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**Final Report on Cognitive Testing of
the 2013 Current Population Survey
Unbanked/Underbanked Supplement**

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Abstract:

At the request of the Demographic Surveys Division, staff from the Center for Survey Measurement cognitively pretested the 2013 Current Population Survey Unbanked / Underbanked Supplement.

Results of 15 cognitive interviews conducted in February and March, 2013 found that:

1) some respondents thought that asking about reasons for not having a bank account was sensitive; 2) some respondents were not able to choose a main reason for using a prepaid card from the response categories provided, since some of the options referred to how the money got on the card and others referred to how the card was used; 3) respondents did not correctly interpret the concept of a “big box retailer.” Many interpreted this concept to mean stores that sell items in bulk, such as Costco and BJ’s, rather than stores such as Walmart and Kmart; and 4) respondents cashed checks and obtained prepaid cards at locations that were not included in the response categories. A complete enumeration of findings as well as recommendations to address the problems is included in the attached report.

**Final Report on Cognitive Testing of the
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The Current Population Survey (CPS) seeks to measure employment and unemployment rates among the U.S. population. The CPS is administered monthly to about 57,000 households, which are sampled to statistically represent the U.S. population by specific and general characteristics including geography, income, race, gender and other household variables. Each household is interviewed eight times: once a month for four consecutive months, out of sample for eight months, and then interviewed again for the same four months the following year. The start month is staggered for households, a technique that offers both month-to-month and year-to-year comparisons at a reasonable cost and without overburdening particular households.

The CPS provides estimates of the economic status and activities of the population of the United States, including monthly estimates of total employment and unemployment, nonfarm self-employed persons, domestics, and unpaid helpers in nonfarm family enterprises as well as wage and salaried employees. The survey also serves as a comprehensive source of information on the occupation of workers and the industries in which they work. Information is available from the survey not only for persons currently in the labor force but also for those who are outside the labor force. Paired with CPS data, the characteristics of such persons, specifically one's marital status, number of children, as well as their disabled, student, or retired status, can be determined. Questions are also asked about respondents' current desire for work, past work experience, and their job seeking intentions.

The Census Bureau first conducted an Unbanked / Underbanked Supplement to the CPS in January of 2009. The intent of the supplement was to collect data on the number of U.S. households that do not have a traditional savings or checking bank account, as well as their demographic characteristics, and their reasons for being unbanked and underbanked. In June 2011, the FDIC sponsored the second National Survey of Unbanked and Underbanked Households. It is hoped that pairing these questions with data collected from the CPS, will help inform policymakers and the industry about economic inclusion issues, and promote the goal of ensuring that all Americans have access to basic, safe, and affordable bank services.

The Unbanked/ Underbanked questions determine if anyone in the household has a checking or savings account, and if unbanked, they are asked for reasons why the household does not hold an account in a mainstream financial institution. Respondents are asked about their usage of financial products and services that are most commonly used by the unbanked and underbanked population. The questions also ask about frequency of use and reasons why the household chooses to use alternative financial service providers or products, as opposed to mainstream financial institutions.

This report outlines the cognitive testing of revised questions to the supplement in February and March of 2013. The supplement that was tested in the first round is attached in Appendix A. A second round of testing included some revised questions; these are discussed in detail in the results section of the report.

Methods

Cognitive interviewing is a qualitative method that offers the ability to understand the interpretive process behind answers to survey questions. Interviewers begin by administering the survey question, obtain an answer, and then “probe” the respondent for information with respect to the responses given. Interviewers can ask follow-up questions when contradictory information is given by the respondent in order to understand whether the respondent had a problem with the interpretation of the question itself. Probes are also used to explore areas of concern within the instrument that have been pre-identified by the researchers. At the same time, interviewers have the option to explore unanticipated issues that may come up during the interview. The data from narratives allow the analyst to determine if the respondent had any difficulty with comprehension, retrieval, judgment, or response at any part of the survey. The appropriateness of response categories can be evaluated with this procedure, as can the ability of participants to draw upon their own experiences and knowledge to answer the questions effectively. The goal of this method is to understand what the respondent was thinking when answering and how they interpreted the meaning of the question. This information is used to help the researcher identify which questions and/or response categories are problematic. It also shows why and how questions are problematic, leading to informed strategies for improving question design in terms of maximizing construct validity.

The interviewers administered the entire questionnaire, but focused probing on those questions that were revised in this version of the questionnaire. Those questions that were of particular interest in the first round had tailored probes written into the protocol; the questionnaire and protocol are included in Appendix A. The second round of interviews used a revised protocol that is included in Appendix B.

A total of 15 interviews were conducted in the Washington, DC metro area in February and March of 2013—ten in the first round and five in the second. Respondents were recruited via Craigslist.org and an advertisement in a free local print newspaper. In constructing a purposive sample, emphasis was upon the unbanked population for whom the supplement would be most vital, *not* the survey population.

In order to better understand the economic and financial actions of those who do not utilize a mainstream financial institution, respondents without a savings or checking account were recruited. Table 1 documents the characteristics of the interview respondents.

Table 1: Summary of the Demographic Characteristics of Cognitive Interview Respondents (N = 15)

| | Number of Rs |
|-------------------------|---------------------|
| Gender | |
| Female | 9 |
| Male | 6 |
| | |
| Race | |
| White | 5 |
| Black | 10 |
| | |
| Hispanic Origin | |
| Hispanic | 1 |
| Non-Hispanic | 14 |
| | |
| Age | |
| Under 30 years | 2 |
| 30-59 years | 9 |
| 60 years and over | 4 |
| | |
| Education | |
| High School/GED or Less | 6 |
| Some College | 4 |
| College Graduate | 4 |
| Graduate Education | 1 |

Overall Results

Overall, this supplement was straightforward and elicited appropriate responses. Although the supplement focuses upon difficult financial situations, a topic that could be difficult for some people, the respondents in this study did not indicate that the subject matter or questions were particularly sensitive. Our respondents indicated that did not think there was anything inappropriate and they were able to respond to all the questions without duress or difficulty. Some mentioned that topics may be sensitive to others, but none of our respondents indicated sensitivity or difficulty.

Below we present question-by-question discussions of the results, including recommendations for questionnaire revision. Within each question, we include the results of both rounds when

changes were made to the question for Round 2. A copy of the questionnaire integrated with our final recommendations is included as Attachment B.

Question by Question Analysis

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

1. Which of the following best describes your household's finances?

- The adults have shared finances**
- The adults have some shared finances and some separate finances**
- The adults have separate finances even though we share living space** (SKIP TO Q2)
- I am the only adult in the household** (*Volunteered*) (SKIP TO Q2)
- DK/Refused**

In Round 1, two respondents answered that the adults have shared finances, one respondent answered that the adults have some shared finances and some separate finances, four respondents answered that the adults have separate finances even though they share a living space and two volunteered that they are the only adult in the household. In Round 2, one respondent answered that the adults have shared finances, two respondents answered that the adults have some shared finances and some separate finances, one respondent answered that the adults have separate finances even though they share a living space and one respondent volunteered that they are the only adult in the household.

Most respondents did not have difficulty answering this question. Respondents understood the term household finances to mean income and expenditures such as groceries and bill payments.

Recommendation: We do not recommend any changes to this question.

1a. How much do you participate in making financial decisions for your household, a lot, some, or not at all?

- A lot
- Some
- Not at all (GO to Debriefing Questions)
- DK/Refused (GO to Debriefing Questions)

In Round 1, eight respondents answered this question. Five respondents answered, "A lot," two respondents answered, "Some," and one respondent answered, "Not at all." In Round 2, two respondents answered, "A lot," two respondents answered, "Some," and one respondent answered, "Not at all."

Most respondents did not have difficulty answering this question. Respondents believed that financial decisions included budgeting and paying rent and other bills such as utilities, groceries, and telephone bills.

Recommendation: We do not recommend any changes to this question.

2. Do you or does anyone in your household currently have a checking or savings account?

- Yes
- No (SKIP TO Q3)
- DK/Refused

Ten respondents answered this question in Round 1. Five respondents answered, “Yes,” and six respondents said, “No.” In Round 2, three respondents currently have checking or savings accounts and two respondents do not have an account.

Respondents did not have difficulty answering this question.

Recommendation: We do not recommend any changes to this question.

2a. Who is that? [Enter name(s) on roster sheet. Include respondent if they have an account.]

- DK/Refused (SKIP TO Q2e)

Respondents did not have difficulty answering this question.

Recommendation: We do not recommend any changes to this question.

2aa. What is [your/fill name(s)] age? [Ask for each name on roster sheet and fill age.]

Respondents did not have difficulty answering this question.

Respondents did not have difficulty answering this question.

Recommendation: We do not recommend any changes to this question.

2b. What type or types of accounts do you and each of your household members have?

- Only checking accounts**
- Only savings accounts**
- Or both checking and savings accounts**
- Other (Volunteered)
- DK/Refused

Respondents generally were able to report the type of bank account that their household members hold. One respondent did not know what types of accounts the other members of her household had and she did not have a bank account. For this respondent the rest of the questions were asked just about her.

Respondents did not have difficulty understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

2c. Does anyone in your household currently have money automatically transferred or deposited into a bank account (e.g., transfers between accounts or direct deposit)?

- Yes
- No (SKIP TO Q2e)
- DK/Refused (SKIP TO Q2e)

All respondents who were asked this question said “Yes.” All four respondents in Round 1 and all three respondents in Round 2 who have bank accounts in their household, also have money transferred or deposited into a bank account.

Respondents did not have difficulty understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

2d. Into which type or types of accounts does your households have money automatically deposited or transferred?

[MARK ALL THAT APPLY]

- Checking account**
- Savings account**
- Other** (Specify) _____
- DK/Refused

All respondents from both Rounds answered that they had money automatically transferred or deposited into checking accounts.

The seven respondents who answered this question did not have difficulty with comprehension.

Recommendation: We do not recommend any changes to this question.

2e. Was there ever a time in the last 12 months when no one in your household had an account?

- Yes

- No (SKIP to Q2g)
- DK/Refused (SKIP to Q2g)

All respondents in both Rounds answered “No” to this question. One respondent from Round 2 differentiated between her own lack of account and her sister’s account. However, the response was still correct because someone in the household had an account.

Respondents did not have difficulty answering this question.

Recommendation: We do not recommend any changes to this question.

2f. What is the main reason you or someone in your household opened an account in the past 12 months?

[MARK ONLY ONE]

- To put money in a safe place
- To pay for everyday purchases, write checks, and/ or pay bills
- To be able to apply for a loan or mortgage
- To save money for the future
- To receive direct deposit of paychecks or other payments (e.g. social security benefit)
- To send money to family or friends
- Other (Specify) _____
- DK/Refused

No respondents were eligible to be asked this question in either round.

Recommendation: We do not recommend any changes to this question.

2g. In the past 12 months, have you or anyone in your household used any of the following methods to access an account?

[MARK ALL THAT APPLY]

- Bank teller
- ATM/Kiosk
- Telephone Banking through phone call or automated voice/touch tone
- Online Banking through desktop, laptop, or tablet computer (e.g., iPad)
- Mobile Banking through text messaging, mobile app, or Internet browser or email on phone
- Did not access an account in the past 12 months
- Other (Specify) _____
- DK/Refused

[SKIP TO Q9 IF ONLY ONE ANSWER IS MENTIONED. OTHERWISE CONTINUE]

In Round 1, four respondents answered this question. Four respondents answered “Bank Teller,” two respondents answered “ATM/Kiosk,” two respondents answered, “Online banking,” and one respondent answered, “Mobile Banking.” In Round 2 three respondents answered this question. Two respondents answered “Bank Teller,” two respondents answered “ATM/Kiosk,” and one respondent answered “Online banking.”

Most respondents were able to summarize the differences between online, mobile and telephone banking. When probed, respondents often repeated the differences that were read by the interviewer in the question options. Respondents also tended to answer that telephone banking required talking to a live person. For example, one respondent replied, “Telephone banking means talking to a live person on the phone. Mobile banking requires a smartphone and online banking is web-based from a computer.” Another respondent answered that telephone banking requires making a phone call but that it is often an automated message that you are speaking to rather than a live person.

Recommendation: We do not recommend any changes to this question.

2h. What was the most common way that you or anyone in your household accessed an account?

[READ ONLY ANSWERS MARKED IN Q2g. MARK ONLY ONE]

- Bank teller**
- ATM/Kiosk**
- Telephone Banking through phone call or automated voice/touch tone**
- Online Banking through desktop, laptop, or tablet computer (e.g., iPad)**

- Mobile Banking through text messaging, mobile app, or Internet browser or email on phone**
- Other** (Specify) _____
- DK/Refused**

In Round 1, two respondents answered “ATM/Kiosk,” one respondent answered “Online banking,” and one respondent answered “Bank teller.” In Round 2, one respondent answered this question and replied that online banking was the most common way that she accessed her account. Access included paying bills, finding out how much was in the account, and transferring money between accounts. Debit card payments were not considered to be access.

Respondents did not have difficulty understanding the intent of the response categories or choosing one option.

Recommendation: We do not recommend any changes to this question.

IF Q2g = MOBILE BANKING, THEN ASK Q2i. OTHERWISE SKIP TO Q9.

2i. In the past 12 months have you or anyone in your household done any of the following using a mobile phone?

(Pause after reading each response option and wait for a reply before moving on to the next response option.)

[MARK ALL THAT APPLY]

- Downloaded or used bank's mobile app
- Checked bank account balance or recent transactions
- Made a bill payment using your bank's website or mobile app
- Read a text message alert from the bank
- Sent money to other people using your bank's website or mobile app
- Transferred money between accounts owned by the same person
- Deposited a check electronically using the mobile phone's camera
- Located the closest in-network ATM or bank branch
- Other (Specify) _____
- DK/Refused

[SKIP to Q9]

Only one respondent in Round 2 answered "Mobile banking" in Question 2g. This respondent replied "Yes" to the options "Downloaded or used bank's mobile app," "Checked bank account balance or recent transactions," "Read a text message alert from the bank," "Sent money to other people using your bank's website or mobile app," and "Transferred money between accounts owned by the same person."

This respondent did not have difficulties answering the question.

Recommendation: We do not recommend any changes to this question.

3. Have you or anyone in your household ever had a checking or savings account?

- Yes
- No (SKIP TO Q5)
- DK/Refused (SKIP TO Q5)

In Round 1, four respondents answered "Yes," and two respondents answered, "No." In Round 2, the two respondents who answered this question both answered "Yes."

Respondents did not have difficulty answering this question.

Recommendation: We do not recommend any changes to this question.

4. When was the last time you or anyone in your household had a checking or savings account, was it – within the last year or more than 1 year ago?

- Within the last year
- More than 1 year ago
- DK/Refused

Both respondents from Round 2 replied “More than 1 year ago.” All four respondents from Round 1 answered, “More than 1 year ago.” Some respondents used cues from the past (e.g., what home they were living in) to determine an answer, other respondents “just knew.”

Respondents did not seem to have difficulty remembering when they last had an account.

Recommendation: We do not recommend any changes to this question.

5. Are any of the following reasons why your household doesn’t have an account?

(Pause after reading each response option and wait for a reply before moving on to the next response option.)

[MARK ALL THAT APPLY]

- a. Can’t open an account due to ID, credit, or banking history problems
- b. Banks do not have convenient hours or locations
- c. Bank account fees are too high or unpredictable
- d. Banks do not offer needed products or services
- e. Don’t like dealing with or don’t trust banks
- f. Do not have enough money to keep in an account or meet a minimum balance
- g. Not using a bank provides more privacy for my personal finances
- i. Was there some other reason? (Specify) _____
- k. DK/Refused (SKIP TO Q7)

This question appeared to be the most sensitive question in the questionnaire. Although respondents did not say that it was sensitive, there were a number of cases where it appears as though respondents misreported here in ways that reflect discomfort with the question by moving forward in haste without selecting the appropriate response option. Respondents reported that bank account fees were high or unpredictable, they don’t like dealing with or don’t trust banks, and they don’t have enough money to keep in an account. In the first round of testing, we found that most respondents did not choose more than one option.

As a result, we recommended breaking up the question into eight parts, asking about each reason separately. We also reordered the items to put the least sensitive ones first—the ones that deal with the bank itself. The revised question reads:

REVISED 5. Consumers have different reasons why they do not have an account. Are any of the following a reason why your household doesn't have an account (check all that apply)?

a. Banks do not have convenient hours or locations

- Yes, it's a reason
- No, it's not a reason
- DK/Refused

b. Bank account fees are too high or unpredictable

- Yes, it's a reason
- No, it's not a reason

c. Banks do not offer needed products or services

- Yes, it's a reason
- No, it's not a reason
- DK/Refused

d. Don't like dealing with or don't trust banks

- Yes, it's a reason
- No, it's not a reason
- DK/Refused

e. Do not have enough money to keep in an account or meet a minimum balance

- Yes, it's a reason
- No, it's not a reason
- DK/Refused

f. Not using a bank provides more privacy for my personal finances

- Yes, it's a reason
- No, it's not a reason
- DK/Refused

g. Can't open an account due to ID, credit, or banking history problems

- Yes, it's a reason
- No, it's not a reason
- DK/Refused

i. Was there some other reason? (Specify)

- Yes
- No
- DK/Refused

k. DK/Refused

We tested this version in the second round of interviews and respondents appeared more comfortable selecting multiple reasons and elaborating on their choices. Two respondents in this round did not have bank accounts. They reported that bank fees are too high or unpredictable, banks do not offer needed products or services, they don't like dealing with banks, they don't

have enough money to keep in an account, not using a bank provides more privacy, and they can't open an account due to ID problems.

When probed during the cognitive interviews about "privacy for personal finances," one respondent commented that she "did not like anybody to know too much." When probed a second time the respondent answered that she felt like there was too much information being asked of her and that how much money is in her account is a private matter. Another respondent explained her belief that if her social security number was attached to her bank account, that meant that the government could find out personal information. When probed about what types of personal information she was referring to, the respondent answered that she did not have anything in her background that she is worried about.

Recommendation: We do not recommend further changes to the question.

6. What is the main reason why no one in your household has an account?

(Read only responses checked in Q5. Mark only one.)

- a. Can't open an account due to ID, credit, or banking history problems
- b. Banks do not have convenient hours or locations
- c. Bank account fees are too high or unpredictable
- d. Banks do not offer needed products or services
- e. Don't like dealing with or don't trust banks
- f. Do not have enough money to keep in an account or meet a minimum balance
- g. Not using a bank provides more privacy for my personal finances
- i. Was there some other reason? (Specify) _____
- k. DK/Refused

In Round 1, only two out of ten respondents answered this question. Both of these respondents chose the option for "Bank account fees are too high or unpredictable." Respondents did not have trouble prioritizing their earlier responses and did not seem to have trouble understanding the question. In Round 2, one respondent chose the option, "Don't like dealing with or don't trust banks," and one respondent answered, that she cannot open an account due to ID, credit, or banking history problems and also does not have enough money to keep in an account or meet a minimum balance, so she selected both options A and F.

Respondents did not have difficulty answering this question.

Recommendation: We do not recommend any changes to this question.

7. How likely is it that you or someone in your household will open a bank account in the future – very likely, somewhat likely, not too likely, or not likely at all?

- Very likely
- Somewhat likely
- Not too likely
- Not likely at all
- DK/Refused

Six respondents were asked this question. Two replied “very likely,” one “not too likely,” two “not likely at all,” and one selected “Don’t Know/Refused.” Based upon respondents’ hesitation or questions, we worried that respondents did not interpret this question consistently. Upon elaboration, we found that some interpreted the question to be asking about the near future (i.e., 2-3 years), whereas others interpreted the question as asking about all future (i.e., ever). The different interpretations appear to reflect disparate reasons why respondents do not have an account. Some indicated that they do not have an account because of a “bad episode,” which has caused the respondent to distrust the bank, while others simply do not have money, but might open an account once they have the appropriate funds to do so.

After consultation with the sponsor, we addressed a specific reference period, (i.e., 12 months) in the question for Round 2:

REVISED 7. How likely is it that you or someone in your household will open a bank account within the next 12 months – very likely, somewhat likely, not too likely, or not likely at all?

The revised version appeared more straightforward and less burdensome to respondents. Both respondents said they were not likely at all to open an account within the reference period.

Recommendation: We do not recommend any further changes to this question.

Following the series of questions about banking history, respondents were asked questions about their financial transactions and non-bank financial institutions.

The next series of questions asks if you or someone in your household has gone to places other than a bank for financial services. When I use the term bank, I am referring to banks, savings and loans, credit unions, and brokerage firms.

9. Have you or anyone in your household EVER gone to a place other than a bank to cash a check that was received from someone else?

- Yes
- No (SKIP TO Q14)
- DK/Refused (SKIP TO Q14)

In Round 1 the responses were evenly split. Out of ten total respondents, five respondents answered “Yes” and five respondents answered “No.” In Round 2, one respondents answered “No,” and four respondents answered “Yes.” Most respondents were able to provide an example of a place other than a bank that can cash checks. The most common answer was Ace Check Cashing.

Respondents did not have difficulty with this question.

Recommendation: We do not recommend any changes to this question.

10. In the past 12 months, did you or anyone in your household go to a place other than a bank to cash a check received from someone else?

- Yes
- No (SKIP TO Q13b)
- DK/Refused (SKIP TO Q13b)

In Round 2, three respondents answered “No” and one respondent answered “Yes.” In Round 1, five respondents answered “Yes.”

Respondents did not have difficulty with this question.

Recommendation: We do not recommend any changes to this question.

11. Did you or anyone in your household do this in the past 30 days?

- Yes
- No
- DK/Refused

In Round 1, three respondents answered “Yes,” and two respondents answered “No.” One respondent in Round 2 answered this question and replied “Yes.”

Respondents did not have difficulty answering this question.

Recommendation: We do not recommend any changes to this question.

13b. Which non-bank location do you or others in your household typically use to cash checks?

[MARK ONLY ONE]

- A big box retailer or department store (such as Walmart or Kmart)**
- Grocery, drug, or convenience store**
- Stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)**
- Other (specify) _____**
- DK/Refused**

In the first round of cognitive testing, several of our respondents mentioned a liquor store as the location where they typically cash checks. There is no category for this, so they included it under “other.” Also, most respondents did not know what was meant by a “big box retailer” in the first response option. Their inconsistent interpretations often focused upon the term “big box,” and many interpreted this to mean stores that sell items in bulk (e.g. Sam’s club, BJ’s, Costco).

Based upon the first round of interviews, and in consultation with the sponsor, we included “liquor store” in one of the response categories. This change was made in all questions that list this series of locations as response options.

We also revised the first response category to delete “big box” for this question and all others that offer this response category. We thought it would be less confusing if the option read “a retail or department store (such as Walmart or Kmart).” The examples of Walmart and Kmart appeared to be the most instructive element of this response option.

In the second round of cognitive interviewing, the following version was asked:

REVISED 13b. Which non-bank location do you or others in your household typically use to cash checks?

[MARK ONLY ONE]

- A large retail or department store (such as Walmart or Kmart)**
- Grocery, liquor, convenience, or drug store**
- Stand-alone non-bank financial services store (such as a check cashers or payday lender)**
- Other (specify)**
- DK/Refused**

For those respondents who selected “A large retail or department store (such as Walmart or Kmart),” all respondents were thinking about Walmart and Kmart in specific. Those were the

examples they gave and appeared to be most relevant. We are not sure whether this is an issue, but believe that it was worthy of note.

Another issue was that respondents who reported about another household member were unsure whether the people cashing checks at a Walmart were using a Western Union housed in the Walmart, a bank branch housed in the Walmart or using a service provided by Walmart independently. The sponsor indicated that they were not concerned with this distinction, so no changes were made to address this particular issue.

The addition of “liquor” to “Grocery, liquor, convenience, or drug store,” helped capture respondents who went to liquor stores in this category.

Recommendation: We do not recommend any further changes to this question.

14. Have you or anyone in your household EVER gone to a place other than a bank to purchase a money order?

- Yes
- No (SKIP TO Q20)
- DK/Refused (SKIP TO Q20)

In Round 1, one respondent out of ten answered “No” and the other nine respondents answered “Yes.” In Round 2, four respondents answered “Yes” and one answered “No.”

Most of the respondents were able to explain the concept of a money order and answered the question correctly. Their definition of money order included the following: “a type of certified check for a specific amount of money that is payable to certain entity;” “a way to pay a bill without using a check;” and “when you pay in full the amount that you want to authorize for the other party to cash.”

Respondents did not have difficulty understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

15. In the past 12 months, did you or anyone in your household go to a place other than a bank to purchase a money order?

- Yes
- No (SKIP TO Q19b)
- DK/Refused (SKIP TO Q19b)

In Round 1, one respondent answered “No” and eight respondents answered “Yes.” In Round 2, three respondents answered “Yes,” and one respondent answered “No.”

Respondents did not have difficulty understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

16. Did you or anyone in your household do this in the past 30 days?

- Yes
- No
- DK/Refused

In Round 1, two respondents answered “No” and six respondents answered “Yes.” In Round 2, one respondent answered “Yes,” and two respondents answered “No.”

Respondents did not have difficulty understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

19b. Which non-bank location do you or others in your household typically use to purchase money orders?

[MARK ONLY ONE]

- The Post Office**
- A big box retailer or department store (such as Walmart or Kmart)**
- Grocery, drug, or convenience store**
- Stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)**
- Other (specify) _____**
- DK/Refused

In Round 1, four respondents chose the option “The Post Office,” five respondents answered “Grocery, drug, or convenience store,” and one answered “Stand-alone check casher.” In Round 2, one respondent chose the option “The Post Office,” one respondent answered “Grocery, drug, or convenience store,” and one answered “Stand-alone check casher.”

Similar to the responses in Question 13b, respondents named liquor stores as a place where they typically purchase money orders, further supporting the category revisions in this set of questions. For Round 2, respondents were probed as to whether they understood the term “big box retailer” in this question as well. We found that respondents tended to define big box retailer as either a Walmart or Kmart, especially when asked for examples. Again, similar to the responses in Question 13b we found that the salience of the term big box retailer is overshadowed by the familiarity of the two stores given as examples in the wording of the question itself.

Recommendation: We do not recommend any further changes to this question.

20. Have you or anyone in your household EVER gone to a place other than a bank to give or send money to relatives or friends living outside the U.S.? Please include all money for gifts or loans.

Read if necessary: **Friends are people you know personally (are acquainted with). Do NOT include money for charities or other organizations or groups.**

- Yes
- No (SKIP TO Q25)
- DK/Refused (SKIP TO Q25)

Three of ten respondents answered “Yes” in response to this question. Two out of those three who replied “yes” to this question had actually sent money to relatives living *in the U.S.* That is, their responses were overreports because they did not hear the part of the question that specified “relatives or friends living outside of the U.S.”

As a result, in the second round of testing, we added a supplemental instruction at the end of the question: “...to relatives or friends who live outside the U.S.” We made this change to place emphasis upon those people living *outside of the US* so that respondents do not accidentally respond that they have sent money to a relative or friend living in the United States. The revised question is below:

REVISED 20. Have you or anyone in your household EVER gone to a place other than a bank to give or send money to relatives or friends living outside the U.S.? Please include all money for gifts or loans to relatives or friends living outside the U.S.

Read if necessary: Friends are people you know personally (are acquainted with). Do NOT include money for charities or other organizations or groups.

- Yes
- No (SKIP TO Q25)
- DK/Refused (SKIP TO Q25)

In the second round of testing, we did not have any cases where respondents misreported about sending money to relatives or friends living outside the states. One respondent commented after hearing the last sentence, “Outside of the United States? No, inside the United States.” This comment validated the revised wording. However, one respondent incorrectly reported when he described a time his mother went to a bank to send him money while he was studying abroad in college. The respondent appeared excited about his trip abroad and lost sight of the instruction “gone to a place *other* than a bank” when responding to the question. We do not believe this will be a common misreport, but is worthy of note.

Recommendation: We do not recommend any further changes to this question.

21. In the past 12 months, did you or anyone in your household go to a place other than a bank to give or send money to relatives or friends living outside the U.S.?

- Yes
- No (SKIP TO Q24b)
- DK/Refused (SKIP TO Q24b)

In Round 1, two respondents answered “Yes” and two respondents answered “No.” However one of the negative responses is based on a misreport in Question 20. In Round 2, one respondent answered “No;” however, this question was asked based on the misreport described in Question 20.

Respondents did not have difficulty understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

22. Have you or anyone in your household done this in the past 30 days?

- Yes
- No
- DK/Refused

In Round 1, one respondent answered “No” and one respondent answered “Yes.” In Round 2, no respondents were asked this question.

Respondents did not have difficulty understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

24b. Which non-bank location do you or others in your household typically use to send money?

[MARK ONLY ONE]

- A big box retailer or department store (such as Walmart or Kmart)
- Grocery, drug, or convenience store
- Stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)
- Online Banking through desktop, laptop, or tablet computer (e.g., iPad)
- Mobile Banking through text messaging, mobile app, or Internet browser or email on phone
- Other (specify) _____
- DK/Refused

In Round 1, two respondents answered “Grocery, drug or convenience store,” and two respondent chose “Other.” One of these specified that she had sent money from a Western Union

in a 7-11 store. This respondent could have chosen the option for convenience store. Unfortunately, this is not an issue that can be resolved through rewording, since the issue occurs at the comprehension stage rather than the judgment stage of cognitive processing. The sponsor was made aware of this issue, but did not adopt any modifications based upon this issue. Another respondent didn't have a typical place; she sends money to two people—one through Western Union and one through the Post Office. She reported "other."

After Round 1, this question was revised to match the changes in the response options also included in Questions 13b and 19b. The second response option changed to include mention of liquor stores in addition to grocery, drug and convenience stores. The new response option reads: **Grocery, liquor, convenience, or drug store.**

In the same manner as Questions 13b and 19b, we also amended the first response option to omit the term "big box retailer." The new response option reads: **A large retail or department store (such as Walmart or Kmart).**

In Round 2, only one respondent answered this question and chose the option "Other" and specified that the place was a bank. This response is based on the earlier misreport where the respondent did not comprehend the idea of a non-bank location.

Recommendation: We do not recommend any further changes to this question.

25. Have you or anyone in your household EVER taken out a payday loan or payday advance at a place other than a bank?

- Yes
- No (SKIP TO Q29)
- DK/Refused (SKIP TO Q29)

In Round 1, all ten respondents answered "No" to this question. Generally, respondents seemed to understand the concept of a payday loan. The term was rephrased as: "I am going to get paid and I need an advance," and "an advance loan against my pay check." In Round 2, all five respondents answered, "No" to this question as well. All respondents understood the concept of a payday loan in Round 2.

Respondents did not have difficulty understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

26. In the past 12 months, did you or anyone in your household have a payday loan or payday advance at a place other than a bank?

- Yes
- No (SKIP TO Q29)
- DK/Refused (SKIP TO Q29)

All respondents in both rounds skipped past this question.

Recommendation: We do not recommend any changes to this question.

27. Did you or anyone in your household have one in the past 30 days?

- Yes
- No
- DK/Refused

All respondents in both rounds skipped past this question.

Recommendation: We do not recommend any changes to this question.

28b. In the past 12 months, have you or anyone in your household taken out a non-bank payday loan through the internet?

- Yes
- No
- DK/Refused

All respondents in both rounds skipped past this question.

Recommendation: We do not recommend any changes to this question.

29. Have you or anyone in your household EVER pawned an item at a pawn shop because cash was needed, and not just to sell an unwanted item?

- Yes
- No (SKIP TO Q33)
- DK/Refused (SKIP TO Q33)

In Round 1, the answers were evenly split. Five respondents answered “Yes” and five respondents answered “No.” In Round 2, three respondents answered “Yes” and two respondents answered “No.”

Respondents did not have difficulty with this set of questions concerning pawning items because cash was needed.

Recommendation: We do not recommend any changes to this question.

30. In the past 12 months, have you or anyone in your household pawned an item because cash was needed? Again, do not count selling unwanted items.

- Yes
- No (SKIP TO Q33)
- DK/Refused (SKIP TO Q33)

In Round 1, two respondents answered “Yes” and three respondents answered “No.” In Round 2, one respondent answered “Yes” and two respondents answered “No.”

Recommendation: We do not recommend any changes to this question.

31. Have you or anyone in your household done this in the past 30 days?

- Yes
- No
- DK/Refused

In Round 1, one respondent answered “Yes” and one respondent answered “No.” In Round 2, one respondent answered “No.”

Recommendation: We do not recommend any changes to this question.

33. Have you or anyone in your household EVER taken out a tax refund anticipation loan, or used a tax preparation service to receive your tax refund faster than the IRS would provide it?

- Yes
- No (SKIP TO Q35)
- DK/refused (SKIP TO Q35)

All ten respondents from Round 1 answered “No” to this question. Respondents were generally familiar with the concept of tax refund anticipation loans (“a fast refund in exchange for a percentage of the refund” or “when they estimate how much you are going to receive, or wind up receiving it quicker than H & R Block, as opposed to the government sending it”) and were able to give examples of tax preparation services (H & R Block, Jackson Hewitt). In Round 2, three respondents answered “No” and two respondents answered “Yes.”

Respondents did not have difficulty understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

34. Have you or anyone in your household received one of these loans or refunds in the past 12 months?

- Yes
- No
- DK/refused

None of the respondents in Round 1 were asked this question. In Round 2, both respondents answered “No.”

Respondents did not have difficulty understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

35. Have you or anyone in your household EVER rented or leased anything from a rent-to-own store because it couldn’t be financed any other way?

- Yes
- No (SKIP TO Q38)
- DK/refused (SKIP TO Q38)

In the first round of testing, only one respondent selected “yes,” but he chose this answer because he had leased a car. It was not clear whether leasing a car was to be included in this response option, since cars are not typically sold at a rent-to-own store.

When respondents were asked if they had heard of a rent-to-own store or whether they could give an example of one, two respondents listed “Best Buy” because it is possible to finance items at this store through installment plans.

According to the sponsor, car leasing and layaway plans were not the intent of the question. In the second round of testing, we revised the question to emphasize that car leasing and installment plans are out of scope for the questions:

REVISED 35. Have you or anyone in your household EVER rented or leased anything from a rent-to-own store because it couldn’t be financed any other way? I am not talking about leasing cars or other installment payment plans that require credit check or layaway plans.

- Yes
- No (SKIP TO Q38)
- DK/refused (SKIP TO Q38)

This version worked much better than the previous version. Although one respondent asked for clarification that the question was not talking about renting an apartment, the rest of the

respondents replied without hesitation or confusion. One respondent in Round 2 answered “Yes” and four respondents answered “No.”

Recommendation: We do not recommend any further changes to this question.

36. In the past 12 months, did you or anyone in your household have a rent-to-own agreement?

- Yes
- No (SKIP TO Q38)
- DK/Refused (SKIP TO Q38)

In Round 2, only one respondent was asked this question. This respondent answered “No.” There were no respondents asked this question in Round 1.

Recommendation: We do not recommend any changes to this question.

37. Have you or anyone in your household had one in the past 30 days?

- Yes
- No
- DK/Refused

No respondents were asked this question in either Round.

Recommendation: We do not recommend any changes to this question.

38. Have you or anyone in your household EVER taken out an auto title loan at a place other than a bank? This is a loan taken out against a vehicle you already own.

- Yes
- No (SKIP TO Q39)
- DK/refused (SKIP TO Q39)

In Round 1, nine respondents answered “No” and one respondent answered “Yes.” The one positive response was a misreport—he had recently purchased a car and believed that the question was asking about taking out a loan to purchase a car. Among the respondents who answered “no,” some gave accurate definitions for an auto title loan (e.g., “where you take your car title to a place and you have to pay the loan back;” “you ask to borrow a certain amount of money and if you don’t pay it back then they own your car”) but others did not know what it was.

Based upon this issue, we added a sentence to the end of the question, **“We are not talking about purchasing a car, this is a loan taken out against a vehicle you already own.”**

REVISED 38. Have you or anyone in your household EVER taken out an auto title loan at a place other than a bank? These are loans where a car title is used to borrow money for a short period of time. They are NOT loans used to purchase an automobile.

- Yes
- No (SKIP TO Q39)
- DK/refused (SKIP TO Q39)

This version of the question worked more effectively. In Round 1 of testing, a number of respondents had never heard of an auto title loan, and therefore were unclear what it entailed. Providing a more explicit definition in the question reduced confusion. One respondent said she had never heard of an auto title loan but was able to communicate the concept after hearing the explanation embedded in the question. All of the respondents from Round 2 answered “No” to this question.

Recommendation: We do not recommend any further changes to this question.

38b. In the past 12 months, did you or anyone in your household have an auto title loan?

- Yes
- No (SKIP TO Q39)
- DK/refused (SKIP TO Q39)

Based on the misreport in Round 1, one respondent answered this question “Yes.” There were no respondents asked this question in Round 2.

Recommendation: We do not recommend any changes to this question.

38c. Did you or anyone in your household have one in the past 30 days?

- Yes
- No
- DK/refused

Based on the misreport in Round 1, one respondent answered this question “No.” There were no respondents asked this question in Round 2.

Recommendation: We do not recommend any changes to this question.

Now I have a question about pre-paid debit cards that may have logos such as MasterCard, VISA, Discover or American Express. These cards are not linked to a checking or savings account. You can keep adding money onto this card and use it to make purchases and pay bills anywhere credit cards are accepted or withdraw the cash from an ATM. I am not talking about phone cards, gift cards for a particular store or service or cards that you cannot add more funds onto.

39. Have you or anyone in your household EVER used prepaid cards such as those I have described?

- Yes
- No (SKIP TO Q46)
- DK/Refused (SKIP TO Q46)

In Round 1, six respondents answered “Yes” and four respondents answered “No.” One respondent who ultimately answered “Yes” was unsure whether her prepaid card that had been provided to her by the Social Security Administration (SSA) qualified based on the definition. The respondent explained that rather than get her social security check sent to her, they deposit the money on a prepaid card, however the respondent cannot add money herself. When probed, the respondent explained that she was not sure about her answer because the instruction specified that she could keep adding money to the card but since only the SSA can add money it was not clear what her answer should be. The card was provided by the SSA and had a MasterCard logo. Other respondents did not have any difficulty with this question and most were able to give examples of prepaid cards.

After consulting with the sponsor and learning that this card is in scope for this question, we revised the third sentence of the instruction to allow for other people or institutions to add money to the prepaid card. The version that was tested in Round 2 reads:

REVISION: Now I have a question about pre-paid debit cards that may have logos such as MasterCard, VISA, Discover or American Express. These cards are not linked to a checking or savings account. You or someone else can keep adding money onto this card and use it to make purchases and pay bills anywhere credit cards are accepted or withdraw the cash from an ATM. I am not talking about phone cards, gift cards for a particular store or service or cards that you cannot add more funds onto.

39. Have you or anyone in your household EVER used prepaid cards such as those I have described?

- Yes
- No (SKIP TO Q46)
- DK/Refused (SKIP TO Q46)

In Round 2, three respondents answered “No” to this question and two respondents answered “Yes.” Respondents understood the revised definition and had no difficulty understanding and explaining the concept of prepaid cards.

Recommendation: We do not recommend any changes to this instruction.

40. In the past 12 months, did you or anyone in your household use a prepaid card such as those I have described?

- Yes
- No (SKIP TO Q46)
- DK/Refused (SKIP TO Q46)

In Round 1, four respondents answered this question and all four replied “Yes.” In Round 2, one respondent answered “Yes” and the second respondent answered “No.” Respondents did not have difficulty understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

41. Did you or anyone in your household use one of these prepaid cards in the past 30 days?

- Yes
- No
- DK/Refused

In Round 1, two respondents answered “Yes” and two respondents answered “No.” In Round 2, one respondent answered “Yes.”

Respondents did not have difficult understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

42. What is the main reason you or someone in your household used a prepaid card in the last year?

[MARK ONLY ONE]

- To put money in a safe place**
- To pay for everyday purchases or pay bills**
- To save money for the future**
- To receive payments (e.g., direct deposit of paychecks or other income such as social security benefit)**
- To send or give money to family and friends**
- To control spending**
- Other (Specify) _____**
- DK/Refused

In Round 1 we found that respondents had difficulty choosing only one option in response to this question. Only one respondent had no difficulty choosing one option and responded, “To send or give money to family and friends.” Each of the other three respondents either refused to choose one main option or initially gave multiple answers and subsequently chose one main response

after probing. Two of these respondents received social security benefits on a card and initially answered both “To pay for everyday purchases or pay bills” and “To receive payments.” The third respondent initially answered “To save money for the future” and “To pay for everyday purchases or pay bills.”

Since it was difficult for these respondents to only select one reason, we suggested that the sponsor change the question format to match others in the supplement. Rather than force the respondent to begin by choosing only one main reason, for Round 2 we revised the question to ask for all the reasons and then added a follow-up question asking for the main reason.

The revised set of questions read as follows:

Revised 42. What are the reasons you or someone in your household used a prepaid card in the last year?

[MARK ALL THAT APPLY]

- To put money in a safe place
- To pay for everyday purchases or pay bills
- To save money for the future
- To receive payments (e.g., direct deposit of paychecks or other income such as social security benefit)
- To send or give money to family and friends
- To control spending
- Other (Specify)
- DK/Refused

42b. What is the main reason you or someone in your household used a prepaid card in the last year?

[MARK ONLY ONE]

- To put money in a safe place
- To pay for everyday purchases or pay bills
- To save money for the future
- To receive payments (e.g., direct deposit of paychecks or other income such as social security benefit)
- To send or give money to family and friends
- To control spending
- Other (Specify) _____
- DK/Refused

The two-part series of questions worked well in the second round of interviews. The one respondent who answered this set of questions chose multiple options in response to Question 42

(“to put money in a safe place,” “to pay for everyday purchases or pay bills,” and “to save money for the future”) and was easily able to choose just one answer in Question 42b.

Recommendation: We do not recommend any further changes to this question.

43. Which location do you or others in your household typically use to get the prepaid card?

[MARK ONLY ONE]

- A big box retailer or department store (such as Walmart or Kmart)
- Grocery, drug, or convenience store
- Stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)
- A bank branch
- Internet/Online
- The card was provided by someone else
- Other (specify) _____
- DK/Refused

A number of respondents in Round 1 mentioned learning about prepaid cards through television advertisements that offer to send these cards if the viewer calls an 800 number. In consultation with the sponsor, we recommended adding an “Over the telephone” option in Round 2, since these commercials require consumers to call to purchase a card.

In addition, to be consistent with changes in Question 13b, we removed “big box” as a modifier of “a retail or department store” from all questions that offered that as a response option, including this question. The new version of the question reads:

REVISED 43. Which location do you or others in your household typically use to get the prepaid card?

[MARK ONLY ONE]

- A large retail or department store (such as Walmart or Kmart)
- Grocery, liquor, convenience, or drug store
- Stand-alone non-bank financial services store (such as a check cashers or payday lender)
- A bank branch
- Internet/Online
- Over the telephone
- The card was provided by someone else
- Other (specify) _____
- DK/Refused

Only one respondent received this question in Round 2 and the question operated as intended. The respondent indicated that she had ordered the card online, but it had come in the mail. She

selected the “Internet/Online” option even though she received it through the mail. This seemed to be the correct response; therefore, we believe the revisions were successful.

Recommendation: We do not recommend any further changes to this question.

44. In the past 12 months, did you add money to reload any of your prepaid cards?

- Yes
- No
- DK/Refused

Several respondents in Round 1 of cognitive interviewing indicated that they received direct deposits or Social Security benefits on their prepaid cards. They responded “no” to this question, because they did not personally add money to the card. In response to these underreports, we recommended rephrasing the question to include situations where respondents receive payments (e.g. direct deposit of paychecks or other income such as social security benefit) on these cards but do not add money themselves. The revised question is below:

REVISED 44. In the past 12 months, did you or anyone else add money to reload any of your prepaid cards?

- Yes
- No
- DK/Refused

In Round 2, one respondent answered this question “Yes.”

Recommendation: We do not recommend any further changes to this question.

45. In the past 12 months, did you or anyone in your household use any of the following methods to access or load the prepaid card account? (Pause after reading each response option and wait for a reply before moving on to the next response option.)

[MARK ALL THAT APPLY]

- Bank teller** (SKIP TO Q46)
- ATM/Kiosk** (SKIP TO Q46)
- Retail store clerk** (SKIP TO Q46)
- Telephone through phone call or automated voice/touch tone** (SKIP TO Q46)
- Mobile Phone through text messaging, phone Internet browser, mobile app, email, but excluding voice calls** (CONTINUE)
- Online through desktop, laptop, or tablet computer** (SKIP TO Q46)
- Direct Deposit of paycheck or other income (such as government benefits)** (SKIP TO Q46)
- Other (Specify)** (SKIP TO Q46)
- DK/Refused** (SKIP TO Q46)

In Round 1, two respondents chose the option for “Retail store clerk” and two respondents chose the option for “Direct deposit of paycheck or other income.” In Round 2, two respondents chose the option for “Retail store clerk” and one respondent also chose the option for “ATM/Kiosk.” Respondents did not have difficulty understanding this question.

Respondents did not have difficulty understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

If Q45 = Mobile Phone, then ask Q45b. Otherwise go to Q46.

45b. In the past 12 months have you or anyone in your household done any of the following using a mobile phone?

(Pause after reading each response option and wait for a reply before moving on to the next response option.)

[MARK ALL THAT APPLY]

Downloaded or used prepaid card provider’s mobile app on mobile phone

- Checked prepaid account balance or recent transactions**
- Made a bill payment using the prepaid card**
- Received a text message alert from your prepaid card account**
- Sent money to other people from your prepaid card account**
- Transferred money between accounts owned by the same person**
- Deposited a check electronically to your prepaid account using your phone’s camera**
- Waved or tapped my mobile phone at the cash register to pay for a purchase with a prepaid card**
- Other (Specify) _____**
- DK/Refused**

Since no respondents in either Round chose the option for mobile phone in Question 45, this question was not asked during cognitive testing.

Recommendation: We do not recommend any changes to this question.

46. Do you or anyone in your household currently have regular access to the internet, either at home or outside your home (e.g., school, work, public library)?

- Yes
- No
- DK/Refused

Nine respondents in Round 1 answered “Yes” to this question and only one respondent answered “No.” Respondents generally assumed that regular access meant that the internet was easily available to them. In Round 2, all five respondents answered “Yes.”

Respondents did not have difficulties understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

47. Do you or anyone in your household currently own or have regular access to a mobile phone?

- Yes
- No (SKIP TO Q49)
- DK/Refused (SKIP TO Q49)

Eight respondents answered “Yes” to this question in Round 1 and two answered “No.” In Round 2, four respondents answered “Yes” and one responded “No.”

Respondents did not have difficulties understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

48. Is that mobile phone a smartphone, that is a mobile phone with features that enable it to access the web, send emails, and download apps?

- Yes
- No
- DK/Refused

Two respondents answered “No” and six respondents answered “Yes” in Round 1. In Round 2, one respondent answered “No” and three respondents answered “Yes.”

Respondents did not have difficulties understanding and answering this question.

Recommendation: We do not recommend any changes to this question.

49. Did your household experience any of the following events in the past 12 months?

(Pause after reading each response option and wait for a reply before moving on to the next response option.)

[MARK ALL THAT APPLY]

- Significant loss of income**
- Significant increase in income**
- Job loss**
- New job**
- Significant increase in household expenses (e.g. medical or home repair)**
- Significant decrease in household expenses**
- Divorce or death of a family member**
- Marriage, civil union, or domestic partnership**
- Birth, adoption, or other addition of a child to the household**
- Move or relocation**
- None of the above** (GO to Debriefing Questions)
- DK/Refused** (GO to Debriefing Questions)

In Round 1 of cognitive testing, three of ten respondents chose “marriage, civil union, or domestic partnership.” When asked to explain the situation in detail, it was revealed that none of the three relationships began in the last 12 months; thus they were overreports. One respondent who selected the response had been married 16 years and the other two lived with their heterosexual partners, but had been doing so for over a year. Two of these respondents inquired about the term “domestic partnership” and whether that included a heterosexual partner. Both respondents chose this option for their live-in girlfriends. To signal the emphasis on an event, rather than an enduring state, for Round 2 we replaced “Marriage, civil union, or domestic partnership” with “***New* marriage, civil union, or domestic partnership.**”

In another interview, a respondent’s mother died in the last 12 months, but she had been living in hospice, not in the respondent’s household. Her mother appears to have affected the financial security of the respondent, but she was not technically part of the household. It was unclear whether or not she should select the option, “Divorce or death of a *family* member,” because she did not live with her. Since the sponsor is not interested in non-household members, in Round 2 we revised the option to read: “**Divorce or death of a *household* member.**”

Finally, similar to Question 5, which asked about the reasons why no one in the household has a bank account, we recommended splitting the question into a series of Yes/No questions so that respondents would give more careful consideration to each event. The revised question reads:

REVISED 49. Did your household experience any of the following events in the past 12 months?

(Pause after reading each response option and wait for a reply before moving on to the next response option.)

[MARK ALL THAT APPLY]

- Significant loss of income**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- Significant increase in income**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- Job loss**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- New job**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- Significant increase in household expenses (e.g. medical or home repair)**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- Significant decrease in household expenses**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- Divorce or death of a household member**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- New marriage, civil union, or domestic partnership**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- Birth, adoption, or other addition of a child to the household**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- Move or relocation**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused

In Round 2, one respondent was confused whether she ought to select “New Job” for her husband. Her husband had recently retired, but had picked up some contracting work. She selected “no,” but was hesitant and might have chosen “yes” under other circumstances.

Recommendation: We recommend that a sentence be added that clarifies whether or not contract work should be included as a “New job.”

Sponsor’s Feedback: The sponsor did not adopt our recommendation about a contract work clarification. However, they included a category “Retirement” to account for respondents who may not have experienced “Job loss” but did have a change in employment.

IF Q2 = Yes (household is banked) AND Q2e = Yes (there was a time in last 12 months when no one had an account), THEN ASK Q49a.

49a. Earlier you indicated that your households did not have a bank account at some point within the last year, but have one now. Which of these events contribute to the account being opened?

[READ ONLY OPTIONS MARKED IN Q49. MARK ALL THAT APPLY]

- Significant loss of income
- Significant increase in income
- Job loss
- New job
- Significant increase in household expenses (e.g. medical or home repair)
- Significant decrease in household expenses
- Divorce or death of a family member
- Marriage, civil union, or domestic partnership
- Birth, adoption, or other addition of a child to the household
- Move or relocation
- None of the above
- DK/Refused

(GO to Debriefing Questions)

There were no respondents asked this question in either Round of the cognitive testing.

Recommendation: We do not recommend any changes to this question.

Sponsor’s Feedback: The sponsor included a category “Retirement” to be consistent with the change that was made to question 49.

IF Q2=NO (household is unbanked) AND Q4=within the last year (that someone had an account), THEN ASK Q49b.

49b. Earlier you mentioned that you or someone in your household had a bank account within the past year. Which of these events contributed to the account being closed?

[READ ONLY OPTIONS MARKED IN Q49. MARK ALL THAT APPLY]

- Significant loss of income
- Significant increase in income
- Job loss
- New job
- Significant increase in household expenses (e.g. medical or home repair)
- Significant decrease in household expenses
- Divorce or death of a family member
- Marriage, civil union, or domestic partnership
- Birth, adoption, or other addition of a child to the household
- Move or relocation
- None of the above
- DK/Refused

There were no respondents asked this question in either Round of the cognitive testing.

Recommendation: We do not recommend any changes to this question.

Sponsor's Feedback: The sponsor included a category "Retirement" to be consistent with the change that was made to question 49.

Appendix A -- CPS Unbanked/Underbanked Supplement – Round One Protocol

Participant ID #: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

Interview Date: |_|_||/|_|_||/|_|_|_|_|_|_| (mm/dd/yyyy)

Interviewer initials: |_|_|

Start Time: _____ AM / PM End Time: _____ AM / PM

Section 1: Interviewer: Read/ Paraphrase the following text:

Greeting: Hello. My name is _____, and I work for the Census Bureau. Thank you for agreeing to participate in our study.

What: In order to help us improve our surveys, we turn to people like you to find out if our questions make sense and are fairly easy to understand and answer. We have found that the best way to do that is to actually conduct the survey with people and see how it works for them. So, you will be helping us test a questionnaire from one of our surveys.

How: I want you to answer the questions exactly the way you would if an interviewer had come to your home for an official interview, but with one major difference...

Think Aloud: I would like you to think aloud as you answer the questions. I am interested in your answers, but I am also interested in the process you go through in your mind when you answer the questions. I would like you to tell me everything that you are thinking and feeling as you go about answering each question.

Practice: Lets do a practice question before we start: How many windows are in your home?

Interruptions: From time to time I'll ask you some questions about your answers, or about the questions themselves. Remember, there are no right or wrong answers, because only you know what you are thinking.

I really want to hear your opinions and reactions, so don't hesitate to speak up whenever something is unclear, is hard to answer, or doesn't seem to apply to you. Do you have any questions before we begin?

Confidentiality: Our session today is completely confidential. Any names you provide will never be used in our reports. Your participation in this study is completely voluntary and you can decline to answer any particular question.

Recording: So I don't have to rely on my memory later on, I'd like to tape record this interview. That way, I can focus today on what you're saying rather than having to concentrate on taking notes. Is that ok with you?

**** HAVE PARTICIPANT SIGN CONSENT FORM**

****Begin: **TURN ON TAPE RECORDER****

OK, let's begin. Please remember to think aloud as you answer the questions.

CPS Unbanked/Underbanked Supplement

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

1. Which of the following best describes your household's finances?

- The adults have shared finances
- The adults have some shared finances and some separate finances
- The adults have separate finances even though we share living space (SKIP TO Q2)
- I am the only adult in the household (*Volunteered*) (SKIP TO Q2)
- DK/Refused

Probe: What does the term "household finances" mean to you in this question?

1a. How much do you participate in making financial decisions for your household, a lot, some, or not at all?

- A lot
- Some
- Not at all (GO to Debriefing Questions)
- DK/Refused (GO to Debriefing Questions)

Probe: What sort of financial decisions were you thinking of when you answered this question? Can you give me an example?

2. Do you or does anyone in your household currently have a checking or savings account?

- Yes
- No (SKIP TO Q3)
- DK/Refused

2a. Who is that? [Enter name(s) on roster sheet. Include respondent if they have an account.]

- DK/Refused (SKIP TO Q2e)

2aa. What is [your/fill name(s)] age? [Ask for each name on roster sheet and fill age.]

2ab. Does anyone else have an account?

- Yes (LOOP BACK TO Q2a)
- No (CONTINUE TO Q2b)

2b. What type or types of accounts do you and each of your household members have?

- Only checking accounts
- Only savings accounts
- Or both checking and savings accounts
- Other (Volunteered)
- DK/Refused

Probe if R volunteers "other:" What made you think your answer did not fit into any of the other categories?

[ASK THIS QUESTION FOR EACH ADULT (15 years of age and older) MEMBER OF THE HOUSEHOLD AND PUT AN X IN THE CORRECT COLUMN ON THE ROSTER SHEET. THEN GO TO Q. 2c.]

2c. Does anyone in your household currently have money automatically transferred or deposited into a bank account (e.g., transfers between accounts or direct deposit)?

- Yes
- No (SKIP TO Q2e)
- DK/Refused (SKIP TO Q2e)

Probe if yes: Can you tell me about that? [NOTE: goal is to find out if Rs are thinking about payroll deposit, governments benefits transfers, or automated transfers from checking to savings accounts.]

Probe for all: Do you think this question is asking about retirement accounts or investment accounts, or do you think this is only asking about checking or savings accounts?

Probe for households in which more than one person has a checking or savings account: Are you thinking about yourself or also about other people in your household? How sure are you about whether other people in the household have automatic transfers?

2d. Into which type or types of accounts does your households have money automatically deposited or transferred?

[MARK ALL THAT APPLY]

- Checking account
- Savings account
- Other (Specify) _____
- DK/Refused

2e. Was there ever a time in the last 12 months when no one in your household had an account?

- Yes
- No (SKIP to Q2g)
- DK/Refused (SKIP to Q2g)

2f. What is the main reason you or someone in your household opened an account in the past 12 months?

[MARK ONLY ONE]

- To put money in a safe place
- To pay for everyday purchases, write checks, and/ or pay bills
- To be able to apply for a loan or mortgage
- To save money for the future
- To receive direct deposit of paychecks or other payments (e.g. social security benefit)
- To send money to family or friends
- Other (Specify) _____
- DK/Refused

Probe: Can you tell me more about your answer?

2g. In the past 12 months, have you or anyone in your household used any of the following methods to access an account?

[MARK ALL THAT APPLY]

- Bank teller
- ATM/Kiosk
- Telephone Banking through phone call or automated voice/touch tone
- Online Banking through desktop, laptop, or tablet computer (e.g., iPad)
- Mobile Banking through text messaging, mobile app, or Internet browser or email on phone
- Did not access an account in the past 12 months
- Other (Specify) _____
- DK/Refused

Probes: What types of banks do you think this question is talking about?

What is the difference between telephone, mobile and online banking?

Can you give me an example of a kiosk?

What do you think it means to “access an account” in this question? If necessary: Do you consider making a payment with a debit card to be accessing an account?

[SKIP TO Q9 IF ONLY ONE ANSWER IS MENTIONED. OTHERWISE CONTINUE]

2h. What was the most common way that you or anyone in your household accessed an account?

[READ ONLY ANSWERS MARKED IN Q2g. MARK ONLY ONE]

- Bank teller**
- ATM/Kiosk**
- Telephone Banking through phone call or automated voice/touch tone**
- Online Banking through desktop, laptop, or tablet computer (e.g., iPad)**

- Mobile Banking through text messaging, mobile app, or Internet browser or email on phone**
- Other (Specify) _____**
- DK/Refused**

Probe: How did you come up with your answer?

What does accessing your account mean to you in this question?

IF Q2g = MOBILE BANKING, THEN ASK Q2i. OTHERWISE SKIP TO Q9.

2i. In the past 12 months have you or anyone in your household done any of the following using a mobile phone?

(Pause after reading each response option and wait for a reply before moving on to the next response option.)

[MARK ALL THAT APPLY]

- Downloaded or used bank's mobile app**
- Checked bank account balance or recent transactions**
- Made a bill payment using your bank's website or mobile app**
- Read a text message alert from the bank**
- Sent money to other people using your bank's website or mobile app**
- Transferred money between accounts owned by the same person**
- Deposited a check electronically using the mobile phone's camera**
- Located the closest in-network ATM or bank branch**
- Other (Specify) _____**
- DK/Refused**

[SKIP to Q9]

3. Have you or anyone in your household ever had a checking or savings account?

- Yes**
- No (SKIP TO Q5)**
- DK/Refused (SKIP TO Q5)**

4. When was the last time you or anyone in your household had a checking or savings account, was it – within the last year or more than 1 year ago?

- Within the last year
- More than 1 year ago
- DK/Refused

Probe: How did you come up with your answer?

5. Are any of the following reasons why your household doesn't have an account?

(Pause after reading each response option and wait for a reply before moving on to the next response option.)

[MARK ALL THAT APPLY]

- a. Can't open an account due to ID, credit, or banking history problems
- b. Banks do not have convenient hours or locations
- c. Bank account fees are too high or unpredictable
- d. Banks do not offer needed products or services
- e. Don't like dealing with or don't trust banks
- f. Do not have enough money to keep in an account or meet a minimum balance
- g. Not using a bank provides more privacy for my personal finances
- i. Was there some other reason? (Specify) _____
- k. DK/Refused (SKIP TO Q7)

Probe (for each checked response): Can you tell me more about your response that [fill in each checked response]?

6. What is the main reason why no one in your household has an account?

(Read only responses checked in Q5. Mark only one.)

- a. Can't open an account due to ID, credit, or banking history problems
- b. Banks do not have convenient hours or locations
- c. Bank account fees are too high or unpredictable
- d. Banks do not offer needed products or services
- e. Don't like dealing with or don't trust banks
- f. Do not have enough money to keep in an account or meet a minimum balance
- g. Not using a bank provides more privacy for my personal finances
- i. Was there some other reason? (Specify) _____
- k. DK/Refused

Probe: Was it easy or difficult for you to choose only one of the options? Why?

What does "Not using a bank provides more privacy for my personal finances" mean to you in this question?

7. How likely is it that you or someone in your household will open a bank account in the future – very likely, somewhat likely, not too likely, or not likely at all?

- Very likely
- Somewhat likely
- Not too likely
- Not likely at all
- DK/Refused

The next series of questions asks if you or someone in your household has gone to places other than a bank for financial services. When I use the term bank, I am referring to banks, savings and loans, credit unions, and brokerage firms.

9. Have you or anyone in your household EVER gone to a place other than a bank to cash a check that was received from someone else?

- Yes
- No (SKIP TO Q14)
- DK/Refused (SKIP TO Q14)

Probe: If yes: How did you come up with your answer? What was the place?

If no: Can you give me an example of a place other than a bank where you can cash a check?

10. In the past 12 months, did you or anyone in your household go to a place other than a bank to cash a check received from someone else?

- Yes
- No (SKIP TO Q13b)
- DK/Refused (SKIP TO Q13b)

11. Did you or anyone in your household do this in the past 30 days?

- Yes
- No
- DK/Refused

13b. Which non-bank location do you or others in your household typically use to cash checks?

[MARK ONLY ONE]

- A big box retailer or department store (such as Walmart or Kmart)
- Grocery, drug, or convenience store
- Stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)
- Other (specify) _____
- DK/Refused

Probe: If no to all: What does “typically” mean to you in this question?

If yes to one: Can you tell be more about that?

Can you give me an example of a stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)?

What does “big box retailer” mean to you in this question? Is there a difference between a big box retailer and a grocery store?

14. Have you or anyone in your household EVER gone to a place other than a bank to purchase a money order?

- Yes
- No (SKIP TO Q20)
- DK/Refused (SKIP TO Q20)

Probe: What does money order mean to you in this question?

15. In the past 12 months, did you or anyone in your household go to a place other than a bank to purchase a money order?

- Yes
- No (SKIP TO Q19b)
- DK/Refused (SKIP TO Q19b)

16. Did you or anyone in your household do this in the past 30 days?

- Yes
- No
- DK/Refused

19b. Which non-bank location do you or others in your household typically use to purchase money orders?

[MARK ONLY ONE]

- The Post Office**
- A big box retailer or department store (such as Walmart or Kmart)**
- Grocery, drug, or convenience store**
- Stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)**
- Other (specify) _____**
- DK/Refused**

Probe (If not already asked in Q13b):

If no to all: What does typically mean to you in this question?

If yes to one: Can you tell be more about that?

Can you give me an example of a stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)?

What does “big box retailer” mean to you in this question? Is there a difference between a big box retailer and a grocery store?

20. Have you or anyone in your household EVER gone to a place other than a bank to give or send money to relatives or friends living outside the U.S.? Please include all money for gifts or loans.

Read if necessary: **Friends are people you know personally (are acquainted with). Do NOT include money for charities or other organizations or groups.**

- Yes
- No (SKIP TO Q25)
- DK/Refused (SKIP TO Q25)

21. In the past 12 months, did you or anyone in your household go to a place other than a bank to give or send money to relatives or friends living outside the U.S.?

- Yes
- No (SKIP TO Q24b)
- DK/Refused (SKIP TO Q24b)

22. Have you or anyone in your household done this in the past 30 days?

- Yes
- No
- DK/Refused

24b. Which non-bank location do you or others in your household typically use to send money?

[MARK ONLY ONE]

- A big box retailer or department store (such as Walmart or Kmart)**
- Grocery, drug, or convenience store**
- Stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)**
- Online Banking through desktop, laptop, or tablet computer (e.g., iPad)**
- Mobile Banking through text messaging, mobile app, or Internet browser or email on phone**
- Other (specify) _____**
- DK/Refused**

Probe (If not already asked in Q13b OR 19b):

If no to all: What does typically mean to you in this question?

If yes to one: Can you tell be more about that?

Can you give me an example of a stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)?

What does “big box retailer” mean to you in this question? Is there a difference between a big box retailer and a grocery store?

25. Have you or anyone in your household EVER taken out a payday loan or payday advance at a place other than a bank?

- Yes
- No (SKIP TO Q29)
- DK/Refused (SKIP TO Q29)

Probe: In your own words, what is this question asking?

26. In the past 12 months, did you or anyone in your household have a payday loan or payday advance at a place other than a bank?

- Yes
- No (SKIP TO Q29)
- DK/Refused (SKIP TO Q29)

Probe: Can you tell me more about your answer?

27. Did you or anyone in your household have one in the past 30 days?

- Yes
- No
- DK/Refused

28b. In the past 12 months, have you or anyone in your household taken out a non-bank payday loan through the internet?

- Yes
- No
- DK/Refused

Probe: Can you tell me in your own words what this question is asking?

29. Have you or anyone in your household EVER pawned an item at a pawn shop because cash was needed, and not just to sell an unwanted item?

- Yes
- No (SKIP TO Q33)
- DK/Refused (SKIP TO Q33)

30. In the past 12 months, have you or anyone in your household pawned an item because cash was needed? Again, do not count selling unwanted items.

- Yes
- No (SKIP TO Q33)
- DK/Refused (SKIP TO Q33)

31. Have you or anyone in your household done this in the past 30 days?

- Yes
- No
- DK/Refused

33. Have you or anyone in your household EVER taken out a tax refund anticipation loan, or used a tax preparation service to receive your tax refund faster than the IRS would provide it?

- Yes
- No (SKIP TO Q35)
- DK/refused (SKIP TO Q35)

Probe: If yes: Can you tell me more about that?

Can you tell me in your own words what this question is asking?

If no: Can you give me an example of a tax preparation service?

34. Have you or anyone in your household received one of these loans or refunds in the past 12 months?

- Yes
- No
- DK/refused

35. Have you or anyone in your household EVER rented or leased anything from a rent-to-own store because it couldn't be financed any other way?

- Yes
- No (SKIP TO Q38)
- DK/refused (SKIP TO Q38)

Probe: If yes: Can you tell me more about that?

In your own words, can you tell me what this question is asking?

Can you give me an example of a rent-to-own store? Can you give me an example of items that can be purchased at a rent-to-own store?

36. In the past 12 months, did you or anyone in your household have a rent-to-own agreement?

- Yes
- No (SKIP TO Q38)
- DK/Refused (SKIP TO Q38)

37. Have you or anyone in your household had one in the past 30 days?

- Yes
- No
- DK/Refused

38. Have you or anyone in your household EVER taken out an auto title loan at a place other than a bank? This is a loan taken out against a vehicle you already own.

- Yes
- No (SKIP TO Q39)
- DK/refused (SKIP TO Q39)

Probe: If no: Have you ever heard of an auto title loan?

Can you tell me what an auto title loan means in this question?

38b. In the past 12 months, did you or anyone in your household have an auto title loan?

- Yes
- No (SKIP TO Q39)
- DK/refused (SKIP TO Q39)

38c. Did you or anyone in your household have one in the past 30 days?

- Yes
- No
- DK/refused

Now I have a question about pre-paid debit cards that may have logos such as MasterCard, VISA, Discover or American Express. These cards are not linked to a checking or savings account. You can keep adding money onto this card and use it to make purchases and pay bills anywhere credit cards are accepted or withdraw the cash from an ATM. I am not talking about phone cards, gift cards for a particular store or service or cards that you cannot add more funds onto.

39. Have you or anyone in your household EVER used prepaid cards such as those I have described?

- Yes
- No (SKIP TO Q46)
- DK/Refused (SKIP TO Q46)

Probe: If yes: Can you tell me more about your answer?

If no: Have you ever heard of a prepaid card? Can you give me an example?

40. In the past 12 months, did you or anyone in your household use a prepaid card such as those I have described?

- Yes
- No (SKIP TO Q46)
- DK/Refused (SKIP TO Q46)

41. Did you or anyone in your household use one of these prepaid cards in the past 30 days?

- Yes
- No
- DK/Refused

42. What is the main reason you or someone in your household used a prepaid card in the last year?

[MARK ONLY ONE]

- To put money in a safe place
- To pay for everyday purchases or pay bills
- To save money for the future
- To receive payments (e.g., direct deposit of paychecks or other income such as social security benefit)
- To send or give money to family and friends
- To control spending
- Other (Specify) _____
- DK/Refused

Probe: How did you come up with your answer?

43. Which location do you or others in your household typically use to get the prepaid card?

[MARK ONLY ONE]

- A big box retailer or department store (such as Walmart or Kmart)
- Grocery, drug, or convenience store
- Stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)
- A bank branch
- Internet/Online
- The card was provided by someone else
- Other (specify) _____
- DK/Refused

Probe (If not already asked in Q13b OR 19b OR 24b):

If no to all: What does typically mean to you in this question?

If yes to one: Can you tell be more about that?

Can you give me an example of a stand-alone check casher, money transfer store or other nonfinancial services store (such as a pawn shop or payday lender)?

What does “big box retailer” mean to you in this question? Is there a difference between a big box retailer and a grocery store?

44. In the past 12 months, did you add money to reload any of your prepaid cards?

- Yes
- No
- DK/Refused

Probe: If yes: Can you tell me more about that?

45. In the past 12 months, did you or anyone in your household use any of the following methods to access or load the prepaid card account? *(Pause after reading each response option and wait for a reply before moving on to the next response option.)*

[MARK ALL THAT APPLY]

- | | |
|---|---------------|
| <input type="checkbox"/> Bank teller | (SKIP TO Q46) |
| <input type="checkbox"/> ATM/Kiosk | (SKIP TO Q46) |
| <input type="checkbox"/> Retail store clerk | (SKIP TO Q46) |
| <input type="checkbox"/> Telephone through phone call or automated voice/touch tone | (SKIP TO Q46) |
| <input type="checkbox"/> Mobile Phone through text messaging, phone Internet browser, mobile app, email, but excluding voice calls | (CONTINUE) |
| <input type="checkbox"/> Online through desktop, laptop, or tablet computer | (SKIP TO Q46) |
| <input type="checkbox"/> Direct Deposit of paycheck or other income (such as government benefits) | (SKIP TO Q46) |
| <input type="checkbox"/> Other (Specify) | (SKIP TO Q46) |
| <input type="checkbox"/> DK/Refused | (SKIP TO Q46) |

Probe: What does “to access or load the prepaid card account” mean to you in this question? **If necessary:** If necessary: Do you consider making a payment with a debit card to be accessing or loading a prepaid card account?

If Q45 = Mobile Phone, then ask Q45b. Otherwise go to Q46.

45b. In the past 12 months have you or anyone in your household done any of the following using a mobile phone?

(Pause after reading each response option and wait for a reply before moving on to the next response option.)

[MARK ALL THAT APPLY]

- Downloaded or used prepaid card provider’s mobile app on mobile phone**
- | |
|--|
| <input type="checkbox"/> Checked prepaid account balance or recent transactions |
| <input type="checkbox"/> Made a bill payment using the prepaid card |
| <input type="checkbox"/> Received a text message alert from your prepaid card account |
| <input type="checkbox"/> Sent money to other people from your prepaid card account |
| <input type="checkbox"/> Transferred money between accounts owned by the same person |
| <input type="checkbox"/> Deposited a check electronically to your prepaid account using your phone’s camera |
| <input type="checkbox"/> Waved or tapped my mobile phone at the cash register to pay for a purchase with a prepaid card |
| <input type="checkbox"/> Other (Specify) _____ |
| <input type="checkbox"/> DK/Refused |

46. Do you or anyone in your household currently have regular access to the internet, either at home or outside your home (e.g., school, work, public library)?

- Yes
- No
- DK/Refused

Probe: What does regular access mean to you in this question?

47. Do you or anyone in your household currently own or have regular access to a mobile phone?

- Yes
- No (SKIP TO Q49)
- DK/Refused (SKIP TO Q49)

48. Is that mobile phone a smartphone, that is a mobile phone with features that enable it to access the web, send emails, and download apps?

- Yes
- No
- DK/Refused

49. Did your household experience any of the following events in the past 12 months?

(Pause after reading each response option and wait for a reply before moving on to the next response option.)

[MARK ALL THAT APPLY]

- Significant loss of income**
- Significant increase in income**
- Job loss**
- New job**
- Significant increase in household expenses (e.g. medical or home repair)**
- Significant decrease in household expenses**
- Divorce or death of a family member**
- Marriage, civil union, or domestic partnership**
- Birth, adoption, or other addition of a child to the household**
- Move or relocation**
- None of the above** (GO to Debriefing Questions)
- DK/Refused** (GO to Debriefing Questions)

IF Q2 = Yes (household is banked) AND Q2e = Yes (there was a time in last 12 months when no one had an account), THEN ASK Q49a.

49a. Earlier you indicated that your households did not have a bank account at some point within the last year, but have one now. Which of these events contribute to the account being opened?

[READ ONLY OPTIONS MARKED IN Q49. MARK ALL THAT APPLY]

- Significant loss of income
- Significant increase in income
- Job loss
- New job
- Significant increase in household expenses (e.g. medical or home repair)
- Significant decrease in household expenses
- Divorce or death of a family member
- Marriage, civil union, or domestic partnership
- Birth, adoption, or other addition of a child to the household
- Move or relocation
- None of the above
- DK/Refused

(GO to Debriefing Questions)

IF Q2=NO (household is unbanked) AND Q4=within the last year (that someone had an account), THEN ASK Q49b.

49b. Earlier you mentioned that you or someone in your household had a bank account within the past year. Which of these events contributed to the account being closed?

[READ ONLY OPTIONS MARKED IN Q49. MARK ALL THAT APPLY]

- Significant loss of income
- Significant increase in income
- Job loss
- New job
- Significant increase in household expenses (e.g. medical or home repair)
- Significant decrease in household expenses
- Divorce or death of a family member
- Marriage, civil union, or domestic partnership
- Birth, adoption, or other addition of a child to the household
- Move or relocation
- None of the above
- DK/Refused

Debriefing Questions:

Overall, did you find the survey questions easy or difficult to understand? Which ones were particularly difficult?

Do you think any of the questions were sensitive? Do you think others might find the questions difficult or sensitive?

Anything else you would like to add?

INTRODUCTION

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

1. Which of the following best describes your household's finances?

- The adults have shared finances
- The adults have some shared finances and some separate finances
- The adults have separate finances even though we share living space (SKIP TO Q2)
- I am the only adult in the household (*Volunteered*) (SKIP TO Q2)
- DK/Refused

Probe: What does the term "household finances" mean to you in this question?

1a. How much do you participate in making financial decisions for your household, a lot, some, or not at all?

- A lot
- Some
- Not at all (GO to Debriefing Questions)
- DK/Refused (GO to Debriefing Questions)

Probe: What sort of financial decisions were you thinking of when you answered this question? Can you give me an example?

2. Do you or does anyone in your household currently have a checking or savings account?

- Yes
- No (SKIP TO Q3)
- DK/Refused

2a. Who is that? [Enter name(s) on roster sheet. Include respondent if they have an account.]

- DK/Refused (SKIP TO Q2e)

2aa. What is [your/fill name(s)] age? [Ask for each name on roster sheet and fill age.]

2ab. Does anyone else have an account?

- Yes (LOOP BACK TO Q2a)
- No (CONTINUE TO Q2b)

2b. What type or types of accounts do you and each of your household members have?

- Only checking accounts**
- Only savings accounts**
- Or both checking and savings accounts**
- Other (Volunteered)
- DK/Refused

[ASK THIS QUESTION FOR EACH ADULT (15 years of age and older) MEMBER OF THE HOUSEHOLD AND PUT AN X IN THE CORRECT COLUMN ON THE ROSTER SHEET. THEN GO TO Q. 2c.]

2c. Does anyone in your household currently have money automatically transferred or deposited into a bank account (e.g., transfers between accounts or direct deposit)?

- Yes
- No (SKIP TO Q2e)
- DK/Refused (SKIP TO Q2e)

2d. Into which type or types of accounts does your households have money automatically deposited or transferred?

[MARK ALL THAT APPLY]

- Checking account**
- Savings account**
- Other (Specify) _____**
- DK/Refused

2e. Was there ever a time in the last 12 months when no one in your household had an account?

- Yes
- No (SKIP to Q2g)
- DK/Refused (SKIP to Q2g)

2f. What is the main reason you or someone in your household opened an account in the past 12 months?

[MARK ONLY ONE]

- To put money in a safe place**
- To pay for everyday purchases, write checks, and/ or pay bills**
- To be able to apply for a loan or mortgage**
- To save money for the future**
- To receive direct deposit of paychecks or other payments (e.g. social security benefit)**
- To send money to family or friends**
- Other (Specify) _____

- DK/Refused

Probe: Can you tell me more about your answer?

2g. In the past 12 months, have you or anyone in your household used any of the following methods to access an account?

[MARK ALL THAT APPLY]

- Bank teller**
 ATM/Kiosk
 Telephone Banking through phone call or automated voice/touch tone
 Online Banking through desktop, laptop, or tablet computer (e.g., iPad)
 Mobile Banking through text messaging, mobile app, or Internet browser or email on phone
 Did not access an account in the past 12 months
 Other (Specify) _____
 DK/Refused

Probes: What types of banks do you think this question is talking about?
 What is the difference between telephone, mobile and online banking?
 Can you give me an example of a kiosk?

[SKIP TO Q9 IF ONLY ONE ANSWER IS MENTIONED. OTHERWISE CONTINUE]

2h. What was the most common way that you or anyone in your household accessed an account?

[READ ONLY ANSWERS MARKED IN Q2g. MARK ONLY ONE]

- Bank teller**
 ATM/Kiosk
 Telephone Banking through phone call or automated voice/touch tone
 Online Banking through desktop, laptop, or tablet computer (e.g., iPad)
 Mobile Banking through text messaging, mobile app, or Internet browser or email on phone
 Other (Specify) _____
 DK/Refused

Probe: How did you come up with your answer?
 What does accessing your account mean to you in this question?

IF Q2g = MOBILE BANKING, THEN ASK Q2i. OTHERWISE SKIP TO Q9.

2i. In the past 12 months have you or anyone in your household done any of the following using a mobile phone? (*Pause after reading each response option and wait for a reply before moving on to the next response option.*)

[MARK ALL THAT APPLY]

- Downloaded or used bank's mobile app
- Checked bank account balance or recent transactions
- Made a bill payment using your bank's website or mobile app
- Read a text message alert from the bank
- Sent money to other people using your bank's website or mobile app
- Transferred money between accounts owned by the same person
- Deposited a check electronically using the mobile phone's camera
- Located the closest in-network ATM or bank branch
- Other (Specify) _____
- DK/Refused

[SKIP to Q9]

3. Have you or anyone in your household ever had a checking or savings account?

- Yes
- No (SKIP TO Q5)
- DK/Refused (SKIP TO Q5)

4. When was the last time you or anyone in your household had a checking or savings account, was it – within the last year or more than 1 year ago?

- Within the last year
- More than 1 year ago
- DK/Refused

Probe: How did you come up with your answer?

5. Consumers have different reasons why they do not have an account. Are any of the following a reason why your household doesn't have an account (check all that apply)?

a. Banks do not have convenient hours or locations

- Yes, it's a reason
- No, it's not a reason
- DK/Refused

b. Bank account fees are too high or unpredictable

- Yes, it's a reason
- No, it's not a reason
- DK/Refused

c. Banks do not offer needed products or services

- Yes, it's a reason
- No, it's not a reason
- DK/Refused

d. Don't like dealing with or don't trust banks

- Yes, it's a reason
- No, it's not a reason
- DK/Refused

e. Do not have enough money to keep in an account or meet a minimum balance

- Yes, it's a reason
- No, it's not a reason
- DK/Refused

f. Not using a bank provides more privacy for my personal finances

- Yes, it's a reason
- No, it's not a reason
- DK/Refused

g. Can't open an account due to ID, credit, or banking history problems

- Yes, it's a reason
- No, it's not a reason
- DK/Refused

i. Was there some other reason? (Specify)

- Yes
- No
- DK/Refused

- k. DK/Refused

Probe (for each checked response): Can you tell me more about your response that [fill in each checked response]?

6. What is the main reason why no one in your household has an account?

(Read only responses checked in Q5. Mark only one.)

- a. Banks do not have convenient hours or locations**
- b. Bank account fees are too high or unpredictable**
- c. Banks do not offer needed products or services**
- d. Don't like dealing with or don't trust banks**
- e. Do not have enough money to keep in an account or meet a minimum balance**
- f. Not using a bank provides more privacy for my personal finances**
- g. Can't open an account due to ID, credit, or banking history problems**

- i. Was there some other reason? (Specify) _____
- k. DK/Refused

Probe: Was it easy or difficult for you to choose only one of the options? Why?

7. How likely is it that you or someone in your household will open a bank account within the next 12 months – very likely, somewhat likely, not too likely, or not likely at all?

- Very likely
- Somewhat likely
- Not too likely
- Not likely at all
- DK/Refused

The next series of questions asks if you or someone in your household has gone to places other than a bank for financial services. When I use the term bank, I am referring to banks, savings and loans, credit unions, and brokerage firms.

9. Have you or anyone in your household EVER gone to a place other than a bank to cash a check that was received from someone else?

- Yes
- No (SKIP TO Q14)
- DK/Refused (SKIP TO Q14)

Probe: If yes: How did you come up with your answer?

If no: Can you give me an example of a place other than a bank where you can cash a check?

10. In the past 12 months, did you or anyone in your household go to a place other than a bank to cash a check received from someone else?

- Yes
- No (SKIP TO Q13b)
- DK/Refused (SKIP TO Q13b)

11. Did you or anyone in your household do this in the past 30 days?

- Yes
- No
- DK/Refused

13b. Which non-bank location do you or others in your household typically use to cash checks?

[MARK ONLY ONE]

- A large retail or department store (such as Walmart or Kmart)
- Grocery, liquor, convenience, or drug store
- Stand-alone non-bank financial services store (such as a check cashers or payday lender)

- Other (specify)**
- DK/Refused**

Probe: If no to all: What does typically mean to you in this question?

If yes to one: Can you tell be more about that?

Can you give me an example of a stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)?

14. Have you or anyone in your household EVER gone to a place other than a bank to purchase a money order?

- Yes
- No (SKIP TO Q20)
- DK/Refused (SKIP TO Q20)

Probe: What does money order mean to you in this question?

15. In the past 12 months, did you or anyone in your household go to a place other than a bank to purchase a money order?

- Yes
- No (SKIP TO Q19b)
- DK/Refused (SKIP TO Q19b)

16. Did you or anyone in your household do this in the past 30 days?

- Yes
- No
- DK/Refused

19b. Which non-bank location do you or others in your household typically use to purchase money orders?

[MARK ONLY ONE]

- The Post Office**
- A large retail or department store (such as Walmart or Kmart)**
- Grocery, liquor, convenience, or drug store**
- Stand-alone non-bank financial services store (such as a check cashers or payday lender)**
- Other (specify)**
DK/Refused

Probe (If not already asked in Q13b):

If no to all: What does typically mean to you in this question?

If yes to one: Can you tell be more about that?

Can you give me an example of a stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)?

20. Have you or anyone in your household EVER gone to a place other than a bank to give or send money to relatives or friends living outside the U.S.? Please include all money for gifts or loans to relatives or friends living outside the U.S.

Read if necessary: Friends are people you know personally (are acquainted with). Do NOT include money for charities or other organizations or groups.

- Yes
- No (SKIP TO Q25)
- DK/Refused (SKIP TO Q25)

21. In the past 12 months, did you or anyone in your household go to a place other than a bank to give or send money to relatives or friends living outside the U.S.?

- Yes
- No (SKIP TO Q24b)
- DK/Refused (SKIP TO Q24b)

22. Have you or anyone in your household done this in the past 30 days?

- Yes
- No
- DK/Refused

24b. Which non-bank location do you or others in your household typically use to send money?

[MARK ONLY ONE]

(Mark only one)

- The Post Office**
- A large retail or department store (such as Walmart or Kmart)**
- Grocery, liquor, convenience, or drug store**
- Stand-alone non-bank financial services store (such as a check cashers or payday lender)**
- Online Banking through desktop, laptop, or tablet computer (e.g., iPad)**
- Mobile Banking through text messaging, mobile app, or Internet browser or email on phone**
- Other (specify) _____**
- DK/Refused

Probe (If not already asked in Q13b OR 19b):

If no to all: What does typically mean to you in this question?

If yes to one: Can you tell be more about that?

Can you give me an example of a stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)?

25. Have you or anyone in your household EVER taken out a payday loan or payday advance at a place other than a bank?

- Yes
- No (SKIP TO Q29)
- DK/Refused (SKIP TO Q29)

Probe: In your own words, what is this question asking?

26. In the past 12 months, did you or anyone in your household have a payday loan or payday advance at a place other than a bank?

- Yes
- No (SKIP TO Q29)
- DK/Refused (SKIP TO Q29)

Probe: Can you tell me more about your answer?

27. Did you or anyone in your household have one in the past 30 days?

- Yes
- No
- DK/Refused

28b. In the past 12 months, have you or anyone in your household taken out a non-bank payday loan through the internet?

- Yes
- No
- DK/Refused

Probe: Can you tell me in your own words what this question is asking?

29. Have you or anyone in your household EVER pawned an item at a pawn shop because cash was needed, and not just to sell an unwanted item?

- Yes
- No (SKIP TO Q33)
- DK/Refused (SKIP TO Q33)

30. In the past 12 months, have you or anyone in your household pawned an item because cash was needed? Again, do not count selling unwanted items.

- Yes
- No (SKIP TO Q33)
- DK/Refused (SKIP TO Q33)

31. Have you or anyone in your household done this in the past 30 days?

- Yes
- No
- DK/Refused

33. Have you or anyone in your household EVER taken out a tax refund anticipation loan, or used a tax preparation service to receive your tax refund faster than the IRS would provide it?

- Yes
- No (SKIP TO Q35)
- DK/refused (SKIP TO Q35)

Probe: If yes: Can you tell me more about that?

Can you tell me in your own words what this question is asking?

If no: Can you give me an example of a tax preparation service?

34. Have you or anyone in your household received one of these loans or refunds in the past 12 months?

- Yes
- No
- DK/refused

35. Have you or anyone in your household EVER rented or leased anything from a rent-to-own store because it couldn't be financed any other way? I am not talking about leasing cars or other installment payment plans that require credit check or layaway plans.

- Yes
- No (SKIP TO Q38)
- DK/refused (SKIP TO Q38)

Probe: If yes: Can you tell me more about that?

In your own words, can you tell me what this question is asking?

Can you give me an example of a rent-to-own store? Can you give me an example of items that can be purchased at a rent-to-own store?

36. In the past 12 months, did you or anyone in your household have a rent-to-own agreement?

- Yes
- No (SKIP TO Q38)
- DK/Refused (SKIP TO Q38)

37. Have you or anyone in your household had one in the past 30 days?

- Yes
- No
- DK/Refused

38. Have you or anyone in your household EVER taken out an auto title loan at a place other than a bank? These are loans where a car title is used to borrow money for a short period of time. They are NOT loans used to purchase an automobile.

- Yes
- No (SKIP TO Q39)
- DK/refused (SKIP TO Q39)

Probe: If no: Have you ever heard of an auto title loan?

Can you tell me what an auto title loan means in this question?

38b. In the past 12 months, did you or anyone in your household have an auto title loan?

- Yes
- No (SKIP TO Q39)
- DK/refused (SKIP TO Q39)

38c. Did you or anyone in your household have one in the past 30 days?

- Yes
- No
- DK/refused

Now I have a question about pre-paid debit cards that may have logos such as MasterCard, VISA, Discover or American Express. These cards are not linked to a checking or savings account. You or someone else can keep adding money onto this card and use it to make purchases and pay bills anywhere credit cards are accepted or withdraw the cash from an ATM. I am not talking about phone cards, gift cards for a particular store or service or cards that you cannot add more funds onto.

39. Have you or anyone in your household EVER used prepaid cards such as those I have described?

- Yes
- No (SKIP TO Q46)
- DK/Refused (SKIP TO Q46)

Probe: If yes: Can you tell me more about your answer?

If no: Have you ever heard of a prepaid card? Can you give me an example?

40. In the past 12 months, did you or anyone in your household use a prepaid card such as those I have described?

- Yes
- No (SKIP TO Q46)
- DK/Refused (SKIP TO Q46)

41. Did you or anyone in your household use one of these prepaid cards in the past 30 days?

- Yes
- No
- DK/Refused

42. What are the reasons you or someone in your household used a prepaid card in the last year?

[MARK ALL THAT APPLY]

- To put money in a safe place
- To pay for everyday purchases or pay bills
- To save money for the future
- To receive payments (e.g., direct deposit of paychecks or other income such as social security benefit)
- To send or give money to family and friends
- To control spending
- Other (Specify)
- DK/Refused

Probe: How did you come up with your answer?

42b. What is the main reason you or someone in your household used a prepaid card in the last year?

[MARK ONLY ONE]

- To put money in a safe place**
- To pay for everyday purchases or pay bills**
- To save money for the future**
- To receive payments (e.g., direct deposit of paychecks or other income such as social security benefit)**
- To send or give money to family and friends**
- To control spending**

- Other** (Specify) _____
- DK/Refused

43. Which location do you or others in your household typically use to get the prepaid card?

[MARK ONLY ONE]

- A large retail or department store (such as Walmart or Kmart)**
- Grocery, liquor, convenience, or drug store**
- Stand-alone non-bank financial services store (such as a check cashers or payday lender)**
- A bank branch**
- Internet/Online**
- Over the telephone**
- The card was provided by someone else**
- Other (specify) _____**
- DK/Refused

44. In the past 12 months, did you or anyone else add money to reload any of your prepaid cards?

- Yes
- No
- DK/Refused

Probe: If yes: Can you tell me more about that?

45. In the past 12 months, did you or anyone in your household use any of the following methods to access or load the prepaid card account? *(Pause after reading each response option and wait for a reply before moving on to the next response option.)*

[MARK ALL THAT APPLY]

- Bank teller** (SKIP TO Q46)
- ATM/Kiosk** (SKIP TO Q46)
- Retail store clerk** (SKIP TO Q46)
- Telephone through phone call or automated voice/touch tone** (SKIP TO Q46)
- Mobile Phone through text messaging, phone Internet browser, mobile app, email, but excluding voice calls** (CONTINUE)
- Online through desktop, laptop, or tablet computer** (SKIP TO Q46)
- Direct Deposit of paycheck or other income (such as government benefits)** (SKIP TO Q46)
- Other (Specify)** (SKIP TO Q46)
- DK/Refused (SKIP TO Q46)

If Q45 = Mobile Phone, then ask Q45b. Otherwise go to Q46.

45b. In the past 12 months have you or anyone in your household done any of the following using a mobile phone? *(Pause after reading each response option and wait for a reply before moving on to the next response option.)*

[MARK ALL THAT APPLY]

Downloaded or used prepaid card provider's mobile app on mobile phone

- Checked prepaid account balance or recent transactions**
- Made a bill payment using the prepaid card**
- Received a text message alert from your prepaid card account**
- Sent money to other people from your prepaid card account**
- Transferred money between accounts owned by the same person**
- Deposited a check electronically to your prepaid account using your phone's camera**
- Waved or tapped my mobile phone at the cash register to pay for a purchase with a prepaid card**
- Other (Specify) _____**
- DK/Refused**

46. Do you or anyone in your household currently have regular access to the internet, either at home or outside your home (e.g., school, work, public library)?

- Yes
- No
- DK/Refused

Probe: What does regular access mean to you in this question?

47. Do you or anyone in your household currently own or have regular access to a mobile phone?

- Yes
- No (SKIP TO Q49)
- DK/Refused (SKIP TO Q49)

48. Is that mobile phone a smartphone, that is a mobile phone with features that enable it to access the web, send emails, and download apps?

- Yes
- No
- DK/Refused

49. Did your household experience any of the following events in the past 12 months?

(Pause after reading each response option and wait for a reply before moving on to the next response option.)

[MARK ALL THAT APPLY]

- Significant loss of income**

- Yes, this did happen
- No, this did not happen
- DK/ Refused
- Significant increase in income**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- Job loss**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- Retirement**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- New job**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- Significant increase in household expenses (e.g. medical or home repair)**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- Significant decrease in household expenses**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- Divorce or death of a household member**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- New marriage, civil union, or domestic partnership**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- Birth, adoption, or other addition of a child to the household**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused
- Move or relocation**
 - Yes, this did happen
 - No, this did not happen
 - DK/ Refused

IF Q2 = Yes (household is banked) AND Q2e = Yes (there was a time in last 12 months when no one had an account), THEN ASK Q49a.

49a. Earlier you indicated that your households did not have a bank account at some point within the last year, but have one now. Which of these events contribute to the account being opened?

[READ ONLY OPTIONS MARKED IN Q49. MARK ALL THAT APPLY]

- Significant loss of income
- Significant increase in income
- Job loss
- Retirement
- New job
- Significant increase in household expenses (e.g. medical or home repair)
- Significant decrease in household expenses
- Divorce or death of a household member
- New marriage, civil union, or domestic partnership
- Birth, adoption, or other addition of a child to the household
- Move or relocation
- None of the above
- DK/Refused

(GO to Debriefing Questions)

IF Q2=NO (household is unbanked) AND Q4=within the last year (that someone had an account), THEN ASK Q49b.

49b. Earlier you mentioned that you or someone in your household had a bank account within the past year. Which of these events contributed to the account being closed?

[READ ONLY OPTIONS MARKED IN Q49. MARK ALL THAT APPLY]

- Significant loss of income
- Significant increase in income
- Job loss
- Retirement
- New job
- Significant increase in household expenses (e.g. medical or home repair)
- Significant decrease in household expenses
- Divorce or death of a household member
- New marriage, civil union, or domestic partnership
- Birth, adoption, or other addition of a child to the household
- Move or relocation
- None of the above
- DK/Refused

Debriefing Questions:

Overall, did you find the survey questions easy or difficult to understand? Which ones were particularly difficult?

Do you think any of the questions were sensitive? Do you think others might find the questions difficult or sensitive?

Anything else you would like to add?