

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] |

C. Calling 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 you (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] |

[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.)

- | | |
|---|-----------------|
| ☐ 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] |

[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?

- | | |
|------------------------------------|--------------|
| ☐ YES | [CONTINUE] |
| ☐ NO | [GO TO UB50] |
| ☐ 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?

- | | |
|------------------------------------|------------|
| ☐ YES | [CONTINUE] |
| ☐ NO | [CONTINUE] |
| ☐ 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?

- | | |
|--|------------|
| ☐ 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)

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?

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

B1. Because bank account fees are too high?

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

B2. Because bank account fees are too unpredictable?

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

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

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

F. Because avoiding a bank gives more privacy?

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

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

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

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

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

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.]

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.)

- | | |
|---|------------|
| ☐ 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] |
| ☐ 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 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?

- | | |
|------------------------------------|------------|
| ☐ 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 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?

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

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

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

C. Receive 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 there any other ways you used bank accounts?

- | | |
|--|------------|
| ☐ YES (Specify) | [CONTINUE] |
| ☐ NO | [CONTINUE] |
| ☐ 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?

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

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

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

C. Receive 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 there any other ways you used online payment services?

- | | |
|--|------------|
| ☐ YES (Specify) | [CONTINUE] |
| ☐ NO | [CONTINUE] |
| ☐ 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.)*

- | | |
|--|------------|
| ☐ Credit card | [CONTINUE] |
| ☐ <i>(Read only if B20=1)</i> Bank account | [CONTINUE] |
| ☐ <i>(Read only if PUSE10=1)</i> 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)

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?

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

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

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

C. Receive 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 there 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 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?

- | | |
|------------------------------------|----------------|
| ☐ YES | [CONTINUE] |
| ☐ NO | [GO TO NBMT10] |
| ☐ 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.)

- | | |
|--|------------|
| ☐ Pay monthly bills like rent, mortgage, utilities, or child care | [CONTINUE] |
| ☐ Send money to family or friends | [CONTINUE] |
| ☐ Make purchases | [CONTINUE] |
| ☐ Some other use (Specify) | [CONTINUE] |
| ☐ DK/REFUSE | [CONTINUE] |

[NBMT10 is asked of all households.]

NBMT10. In the past 12 months, did you (IF OTHERS AGE≥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).

- | | |
|------------------------------------|----------------|
| ☐ YES | [CONTINUE] |
| ☐ NO | [GO TO NBCC10] |
| ☐ 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.)

- | | |
|--|------------|
| ☐ 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.]

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?

- | | |
|------------------------------------|---------------|
| ☐ YES | [CONTINUE] |
| ☐ NO | [GO TO CNBPD] |
| ☐ 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?

- | | |
|------------------------------------|------------|
| ☐ YES | [CONTINUE] |
| ☐ NO | [CONTINUE] |
| ☐ 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?

- | | |
|------------------------------------|------------|
| ☐ YES | [CONTINUE] |
| ☐ NO | [CONTINUE] |
| ☐ 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.

- | | |
|------------------------------------|------------|
| ☐ 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.

- | | |
|------------------------------------|------------|
| ☐ 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?

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

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

- | | |
|------------------------------------|------------|
| ☐ YES | [CONTINUE] |
| ☐ NO | [CONTINUE] |
| ☐ 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.)

- | | |
|---|------------|
| ☐ 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] |

[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.)

- | | |
|---|------------|
| ☐ 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>

