

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]

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]

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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? [GO TO PSUSE10]
- Using an ATM or bank kiosk? [GO TO PSUSE10]
- Calling the bank? [GO TO PSUSE10]
- Using an app, text messaging, or Internet browser on a mobile phone? [GO TO PSUSE10]
- Using a computer or tablet? [GO TO PSUSE10]
- Other (Specify) [GO TO PSUSE10]
- DK/REFUSE [GO TO PSUSE10]

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]

[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]

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[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...

A2. 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]
- 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]

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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 PSUSE10.]

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

[UB70 IS ASKED ONLY OF HOUSEHOLDS THAT DO NOT HAVE A BANK ACCOUNT] (B20=2)

UB70. 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 else in your household) spoken with a teller or other employee in person at a bank branch?

- YES [CONTINUE]
- NO [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]

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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, USES AN ONLINE PAYMENT SERVICE, OR USES A PREPAID CARD (B20=1 OR PSUSE10=1 OR PUSE10=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]

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]

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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]

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?

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- 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≥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≥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]

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 used prepaid cards?

- 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 \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 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, Venmo, or CashApp).

- 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]
- 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 \geq 15 FILL: or anyone in your household) go to some place other than a bank to cash a check?

- YES [CONTINUE]

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

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

NBCC20. Were any of those checks from work, retirement, or a government agency?

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

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≥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] |

[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.

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

[CNBTAX IS ASKED OF ALL HOUSEHOLDS]

CNBTAX. In the past 12 months, that is since June 2018, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) take out a tax refund anticipation loan? This is a way to receive your tax refund faster than the IRS would provide it.

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

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

[CPL10 ASKED OF ALL HOUSEHOLDS]

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

- YES [CONTINUE]
- NO [GO TO CNBPL10]
- DK/REFUSE [GO TO CNBPL10]

[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?

- \$1,000 or less [CONTINUE]
- More than \$1,000 [CONTINUE]
- DK/REFUSE [CONTINUE]

[CNBPL10 ASKED OF ALL HOUSEHOLDS]

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? Do not include student loans, or loans taken out to make major purchases like a house or car (if YES to any of CNBPDL, CNBPWN, or CNBATL, then FILL: or payday, pawn, or auto title loans).

- YES [CONTINUE]
- NO [GO TO LE10]
- DK/REFUSE [GO TO LE10]

[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?

- \$1,000 or less [CONTINUE]
- More than \$1,000 [CONTINUE]
- DK/REFUSE [CONTINUE]

COVID MODULE

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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 OF 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 or quit a job, furloughed, or reduced hours

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

B. Started a new job

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

C. Had a significant loss of income

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

D. Had a significant increase in income

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

E. 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 OR LE20C, 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 LE20; MARK ALL THAT APPLY.)

- Lost or quit a job, furloughed, or reduced hours [CONTINUE]

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- Had a significant loss of income [CONTINUE]
- DK/REFUSE [CONTINUE]

[LE40 IS ASKED TO HOUSEHOLDS THAT (1) EXPERIENCED AT LEAST ONE LIFE EVENT IN LE20B, LE20D, OR LE20E, AND (2) ARE BANKED BUT WERE UNBANKED 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 LE20; MARK ALL THAT APPLY.)

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

<END>