	
Air Force	100	±1	26	46	21	7	0	±4	2.1	±0.1	
<b>PAYGRADE</b>											
Enlisted	100	±1	19	43	26	11	1	±3	2.3	±0.1	
E1 – E4	100	±0	18	42	26	12	1	±4	2.4	±0.1	
E5 – E9	100	±1	19	44	26	9	1	±3	2.3	±0.1	
Officers	100	±1	48	42	8	2	1	±4	1.7	±0.1	
W1 – W5	100	±0	34	49	14	3	NR	±12	1.9	±0.2	
O1 – O3	100	±1	48	41	8	2	1	±5	1.6	±0.1	
O4 – O6	100	±1	51	41	6	2	1	±6	1.6	±0.1	
<b>LOCATION</b>											
US (Incl. Territories)	100	±1	24	43	23	9	1	±2	2.2	±0.1	
Overseas	100	±1	26	45	22	7	0	±5	2.1	±0.1	
<b>EDUCATION</b>											
No College	100	±0	19	43	24	12	1	±5	2.3	±0.1	
Some College or More	100	±1	25	43	22	8	1	±2	2.2	±0.1	
<b>FAMILY STATUS</b>											
Single	100	±1	26	44	21	8	1	±4	2.1	±0.1	
With Child(ren)	100	±1	16	43	26	14	1	±6	2.4	±0.2	
Without Child(ren)	100	±0	27	45	20	7	1	±4	2.1	±0.1	
Married	100	±1	23	42	24	10	1	±3	2.2	±0.1	
With Child(ren)	100	±1	22	42	24	10	1	±3	2.3	±0.1	
Without Child(ren)	100	±1	27	42	22	8	1	±5	2.1	±0.1	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	100	±1	26	42	22	9	1	±3	2.2	±0.1	
Total Minority	100	±1	22	44	24	9	1	±3	2.2	±0.1	
Non-Hispanic Black	100	±1	20	45	24	9	1	±4	2.3	±0.1	
Hispanic	100	±0	23	41	25	10	2	±4	2.3	±0.1	
<b>GENDER</b>											
Male	100	±1	24	43	22	9	1	±3	2.2	±0.1	
Female	100	±1	23	44	24	9	1	±4	2.2	±0.1	

Note. Percent responding are active duty members who answered the question. The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

NR: Not reportable



15. Which of the following best describes [your saving habits] [the saving habits of you and your spouse] [the saving habits of you and your partner or significant other]? [I] [We]:

1. Spend all the income received and don't save.
2. Save whatever is left at the end of the month.
3. Regularly set aside money in savings.
4. Don't know.

	Percent Responding		Percentages				Max ME
			1	2	3	4	
<b>OVERALL AND SERVICE</b>							
Total	100	±1	12	36	49	3	±2
Army	100	±1	12	38	47	3	±4
Navy	100	±1	14	34	49	3	±4
Marine Corps	100	±1	13	35	48	5	±6
Air Force	100	±1	10	34	54	2	±3
<b>PAYGRADE</b>							
Enlisted	100	±1	14	39	44	4	±3
E1 – E4	100	±1	13	41	40	5	±4
E5 – E9	100	±1	15	37	47	2	±3
Officers	100	±1	4	21	75	0	±3
W1 – W5	100	±0	12	25	63	NR	±11
O1 – O3	100	±1	3	25	72	0	±5
O4 – O6	100	±1	4	14	82	0	±5
<b>LOCATION</b>							
US (Incl. Territories)	100	±1	13	36	48	3	±2
Overseas	100	±0	8	32	57	3	±5
<b>EDUCATION</b>							
No College	100	±1	15	41	38	6	±5
Some College or More	100	±1	11	34	52	2	±2
<b>FAMILY STATUS</b>							
Single	100	±1	11	36	49	5	±4
With Child(ren)	100	±0	15	39	41	4	±6
Without Child(ren)	100	±1	10	35	50	5	±4
Married	100	±1	13	36	50	2	±3
With Child(ren)	100	±1	15	36	48	1	±3
Without Child(ren)	100	±1	8	36	53	2	±5
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	100	±1	13	34	51	2	±3
Total Minority	100	±1	10	39	46	5	±3
Non-Hispanic Black	100	±1	10	36	47	7	±4
Hispanic	100	±0	11	41	44	4	±5
<b>GENDER</b>							
Male	100	±1	13	36	49	3	±2
Female	100	±1	9	34	52	4	±4

Note. Percent responding are active duty members who answered the question. The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

NR: Not reportable

**16. How much do [you] [you and your spouse] [you and your partner or significant other] have in an emergency savings fund?**

 1. Less than \$100  
 4. \$1,000 or more

 2. Between \$100 and \$499  
 5. Don't have an emergency savings fund

3. Between \$500 and \$999

	Percent Responding		Percentages					Max ME
			1	2	3	4	5	
<b>OVERALL AND SERVICE</b>								
Total	100	±1	6	15	11	52	15	±2
Army	100	±1	6	17	12	49	17	±4
Navy	100	±1	7	16	14	50	13	±4
Marine Corps	100	±1	6	12	9	53	19	±6
Air Force	99	±1	6	14	9	59	11	±3
<b>PAYGRADE</b>								
Enlisted	100	±1	8	18	12	45	17	±3
E1 – E4	100	±1	9	20	12	37	22	±4
E5 – E9	100	±1	6	15	13	53	13	±3
Officers	100	±1	1	4	5	85	4	±3
W1 – W5	99	±2	1	12	11	65	11	±11
O1 – O3	100	±1	1	4	5	84	5	±4
O4 – O6	100	±1	0	2	4	92	2	±4
<b>LOCATION</b>								
US (Incl. Territories)	100	±1	7	16	11	51	15	±2
Overseas	100	±1	4	12	12	59	12	±5
<b>EDUCATION</b>								
No College	100	±1	8	19	13	35	24	±5
Some College or More	100	±1	6	14	11	57	12	±2
<b>FAMILY STATUS</b>								
Single	100	±1	7	17	12	46	17	±4
With Child(ren)	100	±1	9	18	14	40	20	±5
Without Child(ren)	100	±1	7	17	12	48	16	±4
Married	100	±1	6	14	11	56	14	±3
With Child(ren)	99	±1	6	14	10	56	14	±3
Without Child(ren)	100	±1	6	14	11	57	12	±5
<b>RACE/ETHNICITY</b>								
Non-Hispanic White	100	±1	6	14	10	57	13	±3
Total Minority	99	±1	6	18	13	46	17	±3
Non-Hispanic Black	100	±1	6	16	12	44	21	±4
Hispanic	99	±2	7	19	13	46	16	±5
<b>GENDER</b>								
Male	100	±1	7	15	11	54	14	±2
Female	100	±1	6	18	12	47	17	±4

Note. Percent responding are active duty members who answered the question. The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

17. Assume you were having some financial trouble and you asked for assistance from a military aid society. How likely is it that each of the following would happen?

a. The military aid society would be able to loan you the money you needed.

- 1. Very unlikely
- 2. Unlikely
- 3. Neither likely nor unlikely
- 4. Likely
- 5. Very likely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	100	±1	4	7	25	41	23	±2	3.7	±0.1	
Army	100	±1	5	8	29	38	19	±4	3.6	±0.1	
Navy	100	±1	3	6	20	43	27	±4	3.8	±0.1	
Marine Corps	100	±1	3	6	19	40	32	±6	3.9	±0.1	
Air Force	100	±1	4	7	28	42	19	±4	3.7	±0.1	
<b>PAYGRADE</b>											
Enlisted	100	±1	3	6	24	42	25	±3	3.8	±0.1	
E1 – E4	100	±0	3	5	25	42	25	±4	3.8	±0.1	
E5 – E9	100	±1	4	8	23	41	24	±3	3.7	±0.1	
Officers	99	±1	8	11	31	36	15	±4	3.4	±0.1	
W1 – W5	100	±0	8	12	28	39	13	±12	3.4	±0.3	
O1 – O3	99	±1	4	8	34	37	18	±5	3.6	±0.1	
O4 – O6	99	±1	13	14	27	33	12	±6	3.2	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	100	±1	4	7	25	41	23	±2	3.7	±0.1	
Overseas	100	±1	4	7	28	39	23	±5	3.7	±0.1	
<b>EDUCATION</b>											
No College	100	±1	2	5	26	43	23	±5	3.8	±0.1	
Some College or More	100	±1	4	8	25	40	23	±2	3.7	±0.1	
<b>FAMILY STATUS</b>											
Single	100	±1	3	5	27	42	23	±4	3.8	±0.1	
With Child(ren)	100	±0	5	10	22	38	25	±6	3.7	±0.2	
Without Child(ren)	100	±1	3	5	27	43	23	±4	3.8	±0.1	
Married	100	±1	5	8	25	40	23	±3	3.7	±0.1	
With Child(ren)	100	±1	5	9	24	39	23	±3	3.6	±0.1	
Without Child(ren)	100	±1	4	5	25	42	23	±5	3.8	±0.1	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	100	±1	4	7	24	43	22	±3	3.7	±0.1	
Total Minority	100	±1	4	7	27	38	25	±3	3.7	±0.1	
Non-Hispanic Black	100	±1	4	6	25	39	25	±4	3.8	±0.1	
Hispanic	100	±0	4	6	28	37	24	±5	3.7	±0.1	
<b>GENDER</b>											
Male	100	±1	4	7	25	41	23	±3	3.7	±0.1	
Female	100	±1	4	8	26	41	22	±4	3.7	±0.1	

Note. Percent responding are active duty members who answered the question.

17. Assume you were having some financial trouble and you asked for assistance from a military aid society. How likely is it that each of the following would happen?

b. The loan would allow you to get your finances to a good place.

- 1. Very unlikely
- 4. Likely

- 2. Unlikely
- 5. Very likely

3. Neither likely nor unlikely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	99	±1	3	9	28	40	19	±2	3.6	±0.1	
Army	99	±1	4	10	31	37	19	±4	3.6	±0.1	
Navy	98	±2	3	9	24	44	20	±4	3.7	±0.1	
Marine Corps	99	±2	2	9	25	41	23	±6	3.7	±0.2	
Air Force	99	±1	3	9	31	40	18	±4	3.6	±0.1	
<b>PAYGRADE</b>											
Enlisted	99	±1	3	8	27	41	21	±3	3.7	±0.1	
E1 – E4	99	±1	2	7	27	42	22	±4	3.8	±0.1	
E5 – E9	99	±1	3	10	28	39	20	±3	3.6	±0.1	
Officers	99	±1	4	13	33	37	12	±4	3.4	±0.1	
W1 – W5	99	±3	2	15	33	34	16	±12	3.5	±0.2	
O1 – O3	98	±1	2	9	33	42	14	±5	3.6	±0.1	
O4 – O6	99	±2	8	18	34	32	9	±6	3.2	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	99	±1	3	9	28	41	19	±2	3.6	±0.1	
Overseas	99	±1	3	8	32	36	22	±5	3.7	±0.1	
<b>EDUCATION</b>											
No College	98	±2	1	8	27	42	22	±5	3.8	±0.1	
Some College or More	99	±1	3	10	29	40	19	±2	3.6	±0.1	
<b>FAMILY STATUS</b>											
Single	98	±1	2	7	27	42	21	±4	3.7	±0.1	
With Child(ren)	98	±2	4	11	24	37	23	±6	3.7	±0.2	
Without Child(ren)	98	±2	2	7	27	43	21	±4	3.7	±0.1	
Married	99	±1	3	10	29	38	18	±3	3.6	±0.1	
With Child(ren)	99	±1	4	11	29	38	18	±3	3.6	±0.1	
Without Child(ren)	98	±2	3	8	29	41	19	±5	3.6	±0.1	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	99	±1	3	10	28	40	18	±3	3.6	±0.1	
Total Minority	99	±1	3	8	29	39	22	±3	3.7	±0.1	
Non-Hispanic Black	98	±1	2	7	26	40	24	±4	3.8	±0.1	
Hispanic	99	±1	3	6	31	40	20	±5	3.7	±0.1	
<b>GENDER</b>											
Male	99	±1	3	9	28	40	20	±3	3.6	±0.1	
Female	99	±1	3	11	28	39	19	±4	3.6	±0.1	

Note. Percent responding are active duty members who answered the question.

17. Assume you were having some financial trouble and you asked for assistance from a military aid society. How likely is it that each of the following would happen?

c. The military aid society would tell your commander.

1. Very unlikely  
4. Likely

2. Unlikely  
5. Very likely

3. Neither likely nor unlikely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	99	±1	4	9	38	26	23	±2	3.6	±0.1	
Army	99	±1	2	3	30	29	36	±4	3.9	±0.1	
Navy	99	±1	6	17	43	21	13	±4	3.2	±0.1	
Marine Corps	99	±1	4	11	42	27	16	±6	3.4	±0.1	
Air Force	99	±1	4	9	45	25	17	±4	3.4	±0.1	
<b>PAYGRADE</b>											
Enlisted	99	±1	3	8	38	26	25	±3	3.6	±0.1	
E1 – E4	99	±1	3	5	40	25	26	±4	3.7	±0.1	
E5 – E9	99	±1	4	10	36	26	23	±3	3.6	±0.1	
Officers	98	±2	5	14	39	27	15	±4	3.3	±0.1	
W1 – W5	95	±8	5	7	35	34	19	±12	3.6	±0.3	
O1 – O3	98	±2	4	13	38	29	17	±5	3.4	±0.1	
O4 – O6	99	±1	7	17	42	24	10	±6	3.1	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	99	±1	4	9	38	26	23	±2	3.6	±0.1	
Overseas	99	±2	2	7	39	28	23	±5	3.6	±0.1	
<b>EDUCATION</b>											
No College	99	±1	3	9	40	25	24	±5	3.6	±0.1	
Some College or More	99	±1	4	9	38	26	23	±2	3.6	±0.1	
<b>FAMILY STATUS</b>											
Single	99	±1	3	8	41	27	22	±4	3.6	±0.1	
With Child(ren)	99	±1	4	7	35	28	26	±5	3.6	±0.2	
Without Child(ren)	99	±1	3	8	42	26	22	±4	3.6	±0.1	
Married	99	±1	4	10	37	26	24	±3	3.6	±0.1	
With Child(ren)	99	±1	4	10	38	25	23	±3	3.5	±0.1	
Without Child(ren)	98	±2	4	10	35	27	24	±5	3.6	±0.1	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	99	±1	4	10	38	26	22	±3	3.5	±0.1	
Total Minority	99	±1	3	8	38	26	25	±3	3.6	±0.1	
Non-Hispanic Black	99	±1	3	8	35	29	25	±4	3.6	±0.1	
Hispanic	99	±1	3	8	41	23	25	±5	3.6	±0.1	
<b>GENDER</b>											
Male	99	±1	3	9	38	26	23	±2	3.6	±0.1	
Female	99	±1	4	8	38	27	22	±4	3.6	±0.1	

Note. Percent responding are active duty members who answered the question.

17. Assume you were having some financial trouble and you asked for assistance from a military aid society. How likely is it that each of the following would happen?

d. Your commander would find out some other way.

1. Very unlikely  
4. Likely

2. Unlikely  
5. Very likely

3. Neither likely nor unlikely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	99	±1	4	10	37	30	18	±2	3.5	±0.1	
Army	99	±1	3	6	34	31	25	±4	3.7	±0.1	
Navy	98	±1	6	16	40	26	11	±4	3.2	±0.1	
Marine Corps	99	±2	4	10	38	32	15	±6	3.4	±0.1	
Air Force	98	±1	4	10	39	31	17	±4	3.5	±0.1	
<b>PAYGRADE</b>											
Enlisted	99	±1	5	10	37	30	19	±3	3.5	±0.1	
E1 – E4	99	±1	4	8	39	29	21	±4	3.6	±0.1	
E5 – E9	98	±1	5	11	35	30	18	±3	3.4	±0.1	
Officers	99	±1	4	11	38	33	15	±4	3.4	±0.1	
W1 – W5	100	±0	2	6	34	39	19	±12	3.7	±0.3	
O1 – O3	98	±2	3	10	38	33	16	±5	3.5	±0.1	
O4 – O6	99	±1	5	13	38	32	12	±6	3.3	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	99	±1	5	10	36	30	18	±2	3.5	±0.1	
Overseas	99	±1	3	7	42	29	19	±5	3.6	±0.1	
<b>EDUCATION</b>											
No College	99	±1	4	9	38	29	20	±5	3.5	±0.1	
Some College or More	98	±1	4	10	37	31	18	±2	3.5	±0.1	
<b>FAMILY STATUS</b>											
Single	98	±1	4	10	39	29	18	±4	3.5	±0.1	
With Child(ren)	98	±2	5	9	35	30	20	±6	3.5	±0.2	
Without Child(ren)	99	±1	4	10	40	29	18	±4	3.5	±0.1	
Married	99	±1	5	10	36	31	18	±3	3.5	±0.1	
With Child(ren)	99	±1	4	10	36	31	18	±3	3.5	±0.1	
Without Child(ren)	99	±2	5	10	34	31	20	±5	3.5	±0.1	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	99	±1	4	10	37	31	18	±3	3.5	±0.1	
Total Minority	98	±1	4	10	37	30	20	±3	3.5	±0.1	
Non-Hispanic Black	99	±1	5	9	35	32	19	±4	3.5	±0.1	
Hispanic	98	±2	4	11	37	28	20	±5	3.5	±0.1	
<b>GENDER</b>											
Male	99	±1	4	10	37	30	19	±2	3.5	±0.1	
Female	98	±1	5	9	36	33	18	±4	3.5	±0.1	

Note. Percent responding are active duty members who answered the question.

17. Assume you were having some financial trouble and you asked for assistance from a military aid society. How likely is it that each of the following would happen?

e. You would be embarrassed.

1. Very unlikely  
4. Likely

2. Unlikely  
5. Very likely

3. Neither likely nor unlikely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	100	±1	6	10	22	27	34	±2	3.7	±0.1	
Army	100	±1	6	10	23	25	36	±4	3.8	±0.1	
Navy	100	±1	7	12	22	28	31	±4	3.6	±0.1	
Marine Corps	100	±1	7	10	20	30	34	±5	3.7	±0.2	
Air Force	99	±1	6	9	21	28	36	±4	3.8	±0.1	
<b>PAYGRADE</b>											
Enlisted	100	±1	7	11	22	26	34	±2	3.7	±0.1	
E1 – E4	100	±1	8	12	24	24	32	±4	3.6	±0.1	
E5 – E9	100	±1	6	10	21	28	35	±3	3.8	±0.1	
Officers	99	±1	4	8	19	32	38	±4	3.9	±0.1	
W1 – W5	100	±0	7	17	20	27	29	±14	3.5	±0.4	
O1 – O3	99	±1	3	7	19	33	39	±5	4.0	±0.1	
O4 – O6	99	±1	4	8	19	32	37	±6	3.9	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	100	±1	6	10	22	27	34	±2	3.7	±0.1	
Overseas	100	±1	7	9	22	27	35	±5	3.7	±0.2	
<b>EDUCATION</b>											
No College	100	±1	6	12	26	25	31	±5	3.6	±0.2	
Some College or More	99	±1	6	10	21	28	35	±2	3.8	±0.1	
<b>FAMILY STATUS</b>											
Single	100	±1	6	9	23	28	34	±4	3.7	±0.1	
With Child(ren)	100	±1	6	9	23	26	36	±5	3.8	±0.2	
Without Child(ren)	99	±1	6	9	23	28	34	±4	3.7	±0.1	
Married	100	±1	6	11	21	27	35	±3	3.7	±0.1	
With Child(ren)	100	±1	5	10	21	27	37	±3	3.8	±0.1	
Without Child(ren)	100	±1	8	14	20	27	30	±5	3.6	±0.2	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	100	±1	6	10	21	29	34	±3	3.8	±0.1	
Total Minority	99	±1	7	11	23	24	34	±3	3.7	±0.1	
Non-Hispanic Black	99	±1	7	12	25	25	32	±4	3.6	±0.1	
Hispanic	100	±1	8	10	23	23	37	±4	3.7	±0.1	
<b>GENDER</b>											
Male	100	±1	6	11	22	27	34	±2	3.7	±0.1	
Female	100	±1	5	9	20	29	37	±4	3.8	±0.1	

Note. Percent responding are active duty members who answered the question.

17. Assume you were having some financial trouble and you asked for assistance from a military aid society. How likely is it that each of the following would happen?

f. You would lose your security clearance.

- 1. Very unlikely
- 4. Likely

- 2. Unlikely
- 5. Very likely

3. Neither likely nor unlikely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	100	±1	10	24	36	20	11	±2	3.0	±0.1	
Army	100	±1	8	22	36	20	13	±4	3.1	±0.1	
Navy	100	±1	9	25	29	22	14	±4	3.1	±0.1	
Marine Corps	100	±1	9	22	42	19	8	±6	3.0	±0.1	
Air Force	100	±1	14	27	36	17	6	±3	2.7	±0.1	
<b>PAYGRADE</b>											
Enlisted	100	±1	10	23	37	19	11	±3	3.0	±0.1	
E1 – E4	100	±1	8	21	43	17	11	±4	3.0	±0.1	
E5 – E9	100	±1	11	25	31	21	11	±3	3.0	±0.1	
Officers	99	±1	11	28	30	22	10	±4	2.9	±0.1	
W1 – W5	100	±0	11	25	20	33	11	±12	3.1	±0.3	
O1 – O3	99	±1	9	25	33	22	12	±5	3.0	±0.2	
O4 – O6	99	±1	14	34	27	18	7	±6	2.7	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	100	±1	10	24	35	20	11	±2	3.0	±0.1	
Overseas	100	±1	11	21	36	21	11	±5	3.0	±0.1	
<b>EDUCATION</b>											
No College	100	±1	6	19	44	19	11	±5	3.1	±0.1	
Some College or More	100	±1	11	25	33	20	11	±2	2.9	±0.1	
<b>FAMILY STATUS</b>											
Single	100	±1	9	21	39	19	12	±4	3.0	±0.1	
With Child(ren)	100	±0	14	23	33	19	10	±6	2.9	±0.2	
Without Child(ren)	100	±1	8	20	40	19	12	±4	3.1	±0.1	
Married	100	±1	10	26	33	20	10	±3	2.9	±0.1	
With Child(ren)	100	±1	10	25	32	21	11	±3	3.0	±0.1	
Without Child(ren)	99	±1	11	27	35	17	10	±5	2.9	±0.1	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	100	±1	10	26	36	19	9	±3	2.9	±0.1	
Total Minority	100	±1	9	21	35	21	14	±3	3.1	±0.1	
Non-Hispanic Black	100	±1	10	22	33	21	14	±4	3.1	±0.1	
Hispanic	100	±1	9	21	38	19	14	±5	3.1	±0.1	
<b>GENDER</b>											
Male	100	±1	10	23	36	20	11	±2	3.0	±0.1	
Female	100	±1	10	27	34	17	11	±4	2.9	±0.1	

Note. Percent responding are active duty members who answered the question.

17. Assume you were having some financial trouble and you asked for assistance from a military aid society. How likely is it that each of the following would happen?

g. You would be forced to return from deployment/no longer be deployable.

1. Very unlikely  
4. Likely

2. Unlikely  
5. Very likely

3. Neither likely nor unlikely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	99	±1	20	31	39	7	2	±2	2.4	±0.1	
Army	100	±1	21	32	40	6	2	±4	2.3	±0.1	
Navy	99	±1	19	32	38	9	3	±4	2.5	±0.1	
Marine Corps	100	±1	18	29	41	9	3	±6	2.5	±0.1	
Air Force	99	±1	20	31	39	8	3	±4	2.4	±0.1	
<b>PAYGRADE</b>											
Enlisted	100	±1	20	30	41	7	2	±3	2.4	±0.1	
E1 – E4	100	±1	16	24	50	8	2	±4	2.6	±0.1	
E5 – E9	99	±1	23	35	33	7	3	±3	2.3	±0.1	
Officers	99	±1	22	39	30	7	2	±4	2.3	±0.1	
W1 – W5	100	±0	19	38	31	9	3	±12	2.4	±0.3	
O1 – O3	99	±1	18	36	36	8	2	±5	2.4	±0.1	
O4 – O6	99	±2	28	43	22	5	2	±6	2.1	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	99	±1	20	31	39	7	2	±2	2.4	±0.1	
Overseas	100	±1	18	31	38	9	4	±5	2.5	±0.1	
<b>EDUCATION</b>											
No College	100	±1	15	26	49	8	2	±5	2.6	±0.1	
Some College or More	99	±1	21	33	37	7	2	±2	2.4	±0.1	
<b>FAMILY STATUS</b>											
Single	99	±1	16	28	45	8	3	±4	2.5	±0.1	
With Child(ren)	100	±1	27	29	35	6	2	±6	2.3	±0.1	
Without Child(ren)	99	±1	14	28	47	9	3	±4	2.6	±0.1	
Married	99	±1	23	33	36	7	2	±3	2.3	±0.1	
With Child(ren)	100	±1	23	33	34	7	3	±3	2.3	±0.1	
Without Child(ren)	99	±1	22	32	39	6	1	±5	2.3	±0.1	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	100	±1	21	34	37	6	2	±3	2.3	±0.1	
Total Minority	99	±1	18	27	43	9	3	±3	2.5	±0.1	
Non-Hispanic Black	99	±1	21	30	39	7	3	±4	2.4	±0.1	
Hispanic	99	±1	17	27	45	8	3	±5	2.5	±0.1	
<b>GENDER</b>											
Male	99	±1	20	31	38	8	2	±3	2.4	±0.1	
Female	100	±1	18	31	43	7	2	±4	2.5	±0.1	

Note. Percent responding are active duty members who answered the question.

17. Assume you were having some financial trouble and you asked for assistance from a military aid society. How likely is it that each of the following would happen?

h. You would receive a non-judicial punishment.

- 1. Very unlikely
- 4. Likely

- 2. Unlikely
- 5. Very likely

- 3. Neither likely nor unlikely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	100	±1	20	29	36	10	4	±2	2.5	±0.1	
Army	100	±1	19	28	39	10	5	±4	2.5	±0.1	
Navy	99	±1	22	33	33	8	3	±4	2.4	±0.1	
Marine Corps	100	±1	22	29	38	8	4	±6	2.4	±0.2	
Air Force	100	±1	21	29	34	14	3	±3	2.5	±0.1	
<b>PAYGRADE</b>											
Enlisted	100	±1	19	28	37	11	4	±3	2.5	±0.1	
E1 – E4	100	±1	17	24	43	11	5	±4	2.6	±0.1	
E5 – E9	100	±1	22	32	32	10	4	±3	2.4	±0.1	
Officers	99	±1	25	35	31	8	2	±4	2.3	±0.1	
W1 – W5	100	±0	21	30	40	7	2	±12	2.4	±0.3	
O1 – O3	99	±1	20	35	34	9	2	±5	2.4	±0.1	
O4 – O6	99	±1	33	37	23	5	2	±6	2.1	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	100	±1	21	29	36	10	4	±2	2.5	±0.1	
Overseas	100	±1	18	30	36	12	3	±5	2.5	±0.1	
<b>EDUCATION</b>											
No College	100	±1	14	26	44	12	4	±5	2.7	±0.1	
Some College or More	100	±1	22	30	34	10	4	±2	2.4	±0.1	
<b>FAMILY STATUS</b>											
Single	99	±1	17	27	40	12	3	±4	2.6	±0.1	
With Child(ren)	99	±1	25	29	32	11	4	±5	2.4	±0.2	
Without Child(ren)	100	±1	16	27	42	12	3	±4	2.6	±0.1	
Married	100	±1	22	31	33	9	4	±3	2.4	±0.1	
With Child(ren)	100	±1	22	32	32	10	4	±3	2.4	±0.1	
Without Child(ren)	100	±1	23	29	36	8	4	±5	2.4	±0.1	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	100	±1	22	32	33	9	3	±3	2.4	±0.1	
Total Minority	99	±1	18	26	40	12	5	±3	2.6	±0.1	
Non-Hispanic Black	100	±1	20	29	36	12	4	±4	2.5	±0.1	
Hispanic	99	±1	16	24	44	12	4	±5	2.6	±0.1	
<b>GENDER</b>											
Male	100	±1	21	30	36	10	4	±2	2.5	±0.1	
Female	100	±1	18	29	37	12	4	±4	2.5	±0.1	

Note. Percent responding are active duty members who answered the question.

17. Assume you were having some financial trouble and you asked for assistance from a military aid society. How likely is that each of the following would happen?

i. It would hurt your ability to get promoted.

1. Very unlikely  
4. Likely

2. Unlikely  
5. Very likely

3. Neither likely nor unlikely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	100	±1	15	25	33	18	8	±2	2.8	±0.1	
Army	100	±1	13	22	35	19	11	±4	2.9	±0.1	
Navy	100	±1	16	29	30	18	7	±4	2.7	±0.1	
Marine Corps	100	±1	16	24	36	18	7	±6	2.7	±0.2	
Air Force	99	±1	18	26	33	17	7	±3	2.7	±0.1	
<b>PAYGRADE</b>											
Enlisted	100	±1	15	24	35	18	9	±3	2.8	±0.1	
E1 – E4	100	±1	13	20	39	18	9	±4	2.9	±0.1	
E5 – E9	100	±1	17	27	31	17	9	±3	2.7	±0.1	
Officers	99	±1	16	29	27	22	6	±4	2.7	±0.1	
W1 – W5	100	±0	10	27	29	29	4	±12	2.9	±0.3	
O1 – O3	99	±1	12	26	32	24	6	±5	2.9	±0.1	
O4 – O6	99	±1	23	35	20	17	7	±6	2.5	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	100	±1	16	25	33	18	8	±2	2.8	±0.1	
Overseas	100	±1	14	22	36	19	9	±5	2.9	±0.2	
<b>EDUCATION</b>											
No College	100	±1	11	22	41	16	10	±5	2.9	±0.2	
Some College or More	100	±1	16	26	31	19	8	±2	2.8	±0.1	
<b>FAMILY STATUS</b>											
Single	100	±1	13	22	37	20	8	±4	2.9	±0.1	
With Child(ren)	100	±1	20	25	28	19	7	±5	2.7	±0.2	
Without Child(ren)	100	±1	12	21	38	20	8	±4	2.9	±0.1	
Married	100	±1	16	27	31	17	9	±2	2.7	±0.1	
With Child(ren)	100	±1	16	26	31	18	9	±3	2.8	±0.1	
Without Child(ren)	99	±1	17	28	32	15	7	±5	2.7	±0.2	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	100	±1	16	27	31	18	8	±3	2.7	±0.1	
Total Minority	99	±1	14	21	36	19	9	±3	2.9	±0.1	
Non-Hispanic Black	100	±1	19	24	33	17	6	±4	2.7	±0.1	
Hispanic	99	±1	12	20	39	19	10	±5	3.0	±0.1	
<b>GENDER</b>											
Male	100	±1	15	24	33	18	9	±2	2.8	±0.1	
Female	100	±1	15	26	35	17	7	±4	2.7	±0.1	

Note. Percent responding are active duty members who answered the question.

**18. In the past 5 years, has any lender or creditor turned down any request [you] [you and/or your spouse] [you and/or your partner or significant other] made for credit, or given you less credit than you applied for?**

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	100	±1	31	61	8	±2	
Army	100	±0	35	55	10	±4	
Navy	100	±1	28	66	6	±4	
Marine Corps	100	±0	28	63	9	±6	
Air Force	100	±1	27	65	8	±3	
<b>PAYGRADE</b>							
Enlisted	100	±1	34	57	9	±3	
E1 – E4	100	±0	34	53	13	±4	
E5 – E9	100	±1	34	60	6	±3	
Officers	100	±1	15	82	2	±3	
W1 – W5	100	±0	27	70	3	±11	
O1 – O3	100	±1	17	80	3	±4	
O4 – O6	100	±0	10	88	2	±4	
<b>LOCATION</b>							
US (Incl. Territories)	100	±1	31	61	8	±2	
Overseas	100	±0	27	61	12	±5	
<b>EDUCATION</b>							
No College	100	±0	32	54	14	±5	
Some College or More	100	±1	30	63	7	±2	
<b>FAMILY STATUS</b>							
Single	100	±1	28	61	11	±4	
With Child(ren)	100	±0	44	46	10	±6	
Without Child(ren)	100	±1	25	63	12	±4	
Married	100	±1	32	61	6	±3	
With Child(ren)	100	±1	33	61	6	±3	
Without Child(ren)	100	±0	29	63	7	±5	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	100	±1	29	66	6	±3	
Total Minority	100	±1	33	55	12	±3	
Non-Hispanic Black	100	±0	37	53	11	±4	
Hispanic	100	±0	35	52	14	±5	
<b>GENDER</b>							
Male	100	±1	30	62	8	±2	
Female	100	±0	31	58	10	±4	

Note. Percent responding are active duty members who answered the question. The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

**19. Which of these places turned down the request or gave you less credit than you applied for?**

- a. Bank, savings and loan, or credit union      b. Finance company      c. Store  
 d. Payday lender      e. Other

	Percent Responding		Percentages					Max ME
			a	b	c	d	e	
<b>OVERALL AND SERVICE</b>								
Total	31	±2	75	36	26	3	9	±4
Army	35	±3	71	40	30	5	10	±6
Navy	28	±4	81	25	22	3	7	±7
Marine Corps	28	±5	81	42	23	4	13	±11
Air Force	27	±3	75	34	25	0	5	±6
<b>PAYGRADE</b>								
Enlisted	34	±2	75	37	27	4	9	±4
E1 – E4	34	±4	73	35	30	4	11	±7
E5 – E9	34	±3	78	39	25	3	7	±4
Officers	15	±3	74	24	19	3	8	±10
W1 – W5	27	±10	NR	NR	NR	NR	7	±14
O1 – O3	16	±4	74	24	20	NR	10	±12
O4 – O6	10	±4	76	16	16	NR	NR	±17
<b>LOCATION</b>								
US (Incl. Territories)	31	±2	74	37	27	3	9	±4
Overseas	27	±5	82	29	25	3	8	±9
<b>EDUCATION</b>								
No College	32	±5	72	38	33	6	12	±9
Some College or More	30	±2	76	35	25	3	8	±4
<b>FAMILY STATUS</b>								
Single	28	±3	70	35	28	4	7	±7
With Child(ren)	44	±6	75	44	30	7	7	±9
Without Child(ren)	25	±4	69	32	27	3	7	±8
Married	32	±2	78	36	26	3	9	±4
With Child(ren)	33	±3	77	39	25	3	9	±5
Without Child(ren)	29	±5	80	30	28	3	10	±10
<b>RACE/ETHNICITY</b>								
Non-Hispanic White	29	±3	73	35	27	2	10	±6
Total Minority	33	±3	79	36	25	5	7	±5
Non-Hispanic Black	36	±4	76	36	20	7	8	±7
Hispanic	35	±4	79	34	30	2	7	±7
<b>GENDER</b>								
Male	30	±2	76	36	25	3	8	±4
Female	31	±4	73	36	35	4	9	±8

Note. Percent responding are active duty members who answered the question and who indicated that in the past 5 years a lender or creditor turned down a request for credit or gave less credit than applied for (Q18).

NR: Not reportable

**20. Were you later able to obtain the full amount by reapplying to the same place or by applying elsewhere?**

1. Yes

2. No

3. Did not reapply

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	31	±2	26	19	54	±4	
Army	35	±3	24	21	55	±6	
Navy	28	±4	31	21	49	±8	
Marine Corps	28	±5	24	21	56	±10	
Air Force	27	±3	29	12	59	±6	
<b>PAYGRADE</b>							
Enlisted	34	±2	25	20	55	±4	
E1 – E4	34	±4	21	25	53	±7	
E5 – E9	34	±3	29	15	56	±4	
Officers	15	±3	38	10	52	±9	
W1 – W5	27	±10	NR	NR	NR		
O1 – O3	17	±4	38	13	50	±12	
O4 – O6	10	±4	NR	7	NR	±9	
<b>LOCATION</b>							
US (Incl. Territories)	31	±2	26	20	54	±4	
Overseas	27	±5	28	14	58	±9	
<b>EDUCATION</b>							
No College	32	±5	19	28	53	±9	
Some College or More	30	±2	29	17	55	±4	
<b>FAMILY STATUS</b>							
Single	28	±3	27	21	52	±7	
With Child(ren)	44	±6	23	21	56	±9	
Without Child(ren)	25	±4	28	21	51	±8	
Married	32	±3	26	18	56	±4	
With Child(ren)	33	±3	26	18	56	±5	
Without Child(ren)	29	±5	26	20	54	±10	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	29	±3	27	20	53	±6	
Total Minority	33	±3	26	18	56	±5	
Non-Hispanic Black	36	±4	26	16	58	±7	
Hispanic	35	±4	24	22	55	±7	
<b>GENDER</b>							
Male	30	±2	26	20	54	±4	
Female	31	±4	28	16	56	±7	

Note. Percent responding are active duty members who answered the question and who indicated that in the past 5 years a lender or creditor turned down a request for credit or gave less credit than applied for (Q18).

NR: Not reportable

21. Was there any time in the past 5 years that [you] [you and/or your spouse] [you and/or your partner or significant other] thought of applying for credit at a particular place, but changed your mind because you thought you might be turned down?

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	100	±1	20	74	5	±2	
Army	100	±1	28	66	6	±3	
Navy	100	±0	16	80	5	±3	
Marine Corps	99	±2	18	76	6	±5	
Air Force	100	±1	14	80	5	±3	
<b>PAYGRADE</b>							
Enlisted	100	±1	23	70	6	±2	
E1 – E4	100	±1	25	66	9	±4	
E5 – E9	100	±1	21	74	4	±2	
Officers	100	±1	7	91	1	±2	
W1 – W5	99	±2	18	79	3	±10	
O1 – O3	100	±0	7	92	1	±3	
O4 – O6	100	±0	5	93	1	±3	
<b>LOCATION</b>							
US (Incl. Territories)	100	±1	21	74	5	±2	
Overseas	99	±2	18	74	8	±5	
<b>EDUCATION</b>							
No College	100	±1	21	69	9	±5	
Some College or More	100	±1	20	75	4	±2	
<b>FAMILY STATUS</b>							
Single	100	±1	20	73	7	±3	
With Child(ren)	100	±0	34	58	9	±6	
Without Child(ren)	100	±1	17	76	7	±4	
Married	100	±1	21	75	5	±2	
With Child(ren)	100	±1	22	75	4	±3	
Without Child(ren)	100	±0	18	75	7	±5	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	100	±1	17	80	4	±3	
Total Minority	100	±1	26	66	8	±3	
Non-Hispanic Black	100	±1	30	63	8	±4	
Hispanic	100	±1	26	66	9	±5	
<b>GENDER</b>							
Male	100	±1	19	76	5	±2	
Female	100	±1	26	67	7	±4	

Note. Percent responding are active duty members who answered the question. The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

**22. At which of these places did [you] [you and/or your spouse] [you and/or your partner or significant other] change your mind and not apply for credit because you thought you might be turned down?**

- a. Bank, savings and loan, or credit union      b. Finance company      c. Store  
d. Payday lender      e. Other

	Percent Responding		Percentages					Max ME
			a	b	c	d	e	
<b>OVERALL AND SERVICE</b>								
Total	20	±2	75	42	38	4	7	±5
Army	28	±3	75	42	41	5	8	±7
Navy	16	±3	73	41	35	4	8	±10
Marine Corps	18	±4	77	40	30	1	9	±13
Air Force	14	±3	77	43	35	3	5	±9
<b>PAYGRADE</b>								
Enlisted	23	±2	75	43	38	4	8	±5
E1 – E4	25	±4	71	39	41	4	6	±8
E5 – E9	21	±2	79	46	35	4	9	±5
Officers	7	±2	79	31	32	NR	4	±13
W1 – W5	17	±8	NR	NR	NR	NR	NR	
O1 – O3	7	±3	NR	26	31	NR	2	±18
O4 – O6	5	±3	NR	NR	NR	NR	NR	
<b>LOCATION</b>								
US (Incl. Territories)	21	±2	74	43	37	4	7	±5
Overseas	18	±4	81	35	41	4	9	±11
<b>EDUCATION</b>								
No College	21	±4	65	38	47	5	10	±11
Some College or More	20	±2	78	43	35	4	7	±5
<b>FAMILY STATUS</b>								
Single	20	±3	72	36	37	6	6	±8
With Child(ren)	34	±5	76	44	41	7	9	±9
Without Child(ren)	17	±3	71	33	36	5	5	±10
Married	21	±2	77	45	38	3	8	±5
With Child(ren)	22	±2	79	47	39	4	7	±6
Without Child(ren)	18	±4	71	40	34	NR	10	±13
<b>RACE/ETHNICITY</b>								
Non-Hispanic White	17	±3	73	47	40	2	5	±7
Total Minority	26	±3	77	37	35	6	9	±5
Non-Hispanic Black	29	±4	75	36	30	7	7	±8
Hispanic	25	±4	77	34	43	4	10	±8
<b>GENDER</b>								
Male	19	±2	77	44	36	4	6	±5
Female	25	±4	69	35	43	4	10	±9

Note. Percent responding are active duty members who answered the question and who indicated that at sometime in the past 5 years they thought of applying for credit but did not, assuming they would be turned down (Q21). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

NR: Not reportable

## 23. Have you checked either your credit score or your credit report in the past 12 months?

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	100	±1	72	26	2	±2	
Army	100	±1	72	25	3	±4	
Navy	100	±1	78	20	2	±4	
Marine Corps	100	±1	65	33	2	±6	
Air Force	100	±1	70	28	1	±3	
<b>PAYGRADE</b>							
Enlisted	100	±1	71	27	2	±2	
E1 – E4	100	±1	62	34	4	±4	
E5 – E9	100	±1	78	21	1	±2	
Officers	100	±1	79	20	1	±3	
W1 – W5	100	±0	85	14	1	±10	
O1 – O3	100	±1	78	21	1	±4	
O4 – O6	100	±0	79	20	1	±5	
<b>LOCATION</b>							
US (Incl. Territories)	100	±1	73	25	2	±2	
Overseas	99	±2	63	34	3	±5	
<b>EDUCATION</b>							
No College	99	±1	60	35	6	±5	
Some College or More	100	±1	75	24	1	±2	
<b>FAMILY STATUS</b>							
Single	100	±1	63	34	3	±4	
With Child(ren)	100	±1	78	19	2	±5	
Without Child(ren)	100	±1	61	36	3	±4	
Married	100	±1	78	21	2	±2	
With Child(ren)	100	±1	78	20	2	±3	
Without Child(ren)	100	±0	76	22	1	±4	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	100	±1	72	26	2	±3	
Total Minority	100	±1	72	26	3	±3	
Non-Hispanic Black	100	±1	77	21	2	±4	
Hispanic	100	±1	69	28	3	±5	
<b>GENDER</b>							
Male	100	±1	72	26	2	±2	
Female	100	±1	74	23	3	±4	

Note. Percent responding are active duty members who answered the question.

**24. What is your current credit score?**

- |                        |                        |                        |
|------------------------|------------------------|------------------------|
| 1. 500 or below        | 2. Between 501 and 530 | 3. Between 531 and 580 |
| 4. Between 581 and 640 | 5. Between 641 and 680 | 6. Between 681 and 720 |
| 7. Above 720           | 8. Don't know          |                        |

	Percent Responding		Percentages								Max ME
			1	2	3	4	5	6	7	8	
<b>OVERALL AND SERVICE</b>											
Total	100	±1	2	2	4	10	13	17	29	23	±2
Army	100	±1	3	3	5	13	12	16	27	20	±3
Navy	99	±1	0	0	4	8	15	22	30	20	±4
Marine Corps	100	±1	2	2	4	8	13	15	26	31	±5
Air Force	99	±1	1	1	2	8	12	17	33	26	±3
<b>PAYGRADE</b>											
Enlisted	100	±1	2	2	5	12	15	18	22	25	±2
E1 – E4	100	±1	3	2	6	13	15	14	12	35	±4
E5 – E9	100	±1	1	2	4	11	15	21	31	15	±3
Officers	100	±1	0	0	1	3	6	15	59	16	±4
W1 – W5	99	±2	1	1	1	8	10	20	53	8	±11
O1 – O3	100	±1	1	0	1	3	5	17	55	18	±5
O4 – O6	100	±1	0	0	0	1	6	12	67	13	±6
<b>LOCATION</b>											
US (Incl. Territories)	100	±1	2	2	4	10	13	17	29	22	±2
Overseas	100	±1	1	2	4	9	12	16	24	31	±5
<b>EDUCATION</b>											
No College	99	±1	3	3	4	10	15	15	11	38	±5
Some College or More	100	±1	1	1	4	10	13	18	33	19	±2
<b>FAMILY STATUS</b>											
Single	100	±1	1	1	4	10	13	15	22	34	±4
With Child(ren)	100	±1	2	2	7	16	19	15	20	18	±5
Without Child(ren)	100	±1	1	1	4	8	11	15	22	37	±4
Married	100	±1	2	2	4	11	13	19	33	16	±2
With Child(ren)	100	±1	1	2	4	10	13	19	35	15	±3
Without Child(ren)	100	±1	3	1	4	12	14	18	29	20	±4
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	100	±1	2	1	3	9	11	17	33	23	±3
Total Minority	100	±1	2	2	5	12	15	18	22	23	±3
Non-Hispanic Black	100	±1	2	3	9	15	17	16	19	19	±4
Hispanic	100	±1	2	3	4	11	16	18	21	26	±5
<b>GENDER</b>											
Male	100	±1	2	2	4	10	13	17	30	23	±2
Female	100	±1	2	2	5	12	14	17	23	24	±4

Note. Percent responding are active duty members who answered the question.

## 25. How would you rate your credit history?

1. Very bad  
4. Good  
7. Don't know

2. Bad  
5. Very good

3. Neither good nor bad  
6. I have no credit history

	Percent Responding		Percentages							Max ME	Average Credit History Rating		
			1	2	3	4	5	6	7				
<b>OVERALL AND SERVICE</b>													
Total	100	±1	3	8	19	32	32	3	4	±2	3.9	±0.1	
Army	100	±1	4	10	21	32	28	2	3	±4	3.7	±0.1	
Navy	100	±1	1	6	17	35	34	2	3	±4	4.0	±0.1	
Marine Corps	100	±0	4	7	22	29	29	4	5	±5	3.8	±0.2	
Air Force	100	±1	1	5	16	31	40	3	4	±3	4.1	±0.1	
<b>PAYGRADE</b>													
Enlisted	100	±1	3	9	22	33	25	3	4	±2	3.7	±0.1	
E1 – E4	100	±1	4	10	25	29	18	6	8	±4	3.5	±0.1	
E5 – E9	100	±1	2	8	20	37	32	0	1	±3	3.9	±0.1	
Officers	100	±1	0	2	5	27	64	0	1	±4	4.6	±0.1	
W1 – W5	98	±4	1	4	9	39	47	NR	1	±11	4.3	±0.2	
O1 – O3	100	±0	0	2	6	29	60	1	2	±5	4.5	±0.1	
O4 – O6	100	±1	0	1	3	21	75	0	1	±5	4.7	±0.1	
<b>LOCATION</b>													
US (Incl. Territories)	100	±1	3	7	19	32	33	2	4	±2	3.9	±0.1	
Overseas	100	±1	3	9	19	32	29	4	5	±5	3.8	±0.2	
<b>EDUCATION</b>													
No College	100	±1	4	9	26	28	17	7	9	±5	3.5	±0.2	
Some College or More	100	±1	2	7	18	33	36	1	2	±2	4.0	±0.1	
<b>FAMILY STATUS</b>													
Single	100	±1	3	7	21	31	26	6	7	±4	3.8	±0.1	
With Child(ren)	99	±2	4	14	24	35	19	0	4	±6	3.5	±0.2	
Without Child(ren)	100	±1	3	5	21	30	27	7	8	±4	3.9	±0.1	
Married	100	±1	2	8	18	33	36	1	2	±3	3.9	±0.1	
With Child(ren)	100	±1	3	8	17	32	38	0	2	±3	4.0	±0.1	
Without Child(ren)	100	±1	2	9	20	35	31	1	2	±5	3.9	±0.1	
<b>RACE/ETHNICITY</b>													
Non-Hispanic White	100	±1	2	6	16	32	38	3	3	±3	4.0	±0.1	
Total Minority	100	±1	3	10	24	31	25	2	5	±3	3.7	±0.1	
Non-Hispanic Black	100	±1	5	12	28	30	20	2	4	±4	3.5	±0.1	
Hispanic	100	±1	3	10	23	30	26	1	6	±4	3.7	±0.1	
<b>GENDER</b>													
Male	100	±1	2	7	19	32	34	2	3	±2	3.9	±0.1	
Female	100	±1	4	9	21	33	24	4	6	±4	3.7	±0.1	

Note. Percent responding are active duty members who answered the question. Average Credit History Rating excludes those who indicated "I have no credit history" or "Don't know."

NR: Not reportable

**26. What is your [spouse's] [partner's or significant other's] current credit score?**

- |                        |                        |                        |
|------------------------|------------------------|------------------------|
| 1. 500 or below        | 2. Between 501 and 530 | 3. Between 531 and 580 |
| 3. Between 581 and 640 | 4. Between 641 and 680 | 5. Between 681 and 720 |
| 6. Above 720           | 7. Don't know          |                        |

	Percent Responding		Percentages							Max ME	
			1	2	3	3	4	5	6		7
<b>OVERALL AND SERVICE</b>											
Total	63	±2	1	2	3	7	11	16	25	35	±3
Army	68	±4	1	2	4	9	12	14	22	36	±4
Navy	57	±4	1	1	3	7	10	20	26	30	±5
Marine Corps	56	±5	2	3	3	6	12	15	20	40	±7
Air Force	63	±3	1	1	3	5	9	14	31	37	±4
<b>PAYGRADE</b>											
Enlisted	60	±2	1	2	4	9	12	15	18	38	±3
E1 – E4	43	±4	1	3	5	10	13	14	9	44	±6
E5 – E9	75	±2	2	2	3	8	12	16	23	35	±3
Officers	77	±3	0	0	1	2	6	16	48	26	±4
W1 – W5	85	±7	1	NR	5	2	7	19	35	31	±13
O1 – O3	66	±5	0	0	1	3	6	17	46	26	±6
O4 – O6	91	±3	0	0	0	2	5	15	53	25	±6
<b>LOCATION</b>											
US (Incl. Territories)	64	±2	1	2	4	8	11	16	25	34	±3
Overseas	54	±5	1	1	2	6	9	13	21	47	±6
<b>EDUCATION</b>											
No College	49	±5	1	4	6	7	12	13	10	47	±7
Some College or More	67	±2	1	1	3	7	10	16	28	33	±3
<b>FAMILY STATUS</b>											
Single	8	±2	2	3	3	6	10	14	13	49	±10
With Child(ren)	18	±5	2	4	NR	12	9	12	16	45	±16
Without Child(ren)	7	±2	1	2	4	4	11	15	12	51	±13
Married	97	±1	1	2	3	8	11	16	25	35	±3
With Child(ren)	98	±1	1	1	4	8	11	15	26	33	±3
Without Child(ren)	97	±2	1	2	2	5	11	17	23	39	±5
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	67	±3	1	1	3	7	9	15	28	36	±3
Total Minority	57	±3	2	2	5	9	13	16	19	34	±3
Non-Hispanic Black	56	±4	2	1	6	10	16	17	14	34	±5
Hispanic	59	±5	2	3	5	10	13	16	18	33	±5
<b>GENDER</b>											
Male	66	±2	1	1	3	7	10	15	25	37	±3
Female	50	±4	3	3	5	9	14	22	20	25	±5

Note. Percent responding are active duty members who answered the question and who were married (Q4) or living with a partner/significant other (Q5). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

NR: Not reportable

**27. How would you rate the credit history of your [spouse] [partner or significant other]?**

1. Very bad  
 2. Bad  
 3. Neither good nor bad  
 4. Good  
 5. Very good  
 6. No credit history  
 7. Don't know

	Percent Responding		Percentages							Max ME	Average Spouse/Partner Credit History Rating		
			1	2	3	4	5	6	7				
<b>OVERALL AND SERVICE</b>													
Total	63	±2	3	8	17	26	32	5	11	±2	3.9	±0.1	
Army	68	±4	3	8	20	25	28	5	12	±4	3.8	±0.1	
Navy	57	±4	2	7	16	25	36	5	9	±4	4.0	±0.1	
Marine Corps	57	±5	3	11	16	29	23	4	13	±6	3.7	±0.2	
Air Force	64	±3	3	6	12	26	39	4	9	±4	4.1	±0.1	
<b>PAYGRADE</b>													
Enlisted	60	±2	3	9	19	26	24	5	12	±3	3.7	±0.1	
E1 – E4	43	±4	4	10	20	23	17	9	17	±5	3.5	±0.2	
E5 – E9	75	±2	3	9	19	28	28	4	10	±3	3.8	±0.1	
Officers	77	±3	0	3	7	24	59	2	4	±4	4.5	±0.1	
W1 – W5	86	±7	1	4	10	28	42	5	10	±13	4.2	±0.3	
O1 – O3	66	±5	0	5	8	26	54	2	5	±6	4.4	±0.1	
O4 – O6	91	±3	0	1	6	21	68	1	2	±6	4.6	±0.1	
<b>LOCATION</b>													
US (Incl. Territories)	65	±2	3	8	16	26	32	5	10	±3	3.9	±0.1	
Overseas	54	±5	2	6	19	23	31	6	12	±6	3.9	±0.2	
<b>EDUCATION</b>													
No College	49	±5	4	10	19	25	16	6	19	±6	3.5	±0.2	
Some College or More	67	±2	2	7	16	26	35	4	9	±2	4.0	±0.1	
<b>FAMILY STATUS</b>													
Single	8	±2	4	9	14	24	23	3	22	±10	3.7	±0.3	
With Child(ren)	18	±5	8	10	11	20	20	5	27	±15	3.5	±0.5	
Without Child(ren)	7	±2	NR	9	16	26	25	3	19	±13	3.8	±0.3	
Married	98	±1	3	8	17	26	32	5	10	±2	3.9	±0.1	
With Child(ren)	98	±1	3	8	18	26	33	3	9	±3	3.9	±0.1	
Without Child(ren)	97	±2	2	7	15	26	30	8	13	±5	3.9	±0.2	
<b>RACE/ETHNICITY</b>													
Non-Hispanic White	67	±3	2	7	16	25	36	4	10	±3	4.0	±0.1	
Total Minority	57	±3	3	10	18	27	24	6	12	±3	3.7	±0.1	
Non-Hispanic Black	56	±4	3	10	22	27	18	5	15	±5	3.6	±0.2	
Hispanic	60	±5	4	10	19	27	23	5	12	±4	3.7	±0.2	
<b>GENDER</b>													
Male	66	±2	2	7	17	25	33	5	11	±3	3.9	±0.1	
Female	50	±4	4	12	17	30	26	4	8	±6	3.7	±0.2	

Note. Percent responding are active duty members who answered the question and who were married (Q4) or living with a partner/significant other (Q5). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5). Average Spouse/Partner Credit History Rating excludes those who answered "No credit history" or "Don't know."

NR: Not reportable

**28. During the past 12 months, did any of the following happen to [you] [you and your spouse] [you and your partner or significant other] ? [I was] [We were]...**

- a. More than 60 days late in paying mortgage or other debts.
- b. Unable to use bank credit card(s) because the credit limit was reached.
- c. Short on cash between paychecks.
- d. Unable to pay monthly bills.

	Percent Responding		Percentages				Max ME	Percentage Reporting Yes		
			a	b	c	d				
<b>OVERALL AND SERVICE</b>										
Total	100	±0	8	16	39	10	±2	43.0	±2.0	
Army	100	±0	10	16	44	12	±4	47.0	±4.0	
Navy	100	±0	7	16	37	8	±4	41.0	±4.0	
Marine Corps	100	±0	9	19	41	16	±6	44.0	±6.0	
Air Force	100	±0	5	13	34	7	±3	37.0	±4.0	
<b>PAYGRADE</b>										
Enlisted	100	±0	9	17	44	12	±3	48.0	±3.0	
E1 – E4	100	±0	9	17	48	13	±4	51.0	±4.0	
E5 – E9	100	±0	9	18	41	11	±3	45.0	±3.0	
Officers	100	±0	3	8	16	2	±3	20.0	±3.0	
W1 – W5	100	±0	4	15	30	8	±11	35.0	±11.0	
O1 – O3	100	±0	3	7	16	2	±4	19.0	±4.0	
O4 – O6	100	±0	2	7	13	2	±5	17.0	±5.0	
<b>LOCATION</b>										
US (Incl. Territories)	100	±0	8	16	40	11	±2	43.0	±2.0	
Overseas	100	±0	8	12	35	8	±5	39.0	±5.0	
<b>EDUCATION</b>										
No College	100	±0	9	18	47	12	±5	50.0	±5.0	
Some College or More	100	±0	7	15	38	10	±2	41.0	±2.0	
<b>FAMILY STATUS</b>										
Single	100	±0	7	14	39	9	±4	43.0	±4.0	
With Child(ren)	100	±0	15	20	47	14	±6	52.0	±6.0	
Without Child(ren)	100	±0	5	12	38	8	±4	41.0	±4.0	
Married	100	±0	8	17	39	11	±3	43.0	±3.0	
With Child(ren)	100	±0	9	18	41	12	±3	45.0	±3.0	
Without Child(ren)	100	±0	8	14	35	9	±5	38.0	±5.0	
<b>RACE/ETHNICITY</b>										
Non-Hispanic White	100	±0	6	15	40	9	±3	42.0	±3.0	
Total Minority	100	±0	10	17	39	12	±3	44.0	±3.0	
Non-Hispanic Black	100	±0	12	18	39	13	±4	44.0	±4.0	
Hispanic	100	±0	9	18	44	11	±5	48.0	±5.0	
<b>GENDER</b>										
Male	100	±0	7	15	39	10	±2	43.0	±2.0	
Female	100	±0	9	18	39	12	±4	44.0	±4.0	

Note. Percent responding are active duty members who answered the question. The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5). Percent Responding is the maximum percent responding for all subitems; percent responding for individual subitems ranged from 99-100%.

**29. In how many of the past 12 months were [you] [you and your spouse] [you and your partner or significant other] short on cash, unable to use a credit card because the credit limit was reached, or unable to pay bills or other debts?**

1. 1 month

2. 2 to 4 months

3. 5 to 7 months

4. 8 or more months

	Percent Responding		Percentages				Max ME	Average Number of Months of Financial Difficulty		
			1	2	3	4				
<b>OVERALL AND SERVICE</b>										
Total	42	±2	35	43	12	11	±3	3.4	±0.2	■
Army	46	±4	35	41	13	12	±5	3.5	±0.3	■
Navy	41	±4	35	44	11	10	±6	3.3	±0.4	■
Marine Corps	43	±6	28	45	13	14	±9	3.8	±0.6	■
Air Force	36	±3	40	44	9	7	±6	3.0	±0.3	■
<b>PAYGRADE</b>										
Enlisted	47	±3	34	43	12	11	±4	3.4	±0.2	■
E1 – E4	50	±4	36	40	12	13	±6	3.5	±0.4	■
E5 – E9	44	±3	33	46	12	9	±4	3.4	±0.2	■
Officers	19	±3	45	40	10	5	±8	2.8	±0.4	■
W1 – W5	34	±11	NR	NR	9	NR	±13	3.0	±1.0	■
O1 – O3	19	±4	45	43	7	5	±11	2.6	±0.5	■
O4 – O6	17	±5	47	34	14	5	±14	2.8	±0.7	■
<b>LOCATION</b>										
US (Incl. Territories)	42	±2	34	42	12	11	±4	3.5	±0.2	■
Overseas	38	±5	43	44	8	5	±9	2.8	±0.4	■
<b>EDUCATION</b>										
No College	49	±5	32	44	11	13	±7	3.6	±0.5	■
Some College or More	40	±2	36	42	12	10	±4	3.3	±0.2	■
<b>FAMILY STATUS</b>										
Single	42	±4	39	44	9	9	±6	3.1	±0.3	■
With Child(ren)	51	±6	33	50	9	8	±8	3.2	±0.4	■
Without Child(ren)	41	±4	40	43	9	9	±7	3.1	±0.4	■
Married	42	±3	33	42	14	12	±4	3.6	±0.3	■
With Child(ren)	44	±3	31	43	13	12	±4	3.6	±0.3	■
Without Child(ren)	37	±5	37	37	14	12	±8	3.5	±0.6	■
<b>RACE/ETHNICITY</b>										
Non-Hispanic White	41	±3	34	42	12	12	±5	3.5	±0.3	■
Total Minority	43	±3	37	44	11	8	±4	3.2	±0.3	■
Non-Hispanic Black	43	±4	37	44	11	8	±7	3.2	±0.3	■
Hispanic	47	±5	39	42	12	7	±7	3.1	±0.3	■
<b>GENDER</b>										
Male	42	±2	34	43	12	11	±4	3.4	±0.3	■
Female	43	±4	39	42	10	9	±6	3.2	±0.4	■

Note. Percent responding are active duty members who answered the question and who indicated they were more than 60 days late in paying mortgage or other debts, unable to use bank credit card(s) because the credit limit was reached, short on cash between paychecks, and/or unable to pay monthly bills (Q28). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

NR: Not reportable

**30. Have [you] [you and/or your spouse] [you and/or your partner or significant other] used any of the following financial products or services to cover expenses in the past 12 months?**

- a. Overdraft loan
- b. Overdraft line of credit
- c. Overdraft protection from savings, credit card, or another account
- d. Bank direct deposit advance loan
- e. Payday loan
- f. Vehicle title loan
- g. Cash advance on a credit card
- h. Pawn shop
- i. Loan from Army Emergency Relief, Navy-Marine Corps Relief Society or Air Force Aid Society
- j. Loan/borrow from friends or family

	Percent Responding		Percentages										Max ME
			a	b	c	d	e	f	g	h	i	j	
<b>OVERALL AND SERVICE</b>													
Total	99	±1	5	9	19	3	2	3	7	5	8	16	±2
Army	99	±1	5	5	19	4	3	3	6	7	8	20	±3
Navy	99	±1	6	19	20	3	2	3	8	3	11	12	±4
Marine Corps	99	±1	7	13	18	2	1	7	8	4	13	16	±5
Air Force	100	±1	2	3	16	1	1	2	5	3	2	13	±3
<b>PAYGRADE</b>													
Enlisted	99	±1	5	10	20	3	2	4	7	5	9	18	±2
E1 – E4	99	±1	6	13	19	3	2	6	7	6	11	21	±4
E5 – E9	99	±1	5	8	20	3	2	2	7	5	8	16	±2
Officers	99	±1	1	3	13	1	1	1	5	2	1	5	±3
W1 – W5	100	±0	2	4	13	3	NR	0	7	5	NR	6	±10
O1 – O3	99	±1	1	1	12	0	1	2	4	2	1	6	±4
O4 – O6	99	±1	1	4	15	1	0	1	6	1	0	5	±5
<b>LOCATION</b>													
US (Incl. Territories)	99	±1	5	9	18	3	2	4	7	5	8	16	±2
Overseas	100	±1	4	6	19	2	1	1	6	2	7	14	±4
<b>EDUCATION</b>													
No College	99	±1	7	12	19	3	2	4	5	7	13	21	±5
Some College or More	99	±1	4	8	18	2	2	3	7	4	6	15	±2
<b>FAMILY STATUS</b>													
Single	99	±1	5	11	17	2	1	5	7	4	8	16	±3
With Child(ren)	99	±1	5	14	23	3	3	2	9	7	13	23	±5
Without Child(ren)	99	±1	5	11	17	2	1	5	6	4	6	15	±3
Married	99	±1	4	8	19	3	2	3	7	5	8	16	±2
With Child(ren)	99	±1	4	8	21	3	2	2	7	5	8	16	±2
Without Child(ren)	99	±1	4	8	16	3	2	4	5	5	9	16	±4
<b>RACE/ETHNICITY</b>													
Non-Hispanic White	99	±1	4	7	17	2	1	2	6	5	7	14	±2
Total Minority	99	±1	6	11	21	4	2	5	8	5	10	19	±3
Non-Hispanic Black	99	±1	6	13	23	5	4	4	8	5	13	18	±4
Hispanic	99	±1	6	10	20	3	2	5	8	5	9	21	±4
<b>GENDER</b>													
Male	99	±1	4	8	18	3	2	3	6	5	7	15	±2
Female	99	±1	6	12	19	3	3	3	8	4	11	19	±4

Note. Percent responding are active duty members who answered the question. The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5). Percent Responding is the maximum percent responding for all subitems; percent responding for individual subitems ranged from 96-100%.

NR: Not reportable

## 30. Percentage Who Used Financial Credit Products: Constructed from Q30.

	Percent Responding		Percentages	Max ME	Percentage Reporting Yes
			Yes		
<b>OVERALL AND SERVICE</b>					
Total	100	±0	38	±2	
Army	100	±0	39	±4	
Navy	100	±0	41	±4	
Marine Corps	100	±0	42	±6	
Air Force	100	±0	30	±3	
<b>PAYGRADE</b>					
Enlisted	100	±0	41	±3	
E1 – E4	100	±0	46	±4	
E5 – E9	100	±0	37	±3	
Officers	100	±0	20	±3	
W1 – W5	100	±0	22	±10	
O1 – O3	100	±0	19	±4	
O4 – O6	100	±0	21	±5	
<b>LOCATION</b>					
US (Incl. Territories)	100	±0	38	±2	
Overseas	100	±0	34	±5	
<b>EDUCATION</b>					
No College	100	±0	45	±5	
Some College or More	100	±0	36	±2	
<b>FAMILY STATUS</b>					
Single	100	±0	38	±4	
With Child(ren)	100	±0	49	±6	
Without Child(ren)	100	±0	36	±4	
Married	100	±0	37	±3	
With Child(ren)	100	±0	38	±3	
Without Child(ren)	100	±0	36	±5	
<b>RACE/ETHNICITY</b>					
Non-Hispanic White	100	±0	34	±3	
Total Minority	100	±0	42	±3	
Non-Hispanic Black	100	±0	45	±4	
Hispanic	100	±0	43	±5	
<b>GENDER</b>					
Male	100	±0	37	±2	
Female	100	±0	41	±4	

Note. Percentage responding are active duty members who answered the question.

**31. Why did [you] [you and/or your spouse] [you and/or your partner or significant other] use one or more of these financial products or services in the past 12 months?**

a. Needed to cover regular monthly expenses

b. Needed to cover one or more unexpected essential expenses

c. Needed to cover one or more unexpected unessential expenses

	Percent Responding		Percentages			Max ME
			a	b	c	
<b>OVERALL AND SERVICE</b>						
Total	35	±2	39	70	18	±4
Army	37	±4	40	71	18	±6
Navy	38	±4	37	69	23	±7
Marine Corps	40	±6	37	68	16	±9
Air Force	28	±3	39	69	16	±6
<b>PAYGRADE</b>						
Enlisted	39	±3	40	70	16	±4
E1 – E4	43	±4	43	67	19	±6
E5 – E9	35	±3	37	74	14	±4
Officers	18	±3	25	60	36	±8
W1 – W5	22	±9	NR	NR	NR	
O1 – O3	17	±4	23	56	47	±11
O4 – O6	19	±5	25	63	22	±13
<b>LOCATION</b>						
US (Incl. Territories)	36	±2	39	69	17	±4
Overseas	31	±5	32	71	25	±9
<b>EDUCATION</b>						
No College	43	±5	44	66	19	±8
Some College or More	34	±2	37	71	18	±4
<b>FAMILY STATUS</b>						
Single	36	±4	41	63	21	±6
With Child(ren)	47	±6	36	77	14	±8
Without Child(ren)	34	±4	42	59	23	±7
Married	35	±3	37	74	16	±4
With Child(ren)	36	±3	38	72	17	±5
Without Child(ren)	34	±5	34	78	14	±9
<b>RACE/ETHNICITY</b>						
Non-Hispanic White	32	±3	39	69	17	±5
Total Minority	40	±3	38	70	19	±5
Non-Hispanic Black	43	±4	35	70	20	±7
Hispanic	41	±5	41	69	15	±7
<b>GENDER</b>						
Male	35	±2	39	70	18	±4
Female	39	±4	39	68	19	±7

Note. Percent responding are active duty members who answered the question and who indicated they used any of the specified financial products or services to cover expenses in the past 12 months (Q30). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).  
NR: Not reportable

**32. For what purpose(s) have you taken a bank direct deposit advance loan?**

- a. PCS moving expenses  
 b. Monthly bills were more than income  
 c. Help a family member or friend  
 d. Cover expenses for unsold former home  
 e. Spouse/partner/significant other unemployed after PCS move  
 f. Unexpected car or home repair  
 g. Other

	Percent Responding		Percentages							Max ME
			a	b	c	d	e	f	g	
<b>OVERALL AND SERVICE</b>										
Total	3	±1	19	48	17	10	25	51	24	±12
Army	4	±2	22	NR	21	13	22	55	12	±18
Navy	3	±2	7	NR	14	NR	NR	NR	NR	±17
Marine Corps	2	±2	NR	NR	NR	NR	NR	NR	NR	
Air Force	1	±1	NR	NR	NR	NR	NR	NR	NR	
<b>PAYGRADE</b>										
Enlisted	3	±1	18	49	18	10	25	51	25	±13
E1 – E4	3	±2	NR	NR	NR	NR	NR	NR	NR	
E5 – E9	3	±1	19	49	10	9	26	54	18	±14
Officers	1	±1	NR	NR	NR	NR	NR	NR	NR	
W1 – W5	3	±5	NR	NR	NR	NR	NR	NR	NR	
O1 – O3	0	±1	NR	NR	NR	NR	NR	NR	NR	
O4 – O6	1	±2	NR	NR	NR	NR	NR	NR	NR	
<b>LOCATION</b>										
US (Incl. Territories)	3	±1	13	53	14	11	21	52	25	±13
Overseas	2	±2	NR	NR	NR	NR	NR	NR	NR	
<b>EDUCATION</b>										
No College	3	±2	4	NR	NR	NR	NR	NR	NR	±8
Some College or More	2	±1	25	44	16	8	32	53	23	±13
<b>FAMILY STATUS</b>										
Single	2	±1	NR	NR	NR	NR	NR	NR	NR	
With Child(ren)	3	±2	NR	NR	NR	NR	NR	NR	NR	
Without Child(ren)	2	±1	NR	NR	NR	NR	NR	NR	NR	
Married	3	±1	19	47	13	8	29	54	25	±14
With Child(ren)	3	±1	22	52	6	13	35	53	20	±16
Without Child(ren)	3	±2	NR	NR	NR	NR	NR	NR	NR	
<b>RACE/ETHNICITY</b>										
Non-Hispanic White	2	±1	11	NR	NR	NR	NR	68	NR	±18
Total Minority	3	±1	26	45	22	13	22	36	18	±15
Non-Hispanic Black	5	±2	17	NR	16	NR	12	24	NR	±18
Hispanic	3	±2	NR	NR	NR	NR	NR	NR	NR	
<b>GENDER</b>										
Male	2	±1	18	49	18	8	27	56	25	±14
Female	3	±2	NR	NR	NR	NR	NR	NR	NR	

Note. Percent responding are active duty members who answered the question and who indicated they took a bank direct deposit advance loan to cover expenses in the past 12 months (Q30d).

NR: Not reportable

**33. What was the most important reason for choosing a bank direct deposit advance loan rather than another source?**

- |                           |   |   |
|---------------------------|---|---|
| 1. Convenient location    | 2. Greater privacy                                      | 3. Less paperwork                                 |
| 4. Faster approval        | 5. More respectful employees                            | 6. Quick and easy process                         |
| 7. Less harm to my credit | 8. Less expensive than other sources for borrowing cash | 9. No other alternative source for borrowing cash |
| 10. Other                 |   |   |

	Percent Responding		Percentages										Max ME
			1	2	3	4	5	6	7	8	9	10	
<b>OVERALL AND SERVICE</b>													
Total	2	±1	10	12	2	11	0°	31	6	5	18	4	±12
Army	4	±2	11	18	NR	8	0°	32	3	4	18	5	±18
Navy	2	±2	9	3	NR	NR	0°	NR	NR	NR	NR	NR	±15
Marine Corps	2	±2	NR	NR	NR	NR	0°	NR	NR	NR	NR	NR	±0
Air Force	1	±1	NR	NR	NR	NR	0°	NR	NR	NR	NR	NR	±0
<b>PAYGRADE</b>													
Enlisted	3	±1	10	12	2	11	0°	33	5	6	18	4	±12
E1 – E4	3	±2	11	NR	NR	NR	0°	NR	NR	5	NR	3	±15
E5 – E9	3	±1	9	14	4	8	0°	34	2	7	16	5	±14
Officers	1	±1	NR	NR	NR	NR	0°	NR	NR	NR	NR	NR	±0
W1 – W5	3	±5	NR	NR	NR	NR	0°	NR	NR	NR	NR	NR	
O1 – O3	0	±1	NR	NR	NR	NR	0°	NR	NR	NR	NR	NR	
O4 – O6	1	±2	NR	NR	NR	NR	0°	NR	NR	NR	NR	NR	
<b>LOCATION</b>													
US (Incl. Territories)	3	±1	9	11	3	8	0°	35	5	6	20	4	±13
Overseas	2	±2	NR	NR	NR	NR	0°	NR	NR	NR	NR	NR	±0
<b>EDUCATION</b>													
No College	3	±2	NR	1	NR	NR	0°	NR	NR	NR	NR	NR	±4
Some College or More	2	±1	10	16	3	15	0°	28	6	4	16	2	±13
<b>FAMILY STATUS</b>													
Single	2	±1	11	NR	4	NR	0°	NR	NR	NR	10	NR	±16
With Child(ren)	3	±2	NR	NR	NR	NR	0°	NR	NR	NR	NR	NR	±0
Without Child(ren)	2	±1	NR	NR	NR	NR	0°	NR	NR	NR	NR	NR	±0
Married	3	±1	10	11	2	13	0°	31	4	6	21	3	±14
With Child(ren)	3	±1	11	10	2	NR	0°	28	5	7	26	3	±17
Without Child(ren)	3	±2	NR	NR	NR	NR	0°	NR	NR	NR	NR	NR	±0
<b>RACE/ETHNICITY</b>													
Non-Hispanic White	2	±1	4	NR	1	NR	0°	NR	NR	NR	NR	NR	±11
Total Minority	3	±1	15	15	3	12	0°	25	10	6	9	5	±16
Non-Hispanic Black	5	±2	NR	10	4	7	0°	NR	NR	6	9	5	±15
Hispanic	3	±2	NR	10	NR	NR	0°	NR	NR	4	NR	NR	±15
<b>GENDER</b>													
Male	2	±1	8	12	2	13	0°	30	6	4	21	4	±14
Female	3	±2	NR	NR	NR	5	0°	NR	NR	NR	6	NR	±12

Note. Percent responding are active duty members who answered the question and who indicated they took a bank direct deposit advance loan to cover expenses in the past 12 months (Q30d).  
 NR: Not reportable ° Response option never endorsed.

**34. In how many of the past 12 months did [you] [you and/or your spouse] [you and/or your partner or significant other] have bank direct deposit advance loans?**

1. 1-3 months  
4. 10-12 months

2. 4-6 months

3. 7-9 months

	Percent Responding		Percentages				Max ME	Average Number of Months		
			1	2	3	4				
<b>OVERALL AND SERVICE</b>										
Total	2	±1	75	10	3	11	±12	3.5	±0.8	
Army	3	±2	70	NR	1	NR	±18	3.8	±1.2	
Navy	2	±1	NR	6	NR	NR	±13	NR		
Marine Corps	2	±2	NR	NR	NR	NR		2.7	±0.9	
Air Force	1	±1	NR	NR	NR	NR		2.5	±0.7	
<b>PAYGRADE</b>										
Enlisted	3	±1	75	10	3	12	±13	3.6	±0.9	
E1 – E4	3	±2	NR	NR	3	NR	±10	4.3	±1.6	
E5 – E9	3	±1	85	4	4	7	±10	3.0	±0.6	
Officers	1	±1	NR	NR	NR	NR		NR		
W1 – W5	3	±5	NR	NR	NR	NR		NR		
O1 – O3	0	±1	NR	NR	NR	NR		NR		
O4 – O6	1	±2	NR	NR	NR	NR		NR		
<b>LOCATION</b>										
US (Incl. Territories)	2	±1	76	9	3	12	±14	3.5	±0.9	
Overseas	2	±2	NR	NR	NR	NR		3.3	±1.2	
<b>EDUCATION</b>										
No College	3	±2	NR	NR	NR	NR		NR		
Some College or More	2	±1	79	13	2	6	±13	3.0	±0.7	
<b>FAMILY STATUS</b>										
Single	2	±1	NR	NR	7	NR	±14	3.9	±1.5	
With Child(ren)	3	±2	NR	NR	NR	NR		NR		
Without Child(ren)	2	±1	NR	NR	NR	NR		NR		
Married	3	±1	80	7	1	12	±15	3.3	±0.9	
With Child(ren)	3	±1	85	4	NR	NR	±16	3.1	±1.0	
Without Child(ren)	3	±2	NR	NR	NR	NR		NR		
<b>RACE/ETHNICITY</b>										
Non-Hispanic White	2	±1	NR	2	NR	NR	±7	3.5	±1.4	
Total Minority	3	±1	70	17	4	9	±16	3.6	±0.9	
Non-Hispanic Black	5	±2	NR	NR	NR	NR		3.8	±1.6	
Hispanic	3	±2	89	NR	NR	5	±15	2.8	±0.8	
<b>GENDER</b>										
Male	2	±1	81	6	2	11	±14	3.3	±0.9	
Female	3	±2	NR	NR	NR	NR		NR		

Note. Percent responding are active duty members who answered the question and who indicated they took a bank direct deposit advance loan to cover expenses in the past 12 months (Q30d). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).  
NR: Not reportable

**35. What amount did you borrow against your paycheck for your most recent bank direct deposit advance loan?**

- |                            |                            |                            |
|----------------------------|----------------------------|----------------------------|
| 1. Less than \$100         | 2. Between \$100 and \$199 | 3. Between \$200 and \$299 |
| 4. Between \$300 and \$399 | 5. Between \$400 and \$499 | 6. \$500 or more           |
| 7. Don't know              |                            |                            |

	Percent Responding		Percentages							Max ME
			1	2	3	4	5	6	7	
<b>OVERALL AND SERVICE</b>										
Total	2	±1	5	13	14	17	5	37	9	±11
Army	4	±2	2	13	11	23	5	37	9	±17
Navy	2	±2	NR	NR	NR	NR	NR	NR	NR	
Marine Corps	2	±2	NR	NR	NR	NR	NR	NR	NR	
Air Force	1	±1	NR	NR	NR	NR	NR	NR	NR	
<b>PAYGRADE</b>										
Enlisted	3	±1	4	14	14	18	5	36	10	±12
E1 – E4	3	±2	4	NR	NR	NR	NR	NR	11	±16
E5 – E9	3	±1	5	7	16	22	5	36	8	±14
Officers	1	±1	NR	NR	NR	NR	NR	NR	NR	
W1 – W5	3	±5	NR	NR	NR	NR	NR	NR	NR	
O1 – O3	0	±1	NR	NR	NR	NR	NR	NR	NR	
O4 – O6	1	±2	NR	NR	NR	NR	NR	NR	NR	
<b>LOCATION</b>										
US (Incl. Territories)	3	±1	4	15	16	19	5	35	6	±12
Overseas	2	±2	NR	NR	NR	NR	NR	NR	NR	
<b>EDUCATION</b>										
No College	3	±2	NR	NR	NR	NR	NR	NR	NR	
Some College or More	2	±1	3	13	10	20	6	41	7	±13
<b>FAMILY STATUS</b>										
Single	2	±1	13	NR	NR	NR	NR	NR	8	±17
With Child(ren)	3	±3	NR	NR	NR	NR	NR	NR	NR	
Without Child(ren)	2	±1	NR	NR	NR	NR	NR	NR	NR	
Married	3	±1	1	13	12	19	6	39	10	±14
With Child(ren)	3	±1	1	14	12	23	6	36	8	±17
Without Child(ren)	3	±2	NR	NR	NR	NR	NR	NR	NR	
<b>RACE/ETHNICITY</b>										
Non-Hispanic White	2	±1	NR	NR	16	NR	NR	NR	NR	±16
Total Minority	3	±1	7	14	13	11	5	39	11	±14
Non-Hispanic Black	5	±2	NR	NR	NR	NR	4	29	12	±17
Hispanic	3	±2	NR	NR	13	3	NR	NR	NR	±16
<b>GENDER</b>										
Male	2	±1	3	13	11	18	4	40	11	±13
Female	3	±2	NR	NR	NR	NR	NR	27	3	±18

Note. Percent responding are active duty members who answered the question and who indicated they took a bank direct deposit advance loan to cover expenses in the past 12 months (Q30d). Respondents were instructed to add amounts together if they borrowed several amounts in the days before their most recent paycheck.  
NR: Not reportable

**36. Were you contacted by the bank to help you find an alternative source of credit to meet your needs?**

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	1	±1	6	NR	NR	±13	
Army	1	±1	NR	NR	NR		
Navy	1	±1	NR	NR	NR		
Marine Corps	0	±1	NR	NR	NR		
Air Force	0	±1	NR	NR	NR		
<b>PAYGRADE</b>							
Enlisted	1	±1	NR	NR	NR		
E1 – E4	1	±1	NR	NR	NR		
E5 – E9	0	±1	NR	NR	NR		
Officers	0	±1	NR	NR	NR		
W1 – W5	NA		NA	NA	NA		
O1 – O3	0	±1	NR	NR	NR		
O4 – O6	NA		NA	NA	NA		
<b>LOCATION</b>							
US (Incl. Territories)	1	±1	NR	NR	NR		
Overseas	1	±1	NR	NR	NR		
<b>EDUCATION</b>							
No College	1	±1	NR	NR	NR		
Some College or More	0	±1	NR	NR	NR		
<b>FAMILY STATUS</b>							
Single	1	±1	NR	NR	NR		
With Child(ren)	1	±2	NR	NR	NR		
Without Child(ren)	1	±1	NR	NR	NR		
Married	1	±1	NR	NR	NR		
With Child(ren)	0	±1	NR	NR	NR		
Without Child(ren)	1	±2	NR	NR	NR		
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	0	±1	NR	NR	NR		
Total Minority	1	±1	NR	NR	NR		
Non-Hispanic Black	1	±2	NR	NR	NR		
Hispanic	0	±1	NR	NR	NR		
<b>GENDER</b>							
Male	0	±1	NR	NR	NR		
Female	1	±2	NR	NR	NR		

Note. Percent responding are active duty members who answered the question, who indicated they took a bank direct deposit advance loan to cover expenses in the past 12 months (Q30d), and who had bank direct deposit advance loans in 4 or more of the past 12 months (Q34).

NR: Not reportable

NA: Not applicable

**37. For what purpose(s) have you taken a payday loan?**

- a. PCS moving expenses  
 d. Cover expenses for unsold former home  
 g. Other
- b. Monthly bills were more than income  
 e. Spouse/partner/significant other unemployed after PCS move
- c. Help a family member or friend  
 f. Unexpected car or home repair

	Percent Responding		Percentages							Max ME
			a	b	c	d	e	f	g	
<b>OVERALL AND SERVICE</b>										
Total	2	±1	16	60	28	8	17	62	26	±18
Army	3	±2	19	NR	NR	1	14	NR	18	±17
Navy	1	±2	NR	NR	NR	NR	NR	NR	NR	
Marine Corps	1	±1	NR	NR	NR	NR	NR	NR	NR	
Air Force	1	±1	NR	NR	NR	NR	NR	NR	NR	
<b>PAYGRADE</b>										
Enlisted	2	±1	14	60	26	9	17	60	23	±18
E1 – E4	2	±2	NR	NR	NR	NR	NR	NR	NR	
E5 – E9	2	±1	23	57	16	6	19	55	18	±14
Officers	1	±1	NR	NR	NR	NR	NR	NR	NR	
W1 – W5	NA		NA	NA	NA	NA	NA	NA	NA	
O1 – O3	1	±2	NR	NR	NR	NR	NR	NR	NR	
O4 – O6	0	±1	NR	NR	NR	NR	NR	NR	NR	
<b>LOCATION</b>										
US (Incl. Territories)	2	±1	18	58	NR	9	19	64	27	±17
Overseas	1	±1	NR	NR	NR	NR	NR	NR	NR	
<b>EDUCATION</b>										
No College	2	±2	1	NR	NR	NR	NR	NR	NR	±6
Some College or More	2	±1	21	60	NR	NR	18	61	22	±17
<b>FAMILY STATUS</b>										
Single	1	±1	NR	NR	NR	NR	NR	NR	NR	
With Child(ren)	3	±2	NR	NR	NR	NR	NR	NR	NR	
Without Child(ren)	1	±1	NR	NR	NR	NR	NR	NR	NR	
Married	2	±1	18	NR	NR	NR	22	66	22	±16
With Child(ren)	2	±1	17	71	7	NR	NR	64	26	±18
Without Child(ren)	2	±2	NR	NR	NR	NR	NR	NR	NR	
<b>RACE/ETHNICITY</b>										
Non-Hispanic White	1	±1	3	NR	NR	NR	NR	NR	NR	±11
Total Minority	2	±1	27	61	28	5	15	50	23	±18
Non-Hispanic Black	3	±2	10	NR	NR	NR	3	NR	NR	±13
Hispanic	2	±1	NR	NR	NR	NR	NR	NR	NR	
<b>GENDER</b>										
Male	1	±1	18	71	19	NR	20	68	NR	±18
Female	3	±2	NR	NR	NR	NR	NR	NR	NR	

Note. Percent responding are active duty members who answered the question and who indicated they took a payday loan to cover expenses in the past 12 months (Q30e).

NR: Not reportable

NA: Not applicable

**38. Where did you obtain your payday loan(s)?**

a. From a store

b. From the Internet

c. Don't know

	Percent Responding		Percentages			Max ME
			a	b	c	
<b>OVERALL AND SERVICE</b>						
Total	2	±1	44	54	13	±15
Army	3	±2	NR	NR	15	±18
Navy	1	±2	NR	NR	NR	
Marine Corps	1	±1	NR	NR	NR	
Air Force	1	±1	NR	NR	NR	
<b>PAYGRADE</b>						
Enlisted	2	±1	42	51	14	±15
E1 – E4	2	±2	NR	NR	NR	
E5 – E9	2	±1	33	54	17	±14
Officers	1	±1	NR	NR	NR	
W1 – W5	NA		NA	NA	NA	
O1 – O3	1	±2	NR	NR	NR	
O4 – O6	0	±1	NR	NR	NR	
<b>LOCATION</b>						
US (Incl. Territories)	2	±1	44	NR	15	±16
Overseas	1	±1	NR	NR	NR	
<b>EDUCATION</b>						
No College	2	±2	NR	NR	NR	
Some College or More	2	±1	45	60	9	±15
<b>FAMILY STATUS</b>						
Single	1	±1	NR	NR	NR	
With Child(ren)	3	±2	NR	NR	NR	
Without Child(ren)	1	±1	NR	NR	NR	
Married	2	±1	NR	NR	9	±10
With Child(ren)	2	±1	NR	NR	10	±13
Without Child(ren)	2	±2	NR	NR	NR	
<b>RACE/ETHNICITY</b>						
Non-Hispanic White	1	±1	NR	NR	NR	
Total Minority	2	±1	41	52	20	±18
Non-Hispanic Black	3	±2	NR	NR	NR	
Hispanic	2	±1	NR	NR	NR	
<b>GENDER</b>						
Male	1	±1	NR	NR	11	±11
Female	3	±2	NR	NR	NR	

Note. Percent responding are active duty members who answered the question and who indicated they took a payday loan to cover expenses in the past 12 months (Q30e).

NR: Not reportable

NA: Not applicable

**39. What was the most important reason for choosing a payday loan rather than another source?**

- |                           |   |   |
|---------------------------|---|---|
| 1. Convenient location    | 2. Greater privacy                                      | 3. Less paperwork                                 |
| 4. Faster approval        | 5. More respectful employees                            | 6. Quick and easy process                         |
| 7. Less harm to my credit | 8. Less expensive than other sources for borrowing cash | 9. No other alternative source for borrowing cash |
| 10. Other                 |   |   |

	Percent Responding		Percentages										Max ME
			1	2	3	4	5	6	7	8	9	10	
<b>OVERALL AND SERVICE</b>													
Total	2	±1	0	13	1	31	NR	16	3	1	29	1	±16
Army	3	±2	NR	16	NR	NR	NR	22	NR	1	18	1	±18
Navy	1	±2	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
Marine Corps	1	±1	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
Air Force	1	±1	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
<b>PAYGRADE</b>													
Enlisted	2	±1	0	13	1	32	NR	13	3	1	31	1	±17
E1 – E4	2	±2	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
E5 – E9	2	±1	0	17	2	38	NR	18	5	3	14	2	±14
Officers	1	±1	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
W1 – W5	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
O1 – O3	1	±2	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
O4 – O6	0	±1	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
<b>LOCATION</b>													
US (Incl. Territories)	2	±1	0	15	1	30	NR	14	1	2	31	1	±17
Overseas	1	±1	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
<b>EDUCATION</b>													
No College	2	±2	NR	1	NR	±6							
Some College or More	2	±1	0	17	1	36	NR	21	3	2	18	1	±17
<b>FAMILY STATUS</b>													
Single	1	±1	NR	NR	NR	NR	NR	10	NR	NR	NR	NR	±15
With Child(ren)	3	±2	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
Without Child(ren)	1	±1	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
Married	2	±1	0	11	1	NR	NR	19	2	2	27	2	±18
With Child(ren)	2	±1	0	15	1	28	NR	NR	3	NR	NR	2	±17
Without Child(ren)	2	±2	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
<b>RACE/ETHNICITY</b>													
Non-Hispanic White	1	±1	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
Total Minority	2	±1	0	16	2	28	NR	23	2	1	20	1	±17
Non-Hispanic Black	3	±2	NR	NR	NR	NR	NR	14	NR	NR	NR	NR	±16
Hispanic	2	±1	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
<b>GENDER</b>													
Male	1	±1	NR	9	2	27	NR	21	3	2	NR	2	±17
Female	3	±2	1	NR	±5								

Note. Percent responding are active duty members who answered the question and who indicated they took a payday loan to cover expenses in the past 12 months (Q30e).

NR: Not reportable

NA: Not applicable

**40. How much time did you have to pay off your most recent payday loan in full?**

1. 91 days or less

2. More than 91 days

3. Provided as revolving credit (no set date for full payment as long as payments are made on time)

4. Don't know

	Percent Responding		Percentages				Max ME
			1	2	3	4	
<b>OVERALL AND SERVICE</b>							
Total	2	±1	35	32	23	NR	±17
Army	3	±1	NR	37	27	2	±18
Navy	1	±2	NR	NR	NR	NR	
Marine Corps	1	±1	NR	NR	NR	NR	
Air Force	1	±1	NR	NR	NR	NR	
<b>PAYGRADE</b>							
Enlisted	2	±1	32	34	23	NR	±18
E1 – E4	2	±1	NR	NR	NR	NR	
E5 – E9	2	±1	21	49	25	5	±14
Officers	1	±1	NR	NR	NR	NR	
W1 – W5	NA		NA	NA	NA	NA	
O1 – O3	1	±2	NR	NR	NR	NR	
O4 – O6	0	±1	NR	NR	NR	NR	
<b>LOCATION</b>							
US (Incl. Territories)	2	±1	35	32	22	NR	±18
Overseas	1	±1	NR	NR	NR	NR	
<b>EDUCATION</b>							
No College	1	±2	NR	NR	NR	NR	
Some College or More	2	±1	NR	34	22	3	±14
<b>FAMILY STATUS</b>							
Single	1	±1	NR	NR	NR	NR	
With Child(ren)	3	±2	NR	NR	NR	NR	
Without Child(ren)	1	±1	NR	NR	NR	NR	
Married	2	±1	NR	34	26	4	±17
With Child(ren)	2	±1	NR	NR	24	5	±16
Without Child(ren)	2	±2	NR	NR	NR	NR	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	1	±1	NR	NR	NR	NR	
Total Minority	2	±1	27	45	24	4	±17
Non-Hispanic Black	3	±2	NR	NR	NR	NR	
Hispanic	2	±1	NR	NR	NR	NR	
<b>GENDER</b>							
Male	1	±1	34	33	22	NR	±18
Female	2	±2	NR	NR	NR	NR	

Note. Percent responding are active duty members who answered the question and who indicated they took a payday loan to cover expenses in the past 12 months (Q30e).

NR: Not reportable

NA: Not applicable

**40. You indicated that your most recent payday loan was provided as revolving credit. How often were/are payments due?**  
**Payments were/are due:**

1. Every 10-15 days

2. Every 30-31 days

	Percent Responding		Percentages		Max ME
			1	2	
<b>OVERALL AND SERVICE</b>					
Total	0	±1	NR	NR	
Army	1	±1	NR	NR	
Navy	0	±1	NR	NR	
Marine Corps	0	±1	NR	NR	
Air Force	0	±1	NR	NR	
<b>PAYGRADE</b>					
Enlisted	0	±1	NR	NR	
E1 – E4	0	±1	NR	NR	
E5 – E9	0	±1	NR	NR	
Officers	0	±1	NR	NR	
W1 – W5	NA		NA	NA	
O1 – O3	0	±1	NR	NR	
O4 – O6	NA		NA	NA	
<b>LOCATION</b>					
US (Incl. Territories)	0	±1	NR	NR	
Overseas	0	±1	NR	NR	
<b>EDUCATION</b>					
No College	0	±1	NR	NR	
Some College or More	0	±1	NR	NR	
<b>FAMILY STATUS</b>					
Single	0	±1	NR	NR	
With Child(ren)	1	±1	NR	NR	
Without Child(ren)	0	±1	NR	NR	
Married	0	±1	NR	NR	
With Child(ren)	0	±1	NR	NR	
Without Child(ren)	1	±1	NR	NR	
<b>RACE/ETHNICITY</b>					
Non-Hispanic White	0	±1	NR	NR	
Total Minority	0	±1	NR	NR	
Non-Hispanic Black	1	±1	NR	NR	
Hispanic	0	±1	NR	NR	
<b>GENDER</b>					
Male	0	±1	NR	NR	
Female	1	±1	NR	NR	

Note. Percent responding are active duty members who answered the question, who indicated they took a payday loan to cover expenses in the past 12 months (Q30e), and who indicated that the most recent payday loan was provided as revolving credit (Q40).

NR: Not reportable

NA: Not applicable

## 41. Did the payday lender ask about active duty military status?

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	2	±1	70	17	13	±15	
Army	3	±1	75	13	NR	±18	
Navy	1	±2	NR	NR	NR		
Marine Corps	1	±1	NR	NR	NR		
Air Force	1	±1	NR	NR	NR		
<b>PAYGRADE</b>							
Enlisted	2	±1	73	16	11	±15	
E1 – E4	2	±1	NR	NR	NR		
E5 – E9	2	±1	82	9	10	±12	
Officers	1	±1	NR	NR	NR		
W1 – W5	NA		NA	NA	NA		
O1 – O3	1	±2	NR	NR	NR		
O4 – O6	0	±1	NR	NR	NR		
<b>LOCATION</b>							
US (Incl. Territories)	2	±1	70	15	15	±16	
Overseas	1	±1	NR	NR	NR		
<b>EDUCATION</b>							
No College	1	±2	NR	NR	NR		
Some College or More	2	±1	68	21	10	±17	
<b>FAMILY STATUS</b>							
Single	1	±1	NR	NR	NR		
With Child(ren)	3	±2	NR	NR	NR		
Without Child(ren)	1	±1	NR	NR	NR		
Married	2	±1	71	NR	13	±18	
With Child(ren)	2	±1	NR	NR	11	±14	
Without Child(ren)	2	±2	NR	NR	NR		
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	1	±1	NR	NR	NR		
Total Minority	2	±1	71	11	NR	±17	
Non-Hispanic Black	3	±2	NR	NR	NR		
Hispanic	2	±1	NR	NR	NR		
<b>GENDER</b>							
Male	1	±1	65	21	14	±18	
Female	2	±2	NR	NR	NR		

Note. Percent responding are active duty members who answered the question and who indicated they took a payday loan to cover expenses in the past 12 months (Q30e).

NR: Not reportable

NA: Not applicable



## 43. Approximately how many payday loans did you take out in the last 12 months?

1. 1-2  
4. 11-192. 3-6  
5. 20 or more

3. 7-10

	Percent Responding		Percentages					Max ME	Average Number of Payday Loans Taken		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	2	±1	76	16	NR	2	2	±14	3.0	±0.9	■
Army	3	±1	80	14	NR	NR	1	±17	2.4	±0.8	■
Navy	1	±2	NR	NR	NR	NR	NR		NR		
Marine Corps	1	±1	NR	NR	NR	NR	NR		NR		
Air Force	1	±1	NR	NR	NR	NR	NR		NR		
<b>PAYGRADE</b>											
Enlisted	2	±1	78	17	1	2	3	±14	2.8	±0.9	■
E1 – E4	2	±1	NR	NR	NR	NR	NR		2.7	±1.5	■
E5 – E9	2	±1	76	17	NR	3	2	±13	2.9	±0.9	■
Officers	1	±1	NR	NR	NR	NR	NR		NR		
W1 – W5	NA		NA	NA	NA	NA	NA		NA		
O1 – O3	1	±2	NR	NR	NR	NR	NR		NR		
O4 – O6	0	±1	NR	NR	NR	NR	NR		NR		
<b>LOCATION</b>											
US (Incl. Territories)	2	±1	75	16	NR	2	3	±15	3.1	±1.0	■
Overseas	1	±1	NR	NR	NR	NR	NR		NR		
<b>EDUCATION</b>											
No College	1	±2	NR	NR	NR	NR	NR		NR		
Some College or More	2	±1	74	18	NR	2	1	±16	2.9	±0.8	■
<b>FAMILY STATUS</b>											
Single	1	±1	NR	NR	NR	NR	NR		3.3	±2.3	■
With Child(ren)	3	±2	NR	NR	NR	NR	NR		1.8	±0.5	■
Without Child(ren)	1	±1	NR	NR	NR	NR	NR		NR		
Married	2	±1	74	19	NR	NR	1	±17	2.8	±0.9	■
With Child(ren)	2	±1	NR	NR	NR	NR	1	±7	2.7	±0.8	■
Without Child(ren)	2	±2	NR	NR	NR	NR	NR		NR		
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	1	±1	NR	NR	NR	NR	NR		2.6	±1.4	■
Total Minority	2	±1	67	22	NR	NR	2	±16	3.2	±1.0	■
Non-Hispanic Black	3	±2	NR	NR	NR	NR	NR		3.2	±1.2	■
Hispanic	2	±1	NR	NR	NR	NR	NR		2.7	±1.3	■
<b>GENDER</b>											
Male	1	±1	77	15	NR	1	1	±17	2.7	±0.9	■
Female	2	±2	NR	NR	NR	NR	NR		3.5	±2.4	■

Note. Percent responding are active duty members who answered the question and who indicated they took a payday loan to cover expenses in the past 12 months (Q30e). Respondents were instructed to include rollover loans as a separate loan in their calculations. Average Number of Payday Loans Taken assumes a maximum of 24 loans (2 per month).

NR: Not reportable

NA: Not applicable

**44. For what purpose(s) have you taken a vehicle title loan?**

- a. PCS moving expenses  
 d. Cover expenses for unsold former home  
 g. Other
- b. Monthly bills were more than income  
 e. Spouse/partner/significant other unemployed after PCS move
- c. Help a family member or friend  
 f. Unexpected car or home repair

	Percent Responding		Percentages							Max ME
			a	b	c	d	e	f	g	
<b>OVERALL AND SERVICE</b>										
Total	3	±1	16	13	10	6	7	35	52	±13
Army	2	±1	NR	NR	NR	3	NR	NR	NR	±6
Navy	3	±2	NR	NR	NR	NR	NR	NR	NR	
Marine Corps	7	±4	2	8	NR	NR	3	NR	NR	±13
Air Force	2	±1	NR	NR	NR	NR	NR	NR	NR	
<b>PAYGRADE</b>										
Enlisted	3	±1	15	12	8	6	8	33	54	±13
E1 – E4	5	±2	NR	8	8	7	NR	33	61	±16
E5 – E9	2	±1	NR	24	11	4	16	NR	NR	±17
Officers	1	±1	NR	NR	NR	NR	NR	NR	NR	
W1 – W5	0	±1	NR	NR	NR	NR	NR	NR	NR	
O1 – O3	2	±2	NR	NR	NR	NR	NR	NR	NR	
O4 – O6	1	±1	NR	NR	NR	NR	NR	NR	NR	
<b>LOCATION</b>										
US (Incl. Territories)	3	±1	15	12	9	5	8	35	52	±13
Overseas	1	±1	NR	NR	NR	NR	NR	NR	NR	
<b>EDUCATION</b>										
No College	3	±2	NR	NR	NR	NR	NR	NR	NR	
Some College or More	3	±1	19	15	11	7	9	40	48	±14
<b>FAMILY STATUS</b>										
Single	4	±2	14	10	12	NR	NR	25	66	±18
With Child(ren)	2	±2	NR	NR	NR	NR	NR	NR	NR	
Without Child(ren)	4	±2	15	9	13	NR	NR	NR	NR	±16
Married	2	±1	17	16	9	9	14	NR	NR	±17
With Child(ren)	2	±1	NR	15	8	NR	NR	NR	NR	±16
Without Child(ren)	4	±3	NR	NR	NR	NR	NR	NR	NR	
<b>RACE/ETHNICITY</b>										
Non-Hispanic White	2	±1	NR	4	NR	NR	NR	NR	NR	±10
Total Minority	4	±2	11	21	17	6	7	34	57	±15
Non-Hispanic Black	3	±2	NR	NR	NR	NR	NR	NR	NR	
Hispanic	4	±2	7	NR	13	NR	NR	NR	NR	±14
<b>GENDER</b>										
Male	3	±1	17	13	12	8	9	37	49	±14
Female	3	±2	NR	NR	3	NR	NR	NR	NR	±10

Note. Percent responding are active duty members who answered the question and who indicated they took a vehicle title loan to cover expenses in the past 12 months (Q30f).

NR: Not reportable

## 45. Where did you obtain your vehicle title loan(s)?

a. From a store

b. From the Internet

c. Don't know

	Percent Responding		Percentages			Max ME
			a	b	c	
<b>OVERALL AND SERVICE</b>						
Total	3	±1	48	13	41	±13
Army	3	±2	NR	15	NR	±17
Navy	2	±2	NR	NR	NR	
Marine Corps	6	±3	NR	NR	NR	
Air Force	2	±1	NR	NR	NR	
<b>PAYGRADE</b>						
Enlisted	3	±1	47	13	42	±14
E1 – E4	5	±2	NR	8	NR	±11
E5 – E9	1	±1	NR	NR	17	±16
Officers	1	±1	NR	NR	NR	
W1 – W5	0	±1	NR	NR	NR	
O1 – O3	1	±2	NR	NR	NR	
O4 – O6	1	±1	NR	NR	NR	
<b>LOCATION</b>						
US (Incl. Territories)	3	±1	48	12	42	±14
Overseas	1	±1	NR	NR	NR	
<b>EDUCATION</b>						
No College	3	±2	NR	NR	NR	
Some College or More	3	±1	45	16	39	±15
<b>FAMILY STATUS</b>						
Single	4	±2	NR	8	NR	±12
With Child(ren)	1	±1	NR	NR	NR	
Without Child(ren)	4	±2	NR	8	NR	±13
Married	2	±1	NR	18	NR	±15
With Child(ren)	2	±1	NR	NR	NR	
Without Child(ren)	4	±3	NR	NR	NR	
<b>RACE/ETHNICITY</b>						
Non-Hispanic White	2	±1	NR	NR	NR	
Total Minority	4	±2	NR	11	44	±16
Non-Hispanic Black	3	±2	NR	6	NR	±13
Hispanic	5	±3	NR	NR	NR	
<b>GENDER</b>						
Male	3	±1	53	13	36	±15
Female	3	±2	NR	NR	NR	

Note. Percent responding are active duty members who answered the question and who indicated they took a vehicle title loan to cover expenses in the past 12 months (Q30f).

NR: Not reportable

**46. What was the amount of your most recent vehicle title loan?**

- |                                |                                |                                |
|--------------------------------|--------------------------------|--------------------------------|
| 1. Less than \$500             | 2. Between \$500 and \$999     | 3. Between \$1,000 and \$1,999 |
| 4. Between \$2,000 and \$3,999 | 5. Between \$4,000 and \$5,999 | 6. \$6,000 or more             |
| 7. Don't know                  |                                |                                |

	Percent Responding		Percentages							Max ME
			1	2	3	4	5	6	7	
<b>OVERALL AND SERVICE</b>										
Total	3	±1	5	8	9	12	5	42	19	±14
Army	3	±2	4	NR	NR	NR	NR	NR	NR	±9
Navy	3	±2	NR	NR	NR	NR	NR	NR	6	±13
Marine Corps	6	±3	NR	NR	NR	NR	NR	NR	NR	
Air Force	2	±1	NR	NR	NR	NR	NR	NR	NR	
<b>PAYGRADE</b>										
Enlisted	3	±1	6	8	8	11	5	42	20	±15
E1 – E4	6	±2	6	8	NR	6	5	44	24	±18
E5 – E9	2	±1	NR	NR	12	NR	NR	NR	NR	±15
Officers	1	±1	NR	NR	NR	NR	NR	NR	NR	
W1 – W5	0	±1	NR	NR	NR	NR	NR	NR	NR	
O1 – O3	2	±2	NR	NR	NR	NR	NR	NR	NR	
O4 – O6	1	±1	NR	NR	NR	NR	NR	NR	NR	
<b>LOCATION</b>										
US (Incl. Territories)	3	±1	5	7	9	11	5	43	20	±14
Overseas	1	±1	NR	NR	NR	NR	NR	NR	NR	
<b>EDUCATION</b>										
No College	4	±2	NR	NR	NR	NR	NR	NR	NR	
Some College or More	3	±1	3	9	11	15	5	41	16	±14
<b>FAMILY STATUS</b>										
Single	4	±2	9	NR	6	8	4	NR	NR	±13
With Child(ren)	2	±2	NR	NR	NR	NR	NR	NR	NR	
Without Child(ren)	4	±2	9	NR	5	8	3	NR	NR	±13
Married	2	±1	1	16	NR	16	7	NR	3	±17
With Child(ren)	2	±1	3	NR	NR	NR	NR	NR	NR	±9
Without Child(ren)	4	±3	NR	NR	NR	NR	NR	NR	NR	
<b>RACE/ETHNICITY</b>										
Non-Hispanic White	2	±1	NR	NR	NR	NR	3	NR	NR	±9
Total Minority	4	±2	8	7	3	16	7	33	NR	±16
Non-Hispanic Black	3	±2	NR	NR	10	NR	NR	NR	NR	±15
Hispanic	5	±3	5	NR	NR	NR	NR	NR	NR	±12
<b>GENDER</b>										
Male	3	±1	6	9	9	13	5	39	18	±16
Female	3	±2	NR	NR	NR	NR	NR	NR	NR	

Note. Percent responding are active duty members who answered the question and who indicated they took a vehicle title loan to cover expenses in the past 12 months (Q30f).  
NR: Not reportable

**47. What was the APR (interest rate) on your most recent vehicle title loan?**

1. Less than 36%

2. 36-50%

3. 51% or more

4. Don't know

	Percent Responding		Percentages				Max ME
			1	2	3	4	
<b>OVERALL AND SERVICE</b>							
Total	3	±1	70	2	4	24	±14
Army	3	±2	NR	6	NR	NR	±10
Navy	3	±2	NR	NR	NR	NR	
Marine Corps	6	±3	NR	NR	1	NR	±6
Air Force	2	±1	NR	NR	NR	NR	
<b>PAYGRADE</b>							
Enlisted	3	±1	69	2	4	25	±15
E1 – E4	6	±2	66	1	4	28	±18
E5 – E9	2	±1	80	7	NR	NR	±17
Officers	1	±1	NR	NR	NR	NR	
W1 – W5	0	±1	NR	NR	NR	NR	
O1 – O3	1	±1	NR	NR	NR	NR	
O4 – O6	1	±1	NR	NR	NR	NR	
<b>LOCATION</b>							
US (Incl. Territories)	3	±1	71	2	NR	25	±15
Overseas	1	±1	NR	NR	NR	NR	
<b>EDUCATION</b>							
No College	4	±2	NR	NR	NR	NR	
Some College or More	3	±1	71	3	5	21	±15
<b>FAMILY STATUS</b>							
Single	4	±2	NR	2	NR	NR	±5
With Child(ren)	2	±2	NR	NR	NR	NR	
Without Child(ren)	4	±2	NR	1	NR	NR	±7
Married	2	±1	NR	3	1	NR	±8
With Child(ren)	2	±1	NR	NR	1	NR	±7
Without Child(ren)	3	±2	NR	NR	NR	NR	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	2	±1	NR	2	NR	NR	±10
Total Minority	4	±2	70	2	NR	NR	±18
Non-Hispanic Black	3	±2	NR	3	NR	NR	±9
Hispanic	5	±3	NR	3	1	NR	±10
<b>GENDER</b>							
Male	3	±1	70	2	4	24	±17
Female	3	±2	NR	NR	NR	NR	

Note. Percent responding are active duty members who answered the question and who indicated they took a vehicle title loan to cover expenses in the past 12 months (Q30f).

NR: Not reportable

**48. How much time did you have to pay off your most recent vehicle title loan in full?**

1. 181 days or less

2. More than 181 days

3. Provided as revolving credit (no set date for full payment as long as made payments on time)

4. Don't know

	Percent Responding		Percentages				Max ME
			1	2	3	4	
<b>OVERALL AND SERVICE</b>							
Total	3	±1	15	37	18	29	±14
Army	3	±2	NR	NR	2	NR	±6
Navy	3	±2	NR	NR	NR	NR	
Marine Corps	6	±3	NR	NR	NR	NR	
Air Force	2	±1	NR	NR	NR	NR	
<b>PAYGRADE</b>							
Enlisted	3	±1	16	36	19	29	±15
E1 – E4	6	±2	16	31	19	34	±17
E5 – E9	1	±1	16	NR	NR	10	±16
Officers	1	±1	NR	NR	NR	NR	
W1 – W5	0	±1	NR	NR	NR	NR	
O1 – O3	2	±2	NR	NR	NR	NR	
O4 – O6	1	±1	NR	NR	NR	NR	
<b>LOCATION</b>							
US (Incl. Territories)	3	±1	16	37	17	30	±14
Overseas	1	±1	NR	NR	NR	NR	
<b>EDUCATION</b>							
No College	4	±2	NR	NR	NR	NR	
Some College or More	3	±1	19	42	16	23	±15
<b>FAMILY STATUS</b>							
Single	4	±2	9	30	23	NR	±17
With Child(ren)	2	±2	NR	NR	NR	NR	
Without Child(ren)	4	±2	8	31	20	NR	±18
Married	2	±1	NR	NR	13	NR	±15
With Child(ren)	2	±1	NR	NR	NR	11	±14
Without Child(ren)	4	±3	NR	NR	NR	NR	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	2	±1	NR	NR	NR	NR	
Total Minority	4	±2	10	31	17	41	±17
Non-Hispanic Black	3	±2	NR	NR	NR	NR	
Hispanic	5	±3	NR	NR	NR	NR	
<b>GENDER</b>							
Male	3	±1	18	36	20	26	±16
Female	3	±2	4	NR	NR	NR	±9

Note. Percent responding are active duty members who answered the question and who indicated they took a vehicle title loan to cover expenses in the past 12 months (Q30f).

NR: Not reportable

**48. You indicated that your most recent vehicle title loan was provided as revolving credit. How often were/are payments due? Payments were/are due:**

1. Every 15 days

2. Every 30 or 31 days

	Percent Responding		Percentages		Max ME
			1	2	
<b>OVERALL AND SERVICE</b>					
Total	0	±1	NR	NR	
Army	0	±1	NR	NR	
Navy	1	±1	NR	NR	
Marine Corps	1	±1	NR	NR	
Air Force	0	±1	NR	NR	
<b>PAYGRADE</b>					
Enlisted	1	±1	NR	NR	
E1 – E4	1	±1	NR	NR	
E5 – E9	0	±1	NR	NR	
Officers	0	±1	NR	NR	
W1 – W5	NA		NA	NA	
O1 – O3	0	±1	NR	NR	
O4 – O6	NA		NA	NA	
<b>LOCATION</b>					
US (Incl. Territories)	0	±1	NR	NR	
Overseas	0	±1	NR	NR	
<b>EDUCATION</b>					
No College	0	±1	NR	NR	
Some College or More	0	±1	NR	NR	
<b>FAMILY STATUS</b>					
Single	1	±1	NR	NR	
With Child(ren)	1	±2	NR	NR	
Without Child(ren)	1	±1	NR	NR	
Married	0	±1	NR	NR	
With Child(ren)	0	±1	NR	NR	
Without Child(ren)	0	±1	NR	NR	
<b>RACE/ETHNICITY</b>					
Non-Hispanic White	0	±1	NR	NR	
Total Minority	1	±1	NR	NR	
Non-Hispanic Black	1	±1	NR	NR	
Hispanic	1	±1	NR	NR	
<b>GENDER</b>					
Male	0	±1	NR	NR	
Female	0	±1	NR	NR	

Note. Percent responding are active duty members who answered the question, who indicated they took a vehicle title loan to cover expenses in the past 12 months (Q30f), and who indicated that their most recent vehicle title loan was provided as revolving credit (Q48).

NR: Not reportable

NA: Not applicable

**49. Did the vehicle title loan lender ask about active duty military status?**

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	3	±1	65	15	20	±15	
Army	3	±2	NR	NR	NR		
Navy	3	±2	NR	NR	NR		
Marine Corps	6	±3	NR	4	NR	±12	
Air Force	2	±1	NR	NR	NR		
<b>PAYGRADE</b>							
Enlisted	3	±1	66	15	19	±16	
E1 – E4	6	±2	62	16	NR	±17	
E5 – E9	1	±1	81	10	9	±15	
Officers	1	±1	NR	NR	NR		
W1 – W5	0	±1	NR	NR	NR		
O1 – O3	2	±2	NR	NR	NR		
O4 – O6	1	±1	NR	NR	NR		
<b>LOCATION</b>							
US (Incl. Territories)	3	±1	64	15	21	±15	
Overseas	1	±1	NR	NR	NR		
<b>EDUCATION</b>							
No College	4	±2	NR	NR	NR		
Some College or More	3	±1	63	18	19	±15	
<b>FAMILY STATUS</b>							
Single	4	±2	NR	16	NR	±14	
With Child(ren)	2	±2	NR	NR	NR		
Without Child(ren)	4	±2	NR	17	NR	±15	
Married	2	±1	NR	NR	NR		
With Child(ren)	2	±1	NR	NR	NR		
Without Child(ren)	4	±3	NR	NR	NR		
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	2	±1	NR	NR	NR		
Total Minority	4	±2	66	11	NR	±17	
Non-Hispanic Black	3	±2	NR	NR	NR		
Hispanic	5	±3	NR	NR	NR		
<b>GENDER</b>							
Male	3	±1	64	16	20	±17	
Female	3	±2	NR	NR	NR		

Note. Percent responding are active duty members who answered the question and who indicated they took a vehicle title loan to cover expenses in the past 12 months (Q30f).

NR: Not reportable

**50. In the last 12 months about how often did you use overdraft loans?**

1. I only took one loan in the last 12 months
2. Once every 4 to 6 months
3. Once every 2 to 3 months
4. Once a month
5. Twice a month
6. Every week

	Percent Responding		Percentages						Max ME	Average Number of Times Used Overdraft Loans		
			1	2	3	4	5	6				
<b>OVERALL AND SERVICE</b>												
Total	4	±1	35	15	16	10	15	8	±11	10.8	±3.6	
Army	4	±2	29	23	11	6	18	NR	±18	13.3	±7.4	
Navy	5	±2	NR	8	21	17	NR	2	±17	7.5	±3.4	
Marine Corps	7	±3	NR	NR	11	6	NR	NR	±15	14.1	±8.1	
Air Force	2	±1	NR	NR	NR	NR	NR	1	±5	4.4	±1.6	
<b>PAYGRADE</b>												
Enlisted	5	±1	34	15	17	9	16	9	±12	11.0	±3.8	
E1 – E4	6	±2	34	NR	13	11	17	NR	±17	13.7	±6.5	
E5 – E9	4	±1	35	18	22	7	15	3	±10	7.7	±2.0	
Officers	1	±1	NR	NR	NR	NR	NR	NR		6.9	±5.4	
W1 – W5	2	±4	NR	NR	NR	NR	NR	NR		NR		
O1 – O3	1	±1	NR	NR	NR	NR	NR	NR		NR		
O4 – O6	1	±2	NR	NR	NR	NR	NR	NR		NR		
<b>LOCATION</b>												
US (Incl. Territories)	4	±1	34	16	17	10	15	9	±12	10.9	±4.0	
Overseas	4	±2	NR	NR	NR	NR	NR	NR		10.5	±6.8	
<b>EDUCATION</b>												
No College	6	±3	NR	NR	17	5	NR	NR	±17	22.0	±9.2	
Some College or More	4	±1	39	21	16	12	10	2	±11	6.5	±1.5	
<b>FAMILY STATUS</b>												
Single	5	±2	36	11	13	11	NR	NR	±17	14.4	±7.6	
With Child(ren)	5	±3	NR	NR	NR	NR	12	NR	±16	8.6	±4.2	
Without Child(ren)	5	±2	NR	NR	12	9	NR	NR	±14	15.6	±9.0	
Married	4	±1	34	19	19	9	17	3	±13	8.3	±2.3	
With Child(ren)	4	±1	28	18	23	11	18	3	±13	9.0	±2.5	
Without Child(ren)	4	±3	NR	NR	NR	6	NR	NR	±14	6.5	±4.7	
<b>RACE/ETHNICITY</b>												
Non-Hispanic White	4	±2	33	20	17	11	NR	NR	±16	9.6	±5.8	
Total Minority	5	±2	37	11	15	9	18	10	±13	12.2	±4.2	
Non-Hispanic Black	5	±2	48	5	13	8	16	NR	±16	11.2	±6.1	
Hispanic	5	±2	NR	14	7	11	NR	NR	±17	12.8	±8.2	
<b>GENDER</b>												
Male	4	±1	33	15	18	9	16	9	±14	11.4	±4.3	
Female	5	±2	NR	NR	9	13	NR	NR	±13	8.6	±5.3	

Note. Percent responding are active duty members who answered the question and who indicated they took an overdraft loan to cover expenses in the past 12 months (Q30a).  
NR: Not reportable

## 51. At [my] [our] bank, overdraft loans are:

1. A service the bank requires on my account
2. A service the bank offers on my account, but I can choose whether to have it
3. Don't know

	Percent Responding		Percentages			Max ME
			1	2	3	
<b>OVERALL AND SERVICE</b>						
Total	4	±1	12	59	29	±11
Army	4	±2	16	45	NR	±16
Navy	6	±2	7	NR	NR	±10
Marine Corps	7	±3	NR	NR	NR	
Air Force	2	±1	13	NR	NR	±15
<b>PAYGRADE</b>						
Enlisted	5	±1	11	59	30	±11
E1 – E4	6	±2	9	NR	NR	±12
E5 – E9	4	±1	13	70	17	±10
Officers	1	±1	NR	NR	NR	
W1 – W5	2	±4	NR	NR	NR	
O1 – O3	1	±1	NR	NR	NR	
O4 – O6	1	±2	NR	NR	NR	
<b>LOCATION</b>						
US (Incl. Territories)	4	±1	13	59	27	±12
Overseas	4	±2	NR	NR	NR	
<b>EDUCATION</b>						
No College	6	±3	6	NR	NR	±12
Some College or More	4	±1	15	58	27	±12
<b>FAMILY STATUS</b>						
Single	5	±2	11	NR	NR	±14
With Child(ren)	5	±3	NR	NR	NR	
Without Child(ren)	4	±2	NR	NR	NR	
Married	4	±1	13	63	23	±13
With Child(ren)	4	±1	15	70	15	±11
Without Child(ren)	4	±3	NR	NR	NR	
<b>RACE/ETHNICITY</b>						
Non-Hispanic White	4	±2	9	63	NR	±17
Total Minority	5	±2	15	54	31	±12
Non-Hispanic Black	5	±2	16	65	19	±15
Hispanic	5	±2	17	NR	NR	±15
<b>GENDER</b>						
Male	4	±1	13	60	27	±12
Female	5	±2	8	NR	NR	±9

Note. Percent responding are active duty members who answered the question and who indicated they took an overdraft loan to cover expenses in the past 12 months (Q30a). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).  
NR: Not reportable

**52. In the last 12 months, how often did you use an overdraft line of credit?**

1. I only took one loan in the last 12 months  
 2. Once every 4 to 6 months  
 3. Once every 2 to 3 months  
 4. Once a month  
 5. Twice a month  
 6. Every week

	Percent Responding		Percentages						Max ME	Average Number of Times Used Overdraft Line of Credit		
			1	2	3	4	5	6				
<b>OVERALL AND SERVICE</b>												
Total	8	±1	26	15	18	20	18	3	±7	9.8	±1.5	■
Army	5	±2	34	22	13	16	11	4	±13	8.1	±2.9	■
Navy	18	±3	19	13	20	26	18	4	±10	10.8	±2.1	■
Marine Corps	12	±4	31	12	14	10	30	2	±18	11.0	±3.6	■
Air Force	3	±2	27	16	NR	21	NR	NR	±18	5.5	±1.6	■
<b>PAYGRADE</b>												
Enlisted	10	±2	25	14	19	20	18	3	±7	10.0	±1.5	■
E1 – E4	12	±3	25	10	14	26	22	4	±11	11.3	±2.3	■
E5 – E9	7	±2	25	21	25	12	14	2	±8	8.0	±1.6	■
Officers	3	±1	NR	NR	NR	NR	4	NR	±11	6.3	±3.0	■
W1 – W5	4	±4	NR	NR	NR	NR	NR	NR		NR		
O1 – O3	1	±1	NR	NR	NR	NR	NR	NR		NR		
O4 – O6	4	±3	NR	NR	NR	NR	NR	NR		6.1	±2.8	■
<b>LOCATION</b>												
US (Incl. Territories)	9	±2	24	15	19	21	19	3	±7	9.9	±1.5	■
Overseas	6	±2	NR	NR	13	10	9	NR	±16	8.9	±5.4	■
<b>EDUCATION</b>												
No College	11	±3	28	6	12	27	23	4	±15	11.9	±3.3	■
Some College or More	8	±2	25	18	21	18	16	3	±8	9.0	±1.6	■
<b>FAMILY STATUS</b>												
Single	10	±2	29	8	18	20	20	5	±11	11.1	±2.5	■
With Child(ren)	13	±4	32	7	20	14	22	6	±17	11.3	±3.9	■
Without Child(ren)	10	±3	28	9	17	21	20	5	±14	11.1	±3.0	■
Married	7	±2	23	21	19	20	16	1	±8	8.6	±1.5	■
With Child(ren)	7	±2	20	23	20	18	18	1	±11	9.0	±1.8	■
Without Child(ren)	8	±3	NR	NR	NR	27	10	1	±18	7.7	±2.5	■
<b>RACE/ETHNICITY</b>												
Non-Hispanic White	7	±2	23	18	20	17	20	2	±12	9.5	±2.2	■
Total Minority	10	±2	28	12	17	23	15	4	±8	10.1	±1.8	■
Non-Hispanic Black	11	±3	22	8	13	34	17	6	±13	12.4	±3.0	■
Hispanic	9	±3	35	15	18	14	15	3	±15	8.5	±3.0	■
<b>GENDER</b>												
Male	8	±2	25	15	18	20	19	2	±8	9.7	±1.6	■
Female	10	±3	27	14	20	20	13	6	±12	10.2	±3.1	■

Note. Percent responding are active duty members who answered the question and who indicated they took an overdraft line of credit to cover expenses in the past 12 months (Q30b).

NR: Not reportable

**53. Does your bank charge you a fee for overdraft line of credit transfers?**

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	9	±1	41	49	10	±7	
Army	5	±2	68	23	9	±13	
Navy	18	±3	26	63	11	±10	
Marine Corps	12	±4	42	47	11	±16	
Air Force	3	±2	NR	NR	NR		
<b>PAYGRADE</b>							
Enlisted	10	±2	41	49	10	±7	
E1 – E4	12	±3	33	53	14	±10	
E5 – E9	8	±2	53	43	5	±9	
Officers	3	±1	NR	NR	10	±16	
W1 – W5	4	±4	NR	NR	NR		
O1 – O3	1	±1	NR	NR	NR		
O4 – O6	4	±3	NR	NR	NR		
<b>LOCATION</b>							
US (Incl. Territories)	9	±2	41	48	11	±7	
Overseas	6	±2	NR	NR	3	±9	
<b>EDUCATION</b>							
No College	11	±3	45	39	16	±14	
Some College or More	8	±2	40	52	8	±8	
<b>FAMILY STATUS</b>							
Single	10	±2	33	55	12	±11	
With Child(ren)	13	±4	44	47	10	±16	
Without Child(ren)	10	±3	31	56	13	±13	
Married	7	±2	48	44	9	±9	
With Child(ren)	7	±2	58	36	6	±9	
Without Child(ren)	8	±3	25	NR	NR	±17	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	7	±2	37	53	10	±11	
Total Minority	10	±2	45	44	11	±8	
Non-Hispanic Black	11	±3	40	51	10	±12	
Hispanic	10	±3	51	35	13	±14	
<b>GENDER</b>							
Male	8	±2	43	48	9	±8	
Female	11	±3	35	51	14	±11	

Note. Percent responding are active duty members who answered the question and who indicated they took an overdraft line of credit to cover expenses in the past 12 months (Q30b).  
 NR: Not reportable

**54. What is the APR (interest rate) your bank charges for your overdraft line of credit?**

1. Less than 10%  
4. 30-36%

2. 10-19%  
5. More than 36%

3. 20-29%  
6. Don't know

	Percent Responding		Percentages						Max ME	Average Overdraft Line of Credit APR		
			1	2	3	4	5	6				
<b>OVERALL AND SERVICE</b>												
Total	9	±1	28	28	5	1	1	37	±7	13.6	±0.9	
Army	5	±2	18	30	7	6	1	37	±14	16.5	±2.4	
Navy	18	±3	38	27	2	0	1	33	±11	12.1	±0.9	
Marine Corps	12	±4	19	25	6	NR	0	49	±16	14.1	±1.7	
Air Force	3	±2	21	NR	11	NR	NR	29	±17	14.7	±1.9	
<b>PAYGRADE</b>												
Enlisted	10	±2	27	28	5	1	1	38	±7	13.7	±0.9	
E1 – E4	12	±3	26	26	4	2	1	41	±10	13.9	±1.5	
E5 – E9	7	±2	28	31	6	1	0	34	±8	13.5	±1.0	
Officers	3	±1	NR	NR	9	NR	NR	12	±15	12.8	±1.8	
W1 – W5	4	±4	NR	NR	NR	NR	NR	NR		NR		
O1 – O3	1	±1	NR	NR	NR	NR	NR	NR		NR		
O4 – O6	4	±3	NR	NR	NR	NR	NR	NR		12.1	±2.1	
<b>LOCATION</b>												
US (Incl. Territories)	9	±2	26	29	5	2	0	38	±7	13.8	±1.0	
Overseas	6	±2	NR	23	NR	NR	NR	26	±18	12.0	±2.0	
<b>EDUCATION</b>												
No College	11	±3	21	26	5	0	1	47	±14	13.9	±1.9	
Some College or More	8	±2	30	29	5	2	0	33	±8	13.6	±1.0	
<b>FAMILY STATUS</b>												
Single	10	±2	32	31	2	0	1	35	±11	12.5	±1.0	
With Child(ren)	13	±4	21	43	3	NR	NR	34	±17	13.5	±1.1	
Without Child(ren)	10	±3	34	28	2	NR	1	36	±13	12.3	±1.2	
Married	7	±2	25	26	7	3	1	39	±9	14.7	±1.3	
With Child(ren)	7	±2	25	26	6	4	1	39	±10	14.8	±1.6	
Without Child(ren)	8	±3	23	NR	11	NR	NR	NR	±16	14.4	±2.2	
<b>RACE/ETHNICITY</b>												
Non-Hispanic White	7	±2	30	31	3	NR	1	35	±11	12.9	±1.1	
Total Minority	10	±2	26	26	6	3	1	39	±8	14.4	±1.4	
Non-Hispanic Black	11	±3	24	25	4	2	NR	44	±12	13.7	±1.6	
Hispanic	10	±3	27	24	11	NR	1	32	±14	15.7	±2.7	
<b>GENDER</b>												
Male	8	±2	30	29	4	2	0	35	±8	13.4	±1.0	
Female	11	±3	22	25	8	1	1	43	±12	14.7	±1.8	

Note. Percent responding are active duty members who answered the question and who indicated they took an overdraft line of credit to cover expenses in the past 12 months (Q30b). Average Overdraft Line of Credit APR assumes a maximum 42% APR.

NR: Not reportable

**55. How many credit cards do [you] [you and your spouse] [you and your partner or significant other] have?**

- |                 |               |          |
|-----------------|---------------|----------|
| 1. None         | 2. 1          | 3. 2-3   |
| 4. 4-8          | 5. 9-12       | 6. 13-20 |
| 7. More than 20 | 8. Don't know |          |

	Percent Responding		Percentages								Max ME
			1	2	3	4	5	6	7	8	
<b>OVERALL AND SERVICE</b>											
Total	99	±1	12	25	42	18	2	0	0	1	±2
Army	99	±1	17	23	40	17	2	0	0	2	±4
Navy	99	±1	8	27	45	17	2	1	0	0	±4
Marine Corps	98	±2	14	36	34	14	1	0	0	1	±6
Air Force	99	±1	9	21	46	22	2	0	0	1	±4
<b>PAYGRADE</b>											
Enlisted	99	±1	15	28	40	15	1	0	0	1	±2
E1 – E4	99	±1	22	35	31	9	0	0	0	1	±4
E5 – E9	99	±1	8	21	47	21	2	0	0	1	±3
Officers	99	±1	2	15	51	29	2	0	0	0	±4
W1 – W5	99	±2	NR	11	56	29	3	NR	NR	1	±11
O1 – O3	99	±1	3	20	49	27	1	0	0	1	±5
O4 – O6	100	±1	2	9	52	32	3	1	0	0	±6
<b>LOCATION</b>											
US (Incl. Territories)	99	±1	12	25	41	19	2	0	0	1	±2
Overseas	99	±2	12	31	43	12	1	0	0	1	±5
<b>EDUCATION</b>											
No College	98	±2	23	38	27	8	1	0	0	2	±5
Some College or More	99	±1	10	22	45	20	2	0	0	1	±2
<b>FAMILY STATUS</b>											
Single	98	±1	19	35	34	9	1	0	0	1	±4
With Child(ren)	99	±2	11	26	45	14	2	0	0	3	±6
Without Child(ren)	98	±1	21	37	32	8	1	0	0	1	±4
Married	99	±1	8	19	46	23	2	0	0	1	±3
With Child(ren)	99	±1	7	19	46	25	2	0	0	1	±3
Without Child(ren)	99	±1	10	20	46	21	2	0	0	1	±5
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	99	±1	12	24	43	19	2	0	0	0	±3
Total Minority	98	±1	13	27	40	16	1	0	0	2	±3
Non-Hispanic Black	97	±2	17	25	39	16	1	0	0	2	±4
Hispanic	99	±1	12	27	41	17	2	0	0	2	±4
<b>GENDER</b>											
Male	99	±1	13	25	41	18	1	0	0	1	±2
Female	98	±2	10	25	43	18	2	0	0	1	±4

Note. Percent responding are active duty members who answered the question. Respondents were instructed to include store and gas cards but not debit cards or government travel cards. The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).  
 NR: Not reportable

55. Average number of credit cards reported by members who knew how many credit cards they had: Constructed from Q55.

	Percent Responding		Mean	Max ME	Average Number of Credit Cards
<b>OVERALL AND SERVICE</b>					
Total	98	±1	2.6	±0.1	
Army	97	±2	2.5	±0.2	
Navy	99	±1	2.8	±0.2	
Marine Corps	97	±2	2.2	±0.2	
Air Force	98	±1	2.9	±0.2	
<b>PAYGRADE</b>					
Enlisted	98	±1	2.4	±0.1	
E1 – E4	97	±2	1.8	±0.2	
E5 – E9	98	±1	3.0	±0.2	
Officers	99	±1	3.5	±0.2	
W1 – W5	99	±3	3.6	±0.5	
O1 – O3	98	±2	3.2	±0.3	
O4 – O6	100	±1	3.8	±0.3	
<b>LOCATION</b>					
US (Incl. Territories)	98	±1	2.7	±0.1	
Overseas	98	±2	2.3	±0.2	
<b>EDUCATION</b>					
No College	96	±3	1.7	±0.2	
Some College or More	98	±1	2.8	±0.1	
<b>FAMILY STATUS</b>					
Single	97	±2	1.9	±0.2	
With Child(ren)	96	±4	2.5	±0.3	
Without Child(ren)	97	±2	1.8	±0.2	
Married	98	±1	3.0	±0.1	
With Child(ren)	98	±1	3.1	±0.2	
Without Child(ren)	98	±2	2.8	±0.2	
<b>RACE/ETHNICITY</b>					
Non-Hispanic White	99	±1	2.7	±0.2	
Total Minority	97	±2	2.5	±0.1	
Non-Hispanic Black	95	±3	2.4	±0.2	
Hispanic	97	±2	2.6	±0.2	
<b>GENDER</b>					
Male	98	±1	2.6	±0.1	
Female	97	±2	2.7	±0.2	

Note. Percent responding are active duty members who answered the question and who know how many credit cards they have (Q55). Respondents were instructed to include store and gas cards but not debit or government travel cards. Average Number of Credit Cards assumes a maximum of 28 credit cards.

56. In the past 12 months, which of the following describes [your] [your and your spouse's] [your and your partner's or significant other's] experience with credit cards? [I] [We]...

a. Always paid credit cards in full.

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	85	±2	35	62	3	±2	
Army	81	±3	34	62	4	±4	
Navy	89	±3	33	63	4	±4	
Marine Corps	83	±4	35	62	4	±6	
Air Force	90	±2	37	60	3	±4	
<b>PAYGRADE</b>							
Enlisted	83	±2	30	66	4	±3	
E1 – E4	75	±4	35	59	6	±4	
E5 – E9	90	±2	26	72	3	±3	
Officers	96	±2	54	44	1	±4	
W1 – W5	98	±3	32	66	2	±11	
O1 – O3	95	±3	58	41	1	±5	
O4 – O6	96	±2	55	44	1	±6	
<b>LOCATION</b>							
US (Incl. Territories)	85	±2	35	62	3	±2	
Overseas	86	±4	34	60	6	±5	
<b>EDUCATION</b>							
No College	73	±5	30	61	8	±6	
Some College or More	88	±2	36	62	2	±2	
<b>FAMILY STATUS</b>							
Single	78	±3	39	57	4	±4	
With Child(ren)	86	±4	24	72	4	±6	
Without Child(ren)	76	±4	42	54	4	±5	
Married	90	±2	32	65	3	±3	
With Child(ren)	91	±2	31	66	3	±3	
Without Child(ren)	88	±4	35	61	4	±5	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	86	±3	35	62	2	±3	
Total Minority	84	±3	34	61	5	±3	
Non-Hispanic Black	79	±4	24	70	6	±4	
Hispanic	86	±4	35	60	4	±5	
<b>GENDER</b>							
Male	85	±2	35	62	3	±3	
Female	88	±3	32	62	6	±4	

Note. Percent responding are active duty members who answered the question and who indicated they have one or more credit cards (Q55). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

56. In the past 12 months, which of the following describes [your] [your and your spouse's] [your and your partner's or significant other's] experience with credit cards? [I] [We]...

b. Sometimes carried-over a balance.

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	85	±2	53	43	4	±2	
Army	81	±3	51	44	5	±4	
Navy	89	±3	56	41	3	±4	
Marine Corps	83	±4	50	46	4	±6	
Air Force	89	±3	54	43	3	±4	
<b>PAYGRADE</b>							
Enlisted	83	±2	54	42	4	±3	
E1 – E4	76	±4	45	49	6	±4	
E5 – E9	90	±2	60	36	3	±3	
Officers	95	±2	49	50	1	±4	
W1 – W5	98	±3	62	36	2	±11	
O1 – O3	94	±3	46	52	2	±5	
O4 – O6	97	±2	50	50	0	±6	
<b>LOCATION</b>							
US (Incl. Territories)	85	±2	53	44	3	±3	
Overseas	86	±4	52	41	8	±5	
<b>EDUCATION</b>							
No College	74	±5	42	51	8	±6	
Some College or More	88	±2	55	42	3	±2	
<b>FAMILY STATUS</b>							
Single	78	±3	48	48	4	±4	
With Child(ren)	87	±4	53	43	4	±6	
Without Child(ren)	77	±4	47	49	4	±5	
Married	90	±2	56	41	4	±3	
With Child(ren)	91	±2	58	39	3	±3	
Without Child(ren)	87	±4	50	45	5	±5	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	87	±3	56	41	3	±3	
Total Minority	83	±3	49	46	5	±3	
Non-Hispanic Black	79	±4	51	44	5	±5	
Hispanic	86	±4	48	47	5	±5	
<b>GENDER</b>							
Male	85	±2	54	43	3	±3	
Female	88	±3	50	44	6	±4	

Note. Percent responding are active duty members who answered the question and who indicated they have one or more credit cards (Q55). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

56. In the past 12 months, which of the following describes [your] [your and your spouse's] [your and your partner's or significant other's] experience with credit cards? [I] [We]...

c. Sometimes paid only the minimum payment.

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	85	±2	48	50	2	±2	
Army	81	±3	52	46	2	±4	
Navy	90	±3	47	51	2	±4	
Marine Corps	83	±4	52	46	2	±6	
Air Force	90	±3	43	55	2	±4	
<b>PAYGRADE</b>							
Enlisted	83	±2	54	44	2	±3	
E1 – E4	76	±4	54	43	3	±4	
E5 – E9	90	±2	54	44	2	±3	
Officers	95	±2	26	73	1	±4	
W1 – W5	97	±3	42	56	2	±12	
O1 – O3	94	±3	26	73	1	±5	
O4 – O6	96	±3	22	77	0	±5	
<b>LOCATION</b>							
US (Incl. Territories)	85	±2	49	49	2	±2	
Overseas	86	±4	43	53	4	±5	
<b>EDUCATION</b>							
No College	74	±5	56	40	4	±6	
Some College or More	88	±2	47	52	1	±2	
<b>FAMILY STATUS</b>							
Single	78	±3	43	54	3	±4	
With Child(ren)	87	±4	56	41	3	±6	
Without Child(ren)	77	±4	40	57	3	±5	
Married	90	±2	51	47	1	±3	
With Child(ren)	91	±2	53	45	1	±3	
Without Child(ren)	88	±4	47	51	2	±5	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	87	±3	48	51	1	±3	
Total Minority	84	±3	50	47	3	±3	
Non-Hispanic Black	80	±4	52	45	4	±5	
Hispanic	86	±4	50	47	3	±5	
<b>GENDER</b>							
Male	85	±2	48	50	2	±3	
Female	88	±3	48	48	3	±4	

Note. Percent responding are active duty members who answered the question and who indicated they have one or more credit cards (Q55). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

56. In the past 12 months, which of the following describes [your] [your and your spouse's] [your and your partner's or significant other's] experience with credit cards? [I] [We]...

d. Sometimes had a late fee charged for late payment.

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	85	±2	16	81	3	±2	
Army	81	±3	18	80	2	±3	
Navy	90	±3	15	83	2	±3	
Marine Corps	82	±4	19	77	4	±6	
Air Force	89	±3	14	83	3	±3	
<b>PAYGRADE</b>							
Enlisted	83	±2	18	79	3	±2	
E1 – E4	75	±4	19	77	4	±4	
E5 – E9	90	±2	18	80	2	±2	
Officers	95	±2	9	90	1	±3	
W1 – W5	97	±4	11	88	1	±8	
O1 – O3	95	±3	9	90	1	±3	
O4 – O6	96	±3	8	91	0	±4	
<b>LOCATION</b>							
US (Incl. Territories)	85	±2	16	81	2	±2	
Overseas	86	±4	16	80	4	±5	
<b>EDUCATION</b>							
No College	73	±5	20	75	5	±5	
Some College or More	88	±2	16	82	2	±2	
<b>FAMILY STATUS</b>							
Single	78	±3	17	79	4	±3	
With Child(ren)	87	±4	23	73	3	±6	
Without Child(ren)	77	±4	16	80	4	±4	
Married	89	±2	16	82	2	±2	
With Child(ren)	90	±2	17	82	2	±2	
Without Child(ren)	87	±4	14	83	3	±5	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	86	±3	14	84	2	±3	
Total Minority	83	±3	20	76	4	±3	
Non-Hispanic Black	79	±4	24	72	4	±4	
Hispanic	86	±4	19	77	4	±4	
<b>GENDER</b>							
Male	85	±2	16	82	2	±2	
Female	87	±3	19	76	4	±4	

Note. Percent responding are active duty members who answered the question and who indicated they have one or more credit cards (Q55). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

56. In the past 12 months, which of the following describes [your] [your and your spouse's] [your and your partner's or significant other's] experience with credit cards? [I] [We]...

e. Sometimes had over-the-limit fee charged for exceeding the credit line.

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	85	±2	8	89	3	±2	
Army	81	±3	10	87	3	±3	
Navy	90	±3	8	90	2	±3	
Marine Corps	83	±4	9	86	5	±5	
Air Force	90	±3	6	92	2	±3	
<b>PAYGRADE</b>							
Enlisted	83	±2	10	87	3	±2	
E1 – E4	75	±4	9	86	5	±4	
E5 – E9	90	±2	10	88	2	±2	
Officers	95	±2	3	96	1	±2	
W1 – W5	97	±3	8	91	1	±7	
O1 – O3	94	±3	2	97	1	±2	
O4 – O6	96	±2	4	95	0	±3	
<b>LOCATION</b>							
US (Incl. Territories)	85	±2	9	89	2	±2	
Overseas	86	±4	5	89	5	±4	
<b>EDUCATION</b>							
No College	74	±5	12	82	6	±5	
Some College or More	88	±2	8	90	2	±2	
<b>FAMILY STATUS</b>							
Single	78	±3	7	89	4	±3	
With Child(ren)	87	±4	13	84	4	±5	
Without Child(ren)	77	±4	6	90	4	±3	
Married	90	±2	9	89	2	±2	
With Child(ren)	91	±2	10	88	2	±2	
Without Child(ren)	87	±4	6	91	3	±4	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	86	±3	7	91	2	±2	
Total Minority	84	±3	10	86	4	±2	
Non-Hispanic Black	79	±4	12	84	4	±4	
Hispanic	86	±4	11	85	4	±4	
<b>GENDER</b>							
Male	85	±2	8	89	2	±2	
Female	88	±3	8	88	4	±3	

Note. Percent responding are active duty members who answered the question and who indicated they have one or more credit cards (Q55). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

56. In the past 12 months, which of the following describes [your] [your and your spouse's] [your and your partner's or significant other's] experience with credit cards? [I] [We]...

f. Sometimes used the cards for a cash advance.

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	85	±2	11	86	2	±2	■
Army	81	±3	12	86	2	±3	■
Navy	90	±3	12	85	2	±3	■
Marine Corps	83	±4	12	85	3	±5	■
Air Force	89	±3	9	89	2	±3	■
<b>PAYGRADE</b>							
Enlisted	83	±2	13	85	3	±2	■
E1 – E4	75	±4	13	83	4	±4	■
E5 – E9	90	±2	12	86	2	±2	■
Officers	95	±2	6	93	1	±2	■
W1 – W5	97	±3	10	89	1	±8	■
O1 – O3	94	±3	6	93	1	±3	■
O4 – O6	96	±2	6	94	0	±4	■
<b>LOCATION</b>							
US (Incl. Territories)	85	±2	12	87	2	±2	■
Overseas	85	±4	11	84	4	±5	■
<b>EDUCATION</b>							
No College	74	±5	11	85	4	±5	■
Some College or More	88	±2	12	87	2	±2	■
<b>FAMILY STATUS</b>							
Single	78	±3	12	85	3	±3	■
With Child(ren)	87	±4	15	81	3	±5	■
Without Child(ren)	77	±4	11	86	3	±4	■
Married	90	±2	11	87	2	±2	■
With Child(ren)	91	±2	11	87	1	±2	■
Without Child(ren)	87	±4	12	86	2	±4	■
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	86	±3	10	88	2	±2	■
Total Minority	83	±3	14	83	3	±2	■
Non-Hispanic Black	79	±4	17	79	4	±4	■
Hispanic	86	±4	12	85	3	±4	■
<b>GENDER</b>							
Male	85	±2	12	86	2	±2	■
Female	87	±3	11	86	3	±3	■

Note. Percent responding are active duty members who answered the question and who indicated they have one or more credit cards (Q55). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

**57. What is the highest APR (interest rate) [you] [you and your spouse] [you and your partner or significant other] are paying on a credit card with a balance?**

1. 18% or below  
4. Above 36%

2. Between 19% and 24%  
5. I don't have any credit cards with a balance right now

3. Between 25% and 36%  
6. Don't know

	Percent Responding		Percentages						Max ME
			1	2	3	4	5	6	
<b>OVERALL AND SERVICE</b>									
Total	86	±2	49	17	5	0	15	13	±2
Army	82	±3	50	19	6	0	13	12	±4
Navy	90	±3	54	15	4	1	14	11	±4
Marine Corps	84	±4	48	16	4	0	14	18	±6
Air Force	90	±2	45	17	4	0	18	15	±4
<b>PAYGRADE</b>									
Enlisted	84	±2	51	19	5	0	10	15	±3
E1 – E4	76	±4	46	16	5	1	11	20	±4
E5 – E9	91	±2	54	21	6	0	9	10	±3
Officers	97	±2	43	11	3	0	34	8	±4
W1 – W5	99	±2	57	18	2	NR	13	10	±11
O1 – O3	96	±2	41	11	3	0	36	9	±5
O4 – O6	98	±2	43	10	2	0	38	7	±6
<b>LOCATION</b>									
US (Incl. Territories)	86	±2	49	18	5	0	15	13	±3
Overseas	86	±4	51	15	4	1	14	16	±5
<b>EDUCATION</b>									
No College	74	±5	47	17	5	1	9	22	±6
Some College or More	89	±2	50	18	5	0	16	12	±2
<b>FAMILY STATUS</b>									
Single	79	±3	46	15	4	1	15	19	±4
With Child(ren)	87	±4	52	19	6	1	7	16	±6
Without Child(ren)	78	±4	45	14	3	1	17	20	±5
Married	90	±2	51	19	5	0	14	10	±3
With Child(ren)	91	±2	53	18	6	0	13	10	±3
Without Child(ren)	88	±4	48	19	5	0	17	12	±5
<b>RACE/ETHNICITY</b>									
Non-Hispanic White	87	±2	47	16	5	0	19	13	±3
Total Minority	84	±2	52	20	4	0	9	15	±3
Non-Hispanic Black	80	±4	52	20	5	1	7	16	±5
Hispanic	87	±4	56	18	4	0	9	13	±5
<b>GENDER</b>									
Male	86	±2	51	17	4	0	15	12	±3
Female	88	±3	43	19	7	0	13	19	±4

Note. Percent responding are active duty members who answered the question and who indicated they have one or more credit cards (Q55). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

NR: Not reportable

## 58. Were any of the following required to get the card with the highest APR?

## a. Automatic payment from your bank account

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	72	±2	11	84	5	±2	■
Army	70	±4	10	85	4	±3	■
Navy	76	±4	12	83	5	±4	■
Marine Corps	72	±5	15	78	7	±6	■
Air Force	74	±3	8	86	6	±3	■
<b>PAYGRADE</b>							
Enlisted	74	±2	12	83	5	±2	■
E1 – E4	66	±4	15	78	8	±4	■
E5 – E9	82	±2	10	86	4	±2	■
Officers	63	±4	7	90	3	±3	■
W1 – W5	85	±8	10	87	3	±10	■
O1 – O3	61	±5	7	88	5	±5	■
O4 – O6	61	±6	5	93	2	±5	■
<b>LOCATION</b>							
US (Incl. Territories)	72	±2	11	84	5	±2	■
Overseas	73	±5	11	84	5	±5	■
<b>EDUCATION</b>							
No College	66	±5	15	75	10	±5	■
Some College or More	74	±2	10	86	4	±2	■
<b>FAMILY STATUS</b>							
Single	66	±4	13	80	7	±4	■
With Child(ren)	80	±5	11	85	5	±5	■
Without Child(ren)	63	±4	13	79	7	±4	■
Married	77	±2	10	86	4	±2	■
With Child(ren)	78	±2	10	87	4	±2	■
Without Child(ren)	73	±5	11	83	5	±5	■
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	70	±3	8	87	5	±3	■
Total Minority	76	±3	15	79	5	±3	■
Non-Hispanic Black	73	±4	15	80	5	±4	■
Hispanic	77	±4	15	80	4	±4	■
<b>GENDER</b>							
Male	72	±2	11	85	5	±2	■
Female	76	±4	13	81	7	±4	■

Note. Percent responding are active duty members who answered the question and who indicated they have a credit card with a balance (Q55/Q57).

**58. Were any of the following required to get the card with the highest APR?**  
**b. A military allotment (the military automatically takes money from your paycheck to pay your credit card bill)**

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	72	±2	6	90	4	±2	
Army	70	±4	6	90	4	±3	
Navy	76	±4	6	89	5	±4	
Marine Corps	72	±5	7	88	5	±5	
Air Force	74	±3	3	92	5	±3	
<b>PAYGRADE</b>							
Enlisted	74	±2	6	89	5	±2	
E1 – E4	66	±4	8	85	7	±4	
E5 – E9	82	±2	5	92	3	±2	
Officers	63	±4	3	95	3	±3	
W1 – W5	85	±8	4	95	1	±7	
O1 – O3	61	±5	4	92	4	±4	
O4 – O6	61	±6	1	97	2	±4	
<b>LOCATION</b>							
US (Incl. Territories)	72	±2	5	90	4	±2	
Overseas	73	±5	7	88	5	±5	
<b>EDUCATION</b>							
No College	66	±5	7	85	8	±5	
Some College or More	74	±2	5	91	3	±2	
<b>FAMILY STATUS</b>							
Single	65	±4	7	87	6	±3	
With Child(ren)	80	±5	5	89	5	±5	
Without Child(ren)	63	±4	7	87	6	±4	
Married	77	±2	5	92	3	±2	
With Child(ren)	78	±2	5	92	3	±2	
Without Child(ren)	73	±5	5	90	4	±4	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	70	±3	3	93	4	±2	
Total Minority	76	±3	9	86	4	±3	
Non-Hispanic Black	73	±4	10	87	4	±4	
Hispanic	77	±4	10	87	4	±4	
<b>GENDER</b>							
Male	72	±2	6	91	4	±2	
Female	76	±4	6	88	6	±4	

Note. Percent responding are active duty members who answered the question and who indicated they have a credit card with a balance (Q55/Q57).

## 58. Were any of the following required to get the card with the highest APR?

## c. Annual membership fee

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	72	±2	15	80	6	±2	■
Army	69	±4	16	79	5	±3	■
Navy	76	±4	16	79	6	±4	■
Marine Corps	71	±5	11	82	7	±5	■
Air Force	73	±3	14	81	5	±3	■
<b>PAYGRADE</b>							
Enlisted	74	±2	13	81	6	±2	■
E1 – E4	66	±4	9	83	8	±4	■
E5 – E9	81	±2	17	79	4	±3	■
Officers	63	±4	22	75	4	±4	■
W1 – W5	85	±8	20	75	5	±11	■
O1 – O3	61	±5	17	78	5	±5	■
O4 – O6	61	±6	29	70	2	±7	■
<b>LOCATION</b>							
US (Incl. Territories)	72	±2	15	80	6	±2	■
Overseas	73	±5	14	80	6	±5	■
<b>EDUCATION</b>							
No College	66	±5	12	77	10	±5	■
Some College or More	74	±2	15	80	5	±2	■
<b>FAMILY STATUS</b>							
Single	65	±4	10	82	7	±3	■
With Child(ren)	80	±5	14	81	5	±5	■
Without Child(ren)	63	±4	10	83	8	±4	■
Married	76	±2	17	78	5	±2	■
With Child(ren)	78	±2	18	78	4	±3	■
Without Child(ren)	73	±5	16	79	6	±5	■
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	70	±3	14	80	5	±3	■
Total Minority	75	±3	15	79	6	±3	■
Non-Hispanic Black	73	±4	15	80	5	±4	■
Hispanic	77	±4	17	79	5	±4	■
<b>GENDER</b>							
Male	71	±2	16	79	5	±2	■
Female	76	±4	11	83	7	±4	■

Note. Percent responding are active duty members who answered the question and who indicated they have a credit card with a balance (Q55/Q57).

58. Were any of the following required to get the card with the highest APR?

d. Monthly membership fee

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	72	±2	4	91	5	±2	
Army	69	±4	4	91	5	±3	
Navy	75	±4	2	93	5	±3	
Marine Corps	71	±5	3	90	8	±5	
Air Force	73	±3	5	90	5	±3	
<b>PAYGRADE</b>							
Enlisted	74	±2	4	90	6	±2	
E1 – E4	66	±4	3	89	8	±3	
E5 – E9	81	±2	4	92	4	±2	
Officers	62	±4	2	94	4	±3	
W1 – W5	84	±8	4	93	3	±8	
O1 – O3	59	±5	2	93	5	±4	
O4 – O6	61	±6	1	97	2	±4	
<b>LOCATION</b>							
US (Incl. Territories)	72	±2	3	91	5	±2	
Overseas	72	±5	6	89	6	±4	
<b>EDUCATION</b>							
No College	66	±5	4	86	10	±5	
Some College or More	74	±2	4	92	4	±2	
<b>FAMILY STATUS</b>							
Single	65	±4	2	90	8	±3	
With Child(ren)	80	±5	3	92	5	±4	
Without Child(ren)	62	±4	2	90	8	±3	
Married	76	±2	4	91	4	±2	
With Child(ren)	78	±2	5	92	4	±2	
Without Child(ren)	72	±5	4	90	5	±4	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	70	±3	3	92	5	±2	
Total Minority	75	±3	4	90	6	±2	
Non-Hispanic Black	73	±4	4	91	5	±3	
Hispanic	77	±4	4	91	5	±3	
<b>GENDER</b>							
Male	71	±2	4	91	5	±2	
Female	75	±4	2	91	7	±3	

Note. Percent responding are active duty members who answered the question and who indicated they have a credit card with a balance (Q55/Q57).

## 58. Were any of the following required to get the card with the highest APR?

e. Security deposit/fee or processing fee

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	72	±2	4	90	5	±2	
Army	69	±4	5	90	4	±3	
Navy	75	±4	4	91	5	±3	
Marine Corps	71	±5	4	89	8	±5	
Air Force	74	±3	4	91	5	±3	
<b>PAYGRADE</b>							
Enlisted	74	±2	5	90	5	±2	
E1 – E4	65	±4	6	87	7	±4	
E5 – E9	82	±2	4	92	4	±2	
Officers	63	±4	2	94	4	±3	
W1 – W5	85	±8	5	91	4	±9	
O1 – O3	61	±5	2	93	6	±4	
O4 – O6	60	±6	1	97	2	±4	
<b>LOCATION</b>							
US (Incl. Territories)	72	±2	4	90	5	±2	
Overseas	73	±5	4	90	5	±4	
<b>EDUCATION</b>							
No College	65	±5	5	85	10	±5	
Some College or More	74	±2	4	92	4	±2	
<b>FAMILY STATUS</b>							
Single	65	±4	4	88	7	±3	
With Child(ren)	80	±5	4	91	5	±4	
Without Child(ren)	62	±4	4	87	8	±4	
Married	76	±2	4	92	4	±2	
With Child(ren)	78	±2	4	92	4	±2	
Without Child(ren)	72	±5	5	90	5	±4	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	70	±3	3	92	5	±2	
Total Minority	75	±3	6	88	6	±2	
Non-Hispanic Black	73	±4	6	89	5	±4	
Hispanic	77	±4	7	88	5	±4	
<b>GENDER</b>							
Male	71	±2	4	91	5	±2	
Female	76	±4	6	87	7	±4	

Note. Percent responding are active duty members who answered the question and who indicated they have a credit card with a balance (Q55/Q57).

**58. Were any of the following required to get the card with the highest APR?**

f. Fee to access your account online

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	72	±2	2	92	5	±2	
Army	70	±4	2	93	5	±3	
Navy	76	±4	4	91	5	±4	
Marine Corps	71	±5	2	91	7	±5	
Air Force	74	±3	1	94	5	±3	
<b>PAYGRADE</b>							
Enlisted	74	±2	2	92	6	±2	
E1 – E4	66	±4	3	89	8	±4	
E5 – E9	82	±2	2	94	4	±2	
Officers	63	±4	1	95	4	±2	
W1 – W5	85	±8	2	92	5	±9	
O1 – O3	61	±5	1	95	4	±3	
O4 – O6	60	±6	1	97	2	±4	
<b>LOCATION</b>							
US (Incl. Territories)	72	±2	2	92	5	±2	
Overseas	73	±5	2	93	5	±4	
<b>EDUCATION</b>							
No College	66	±5	4	86	10	±5	
Some College or More	74	±2	2	94	4	±2	
<b>FAMILY STATUS</b>							
Single	66	±4	3	89	8	±3	
With Child(ren)	80	±5	2	93	5	±4	
Without Child(ren)	63	±4	3	88	8	±4	
Married	77	±2	2	94	4	±2	
With Child(ren)	78	±2	2	95	4	±2	
Without Child(ren)	73	±5	2	93	6	±4	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	70	±3	2	94	5	±2	
Total Minority	75	±3	3	91	6	±2	
Non-Hispanic Black	73	±4	3	91	5	±3	
Hispanic	77	±4	3	93	4	±4	
<b>GENDER</b>							
Male	72	±2	2	93	5	±2	
Female	76	±4	1	92	7	±3	

Note. Percent responding are active duty members who answered the question and who indicated they have a credit card with a balance (Q55/Q57).

## 58. Were any of the following required to get the card with the highest APR?

## g. Cash advance fees

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	72	±2	13	79	8	±2	■
Army	69	±4	14	79	7	±3	■
Navy	76	±4	12	80	8	±4	■
Marine Corps	71	±5	14	75	11	±6	■
Air Force	73	±3	10	82	8	±3	■
<b>PAYGRADE</b>							
Enlisted	74	±2	13	79	8	±2	■
E1 – E4	65	±4	11	79	10	±4	■
E5 – E9	82	±2	14	79	7	±3	■
Officers	63	±4	13	80	7	±4	■
W1 – W5	85	±8	15	75	10	±11	■
O1 – O3	61	±5	11	81	7	±5	■
O4 – O6	61	±6	15	79	6	±7	■
<b>LOCATION</b>							
US (Incl. Territories)	72	±2	12	79	8	±2	■
Overseas	72	±5	14	79	7	±6	■
<b>EDUCATION</b>							
No College	65	±5	11	77	12	±5	■
Some College or More	74	±2	13	80	7	±2	■
<b>FAMILY STATUS</b>							
Single	65	±4	10	81	9	±4	■
With Child(ren)	80	±5	12	80	8	±5	■
Without Child(ren)	62	±4	10	81	9	±4	■
Married	77	±2	14	78	8	±3	■
With Child(ren)	78	±2	15	78	7	±3	■
Without Child(ren)	73	±5	11	79	11	±5	■
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	70	±3	12	79	8	±3	■
Total Minority	75	±3	13	79	8	±3	■
Non-Hispanic Black	73	±4	11	82	7	±4	■
Hispanic	77	±4	14	78	8	±4	■
<b>GENDER</b>							
Male	71	±2	13	79	8	±2	■
Female	75	±4	11	80	9	±4	■

Note. Percent responding are active duty members who answered the question and who indicated they have a credit card with a balance (Q55/Q57).

59. Other than the store accounts where you have credit cards, do [you] [you and/or your spouse] [you and/or your partner or significant other] have any charge or revolving charge accounts at stores where you owed money after your last payment?

	Percent Responding		Percentages	Max ME	Percentage Reporting Yes
			Yes		
<b>OVERALL AND SERVICE</b>					
Total	97	±1	8	±1	
Army	96	±2	9	±2	
Navy	97	±2	6	±2	
Marine Corps	96	±2	8	±4	
Air Force	98	±1	7	±2	
<b>PAYGRADE</b>					
Enlisted	97	±1	8	±2	
E1 – E4	96	±2	7	±2	
E5 – E9	97	±1	10	±2	
Officers	98	±1	4	±2	
W1 – W5	98	±3	8	±7	
O1 – O3	97	±2	3	±2	
O4 – O6	99	±1	6	±3	
<b>LOCATION</b>					
US (Incl. Territories)	97	±1	8	±2	
Overseas	97	±2	5	±2	
<b>EDUCATION</b>					
No College	95	±3	7	±3	
Some College or More	97	±1	8	±1	
<b>FAMILY STATUS</b>					
Single	96	±2	6	±2	
With Child(ren)	98	±2	13	±5	
Without Child(ren)	96	±2	4	±2	
Married	98	±1	9	±2	
With Child(ren)	98	±1	10	±2	
Without Child(ren)	97	±2	7	±3	
<b>RACE/ETHNICITY</b>					
Non-Hispanic White	98	±1	7	±2	
Total Minority	96	±2	9	±2	
Non-Hispanic Black	95	±3	11	±3	
Hispanic	97	±3	9	±3	
<b>GENDER</b>					
Male	97	±1	7	±2	
Female	96	±2	9	±3	

Note. Percent responding are active duty members who answered the question. The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

**60. After the last payments were made on these accounts, what was the balance still owed on all these charge or revolving charge accounts at stores?**

- |                                |                                |                                |
|--------------------------------|--------------------------------|--------------------------------|
| 1. Under \$500                 | 2. Between \$500 and \$999     | 3. Between \$1,000 and \$1,499 |
| 4. Between \$1,500 and \$2,499 | 5. Between \$2,500 and \$4,999 | 6. Between \$5,000 and \$7,499 |
| 7. \$7,500 or more             | 8. Don't know                  |                                |

	Percent Responding		Percentages								Max ME
			1	2	3	4	5	6	7	8	
<b>OVERALL AND SERVICE</b>											
Total	7	±1	24	18	9	12	13	5	12	6	±6
Army	9	±2	29	17	6	11	14	5	12	6	±10
Navy	6	±2	17	11	5	14	17	5	23	9	±13
Marine Corps	8	±3	18	NR	16	11	8	NR	5	6	±16
Air Force	7	±2	25	14	15	12	13	8	9	4	±13
<b>PAYGRADE</b>											
Enlisted	8	±2	25	18	9	12	14	5	11	6	±7
E1 – E4	6	±2	33	25	7	9	11	3	7	4	±15
E5 – E9	10	±2	20	14	10	14	16	6	13	8	±7
Officers	4	±2	19	15	13	8	9	11	22	4	±16
W1 – W5	7	±5	NR	NR	NR	NR	NR	NR	NR	NR	
O1 – O3	3	±2	NR	NR	NR	NR	NR	NR	NR	NR	
O4 – O6	6	±3	NR	NR	NR	NR	NR	NR	NR	1	±6
<b>LOCATION</b>											
US (Incl. Territories)	8	±1	25	19	8	11	14	5	12	6	±7
Overseas	5	±2	NR	6	27	17	8	7	13	1	±18
<b>EDUCATION</b>											
No College	6	±3	NR	NR	8	NR	NR	7	7	NR	±14
Some College or More	8	±1	23	16	10	13	14	5	13	6	±7
<b>FAMILY STATUS</b>											
Single	5	±2	34	16	7	9	17	4	8	5	±14
With Child(ren)	12	±4	NR	14	6	11	15	9	6	8	±15
Without Child(ren)	4	±2	NR	NR	7	9	18	2	10	3	±17
Married	9	±2	21	18	10	13	12	6	14	6	±7
With Child(ren)	10	±2	21	15	10	12	13	6	15	7	±7
Without Child(ren)	7	±3	18	NR	12	15	9	3	8	3	±17
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	6	±2	25	21	8	13	11	5	13	4	±11
Total Minority	9	±2	24	14	11	11	15	6	12	8	±7
Non-Hispanic Black	11	±3	26	19	14	10	12	5	9	5	±11
Hispanic	8	±3	20	12	9	12	17	6	14	10	±14
<b>GENDER</b>											
Male	7	±1	23	17	9	12	14	5	13	6	±7
Female	8	±3	28	19	9	11	11	8	8	6	±17

Note. Percent responding are active duty members who answered the question and who have a charge account with a balance at a store (Q59).  
NR: Not reportable

60. Average balance owed on charge or revolving charge accounts at stores: Constructed from Q60.

	Percent Responding		Mean	Max ME	Average Store Charge Accounts Balance
<b>OVERALL AND SERVICE</b>					
Total	7	±1	2598.3	±328.0	
Army	8	±2	2508.5	±484.1	
Navy	5	±2	3726.8	±851.5	
Marine Corps	7	±3	1645.9	±541.9	
Air Force	6	±2	2496.8	±628.5	
<b>PAYGRADE</b>					
Enlisted	8	±1	2489.1	±343.1	
E1 – E4	6	±2	1855.5	±580.3	
E5 – E9	9	±2	2884.2	±396.5	
Officers	4	±2	3545.3	±1003.1	
W1 – W5	7	±5	NR		
O1 – O3	2	±2	5079.8	±1652.6	
O4 – O6	6	±3	2335.4	±1226.7	
<b>LOCATION</b>					
US (Incl. Territories)	7	±1	2586.2	±348.1	
Overseas	5	±2	2720.4	±935.5	
<b>EDUCATION</b>					
No College	6	±3	2067.6	±785.6	
Some College or More	7	±1	2711.6	±356.6	
<b>FAMILY STATUS</b>					
Single	5	±2	2204.8	±643.0	
With Child(ren)	11	±4	2268.6	±735.4	
Without Child(ren)	4	±2	2171.0	±903.8	
Married	8	±2	2749.7	±377.3	
With Child(ren)	9	±2	2957.8	±439.4	
Without Child(ren)	7	±3	2048.2	±661.9	
<b>RACE/ETHNICITY</b>					
Non-Hispanic White	6	±2	2520.4	±526.7	
Total Minority	8	±2	2688.9	±387.2	
Non-Hispanic Black	10	±3	2236.4	±486.4	
Hispanic	8	±2	3056.8	±700.5	
<b>GENDER</b>					
Male	7	±1	2672.8	±374.7	
Female	8	±3	2297.6	±629.2	

Note. Percent responding are active duty members who answered the question, who have a charge account with a balance at a store (Q59), and who indicated that they knew the balance (Q60). Average Store Chare Accounts Balance assumes a maximum \$10,000 balance.  
 NR: Not reportable

**61. Do [you] [you and/or your spouse] [you and/or your partner or significant other] currently have any outstanding balances on any of the following credit products?**

a. Unsecured personal loan (meaning no collateral was required) from a bank or credit union

b. Unsecured personal loan from a finance company

c. Closed end retail store loan (this is a fixed amount borrowed for a fixed period of time, such as \$100 a month for six months for a sofa)

	Percent Responding		Percentages			Max ME
			a	b	c	
<b>OVERALL AND SERVICE</b>						
Total	97	±1	18	9	7	±2
Army	96	±2	17	12	8	±3
Navy	96	±2	24	8	7	±4
Marine Corps	97	±2	17	7	6	±5
Air Force	98	±1	13	6	5	±3
<b>PAYGRADE</b>						
Enlisted	96	±1	19	9	7	±2
E1 – E4	96	±2	16	6	6	±3
E5 – E9	97	±1	21	12	8	±2
Officers	98	±1	14	6	4	±3
W1 – W5	96	±4	19	9	8	±10
O1 – O3	98	±2	17	6	3	±4
O4 – O6	99	±2	9	4	5	±4
<b>LOCATION</b>						
US (Incl. Territories)	97	±1	18	9	7	±2
Overseas	97	±2	15	7	4	±4
<b>EDUCATION</b>						
No College	95	±3	16	7	9	±4
Some College or More	97	±1	18	9	6	±2
<b>FAMILY STATUS</b>						
Single	96	±2	17	7	6	±3
With Child(ren)	96	±3	21	13	8	±5
Without Child(ren)	96	±2	16	6	5	±3
Married	97	±1	18	9	7	±2
With Child(ren)	98	±1	18	10	8	±2
Without Child(ren)	97	±2	19	8	6	±4
<b>RACE/ETHNICITY</b>						
Non-Hispanic White	98	±1	17	8	6	±2
Total Minority	96	±2	19	10	8	±2
Non-Hispanic Black	94	±3	21	13	10	±4
Hispanic	96	±3	19	9	7	±4
<b>GENDER</b>						
Male	97	±1	17	9	7	±2
Female	96	±2	21	9	6	±4

Note. Percent responding are active duty members who answered the question. The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5). Percent Responding is the maximum percent responding for all subitems; percent responding for individual subitems ranged from 93-99%.

**62. How much did [you] [you and/or your spouse] [you and/or your partner or significant other] borrow on your most recent bank or credit union loan?**

- |                                |                                |                                |
|--------------------------------|--------------------------------|--------------------------------|
| 1. Under \$500                 | 2. Between \$500 and \$999     | 3. Between \$1,000 and \$1,499 |
| 4. Between \$1,500 and \$2,499 | 5. Between \$2,500 and \$4,999 | 6. Between \$5,000 and \$7,499 |
| 7. \$7,500 or more             | 8. Don't know                  |                                |

	Percent Responding		Percentages								Max ME
			1	2	3	4	5	6	7	8	
<b>OVERALL AND SERVICE</b>											
Total	17	±2	7	6	8	12	18	9	36	5	±4
Army	16	±3	12	6	9	10	16	8	31	8	±7
Navy	23	±4	3	9	7	14	16	7	41	2	±8
Marine Corps	17	±4	1	7	11	10	25	13	30	4	±14
Air Force	12	±3	7	1	7	12	18	10	42	3	±9
<b>PAYGRADE</b>											
Enlisted	18	±2	8	7	10	13	19	9	31	4	±5
E1 – E4	16	±3	10	10	13	18	19	7	21	2	±9
E5 – E9	20	±2	6	5	7	9	19	10	38	5	±6
Officers	14	±3	2	2	2	4	8	8	67	7	±8
W1 – W5	18	±8	NR	NR	NR	NR	NR	13	NR	NR	±16
O1 – O3	16	±4	1	3	2	4	9	7	69	6	±10
O4 – O6	9	±3	NR	NR	2	NR	8	NR	71	3	±18
<b>LOCATION</b>											
US (Incl. Territories)	17	±2	7	7	9	12	17	8	36	5	±5
Overseas	14	±4	4	3	8	8	26	14	35	3	±12
<b>EDUCATION</b>											
No College	15	±4	6	11	11	14	14	12	31	2	±11
Some College or More	18	±2	7	5	8	11	19	8	37	5	±5
<b>FAMILY STATUS</b>											
Single	16	±3	8	5	9	9	19	10	36	3	±8
With Child(ren)	20	±4	8	7	11	8	20	17	24	5	±13
Without Child(ren)	15	±3	8	5	9	9	19	8	38	3	±9
Married	18	±2	6	7	8	13	17	8	36	5	±5
With Child(ren)	18	±2	6	5	7	12	17	9	37	6	±6
Without Child(ren)	18	±4	6	10	10	16	16	5	34	3	±13
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	16	±2	6	5	6	13	17	8	40	3	±7
Total Minority	18	±2	7	8	11	9	18	10	31	6	±5
Non-Hispanic Black	19	±3	5	11	13	12	17	10	24	8	±10
Hispanic	18	±3	9	6	11	9	20	9	32	3	±9
<b>GENDER</b>											
Male	16	±2	6	6	8	11	17	9	39	4	±5
Female	20	±4	9	7	12	12	20	9	26	5	±10

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on an unsecured personal loan from a bank or credit union (Q61a). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).

NR: Not reportable

**63. What is the highest APR (interest rate) [you] [you and/or your spouse] [you and/or your partner or significant other] are paying on a bank or credit union loan?**

1. 18% or below  
4. Above 36%

2. Between 19% and 24%  
5. Don't know

3. Between 25% and 36%

	Percent Responding		Percentages					Max ME
			1	2	3	4	5	
<b>OVERALL AND SERVICE</b>								
Total	17	±2	71	11	5	1	12	±5
Army	16	±3	60	18	8	1	13	±8
Navy	23	±4	78	10	2	1	9	±8
Marine Corps	16	±4	81	4	7	NR	9	±13
Air Force	12	±3	74	7	4	0	16	±9
<b>PAYGRADE</b>								
Enlisted	18	±2	68	12	6	1	13	±5
E1 – E4	16	±3	59	14	9	1	17	±9
E5 – E9	20	±2	75	11	4	0	9	±5
Officers	14	±3	87	5	1	1	7	±7
W1 – W5	18	±8	NR	NR	NR	NR	NR	
O1 – O3	16	±4	86	5	NR	1	8	±9
O4 – O6	9	±3	88	NR	NR	NR	4	±16
<b>LOCATION</b>								
US (Incl. Territories)	17	±2	70	11	5	1	13	±5
Overseas	14	±4	76	11	7	NR	6	±12
<b>EDUCATION</b>								
No College	15	±4	73	12	5	0	10	±12
Some College or More	18	±2	70	11	5	1	12	±5
<b>FAMILY STATUS</b>								
Single	16	±3	70	11	3	1	15	±8
With Child(ren)	20	±4	68	17	2	NR	13	±12
Without Child(ren)	15	±3	71	10	3	1	16	±10
Married	18	±2	71	11	7	0	10	±5
With Child(ren)	18	±2	72	12	6	0	9	±6
Without Child(ren)	18	±4	69	10	9	NR	13	±12
<b>RACE/ETHNICITY</b>								
Non-Hispanic White	16	±2	74	10	4	1	11	±7
Total Minority	18	±2	67	13	7	1	13	±6
Non-Hispanic Black	19	±3	61	17	7	0	15	±9
Hispanic	18	±3	69	11	9	1	10	±10
<b>GENDER</b>								
Male	16	±2	73	10	6	1	11	±5
Female	20	±4	64	15	4	0	17	±9

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on an unsecured personal loan from a bank or credit union (Q61a). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).  
NR: Not reportable

**64. Were any of the following required for this unsecured personal loan at a bank or credit union?**

**a. Automatic withdrawal from your checking/savings account for payments**

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	17	±2	40	56	5	±5	
Army	16	±3	47	46	7	±8	
Navy	23	±4	40	57	3	±8	
Marine Corps	16	±4	27	70	3	±11	
Air Force	12	±3	34	62	4	±9	
<b>PAYGRADE</b>							
Enlisted	18	±2	38	57	5	±5	
E1 – E4	15	±3	39	54	7	±9	
E5 – E9	20	±2	37	59	4	±5	
Officers	14	±3	50	47	2	±9	
W1 – W5	18	±8	NR	NR	NR		
O1 – O3	16	±4	56	40	4	±11	
O4 – O6	9	±3	32	68	NR	±18	
<b>LOCATION</b>							
US (Incl. Territories)	17	±2	39	57	4	±5	
Overseas	14	±4	49	46	6	±12	
<b>EDUCATION</b>							
No College	14	±4	36	58	5	±11	
Some College or More	17	±2	41	55	4	±5	
<b>FAMILY STATUS</b>							
Single	16	±3	43	53	4	±8	
With Child(ren)	19	±4	52	44	4	±11	
Without Child(ren)	15	±3	41	56	4	±9	
Married	18	±2	38	57	5	±6	
With Child(ren)	18	±2	35	61	5	±6	
Without Child(ren)	18	±4	46	48	6	±11	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	16	±2	38	58	3	±7	
Total Minority	18	±2	42	53	5	±6	
Non-Hispanic Black	19	±3	43	52	6	±9	
Hispanic	17	±3	37	57	6	±10	
<b>GENDER</b>							
Male	16	±2	39	57	4	±5	
Female	19	±4	43	49	7	±9	

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on an unsecured personal loan from a bank or credit union (Q61a).

NR: Not reportable

## 64. Were any of the following required for this unsecured personal loan at a bank or credit union?

## b. Origination fees

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	17	±2	8	84	8	±4	
Army	16	±3	9	83	8	±6	
Navy	23	±4	8	86	7	±7	
Marine Corps	16	±4	11	81	8	±10	
Air Force	12	±3	6	85	9	±8	
<b>PAYGRADE</b>							
Enlisted	17	±2	8	84	9	±4	
E1 – E4	15	±3	5	83	12	±8	
E5 – E9	20	±2	9	84	6	±4	
Officers	14	±3	11	85	4	±7	
W1 – W5	18	±8	NR	NR	NR		
O1 – O3	16	±4	6	88	5	±9	
O4 – O6	9	±3	21	77	3	±18	
<b>LOCATION</b>							
US (Incl. Territories)	17	±2	8	85	7	±4	
Overseas	14	±4	6	80	14	±12	
<b>EDUCATION</b>							
No College	14	±4	5	83	12	±9	
Some College or More	17	±2	9	84	7	±4	
<b>FAMILY STATUS</b>							
Single	15	±3	6	84	10	±7	
With Child(ren)	19	±4	9	86	5	±10	
Without Child(ren)	15	±3	5	83	12	±8	
Married	18	±2	9	84	7	±4	
With Child(ren)	17	±2	10	84	7	±5	
Without Child(ren)	18	±4	8	86	6	±9	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	16	±2	7	86	7	±5	
Total Minority	18	±2	9	81	10	±5	
Non-Hispanic Black	19	±3	10	81	8	±8	
Hispanic	17	±3	6	83	12	±8	
<b>GENDER</b>							
Male	16	±2	9	83	8	±4	
Female	19	±4	5	86	9	±7	

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on an unsecured personal loan from a bank or credit union (Q61a).

NR: Not reportable

## 64. Were any of the following required for this unsecured personal loan at a bank or credit union?

## c. Monthly account maintenance fees

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	17	±2	4	89	7	±4	
Army	16	±3	6	86	8	±6	
Navy	23	±4	4	91	5	±7	
Marine Corps	16	±4	4	87	9	±12	
Air Force	12	±3	1	90	9	±7	
<b>PAYGRADE</b>							
Enlisted	17	±2	5	87	8	±4	
E1 – E4	15	±3	3	85	11	±8	
E5 – E9	20	±2	6	89	6	±4	
Officers	14	±3	2	95	3	±6	
W1 – W5	18	±8	NR	NR	NR		
O1 – O3	16	±4	NR	97	3	±9	
O4 – O6	9	±3	NR	NR	1	±5	
<b>LOCATION</b>							
US (Incl. Territories)	17	±2	4	90	6	±4	
Overseas	14	±4	6	81	13	±12	
<b>EDUCATION</b>							
No College	14	±4	3	87	10	±10	
Some College or More	17	±2	5	89	7	±4	
<b>FAMILY STATUS</b>							
Single	16	±3	4	88	7	±7	
With Child(ren)	19	±4	7	90	3	±11	
Without Child(ren)	15	±3	4	88	8	±8	
Married	18	±2	4	89	7	±4	
With Child(ren)	17	±2	4	89	6	±4	
Without Child(ren)	18	±4	4	87	9	±10	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	16	±2	3	91	6	±5	
Total Minority	18	±2	5	86	9	±5	
Non-Hispanic Black	19	±3	5	87	8	±7	
Hispanic	17	±3	6	84	10	±9	
<b>GENDER</b>							
Male	16	±2	5	88	7	±4	
Female	19	±4	2	90	8	±7	

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on an unsecured personal loan from a bank or credit union (Q61a).

NR: Not reportable

## 64. Were any of the following required for this unsecured personal loan at a bank or credit union?

## d. Mandatory credit insurance

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	17	±2	5	88	8	±4	
Army	16	±3	7	85	8	±6	
Navy	22	±3	5	90	5	±7	
Marine Corps	16	±4	1	88	11	±12	
Air Force	12	±3	2	88	10	±8	
<b>PAYGRADE</b>							
Enlisted	17	±2	5	86	9	±4	
E1 – E4	15	±3	5	82	13	±9	
E5 – E9	20	±2	5	89	6	±4	
Officers	14	±3	2	96	2	±5	
W1 – W5	18	±8	NR	NR	NR		
O1 – O3	16	±4	1	97	NR	±8	
O4 – O6	9	±3	NR	96	3	±9	
<b>LOCATION</b>							
US (Incl. Territories)	17	±2	5	88	7	±4	
Overseas	14	±4	4	81	15	±12	
<b>EDUCATION</b>							
No College	14	±3	5	86	9	±9	
Some College or More	17	±2	4	88	8	±4	
<b>FAMILY STATUS</b>							
Single	15	±3	3	89	9	±7	
With Child(ren)	19	±4	4	92	4	±9	
Without Child(ren)	14	±3	2	88	10	±8	
Married	18	±2	6	87	8	±4	
With Child(ren)	17	±2	5	88	7	±5	
Without Child(ren)	18	±4	7	84	9	±11	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	16	±2	4	90	6	±5	
Total Minority	18	±2	5	84	11	±5	
Non-Hispanic Black	19	±3	4	88	8	±7	
Hispanic	17	±3	5	81	14	±9	
<b>GENDER</b>							
Male	16	±2	5	87	8	±4	
Female	19	±4	2	90	8	±7	

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on an unsecured personal loan from a bank or credit union (Q61a).

NR: Not reportable

## 64. Were any of the following required for this unsecured personal loan at a bank or credit union?

## e. Other fee or service

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	17	±2	4	86	10	±4	
Army	16	±3	5	84	11	±6	
Navy	23	±4	5	86	9	±7	
Marine Corps	16	±4	5	85	10	±11	
Air Force	12	±3	3	90	7	±7	
<b>PAYGRADE</b>							
Enlisted	17	±2	5	85	11	±4	
E1 – E4	15	±3	6	81	13	±8	
E5 – E9	20	±2	4	87	9	±4	
Officers	13	±3	2	93	4	±6	
W1 – W5	18	±8	NR	NR	NR		
O1 – O3	16	±4	1	95	4	±8	
O4 – O6	9	±3	NR	89	5	±15	
<b>LOCATION</b>							
US (Incl. Territories)	17	±2	4	87	9	±4	
Overseas	14	±4	7	77	16	±13	
<b>EDUCATION</b>							
No College	14	±4	4	87	9	±9	
Some College or More	17	±2	5	86	10	±4	
<b>FAMILY STATUS</b>							
Single	15	±3	4	87	8	±6	
With Child(ren)	19	±4	5	87	9	±9	
Without Child(ren)	15	±3	4	87	8	±8	
Married	17	±2	5	85	10	±5	
With Child(ren)	17	±2	5	86	9	±5	
Without Child(ren)	18	±4	2	83	14	±11	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	16	±2	4	89	7	±6	
Total Minority	17	±2	5	82	13	±5	
Non-Hispanic Black	19	±3	4	81	15	±8	
Hispanic	17	±3	7	80	13	±9	
<b>GENDER</b>							
Male	16	±2	5	86	10	±4	
Female	19	±4	4	87	9	±7	

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on an unsecured personal loan from a bank or credit union (Q61a).

NR: Not reportable

## 65. Has this unsecured personal loan at a bank or credit union been refinanced?

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	17	±2	9	88	3	±4	■
Army	16	±3	12	85	3	±6	■
Navy	23	±4	10	88	2	±9	■
Marine Corps	16	±4	10	86	4	±11	■
Air Force	12	±3	2	94	4	±7	■
<b>PAYGRADE</b>							
Enlisted	18	±2	10	86	4	±4	■
E1 – E4	15	±3	10	85	5	±8	■
E5 – E9	20	±2	10	87	2	±4	■
Officers	14	±3	3	96	1	±5	■
W1 – W5	18	±8	NR	93	NR	±14	■
O1 – O3	16	±4	4	95	1	±7	■
O4 – O6	9	±3	1	99	NR	±4	■
<b>LOCATION</b>							
US (Incl. Territories)	17	±2	9	88	3	±4	■
Overseas	13	±3	9	83	8	±13	■
<b>EDUCATION</b>							
No College	14	±4	11	82	7	±12	■
Some College or More	17	±2	9	89	2	±4	■
<b>FAMILY STATUS</b>							
Single	16	±3	9	86	6	±7	■
With Child(ren)	19	±4	12	87	1	±9	■
Without Child(ren)	15	±3	8	85	6	±9	■
Married	18	±2	9	89	2	±4	■
With Child(ren)	18	±2	10	88	2	±4	■
Without Child(ren)	18	±4	8	90	3	±10	■
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	16	±2	8	90	3	±5	■
Total Minority	18	±2	11	85	4	±5	■
Non-Hispanic Black	19	±3	12	85	3	±8	■
Hispanic	17	±3	12	84	4	±9	■
<b>GENDER</b>							
Male	16	±2	10	87	3	±4	■
Female	19	±4	7	90	4	±6	■

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on an unsecured personal loan from a bank or credit union (Q61a).

NR: Not reportable



## 67. Were any of the following required for this unsecured personal loan from a finance company?

a. A military allotment (the military automatically takes money out of your paycheck) for payments

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	8	±1	38	55	6	±6	
Army	11	±2	48	47	5	±8	
Navy	7	±2	30	65	4	±13	
Marine Corps	6	±3	24	NR	NR	±17	
Air Force	6	±2	28	65	7	±14	
<b>PAYGRADE</b>							
Enlisted	9	±2	42	53	6	±7	
E1 – E4	6	±2	35	56	9	±13	
E5 – E9	11	±2	45	51	4	±7	
Officers	5	±2	14	75	12	±15	
W1 – W5	9	±6	NR	NR	NR		
O1 – O3	6	±3	NR	NR	NR		
O4 – O6	4	±2	NR	NR	NR		
<b>LOCATION</b>							
US (Incl. Territories)	8	±1	39	56	5	±7	
Overseas	6	±2	34	NR	NR	±15	
<b>EDUCATION</b>							
No College	6	±3	NR	NR	NR		
Some College or More	9	±1	38	56	7	±6	
<b>FAMILY STATUS</b>							
Single	7	±2	28	60	12	±11	
With Child(ren)	12	±4	39	52	NR	±15	
Without Child(ren)	6	±2	24	63	13	±14	
Married	9	±2	43	53	4	±7	
With Child(ren)	10	±2	44	52	4	±7	
Without Child(ren)	7	±3	NR	NR	NR		
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	7	±2	32	60	8	±9	
Total Minority	10	±2	45	50	5	±7	
Non-Hispanic Black	12	±3	45	52	3	±10	
Hispanic	9	±3	47	49	4	±13	
<b>GENDER</b>							
Male	8	±2	39	55	6	±7	
Female	8	±2	35	58	7	±12	

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on an unsecured personal loan from a finance company (Q61b).

NR: Not reportable

**67. Were any of the following required for this unsecured personal loan from a finance company?**  
**b. Origination fees**

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	8	±1	15	73	12	±6	■
Army	11	±2	16	72	12	±8	■
Navy	7	±2	15	76	8	±14	■
Marine Corps	6	±3	14	NR	NR	±14	■
Air Force	6	±2	12	75	13	±12	■
<b>PAYGRADE</b>							
Enlisted	9	±2	15	74	11	±6	■
E1 – E4	6	±2	15	70	15	±14	■
E5 – E9	11	±2	15	75	9	±6	■
Officers	5	±2	12	70	18	±15	■
W1 – W5	9	±6	NR	NR	NR		
O1 – O3	6	±3	9	NR	NR	±15	■
O4 – O6	4	±2	NR	NR	NR		
<b>LOCATION</b>							
US (Incl. Territories)	9	±1	15	74	11	±6	■
Overseas	6	±2	12	64	NR	±18	■
<b>EDUCATION</b>							
No College	6	±3	12	72	16	±17	■
Some College or More	9	±1	15	73	11	±6	■
<b>FAMILY STATUS</b>							
Single	7	±2	9	74	17	±11	■
With Child(ren)	12	±4	9	78	14	±15	■
Without Child(ren)	6	±2	9	73	18	±14	■
Married	9	±2	17	73	10	±7	■
With Child(ren)	10	±2	18	72	10	±7	■
Without Child(ren)	7	±3	14	76	NR	±17	■
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	7	±2	13	75	12	±9	■
Total Minority	10	±2	17	72	12	±7	■
Non-Hispanic Black	12	±3	15	76	9	±9	■
Hispanic	9	±3	23	69	9	±13	■
<b>GENDER</b>							
Male	8	±2	14	73	12	±7	■
Female	8	±2	16	72	12	±12	■

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on an unsecured personal loan from a finance company (Q61b).  
 NR: Not reportable

## 67. Were any of the following required for this unsecured personal loan from a finance company?

## c. Monthly account maintenance fees

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	8	±1	11	79	11	±6	■
Army	11	±2	13	78	9	±7	■
Navy	7	±2	12	82	7	±15	■
Marine Corps	6	±3	11	NR	NR	±14	■
Air Force	6	±2	2	84	14	±12	■
<b>PAYGRADE</b>							
Enlisted	9	±2	11	79	10	±6	■
E1 – E4	6	±2	14	72	14	±14	■
E5 – E9	11	±2	9	83	8	±6	■
Officers	5	±2	6	77	17	±15	■
W1 – W5	9	±6	NR	NR	NR		
O1 – O3	6	±3	NR	NR	NR		
O4 – O6	4	±2	NR	NR	NR		
<b>LOCATION</b>							
US (Incl. Territories)	9	±1	10	80	11	±6	■
Overseas	6	±2	16	71	13	±17	■
<b>EDUCATION</b>							
No College	6	±3	7	79	15	±17	■
Some College or More	9	±1	11	79	10	±6	■
<b>FAMILY STATUS</b>							
Single	7	±2	7	79	14	±11	■
With Child(ren)	12	±4	5	83	12	±15	■
Without Child(ren)	6	±2	8	78	14	±14	■
Married	9	±2	12	79	9	±6	■
With Child(ren)	10	±2	13	77	10	±7	■
Without Child(ren)	7	±3	10	83	NR	±17	■
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	7	±2	10	79	11	±9	■
Total Minority	10	±2	11	79	11	±7	■
Non-Hispanic Black	11	±3	8	84	8	±8	■
Hispanic	9	±3	16	72	12	±13	■
<b>GENDER</b>							
Male	8	±2	11	79	10	±6	■
Female	8	±2	7	78	15	±11	■

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on an unsecured personal loan from a finance company (Q61b).

NR: Not reportable

67. Were any of the following required for this unsecured personal loan from a finance company?

d. Mandatory credit insurance

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	8	±1	11	79	10	±6	■
Army	11	±2	15	76	9	±8	■
Navy	7	±2	12	81	6	±15	■
Marine Corps	6	±3	6	NR	NR	±14	■
Air Force	6	±2	2	86	12	±11	■
<b>PAYGRADE</b>							
Enlisted	9	±2	12	79	9	±6	■
E1 – E4	6	±2	18	71	11	±14	■
E5 – E9	11	±2	10	83	8	±6	■
Officers	5	±2	NR	81	17	±14	
W1 – W5	9	±6	NR	NR	NR		
O1 – O3	6	±3	NR	NR	NR		
O4 – O6	4	±2	NR	NR	NR		
<b>LOCATION</b>							
US (Incl. Territories)	8	±1	11	80	9	±6	■
Overseas	6	±2	NR	NR	14	±17	
<b>EDUCATION</b>							
No College	6	±3	14	78	NR	±18	■
Some College or More	9	±1	11	79	10	±6	■
<b>FAMILY STATUS</b>							
Single	7	±2	8	78	13	±11	■
With Child(ren)	11	±4	6	80	14	±15	■
Without Child(ren)	6	±2	9	78	13	±15	■
Married	9	±2	13	79	8	±7	■
With Child(ren)	10	±2	13	79	8	±7	■
Without Child(ren)	7	±3	NR	NR	NR		
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	7	±2	10	79	11	±9	■
Total Minority	9	±2	13	78	9	±7	■
Non-Hispanic Black	11	±3	11	80	9	±8	■
Hispanic	9	±3	15	78	7	±13	■
<b>GENDER</b>							
Male	8	±2	11	79	9	±7	■
Female	8	±2	11	78	12	±11	■

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on an unsecured personal loan from a finance company (Q61b).  
NR: Not reportable

## 67. Were any of the following required for this unsecured personal loan from a finance company?

e. Other fee or service

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	8	±1	6	75	19	±6	
Army	11	±2	6	74	19	±8	
Navy	7	±2	10	72	18	±14	
Marine Corps	6	±3	NR	NR	NR		
Air Force	5	±2	7	78	15	±13	
<b>PAYGRADE</b>							
Enlisted	8	±1	7	75	18	±7	
E1 – E4	6	±2	8	64	28	±14	
E5 – E9	11	±2	7	80	13	±6	
Officers	5	±2	1	77	22	±15	
W1 – W5	9	±6	NR	NR	NR		
O1 – O3	6	±3	NR	NR	NR		
O4 – O6	4	±2	NR	NR	NR		
<b>LOCATION</b>							
US (Incl. Territories)	8	±1	7	76	18	±6	
Overseas	6	±2	3	NR	NR	±8	
<b>EDUCATION</b>							
No College	6	±2	5	72	23	±18	
Some College or More	8	±1	7	75	18	±6	
<b>FAMILY STATUS</b>							
Single	6	±2	7	73	20	±12	
With Child(ren)	12	±4	NR	80	18	±15	
Without Child(ren)	5	±2	9	71	20	±15	
Married	9	±2	6	76	18	±7	
With Child(ren)	10	±2	5	78	17	±7	
Without Child(ren)	7	±3	NR	NR	NR		
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	7	±2	7	75	18	±9	
Total Minority	9	±2	6	75	20	±7	
Non-Hispanic Black	11	±3	5	79	17	±10	
Hispanic	8	±3	8	73	19	±14	
<b>GENDER</b>							
Male	8	±1	7	75	18	±7	
Female	8	±2	6	75	20	±12	

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on an unsecured personal loan from a finance company (Q61b).

NR: Not reportable

**68. Has this unsecured personal loan from a finance company been refinanced?**

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	8	±1	15	79	6	±6	
Army	11	±2	18	79	3	±8	
Navy	7	±2	12	79	NR	±17	
Marine Corps	6	±3	NR	NR	NR		
Air Force	6	±2	7	85	7	±12	
<b>PAYGRADE</b>							
Enlisted	9	±2	16	78	6	±7	
E1 – E4	6	±2	23	64	13	±15	
E5 – E9	11	±2	12	85	3	±6	
Officers	5	±2	6	90	4	±11	
W1 – W5	9	±6	NR	NR	NR		
O1 – O3	6	±3	NR	NR	NR		
O4 – O6	4	±2	NR	NR	NR		
<b>LOCATION</b>							
US (Incl. Territories)	9	±1	15	79	6	±7	
Overseas	6	±2	NR	NR	NR		
<b>EDUCATION</b>							
No College	6	±3	NR	NR	NR		
Some College or More	9	±1	14	81	5	±6	
<b>FAMILY STATUS</b>							
Single	7	±2	13	75	12	±13	
With Child(ren)	12	±4	9	89	1	±10	
Without Child(ren)	6	±2	14	71	16	±17	
Married	9	±2	16	81	3	±6	
With Child(ren)	10	±2	15	82	4	±7	
Without Child(ren)	7	±3	NR	NR	1	±4	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	7	±2	15	79	6	±10	
Total Minority	10	±2	15	80	5	±7	
Non-Hispanic Black	12	±3	16	78	6	±10	
Hispanic	9	±3	15	82	4	±14	
<b>GENDER</b>							
Male	8	±2	16	78	6	±7	
Female	8	±2	11	85	5	±10	

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on an unsecured personal loan from a finance company (Q61b).  
 NR: Not reportable

**69. What is the APR (interest rate) [you] [you and/or your spouse] [you and/or your partner or significant other] are paying on your most recent closed end retail loan?**

1. 18% or below  
4. Above 36%

2. Between 19% and 24%  
5. Don't know

3. Between 25% and 36%

	Percent Responding		Percentages					Max ME
			1	2	3	4	5	
<b>OVERALL AND SERVICE</b>								
Total	6	±1	50	20	5	1	25	±8
Army	8	±2	42	24	5	0	29	±13
Navy	7	±2	60	19	6	NR	NR	±15
Marine Corps	5	±3	NR	8	NR	NR	NR	±11
Air Force	5	±2	59	16	4	NR	20	±14
<b>PAYGRADE</b>								
Enlisted	7	±2	48	19	6	1	26	±9
E1 – E4	6	±2	41	10	6	NR	41	±16
E5 – E9	8	±2	53	26	5	0	16	±8
Officers	4	±2	62	21	4	NR	13	±16
W1 – W5	7	±6	NR	NR	NR	NR	NR	
O1 – O3	3	±2	NR	NR	NR	NR	NR	
O4 – O6	5	±3	NR	NR	NR	NR	NR	
<b>LOCATION</b>								
US (Incl. Territories)	7	±1	51	20	4	1	24	±9
Overseas	3	±2	NR	NR	NR	NR	NR	
<b>EDUCATION</b>								
No College	8	±3	NR	11	5	NR	NR	±15
Some College or More	6	±1	53	23	5	1	18	±8
<b>FAMILY STATUS</b>								
Single	5	±2	42	14	6	NR	36	±17
With Child(ren)	7	±3	NR	NR	NR	NR	NR	
Without Child(ren)	5	±2	NR	12	5	NR	NR	±12
Married	7	±2	53	22	5	0	19	±8
With Child(ren)	8	±2	51	24	6	0	19	±9
Without Child(ren)	6	±3	NR	NR	2	NR	NR	±8
<b>RACE/ETHNICITY</b>								
Non-Hispanic White	6	±2	52	21	0	NR	25	±13
Total Minority	7	±2	47	19	11	0	23	±9
Non-Hispanic Black	9	±2	38	24	11	NR	27	±12
Hispanic	7	±2	52	17	13	NR	18	±17
<b>GENDER</b>								
Male	7	±2	52	19	5	1	23	±9
Female	6	±2	38	24	8	NR	31	±14

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on a closed-end retail store loan (Q61c). The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5).  
NR: Not reportable

## 70. Were any of the following required for this retail store loan?

a. A military allotment (the military automatically takes money out of your paycheck) for payments

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	6	±1	26	67	6	±8	
Army	8	±2	37	56	7	±13	
Navy	7	±2	23	76	0	±14	
Marine Corps	5	±3	NR	NR	NR		
Air Force	5	±2	8	84	7	±14	
<b>PAYGRADE</b>							
Enlisted	7	±2	30	64	6	±9	
E1 – E4	6	±2	41	NR	11	±17	
E5 – E9	8	±2	22	75	3	±8	
Officers	4	±2	NR	NR	NR		
W1 – W5	6	±6	NR	NR	NR		
O1 – O3	3	±2	NR	NR	NR		
O4 – O6	5	±3	NR	NR	NR		
<b>LOCATION</b>							
US (Incl. Territories)	7	±1	27	67	6	±9	
Overseas	3	±2	NR	NR	NR		
<b>EDUCATION</b>							
No College	8	±3	NR	NR	NR		
Some College or More	6	±1	23	70	6	±8	
<b>FAMILY STATUS</b>							
Single	5	±2	NR	NR	9	±14	
With Child(ren)	7	±3	NR	NR	NR		
Without Child(ren)	4	±2	NR	NR	NR		
Married	7	±2	21	74	5	±8	
With Child(ren)	8	±2	20	75	5	±8	
Without Child(ren)	6	±3	NR	NR	NR		
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	6	±2	23	69	8	±14	
Total Minority	7	±2	30	65	5	±9	
Non-Hispanic Black	9	±2	34	61	5	±12	
Hispanic	6	±2	33	63	NR	±17	
<b>GENDER</b>							
Male	6	±2	26	69	5	±9	
Female	6	±2	28	61	11	±14	

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on a closed-end retail store loan (Q61c).

NR: Not reportable

## 70. Were any of the following required for this retail store loan?

## b. Origination fees

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	6	±1	6	83	11	±6	
Army	8	±2	5	80	14	±10	
Navy	6	±2	11	86	2	±13	
Marine Corps	5	±3	NR	NR	NR		
Air Force	5	±2	2	87	11	±11	
<b>PAYGRADE</b>							
Enlisted	7	±2	7	82	11	±7	
E1 – E4	6	±2	10	77	13	±15	
E5 – E9	8	±2	5	85	10	±6	
Officers	4	±2	3	90	NR	±14	
W1 – W5	6	±6	NR	NR	NR		
O1 – O3	3	±2	NR	NR	NR		
O4 – O6	5	±3	NR	NR	NR		
<b>LOCATION</b>							
US (Incl. Territories)	7	±1	6	84	10	±7	
Overseas	3	±2	NR	NR	NR		
<b>EDUCATION</b>							
No College	8	±3	7	83	10	±16	
Some College or More	6	±1	6	83	11	±7	
<b>FAMILY STATUS</b>							
Single	5	±2	5	83	12	±14	
With Child(ren)	7	±3	NR	87	NR	±17	
Without Child(ren)	4	±2	NR	NR	NR		
Married	7	±2	7	83	11	±7	
With Child(ren)	8	±2	6	83	11	±7	
Without Child(ren)	6	±3	9	NR	NR	±13	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	6	±2	4	85	11	±10	
Total Minority	7	±2	9	80	11	±8	
Non-Hispanic Black	8	±2	5	82	13	±10	
Hispanic	6	±2	15	80	NR	±16	
<b>GENDER</b>							
Male	6	±2	6	84	9	±7	
Female	6	±2	6	76	17	±14	

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on a closed-end retail store loan (O61c).

NR: Not reportable

**70. Were any of the following required for this retail store loan?**

**c. Monthly account maintenance fees**

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	6	±1	5	84	11	±6	
Army	8	±2	4	83	13	±10	
Navy	6	±2	11	87	2	±14	
Marine Corps	5	±3	NR	NR	NR		
Air Force	5	±2	4	82	13	±12	
<b>PAYGRADE</b>							
Enlisted	7	±2	6	83	11	±7	
E1 – E4	6	±2	7	79	13	±15	
E5 – E9	8	±2	5	86	10	±6	
Officers	4	±2	NR	NR	NR		
W1 – W5	6	±6	NR	NR	NR		
O1 – O3	3	±2	NR	NR	NR		
O4 – O6	5	±3	NR	NR	NR		
<b>LOCATION</b>							
US (Incl. Territories)	7	±1	4	87	9	±6	
Overseas	3	±2	NR	NR	NR		
<b>EDUCATION</b>							
No College	8	±3	1	85	14	±17	
Some College or More	6	±1	7	84	9	±7	
<b>FAMILY STATUS</b>							
Single	5	±2	8	79	13	±15	
With Child(ren)	7	±3	9	85	7	±16	
Without Child(ren)	4	±2	NR	NR	NR		
Married	7	±2	4	86	9	±6	
With Child(ren)	8	±2	4	86	10	±7	
Without Child(ren)	6	±3	5	NR	NR	±10	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	6	±2	3	87	10	±10	
Total Minority	7	±2	8	81	11	±8	
Non-Hispanic Black	8	±2	11	80	9	±11	
Hispanic	6	±2	6	89	NR	±13	
<b>GENDER</b>							
Male	6	±2	5	85	10	±7	
Female	6	±2	5	82	13	±14	

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on a closed-end retail store loan (Q61c).

NR: Not reportable

## 70. Were any of the following required for this retail store loan?

## d. Mandatory credit insurance or any other insurance

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	6	±1	7	82	11	±6	
Army	8	±2	11	76	12	±10	
Navy	7	±2	NR	89	4	±14	
Marine Corps	5	±3	NR	NR	NR		
Air Force	5	±2	3	84	13	±12	
<b>PAYGRADE</b>							
Enlisted	7	±2	8	81	11	±7	
E1 – E4	6	±2	12	75	13	±15	
E5 – E9	7	±2	6	84	10	±7	
Officers	4	±2	1	NR	NR	±7	
W1 – W5	6	±6	NR	NR	NR		
O1 – O3	3	±2	NR	NR	NR		
O4 – O6	5	±3	NR	NR	NR		
<b>LOCATION</b>							
US (Incl. Territories)	7	±1	7	84	9	±7	
Overseas	3	±2	NR	NR	NR		
<b>EDUCATION</b>							
No College	8	±3	NR	85	10	±17	
Some College or More	6	±1	8	81	11	±7	
<b>FAMILY STATUS</b>							
Single	5	±2	9	79	13	±15	
With Child(ren)	7	±3	NR	85	8	±17	
Without Child(ren)	4	±2	NR	NR	NR		
Married	7	±2	7	84	10	±7	
With Child(ren)	8	±2	8	83	10	±8	
Without Child(ren)	6	±3	3	NR	NR	±10	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	6	±2	5	85	10	±10	
Total Minority	7	±2	10	78	12	±9	
Non-Hispanic Black	9	±2	10	78	12	±11	
Hispanic	6	±2	9	84	7	±16	
<b>GENDER</b>							
Male	6	±2	7	83	10	±7	
Female	6	±2	8	78	14	±13	

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on a closed-end retail store loan (Q61c).

NR: Not reportable

## 70. Were any of the following required for this retail store loan?

## e. Mandatory service or replacement plan for the merchandise

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	6	±1	10	80	10	±8	■
Army	8	±2	11	78	12	±14	■
Navy	6	±2	11	84	5	±14	■
Marine Corps	5	±3	NR	NR	NR		
Air Force	5	±2	7	82	11	±12	■
<b>PAYGRADE</b>							
Enlisted	7	±2	11	78	11	±8	■
E1 – E4	6	±2	NR	74	13	±17	
E5 – E9	8	±2	9	82	9	±7	■
Officers	4	±2	1	92	NR	±14	
W1 – W5	6	±6	NR	NR	NR		
O1 – O3	3	±2	NR	NR	NR		
O4 – O6	5	±3	NR	NR	NR		
<b>LOCATION</b>							
US (Incl. Territories)	7	±1	10	81	9	±8	■
Overseas	3	±2	NR	NR	NR		
<b>EDUCATION</b>							
No College	8	±3	NR	NR	10	±16	
Some College or More	6	±1	9	81	10	±7	■
<b>FAMILY STATUS</b>							
Single	5	±2	NR	72	13	±18	
With Child(ren)	7	±3	4	88	8	±13	■
Without Child(ren)	4	±2	NR	NR	NR		
Married	7	±2	7	83	9	±7	■
With Child(ren)	8	±2	7	84	9	±7	■
Without Child(ren)	5	±2	10	NR	NR	±15	■
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	6	±2	12	78	10	±13	■
Total Minority	7	±2	7	82	11	±8	■
Non-Hispanic Black	9	±2	8	80	12	±12	■
Hispanic	6	±2	8	86	NR	±13	■
<b>GENDER</b>							
Male	6	±2	10	80	10	±9	■
Female	6	±2	7	80	14	±14	■

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on a closed-end retail store loan (Q61c).

NR: Not reportable

## 70. Were any of the following required for this retail store loan?

f. Other fee or service

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	6	±1	5	80	15	±7	
Army	8	±2	2	79	18	±10	
Navy	7	±2	10	83	7	±14	
Marine Corps	5	±3	NR	NR	NR		
Air Force	5	±2	7	82	11	±12	
<b>PAYGRADE</b>							
Enlisted	7	±2	5	80	15	±7	
E1 – E4	6	±2	6	73	21	±15	
E5 – E9	8	±2	5	84	11	±6	
Officers	4	±2	NR	85	11	±15	
W1 – W5	6	±6	NR	NR	NR		
O1 – O3	3	±2	NR	NR	NR		
O4 – O6	5	±3	NR	NR	NR		
<b>LOCATION</b>							
US (Incl. Territories)	7	±1	5	83	12	±7	
Overseas	3	±2	NR	NR	NR		
<b>EDUCATION</b>							
No College	8	±3	4	81	16	±17	
Some College or More	6	±1	6	80	15	±7	
<b>FAMILY STATUS</b>							
Single	5	±2	4	75	21	±15	
With Child(ren)	7	±3	NR	83	15	±17	
Without Child(ren)	4	±2	NR	NR	22	±18	
Married	7	±2	5	82	12	±7	
With Child(ren)	8	±2	3	84	13	±7	
Without Child(ren)	6	±3	12	77	NR	±18	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	6	±2	4	85	11	±10	
Total Minority	7	±2	7	74	20	±9	
Non-Hispanic Black	9	±2	4	77	19	±12	
Hispanic	6	±2	10	75	15	±17	
<b>GENDER</b>							
Male	6	±2	4	82	14	±7	
Female	6	±2	9	73	17	±14	

Note. Percent responding are active duty members who answered the question and who indicated they have an outstanding balance on a closed-end retail store loan (O61c).

NR: Not reportable

71. How much do you agree or disagree with each of the following statements? I would have difficulty managing my expenses if I did not have access to:

a. Payday loans.

1. Strongly disagree  
4. Agree

2. Disagree  
5. Strongly agree

3. Neither agree nor disagree

	Percent Responding		Percentages					Max ME	Average Agreement		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	96	±1	58	21	18	2	1	±2	1.7	±0.1	
Army	95	±2	52	22	22	3	1	±4	1.8	±0.1	
Navy	95	±2	64	21	14	1	1	±4	1.6	±0.1	
Marine Corps	94	±3	50	24	21	4	2	±6	1.8	±0.2	
Air Force	97	±1	65	18	16	1	0	±3	1.5	±0.1	
<b>PAYGRADE</b>											
Enlisted	95	±1	53	22	21	2	1	±3	1.8	±0.1	
E1 – E4	94	±2	44	23	28	3	2	±4	2.0	±0.1	
E5 – E9	96	±1	62	22	14	2	1	±3	1.6	±0.1	
Officers	97	±2	78	14	7	0	0	±3	1.3	±0.1	
W1 – W5	96	±4	65	20	14	NR	1	±11	1.5	±0.2	
O1 – O3	98	±2	76	15	8	1	0	±5	1.3	±0.1	
O4 – O6	98	±2	83	12	5	0	0	±5	1.2	±0.1	
<b>LOCATION</b>											
US (Incl. Territories)	96	±1	59	21	18	2	1	±2	1.7	±0.1	
Overseas	94	±3	52	22	23	3	0	±5	1.8	±0.1	
<b>EDUCATION</b>											
No College	92	±3	40	24	31	3	1	±5	2.0	±0.1	
Some College or More	96	±1	62	20	15	2	1	±2	1.6	±0.1	
<b>FAMILY STATUS</b>											
Single	94	±2	52	21	23	2	1	±4	1.8	±0.1	
With Child(ren)	95	±4	58	19	18	3	3	±6	1.7	±0.2	
Without Child(ren)	94	±2	51	22	24	2	1	±4	1.8	±0.1	
Married	96	±1	61	21	15	2	1	±3	1.6	±0.1	
With Child(ren)	97	±1	63	20	14	2	1	±3	1.6	±0.1	
Without Child(ren)	95	±2	58	21	19	1	1	±5	1.7	±0.1	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	97	±1	64	18	16	2	0	±3	1.6	±0.1	
Total Minority	94	±2	49	24	22	3	2	±3	1.9	±0.1	
Non-Hispanic Black	93	±3	51	24	20	2	3	±4	1.8	±0.1	
Hispanic	94	±3	48	26	22	3	2	±5	1.9	±0.1	
<b>GENDER</b>											
Male	96	±1	59	20	18	2	1	±3	1.7	±0.1	
Female	95	±2	54	23	19	2	2	±4	1.7	±0.1	

Note: Percent responding are active duty members who answered the question.  
NR: Not reportable

71. How much do you agree or disagree with each of the following statements about the importance of obtaining credit? I would have difficulty managing my expenses if I did not have access to:

b. Bank direct deposit advance loans.

1. Strongly disagree  
4. Agree

2. Disagree  
5. Strongly agree

3. Neither agree nor disagree

	Percent Responding		Percentages					Max ME	Average Agreement		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	95	±1	54	21	20	3	1	±2	1.8	±0.1	
Army	95	±2	50	23	22	4	1	±4	1.8	±0.1	
Navy	95	±2	57	22	16	3	2	±4	1.7	±0.1	
Marine Corps	93	±3	48	23	24	5	1	±6	1.9	±0.2	
Air Force	96	±2	63	18	16	2	1	±4	1.6	±0.1	
<b>PAYGRADE</b>											
Enlisted	94	±1	50	23	22	4	2	±3	1.9	±0.1	
E1 – E4	94	±2	41	23	30	4	2	±4	2.0	±0.1	
E5 – E9	95	±1	57	23	15	4	1	±3	1.7	±0.1	
Officers	97	±2	76	15	8	1	0	±3	1.3	±0.1	
W1 – W5	94	±5	61	19	15	2	3	±12	1.7	±0.3	
O1 – O3	97	±2	75	16	8	1	0	±5	1.4	±0.1	
O4 – O6	97	±2	81	12	7	0	0	±5	1.3	±0.1	
<b>LOCATION</b>											
US (Incl. Territories)	95	±1	55	21	19	3	1	±2	1.7	±0.1	
Overseas	92	±3	48	23	24	5	1	±5	1.9	±0.1	
<b>EDUCATION</b>											
No College	92	±3	37	23	32	6	2	±5	2.1	±0.1	
Some College or More	96	±1	59	21	16	3	1	±2	1.7	±0.1	
<b>FAMILY STATUS</b>											
Single	93	±2	49	21	24	4	1	±4	1.9	±0.1	
With Child(ren)	93	±4	55	19	19	5	2	±6	1.8	±0.2	
Without Child(ren)	93	±2	48	22	25	4	1	±4	1.9	±0.1	
Married	96	±1	58	22	17	3	1	±3	1.7	±0.1	
With Child(ren)	96	±1	59	22	15	3	2	±3	1.7	±0.1	
Without Child(ren)	95	±2	55	22	21	2	1	±5	1.7	±0.1	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	96	±2	61	20	16	3	1	±3	1.6	±0.1	
Total Minority	93	±2	45	24	24	4	2	±3	1.9	±0.1	
Non-Hispanic Black	92	±3	48	25	22	3	3	±4	1.9	±0.1	
Hispanic	93	±3	45	24	23	5	2	±5	2.0	±0.1	
<b>GENDER</b>											
Male	95	±1	55	21	19	3	1	±3	1.7	±0.1	
Female	94	±2	51	24	20	3	2	±4	1.8	±0.1	

Note. Percent responding are active duty members who answered the question.



71. How much do you agree or disagree with each of the following statements about the importance of obtaining credit? I would have difficulty managing my expenses if I did not have access to:

d. Installment loans from finance companies.

1. Strongly disagree  
4. Agree

2. Disagree  
5. Strongly agree

3. Neither agree nor disagree

	Percent Responding		Percentages					Max ME	Average Agreement		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	95	±1	53	22	20	4	1	±2	1.8	±0.1	
Army	95	±2	49	23	22	4	2	±4	1.9	±0.1	
Navy	95	±2	55	23	17	3	1	±4	1.7	±0.1	
Marine Corps	94	±3	46	24	24	5	1	±6	1.9	±0.1	
Air Force	97	±2	62	18	17	3	1	±4	1.6	±0.1	
<b>PAYGRADE</b>											
Enlisted	95	±1	48	23	23	4	2	±3	1.9	±0.1	
E1 – E4	94	±2	40	24	30	3	2	±4	2.0	±0.1	
E5 – E9	95	±1	55	23	16	5	1	±3	1.7	±0.1	
Officers	97	±2	74	15	9	1	0	±3	1.4	±0.1	
W1 – W5	95	±4	60	21	17	1	0	±11	1.6	±0.2	
O1 – O3	97	±2	73	16	9	1	0	±5	1.4	±0.1	
O4 – O6	97	±2	79	12	7	1	1	±5	1.3	±0.1	
<b>LOCATION</b>											
US (Incl. Territories)	95	±1	53	22	19	4	2	±2	1.8	±0.1	
Overseas	94	±3	49	22	26	3	0	±5	1.8	±0.1	
<b>EDUCATION</b>											
No College	92	±3	36	25	33	4	2	±5	2.1	±0.1	
Some College or More	96	±1	57	21	17	4	1	±2	1.7	±0.1	
<b>FAMILY STATUS</b>											
Single	94	±2	47	22	26	4	1	±4	1.9	±0.1	
With Child(ren)	94	±4	51	20	19	7	3	±6	1.9	±0.2	
Without Child(ren)	94	±2	46	22	27	3	1	±4	1.9	±0.1	
Married	96	±1	57	22	17	4	2	±3	1.7	±0.1	
With Child(ren)	96	±1	58	21	16	4	2	±3	1.7	±0.1	
Without Child(ren)	94	±3	53	24	19	3	1	±5	1.8	±0.1	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	96	±2	59	19	18	3	1	±3	1.7	±0.1	
Total Minority	94	±2	44	25	24	4	3	±3	2.0	±0.1	
Non-Hispanic Black	93	±3	45	25	22	4	3	±4	2.0	±0.1	
Hispanic	94	±3	44	27	22	4	3	±4	2.0	±0.1	
<b>GENDER</b>											
Male	95	±1	54	21	20	4	1	±3	1.8	±0.1	
Female	94	±2	50	25	20	4	2	±4	1.8	±0.1	

Note. Percent responding are active duty members who answered the question.



71. How much do you agree or disagree with each of the following statements about the importance of obtaining credit? I would have difficulty managing my expenses if I did not have access to:

f. Credit cards.

1. Strongly disagree  
4. Agree

2. Disagree  
5. Strongly agree

3. Neither agree nor disagree

	Percent Responding		Percentages					Max ME	Average Agreement		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	95	±1	37	19	24	15	5	±2	2.3	±0.1	
Army	95	±2	35	20	26	14	5	±4	2.4	±0.1	
Navy	96	±2	34	19	24	17	6	±4	2.4	±0.1	
Marine Corps	95	±3	35	17	26	17	5	±6	2.4	±0.2	
Air Force	97	±2	42	17	21	14	5	±4	2.2	±0.1	
<b>PAYGRADE</b>											
Enlisted	95	±1	34	19	26	16	5	±2	2.4	±0.1	
E1 – E4	94	±2	30	19	31	14	6	±4	2.5	±0.1	
E5 – E9	96	±1	37	19	22	17	5	±3	2.3	±0.1	
Officers	97	±2	51	16	16	13	4	±4	2.0	±0.1	
W1 – W5	96	±4	37	20	21	17	5	±13	2.3	±0.3	
O1 – O3	98	±2	50	18	17	11	4	±5	2.0	±0.2	
O4 – O6	98	±2	54	13	14	15	4	±6	2.0	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	96	±1	37	18	24	16	5	±2	2.3	±0.1	
Overseas	94	±3	34	22	26	13	5	±5	2.3	±0.2	
<b>EDUCATION</b>											
No College	92	±3	28	18	37	14	4	±5	2.5	±0.2	
Some College or More	96	±1	39	19	21	16	6	±2	2.3	±0.1	
<b>FAMILY STATUS</b>											
Single	94	±2	34	20	28	14	5	±4	2.4	±0.1	
With Child(ren)	95	±4	34	17	22	20	8	±5	2.5	±0.2	
Without Child(ren)	94	±2	34	20	29	13	4	±4	2.3	±0.1	
Married	96	±1	39	18	22	16	5	±3	2.3	±0.1	
With Child(ren)	96	±1	39	18	21	16	6	±3	2.3	±0.1	
Without Child(ren)	95	±2	38	18	23	15	5	±5	2.3	±0.2	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	97	±1	39	17	23	15	5	±3	2.3	±0.1	
Total Minority	94	±2	33	21	26	15	6	±3	2.4	±0.1	
Non-Hispanic Black	92	±3	37	20	25	12	5	±4	2.3	±0.1	
Hispanic	94	±3	32	21	25	16	6	±4	2.4	±0.1	
<b>GENDER</b>											
Male	96	±1	38	18	24	15	5	±2	2.3	±0.1	
Female	95	±2	32	20	27	15	5	±4	2.4	±0.1	

Note. Percent responding are active duty members who answered the question.

**72. If high cost credit products (above 36% APR) like payday loans, vehicle title loans, installment loans, overdraft loans, and bank direct deposit advance loans weren't available, how likely or unlikely is it that you would ...**

**a. Be inconvenienced?**

- 1. Very unlikely
- 4. Likely

- 2. Unlikely
- 5. Very likely

3. Neither likely nor unlikely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	94	±1	55	13	20	6	5	±2	1.9	±0.1	
Army	93	±2	52	14	22	6	5	±4	2.0	±0.1	
Navy	94	±2	60	14	16	5	5	±4	1.8	±0.1	
Marine Corps	93	±3	47	14	23	10	6	±6	2.1	±0.2	
Air Force	96	±2	61	12	19	4	4	±4	1.8	±0.1	
<b>PAYGRADE</b>											
Enlisted	94	±2	50	15	23	7	6	±3	2.0	±0.1	
E1 – E4	93	±2	42	14	29	8	6	±4	2.2	±0.1	
E5 – E9	94	±2	57	15	17	5	5	±3	1.9	±0.1	
Officers	97	±2	79	8	8	2	2	±3	1.4	±0.1	
W1 – W5	96	±4	73	10	12	3	2	±11	1.5	±0.2	
O1 – O3	97	±2	77	10	9	2	2	±4	1.4	±0.1	
O4 – O6	97	±2	84	6	5	2	3	±5	1.4	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	94	±1	56	13	20	6	5	±2	1.9	±0.1	
Overseas	94	±3	50	16	23	6	5	±5	2.0	±0.2	
<b>EDUCATION</b>											
No College	91	±3	40	16	31	8	5	±5	2.2	±0.2	
Some College or More	95	±1	59	13	17	5	5	±2	1.8	±0.1	
<b>FAMILY STATUS</b>											
Single	93	±2	47	14	27	7	5	±4	2.1	±0.1	
With Child(ren)	91	±4	52	14	21	6	7	±6	2.0	±0.2	
Without Child(ren)	93	±2	47	14	28	7	4	±4	2.1	±0.1	
Married	95	±1	60	13	16	5	5	±3	1.8	±0.1	
With Child(ren)	96	±1	62	13	16	4	5	±3	1.8	±0.1	
Without Child(ren)	93	±3	56	14	17	7	6	±5	1.9	±0.2	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	95	±2	63	12	16	5	5	±3	1.8	±0.1	
Total Minority	92	±2	45	16	26	8	6	±3	2.1	±0.1	
Non-Hispanic Black	90	±3	46	19	21	7	7	±4	2.1	±0.1	
Hispanic	92	±3	45	15	27	7	6	±5	2.1	±0.1	
<b>GENDER</b>											
Male	95	±1	56	14	20	6	5	±3	1.9	±0.1	
Female	92	±3	51	12	23	7	6	±4	2.0	±0.2	

Note. Percent responding are active duty members who answered the question.

72. If high cost credit products (above 36% APR) like payday loans, vehicle title loans, installment loans, overdraft loans, and bank direct deposit advance loans weren't available, how likely or unlikely is it that you would ...

b. Be tempted to use pawn shops?

1. Very unlikely  
4. Likely

2. Unlikely  
5. Very likely

3. Neither likely nor unlikely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	93	±1	58	15	19	5	3	±2	1.8	±0.1	
Army	93	±2	54	15	21	6	4	±4	1.9	±0.1	
Navy	94	±2	63	15	15	5	3	±4	1.7	±0.1	
Marine Corps	92	±3	51	16	22	7	3	±6	2.0	±0.2	
Air Force	95	±2	64	13	18	3	2	±4	1.7	±0.1	
<b>PAYGRADE</b>											
Enlisted	93	±2	53	16	21	6	4	±3	1.9	±0.1	
E1 – E4	92	±2	45	16	29	7	3	±4	2.1	±0.1	
E5 – E9	93	±2	60	16	15	5	4	±3	1.8	±0.1	
Officers	97	±2	81	9	8	1	1	±3	1.3	±0.1	
W1 – W5	96	±4	76	9	10	3	2	±10	1.5	±0.2	
O1 – O3	97	±2	79	11	9	2	1	±4	1.4	±0.1	
O4 – O6	97	±2	85	6	6	1	2	±5	1.3	±0.1	
<b>LOCATION</b>											
US (Incl. Territories)	93	±1	59	14	18	5	4	±2	1.8	±0.1	
Overseas	92	±3	55	17	23	4	1	±5	1.8	±0.1	
<b>EDUCATION</b>											
No College	90	±3	44	15	29	7	5	±5	2.1	±0.2	
Some College or More	94	±1	62	15	17	5	3	±2	1.7	±0.1	
<b>FAMILY STATUS</b>											
Single	92	±2	51	16	26	4	3	±4	1.9	±0.1	
With Child(ren)	90	±4	56	13	19	5	6	±6	1.9	±0.2	
Without Child(ren)	92	±2	50	16	27	4	2	±4	1.9	±0.1	
Married	94	±1	62	14	15	6	4	±3	1.7	±0.1	
With Child(ren)	95	±1	64	13	13	5	4	±3	1.7	±0.1	
Without Child(ren)	92	±3	58	15	18	6	3	±5	1.8	±0.2	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	95	±2	64	13	16	4	3	±3	1.7	±0.1	
Total Minority	91	±2	49	18	23	7	4	±3	2.0	±0.1	
Non-Hispanic Black	89	±3	51	20	20	5	4	±4	1.9	±0.1	
Hispanic	92	±3	48	18	24	6	4	±5	2.0	±0.1	
<b>GENDER</b>											
Male	94	±2	59	14	19	5	3	±3	1.8	±0.1	
Female	92	±3	56	16	20	6	3	±5	1.8	±0.1	

Note. Percent responding are active duty members who answered the question.

**72. If high cost credit products (above 36% APR) like payday loans, vehicle title loans, installment loans, overdraft loans, and bank direct deposit advance loans weren't available, how likely or unlikely is it that you would ...**

**c. Rely more on family and/or friends?**

- 1. Very unlikely
- 4. Likely

- 2. Unlikely
- 5. Very likely

- 3. Neither likely nor unlikely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	94	±1	50	15	20	10	5	±2	2.1	±0.1	
Army	93	±2	45	16	21	12	6	±4	2.2	±0.1	
Navy	94	±2	54	15	17	9	5	±4	2.0	±0.1	
Marine Corps	92	±3	45	15	20	12	8	±6	2.2	±0.2	
Air Force	96	±2	55	13	20	8	4	±4	1.9	±0.1	
<b>PAYGRADE</b>											
Enlisted	93	±2	45	16	22	12	6	±3	2.2	±0.1	
E1 – E4	92	±2	36	15	27	14	8	±4	2.4	±0.1	
E5 – E9	94	±2	52	16	17	10	5	±3	2.0	±0.1	
Officers	96	±2	72	10	11	5	2	±4	1.5	±0.1	
W1 – W5	94	±5	67	13	10	8	2	±11	1.6	±0.3	
O1 – O3	96	±2	71	11	12	5	2	±5	1.6	±0.1	
O4 – O6	97	±2	76	8	9	5	2	±5	1.5	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	94	±1	50	15	19	10	6	±2	2.1	±0.1	
Overseas	93	±3	44	15	23	13	4	±5	2.2	±0.2	
<b>EDUCATION</b>											
No College	90	±3	34	17	28	13	8	±5	2.4	±0.2	
Some College or More	95	±1	53	14	18	10	5	±2	2.0	±0.1	
<b>FAMILY STATUS</b>											
Single	92	±2	43	15	26	11	5	±4	2.2	±0.1	
With Child(ren)	91	±4	49	12	20	11	8	±6	2.2	±0.2	
Without Child(ren)	93	±2	42	15	27	10	5	±4	2.2	±0.1	
Married	95	±1	54	15	16	10	6	±3	2.0	±0.1	
With Child(ren)	95	±1	55	14	16	10	5	±3	2.0	±0.1	
Without Child(ren)	93	±3	50	16	17	11	6	±5	2.1	±0.2	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	95	±2	56	14	17	9	5	±3	1.9	±0.1	
Total Minority	92	±2	40	16	25	12	7	±3	2.3	±0.1	
Non-Hispanic Black	90	±3	41	19	22	10	7	±4	2.2	±0.1	
Hispanic	92	±3	39	16	25	12	7	±5	2.3	±0.1	
<b>GENDER</b>											
Male	94	±1	50	15	19	11	5	±3	2.1	±0.1	
Female	92	±3	48	14	23	9	6	±4	2.1	±0.1	

Note. Percent responding are active duty members who answered the question.

72. If high cost credit products (above 36% APR) like payday loans, vehicle title loans, installment loans, overdraft loans, and bank direct deposit advance loans weren't available, how likely or unlikely is it that you would ...

d. Try to find those products on the Internet?

1. Very unlikely  
4. Likely

2. Unlikely  
5. Very likely

3. Neither likely nor unlikely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	94	±1	55	14	20	8	4	±2	1.9	±0.1	
Army	93	±2	50	14	22	9	4	±4	2.0	±0.1	
Navy	94	±2	59	14	17	6	3	±4	1.8	±0.1	
Marine Corps	93	±3	47	15	23	11	4	±6	2.1	±0.2	
Air Force	95	±2	61	12	19	5	3	±4	1.8	±0.1	
<b>PAYGRADE</b>											
Enlisted	93	±2	49	15	23	9	4	±3	2.0	±0.1	
E1 – E4	92	±2	41	14	30	10	4	±4	2.2	±0.1	
E5 – E9	94	±2	56	15	17	7	4	±3	1.9	±0.1	
Officers	96	±2	78	9	8	3	1	±3	1.4	±0.1	
W1 – W5	95	±4	75	9	10	3	3	±10	1.5	±0.3	
O1 – O3	96	±2	75	10	10	4	1	±5	1.5	±0.1	
O4 – O6	96	±3	81	8	6	2	2	±5	1.4	±0.1	
<b>LOCATION</b>											
US (Incl. Territories)	94	±1	55	14	20	7	4	±2	1.9	±0.1	
Overseas	93	±3	51	14	22	9	4	±5	2.0	±0.2	
<b>EDUCATION</b>											
No College	91	±3	39	17	30	9	5	±5	2.2	±0.2	
Some College or More	95	±1	58	13	18	7	3	±2	1.8	±0.1	
<b>FAMILY STATUS</b>											
Single	92	±2	46	14	27	9	4	±4	2.1	±0.1	
With Child(ren)	90	±4	52	14	20	11	4	±6	2.0	±0.2	
Without Child(ren)	93	±2	45	14	28	9	4	±4	2.1	±0.1	
Married	95	±1	60	13	17	7	4	±3	1.8	±0.1	
With Child(ren)	95	±1	61	13	16	6	4	±3	1.8	±0.1	
Without Child(ren)	93	±3	56	14	17	9	4	±5	1.9	±0.2	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	95	±2	61	12	18	6	3	±3	1.8	±0.1	
Total Minority	92	±2	45	16	24	10	5	±3	2.1	±0.1	
Non-Hispanic Black	90	±3	46	18	22	8	6	±4	2.1	±0.1	
Hispanic	92	±3	44	15	26	10	5	±5	2.2	±0.1	
<b>GENDER</b>											
Male	94	±1	55	14	20	7	4	±3	1.9	±0.1	
Female	92	±3	52	13	22	9	4	±4	2.0	±0.1	

Note. Percent responding are active duty members who answered the question.

72. If high cost credit products (above 36% APR) like payday loans, vehicle title loans, installment loans, overdraft loans, and bank direct deposit advance loans weren't available, how likely or unlikely is it that you would ...  
 e. Look to one of the military relief societies for a loan or grant?

1. Very unlikely  
 2. Unlikely  
 3. Neither likely nor unlikely  
 4. Likely  
 5. Very likely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	93	±1	46	13	24	11	6	±2	2.2	±0.1	
Army	92	±2	43	14	26	11	6	±4	2.2	±0.1	
Navy	94	±2	46	12	21	14	7	±4	2.2	±0.2	
Marine Corps	92	±3	41	12	25	14	8	±6	2.3	±0.2	
Air Force	95	±2	53	13	22	9	3	±4	2.0	±0.1	
<b>PAYGRADE</b>											
Enlisted	93	±2	41	14	26	13	6	±3	2.3	±0.1	
E1 – E4	91	±2	35	13	32	13	7	±4	2.5	±0.1	
E5 – E9	94	±2	46	15	22	12	6	±3	2.2	±0.1	
Officers	96	±2	71	10	11	6	2	±4	1.6	±0.1	
W1 – W5	95	±4	61	11	12	11	5	±11	1.9	±0.3	
O1 – O3	96	±2	69	11	12	6	2	±5	1.6	±0.1	
O4 – O6	97	±2	75	7	11	5	2	±5	1.5	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	93	±2	47	13	23	12	6	±2	2.2	±0.1	
Overseas	93	±3	42	15	27	11	5	±5	2.2	±0.2	
<b>EDUCATION</b>											
No College	90	±3	33	13	33	16	6	±5	2.5	±0.2	
Some College or More	94	±1	49	13	21	10	5	±2	2.1	±0.1	
<b>FAMILY STATUS</b>											
Single	92	±2	40	14	29	12	5	±4	2.3	±0.1	
With Child(ren)	90	±4	42	14	21	15	8	±6	2.3	±0.2	
Without Child(ren)	92	±2	40	14	30	12	4	±4	2.3	±0.1	
Married	94	±2	50	13	21	11	6	±3	2.1	±0.1	
With Child(ren)	95	±2	51	12	20	11	6	±3	2.1	±0.1	
Without Child(ren)	92	±3	48	13	22	11	6	±5	2.1	±0.2	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	94	±2	52	12	21	10	5	±3	2.0	±0.1	
Total Minority	91	±2	37	15	27	14	7	±3	2.4	±0.1	
Non-Hispanic Black	89	±3	38	19	24	13	7	±4	2.3	±0.1	
Hispanic	91	±3	36	14	29	15	7	±5	2.4	±0.1	
<b>GENDER</b>											
Male	94	±2	46	13	24	11	6	±3	2.2	±0.1	
Female	90	±3	45	13	25	12	6	±4	2.2	±0.1	

Note. Percent responding are active duty members who answered the question.

72. If high cost credit products (above 36% APR) like payday loans, vehicle title loans, installment loans, overdraft loans, and bank direct deposit advance loans weren't available, how likely or unlikely is it that you would ...

f. Deplete savings?

1. Very unlikely  
4. Likely

2. Unlikely  
5. Very likely

3. Neither likely nor unlikely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	94	±1	44	16	21	11	8	±2	2.2	±0.1	
Army	93	±2	41	17	22	11	9	±4	2.3	±0.1	
Navy	94	±2	46	16	19	12	6	±4	2.2	±0.1	
Marine Corps	93	±3	42	14	23	11	9	±6	2.3	±0.2	
Air Force	95	±2	49	16	18	10	6	±4	2.1	±0.1	
<b>PAYGRADE</b>											
Enlisted	93	±2	39	17	23	13	9	±3	2.3	±0.1	
E1 – E4	92	±2	34	16	29	13	8	±4	2.4	±0.1	
E5 – E9	94	±2	43	17	18	13	9	±3	2.3	±0.1	
Officers	97	±2	67	13	10	5	5	±4	1.7	±0.1	
W1 – W5	96	±4	57	21	12	4	7	±12	1.8	±0.3	
O1 – O3	97	±2	66	14	11	5	4	±5	1.7	±0.1	
O4 – O6	97	±2	71	11	7	5	5	±6	1.6	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	94	±1	45	16	20	11	8	±2	2.2	±0.1	
Overseas	94	±3	41	18	23	13	6	±5	2.3	±0.2	
<b>EDUCATION</b>											
No College	90	±3	31	19	29	12	9	±5	2.5	±0.2	
Some College or More	95	±1	47	15	19	11	7	±2	2.2	±0.1	
<b>FAMILY STATUS</b>											
Single	93	±2	39	17	27	12	6	±4	2.3	±0.1	
With Child(ren)	91	±4	39	15	24	12	10	±6	2.4	±0.2	
Without Child(ren)	93	±2	39	17	27	12	5	±4	2.3	±0.1	
Married	95	±1	47	16	17	11	9	±3	2.2	±0.1	
With Child(ren)	96	±1	48	16	16	11	9	±3	2.2	±0.1	
Without Child(ren)	93	±3	45	16	18	11	10	±5	2.2	±0.2	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	95	±2	51	15	17	10	7	±3	2.1	±0.1	
Total Minority	92	±2	35	17	26	14	9	±3	2.4	±0.1	
Non-Hispanic Black	90	±3	36	18	24	13	8	±4	2.4	±0.1	
Hispanic	92	±3	32	19	26	13	10	±5	2.5	±0.2	
<b>GENDER</b>											
Male	94	±1	45	17	20	11	8	±3	2.2	±0.1	
Female	93	±3	42	12	24	14	8	±4	2.3	±0.2	

Note. Percent responding are active duty members who answered the question.

**72. If high cost credit products (above 36% APR) like payday loans, vehicle title loans, installment loans, overdraft loans, and bank direct deposit advance loans weren't available, how likely or unlikely is it that you would ...**

**g. Leave some bills unpaid?**

- 1. Very unlikely
- 4. Likely

- 2. Unlikely
- 5. Very likely

3. Neither likely nor unlikely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	94	±1	51	17	19	8	5	±2	2.0	±0.1	
Army	93	±2	47	17	20	8	6	±4	2.1	±0.1	
Navy	94	±2	53	19	16	8	4	±4	1.9	±0.1	
Marine Corps	93	±3	47	16	22	10	6	±6	2.1	±0.2	
Air Force	96	±2	55	17	18	7	3	±4	1.9	±0.1	
<b>PAYGRADE</b>											
Enlisted	94	±2	46	18	21	9	6	±3	2.1	±0.1	
E1 – E4	93	±2	40	17	28	10	5	±4	2.2	±0.1	
E5 – E9	94	±2	51	19	16	9	6	±3	2.0	±0.1	
Officers	97	±2	72	14	8	3	2	±4	1.5	±0.1	
W1 – W5	96	±4	66	15	11	5	3	±11	1.7	±0.3	
O1 – O3	97	±2	71	15	9	3	2	±5	1.5	±0.1	
O4 – O6	97	±2	75	13	7	3	3	±6	1.5	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	94	±1	51	17	19	8	5	±2	2.0	±0.1	
Overseas	93	±3	47	21	19	8	4	±5	2.0	±0.2	
<b>EDUCATION</b>											
No College	91	±3	38	19	29	8	6	±5	2.2	±0.2	
Some College or More	95	±1	54	17	16	8	5	±2	1.9	±0.1	
<b>FAMILY STATUS</b>											
Single	93	±2	45	19	26	7	4	±4	2.1	±0.1	
With Child(ren)	91	±4	46	18	18	10	8	±6	2.2	±0.2	
Without Child(ren)	93	±2	44	19	27	7	3	±4	2.1	±0.1	
Married	95	±1	54	16	15	9	6	±3	2.0	±0.1	
With Child(ren)	96	±1	54	16	14	9	6	±3	2.0	±0.1	
Without Child(ren)	93	±3	54	16	16	8	6	±5	2.0	±0.2	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	96	±2	57	15	16	7	4	±3	1.9	±0.1	
Total Minority	92	±2	41	20	24	10	6	±3	2.2	±0.1	
Non-Hispanic Black	90	±3	41	21	22	11	6	±4	2.2	±0.1	
Hispanic	92	±3	39	22	25	8	6	±5	2.2	±0.1	
<b>GENDER</b>											
Male	95	±1	51	18	18	8	5	±3	2.0	±0.1	
Female	92	±3	48	15	22	9	5	±4	2.1	±0.1	

Note. Percent responding are active duty members who answered the question.

**72. If high cost credit products (above 36% APR) like payday loans, vehicle title loans, installment loans, overdraft loans, and bank direct deposit advance loans weren't available, how likely or unlikely is it that you would ...**

**h. Spend less?**

1. Very unlikely  
4. Likely

2. Unlikely  
5. Very likely

3. Neither likely nor unlikely

	Percent Responding		Percentages					Max ME	Average Likelihood		
			1	2	3	4	5				
<b>OVERALL AND SERVICE</b>											
Total	94	±1	34	9	23	15	20	±2	2.8	±0.1	
Army	93	±2	32	8	24	15	21	±4	2.8	±0.1	
Navy	94	±2	34	9	20	15	23	±4	2.8	±0.2	
Marine Corps	93	±3	33	7	25	15	19	±6	2.8	±0.2	
Air Force	96	±2	37	9	22	14	18	±3	2.7	±0.1	
<b>PAYGRADE</b>											
Enlisted	94	±2	29	9	25	16	22	±2	2.9	±0.1	
E1 – E4	93	±2	25	8	30	16	22	±4	3.0	±0.2	
E5 – E9	94	±2	32	9	21	16	21	±3	2.8	±0.1	
Officers	97	±2	56	8	13	8	15	±4	2.2	±0.2	
W1 – W5	96	±4	44	11	17	12	16	±12	2.5	±0.4	
O1 – O3	96	±2	56	9	14	8	13	±5	2.1	±0.2	
O4 – O6	97	±2	59	6	10	7	18	±6	2.2	±0.2	
<b>LOCATION</b>											
US (Incl. Territories)	94	±1	34	9	23	14	20	±2	2.8	±0.1	
Overseas	94	±3	31	8	21	17	22	±5	2.9	±0.2	
<b>EDUCATION</b>											
No College	91	±3	24	11	30	16	19	±5	3.0	±0.2	
Some College or More	95	±1	36	8	21	14	21	±2	2.8	±0.1	
<b>FAMILY STATUS</b>											
Single	93	±2	28	9	27	16	21	±4	2.9	±0.1	
With Child(ren)	91	±4	30	8	24	17	21	±5	2.9	±0.2	
Without Child(ren)	93	±2	27	9	27	16	21	±4	2.9	±0.2	
Married	95	±1	38	8	20	13	20	±3	2.7	±0.1	
With Child(ren)	96	±1	37	8	20	14	20	±3	2.7	±0.1	
Without Child(ren)	93	±3	38	9	21	12	20	±5	2.7	±0.2	
<b>RACE/ETHNICITY</b>											
Non-Hispanic White	95	±2	40	9	21	12	18	±3	2.6	±0.1	
Total Minority	92	±2	25	8	26	17	24	±3	3.1	±0.1	
Non-Hispanic Black	90	±3	25	8	24	19	24	±4	3.1	±0.2	
Hispanic	92	±3	24	9	27	16	24	±5	3.1	±0.2	
<b>GENDER</b>											
Male	94	±1	35	9	22	14	20	±2	2.8	±0.1	
Female	92	±3	30	6	28	16	21	±4	2.9	±0.2	

Note. Percent responding are active duty members who answered the question.



## 74. Are you a member of a credit union?

1. Yes

2. No

3. Don't know

	Percent Responding		Percentages			Max ME	Percentage Reporting Yes
			1	2	3		
<b>OVERALL AND SERVICE</b>							
Total	94	±1	63	35	3	±2	
Army	93	±2	46	51	3	±4	
Navy	94	±2	89	9	2	±3	
Marine Corps	93	±3	83	15	2	±5	
Air Force	96	±2	53	44	3	±4	
<b>PAYGRADE</b>							
Enlisted	93	±2	65	32	3	±2	
E1 – E4	92	±2	60	36	4	±4	
E5 – E9	94	±2	70	28	2	±3	
Officers	97	±2	51	47	2	±4	
W1 – W5	96	±4	60	40	NR	±12	
O1 – O3	96	±2	44	53	3	±5	
O4 – O6	98	±2	59	41	0	±6	
<b>LOCATION</b>							
US (Incl. Territories)	94	±1	62	35	3	±2	
Overseas	93	±3	64	33	2	±5	
<b>EDUCATION</b>							
No College	91	±3	65	31	5	±5	
Some College or More	95	±1	62	36	2	±2	
<b>FAMILY STATUS</b>							
Single	92	±2	61	35	4	±4	
With Child(ren)	91	±4	68	29	3	±6	
Without Child(ren)	93	±2	60	36	5	±4	
Married	95	±1	64	34	2	±3	
With Child(ren)	96	±1	66	32	1	±3	
Without Child(ren)	93	±3	58	39	3	±5	
<b>RACE/ETHNICITY</b>							
Non-Hispanic White	95	±2	62	36	2	±3	
Total Minority	92	±2	64	32	4	±3	
Non-Hispanic Black	91	±3	68	29	3	±4	
Hispanic	92	±3	61	35	5	±5	
<b>GENDER</b>							
Male	94	±1	63	34	3	±2	
Female	92	±3	59	38	3	±4	

Note. Percent responding are active duty members who answered the question.

NR: Not reportable

**75. What is [your] [your and your spouse's] [your and your partner's or significant other's] monthly gross (before taxes) income?**

- |                       |                       |                        |
|-----------------------|-----------------------|------------------------|
| 1. \$2,000 or less    | 2. \$2,001 to \$3,000 | 3. \$3,001 to \$4,000  |
| 4. \$4,001 to \$5,000 | 5. \$5,001 to \$7,000 | 6. \$7,001 to \$10,000 |
| 7. \$10,001 or more   |                       |                        |

	Percent Responding		Percentages							Max ME	Average Monthly Gross Income		
			1	2	3	4	5	6	7				
<b>OVERALL AND SERVICE</b>													
Total	91	±2	19	16	15	13	18	12	7	±2	5308.9	±172.5	
Army	89	±3	19	19	15	12	18	10	7	±4	5059.6	±243.9	
Navy	92	±2	19	12	15	15	18	14	7	±4	5746.4	±454.2	
Marine Corps	89	±4	27	19	12	12	17	10	3	±6	4516.6	±379.0	
Air Force	93	±2	15	15	15	14	19	13	9	±3	5722.3	±337.2	
<b>PAYGRADE</b>													
Enlisted	90	±2	23	19	17	14	17	7	3	±3	4521.9	±182.5	
E1 – E4	88	±3	42	28	15	6	6	1	2	±4	3247.7	±245.7	
E5 – E9	92	±2	7	11	18	22	26	12	4	±3	5625.1	±255.5	
Officers	94	±2	0	5	4	8	24	35	24	±4	8799.6	±422.1	
W1 – W5	93	±6	NR	14	4	10	35	26	11	±12	7121.0	±1072.2	
O1 – O3	94	±3	0	6	7	13	33	32	9	±5	7228.3	±387.2	
O4 – O6	95	±3	0	2	0	1	9	40	47	±6	11365.8	±904.6	
<b>LOCATION</b>													
US (Incl. Territories)	91	±2	19	15	15	14	18	12	7	±2	5402.2	±190.5	
Overseas	89	±3	22	23	14	12	15	9	5	±5	4708.6	±456.5	
<b>EDUCATION</b>													
No College	85	±4	38	21	16	11	10	2	2	±6	3607.8	±352.6	
Some College or More	92	±2	14	15	14	14	20	14	8	±2	5721.9	±198.9	
<b>FAMILY STATUS</b>													
Single	89	±3	34	23	13	10	12	5	2	±4	3867.7	±238.1	
With Child(ren)	89	±4	7	14	19	19	25	11	5	±5	5533.3	±595.8	
Without Child(ren)	89	±3	39	25	12	9	9	4	2	±4	3565.9	±255.5	
Married	92	±2	10	12	15	15	22	16	10	±2	6186.2	±237.6	
With Child(ren)	93	±2	9	11	15	15	21	18	10	±2	6345.0	±265.5	
Without Child(ren)	90	±3	14	14	17	15	22	11	8	±5	5781.9	±521.1	
<b>RACE/ETHNICITY</b>													
Non-Hispanic White	92	±2	18	15	14	13	19	14	8	±3	5567.0	±237.9	
Total Minority	88	±2	22	19	15	14	16	9	5	±3	4937.9	±263.5	
Non-Hispanic Black	86	±3	20	15	15	14	19	11	6	±5	5358.4	±500.4	
Hispanic	88	±4	22	20	15	15	15	8	5	±5	4559.6	±312.1	
<b>GENDER</b>													
Male	91	±2	19	17	14	14	17	12	7	±2	5335.2	±196.2	
Female	88	±3	22	14	16	11	20	11	6	±5	5186.7	±360.0	

Note. Percent responding are active duty members who answered the question. The specific wording of the question was determined by the member's marital status (Q4) and living arrangements (Q5). Respondents were instructed to include all sources of income.  
 NR: Not reportable

## 76. Please provide amounts for the following:

## a. Monthly rent(s)/mortgage(s)

1. \$0

2. \$1-\$999

3. \$1,000-\$1,249

4. \$1,250-\$1,499

5. \$1,500-\$1,999

6. \$2,000-\$2,499

7. \$2,500 and above

	Percent Responding		Percentages							Max ME	Average Rent/Mortgage Payment		
			1	2	3	4	5	6	7				
<b>OVERALL AND SERVICE</b>													
Total	85	±2	26	22	15	10	12	7	7	±2	1425.3	±27.8	
Army	84	±3	26	25	16	10	10	6	7	±4	1358.8	±48.0	
Navy	86	±3	21	19	14	11	17	11	7	±4	1519.0	±55.3	
Marine Corps	79	±5	38	20	13	7	10	7	4	±6	1364.2	±83.1	
Air Force	89	±2	23	22	16	11	12	7	8	±3	1459.4	±47.9	
<b>PAYGRADE</b>													
Enlisted	83	±2	30	25	16	10	10	5	3	±3	1255.4	±26.2	
E1 – E4	79	±3	51	28	11	5	4	2	0	±4	979.7	±41.7	
E5 – E9	87	±2	14	22	20	15	16	8	6	±3	1384.0	±30.7	
Officers	91	±2	7	11	13	9	20	16	23	±3	1974.2	±70.5	
W1 – W5	89	±7	15	7	15	10	19	21	13	±13	1818.6	±191.6	
O1 – O3	90	±3	8	19	19	13	19	12	11	±4	1577.0	±74.2	
O4 – O6	92	±3	5	2	5	4	20	22	42	±6	2540.7	±129.3	
<b>LOCATION</b>													
US (Incl. Territories)	85	±2	23	24	16	11	12	7	7	±2	1402.2	±28.8	
Overseas	81	±4	47	10	10	5	10	8	9	±5	1651.1	±119.4	
<b>EDUCATION</b>													
No College	78	±5	43	27	15	4	6	3	1	±6	1077.4	±51.5	
Some College or More	87	±2	22	21	15	12	13	8	8	±2	1484.8	±30.9	
<b>FAMILY STATUS</b>													
Single	81	±3	48	23	11	6	7	3	2	±4	1179.2	±47.4	
With Child(ren)	83	±5	10	31	21	11	15	6	6	±6	1309.9	±70.9	
Without Child(ren)	80	±4	55	21	9	5	6	3	2	±4	1130.6	±59.3	
Married	87	±2	13	22	18	13	15	10	10	±3	1512.0	±34.1	
With Child(ren)	89	±2	13	17	17	14	16	11	12	±3	1615.6	±40.3	
Without Child(ren)	84	±4	13	36	18	11	11	7	5	±6	1244.6	±61.7	
<b>RACE/ETHNICITY</b>													
Non-Hispanic White	87	±2	25	21	16	10	13	7	8	±3	1472.5	±40.8	
Total Minority	82	±3	28	24	15	10	11	7	5	±3	1353.9	±36.2	
Non-Hispanic Black	78	±4	24	24	15	12	12	7	6	±5	1386.6	±58.7	
Hispanic	82	±4	28	25	14	10	11	7	5	±5	1312.8	±57.4	
<b>GENDER</b>													
Male	85	±2	26	22	15	10	12	7	7	±3	1425.9	±31.6	
Female	83	±4	24	24	15	12	11	6	8	±5	1422.6	±59.5	

Note. Percent responding are active duty members who answered the question. Respondents were instructed to enter "0" if the response did not apply. Average Rent/Mortgage Payment excludes active duty members who indicated "0".

**76. Please provide amounts for the following:**

**b. Monthly auto loan(s) payments**

- |                      |                   |                       |
|----------------------|-------------------|-----------------------|
| 1. \$0               | 2. \$1 to \$249   | 3. \$250 to \$499     |
| 4. \$500 to \$749    | 5. \$750 to \$999 | 6. \$1,000 to \$1,249 |
| 7. \$1,250 and above |                   |                       |

	Percent Responding		Percentages							Max ME	Average Auto Loan Payment		
			1	2	3	4	5	6	7				
<b>OVERALL AND SERVICE</b>													
Total	84	±2	27	9	31	20	7	4	2	±2	514.6	±12.1	
Army	83	±3	25	7	31	22	8	5	3	±4	555.2	±22.0	
Navy	85	±3	27	11	30	20	6	4	1	±4	488.6	±22.1	
Marine Corps	79	±5	29	14	31	15	7	4	1	±6	458.0	±34.8	
Air Force	88	±2	29	8	31	20	5	4	2	±4	504.3	±20.3	
<b>PAYGRADE</b>													
Enlisted	83	±2	25	10	34	20	6	4	2	±3	495.6	±13.2	
E1 – E4	80	±3	30	16	39	11	3	1	0	±4	380.3	±17.1	
E5 – E9	86	±2	20	6	29	27	9	6	3	±3	580.3	±17.8	
Officers	89	±3	37	5	20	21	8	7	3	±4	613.6	±27.7	
W1 – W5	89	±7	26	10	25	19	8	10	1	±15	566.5	±88.6	
O1 – O3	88	±4	37	5	24	21	6	5	2	±5	561.7	±35.2	
O4 – O6	91	±4	39	3	13	21	9	9	4	±6	700.6	±48.5	
<b>LOCATION</b>													
US (Incl. Territories)	85	±2	24	10	32	21	7	5	2	±3	518.1	±13.0	
Overseas	82	±4	45	7	25	16	3	3	2	±5	482.9	±34.4	
<b>EDUCATION</b>													
No College	78	±5	31	12	36	16	4	1	0	±6	418.5	±21.9	
Some College or More	86	±2	26	9	30	21	7	5	2	±2	535.9	±14.0	
<b>FAMILY STATUS</b>													
Single	81	±3	36	11	35	14	2	2	0	±4	406.1	±16.3	
With Child(ren)	81	±5	22	4	37	26	6	3	2	±6	522.6	±30.0	
Without Child(ren)	81	±4	39	13	34	12	1	1	0	±4	379.3	±18.1	
Married	86	±2	21	8	29	23	10	6	3	±3	567.0	±15.8	
With Child(ren)	87	±2	20	6	28	25	10	7	3	±3	598.4	±18.7	
Without Child(ren)	83	±4	24	11	33	20	7	4	1	±5	482.2	±28.1	
<b>RACE/ETHNICITY</b>													
Non-Hispanic White	86	±2	27	10	29	20	7	5	2	±3	518.5	±17.6	
Total Minority	82	±3	27	8	34	19	6	3	2	±3	509.2	±15.8	
Non-Hispanic Black	79	±4	25	6	35	22	7	4	3	±5	542.0	±26.9	
Hispanic	81	±4	26	10	34	18	7	4	2	±5	499.7	±26.3	
<b>GENDER</b>													
Male	84	±2	27	10	31	20	6	4	2	±3	509.4	±13.4	
Female	83	±3	28	7	31	19	7	5	3	±5	539.1	±27.1	

Note. Percent responding are active duty members who answered the question. Respondents were instructed to enter "0" if the response did not apply. Average Auto Loan Payment excludes active duty members who indicated "0".

## 76. Please provide amounts for the following:

## c. Other monthly closed end debt payments (fixed amounts for a fixed period of time, like \$100 a month for six months for a sofa)

- |                      |                   |                       |
|----------------------|-------------------|-----------------------|
| 1. \$0               | 2. \$1 to \$249   | 3. \$250 to \$499     |
| 4. \$500 to \$749    | 5. \$750 to \$999 | 6. \$1,000 to \$1,249 |
| 7. \$1,250 and above |                   |                       |

	Percent Responding		Percentages							Max ME	Average Closed End Debt Payment		
			1	2	3	4	5	6	7				
<b>OVERALL AND SERVICE</b>													
Total	74	±2	52	20	14	7	2	2	2	±3	457.2	±39.0	
Army	73	±3	47	21	17	8	2	2	2	±4	469.1	±75.9	
Navy	73	±4	52	22	13	6	2	2	3	±5	440.3	±52.6	
Marine Corps	72	±5	55	19	13	7	3	1	2	±6	463.3	±99.4	
Air Force	77	±3	60	18	11	6	2	2	2	±4	448.0	±58.4	
<b>PAYGRADE</b>													
Enlisted	73	±2	50	23	15	7	2	2	2	±3	420.5	±40.1	
E1 – E4	73	±4	51	25	15	5	2	1	1	±5	342.4	±66.4	
E5 – E9	74	±2	50	20	14	8	2	3	3	±3	488.9	±47.3	
Officers	77	±3	62	10	10	9	3	3	4	±4	669.9	±123.2	
W1 – W5	79	±9	55	11	11	13	3	4	3	±15	575.5	±152.2	
O1 – O3	75	±4	59	12	11	9	3	3	3	±6	675.1	±201.2	
O4 – O6	78	±5	68	7	9	7	2	3	4	±6	690.9	±126.2	
<b>LOCATION</b>													
US (Incl. Territories)	74	±2	51	21	14	7	2	2	2	±3	448.8	±34.9	
Overseas	72	±5	58	16	12	8	1	1	3	±6	521.9	±204.7	
<b>EDUCATION</b>													
No College	71	±5	55	23	13	5	2	1	2	±6	388.7	±132.1	
Some College or More	75	±2	52	19	14	7	2	2	3	±3	473.0	±37.1	
<b>FAMILY STATUS</b>													
Single	74	±3	55	22	13	6	2	1	1	±4	385.8	±58.1	
With Child(ren)	65	±5	41	22	18	9	3	3	4	±7	479.2	±68.5	
Without Child(ren)	75	±4	57	22	13	5	1	1	1	±5	365.4	±68.9	
Married	74	±2	51	19	14	8	2	3	3	±3	498.2	±51.2	
With Child(ren)	75	±3	51	20	13	8	2	3	3	±3	486.5	±41.9	
Without Child(ren)	72	±4	51	17	17	7	3	2	3	±6	528.1	±147.0	
<b>RACE/ETHNICITY</b>													
Non-Hispanic White	76	±3	58	18	12	6	2	2	2	±3	443.8	±47.7	
Total Minority	71	±3	44	24	16	8	2	2	3	±3	469.6	±63.4	
Non-Hispanic Black	68	±4	41	22	20	8	3	2	4	±5	565.9	±153.7	
Hispanic	69	±4	40	29	16	8	1	3	2	±5	415.6	±71.1	
<b>GENDER</b>													
Male	75	±2	54	20	13	7	2	2	2	±3	446.9	±45.1	
Female	69	±4	45	20	17	8	3	4	3	±5	499.3	±73.3	

Note. Percent responding are active duty members who answered the question. Respondents were instructed to enter "0" if the response did not apply. Average Closed End Debt Payment excludes active duty members who indicated "0".

76. Please provide amounts for the following:

d. Total revolving debt outstanding (debt on credit cards, home equity loans, and/or lines of credit)

- |                        |                       |                       |
|------------------------|-----------------------|-----------------------|
| 1. \$0                 | 2. \$1 to \$249       | 3. \$250 to \$499     |
| 4. \$500 to \$999      | 5. \$1,000 to \$1,999 | 6. \$2,000 to \$4,999 |
| 7. \$5,000 to \$10,000 |                       |                       |

	Percent Responding		Percentages							Max ME	Average Revolving Debt Outstanding		
			1	2	3	4	5	6	7				
<b>OVERALL AND SERVICE</b>													
Total	77	±2	35	13	10	12	10	10	10	±2	2038.5	±124.3	■
Army	76	±3	35	13	11	13	10	9	8	±4	1810.4	±186.8	■
Navy	80	±3	32	13	8	13	11	11	12	±4	2222.8	±264.0	■
Marine Corps	72	±5	35	14	10	9	8	12	12	±6	2305.4	±437.3	■
Air Force	81	±3	37	12	10	11	10	10	10	±4	2058.3	±214.0	■
<b>PAYGRADE</b>													
Enlisted	77	±2	32	14	11	13	10	10	10	±3	1938.2	±136.6	■
E1 – E4	72	±4	43	15	9	8	8	10	8	±5	1874.0	±259.3	■
E5 – E9	81	±2	23	14	13	16	12	10	12	±3	1976.6	±153.7	■
Officers	81	±3	49	7	5	10	8	11	11	±4	2628.3	±289.0	■
W1 – W5	79	±9	26	11	8	12	10	22	12	±15	2393.6	±645.9	■
O1 – O3	79	±4	50	8	5	10	7	9	10	±5	2495.4	±408.9	■
O4 – O6	85	±4	52	4	3	8	9	11	12	±6	2883.0	±496.4	■
<b>LOCATION</b>													
US (Incl. Territories)	77	±2	35	13	10	12	10	10	10	±3	2073.6	±138.0	■
Overseas	77	±5	36	13	10	12	9	10	9	±5	1812.5	±253.7	■
<b>EDUCATION</b>													
No College	71	±5	41	15	9	11	7	9	8	±6	1862.8	±339.9	■
Some College or More	79	±2	34	12	10	12	10	10	11	±3	2075.2	±132.9	■
<b>FAMILY STATUS</b>													
Single	75	±3	44	13	8	10	7	10	8	±4	1896.2	±203.8	■
With Child(ren)	75	±5	20	16	15	14	11	11	12	±6	1958.0	±304.1	■
Without Child(ren)	75	±4	48	12	7	9	7	10	7	±5	1879.2	±246.3	■
Married	79	±2	30	13	11	13	11	10	12	±3	2107.2	±155.8	■
With Child(ren)	81	±2	28	14	11	14	11	10	12	±3	2089.7	±168.4	■
Without Child(ren)	74	±5	35	12	11	10	12	10	10	±5	2159.4	±366.7	■
<b>RACE/ETHNICITY</b>													
Non-Hispanic White	79	±3	38	11	8	12	10	10	11	±3	2238.6	±191.0	■
Total Minority	75	±3	30	16	12	13	10	10	10	±3	1782.1	±138.2	■
Non-Hispanic Black	73	±4	30	16	12	12	12	8	11	±5	1888.7	±242.3	■
Hispanic	75	±4	25	16	14	14	10	11	9	±5	1646.5	±201.2	■
<b>GENDER</b>													
Male	78	±2	36	13	10	12	10	10	10	±3	2060.1	±142.8	■
Female	74	±4	32	14	11	12	11	10	10	±5	1941.1	±231.1	■

Note. Percent responding are active duty members who answered the question. Respondents were instructed to enter "0" if the response did not apply. Average Revolving Debt Outstanding excludes active duty members who indicated "0".

# **Survey Instrument**





**Human Resources Strategic Assessment Program (HRSAP)**

Information and Technology for Better Decision Making

- You have reached the redirect page for Department of Defense Human Resources Strategic Assessment Program (HRSAP) surveys. You will be redirected to our contractor's web site (a secure .com site run by Data Recognition Corporation) to participate in the survey.
- DMDC has set up a telephone line for anyone who wishes to verify the survey's legitimacy. Call DSN 372-1034 from any DoD or other government telephone with DSN for a list of current DMDC surveys. If you do not have access to a DSN telephone line, call 1-571-372-1034. The prerecorded list does not include surveys conducted by agencies other than DMDC.
- Please enter your Ticket Number below, then click the Continue button to access your survey.

 

- If you are not automatically transferred, click on the link below:

<http://www.dodsurvey.net/>

# QuickCompass

## 2013 QuickCompass of Financial Issues

### Welcome

[Security Protection Advisory](#)

[RCS# DD-P&R\(AR\)2145](#)  
[Exp. 04/30/2014](#)

You have been selected to take a survey about the financial well being of active duty members. When you click the *Continue* button below, you will be asked to:

- Read the Privacy Act Statement
- Review your contact information
- Provide your e-mail address(es) so we can communicate

Thank you for your time and participation.

#### Section 508 Compliance

The U.S. Department of Defense is committed to making electronic and information technologies accessible to individuals with disabilities in accordance with [Section 508 of the Rehabilitation Act \(29 U.S.C. §794d\), as amended in 1999](#). Send feedback or concerns related to the accessibility of this Web site to: [DoDSection508@osd.mil](mailto:DoDSection508@osd.mil). For more information about Section 508, please visit the [DoD Section 508 Web site](#). Last Updated: 08/13/2013

**PRIVACY ACT STATEMENT & INFORMED CONSENT INFORMATION**

In accordance with the Privacy Act, this notice informs you of the purpose of the survey and how the findings of these surveys will be used. It also provides information about the Privacy Act and informed consent. Please read it carefully.

**AUTHORITY:** United States Code Sections 10 USC 1782 and 10 USC 136.

**PRINCIPAL PURPOSE:** Information collected in this survey will be used to research personal financial issues of active duty personnel. This information may be used to assist in the formulation of policies and programs for Service members. Findings will be used in reports provided to Congress. Some findings may be published by the Defense Manpower Data Center (DMDC) or in professional journals, or presented at conferences, symposia, and scientific meetings. Data could be used in future research. Datasets without any identifying information may be analyzed by researchers outside of DMDC. Briefings and reports on results from these surveys will be posted on the Web: <http://www.dmdc.osd.mil/surveys/>

**ROUTINE USES:** None.

**DISCLOSURE:** Providing information on this survey is voluntary. Most people can complete the survey in 20 minutes. There is no penalty or loss of benefits to which you are entitled if you choose not to respond. However, maximum participation is encouraged so that the data will be complete and representative. Your survey responses will be treated as confidential. Identifying information will be used only by government and contractor staff engaged in, and for purposes of, survey research. For example, the research oversight office of the Office of the Under Secretary of Defense (Personnel and Readiness) and representatives of the U.S. Army Medical Research and Materiel Command are eligible to review research records as a part of their responsibility to protect human subjects in research. This survey is being conducted for research purposes. In no case will individual identifiable survey responses be reported. If you answer any items and indicate distress or being upset, etc., you will not be contacted for follow-up purposes. However, if you indicate a direct threat to harm yourself or others within responses or communications about the survey, because of concern for your welfare, DMDC may notify an office in your area for appropriate action.

**SURVEY ELIGIBILITY AND POTENTIAL BENEFITS:** DMDC uses well-established, scientific procedures to randomly select a sample that represents the Defense community based on combinations of demographic characteristics (for example, paygrade, gender, etc.). This is your chance to be heard on issues that directly affect you. While there is no direct benefit for your individual participation, your responses on this survey **make a difference**.

**STATEMENT OF RISK:** The data collection procedures are not expected to involve any risk or discomfort to you. The only risk to you is accidental or unintentional disclosure of the data you provide. However, the government and its contractors have a number of policies and procedures to ensure that survey data are safe and protected. For example, no identifying information (name, address, Social Security Number) is ever stored in the same file as survey responses. Survey data may be shared with organizations doing research on DoD personnel but only after minimizing detailed demographic data (for example, paygrade and detailed location information) that could possibly be used to identify an individual. A confidentiality analysis is performed to reduce the risk of there being a combination of demographic variables that can single out an individual. Government and contractor staff members have been trained to protect client identity and are subject to civil penalties for violating your confidentiality.

**If you experience any difficulties taking the survey, please contact the Survey Processing Center by sending an e-mail to [DMDC.QCSurvey@mail.mil](mailto:DMDC.QCSurvey@mail.mil) or call, toll-free, 1-800-881-5307. If you have concerns about your rights as a research participant, please contact: OUSD(P&R) Regulatory Oversight Office, [R2o2@tma.osd.mil](mailto:R2o2@tma.osd.mil), 703-575-2677 or 703-575-3536.**

**Once you start answering the survey, if you desire to withdraw your answers, please notify the Survey Processing Center prior to October 22, 2013. Please include in the e-mail or phone message your name, Ticket Number, and the PIN that you selected when you started this survey. Unless withdrawn, partially completed survey data may be used after that date.**

**Click *Continue* if you agree to do the survey.**

## HOW TO CONTACT US

If you have questions or concerns about this survey, you have three ways to contact the Survey Operations Center:

- **Call:** 1-800-881-5307
- **E-mail:** [DMDC.QCSurvey@mail.mil](mailto:DMDC.QCSurvey@mail.mil)
- **Fax:** 1-763-268-3002

## FREQUENTLY ASKED QUESTIONS

### What is Defense Manpower Data Center (DMDC)?

- DMDC maintains the largest archive of personnel, manpower, training, and financial data in Department of Defense (DoD). DMDC also conducts Joint-Service surveys including the Status of Forces Surveys, QuickCompass, and Human Relations Surveys for the Department of Defense. To learn more, visit the DMDC Web site.

<http://www.dmdc.osd.mil/>

### What is the QuickCompass (QC) Program?

- QuickCompass (QC) is a DoD personnel program that features Web-based surveys sponsored by the Under Secretary of Defense for Personnel and Readiness (USD[P&R]).
- These surveys enable the DoD to regularly assess the attitudes and opinions of the DoD community active duty and Reserve component members, and DoD civilian employees on the full range of personnel issues.

### How do I know this is an official, approved DoD survey?

- In accordance with [DoD Instruction 8910.01](#), all data collection in the DoD must be licensed and show that license as a Report Control Symbol (RCS) with an expiration date. The RCS for this survey is RCS# DD-P&R(AR)2145, expiring 04/30/2014.

### How did you pick me?

- DMDC uses well-established, scientific procedures to randomly select a sample that represents the Defense community based on combinations of demographic characteristics (e.g., paygrade, gender, etc.).

### Why should I participate?

- This is your chance to be heard on issues that directly affect you, financial well being and personal financial issues.
- Your responses on this survey **make a difference**.

### What is DMDC.QCSurvey@mail.mil?

- The official e-mail address for communicating with active duty members about this QuickCompass (QC) survey. "DMDC.QCSurvey@mail.mil" is short for QuickCompass Survey.

### Why am I being asked to use the Web?

- Web administration enables us to get survey results to senior Defense leaders faster.

### Why are you using a .com instead of a .mil domain to field your survey?

- The survey is administered by our contractor, Data Recognition Corporation, an experienced survey operations company. The survey collection tool starts on a .mil site within DMDC. Once you enter your ticket number, you are redirected to a contractor site which uses a .com domain. This allows everyone to access the survey, even from a non-government computer.

### Do I have to answer all questions?

- No, it is not necessary to answer every question. Within the survey screen, you have four control buttons: *Next Page* (→), *Previous Page* (←), *Clear Responses*, and *Save and Return Later*. Use these buttons to navigate through the survey or skip questions. Use *Save and Return Later* to give yourself flexibility to complete the survey at a convenient time. When you return to the survey Web site, enter your Ticket Number to get to the place in the survey where you had stopped.

### Why does the survey ask personal questions?

- DMDC reports overall results, as well as by other characteristics, such as location, gender, etc. To complete these analyses, we must ask respondents for these types of demographic information.

- Analyzing results in this way provides Defense leaders information about the attitudes and concerns of all subgroups of personnel so that no groups are overlooked.
- Sometimes sensitive questions are asked in order to improve personnel policies, programs, and practices. As with all questions on the surveys, your responses will be held in confidence.

**Will my answers be kept private?**

- Your privacy will be safeguarded in accordance with the Privacy Act of 1974 (Public Law 93-579).
- All data will be reported in the aggregate and no individual data will be reported.
- We encourage you to safeguard your Ticket Number to prevent unauthorized access to your survey. In addition, to ensure your privacy, be aware of the environment in which you take the survey (e.g., take the survey when no one else is home, take care to not leave the survey unattended).

**Can I withdraw my answers once I have started the survey?**

- If you wish to withdraw your answers, please notify the Survey Processing Center prior to October 22, 2013 by sending an e-mail to [DMDC.QCSurvey@mail.mil](mailto:DMDC.QCSurvey@mail.mil) or calling, toll-free 1-800-881-5307. Include your name and Ticket Number.

**Will I ever see the results of the survey?**

- DMDC posts survey results on the following Web site:

<http://www.dmdc.osd.mil/surveys/>

## BACKGROUND INFORMATION

**1. Were you on active duty on September 5, 2013?**

- Yes  
 No, I separated or retired on or before September 5, 2013

**2. What is your current paygrade? *Mark one.***

- |   |   |   |  |
|---|---|---|--|
| <input checked="" type="checkbox"/> E-1 | <input checked="" type="checkbox"/> E-6 | <input checked="" type="checkbox"/> W-1 | <input checked="" type="checkbox"/> O-1/O-1E     |
| <input checked="" type="checkbox"/> E-2 | <input checked="" type="checkbox"/> E-7 | <input checked="" type="checkbox"/> W-2 | <input checked="" type="checkbox"/> O-2/O-2E     |
| <input checked="" type="checkbox"/> E-3 | <input checked="" type="checkbox"/> E-8 | <input checked="" type="checkbox"/> W-3 | <input checked="" type="checkbox"/> O-3/O-3E     |
| <input checked="" type="checkbox"/> E-4 | <input checked="" type="checkbox"/> E-9 | <input checked="" type="checkbox"/> W-4 | <input checked="" type="checkbox"/> O-4          |
| <input checked="" type="checkbox"/> E-5 |   | <input checked="" type="checkbox"/> W-5 | <input checked="" type="checkbox"/> O-5          |
|   |   |   | <input checked="" type="checkbox"/> O-6 or above |

**3. Do you live with someone with whom you share finances to include using credit? *Mark "Yes" if this is the case, even if you are temporarily living apart (e.g., due to deployment, temporary duty, or permanent change of station).***

- Yes  
 No

**4. What is your marital status?**

- Married  
 Separated  
 Divorced  
 Widowed  
 Never married

**5. Which of the following best describes your current living arrangements? *Mark one.***

- I am the only adult in the household.  
 I live with my spouse/partner/significant other.  
 I live with my spouse/partner/significant other and one or more other adults.  
 I live with other adult family, friends, or roommates.

For this question, the definition of "child, children, or other legal dependents" includes anyone in your family, except your spouse, who has, or is eligible to have, a Uniformed Services Identification and Privilege card (also called a military ID card) or is eligible for military health care benefits, and is enrolled in the Defense Enrollment Eligibility Reporting System (DEERS).

**6. Do you have a child, children, or other legal dependents based on the definition above?**

- Yes  
 No

**7. What is the highest degree or level of school that you have completed? *Mark the one answer that describes the highest grade or degree that you have completed.***

- 12 years or less of school (no diploma)  
 High school graduate—traditional diploma  
 High school graduate—alternative diploma (home school, GED, etc.)  
 Some college credit, but less than 1 year  
 1 or more years of college, no degree  
 Associate's degree (e.g., AA, AS)  
 Bachelor's degree (e.g., BA, AB, BS)  
 Master's, doctoral, or professional school degree (e.g., MA, MS, MEd, MEng, MBA, MSW, PhD, MD, JD, DVM, EdD)

**8. Are you Spanish/Hispanic/Latino?**

- No, not Spanish/Hispanic/Latino  
 Yes, Mexican, Mexican-American, Chicano, Puerto Rican, Cuban, or other Spanish/Hispanic/Latino

**9. What is your race? *Mark one or more races to indicate what race you consider yourself to be.***

- White  
 Black or African American  
 American Indian or Alaska Native  
 Asian (e.g., Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese)  
 Native Hawaiian or other Pacific Islander (e.g., Samoan, Guamanian or Chamorro)

**10. Where is your permanent duty station (homeport) located?**

- In one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession  
 Overseas

**11. In the past 24 months, have you been deployed longer than 30 consecutive days?**

- Yes  
 No

**GENERAL OPINIONS ON CREDIT**

12. How much do you agree or disagree with the following statements? *Mark one answer for each item.*

	Strongly disagree				
	Disagree				
	Neither agree nor disagree				
	Agree				
	Strongly agree				
a. Most people benefit from the use of credit.....	<input checked="" type="checkbox"/>				
b. Overspending is the fault of consumers, not lenders.....	<input checked="" type="checkbox"/>				
c. There is too much credit available today.....	<input checked="" type="checkbox"/>				
d. In the last 5 years I have seen other military members get in trouble using credit.....	<input checked="" type="checkbox"/>				
e. Use of credit is a problem for a lot of military members.....	<input checked="" type="checkbox"/>				

15. Which of the following best describes [your saving habits] [the saving habits of you and your spouse] [the saving habits of you and your partner or significant other]? [I] [We]:

- Spend all the income received and don't save.
- Save whatever is left at the end of the month.
- Regularly set aside money in savings.
- Don't know.

16. How much do [you] [you and your spouse] [you and your partner or significant other] have in an emergency savings fund?

- Don't have an emergency savings fund
- Less than \$100
- Between \$100 and \$499
- Between \$500 and \$999
- \$1,000 or more

17. Assume you were having some financial trouble and you asked for assistance from a military aid society. How likely is it that each of the following would happen? *Mark one answer for each item.*

	Very unlikely				
	Unlikely				
	Neither likely nor unlikely				
	Likely				
	Very likely				
a. The military aid society would be able to loan you the money you needed.....	<input checked="" type="checkbox"/>				
b. The loan would allow you to get your finances to a good place.....	<input checked="" type="checkbox"/>				
c. The military aid society would tell your commander.....	<input checked="" type="checkbox"/>				
d. Your commander would find out some other way.....	<input checked="" type="checkbox"/>				
e. You would be embarrassed.....	<input checked="" type="checkbox"/>				
f. You would lose your security clearance.....	<input checked="" type="checkbox"/>				
g. You would be forced to return from deployment/no longer be deployable.....	<input checked="" type="checkbox"/>				
h. You would receive a non-judicial punishment.....	<input checked="" type="checkbox"/>				
i. It would hurt your ability to get promoted.....	<input checked="" type="checkbox"/>				

**FINANCIAL HEALTH**

13. Which of the following best describes [your financial condition] [the financial condition of you and your spouse] [the financial condition of you and your partner or significant other]?

- Very comfortable and secure
- Able to make ends meet without much difficulty
- Occasionally have some difficulty making ends meet
- Tough to make ends meet but keeping your head above water
- In over your head

14. Compared to 12 months ago, is [your financial situation] [the financial situation of you and your spouse] [the financial situation of you and your partner or significant other] better, worse, or has it stayed the same?

- Much better
- Somewhat better
- Stayed the same
- Somewhat worse
- Much worse

18. In the past 5 years, has any lender or creditor turned down any request [you] [you and/or your spouse] [you and/or your partner or significant other] made for credit, or given you less credit than you applied for?

- Yes  
 No  
 Don't know

19. [Ask if Q18 = "Yes"] Which of these places turned down the request or gave you less credit than you applied for? *Mark all that apply.*

- Bank, savings and loan, or credit union  
 Finance company  
 Store  
 Payday lender  
 Other

[Ask if Q19 = "Other"] Please specify the type of place that turned down the request for credit or gave you less credit than you applied for.

20. [Ask if Q18 = "Yes"] Were you later able to obtain the full amount by reapplying to the same place or by applying elsewhere?

- Did not reapply  
 Yes  
 No

21. Was there any time in the past 5 years that [you] [you and/or your spouse] [you and/or your partner or significant other] thought of applying for credit at a particular place, but changed your mind because you thought you might be turned down?

- Yes  
 No  
 Don't know

22. [Ask if Q21 = "Yes"] At which of these places did [you] [you and/or your spouse] [you and/or your partner or significant other] change your mind and not apply for credit because you thought you might be turned down? *Mark all that apply.*

- Bank, savings and loan, or credit union  
 Finance company  
 Store  
 Payday lender  
 Other

[Ask if Q21 = "Yes" AND Q22 = "Other"] Please specify the type of place that [you] [you and/or your spouse] [you and/or your partner or significant other] did not apply for credit because you thought you might be turned down.

23. Have you checked either your credit score or your credit report in the past 12 months?

- Yes  
 No  
 Don't know

24. What is your current credit score?

- Above 720  
 Between 681 and 720  
 Between 641 and 680  
 Between 581 and 640  
 Between 531 and 580  
 Between 501 and 530  
 500 or below  
 Don't know

25. How would you rate your credit history?

- Very good  
 Good  
 Neither good nor bad  
 Bad  
 Very bad  
 I have no credit history  
 Don't know

26. [Ask if (Q4 = "Married" OR (Q4 <> "Married" AND Q5 = "I live with my spouse/partner/significant other." OR Q5 = "I live with my spouse/partner/significant other and one or more other adults."))] What is your [spouse's] [partner's or significant other's] current credit score?

- Above 720
- Between 681 and 720
- Between 641 and 680
- Between 581 and 640
- Between 531 and 580
- Between 501 and 530
- 500 or below
- Don't know

27. [Ask if (Q4 = "Married" OR (Q4 <> "Married" AND Q5 = "I live with my spouse/partner/significant other." OR Q5 = "I live with my spouse/partner/significant other and one or more other adults."))] How would you rate the credit history of your [spouse] [partner or significant other]?

- Very good
- Good
- Neither good nor bad
- Bad
- Very bad
- No credit history
- Don't know

28. During the past 12 months, did any of the following happen to [you] [you and your spouse] [you and your partner or significant other] ? [I was] [We were]... Mark "Yes" or "No" for each item.

	Yes	No
a. More than 60 days late in paying mortgage or other debts.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Unable to use bank credit card(s) because the credit limit was reached.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Short on cash between paychecks.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Unable to pay monthly bills.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

29. [Ask if Q28 a = "Yes" OR Q28 b = "Yes" OR Q28 c = "Yes" OR Q28 d = "Yes"] In how many of the past 12 months were [you] [you and your spouse] [you and your partner or significant other] short on cash, unable to use a credit card because the credit limit was reached, or unable to pay bills or other debts?

- 1 month
- 2 to 4 months
- 5 to 7 months
- 8 or more months

**CREDIT PRODUCTS**

30. Have [you] [you and/or your spouse] [you and/or your partner or significant other] used any of the following financial products or services to cover expenses in the past 12 months? Mark "Yes" or "No" for each item.

	Yes	No
a. Overdraft loan .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Overdraft line of credit.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Overdraft protection from savings, credit card, or another account.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Bank direct deposit advance loan .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Payday loan .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Vehicle title loan.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Cash advance on a credit card .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
h. Pawn shop .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
i. Loan from Army Emergency Relief, Navy-Marine Corps Relief Society or Air Force Aid Society.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
j. Loan/borrow from friends or family.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

31. [Ask if Q30 a = "Yes" OR Q30 b = "Yes" OR Q30 c = "Yes" OR Q30 d = "Yes" OR Q30 e = "Yes" OR Q30 f = "Yes" OR Q30 g = "Yes" OR Q30 h = "Yes" OR Q30 i = "Yes" OR Q30 j = "Yes"] Why did [you] [you and/or your spouse] [you and/or your partner or significant other] use one or more of these financial products or services in the past 12 months? Mark all that apply.

- Needed to cover regular monthly expenses
- Needed to cover one or more unexpected essential expenses
- Needed to cover one or more unexpected unessential expenses

### BANK DIRECT DEPOSIT ADVANCE LOANS

You indicated in a previous question that in the last 12 months [you] [you and/or your spouse] [you and/or your partner or significant other] took a bank direct deposit advance loan to cover expenses. The next set of questions asks for more information about direct deposit advance loans taken. **[For this set of questions, where you see the word "you" or "your", answer for you and/or your spouse / partner or significant other.]**

**32. [Ask if Q30 d = "Yes"] For what purpose(s) have you taken a bank direct deposit advance loan? *Mark all that apply.***

- PCS moving expenses
- Monthly bills were more than income
- Help a family member or friend
- Cover expenses for unsold former home
- Spouse/partner/significant other unemployed after PCS move
- Unexpected car or home repair
- Other

**[Ask if Q30 d = "Yes" AND Q32 = "Other"]**  
**Please specify the purpose(s) for taking a bank direct deposit advance loan.**

**33. [Ask if Q30 d = "Yes"] What was the most important reason for choosing a bank direct deposit advance loan rather than another source? *Mark one.***

- Convenient location
- Greater privacy
- Less paperwork
- Faster approval
- More respectful employees
- Quick and easy process
- Less harm to my credit
- Less expensive than other sources for borrowing cash
- No other alternative source for borrowing cash
- Other

**[Ask if Q30 d = "Yes" AND Q33 = "Other"]**  
**Please specify the most important reason for choosing a bank direct deposit advance loan rather than another source.**

**34. [Ask if Q30 d = "Yes"] In how many of the past 12 months did [you] [you and/or your spouse] [you and/or your partner or significant other] have bank direct deposit advance loans?**

- 1-3 months
- 4-6 months
- 7-9 months
- 10-12 months

**35. [Ask if Q30 d = "Yes"] What amount did you borrow against your paycheck for your most recent bank direct deposit advance loan? *If you borrowed several amounts in the days before your most recent paycheck, add those together.***

- Less than \$100
- Between \$100 and \$199
- Between \$200 and \$299
- Between \$300 and \$399
- Between \$400 and \$499
- \$500 or more
- Don't know

**36. [Ask if Q30 d = "Yes" AND (Q34 = "4-6 months" OR Q34 = "7-9 months" OR Q34 = "10-12 months")] Were you contacted by the bank to help you find an alternative source of credit to meet your needs?**

- Yes
- No
- Don't know

## PAYDAY LOANS

You indicated in a previous question that in the last 12 months [you] [you and/or your spouse] [you and/or your partner or significant other] took a payday loan to cover expenses. The next set of questions asks for more information about payday loans taken. [For this set of questions, where you see the word "you" or "your", answer for you and/or your spouse / partner or significant other.]

37. [Ask if Q30 e = "Yes"] For what purpose(s) have you taken a payday loan? *Mark all that apply.*

- PCS moving expenses
- Monthly bills were more than income
- Help a family member or friend
- Cover expenses for unsold former home
- Spouse/partner/significant other unemployed after PCS move
- Unexpected car or home repair
- Other

[Ask if Q30 e = "Yes" AND Q37 = "Other"] Please specify the purpose(s) for taking a payday loan.

38. [Ask if Q30 e = "Yes"] Where did you obtain your payday loan(s)? *Mark all that apply.*

- From a store
- From the Internet
- Don't know

39. [Ask if Q30 e = "Yes"] What was the most important reason for choosing a payday loan rather than another source? *Mark one.*

- Convenient location
- Greater privacy
- Less paperwork
- Faster approval
- More respectful employees
- Quick and easy process
- Less harm to my credit
- Less expensive than other sources for borrowing cash
- No other alternative source for borrowing cash
- Other

[Ask if Q30 e = "Yes" AND Q39 = "Other"] Please specify the most important reason for choosing a payday loan rather than another source.

40. [Ask if Q30 e = "Yes"] How much time did you have to pay off your most recent payday loan in full? *If you have a current loan, that is your most recent loan.*

- 91 days or less
- More than 91 days
- Provided as revolving credit (no set date for full payment as long as payments are made on time)
- Don't know

[Ask if Q30 e = "Yes" AND Q40 = "Provided as revolving credit (no set date for full payment as long as payments are made on time)"] You indicated that your most recent payday loan was provided as revolving credit. How often were/are payments due? Payments were/are due:

 days

41. [Ask if Q30 e = "Yes"] Did the payday lender ask about active duty military status?

- Yes
- No
- Don't know

42. [Ask if Q30 e = "Yes"] What was the amount of your most recent new payday loan?

- Less than \$100
- Between \$100 and \$199
- Between \$200 and \$299
- Between \$300 and \$399
- Between \$400 and \$499
- \$500 or more
- Don't know

43. [Ask if Q30 e = "Yes"] Approximately how many payday loans did you take out in the last 12 months? *Include rollover loans as a separate loan in your calculations.*

- 1-2
- 3-6
- 7-10
- 11-19
- 20 or more

### VEHICLE TITLE LOANS

You indicated in a previous question that in the last 12 months [you] [you and/or your spouse] [you and/or your partner or significant other] took a vehicle title loan to cover expenses. The next set of questions asks for more information about vehicle title loans taken. [For this set of questions, where you see the word "you" or "your", answer for you and/or your spouse / partner or significant other.]

44. [Ask if Q30 f = "Yes"] For what purpose(s) have you taken a vehicle title loan? *Mark all that apply.*

- PCS moving expenses
- Monthly bills were more than income
- Help a family member or friend
- Cover expenses for unsold former home
- Spouse/partner/significant other unemployed after PCS move
- Unexpected car or home repair
- Other

[Ask if Q30 f = "Yes" AND Q44 = "Other"] Please specify the purpose(s) for taking a vehicle title loan.

45. [Ask if Q30 f = "Yes"] Where did you obtain your vehicle title loan(s)? *Mark all that apply.*

- From a store
- From the Internet
- Don't know

46. [Ask if Q30 f = "Yes"] What was the amount of your most recent vehicle title loan?

- Less than \$500
- Between \$500 and \$999
- Between \$1,000 and \$1,999
- Between \$2,000 and \$3,999
- Between \$4,000 and \$5,999
- \$6,000 or more
- Don't know

47. [Ask if Q30 f = "Yes"] What was the APR (interest rate) on your most recent vehicle title loan?

- Less than 36%
- 36-50%
- 51% or more
- Don't know

48. [Ask if Q30 f = "Yes"] How much time did you have to pay off your most recent vehicle title loan in full? *If you have a current vehicle title loan, that is your most recent vehicle title loan.*

- 181 days or less
- More than 181 days
- Provided as revolving credit (no set date for full payment as long as made payments on time)
- Don't know

[Ask if Q30 f = "Yes" AND Q48 = "Provided as revolving credit (no set date for full payment as long as payments made on time)"] You indicated that your most recent vehicle title loan was provided as revolving credit. How often were/are payments due? Payments were/are due:

 days

49. [Ask if Q30 f = "Yes"] Did the vehicle title loan lender ask about active duty military status?

- Yes
- No
- Don't know

**OVERDRAFT LOANS**

You indicated in a previous question that in the last 12 months [you] [you and/or your spouse] [you and/or your partner or significant other] took an overdraft loan to cover expenses. The next set of questions asks for more information about overdraft loans taken. [For this set of questions, where you see the word “you” or “your”, answer for you and/or your spouse / partner or significant other.]

50. [Ask if Q30 a = "Yes"] In the last 12 months about how often did you use overdraft loans?

- Every week
- Twice a month
- Once a month
- Once every 2 to 3 months
- Once every 4 to 6 months
- I only took one loan in the last 12 months

51. [Ask if Q30 a = "Yes"] At [my] [our] bank, overdraft loans are:

- A service the bank requires on my account
- A service the bank offers on my account, but I can choose whether to have it
- Don't know

**OVERDRAFT LINE OF CREDIT**

You indicated in a previous question that in the last 12 months [you] [you and/or your spouse] [you and/or your partner or significant other] used an overdraft line of credit to cover expenses. The next set of questions asks for more information about overdraft loans taken. [For the next set of questions, where you see the word “you” or “your”, answer for you and/or your spouse / partner or significant other.]

52. [Ask if Q30 b = "Yes"] In the last 12 months, how often did you use an overdraft line of credit?

- Every week
- Twice a month
- Once a month
- Once every 2 to 3 months
- Once every 4 to 6 months
- I only took one loan in the last 12 months

53. [Ask if Q30 b = "Yes"] Does your bank charge you a fee for overdraft line of credit transfers?

- Yes
- No
- Don't know

54. [Ask if Q30 b = "Yes"] What is the APR (interest rate) your bank charges for your overdraft line of credit?

- Less than 10%
- 10-19%
- 20-29%
- 30-36%
- More than 36%
- Don't know

**CREDIT CARDS AND LOANS**

55. How many credit cards do [you] [you and your spouse] [you and your partner or significant other] have? Please include store and gas station cards but NOT debit cards or government travel cards.

- None
- 1
- 2-3
- 4-8
- 9-12
- 13-20
- More than 20
- Don't know

56. [Ask if Q55 <> "None"] In the past 12 months, which of the following describes [your] [your and your spouse's] [your and your partner's or significant other's] experience with credit cards? [I] [We]... Mark “Yes”, “No” or “Don't know” for each.

	Don't know		
	No		
	Yes		
a. Always paid credit cards in full.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Sometimes carried-over a balance. ....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Sometimes paid only the minimum payment. ....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Sometimes had a late fee charged for late payment. ....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Sometimes had over-the-limit fee charged for exceeding the credit line. ....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Sometimes used the cards for a cash advance.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

57. [Ask if Q55 <> "None"] What is the highest APR (interest rate) [you] [you and your spouse] [you and your partner or significant other] are paying on a credit card with a balance?

- Above 36%
- Between 25% and 36%
- Between 19% and 24%
- 18% or below
- I don't have any credit cards with a balance right now
- Don't know

58. [Ask if (Q55 <> "None") AND (Q57 = "Above 36%" OR Q57 = "Between 25% and 36%" OR Q57 = "Between 19% and 24%" OR Q57 = "18% or below" OR Q57 = "Don't know")] Were any of the following required to get this card? Mark "Yes", "No", or "Don't Know" for each.

	Don't know		
	No		
	Yes		
a. Automatic payment from your bank account.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. A military allotment (the military automatically takes money from your paycheck to pay your credit card bill).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Annual membership fee.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Monthly membership fee.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Security deposit/fee or processing fee.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Fee to access your account online.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
g. Cash advance fees.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

59. Other than the store accounts where you have credit cards, do [you] [you and/or your spouse] [you and/or your partner or significant other] have any charge or revolving charge accounts at stores where you owed money after your last payment?

- Yes
- No

60. [Ask if Q59 = "Yes"] After the last payments were made on these accounts, what was the balance still owed on all these accounts?

- Under \$500
- Between \$500 and \$999
- Between \$1000 and \$1,499
- Between \$1,500 and \$2,499
- Between \$2,500 and \$4,999
- Between \$5,000 and \$7,499
- \$7,500 or more
- Don't know

61. Do [you] [you and/or your spouse] [you and/or your partner or significant other] currently have any outstanding balances on any of the following credit products? Mark "Yes" or "No" for each item.

	No	
	Yes	
a. Unsecured personal loan (meaning no collateral was required) from a bank or credit union.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Unsecured personal loan from a finance company.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Closed end retail store loan (this is a fixed amount borrowed for a fixed period of time, such as \$100 a month for six months for a sofa).....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**UNSECURED PERSONAL LOANS FROM A BANK OR CREDIT UNION**

You indicated in a previous question that [you] [you and/or your spouse] [you and/or your partner or significant other] currently have an outstanding balance on an unsecured personal loan at a bank or credit union. The next set of questions asks for more information about that loan (or loans).

62. [Ask if Q61 a = "Yes"] How much did [you] [you and/or your spouse] [you and/or your partner or significant other] borrow on your most recent bank or credit union loan?

- Under \$500
- Between \$500 and \$999
- Between \$1000 and \$1,499
- Between \$1,500 and \$2,499
- Between \$2,500 and \$4,999
- Between \$5,000 and \$7,499
- \$7,500 or more
- Don't know

63. [Ask if Q61 a = "Yes"] What is the highest APR (interest rate) [you] [you and/or your spouse] [you and/or your partner or significant other] are paying on a bank or credit union loan?

- Above 36%
- Between 25% and 36%
- Between 19% and 24%
- 18% or below
- Don't know

64. [Ask if Q61 a = "Yes"] Were any of the following required for this personal loan? Mark "Yes", "No", or "Don't know" for each item.

	Don't know		
	No		Yes
	Yes		
a. Automatic withdrawal from your checking/savings account for payments .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Origination fees.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Monthly account maintenance fees .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Mandatory credit insurance.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Other fee or service .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

[Ask if Q61 a = "Yes" and Q64 e = "Yes"] Please specify what other fee or service was required in addition to interest charges on this personal loan.

65. [Ask if Q61 a = "Yes"] Has this personal loan been refinanced?

- Yes
- No
- Don't know

### UNSECURED PERSONAL LOANS FROM A FINANCE COMPANY

You indicated in a previous question that [you] [you and/or your spouse] [you and/or your partner or significant other] currently have an outstanding balance on an unsecured personal loan with a finance company. The next set of questions asks for more information about that loan (or loans).

66. [Ask if Q61 b = "Yes"] What is the highest APR (interest rate) [you] [you and/or your spouse] [you and/or your partner or significant other] are paying on an unsecured personal loan from a finance company?

- Above 36%
- Between 25% and 36%
- Between 19% and 24%
- 18% or below
- Don't know

67. [Ask if Q61 b = "Yes"] Were any of the following required for this personal loan? Mark "Yes", "No", or "Don't Know" for each.

	Don't know		
	No		Yes
	Yes		
a. A military allotment (the military automatically takes money out of your paycheck) for payments.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Origination fees.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Monthly account maintenance fees.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Mandatory credit insurance.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Other fee or service .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

[Ask if Q61 b = "Yes" AND Q67 e = "Yes"] Please specify the other fee or service required in addition to interest charges for this personal loan.

68. [Ask if Q61 b = "Yes"] Has this loan been refinanced?

- Yes
- No
- Don't know

**CLOSED END RETAIL STORE LOANS**

You indicated in a previous question that [you] [you and/or your spouse] [you and/or your partner or significant other] currently have an outstanding balance on a closed end retail store loan (this is a fixed amount borrowed for a fixed period of time, such as \$100 a month for six months for a sofa). The next set of questions asks for more information about that loan.

69. [Ask if Q61 c = "Yes"] What is the APR (interest rate) [you] [you and/or your spouse] [you and/or your partner or significant other] are paying on your most recent closed end retail loan?

- Above 36%
- Between 25% and 36%
- Between 19% and 24%
- 18% or below
- Don't know

70. [Ask if Q61 c = "Yes"] Were any of the following required for this retail store loan? Mark "Yes", "No", or "Don't Know" for each.

	Don't know		
	No		Yes
a. A military allotment (the military automatically takes money out of your paycheck) for payments.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b. Origination fees .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c. Monthly account maintenance fees .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
d. Mandatory credit insurance or any other insurance.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
e. Mandatory service or replacement plan for the merchandise .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
f. Other fee or service .....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

[Ask if Q61 c = "Yes" AND Q70 f = "Yes"] Please specify the other fee or service required in addition to interest charges for this loan.

**USING CREDIT TO MANAGE EXPENSES**

Mark one answer for each item.

71. How much do you agree or disagree with each of the following statements? I would have difficulty managing my expenses if I did not have access to:

	Strongly disagree				
	Disagree				Neither agree nor disagree
	Agree			Strongly agree	
a. Payday loans.....	<input checked="" type="checkbox"/>				
b. Bank direct deposit advance loans.....	<input checked="" type="checkbox"/>				
c. Overdraft loans.....	<input checked="" type="checkbox"/>				
d. Installment loans from finance companies.....	<input checked="" type="checkbox"/>				
e. Vehicle title loans.....	<input checked="" type="checkbox"/>				
f. Credit cards.....	<input checked="" type="checkbox"/>				

Mark one answer for each item.

72. If high cost credit products (above 36% APR) like payday loans, vehicle title loans, installment loans, overdraft loans, and bank direct deposit advance loans weren't available, how likely or unlikely is it that you would...

	Very unlikely				
	Unlikely				Neither likely nor unlikely
	Likely			Very likely	
a. Be inconvenienced? .....	<input checked="" type="checkbox"/>				
b. Be tempted to use pawn shops? .....	<input checked="" type="checkbox"/>				
c. Rely more on family and/or friends?.....	<input checked="" type="checkbox"/>				
d. Try to find those products on the Internet?.....	<input checked="" type="checkbox"/>				
e. Look to one of the military relief societies for a loan or grant? .....	<input checked="" type="checkbox"/>				
f. Deplete savings? .....	<input checked="" type="checkbox"/>				
g. Leave some bills unpaid? .....	<input checked="" type="checkbox"/>				
h. Spend less? .....	<input checked="" type="checkbox"/>				

## INCOME AND EXPENSES

73. In a typical month, how easy or difficult is it for [you] [you and your spouse] [you and your partner or significant other] to cover your expenses and pay all your bills?

- Very easy  
 Easy  
 Neither easy nor difficult  
 Difficult  
 Very difficult

74. Are you a member of a credit union?

- Yes  
 No  
 Don't know

75. What is [your] [your and your spouse's] [your and your partner's or significant other's] monthly gross (before taxes) income? (Please include all sources.)

You can enter an estimate here:

\$  .00

Or, if you prefer, you can enter a range here. [My] [Our] estimated monthly gross income is...

at least:

but no more than:

\$  .00 \$  .00

76. Please provide amounts for the following (enter zero if none):

- a. Monthly rent(s)/ mortgage(s) \$  .00
- b. Monthly auto loan(s) payments \$  .00
- c. Other monthly closed end debt payments (fixed amounts for a fixed period of time, like \$100 a month for six months for a sofa) \$  .00
- d. Total revolving debt outstanding (debt on credit cards, home equity loans, and/or lines of credit) \$  .00

## TAKING THE SURVEY

77. Thank you for participating in the survey. There are no more questions on this survey. If you would like help or information on managing your finances, please visit the MilitaryOneSource Money Management page at <https://militaryonesource.mil/pfm>.

If you have comments or concerns that you were not able to express in answering this survey, please enter them in the space provided. Your comments will be viewed and considered as policy deliberations take place. Any comments you make on this questionnaire will be kept confidential. Please do not include any personally identifying information (PII). However, if DMDC or its data collection contractor perceives comments as a direct threat to yourself or others, out of concern for your welfare, DMDC may contact an office in your area for appropriate action. Your feedback is useful and appreciated.

78. [Ask if Q1 = "No, I separated or retired on or before September 5, 2013"] Based on your answer to the previous question, you are ineligible to take this survey. If you feel you have encountered this message in error, click the back arrow and check your answer.

To submit your answers click Submit. For further help, please call our Survey Processing Center toll-free at 1-800-881-5307, e-mail [DMDC.QCSurvey@mail.mil](mailto:DMDC.QCSurvey@mail.mil), or send a fax to 1-763-268-3002.

**REPORT DOCUMENTATION PAGE**

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<b>1. REPORT DATE (DD-MM-YYYY)</b> 31-12-2013	<b>2. REPORT TYPE</b> Final Report	<b>3. DATES COVERED (From - To)</b> September-October 2013
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<b>4. TITLE AND SUBTITLE</b> 2013 QuickCompass of Financial Issues: Tabulations of Responses	<b>5a. CONTRACT NUMBER</b>
	<b>5b. GRANT NUMBER</b>
	<b>5c. PROGRAM ELEMENT NUMBER</b>

<b>6. AUTHOR(S)</b> DMDC, Human Resources Strategic Assessment Program	<b>5d. PROJECT NUMBER</b>
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	<b>11. SPONSOR/MONITOR'S REPORT NUMBER(S)</b>

**12. DISTRIBUTION/AVAILABILITY STATEMENT**  
Available for public release, distribution unlimited.

**13. SUPPLEMENTARY NOTES**

**14. ABSTRACT**  
This report contains tabulations of responses from the 2013 QuickCompass of Financial Issues (2013 QCFIA) conducted September 5 to October 22, 2013. The purpose of this survey is to collect information to assist in the DoD analysis of whether changes to the DoD rules implementing the Military Lending Act (MLA) are necessary to protect MLA covered borrowers from continuing and evolving lending practices. Specifically, active duty members were surveyed to assess 1) attitudes towards the use of credit and broader limitations on high-cost credit; 2) frequency and purpose of the use of high-cost credit products; 3) extent of the use of certain high-cost credit products not currently covered by the MLA rules; and 4) the potential impact of broadening limitations for credit on members' ability to manage their finances.

**15. SUBJECT TERMS**  
Finance, Credit, Military Lending Act

<b>16. SECURITY CLASSIFICATION OF:</b>			<b>17. LIMITATION OF ABSTRACT</b> SAR	<b>18. NUMBER OF PAGES</b> 176	<b>19a. NAME OF RESPONSIBLE PERSON</b> Paul Rosenfeld, Survey Branch Chief
<b>a. REPORT</b> UU	<b>b. ABSTRACT</b> UU	<b>c. THIS PAGE</b> UU			<b>19b. TELEPHONE NUMBER (Include area code)</b> 571-372-0987

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**5c. PROGRAM ELEMENT NUMBER.** Enter all program element numbers as they appear in the report, e.g. 61101A.

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**7. PERFORMING ORGANIZATION NAME(S) AND ADDRESS(ES).** Self-explanatory.

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