

2015 Survey Instrument and Cognitive Interview Protocol
December 29, 2014

FDIC Cognitive Testing Protocol

CASEID	__ - ____ - ____
DATE:	__ / __ / ____
PARTICIPANT	
	Fully Banked
	Underbanked
	Unbanked
PARTICIPANT GENDER	
	Male
	Female

ADMINISTER INFORMED CONSENT

DEMOGRAPHICS

Thank you for participating in our study. My job is to take a lot of notes and to figure out what we can do to make these questions easier to understand. If a survey question doesn't make sense or you don't understand a certain word used, please tell me that. If you need me to repeat any question, just let me know. After each survey question, I will ask you follow up questions about how you came up with your answer and how easy the question was to understand. When we're done, you'll receive \$40 in cash as reimbursement for your time and travel.

First I'll ask a few demographic questions to help us analyze the results of the study.

Q1 How are old are you?

YEARS: _____
DK/REFUSE

Q2 Are you of Hispanic, Latino, or Spanish origin or descent?

1 YES
2 NO
DK/REFUSE

Q3 Which of these groups describes you? You may select all that apply.

- 1 White
- 2 Black or African American
- 3 American Indian or Alaska Native
- 4 Native Hawaiian or Other Pacific Islander
- 5 Asian

Q4 What is the highest grade or year of school you have **completed**?

- 1 DID NOT COMPLETE HIGH SCHOOL
 - 2 REGULAR HIGH SCHOOL DIPLOMA
 - 3 GED CERTIFICATE OF HIGH SCHOOL COMPLETION
 - 4 SOME COLLEGE CREDIT, BUT NO DEGREE
 - 5 ASSOCIATE'S DEGREE (FOR EXAMPLE, AA, AS)
 - 6 BACHELOR'S DEGREE (FOR EXAMPLE, BA, BS)
 - 7 GRADUATE EDUCATION (FOR EXAMPLE, MS, MA, PHD, JD, MD)
- DK/REFUSE

INTRODUCTION:

In this interview, I will ask survey questions about banking and how your household uses financial services. After you answer each question, I will ask you some follow up items about the question you just answered. I might ask you how sure you are of your answer or to try to put the question into your own words. These follow up questions will help me understand how you came up with your answer and to evaluate how easy or difficult the survey questions are.

Do you have any questions before we begin?

ANSWER ANY RESPONDENT QUESTIONS BEFORE PROCEEDING
INTRODUCTION

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

Pre_Q1. [univ: ALL] First of all, do you live with anyone else who is 15 years old or older?

- YES (CONTINUE)
 - NO (SKIP TO IIA1)
- DK/REFUSE

1. [univ: ALL] (Q1) 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 XX)
- DK/REFUSE (CONTINUE)

Probe: What does it mean to you to have shared finances?

Probe (for response 1-3): How did you come up with your answer for this question?

2. [univ: adults have shared or some shared finances] (Q1a) How much do you participate in making financial decisions for your household?
 - A lot (CONTINUE)
 - Some (CONTINUE)
 - Not at all (TERMINATE)
 - DK/REFUSE (TERMINATE)

Probe: How did you come up with your answer?

I. Bank Accounts and Prepaid Cards

A. Bank Accounts

1. [univ: ALL] (Q2 in 2013) Do you (if PRE_Q1=YES FILL: or anyone else in your household) have a checking or savings account now?
 - YES (CONTINUE)
 - NO (SKIP TO XX)
 - DK/REFUSE (TERMINATE)

Probe: How sure are you of your answer?

2. [univ: BANKED] (Q2b in 2013) (IF PRE_Q1=NO, FILL: We want to learn what types of accounts you have. Do you have a...) (IF PRE_Q1=YES FILL: We want to learn what types of accounts are held by members of your household who are age 15 and older. Does [FILL: NAME] have a...) (Ask this question for each adult (15 years of age and older) individual of the household and record Yes/No for each)
 - checking account (CONTINUE)
 - savings account (CONTINUE)
 - some other account (Specify) (CONTINUE)
 - DK/REFUSE

Probe: Is this question about your household's banking easy or hard to answer?

3. [univ: BANKED] (Q2E in 2013) In the past 12 months, that is since [fill: month, year], was there any time when no one in your household had an account?
 - YES (CONTINUE)

- ☐ NO (SKIP to XX)
- ☐ DK/REFUSE (SKIP to XX)

Probe: How would you put this question in your own words?

4. [univ: UNBANKED] Have you (if PRE_Q1=YES FILL: or anyone else in your household) ever had a checking or savings account?

- ☐ YES
- ☐ NO

4a. [univ: Q4=yes] Have you (if PRE_Q1=YES FILL: or anyone else in your household) had a checking or savings account in the past year, that is since [fill: month, year]?

- ☐ YES
- ☐ NO

Probe: How did you remember if you or someone else had the account within the past year or more than a year ago?

5. [univ: UNBANKED] How likely is it that you (IF PRE_Q1=YES 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)

Probe: How did you come up with your answer for this question?

B. Bank Account Access Methods

1. [univ: BANKED] (Q2G in 2013) In the past 12 months, that is since [fill: month, year], have you (if PRE_Q1=YES FILL: or anyone else in your household) used any of the following methods to access an account? (check all that apply)

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

Probe: How sure are you of your answer?

Probe: Was this question easy or difficult to answer?

Probe: What does telephone banking mean to you?

2. [univ: No selections in Q1] In the past 12 months, that is since [fill: month, year], did you (if PRE_Q1=YES FILL: or anyone else in your household) access any account at all?
 - YES
 - NO
3. [univ: BANKED and accessed account in last 12m] (Q2h in 2013) What was the most common way that you (if PRE_Q1=YES FILL: or anyone else in your household) accessed an account? (Read only answers marked in Q1.B.2. Check only one)
 - Bank teller
 - ATM or bank kiosk
 - Telephone banking through phone call or automated voice/touch tone
 - Online banking with a laptop, desktop computer, or tablet such as an iPad
 - Mobile banking with text messaging, mobile app, or Internet browser or email on a mobile phone
 - Other (Specify)
 - DK/REFUSE

Probe: How did you choose [RESPONSE] as the most common way of accessing an account?

C. *Reasons for Not Having a Bank Account*

1. [univ: UNBANKED] There are different reasons people might not have a checking or savings account. Do any of the following reasons apply to you (IF PRE_Q1=YES FILL: or others in your household)? Do you not have an account because...
 - a) [univ: UNBANKED] Bank hours are inconvenient
 - YES
 - NO
 - DK/REFUSE
 - b) [univ: UNBANKED] Bank locations are inconvenient
 - YES
 - NO
 - DK/REFUSE
 - c) [univ: UNBANKED] Bank account fees are too high
 - YES

- ☐ NO
- ☐ DK/REFUSE

d) [univ: UNBANKED] Bank account fees are unpredictable

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

e) [univ: UNBANKED] Banks do not offer products or services you need

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

Probe: What bank products or services did you think about when you answered this question?

f) [univ: UNBANKED] (Q5e in 2013) You do not have enough money to keep an account

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

Probe: What do you mean by I don't have enough money?

g) [univ: UNBANKED] (Q5f in 2013) Avoiding a bank gives more privacy

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

h) [univ: UNBANKED] (Q5g in 2013) You cannot open an account due to problems with personal identification, credit, or former bank account problems

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

Probe: How would you state this question in your own words?

i) [univ: UNBANKED] (Q5c in 2013) You prefer not to do business with banks

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

Probe: What does prefer not do business with the bank mean? Tell me more about this.

j) [univ: UNBANKED] (Q5d in 2013) You don't trust banks

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

Probe: Tell me more about why you do/don't trust banks.

k) [univ: UNBANKED] (Q5h in 2013) Was there some other reason? (Specify)

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

2. [univ: UNBANKED AND INDICATED MORE THAN ONE REASON FOR NOT HAVING AN ACCOUNT] What is the main reason why no one in your household has an account? (Q6 in 2013) (*Read only responses checked in Q5. Mark only one.*)

[REPEAT OPTIONS ABOVE,]

Probe: How did you choose [RESPONSE] as the main reason?

3. [Universe: all] Please tell me if you Strongly Agree, Agree, Neither Agree nor Disagree, Disagree, or Strongly Disagree with the following statement: Banks are interested in serving households like mine

- ☐ STRONGLY AGREE
- ☐ AGREE
- ☐ NEITHER AGREE NOR DISAGREE
- ☐ DISAGREE
- ☐ STRONGLY DISAGREE
- ☐ DK/REFUSE

Probe: How did you come up with your answer for this question?

D. Prepaid Cards

The next questions ask about prepaid cards that have logos on them, such as MasterCard, VISA, Discover or American Express. I am talking about cards like Chase Liquid, Bluebird, Direct Express, Green Dot, or NetSpend, and not about phone cards or gift cards. Prepaid cards allow you or someone else to add money onto them. Prepaid cards let you make purchases and pay bills anywhere that credit cards are accepted and withdraw cash from an ATM.

1. [univ: ALL] (Q40) In the past 12 months, did you (if PRE_Q1=YES FILL: or anyone else in your household) use any prepaid cards like these?

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

Probe: In your own words, can you tell me what a prepaid card is?

2. [univ: USED PP CARD IN LAST 12M) Where did the prepaid cards that you used in the past 12 months come from? (mark all Y/N)
- ☐ A bank location or bank's website
 - ☐ A store or website that is not a bank
 - ☐ A government agency to receive benefits such as social security or unemployment benefits
 - ☐ Employer payroll card
 - ☐ Family or friends
 - ☐ Other (specify)
 - ☐ DK/REFUSE

Probe: How did you remember where you or others got the prepaid cards?

Probe: What is the name of your prepaid card? Do you have more than one prepaid card in your household? If so, what are the names of those cards?

Probe: What was the name of the places where you bought the cards?

3. [univ: If prepaid card=yes and bank account = yes] Earlier you said that you (IF PRE_Q1=YES FILL: or someone else in your household) have a checking or savings account. Do you have prepaid cards as well as a checking or saving account?
- ☐ YES
 - ☐ NO
 - ☐ DK/REFUSE

Probe: Do you consider your prepaid card to be a checking account?

4. [Univ: Yes to prepaid card] In the past 12 months, that is since [fill: month, year], did you or anyone else add money to reload any of your prepaid cards?
- ☐ YES
 - ☐ NO
 - ☐ DK/REFUSE

II. Use of Nonbank Alternative Financial Services

The questions in this section apply to all households, regardless of their banking status.

[univ=all] 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.

1. (Q10 in 2013) In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) go to some place other than a bank to cash a check?
 - YES
 - NO
 - DK/REFUSE

Probe: What type of place was this?

2. (Q14 in 2013) In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) go to some place other than a bank to purchase a money order?
 - YES
 - NO
 - DK/REFUSE
3. (Q26 in 2013) In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) take out a payday loan or payday advance from some place other than a bank?
 - YES
 - NO
 - DK/REFUSE

Probe (IF YES): How did you come up with your answer for this question?

4. (Q30 in 2013) In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) pawn an item at a pawn shop in order to get cash? Do not include selling an unwanted item to a pawn shop.
 - YES
 - NO
 - DK/REFUSE

Probe: How would you state this question in your own words?

5. (Q34 in 2013) In the past 12 months, did you (if PRE_Q1=YES FILL: or someone 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
 - NO
 - DK/REFUSE

Probe: Can you tell me what a tax refund anticipation loan is?

Probe: [IF YES] Tell me about this refund anticipation loan.

6. (Q36 in 2013) Some special stores allow people to rent to own items such as furniture or appliances. We do not mean stores that offer car leases, installment plans, or layaway plans. In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) rent or lease anything from a rent-to-own store because it couldn't be purchased any other way?
- YES
 - NO
 - DK/REFUSE

Probe [IF YES]: Tell me about the situation you are thinking of.

7. (Q38b in 2013) Auto title loans use a car title to borrow money for a short period of time. They are NOT loans used to purchase an automobile. In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) take out an auto title loan?
- YES
 - NO
 - DK/REFUSE

Probe: What does auto title loan mean?

The next few questions are about sending money abroad.

8. [univ: ALL] In the last 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) send money to family or friends living outside of the US?

Read if necessary: (Friends are people you know personally or are acquainted with. Do **not** include money for charities or other organizations or groups.)

- YES
 - NO
 - DK/REFUSE
9. [univ: sent money in last 12m] Did you send money:
- Using a bank (Y/N)
 - Using a place other than a bank (Y/N)
 - DK/REFUSE
10. [univ: sent money last 12m] Did you **regularly** send money abroad [fill previous answer(s)]?
- Using a bank (Y/N)
 - Using a place other than a bank (Y/N)
 - I did not regularly send money abroad (Y/N)
 - DK/REFUSE

Probe: How often did you do this?

Probe: What other types of places might someone use to send money?

(Read only to [univ: used nonbank check cashing or nonbank money order or nonbank international remittances at least once]) **The next few questions are about using places other than banks to cash checks, or buy money orders or to send money to family or friends living outside of the U.S.**

11. [univ: used nonbank check cashing or nonbank money order or nonbank international remittances at least once] Are any of the reasons below why you (if PRE_Q1=YES FILL: or someone else in your household) went to a place other than a bank to cash a check, purchase money orders or send money? Was it because
- the place has better hours or location (Y/N)
 - Because banks don't offer the service? (Y/N)
 - Did you (if PRE_Q1=YES FILL: or anyone else in your household) go to a place other than a bank to cash a check, purchase money orders or send money because you can do it faster than at a bank? (Y/N)
 - Because the place you go is more welcoming than the bank (Y/N)
 - Because you never thought of going to a bank (Y/N)
 - Because banks charge more for the service (Y/N)
 - Did you (if PRE_Q1=YES FILL: or anyone else in your household) go to a place other than a bank to cash a check, purchase money orders or send money because you don't have an account (Y/N)
 - Because the place asks for fewer IDs (Y/N)

Probe: How did you choose your answer(s) for this question?

12. [Universe: If all responses to Q35 are no] Why did you (if PRE_Q1=YES FILL: or someone in your household) go to a place other than a bank to cash a check, purchase money orders or send money?

III. Typical use of Financial Transaction Services

A. Receiving Income

The next few questions are about the different ways people receive income.

1. [univ: ALL] 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 (fill month/year). How have you (if PRE_Q1=YES FILL: or others in your household) typically received income? (mark all Y/N)
 - ☐ Direct deposit or electronic transfer of funds into a bank account or a card
 - ☐ Check or money order
 - ☐ Cash
 - ☐ DID NOT RECEIVE ANY INCOME IN PAST 12 MONTHS
 - ☐ Other (specify)
 - ☐ DK/REFUSE

Probe: What sources of income were you thinking about here?

Probe: How often do you receive these sources of income?

2. [univ: receive income using DIRECT DEPOSIT AND HAVE A PREPAID CARD] Was the income directly deposited onto a prepaid card?
 - ☐ YES
 - ☐ NO
 - ☐ DK/REFUSE
3. [univ: receive income using PAPER CHECK or MONEY ORDERS] Think about the income you and 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
 - ☐ NO
 - ☐ DK/REFUSE

Probe (IF YES): What places other than a bank did you include in your answer?

B. Making payments

The next few questions are about the different ways consumers pay their monthly bills for things like mortgage, rent, utilities, or child care.

1. [Univ: All] Thinking about paying bills over the last 12 months, in a typical month, did you (if PRE_Q1=YES FILL: or someone else in your household) use a personal check, or check or money order from a bank?
 - ☐ YES
 - ☐ NO
 - ☐ DK/REFUSE

2. [Univ: All] In a typical month, did you (if PRE_Q1=YES FILL: or someone else in your household) use a prepaid card to pay bills?
 - ☐ YES
 - ☐ NO
 - ☐ DK/REFUSE
3. [Univ: All] In a typical month, did you (if PRE_Q1=YES FILL: or someone else in your household) use a credit card to pay bills?
 - ☐ YES
 - ☐ NO
 - ☐ DK/REFUSE
4. [Univ: All] In a typical month, did you (if PRE_Q1=YES FILL: or someone else in your household) use cash to pay bills?
 - ☐ YES
 - ☐ NO
 - ☐ DK/REFUSE
5. [Univ: All] In a typical month, did you (if PRE_Q1=YES FILL: or someone else in your household) use a money order from a place other than a bank to pay bills?
 - ☐ YES
 - ☐ NO
 - ☐ DK/REFUSE
6. [Univ: All] In a typical month, did you (if PRE_Q1=YES FILL: or someone else in your household) use electronic payments from a bank account such as using bill pay or by allowing the biller to directly withdraw from your bank account.
 - ☐ YES
 - ☐ NO
 - ☐ DK/REFUSE

Probe: Please tell me about how you paid bills in the past year. How did you decide which options to select?

7. [Univ: all] DID NOT PAY ANY BILLS IN THE PAST 12 MONTHS (**VOLUNTEERED**)
 - ☐ YES
 - ☐ NO
 - ☐ DK/REFUSE

8. [Univ: HOUSEHOLD SELECTED AT LEAST ONE METHOD FOR TYPICALLY PAYING BILLS] Which was the most common method your household used to pay bills over the last 12 months? (CHOOSE ONLY FROM ITEMS SELECTED ABOVE. MARK ONLY ONE.)

- ☐ Personal check, or check or money order from a bank
- ☐ Prepaid card
- ☐ Credit Card
- ☐ Cash
- ☐ Money order from a place other than a bank
- ☐ Electronic payment from a bank account
- ☐ DK/REFUSE

Probe: How did you decide which was the most common method your household used to pay bills over the last 12 months?

IV. Use of Credit Products

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

A. Use of Mainstream Credit Products

1. [univ: ALL] In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) have a credit or charge card, such as a Visa, MasterCard, American Express or Discover card?
- ☐ YES
 - ☐ NO
 - ☐ DK/REFUSE

Probe: How easy or difficult was it to answer this question? For prepaid card holders: would you consider your prepaid card a credit card? Would you consider a store card like Target card or Pier One card a credit card?

2. [univ: ALL] Have you (if PRE_Q1=YES 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
 - ☐ NO
 - ☐ DK/REFUSE

Probe: How would you state this question in your own words?

Probe: What types of loans do you think this question is asking about?

B. Access to mainstream credit

1. [univ: ALL] In the past 12 months, did you (if PRE_Q1=YES FILL: or someone else in your household) apply for a new credit card, or a personal loan or line of credit at a bank, or ask for an increase in an existing credit line or credit card limit? I am not asking about student loans, or loans taken out to make major purchases like a house or car.
 - YES
 - NO
 - DK/REFUSE

Probe: How did you come up with your answer? Tell me about your application.

2. Q39. [univ: Said Yes to APPLIED FOR CREDIT IN LAST 12m] Did any lender or creditor turn down your request for new credit or a credit increase or not give you as much credit as you applied for?
 - YES
 - NO
 - DK/REFUSE

Probe: Was this question easy or difficult to answer?

3. [univ: ALL] When thinking about applying for a credit card or loan from a bank, please tell me whether you Strongly Agree, Agree, Neither Agree nor Disagree, Disagree, or Strongly Disagree with the following statements.
 1. It is easy to find out what types of loans or lines of credit are available
 2. It's easy for someone in my household to qualify for a loan or line of credit from a bank
 3. Banks make quick decisions on applications for credit
 4. Banks charge affordable rates and fees for credit
4. [univ: USED NONBANK PAYDAY LOAN, PAWN SHOP, REFUND ANTICIPATION LOAN, RENT-TO-OWN, OR NONBANK AUTO TITLE LOAN IN PAST 12 MONTHS] Think about the time(s) you (if PRE_Q1=YES FILL: or others in your household) borrowed money from **somewhere other than** a bank. For each of the following statements, please tell me whether you Strongly Agree, Agree, Neither Agree nor Disagree, Disagree, or Strongly Disagree.
 1. It was easy to find out what types of loans are available
 2. It was easy for someone in my household to qualify for credit from these places
 3. These places made quick decisions on my application
 4. These places charged affordable rates and fees for credit

V. Savings

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

1. [univ: ALL] Even if you later spent it, did you (if PRE_Q1=YES FILL: or anyone else in your household) set aside any money as savings in the last year? I'm only asking about savings that could be easily spent if necessary, and am not asking about retirement or other long-term savings. (Y/N)
- YES
 - NO
 - DK/REFUSE

Probe: How would you state this question in your own words?

2. [univ: HAS SAVINGS] Did your household put the money you set aside as savings
- a) In a checking account?
 - YES
 - NO
 - b) In a savings account?
 - YES
 - NO
 - c) On a prepaid card?
 - YES
 - NO
 - d) In other accounts such as certificates of deposit or brokerage accounts or savings bonds?
 - YES
 - NO

Probe: Can you tell me in your own words what certificates of deposits, brokerage accounts, and savings bonds are?

- e) Did you keep the savings in the home, is it held by family or friends, or did you buy something with the intent to pawn or sell later if necessary?
 - YES
 - NO
3. [Univ: all] How confident are you that you (if PRE_Q1=YES FILL: or your household) could come up with \$2000 if an unexpected need arose within the next month?

- ☐ I am certain we could come up with the full \$2000.
- ☐ We could probably come up with \$2000.
- ☐ We could probably not come up with \$2000
- ☐ I am certain we could not come up with \$2000
- ☐ DK/REFUSE

Probe: How did you come up with your answer for this question?

4. [univ: ALL HOUSEHOLDS EXCEPT THOSE "CERTAIN THEY COULD NOT COME UP WITH \$2000"]

If faced with an unexpected \$2000 expense in the next month, how would your household get the funds? (mark all)

- ☐ Use money from your bank account or prepaid card
- ☐ Borrow or ask for help from family or friends
- ☐ Use a credit card or line of credit, or take out a loan from a bank
- ☐ Borrow the money from a place other than a bank, such as a payday loan or pawn shop loan
- ☐ Borrow from or liquidate a retirement account
- ☐ Sell off other investments such as stocks or bonds
- ☐ Sell other things I own
- ☐ Cut back on other expenses or earn more money by working extra hours
- ☐ DK/REFUSE

VI. Other Household attributes

1. Which best describes your household's income over the past 12 months? (Mark only one)

- ☐ Income is about the same each month
- ☐ Income varies somewhat from month to month
- ☐ Income varies a lot from month to month
- ☐ DK/REFUSE

2. Often times, households find that they are not able to keep up with their bills. How about you? Over the last 12 months, was there a time when you (if PRE_Q1=YES FILL: or someone else in your household) fell behind on bill payments?

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

3. As you know, many people these days have reached their credit card limit. How about you? In the past 12 months, have you (if PRE_Q1=YES FILL: or anyone else in your household) maxed out credit cards or lines of credit, or gone over the limit?

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

Probe: How would you state this question in your own words?

4. We are interested in whether you (if PRE_Q1=YES FILL: or others in your household) use information from banks or consult bank staff when handling your finances. In the past 12 months, have you:

- a) Talked with a bank teller or customer service agent to learn about financial products and services or managing your money? (Y/N)
 - ☐ YES
 - ☐ NO
- b) Used a bank website, brochures or other bank publications to learn about handling your finances? (Y/N)
 - ☐ YES
 - ☐ NO
- c) Attended financial education classes or counseling sessions offered by a bank? (Y/N)
 - ☐ YES
 - ☐ NO

Probes: What do you think handling your finances mean? Can you give me some examples. Would you consider opening a bank account and example of handling your finances? What about applying for a loan?

5. Think now about the information from sources other than banks that you use when handling your finances for thing like learning about financial products and services or managing your money. In the past 12 months, did you:

- a) Take financial education classes or counseling offered by a place other than a bank?
 - ☐ YES
 - ☐ NO
- b) Use a financial planner, accountant, or similar professional who does not work at a bank?
 - ☐ YES
 - ☐ NO

- c) Refer to publications, articles, television or radio programs, websites or mobile applications from places other than banks that provide financial advice such as Consumer Reports, Suze Orman, NerdWallet, or mint.com?
 - ☐ YES
 - ☐ NO

- d) Use advertisements from places other than banks either in print, radio, TV, online or mail?
 - ☐ YES
 - ☐ NO

- e) Talk to friends, relatives, or co-workers?
 - ☐ YES
 - ☐ NO

- f) Use employer-provided resources?
 - ☐ YES
 - ☐ NO

- g) Do anything else?
 - ☐ YES (specify)
 - ☐ NO
 - ☐ DK/REFUSE

Probe: [for those who responded NO to all of these options] Did you do ever consulted any of these sources to learn about handling your finances? If so, which one? how long ago?

- 6. [univ: all] (Q47 in 2013) Do you (if PRE_Q1=YES FILL: or someone else in your household) currently own or have regular access to a mobile phone?
 - ☐ YES
 - ☐ NO
 - ☐ DK/REFUSE

- 7. [univ: Yes to Mobile phone in Q50] (Q48 in 2013) Is that mobile phone a smartphone with features to access the Internet, send emails, and download apps?
 - ☐ YES
 - ☐ NO
 - ☐ DK/REFUSE

Probe: How did you identify whether your mobile phone is a smartphone?

8. [univ: all] Aside from accessing the Internet through your phone, do you (if PRE_Q1=YES
FILL: or someone else in your household) currently have regular access to the Internet at
work or school using a desktop, laptop, or tablet computer?
 - YES
 - NO
 - DK/REFUSE
9. How about at home using a desktop, laptop, or tablet computer?
 - YES
 - NO
 - DK/REFUSE

THANK THE RESPONDENT FOR THEIR TIME AND CONCLUDE THE INTERVIEW

ADMINISTER REIMBURSEMENT FOR TIME AND TRAVEL AND PROVIDE RECEIPT