

**2025 FDIC National Survey of Unbanked and Underbanked Households**  
**Final Instrument (05/19/2025)**

**This month we are asking some additional questions about household finances.**

*[B15 is asked only of households with more than one adult.] (PRESUP=1 AND HUNUMHOU15>1)*

B15. How much do you participate in making financial decisions for your household?

- ☐ A lot
  - ☐ Some
  - ☐ Not at all
  - ☐ DK/REFUSE
- [TERMINATE]  
[TERMINATE]

**Now I'm going to ask some questions about accounts that you (IF OTHERS AGE $\geq$ 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 $\geq$ 15 FILL: or anyone else in your household) have a checking or savings account now?

- ☐ YES
  - ☐ NO
  - ☐ DK/REFUSE
- [GO TO UB10]  
[TERMINATE]

*[B20A is asked only of banked households with more than one adult.] (B20=1 AND HUNUMHOU15>1)*

B20A. Who in your household has an account? (Enter line number.)

- ☐ 1-16
- ☐ DK/REFUSE

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

B40. In the past 12 months, that is since June 2024, was there any time when (IF NOT(OTHERS AGE $\geq$ 15) FILL: you did not have) (IF OTHERS AGE $\geq$ 15 FILL: no one in your household had) an account?

- ☐ YES
  - ☐ NO
  - ☐ DK/REFUSE
- [GO TO BATT10]  
[GO TO BATT10]  
[GO TO BATT10]

*[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
  - ☐ NO
  - ☐ DK/REFUSE
- [GO TO UB50]  
[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 2024, have you (IF OTHERS AGE $\geq$ 15 FILL: or anyone in your household) had a bank account?

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

**2025 FDIC National Survey of Unbanked and Underbanked Households**  
**Final Instrument (05/19/2025)**

*[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
- ☐ Somewhat interested
- ☐ Not very interested
- ☐ Not at all interested
- ☐ DK/REFUSE

*[BATT10 is asked of all households.]*

BATT10. Now I'm going to ask your opinion about banks, including credit unions.

A. Would you say that: Money deposited in a bank is...

- ☐ Always safe
- ☐ Usually safe
- ☐ Rarely safe
- ☐ Never safe
- ☐ DK/REFUSE

B. Would you say that: Banks communicate account fees...

- ☐ Always clearly
- ☐ Usually clearly
- ☐ Rarely clearly
- ☐ Never clearly
- ☐ DK/REFUSE

C. Would you say that: For handling everyday finances, bank accounts...

- ☐ Always work well
- ☐ Usually work well
- ☐ Rarely work well
- ☐ Never work well
- ☐ DK/REFUSE

*[UB100 is asked only of unbanked households.] (B20=2)*

UB100. Currently, do any of the following keep you (IF OTHERS AGE $\geq$ 15 FILL: or others in your household) from opening a bank account?

A. Problems with your past banking or credit history?

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

B. Don't have the identification needed to open an account?

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

C. Don't have enough money to maintain an account?

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

**2025 FDIC National Survey of Unbanked and Underbanked Households**  
**Final Instrument (05/19/2025)**

D. Inconvenient bank branch hours or locations?

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

E. Prefer to keep finances private for tax, legal, or other reasons?

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

F. Don't trust banks?

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

*[BVIS10 is asked of all households.]*

BVIS10. In the past 12 months, have you (IF OTHERS AGE $\geq$ 15 FILL: or anyone else in your household) spoken with a teller or other employee in person at a bank branch?

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

**The next few questions are about other financial products or services that you might use (IF B20=1 FILL: in addition to your bank accounts).**

*[OTUS10 is asked of all households.]*

OTUS10. Do you (IF OTHERS AGE $\geq$ 15 FILL: or anyone else in your household) use any other kinds of transaction accounts or cards that let you send, receive, and store money? Such as... *(Mark all that apply.)*

- ☐ Payment apps like PayPal, Venmo, or Cash App, not including Zelle
- ☐ Virtual banking apps from companies like Chime, Dave, MoneyLion, or Current
- ☐ Reloadable prepaid cards, not including gift cards
- ☐ OTHER (Specify) (VOLUNTEERED)
- ☐ NONE OF THE ABOVE (VOLUNTEERED)
- ☐ DK/REFUSE

(IF NEEDED: Virtual banking apps are offered by fintech companies that partner with banks. They provide online-only accounts you can use for direct deposit, storing money, or making payments.)

(IF NEEDED: Reloadable prepaid cards are available for purchase in stores or may be provided by an employer or government agency. They allow you or others to load or reload funds that can later be spent, and allow you to withdraw cash from ATMs. Don't include gift cards.)

*[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
- ☐ NO
- ☐ DK/REFUSE

**2025 FDIC National Survey of Unbanked and Underbanked Households**  
**Final Instrument (05/19/2025)**

*[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 OTUS101=1 FILL: or payment app) (IF OTUS102=1 FILL: or virtual banking app).

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

[GO TO NBCC10]

[GO TO NBCC10]

*[NBMT20 is asked only of households that had 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, or utilities
- ☐ Send or receive money from family or friends in the U.S.
- ☐ Send or receive money from family or friends outside the U.S.
- ☐ Some other use (Specify)
- ☐ DK/REFUSE

*[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
- ☐ NO
- ☐ DK/REFUSE

**The next question is about the different ways people receive income, for example from work, retirement, or government benefits.**

*[INC10 is asked of all households.]*

INC10. Now thinking about just the past month, did you (IF OTHERS AGE $\geq$ 15 FILL: or others in your household) receive income in any of the following ways? By... *(Mark all that apply.)*

- ☐ *(Read only if B20=1)* Direct deposit or electronic transfer into a bank account?
- ☐ *(Read only if OTUS101=1 OR OTUS102=1 OR OTUS103=1 OR OTUS104=1)* Direct deposit or electronic transfer into an account or card other than a bank account?
- ☐ Paper check or money order?
- ☐ In cash?
- ☐ OTHER (Specify) (VOLUNTEERED)
- ☐ DIDN'T RECEIVE ANY INCOME (VOLUNTEERED)
- ☐ DK/REFUSE

[GO TO BP10]

[GO TO BP10]

*[INC15 is asked only of households that selected more than one method of income receipt in INC10.]*

INC15. How did you (IF OTHERS AGE $\geq$ 15 FILL: and others in your household) receive most of your income last month? *(Read only answers marked in INC10. Mark only one.)*

- ☐ Direct deposit or electronic transfer into a bank account?
- ☐ Direct deposit or electronic transfer into an account or card other than a bank account?
- ☐ Paper check or money order?
- ☐ In cash?
- ☐ OTHER (Specify) (VOLUNTEERED)
- ☐ DK/REFUSE

**2025 FDIC National Survey of Unbanked and Underbanked Households**  
**Final Instrument (05/19/2025)**

*[INC20 is asked only of households that received income by paper check or money order, and that used a nonbank check casher.] (INC103=1 AND NBCC10=1)*

INC20. Thinking of the income you (IF OTHERS AGE $\geq$ 15 FILL: or others in your household) received by check or money order last month, did you use a place other than a bank to cash those checks or money orders?

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

**The next question is about the different ways people pay their bills for things like mortgage, rent, or utilities.**

*[BP10 is asked of all households.]*

BP10. Thinking about just the past month, did you (IF OTHERS AGE $\geq$ 15 FILL: or others in your household) pay bills in any of the following ways? Using... *(Mark all that apply.)*

- ☐ *(Read only if B20=1)* A bank account, including online bill pay, personal check, or bank debit card?
- ☐ A credit card?
- ☐ *(Read only if OTUS101=1 OR OTUS102=1 OR OTUS103=1 OR OTUS104=1)* Another account or card, other than a bank account?
- ☐ *(Read only if NBMO10=1)* A money order from a place other than a bank?
- ☐ *(Read only if NBMT201=1)* Money transfer services from a company like Western Union, MoneyGram, Walmart Money Center, or Ria Money Transfer?
- ☐ In person using cash?
- ☐ OTHER (Specify) (VOLUNTEERED)
- ☐ DIDN'T PAY ANY BILLS (VOLUNTEERED) [GO TO KM10]
- ☐ DK/REFUSE [GO TO KM10]

*[BP15 is asked only of households that selected more than one method of bill payment in BP10.]*

BP15. How did you (IF OTHERS AGE $\geq$ 15 FILL: and others in your household) pay most of your bills last month? *(Read only answers marked in BP10. Mark only one.)*

- ☐ A bank account, including online bill pay, personal check, or bank debit card?
- ☐ A credit card?
- ☐ Another account or card, other than a bank account?
- ☐ A money order from a place other than a bank?
- ☐ Money transfer services from a company like Western Union, MoneyGram, Walmart Money Center, or Ria Money Transfer?
- ☐ In person using cash?
- ☐ OTHER (Specify) (VOLUNTEERED)
- ☐ DK/REFUSE

**2025 FDIC National Survey of Unbanked and Underbanked Households**  
**Final Instrument (05/19/2025)**

**The next question is about the different ways you (IF OTHERS AGE $\geq$ 15 FILL: and others in your household) keep money for upcoming expenses or short-term savings. Don't include investments or saving for retirement.**

*[KM10 is asked of all households.]*

KM10. In the past month, was your money kept in any of the following ways? (Mark all that apply.)

- ☐ (Read only if B20=1) In a bank account?
- ☐ In a brokerage account?
- ☐ (Read only if OTUS101=1 OR OTUS102=1 OR OTUS103=1 OR OTUS104=1) In an account or card other than a bank account?
- ☐ In the home or with family or friends?
- ☐ OTHER (Specify) (VOLUNTEERED)
- ☐ DIDN'T KEEP ANY MONEY (VOLUNTEERED) [GO TO CNBPDL]
- ☐ DK/REFUSE [GO TO CNBPDL]

*[KM15 is asked only of households that selected more than one method in KM10.]*

KM15. Where was most of that money kept? (Read only answers marked in KM10. Mark only one.)

- ☐ In a bank account?
- ☐ In a brokerage account?
- ☐ In an account or card other than a bank account?
- ☐ In the home or with family or friends?
- ☐ OTHER (Specify) (VOLUNTEERED)
- ☐ DK/REFUSE

**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
- ☐ NO
- ☐ DK/REFUSE

*[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
- ☐ NO
- ☐ DK/REFUSE

*[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
- ☐ NO
- ☐ DK/REFUSE

**2025 FDIC National Survey of Unbanked and Underbanked Households**  
**Final Instrument (05/19/2025)**

*[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
- ☐ NO
- ☐ DK/REFUSE

*[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
- ☐ NO
- ☐ DK/REFUSE

*[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
- ☐ NO
- ☐ DK/REFUSE

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

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

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 CNBATL=1 FILL: This is different from an auto title loan.)

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

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

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

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
- ☐ NO
- ☐ DK/REFUSE

**2025 FDIC National Survey of Unbanked and Underbanked Households  
Final Instrument (05/19/2025)**

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

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

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)
- ☐ NO
- ☐ DK/REFUSE

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

*[H15 is asked of all households.]*

H15. Often times, households find that they are not able to keep up with their bills. Over the past 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
- ☐ NO
- ☐ DK/REFUSE

*[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?

- ☐ YES
- ☐ NO
- ☐ DK/REFUSE

**<END>**