

## Appendix 3. 2019 Survey Instrument

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

*[B10 is asked only of households with more than one adult.]*

B10. Which of the following best describes how adults in your household handle finances?

- |   |             |
|---|-------------|
| <input type="checkbox"/> Share all finances                                 | [CONTINUE]  |
| <input type="checkbox"/> Share some finances                                | [CONTINUE]  |
| <input type="checkbox"/> Share no finances at all                           | [GO TO B20] |
| <input type="checkbox"/> I AM THE ONLY ADULT IN THE HOUSEHOLD (VOLUNTEERED) | [GO TO B20] |
| <input type="checkbox"/> 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?

- |                                     |             |
|-------------------------------------|-------------|
| <input type="checkbox"/> A lot      | [CONTINUE]  |
| <input type="checkbox"/> Some       | [CONTINUE]  |
| <input type="checkbox"/> Not at all | [TERMINATE] |
| <input type="checkbox"/> 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?

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

*[P10 is asked of all households.]*

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?

- |                                    |  |
|------------------------------------|--|
| <input type="checkbox"/> YES       | [CONTINUE]   |
| <input type="checkbox"/> NO        | [IF B20=1, GO TO NBMO10; IF B20=2, GO TO UB10; ELSE TERMINATE] |
| <input type="checkbox"/> DK/REFUSE | [IF B20=1, GO TO NBMO10; IF B20=2, 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=1 OR PW10B=1 OR PW10C=1 FILL:, which are different from the other prepaid cards I've just asked you about).

- ☐ YES [CONTINUE]
- ☐ NO [IF B20=1, GO TO NBMO10; IF B20=2, GO TO UB10; ELSE TERMINATE]
- ☐ DK/REFUSE [IF B20=1, GO TO NBMO10; IF B20=2, GO TO UB10; ELSE TERMINATE]

*[PBUSE is asked only of households that used a bank prepaid card in the past 12 months.] (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 [GO TO NBMO10]
- ☐ NO [IF B20=1, GO TO NBMO10; IF B20=2, GO TO UB10; ELSE TERMINATE]
- ☐ DK/REFUSE [IF B20=1, GO TO NBMO10; IF B20=2, GO TO UB10; ELSE TERMINATE]

*[UB10 is asked only of households that do not have a bank account and do not still use a bank prepaid card.] (B20=2 AND NOT(PBUSE=1))*

UB10. You mentioned that (IF NOT(OTHERS AGE≥15) FILL: you don't have a bank account.) (IF OTHERS AGE≥15 FILL: no one in your household has a bank account.) 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 households that do not have a bank account and do not still use a bank prepaid card but had a bank account in the past.] (UB10=1)*

UB15. In the past 12 months, that is since June 2018, have you (IF OTHERS AGE≥15 FILL: or anyone in your household) had a bank account?

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

*[UB50 is asked only of households that do not have a bank account and do not still use a bank prepaid card.] (B20=2 AND NOT(PBUSE=1))*

UB50. How interested are you (IF OTHERS AGE≥15 FILL: or anyone in your household) in having a bank account?

- |  |            |
|--|------------|
| <input type="checkbox"/> Very interested       | [CONTINUE] |
| <input type="checkbox"/> Somewhat interested   | [CONTINUE] |
| <input type="checkbox"/> Not very interested   | [CONTINUE] |
| <input type="checkbox"/> Not at all interested | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE             | [CONTINUE] |

*[UB55 is asked only of households that do not have a bank account and do not still use a bank prepaid card.] (B20=2 AND NOT(PBUSE=1))*

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?

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

A2. Because bank locations are inconvenient?

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

B1. Because bank account fees are too high?

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

B2. Because bank account fees are too unpredictable?

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

C. Because banks do not offer products and services you need?

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

D. Because you don't trust banks?

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

E. Because you don't have enough money to meet minimum balance requirements?

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

F. Because avoiding a bank gives more privacy?

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

G. Because you cannot open an account due to personal identification, credit, or former bank account problems?

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

H. Because of some other reason?

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

[UB60 is asked only of households that selected more than one reason in UB55A1–H.]

UB60. What is the main reason why no one in your household has an account? (Read only answers marked in UB55A1–H. Mark only one.)

- |   |            |
|---|------------|
| <input type="checkbox"/> Bank hours are inconvenient  | [CONTINUE] |
| <input type="checkbox"/> Bank locations are inconvenient  | [CONTINUE] |
| <input type="checkbox"/> Bank account fees are too high   | [CONTINUE] |
| <input type="checkbox"/> Bank account fees are too unpredictable  | [CONTINUE] |
| <input type="checkbox"/> Banks do not offer products and services you need  | [CONTINUE] |
| <input type="checkbox"/> Don't trust banks  | [CONTINUE] |
| <input type="checkbox"/> Don't have enough money to meet minimum balance requirements                                   | [CONTINUE] |
| <input type="checkbox"/> Avoiding a bank gives more privacy   | [CONTINUE] |
| <input type="checkbox"/> Cannot open an account due to personal identification, credit, or former bank account problems | [CONTINUE] |
| <input type="checkbox"/> Some other reason (Specify)  | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE  | [CONTINUE] |

**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?

- |                                    |                |
|------------------------------------|----------------|
| <input type="checkbox"/> YES       | [CONTINUE]     |
| <input type="checkbox"/> NO        | [GO TO NBBP10] |
| <input type="checkbox"/> DK/REFUSE | [GO TO NBBP10] |

[NBMO15 is asked only of households that used a nonbank money order in the past 12 months.] (NBMO10=1)

NBMO15. Was this often, sometimes, or rarely?

- |                                    |                |
|------------------------------------|----------------|
| <input type="checkbox"/> OFTEN     | [CONTINUE]     |
| <input type="checkbox"/> SOMETIMES | [CONTINUE]     |
| <input type="checkbox"/> RARELY    | [GO TO NBBP10] |
| <input type="checkbox"/> DK/REFUSE | [GO TO NBBP10] |

[NBMO16 is asked only of households that used nonbank money orders often or sometimes in the past 12 months.] (NBMO15=1,2)

NBMO16. Were these money orders used to pay bills?

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

- |                                    |                |
|------------------------------------|----------------|
| <input type="checkbox"/> YES       | [CONTINUE]     |
| <input type="checkbox"/> NO        | [GO TO NBCC10] |
| <input type="checkbox"/> DK/REFUSE | [GO TO NBCC10] |

*[NBBP15 is asked only of households that used a nonbank bill payment service in the past 12 months.] (NBBP10=1)*

NBBP15. Was this often, sometimes, or rarely?

- |                                    |            |
|------------------------------------|------------|
| <input type="checkbox"/> OFTEN     | [CONTINUE] |
| <input type="checkbox"/> SOMETIMES | [CONTINUE] |
| <input type="checkbox"/> RARELY    | [CONTINUE] |
| <input type="checkbox"/> 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?

- |                                    |                |
|------------------------------------|----------------|
| <input type="checkbox"/> YES       | [CONTINUE]     |
| <input type="checkbox"/> NO        | [GO TO NBRM10] |
| <input type="checkbox"/> DK/REFUSE | [GO TO NBRM10] |

*[NBCC15 is asked only of households that used a nonbank check casher in the past 12 months.] (NBCC10=1)*

NBCC15. Was this often, sometimes, or rarely?

- |                                    |            |
|------------------------------------|------------|
| <input type="checkbox"/> OFTEN     | [CONTINUE] |
| <input type="checkbox"/> SOMETIMES | [CONTINUE] |
| <input type="checkbox"/> RARELY    | [CONTINUE] |
| <input type="checkbox"/> 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?

- |                                    |               |
|------------------------------------|---------------|
| <input type="checkbox"/> YES       | [CONTINUE]    |
| <input type="checkbox"/> NO        | [GO TO NBP2P] |
| <input type="checkbox"/> DK/REFUSE | [GO TO NBP2P] |

*[NBRM15 is asked only of households that sent money abroad through a nonbank service in the past 12 months.] (NBRM10=1)*

NBRM15. Was this often, sometimes, or rarely?

- |                                    |            |
|------------------------------------|------------|
| <input type="checkbox"/> OFTEN     | [CONTINUE] |
| <input type="checkbox"/> SOMETIMES | [CONTINUE] |
| <input type="checkbox"/> RARELY    | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

*[NBP2P is asked of all households.]*

NBP2P. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) use a website or an app that is not a bank to send or receive money within the US? Examples are PayPal, Venmo, or Cash App.

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

*[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 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?

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

[Read only for households that have a bank account or still use a bank prepaid card.] (B2o=1 OR PBUSE=1)

Now think about your bank accounts. (IF PBUSE=1 FILL: This includes checking, savings, and prepaid cards from a bank.)

[B3o is asked only of households that (have a bank account or still use a bank prepaid card) and that have more than one individual aged 15 or older.] ((B2o=1 OR PBUSE=1) AND OTHERS AGE≥15)

B3o. Who in your household has an account? (Enter line number.)

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

[Read only for households that do not have a bank account and do not still use a bank prepaid card but had a bank account in the past 12 months.] (UB15=1)

Now think about your bank accounts that you (IF OTHERS AGE≥15 FILL: or anyone in your household) had in the past 12 months.

[BA1o is asked only of households that have a bank account, still use a bank prepaid card, or had a bank account in the past 12 months.] (B2o=1 OR PBUSE=1 OR UB15=1)

BA1o. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) access an account (IF NOT(B2o=1) AND PBUSE=1 FILL:, including a prepaid card that you got at a bank,) 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 a mobile phone, including an app?

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



E. Using a computer or tablet?

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

F. Any other way?

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

*[BA10X is asked only of households that (have a bank account, still use a bank prepaid card, or had a bank account in the past 12 months) and that did not indicate YES to any questions in BA10A–F.] (B20=1 OR PBUSE=1 OR UB15=1) AND (NOT(BA10A=1 OR BA10B=1 OR BA10C=1 OR BA10D=1 OR BA10E=1 OR BA10F=1))*

BA10X. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) access a bank account in any way?

- |                                    |              |
|------------------------------------|--------------|
| <input type="checkbox"/> YES       | [GO TO BR10] |
| <input type="checkbox"/> NO        | [GO TO BR10] |
| <input type="checkbox"/> DK/REFUSE | [GO TO BR10] |

*[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≥15 FILL: or anyone in your household) accessed an account? *(Read only answers marked in BA10A–F. Mark only one.)*

- |  |            |
|--|------------|
| <input type="checkbox"/> Visiting a bank teller?                 | [CONTINUE] |
| <input type="checkbox"/> Using an ATM or bank kiosk?             | [CONTINUE] |
| <input type="checkbox"/> Calling the bank?                       | [CONTINUE] |
| <input type="checkbox"/> Using a mobile phone, including an app? | [CONTINUE] |
| <input type="checkbox"/> Using a computer or tablet?             | [CONTINUE] |
| <input type="checkbox"/> Other (Specify)                         | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE                               | [CONTINUE] |

*[BR10 is asked only of households that did not access an account by visiting a bank teller.] (NOT(BA10A=1))*

BR10. (IF B20=2 AND NOT(PBUSE=1) FILL: 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?

- |                                    |             |
|------------------------------------|-------------|
| <input type="checkbox"/> YES       | [CONTINUE]  |
| <input type="checkbox"/> NO        | [GO TO A20] |
| <input type="checkbox"/> DK/REFUSE | [GO TO A20] |

*[BR15 is asked only of households that spoke with a teller or other employee in person at a bank branch in the past 12 months.]*  
(BA10A=1 OR BR10=1)

BR15. 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]

*[A20 is asked only of households that have a bank account, still use a bank prepaid card, or had a bank account in the past.]*  
(B20=1 OR PBUSE=1 OR UB10=1)

A20. (IF B20=1 OR PBUSE=1 FILL: Now, think about your experience with your household's primary bank. How satisfied are you with your bank?) (IF UB10=1 FILL: Now, think about your experience with the bank your household most recently had an account with. How satisfied were you with your bank?)

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

*[A40 is asked of all households.]*

A40. (IF B20=1 OR PBUSE=1 FILL: How clearly do you think your bank communicates account fees?) (IF B20=2 AND NOT(PBUSE=1) FILL: Now, think about banks in general. How clearly do you think banks communicate account fees?)

- ☐ Very clearly [CONTINUE]
- ☐ Somewhat clearly [CONTINUE]
- ☐ Not very clearly [CONTINUE]
- ☐ Not clearly at all [CONTINUE]
- ☐ DK/REFUSE [CONTINUE]

**The next few questions are about how people borrow money, and types of credit products or loans that you might have.**

*[CCC10 is asked of all households.]*

CCC10. In the past 12 months, have you (IF OTHERS AGE≥15 FILL: or anyone 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 is asked of all households.]*

CPL10. In the past 12 months, have you (IF OTHERS AGE $\geq$ 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.

- |                                    |            |
|------------------------------------|------------|
| <input type="checkbox"/> YES       | [CONTINUE] |
| <input type="checkbox"/> NO        | [CONTINUE] |
| <input type="checkbox"/> 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 $\geq$ 15 FILL: or anyone in your household) apply for a new credit card, or a personal loan or line of credit at a bank?

- |                                    |              |
|------------------------------------|--------------|
| <input type="checkbox"/> YES       | [CONTINUE]   |
| <input type="checkbox"/> NO        | [GO TO CA20] |
| <input type="checkbox"/> DK/REFUSE | [GO TO CA20] |

*[CA15 is asked only of households that applied for a new credit card, or a personal loan or line of credit at a bank, 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 $\geq$ 15 FILL: or someone in your household) applied for?

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

*[CA20 is asked of all households.]*

CA20. Was there any time in the past 12 months that you (IF OTHERS AGE $\geq$ 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?

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

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

*[S10 is asked of all households.]*

S10. Even if you later spent it, did you (IF OTHERS AGE $\geq$ 15 FILL: or anyone 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.

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

Now I have a few final questions.

[H10 is asked of all households.]

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 is asked of all households.]

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 [GO TO H40]
- ☐ DK/REFUSE [GO 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]

<END>