

# 2019 FDIC National Survey of Unbanked and Underbanked Households Testing

## Cognitive Interview Protocol

### Introduction

Hello, my name is \_\_\_\_\_ and I work at Westat. Thank you for taking the time to participate in this research study.

Westat is working to develop new questions for the FDIC National Survey of Unbanked and Underbanked Households, which is sponsored by the Federal Deposit Insurance Corporation. Before surveys are conducted, it's important to try out questions with the help of people such as yourself. The survey asks questions about your and your household's banking and financial service activities.

It is important that the questions make sense, are easy to answer, and that everyone understands the questions the same way. If you agree to take part in this study, I will read you the questions as if I were an interviewer contacting you at your home. As we go along, I will also ask you some questions about the answers you gave. Our purpose is not to compile information about you. Instead, your interview along with those of others will show us how to improve these questions for a later survey.

# Informed Consent

Before we get started, there are a few things I should mention. This is a research project, and your participation is voluntary. If you prefer not to answer any questions just say so, and we'll go on to the next one. It's also okay if you change your mind after starting and would rather not participate.

All your answers, everything you say, will be kept confidential. We will not use your name in any reports. The interview will take about 60 minutes and you will receive \$50. We will also need to audio record our conversation. This helps me so I can listen to what you are saying and won't have to take a lot of detailed notes while you are talking; it will also help when we write up a summary of this interview. Only project staff will have access to the recording and other project materials, and those materials will be stored according to contractual requirements for protecting the identity of individual respondents. {Finally, some of the researchers developing the questions are here today observing our interview to learn if there are things that might need to be changed.}

**HAND CONSENT FORMS TO RESPONDENT**, This form contains all of the things I just told you about your rights in this interview. Please read it over and sign both copies if you are willing to take part in the study.

**HAVE R SIGN TWO CONSENT FORMS, KEEP ONE AND GIVE ONE TO RESPONDENT.**

**TURN ON RECORDER.** The date and time is \_\_\_\_\_. Now that the recorder is running, let me ask again, is it okay with you if we record this interview?

## Protocol

In a moment, I am going to begin asking you the questions. Every now and then, we will stop and talk about some of the answers you gave. Then we will move on to another group of questions. If at any point, you are confused by one of the questions or want to share your thoughts about it, please tell me what you're thinking. I'm here to get as much feedback from you as I can to make sure these questions make sense.

Do you have any questions about the process?

Before we begin, how many people 15 OR older live in your household including yourself? \_\_\_\_\_

[IF R LIVES ALONE, GO TO I-2, PAGE 4]

### **RESPONDENT/HOUSEHOLD STATUS**

**I-1. First, I'd like to ask you some questions about household finances.**

*Before we go any further, what kinds of questions do you think I'm going to ask you when I say "questions about household finances"?*

*Without knowing yet what the questions will be, how do you feel about the idea of being asked about "household finances" in a survey?*

1. (IF MORE THAN ONE ADULT IN HH) 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 I-2, PAGE 4]
- I AM THE ONLY ADULT IN THE HOUSEHOLD (VOLUNTEERED) [GO TO I-2, PAGE 4]
- DK/REFUSE [CONTINUE]

1a. How much do you participate in making financial decisions for your household?

- A lot [CONTINUE]
- Some [CONTINUE]
- Not at all [TERMINATE]

DK/REFUSE [TERMINATE]

**I-2. Now I'm going to ask some questions about accounts that you might have at banks, including credit unions.**

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

- YES [CONTINUE]
- NO [GO TO I-3, PAGE 5]
- DK/REFUSE [GO TO I-3, PAGE 5]

*[Question 2b is asked only of households that have a bank account.]*

2a (2b). What types of accounts does your household have?

- Only checking accounts [CONTINUE]
- Only savings accounts [CONTINUE]
- Or both checking and savings accounts [CONTINUE]
- PREPAID CARD (VOLUNTEERED)
- OTHER (VOLUNTEERED) [CONTINUE]
- DK/REFUSE [CONTINUE]

What types of financial institutions were you thinking about when you answered these two questions?

(IF NEEDED: What types of places were you thinking about when you answered these questions?)

(IF NEEDED: Were you thinking just about banks, or also about any accounts your household has with credit unions?)

(IF NEEDED: If we hadn't mentioned credit unions in the instructions, would you have thought about those accounts?)

## PREPAID CARDS

**I-3. Now I have a question about prepaid cards. Prepaid cards allow you or others, like relatives or a government agency, to load funds that can later be spent. Prepaid cards also allow you to withdraw cash from ATMs. I am not asking about gift cards.**

3 (110). In the past 12 months, that is since July 2017, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) use any prepaid cards?

- YES [CONTINUE]
- NO [Go to NOTE BEFORE I-4, PAGE 12]
- DK/REFUSE [Go to NOTE BEFORE I-4, PAGE 12]

## TYPE OF PREPAID CARDS

*[Question 111 is asked only of households that used a prepaid card in the last 12 months.]*

4 (111). Where did the prepaid cards that you used in the past 12 months come from?

4a (111.1) A bank location, bank website or bank app?

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

4b (111.2) A government agency?

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

4c (111.3) Employer payroll card?

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

4d (111.4) A store or website that is not a bank?

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

4e (111.5) Somewhere else? (Specify) [CONTINUE]

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[If 4a=YES or 4d=YES or 4e=YES (bank, store or website, or other), CONTINUE. ELSE GO TO **PROBES**]

[If 111.1 bank=YES or 111.4 store or website = YES or 111.5 Other=YES]

4f (111c). What were the brands of the prepaid cards you used?

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Now let's go back over some of the questions I just asked you about prepaid cards.

First, tell me about the prepaid cards you were thinking about when you answered these questions? (IF NEEDED: What kinds of prepaid cards were you thinking about when you answered these questions?)

- Were you also thinking about debit cards when you answered these questions?

I read a statement to you that said "Now I have a question about prepaid cards. Prepaid cards allow you or others, like relatives or a government agency, to load funds that can later be spent. Prepaid cards also allow you to withdraw cash from ATMs. I am not asking about gift cards."

- What kinds of prepaid cards do you think this was this asking you to think about?
- Was there anything confusing about this definition?
- How did it differ from the way you normally think about prepaid cards?

4a. I asked you where the prepaid cards came from, and mentioned "A bank location, bank website, or bank app." What do you think I meant by this?

4b. [IF YES] Then I asked about a prepaid card from a government agency. What were you thinking about when you answered yes to this?

4c. [IF YES] Then I asked about an employer payroll card. What were you thinking about when you answered yes to this?

4d. [IF YES] Then I asked about a prepaid card from a store or website that is not a bank. What were you thinking about when you answered yes to this?

4e. (IF RESPONSE TO 4E) You said the prepaid card came from somewhere else. Can you tell me more about where that card came from? (PROBE to understand if it's actually from a store or non-bank website.) IF R MENTIONS THAT THE CARD CAME FROM A STORE OR NONBANK WEBSITE, MARK 4D=YES -- ABOVE AND ON TRACKING SHEET)

4f. (IF ASKED) How easy or hard was it for you to tell me the brands of the prepaid cards that you have used?

- Were you only thinking about the brands of the cards YOU'VE used, or also for the other adults in your household?

[IF 4a=YES, CONTINUE. ELSE GO TO NOTE BEFORE #6, PAGE 8]

[For households with a bank prepaid card, 111.1=Yes]

5 (2a). You mentioned that you've used a prepaid card that you got from a bank. Do you (if OTHERS AGE≥15 FILL: or anyone else in your household) still use that prepaid card account?

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

What do you think this question is asking?

- Do you think of this prepaid card as a prepaid card account? Is it less confusing to just say prepaid card and drop the word account? For example, the question would say "Do you still use that prepaid card?"
- And what do you think is meant by the word use in this question?
  - Does that include making purchases or payments with the card? Adding money to the card? Saving money on the card?
- What is meant by "still use"?:
  - When was the last time you used your prepaid card?
- I want to present you with a few different kinds of situations. For each one, please tell me whether you would answer yes or no to a question that asks if you "still use that prepaid card account".
  - Suppose you had a prepaid card from a bank during the past year, but there were no funds left on it. How would you answer this question?
  - Suppose you had a prepaid card, but you had not used it for about a month. How would you answer this question?
  - Suppose you had not used it for several months?
  - Suppose you've used it recently, but don't think you will use it again in the future

## **BANK & STORE/WEBSITE PREPAID CARDS**

[IF 4a=YES or 4D=YES (bank or store or website), CONTINUE. ELSE GO TO I-4, PAGE 12]

[If 111.1 bank=Yes or 111.4 nonbank store or website=Yes]

6 (140c). In the past 12 months, did you [or anyone in your household] receive any type of income onto your prepaid card/any of your prepaid cards? [FOR BANK PREPAID CARD USERS: including your bank prepaid card]

- YES [CONTINUE]
- NO [GO TO #7, page 10 (150c)]
- DK/REFUSE [GO TO #7, page 10 (150c)]

[IF MORE THAN ONE RESPONSE TO 4a-4d, CONTINUE. ELSE GO TO #7, page 10]

[Ask 140c1 only to HOUSEHOLDS with PREPAID CARDS FROM A bank or nonbank STORE OR WEBSITE that have more than one type of card. government prepaid card only, employer payroll card only, AND THOSE WITH ONLY BOTH OF these card types are excluded]

6a (140c1). Which prepaid cards did you use to receive income?

- [IF 4a=YES] Prepaid card from a bank [FOR BANK PREPAID CARD USERS] [CONTINUE]
- [IF 4b=YES] Prepaid card from the Government [FOR GOVERNMENT PREPAID CARD USERS] [CONTINUE]
- [IF 4c=YES] Employer payroll card [FOR EMPLOYER PREPAID CARD USERS] [CONTINUE]
- [IF 4d=YES] Other prepaid card from a store or website that is not a bank [FOR NONBANK PREPAID CARD USERS] [CONTINUE]

[IF 6a=BANK OR (4A=YES AND 4B-D=NO AND 6=YES), CONTINUE. ELSE GO TO NOTE BEFORE 6C]

[For households that receive income on a bank prepaid card]

140c1=bank OR (111.1=Yes and 111.2-111.4=No and 140c=Yes)

6b (140c1a). Did you receive income on your bank prepaid card often, sometimes or rarely?

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

[IF 6a=NONBANK STORE OR WEBSITE OR (4d=YES and 4a-c=NO and 6=YES), CONTINUE. ELSE GO TO **PROBES.**]

[For households that receive income on a nonbank store or website prepaid card]

140c1=nonbank store or website OR (111.4=Yes and 111.1-111.3=NO and 140c=Yes)

6c (140c1b). Did you receive income on your prepaid card from a nonbank store or website often, sometimes or rarely?

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

**This series of questions asked you about receiving income onto a prepaid card. What types of income were you thinking about?**

**(IF APPLICABLE) I also asked you if you received income on the prepaid card often, sometimes, or rarely. How did you decide which answer to give?**

## **PAYING BILLS W/ PREPAID CARDS**

[IF 4a=YES or 4d=YES (bank or nonbank store or website), CONTINUE. ELSE GO TO I-4, PAGE 12]

[If 111.1 bank=Yes or 111.4 nonbank store or website=Yes]

7 (150c) In the past 12 months, did you [or anyone in your household] use a prepaid card to pay bills for things like rent, utilities or child care?

- YES [CONTINUE]
- NO [GO TO I-4, PAGE 12]
- DK/REFUSE [GO TO I-4, PAGE 12]

[IF MORE THAN ONE RESPONSE TO 4a-4d, CONTINUE. ELSE GO TO I-4, PAGE 12]

[Ask 150c1 only to HOUSEHOLDS with PREPAID CARDS FROM A bank or nonbank STORE OR WEBSITE that have more than one type of card. Government prepaid card only, employer payroll card only and THOSE WITH ONLY BOTH OF THESE CARD types are excluded]

7a (150c1). Which types of prepaid cards did you use to pay bills?

- [IF 4a=YES] Prepaid card from a bank [FOR BANK PREPAID CARD USERS] [CONTINUE]
- [IF 4b=YES] Prepaid card from the Government [FOR GOVERNMENT PREPAID CARD USERS] [CONTINUE]
- [IF 4c=YES] Employer payroll card [FOR EMPLOYER PREPAID CARD USERS] [CONTINUE]
- [IF 4d=YES] Other prepaid card from a store or website that is not a bank [FOR NONBANK PREPAID CARD USERS] [CONTINUE]

[IF 7a=BANK OR (4a=YES and 4b-d=NO and 7=YES), CONTINUE. ELSE GO TO NOTE BEFORE 7C]

[For households that pay bills with a bank prepaid card]:

150c1=bank OR (111.1=Yes and 111.2-111.4=No and 150c=Yes)

7b (150c1a). Did you pay bills with your bank prepaid card often, sometimes, or rarely?

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

[IF 7a=NONBANK STORE OR WEBSITE OR (4d=YES AND 4a-c=NO and 7=YES), CONTINUE. ELSE GO TO **PROBES**]

[For households that pay bills with a nonbank store or website prepaid card]:

150c1=nonbank store or website OR (111.4=Yes and 111.1-111.3=NO and 150c=Yes)

7c (150c1b). Did you pay bills with your prepaid card from a nonbank store or website often, sometimes, or rarely?

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

This series of questions asked you about paying bills using a prepaid card. What types of bills were you thinking about?

(IF APPLICABLE) I also asked you if you paid bills on the prepaid card often, sometimes, or rarely. How did you decide which answer to give?

## **BANK ACCOUNTS: BANKED/UNDERBANKED**

[IF 2=YES OR 5=YES, CONTINUE. ELSE GO TO NOTE BEFORE 10, PAGE 13]

[IF BANK ACCOUNT OR BANK PREPAID CARD, CONTINUE. IF UNBANKED, GO TO NOTE BEFORE 10, PAGE 13]

[If household has a checking or savings account, or a prepaid card through a bank, continue. If no checking or savings account and no prepaid card account with a bank, go to question 3.]

### **I-4. Now I'm going to ask more questions about bank accounts.**

**In this survey, when we ask about bank accounts, think about (IF SINGLE PERSON HH: your/IF >1 AGE 15+: your household's) checking and savings accounts (IF BANK PREPAID CARD: and also think about prepaid card accounts from a bank).**

8 (2a2). Who in your household has an account?

- You [CONTINUE]
- Someone else [CONTINUE]
- Both you and someone else [CONTINUE]
- DK/REFUSE [CONTINUE]

2a2. Who in your household has an account? (Enter Line Number)

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

9 (2e). In the past 12 months, that is since July 2017, was there any time when no one in your household had a bank account?

- YES [GO TO I-5, page 15 (150g)]
- NO [GO TO I-5, page 15 (150g)]
- DK/REFUSE [GO TO I-5, page 15 (150g)]

## UNBANKED

[IF 2=NO AND 5=NO, CONTINUE. ELSE GO TO I-5, PAGE 15]

[IF NO BANK ACCOUNT AND NO BANK PREPAID CARD, CONTINUE. ELSE GO TO I-5, PAGE 15]

*[Questions 3-10 are asked only of households that do not have a bank account (Q2=No and Q2a=No).]*

10 (3). Have you (if OTHERS AGE≥15 FILL: or anyone else in your household) ever had a bank account?

- YES [CONTINUE]
- NO [GO TO 12 (Q9)]
- DK/REFUSE [GO TO 12 (Q9)]

11 (4). In the past 12 months, that is since July 2017, have you IF SINGLE PERSON HH: you/IF >1 AGES 15+: anyone in your household) had a bank account?

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

12 (9). Currently, do any of the following prevent (IF SINGLE PERSON HH: you/IF >1 AGES 15+: anyone in your household) you from opening a bank account?

12a (9.a). Problems with past banking or credit history

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

12b (9.b). Do not have identification required to open an account

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

12c (9.c). Do not have enough money to meet minimum balance requirements

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

12d (9.d). A bank account costs more than my household/I can afford

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

13 (10). How interested (IF SINGLE PERSON HH: are you/IF >1 AGES 15+: is 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]

Let's stop for a moment so I can ask you for some feedback on these questions. I asked you for different reasons that might prevent you from opening a bank account. First of all, were you thinking of bank prepaid card accounts along with checking and savings accounts when you answered this? Or only checking and savings accounts?

(IF >1 AGES 15+ IN THE HOUSEHOLD) Who were you thinking about when you were answering these questions?

- (IF NEEDED: Were you answering for yourself or for others in your household?)
- What do you think it meant when I said "Problems with past banking or credit history"?
  - o IF YES TO 12a, What made you say yes to this question?
- What do you think it meant when I said "Do not have identification required to open an account"?
  - o IF YES TO 12b, What made you say yes to this question?
- What do you think it meant when I said "Do not have enough money to meet minimum balance requirements"?
  - o IF YES TO 12c, What made you say yes to this question?
- And what do you think it meant when I said "A bank account costs more than my household/I can afford"?
  - o IF YES TO 12d, What made you say yes to this question?

- Then I asked you how interested you are in having a bank account and you said (READ RESPONSE FROM #13). How did you decide which answer to give?
- Did you have a hard time deciding between somewhat interested and not very interested?

## ALTERNATIVE FINANCIAL SERVICES (AFS)

I-5. The next few questions are about other financial products or services that you might have used in the past 12 months.

[Asked of all households]

14 (150g). In past 12 months, did you/anyone in your household go to some place other than a bank to purchase a money order?

- YES [CONTINUE]
- NO [GO TO 15 (Q154)]
- DK/REFUSE [GO TO 15 (Q154)]

[If yes to money order]

14a (150g1). Did you do this often, sometimes, or rarely?

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

[If used sometimes or often]

14b (150g2). Did you use these nonbank money orders to pay bills?

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

(IF 14a WAS ANSWERED) I asked you how often you went someplace other than a bank to purchase a money order, and you said (READ RESPONSE FROM 14a). How did you decide on your answer?

- How easy or hard was it to answer this question?
- About how many times would you say you went to someplace other than a bank to purchase a money order?

- And what do you think is meant by “pay bills” when this question asked if you used nonbank money orders to pay bills?

[All households]

15 (154). In the past 12 months, did (you/anyone in your household) use a bill pay service like Western Union or MoneyGram to pay bills? Do not include services from a bank.

- Yes [CONTINUE]
- No [GO TO 16 (Q141)]
- DK/Ref [GO TO 16 (Q141)]

15a (154.a) Did you do this ....

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

What do you think this question was asking about, when it said “a bill pay service like Western Union or MoneyGram”?

- [IF YES] What made you say yes to this question?
- [IF YES] How did you decide how to answer the question about whether you do this often, sometimes or rarely?
  - o [IF NEEDED] About how many times did you use a bill pay service?

[All households]

16 (141). In the past 12 months, did you/anyone in your household go to some place other than a bank to cash a check?

- YES [CONTINUE]
- NO [GO TO 17 (Q130)]
- DK/REFUSE [GO TO 17 (Q130)]

16a (141.a). Did you do this often, sometimes or rarely?

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

- [IF YES] How did you decide how to answer the question about whether you do this often, sometimes or rarely?
  - o [IF NEEDED] About how many times did you go to some place other than a bank to cash a check?

[ALL HOUSEHOLDS]

17 (130). In the past 12 months did you/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 18 (Q130X)]
- DK/REFUSE [GO TO 18 (Q130X)]

17a (130a). Did you do this ....

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

- [IF YES] How did you decide how to answer the question about whether you do this often, sometimes or rarely?
  - o [IF NEEDED] About how many times did you send money to family or friends living outside of the US through a service that is not a bank?

[ALL HOUSEHOLDS]

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18 (130x). In the past 12 months, did (you or if OTHERS AGE≥15 FILL: anyone in your household) use a website or an app that is not a bank to send money within the US? Examples are Paypal, Venmo or Cash App.

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

[All households]

18a (140x). In the past 12 months, did (you or if OTHERS AGE≥15 FILL: anyone in your household) use a website or app that is not a bank to receive money?

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

These two questions asked about using a website or app that is not a bank to send or receive money. What do you think that this is referring to?

- [IF YES TO EITHER] What website or app do you use for this?
- [IF YES TO EITHER] How do you know if the website or app you use is actually through a bank or not?
- From what you know, WHO can you send and receive money from using technology like this? (Give some examples)

19 (122). In the past 12 months, did (you or if OTHERS AGE≥15 FILL: 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]

20 (123). In the past 12 months, did (you or if OTHERS AGE≥15 FILL: 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]

21 (124). In the past 12 months, that is since July 2017, did (you or if OTHERS AGE≥15 FILL: 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?

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

What kinds of situations do you think this question is asking about?

[IF YES AND IF NEEDED] What type of service did you use?

22 (126). Auto title loans use a car title to borrow money for a short period of time. They are NOT loans used to purchase a car. In the past 12 months, did (you or if OTHERS AGE≥15 FILL: anyone in your household) take out an auto title loan?

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

23 (125). Some stores allow people to rent to own items such as furniture or appliances. We do not mean stores that offer installment plans or layaway plans. In the past 12 months, did (you or if OTHERS AGE≥15 FILL: 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]

## **BANKING BEHAVIORS**

[IF 2=YES or 5=YES or 11=YES, CONTINUE. ELSE GO TO NOTE BEFORE 26]

[For all banked and recently unbanked households]

### **I-6. Now I have some more questions about banks – how you use them and how you feel about them.**

24 (2g). In the past 12 months, did you (if OTHERS AGE≥15 FILL: anyone in your household) access an account in any of the following ways? (Mark all that apply.)

- Bank teller [CONTINUE]
- ATM or bank kiosk [CONTINUE]
- Telephone banking through phone call [CONTINUE]
- Online banking with a computer or tablet [CONTINUE]
- Mobile phone app, text message, browser or email [CONTINUE]
- Accessed a bank account in any other way (Specify) [CONTINUE]
- Did not access an account in the past 12 months [Go to note before 26 (Q70)]
  
- DK/REFUSE [Go to note before 26 (Q70)]

[If only one answer is selected in 24 (2g), go to note before 26 (Q70)]

25 (2h). What was the most common way that you (if OTHERS AGE≥15 FILL: anyone else in your household) accessed an account? (Read only answers marked in 24 (Q2g). Mark only one.)

- Bank teller [CONTINUE]
- ATM or bank kiosk [CONTINUE]
- Telephone banking through phone call [CONTINUE]
- Online banking with a computer or tablet [CONTINUE]
- Mobile phone app, text message, browser or email [CONTINUE]
- Other (Specify) [CONTINUE]
- DK/REFUSE [CONTINUE]

One of the answer choices for how you might have accessed an account was “telephone banking with a phone call” – what do you think this is referring to?

Another one of the answer choices was “online banking with a computer or tablet” – what do you think this is referring to?

And how about “mobile phone app, text message, browser or email” – what do you think this is referring to?

- How is this different from the other category I read of “online banking with a computer or tablet?”
- And if you used your mobile phone to call your bank, would you have said yes to “telephone banking using a phone” or “mobile phone app, text message, browser or email”?

Then I asked you what the most common way was, and you said (READ ANSWER FROM #25). Tell me how you decided which answer to give.

[IF 11=NO OR DK/REFUSED OR 24 WAS ANSWERED BUT BANK TELLER WAS NOT MARKED, CONTINUE. ELSE GO TO NOTE BEFORE 27.]

[IF NOT RECENTLY UNBANKED OR IF RECENTLY UNBANKED OR BANKED BUT DID NOT USE TELLER]

*[Question 70 is asked only of households that are not recently unbanked (Q4 is not Yes) or that are recently unbanked or banked but did not access an account using a bank teller (Q2g1 is NOT=YES).]*

26 (70). [if unbanked: 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 I-7 (Q400a)]
- DK/REFUSE [GO TO I-7 (Q400a)]

[IF 24=BANK TELLER OR 26=YES, CONTINUE. ELSE GO TO NOTE BEFORE 28]

*[Question 71 is asked only of households that spoke with a bank teller (or other employee) in the past 12 months (Q2g=YES or 70=YES).]*

27 (71). 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]

[IF 2=NO AND 4a=NO and 5=NO AND (24=BANK TELLER OR 26=YES), CONTINUE. ELSE GO TO I-7, PAGE 23]

[IF UNBANKED AND VISITED A BRANCH IN LAST 12 MONTHS]

[Ask only of unbanked consumers that visited a branch in the last 12 months Q2 = No and (Q2g=Teller or Q70 = Yes)]

28 (71a). In the last 12 months, did you/anyone in the household do any of the following at a bank branch:

28a (71a.1) Cash a check?

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

28b (71a.4) Asked about a credit card or loan?

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

28c (71a.2) Asked about opening a bank account?

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

28d (71a.4) Asked about other products or services?

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

## **ATTITUDES/PERCEPTIONS**

[All households]

### **I-7. Now I'm going to ask your opinion about banks.**

How well do each of the following words and phrases describe banks: (Very well, somewhat well, not very well, not well at all)

29a (400a). Trustworthy

- Very well [CONTINUE]
- Somewhat well [CONTINUE]
- not very well [CONTINUE]
- not well at all [CONTINUE]
- DK/Refuse [CONTINUE]

29b (400 d). Treat people of all backgrounds fairly

- Very well [CONTINUE]
- Somewhat well [CONTINUE]
- not very well [CONTINUE]
- not well at all [CONTINUE]
- DK/Refuse [CONTINUE]

29c (400b). Affordable

- Very well [CONTINUE]
- Somewhat well [CONTINUE]
- not very well [CONTINUE]
- not well at all [CONTINUE]
- DK/Refuse [CONTINUE]

29d (400 c). Necessary

- Very well [CONTINUE]
- Somewhat well [CONTINUE]
- not very well [CONTINUE]
- not well at all [CONTINUE]
- DK/Refuse [CONTINUE]

These questions asked about how well different words and phrases describe banks.

How easy or hard was it to answer these questions?

What “banks” were you thinking about when you answered these? (PROBE to understand if they were only thinking about their own bank, other banks they’ve used in the past, all banks, etc.)

[IF NEEDED] Were you thinking of a specific bank, types of banks, or just generally about banks when you were answering the questions?

29a. First I asked you how well the word “trustworthy” describes banks. How did you decide on your answer to this question?

29b. Next I asked you how well the phrase “Treats people of all backgrounds fairly” describes banks. What do you think this question was asking about? How did you decide on your answer?

29c. Then I asked you how well the word “affordable” describes banks. What do you think the word “affordable” means in this question? What were you thinking about when you decided on your answer?

29d. Then I asked how well the word “necessary” describes banks. What do you think was meant by the word “necessary”? How did you decide on your answer?

[IF 8=YOU OR BOTH YOU AND SOMEONE ELSE, CONTINUE. ELSE GO TO NOTE BEFORE 32, PAGE 27.]

[IF RESPONDENT HAS AN ACCOUNT, ASK 401 AND 402a SERIES. IF SOMEONE ELSE OTHER THAN THE RESPONDENT HAS AN ACCOUNT, GO TO 402b SERIES.]

Now, think about your experience with your current bank. If you have accounts with more than one bank, please think about your primary bank.

30 (401). How satisfied are you with your bank?

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

How did you decide what answer to give to this question?

31 (402a). How confident are you that...?

31a (1). Your bank keeps your personal information safe

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

31b (2). How confident are you that your bank keeps your money safe?

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

31c (3). How confident are you that your bank resolves problems satisfactorily when they arise?

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

31d (4). How confident are you that your bank communicates account fees clearly?

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

31e (5). How confident are you that your bank makes it easy to find the information you need about your account?

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

Let's stop here and go back through these questions that I just asked. First, how easy or hard were these questions to answer? (Probe to understand what made them easy/hard).

- 31a. I asked you how confident you are that your bank keeps your personal information safe, and you said (READ RESPONSE). Tell me what made you choose that answer.
- 31c. I also asked you how confident you are that your bank resolves problems satisfactorily when they arise, and you said (READ RESPONSE). Tell me what made you choose that answer.
- 31d. I also asked you how confident you are that your bank communicates account fees clearly.
  - o Tell me what made you choose that answer.
  - o What kinds of fees were you thinking about when you answered this question?

- Were you thinking about overdraft fees?
- Account maintenance fees?
- Any other kinds of fees?
- 31e. Later I asked you how confident you are that your bank makes it easy to find the information you need about your account and you said (READ RESPONSE). What do you think this question was asking? How did you decide which answer to give?

[ALL WHO ANSWERED Q31 SERIES, SKIP TO NOTE BEFORE 33, PAGE 29]

[IF 11=YES, CONTINUE. ELSE GO TO 32\_0]

[Recently unbanked households]

32 (401a). Next, think about your experience with the bank you mostly recently had an account with. How satisfied were you with your bank?

- Very satisfied [GO TO 32\_0 (402b)]
- Somewhat satisfied [GO TO 32\_0 (402b)]
- Not very satisfied [GO TO 32\_0 (402b)]
- Not satisfied at all [GO TO 32\_0 (402b)]
- DK/Refuse [GO TO 32\_0 (402b)]

How did you decide what answer to give to this question?

[IF 8=SOMEONE ELSE OR (2=NO AND (4a=NO or 5=NO)), CONTINUE. ELSE GO TO NOTE BEFORE 33, PAGE 29]

[For households where someone else is account holder, or unbanked households]

32\_0 (402b). How confident are you that banks...? Very confident, somewhat, not very confident, not confident at all

32a (1). Keep personal information safe

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

32b (2). Keep their customers' money safe

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

32c (3). Can resolve problems satisfactorily when they arise

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

32d (4). Communicate account fees clearly

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

32e (5). Make it easy to learn about bank accounts

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

Let's stop here and go back through these questions that I just asked. First, how easy or hard were these questions to answer? (Probe to understand what made them easy/hard).

- 32a. I asked you how confident you are that banks keep personal information safe, and you said (READ RESPONSE). Tell me what made you choose that answer.
- 32c. I also asked you how confident you are that banks can resolve problems satisfactorily when they arise, and you said (READ RESPONSE). Tell me what made you choose that answer.
- 32d. I also asked you how confident you are that banks communicate account fees clearly.
  - o Tell me what made you choose that answer.
  - o What kinds of fees were you thinking about when you answered this question?
    - Were you thinking about overdraft fees?
    - Account maintenance fees?
    - Any other kinds of fees?
- 32e. Later I asked you how confident you are that banks make it easy to learn about bank accounts and you said (READ RESPONSE). What do you think this question was asking? How did you decide which answer to give?

## **BANK FEES**

[IF 2=YES OR 5=YES OR 11=YES, CONTINUE. OTHERWISE GO TO I-8, PAGE 30]

[Banked and previously banked households]

33 (302). In the past 5 years, that is since 2013, have you been charged any bank fees that you were not expecting?

- Yes [CONTINUE]
- No [GO TO I-8, page 30 (Q1600)]
- DK/Refuse [CONTINUE]

[If Yes or DK/Refuse to 302]

33a (300). Did this happen any time in the past 12 months?

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

[IF YES TO 302] I asked you if you've been charged any bank fees that you were not expecting in the past 5 years, and you said yes. Tell me what types of situations you were thinking about here.

- How easy or hard is to remember if you've been charged bank fees that you were not expecting?
- Then I asked you if this had happened in the past 12 months, and you said [READ RESPONSE]. How certain are you of your answer?

## CREDIT

### I-8. The next few questions are about how people borrow money or purchase items on credit.

[All Households]

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

34 (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?

34a (a). A credit card from Visa, MasterCard, American Express, or Discover? Please do not include debit cards.

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

34b (b). A store credit card that can only be used at that store? Do not include gift cards.

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

34c (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 22, then FILL: This is different from an auto title loan.]

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

34d (d). A mortgage or home equity loan or home equity line of credit?

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

34e (e). In the past 12 months, have you (if OTHERS AGE $\geq$ 15 FILL: or anyone else in your household) had a student loan?

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

34f (f). Other personal loans or lines of credit from a bank?

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

34g (g). Other personal loans or lines of credit from a company other than a bank that I have not already asked you about? [If YES to 21 (Q124), then FILL: Do not include refund anticipation loans or any loans from a payday lender, pawn shop, auto title lender, or check casher.] [If 21 (Q124) is NOT YES and any of 19, 20, 22 (Q122, Q123, Q126) are YES, then FILL: Also, do not include any loans from a payday lender, pawn shop, auto title lender, or check casher.]

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

*[Question 162 is asked of all households.]*

35 (162). In the past 12 months, that is since July 2017, did you/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 37 (Q164)]
- DK/REFUSE [GO TO 37 (Q164)]

*[Question 163 is asked only of households that applied for credit in the last 12 months.]*

36 (163). In the past 12 months, did any lender or creditor turn down a request for new credit or not give as much credit as you (if OTHERS AGE $\geq$ 15 FILL: or someone in your household's) applied for?

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

*[Question 164 is asked of all households.]*

37 (164). Was there any time in the past 12 months that you/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/their mind because you/they thought you/they might be turned down?

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

## SAVINGS

### I-9. Now I'm going to ask about saving money.

[All households]

38 (170). Even if you later spent it, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) set aside any money in the past 12 months that could be used for unexpected expenses or emergencies? I'm only asking about funds that could be easily spent if necessary, and am not asking about retirement or other long-term savings.

- YES [CONTINUE]
- NO [GO TO I-10, PAGE 34 (Q180)]
- DK/REFUSE [GO TO I-10, PAGE 34 (Q180)]

If you were setting aside money at home, with friends, or saving in other ways outside of a bank account, how would you answer this question?

[IF 38=YES AND 4D=YES, CONTINUE. ELSE GO TO I-10, PAGE 24]

*[Question 171x is asked only of households that set aside some savings in the past 12 months and had a nonbank prepaid card.]*

38a (171x). Did you (if OTHERS AGE≥15 FILL: or anyone else in your household) keep any of that money on a prepaid card from a store or website that is not a bank?

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

What do you think this question is asking?

What kind of prepaid card is this asking about?

What do you think is meant by "keep any of that money on a prepaid card"?

## HOUSEHOLD INCOME

**I-10. Now, I'm going to ask some final questions about your household to help us better understand your answers.**

*[Questions 180-181 and 185 are asked of all households.]*

**39 (180).** Which best describes your household's income over the past 12 months? *(Mark only one.)*

- Income is about the same each month [CONTINUE]
- Income varies somewhat from month to month [CONTINUE]
- Income varies a lot from month to month [CONTINUE]
- DK/REFUSE [CONTINUE]

**41 (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/anyone in your household) fell behind on bill payments?

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

## MOBILE PHONE & INTERNET ACCESS

**41 (185).** Do you/anyone in your household) currently own or have regular access to a mobile phone?

- YES [CONTINUE]
- NO [GO TO 43 (Q187)]
- DK/REFUSE [GO TO 43 (Q187)]

*[Question 186 is asked only of households that have a mobile phone.]*

**42 (186).** Are any of these mobile phones a smartphone with features to access the Internet, send emails, and download apps?

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

*[Question 187 is asked of all households.]*

43 (187). Do you/anyone 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]

**General Final Probes:**

- [IF MORE THAN ONE ADULT IN HH] When you were answering the questions on this survey, were you thinking about yourself as well the other people in your household, or really mostly just about yourself?
  - o (IF MOSTLY YOURSELF) What are the reasons you were mostly answering about just yourself? (PROBE TO UNDERSTAND IF IT WAS BECAUSE THEY FORGOT TO THINK ABOUT OTHERS, OR IF THEY DON'T KNOW THE ANSWERS FOR OTHERS)
- Were there questions that we have not already discussed that you thought were difficult to answer?

INTERVIEWER CHECKS WITH OBSERVERS FOR ADDITIONAL QUESTIONS  
<END>