## 2021

FDIC National Survey of Unbanked and Underbanked Households

Survey Instrument







## **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? ☐ 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] [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]	
	g 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 vo	u (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]	
	2-9-1-2-00-2	[551111152]	
[BA15 is a	sked only of households that selected more than one access method in BA10A–F.]		
	nat was the most common way that you (IF OTHERS AGE≥15 FILL: or anyone in your household) ly answers marked in BA10A–F. Mark only one.)	accessed an account?	
	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]	
	asked only of unbanked households.] (B20=2)		
	ve 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]	

LODIS IS C	isked only of unbanked nousenoids that had a bank account at some point in the past.) (OB10=1)	
UB15. In bank acc	the past 12 months, that is since June 2020, have you (IF OTHERS AGE≥15 FILL: or anyone in yo count?	our household) had a
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
[UB50 is	asked only of unbanked households.] (B20=2)	
UB50. Ho	ow 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 unbanked households.] (B20=2)	
	nere are different reasons people might not have a checking or savings account. Do any of the FOTHERS AGE≥15 FILL: or others in your household)? Do you not have an account	following reasons appl
A2. Beca	use bank locations are inconvenient?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
B1. Becaı	use bank account fees are too high?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
B2. Beca	use bank account fees are too unpredictable?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
C. Becau	se 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. Becaus	se you don't have enough money to meet minimum balance requirements?		
	YES	[CONTINUE]	
	NO	[CONTINUE]	
	DK/REFUSE	[CONTINUE]	
Г Досель			
	se avoiding a bank gives more privacy?		
	YES	[CONTINUE]	
	NO	[CONTINUE]	
	DK/REFUSE	[CONTINUE]	
G1. Becau	use you don't have the personal identification required to open an account?		
	YES	[CONTINUE]	
	NO	[CONTINUE]	
	DK/REFUSE	[CONTINUE]	
_	DIVINE COE	[GOTTITTOE]	
G2. Becau	use you cannot open an account due to problems with past banking or credit history?		
	YES	[CONTINUE]	
	NO	[CONTINUE]	
	DK/REFUSE	[CONTINUE]	
II Doggu	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.] UB6o. 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] [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? ☐ YES [CONTINUE]  $\square$  NO [CONTINUE] ☐ 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. □ 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 asking about gift cards or debit cards linked to a checking account (IF PSUSE10=1 FILL: or online payment service).

agency, to load or reload funds that can later be spent. Prepaid cards also allow you to withdraw cash from ATMs. I am not

[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?

YES	[CONTINUE]
NO	[CONTINUE]
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 <u>bank accounts</u> 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?			
	YES	[CONTINUE]	
	NO	[CONTINUE]	
	DK/REFUSE	[CONTINUE]	
B. Pay mo	onthly bills like rent, mortgage, utilities, or child care?		
	YES	[CONTINUE]	
	NO	[CONTINUE]	
	DK/REFUSE	[CONTINUE]	
C. Receiv	e 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 1	purchases in person?		
	YES	[CONTINUE]	
	NO	[CONTINUE]	
	DK/REFUSE	[CONTINUE]	
F. Make p	F. Make purchases online?		
	YES	[CONTINUE]	
	NO	[CONTINUE]	
	DK/REFUSE	[CONTINUE]	

G. Are th	nere any other ways you used bank accounts?	
	YES (Specify)	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
[PSUSE2	o is asked only of households that use an online payment service.] (PSUSE10=1)	
	o. Think about the ways you (IF OTHERS AGE≥15 FILL: or others in your household) used your account services like PayPal, Venmo, or Cash App in the past 12 months. Did you use those accounts to	ints with online
A. Build	savings or keep money in a safe place?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
B. Pay m	onthly bills like rent, mortgage, utilities, or child care?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
C. Receiv	ve 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 th	ere any other ways you used online payment services?	
	YES (Specify)	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
[PSUSE30	o is asked only of households that use an online payment service.] (PSUSE10=1)	
	. Thinking about your (IF OTHERS AGE≥15 FILL: household's) accounts with online payme or Cash App, are any of those accounts linked to a (Mark all that apply.)	ent services like PayPal,
	Credit card	[CONTINUE]
	(Read only if B20=1) Bank account	[CONTINUE]
	(Read only if PUSE10=1) Prepaid card	[CONTINUE]
	OTHER ACCOUNT (Specify) (VOLUNTEERED)	[CONTINUE]
	NOT LINKED TO ANY ACCOUNTS (VOLUNTEERED)	[CONTINUE]
	DK/REFUSE	[CONTINUE]
[PUSE20	is asked only of households that use a prepaid card.] (PUSE10=1)	
	Think about the ways you (IF OTHERS AGE≥15 FILL: or others in your household) used youns. Did you use prepaid cards to	ur <u>prepaid cards</u> in the past
A. Build s	savings or keep money in a safe place?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
B. Pay m	onthly bills like rent, mortgage, utilities, or child care?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
C. Receiv	re money from work, retirement, or a government agency?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
D. Send o	or receive money from family or friends?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]

L. Make I	purchases in person?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
F. Make p	ourchases online?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
G. Are the	ere any other ways you used prepaid cards?	
	YES (Specify)	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
The next	few questions are about other financial products or services that you might have used in the pas	st 12 months.
[NBMO10	is asked of all households.]	
	In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) go to some pourchase a money order?	olace <u>other than a</u>
	YES	[CONTINUE]
	NO [GG	O TO NBMT10]
	DK/REFUSE [GG	
		O TO NBMT10]
[NBMO20	is asked only of households that purchased a nonbank money order in the past 12 months.] (NBMO10=1)	O TO NBMT10]
	is asked only of households that purchased a nonbank money order in the past 12 months.] (NBM010=1). What were those money orders used for? To (Mark all that apply.)	O TO NBMT10]
		O TO NBMT10]  [CONTINUE]
	What were those money orders used for? To (Mark all that apply.)	
	What were those money orders used for? To (Mark all that apply.)  Pay monthly bills like rent, mortgage, utilities, or child care	[CONTINUE]
NBMO20	What were those money orders used for? To (Mark all that apply.)  Pay monthly bills like rent, mortgage, utilities, or child care  Send money to family or friends	[CONTINUE]
NBMO20	What were those money orders used for? To (Mark all that apply.)  Pay monthly bills like rent, mortgage, utilities, or child care  Send money to family or friends  Make purchases	[CONTINUE] [CONTINUE]
NBMO20	What were those money orders used for? To (Mark all that apply.)  Pay monthly bills like rent, mortgage, utilities, or child care  Send money to family or friends  Make purchases  Some other use (Specify)	[CONTINUE] [CONTINUE] [CONTINUE]
NBMO20.	What were those money orders used for? To (Mark all that apply.)  Pay monthly bills like rent, mortgage, utilities, or child care  Send money to family or friends  Make purchases  Some other use (Specify)  DK/REFUSE	[CONTINUE] [CONTINUE] [CONTINUE] [CONTINUE] [CONTINUE]
NBMO20.	What were those money orders used for? To (Mark all that apply.)  Pay monthly bills like rent, mortgage, utilities, or child care  Send money to family or friends  Make purchases  Some other use (Specify)  DK/REFUSE  is asked of all households.]  In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) use money tompany like Western Union, MoneyGram, Walmart Money Center, or Ria Money Transfer? Do not in	[CONTINUE] [CONTINUE] [CONTINUE] [CONTINUE] [CONTINUE]
NBMO20	What were those money orders used for? To (Mark all that apply.)  Pay monthly bills like rent, mortgage, utilities, or child care  Send money to family or friends  Make purchases  Some other use (Specify)  DK/REFUSE  is asked of all households.]  In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) use money to mpany like Western Union, MoneyGram, Walmart Money Center, or Ria Money Transfer? Do not in the (IF PSUSE10=1 FILL: or online services such as PayPal, Venmo, or Cash App).  YES	[CONTINUE] [CONTINUE] [CONTINUE] [CONTINUE] [CONTINUE]

[NBMT2	o is asked only of households that used a nonbank money transfer service in the past 12 n	nonths.] (NBMT10=1)
NBMT20	o. What were those money transfer services used for? To (Mark all that apply.)	
	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]
	Some other use (Specify)	[CONTINUE]
	DK/REFUSE	[CONTINUE]
[NBCC10	is asked of all households.]	
	. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your househo cash a check?	old) go to some place <u>other than a</u>
	YES	[CONTINUE]
	NO	[GO TO CNBPDL]
	DK/REFUSE	[GO TO CNBPDL]
[NBCC20	o is asked only of households that used a nonbank check casher in the past 12 months.] (N	BCC10=1)
NBCC20	. Were any of those checks from work, retirement, or a government agency?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
The nex	ct questions are about how people borrow money or purchase items on credit.	
[CNBPDL	L is asked of all households.]	
	In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your househadvance from a provider <u>other than a bank</u> ?	old) take out a payday loan or
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
[CNBPW	N is asked of all households.]	
	N. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your house o not include selling an unwanted item to a pawn shop.	hold) pawn an item at a pawn
	YES	[CONTINUE]
	NO	[CONTINUE]
	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. [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]  $\square$  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. □ VEC [CONTINUE]

ш	IES	[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.]

	o. In the past 12 months, have you (IF OTHERS AGE≥15 FILL: or anyone in your household) had a pers	
	from a company other than a bank? Do not include student loans, or loans taken out to make major car (IF CNBPDL=1 OR CNBPWN=1 OR CNBATL=1 FILL: or payday, pawn, or auto title loans).	purchases like a
	YES	[CONTINUE]
	NO NO	[GO TO LE10]
	DK/REFUSE	[GO TO LE10]
	DRYREFUSE	[GO TO LEIU]
[CNBPL2	o is asked only of households that had a nonbank personal loan or line of credit in the past 12 months.] (CN	IBPL10=1)
CNBPL2	o. Thinking of the most recent loan or line of credit <u>from a company other than a bank,</u> about how n	nuch was it for?
	\$1,000 or less	[CONTINUE]
	More than \$1,000	[CONTINUE]
	DK/REFUSE	[CONTINUE]
	few questions ask about things that might have happened since March 2020, when the Coronavi ridely affecting the U.S.	rus pandemic
[LE10 is a	asked only of banked households.] (B20=1)	
	as there ever a time since March of 2020 when (IF NOT(OTHERS AGE≥15) FILL: you did not have) (IF one in your household had) a bank account?	OTHERS AGE≥15
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
[LE20 is	asked of all households.]	
LE20. Di 2020?	d you (IF OTHERS AGE≥15 FILL: or others in your household) experience any of the following events	s since March
A. Lost o	or quit a job, furloughed, or reduced hours?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
B. Starte	ed a new job?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
C Had a	significant loss of income?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
	DIVINDI OOL	[COLVIIINOE]

D. Had a	significant increase in income?	
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
E. Receiv	ved a government benefit payment, for example unemployment benefits or a Coronavirus s	timulus payment?
	YES	[CONTINUE]
	NO	[CONTINUE]
	DK/REFUSE	[CONTINUE]
	asked only of unbanked households that (1) had a bank account at some point in the past and (2) & LE20A or LE20C.] (UB10=1 AND (LE20A=1 OR LE20C=1))	experienced at least one life
past. Did	rlier you mentioned that you (IF OTHERS AGE≥15 FILL: or someone else in your household) I any of these events contribute to your bank accounts being <u>closed</u> since March 2020? (Reand LE20C. Mark all that apply.)	
	Lost or quit a job, furloughed, or reduced hours	[CONTINUE]
	Had a significant loss of income	[CONTINUE]
	NONE OF THE ABOVE	[CONTINUE]
	DK/REFUSE	[CONTINUE]
	asked only of banked households that (1) did not have a bank account at some point since March 2 life event in LE20B, LE20D, or LE20E.] (LE10=1 AND (LE20B=1 OR LE20D=1 OR LE20E=1))	2020 and (2) experienced at
	d any of these events contribute to a bank account being <u>opened</u> since March 2020? (Read o E20D, and LE20E. Mark all that apply.)	nly answers marked in
	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]
	NONE OF THE ABOVE	[CONTINUE]
	DK/REFUSE	[CONTINUE]
<end></end>		



