

APPENDIX 3. 2023 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 who 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] |

[B40 is asked only of banked households.] (B20=1)

B40. In the past 12 months, that is since June 2022, was there any time when (IF NOT(OTHERS AGE≥15) FILL: you did not have) (IF OTHERS AGE≥15 FILL: no one in your household had) an account?

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

[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 \geq 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 \geq 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 \geq 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 2022, have you (IF OTHERS AGE \geq 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 \geq 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] |

[PSUSE10 is asked of all households.]

PSUSE10. Do you (IF OTHERS AGE \geq 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 \geq 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 use an online payment service or use a prepaid card.] (PSUSE10=1 OR PUSE10=1)

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

[PSUS20 is asked only of households that use an online payment service.] (PSUSE10=1)

PSUS20. 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 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] |

[PSUS30 is asked only of households that use an online payment service.] (PSUSE10=1)

PSUS30. 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"/> Some other account (Specify) | [CONTINUE] |
| <input type="checkbox"/> Or are they not linked to any accounts? | [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 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≥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 had 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 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≥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 had 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 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 CNBPDL] |
| <input type="checkbox"/> DK/REFUSE | [GO TO CNBPDL] |

[NBCC20 is asked only of households that had 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.

[CNBPDL is asked of all households.]

CNBPDL. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) take out a payday loan or payday advance from a provider other than a bank?

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

[CNBPWN is asked of all households.]

CNBPWN. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) pawn an item at a pawn shop? Do not include selling an unwanted item to a pawn shop.

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

[CNBTAX is asked of all households.]

CNBTAX. In the past 12 months, did you (IF OTHERS AGE≥15 FILL: or anyone in your household) pay a fee to get your tax refund faster than the IRS would provide it? This includes products like refund anticipation loans and refund advances.

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

[CNBATL is asked of all households.]

CNBATL. Auto title loans use a car title to borrow money for a short period of time. They are NOT loans used to purchase a car. In the past 12 months, did you (IF OTHERS AGE \geq 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 \geq 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]

[BNPL10 is asked of all households.]

BNPL10. In the past 12 months, did you (IF OTHERS AGE \geq 15 FILL: or anyone in your household) pay for something making one payment every two weeks? This is sometimes called Buy Now, Pay Later or Pay-in-4.

- ☐ YES [CONTINUE]
- ☐ NO [GO TO CCC10]
- ☐ DK/REFUSE [GO TO CCC10]

[BNPL20 is asked only of households that had used Buy Now, Pay Later in the past 12 months.] (BNPL10=1)

BNPL20. In the past 12 months, how many times did you (IF OTHERS AGE \geq 15 FILL: or anyone in your household) pay for something by making one payment every two weeks?

- ☐ 1 [CONTINUE]
- ☐ 2 to 10 [CONTINUE]
- ☐ More than 10 [CONTINUE]
- ☐ DK/REFUSE [CONTINUE]

[BNPL30 is asked only of households that had used Buy Now, Pay Later in the past 12 months.] (BNPL10=1)

BNPL30. Did you (IF OTHERS AGE \geq 15 FILL: or anyone in your household) make any of these purchases...

(Mark all that apply.)

- ☐ Online [CONTINUE]
- ☐ In person [CONTINUE]
- ☐ OTHER (Specify) (VOLUNTEERED) [CONTINUE]
- ☐ DK/REFUSE [CONTINUE]

[BNPL40 is asked only of households that had used Buy Now, Pay Later in the past 12 months.] (BNPL10=1)

BNPL40. In the past 12 months, did you (IF OTHERS AGE \geq 15 FILL: or anyone in your household) miss or make a late payment on any of these purchases?

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

[CCC10 through CNBPL10 are asked of all households.]

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

CCC10. A credit card from Visa, MasterCard, American Express, or Discover? Please do not include debit cards.

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

CSC10. A store credit card that can only be used at that store? Do not include gift cards.

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

CAL10. In the past 12 months, have you (IF OTHERS AGE \geq 15 FILL: or anyone else in your household) had an auto loan? (IF CNBATL=1 FILL: This is different from an auto title loan.)

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

CHMLN10. A mortgage or home equity loan or home equity line of credit?

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

CSL10. In the past 12 months, have you (IF OTHERS AGE \geq 15 FILL: or anyone else in your household) had a student loan?

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

CPL10. Other personal loans or lines of credit from a bank?

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

CNBPL10. Other personal loans or lines of credit from a company other than a bank? (IF CNBPDL=1 OR CNBPWN=1 OR CNBATL=1 FILL: Do not include payday, pawn, or auto title loans).

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

Now I have a few final questions.

[CRYP10 is asked of all households.]

CRYP10. In the past 12 months, did you (IF OTHERS AGE \geq 15 FILL: or anyone in your household) own or use any crypto such as Bitcoin or Ether?

- | | |
|------------------------------------|-------------|
| <input type="checkbox"/> YES | [CONTINUE] |
| <input type="checkbox"/> NO | [GO TO H10] |
| <input type="checkbox"/> DK/REFUSE | [GO TO H10] |

[CRYP20 is asked only of households that had owned or used crypto in the past 12 months.] (CRYP10=1)

CRYP20. How did you (IF OTHERS AGE \geq 15 FILL: or others in your household) use crypto? Was it to... *(Mark all that apply.)*

- | | |
|---|------------|
| <input type="checkbox"/> Hold as an investment | [CONTINUE] |
| <input type="checkbox"/> Send or receive money from friends or family | [CONTINUE] |
| <input type="checkbox"/> Buy items online | [CONTINUE] |
| <input type="checkbox"/> Buy items in person | [CONTINUE] |
| <input type="checkbox"/> Some other use (Specify) | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

[H10 is asked of all households.]

H10. Which best describes your (IF OTHERS AGE≥15 FILL: household's) income over the past 12 months?

- | | |
|---|------------|
| <input type="checkbox"/> Income is about the same each month | [CONTINUE] |
| <input type="checkbox"/> Income varies somewhat from month to month | [CONTINUE] |
| <input type="checkbox"/> Income varies a lot from month to month | [CONTINUE] |
| <input type="checkbox"/> DK/REFUSE | [CONTINUE] |

[H15 is asked of all households.]

H15. Often times, households find that they are not able to keep up with their bills. Over the past 12 months, was there a time when you (IF OTHERS AGE≥15 FILL: or someone else in your household) fell behind on bill payments?

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

[H30 is asked of all households.]

H30. Do you (IF OTHERS AGE≥15 FILL: or anyone else in your household) currently own or have regular access to a smartphone with features to access the Internet, send emails, and download apps?

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

<END>