**Attachment A2- Revisions to the 2015 FDIC Survey of Unbanked and Underbanked Households**

This document highlights the revisions made to the survey instrument relative to the 2013 survey:

 • Grey shading indicates questions that have been deleted and will not be in the 2015 survey.

• Yellow shading indicates questions that have been added since the January 2015 version.

• Comments describe questions that have substantively changed from the January 2015 version.

***INTRODUCTION***

**Next, I’d like to ask you some questions about household finances.**

1. Which of the following best describes how the people in your household over the age of 15 handle the household finances? Do the adults…

* + - * + Share all finances [CONTINUE]
				+ Share some finances [CONTINUE]
				+ Share no finances at all [SKIP TO Q2]
				+ I am the only adult in the household [SKIP TO Q2]
				+ DK/REFUSE [CONTINUE]

1a. How much do you participate in making financial decisions for your household?

* + - * + A lot [CONTINUE]
				+ Some [CONTINUE]
				+ Not at all [TERMINATE]
				+ DK/REFUSE [TERMINATE]

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

* + - YES [CONTINUE]
		- NO [SKIP TO Q3]
		- DK/REFUSE [TERMINATE]

*[Questions 2a-2h are asked only of households that have a bank account.]*

2a. Who is that? (*Enter Line Number*)

* 1-16 [CONTINUE]
* DK/REFUSE [SKIP TO Q2e]

2b. What type or types of accounts do you and each of your household members have? (*Ask this question for each adult (15 years of age and older) individual of the household.*)

* Only checking accounts [CONTINUE]
* Only savings accounts [CONTINUE]
* Or both checking and savings accounts [CONTINUE]
* OTHER (VOLUNTEERED)[CONTINUE]
* DK/REFUSE [CONTINUE]

*[Q2c asked of households that have an account]*

2c. Does anyone in your household currently have money automatically transferred or deposited into a bank account (eg, transfers between accounts or direct deposit)?

* Yes **(CONTINUE)**
* No **(SKIP TO Q2e)**
* DK/Refused **(SKIP TO Q2e)**

*[Q2d asked of households that have automatic deposits/transfers]*

2d. Into which type or types of accounts does your households have money automatically deposited or transferred? [MARK ALL THAT APPLY]

* Checking account                                                             **(CONTINUE)**
* Savings account                                                                **(CONTINUE)**
* Other (Specify) **(CONTINUE)**
* DK/Refused **(CONTINUE)**

2e. In the past 12 months, that is since June 2014, was there any time when no one in your household had an account?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

*[ Q2f is asked of households that were unbanked less than 12 months ago]*

2f. What is the main reason you or someone in your household opened an account in the past 12 months? (mark only 1)

* To put money in a safe place (**CONTINUE**)
* To pay for everyday purchases, write checks, or/and pay bills (**CONTINUE**)
* To be able to apply for a loan or mortgage (**CONTINUE**)
* To save money for the future (**CONTINUE**)
* To receive direct deposit of paychecks or other payments (e.g. social security benefit) (**CONTINUE**)
* To send money to family or friends (**CONTINUE**)
* Other (Specify) (**CONTINUE**)
* DK/Refused (**CONTINUE**)

2g.In the past 12 months, have you (if OTHERS AGE≥15 FILL: or anyone else in your household) accessed an account in any of the following ways? (*Mark all that apply.*)

* + - * + Bank teller [CONTINUE]
				+ ATM or bank kiosk [CONTINUE]
				+ Telephone banking through phone call or automated voice/touch tone [CONTINUE]
				+ Online banking with a laptop, desktop computer, or tablet such as an iPad [CONTINUE]
				+ Mobile banking with text messaging, mobile app, or Internet browser or email on a mobile phone [CONTINUE]
				+ Did not access account in the past 12 months [CONTINUE]
				+ Other (Specify) [CONTINUE]
				+ DK/REFUSE [CONTINUE]

*[If no selections in Q2g or DK/REFUSE is selected, continue. If only one answer is selected in Q2g (other than DK/REFUSE), skip to Q101. If more than one answer is selected in Q2g, skip to Q2h.]*

2g1. In the past 12 months, that is since June 2014, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) access any account at all?

* + - * + YES [CONTINUE]
				+ NO [SKIP TO Q101]
				+ DK/REFUSE [SKIP TO Q101]

2g2. You reported that you have accessed an account in the past 12 months. How have you (if OTHERS AGE≥15 FILL: or anyone else in your household) accessed the account(s)? (*Mark all that apply.*)

* + - * + Bank teller [CONTINUE]
				+ ATM or bank kiosk [CONTINUE]
				+ Telephone banking through phone call or automated voice/touch tone [CONTINUE]
				+ Online banking with a laptop, desktop computer, or tablet such as an iPad [CONTINUE]
				+ Mobile banking with text messaging, mobile app, or Internet browser or email on a mobile phone [CONTINUE]
				+ Other (Specify) [CONTINUE]
				+ DK/REFUSE [SKIP TO Q101]

*[If more than one answer is selected in Q2g2, continue. If only one answer is selected in Q2g2, skip to Q101.]*

2h. What was the most common way that you (if OTHERS AGE≥15 FILL: or anyone else in your household) accessed an account? (*Read only answers marked in Q2g or Q2g2. Mark only one.*)

* + - * + Bank teller [SKIP TO Q101]
				+ ATM or bank kiosk [SKIP TO Q101]
				+ Telephone banking through phone call or automated voice/touch tone [SKIP TO Q101]
				+ Online banking with a laptop, desktop computer, or tablet such as an iPad [SKIP TO Q101]
				+ Mobile banking with text messaging, mobile app, or Internet browser or email on a mobile phone [SKIP TO Q101]
				+ Other (Specify) [SKIP TO Q101]
				+ DK/REFUSE [SKIP TO Q101]

*[Q2i is asked of all interviewees that selected “Mobile Phone Banking” as a response to Q2g.]*

2i. In the past 12 months have you or anyone in your household done any of the following using a mobile phone ( check all that apply)?

* Downloaded or used bank’s mobile app **(SKIP TO Q9)**
* Checked bank account balance or recent transactions **(SKIP TO Q9)**
* Made a bill payment using your bank’s website or mobile app **(SKIP TO Q9)**
* Read a text message alert from the bank **(SKIP TO Q9)**
* Sent money to other people using your bank’s website or mobile app **(SKIP TO Q9)**
* Transferred money between accounts owned by the same person **(SKIP TO Q9)**
* Deposited a check electronically using the mobile phone’s camera **(SKIP TO Q9)**
* Located the closest in-network ATM or bank branch **(SKIP TO Q9)**
* Other (Specify) **(SKIP TO Q9)**
* DK/Refused **(SKIP TO Q9)**

*[Questions 3-7 are asked only of households that do not have a bank account.]*

*3.*  Have you (if OTHERS AGE≥15 FILL: or anyone else in your household) ever had a checking or savings account?

* + - * + YES [CONTINUE]
				+ NO [SKIP TO Q5]
				+ DK/REFUSE [SKIP TO Q5]

4. Have you (if OTHERS AGE≥15 FILL: or anyone else in your household) had a checking or savings account in the past 12 months, that is since June 2014?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

5. There are different reasons people might not have a checking or savings account. Do any of the following reasons apply to you (IF OTHERS AGE≥15 FILL: or others in your household)? Do you not have an account…

a1. Because bank hours are inconvenient?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

a2. Because bank locations are inconvenient?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

b1. Do you not have an account because bank account fees are too high?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

b2. Because bank account fees are unpredictable?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

c. Do you not have an account because banks do not offer products or services you need?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

e. Because you do not have enough money to keep in an account?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

f. Do you not have an account because avoiding a bank gives more privacy?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

g. Because you cannot open an account due to personal identification, credit, or former bank account problems?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

h. Because you don’t trust banks?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

i. Was there some other reason that you do not have an account?

* + - * + YES (Specify) [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

*[If YES to more than one reason in Q5a1-Q5i, continue. Otherwise, skip to Q7.]*

6. What is the main reason why no one in your household has an account? (*Read only answers marked in Q5a1-Q5i. Mark only one.*)

* + - * + Bank hours are inconvenient [CONTINUE]
				+ Bank locations are inconvenient [CONTINUE]
				+ Bank account fees are too high [CONTINUE]
				+ Bank account fees are unpredictable [CONTINUE]
				+ Banks do not offer products or services you need [CONTINUE]
				+ Do not have enough money to keep in an account [CONTINUE]
				+ Avoiding a bank gives more privacy [CONTINUE]
				+ Cannot open an account due to personal identification, credit, or former bank account problems [CONTINUE]
				+ Don’t trust banks [CONTINUE]
				+ Some other reason (Specify) [CONTINUE]
				+ DK/REFUSE [CONTINUE]

7. How likely is it that you (IF OTHERS AGE≥15 FILL: or someone else in your household) will open a checking or savings account within the next 12 months?

* + - * + Very likely [CONTINUE]
				+ Somewhat likely [CONTINUE]
				+ Not very likely [CONTINUE]
				+ Not at all likely [CONTINUE]
				+ DK/REFUSE [CONTINUE]

[*Question 101 is asked of all households.]*

101. The next question is about your household. How interested are banks in serving households like yours? Would you say very interested, somewhat interested, not at all interested?

* + - * + VERY INTERESTED [CONTINUE]
				+ SOMEWHAT INTERESTED [CONTINUE]
				+ NOT AT ALL INTERESTED [CONTINUE]
				+ DK/REFUSE [CONTINUE]

**Now I have a question about prepaid cards. I am not asking about gift cards or debit cards linked to a checking account. Prepaid cards allow you or others, like relatives or a government agency, to load funds that can later be spent. Prepaid cards also allow you to withdraw cash from ATMs.**

39. Have you or anyone in your household EVER used prepaid cards such as those I have described?

* Yes (CONTINUE)
* No (SKIP TO Q46)
* DK/Refused (SKIP TO Q46)

110. In the past 12 months, that is since June 2014, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) use any prepaid cards like these?

* + - * + YES [CONTINUE]
				+ NO [SKIP to Q120]
				+ DK/REFUSE [SKIP to Q120]

41. Did you or anyone in your household use one of these prepaid cards in the past 30 days?

* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)

*[Ask Q42- Q45 only of households that responded ‘Yes’ to Q40 (they used a prepaid card within the past 12 months)]*

42. What are the reasons you or someone in your household used a prepaid card in the last year? (mark all that apply .)

* To put money in a safe place (**CONTINUE**)
* To pay for everyday purchases or pay bills (**CONTINUE**)
* To save money for the future (**CONTINUE**)
* To receive payments (e.g., direct deposit of paychecks or other income such as social security benefit) (**CONTINUE**)
* To send or give money to family and friends (**CONTINUE**)
* To control spending (**CONTINUE**)
* Other (Specify) (**CONTINUE**)
* DK/Refused (**SKIP TO Q43**)

42b. What is the main reason you or someone in your household used a prepaid card in the last year? (mark only one.)

* To put money in a safe place (**CONTINUE**)
* To pay for everyday purchases or pay bills (**CONTINUE**)
* To save money for the future (**CONTINUE**)
* To receive payments (e.g., direct deposit of paychecks or other income such as social security benefit) (**CONTINUE**)
* To send or give money to family and friends (**CONTINUE**)
* To control spending (**CONTINUE**)
* Other (Specify) (**CONTINUE**)
* DK/Refused (**CONTINUE**)

43. Which location do you or others in your household typically use to get the prepaid card?

(Mark only one)

* A large retail or department store (such as Walmart or Kmart) **(CONTINUE)**
* Grocery, liquor, convenience, or drug store **(CONTINUE)**
* Stand-alone non-bank financial services store (such as a check cashers or payday lender) (CONTINUE)
* A bank branch (CONTINUE)
* Internet/Online (CONTINUE)
* Over the telephone (CONTINUE)
* The card was provided by someone else
* Other (specify) (CONTINUE)
* DK/Refused (CONTINUE)

44. In the past 12 months, did you or anyone elseadd money to reload any of your prepaid cards?

* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)

45. In the past 12 months, did you or anyone in your household use any of the following methods to access or load the prepaid card account? (Check all that apply)

* Bank teller (**SKIP TO Q46**)
* ATM/Kiosk (**SKIP TO Q46**)
* Retail store clerk (**SKIP TO Q46**)
* Telephone through phone call or automated voice/touch tone (**SKIP TO Q46**)
* Mobile Phone through text messaging, phone Internet browser, mobile app, email, but excluding voice calls (**CONTINUE**)
* Online through desktop, laptop, or tablet computer (**SKIP TO Q46**)
* Direct Deposit of paycheck or other income (such as government benefits) (**SKIP TO Q46**)
* Other (Specify) (**SKIP TO Q46**)
* DK/Refused (**SKIP TO Q46**)

[All households that had a prepaid card in the last year and used mobile phone]

45b. In the past 12 months have you or anyone in your household done any of the following using a mobile phone? (Check all that apply)

* Downloaded or used prepaid card provider’s mobile app on mobile phone (CONTINUE)
* Checked prepaid account balance or recent transactions (CONTINUE)
* Made a bill payment using the prepaid card (CONTINUE)
* Received a text message alert from your prepaid card account (CONTINUE)
* Sent money to other people from your prepaid card account (CONTINUE)
* Transferred money between accounts owned by the same person (CONTINUE)
* Deposited a check electronically to your prepaid account using your phone’s camera (CONTINUE)
* Waved or tapped my mobile phone at the cash register to pay for a purchase with a prepaid card

(CONTINUE)

* Other (Specify)
* DK/Refused (CONTINUE)

*[Question 111 is asked only of households that used a prepaid card in the last 12 months.]*

111. Where did the prepaid cards that you used in the past 12 months come from? (*Mark all that apply.*)

* + - * + A bank location or bank’s website [CONTINUE]
				+ A store or website that is not a bank [CONTINUE]
				+ A government agency [CONTINUE]
				+ Employer payroll card [CONTINUE]
				+ Family or friends [CONTINUE]
				+ Other (Specify) [CONTINUE]
				+ DK/REFUSE [CONTINUE]

*[Question 112 is asked only of households that used a prepaid card from a government agency.]*

112. Thinking about the card(s) received from a government agency, why did you (if OTHERS AGE≥15 FILL: or others in your household) have these card(s)? (*Mark all that apply.*)

* + - * + To receive social security or disability benefits [CONTINUE]
				+ To receive unemployment benefits [CONTINUE]
				+ To receive food or child care benefits like SNAP or WIC [CONTINUE]
				+ Other (Specify) [CONTINUE]
				+ DK/REFUSE [CONTINUE]

**Earlier, we asked about banks, including any bank, savings and loans institution, credit union, or brokerage firm. The next questions ask about going to places other than a bank for your financial services.**

9. Have you or anyone in your household EVER gone to a place other than a bank to cash a check that was received from someone else?

* Yes **(CONTINUE)**
* No **(SKIP TO Q14)**
* DK/Refused **(SKIP TO Q14)**

120. In the past 12 months, that is since June 2014, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) go to some place other than a bank to cash a check?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

11. Did you or anyone in your household do this in the past 30 days?

* Yes **(CONTINUE)**
* No **(CONTINUE)**
* DK/Refused **(CONTINUE)**

13b. Which non-bank location do you or others in your household typically use to cash checks? (Mark only one)

* A large retail or department store (such as Walmart or Kmart) **(CONTINUE)**
* Grocery, liquor, convenience, or drug store **(CONTINUE)**
* Stand-alone non-bank financial services store (such as a check cashers or payday lender) **(CONTINUE)**
* Other (specify) **(CONTINUE)**
* DK/Refused **(CONTINUE)**

14. Have you or anyone in your household EVER gone to a place other than a bank to purchase a money order?

* Yes **(CONTINUE)**
* No **(SKIP TO Q20)**
* DK/Refused **(SKIP TO Q20)**

121. In the past 12 months, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) go to some place other than a bank to purchase a money order?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

16. Did you or anyone in your household do this in the past 30 days?

* Yes **(CONTINUE)**
* No **(CONTINUE)**
* DK/Refused **(CONTINUE)**

19b. Which non-bank location do you or others in your household typically use to purchase money orders? (Mark only one)

* The Post Office **(CONTINUE)**
* A large retail or department store (such as Walmart or Kmart) **(CONTINUE)**
* Grocery, liquor, convenience, or drug store **(CONTINUE)**
* Stand-alone non-bank financial services store (such as a check cashers or payday lend **(CONTINUE)**
* Other (specify) **(CONTINUE)**
* DK/Refused **(CONTINUE)**

20. Have you or anyone in your household EVER gone to a place other than a bank to give or send money to relatives or friends living outside the U.S.?

Please include all money for gifts or loans to relatives or friends living outside the U.S. Read if necessary: Friends are people you know personally (are acquainted with).  Do NOT include money for charities or other organizations or groups.

* Yes **(CONTINUE)**
* No **(SKIP TO Q25)**
* DK/Refused **(SKIP TO Q25)**

22. Have you or anyone in your household done this in the past 30 days?

* Yes **(CONTINUE)**
* No **(CONTINUE)**
* DK/Refused **(CONTINUE)**

24b. Which non-bank location do you or others in your household typically use to send money?

(Mark only one)

* A large retail or department store (such as Walmart or Kmart) **(CONTINUE)**
* Grocery, liquor, convenience, or drug store **(CONTINUE)**
* Stand-alone non-bank financial services store (such as a check cashers or payday lender) **(CONTINUE)**
* Mobile phone through text messaging, Internet browser, or mobile app **(CONTINUE)**
* Online through desktop, laptop, or tablet computer (e.g., IPad) (**CONTINUE)**
* Other (specify) **(CONTINUE)**
* DK/Refused **(CONTINUE)**

25. Have you or anyone in your household EVER taken out a payday loan or payday advance at a place other than a bank?

* Yes **(CONTINUE)**
* No **(SKIP TO Q29)**
* DK/Refused **(SKIP TO Q29)**

122. Did you (if OTHERS AGE≥15 FILL: or anyone else in your household) take out a payday loan or payday advance from some place other than a bank in the past 12 months?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

27. Did you or anyone in your household have one in the past 30 days?

* Yes **(CONTINUE)**
* No **(CONTINUE)**
* DK/Refused **(CONTINUE)**

28b. In the past 12 months, have you or anyone in your household taken out a non-bank payday loan through the internet?

* Yes **(CONTINUE)**
* No **(CONTINUE)**
* DK/Refused **(CONTINUE)**

29. Have you or anyone in your household EVER pawned an item at a pawn shop because cash was needed, and not just to sell an unwanted item?

* Yes **(CONTINUE)**
* No **(SKIP TO Q33)**
* DK/Refused **(SKIP TO Q33)**

123. Did you (if OTHERS AGE≥15 FILL: or anyone else in your household) pawn an item at a pawn shop in the past 12 months? Do not include selling an unwanted item to a pawn shop.

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

31. Have you or anyone in your household done this in the past 30 days?

* Yes **(CONTINUE)**
* No **(CONTINUE)**
* DK/Refused **(CONTINUE)**

33. Have you or anyone in your household EVER taken out a tax refund anticipation loan, or used a tax preparation service to receive your tax refund faster than the IRS would provide it?

* Yes **(CONTINUE)**
* No **(SKIP TO Q35)**
* DK/refused **(SKIP TO Q35)**

124. In the past 12 months, that is since June 2014, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) take out a tax refund anticipation loan, or use a tax preparation service in order to receive your tax refund faster than the IRS would provide it?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

35**.** Have you or anyone in your household EVER rented or leased anything from a rent-to-own store because it couldn’t be financed any other way? I am not talking about leasing cars or other installment payment plans that require credit check or layaway plans.

* Yes **(CONTINUE)**
* No **(SKIP TO Q38)**
* DK/refused **(SKIP TO Q38)**

125. Some stores allow people to rent to own items such as furniture or appliances. We do not mean stores that offer installment plans or layaway plans. In the past 12 months, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) rent anything from a rent-to-own store because it couldn’t be financed any other way?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

37. Have you or anyone in your household had one in the past 30 days?

* Yes **(CONTINUE)**
* No **(CONTINUE)**
* DK/Refused **(CONTINUE)**

38**.** Have you or anyone in your household EVER taken out an auto title loan at a place other than a bank? These are loans where a car title is used to borrow money for a short period of time. They are NOT loans used to purchase an automobile.

* Yes **(CONTINUE)**
* No **(SKIP TO Q39)**
* DK/refused **(SKIP TO Q39)**

126. Auto title loans use a car title to borrow money for a short period of time. They are NOT loans used to purchase a car. In the past 12 months, did you (if OTHERS AGE≥15 FILL: or someone else in your household) take out an auto title loan?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

38c. Did you or anyone in your household have one in the past 30 days?

* Yes **(CONTINUE)**
* No **(CONTINUE)**
* DK/refused **(CONTINUE)**

**The next few questions are about sending money abroad.**

130. In the last 12 months, that is since June 2014, did you (if OTHERS AGE≥15 FILL: or someone else in your household) send money to family or friends living outside of the US?

* + - * + YES [CONTINUE]
				+ NO [SKIP TO Q140a]
				+ DK/REFUSE [SKIP TO Q140a]

*[Question 131 is asked only of households that sent money abroad.]*

131. In the last 12 months, did you (if OTHERS AGE≥15 FILL: or someone else in your household) send money abroad using a bank?

* + - * + YES [CONTINUE]
				+ NO [SKIP TO Q133]
				+ DK/REFUSE [SKIP TO Q133]

*[Question 132 is asked only of households that used a bank to send money abroad.]*

132. Did you (if OTHERS AGE≥15 FILL: or someone else in your household) send money abroad using a bank **in a typical month**?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

*[Question 133 is asked only of households that sent money abroad.]*

133. In the last 12 months, did you (if OTHERS AGE≥15 FILL: or someone else in your household) send money abroad using a place other than a bank?

* + - * + YES [CONTINUE]
				+ NO [SKIP TO Q140a]
				+ DK/REFUSE [SKIP TO Q140a]

*[Question 134 is asked only of households that used a place other than a bank to send money abroad.]*

134. Did you (if OTHERS AGE≥15 FILL: or someone else in your household) send money abroad using a place other than a bank **in a typical month**?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

**The next few questions are about the different ways people receive income**. **People may receive income from work, government benefits, or other regular sources in a number of ways. Think about the ways income has come into your household in the past 12 months, that is since June 2014.**

*[Question 140a is asked only of households that are banked or recently unbanked.]*

140a. **In a typical month**, have you (if OTHERS AGE≥15 FILL: or others in your household) received income or benefits through direct deposit or electronic transfer into a bank account?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DID NOT RECEIVE INCOME (VOLUNTEERED) [SKIP TO Q150a]
				+ DK/REFUSE [CONTINUE]

*[Question 140b is asked only of households that have used a prepaid card and that have received income.]*

140b. In a typical month, have you (if OTHERS AGE≥15 FILL: or others in your household) received income or benefits through direct deposit or electronic transfer onto a prepaid card?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DID NOT RECEIVE INCOME (VOLUNTEERED) [SKIP TO Q150a]
				+ DK/REFUSE [CONTINUE]

*[Questions 140c-140e are asked of all households that have received income.]*

140c. In a typical month, have you (if OTHERS AGE≥15 FILL: or others in your household) received income by paper check or money order?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DID NOT RECEIVE INCOME (VOLUNTEERED) [SKIP TO Q150a]
				+ DK/REFUSE [CONTINUE]

140d. In a typical month, have you (if OTHERS AGE≥15 FILL: or others in your household) received income in cash?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DID NOT RECEIVE INCOME (VOLUNTEERED) [SKIP TO Q150a]
				+ DK/REFUSE [CONTINUE]

140e. In a typical month, have you (if OTHERS AGE≥15 FILL: or others in your household) received income in any other form?

* + - * + YES (Specify) [CONTINUE]
				+ NO [CONTINUE]
				+ DID NOT RECEIVE INCOME (VOLUNTEERED) [SKIP TO Q150a]
				+ DK/REFUSE [CONTINUE]

*[Question 141 is asked only of households that received income by paper check or money order, and used a non-bank check casher in the last 12 months.]*

141. Think about the income you (if OTHERS AGE≥15 FILL: or others in your household) received by paper check or money order in the past 12 months. Did you **typically** use some place other than a bank to cash the check or money order?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

**The next few questions are about the different ways people pay their monthly bills for things like mortgage, rent, utilities, or child care. Think about the ways your household has paid bills in the past 12 months, that is since June 2014.**

*[Questions 150a-150b are asked only of households that have a bank account or had a bank account in the last 12 months.]*

150a. **In a typical month**, did you (if OTHERS AGE≥15 FILL: or someone else in your household) pay bills with a personal check drawn on a bank account?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DID NOT PAY BILLS IN PAST 12 MONTHS (VOLUNTEERED) [SKIP TO Q160]
				+ DK/REFUSE [CONTINUE]

150b. In a typical month, did you (if OTHERS AGE≥15 FILL: or someone else in your household) pay bills using a debit card linked to a bank account?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DID NOT PAY BILLS IN PAST 12 MONTHS (VOLUNTEERED) [SKIP TO Q160]
				+ DK/REFUSE [CONTINUE]

*[Question 150c is asked of all households that pay bills.]*

150c. In a typical month, did you (if OTHERS AGE≥15 FILL: or someone else in your household) use a credit card to pay bills?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DID NOT PAY BILLS IN PAST 12 MONTHS (VOLUNTEERED) [SKIP TO Q160]
				+ DK/REFUSE [CONTINUE]

*[Question 150d is asked only of households that used a prepaid card in the last 12 months and that pay bills.]*

150d. In a typical month, did you (if OTHERS AGE≥15 FILL: or someone else in your household) use a prepaid card to pay bills?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DID NOT PAY BILLS IN PAST 12 MONTHS (VOLUNTEERED) [SKIP TO Q160]
				+ DK/REFUSE [CONTINUE]

*[Question 150e is asked only of households that have a bank account or had a bank account in the last 12 months and that pay bills.]*

150e. In a typical month, did you (if OTHERS AGE≥15 FILL: or someone else in your household) pay bills electronically from a bank account, either through online bill pay or direct withdrawal?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DID NOT PAY BILLS IN PAST 12 MONTHS (VOLUNTEERED) [SKIP TO Q160]
				+ DK/REFUSE [CONTINUE]

*[Question 150f is asked only of households that used a money order from a place other than a bank in the last 12 months and that pay bills.]*

150f. In a typical month, did you (if OTHERS AGE≥15 FILL: or someone else in your household) use a money order from a place other than a bank to pay bills?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DID NOT PAY BILLS IN PAST 12 MONTHS (VOLUNTEERED) [SKIP TO Q160]
				+ DK/REFUSE [CONTINUE]

*[Questions 150g-150i are asked of all households that pay bills.]*

150g. Over the past 12 months, in a typical month, did you (if OTHERS AGE≥15 FILL: or someone else in your household) use a cashier’s check or money order from a bank to pay bills?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DID NOT PAY BILLS IN PAST 12 MONTHS (VOLUNTEERED) [SKIP TO Q160]
				+ DK/REFUSE [CONTINUE]

150h. In a typical month, did you (if OTHERS AGE≥15 FILL: or someone else in your household) use cash to pay bills?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DID NOT PAY BILLS IN PAST 12 MONTHS (VOLUNTEERED) [SKIP TO Q160]
				+ DK/REFUSE [CONTINUE]

150i. In a typical month, did you (if OTHERS AGE≥15 FILL: or someone else in your household) pay bills in any other way?

* + - * + YES (Specify) [CONTINUE]
				+ NO [CONTINUE]
				+ DID NOT PAY BILLS IN PAST 12 MONTHS (VOLUNTEERED) [SKIP TO Q160]
				+ DK/REFUSE [CONTINUE]

 *[If YES to multiple questions in Q150a-Q150i, continue. Otherwise, skip to Q160.]*

151. Which was the most common method you (or if OTHERS AGE≥15 FILL: or others in your household) used to pay bills over the last 12 months? (*Read only answers marked in Q150a-Q150i. Mark only one.*)

* + - * + Personal check [CONTINUE]
				+ Debit card [CONTINUE]
				+ Credit card [CONTINUE]
				+ Prepaid card [CONTINUE]
				+ Electronic payments from a bank account (e.g. online bill pay) [CONTINUE]
				+ Money order from a place other than a bank [CONTINUE]
				+ Cashier’s check or money order from a bank [CONTINUE]
				+ Cash [CONTINUE]
				+ Other (Specify) [CONTINUE]
				+ DK/REFUSE [CONTINUE]

**The next few questions are about how people borrow money or purchase items on credit.**

160. In the past 12 months, that is since June 2014, did you (if OTHERS AGE≥15 FILL: or someone else in your household) have a credit card from Visa, MasterCard, American Express, or Discover? Please do not include debit cards.

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

161. Have you (if OTHERS AGE≥15 FILL: or anyone in your household) had a personal loan or line of credit from a bank any time in the last 12 months? I am not asking about student loans, or loans taken out to make major purchases like a house or car.

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

162. In the past 12 months, that is since June 2014, did you (if OTHERS AGE≥15 FILL: or someone else in your household) apply for a new credit card, or a personal loan or line of credit at a bank?

* + - * + YES [CONTINUE]
				+ NO [SKIP TO Q164]
				+ DK/REFUSE [SKIP TO Q164]

*[Question 163 is asked only of households that applied for credit in the last 12 months.]*

163. In the past 12 months, did any lender or creditor turn down your (if OTHERS AGE≥15 FILL: or someone else in your household’s) request for new credit or not give you as much credit as you applied for?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

*[Question 164 is asked to all households.]*

164. Was there any time in the past 12 months that you (if OTHERS AGE≥15 FILL: or someone else in your household) thought about applying for a new credit card, or a personal loan or line of credit at a bank, but changed your mind because you thought you might be turned down?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

**The next few questions are about the different ways that people save their money.**

170. Even if you later spent it, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) set aside any money in the past 12 months that could be used for unexpected expenses or emergencies? I’m only asking about funds that could be easily spent if necessary, and am not asking about retirement or other long-term savings.

* + - * + YES [CONTINUE]
				+ NO [SKIP TO Q180]
				+ DK/REFUSE [SKIP TO Q180]

*[Question 171 is asked only of households that set aside some savings in the past 12 months.]*

171. Where did you (if OTHERS AGE≥15 FILL: or anyone else in your household) keep this money? (*Mark all that apply.*)

* *(Read only for banked or recently unbanked)* In a checking account? [CONTINUE]
* *(Read only for banked or recently unbanked)* In a savings account? [CONTINUE]
* (*Read only for those with a prepaid card*) On a prepaid card? [CONTINUE]
* In other accounts such as certificates of deposit, brokerage accounts, or savings bonds? [CONTINUE]
* Did you keep the savings in the home, or with family or friends? [CONTINUE]
* Did you buy something with the intent to pawn or sell later if necessary? [CONTINUE]
* Other (Specify) [CONTINUE]
* DK/REFUSE [CONTINUE]

*[Questions 180-183 are asked of all households.]*

180. Which best describes your household’s income over the past 12 months? (*Mark only one.*)

* + - * + Income is about the same each month [CONTINUE]
				+ Income varies somewhat from month to month [CONTINUE]
				+ Income varies a lot from month to month [CONTINUE]
				+ DK/REFUSE [CONTINUE]

181. Often times, households find that they are not able to keep up with their bills. Over the last 12 months, was there a time when you (if OTHERS AGE≥15 FILL: or someone else in your household) fell behind on bill payments?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

182. In the past 12 months, have you (if OTHERS AGE≥15 FILL: or anyone else in your household) asked a bank teller or bank customer service agent about financial products and services or managing your money?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

183. In the past 12 months, did you (if OTHERS AGE≥15 FILL: or others in your household) attend any financial education classes or financial counseling sessions, either in-person, by phone, or online?

* + - * + YES [CONTINUE]
				+ NO [SKIP TO Q185]
				+ DK/REFUSE [SKIP TO Q185]

*[Question 184 is asked only of households that attended a financial education class or counseling.]*

184. Did you (if OTHERS AGE≥15 FILL: or someone else in your household) learn about any of those financial education classes or counseling sessions through a bank?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

*[Question 185 is asked of all households.]*

185. Do you (if OTHERS AGE≥15 FILL: or someone else in your household) currently own or have regular access to a mobile phone?

* + - * + YES [CONTINUE]
				+ NO [SKIP TO Q187]
				+ DK/REFUSE [SKIP TO Q187]

*[Question 186 is asked only of households that have a mobile phone.]*

186. Are any of these mobile phones a smartphone with features to access the Internet, send emails, and download apps?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

*[Question 187 is asked of all households.]*

187. Do you (if OTHERS AGE≥15 FILL: or someone else in your household) currently have regular access to the Internet at **home**, using a desktop, laptop, or tablet computer?

* + - * + YES [CONTINUE]
				+ NO [CONTINUE]
				+ DK/REFUSE [CONTINUE]

49. Did your household experience any of the following events in the past 12 month? (Mark all that apply)

a. Significant loss of income

* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Significant increase in income
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Job loss
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. New job
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Retirement
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Significant increase in household expenses (e.g. medical or home repair)
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Significant decrease in household expenses
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Divorce or death of a household member
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. New marriage, civil union, or domestic partnership
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Birth, adoption, or other addition of a child to the household
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Move or relocation
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. None of the above
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. DK/Refused (TERMINATE)

*Ask 49a if household is banked (Q2 is Yes) and response to Q2e is ‘Yes’.*

49a. Earlier you indicated that your households did not have a bank account at some point within the last year, but have one now. Which of these events contribute to the account being opened? (Read only options marked in Q49. Mark all that apply)

a. Significant loss of income

* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Significant increase in income
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Job loss
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. New job
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Retirement
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Significant increase in household expenses (e.g. medical or home repair)
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Significant decrease in household expenses
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Divorce or death of a household member
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. New marriage, civil union, or domestic partnership
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Birth, adoption, or other addition of a child to the household
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Move or relocation
* Yes (TERMINATE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. None of the above
* Yes (TERMINATE)
* No (TERMINATE)
* DK/Refused (TERMINATE)
1. DK/Refused (TERMINATE)

*Ask 49b. if household is unbanked (Q2 is No) and response to Q4 is either ‘within the last year. .*

49b. Earlier you mentioned that you or someone in your household had a bank account within the past year. Which of these events contributed to the account being closed? (Read only options marked in Q49. Mark all that apply)

a. Significant loss of income

* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Significant increase in income
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Job loss
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. New job
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Retirement
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Significant increase in household expenses (e.g. medical or home repair)
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Significant decrease in household expenses
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Divorce or death of a household member
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. New marriage, civil union, or domestic partnership
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Birth, adoption, or other addition of a child to the household
* Yes (CONTINUE)
* No (CONTINUE)
* DK/Refused (CONTINUE)
1. Move or relocation
* Yes (TERMINATE)
* No (TERMINATE)
* DK/Refused (TERMINATE)
1. None of the above
* Yes (TERMINATE)
* No (TERMINATE)
* DK/Refused (TERMINATE)
1. DK/Refused (TERMINATE)

***<END>***