

**2023 FDIC Household Survey Instrument**

February 17, 2023

**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 is asked only of households with adults that 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]

**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 is asked of all households.]*

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]

*[B40 is asked only of banked households.] (B20=1)*

B40. In the past 12 months, that is since June 2022, was there any time when no one in your household had an account?

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

*[BA10 is asked only of banked households.] (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]

**2023 FDIC Household Survey Instrument**

February 17, 2023

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 $\geq$ 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 selected more than one access method in BA10A–F.]*

BA15. What was the most common way that you (IF OTHERS AGE $\geq$ 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]

*[UB10 is asked only of unbanked households.] (B20=2)*

UB10. Have you (IF OTHERS AGE $\geq$ 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 at some point in the past.]*

*(UB10=1)*

UB15. In the past 12 months, that is since June 2022, have you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) had a bank account?

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

**2023 FDIC Household Survey Instrument**

February 17, 2023

*[UB50 is asked only of unbanked households.] (B20=2)*

UB50. How interested are you (IF OTHERS AGE $\geq$ 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 unbanked households.] (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 $\geq$ 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]

B1. Because bank account fees are too high?

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

B2. 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]

**2023 FDIC Household Survey Instrument**

February 17, 2023

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]

*[UB60 is asked only of households that selected more than one reason in UB55A2–H.]*

UB60. What is the main reason why no one in your household has an account? *(Read only answers marked in UB55A2–H. 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]

*[PSUSE10 is asked of all households.]*

PSUSE10. Do you (IF OTHERS AGE $\geq$ 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 Cash App. I am not asking about Zelle.

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

**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 PSUSE10=1 FILL: or online payment service).**

*[PUSE10 is asked of all households.]*

PUSE10. Do you (IF OTHERS AGE $\geq$ 15 FILL: or anyone else in your household) use any prepaid cards now?

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

**2023 FDIC Household Survey Instrument**

February 17, 2023

*[Read only for households that use an online payment service or use a prepaid card.] (PSUSE10=1 OR PUSE10=1)*

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

*[PSUSE20 is asked only of households that use an online payment service.] (PSUSE10=1)*

PSUSE20. Think about the ways you (IF OTHERS AGE $\geq$ 15 FILL: or others in your household) used your accounts with online payment services like PayPal, Venmo, or Cash App 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 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]

**2023 FDIC Household Survey Instrument**

February 17, 2023

*[PSUSE30 is asked only of households that use an online payment service.] (PSUSE10=1)*

PSUSE30. Thinking about your (IF OTHERS AGE $\geq$ 15 FILL: household's) accounts with online payment services like PayPal, Venmo, or Cash App, are any of those accounts linked to a... *(Mark all that apply.)*

- Credit card [CONTINUE]
- (Read only if B20=1)* Bank account [CONTINUE]
- (Read only if PUSE10=1)* Prepaid card [CONTINUE]
- Some other account (Specify) [CONTINUE]
- Or are they not linked to any accounts? [CONTINUE]
- DK/REFUSE [CONTINUE]

*[PUSE20 is asked only of households that use a prepaid card.] (PUSE10=1)*

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

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

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

B. Pay 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]

**2023 FDIC Household Survey Instrument**

February 17, 2023

**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 only of households that purchased a nonbank money order in the past 12 months.]*  
(NBMO10=1)

NBMO20. What were those money orders used for? To... (Mark all that apply.)

- Pay bills like rent, mortgage, utilities, or child care [CONTINUE]
- Send money to family or friends [CONTINUE]
- Make purchases [CONTINUE]
- Some other use (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 PSUSE10=1 FILL: or online services such as PayPal, Venmo, or Cash App).

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

*[NBMT20 is asked only of households that used a nonbank money transfer service in the past 12 months.]*  
(NBMT10=1)

NBMT20. What were those money transfer services used for? To... (Mark all that apply.)

- Pay 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]
- Some other use (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]
- NO [GO TO CNBPDL]
- DK/REFUSE [GO TO CNBPDL]

*[NBCC20 is asked only of households that used a nonbank check casher in the past 12 months.]*  
(NBCC10=1)

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

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

**2023 FDIC Household Survey Instrument**

February 17, 2023

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

*[CNBPDL is asked of all households.]*

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

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

*[CNBPWN is asked of all households.]*

CNBPWN. In the past 12 months, did you (IF OTHERS AGE $\geq$ 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, did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) pay a fee to get your tax refund faster than the IRS would provide it? This includes products like refund anticipation loans and refund advances.

- 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 $\geq$ 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 $\geq$ 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]

*[BNPL10 is asked of all households.]*

BNPL10. In the past 12 months, did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) pay for something making one payment every two weeks? This is sometimes called Buy Now Pay Later or Pay-in-4.

- YES [CONTINUE]
- NO [GO TO CCC10]
- DK/REFUSE [GO TO CCC10]



**2023 FDIC Household Survey Instrument**

February 17, 2023

*[BNPL20 is asked of households that used Buy Now Pay Later.] (BNPL10 = 1)*

BNPL20. In the past 12 months, how many times did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) pay for something by making one payment every two weeks?

- 1 [CONTINUE]
- 2 to 10 [CONTINUE]
- More than 10 [CONTINUE]
- DK/REFUSE [CONTINUE]

*[BNPL30 is asked of households that used Buy Now Pay Later.] (BNPL10 = 1)*

BNPL30. Did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) make any of these purchases... (Mark all that apply.)

- Online [CONTINUE]
- In person [CONTINUE]
- OTHER (Specify) (VOLUNTEERED) [CONTINUE]
- DK/REFUSE [CONTINUE]

*[BNPL40 is asked of households that used Buy Now Pay Later.] (BNPL10 = 1)*

BNPL40. In the past 12 months, did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) miss or make a late payment on any of these purchases?

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

*[CCC10 through CNBPL10 are asked of all households.]*

**In the past 12 months, have you (IF OTHERS AGE $\geq$ 15 FILL: or anyone else in your household) had any of the following?**

CCC10. A credit card from Visa, MasterCard, American Express, or Discover? Please do not include debit cards.

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

CSC10. A store credit card that can only be used at that store? Do not include gift cards.

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

CAL10. 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 CNBATL, then FILL: This is different from an auto title loan.]

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

CHMLN10. A mortgage or home equity loan or home equity line of credit?

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

**2023 FDIC Household Survey Instrument**

February 17, 2023

CSL10. 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]

CPL10. Other personal loans or lines of credit from a bank?

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

CNBPL10. Other personal loans or lines of credit from a company other than a bank? (IF CNBPDL=1 OR CNBPWN=1 OR CNBATL=1 FILL: Do not include payday, pawn, or auto title loans).

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

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

*[CRYP10 is asked of all households.]*

CRYP10. In the past 12 months, did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) own or use any crypto such as Bitcoin or Ether?

- YES [CONTINUE]
- NO [GO TO H10]
- DK/REFUSE [GO TO H10]

*[CRYP20 is asked of households that owned or used crypto.] (CRYP10 = 1)*

CRYP20. How did you (IF OTHERS AGE $\geq$ 15 FILL: or others in your household) use crypto? Was it to... (Mark all that apply.)

- Hold as an investment [CONTINUE]
- Send or receive money from friends or family [CONTINUE]
- Buy items online [CONTINUE]
- Buy items in person [CONTINUE]
- Some other use (Specify) [CONTINUE]
- DK/REFUSE [CONTINUE]

*[H10 is asked of all households.]*

H10. Which best describes your household's income over the past 12 months?

- 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]

*[H15 is asked of all households.]*

H15. Oftentimes, households find that they are not able to keep up with their bills. Over the last 12 months, was there a time when you (if OTHERS AGE $\geq$ 15 FILL: or someone else in your household) fell behind on bill payments?

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

**2023 FDIC Household Survey Instrument**

February 17, 2023

*[H30 is asked of all households.]*

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

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

<END>