

Next, I'd like to ask you some questions about household finances.

1. Which of the following best describes your household finances? Do the adults...
- Share all finances [CONTINUE]
 - Share some finances [CONTINUE]
 - Share no finances at all [SKIP TO Q2]
 - I AM THE ONLY ADULT IN THE HOUSEHOLD (VOLUNTEERED) [SKIP TO Q2]
 - DK/REFUSE [CONTINUE]

- 1a. How much do you participate in making financial decisions for your household?
- A lot [CONTINUE]
 - Some [CONTINUE]
 - Not at all [TERMINATE]
 - DK/REFUSE [TERMINATE]

2. Do you (if OTHERS AGE≥15 FILL: or anyone else in your household) have a checking or savings account now?
- YES [CONTINUE]
 - NO [SKIP TO Q3]
 - DK/REFUSE [TERMINATE]

[Questions 2a-2h are asked only of households that have a bank account.]

- 2a. Who is that? (Enter line number.)
- 1-16 [CONTINUE]
 - DK/REFUSE [SKIP TO Q2e]

- 2b. What type or types of accounts do you and each of your household members have? (Ask this question for each adult (15 years of age and older) individual of the household.)
- Only checking accounts [CONTINUE]
 - Only savings accounts [CONTINUE]
 - Or both checking and savings accounts [CONTINUE]
 - OTHER (VOLUNTEERED) [CONTINUE]
 - DK/REFUSE [CONTINUE]

- 2e. In the past 12 months, that is since June 2016, was there any time when no one in your household had an account?
- YES [CONTINUE]
 - NO [CONTINUE]
 - DK/REFUSE [CONTINUE]

- 2g. In the past 12 months, have you (if OTHERS AGE≥15 FILL: or anyone else in your household) accessed an account in any of the following ways? (Mark all that apply.)
- Bank teller [CONTINUE]
 - ATM or bank kiosk [CONTINUE]
 - Telephone banking through phone call or automated voice or touch tone [CONTINUE]
 - Online banking with a laptop, desktop computer, or tablet such as an iPad [CONTINUE]

2017 FDIC National Survey of Unbanked and Underbanked Households

Draft Nov 16, 2016 12:40 pm.

- Mobile banking with text messaging, mobile app, or Internet browser or email on a mobile phone [CONTINUE]
- Other (Specify) [CONTINUE]
- Did not access an account in the past 12 months [CONTINUE]
- DK/REFUSE [CONTINUE]

[If multiple account access methods in Q2g, continue. Otherwise, skip to Q700.]

2h. What was the most common way that you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) accessed an account? (*Read only answers marked in Q2g. Mark only one.*)

- Bank teller [SKIP TO Q700]
- ATM or bank kiosk [SKIP TO Q700]
- Telephone banking through phone call or automated voice/touch tone [SKIP TO Q700]
- Online banking with a laptop, desktop computer, or tablet such as an iPad [SKIP TO Q700]
- Mobile banking with text messaging, mobile app, or Internet browser or email on a mobile phone [SKIP TO Q700]
- Other (Specify) [SKIP TO Q700]
- DK/REFUSE [SKIP TO Q700]

[Questions 3-7 are asked only of households that do not have a bank account.]

3. Have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) ever had a checking or savings account?

- YES [CONTINUE]
- NO [SKIP TO Q5]
- DK/REFUSE [SKIP TO Q5]

4. Have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) had a checking or savings account in the past 12 months, that is since June 2016?

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

5. 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...

a1. Because bank hours are inconvenient?

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

a2. Because bank locations are inconvenient?

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

b1. Do you not have an account because bank account fees are too high?

- YES [CONTINUE]

- NO [CONTINUE]
- DK/REFUSE [CONTINUE]
- b2. Because bank account fees are unpredictable?
- YES [CONTINUE]
- NO [CONTINUE]
- DK/REFUSE [CONTINUE]
- c. Do you not have an account because banks do not offer products or 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 do not have enough money to keep in an account?
- YES [CONTINUE]
- NO [CONTINUE]
- DK/REFUSE [CONTINUE]
- f. Do you not have an account because avoiding a bank gives more privacy?
- YES [CONTINUE]
- NO [CONTINUE]
- DK/REFUSE [CONTINUE]
- g. Because you cannot open an account due to personal identification, credit, or former bank account problems?
- YES [CONTINUE]
- NO [CONTINUE]
- DK/REFUSE [CONTINUE]
- h. Was there some other reason?
- YES (Specify) [CONTINUE]
- NO [CONTINUE]
- DK/REFUSE [CONTINUE]

[If YES to more than one reason in Q5a1-Q5h, continue. Otherwise, skip to Q7.]

6. What is the main reason why no one in your household has an account? *(Read only answers marked in Q5a1-Q5h. Mark only one.)*

- Bank hours are inconvenient [CONTINUE]
- Bank locations are inconvenient [CONTINUE]
- Bank account fees are too high [CONTINUE]
- Bank account fees are unpredictable [CONTINUE]
- Banks do not offer products or services you need [CONTINUE]
- Don't trust banks [CONTINUE]

- Do not have enough money to keep in an account [CONTINUE]
- Avoiding a bank gives more privacy [CONTINUE]
- Cannot open an account due to personal identification, credit, or former bank account problems [CONTINUE]
- Some other reason (Specify) [CONTINUE]
- DK/REFUSE [CONTINUE]

7. How likely is it that you (IF OTHERS AGE \geq 15 FILL: or someone else in your household) will open a checking or savings account within the next 12 months?

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

[Question 700 is asked only of unbanked households or of banked households that did not access an account using a bank teller in Q2g.]

700. 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 [CONTINUE]
- NO [SKIP TO Q704]
- DK/REFUSE [SKIP TO Q704]

[Question 701 is asked only of households that went to a bank branch in the past 12 months (either Q700=YES or the household accessed an account using a bank teller in Q2g.)]

701. In the past 12 months, how many times have you (if OTHERS AGE \geq 15 FILL: or someone else in your household) spoken with a teller or other employee in person at a bank branch?

- 1 to 4 times [SKIP TO Q704]
- 5 to 9 times [SKIP TO Q704]
- 10 or more times [CONTINUE]
- DK/REFUSE [SKIP TO Q704]

[Question 702 is asked only of households that went to a bank branch 10 or more times in the past 12 months (Q701="10 or more times").]

702. In the past 12 months, which best describes how often you (if OTHERS AGE \geq 15 FILL: or someone else in your household) have spoken with a teller or other employee in person at a bank branch?

- Once a week or more [CONTINUE]
- Less than weekly but more than once a month [CONTINUE]
- Once a month [CONTINUE]
- Less than once a month [CONTINUE]
- Not on a regular basis [CONTINUE]
- DK/REFUSE [CONTINUE]

[Question 704 is asked only of households that are banked or recently unbanked.]

704. The next questions ask about ways you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) might have used a mobile phone for banking activities. In the past 12 months, have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) used a mobile phone to...

a. Check email from a bank about an account?

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

b. Receive an alert from a bank, such as a text message or push notification, about an account?

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

c. Check a bank account balance or recent transactions using a bank's mobile website or mobile app?

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

d. In the past 12 months, have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) used a mobile phone to make a bill payment using a bank's mobile website or mobile app?

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

e. Send money to other people using a bank's website or mobile app?

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

f. Transfer money between bank accounts owned by the same person using a bank's mobile website or mobile app?

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

g. Deposit a check into a bank account using the mobile phone's camera?

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

h. Do some other banking activity using a bank's mobile website or mobile app?

- YES (Specify) [CONTINUE]
- NO [CONTINUE]
- DK/REFUSE [CONTINUE]

[Question 110 is asked of all households.]

Now I have a question about prepaid cards. I am not asking about gift cards or debit cards linked to a checking account. Prepaid cards allow you or others, like relatives or a government agency, to load funds that can later be spent. Prepaid cards also allow you to withdraw cash from ATMs.

110. In the past 12 months, that is since June 2016, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) use any prepaid cards like these?

- YES [CONTINUE]
- NO [SKIP to Q120]
- DK/REFUSE [SKIP to Q120]

[Question 111 is asked only of households that used a prepaid card in the last 12 months.]

111. Where did the prepaid cards that you (if OTHERS AGE≥15 FILL: or others in your household) used in the past 12 months come from? (Mark all that apply.)

- A bank location or bank's website [CONTINUE]
- A store or website that is not a bank [CONTINUE]
- A government agency [CONTINUE]
- Employer payroll card [CONTINUE]
- Family or friends [CONTINUE]
- Other (Specify) [CONTINUE]
- DK/REFUSE [CONTINUE]

[Question 112 is asked only of households that used a prepaid card from a government agency.]

112. Thinking about the card(s) received from a government agency, why did you (if OTHERS AGE≥15 FILL: or others in your household) have these card(s)? (Mark all that apply.)

- To receive social security or disability benefits [CONTINUE]
- To receive unemployment benefits [CONTINUE]
- To receive food or child care benefits like SNAP or WIC [CONTINUE]
- Other (Specify) [CONTINUE]
- DK/REFUSE [CONTINUE]

Earlier, we asked about banks, including any bank, savings and loans institution, credit union, or brokerage firm. The next questions ask about going to places other than a bank for your financial services.

[Questions 120-130 are asked of all households.]

120. In the past 12 months, that is since June 2016, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) go to some place other than a bank to cash a check?

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

121. In the past 12 months, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) go to some place other than a bank to purchase a money order?

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

122. Did you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) take out a payday loan or payday advance from some place other than a bank in the past 12 months?

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

123. Did you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) pawn an item at a pawn shop in the past 12 months? Do not include selling an unwanted item to a pawn shop.

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

124. In the past 12 months, that is since June 2016, did you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) take out a tax refund anticipation loan, or use a tax preparation service in order to receive your tax refund faster than the IRS would provide it?

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

125. 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 else 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]

126. 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 else in your household) take out an auto title loan?

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

1200. Some payday lenders, auto title lenders, pawn shops, and check cashers also offer installment loans or lines of credit that can be paid back over several payments, rather than all at once. In the past 12 months, have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) had an installment loan or line of credit from one of these companies?

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

The next few questions are about sending money abroad.

130. In the past 12 months, that is since June 2016, did you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) send money to family or friends living outside of the US?

- YES [CONTINUE]

- NO [SKIP TO Q140]
 DK/REFUSE [SKIP TO Q140]

[Question 135 is asked only of households that sent money abroad (Q130=YES).]

135. When sending money abroad in the past 12 months, did you (if OTHERS AGE≥15 FILL: or someone else in your household) use... (Mark all that apply.)

- A bank? [CONTINUE]
 A place other than a bank? [CONTINUE]
 Other (Specify) [CONTINUE]
 DK/REFUSE [CONTINUE]

[Question 140 is asked of all households.]

140. People may receive income or benefits from employers, the government, retirement plans, or other sources. In the past 12 months, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) receive any income or benefits?

- YES [CONTINUE]
 NO [SKIP TO Q150]
 DK/REFUSE [SKIP TO Q150]

[Bold preface and question 140a are asked only of households that received income (Q140=YES).]

Now I'd like you to think about the ways your household has received income or benefits in the past 12 months, that is since June 2016.

140a. **In a typical month**, did you (if OTHERS AGE≥15 FILL: or others in your household) receive income or benefits by paper check or money order?

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

[Question 140b is asked only of households that are banked or recently unbanked.]

140b. How about through direct deposit or electronic transfer into a bank account?

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

[Question 140c is asked only of households that received income and used a prepaid card in past 12 months (Q110=YES).]

140c. How about through direct deposit or electronic transfer onto a prepaid card?

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

[Questions 140d-140e are asked only of households that received income.]

140d. In a typical month, did you (if OTHERS AGE≥15 FILL: or others in your household) receive income or benefits in cash?

- YES [CONTINUE]
 NO [CONTINUE]

DK/REFUSE [CONTINUE]

140e. Did you (if OTHERS AGE≥15 FILL: or others in your household) receive income or benefits in any other form?

- YES (Specify) [CONTINUE]
 NO [CONTINUE]
 DK/REFUSE [CONTINUE]

[Question 142a is asked only of households that received income by paper check or money order (Q140a= YES).]

142. Think about the income you (if OTHERS AGE≥15 FILL: or others in your household) received by paper check or money order in the past 12 months. What did you (if OTHERS AGE≥15 FILL: or others in your household) **typically** do with the paper check or money order? Did you...

a. Deposit it into a bank account or cash it at a bank?

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

[Question 142b is asked only of households that received income by paper check or money order and went to a nonbank check casher in past 12 months (Q120=YES).]

b. Cash it at a place other than a bank?

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

[Question 142c is asked only of households that received income by paper check or money order.]

c. Sign it over to someone else?

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

[Question 142d is asked only of households that received income by paper check or money order and used a prepaid card in past 12 months (Q110=YES).]

d. Load the funds onto a prepaid card?

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

[Question 142e is asked only of households that received income by paper check or money order.]

e. Did you (if OTHERS AGE≥15 FILL: or others in your household) typically do something else with the check or money order?

- YES (Specify) [CONTINUE]
 NO [CONTINUE]
 DK/REFUSE [CONTINUE]

[Question 150 is asked of all households.]

150. Many people pay monthly bills for things like mortgage, rent, utilities, or child care. In the past 12 months, did you (if OTHERS AGE≥15 FILL: or anyone in your household) pay any bills like these?

- YES [CONTINUE]
- NO [SKIP TO Q1600]
- DK/REFUSE [SKIP TO Q1600]

[Bold preface and question 150a are asked only of households that paid bills (Q150=YES).]

Now I'd like you to think about the ways your household paid these monthly bills in the past 12 months, that is since June 2016.

150a. In a typical month, did you (if OTHERS AGE≥15 FILL: or someone else in your household) pay bills using cash?

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

[Questions 150b-150c are asked only of households that paid bills and are banked or recently unbanked.]

150b. How about using a personal check drawn on a bank account?

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

150c. How about using a debit card linked to a bank account?

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

[Question 150d is asked only of households that paid bills.]

150d. In a typical month, did you (if OTHERS AGE≥15 FILL: or someone else in your household) pay bills using a credit card?

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

[Question 150e is asked only of households that paid bills and used a prepaid card in past 12 months (Q110=YES).]

150e. How about using a prepaid card?

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

[Question 150f is asked only of households that paid bills and are banked or recently unbanked.]

150f. In a typical month, did you (if OTHERS AGE≥15 FILL: or someone else in your household) pay bills electronically from a bank account, either through online bill pay or direct withdrawal?

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

[Question 150g is asked only of households that paid bills and used a nonbank money order in past 12 months (Q121=YES).]

150g. How about using a money order from a place other than a bank?

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

[Questions 150h-150i are asked only of households that paid bills.]

150h. How about using a cashier's check or money order from a bank?

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

150i. In a typical month, did you (if OTHERS AGE \geq 15 FILL: or someone else in your household) pay bills in any other way?

- YES (Specify) [CONTINUE]
- NO [CONTINUE]
- DK/REFUSE [CONTINUE]

[If YES to multiple questions in Q150a-Q150i, continue. Otherwise, skip to Q1600.]

151. Which was the most common method you (or if OTHERS AGE \geq 15 FILL: or others in your household) used to pay bills over the last 12 months? (*Read only answers marked in Q150a-Q150i. Mark only one.*)

- Cash [CONTINUE]
- Personal check [CONTINUE]
- Debit card [CONTINUE]
- Credit card [CONTINUE]
- Prepaid card [CONTINUE]
- Electronic payments from a bank account (e.g. online bill pay) [CONTINUE]
- Money order from a place other than a bank [CONTINUE]
- Cashier's check or money order from a bank [CONTINUE]
- Other (Specify) [CONTINUE]
- DK/REFUSE [CONTINUE]

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

[Question 1600 is asked of all households.]

1600. In the past 12 months, have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) had any of the following?

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

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

b. A store credit card that can only be used at that store?

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

c. An auto loan?

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

d. In the past 12 months, have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) had a mortgage or home equity loan or home equity line of credit?

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

e. A student loan?

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

f. A personal loan or line of credit from a bank?

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

g. Other personal loans or lines of credit from a place other than a bank?

- YES [CONTINUE]
- NO [SKIP TO Q1603]
- DK/REFUSE [SKIP TO Q1603]

[Question 1602 is asked only of households that answered YES to Q1600g (other personal loans or lines of credit from a place other than a bank) and have used payday, pawn shop, refund anticipation, auto title loans, or installment loans or lines of credit in past 12 months (Q122=YES, Q123=YES, Q124=YES, Q126=YES, or Q1200=YES).]

1602. You answered YES to "other personal loans or lines of credit from a place other than a bank." Are any of these loans or lines of credit different from what you mentioned earlier, when you told me you (if OTHERS AGE \geq 15 FILL: or someone else in your household) <IF Q122=YES: took out a payday loan/IF Q123=YES: (and) pawned an item at a pawn shop/IF Q124=YES: (and) took out a tax refund anticipation loan/IF Q126=YES: (and) took out an auto title loan/ IF Q1200=YES: (and) took out an installment loan or line of credit>?

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

[Question 1603 is asked only of households that answered NO or DK/REFUSE to Q1600a through f]

1603. Have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) ever had any of the following?

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

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

b. A store credit card that can only be used at that store?

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

c. An auto loan?

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

d. Have you (if OTHERS AGE \geq 15 FILL: or anyone else in your household) ever had a mortgage or home equity loan or home equity line of credit?

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

e. A student loan?

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

f. A personal loan or line of credit from a bank?

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

g. Other personal loans or lines of credit from a place other than a bank?

- YES [CONTINUE]
- NO [SKIP TO Q162]
- DK/REFUSE [SKIP TO Q162]

[Question 1604 is asked only of households that answered YES to Q1603g (other personal loans or lines of credit from a place other than a bank).]

1604. You answered YES to “other personal loans or lines of credit from a place other than a bank.”

Where did you (if OTHERS AGE \geq 15 FILL: or someone else in your household) obtain these loans? (*Mark all that apply.*)

- A store or website that is a payday lender, an auto title lender, a pawn shop, or a check cashier [CONTINUE]
- Family or friends [CONTINUE]
- Another kind of provider (Specify) [CONTINUE]
- DK/REFUSE [CONTINUE]

For the next few questions, I'd like you to ONLY think about credit cards and personal loans or lines of credit that you can get from a bank.

[Question 162 is asked of all households.]

162. In the past 12 months, that is since June 2016, did you (if OTHERS AGE≥15 FILL: or anyone else in your household) request an increase in credit limit or apply for a new credit card, a personal loan, or a line of credit from a bank?

- YES [CONTINUE]
- NO [SKIP TO Q164]
- DK/REFUSE [SKIP TO Q164]

[Question 163 is asked only of households that applied for credit in the last 12 months.]

163. In the past 12 months, did any lender or creditor turn down your (if OTHERS AGE≥15 FILL: or someone else in your household's) request for new credit or not give you as much credit as you applied for?

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

[Question 164 is asked of all households.]

164. Was there any time in the past 12 months that you (if OTHERS AGE≥15 FILL: or someone else in your household) thought about applying for a new credit card, or a personal loan or line of credit at a bank, but changed your mind because you thought you might be turned down?

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

The next few questions are about the different ways that people save their money.

[Question 170 is asked of all households.]

170. Even if you later spent it, did you (if OTHERS AGE≥15 FILL: or anyone else 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.

- YES [CONTINUE]
- NO [SKIP TO Q180]
- DK/REFUSE [SKIP TO Q180]

[Question 171 is asked only of households that set aside some savings in the past 12 months.]

171. Where did you (if OTHERS AGE≥15 FILL: or anyone else in your household) keep this money? (Mark all that apply.)

- (Read only for banked or recently unbanked) In a checking account? [CONTINUE]
- (Read only for banked or recently unbanked) In a savings account? [CONTINUE]
- (Read only for those with a prepaid card) On a prepaid card? [CONTINUE]
- In other accounts such as certificates of deposit, brokerage accounts, or savings bonds? [CONTINUE]

- Did you keep the savings in the home, or with family or friends? [CONTINUE]
- Did you buy something with the intent to pawn or sell later if necessary? [CONTINUE]
- Other (Specify) [CONTINUE]
- DK/REFUSE [CONTINUE]

[Questions 180-181 are asked of all households.]

180. 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]

181. Often times, 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]

[Question 185 is asked of all households.]

185. Do you (if OTHERS AGE \geq 15 FILL: or someone else in your household) currently own or have regular access to a mobile phone?

- YES [CONTINUE]
- NO [SKIP TO Q187]
- DK/REFUSE [SKIP TO Q187]

[Question 186 is asked only of households that have a mobile phone.]

186. 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]

[Question 187 is asked of all households.]

187. Do you (if OTHERS AGE \geq 15 FILL: or someone 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>