

**Unbanked/Underbanked Supplement to U.S. Census Bureau Current Population Survey**

**FINAL DRAFT – December 17, 2007**

1. Do you or does anyone in your household currently have a checking or savings account with a bank, with a savings and loan or with a credit union?

- 1. Yes **(GO TO Q2A)**
- 2. No **(GO TO Q2B)**
- 3. DK/Refused **(TERMINATE)**

2a. When it comes to making decisions about any of the household's checking or savings accounts would you say that you are in charge of making these decisions, that you participate in making these decisions or that you are **not** involved in making decisions about the checking or savings accounts?

- 4. I am in charge of making decisions **(SKIP TO Q14)**
- 5. I participate in making these decisions **(SKIP TO Q14)**
- 6. I am not involved in making decisions **(TERMINATE)**
- 7. DK/Refused **(TERMINATE)**

2b. When it comes to making decisions about the household's finances would you say that you are in charge of making these decisions, that you participate in making these decisions or that you are **not** involved in making decisions about the household's finances?

- 8. I am in charge of making decisions **(CONTINUE)**
- 9. I participate in making these decisions **(CONTINUE)**
- 10. I am not involved in making decisions **(TERMINATE)**
- 11. DK/Refused **(TERMINATE)**

**QUESTIONS FOR THE UNBANKED**

3. Have you ever had a checking or savings account with a bank, with a savings and loan or with a credit union?

- 12. Yes **(CONTINUE)**
- 13. No **(SKIP TO INTRO Q7B)**
- 14. DK/Refused **(SKIP TO INTRO Q7B)**

4. When was the last time you had a checking or savings account, was it – within the last year or more than 1 year ago?

- 15. Within the last year **(CONTINUE)**
- 16. More than 1 year ago **(SKIP TO Q6)**
- 17. DK/Refused **(SKIP TO Q6)**

5. Are you in the process of opening a new checking or savings account at a bank, at a savings

and loan or at a credit union within the next few weeks?

- 18. Yes (BANKED, IN TRANSITION ☐ GO TO Q14)
- 19. No (CONTINUE)
- 9. DK/Refused (CONTINUE)

6. Who made the decision to close your account – you or your bank?

- 20. I closed the account (CONTINUE)
- 21. The bank closed account (SKIP TO Q11)
- 22. DK/Refused (SKIP TO Q11)

INTRO Q7A: I am now going to read you several reasons why people close their bank accounts.

7a. Some people close their bank accounts mostly for reasons relating to customer service. Are any of the following a reason why you closed your account? **(Read responses 1 through 7)**  
**(PROBE FOR TOP 2 RESPONSES ONLY)**

- 23. The bank had inconvenient hours
- 24. The bank was too far from my home or work
- 25. The language barriers at banks
- 26. I do not trust banks
- 27. I feel uncomfortable or not welcome at banks
- 28. The bank did not offer all the services I needed
- 29. None of these
- 9. DK/Refused

8a. Some people close their bank accounts mostly for financial reasons. Are any of the following a reason why you closed your account? **(Read responses 1 through 6)**  
**(PROBE FOR TOP 2 RESPONSES ONLY)**

- 30. The minimum balance requirement of the bank account was too high
- 31. The service charges of the bank account were too high
- 32. I did not have enough money to need a bank account
- 33. I had credit problems
- 34. I did not have a job or any source of regular income
- 35. None of these
- 9. DK/Refused

9a. Some people close their bank accounts for other reasons. Are any of the following a reason why you closed your account? **(Read responses 1 through 6)** **(PROBE FOR TOP 2 RESPONSES ONLY)**

- 36. I did not write enough checks to make it worthwhile to have a bank account
- 37. I could not manage or balance my bank account
- 38. I did not need or want a bank account
- 39. I did not have the proper documents to keep my bank account open
- 40. I did not see the value of having a bank account
- 41. None of these
- 9. DK/Refused

10a. You said that the main reasons that you closed your bank account were \_\_\_\_\_ (**Insert response for Q7a, Q8a and Q9a** □ **only responses 1 through 5 or 6**). Which of these was the number one reason that you closed your account? (**ALL RESPONDENTS SKIP TO Q11 AFTER ANSWERING Q10A**)

42. The bank had inconvenient hours
43. The bank was too far from my home or work
44. The language barriers at banks
45. I do not trust banks
46. I feel uncomfortable or not welcome at banks
47. The minimum balance requirement of the bank account was too high
48. The service charges of the bank account were too high
49. I did not have enough money to need a bank account
50. I had credit problems
51. I did not see the value of having a bank account
52. I did not write enough checks to make it worthwhile to have a bank account
53. I could not manage or balance my bank account
54. I did not need or want a bank account
55. I did not have the proper documents to keep my bank account open
56. I did not have a job or any source of regular income
57. The bank did not offer all the services I needed
58. None of these
99. DK/Refused

INTRO Q7B: I am now going to read you several reasons why people do not have a bank account.

7b. Some people do not have a bank account for reasons relating to customer service. Are any of the following a reason why you do not have a bank account? (**Read responses 1 through 7**) (**PROBE FOR TOP 2 RESPONSES ONLY**)

59. The banks have inconvenient hours
60. There is no bank near my home or work
61. The language barriers at banks
62. I do not trust banks
63. I feel uncomfortable or not welcome at banks
64. Banks do not offer all of the services I need
65. None of these
9. DK/Refused

8b. Some people do not have a bank account for financial reasons. Are any of the following a reason why you do not have a bank account? **(Read responses 1 through 7)**  
**(PROBE FOR TOP 2 RESPONSES ONLY)**

- 66. The minimum balance requirement of bank accounts is too high
- 67. The service charges of bank accounts are too high
- 68. I do not have enough money to need a bank account
- 69. I have credit problems
- 70. The initial deposit requirement of bank accounts is too high
- 71. I do not have a job or any source of regular income
- 72. None of these
- 9. DK/Refused

9b. Some people do not have a bank account for other reasons. Are any of the following a reason why you do not have a bank account? **(Read responses 1 through 7)**  
**(PROBE FOR TOP 2 RESPONSES ONLY)**

- 73. I do not write enough checks to make it worthwhile to have a bank account
- 74. I could not manage or balance a bank account
- 75. I do not need or want a bank account
- 76. I do not have the proper documents to open a bank account
- 77. I do not know how to open a bank account
- 78. I do not see the value of having a bank account
- 79. None of these
- 9. DK/Refused

10b. You said that the main reasons that you do not have a bank account are \_\_\_\_\_ **(Insert response for Q7b, Q8b and Q9b □ only responses 1 through 6)**. Which of these was the number one reason that you do not have an account?

- 80. The banks have inconvenient hours
- 81. There is no bank near my home or work
- 82. The language barriers at banks
- 83. I do not trust banks
- 84. I feel uncomfortable or not welcome at banks
- 85. The minimum balance requirement of bank accounts is too high
- 86. The service charges of bank accounts are too high
- 87. I do not have enough money to need a bank account
- 88. I have credit problems
- 89. The initial deposit requirement of bank accounts is too high
- 90. I do not write enough checks to make it worthwhile to have a bank account
- 91. I could not manage or balance a bank account
- 92. I do not need or want a bank account
- 93. I do not have the proper documents to open a bank account
- 94. I do not have a job or any source of regular income
- 95. I do not know how to open a bank account
- 96. I do not see the value of having a bank account
- 97. Banks do not offer all of the services I need
- 98. None of these
- 99. DK/Refused

11. How likely is it that you will open a bank account in the future – very likely, somewhat likely, not too likely, or not likely at all?

- 99. Very likely (CONTINUE)
- 100. Somewhat likely (SKIP TO Q14)
- 101. Not too likely (SKIP TO Q14)
- 102. Not likely at all (SKIP TO Q14)
- 103. DK/Refused (SKIP TO Q14)

12. What is the main reason why you plan to open a bank account? **(Read responses 1 through 6)**

- 104. To secure your money
- 105. To be able to write checks
- 106. To establish credit
- 107. To be able to apply for a loan or mortgage
- 108. To save money for the future
- 109. To take advantage of direct deposit of paychecks
- 110. DK/Refused

13. When do you plan to open this account – within the next year or a year or more from now?

- 111. Within the next year
- 112. A year or more from now
- 113. DK/Refused

**QUESTIONS TO DETERMINE PRE-PAID DEBIT CARD USAGE**

14. Have you ever used a pre-paid debit card? **(Note to Interviewer: If respondent needs explanation as to what this is say: “This is a card you can purchase that has a set amount of money on it and then can be used like a credit or debit card at various stores. We are not talking about gift cards for specific retailers.”)**

- 114. Yes (CONTINUE)
- 115. No (SKIP TO Q16)
- 116. DK/Refused (SKIP TO Q16)

15. Do you happen to know where you purchased this card – was it at a bank or somewhere else? **(Note to Interviewer: We are looking for the type of entity that sold the pre-paid card.)**

- 117. At a bank
- 118. Somewhere else (NOT a bank)
- 9. DK/Refused

**QUESTIONS TO DETERMINE IF RESPONDENT IS UNDERBANKED/USAGE OF ALTERNATIVE PROVIDERS BY UNBANKED AND UNDERBANKED**

16. Have you ever made transaction services such as cashing checks, transferring or remitting money, paying bills, purchasing money orders or purchasing stored value cards at somewhere other than a bank?

- 1. Yes (CONTINUE)
- 2. No (SKIP TO Q20)
- 9. DK/Refused (SKIP TO Q20)

17. During the past 12 months, how often have you gone somewhere other than a bank for any of these types of transaction services (cashing checks, transferring or remitting money, paying bills, purchasing money orders or purchasing stored value cards)?

- 119.Never in the past 12 months (SKIP TO Q20)
- 120.Once or twice in the past 12 months (CONTINUE)
- 121.About three to six times in the past 12 months (CONTINUE)
- 122.Six times or more in the past 12 months (CONTINUE)
- 9. DK/Refused (SKIP TO Q20)

18. During the past 12 months, which of the following transaction services have you used at somewhere other than a bank: check cashing, money transfers or remittances, bill paying, money orders, stored value cards? (Accept multiple responses  check all that apply)

- 1. Check cashing
- 2. Money transfers or remittances
- 3. Bill paying
- 4. Money orders
- 5. Stored value cards
- 9. DK/Refused

(ASK Q19 ONLY OF THOSE WHO HAVE A BANK ACCOUNT  Q1=YES OR Q5=YES)

19. What is the main reason that you went somewhere other than your bank for \_\_\_\_\_ (Insert each response to Q18 and repeat for each response)?

- 123.My bank does not offer the service
- 124.The non-bank provider has more convenient hours
- 125.The non-bank provider had more convenient locations
- 126.My bank charges more for the service
- 127.It is easier to obtain the service from a non-bank provider
- 9. DK/Refused

20. Have you ever taken out a loan or obtained credit from somewhere other than a bank such as a payday loan store, and auto-title loan company, a rent-to-own store, or a pawn shop?

- 1. Yes (CONTINUE)
- 2. No (SKIP TO END)

3. DK/Refused (SKIP TO END)

21. During the past 12 months, how often have you gone somewhere other than a bank to take out a loan or to obtain credit?

128.Never in the past 12 months (SKIP TO END)

129.Once or twice in the past 12 months (CONTINUE)

130.About three to six times in the past 12 months (CONTINUE)

131.Six times or more in the past 12 months (CONTINUE)

9. DK/Refused (SKIP TO END)

21. During the past 12 months, which of the following types of loans or credit have you gotten from somewhere other than a bank: payday loan, pawn shop loan, auto title loan, rent-to-own agreement, tax refund anticipation loan? (Accept multiple responses  check all that apply)

1. Payday loan
2. Pawn shop loan
3. Auto title loan
4. Rent-to-own agreement
5. Tax fund anticipation loan
9. DK/Refused

22. What was the main reason that you needed to obtain loans or credit agreements over the past 12 months? (Read responses 1 through 8) (Note to Interviewer: We want to know what they used the money for.)

132.To pay for basic living expenses (such as food and housing)

133.To make house repairs

134.To pay for medical expenses

135.To make car repairs

136.To buy an appliance

137.To pay for educational expenses for myself or a family member

138.To buy special gifts or luxuries

139.To make up for lost income

140.Other (Volunteered)

141.DK/Refused

(ASK Q23 ONLY OF THOSE WHO HAVE A BANK ACCOUNT  Q1=YES OR Q5=YES)

23. What is the main reason you went somewhere other than your bank to take out a loan?

142.My bank would not give me a loan because of my credit problems

143.My bank does not make small cash loans

144.The non-bank providers have more convenient hours

145.The non-bank providers have more convenient locations

146.It was easier to get a loan from the non-bank provider than from my bank

147.I don't feel comfortable going to my bank for a loan

9. DK/Refused

<END>