

2021 FDIC Household Survey

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

[B30 IS ASKED ONLY TO HOUSEHOLDS THAT HAVE A BANK ACCOUNT (B20=1). ASK ONLY IF OTHERS AGE≥15. IF NO OTHERS AGE≥15 THEN GO TO BA10]

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

- 1-16 [GO TO BA10]
- DK/REFUSE [GO TO BA10]

UNBANKED

[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]

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[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 2020, 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] (B20=2)

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] (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]
- DK/REFUSE [CONTINUE]

D. Because you don't trust banks?

- YES [CONTINUE]

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- 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 don't have the personal identification required to open an account?

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

[IF YES TO MORE THAN ONE REASON IN UB55A1 – UB55H, CONTINUE. OTHERWISE, AUTOFILL CORRESPONDING RESPONSE IN UB60 AND GO TO P10.]

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 PSUSE10]
- Bank locations are inconvenient [GO TO PSUSE10]
- Bank account fees are too high [GO TO PSUSE10]
- Bank account fees are too unpredictable [GO TO PSUSE10]
- Banks do not offer products and services you need [GO TO PSUSE10]
- Don't trust banks [GO TO PSUSE10]
- Don't have enough money to meet minimum balance requirements [GO TO PSUSE10]
- Avoiding a bank gives more privacy [GO TO PSUSE10]
- Don't have the personal identification required to open an account [GO TO PSUSE10]
- Cannot open an account due to problems with past banking or credit history [GO TO PSUSE10]
- Some other reason (Specify) [GO TO PSUSE10]
- DK/REFUSE [GO TO PSUSE10]

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]

OTHER TRANSACTION ACCOUNTS

[PSUSE10 ASKED OF ALL HOUSEHOLDS]

PSUSE10. Do you (if OTHERS AGE≥15 FILL: or anyone else in your household) 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. I am not asking about Zelle.

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

[PUSE10 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 (if PS10=1 FILL: or online payment service).

PUSE10. Do you (if OTHERS AGE≥15 FILL: or anyone else in your household) use any prepaid cards now?

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

HOW HOUSEHOLDS USE THEIR ACCOUNTS

[READ INTRO IF THE HOUSEHOLD HAS A BANK ACCOUNT (B20=1), USES A PREPAID CARD (PUSE10=1), OR USES AN ONLINE PAYMENT SERVICE (PSUSE10=1). ELSE GO TO NBMO10.]

The next few questions are about how your household uses its accounts to handle its finances.

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

BUSE20. Think about the ways you (if OTHERS AGE≥15 FILL: or others in your household) used your bank accounts in the past 12 months. [IF PSUSE10=1 THEN FILL: I'm not asking about how you use online payment services like PayPal, Venmo, or CashApp.] Did you use bank accounts to...

A. Build savings or keep money in a safe place?

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

B. Pay monthly bills like rent, mortgage, utilities, or child care?

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

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

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

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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 used bank accounts?

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

[PSUSE20 ASKED ONLY OF HOUSEHOLDS THAT USE AN ONLINE PAYMENT SERVICE] (PSUSE10=1)

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

A. Build savings or keep money in a safe place?

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

B. Pay monthly bills like rent, mortgage, utilities, or child care?

- 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]

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

F. Make purchases online?

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

G. Are there any other ways you used online payment services?

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

[PSUSE30 ASKED ONLY OF HOUSEHOLDS THAT USE AN ONLINE PAYMENT SERVICE] (PSUSE10=1)

PSUSE30. Thinking about your (if OTHERS AGE \geq 15 FILL: household's) accounts with online payment services like PayPal, Venmo, or CashApp, are any of those accounts linked to a... (MARK ALL.)

- Credit card [CONTINUE]
- Bank account [READ ONLY IF BANKED (B20=1), OTHERWISE VOLUNTEERED] [CONTINUE]
- Prepaid card [READ ONLY IF CURRENTLY USING PREPAID CARD (PUSE10=1), OTHERWISE VOLUNTEERED] [CONTINUE]
- Other account (SPECIFY) [CONTINUE]
- NOT LINKED TO ANY ACCOUNTS (VOLUNTEERED) [CONTINUE]
- DK/REFUSE [CONTINUE]

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

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

A. Build savings or keep money in a safe place?

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

B. Pay monthly bills like rent, mortgage, utilities, or child care?

- 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]

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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 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] (PUSE20C=1)

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]
- Some other source (SPECIFY) [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 \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 NBMT10]
- DK/REFUSE [GO TO NBMT10]

[NBMO20 IS ASKED OF HOUSEHOLDS THAT PURCHASED A MONEY ORDER] (NBMO10=1)

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

- Pay monthly bills like rent, mortgage, utilities, or child care [CONTINUE]
- Send money to family or friends [CONTINUE]
- Make purchases [CONTINUE]
- OTHER (VOLUNTEERED - SPECIFY) [CONTINUE]
- DK/REFUSE [CONTINUE]

[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

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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).

- YES [CONTINUE]
- NO [GO TO NBCC10]
- DK/REFUSE [GO TO NBCC10]

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

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

- Pay monthly bills like rent, mortgage, utilities, or child care [CONTINUE]
- Receive money from work, retirement, or a government agency [CONTINUE]
- Send or receive money from family or friends in the U.S. [CONTINUE]
- Send or receive money from family or friends outside the U.S. [CONTINUE]
- OTHER (VOLUNTEERED - SPECIFY) [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 CNBPDL]
- DK/REFUSE [GO TO CNBPDL]

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

NBCC20. Where did the checks you (IF OTHERS AGE≥15 FILL: or others in your household) cashed come from? (MARK ALL.)

- Paychecks or other checks from work, retirement, or a government agency [CONTINUE]
- Checks received from family or friends [CONTINUE]
- Other sources (SPECIFY) [CONTINUE]
- DK/REFUSE [CONTINUE]

CREDIT

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

[CEMPLN IS ASKED OF ALL HOUSEHOLDS]

CEMPLN. As an employee benefit, some companies offer workers a payroll advance or other loan program to help make ends meet. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) get a loan or payroll advance through an employer? Don't include loans from your retirement accounts.

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

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

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

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

[CBDAL IS ASKED OF HOUSEHOLDS WITH A BANK ACCOUNT IN PAST 12 MONTHS] (B20=1 OR UB15=1)

CBDAL. Some banks offer a deposit advance or other short-term loan against a direct deposit to help their customers make ends meet. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) get a bank loan or deposit advance like this? [if CEMPLN=1 THEN FILL: Don't include loans through an employer.]

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

[CBDAL20 IS ASKED ONLY OF HOUSEHOLDS THAT HAD A BANK DEPOSIT ADVANCE] (CBDAL=1)

CBDAL20. Thinking of the most recent bank loan or deposit advance, about how much was it for?

- Less than \$1,000
- \$1,000 to \$2,500 [CONTINUE]
- More than \$2,500 [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? [if CEMPLN=1 THEN FILL: Don't include loans through an employer.]

- 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]

[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

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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]

[CCC10 IS ASKED OF ALL HOUSEHOLDS]

CCC10. In the past 12 months, have you (if OTHERS AGE≥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.

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

[CSCC10 IS ASKED OF ALL HOUSEHOLDS]

CSCC10. In the past 12 months, have you (if OTHERS AGE≥15 FILL: or anyone else in your household) had 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]

[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 [GO TO CNBPL10]
- DK/REFUSE [GO TO CNBPL10]

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

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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 [CONTINUE]
- \$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 \geq 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, or CNBATL, then FILL: Please do not include payday, pawn, or auto title loans.)

- YES [CONTINUE]
- NO [GO TO CA10]
- DK/REFUSE [GO TO CA10]

[CNBPL20 IS ASKED ONLY OF HOUSEHOLDS THAT HAD A NONBANK PERSONAL LOAN OR LOC]
(CNBPL10=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 [CONTINUE]
- \$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]
(CNBPL10=1)

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

- AURA (VOLUNTEERED) [CONTINUE]
- AVANT (VOLUNTEERED) [CONTINUE]
- BEST EGG (VOLUNTEERED) [CONTINUE]
- FREEDOM PLUS (VOLUNTEERED) [CONTINUE]
- LENDING POINT (VOLUNTEERED) [CONTINUE]
- LENDUP (VOLUNTEERED) [CONTINUE]
- LIGHTSTREAM (VOLUNTEERED) [CONTINUE]
- ONE MAIN FINANCIAL (VOLUNTEERED) [CONTINUE]
- OPORTUN (VOLUNTEERED) [CONTINUE]
- PAYOFF (VOLUNTEERED) [CONTINUE]
- PROSPER (VOLUNTEERED) [CONTINUE]
- SOFI (VOLUNTEERED) [CONTINUE]
- UPSTART (VOLUNTEERED) [CONTINUE]
- OTHER (SPECIFY) [CONTINUE]
- 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 \geq 15 FILL: or anyone in your household) apply for a new... [MARK ALL]

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- | | |
|---|-------------|
| <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 H15] |
| <input type="checkbox"/> DK/REFUSE | [GO TO H15] |

[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

[H15 ASKED OF ALL HOUSEHOLDS]

H15. Sometimes 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?

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

[H30 IS ASKED OF ALL HOUSEHOLDS]

H30. Do you (if OTHERS AGE \geq 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 \geq 15 FILL: or anyone else in your household) currently have regular access to the Internet at **home**, using a desktop, laptop, or tablet computer?

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

COVID MODULE

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 \geq 15 FILL: no one in your household had) a bank account?

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

DK/REFUSE

[CONTINUE]

[LE20 ASKED OF ALL HOUSEHOLDS]

LE20. Did you (if OTHERS AGE \geq 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]

NO

[CONTINUE]

DK/REFUSE

[CONTINUE]

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

YES

[CONTINUE]

NO

[CONTINUE]

DK/REFUSE

[CONTINUE]

G. Had a significant decrease in 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 you (if OTHERS AGE≥15 FILL: or someone else in 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>