This document highlights revisions made to the 2021 survey instrument relative to the 2019 survey.

* Yellow shading indicates new questions in the 2021 instrument, i.e. those that were not in the 2019 instrument.
* Gray shading indicates questions from 2019 that have been deleted and will not appear in the 2021 instrument.
* Comments indicate other changes (e.g., to the wording of existing questions) or additional relevant information.

***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]

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]

[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…

A1. Because bank hours are inconvenient?

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

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]

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]
        + 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]
        + 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?

* + - * + 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]

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≥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]

[NBMO15 IS asked only OF HOUSEHOLDS THAT USED money orders] (NBMO10=1)

NBMO15. Was this often, sometimes, or rarely?

* + - * + Often [CONTINUE]
        + Sometimes [CONTINUE]
        + Rarely [GO TO NBB10]
        + DK/REFUSE [GO TO NBB10]

[NBMO16 IS asked only OF HOUSEHOLDS THAT USED money orders sometimes or often] (NBMO15=1,2)

NBMO16. Were these money orders used to pay bills?

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

[NBMo20 is asked of households that purchased a money order] (NBMO10=1)

NBM020. 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≥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]

[nbbP10 is asked of all households]

NBBP10. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) pay bills through a service like Western Union or MoneyGram? Do not include services from a bank.

* Yes [CONTINUE]
* No [GO TO NBCC10]
* DK/Ref [GO TO NBCC10]

[NBBP15 IS ASKED only OF HOUSEHOLDS THAT USED BILL PAY SERVICES IN THE PAST 12 MONTHS] (nbbP10=1)

NBBP15. Was this often, sometimes or rarely?

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

[NBCC10 is asked of all households]

NBCC10. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) go to some place other than a bank to cash a check?

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

[NBCC15 IS ASKED only OF HOUSEHOLDS THAT WENT TO SOMEPLACE OTHER THAN A BANK TO CASH A CHECK IN THE PAST 12 MONTHS] (NBCC10=1)

NBCC15. Was this often, sometimes or rarely?

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

[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?

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

[NBRM10 is asked of all households]

NBRM10. In the past 12 months did you (IF OTHERS AGE≥15 FILL: or anyone in your household) send money to family or friends living outside of the US through a service that is not a bank?

* + - * + YES [CONTINUE]
        + NO [GO TO NBP2P]
        + DK/REFUSE [GO TO NBP2P]

[NBRM15 IS ASKED only OF HOUSEHOLDS THAT USED A NONBANK TO SEND MONEY TO FAMILY OR FRIENDS OUTSIDE THE US IN THE PAST 12 MONTHS] (NBRM10=1)

NBRM15. Was this often, sometimes or rarely?

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

***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?

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

[cnbpwn is asked of all households]

CNBPWN. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) pawn an item at a pawn shop? Do not include selling an unwanted item to a pawn shop.

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

[cnbtax is asked of all households]

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

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

[cnbatl is asked of all households]

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

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

[cnbrto is asked of all households]

CNBRTO. Some stores allow people to rent to own items such as furniture or appliances. We do not mean stores that offer installment plans or layaway plans. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) rent anything from a rent-to-own store because it couldn’t be financed any other way?

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

[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]

[CA10 IS ASKED OF ALL HOUSEHOLDS]

CA10. In the past 12 months, that is since June 2018, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) apply for a new credit card, or a personal loan or line of credit at a bank?

* + - * + YES [CONTINUE]
        + NO [GO TO CA20]
        + DK/REFUSE [GO TO CA20]

[CA15 is asked only of households that applied for credit in the Past 12 months]

(CA10=1)

CA15. Did the lender or creditor turn down this request for new credit or not give as much credit as you (IF OTHERS AGE≥15 FILL: or someone in your household) applied for?

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

[CA20 asked of All Households]

CA20. Was there any time in the past 12 months that you (IF OTHERS AGE≥15 FILL: or anyone in your household) thought about applying for a new credit card, or a personal loan or line of credit at a bank, but didn’t apply because of concerns of being turned down?

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

***SAVINGS***

[S10 asked of All Households]

**Now I’m going to ask about saving money.**

S10. Even if you later spent it, did you (IF OTHERS AGE≥15 FILL: or anyone else in your household) set aside any money in the past 12 months that could be used for unexpected expenses or emergencies? I’m only asking about funds that could be easily spent if necessary, and am not asking about retirement or other long-term savings.

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

***OTHER HOUSEHOLD ATTRIBUTES***

[H10 asked of All Households]

**Now I have a few final questions.**

H10. Which best describes your household’s income over the past 12 months? [MARK ONLY ONE]

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

H20. Do you (if OTHERS AGE≥15 FILL: or anyone else in your household) currently own or have regular access to a mobile phone?

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

[H30 is asked only of households that have a mobile phone (H20=1)]

H30. Are any of these mobile phones a smartphone with features to access the Internet, send emails, and download apps?

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

[H40 is asked of all households.]

H40. Do you (if OTHERS AGE≥15 FILL: or anyone else in your household) currently have regular access to the Internet at **home**, using a desktop, laptop, or tablet computer?

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

***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 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]
        + 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>*

**LISTED BELOW ARE OTHER QUESTIONS THAT WERE INCLUDED IN THE 2019 INSTRUMENT AND HAVE BEEN DROPPED FROM THE 2021 INSTRUMENT**

[P10 ASKED OF all households]

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

P10. In the past 12 months, that is since June 2018, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) use any prepaid cards?

* + - * + YES [CONTINUE]
        + NO [IF B20=YES, GO TO NBMO10; IF B20=NO, GO TO UB10; ELSE TERMINATE]
        + DK/REFUSE [IF B20=YES, GO TO NBMO10; IF B20=NO, GO TO UB10; ELSE TERMINATE]

[PW10 is asked only of households that used a prepaid card in the Past 12 months] (P10=1)

PW10. The next questions ask where prepaid cards that your household used in the past 12 months came from.

A. Did any of those prepaid cards come from an employer to pay salary or wages?

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

B. Did any of those prepaid cards come from a government agency?

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

C. Did any of those prepaid cards come from a place or a website that is not a bank? Do not include gift cards or cards that can only be used at a particular store or website.

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

D. Did any of those prepaid cards come from a bank branch or a bank website? I am asking about prepaid cards that were opened at a bank or a bank website (IF PW10A=YES OR PW10B=YES OR PW10C=YES THEN FILL: , which are different from the other types of prepaid cards I’ve just asked you about)?

* + - * + YES [CONTINUE]
        + NO [IF B20=YES, GO TO NBMO10; IF B20=NO, GO TO UB10; ELSE TERMINATE]
        + DK/REFUSE [IF B20=YES, GO TO NBMO10; IF B20=NO, GO TO UB10; ELSE TERMINATE]

[PBUSE is asked only of households with a bank prepaid card] (pw10d=1)

PBUSE. Thinking only about the prepaid cards that came from a bank branch or a bank website, do you (if OTHERS AGE≥15 FILL: or anyone else in your household) still use a prepaid card from a bank?

* + - YES [CONTINUE]
    - NO [IF B20=YES, GO TO NBMO10; IF B20=NO, GO TO UB10; ELSE TERMINATE]
    - DK/REFUSE [IF B20=YES, GO TO NBMO10; IF B20=NO, GO TO UB10; ELSE TERMINATE]

[b30 IS asked only to householdS THAT haVE a bank account or still use a prepaid card from a bank] (B20=1 OR PBUSE=1)

**Now think about your bank accounts. (IF PBUSE=YES THEN FILL: This includes checking, savings, and prepaid cards from a bank.)**

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

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

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