

Appendix 3. 2021 Survey Instrument

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?

- | | |
|---|-------------|
| <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 | [GO TO UB10] |
| <input type="checkbox"/> DK/REFUSE | [TERMINATE] |

[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?

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

B. Using an ATM or bank kiosk?

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

C. Calling the bank?

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

D. Using an app, text messaging, or Internet browser on a mobile phone?

- | | |
|------------------------------------|------------|
| <input type="checkbox"/> YES | [CONTINUE] |
| <input type="checkbox"/> NO | [CONTINUE] |
| <input type="checkbox"/> 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. Did you (IF OTHERS AGE≥15 FILL: or anyone in your household) access an account in any other way?

- | | |
|--|------------|
| <input type="checkbox"/> YES (Specify) | [CONTINUE] |
| <input type="checkbox"/> NO | [CONTINUE] |
| <input type="checkbox"/> 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≥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? | [GO TO PSUSE10] |
| <input type="checkbox"/> Using an ATM or bank kiosk? | [GO TO PSUSE10] |
| <input type="checkbox"/> Calling the bank? | [GO TO PSUSE10] |
| <input type="checkbox"/> Using an app, text messaging, or Internet browser on a mobile phone? | [GO TO PSUSE10] |
| <input type="checkbox"/> Using a computer or tablet? | [GO TO PSUSE10] |
| <input type="checkbox"/> Other (Specify) | [GO TO PSUSE10] |
| <input type="checkbox"/> DK/REFUSE | [GO TO PSUSE10] |

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

UB10. Have you (IF OTHERS AGE≥15 FILL: or anyone else in your household) ever had a bank account?

- | | |
|------------------------------------|--------------|
| <input type="checkbox"/> YES | [CONTINUE] |
| <input type="checkbox"/> NO | [GO TO UB50] |
| <input type="checkbox"/> 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 2020, 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 unbanked households.] (B20=2)

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 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≥15 FILL: or others in your household)? Do you not have an account...

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] |

G1. Because you don't have the personal identification required to open an account?

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

G2. Because you cannot open an account due to problems with past banking or credit history?

- | | |
|------------------------------------|------------|
| <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 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.)

- | | |
|---|------------|
| <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"/> Don't have the personal identification required to open an account | [CONTINUE] |
| <input type="checkbox"/> Cannot open an account due to problems with past banking or credit history | [CONTINUE] |
| <input type="checkbox"/> Some other reason (Specify) | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

[UB70 is asked only of unbanked households.] (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 others 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 | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

[PSUSE10 is 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 Cash App. I am not asking about Zelle.

- | | |
|------------------------------------|------------|
| <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 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≥15 FILL: or anyone else in your household) use any prepaid cards now?

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

[Read only for households that are banked, use an online payment service, or use a prepaid card.] (B20=1 OR PSUSE10=1 OR PUSE10=1)

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

[BUSE20 is asked only of banked households.] (B20=2)

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 FILL: I'm not asking about how you use online payment services like PayPal, Venmo, or Cash App.) Did you use bank accounts to...

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

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

B. Pay monthly bills like rent, mortgage, utilities, or child care?

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

C. Receive money from work, retirement, or a government agency?

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

D. Send or receive money from family or friends?

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

E. Make purchases in person?

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

F. Make purchases online?

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

G. Are there any other ways you used bank accounts?

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

[PSUSE20 is 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 Cash App in the past 12 months. Did you use those accounts to...

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

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

B. Pay monthly bills like rent, mortgage, utilities, or child care?

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

C. Receive money from work, retirement, or a government agency?

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

D. Send or receive money from family or friends?

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

E. Make purchases in person?

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

F. Make purchases online?

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

G. Are there any other ways you used online payment services?

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

[PSUSE30 is 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 Cash App, are any of those accounts linked to a... *(Mark all that apply.)*

- | | |
|--|------------|
| <input type="checkbox"/> Credit card | [CONTINUE] |
| <input type="checkbox"/> <i>(Read only if B20=1)</i> Bank account | [CONTINUE] |
| <input type="checkbox"/> <i>(Read only if PUSE10=1)</i> Prepaid card | [CONTINUE] |
| <input type="checkbox"/> OTHER ACCOUNT (Specify) (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> NOT LINKED TO ANY ACCOUNTS (VOLUNTEERED) | [CONTINUE] |
| <input type="checkbox"/> 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≥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?

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

B. Pay monthly bills like rent, mortgage, utilities, or child care?

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

C. Receive money from work, retirement, or a government agency?

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

D. Send or receive money from family or friends?

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

E. Make purchases in person?

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

F. Make purchases online?

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

G. Are there any other ways you used prepaid cards?

- | | |
|--|------------|
| <input type="checkbox"/> YES (Specify) | [CONTINUE] |
| <input type="checkbox"/> NO | [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 \geq 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 NBMT10] |
| <input type="checkbox"/> 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.)

- | | |
|--|------------|
| <input type="checkbox"/> Pay monthly bills like rent, mortgage, utilities, or child care | [CONTINUE] |
| <input type="checkbox"/> Send money to family or friends | [CONTINUE] |
| <input type="checkbox"/> Make purchases | [CONTINUE] |
| <input type="checkbox"/> Some other use (Specify) | [CONTINUE] |
| <input type="checkbox"/> 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).

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

- | | |
|--|------------|
| <input type="checkbox"/> Pay monthly bills like rent, mortgage, utilities, or child care | [CONTINUE] |
| <input type="checkbox"/> Send or receive money from family or friends in the U.S. | [CONTINUE] |
| <input type="checkbox"/> Send or receive money from family or friends outside the U.S. | [CONTINUE] |
| <input type="checkbox"/> Some other use (Specify) | [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 CNBPD] |
| <input type="checkbox"/> DK/REFUSE | [GO TO CNBPD] |

[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?

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

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

[CNBPD is asked of all households.]

CNBPD. 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 2020, 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 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≥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 line of credit in the past 12 months.] (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 is asked of all households.]

CNBPL10. 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 company other than a bank? Do not include student loans, or loans taken out to make major purchases like a house or car (IF CNBPDL=1 OR CNBPWN=1 OR CNBATL=1 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 line of credit in the past 12 months.] (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]

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 banked households.] (B20=1)

LE10. Was there ever a time since March of 2020 when (IF NOT(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 is asked of all households.]

LE20. Did you (IF OTHERS AGE≥15 FILL: or others 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?

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

E. Received a government benefit payment, for example unemployment benefits or a Coronavirus stimulus payment?

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

[LE30 is asked only of unbanked households that (1) had a bank account at some point in the past and (2) experienced at least one life event in LE20A or LE20C.] (UB10=1 AND (LE20A=1 OR LE20C=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 answers marked in LE20A and LE20C. Mark all that apply.)

- | | |
|---|------------|
| <input type="checkbox"/> Lost or quit a job, furloughed, or reduced hours | [CONTINUE] |
| <input type="checkbox"/> Had a significant loss of income | [CONTINUE] |
| <input type="checkbox"/> NONE OF THE ABOVE | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

[LE40 is asked only of banked households that (1) did not have a bank account at some point since March 2020 and (2) experienced at least one life event in LE20B, LE20D, or LE20E.] (LE10=1 AND (LE20B=1 OR LE20D=1 OR LE20E=1))

LE40. Did any of these events contribute to a bank account being opened since March 2020? (Read only answers marked in LE20B, LE20D, and LE20E. Mark all that apply.)

- | | |
|---|------------|
| <input type="checkbox"/> Started a new job | [CONTINUE] |
| <input type="checkbox"/> Had a significant increase in income | [CONTINUE] |
| <input type="checkbox"/> Received a government benefit payment, for example unemployment benefits or a Coronavirus stimulus payment | [CONTINUE] |
| <input type="checkbox"/> NONE OF THE ABOVE | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

<END>