

**Attachment A2- Redlined version of the survey instrument highlighting differences relative to the 2017 survey.**

This document highlights the revisions made to the survey instrument relative to the 2017 survey:

- Grey shading indicates questions that have been deleted and will not be in the 2019 survey.
- Yellow shading indicates questions that have been added since the June 2017 version.
- Comments describe questions that have substantively changed from the June 2017 version.

**INTRODUCTION**

**This month we are asking some additional questions about household finances.**

**Comment [BS1]:** Updated language per Census (old language was "Next, I'd like to ask you some questions about household finances.")

[B10 IS ASKED ONLY OF HOUSEHOLDS WITH MORE THAN ONE ADULT] (PRESUP=1 AND HUNUMHOU15>1)

B10. Which of the following best describes how adults in your household handle finances?

**Comment [BS2]:** Revised language of 2017Q1 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 [GO TO B20]
- I AM THE ONLY ADULT IN THE HOUSEHOLD (VOLUNTEERED) [GO TO B20]
- DK/REFUSE [CONTINUE]

[B15 ASKED ONLY OF RESPONDENTS WHO SHARE ALL OR SOME FINANCES] (B10 = 1,2)

B15. How much do you participate in making financial decisions for your household?

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

[B20 ASKED OF ALL HOUSEHOLDS]

**Now I'm going to ask some questions about accounts that you (IF OTHERS AGE≥15 FILL: or anyone in your household) might have at banks, including credit unions.**

B20. Do you (if OTHERS AGE≥15 FILL: or anyone else in your household) have a checking or savings account now?

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

**PREPAID CARDS**

[P10 ASKED OF ALL HOUSEHOLDS]

Now I have a question about prepaid cards. Prepaid cards allow you or others, like relatives, an employer, or a government agency, to load or reload 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.~~

P10. In the past 12 months, that is since June 2018, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) use any prepaid cards?

- YES [CONTINUE]
- NO [IF B20=YES, GO TO NBMO10; IF B20=NO, GO TO UB10; ELSE TERMINATE]
- DK/REFUSE [IF B20=YES, GO TO NBMO10; IF B20=NO, GO TO UB10; ELSE TERMINATE]

[PW10 IS ASKED ONLY OF HOUSEHOLDS THAT USED A PREPAID CARD IN THE PAST 12 MONTHS] (P10=1)

PW10. The next questions ask where prepaid cards that your household used in the past 12 months came from.

A. Did any of those prepaid cards come from an employer to pay salary or wages?

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

B. Did any of those prepaid cards come from a government agency?

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

C. Did any of those prepaid cards come from a place or a website that is not a bank? Do not include gift cards or cards that can only be used at a particular store or website.

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

D. Did any of those prepaid cards come from a bank branch or a bank website? I am asking about prepaid cards that were opened at a bank or a bank website (IF PW10A=YES OR PW10B=YES OR PW10C=YES THEN FILL: , which are different from the other types of prepaid cards I've just asked you about)?

- YES [CONTINUE]
- NO [IF B20=YES, GO TO NBMO10; IF B20=NO, GO TO UB10; ELSE TERMINATE]
- DK/REFUSE [IF B20=YES, GO TO NBMO10; IF B20=NO, GO TO UB10; ELSE TERMINATE]

**Comment [BS3]:** This section was previously asked later in the survey and has been moved up.

**Comment [BS4]:** This question replaces 2017 Q 111:

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

[PBUSE IS ASKED ONLY OF HOUSEHOLDS WITH A BANK PREPAID CARD] (PW10D=1)

PBUSE. Thinking only about the prepaid cards that came from a bank branch or a bank website, do you (if OTHERS AGE≥15 FILL: or anyone else in your household) still use a prepaid card from a bank?

- YES [CONTINUE]
- NO [IF B20=YES, GO TO NBMO10; IF B20=NO, GO TO UB10; ELSE TERMINATE]
- DK/REFUSE [IF B20=YES, GO TO NBMO10; IF B20=NO, GO TO UB10; ELSE TERMINATE]

[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]

**UNBANKED**

[UB10 IS ASKED ONLY OF HOUSEHOLDS THAT DO NOT HAVE A BANK ACCOUNT AND DO NOT STILL USE A PREPAID CARD FROM A BANK] (B20 = 2 AND NOT(PBUSE=1))

UB10 You mentioned that (IF ONE PERSON HH: you don't have a bank account)/(IF MULTI PERSON IN HH: no one in your household has a bank account). Have you (IF OTHERS AGE≥15 FILL: or anyone else in your household) ever had a bank account?

- YES [CONTINUE]
- NO [GO TO UB50]
- DK/REFUSE [GO TO UB50]

**Comment [BS5]:** Households that do not have a deposit account (checking or savings) or a bank prepaid card receive these questions. Previously, households that did not have a deposit account were given these questions, regardless of whether they had a bank prepaid card.

**Comment [BS6]:** Replaces 2017 Q3

[UB15 IS ASKED ONLY OF UNBANKED HOUSEHOLDS THAT HAD A BANK ACCOUNT IN THE PAST](UB10=1)

UB15. In the past 12 months, that is since June 2018, have you (IF OTHERS AGE≥15 FILL: or anyone in your household) had a bank account?

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

**Comment [BS7]:** Revised 2017Q4  
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?

[UB50 IS ASKED ONLY OF HOUSEHOLDS THAT DO NOT HAVE A BANK ACCOUNT AND DO NOT STILL USE A PREPAID CARD FROM A BANK] (B20=2 AND NOT(PBUSE=1))

UB50. How likely is it that you interested are you (IF OTHERS AGE≥15 FILL: or anyone in your household) will open a checking or savings account within the next 12 months in having a bank account?

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

[UB55 IS ASKED ONLY OF HOUSEHOLDS THAT DO NOT HAVE A BANK ACCOUNT AND DO NOT STILL USE A PREPAID CARD FROM A BANK] (B20=2 AND NOT(PBUSE=1))

UB55. 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]

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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 [CONTINUE]
- No [CONTINUE]
- DK/Refuse [CONTINUE]

[IF YES TO MORE THAN ONE REASON IN UB55A1 – UB55H, CONTINUE. OTHERWISE, SKIP TO NBMO10.]

UB60. What is the main reason why no one in your household has an account? (Read only answers marked in UB55A1 – UB55H. Mark only one.)

- Bank hours are inconvenient [CONTINUE]
- Bank locations are inconvenient [CONTINUE]
- Bank account fees are too high [CONTINUE]

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- 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 meet minimum balance requirements [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]

**ALTERNATIVE (NONBANK) FINANCIAL SERVICES**

[NBMO10 IS ASKED OF ALL HOUSEHOLDS]

The next few questions are about other financial products or services that you might have used in the past 12 months.

NBMO10. In past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) go to some place other than a bank to purchase a money order?

- YES [CONTINUE]
- NO [GO TO NBBP10]
- DK/REFUSE [GO TO NBBP10]

[NBMO15 IS ASKED ONLY OF HOUSEHOLDS THAT USED MONEY ORDERS] (NBMO10=1)

NBMO15. Was this often, sometimes, or rarely?

- Often [CONTINUE]
- Sometimes [CONTINUE]
- Rarely [GO TO NBB10]
- DK/REFUSE [GO TO NBB10]

[NBMO16 IS ASKED ONLY OF HOUSEHOLDS THAT USED MONEY ORDERS SOMETIMES OR OFTEN] (NBMO15=1,2)

NBMO16. Were these money orders used to pay bills?

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

[NBBP10 IS ASKED OF ALL HOUSEHOLDS]

NBBP10. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) pay bills through a service like Western Union or MoneyGram? Do not include services from a bank.

- Yes [CONTINUE]
- No [GO TO NBCC10]
- DK/Ref [GO TO NBCC10]

**Comment [BS8]:** Replaces 2017 language: 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.

[NBBP15 IS ASKED ONLY OF HOUSEHOLDS THAT USED BILL PAY SERVICES IN THE PAST 12 MONTHS]  
(NBBP10=1)

NBBP15. Was this often, sometimes or rarely?

- Often [CONTINUE]
- Sometimes [CONTINUE]
- Rarely [CONTINUE]
- DK/REFUSE [CONTINUE]

[NBCC10 IS ASKED OF ALL HOUSEHOLDS]

NBCC10. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) go to some place other than a bank to cash a check?

- YES [CONTINUE]
- NO [GO TO NBRM10]
- DK/REFUSE [GO TO NBRM10]

[NBCC15 IS ASKED ONLY OF HOUSEHOLDS THAT WENT TO SOMEPLACE OTHER THAN A BANK TO CASH A CHECK IN THE PAST 12 MONTHS] (NBCC10=1)

NBCC15. Was this often, sometimes or rarely?

- Often [CONTINUE]
- Sometimes [CONTINUE]
- Rarely [CONTINUE]
- DK/REFUSE [CONTINUE]

[NBRM10 IS ASKED OF ALL HOUSEHOLDS]

NBRM10. In the past 12 months did you (IF OTHERS AGE≥15 FILL: or anyone in your household) send money to family or friends living outside of the US through a service that is not a bank?

- YES [CONTINUE]
- NO [GO TO NBP2P]
- DK/REFUSE [GO TO NBP2P]

[NBRM15 IS ASKED ONLY OF HOUSEHOLDS THAT USED A NONBANK TO SEND MONEY TO FAMILY OR FRIENDS OUTSIDE THE US IN THE PAST 12 MONTHS] (NBRM10=1)

NBRM15. Was this often, sometimes or rarely?

- Often [CONTINUE]
- Sometimes [CONTINUE]
- Rarely [CONTINUE]
- DK/REFUSE [CONTINUE]

**Comment [BS9]:** Replaces 2017 Q130 and Q135

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

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[NBP2P IS ASKED OF ALL HOUSEHOLDS]

NBP2P. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) use a website or an app that is not a bank to send or receive money within the US? Examples are Paypal, Venmo or Cash App.

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

[CNBPD L IS ASKED OF ALL HOUSEHOLDS]

CNBPD L. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) take out a payday loan or payday advance from a provider other than a bank?

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

[CNBPWN IS ASKED OF ALL HOUSEHOLDS]

CNBPWN. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) pawn an item at a pawn shop? Do not include selling an unwanted item to a pawn shop.

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

[CNBTAX IS ASKED OF ALL HOUSEHOLDS]

CNBTAX. In the past 12 months, that is since June 2018, did you (IF OTHERS AGE≥15 FILL: or anyone 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?~~

-This is a way to receive your tax refund faster than the IRS would provide it.

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

[CNBATL IS ASKED OF ALL HOUSEHOLDS]

CNBATL. 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 anyone in your household) take out an auto title loan?

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



[CNBRTO IS ASKED OF ALL HOUSEHOLDS]

CNBRTO. 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 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]

**BANK ACCOUNT ACCESS**

[B30 IS ASKED ONLY TO HOUSEHOLDS THAT HAVE A BANK ACCOUNT OR STILL USE A PREPAID CARD FROM A BANK] (B20=1 OR PBUSE=1)

**Now think about your bank accounts. (IF PBUSE=YES THEN FILL: This includes checking, savings, and prepaid cards from a bank.)**

B30. Who in your household has an account? (ENTER LINE NUMBER)

- 1-16 [CONTINUE]
- DK/REFUSE [CONTINUE]

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]

[BA10 IS ASKED OF HOUSEHOLDS WITH A BANK ACCOUNT, THOSE THAT CURRENTLY USE A BANK PREPAID CARD, OR THOSE WHO HAD AN ACCOUNT IN THE PAST 12 MONTHS] (B20=1 OR PBUSE=1 OR UB15=1)

BA10. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) access an account (IF NOT(B20=YES) AND NOT(UB15=YES) AND PBUSE=YES THEN FILL: ,including a prepaid card that you got at a bank,) in any of the following ways?

A. Visiting a bank teller?

- Yes [CONTINUE]
- No [CONTINUE]
- DK/REFUSE [CONTINUE]

**Comment [BS10]:** Replaces 2017 Q2g 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
- ATM or bank kiosk
- Telephone banking through phone call or automated voice or 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)
- Did not access an account in the past 12 months
- DK/REFUSE

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B. Using an ATM or bank kiosk?

- Yes [CONTINUE]
- No [CONTINUE]
- DK/REFUSE [CONTINUE]

C. Calling the bank?

- Yes [CONTINUE]
- No [CONTINUE]
- DK/REFUSE [CONTINUE]

D. Using a mobile phone, including an app?

- Yes [CONTINUE]
- No [CONTINUE]
- DK/REFUSE [CONTINUE]

E. Using a computer or tablet?

- Yes [CONTINUE]
- No [CONTINUE]
- DK/REFUSE [CONTINUE]

F. (VOLUNTEERED) OTHER (SPECIFY)

- YES [SPECIFY; CONTINUE]
- No [CONTINUE]

[BA10X IS ASKED ONLY OF HOUSEHOLDS (WITH A BANK ACCOUNT, THOSE THAT CURRENTLY USE A BANK PREPAID CARD, OR THOSE WHO HAD AN ACCOUNT IN THE PAST 12 MONTHS) AND THAT DID NOT INDICATE YES TO ANY QUESTIONS IN BA10A-F] (B20=1 OR PBUSE=1 OR UB15=1) AND (NOT(BA10A=1 OR BA10B=1 OR BA10C=1 OR BA10D=1 OR BA10E=1 OR BA10F=1))

BA10X. In the past 12 months, did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) access a bank account in any way?

- Yes [GO TO BR10]
- No [GO TO BR10]
- DK/REFUSE [GO TO BR10]

[BA15 IS ASKED ONLY OF HOUSEHOLDS THAT ANSWERED YES TO MORE THAN ONE IN BA10A-F; IF ONLY ONE YES IN BA10A-F THEN AUTOFILL CORRESPONDING RESPONSE IN BA15]

BA15. What was the most common way that you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) accessed an account? (READ ONLY ANSWERS MARKED IN BA10A-F. MARK ONLY ONE.)

- Visiting a bank teller?
- Using an ATM or bank kiosk?
- Calling the bank?
- Using a mobile phone, including an app?

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- Using a computer or tablet?
- Other (Specify)
- DK/REFUSE [CONTINUE]

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

**BANK BRANCH VISITS**

[BR10 IS ASKED ONLY OF HOUSEHOLDS THAT DID NOT ACCESS AN ACCOUNT BY VISITING A BANK TELLER] ( NOT(BA10A=YES) )

BR10. [If B20=NO AND NOT(PBUSE=YES) THEN FILL: Even though you don't currently have an account with a bank,] In the past 12 months, have you (IF OTHERS AGE≥15 FILL: or anyone in your household) spoken with a teller or other employee in person at a bank branch?

- YES [CONTINUE]
- NO [GO TO A10]
- DK/REFUSE [GO TO A10]

[BR15 ASKED ONLY OF HOUSEHOLDS THAT SPOKE WITH A BANK TELLER (OR OTHER EMPLOYEE) IN THE PAST 12 MONTHS] (BA10A=YES OR BR10=YES)

BR15. How many times have you (IF OTHERS AGE≥15 FILL: or anyone 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]

[A20 IS ASKED ONLY OF HOUSEHOLDS THAT HAVE A BANK ACCOUNT OR STILL USE A PREPAID CARD FROM A BANK OR PREVIOUSLY HAD A BANK ACCOUNT] (B20=YES OR PBUSE=YES OR UB10 = YES)

A20. (IF B20=YES OR PBUSE=YES THEN FILL: Now, think about your experience with your household's primary bank. How satisfied are you) (IF UB10=YES THEN FILL: Now, think about your experience with the bank your household most recently had an account with. How satisfied were you) with your bank?

- Very satisfied [CONTINUE]
- Somewhat satisfied [CONTINUE]
- Not very satisfied [CONTINUE]
- Not satisfied at all [CONTINUE]
- DK/Refuse [CONTINUE]

[A40 IS ASKED OF ALL HOUSEHOLDS]

A40. (IF B20=NO AND NOT(PBUSE=YES) THEN FILL: Now I'm going to ask your opinion about banks.) How confident are you that (IF B20=YES OR PBUSE=YES THEN FILL: your bank communicates) (IF B20=NO AND NOT(PBUSE=YES) THEN FILL: banks communicate) account fees clearly?

- Very confident [CONTINUE]
- Somewhat confident [CONTINUE]
- Not very confident [CONTINUE]
- Not confident at all [CONTINUE]
- DK/REF [CONTINUE]

**CREDIT**

[CCC10 IS ASKED OF ALL HOUSEHOLDS]

The next few questions are about how people borrow money, and types of credit products or loans that you might have.

CCC10. In the past 12 months, have you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) had a credit card from Visa, MasterCard, American Express, or Discover? Please do not include debit cards.

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

[CPL10 IS ASKED OF ALL HOUSEHOLDS]

CPL10. In the past 12 months, have you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) had a personal loan or line of credit from a bank? **Do not include** student loans, or loans taken out to make major purchases like a house or car.

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

[CA10 IS ASKED OF ALL HOUSEHOLDS]

CA10. In the past 12 months, that is since June 2018, did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) apply for a new credit card, or a personal loan or line of credit at a bank?

- YES [CONTINUE]
- NO [GO TO CA20]
- DK/REFUSE [GO TO CA20]

[CA15 IS ASKED ONLY OF HOUSEHOLDS THAT APPLIED FOR CREDIT IN THE PAST 12 MONTHS]

(CA10=1)

CA15. Did the lender or creditor turn down this request for new credit or not give as much credit as you (IF OTHERS AGE $\geq$ 15 FILL: or someone in your household) applied for?

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

[CA20 ASKED OF ALL HOUSEHOLDS]

CA20. Was there any time in the past 12 months that you (IF OTHERS AGE $\geq$ 15 FILL: or anyone 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~~ didn't apply because of concerns of being turned down?

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

**Comment [BS11]:** CCC10 and CPL10 replace 2017 Q1600

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? (Y/N)

- a. A credit card from Visa, MasterCard, American Express, or Discover? Please do not include debit cards.
- b. A store credit card that can only be used at that store? Please do not include gift cards.
- 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.]
- d. A mortgage or home equity loan or home equity line of credit?
- e. In the past 12 months, have you (if OTHERS AGE $\geq$ 15 FILL: or anyone else in your household) had a student loan?

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

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.]

**Comment [BS12]:** Replaces previous language: 163. In the past 12 months, did any lender or creditor turn down your (if OTHERS AGE $\geq$ 15 FILL: or someone else in your household's) request for new credit or not give you as much credit as you applied for?

**SAVINGS**

[S10 ASKED OF ALL HOUSEHOLDS]

**Now I'm going to ask about saving money.**

S10. Even if you later spent it, did you (IF OTHERS AGE $\geq$ 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 [CONTINUE]
- DK/REFUSE [CONTINUE]

171. Where did you (if OTHERS AGE $\geq$ 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]

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 $\geq$ 15 FILL: or someone else in your household) fell behind on bill payments?

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

**OTHER HOUSEHOLD ATTRIBUTES**

[H10 ASKED OF ALL HOUSEHOLDS]

**I have a few final questions.**

H10. 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]

H20. Do you (if OTHERS AGE $\geq$ 15 FILL: or anyone in your household) currently own or have regular access to a mobile phone?

- YES [CONTINUE]
- NO [SKIP TO Q187]

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DK/REFUSE [SKIP TO Q187]

[QUESTION H30 IS ASKED ONLY OF HOUSEHOLDS THAT HAVE A MOBILE PHONE (H20=1).]

H30. 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 H40 IS ASKED OF ALL HOUSEHOLDS.]

H40. Do you (if OTHERS AGE≥15 FILL: or anyone 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

<END>

Other questions that have been deleted from 2017 are:

**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]

[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]



*[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]