

2017 FDIC National Survey of Unbanked and Underbanked Households

INTRODUCTION

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

1. Which of the following best describes your 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 (VOLUNTEERED) [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 \geq 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]

2e. In the past 12 months, that is since June 2016, was there any time when no one in your household had an account?

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

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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 or 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]
- Did not access an account in the past 12 months [CONTINUE]

- DK/REFUSE [CONTINUE]

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. Mark only one.)

- Bank teller [SKIP TO Q70]
- ATM or bank kiosk [SKIP TO Q70]
- Telephone banking through phone call or automated voice or touch tone [SKIP TO Q70]
- Online banking with a laptop, desktop computer, or tablet such as an iPad [SKIP TO Q70]
- Mobile banking with text messaging, mobile app, or Internet browser or email on a mobile phone [SKIP TO Q70]
- Other (Specify) [SKIP TO Q70]
- DK/REFUSE [SKIP TO Q70]

[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 2016?

- 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]

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a2. Because bank locations are inconvenient?

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

b1. 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. Because banks do not offer products or services you need?

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

d. Because you don't trust banks?

- 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. 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. Was there some other reason?

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

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[If YES to more than one reason in Q5a1-Q5h, 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-Q5h. 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]
- Don't trust banks [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]
- Some other reason (Specify) [CONTINUE]
- DK/REFUSE [CONTINUE]

7. How likely is it that you (IF OTHERS AGE \geq 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 70 is asked only of households that are unbanked (Q2=NO) or that are banked but did not access an account using a bank teller (Q2g1 is NOT=YES).]

70. In the past 12 months, have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) spoken with a teller or other employee in person at a bank branch?

- YES [CONTINUE]
- NO [SKIP TO Q80]
- DK/REFUSE [SKIP TO Q80]

[Question 71 is asked only of households that spoke with a bank teller (or other employee) in the past 12 months (Q70=YES or Q2g1=YES).]

71. How many times have you (if OTHERS AGE \geq 15 FILL: or someone else in your household) spoken with a teller or other employee in person at a bank branch in the past 12 months?

- 1 to 4 times in the past 12 months [CONTINUE]
- 5 to 9 times in the past 12 months [CONTINUE]
- 10 or more times in the past 12 months [CONTINUE]
- DK/REFUSE [CONTINUE]

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[Questions 80a-80b are asked only of households that are banked (Q2=YES) or recently unbanked (Q4=YES). Otherwise, skip to Q110.]

80. The next questions ask about ways you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) might have used a mobile phone for banking activities.

a. In the past 12 months, have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) used a mobile phone to check email from a bank about an account?

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

b. Received a mobile text alert or push notification from a bank about an account?

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

[Questions 80c-80g are asked only of households that use mobile banking to access an account (Q2g5=YES). Otherwise, skip to Q110.]

c. In the past 12 months, have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) used a bank's mobile website or bank's mobile app to check a bank account balance or recent transactions?

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

d. Used a bank's mobile website or bank's mobile app to make a bill payment?

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

e. Used a bank's mobile website or bank's mobile app to send money to other people?

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

f. Used a bank's mobile website or bank's mobile app to transfer money between bank accounts owned by the same person?

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

g. In the past 12 months, have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) used a mobile phone's camera to deposit a check into a bank account?

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

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Now I have a question about prepaid cards. 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. I am not asking about gift cards or debit cards linked to a checking account.

110. In the past 12 months, that is since June 2016, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) use any prepaid cards?

- YES [CONTINUE]
- NO [SKIP to Q120]

- DK/REFUSE [SKIP to Q120]

[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.

120. In the past 12 months, that is since June 2016, 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]

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]

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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]

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]

124. In the past 12 months, that is since June 2016, 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]

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]

[Question 127 is asked only of households that did not indicate YES to any of the following: Q122, Q123, Q124, or Q126.]

127. In the past 12 months, have you (if OTHERS AGE≥15 FILL: or anyone else in your household) taken out any other types of loans or lines of credit from a payday lender, auto title lender, pawn shop, or check casher?

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

[Question 125 is asked of all households.]

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]

The next few questions are about sending money abroad.

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130. In the last 12 months, that is since June 2016, 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 135 is asked only of households that sent money abroad (Q130=YES).]

135. When sending money abroad in the last 12 months, did you (if OTHERS AGE≥15 FILL: or someone else in your household) use... (Mark all that apply.)

- A bank? [CONTINUE]
- A place other than a bank? [CONTINUE]
- Other (Specify) [CONTINUE]
- DK/REFUSE [CONTINUE]

The next few questions are about the different ways people receive income. People may receive income from work, retirement, government benefits, or other sources in a number of ways. Think about the ways your household has received income during a typical month, in the past 12 months.

[Question 140a is asked of all households.]

140a. 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 IN PAST 12 MONTHS (VOLUNTEERED) [SKIP TO Q150a]
- DK/REFUSE [CONTINUE]

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

140b. How about through direct deposit or electronic transfer into a bank account?

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

[Question 140c is asked only of households that used a prepaid card in the past 12 months.]

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

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

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[Questions 140d-140e are asked of all households.]

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]
- 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]
- DK/REFUSE [CONTINUE]

[Question 140x is asked only of households that indicate NO to all applicable questions in Q140a-Q140e.]

140x. In the past 12 months, did you (if OTHERS AGE≥15 FILL: or others in your household) receive any income from work, retirement, government benefits, or other sources?

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

[Question 141 is asked only of households that received income by paper check or money order, and used a nonbank 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 during a typical month, in the past 12 months.

[Question 150a is asked of all households.]

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

- YES [CONTINUE]
- NO [CONTINUE]
- DID NOT PAY BILLS IN PAST 12 MONTHS (VOLUNTEERED) [SKIP TO Q1600a]
- DK/REFUSE [CONTINUE]

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[Questions 150b-150c are asked only of households that are banked or recently unbanked.]

150b. How about using a personal check drawn on a bank account to pay bills?

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

150c. How about using a debit card linked to a bank account to pay bills?

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

[Question 150d is asked of all households.]

150d. 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]
- DK/REFUSE [CONTINUE]

[Question 150e is asked only of households that used a prepaid card in the last 12 months.]

150e. 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]
- DK/REFUSE [CONTINUE]

[Question 150f is asked only of households that are banked or recently unbanked.]

150f. 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]
- DK/REFUSE [CONTINUE]

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

150g. 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]
- DK/REFUSE [CONTINUE]

[Questions 150h-150i are asked of all households.]

150h. How about using a cashier's check or money order from a bank to pay bills?

- YES [CONTINUE]
- NO [CONTINUE]
- 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?

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

[Question 150x is asked only of households that indicate NO to all applicable questions in Q150a-Q150i.]

150x. In the past 12 months, did you (if OTHERS AGE \geq 15 FILL: or someone else in your household) pay any bills for things like mortgage, rent, utilities, or child care?

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

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

[Questions 1600a-1600g are asked of all households.]

1600. In the past 12 months, have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) had any of the following?

a. A credit card from Visa, MasterCard, American Express, or Discover? Please do not include debit cards.

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

b. A store credit card that can only be used at that store? Please do not include gift cards.

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

c. In the past 12 months, have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) had an auto loan? [If YES to Q126, then FILL: This is different from an auto title loan.]

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

d. A mortgage or home equity loan or home equity line of credit?

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

e. In the past 12 months, have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) had a student loan?

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

f. Other personal loans or lines of credit from a bank?

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

g. Other personal loans or lines of credit from a company other than a bank? [If YES to Q124, then FILL: Please do not include refund anticipation loans or any loans from a payday lender, pawn shop, auto title lender, or check casher.] [If Q124 is NOT YES and any of Q122, Q123, Q126, or Q127 are YES, then FILL: Please do not include any loans from a payday lender, pawn shop, auto title lender, or check casher.]

- YES (Specify who provided the loan) [CONTINUE]
- NO [CONTINUE]
- DK/REFUSE [CONTINUE]

[Question 162 is asked of all households.]

162. In the past 12 months, that is since June 2016, 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 of 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]

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[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 180-181 and 185 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]

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]

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- NO
- DK/REFUSE

<END>

[CONTINUE]
[CONTINUE]