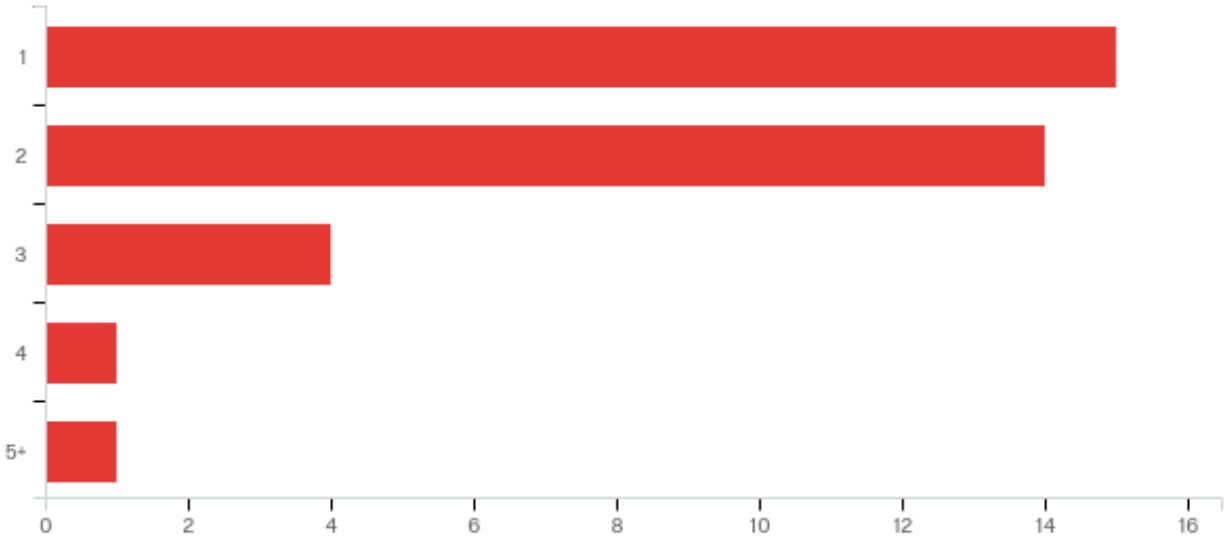


# Survey Data

Bill Sharing and Account Management Among Roommates

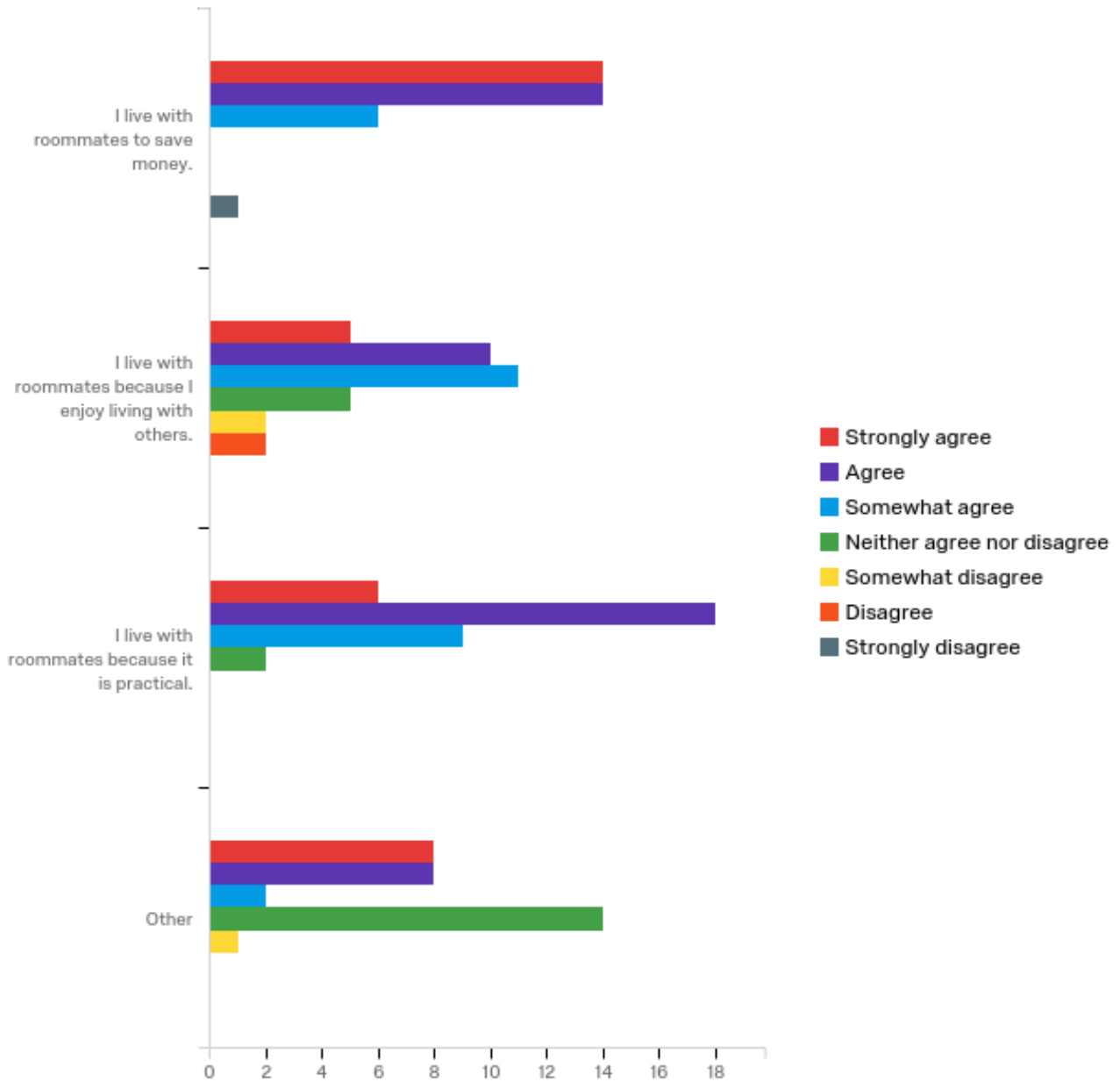
November 12th 2016, 8:07 pm MST

## Q35 - How many roommates do you currently have?



#	Answer	%	Count
6	1	42.86%	15
7	2	40.00%	14
8	3	11.43%	4
9	4	2.86%	1
10	5+	2.86%	1
	Total	100%	35

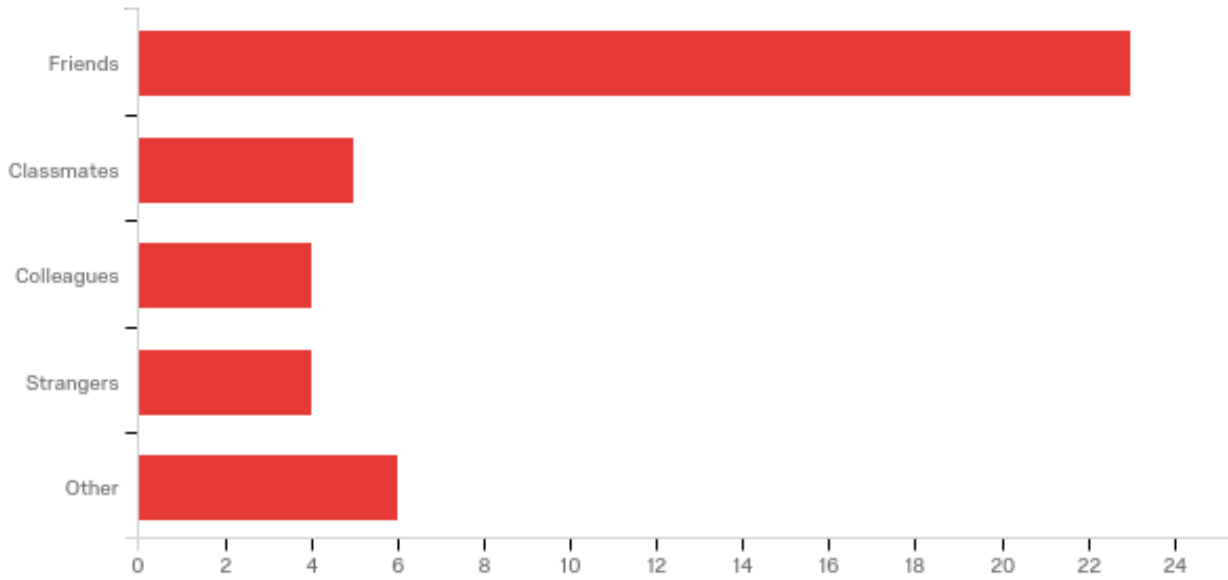
**Q4 - What is your level of disagreement or agreement to the following statements:  
Select a level of agreement for each item. Write in an item for other, if applicable.**



Question	Strongly agree	Agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Disagree	Strongly disagree	Total
I live with roommates to save money.	40.00% 14	40.00% 14	17.14% 6	0.00% 0	0.00% 0	0.00% 0	2.86% 1	35

I live with roommates because I enjoy living with others.	14.29 %	5	28.57 %	10	31.43%	11	14.29 %	5	5.71%	2	5.71%	2	0.00%	0	35
I live with roommates because it is practical.	17.14 %	6	51.43 %	18	25.71%	9	5.71%	2	0.00%	0	0.00%	0	0.00%	0	35
Other	24.24 %	8	24.24 %	8	6.06%	2	42.42 %	14	3.03%	1	0.00%	0	0.00%	0	33

## Q8 - How did you find your current roommate(s)?



#	Answer	%	Count
1	Friends	65.71%	23
2	Classmates	14.29%	5
3	Colleagues	11.43%	4
4	Strangers	11.43%	4
5	Other	17.14%	6
	Total	100%	35

### Other

Other

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craigslist

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people who used to live in my apartment before me foundthem

---

friends online

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Craigslist Ad

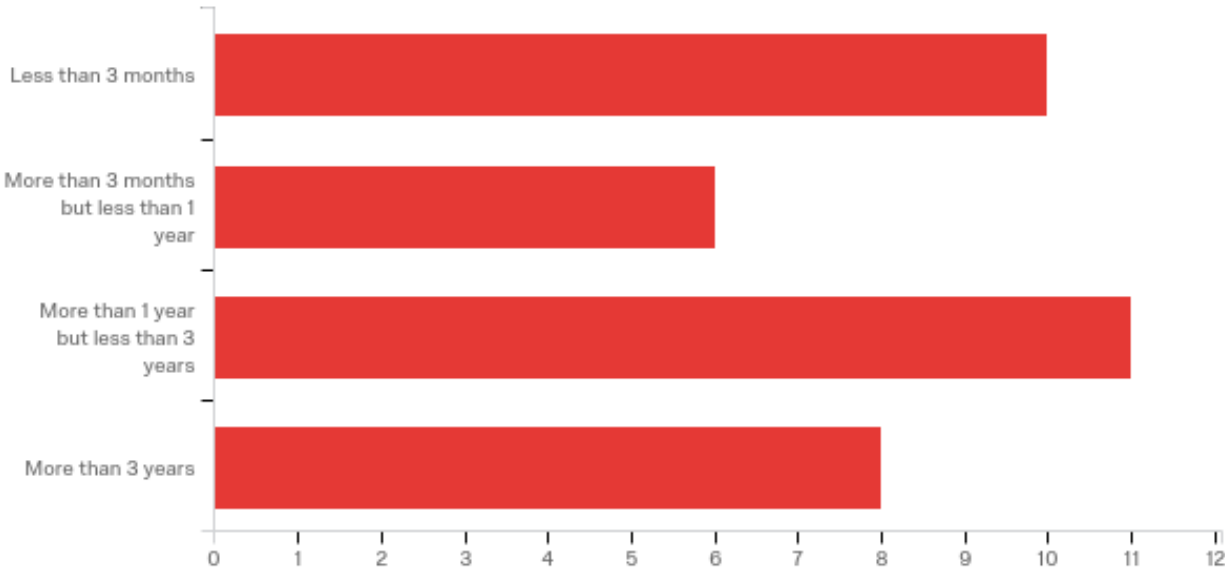
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craigslist

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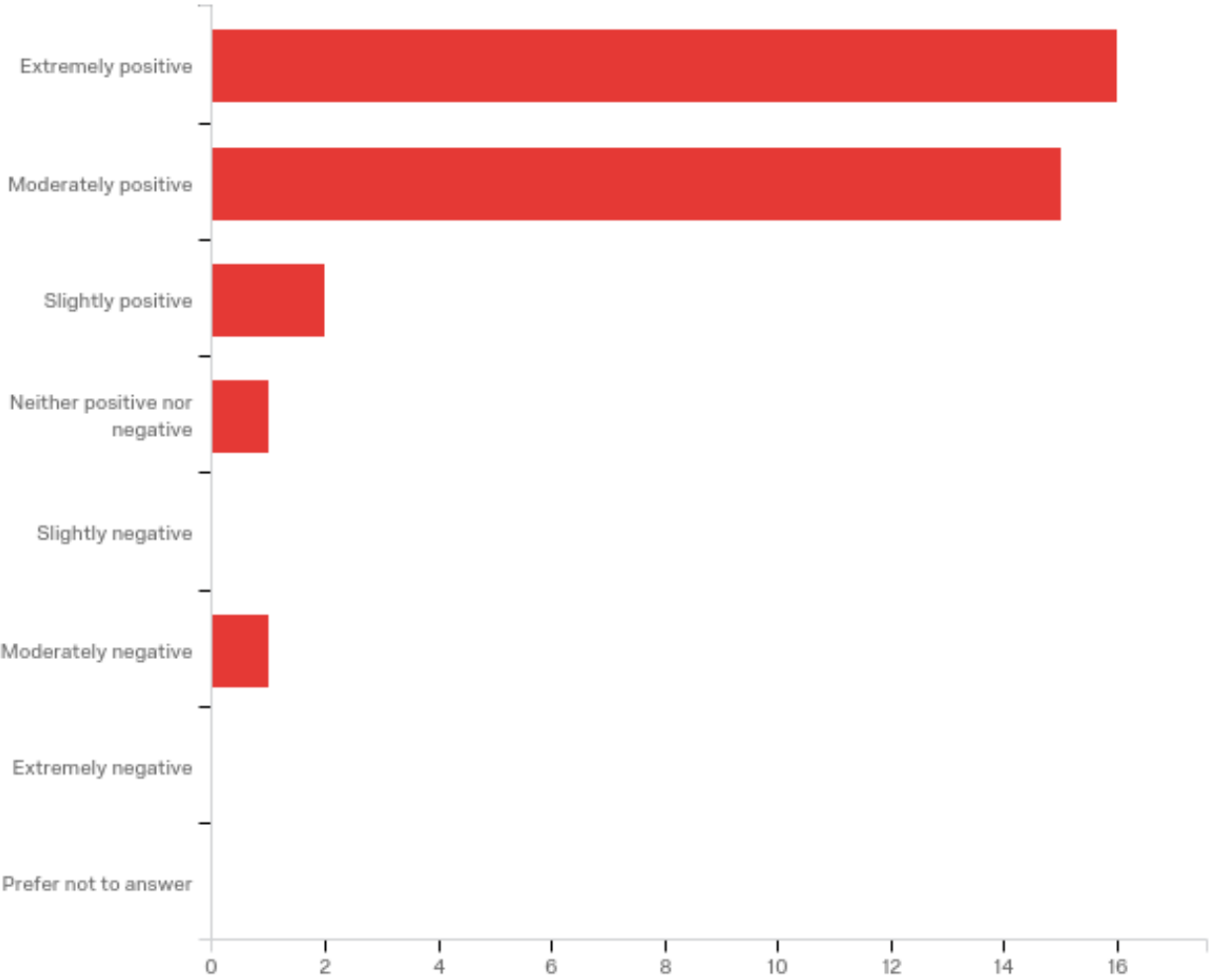
Family

**Q9 - If you have more than one roommate, think about the one you've lived with the longest. How long did you know him/her prior to living together?**



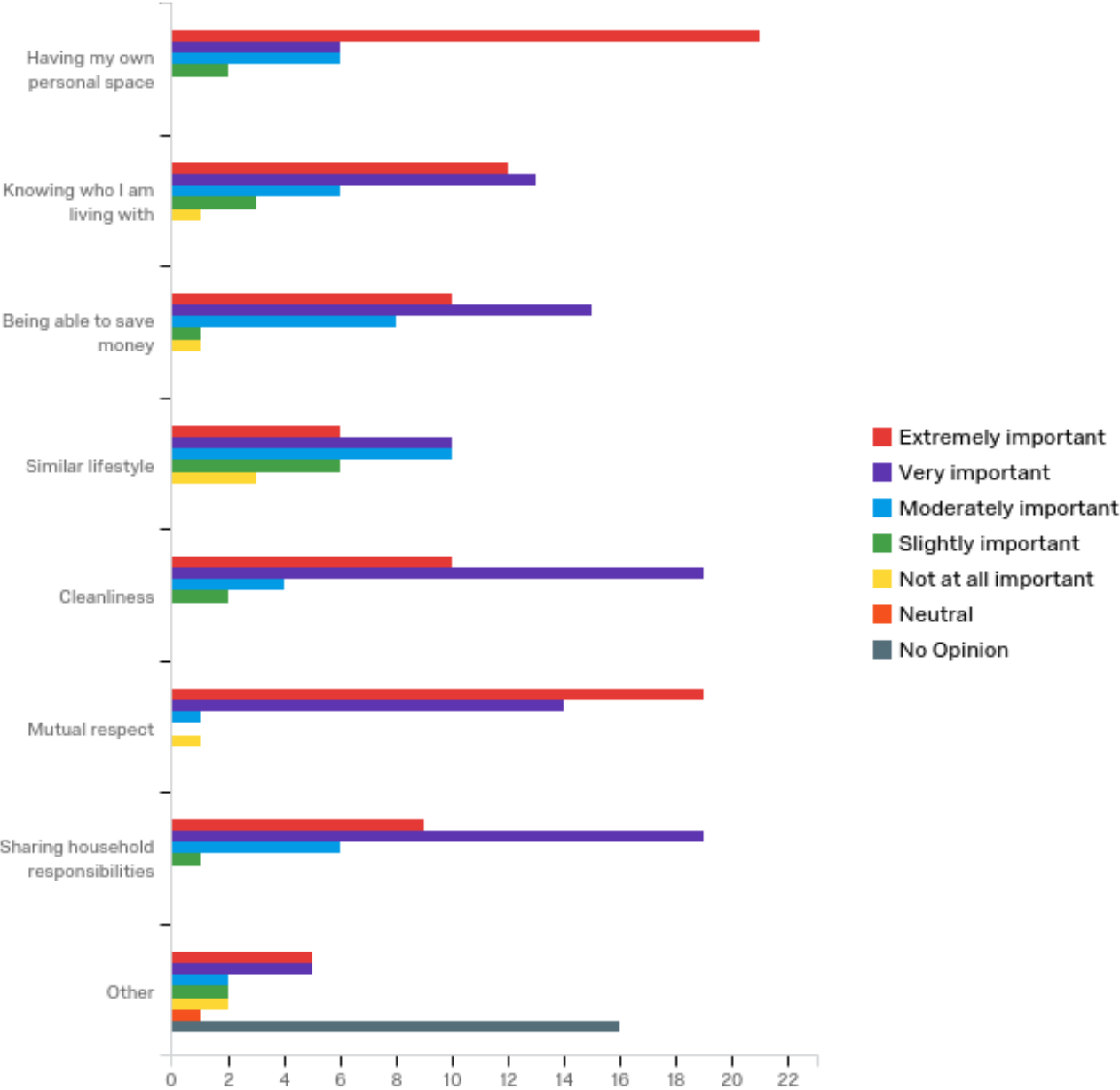
#	Answer	%	Count
1	Less than 3 months	28.57%	10
2	More than 3 months but less than 1 year	17.14%	6
3	More than 1 year but less than 3 years	31.43%	11
4	More than 3 years	22.86%	8
	Total	100%	35

**Q10 - Which of the following emotions most accurately describes your feelings toward your roommate(s)?**



#	Answer	%	Count
1	Extremely positive	45.71%	16
2	Moderately positive	42.86%	15
3	Slightly positive	5.71%	2
4	Neither positive nor negative	2.86%	1
5	Slightly negative	0.00%	0
6	Moderately negative	2.86%	1
7	Extremely negative	0.00%	0
8	Prefer not to answer	0.00%	0
	Total	100%	35

**Q13 - How important do you find the following when it comes to shared living? Select a level of importance for each item. Write in an item for other if applicable.**



Question	Extrem ely import ant		Very import ant		Moder ately import ant		Slightl y import ant		Not at all import ant		Neutr al		No Opini on		T o t a l
Having my own personal space	60.00%	21	17.14 %	6	17.14%	6	5.71%	2	0.00%	0	0.00 %	0	0.00%	0	35
Knowing who I am living with	34.29%	12	37.14 %	13	17.14%	6	8.57%	3	2.86%	1	0.00 %	0	0.00%	0	35
Being able to save money	28.57%	10	42.86 %	15	22.86%	8	2.86%	1	2.86%	1	0.00 %	0	0.00%	0	35
Similar lifestyle	17.14%	6	28.57 %	10	28.57%	10	17.14 %	6	8.57%	3	0.00 %	0	0.00%	0	35
Cleanliness	28.57%	10	54.29 %	19	11.43%	4	5.71%	2	0.00%	0	0.00 %	0	0.00%	0	35
Mutual respect	54.29%	19	40.00 %	14	2.86%	1	0.00%	0	2.86%	1	0.00 %	0	0.00%	0	35
Sharing household responsibilities	25.71%	9	54.29 %	19	17.14%	6	2.86%	1	0.00%	0	0.00 %	0	0.00%	0	35
Other	15.15%	5	15.15 %	5	6.06%	2	6.06%	2	6.06%	2	3.03 %	1	48.48 %	16	33

## Other

Other

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sharing same values

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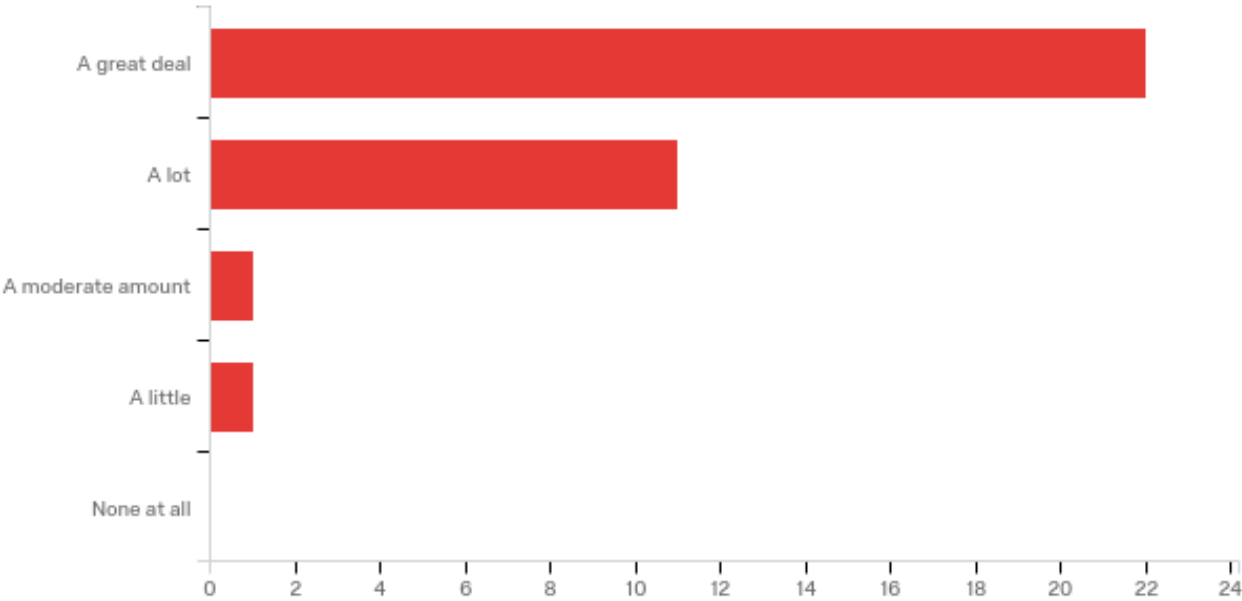
Good person/comfortable around them

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Has Job

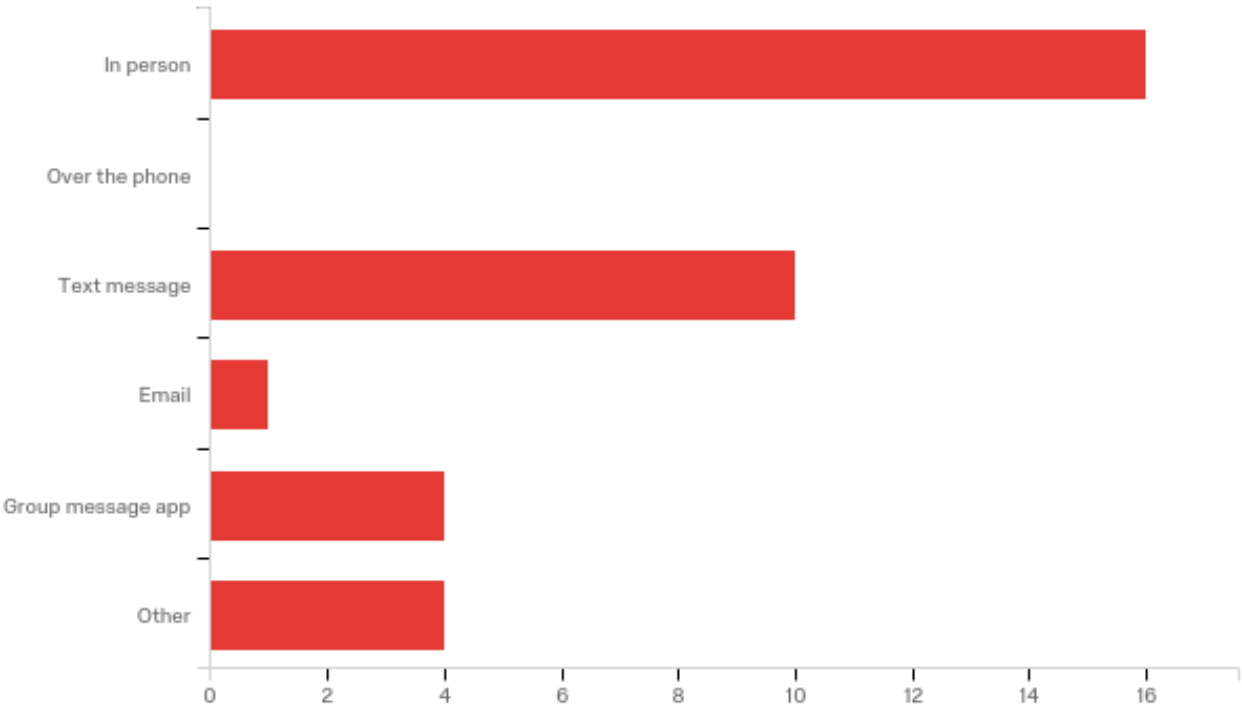


**Q14 - How much do you trust your roommate(s)?**



#	Answer	%	Count
1	A great deal	62.86%	22
2	A lot	31.43%	11
3	A moderate amount	2.86%	1
4	A little	2.86%	1
5	None at all	0.00%	0
	Total	100%	35

**Q15 - What is your preferred method of communication between/among your roommate(s) regarding bills?**



#	Answer	%	Count
1	In person	45.71%	16
2	Over the phone	0.00%	0
3	Text message	28.57%	10
4	Email	2.86%	1
5	Group message app	11.43%	4
6	Other	11.43%	4
	Total	100%	35

Other

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Sometimes we text, sometimes we write notes and sometimes we talk in person, we have even emailed before

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Google doc

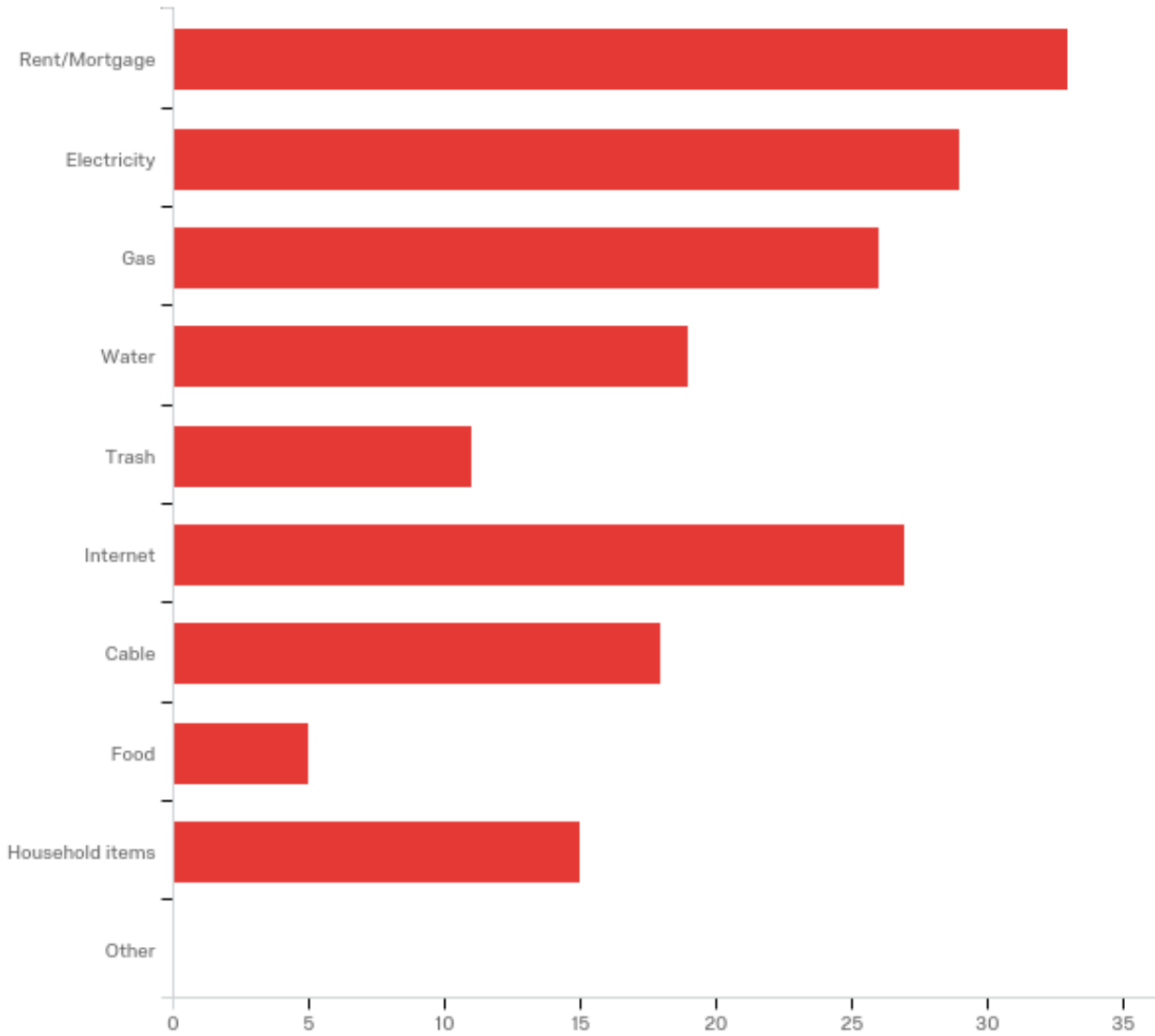
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Splitwise, in person

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Venmo requests

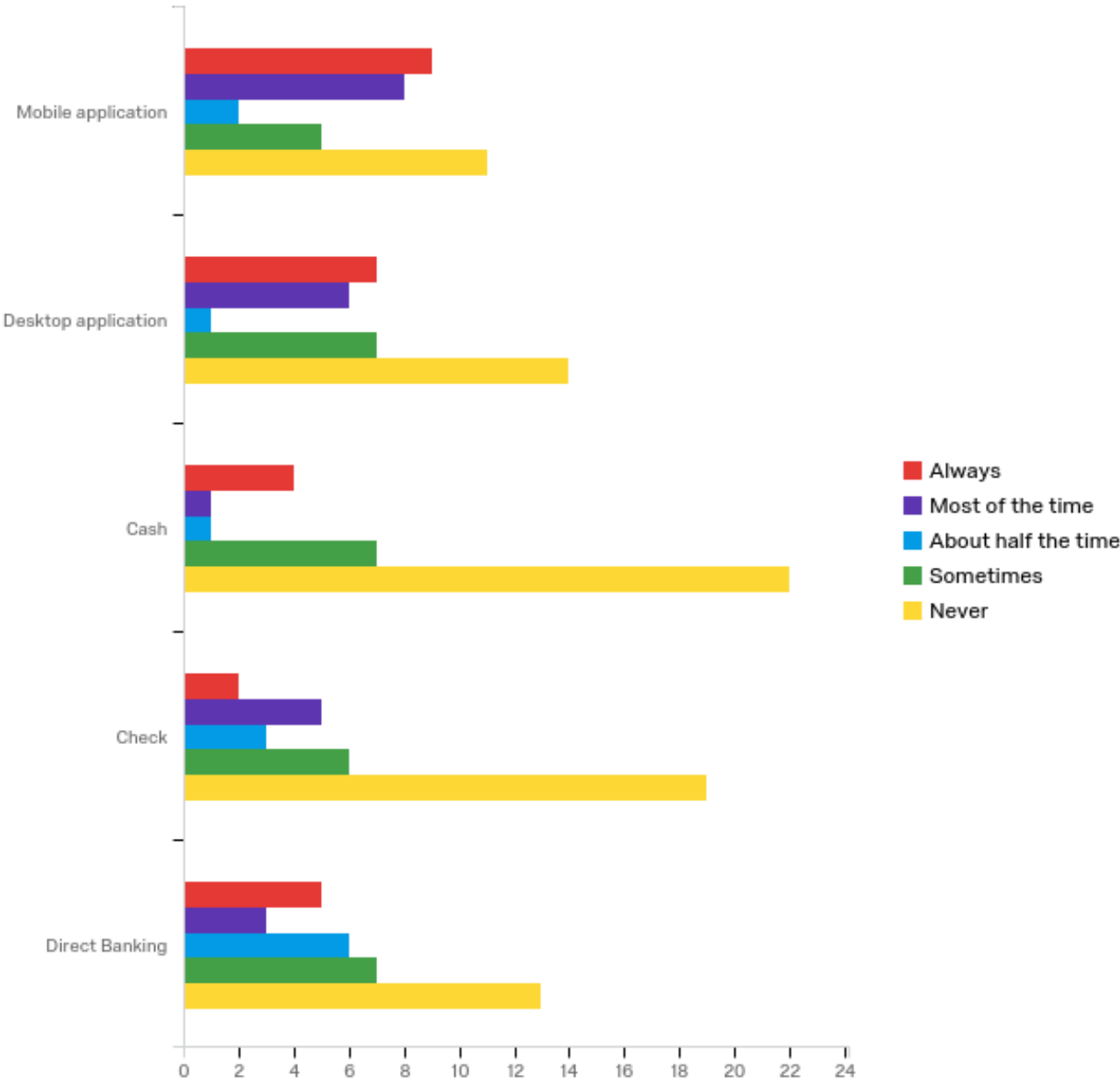
**Q16 - What bills do you share monthly? Check all that apply.**



#	Answer	%	Count
1	Rent/Mortgage	94.29%	33
2	Electricity	82.86%	29
3	Gas	74.29%	26
4	Water	54.29%	19
5	Trash	31.43%	11
6	Internet	77.14%	27
7	Cable	51.43%	18

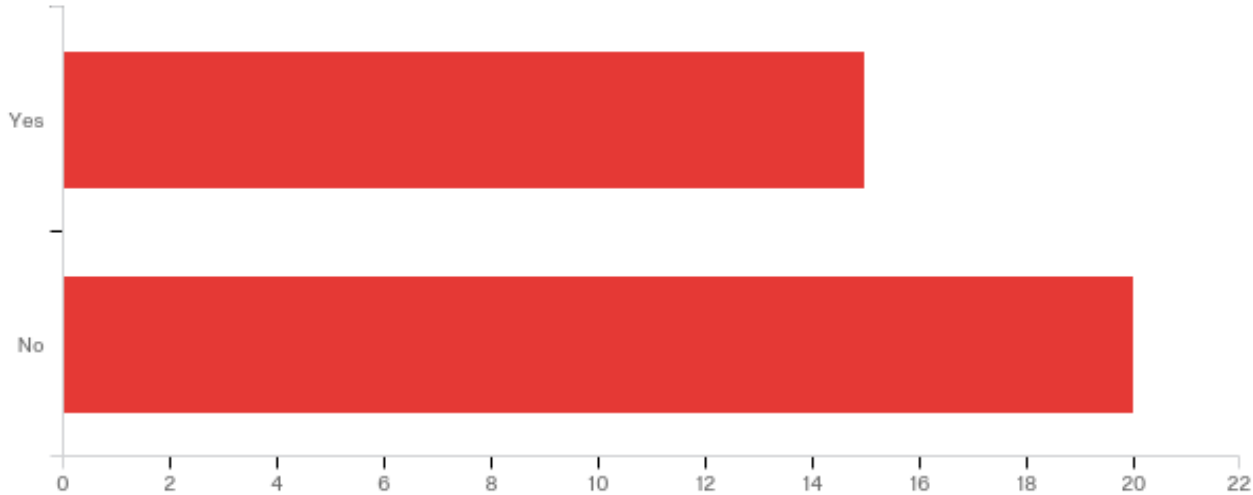
8	Food	14.29%	5
9	Household items	42.86%	15
10	Other	0.00%	0
	Total	100%	35

**Q17 - How frequently do you use the following payment methods to pay bills? Select level of importance from the matrix.**



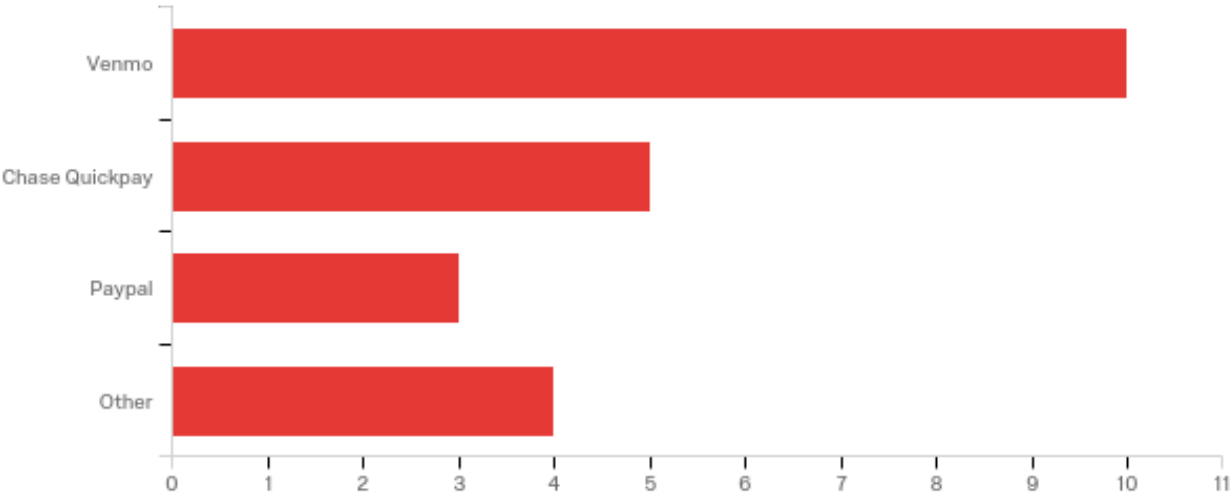
Question	Always		Most of the time		About half the time		Sometimes		Never		Total
Mobile application	25.71%	9	22.86%	8	5.71%	2	14.29%	5	31.43%	11	35
Desktop application	20.00%	7	17.14%	6	2.86%	1	20.00%	7	40.00%	14	35
Cash	11.43%	4	2.86%	1	2.86%	1	20.00%	7	62.86%	22	35
Check	5.71%	2	14.29%	5	8.57%	3	17.14%	6	54.29%	19	35
Direct Banking	14.71%	5	8.82%	3	17.65%	6	20.59%	7	38.24%	13	34

**Q18 - Do you currently use tools to split your payments between/among roommates?**



#	Answer	%	Count
1	Yes	42.86%	15
2	No	57.14%	20
	Total	100%	35

**Q19 - Which of the following payment tools do you use? Check all that apply.**



#	Answer	%	Count
1	Venmo	66.67%	10
2	Chase Quickpay	33.33%	5
3	Paypal	20.00%	3
4	Other	26.67%	4
	Total	100%	15

**Other**

- Other

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- splitwise

---

- Splitwise

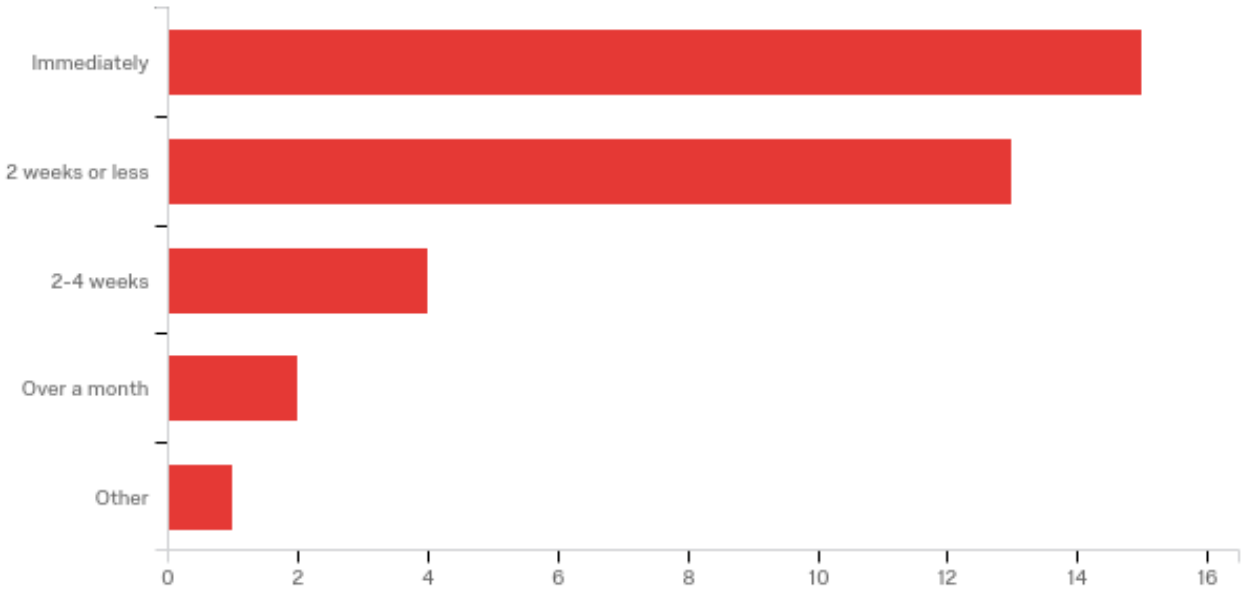
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- Square Cash

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- my apartment rent portal lets you split the rent

**Q20 - Thinking about last month (October), how long did bill sharing take (from generation of bills to when everyone has paid)?**



#	Answer	%	Count
1	Immediately	42.86%	15
2	2 weeks or less	37.14%	13
3	2-4 weeks	11.43%	4
4	Over a month	5.71%	2
5	Other	2.86%	1
	Total	100%	35

**Other**

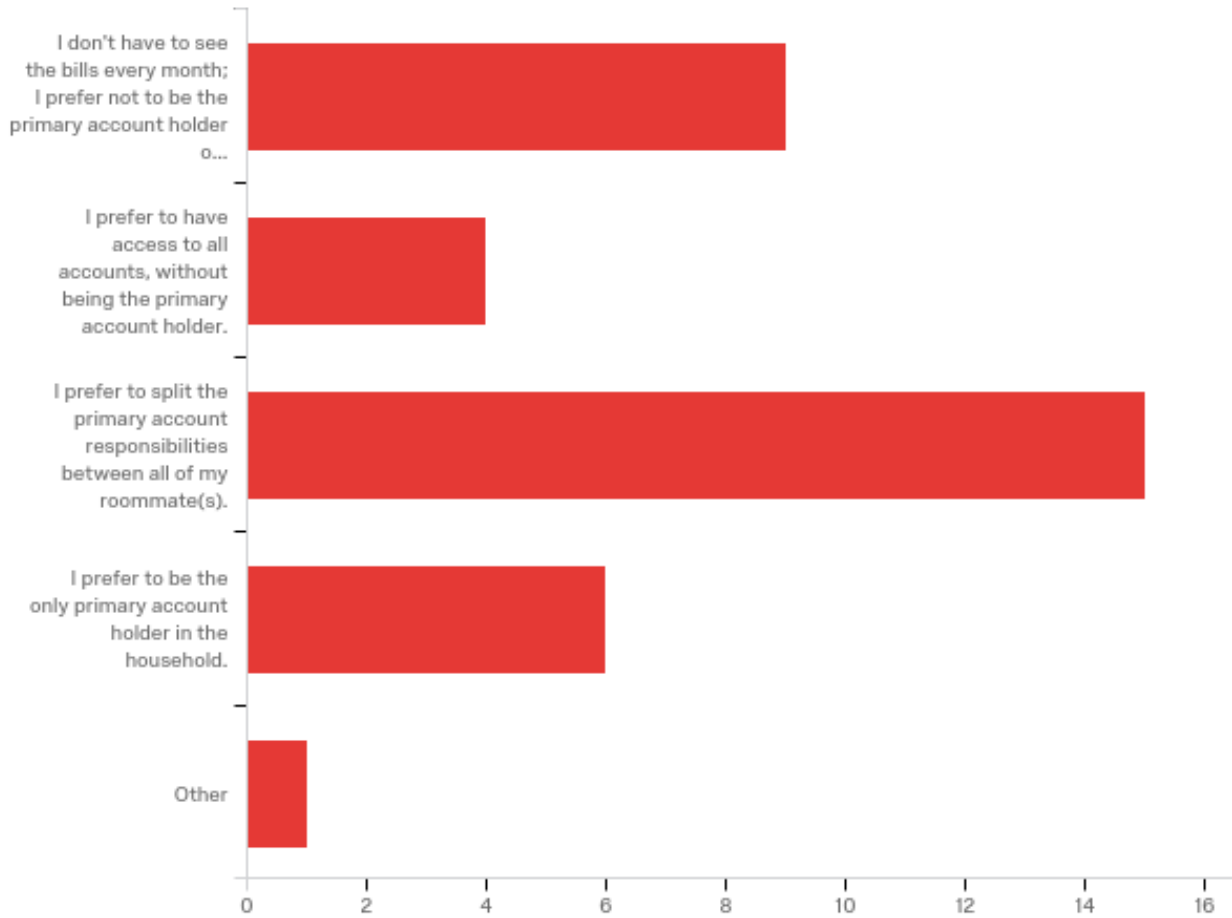
Other

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We are behind on splitting and haven't gotten around to sharing how much is owed



## Q21 - Which of the following statements do you most agree with?



#	Answer	%	Count
1	I don't have to see the bills every month; I prefer not to be the primary account holder or have access to accounts.	25.71%	9
2	I prefer to have access to all accounts, without being the primary account holder.	11.43%	4
3	I prefer to split the primary account responsibilities between all of my roommate(s).	42.86%	15
4	I prefer to be the only primary account holder in the household.	17.14%	6
5	Other	2.86%	1
	Total	100%	35

**Q22 - Tell us about the last time you had a problem with sharing bills with a roommate? (e.g., forgetfulness, unpaid bills, etc.)**

Tell us about the last time you had a problem with sharing bills with a roo...

N/a

/

Forgetfulness

forgetfulness

Not knowing the exact split from month to month

never yet

We don't have problem

Didn't recall

My roommate was my sister and she would think it was okay to get away without paying me, also there was this random hippie guy that moved in in college and he never even paid rent but that was on the rental company and he was sued without any issue for myself

We had a disagreement over whether I had given her cash for the previous month's internet bill

Never had a problem.

Forgetful

Usually when it's time to pay rent and they're a few days late so I have to front it for a little

No issues

Lol none

Never had a problem. It is split automatically

communication - just tell me what I owe

Never

Just not paying me back in a timely manner

None

I pay cable and she pays gas/electric and for the most part the cost equals out so we don't ask for money very often. We each pay our landlord rent separate

Forgot for a few days

I have autodraft, so none forgotten or late.

We forget and it's never an urgent priority to get paid ASAP. We know we'll get paid back eventually.

a former roommate always needed to be reminded. I would have to send him an email or text. He would pay me right away, typically. Rare occasions it took a couple days.

---

never had one

---

n/a

---

sometime she will forget to charge me. the dates aren;t the same for all the bills. Like if they were all to be paid on the 1st or 30th that would be easy, but since they are all on different days, and he forgets sometimes, it get tricky to try to figure out who owes who what.

---

Never had a problem

---

There were only a few times where there were roommates who needed a few weeks to get their rent together but there has never been an issue of unpaid bills. If there is ever an issue with getting the rent on time, communication is always the key and we always figure out a way to work it out.

---

one of my roommates has been having major cash flow issues and has not only been late on her rent for the past 4 months but hasn't squared up with us on bills due.

---

2 years ago

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Currently my roommate is the primary account holder on all of our bills and she has a tendency to forget to pay the bills. This is difficult because she does not ask me for my half until months later. Then she asks for numerous month of pay because she was behind on the payments.

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N/A

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J

## Q23 - How did you handle the problem in you shared bill paying last time?

How did you handle the problem in you shared bill paying last time?

N/a

/

Remind it

reminded others by sending text message

Taking over the bill to figure out what I owe. Then Talked it out.

communication

We don't have problem

Calculate the number togrther

I just paid it myself and siince it was my sister and im older i sucked it up

I ended up repaying my portion of the bill to end the disagreement

N/A

Talked to my roommate in person

Texted them to remind them

N/A

Talked in person

Na

waited, waited, finally talked

N/a

Kept reminding them

None

Text message and quick pay

A text

No problem.

No problems. If we need to get paid we just say so and everyone pays.

I sent a text to remind

didnt have ne

n/a

just talk about it. he is very reasonable

---

Never had a problem

---

We always encourage all of the roommates to communicate with all of us if there is ever a problem with a shared bill. If they cannot pay the bill on time, we will pay their share and then receive the money from them directly as soon as they have their share of the bill.

---

It's an economic problem my roommate is going through so we are just patient and letting her get on her feet, but it does not help she will binge drink and eat at bars on the weekends- everyday of the weekend. That is expensive and priorities seem to not be straight.

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Ask them to pay

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I ended up asking her for the login information for the accounts so I can figure out when the bills are due and be more on top of making sure she pays.

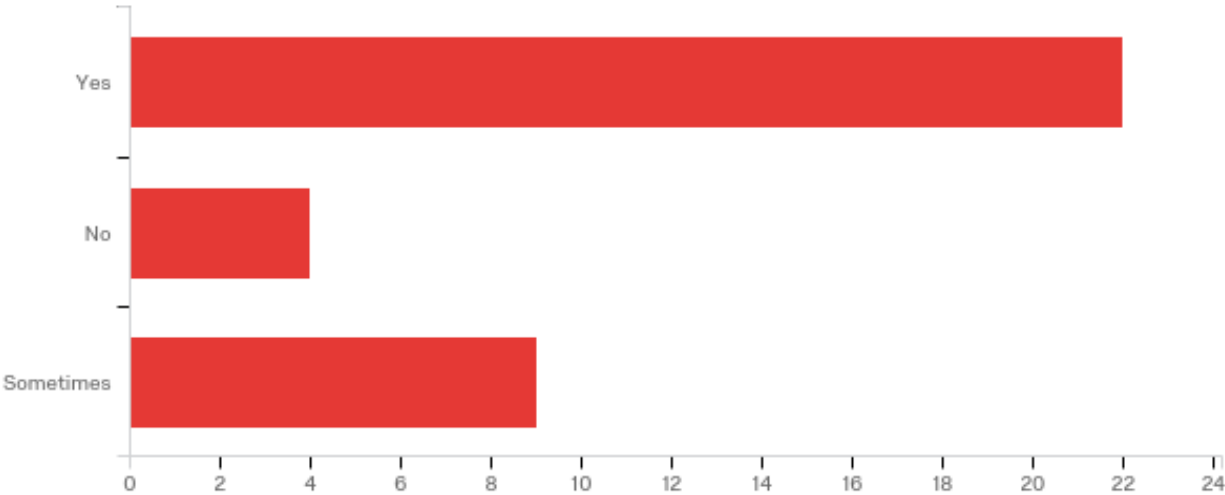
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N/A

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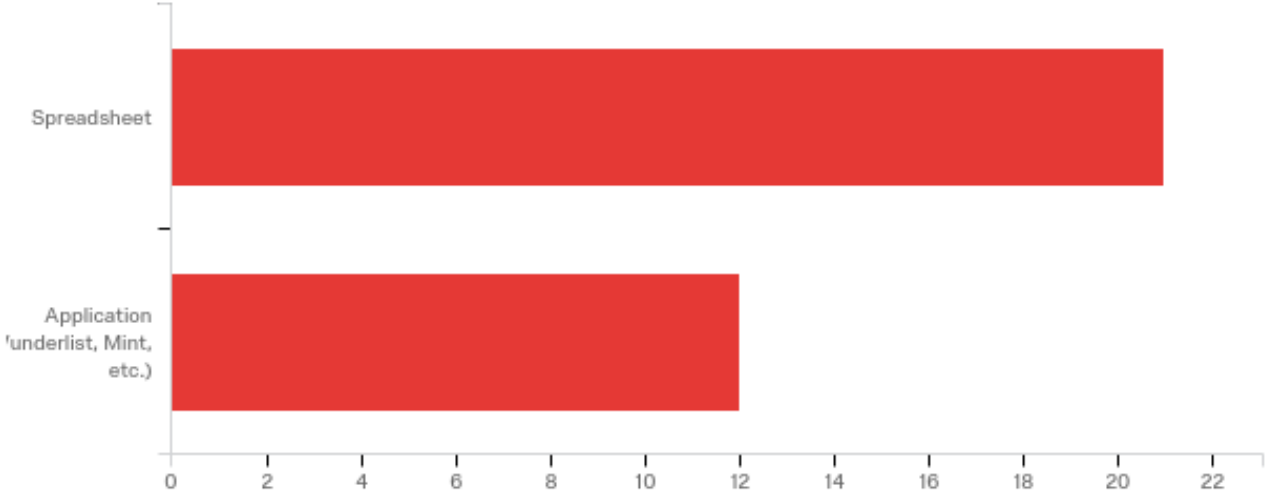
H

**Q24 - Do you track your monthly bills?**



#	Answer	%	Count
1	Yes	62.86%	22
2	No	11.43%	4
3	Sometimes	25.71%	9
	Total	100%	35

**Q25 - What tools do you use to track your bills? Check all that apply. Please enter applications you use in "other".**



#	Answer	%	Count
1	Spreadsheet	67.74%	21
2	Application (Wunderlist, Mint, etc.)	38.71%	12
	Total	100%	31

**Q36 - Which applications do you use to track your bills? Please type in which applications you currently use.**

Which applications do you use to track your bills? Please type in which...

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citi

---

by different pay method app

---

my head- all of my bills come out within one week (beginning of month) so I have the 8 total automatic debits taken out reguarly without needing to remmember since it is within the last 2 weeks of the month

---

Mint

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Mint

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Mint

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I just keep up with my bills online and right down my monthly payments

---

Splitwise

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Mint

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Mint

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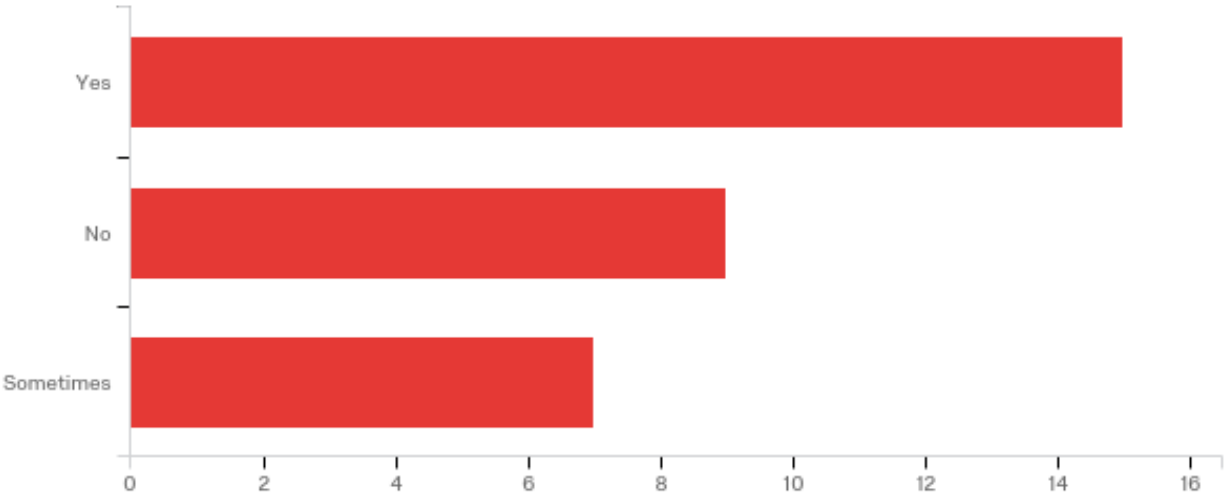
Minted

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Mint



**Q26 - Does tracking you bills impact your financial decisions?**



#	Answer	%	Count
1	Yes	48.39%	15
2	No	29.03%	9
3	Sometimes	22.58%	7
	Total	100%	31

## Q27 - Describe how tracking your bills impacts your financial decisions?

Describe how tracking your bills impacts your financial decisions?

it makes me realize that i have spent too much and i need to spend my money cautiously

save more money

I will save my life expense in order to pay for the rent

Be aware of turning off the lights and stuff

I will know the amount I can spend and what i must have available for bills along with unexpected things that come up. If i didnt track my bills I wouldn't be considered a financially responsible person, especially for a roommate situation where finances are shared

It keeps me from spending too much money on nonessential things

if I track bills closely then I tend to spend less money out at bars or out to eat.

If I've been spending a lot I manage my account more tightly

Knowing how much extra cash i have for fun or shopping

knowing how much bills are impacts how much I spend on other things.

We know how much money in each category we have.

The budget changes based on our bills. We budget more or less for our "wants" based on our bills.

It's more of a credit card bill that would impact my spending instead of house hold bills. Those are the same every month so I set aside money for that

I'm more frugal

It helps me budget so I know how much extra I have to pay student loans.

Allows insight into trends and spending

Helps me decide what I spend my money on

Tracking my bills will impact my financial decision in encouraging me to only purchase things of necessity or saving money to purchase something during a certain time. Tracking my bills allows me to see when money needs to be given and when I'll have more money in the month week by week.

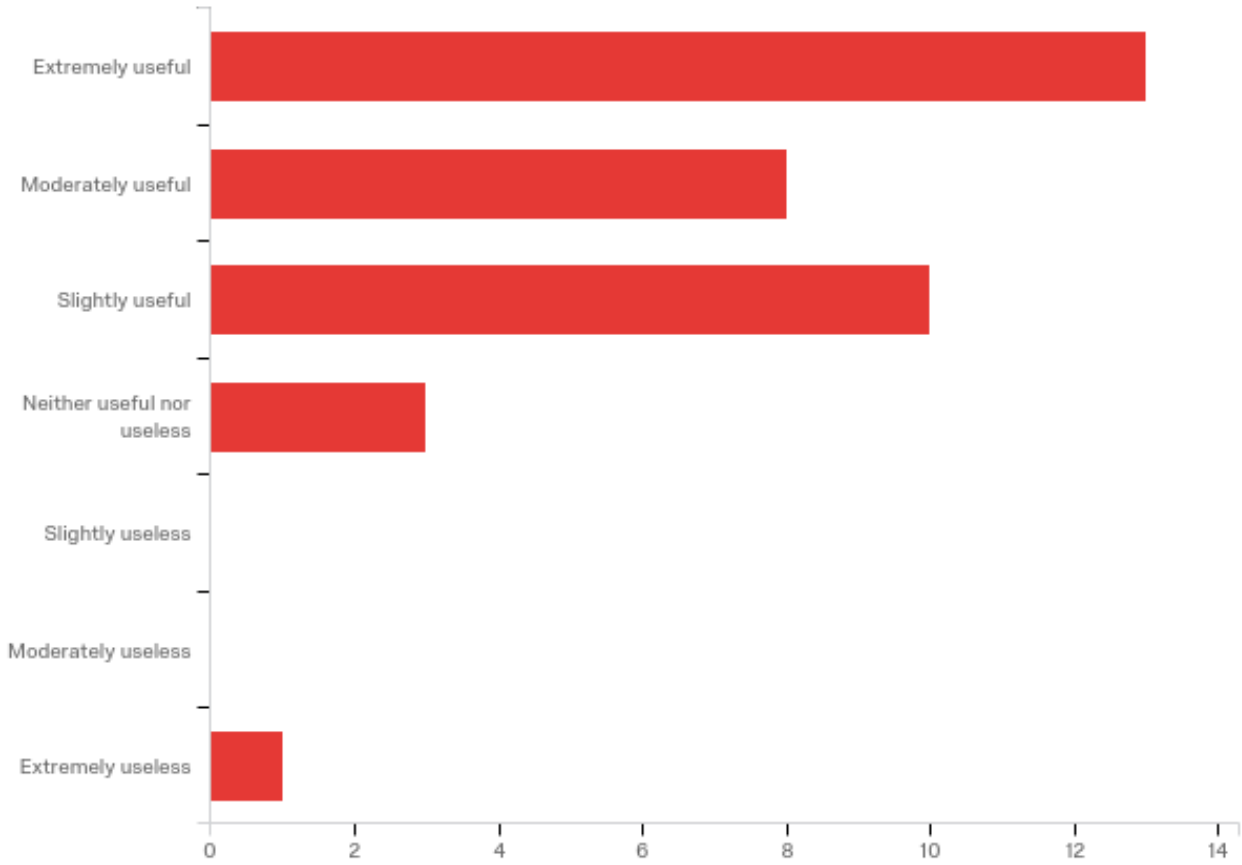
Budgetting

Limits my spending money (eating out, shopping, travel, etc)

I try to set aside money every month to ensure I am able to pay my bills.

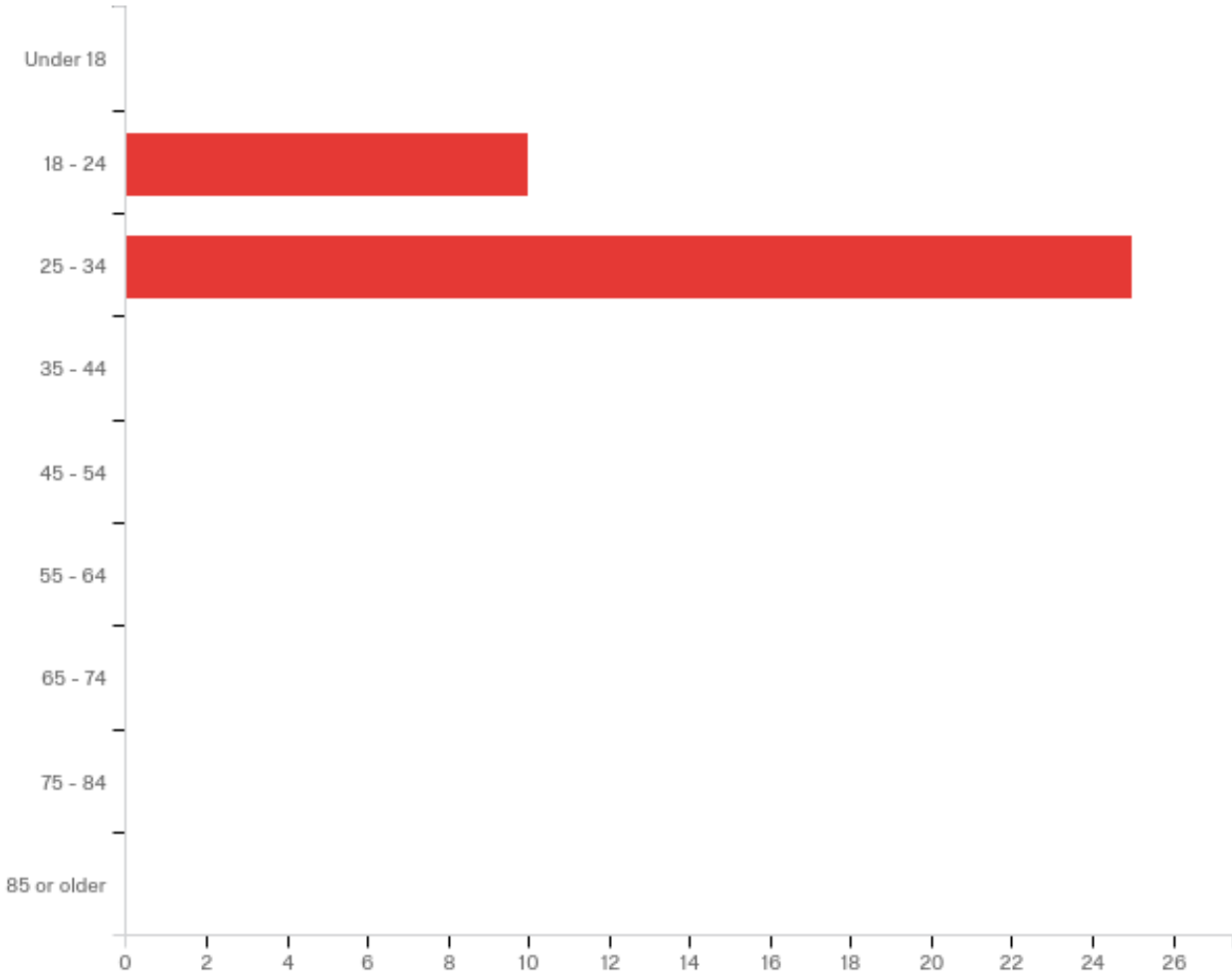
H

**Q28 - How useful do you think an automated report of all your monthly bills would be for you?**



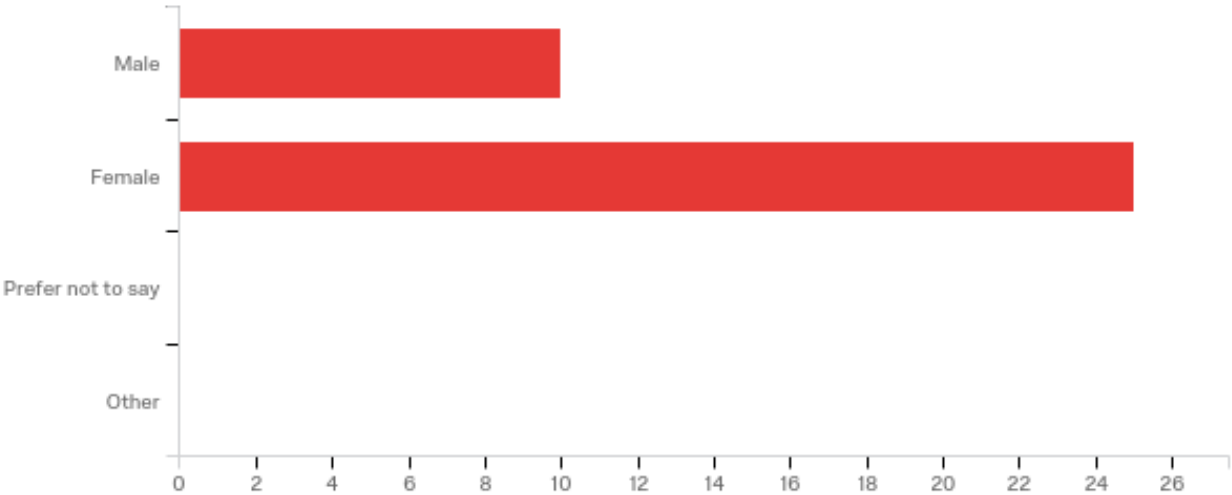
#	Answer	%	Count
1	Extremely useful	37.14%	13
2	Moderately useful	22.86%	8
3	Slightly useful	28.57%	10
4	Neither useful nor useless	8.57%	3
5	Slightly useless	0.00%	0
6	Moderately useless	0.00%	0
7	Extremely useless	2.86%	1
	Total	100%	35

### Q29 - What is your age group?



#	Answer	%	Count
1	Under 18	0.00%	0
2	18 - 24	28.57%	10
3	25 - 34	71.43%	25
4	35 - 44	0.00%	0
5	45 - 54	0.00%	0
6	55 - 64	0.00%	0
7	65 - 74	0.00%	0
8	75 - 84	0.00%	0
9	85 or older	0.00%	0
	Total	100%	35

**Q30 - What is your gender?**



#	Answer	%	Count
1	Male	28.57%	10
2	Female	71.43%	25
3	Prefer not to say	0.00%	0
4	Other	0.00%	0
	Total	100%	35