

2021 FDIC Household Survey

[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 [GO TO UB10]
- DK/REFUSE [TERMINATE]

[UB10 IS ASKED ONLY OF HOUSEHOLDS THAT DO NOT HAVE A BANK ACCOUNT] (B20 = 2)

UB10. 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]

[UB55 IS ASKED ONLY OF HOUSEHOLDS THAT DO NOT HAVE A BANK ACCOUNT] (B20=2)

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]

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]

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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]

G1. Because you cannot open an account due to personal identification requirements?

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

G2. Because you cannot open an account due to problems with past banking or credit history?

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

H. Because of some other reason?

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

[If YES to more than one reason in UB55A1 – UB55H, continue. Otherwise, GO TO BR10.]

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 [GO TO BR10]
- Bank locations are inconvenient [GO TO BR10]
- Bank account fees are too high [GO TO BR10]
- Bank account fees are too unpredictable [GO TO BR10]
- Banks do not offer products or services you need [GO TO BR10]
- Don't trust banks [GO TO BR10]
- Do not have enough money to meet minimum balance requirements [GO TO BR10]
- Avoiding a bank gives more privacy [GO TO BR10]
- Cannot open an account due to personal identification requirements [GO TO BR10]
- Cannot open an account due to problems with past banking or credit history [GO TO BR10]
- Some other reason (Specify) [GO TO BR10]
- DK/REFUSE [GO TO BR10]

BANK ACCOUNT ACCESS

[BA10 IS ASKED OF HOUSEHOLDS WITH A BANK ACCOUNT] (B20=1)

BA10. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) access an account 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]

D. Using an app, text messaging, or Internet browser on a mobile phone?

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

E. Using a computer or tablet?

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

F. Did you (IF OTHERS AGE≥15 FILL: or anyone in your household) access an account in any other way?

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

[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≥15 FILL: or anyone in your household) accessed an account? (READ ONLY ANSWERS MARKED IN BA10A-F. MARK ONLY ONE.)

- Visiting a bank teller? [CONTINUE]
- Using an ATM or bank kiosk? [CONTINUE]
- Calling the bank? [CONTINUE]
- Using an app, text messaging, or Internet browser on a mobile phone? [CONTINUE]
- Using a computer or tablet? [CONTINUE]
- Other (Specify) [CONTINUE]
- DK/REFUSE [CONTINUE]

BANK ACCOUNT USE

[BUSE20 IS ASKED OF HOUSEHOLDS WITH A BANK ACCOUNT] (B20=1)

BUSE20. Think about the main ways you (if OTHERS AGE≥15 FILL: and others in your household) used your bank accounts in the past 12 months. Did you mainly use bank accounts to...

A. Keep money in a safe place

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

B. Pay monthly bills

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

C. Receive money from work, retirement, or a government agency

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

D. Send or receive money from family or friends

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

E. Make purchases in person

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

F. Make purchases online

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

G. Are there any other ways you mainly use bank accounts?

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

OTHER TRANSACTION ACCOUNTS

[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.

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P10. In the past 12 months, that is since June 2020, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) use any prepaid cards?

- YES [CONTINUE]
- NO [GO TO PS10]
- DK/REFUSE [GO TO PS10]

[PUSE10 ASKED ONLY OF HOUSEHOLDS THAT USED A PREPAID CARD IN THE PAST 12 MONTHS] (P10=1)

PUSE10. Are you using any of those prepaid cards now?

- YES [CONTINUE]
- NO [GO TO PS10]
- DK/REFUSE [GO TO PS10]

[PUSE20 ASKED ONLY OF HOUSEHOLDS THAT ARE USING A PREPAID CARD NOW] (PUSE10=1)

PUSE20. Think about the main ways you (if OTHERS AGE≥15 FILL: and others in your household) used prepaid cards in the past 12 months. Did you mainly use prepaid cards to...

A. Keep money in a safe place

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

B. Pay monthly bills

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

C. Receive money from work, retirement, or a government agency

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

D. Send or receive money from family or friends

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

E. Make purchases in person

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

F. Make purchases online

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

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G. Are there any other ways you mainly used prepaid cards?

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

[PUSE25 ASKED ONLY OF HOUSEHOLDS THAT USE A PREPAID CARD TO RECEIVE MONEY FROM WORK, RETIREMENT, OR A GOVERNMENT AGENCY]

PUSE25. Thinking about the prepaid cards used to receive money, were any of them provided by... (MARK ALL)

- An employer to pay salary or wages [CONTINUE]
- A government agency [CONTINUE]
- DK/REFUSE [CONTINUE]

[PS10 ASKED OF ALL HOUSEHOLDS]

PS10. Do you (if OTHERS AGE≥15 FILL: or anyone else in your household) currently use any online payment services with an account feature that allows you to receive and store money in the account? Examples are PayPal, Venmo, or CashApp.

- YES [CONTINUE]
- NO [GO TO NBMO10]
- DK/REFUSE [GO TO NBMO10]

[PS20 ASKED ONLY OF HOUSEHOLDS THAT HAVE AN ONLINE/MOBILE PAYMENT ACCOUNT] (PS10=YES)

PS20. What are the names of the online payment services where you have accounts? (SPECIFY)

- PAYPAL (VOLUNTEERED) [CONTINUE]
- VENMO (VOLUNTEERED) [CONTINUE]
- CASHAPP (VOLUNTEERED) [CONTINUE]
- AMAZON PAYMENTS (VOLUNTEERED) [CONTINUE]
- APPLE PAY OR APPLE CASH (VOLUNTEERED) [CONTINUE]
- FACEBOOK MESSENGER (VOLUNTEERED) [CONTINUE]
- GOOGLE PAY (VOLUNTEERED) [CONTINUE]
- ZELLE (VOLUNTEERED) [CONTINUE]
- OTHER (VOLUNTEERED - SPECIFY) [CONTINUE]
- DK/REFUSE [CONTINUE]

[PSUSE15 ASKED ONLY OF HOUSEHOLDS WITH A NONBANK ONLINE PAYMENT ACCOUNT] (PS10=1)

PSUSE15. Are any of those accounts linked to a... (MARK ALL.)

- Credit card [CONTINUE]
- Bank account [READ ONLY IF BANKED, OTHERWISE VOLUNTEERED] [CONTINUE]
- Prepaid card [READ ONLY IF HAVE PREPAID CARD, OTHERWISE VOLUNTEERED] [CONTINUE]
- Other account (specify) [CONTINUE]
- NOT LINKED TO ANY ACCOUNTS (VOLUNTEERED) [CONTINUE]
- DK/REFUSE [CONTINUE]

[PSUSE20 ASKED ONLY OF HOUSEHOLDS WITH A NONBANK ONLINE PAYMENT ACCOUNT] (PS10=1)

PSUSE20. Think about the main ways you (IF OTHERS AGE≥15 FILL: and others in your household) used your accounts with online payment services like PayPal, Venmo, or CashApp in the past 12 months. Did you mainly use those accounts to...

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A. Keep money in a safe place

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

B. Pay monthly bills

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

C. Receive money from work, retirement, or a government agency

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

D. Send or receive money from family or friends

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

E. Make purchases in person

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

F. Make purchases online

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

G. Are there any other ways you mainly use accounts with online payment services?

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

NONBANK FINANCIAL SERVICES

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

[NBMO10 IS ASKED OF ALL HOUSEHOLDS]

NBMO10. 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 purchase a money order?

- YES [CONTINUE]
- NO [GO TO NBMT10]
- DK/REFUSE [GO TO NBMT10]

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[NBMO20 IS ASKED OF HOUSEHOLDS THAT PURCHASED A MONEY ORDER]

NBMO20. What were those money orders mainly used for? To... (MARK ALL.)

- | | |
|--|----------------|
| <input type="checkbox"/> Pay monthly bills | [GO TO NBMT10] |
| <input type="checkbox"/> Send money to family or friends | [GO TO NBMT10] |
| <input type="checkbox"/> Make purchases | [GO TO NBMT10] |
| <input type="checkbox"/> OTHER (SPECIFY) | [GO TO NBMT10] |
| <input type="checkbox"/> DK/REFUSE | [GO TO NBMT10] |

[NBMT10 IS ASKED OF ALL HOUSEHOLDS]

NBMT10. In the past 12 months, did you (IF OTHERS AGE \geq 15 FILL: or anyone in your household) use money transfer services from a company like Western Union, MoneyGram, Walmart Money Center, or Ria Money Transfer? Do not include services from a bank (IF USE ONLINE PAYMENT SERVICE (PS10=1) THEN FILL: or online services such as PayPal or Venmo).

- | | |
|------------------------------------|----------------|
| <input type="checkbox"/> YES | [CONTINUE] |
| <input type="checkbox"/> NO | [GO TO NBCC10] |
| <input type="checkbox"/> DK/REFUSE | [GO TO NBCC10] |

[NBMT15 IS ASKED ONLY OF HOUSEHOLDS THAT USED A MONEY TRANSFER SERVICE] (NBMT10=1)

NBMT15. What companies did you use for those money transfer services? (SPECIFY)

- | | |
|---|------------|
| <input type="checkbox"/> WESTERN UNION (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> MONEYGRAM (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> WALMART MONEY CENTER (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> RIA MONEY TRANSFER (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> OTHER (SPECIFY) | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

[NBMT20 IS ASKED OF HOUSEHOLDS THAT USED A MONEY TRANSFER SERVICE] (NBMT10=1)

NBMT20. What were those money transfer services mainly used for? To... (MARK ALL.)

- | | |
|--|------------|
| <input type="checkbox"/> Pay monthly bills | [CONTINUE] |
| <input type="checkbox"/> Receive money from work, retirement, or a government agency | [CONTINUE] |
| <input type="checkbox"/> Send or receive money from family or friends in the U.S. | [CONTINUE] |
| <input type="checkbox"/> Send or receive money from family or friends outside the U.S. | [CONTINUE] |
| <input type="checkbox"/> Make purchases | [CONTINUE] |
| <input type="checkbox"/> OTHER (SPECIFY) | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

[NBCC10 IS ASKED OF ALL HOUSEHOLDS]

NBCC10. In the 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 cash a check?

- | | |
|------------------------------------|---------------|
| <input type="checkbox"/> YES | [CONTINUE] |
| <input type="checkbox"/> NO | [GO TO CNBPD] |
| <input type="checkbox"/> DK/REFUSE | [GO TO CNBPD] |

[NBCC20 ASKED ONLY OF HOUSEHOLDS THAT USED A CHECK CASHER] (NBCC10=1)

NBCC20. Where did the checks you (IF OTHERS AGE \geq 15 FILL: r household) cashed mainly come from? (MARK ALL.)

- | | |
|---|---------------|
| <input type="checkbox"/> Paychecks or other checks from work, retirement or a government agency | [GO TO CNBPD] |
|---|---------------|

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- | | |
|---|----------------|
| <input type="checkbox"/> Checks received from family or friends | [GO TO CNBPDL] |
| <input type="checkbox"/> Other sources (SPECIFY) | [GO TO CNBPDL] |
| <input type="checkbox"/> DK/REFUSE | [GO TO CNBPDL] |

CREDIT

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

[CNBPDL IS ASKED OF ALL HOUSEHOLDS]

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

- | | |
|------------------------------------|------------|
| <input type="checkbox"/> YES | [CONTINUE] |
| <input type="checkbox"/> NO | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

[CEMPLN IS ASKED OF ALL HOUSEHOLDS]

CEMPLN. In the past 12 months, did you (IF OTHERS AGE \geq 15 FILL: or anyone in your household) get an advance on a paycheck or take out a loan through an employer? Only include loans or advances that are a part of a formal program offered through the employer.

- | | |
|------------------------------------|------------|
| <input type="checkbox"/> YES | [CONTINUE] |
| <input type="checkbox"/> NO | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

[CEMPLN20 IS ASKED ONLY OF HOUSEHOLDS THAT HAD A LOAN THROUGH AN EMPLOYER] (COPL10=1)

CEMPLN20. Thinking of the most recent advance or loan from an employer, about how much was it for?

- | | |
|---|------------|
| <input type="checkbox"/> Less than \$1,000 | |
| <input type="checkbox"/> \$1,000 to \$2,500 | [CONTINUE] |
| <input type="checkbox"/> More than \$2,500 | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

[CCC10 IS ASKED OF ALL HOUSEHOLDS]

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

- | | |
|------------------------------------|------------|
| <input type="checkbox"/> YES | [CONTINUE] |
| <input type="checkbox"/> NO | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

[CSCC10 IS ASKED OF ALL HOUSEHOLDS]

CSCC10. How about a store credit card that can only be used at that store? Please do not include gift cards.

- | | |
|------------------------------------|------------|
| <input type="checkbox"/> YES | [CONTINUE] |
| <input type="checkbox"/> NO | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

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[CAL10 IS ASKED OF ALL HOUSEHOLDS]

CAL10. In the past 12 months, have you (if OTHERS AGE≥15 FILL: or anyone else in your household) had an auto loan? [If YES to CNBATL, then FILL: This is different from an auto title loan.]

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

[CHL10 IS ASKED OF ALL HOUSEHOLDS]

CHL10. A mortgage or home equity loan or home equity line of credit?

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

[CSL10 ASKED OF ALL HOUSEHOLDS]

CSL10. In the past 12 months, have you (if OTHERS AGE≥15 FILL: or anyone else in your household) had a student loan?

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

[CPL10 ASKED OF ALL HOUSEHOLDS]

CPL10. A personal loan or line of credit from a bank?

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

[CPL20 IS ASKED ONLY OF HOUSEHOLDS THAT HAD A BANK PERSONAL LOAN OR LOC] (CPL10=1)

CPL20. Thinking of the most recent personal loan or line of credit from a bank, about how much was it for?

- Less than \$1,000
- \$1,000 to \$2,500 [CONTINUE]
- More than \$2,500 [CONTINUE]
- DK/REFUSE [CONTINUE]

CNBPL10. In the past 12 months, have you (if OTHERS AGE≥15 FILL: or anyone else in your household) had a personal loan or line of credit from a company other than a bank? (if YES to any of CNBPDL, CNBPWN, CNBATL, then FILL: Please do not include payday, pawn, or auto title loans.)

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

[COPL20 IS ASKED ONLY OF HOUSEHOLDS THAT HAD A NONBANK PERSONAL LOAN OR LOC] (COPL10=1)

CNBPL20. Thinking of the most recent loan or line of credit from a company other than a bank, about how much was it for?

- Less than \$1,000
- \$1,000 to \$2,500 [CONTINUE]
- More than \$2,500 [CONTINUE]
- DK/REFUSE [CONTINUE]

[CNBPL30 IS ASKED ONLY OF HOUSEHOLDS THAT HAD A NONBANK PERSONAL LOAN OR LOC]
(COPL10=1)

CNBPL30. What company was this loan or line of credit from? (SPECIFY)

- | | |
|---|------------|
| <input type="checkbox"/> AURA (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> AVANT (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> BEST EGG (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> FREEDOM PLUS (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> LENDING POINT (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> LENDUP (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> LIGHTSTREAM (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> ONE MAIN FINANCIAL (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> OPORTUN (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> MARCUS (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> PAYOFF (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> PROSPER (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> SOFI (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> UPSTART (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> OTHER (SPECIFY) | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

The next few questions are about applying for credit.

[CA10 IS ASKED OF ALL HOUSEHOLDS]

CA10. In the past 12 months, that is since June 2020, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) apply for a new... [MARK ALL]

- | | |
|---|--------------|
| <input type="checkbox"/> Credit card | [CONTINUE] |
| <input type="checkbox"/> Personal loan or line of credit from a bank | [CONTINUE] |
| <input type="checkbox"/> Personal loan or line of credit from a company other than a bank | [CONTINUE] |
| <input type="checkbox"/> DID NOT APPLY (VOLUNTEERED) | [GO TO CA30] |
| <input type="checkbox"/> DK/REFUSE | [GO TO CA30] |

[CA15 IS ASKED ONLY OF HOUSEHOLDS THAT APPLIED FOR CREDIT] (CA10=1,2, or 3)

CA15. Did any lender or creditor... [MARK ALL]

- | | |
|--|------------|
| <input type="checkbox"/> Turn down a request for new credit? | [CONTINUE] |
| <input type="checkbox"/> Not give as much credit as you applied for? | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

OTHER HOUSEHOLD ATTRIBUTES

[H30 IS ASKED OF ALL HOUSEHOLDS]

H30. Do you (if OTHERS AGE≥15 FILL: or anyone else in your household) currently own a smartphone with features to access the Internet, send emails, and download apps?

- | | |
|------------------------------------|------------|
| <input type="checkbox"/> YES | [CONTINUE] |
| <input type="checkbox"/> NO | [CONTINUE] |
| <input type="checkbox"/> 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]

LIFE EVENTS

The last few questions ask about things that might have happened since March 2020, when the Coronavirus pandemic began widely affecting the U.S.

[LE10 IS ASKED ONLY TO HOUSEHOLDS THAT HAVE A BANK ACCOUNT] (B20=1).

LE10. Was there ever a time since March of 2020 when (if NO OTHERS AGE >15 FILL: you did not have) (if OTHERS AGE≥15 FILL: no one in your household had) a bank account?

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

[LE20 ASKED OF ALL HOUSEHOLDS]

LE20. Did you (if OTHERS AGE≥15 FILL: or anyone in your household) experience any of the following events since March 2020?

A. Lost a job, furloughed, or involuntarily reduced hours?

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

B. Voluntarily quit a job or reduced hours

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

C. Started a new job

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

D. Had a significant loss of income

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

E. Had a significant increase in income

- YES [CONTINUE]

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

F. Had a significant increase in household expenses (e.g. medical care)

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

G. Had a significant decrease in household expenses

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

H. Received a government benefit payment, for example unemployment benefits or a Coronavirus stimulus payment

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

[LE30 IS ASKED TO HOUSEHOLDS THAT (1) EXPERIENCED AT LEAST ONE LIFE EVENT IN LE20A, B, D, or F, AND (2) ARE UNBANKED BUT HAD AN ACCOUNT IN THE PAST (UB10=1)]

LE30. Earlier you mentioned that your household had a bank account in the past.) Did any of these events contribute to your bank accounts being closed since March 2020? (READ ONLY THE EVENTS INDICATED IN LE20A, B, D, or F; MARK ALL THAT APPLY.)

- Lost a job, furloughed, or involuntarily reduced hours [CONTINUE]
- Voluntarily quit a job or reduced hours [CONTINUE]
- Had a significant loss of income [CONTINUE]
- Had a significant increase in household expenses (e.g. medical care) [CONTINUE]
- DK/REFUSE [CONTINUE]

[LE40 IS ASKED TO HOUSEHOLDS THAT (1) EXPERIENCED AT LEAST ONE LIFE EVENT IN LE20C, E, G, or H AND (2) ARE BANKED BUT DIDN'T HAVE AN ACCOUNT AT SOME POINT SINCE MARCH 2020 (LE10=1)]

LE40. Did any of these events contribute to a bank account being opened since March 2020? (READ ONLY THE EVENTS INDICATED IN LE20C, E, G, or H; MARK ALL THAT APPLY.)

- Started a new job [CONTINUE]
- Had a significant increase in income [CONTINUE]
- Had a significant decrease in household expenses [CONTINUE]
- Received a government benefit payment, for example unemployment benefits or a Coronavirus stimulus payment [CONTINUE]
- DK/REFUSE [CONTINUE]

<END>