

2019 FDIC National Survey of Unbanked and Underbanked Households

INTRODUCTION

This month we are asking some additional 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?

- 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.

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]

[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]

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]

[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]

[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 interested are you (IF OTHERS AGE≥15 FILL: or anyone in your household) in having a bank account?

- Very interested [CONTINUE]
- Somewhat interested [CONTINUE]
- Not very interested [CONTINUE]
- Not at all 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...

A.1. Because bank hours are inconvenient?

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

A.2. Because bank locations are inconvenient?

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

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B.1. Because bank account fees are too high?

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

B.2. Because bank account fees are too unpredictable?

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

C. Because banks do not offer products and 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 don't have enough money to meet minimum balance requirements

- 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]

- | | |
|---|------------|
| <input type="checkbox"/> Bank account fees are unpredictable | [CONTINUE] |
| <input type="checkbox"/> Banks do not offer products or services you need | [CONTINUE] |
| <input type="checkbox"/> Don't trust banks | [CONTINUE] |
| <input type="checkbox"/> Do not have enough money to meet minimum balance requirements | [CONTINUE] |
| <input type="checkbox"/> Avoiding a bank gives more privacy | [CONTINUE] |
| <input type="checkbox"/> Cannot open an account due to personal identification, credit, or former bank account problems | [CONTINUE] |
| <input type="checkbox"/> Some other reason (Specify) | [CONTINUE] |
| <input type="checkbox"/> 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 \geq 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 \geq 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]

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

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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]

[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]

[CNBPDL IS ASKED OF ALL HOUSEHOLDS]

CNBPDL. 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? 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.)

[ASK ONLY IF OTHERS AGE≥15. IF NOT OTHERS AGE≥15 THEN SKIP TO BA10]

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

- 1-16 [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]

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]

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

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]

ATTITUDES AND PERCEPTIONS

[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≥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≥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≥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≥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≥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 didn't apply because of concerns of being turned down?

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

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≥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]

OTHER HOUSEHOLD ATTRIBUTES

[H10 ASKED OF ALL HOUSEHOLDS]

Now 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≥15 FILL: or anyone else in your household) currently own or have regular access to a mobile phone?

- YES [CONTINUE]
- NO [SKIP TO H40]
- DK/REFUSE [SKIP TO H40]

[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]

[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 [CONTINUE]

<END>