

Quick Cash Holdings, LLC

Payday Borrower Pulse 2026

Survey Instrument

The complete 38-question survey instrument fielded between 14 January and 21 March 2026. Questions are presented in administration order. Conditional-logic branches, attention-check placements, and answer-choice text are reproduced verbatim from the production instrument. Median completion time: 11 minutes.

Field period: 14 January – 21 March 2026

N completed: 12,047 (after quality control)

Median completion time: 11 minutes

Mode: Self-administered online; intercept also paper option

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Companion docs: [borrower-pulse-2026-methodology.pdf](#)

Introduction and respondent consent

Welcome — and thank you for your time.

This survey is being conducted by Quick Cash Holdings, LLC, a U.S. lead-generation service that publishes annual research on payday-loan borrowing in the United States. The purpose of this survey is to understand how borrowers experienced their most recent payday loan — what worked, what didn't, and what alternatives they wish they had known about.

What's required: The survey takes about 11 minutes to complete. There are 38 questions, with some conditional sections that only appear based on your prior answers. All questions are voluntary; you can skip any question and move forward.

How your answers will be used: Your responses are anonymous. We do not collect your name, email address, phone number, exact address, or any identifying information. We do record your state of residence, approximate age band, gender, household income band, and employment status — none of which can be used to identify you individually. Anonymized, aggregate findings will be published as a free public dataset in May 2026.

Compensation: Online-panel respondents receive a \$4.50 panel credit on completion. Intercept-survey respondents receive a \$10 gift card on completion. Nonprofit-counselor-channel respondents receive no direct compensation; their participation is voluntary as part of ongoing counselor engagement.

If you become distressed: Some questions in this survey may bring up financial topics that are difficult to think about. If at any point you would like to speak to a free certified financial counselor, you can stop and call 1-800-388-2227 (National Foundation for Credit Counseling). The referral information is repeated at the end of the survey.

Consent: By clicking 'Begin survey' below, you are confirming that (1) you are at least 18 years old, (2) you are a U.S. resident, (3) you understand the above, and (4) you consent to your anonymized answers being included in the published research dataset.

[\[Begin survey → \]](#)

Section 1. Screener (5 questions)

Q1. In the last 24 months, have you personally taken out any of the following types of loans?

Format: Multiple-select checkboxes

- Payday loan (also called cash advance, short-term loan, deferred-deposit loan)
- Auto-title loan (loan secured by your vehicle title)
- Storefront cash advance
- Online short-term loan (less than 90-day term)
- Installment loan with term less than 90 days
- None of the above

Conditional: If 'None of the above' selected exclusively → screen out (terminate)

Q2. Are you currently a resident of the United States?

Format: Single-select

- Yes
- No

Conditional: If 'No' → screen out (terminate). Eligibility requires U.S. residence.

Q3. How old are you?

Format: Numeric input

Note: Integer between 18 and 99. If <18 → screen out. Self-reported.

Q4. In what state (or DC) do you currently live?

Format: Single-select dropdown

- [Full list of 50 states + DC; alphabetical]

Q5. About how recently did you take your most recent payday loan, auto-title loan, or cash advance?

Format: Single-select

- In the last 30 days
- 1–3 months ago
- 4–6 months ago
- 7–12 months ago
- 13–24 months ago
- Longer ago than that
- I don't remember

Conditional: If 'Longer than 24 months' or 'Don't remember' → screen out.

Section 2. Loan details (8 questions)

The next questions are about **the most recent payday loan, cash advance, or title loan you took**. If you are unsure of exact numbers, please give your best estimate.

Q6. Why did you need the loan?

Format: Single-select (with optional 'other' free-text)

- An unexpected bill (medical, repair, etc.)
- Rent or utility-bill gap
- Car repair
- Medical bill
- Groceries or other essentials
- Other (please describe in 1–2 sentences)

Note: 'Other' free-text is redacted from public release.

Q7. About how much was the loan principal — the amount you actually received before fees?

Format: Numeric input (\$)

Note: Rounded to nearest \$50 in published dataset. Range 50–5000 enforced.

Q8. What was the original term of the loan — how soon were you supposed to pay it back?

Format: Single-select

- 7 days or less
- 8–14 days
- 15–21 days
- 22–30 days
- 31–60 days
- 61–90 days
- I don't remember

Q9. Where did you get the loan?

Format: Single-select

- Storefront / physical lender location
- Online — direct lender website
- Online — through a lead-generation / matching service
- Through a phone app
- From a tribal lender (online or storefront)
- From a credit-union short-term loan product
- Other

Q10. About how much did the lender charge in fees for that loan (NOT counting any later rollover fees) — the finance charge on the original loan?

Format: Numeric input (\$)

Q11. Were you required to provide any of the following at the time of the loan?

Format: Multiple-select

- A post-dated check
- Authorization to debit your bank account (ACH)
- Title to your vehicle
- Your bank login credentials
- Reference contacts (friends/family who could be called)
- None of the above
- I don't remember

Q12. About how much did you pay TOTAL in fees on this loan — including the original finance charge and any rollover, renewal, or extension fees?

Format: Numeric input (\$)

Note: Item-non-response rate 6.4% in 2026 fielding (see methodology Appendix C).

Q13. Please verify your answer to a previous question. What did you say was the original term of the loan? [Attention check]

Format: Single-select

- 7 days or less
- 8–14 days
- 15–30 days
- More than 30 days

Note: Attention-check: should match Q8 (aggregated bands).

Section 3. Outcome (7 questions)

Q14. Were you able to repay the loan in full on the original due date?

Format: Single-select

- Yes, on the original date
- Yes, but I asked for a short extension first
- No — I rolled the loan over (renewed it for additional fees)
- No — I defaulted on the loan
- I'm still paying it off
- Other (please describe)

Q15. If you rolled over or renewed the loan, about how many times in total did you do so before fully paying off the original principal?

Format: Numeric input

Conditional: Only shown if Q14 in {rollover, still-paying-off}

Note: Top-coded at 12 rollovers in published dataset.

Q16. How difficult was it for you to repay the loan in the end?

Format: Single-select (Likert)

- Very easy — no impact on my finances
- Somewhat easy — manageable but tight
- Neutral
- Somewhat difficult — I had to cut back on other spending
- Very difficult — I had to take another loan, miss other bills, or borrow from family

Q17. In the period after this loan, did you take ANOTHER short-term loan to help repay it or to deal with new shortfalls caused by it?

Format: Single-select

- Yes, within 30 days
- Yes, within 31–90 days
- Yes, within 91–180 days
- No
- I don't remember

Q18. Before this loan, did you try any of the following first to deal with the same financial need?

Format: Multiple-select

- Asked family or friends for help
- Sold or pawned a personal item
- Used a credit card (cash advance or purchase)
- Skipped or delayed paying a different bill
- Asked the original creditor for an extension
- Used a Buy-Now-Pay-Later service
- Used an earned-wage-access (EWA) app
- Talked to a credit counselor
- None — I went straight to the payday loan

Q19. Knowing what you know now, would you take the same loan again under the same circumstances?

Format: Single-select

- Yes
- No
- I'm not sure

Q20. Briefly, why or why not? (One or two sentences.)

Format: Free-text

Note: Free-text is redacted from public release.

Section 4. Awareness (6 questions)

Q21. At the time you took the loan, do you remember what the APR (annual percentage rate) was?

Format: Single-select / numeric input

- Yes — please enter approximate APR
- No — the lender did not disclose it clearly
- No — it was disclosed but I don't remember the number
- No — I didn't know what APR was at the time

Note: Item-non-response 31.2% in 2026 (very high; treated as missing-not-at-random).

Q22. At the time you took the loan, had you ever heard of PAL (Payday Alternative Loans), which are small-dollar loans offered by federally chartered credit unions with APR capped at 28%?

Format: Single-select

- Yes — I knew about them and considered one
- Yes — I knew about them but they weren't accessible to me
- Yes — I'd heard of them but didn't think they applied to my situation
- No — I had never heard of them

Q23. Looking back, do you wish you had known about PAL credit-union loans at the time?

Format: Single-select

- Yes, definitely
- Yes, maybe
- No, not particularly
- I don't know

Q24. At the time of the loan, did you know that the lender was required to offer you an Extended Payment Plan (EPP) at no additional fee if you were unable to pay on time?

Format: Single-select

- Yes — I knew and asked for one
- Yes — I knew but didn't ask
- Yes — I knew but the lender refused to offer one
- No — I had never heard of EPP
- EPP is not available in my state

Q25. Have you ever heard of earned-wage-access (EWA) apps like DailyPay, Earnin, or DavidsDay that let you draw a portion of your earned wages before your regular payday, typically for \$0–\$10 per advance?

Format: Single-select

- Yes — I currently use one
- Yes — I've tried one but don't currently use it
- Yes — I've heard of them but never tried
- No — I have never heard of EWA apps

Q26. Looking back, do you wish you had known about EWA apps at the time of your loan?

Format: Single-select

- Yes, definitely
- Yes, maybe
- No, not particularly
- I don't know

Section 5. Demographics (8 questions)

The remaining questions are about **you**. As a reminder, your answers are anonymous — we do not collect your name or any identifying information.

Q27. What is your gender?

Format: Single-select

- Female
- Male
- Nonbinary / other / self-describe
- Prefer not to say

Q28. What was your approximate household income last year (2025), before taxes? Please include all earners in your household.

Format: Single-select band

- Less than \$25,000
- \$25,000 – \$49,999
- \$50,000 – \$74,999
- \$75,000 – \$99,999
- \$100,000 or more
- Prefer not to say

Note: Item-non-response 4.8% in 2026.

Q29. Which best describes your current employment situation?

Format: Single-select

- Employed full-time
- Employed part-time
- Self-employed
- Unemployed and looking for work
- Not employed and not looking (retired, disabled, student, etc.)
- Other / multiple

Q30. How many people total live in your household, including yourself?

Format: Numeric input

Note: Range 1–15 enforced.

Q31. Do you currently have any of the following types of accounts? (Select all that apply.)

Format: Multiple-select

- Checking account
- Savings account
- Credit card
- Auto loan
- Mortgage
- Student loan
- Personal loan
- Brokerage / retirement investment account
- None of the above

Q32. Do you rent or own your primary residence?

Format: Single-select

- Rent
- Own (with mortgage)
- Own (no mortgage)
- Live with family or friend, do not pay rent
- Other

Q33. Please verify your state again. What state did you say you live in at the start of this survey? [Attention check]

Format: Single-select (text match to Q4)

Note: Attention-check: should match Q4.

Q34. In the past 12 months, have you been served by, or sought help from, a nonprofit credit-counseling agency?

Format: Single-select

- Yes, currently being served
- Yes, in the past 12 months
- No, but I have heard of credit-counseling agencies
- No, and I had not heard of them

Section 6. Referral and consent for follow-up (4 questions)

Q35. Would you be interested in receiving free information from a nonprofit credit-counseling agency in your state?

Format: Single-select

- Yes — please show me the contact information for my state's agency
- Maybe — show me the information but don't share my data
- No, thank you

Note: If 'Yes' — referral page is shown next (not stored in dataset).

Q36. Final attention-check. Earlier in this survey, we asked about your most recent payday loan. To confirm your attentiveness: what loan type were the questions about? [Attention check]

Format: Single-select

- A 30-year fixed-rate mortgage
- A payday loan or short-term cash advance
- A student loan
- A car loan
- I don't remember

Note: Required correct answer for inclusion: 'A payday loan or short-term cash advance'. Failure on 2 of 3 attention-checks (Q13, Q33, Q36) triggers exclusion.

Q37. May we contact you for a brief follow-up interview in 6–12 months about your experience? (Your contact info will be kept separate from your survey responses and used only for this purpose.)

Format: Single-select

- Yes — please contact me
- No, thank you

Note: Item-non-response coded as 'no consent'. Contact info captured separately, not in public dataset.

Q38. Is there anything else you'd like to share about your experience with short-term lending that this survey didn't ask?

Format: Free-text (optional)

Note: Free-text is redacted from public release. Selected non-identifying excerpts may be quoted in research reports with explicit consent.

End of survey

Thank you for taking the time to share your experience.

Your responses will be combined with those of ~12,000 other respondents and published in May 2026 as a free public dataset under a Creative Commons (CC-BY-4.0) license. The full report, methodology document, and downloadable data will be available at:

<https://payday-loans-cash-advance.net/research/borrower-pulse-2026/>

Free help with credit and debt

If anything in this survey raised concerns for you, please consider these **free** resources (no obligation; none of these organizations pay or are paid by us):

- **National Foundation for Credit Counseling (NFCC):** 1-800-388-2227 — free certified counselor referral in your area, available in English and Spanish.
- **Financial Counseling Association of America (FCAA):** 1-866-703-8787 — directory of accredited member agencies.
- **211.org:** Dial 2-1-1 from any phone — referral to state and local financial assistance programs (utility help, rent assistance, food assistance).
- **CFPB consumer complaints:** consumerfinance.gov/complaint or 1-855-411-2372 — file a complaint about a financial product or service.

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