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CONNECTICUT EARNED WAGE ACCESS USER IMPACT STUDY

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EXECUTIVE SUMMARY

The State of Connecticut made changes to its banking regulations that eliminated consumers' ability to pay a fee for instant wage transfers through the Earned Wage Access (EWA) program starting on January 1, 2024. This research explores the resulting impact on EWA users in Connecticut.

The study surveyed 508 primarily credit-constrained individuals, many of whom reported living paycheck-to-paycheck and lacking savings or financial plans for unexpected expenses. The survey respondents said they often used EWA funds to cover basic needs like food, transportation, and housing. The majority considered the transfer fees charged by EWA providers before the regulatory change comparable to or lower than other financial service fees.

After the EWA policy change, the survey respondents reported taking various actions, including going without necessary items, borrowing from family or friends, using credit cards, and setting up payment plans to cover immediate expenses, to overcome their financial challenges. The behaviors suggest the respondents relied on EWA for liquidity prior to January 1, 2024; reliance on informal borrowing or credit cards as an alternative can increase consumers' financial strain.

The elimination of instant transfers for a fee disproportionately affects consumers already facing financial instability. Connecticut's policy change did not address the root concern for EWA users—liquidity constraints—leading them to resort to alternative and often costly financial solutions.

This study shows that EWA services were a vital tool for survey respondents experiencing liquidity issues prior to 2024. While Connecticut's EWA regulatory change was intended to protect users, it inadvertently pushed some toward high-cost alternatives, exacerbating their financial challenges. Further consideration of the needs of credit-constrained individuals is necessary to ensure that EWA users are not left without a viable solution for managing their finances.

INTRODUCTION

The Connecticut Department of Banking has taken the position that under 2023's Public Law 23-126, providers of Earned Wage Access (EWA) must obtain small loan licenses for EWA products that have fees, and that enforcement action would be taken for unlicensed activity occurring after January 1, 2024. In response, EWA providers have suspended their offerings of fee-based instant transfer options for EWA users in Connecticut, and some left the state.

The goal of this research is to better understand whether this change had the intended protective effects on EWA users in Connecticut.

What Is Earned Wage Access (EWA)?

Earned Wage Access is a financial product that is offered by companies (e.g., Target and BlueCross BlueShield) to their employees through vendors or intermediaries or directly from the vendors to the employees without a direct relationship with employers. Through the vendors, employees can gain access to their earned wages prior to their regular wage disbursement (commonly known as "payday"). An employee might do this in the event of an unexpected expense or to resolve a different liquidity constraint. It is important to note that EWA is not a loan; it is early access to wages that employees have already earned.

EWA was available to employees in all 50 U.S. states, including Connecticut, for nearly a decade until January 1, 2024. Employees could access and view their earnings in a secure app. If they wanted to access their earnings, they could have their earned wages transferred to a banking account for free, but the transfer took one to three business days. If they wanted instant access to their earnings, they could have their earned wages transferred to a banking account, but a transfer fee of around \$3.49 (in 2023 U.S. dollars) applied.

Effective January 1, 2024, Connecticut's interpretation of Public Act 23-126 resulted in the elimination of the instant transfer for a fee option for EWA users in the state of Connecticut.

The goal of this research is to understand the effect of the elimination of the instant transfer option on Connecticut EWA users. The researchers surveyed EWA users of three Connecticut providers: DailyPay, EarnIn, and Brigit. DailyPay is still active in the state, but with no instant transfer option and limits on its no-cost transfer option. EarnIn and Brigit are no longer operating in the state.

Our key findings include:

1. The EWA users in our sample are majority female, are not married, have children, and have poor or fair credit. Seventy-eight percent of the respondents in our sample worked in the previous seven days.
2. Respondents might be accurately characterized as people living paycheck-to-paycheck. They did not indicate having savings, budgets, or a plan for unexpected expenses ranging from \$100–\$1,000.
3. Eighty-two percent of respondents reported either experiencing or hearing about the regulatory change that ended access to the instant transfer of their wages for a fee. Nearly 70% of respondents viewed these fees as lower or about the same as other fees.
4. Prior to the regulatory change, respondents reported using EWA once per pay period or several times per pay period. They used their accessed wages to pay for food and groceries, transportation, rent or mortgage, utilities, and other expenses.
5. As a result of the EWA regulatory change of January 1, 2024, the EWA users in our survey reported that they were forced to go without something they needed, put expenses on a credit card, borrow from friends and family, sell items of value, or set up a payment plan. They did not report needing to do so in response to other changes or shocks.

This report proceeds as follows: Section 1 presents our methodology, Section 2 shows our results, and Section 3 offers implications for policy and EWA users in Connecticut.

DATA ANALYSIS

First, we determined that our survey respondents were valid. We dropped observations that only completed the first few questions (two observations), had out of state zip codes (five observations), or took the survey more than one time (based on IP address and email address provided). During data collection, survey responses were checked for straightlining, completion time, and logic. Responses completed in less than 30% of the average completion time, with excessive straightlining (i.e., always choosing the same response option), or with text answers that were consistently excessively long or did not answer the questions, were removed from the dataset prior to analysis.

Our final sample contained 508 total survey respondents. There were 337 respondents from DailyPay and 171 respondents from EarnIn. After data cleaning and quality assurance, we had no usable responses from Brigit. Therefore, we display results from the full sample, DailyPay users, and EarnIn users.

Due to the sampling strategy and lack of information about the EWA user population, the findings included in the report apply to the survey sample only and should not be inferred to represent the larger population. In addition to the sampling error, question wording and practical difficulties in conducting surveys can introduce error and bias into any findings based on public opinion polls.

This report highlights the key findings from the survey. The mean response to all survey questions can be found in **Appendix C**.

WHO ARE THE EWA USERS IN THE SAMPLE?

To understand how the regulation might have affected the users in our sample, we display the survey respondent characteristics in **Table 1**. The first column presents percentages for the full sample, the second column for DailyPay users, and the third column for EarnIn users. There is little difference between the two user groups.

The average age of our survey respondents is ~39 years old, and about 65% of respondents are female. In the survey, respondents were able to select more than one race, and, therefore, racial identities sum to more than 100%. However, 43% of the survey identifies as white, 36% as Black, 18% as other, and 26% as Hispanic. According to the 2024 U.S. Census, 78% of Connecticut identifies as white, 13% identifies as black, and 18% identifies as Hispanic. Therefore, our sample has more racial diversity than the state.

Less than 25% of our sample is married, which has implications for financial security. Most of the sample has never been married (55%), and 12% of the sample is divorced. About 30% of our sample has a high school degree as their highest level of education, and about 20% of respondents in our sample have a bachelor's degree or higher (compared to 42% as the state average). Our respondents demonstrate substantial variation in their educational and vocational trainings, ranging from high school to trade school to associate degrees.

The majority of respondents in our sample (77%) have children living in their homes, with 35% of those having children under the age of 10. Household composition could influence the type of expenses our sample may experience and the reasons they may seek to use EWA services.

Table 1: Respondent Characteristics

	All	DailyPay	EarnIn
Age	38.96	39.42	38.06
Female	64.76%	64.39%	65.50%
Male	26.38%	26.11%	26.90%
Other/ Did not disclose	2.36%	2.67%	1.75%
White	43.11%	42.43%	44.44%
Black	35.63%	36.50%	33.92%
Other race	18.11%	18.40%	17.54%
Hispanic	26.38%	27.89%	23.39%
Never married	54.86%	55.59%	53.35%
Married	23.62%	20.47%	29.82%
Divorced	11.81%	14.24%	7.02%
Widowed	1.97%	2.37%	1.17%
Separated	3.74%	2.97%	5.26%
Did not disclose	4.00%	4.35%	3.38%
Less than a high school diploma	4.33%	6.23%	0.58%
High school graduate	29.33%	32.94%	22.22%
Technical/trade program after high school	11.02%	13.35%	6.43%
Some college	25.39%	23.44%	29.24%
Two-year associate degree	8.46%	7.42%	10.53%
Four-year bachelor's degree	11.42%	8.31%	17.54%
Post-graduate degree	3.15%	1.19%	7.02%
Didn't Disclose	6.89%	7.12%	6.43%
Did not disclose children in the home	37.20%	39.76%	32.16%
Children under age 2 in home	4.33%	4.75%	3.51%
Children age 2 to < 5 in home	8.27%	7.72%	9.36%
Children age 5 to < 10 in home	18.50%	16.32%	22.81%
Children age 10 to < 15 in home	18.31%	17.51%	19.88%
Children age 15-17 in home	13.39%	13.95%	12.28%
Sample Size	508	337	171

WHAT ARE THE FINANCIAL INDICATORS OF THE EWA USERS IN THE SAMPLE?

To understand the financial situation of the respondents in our survey, we asked them questions about their employment, income, and credit. Most respondents (79%) indicated that they were employed during the previous seven days, with 17% indicating at least a portion of their employment was due to self-employment. However, 21% of the sample reported they were not employed in the previous seven days, and nearly 16% said they suffer from a disability or chronic health condition.

Sixty-one percent of the sample reported an annual household income of less than \$74,999. The median household income in Connecticut, according to the Census, is \$93,760. As our sample does not reflect the income distribution of the entire state, our findings should not be assumed true for all state residents. **Table 1** indicates most respondents have never been married or divorced, and as can be seen in **Table 2**, 62% of respondents indicated they make financial decisions alone. Therefore, it is likely that most respondents are single earners.

Most sample respondents (71%) self-reported having poor or fair credit, and less than 5% reported having very good or exceptional credit. Only 15% of the sample reported owning their own home (compared to the state average of 66%), and 65% of the sample reported renting. In general, this indicates a population that is credit constrained.

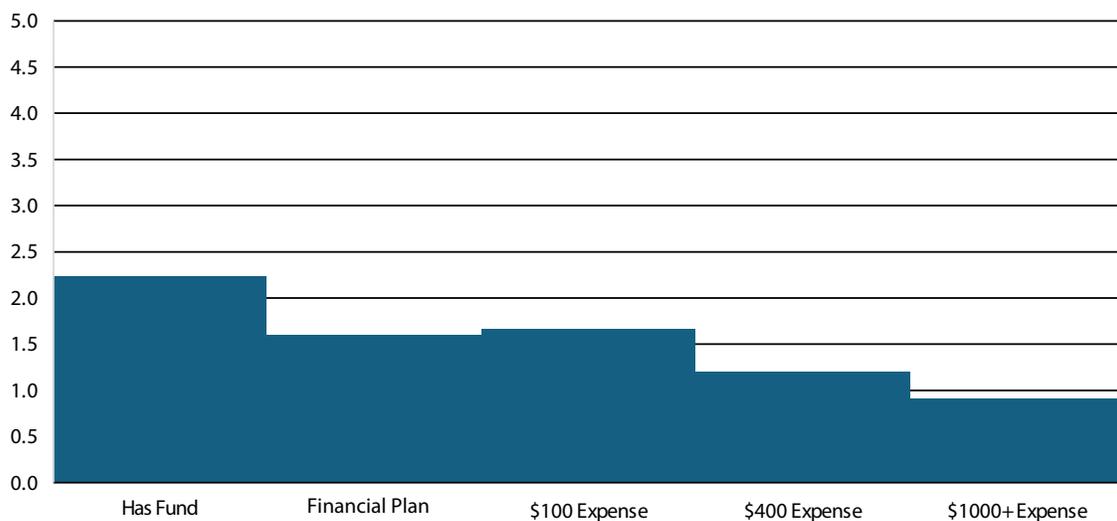
Table 2: Self-Disclosed Financial Indicators

	All	DailyPay	EarnIn
Employed in the past 7 days	78.74%	74.18%	87.72%
Self-employed in the past 7 days	17.32%	16.62%	18.71%
Unemployed in the past 7 days	21.26%	25.82%	12.28%
Disability or chronic health condition	15.75%	15.13%	16.96%
Household income less than \$25,000/year	12.01%	15.13%	5.85%
Household income \$25,000-\$49,999/year	28.35%	30.56%	23.98%
Household income \$50,000-\$74,999/year	21.06%	19.58%	23.98%
Household income \$75,000-\$99,999/year	13.98%	12.17%	17.54%
Household income more than \$100,000/year	16.54%	13.65%	22.20%
Did not disclose	8.01%	8.90%	6.45%
Makes most/all financial decisions alone	61.61%	63.20%	58.48%
Shares financial decisions	29.53%	26.41%	35.67%
Someone else makes financial decisions	3.74%	5.34%	0.58%
Did not disclose	5.12%	5.04%	5.26%
Poor credit 300-579	31.50%	27.30%	39.77%
Fair credit 580-669	39.37%	37.09%	43.86%
Good credit 670-739	14.57%	18.40%	7.02%
Very good credit 740-799	3.35%	3.86%	2.34%
Exceptional credit 800-850	1.18%	1.78%	0.00%
Unknown or did not disclose credit score	10.04%	11.57%	7.02%
Owns housing	15.35%	13.65%	18.71%
Rents housing	66.54%	69.14%	61.40%
Does not pay for housing	12.40%	11.57%	14.04%
Did not disclose	5.71%	5.64%	5.85%
Owns or leases a car, truck, or SUV	62.99%	57.86%	73.10%
Sample Size	508	337	171

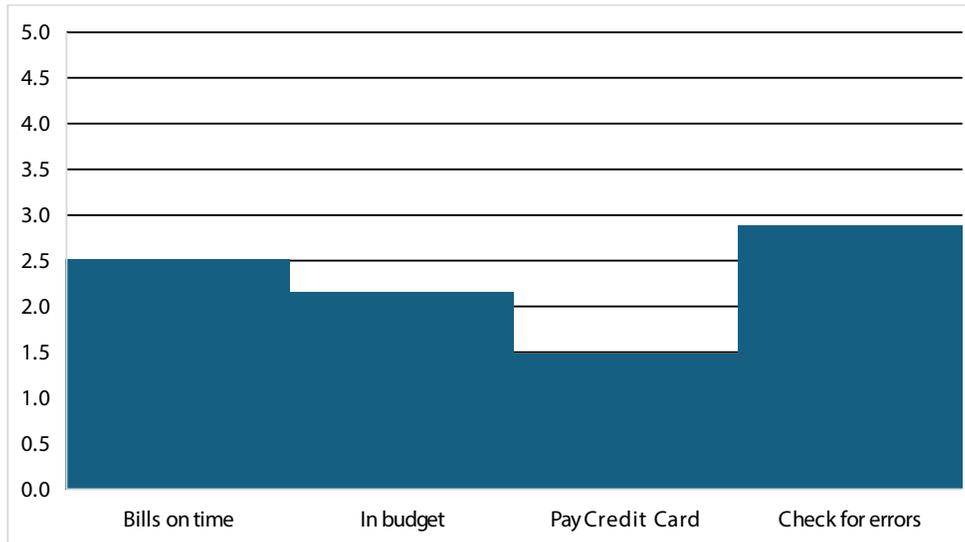
We next asked a series of questions designed to understand how well our respondents handle their routine finances, as well as unexpected financial expenses.

We asked respondents if they have retirement savings, an emergency savings fund, or other savings; if they have a financial plan and stick to it; if they have enough money in reserve/savings to pay for an unexpected expense of \$100; if they have enough money in reserve/savings to pay for an unexpected expense of \$400; and if they have enough money in reserve/savings to pay for an unexpected expense of \$1,000 or more. For each question, respondents were asked to indicate a number between 1 (“not at all”) and 5 (“completely”) that best describes their situation (see **Figure 1**).

Figure 1: Respondents’ Ability to Handle Routine Finances



We asked respondents to indicate how often (with 1 being “never” and 5 being “always”) in the past six months they paid all their bills on time; stayed within their budget or spending plan; paid off their monthly credit card balance in full; and checked their statements, bills, and receipts to ensure they were error free (see **Figure 2**). The most common behavior reported is to check for errors in statements (a mean of 2.884, less than “sometimes”). Respondents said they pay their bills on time with a frequency between “seldom” and sometimes (mean = 2.5), stay within their budget slightly more than seldom (mean = 2.1), and pay the full balance of their credit cards never to seldom (mean = 1.49).

Figure 2: Respondents' Ability to Handle Unexpected Expenses

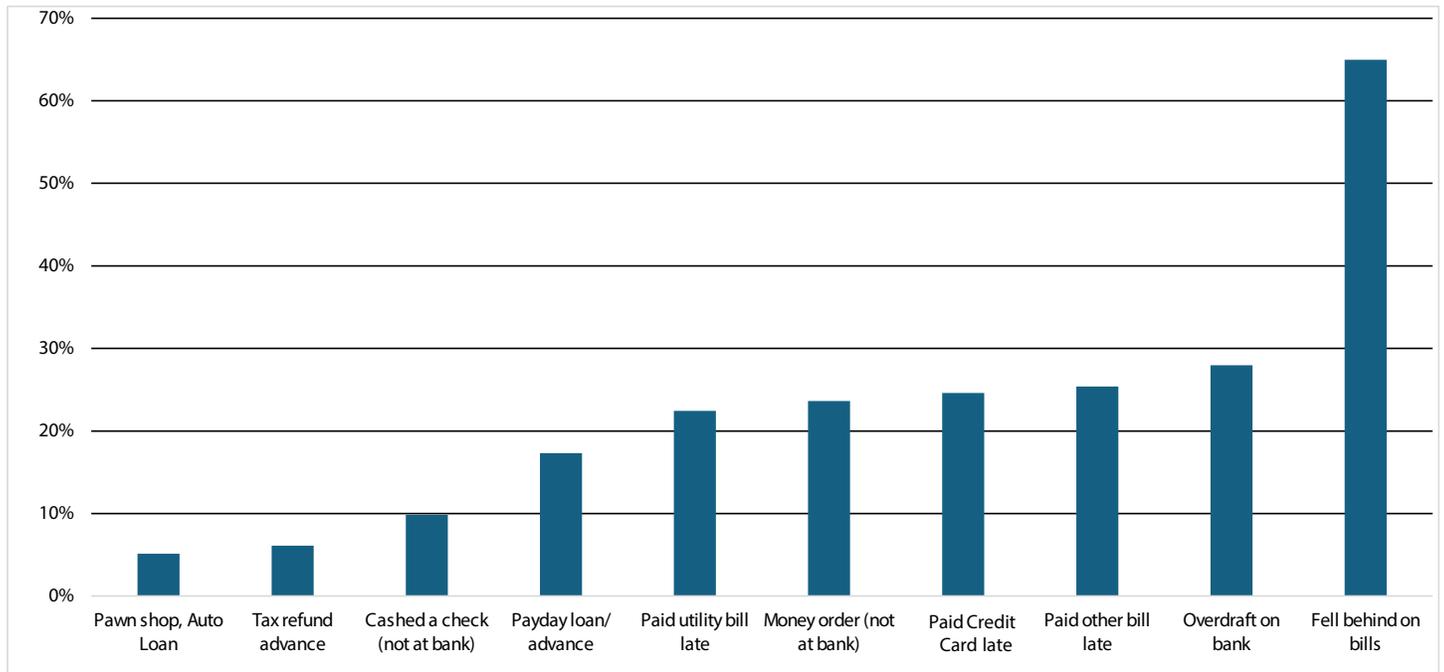
Our respondents reported it is outside of the norm for them to have a fund for savings, a plan for budgeting, or money in reserve to pay for an expense of varying sizes. Most of the responses were below the 2 threshold (i.e., “very little”). As the unexpected expense grows, the likelihood the respondent has savings to pay for it declines.

Given most respondents' self-disclosed financial situations, we asked questions about whether they had to engage in financial behaviors that might typically be thought of as helping to close a financial gap or respond to a financial shortfall. Respondents were asked to indicate if they or their partner had done any of the following within the past 12 months: purchase a money order from a place other than a bank, cash a check at a place other than a bank, take out a payday loan or payday advance, take out a pawn shop loan or auto title loan, obtain a tax refund advance, pay an overdraft fee on a bank account, pay a late fee on an overdue credit card bill, pay a late fee on a utility bill, pay a late fee on any other bill, and/or pay a late fee on a missed loan payment.

Figure 3 shows how often respondents engage in one of the suggested behaviors, with the most common being falling behind on bill payments. We do not know if the respondents

may have faced negative consequences due to the behaviors. However, paying bills late or taking advances typically involves a fee, penalty, and/or reduction of credit score, which increases the cost of future borrowing.

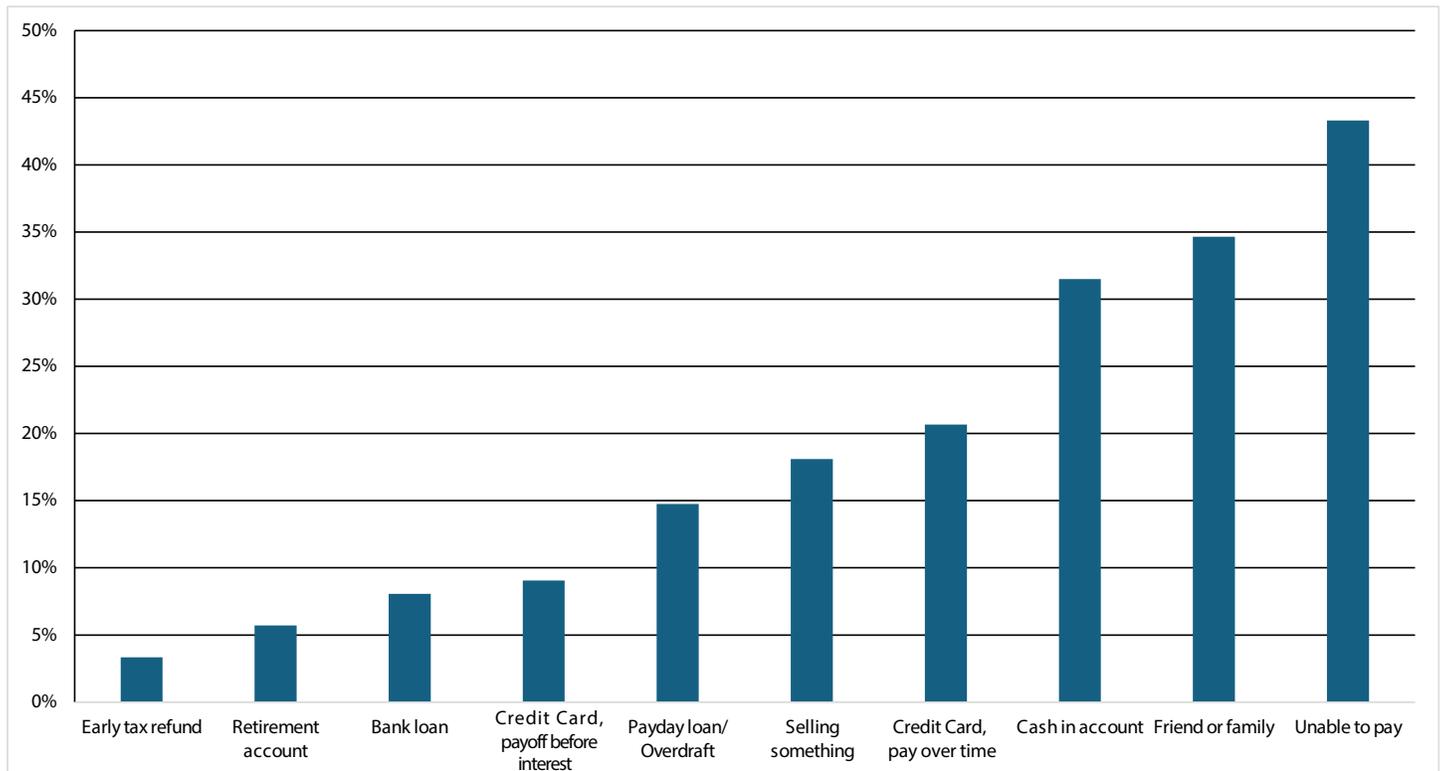
Figure 3: Things Respondents Report Doing in the Past 12 Months



We also asked respondents, “Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense?” Respondents could select more than one method. **Figure 4** displays the results from this survey question.

The modal response (by 43% of respondents) was “unable to pay.” When respondents indicated having resources to pay for an unexpected expense of \$400, they selected using two to three methods. The three most common responses were borrowing from a friend or family member (35%), using cash in their checking or savings account (31%), and using a credit card and paying off the balance over time (21%).

Figure 4: How Respondents Would Pay for a \$400 Expense



RESPONDENTS' EXPERIENCE WITH EWA

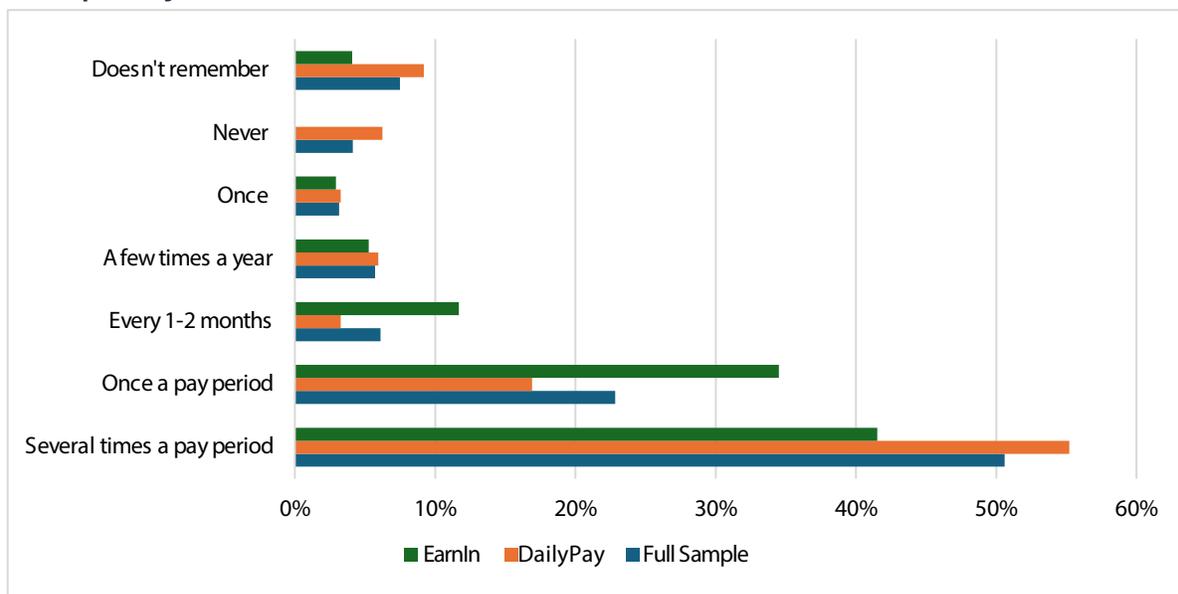
We next examined the experiences of the EWA users in our sample with the program, focusing on how Connecticut's January 1, 2024, regulatory change affected their financial decisions. We acknowledge that many of our questions require respondents to recall information from before and after the change. Ideally, we would have collected data on the respondents' behavior in 2023 and again in 2024; however, given the approach was not possible, we suggest considering the following results in the full context of this report.

Ninety-six percent of respondents reported having used the secure EWA app to access

wages before payday. When asked to recall how frequently they received a paycheck, most respondents reported receiving one every two weeks (60% of DailyPay users and 73% of EarnIn users). The second most common frequency of paycheck receipt was weekly (37% of DailyPay users and 25% of EarnIn users).

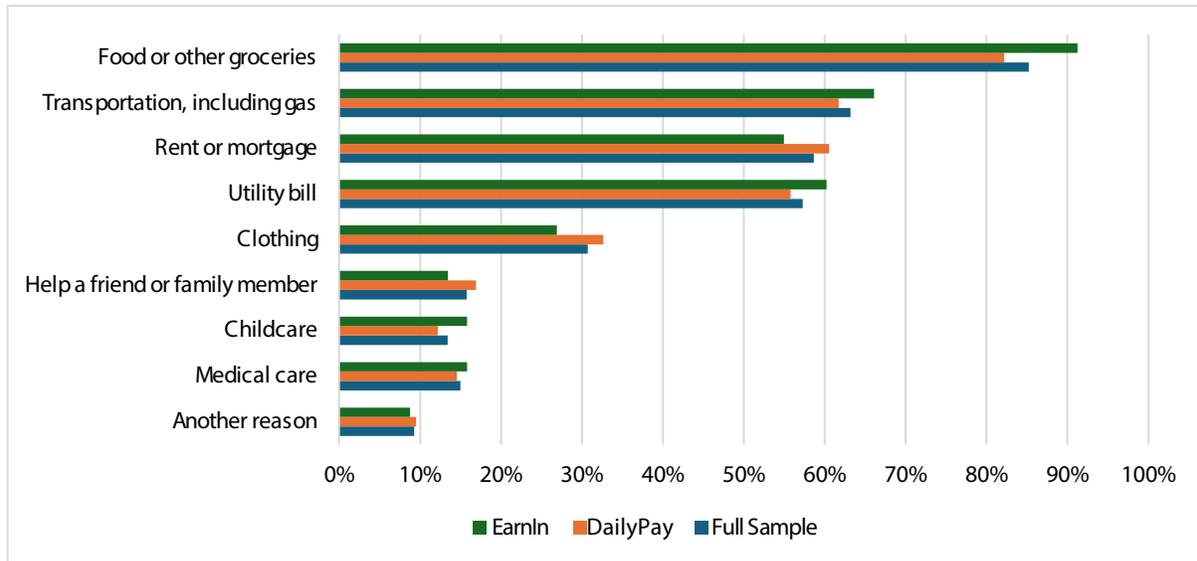
EWA users recalled accessing their wages via the app with different frequencies depending on if they were a DailyPay versus an EarnIn user. In **Figure 5**, the blue (bottom) bar represents the full sample average, the orange (middle) bar represents the DailyPay average, and the green (top) bar represents the EarnIn average. Regardless of the provider (DailyPay or EarnIn), respondents in our survey reported using EWA either once or several times per pay period. Using the service monthly or less frequently was reported to be less common.

Figure 5: Frequency of EWA Use



More than 91% of respondents surveyed reported being aware of the January 1, 2024, regulatory change. We also asked respondents what they purchased with their EWA income, giving them the option to select more than one category. The rank and frequency of items is similar across the two platforms (see **Figure 6**): Most respondents said they use EWA most commonly to purchase food or groceries, then transportation (including gas), then rent or mortgage, then utilities.

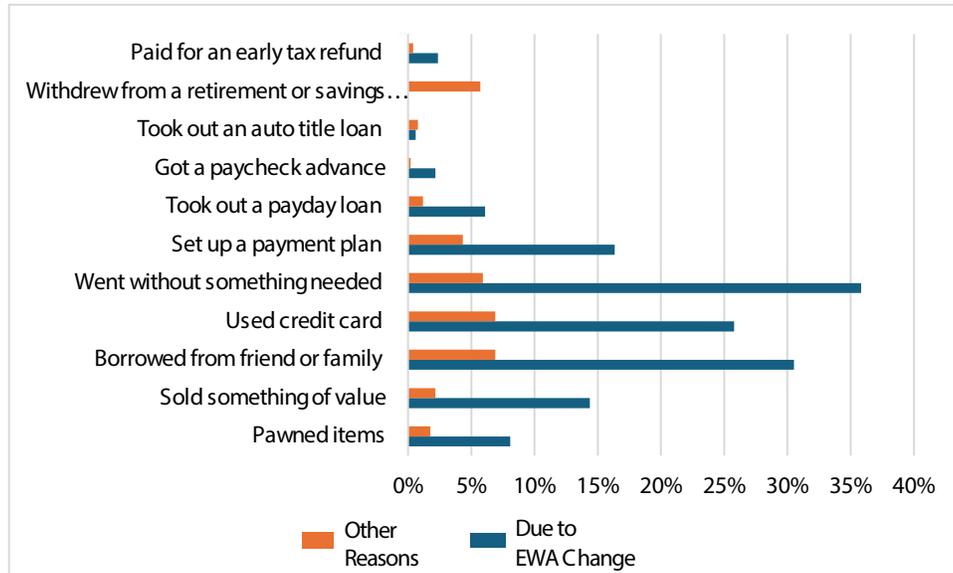
Figure 6: What Do Respondents Use EWA Income to Purchase?



We next explored whether users in our sample think EWA and its associated fees are fair. Most users said they perceive the fees to be lower (39%) than other financial services or about the same as other financial services (30%). Only 9% of users said they were higher than that of other financial services. Further, most users (52%) reported using the service “about the right amount,” with about 27% of users stating they should have used it less often each month. Strikingly, 67% of users (63% for DailyPay and 75% for EarnIn) stated EWA has a positive impact on their financial situation.

We asked respondents if they engaged with a set of financial behaviors or products in 2024 because they could not access their earned wages through DailyPay or EarnIn, for some other reason, or because they could not recall. The results are summarized in **Figure 7**. EWA seems especially likely to allow respondents to avoid going without something they need (36%), borrowing from friends and family (31%), using credit cards (26%), or setting up payment plans (16%). It also seems, based on survey responses, that EWA provides a clear solution (for which a ready substitute does not exist) to liquidity constraints, as respondents did not indicate that regulated small loans were a replacement after the EWA change. Stated differently, EWA is a liquidity tool that EWA users come to rely on, and an easy replacement does not exist.

Figure 7: What Have Respondents Done Without EWA to Access Liquidity?



LARGER RESEARCH CONTEXT

Though our single survey is limited in scope, the findings are supported by a significant body of research. Specifically, the literature clearly shows why households need access to liquidity.

Liquid savings is an important contributor to financial well-being, protecting households against economic hardship from unexpected declines in income or unforeseen increases in expenses (Collins, 2015; Consumer Financial Protection Bureau, 2017; Despard & Roll, 2024; Gjertson, 2016; Morduch & Schneider, 2017; Sabat & Gallagher, 2019; Stavins, 2020). Liquid savings are especially important for the financial well-being of low- and moderate-income households that increasingly experience economic instability and report concerns about unexpected financial needs (Hill et al., 2017; Lusardi et al., 2011). For these households, income and consumption volatility is a fact of life (Gorbachev, 2011; Hardy & Ziliak, 2014; Morrissey et al., 2020) due to irregular work schedules (Hollister, 2011), changes in public benefit income (Hardy, 2016), changes in romantic relationships and household composition

(Cherlin, 2010), and housing insecurity (Desmond, 2016). These facts have made it not only more difficult, but also more important, to acquire even modest amounts of savings.

Still, a consistent finding across studies is that many U.S. households lack substantial savings and are unprepared for unexpected financial needs, like the loss or reduction of employment, medical expenses, or home and car repairs (Bhutta & Dettling, 2018; Gelman et al., 2018; Lusardi et al., 2011). According to the most recent data, only 63% of U.S. households in 2023 reported they could pay for an unexpected \$400 expense using cash, savings, or a credit card they could pay off at the end of the month (Board of Governors of the Federal Reserve System, 2024). When households lack liquidity to meet their immediate needs, they may have few options and turn to short-term borrowing, avoiding outcomes like evictions, missed car payments, foregone home repairs, and more. Thus, access to reasonably priced and safe borrowing opportunities is a key foundation for household financial security, especially for the liquidity constrained.

For some households, short-term credit may be in the form of a credit card or other bank loan. Other households may rely on informal borrowing, such as from family and friends, to make it through difficult times, a reliance that has far-ranging financial and emotional effects on both borrowers and providers (Kim et al., 2016). Others may use short-term, high-cost, non-bank credit, including payday advance services, pawn loans, auto-title loans, and more. Non-traditional credit services may come at a high cost, measured in annualized terms, which allow some to conclude that these services impose excessive fees and usurious interest rates that leave vulnerable households with burdensome debt (Dobbie & Skiba, 2013), while others argue that these providers fill unmet needs for liquidity, resolving cash shortages at critical times (Mullainathan & Shafir, 2009).

Research examining how non-traditional credit affects well-being generally finds mixed effects (Campbell et al., 2012; Fitzpatrick, 2024; Fitzpatrick & Coleman-Jensen, 2014; Melzer, 2011; Melzer & Morgan, 2012; Melzer, 2018; Morse, 2011; Skiba & Tobacman, 2019; Zinman, 2010). Households using non-traditional financial credit are highly credit constrained and use these products when they have no alternative mainstream credit sources (Bhutta et al., 2016; Lawrence & Elliehausen, 2008). Households using non-traditional credit typically use the services to make up for lost income or to purchase necessities (Federal Deposit Insurance Corporation, 2024) as a last resort after exhausting

other borrowing opportunities (Bhutta et al., 2015).

Compared to households that do not use non-traditional credit, those relying on the credit are young, unmarried, and have children in the household; are headed by non-whites and Hispanics; have low educational attainment; may lack a bank account; and have few assets and low- to moderate-income (Apaam et al., 2018; Barr, 2004; Caskey, 2002; Federal Deposit Insurance Corporation, 2024; McKernan et al., 2013; Zinman, 2010).

CONCLUSION

When Connecticut eliminated the instant transfer for a fee option for EWA users in the state, the policy change affected a population that was largely credit constrained. The regulation did not change the underlying conditions of people’s lives—that they needed quick access to their cash assets—but eliminated one way they could access those assets.

People using the service reported needing cash prior to a paycheck to pay for food and groceries, transportation, rent or mortgage, utilities, and other expenses. As those costs did not disappear and are time sensitive, people either did not purchase the items or shifted to other methods of payment, including using credit cards, borrowing from friends and family, selling items of value, or setting up payment plans.

The use of credit cards is particularly worrisome for the population, which reports low credit scores and having trouble paying off the balance of credit cards in full during each cycle. While it is beyond the scope of our data, it is likely that EWA users must pay more in credit card fees, which are often hidden and hard for consumers to understand, than in instant transfer fees (around \$3.49 per transfer in 2023).

EWA is one tool for individuals and households facing liquidity constraints to manage their finances. Our research finds that, for many users, it can be an important tool—and one that they find useful and fair.

APPENDIX A

Earned Wage Access Survey
Email Communications
DailyPay¹

Email	Recommended Schedule
Invitation	02/25/2025 7:00 am
Reminder 1	02/28/2025 4:00 pm
Reminder 2	03/04/2025 12:00 pm
Closing Notice	03/07/2025 8:00 am
SURVEY CLOSING 11:00 PM 3/09/2025	

Initial Invitation



To: [Customer Email]
From: **dailypay** and The University of Connecticut
Subject: **dailypay** Survey – Experience Using Earned Wage Access

Dear [Name],

We invite you to take this survey to help us learn more about our customers’ experiences with Earned Wage Access. **dailypay** is working with the University of Connecticut (UConn) on this survey to help improve our understanding of the financial experiences of people living in America.

This survey takes approximately 10 minutes to complete. **As a token of our appreciation, UConn will send a \$10 gift card to the first 1,000 respondents who complete the questionnaire.**

To complete the survey, please click below.

[TAKE THE SURVEY](#)

Thank you for your help in this important research effort. Your opinions and experiences are very important to us!

If you need technical assistance completing this survey or if you have any questions about the study, please contact Dr. Kerri Raissian, PhD, Study Director, at SPPSurvey@uconn.edu.

¹ This is the set of invitations sent to DailyPay users. EWA users whose provider was EarnIn, Brigit, or PayActiv received communications personalized with those company logos, names, etc.

Reminder Email 1



To: [Customer Email]

From: **dailypay** and The University of Connecticut

Subject: Reminder – Share your experiences with **dailypay**!

Dear [Name],

We recently sent you an invitation to participate in a survey about your experience with Earned Wage Access. This survey will help us better understand financial experiences and how to support individuals like you. Your participation is important as you will be representing the views and experiences of others like you around the country.

The survey takes approximately 10 minutes and **the first 1,000 participants who complete the survey will receive a \$10 gift card in appreciation.**

You can access the survey by clicking below.

[CLICK TO TAKE THE SURVEY](#)

Once again, thank you in advance for your help with this very important project!

If you need technical assistance completing this survey or if you have any questions about the study, please contact Dr. Kerri Raissian, PhD, Study Director, at SPPSurvey@uconn.edu.

Reminder Email 2



To: [Customer Email]

From: **dailypay** and The University of Connecticut

Subject: Reminder – Share your experiences with **dailypay**!

Dear [Name],

Recently, we invited you to participate in a brief survey about your experience with Earned Wage Access. This survey will help us better understand the financial experiences of individuals like you. Your participation is very important to us!

The survey takes approximately 10 minutes and the first 1,000 participants who complete the survey will receive a \$10 gift card in appreciation.

You can access the survey by clicking below.

[CLICK TO TAKE THE SURVEY](#)

If you need technical assistance completing this survey or if you have any questions about the study, please contact Dr. Kerri Raissian, PhD, Study Director, at SPPSurvey@uconn.edu.

Final Reminder



To: [Customer Email]

From: **dailypay** and The University of Connecticut

Subject: Last Chance to Complete the **dailypay** Survey!

Dear [Name],

We want to hear from you! This is your final opportunity to participate in the dailypay Survey. The survey only takes 10 minutes to complete, and it will close on March 9th.

Your opinion counts! You can access the survey by clicking below.

[CLICK TO TAKE THE SURVEY](#)

If you need technical assistance completing this survey or if you have any questions about the study, please contact Dr. Kerri Raissian, PhD, Study Director, at SPPSurvey@uconn.edu.

APPENDIX B

1. Introduction and purpose of survey

Welcome! **DailyPay**¹ and the University of Connecticut (UConn) are conducting a study to gather information about peoples' experiences using Earned Wage Access, and how Earned Wage Access helps them manage their finances. The survey will take approximately 10 minutes to complete.

Your participation in this survey is completely voluntary. Please note that your information will be kept confidential, and your individual responses will never be reported. UConn will process all data you provide and will use such information for statistical and research purposes only. Your responses are confidential, and we will not report any findings from this survey in a way that will identify you.

As a token of our gratitude for your participation, we will send a \$10 gift card to the first 1,000 respondents.

Consent statement

Having understood the above, do you agree to participate in this survey?

1. Yes, I consent
2. No, I do not consent (PROGRAMMER: DISPLAY TERMINATION TEXT)
3. Don't Know (PROGRAMMER: DISPLAY TERMINATION TEXT)

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[TERMINATION TEXT]

Thank you for your time. The survey will close when you close your browser.

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First, a few questions about your experience with Earned Wage Access.

Q1. Have you ever used the **DailyPay** app to access your wages before payday?

1. Yes
2. No
3. Can't remember

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Q2. During the time between Jan 1, 2023 – December 31, 2023, how often did you receive a paycheck? If you received more than one paycheck, think about the paycheck for the job you consider to be your main job.

1. Weekly
2. Every two weeks
3. Once a month
4. I did not receive a regular paycheck

Q3. During that time, between January 1 and December 31, 2023, how often did you use Earned Wage Access services?

1. Several times every pay period
2. Once a pay period
3. Every 1-2 months
4. A few times a year
5. Once
6. Never
7. Don't remember

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¹ This is the example survey for DailyPay users. EWA users whose provider was EarnIn, Brigit, or PayActiv received surveys personalized with those company logos, names, etc. Text highlighted in yellow was substituted with the appropriate vendor.

Q4. Did you use Earned Wage Access services to pay for any of the following. Select all that apply.

1. Rent or mortgage
2. Food or other groceries
3. Medical care
4. Clothing
5. Transportation (including gas)
6. Childcare
7. Utility bill
8. Help for a friend or family member
9. I used the money for another reason (please specify)

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Q5. Thinking back to 2023, do you think the fees you paid to use **DailyPay** were:

1. Lower than other financial services
2. About the same as other financial services
3. Higher than other financial services
4. Don't recall

Q6. Again, thinking back to 2023, do you think you should have used **DailyPay**:

1. Less often each month,
2. More often each month, or
3. You used it about the right amount
4. Don't recall

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Q7. Thinking back to 2023, would you say your **DailyPay** use had a:

1. Positive impact on your financial situation
2. No impact on your financial situation
3. Negative impact on your financial situation
4. Unsure

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The next set of questions are about your experience with Earned Wage Access between January 1 and December 31, 2024.

Q8. Did you hear about or experience a change to **DailyPay**'s services in 2024?

1. Yes - I experienced the change
2. Yes - I heard about the change but did not experience it
3. No
4. Unsure

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[PROGRAMMER: RANDOMIZE RESPONSE OPTIONS 1-11; ANCHOR 12 AND 13]

Q9. As you may know, Earned Wage Access services became unavailable or significantly limited to Connecticut workers on January 1, 2024. In the period from January 1, 2024 to December 31, 2024, did you do any of the following to access cash before payday? Select all that apply.

1. Pawn items
2. Sold something of value
3. Borrow from family or friends
4. Use credit card
5. Go without something I needed
6. Got a paycheck advance from another state

7. Took out a payday loan
8. Took out an auto title loan
9. Withdrew money from a retirement account or savings account
10. Paid to get my tax refund earlier than the IRS would send it
11. Set up a payment plan
12. Something else (Please specify)
13. I didn't do any of those things [EXCLUSIVE]

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[PROGRAMMER: FOR EACH ITEM SELECTED IN Q9 ABOVE ASK Q10A-Q10K]

Q10A-Q10K. Did you use **[RECALL RESPONSE FROM QX9]** because you were unable to access your earned wages through DailyPay or was there another reason?

1. Because I couldn't access my earned wages
2. Another reason
3. Don't recall

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Q11. Thinking about the 2024 changes to Earned Wage Access in Connecticut, would you say they have had a: Positive impact on your financial situation

1. Negative impact on your financial situation
2. No impact on your financial situation, or
3. Unsure of the impact on my financial situation

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[PROGRAMMER: RANDOMIZE RESPONSE OPTIONS]

Q12. Suppose that you have an emergency expense that costs \$400. Based on your *current financial situation*, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply.

1. Put it on my credit card and pay it off in full at the next statement before any interest is charged
2. Put it on my credit card and pay it off overtime with interest
3. With the money currently in my checking/savings account or with cash
4. Using money from a bank loan or line of credit
5. Take money from a retirement account
6. Pay to get my tax refund earlier than the IRS would send it
7. By borrowing from a friend or family member
8. Using a payday loan, or choose to overdraft your bank account
9. By selling something
10. I wouldn't be able to pay for the expense right now

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Q13. Please select the response that best shows how well, in general, each of the following statements describes you or your situation. This statement describes me....

5. Completely
 4. Very well
 3. Somewhat
 2. Very little
 1. Not at all
- a. I have retirement savings, an emergency savings fund, or other savings.
 - b. I have a financial plan and I stick to it.
 - c. I have enough money in reserve/savings to pay for an unexpected expense of \$100.
 - d. I have enough money in reserve/savings to pay for an unexpected expense of \$400.

e. I have enough money in reserve/savings to pay for an unexpected expense of \$1,000 or more.

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[PROGRAMMER RANDOMIZE Q14A-Q14D]

Q14. Please indicate how often you have engaged in the following activities in the past six months:

6. Always
 5. Often
 4. Sometimes
 3. Seldom
 2. Never
 1. Not applicable
- a. Paid all your bills on time.
 - b. Stayed within your budget or spending plan.
 - c. Paid off credit card balance in full each month.
 - d. Checked your statements, bills and receipts to make sure there were no errors.

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Now a few questions about your household finances.

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Q15. Which of the following best describes how financial decisions are made in your household?

1. I make all or almost all financial decisions myself
2. I share financial decisions with my spouse, partner, or someone else in my household.
3. My spouse or someone else in my household makes all or almost all financial decisions.

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Q16. Do you own or rent your primary residence, or do you live with someone else and not pay for housing?

1. Own
2. Rent
3. Live with someone else and not pay for housing

Q17. Do you currently own or lease a car, truck, or SUV (Sport Utility Vehicle)?

1. Yes
2. No

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Q18. Which of the following best represents your credit score?

1. Exceptional 800 to 850
2. Very good 740 to 799
3. Good 670 to 739
4. Fair 580 to 669
5. Poor 300 to 579
6. Unsure

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Q19. Do you (IF OTHERS AGE \geq 15 FILL: or anyone else in your household) have a checking or savings account now?

1. Yes
2. No
3. Unsure

Q20. In the past 12 months, have you (IF OTHERS AGE \geq 15 FILL: or anyone else in your household) had a credit card from Visa, MasterCard, American Express, or Discover? Please do not include debit cards.

1. Yes
2. No
3. Unsure

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[PROGRAMMER: ROTATE Q21a-Q21j]

Q21. In the past 12 months, did you **[IF L0_a=1, INSERT: and/or your spouse or partner]**:

1. Yes
 2. No
- a. Purchase a money order from a place other than a bank
 - b. Cash a check at a place other than a bank
 - c. Take out a payday loan or payday advance
 - d. Take out a pawn shop loan or an auto title loan
 - e. Obtain a tax refund advance to receive your refund faster
 - f. Pay an overdraft fee on a bank account
 - g. Pay a late fee on a overdue credit card bill
 - h. Pay a late fee on a utility bill
 - i. Pay a late fee on any other bill
 - j. Pay a late fee on a missed loan payment

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Q22. Often, households find that they are not able to keep up with their bills. Over the past 12 months, was there a time when you or your household fell behind on bill payments?

1. Yes
2. No
3. Not Sure

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The questions in this section are for comparison purposes only.

D1. What is your zip code? _____ **[PROGRAMMER: 5 digits]**

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[PROGRAMMER: D2 OR D2a ARE REQUIRED]

D2. How old are you? (Enter 98 if you are 98 or older)

(ALLOW 2DIGIT NUMBER 18-98)

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[PROGRAMMER: ASK IF D2A= SKIP]

D3. Are you between the ages of...

1. 18-24
2. 25-34
3. 35-44
4. 45-54
5. 54-64
6. 65+

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D4. What is your gender?

1. Male
2. Female

- 3. Other
- 99 Prefer not to answer

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D5. What is your highest completed level of education?

- 1. Less than a high school diploma
- 2. High school graduate
- 3. Technical, trade, vocational or business school or program after high school
- 4. Some college
- 5. Two-year associate degree
- 6. Four-year bachelor's degree from a college or university
- 7. Post-graduate degree (MA, MS, PhD, JD, MD)

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D6. Are you of Hispanic, Latino, or Spanish origin – such as Mexican, Puerto Rican, Cuban, or other Spanish origin?

- 1. Yes
- 2. No

D7. Which of the following describes your race/ethnicity? (Check all that apply)

- 1. White
- 2. Black or African American
- 3. Asian
- 4. American Indian or Alaska Native
- 5. Native Hawaiian or Pacific Islander
- 6. Other race or ethnicity not listed

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D8. Do you identify as a person with a disability or chronic health condition?

- 1. Yes
- 2. No

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D9. Thinking about your WORK SITUATION over the past 7 days, have you been employed by an employer - even minimally like for an hour or more - from whom you receive money? (This could be for one or more employers.)

- 1. Yes
- 2. No

D9a. Again, thinking about the last 7 days, were you self-employed, even minimally like for an hour or more? This means working for yourself, freelancing, doing contract work, OR working for your own or your family's business. Self-employment can also include fishing, doing farm work, or raising livestock on YOUR OWN or YOUR FAMILY'S farm or ranch.

- 1. Yes
- 2. No

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D10. How much was the total combined income of all members of your household last year?

- 1. Less than \$25,000
- 2. \$25,000 to \$49,999
- 3. \$50,000 to \$74,999
- 4. \$75,000 to \$99,999
- 5. \$100,000 to \$124,999
- 6. \$125,000 to \$149,999
- 7. \$150,000 to \$174,999
- 8. \$175,000 to \$200,000

9. More than \$200,000

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D11. What is your marital status:

1. Now married
2. Divorced
3. Widowed
4. Separated
5. Never married (Skip to Children)

D11a. In the past 12 months, between January 2024 and January 2025, have you: (Check all that apply)

1. Married
2. Divorced
3. Become widowed

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D12. How many children under the age of 18 live in your household?

_____ [If 0, Skip to]

D12a. Are the children in your household: (Select all that apply)

1. Under age 2
2. Age 2 to less than age 5
3. Age 5 to less than age 10
4. Age 10 to less than age 15
5. Ages 15-17

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[FINAL SCREEN] Thank you for your participation! We appreciate the time you took to answer our questions today. [IF R QUALIFIES FOR INCENTIVE] Please enter the email address you would like us to use when we send your \$10 gift card: [INSERT TEXT BOX]. Your responses have been recorded. You can close your browser.

APPENDIX C: DESCRIPTIVE STATISTICS FOR ALL SURVEY QUESTIONS

	Full Sample	DailyPay	EarnIn
Q1. Have you ever used the DailyPay app to access your wages before payday?			
Used app to access wages before payday	96.26%	96.14%	96.49%
Did not use app to access wages before payday	2.76%	2.97%	2.34%
Does not remember app usage	0.98%	0.89%	1.17%
Q2. During the time between Jan 1, 2023 – December 31, 2023, how often did you receive a paycheck?			
Received a paycheck weekly in 2023	32.87%	36.80%	25.15%
Received a paycheck every two weeks in 2023	64.17%	59.64%	73.10%
Received a paycheck once a month in 2023	0.79%	0.89%	0.58%
Did not receive a regular paycheck in 2023	2.17%	2.67%	1.17%
Q3. During that time, between January 1 and December 31, 2023, how often did you use Earned Wage Access services?			
Several times a pay period	50.59%	55.19%	41.52%
Once a pay period	22.83%	16.91%	34.50%
Every 1-2 months	6.10%	3.26%	11.70%
A few times a year	5.71%	5.93%	5.26%
Once	3.15%	3.26%	2.92%
Never	4.13%	6.23%	0.00%
Doesn't remember	7.48%	9.20%	4.09%
Q4. Did you use Earned Wage Access services to pay for any of the following. Select all that apply.			
Another reason	9.25%	9.50%	8.77%
Medical care	14.96%	14.54%	15.79%
Childcare	13.39%	12.17%	15.79%
Help a friend or family member	15.75%	16.91%	13.45%
Clothing	30.71%	32.64%	26.90%
Utility bill	57.28%	55.79%	60.23%
Rent or mortgage	58.66%	60.53%	54.97%
Transportation, including gas	63.19%	61.72%	66.08%
Food or other groceries	85.24%	82.20%	91.23%
Q5. Thinking back to 2023, do you think the fees you paid to use DailyPay were:			
Lower than other financial services	39.17%	33.23%	50.88%
About the same as other financial services	30.71%	31.45%	29.24%
Higher than other financial services	8.66%	11.28%	3.51%
Does not recall	21.46%	24.04%	16.37%

Q6. Again, thinking back to 2023, do you think you should have used DailyPay:			
Used EWA less often each month	26.77%	32.05%	16.37%
Used EWA more often each month	12.01%	13.65%	8.77%
Used EWA about the right amount	51.77%	42.73%	69.59%
Does not recall usage quantity	9.45%	11.57%	5.26%
Q7. Thinking back to 2023, would you say your DailyPay use had a:			
Positive impact on financial situation	67.32%	63.50%	74.85%
No impact on financial situation	12.99%	13.65%	11.70%
Negative impact on financial situation	10.83%	12.46%	7.60%
Unsure of impact on financial situation	8.66%	10.39%	5.26%
Q8. Did you hear about or experience a change to DailyPay's services in 2024?			
Experienced a change in EWA services in 2024	69.49%	65.58%	77.19%
Heard about a change in EWA services in 2024	12.20%	14.84%	7.02%
Did not hear about or experience a change in EWA services in 2024	8.46%	9.79%	5.85%
Unsure about change in EWA services in 2024	9.45%	9.50%	9.36%
Q9. As you may know, Earned Wage Access services became unavailable or significantly limited to Connecticut workers on January 1, 2024. In the period from January 1, 2024 to December 31, 2024, did you do any of the following to access cash before payday? Select all that apply.			
Pawned items	10.83%	7.72%	16.96%
Sold something of value	17.72%	10.68%	31.58%
Borrowed from a friend or family member	39.17%	31.45%	54.39%
Used credit card	36.02%	27.89%	52.05%
Went without something needed	44.09%	39.47%	53.22%
Got a paycheck advance from another state	2.76%	2.37%	3.51%
Took out a payday loan	8.27%	4.45%	15.79%
Took out an auto loan	1.57%	1.19%	2.34%
Withdrew from a retirement or savings account	20.87%	12.46%	37.43%
Paid to get an early tax refund	3.35%	3.26%	3.51%
Set up a payment plan	21.65%	16.02%	32.75%
Did something else to access cash before payday	3.54%	2.37%	5.85%
Did not access cash before payday	19.49%	25.52%	7.60%

Q10A-Q10K. Did you use [RECALL RESPONSE FROM QX9] because you were unable to access your earned wages through DailyPay or was there another reason? Because I couldn't access my earned wages

Pawned items because of EWA change	8.07%	4.45%	15.20%
Pawned items for another reason	1.77%	2.37%	0.58%
Pawned items but does not recall reason	0.98%	0.89%	1.17%
Sold something of value because of EWA change	14.37%	8.01%	26.90%
Sold something of value for another reason	2.17%	2.08%	2.34%
Sold something of value but does not recall reason	1.18%	0.59%	2.34%
Borrowed from a friend or family member because of EWA change	30.51%	22.85%	45.61%
Borrowed from a friend or family member for another reason	6.89%	6.53%	7.60%
Borrowed from a friend or family member but does not recall reason	1.77%	2.08%	1.17%
Used credit card because of EWA change	25.79%	16.91%	43.27%
Used credit card for another reason	6.89%	7.12%	6.43%
Used credit card but does not recall reason	3.35%	3.86%	2.34%
Went without something needed because of EWA change	35.83%	29.97%	47.37%
Went without something needed for another reason	5.91%	6.82%	4.09%
Went without something needed but does not recall reason	2.36%	2.67%	1.75%
Got a paycheck advance from another state because of EWA change	2.17%	1.48%	3.51%
Got a paycheck advance from another state for another reason	0.20%	0.30%	0.00%
Got a paycheck advance from another state but does not recall reason	0.39%	0.59%	0.00%
Took out a payday loan because of EWA change	6.10%	2.97%	12.28%
Took out a payday loan for another reason	1.18%	0.30%	2.92%
Took out a payday loan but does not recall reason	0.98%	1.19%	0.58%
Took out an auto title loan because of EWA change	0.59%	0.00%	1.75%
Took out an auto title loan for another reason	0.79%	0.89%	0.58%
Took out an auto title loan but does not recall reason	0.20%	0.30%	0.00%
Withdrew from a retirement or savings account because of EWA change	5.71%	3.56%	9.94%
Withdrew from a retirement or savings account for another reason	0.00%	0.00%	0.00%
Withdrew from a retirement or savings account, does not recall reason	2.36%	1.78%	3.51%
Paid for an early tax refund because of EWA change	0.39%	0.59%	0.00%
Paid for an early tax refund for another reason	0.59%	0.89%	0.00%
Paid for an early tax refund but does not recall reason	16.34%	10.98%	26.90%
Set up a payment plan because of EWA change	4.33%	4.45%	4.09%
Set up a payment plan for another reason	0.98%	0.59%	1.75%
Set up a payment plan but does not recall reason	0.00%	0.00%	0.00%
Q11. Thinking about the 2024 changes to Earned Wage Access in Connecticut, would you say they have had a: Positive impact on your financial situation			
Believes EWA change has had a positive impact on financial situation	27.56%	33.23%	16.37%
Believes EWA change has had a negative impact on financial situation	43.11%	31.75%	65.50%
Believes EWA change has had no impact on financial situation	15.35%	18.40%	9.36%

Unsure of impact on financial situation	12.80%	15.43%	7.60%
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Q12. Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply.

Would put a \$400 expense on a credit card and pay it off before interest accrues	9.06%	6.82%	13.45%
Would put a \$400 expense on a credit card and pay over time with interest	20.67%	16.32%	29.24%
Would pay for a \$400 expense with cash or money currently in a checking/savings account	31.50%	34.72%	25.15%
Would pay for a \$400 expense using a bank loan or line of credit	8.07%	6.82%	10.53%
Would pay for a \$400 expense using a bank loan or line of credit	5.71%	3.26%	10.53%
Would pay for a \$400 expense with money from a retirement account	3.35%	3.56%	2.92%
Would pay for a \$400 expense by paying to get an early tax refund	34.65%	30.27%	43.27%
Would pay for a \$400 expense by borrowing from a friend or family member	14.76%	12.76%	18.71%
Would pay for a \$400 expense with a payday loan or by overdrafting a bank account	18.11%	14.84%	24.56%
Would pay for a \$400 expense by selling something	43.31%	37.39%	54.97%
Currently unable to pay for a \$400 expense			

Q13. Please select the response that best shows how well, in general, each of the following statements describes you or your situation.

Has retirement savings, an emergency savings fund, or other savings (1-5)	2.23	2.29	2.13
Has a financial plan and sticks to it (1-5)	1.60	1.53	1.73
Has enough in reserve/savings for an unexpected \$100 expense (1-5)	1.67	1.61	1.79
Has enough in reserve/savings for an unexpected \$400 expense (1-5)	1.21	1.20	1.23
Has enough in reserve/savings for an unexpected \$1000+ expense (1-5)	0.91	0.92	0.91

Q14. Please indicate how often you have engaged in the following activities in the past six months:

Paid bills on time in the past six months N/A	0.98%	1.48%	0.00%
Never paid all bills on time in the past six months	4.33%	3.56%	5.85%
Seldom paid all bills on time in the past six months	8.46%	6.82%	11.70%
Sometimes paid all bills on time in the past six months	19.88%	18.10%	23.39%
Often paid all bills on time in the past six months	22.64%	20.77%	26.32%
Always paid all bills on time in the past six months	16.14%	20.77%	7.02%
Stayed within a budget or spending plan in the past six months N/A	1.57%	1.78%	1.17%
Never stayed within a budget or spending plan in the past six months	8.07%	7.72%	8.77%
Seldom stayed within a budget or spending plan in the past six months	13.39%	11.57%	16.96%
Sometimes stayed within a budget or spending plan in the past six months	27.17%	24.93%	31.58%
Often stayed within a budget or spending plan in the past six months	12.40%	12.46%	12.28%
Always stayed within a budget or spending plan in the past six months	12.40%	11.87%	6.43%
Paid off credit card in full each month in the past six months N/A	9.84%	11.57%	6.43%
Never paid off credit card in full each month in the past six months	22.44%	16.91%	33.33%

Seldom paid off credit card in full each month in the past six months	13.98%	12.46%	16.96%
Sometimes paid off credit card in full each month in the past six months	10.04%	11.28%	7.60%
Often paid off credit card in full each month in the past six months	7.28%	8.31%	5.26%
Always paid off credit card in full each month in the past six months	7.87%	8.61%	6.43%
Checked statements, bills, and receipts in the past six months N/A	0.20%	0.30%	0.00%
Never checked statements, bills, and receipts in the past six months	4.92%	5.04%	4.68%
Seldom checked statements, bills, and receipts in the past six months	5.51%	3.86%	8.77%
Sometimes checked statements, bills, and receipts in the past six months	13.58%	12.76%	8.77%
Often checked statements, bills, and receipts in the past six months	21.26%	19.88%	23.98%
Always checked statements, bills, and receipts in the past six months	29.33%	30.86%	26.32%
Paid bills on time in the past six months (1-5)	2.52	2.58	2.40
Stayed within a budget or spending plan in the past six months (1-5)	2.16	2.15	2.19
Paid off credit card balance in full each month in the past six months (1-5)	1.49	1.52	1.43
Checked statements, bills, and receipts for errors in the past six months (1-5)	2.88	2.85	2.95

Q15. Which of the following best describes how financial decisions are made in your household?

Makes most or all financial decisions alone	61.61%	63.20%	58.48%
Shares financial decisions with someone else	29.53%	26.41%	35.67%
Someone else makes most or all financial decisions	3.74%	5.34%	0.58%

Q16. Do you own or rent your primary residence, or do you live with someone else and not pay for housing?

Owns housing	15.35%	13.65%	18.71%
Rents housing	66.54%	69.14%	61.40%
Does not pay for housing	12.40%	11.57%	14.04%

Q17. Do you currently own or lease a car, truck, or SUV (Sport Utility Vehicle)?

Owns or leases a car, truck, or SUV	62.99%	57.86%	73.10%
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Q18. Which of the following best represents your credit score?

Exceptional credit 800-850	1.18%	1.78%	0.00%
Very good credit 740-799	3.35%	3.86%	2.34%
Good credit 670-739	14.57%	18.40%	7.02%
Fair credit 580-669	39.37%	37.09%	43.86%
Poor credit 300-579	31.50%	27.30%	39.77%

Q19. Do you (IF OTHERS AGE≥15 FILL: or anyone else in your household) have a checking or savings account now?

Currently has checking or savings account	73.43%	71.51%	77.19%
Has had a credit card in the past 12 months	58.27%	54.01%	66.67%
No credit card in the past 12 months	31.30%	34.72%	24.56%

Unknown credit card ownership in the past 12 months	5.51%	6.53%	3.51%
Q20. In the past 12 months, have you (IF OTHERS AGE≥15 FILL: or anyone else in your household) had a credit card from Visa, MasterCard, American Express, or Discover? Please do not include debit cards.			
Currently has checking or savings account	73.43%	71.51%	77.19%
Has had a credit card in the past 12 months	58.27%	54.01%	66.67%
No credit card in the past 12 months	31.30%	34.72%	24.56%
Unknown credit card ownership in the past 12 months	5.51%	6.53%	3.51%
Q21. In the past 12 months, did you [IF L0_a=1, INSERT: and/or your spouse or partner]:			
Purchased a money order from a place outside a bank in the past 12 months			
Cashed a check at a place outside a bank in the past 12 months	23.62%	26.41%	18.13%
Took out a payday loan or payday advance in the past 12 months	9.84%	10.68%	8.19%
Took out a pawn shop loan or auto title loan in the past 12 months	17.32%	13.65%	24.56%
Obtained a tax refund advance to receive refund faster in the past 12 months	5.12%	5.04%	5.26%
Paid an overdraft fee on a bank account in the past 12 months	6.10%	6.53%	5.26%
Paid a late fee on an overdue credit card bill in the past 12 months	27.95%	25.52%	32.75%
Paid a late fee on a utility bill in the past 12 months	24.61%	18.99%	35.67%
Paid a late fee on any other bill in the past 12 months	22.44%	20.47%	26.32%
	25.39%	22.26%	31.58%
Q22. Often, households find that they are not able to keep up with their bills. Over the past 12 months, was there a time when you or your household fell behind on bill payments?			
Fell behind on bill payments in the past 12 months	64.96%	58.75%	77.19%
D1. What is your zip code?			
D2. How old are you? (Enter 98 if you are 98 or older)			
Age	38.96	39.42	38.06
D4. What is your gender?			
Female	64.76%	64.39%	65.50%
Male	26.38%	26.11%	26.90%
Other gender	0.59%	0.89%	0.00%
Prefers not to disclose gender	1.77%	1.78%	1.75%
D5. What is your highest completed level of education?			
Less than a high school diploma			
High school graduate	4.33%	6.23%	0.58%
Technical, trade, vocational, or business school	29.33%	32.94%	22.22%

Some college			
Two-year associate degree	25.39%	13.35%	6.43%
Four-year bachelor's degree	8.46%	23.44%	29.24%
Post-graduate degree	11.42%	7.42%	10.53%
	3.15%	8.31%	17.54%
		1.19%	7.02%
D6. Are you of Hispanic, Latino, or Spanish origin – such as Mexican, Puerto Rican, Cuban, or other Spanish origin?			
Of Hispanic, Latino, or Spanish origin	26.38%	27.89%	23.39%
D7. Which of the following describes your race/ethnicity? (Check all that apply)			
White	43.11%	42.43%	44.44%
Black or African American	35.63%	36.50%	33.92%
Asian	1.38%	0.89%	2.34%
Native Hawaiian or Pacific Islander	1.38%	1.78%	0.58%
American Indian or Alaska Native	1.18%	1.19%	1.17%
Other race	14.17%	14.54%	13.45%
D8. Do you identify as a person with a disability or chronic health condition?			
Disability or chronic health condition	15.75%	15.13%	16.96%
D9. Thinking about your WORK SITUATION over the past 7 days, have you been employed by an employer - even minimally like for an hour or more - from whom you receive money? (This could be for one or more employers.)			
Unemployed in the past 7 days	21.26%	25.82%	12.28%
Self-employed in the past 7 days	17.32%	16.62%	18.71%
D10. How much was the total combined income of all members of your household last year?			
Income less than \$25,000/year	12.01%	15.13%	5.85%
Income \$25,000-\$49,999/year	28.35%	30.56%	23.98%
Income \$50,000-\$74,999/year	21.06%	19.58%	23.98%
Income \$75,000-\$99,999/year	13.98%	12.17%	17.54%
Income \$100,000-\$124,999/year	8.27%	7.42%	9.94%
Income \$125,000-\$149,999/year	4.33%	3.56%	5.85%
Income \$150,000-\$174,999/year	1.18%	0.59%	2.34%
Income \$175,000-\$200,000/year	1.57%	1.19%	2.34%
Income more than \$200,000/year	1.18%	0.89%	1.75%

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