



**Detroit Area Household Financial
Services Study
(DAHFS)**

Questionnaire

HH Selection

Household Listing and Random Adult Selection Questions (*use UMDES code—no residence requirement, only select 1 eligible adult*)

INTERVIEWER: In your doorstep introduction to the Adult Informant, cover the following information:

- Introduce yourself by name and show badge
- Let the person you are speaking know you are from the University of Michigan
- You are here to do a study about the types of financial services people use.
- Ask for just a few minutes to complete the household listing.

Section A: Introduction

Intro
A0.

IWER INSTRUCTION: Before you begin this interview, you must have a consent form signed by the selected Respondent.

If this is an interview being taped for quality control purposes, the Respondent must also sign an audio tape consent form and you must start the tape recorder so that the following statement is on tape.

Everyone must be read the following statement:

Thank you for agreeing to be interviewed. Your help can make a real difference to your community. We are doing this study in order to improve banking and other financial services in the community. Your thoughts on these issues could help policy makers figure out how to help a lot of people in the community get better access to good financial services.

This interview is completely voluntary. If we should come to any question you don't want to answer, just let me know and I will go on to the next question. The answers that you give will be kept confidential to the maximum extent allowable under federal and state law.

Section A: HomeOwnership

A_Intro.

First, I need to confirm that you are 18 years old or older. Is that correct?

YES

NO

IF NO: IWER INSTRUCTION:

- STOP. This respondent is not old enough to be interviewed.
- Please inform them that you will need to speak with someone else in the household, thank them for their willingness to participate.
- Then enter 1 here to return you to SurveyTrak.
- Then redo the Household Listing by re-entering the case and selecting "Retake Interview" when prompted.

A1. Do you own or rent your home?

QXQ: *Renting includes not owning your home and not paying any amount in rent ("living for free").*

Own

Rent

DK

RF

Section B: Bank Accounts

B1. I want to start by asking you about accounts at a bank, savings & loan or credit union. Please think about any accounts which you own, including joint accounts.

B1a. Do you currently have a checking account?

Yes

No

R HAS NO BANK ACCOUNT OF ANY KIND (GO TO B1b)

DK (GOTO B2)

RF (GO TO B1b)

B1a_1. Is your (main) checking account at a bank, savings and loan, or a credit union?

BANK

SAVINGS & LOAN

CREDIT UNION

DK

RF

B1b. Do you currently have a savings account?

Yes	
No	(GO TO B1c)
R HAS NO BANK ACCOUNT OF ANY KIND	(GOTO B2)
DK	(GO TO B1c)
RF	(GO TO B1c)

B1b_1. Is your (main) savings account at a bank, savings and loan, or a credit union?

BANK
SAVINGS & LOAN
CREDIT UNION
DK
RF

B1c. Do you currently have an account with only a debit card, not checks?

Yes	
No	(GO TO B1d)
R HAS NO BANK ACCOUNT OF ANY KIND	(GOTO B2)
DK	(GO TO B1d)
RF	(GO TO B1d)

B1c_1. Is your (main) debit card account at a bank, savings and loan, or a credit union?

BANK
SAVINGS & LOAN
CREDIT UNION
DK
RF

B1d. Do you currently have any other kinds of accounts?

Yes	
No	(GO TO B2)
R HAS NO BANK ACCOUNT OF ANY KIND	(GO TO B2)
DK	(GO TO B2)
RF	(GO TO B2)

B1d_1. **(RB, p. 1)** Is that at a bank, savings and loan, credit union, brokerage, mutual fund, investment bank, or something else?

BANK
SAVINGS & LOAN
CREDIT UNION
BROKERAGE
MUTUAL FUND
INVESTMENT BANK
SOMETHING ELSE
DK
RF

B2. Thinking about the cards you carry in your wallet, or have used in some way in the last 12 months..,

B2A. Do you have a major credit card like Visa or MasterCard?

QxQ: A major credit card can be used at many stores.

By credit card, I mean a card that you use to pay for things, and then you get a bill from the credit card company to pay them.

YES
NO
DK
RF

B2B. (Do you have) a charge card from a store or gas station such as Sears, Kohl's, or Mobil?

Yes
No
DK
RF

B2C. (Do you have) a debit card from a bank?

Q x Q Many (but not all) debit cards have Visa or MasterCard brand names on them. With a debit card, the money is taken out of your bank account directly by the store merchant.

"Bank" also includes credit union or savings & loans.

YES
NO
DK
RF

B2D. (Do you have) a pre-paid debit card that you've loaded with money?

QxQ: A pre-paid debit card is a card you can buy at a check casher or other store, and the check casher loads with funds after you cash your paycheck.

YES
NO
DK
RF

B2E. (Do you have) A payroll card?

QxQ: A payroll card is a stored value card loaded with the employee's pay by the employer; it is usually not linked to the employee's bank account.

YES
NO
DK
RF

B2F. (Do you have) a Bridge Card?

QxQ: A Bridge Card is how Michigan provides cash benefits to low income households through the Family Independence Program.

YES
NO
DK
RF

B3. How much do you participate in making financial decisions for the household? A lot, some, or not at all?

A LOT
SOME
Not AT ALL
DK
RF

B5. CHECKPOINT

SEE Household Roster:

Does more than one household member live here.

YES
NO (GO TO B7)

B6. Now, I'd like to ask you about the bank, savings & loan or credit union accounts of the other members in your household. Please think about any accounts which these persons own, including joint accounts.

Programming note: LOOP through B6A_1 for every member of the Household who is 18 years old and over.

Programming Note – Fill in household member name, rather than number.

B6A_1. Does <<PERSON NAME>> have a bank account of any kind?

YES
NO
DK
RF

B7. Are you currently employed for pay?

YES (GO TO B10 Checkpoint)
NO
DK
RF

B8. Have you worked for pay in the past twelve months?

YES (GO TO B10 Checkpoint)
N9
DK
RF

B9. Have you ever worked for pay
?

- YES
- NO
- DK
- RF

B10. CHECKPOINT

SEE B1-B4

IF R HAS BANK ACCOUNT (B1a, B1b or B1c = YES or B1d=YES and B1d_1=Bank, S&L or CU)
– GO TO B11 ELSE GO TO Section C (C1)

Current Account Holders

B11. I want to ask you some questions about your bank account. When I say bank account, I'm also including accounts at credit unions or savings & loans. Please think about any accounts which you own, including joint accounts.

Did you shop around to compare different banks before you chose your current bank?

- YES
- NO
- DK
- RF

B12. CHECKPOINT

See B1a

R HAS CHECKING ACCOUNT (B1a=YES) -- GO TO B13

R HAS NO CHECKING ACCOUNT (B1a=NO/DK/RF) -- GO TO B24 CHECKPOINT

B13. Do you pay a monthly fee for your checking account regardless of the balance in your checking account?

- YES
- NO (GO TO B15)
- DK (GO TO B15)
- RF (GO TO B15)

B14. How much is the monthly fee that you pay?

- \$____.____
- DK
- RF

B15. Does your bank charge you a fee during any month in which your checking account balance goes below a certain minimum balance?

QxQ – A minimum balance is an amount greater than 0 that the account holder is required to maintain.

YES
NO (GO TO B20)
DK (GO TO B20)
RF (GO TO B20)

B16. How much money are you required to keep in your checking account to avoid this charge?

\$____.____ Enter \$ AMOUNT [0-50,000]
DK
REF

B17. What is the fee each time your balance falls below the minimum?

\$____.____ Enter \$ AMOUNT
DK
RF

B18. In the past 12 months, has your balance gone below the minimum?

YES
NO (GO TO B20)
DK (GO TO B20)
RF (GO TO B20)

B19. **(RB, p. 2)** In the past 12 months, how often did it go below the minimum? Was that more than once a month, every month, most months, about half of the months, a few months, once or twice, or never? .

MORE THAN ONCE A MONTH
EVERY MONTH
MOST MONTHS
ABOUT HALF OF THE MONTHS
A FEW MONTHS
ONCE OR TWICE
NEVER
DK
RF

B20. Does your bank charge a fee if your balance is negative or if you bounce a check? A negative balance is sometimes called an overdraft or NSF fee.

YES
NO (GO TO B24 CHECKPOINT)
DK (GO TO B24 CHECKPOINT)
RF (GO TO B24 CHECKPOINT)

B21. How much is that fee?

\$ _____
DK
RF

B22. In the last year, did your bank ever charge you that fee?

YES
NO (GO TO B24 CHECKPOINT)
DK (GO TO B24 CHECKPOINT)
RF (GO TO B24 CHECKPOINT)

B23. **(RB, p. 2)** In the last year, how often did your bank charge you that fee? Was that more than once a month, every month, most months, about half of the months, a few months, once or twice, or never?

MORE THAN ONCE A MONTH
EVERY MONTH
MOST MONTHS
ABOUT HALF OF THE MONTHS
A FEW MONTHS
ONCE OR TWICE
NEVER
DK
RF

B24 CHECKPOINT.

See B1b

R HAS SAVINGS ACCOUNT (B1b=YES) -- GO TO B25

R HAS NO SAVINGS ACCOUNT (B1b=NO/DK/RF) -- GO TO B28

B25. Does your bank charge you a fee during any month in which your savings account balance goes below a certain minimum balance?

YES
NO GO TO B27
DK GO TO B27
RF GO TO B27

B26. How much money are you required to keep in your savings account to avoid this charge?

\$ _____ [0-50,000]
DK
RF

B27. What number comes closest to the total amount in your <<checking and savings accounts based on B1a & B1b>> now?

*Programming note on fills: If savings account only (N/DK/RF in B1a, Y in B1b):
savings accounts*

*If checking and savings accounts (Y in B1a and B1b): checking and savings
accounts*

\$ _____ [0-9,999,999] (GO TO B28)
DK
REF

B27a. **(RB, p. 34)** Would it be ...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

B28. Now I'd like to ask about bank accounts you may have had in the past. Other than when you've moved, have you ever closed any of your bank accounts?

- YES
- NO (GO TO B30)
- DK (GO TO B30)
- RF (GO TO B30)

B29. **(RB, p 3)** Why did you close your account(s)? Was it mainly because you preferred check cashers, the minimum balance was too high, fees were too high, you worried about bouncing checks, another bank was more convenient, or some other reason?

- PREFERRED CHECK CASHERS
- MINIMUM BALANCE TOO HIGH
- FEES TOO HIGH
- WORRIED ABOUT BOUNCING CHECKS
- ANOTHER BANK MORE CONVENIENT
- OTHER REASON
- DK
- RF

B30. Other than when you've moved, has your bank ever decided to close any of your bank accounts?

YES
NO (GO TO Section C – C1)
DK (GO TO Section C – C1)
RF (GO TO Section C – C1)

B31. Why did the bank close your account(s)? Was it because of ...

B31A. poor credit?

YES
NO
DK
RF

B31B. (Was it because of ...) bounced checks or overdrafts?

YES
NO
DK
RF

B31C. (Was it because of ...) a low balance or an inactive account?

YES
NO
DK
RF

B31E. (Was it because of ...) someone saying there was fraud?

YES
NO
DK
RF

Section C: Ways of Receiving Income

C1. Now I'd like to ask you questions about how you receive your income.

C2 CHECKPOINT.

If R has no bank account (B1a, B1b, B1c, AND B1d all=NO/DK/RF), GO TO C5A

If R has bank account, (B1a, B1b or B1c = YES or B1d=YES and B1d_1=Bank, S&L or CU), GO TO C3

C3. During the last 12 months, did you receive any income, benefits, or payments by direct deposit — where money is automatically deposited into your bank account?

YES
NO (GO TO C5A)
DK (GO TO C5A)
REF (GO TO C5A)

Programming Note – We will need to keep track of respondents who do not receive income through direct deposit (C3=No/DK/RF)

- C4. What types of deposits are these – paychecks, Social Security benefits, pension payments, or other types of deposits? *ENTER all that apply (multiple response format question).*

PAYCHECK
SOCIAL SECURITY
PENSION PAYMENT
OTHER
DK
RF

- C5A. In the last twelve months, did you receive any income, including any benefits or other payments by check?

YES
NO
*[IF VOLUNTEERED]: I RECEIVED NO INCOME OR BENEFITS FROM ANY SOURCE
GO TO C7 Checkpoint*
DK
RF

- C5B. (In the last twelve months, did you receive any income, including any benefits or other payments) by cash?

YES
NO
*[IF VOLUNTEERED]: I RECEIVED NO INCOME OR BENEFITS FROM ANY SOURCE
GO TO C7 Checkpoint*
DK
RF

Programming note: Ask C5C only if B2E=YES, ELSE GO TO C5D

- C5C. (In the last twelve months, did you receive any income, including any benefits or other payments by) a payroll card that you can use at an ATM?

YES
NO
*[IF VOLUNTEERED]: I RECEIVED NO INCOME OR BENEFITS FROM ANY SOURCE
GO TO C7 Checkpoint*
DK
RF

Programming note: Ask C5D only if B2F=YES, ELSE GO TO C5E

- C5D. (In the last twelve months, did you receive any income, including any benefits or other payments by) a Bridge Card?

IWER INSTRUCTION: A Bridge Card is how Michigan provides cash benefits to low income households through the Family Independence Program.

YES
NO
*[IF VOLUNTEERED]: I RECEIVED NO INCOME OR BENEFITS FROM ANY SOURCE
GO TO C7 Checkpoint*
DK
RF

C5E. (In the last twelve months, did you receive any income, including any benefits or other payments by) electronic transfer to a check casher or other place that is not a bank?

YES

NO

[IF VOLUNTEERED]: I RECEIVED NO INCOME OR BENEFITS FROM ANY SOURCE

GO TO C7 Checkpoint

DK

RF

C5F. (In the last twelve months, did you receive any income, including any benefits or other payments by) some other way I did not mention?

IWER INSTRUCTION: "YES" will open a text box.

YES

NO GO TO C7 Checkpoint

[IF VOLUNTEERED]: I RECEIVED NO INCOME OR BENEFITS FROM ANY SOURCE

GO TO C7 Checkpoint

DK GO TO C7 Checkpoint

RF GO TO C7 Checkpoint

C5F_SPEC. What was that other way [SPECIFY]?

Programming note (C6): GO TO C7 if only one YES in C3 or C5A-F.

C6. In which of these ways did you receive most of your income?

Was it << FILL WITH WAYS INDICATED IN C3, C5A-E, C5F_SPEC >>

Programming note: Computer lists only options respondent answered YES in C3, C4 (use text from C4_SPEC) and in C5A-F (use text from C5F_SPEC).

DIRECT DEPOSIT

CHECKS

IN CASH

THROUGH A PAYROLL CARD

ON A BRIDGE CARD

ELECTRONIC TRANSFER TO CHECK CASHER

OTHER (TEXT FROM C5F_SPEC)

DK

RF

C7 CHECKPOINT.

If R has bank account, (B1a, B1b or B1c = YES or B1d=YES and B1d_1=Bank, S&L or CU) AND R does not use Direct Deposit (C3=NO/DK/RF), GO TO C8

If R has no bank account (B1a, B1b, B1c, AND B1d all=no), GO TO C8

If R uses Direct Deposit (C3=YES), GO TO C15 Checkpoint

C8. Before this interview, had you ever heard of direct deposit?

YES

NO (GO TO C15 Checkpoint)

DK (GO TO C15 Checkpoint)

RF (GO TO C15 Checkpoint)

- C9. If you were to receive your income through direct deposit instead of a check, do you think the money would be available immediately, within 3 days, in the same amount of time as a paper check?

IMMEDIATELY
WITHIN 3 DAYS
IN THE SAME AMOUNT OF TIME AS A PAPER CHECK
DK
RF

- C10. *Programming note: Ask C10 if B7 or B8=YES, ELSE GO TO C11*
<<ls /was>> direct deposit offered through your <<most recent>> employer?
YES GO TO C12
NO
DK GO TO C12
RF GO TO C12

Programming note: <<FILLS>> based on answers to B7, B8 and B9.

C15 CHECKPOINT.

If R received income by check (C5A=YES) GO TO C17 Checkpoint
ELSE GO TO C38 Checkpoint

- C16. My next questions are about any paychecks, benefit checks, or other income checks that you may receive on a regular basis.

C17 CHECKPOINT.

If R has bank account, (B1a, B1b or B1c = YES or B1d=YES and B1d_1=Bank, S&L or CU) AND C5A=YES, GO TO C18
If R has no bank account (B1a, B1b, B1c, AND B1d all=no) OR C5A=NO/DK/RF, , GO TO C19

- C18. **(RB, p. 4)** Thinking about the checks you received in the past twelve months, do you usually deposit your check and take some of it back in cash, deposit your entire check, cash your entire check, sign your check over to a family member or friend for cash, or do something else?

Q x Q: If R says they deposit checks and take out money later, code "Deposit your entire check"

*IWER INSTRUCTION: "Something else" option will **not** open a text box.*

DEPOSIT YOUR CHECK AND TAKE SOME OF IT BACK IN CASH
DEPOSIT YOUR ENTIRE CHECK
CASH YOUR ENTIRE CHECK
SIGN YOUR CHECK OVER TO A FAMILY MEMBER OR FRIEND FOR CASH
SOMETHING ELSE
DK
REF

- C19. Usually, how many paychecks, benefit checks or other checks that you receive do you cash each month?

_____ Enter number
0; none GO TO C38 Checkpoint
DK
RF

C20. Last month, that is in <<MONTH BEFORE IW MONTH>>, how many times did you cash a check at a bank, a savings and loan or a credit union?

IWER INSTRUCTION IF R RESPONDS DK or RF: I only need to know about how many times.

_____	Enter # OF TIMES
NONE (0)	GO TO C23
DK	GO TO C23
RF	GO TO C23

C21 CHECKPOINT.

If R has no bank account (B1a, B1b, B1c, AND B1d all=no), GO TO C22b
ELSE GO TO C22A

C22a. Last month, did you cash your checks at a bank where you have a bank account?

YES
NO
DK
RF

C22b. Last month, did you cash your checks at the same bank that issued the check, that is, where the check is from?

YES
NO
DK
RF

C22c. (Last month, did you cash your checks) at a friend's or family member's bank?

YES
NO
DK
RF

C22d. (Last month, did you cash your checks) at your employer's bank?

YES
NO
DK
RF

C22e. (Last month, did you cash your checks) at another bank?

IWER INSTRUCTION: "YES" will not open a text box.

YES
NO
DK
RF

Programming note: Ask C23 only if B7=YES, ELSE GO TO C25

- C23. Last month, that is in <<MONTH BEFORE IW MONTH>>, how many times did you cash a check at your work place?

IWER INSTRUCTION IF DK OR RF: "I only need to know about how many times."

_____ Enter # OF TIMES
NONE (0) GO TO C25
DK GO TO C25
RF GO TO C25

- C25. Last month, that is in <<MONTH BEFORE IW MONTH>>, how many times did you cash a check at a check casher?

QxQ: A check casher can be its own store or it can be located in another store.

IWER INSTRUCTION IF DK OR RF: "I only need to know about how many times."

_____ Enter # OF TIMES
NONE (0) GO TO C27
DK GO TO C27
RF GO TO C27

- C27. Last month, that is in <<MONTH BEFORE IW MONTH>>, how many times did you cash a check by signing it over to a friend or family member?

IWER INSTRUCTION IF DK OR RF: I only need to know about how many times.

_____ Enter # OF TIMES
DK
RF

- C28. Last month, that is in <<MONTH BEFORE IW MONTH>>, how many times did you cash a check at a supermarket or other store?

IWER INSTRUCTION IF DK OR RF: I only need to know about how many times.

_____ Enter # OF TIMES
NONE (0) GO TO C30
DK GO TO C30
RF GO TO C30

- C30. Last month, that is in <<MONTH BEFORE IW MONTH>>, did you cash checks anywhere else that I have not mentioned?

IWER INSTRUCTION: "YES" will open a text box.

YES
NO GO TO C32 Checkpoint
DK GO TO C32 Checkpoint
RF GO TO C32 Checkpoint

C30_SPEC. Where else did you cash checks in <<MONTH BEFORE IW MONTH>>?

C30b. Last month, how many times did you cash a check at <<FILL IN TEXT FROM C30_SPEC>>?

_____ Enter # of times

DK
RF

C31 CHECKPOINT.

Programming note: Find the location where the R cashed most of his/her checks last month (maximum # in C20, C23, C25, C27, C28 or C30b)

C32. The last time you cashed a check (such as a paycheck, benefit check or other income check) at <<FILL WITH **PLACE** THAT HAS THE MAX# in C20, C23, C25, C27, C28 or C30b >>, what was the amount of the check?

IWER INSTRUCTION: If more than one check, ask about the largest check.

\$_____ Enter AMOUNT [0-50,000]

DK
RF

Programming note: In C33A-D, ask until R answers with one YES, then GO TO C34.

C33A. Was the check you cashed a government check? For example, was it a benefits check or a paycheck from the government?

YES
NO
DK
RF

C33B. (Was the check you cashed) a paycheck from a private company?

YES
NO
DK
RF

C33C. (Was the check you cashed) a personal check from someone else?

YES
NO
DK
RF

C33D. (Was the check you cashed) some other type of check?

YES
NO (GO TO C34)
DK (GO TO C34)
RF (GO TO C34)

C33D_SPEC. What type of check was it?

C34. How much did it cost you to cash it there?

C34a. AMOUNT

_____ Enter #

DK
RF

C34b. UNIT

Dollars
Percent
DK
RF

C37. When cashing your check, which is most important—convenience, cost, or getting your money quickly?

CONVENIENCE
COST
GETTING MONEY QUICKLY
DK
RF

C37a CHECKPOINT.

If C20 > C23, C25, C27, C28 or C30b, GO TO C38,
ELSE GO TO C37b

C37b. Why did you cash checks at << FILL WITH PLACE THAT HAS MAX # IN C23, C25, C27, C28 OR C30b (IF MAX IS EQUAL IN MORE THAN ONE, FILL WITH ALL >> rather than at a bank?

C38 CHECKPOINT.

Programming: Ask C39 of everyone who receives income by check (C5A=YES)
ELSE, GO TO Section D – D1

C39. If banks made your money available right away, would you be likely to cash checks at a bank?

YES
NO
DK
RF

C40. If banks were located more conveniently to you, would you be likely to cash checks at a bank?

- YES
- NO
- DK
- RF

Section D: Making Payments

D1. The next questions are about money orders and other ways of making payments. Have you purchased a money order at least once during the last 12 months?

- YES
- NO (GO TO D7)
- DK (GO TO D7.)
- RF (GO TO D7)

D2. Last month, that is in <<MONTH BEFORE IW MONTH>>, about how many money orders did you buy?

IWER INSTRUCTION IF DK: About how many?

_____ Enter AMOUNT

- DK
- RF

D3. **(RB, p. 5)** Where do you usually buy your money orders? Do you buy them at the post office, the check casher, the supermarket, at a superstore or drugstore, at your workplace, at the bank or credit union, in the Western Union office, at a convenience or liquor store, or somewhere else?

IWER INSTRUCTION: "OTHER" option will not open a text box.

- POST OFFICE
- CHECK CASHER
- SUPERMARKET
- SUPER-STORE OR DRUGSTORE
- WORK PLACE
- BANK OR CREDIT UNION
- WESTERN UNION OFFICE
- CONVENIENCE STORE OR LIQUOR STORE
- OTHER PLACE
- DK GOTO D7
- RF GOTO D7

D4. The last time you bought a money order at the <<FILL with place where R most often bought money order from D3>> what was the amount that the money order was made out for?

\$_____ Enter \$ AMOUNT [0-50,000]

- DK
- RF

D5. (The last time you bought a money order at the << FILL with place where R most often bought money order from D3)
How much did they charge you to buy the money order -- not the face value, but just the charge?

\$____.____ [0.00-999.99]
DK
RF

D6. What is the most important reason why you use money orders?

D7. The next questions are about paying bills. These may be utility bills (such as electric, gas, water, phone, or cable TV), credit card or loan payments, rent, or any other regular payments.

D8 CHECKPOINT.

If R has no bank account (B1a, B1b, B1c, AND B1d all=no), GO TO D10a
ELSE GO TO D9

D9a. During the last 12 months, did you pay any of your bills by check?

YES
NO
IF VOLUNTEERED: I PAID NO BILLS AT ALL IN THE PAST 12 MONTHS GO TO D17
DK
RF

D9b. (During the last 12 months did you pay any of your bills) by automated bill payment, where the bank sends your payment directly from your bank account?

YES
NO
IF VOL: I PAID NO BILLS AT ALL IN THE PAST 12 MONTHS GO TO D17
DK
RF

D9c. (During the last 12 months did you pay any of your bills) by paying online using a computer?

YES
NO
IF VOL: I PAID NO BILLS AT ALL IN THE PAST 12 MONTHS GO TO D17
DK
RF

D9d. (During the last 12 months did you pay any of your bills) by paying over the phone using a credit card, charge card, or debit card?

YES
NO
IF VOL: I PAID NO BILLS AT ALL IN THE PAST 12 MONTHS GO TO D17
DK
RF

D10a. During the last 12 months, did you pay any of your bills in cash?

YES
NO
IF VOL: I PAID NO BILLS AT ALL IN THE PAST 12 MONTHS GO TO D17
DK
RF

D10b. (During the last 12 months, did you pay any of your bills) by money order?

YES
NO
IF VOL: I PAID NO BILLS AT ALL IN THE PAST 12 MONTHS GO TO D17
DK
RF

D10c. (During the last 12 months, did you pay any of your bills) at a payment center or at a place other than a bank that makes the bill payments for you?

YES
NO
IF VOL: I PAID NO BILLS AT ALL IN THE PAST 12 MONTHS GO TO D17
DK
RF

D10d. (During the last 12 months, did you pay any of your bills) by using a prepaid debit card?

QxQ: A prepaid debit card is a card you buy at a check casher or other store, and the check casher loads it with money after you cash your paycheck.

YES
NO
IF VOL: I PAID NO BILLS AT ALL IN THE PAST 12 MONTHS GO TO D17
DK
RF

Programming note: ASK D11 only if more than one YES given in sum of D9a-d and D10a-d

Programming note: D11 is now a multiple response question.

D11. Which way do you usually pay your bills? Do you pay ...

*Programming note: List here **only** the options R answered YES in D9a-d and D10a-d.
CHECK FILLS*

[IF VOLUNTEERED: MARK ALL THAT APPLY – DO NOT PROBE.]

BY CHECK
BY AUTOMATED BILL PAYMENT
BY PAYING ONLINE USING A COMPUTER
BY PAYING OVER THE PHONE USING A CREDIT CARD OR DEBIT CARD
IN CASH
BY MONEY ORDER
AT A PAYMENT CENTER OR A PLACE OTHER THAN A BANK THAT MAKES THE
BILL PAYMENTS FOR YOU
BY USING A PREPAID DEBIT CARD
DK
REF

D14 CHECKPOINT.

If R does not use automated bill payment (D9b=NO/DK/RF) AND R has a bank account (B1a, B1b or B1c = YES or B1d=YES and B1d_1=Bank, S&L or CU), GO TO D15, ELSE GO TO D16

D15. You've previously indicated that you do not have your bank or credit union make bill payments for you. Please tell me whether the following are important reasons for why you don't have your bank or credit union make the bill payments for you?

D15c. I worry that the utilities or other company would bill the wrong amount. Is this an important reason why you don't have your bank or credit union make your bill payments?

- YES
- NO
- DK
- RF

D15d. I worry that the bank or credit union would deduct the wrong amount. (Is this an important reason?)

- YES
- NO
- DK
- RF

D15e. I have too little money to regularly pay my bills. (Is this an important reason?)

- YES
- NO
- DK
- RF

D15f. I need to be in control of when I pay my bills. (Is this an important reason?)

- YES
- NO
- DK
- RF

D16. What is the most important reason you usually pay your bills <<FILL with answer from D11 or the ONE answer given in D9a-d and D10a-d>>?

D17 CHECKPOINT.

If R rents home (A1=RENT), GO TO D18
ELSE, GO TO D21

D18. **(RB, p. 6)** How do you usually pay your rent? Do you use cash, personal check, money order, certified check, credit card or something else?

IWER INSTRUCTION: "OTHER" option will not open a text box.

CASH
PERSONAL CHECK
MONEY ORDER
CERTIFIED CHECK
CREDIT CARD
DEBIT CARD
PREPAID DEBIT CARD
OTHER
DK
RF

D19 CHECKPOINT.

If R rents home (A1=RENT) AND R does not pay rent with personal check (D18 is NOT PERSONAL CHECK), GO TO D20, ELSE, GO TO D21

D20. Does your landlord accept personal checks?

YES
NO
DK
RF

D21. Do most businesses you go to accept personal checks?

YES
NO
DK
RF

D22. **(RB, p. 6)** How do you usually pay for goods and services, such as groceries, medicine, gas, or clothing? Do you usually pay by cash, personal check, money order, certified check, credit card, debit card, prepaid debit card, or something else?

[IF VOLUNTEERED: MARK ALL THAT APPLY – DO NOT PROBE.]

CASH
PERSONAL CHECK
MONEY ORDER
CERTIFIED CHECK
CREDIT CARD
DEBIT CARD
PREPAID DEBIT CARD
OTHER
DK
RF

D23. Many people need a good way to send money to their friends or family members who live somewhere else. During the last 12 months, have you ever sent money to someone who lives somewhere else?

YES
NO GO TO Section E – E1
DK GO TO Section E – E1
RF GO TO Section E – E1

D24. Did you most often send the money to some place in the United States, to a U.S. territory, or to another country?

UNITED STATES (GO TO D26)
U.S. TERRITORY
ANOTHER COUNTRY
DK (GO TO D26)
RF (GO TO D26)

D25. Where did you most often send money?

_____ COUNTRY
DK
RF

D26. During the last year, how often did you usually send money?

D26A. AMOUNT

_____ Enter # of times
DK
RF

D26B. UNIT OF FREQUENCY

PER WEEK
PER MONTH
PER YEAR
DK
RF

D27. **(RB, p. 7)** How do you usually send money? Do you usually mail a personal check, mail a money order, mail a traveler's check, mail cash, provide a bank card to the person you are sending money to, use Western Union, take it by hand, use a courier, transfer the money from your bank account, go to a local place that knows people where you are sending the money**, or something else?

QxQ: This is sometimes called Hawala or Hundi; different communities call it by different names.

*IWER INSTRUCTION: "OTHER" option **will** open a text box.*

MAIL PERSONAL CHECK	GO TO D28
MAIL MONEY ORDER	GO TO D28
MAIL TRAVELER'S CHECK	GO TO D28
MAIL CASH	GO TO D28
PROVIDE BANK CARD	GO TO D28
USE WESTERN UNION	GO TO D28
TAKE IT BY HAND	GO TO D28
USE A COURIER	GO TO D28
TRANSFER MONEY FROM BANK ACCOUNT	GO TO D28
GO TO A LOCAL PLACE	GO TO D28
OTHER	
DK	GO TO D28
RF	GO TO D28

D27_SPEC. How else do you usually send money?

D28. The last time you sent money to someone, what was the amount you sent?

QxQ: *Face value of the remittance, amount it was made out for.*

\$_____ ENTER \$ AMOUNT
DK
REF

D29. How much did it cost you to send the money?

QxQ: *Cost of the remittance, not the face value. Include postage, if mailed.*

\$___.__ Enter \$ AMOUNT [0.00-999.99]
DK
REF

Section E: Savings

Programming Note – We will need to keep track of where respondent keeps savings for future skips, especially other wealth section.

E1. I have some general questions about how you <<and your household>> save, and why you find it useful to save that way.

E1A. Do you <<or members of your household>> have any savings in IRAs, private retirement annuities, or a pension or retirement plan through an employer?

QxQ: If currently receiving annuities or pension, include as savings (YES in E1A).

YES
NO
DK
RF

E1B. (Do you <<or members of your household>> have any savings in) money market funds, government savings bonds, treasury bonds, or CDs— that are not in a pension, retirement plan, or IRAs?

YES
NO
DK
RF

E1C. (Do you <<or members of your household>> have any savings in) mutual funds or stocks or bonds of companies -- that are not in a pension, retirement plan, or IRAs?

YES
NO
DK
RF

E1D. (Do you <<or members of your household>> have any savings in) some other tax-advantaged savings plan or thrift plan, such as a college 529 plan (but not a pension, retirement plan, or IRA)?

YES
NO
DK
RF

Programming note: Ask E1E only if R or other HH member has a bank acct (B1a, B1b or B1c = YES or B1d=YES and B1d_1=Bank, S&L or CU) OR (B6A, B6B, B6C (any household member) = YES)

E1E. (Do you <<or members of your household>> have any savings in) a bank account?

YES
NO
DK
RF

E1F. (Do you <<or members of your household>> have any savings in) a bank safe deposit box?

YES
NO
DK
RF

E1G. (Do you <<or members of your household>> have any savings in) real estate other than your primary residence?

QxQ: Primary residence is the house they usually live in.

YES
NO
DK
RF

E1H. (Do you <<or members of your household>> have any savings in) a business or farm?

- YES
- NO
- DK
- RF

E1I. (Do you <<or members of your household>> have any savings in) cash value in a life insurance policy?

- YES
- NO
- DK
- RF

E2A. Do you <<or members of your household>> have any savings or keep money for a while in money orders, or checks that you have not cashed?

- YES
- NO
- DK
- RF

E2B. (Do you <<or members of your household>> have any savings or keep money for a while) in cash — or jewelry or gold, appliances or electronics that you might sell for cash?

- YES
- NO
- DK
- RF

Programming note: Ask E2d only if B7=YES or B8=YES, ELSE, GO TO E2E.

E2D. (Do you <<or members of your household>> have any savings or keep money for a while) by having your employer withhold extra taxes from your paycheck so you get a bigger refund at the end of the year?

- YES
- NO
- DK
- RF

E2E. (Do you <<or members of your household>> have any savings or keep money for a while) in some other way that we have not discussed?

- YES
- NO GO TO E3
- DK GO TO E3
- RF GO TO E3

E2E_SPEC. What would that be?

*Programming note: Ask E2F if E1A-I and E2A-E ALL = NO ELSE GO TO E3
IF R SAYS NO IN ALL E1A-E2E, GO TO E13*

E3 CHECK POINT

*If only one item is marked YES in the sum of both E1A-I and E2A-E, go to E5
ELSE GO TO E4*

If no YES in all items in E1A-I and E2A-E, GO TO E12

- E4. You said that you <<and other members of your household>> keep money in <<FILL WITH ALL ITEMS MARKED YES in E1A-I and E2A-E>>. In which of these did you keep most of your savings?

QxQ: If currently receiving annuities or pension, include as savings.

*Programming note: Computer lists only options marked YES in E1A-I and E2A-E
CHECK FILLS*

IRAs, private retirement annuities or a pension or retirement plan from employer
Money market funds, government savings bonds, treasury bonds or CDs not in retirement plan
Mutual funds, stocks or bonds not in retirement plan
Other tax-advantaged savings plan not in retirement plan
Bank account
Bank safe deposit box
Real estate other than primary residence
Business or farm
Cash value in life insurance policy
Money orders or checks
Cash, jewelry or gold, appliances or electronics
Withheld payroll taxes
Other place (FILL WITH TEXT FROM E2E_SPEC)
DK GO TO E7
RF GO TO E7

- E5b. Do you keep your savings in <<fill from E4 or one response from sum of E1A8I and E2A-E>> because you get steady earnings?

YES
NO
DK
RF

- E5e. Do you keep your savings in <<fill from E4 or one response from sum of E1A8I and E2A-E>> because you find it easy to get to your money, if you need to?

YES
NO
DK
RF

E5f. Do you keep your savings in <<fill from E4 or one response from sum of E1A8I and E2A-E>> because you find it helpful that it is not so easy to get to your money?

- YES
- NO
- DK
- RF

E5g. Do you keep your savings in <<fill from E4 or one response from sum of E1A8I and E2A-E>> because you earn tax-free interest?

- YES
- NO
- DK
- RF

E5i. Is there any other important reason for keeping your <<or your household>> savings in <<FILL from E4 OR E1A-I OR E2A-E if one response given in sum of those locations>>?

IWER INSTRUCTION: "YES" will open a text box.

- YES
- NO GO TO E7
- DK GO TO E7
- RF GO TO E7

E5i_SPEC. What is that?

E7. **(RB, p. 2)** Considering all the ways you save, in the last 12 months, did you add to your <<or your household's>> savings more than once a month, every month, most months, about half of the months, a few months, once or twice, or never?

IWER INSTRUCTION: You recall, you told me you <<and your household>> had savings in <<FILL with places marked YES in E1A-I and E2A-E>>.

- MORE THAN ONCE A MONTH
- EVERY MONTH
- MOST MONTHS
- ABOUT HALF OF THE MONTHS
- A FEW MONTHS
- ONCE OR TWICE

- NEVER GO TO E12
- DK GO TO E12
- RF GO TO E12

E8. How much money have you <<or anyone in your household>> added to your <<and your household's>> savings in the last 12 months?

IWER INSTRUCTION: If respondent says "I put money in and took it out," tell them to just add up what they put in.

- \$_____ Enter \$ Amount GO TO E9
- DK
- RF

E8a. **(RB, p. 34)** Would you say it was:

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

E9. **(RB, p. 8)** When you think about saving in order to pay for something later, are you saving to make a purchase or use the money this year, next year, in 5 years, in 10 years, in more than 10 years? You can let me know if more than one answer applies.

Programming note: Multiple response question format.

- THIS YEAR
- NEXT YEAR
- IN 5 YEARS
- IN 10 YEARS
- IN MORE THAN 10 YEARS
- DK
- RF

E10. During the last 12 months, what were the reasons you saved or set aside money?

E10A. In case of emergencies or for medical costs? (Is this a reason why you saved in the last 12 months?)

- YES
- NO
- DK
- RF

E10B. In case you lose your job? (Is this a reason why you saved in the last 12 months?)

YES
NO
DK
RF

E10C. In case a family member or friend urgently needed money? (Is this a reason why you saved in the last 12 months?)

YES
NO
DK
RF

E10D. To pay for special events, weddings, funerals, vacations or gifts? (Is this a reason why you saved in the last 12 months?)

YES
NO
DK
RF

E11A. For education or training? (Is this a reason why you saved in the last 12 months?)

YES
NO
DK
RF

E11C. To get out of debt or pay down loans? (Is this a reason why you saved in the last 12 months?)

QxQ: "Pay down loan" means to make payments to reduce the amount you still owe.

YES
NO
DK
RF

E11D. To buy furniture or household appliances? (Is this a reason why you saved in the last 12 months?)

YES
NO
DK
RF

E11E. To make a down payment or buy a home or make home improvements? (Is this a reason why you saved in the last 12 months?)

YES
NO
DK
RF

E11F. To buy a car or truck or other vehicle, or for car repairs?
(Is this a reason why you saved in the last 12 months?)

YES
NO
DK
RF

E11G. To start a business or expand an existing business?
(Is this a reason why you saved in the last 12 months?)

YES
NO
DK
RF

E11H. For retirement? (Is this a reason why you saved in the last 12 months?)

YES
NO
DK
RF

E11J. To feel more financially secure? (Is this a reason why you saved in the last 12 months?)

YES
NO
DK
RF

E12. Do you expect to face any major expense in the next 5 – 10 years for which you are currently unable to save?

YES
NO GO TO E13
DK GO TO E13
RF GO TO E13

E12_SPEC. What is that?

E13. [ASK EVERYONE]

Programming note: PI wants to randomize the order in which these questions are asked. Half the respondents should answer E13a-f in order and half should answer E13f-a in order.

E13 (RB, p. 9) I'm going to read you several statements. For each, tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree. The first statement is ...

E13a. It is hard to save because most of my money goes to necessities like rent, food, and heating. Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?

STRONGLY AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE
STRONGLY DISAGREE
DK
RF

E13b. It is hard to resist the temptation to spend money. (Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?)

STRONGLY AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE
STRONGLY DISAGREE
DK
RF

E13c. Saving money just isn't worth it. (Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?)

STRONGLY AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE
STRONGLY DISAGREE
DK
RF

E13d CHECKPOINT.

If B1a, B1b or B1c = YES or B1d=YES and B1d_1=Bank, S&L or CU) GO TO E13e
ELSE GO TO E13f

E13e. Having a bank account makes it easier for me to save money. (Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?)

STRONGLY AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE
STRONGLY DISAGREE
DK
RF

GO TO E14

E13f. It would be easier to save money if I had a bank account. (Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?)

- STRONGLY AGREE
- SOMEWHAT AGREE
- SOMEWHAT DISAGREE
- STRONGLY DISAGREE
- DK
- RF

Section F: Non-Account Holders

F0 CHECKPOINT

SEE B1-B4 IF R HAS NO BANK ACCOUNT (B1a, B1b, B1c AND B1d = NO/DK/RF) – GO TO F1, ELSE GO TO Section G (G1)

F1. That is the most important reason why you don't have a bank account? Please be as specific as possible.

F2. What changes could a bank make that would make you likely to open a bank account?

F3. **(RB, p. 10)** Which of the following would make you most likely to open an account? Lower bank fees, fees that are less confusing, lower minimum balances, being able to get your money faster when you deposit checks, or more convenient bank hours and locations

- LOWER FEES
- LESS CONFUSING FEES
- LOWER MINIMUM BALANCES
- GET MONEY FASTER
- CONVENIENCE
- IF VOLUNTEERED: NONE; NOTHING
- DK
- RF

F4. Have you shopped around to look into bank accounts?

- YES
- NO
- DK
- RF

F6. Would you like to open a bank account in the next year?

- YES
- NO
- DK
- RF

F7. How much money do you think you would need to open a bank account?

\$_____Enter \$ AMOUNT [0-50,000]
DK
REF

F8. Do you think that there are any reasons why a bank won't let you open a bank account? What are they?

F9. If you wanted to have a checking account, do you think that you could maintain a minimum balance?

YES
NO (GO TO F11)
DK (GO TO F11)
RF (GO TO F11)

F10. What minimum balance do you think that you could maintain each month?

\$_____Enter \$ AMOUNT
DK
RF

F11. Have you ever had a bank account?

YES
NO GO TO F19
DK GO TO F19
REF GO TO F19

F12. When was the last time you had a bank account?

_____ Enter YEAR (1900-2005)
1900-2003 GO TO F14
2004-2005
DK GO TO F14
REF GO TO F14

F13. When you had a bank account, did you open that account after shopping around for the best account?

YES
NO
DK
RF

F14. When you think of why the bank account was closed, was it mainly the bank's decision or was it mainly your decision?

BANK'S DECISION	GO TO F15
MY DECISION	GO TO F16
DK	GO TO F19
RF	GO TO F19

F15. **(RB, p. 11)** When the bank closed your account, was it mainly because of poor credit, bounced checks or overdrafts, low balance, an inactive account, someone said there was fraud, or some other reason?

IWER INSTRUCTION: "OTHER" option will not open a text box.

POOR CREDIT
BOUNCED CHECKS OR OVERDRAFTS
LOW BALANCE
INACTIVE ACCOUNT
FRAUD
OTHER
DK
RF

GO TO F17

F16. When you closed your account, was it mainly because you preferred check cashers, because the minimum balance was too high, because the fees were too high, because you worried about bouncing checks, because you moved, or for some other reason?

PREFERRED CHECK CASHERS	GO TO F18
MINIMUM BALANCE TOO HIGH	
FEES TOO HIGH	
WORRY ABOUT BOUNCING CHECKS	
MOVED	
OTHER	
DK	
RF	

F17. What kind of place did you switch to using? Was it a check casher, a grocery or liquor store, a pawnshop, friends or family or something else?

IWER INSTRUCTION: "OTHER" option will not open a text box.

Q x Q: We want to know whether they switched to use a check casher, grocery stores, or some other place.

CHECK CASHER
GROCERY OR LIQUOR STORE
PAWNSHOP
FRIENDS/FAMILY
OTHER
DK
RF

F18. What was the main reason that <<FILL from F17 responses OR F16 if R said "Preferred Check Cashers" >> was better for you?

F19. Has a bank ever denied your application to open a bank account?

Qx Q: *This does not include applications for loans.*

YES
NO
DK
RF

Section G: Financial Service Provider Proximity & Bank Technology

Programming note: ASK G1 only if R is currently employed (B7=YES), ELSE, GO TO G2

G1. Is it more convenient for you to handle your financial services near where you live or where you work or are they equally convenient?

Q x Q: If R asks what "financial services" mean, tell them they include things like cashing checks, depositing money, sending money, or paying bills, and other similar financial business people conduct.

LIVE
WORK
BOTH
DK
RF

G2. **(RB, p. 12)** Which one of the following places is located in the most convenient place for you? Is it a bank office, an ATM, a check casher, or a supermarket or other store that cashes paychecks or benefit checks? Please choose only one.

BANK OFFICE
ATM
CHECK CASHER
SUPERMARKET OR OTHER STORE
DK
RF

G3 CHECKPOINT.

SEE B1-B4 IF R HAS BANK ACCOUNT (B1a, B1b or B1c = YES or B1d=YES and B1d_1=Bank, S&L or CU) – GO TO G4
ELSE GO TO G10

G4. In the last month, how many times have you taken out cash from an ATM, that is, a cash machine?

_____ Enter # OF TIMES
None; 0 GO TO G5
>0 GO TO G6
DK
RF

G4a. **(RB, p. 13)** Would that be ...?

None; 0
1-2 GO TO G6
3-5 GO TO G6
6-10 GO TO G6
11-20 GO TO G6
21 or more GO TO G6
DK GO TO G6
RF GO TO G6

G5. Do you know how to use an ATM, that is a cash machine?

YES
NO
DK
RF

G6. In the last month, approximately how many times did you go to the teller window at a bank, savings and loan, or credit union?

_____ Enter # OF TIMES
DK
RF

G10. Has anyone ever robbed you or tried to rob you at or near an ATM?

YES
NO
DK
RF

Section H: Internet & Phones

H5. Do you have access to the Internet at home?

YES
NO
DK
RF

H6 CHECK POINT.

R currently employed (B7 = YES) GO TO H7
ELSE GO TO H8

H7. Do you have access to the Internet at work?

YES
NO
DK
RF

H8. Do you have access to the Internet at the public library?

YES
NO
DK
RF

H9. *** Ask only if R HAS BANK ACCOUNT (B1a, B1b or B1c = YES or B1d=YES and B1d_1=Bank, S&L or CU), ELSE GO TO H10

Have you done any banking online using a computer?

YES
NO
DK
RF

H10. Do you have a telephone installed in your home, I mean other than a cell phone?

IWER INSTRUCTION: Do not include cellular phones.

YES
NO
DK
RF

H11. Do you have a cellular phone?

YES
NO
DK
RF

Section I: Credit Cards and Charge Cards

I1. Now, I will be asking you about major credit cards. I will ask about store cards in a moment.

I2 CHECKPOINT.

SEE B2A Does R have a major credit card?
YES (B2A = YES) GO TO I8, ELSE GO TO I3

13. What is the **main** reason why you do not have a major credit card? Is it because you don't want one, you want one but cannot get one, you just haven't thought about getting one, or some other reason?

IWER INSTRUCTION: "OTHER" option will not open a text box.

DON'T WANT ONE	GO TO 14
WANT ONE, BUT CANNOT GET ONE	GO TO 15
HAVEN'T THOUGHT ABOUT GETTING ONE	GO TO 15
OTHER	GO TO 15
DK	GO TO 15
RF	GO TO 15

14. Why do you not want a major credit card?

- 14a. Is it because the fees and interest are too high?

YES
NO
DK
RF

- 14c. (Is it because) it is too easy to spend more than you can afford?

YES
NO
DK
RF

- 14d. (Is it because) you had a credit card and the company closed the account?

YES
NO
DK
RF

15. Have you ever had a major credit card?

YES
NO GO TO 119
DK GO TO 119
RF GO TO 119

16 CHECKPOINT.

IF R doesn't want a major credit card (I3 = DON'T WANT ONE), GO TO 119 CHECKPOINT
ELSE GO TO 17

17. Why don't you have a credit card now?

- 17A. Is it because the fees and interest are too high?

YES
NO
DK
RF

I7C. (Is it because) it is too easy to spend more than you can afford?

YES
NO
DK
RF

I7D. (Is it because) the credit card company closed the account?

YES
NO
DK
RF

GO TO I19

I8. How many major credit cards do you currently have? We are interested in how many you have, even if you don't currently use them.

IWER INSTRUCTION: IF DK – Could you check?

_____ Enter # OF CARDS
DK
RF

I9. Did you have to deposit money to secure any of your major credit cards? This is called a "secured" credit card.

YES
NO
DK
RF

I10. Thinking of the major credit card you use most often, do you know what the interest rate is on that card? By "interest rate" on the card, I mean the APR or annual percentage rate.

YES
NO GO TO I11
DK GO TO I11
RF GO TO I11

I10a. What is that rate?

_____ ENTER PERCENT (allow 2 decimal points)
DK
RF

I11. Thinking of that same major credit card, do you pay an annual fee just to have the card?

YES

NO
DK
RF

112. In the last 12 months, have you paid late fees or fees for charging more than you are allowed on this major credit card?

YES
NO
DK
RF

113. Has the interest rate on this major credit card changed since you obtained it?

YES
NO GO TO I14
DK GO TO I14
RF GO TO I14

113a. When you obtained this credit card, did you know that the interest rate could change?

YES
NO
DK
RF

114. **(RB, p. 29)** How often do you pay off the entire balance due on this major credit card—every month, most months, about half of the months, a few months, once or twice, or never?

EVERY MONTH GO TO I15
MOST MONTHS
ABOUT HALF OF THE MONTHS
A FEW MONTHS
ONCE OR TWICE
NEVER
DK
RF

114a Do you usually pay only the minimum amount due, do you usually pay less than the minimum due, or do you usually pay more than the minimum amount due?

MINIMUM
LESS THAN MINIMUM
MORE THAN MINIMUM
DK
RF

115. If you were to pay only the minimum amount due each month on this card, do you think that the amount of money you owe would go down, stay the same or go up?

GO DOWN
STAY THE SAME
GO UP
DK
RF

I16. Now, thinking about **all** of the credit cards you have had in the last 12 months, have you transferred a balance from one credit card to another credit card?

- YES
- NO
- DK
- RF

I19 CHECKPOINT.

If R has a major credit card OR a store charge card (B2A=YES or B2B=YES) GO TO I20
ELSE GO TO Section J (J1)

I20. About how much do you <<and your household>> currently owe on all your <<credit **and** charge>> cards? [*computer inserts credit, charge, or credit and charge based on B2A and B2B*]

\$ _____ Enter \$ AMOUNT GO TO J1
DK
RF

I20a. **(RB, p. 34)** Would it be ...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

Section J: Loans

J1. Now I want to ask you some questions about loans. In the last three years, have you ever looked into getting a loan from ...

J1A. A bank?

YES
NO
DK
RF

J1B. A savings and loan?

YES
NO
DK
RF

J1C. A credit union?

YES
NO
DK
RF

J1D. A finance company such as Rock Financial, or a mortgage company such as Ace Mortgage Funding?

YES
NO
DK
RF

J2 CHECKPOINT.

IF MORE THAN ONE YES IN J1A-D, GO TO J3

IF ONLY ONE YES IN J1A-D, GO TO J4

IF NO YES RESPONSE IN J1A-D, GO TO J12a

J3. In which of these places did you most recently look into getting a loan? Was it a bank, a savings and loan, a credit union, a finance company or a mortgage company?

BANK
SAVINGS & LOAN
CREDIT UNION
FINANCE COMPANY
MORTGAGE COMPANY
DK
RF

J4. Did you then apply for or request a loan from the <<FILL from J1A-D if only one = YES, ELSE FILL from J3>>?

- YES
- NO GO TO J6
- DK GO TO J6
- RF GO TO J6

J5. **(RB, p. 14)** Did the << FILL from J1A-D if only one = YES, ELSE FILL from J3>> then make you a loan in the amount you wanted, give you a larger loan than you wanted, give you a smaller loan than you wanted or turn you down for a loan?

- MADE LOAN IN AMOUNT WANTED
- GAVE LARGER LOAN
- GAVE SMALLER LOAN
- TURNED DOWN FOR A LOAN
- DK
- RF

J5a. What was the annual percentage rate on this loan?

- _____ Enter Percentage amount (0-100) (allow 2 decimal points)
- DK
 - RF

J6 CHECKPOINT.

IF R went to bank, savings and loan or credit union (YES in J1A or J1B or J1C) AND R has a bank account (B1a, B1b or B1c = YES or B1d=YES and B1d_1=Bank, S&L or CU) GO TO J7, ELSE GO TO J8

J7. Did you look into getting the loan from the bank where you have an account, from other banks, or both? When I say bank, I'm referring to bank, savings & loans or credit unions.

- OWN BANK ONLY
- OTHER BANK ONLY
- BOTH
- DK
- RF

J8. What did you plan to use the loan for?

J9. What was the most important reason you looked into getting a loan at the << FILL from J1A-D if only one = YES, ELSE FILL from J3>> instead of somewhere else? Please be as specific as you can.

IWER INSTRUCTION: If R says because it was easy, ask them to clarify – was it easy because it is convenient, or because the lender would approve the loan.

J10. When you were looking into the loan, did you compare loans from different companies or look into the loan from one place?

COMPARED LENDERS

ONE LENDER GO TO J12

DK GO TO J12

RF GO TO J12

J11. How many lenders did you compare?

_____Enter AMOUNT (1-99)

DK

RF

J12. *** ASK EVERYONE ***

During the last three years, did you ever look into getting a loan of \$100 or more from a:

J12A. ...car dealership or car sales lot

YES

NO

DK

RF

J12B. ... employer? When I say employer, I mean directly from your employer and not your credit union.

YES

NO

DK

RF

J12C. ...community or church loan fund?

YES

NO

DK

RF

J12D. ...government loan fund?

YES

NO

DK

RF

J12E. ... check casher, payday loan store, or other place that gives you a "payday loan" ?

QxQ: With a payday loan, they give you cash for your personal check and hold the check until your payday. This is sometimes called a payday loan, a post-dated check or a "cash 'til payday loan".

YES

NO

DK

RF

J13. During the last three years, did you ever look into getting a loan of \$100 or more from a:

J13A. Friend?

- YES
- NO
- DK
- RF

J13B. Family member?

- YES
- NO
- DK
- RF

J13C. Person in the neighborhood who lends out money for interest?

QxQ: This includes a neighbor, or loan shark, but not a store.

- YES
- NO
- DK
- RF

Programming note – we will need to keep track of those who received a loan from a friend, family member, or person in the neighborhood who lends out money for interest.

J14 CHECKPOINT.

IF J12A-F = NO/DK/RF (ALL) AND J13A-C = NO/DK/RF (ALL), GOTO J22

IF MORE THAN ONE YES IN J12A-F AND J13A-C,, GO TO J15

IF ONLY ONE YES IN J12A-F AND J13A-C, DO NOT ASK J15, BUT FILL J15 WITH THAT RESPONSE AND GO TO J16

J15. From which of the following did you look into getting a loan most recently?

[Computer lists only options respondent mentioned in J12A-F and J13A-C]

- CAR DEALERSHIP OR CAR SALES LOT
- WORK PLACE
- COMMUNITY OR CHURCH LOAN FUND
- GOVERNMENT LOAN FUND
- CHECK CASHER, PAYDAY LOAN STORE, OR OTHER PLACE THAT GIVES YOU A PAYDAY LOAN
- FRIEND
- FAMILY MEMBER
- PERSON IN THE NEIGHBORHOOD WHO LENDS OUT MONEY FOR INTEREST
- DK
- RF

J16. What did you plan to use this loan for? (that is, the most recent loan)

J17. Did you then request or apply for a loan from the << FILL with response from J15 OR J12A-F or J13A-C if one response given in those locations>>?

YES
NO GO TO J22
DK GO TO J22
RF GO TO J22

J18. Did the << FILL with response from J15 OR J12A-F or J13A-C if one response given in those locations >> then make you a loan in the amount you wanted, give you a smaller loan than you wanted, or turn you down for a loan?

MADE A LOAN IN THE AMOUNT WANTED
GAVE A SMALLER LOAN THAN AMOUNT WANTED
TURNED DOWN FOR A LOAN
DK
RF

J19. What was the most important reason you looked into getting a loan from the << FILL with response from J15 OR J12A-F or J13A-C if one response given in those locations >> instead of somewhere else? Please be as specific as you can.

IWER INSTRUCTION: If R says because it was easy, ask them to clarify – was it easy because it is convenient, or because the lender would approve the loan.

J22. *** ASK EVERYONE ***
During the last three years, did you ever:

J22A. Get a cash advance from any credit card you may have had?

YES
NO
DK
RF

J22B. Borrow from or cash out any pension, retirement, or thrift plan or life insurance policy you may have had?

YES
NO
DK
RF

J22C. Buy something on an installment plan (or layaway plan)?

YES
NO
DK
RF

J22D. Pawn anything at a pawn shop?

YES
NO
DK
RF

J22E. Get a rapid tax refund or a refund anticipation loan?

YES
NO
DK
RF

J22G. Rent furniture, a TV, or anything else from a rent-to-own store?

YES
NO
DK
RF

J22K. Use an overdraft in your bank account?

YES
NO
DK
RF

J22L. Obtain a land contract for a house?

YES
NO
DK
RF

J23 CHECKPOINT.

SEE J12E

Did R get a loan from a check casher, payday loan store, or other place that gives you a "payday loan" ?

YES (J12E = YES) GO TO J24
ELSE GO TO J27 CHECKPOINT

J24. In the past 12 months, how many times have you taken a loan or cash advance from a payday lender or check casher?

_____ Enter # of TIMES
DK
RF

J24a. What was the amount of your most recent payday loan?

_____ Enter # AMOUNT GO TO J25
DK
RF

J24b. (RB, p. 34) Would you say it was...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more

DK
RF

J25. Sometimes payday loan customers decide to “roll-over” their payday loan, by paying a fee to the company in order to postpone paying back the loan. In the past 12 months, have you ever paid a fee to postpone paying back the loan?

YES
NO
DK
REF

J26. In the past 12 months, have you ever gotten a loan from one payday lender or another kind of lender so you could pay back a loan to a different payday lender?

YES
NO
DK
REF

J27 CHECKPOINT.

SEE J22D

Did R ever pawn something at a pawn shop?

YES (J22D=YES) GO TO J28
ELSE GO TO J31

J28. How many times in the last 12 months have you pawned something at a pawn shop?

_____ # TIMES

DK

RF

J29. The last time you pawned something at a pawn shop, how much did you borrow?

_____ Enter \$ Amount

DK

RF

J30. What did it cost you?

IWER INSTRUCTION: Enter "0" in any item that does not apply to the respondent. Enter DK only if R doesn't know and RF only if R refuses to answer. Do not read J30a-c, but use the category that R volunteers.

J30a. PERCENTAGE

_____ Enter Percentage (0-100)

DK

RF

J30b. DOLLARS

_____ Enter \$ Amount (0-5000)

DK

RF

J30c. COLLATERAL

_____ Enter type of collateral or "0" for NONE

DK

RF

J31. In the past 12 months, have you yourself lent money to family, friends, or other members of the community?

YES

NO

DK

RF

J32. Have you ever looked for a loan online (using a computer)?

YES

NO GO TO J33

DK GO TO J33

RF GO TO J33

J33. Now, let me ask you some questions about the future. If you needed to borrow \$500 for three months, is there some person (or place) you could borrow it from?

YES	
NO	GO TO SECTION K – K1
WOULD NOT BORROW	GO TO SECTION K – K1
DK	GO TO SECTION K – K1
REF	GO TO SECTION K – K1

J34. Where would you go first?

IWER INSTRUCTION: "OTHER" option will open a text box.

FRIENDS OR FAMILY	GO TO J35
A BANK (OR SAVINGS BANK, SAVINGS & LOAN, OR CREDIT UNION	GO TO J36
A FINANCE COMPANY	GO TO J36
EMPLOYER	GO TO J36
WOULD NOT BORROW	GO TO J37
OTHER	
DK	GO TO J37
RF	GO TO J37

J34_SPEC. Where is that?

GO TO J36

J35. *** Ask IF J34 = FRIENDS OR FAMILY
ELSE GO TO J37

J35. If your friends or family couldn't help you, where would you go next?

A BANK (OR SAVINGS BANK, SAVINGS & LOAN, OR CREDIT UNION	GO TO J36
A FINANCE COMPANY	GO TO J36
EMPLOYER	GO TO J36
WOULD NOT BORROW	GO TO J36
OTHER	
DK	GO TO J36
RF	GO TO J36

J35_SPEC. Where is that?

GO TO J37

J36. Apart from the \$500 you would repay them, how much would << FILL WITH RESPONSE J34 or TEXT from J34_SPEC>> charge you to borrow the money?

IWER INSTRUCTION: Enter "0" in any item that does not apply to the respondent. Enter DK only if R doesn't know and RF only if R refuses to answer. Do not read J36a-c, but use the category R volunteers.

J36a. PERCENTAGE

_____ Enter Percentage (0-100)

DK
RF

J36b. DOLLARS

_____ Enter \$ Amount (0-5000)

DK
RF

J36c. COLLATERAL (text field)

_____ Enter type of collateral or "0" for NONE

DK
RF

Section K: Home Characteristics & Mortgages

K1. Now, I'd like to ask you some questions about your home.
In the past three years, how many places, including this home, have you lived for one week or longer?

QxQ: This question refers to the residence of the respondent, and does not include vacation locations.

_____ # OF PLACES

DK
RF

K2 CHECKPOINT.

SEE A1 Is respondent a homeowner?
YES (OWN in A1)
ELSE GO TO K25

K3. In what year did you buy your home?

_____ {RECORD YEAR}

DK
RF

K4.

52

What was the purchase price of your present home?

_____ \$ Amount (0-9,999,999)

GO TO K5

DK
RF

K4a. **(RB, p. 34)** Was it ...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more

DK
RF

K5. If you were to sell your house today, how much would it be worth?

_____ \$ Amount (0-9,999,999)

GO TO K6

DK
RF

K5a. **(RB, p. 34)** Would it be ...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999

M. \$10,000 - \$14,999

N. \$15,000 - \$19,999

O. \$20,000 - \$24,999

P. \$25,000 - \$29,999

Q. \$30,000 - \$39,999

R. \$40,000 - \$49,999

S. \$50,000 - \$59,999

T. \$60,000 - \$74,999

U. \$75,000 - \$99,999

V. \$100,000 - \$124,999

W. \$125,000 - \$149,999

X. \$150,000 - \$199,999

Y. \$200,000 - \$249,999

Z. \$250,000 or more

DK

RF

K6. Do you own this home outright or do you have a mortgage or land contract on the property?

OWN OUTRIGHT GO TO K22

HAS MORTGAGE

HAS LAND CONTRACT

DK

RF

K7. How many mortgages do you currently have on this property?

_____ # of MORTGAGES

0-1

DK

RF

K9. Did you obtain << fill "this" if K7=1 OR with "your main" if K7 is not = 1 >> this loan through a mortgage broker?

QxQ: A "mortgage broker" is someone who counsels you on the loans available from different lenders, takes your application, and usually processes the loan.

YES

NO GO TO K9b

DK GO TO K9b

RF GO TO K9b

K9a. Did the mortgage broker offer you loans from more than one lender?

YES

NO

DK

RF

K9b. Did you pay points or fees up front to get this loan?

QxQ: A point is an up-front fee expressed as one percent of the loan amount.

YES
NO GO TO K9e
DK GO TO K9e
RF GO TO K9e

K9c. How much were those points or fees?

_____ Enter NUMBER
DK GO TO K9e
RF GO TO K9e

K9d. UNIT

Enter UNIT:
DOLLARS
POINTS
DK
RF

K9e. How much do you still owe on this loan?

_____ \$ Amount (0-9,999,999) GO TO K9g
DK
RF

K9f. **(RB, p. 34)** Is it:

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more

DK
RF

K9g. What is the current annual rate of interest – the APR – being charged on the mortgage?

_____ Percentage (allow 2 decimal points)

DK
RF

K11. Is this an adjustable rate mortgage; that is, does it have an interest rate that can rise or fall from time to time?

YES
NO
DK
RF

K12. How often are you supposed to make your mortgage payments? Monthly, every two weeks, weekly, or some other schedule?

IWER INSTRUCTION: "OTHER" option will open a text box.

MONTHLY	GOTO K13
EVERY TWO WEEKS	GOTO K13
WEEKLY	GO TO K13
OTHER	
DK	GO TO K13
RF	GO TO K13

K12_SPEC. What was that?

K13. How much was your last payment?

_____ Enter \$ AMOUNT
DK GO TO K14
RF GO TO K14

K13a. Does this include property taxes and insurance?

YES
NO
DK
RF

K14. Are you paying off this loan ahead of schedule, behind schedule, or are your payments about on schedule?

AHEAD OF SCHEDULE
BEHIND SCHEDULE
ON SCHEDULE
DK
RF

K15. Do you pay a prepayment penalty if you pay your mortgage off before the regularly scheduled time?

YES
NO
DK
REF

K16. Will the (regular) payments repay the loan completely, or will there be a balance payable, or "balloon" payment, when the loan is due?

REPAY COMPLETELY
BALANCE PAYABLE OR "BALLOON"
DK
RF

K17. Sometimes people are late paying their mortgage due to other expenses, losing a job, or some other reason. Since buying your home, have you ever had to delay paying the mortgage for a month or more?

YES
NO GO TO K18
DK GO TO K18
REF GO TO K18

K17a. Why did you delay paying the mortgage?

K18. Have you refinanced the original mortgage on your house?

YES
NO GO TO K19
DK GO TO K19
RF GO TO K19

K18a. Did you refinance this loan to get better terms, to borrow additional money on your home equity, or to do both?

GET BETTER TERMS
BORROW ADDITIONAL MONEY ON YOUR HOME EQUITY
BOTH
DK
RF

K18b. Did you refinance because a broker or lender recommended it to you?

YES
NO
DK
RF

K19 CHECKPOINT.

Does Respondent have more than 1 mortgage?

YES (K7 >1) GO TO K20
ELSE GO TO K22

K20. When did you take out a second mortgage?

K20a. MONTH

_____ Enter MONTH (01-12)
DK
RF

K20b. YEAR

_____ Enter YEAR (1910-2005)
DK
RF

K21. How much money did you borrow in the second mortgage?

_____ \$ Amount (0-9,999,999)
DK
RF

K22. In **addition** to these home mortgages we have been talking about, do you have a home equity line of credit, where you can borrow up to your credit limit when you want?

YES
NO GO TO K23
DK GO TO K23
RF GO TO K23

K22a. How much money is currently owed on this line of credit?

_____ \$ Amount (0-9,999,999)
DK
RF

K23. Other than what I have already recorded, do you owe any money on loans taken out for your home, including any remodeling that you may have done?

YES
NO GO TO K24
DK GO TO K24
RF GO TO K24

K23a. How much do you owe?

_____ \$ Amount (0-9,999,999)
DK
RF

GO TO Section L – L1

- K25. **** ASK RENTERS **** (per K2 Checkpoint)
What is your monthly rent?

QxQ: Monthly rent is the total amount of rent paid for this residence. If Respondent has a housemate, it would include the total paid by all. If an adult child is living rent-free, the rent would be zero, even though the parents may be making a mortgage payment.

_____ ENTER \$ AMOUNT (0-9999)
DK GO TO L1
RF GO TO L1

- K26. Do you get any help on the monthly rent for this apartment or house from any federal, state or city government housing programs, including any Federal Section 8 certificate or voucher?

YES
NO
DK
RF

- K27. Of the rent you told me about, how much is paid out of pocket with your <<or your household's>> own money?

_____ ENTER \$ AMOUNT (0-9999) GOTO L1
ALL OF IT GOTO L1
DK
RF

- K27a. **(RB, p. 34)** Would you say it was...

A. \$0; none
B. \$1 - \$99
C. \$100 - \$199
D. \$200 - \$299
E. \$300 - \$399
F. \$400 - \$499
G. \$500 - \$999

H. \$1,000 - \$1,999
I. \$2,000 - \$2,999
J. \$3,000 - \$3,999
K. \$4,000 - \$4,999
L. \$5,000 - \$9,999
M. \$10,000 - \$14,999
N. \$15,000 - \$19,999

O. \$20,000 - \$24,999
P. \$25,000 - \$29,999
Q. \$30,000 - \$39,999
R. \$40,000 - \$49,999
S. \$50,000 - \$59,999
T. \$60,000 - \$74,999
U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

Section L: Car Loans and Other Loans

L1. Now I am going to ask you about car loans and other loans. Do you <<and your household>> own a car or truck, or other motor vehicle that can be driven on the road?

- YES
- NO
- DK
- RF

L2. Do you <<and your household>> lease a car or truck or other motor vehicle that can be driven on the road?

- YES
- NO
- DK
- RF

L3 CHECKPOINT.

Own (Y in L1 OR L2)	GO TO L4
Does not Own (N/DK/RF in L1 and L2)	GO TO Section M – M1

L4. Thinking about the vehicles that you <<or your household>> have purchased, did you borrow money or get financing for any of your vehicle purchases?

- YES
- NO GOTO L7
- DK GOTO L7
- REF GOTO L7

L5. About how much, if anything, do you <<and your household>> still owe on all of your vehicle loans?

_____ \$ AMOUNT (0-99999)	GOTO L6
\$0; none	GO TO L7
DK	
RF	

L5a. **(RB, p. 34)** Would you say it was ...

- A. \$0; none GO TO L7
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399

F. \$400 - \$499
G. \$500 - \$999

H. \$1,000 - \$1,999
I. \$2,000 - \$2,999
J. \$3,000 - \$3,999
K. \$4,000 - \$4,999
L. \$5,000 - \$9,999
M. \$10,000 - \$14,999
N. \$15,000 - \$19,999

O. \$20,000 - \$24,999
P. \$25,000 - \$29,999
Q. \$30,000 - \$39,999
R. \$40,000 - \$49,999
S. \$50,000 - \$59,999
T. \$60,000 - \$74,999
U. \$75,000 - \$99,999

V. \$100,000 - \$124,999
W. \$125,000 - \$149,999
X. \$150,000 - \$199,999
Y. \$200,000 - \$249,999
Z. \$250,000 or more
DK
RF

L6. Are you <<and your household>> paying off your vehicle loans ahead of schedule, behind schedule, or are the payments about on schedule?

AHEAD OF SCHEDULE
BEHIND SCHEDULE
ON SCHEDULE
DK
RF

L7. Have you <<or your household>> ever used the value of your car to borrow money for some other purpose (this is sometimes called a title loan, where the lender keeps your car if you don't pay)?

YES
NO GO TO L8
DK GO TO L8
RF GO TO L8

L7a. What was the amount of the title loan?

_____ \$ AMOUNT (0-99999)
DK GO TO L7c
RF GO TO L7c

L7b. What is the interest rate on this loan?

_____ Percentage (allow 2 decimal points)
DK
RF

L7c. How much do you <<or your household>> still have to pay on this loan?

_____ \$ AMOUNT (0-99999)

DK
RF

L8. Do you <<or anyone in your household>> have any student loans?

YES
NO GO TO L9
DK GO TO L9
RF GO TO L9

L8a. About how much do you <<or your household>> still owe on your student loans?

\$_____Amount
DK
RF

L9. Do you <<or anyone in your household>> have any unpaid medical bills?

YES
NO GO TO L10
DK GO TO L10
RF GO TO L10

L9a. About how much do you <<or your household>> still owe on your medical bills?

\$_____Amount
DK
RF

L10. Do you <<or anyone in your household>> have any unpaid legal bills?

YES
NO GO TO L11
DK GO TO L11
RF GO TO L11

L10a. About how much do you <<or your household>> still owe on your legal bills?

\$_____Amount
DK
RF

L12. Do you <<or anyone in your household>> have any other loans where you still owe money?

QxQ: This only includes loans, and does not include credit card debt.

YES
NO GO TO SECTION M – M1
DK GO TO SECTION M – M1
RF GO TO SECTION M – M1

L12a. About how much do you <<or your household>> still owe on these other loans?

\$ _____ Amount
DK
RF

Section M: Other Wealth

M1. The next questions are about the assets that you [and the people living in your home] have.
[COMPUTER INSERTS PHRASING DEPENDING ON OTHER ADULTS IN HH]
For these questions, I'd really like your best estimate even if you don't know the exact amount.

M2 CHECKPOINT.

Does respondent own real estate other than primary residence?
YES (YES IN E1G) GO TO M3
ELSE GO TO M4

M3. If you sold all of your real estate other than your primary residence and paid off any debts on it, about how much would it be worth?

_____ \$ AMOUNT (0-9,999,999) GO TO M4
DK
RF

M3a. (RB, p. 34) Would it be...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999

- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

M4. What is the value of the vehicles you <<and your household>> own? Include vehicles you may have already told me about and any other vehicle even if you can't drive it on the road, including any other cars, trucks, a motor home, a trailer, or a boat—about how much are they worth all together?

_____ \$ AMOUNT (0-9,999,999) GO TO M5 CHECKPOINT
 DK
 RF

M4a.(RB, p. 34) Would it be ...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

M5 CHECKPOINT.

Does respondent own part or all of a business or farm?
 YES (YES in E1H) GO TO M6
 ELSE GO TO M7 CHECKPOINT

M6. Earlier, you said that you own part or all of a business or farm. If you sold all that and paid off anything you owed on the business or farm, about how much would you have?

_____ \$ AMOUNT (0-9,999,999) GO TO M7 CHECKPOINT
DK
RF

M6a. (RB, p. 34) Would it be...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

M7 CHECKPOINT.

Does respondent have mutual funds, stocks or bonds in publicly held companies, or investment trusts?

YES (YES in E1C) GO TO M8
ELSE GO TO M9 CHECKPOINT

M8 Earlier, you said that you have mutual funds, stock or bonds of publicly held corporations. Excluding anything in employer-based pensions or IRAs, if you sold all of your stocks or bonds, or mutual funds, about how much would you have?

_____ \$ AMOUNT (0-9,999,999) GO TO M9 CHECKPOINT
DK
RF

M8a. (RB, p. 34) Would it be...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

M9 CHECKPOINT.

Does respondent have IRAs or private retirement annuities or a pension or retirement plan through an employer? (YES in E118aA or E118aB)

- YES (YES in E1A) GO TO M10
- ELSE GO TO M16 CHECKPOINT

M10. Earlier, you said that you have savings in IRAs, pension or retirement plans through an employer, or private annuities. Adding up all of your IRAs, about how much would they amount to right now?

- _____ \$ AMOUNT (0-9,999,999) GO TO M16 CHECKPOINT
- DK
- RF

M10a. **(RB, p. 34)** Would it be...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

H. \$1,000 - \$1,999
I. \$2,000 - \$2,999
J. \$3,000 - \$3,999
K. \$4,000 - \$4,999
L. \$5,000 - \$9,999
M. \$10,000 - \$14,999
N. \$15,000 - \$19,999

O. \$20,000 - \$24,999
P. \$25,000 - \$29,999
Q. \$30,000 - \$39,999
R. \$40,000 - \$49,999
S. \$50,000 - \$59,999
T. \$60,000 - \$74,999
U. \$75,000 - \$99,999

V. \$100,000 - \$124,999
W. \$125,000 - \$149,999
X. \$150,000 - \$199,999
Y. \$200,000 - \$249,999
Z. \$250,000 or more
DK
RF

M11. Do you participate in an employer-provided retirement or pension plan?

YES
NO GO TO M16 CHECKPOINT
D GO TO M16 CHECKPOINT
RF GO TO M16 CHECKPOINT

M12. **(RB, p. 15)** In some kinds of retirement plans—Type A—benefits are determined based on a formula involving age, years of service, and salary, and the employer promises to pay these benefits to you in the future. In other plans—Type B—you or your employer puts money into an investment account for you. Which kind of plan do you <<and your household>> have.

IWER INSTRUCTION: If respondent says they cashed out on their retirement plan, ask whether they've already told you about where they're holding this investment.

QxQ:
TYPE A, sometimes called a defined benefit plan, is a retirement plan under which the employer promises to pay benefits to the employee when the employee retires. These benefits may be stated as an exact amount or according to a set formula.

TYPE B, sometimes referred to by its IRS code sections, 401(k) or 403(b), or sometimes called a defined contribution plan, is a retirement savings plan that is funded by employee contributions and (often) matching contributions from the employer. These funds go into an account that is invested and can go up or down in value.

Type A GO TO M14 CHECKPOINT
Type B
Both Type A and B
DK GO TO M16 CHECKPOINT
RF GO TO M16 CHECKPOINT

M13. How much do you <<and your household>> have in your retirement account?

\$ _____ Amount GO TO M14
DK
RF

M13a. (RB, p. 34) Would it be ...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

M14 CHECKPOINT.

Does respondent have Type A?

YES (TYPE A or BOTH TYPE A&B in M12) GO TO M15
ELSE GO TO M16

M15. With your Type A retirement plan, how much in benefits do you get per month or expect to get per month when you retire?

_____ Enter AMOUNT PER MONTH GO TO M16 CHECKPOINT
DK
RF

M15a. (RB, p. 34) Would it be ...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

M16 CHECKPOINT.

Does respondent have money market funds, government savings bonds, treasury bonds, or CD's that are not in a pension?

YES (YES in E1B)
ELSE

GO TO M17
GO TO M18 CHECKPOINT

M17. Earlier, you mentioned that you have savings in money market funds, government savings bonds, certificates of deposit, or treasury bonds. If you added up all such accounts, about how much would they amount to right now?

_____ \$ AMOUNT (0-9,999,999)
DK
RF

GOTO M18 CHECKPOINT

M17a.

(RB, p. 34) Would it be...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

M18 CHECKPOINT.

Does respondent have assets in cash, money orders, jewelry, gold, appliances or electronics?
 YES (YES in E2B) GO TO M19
 ELSE GO TO M20 CHECKPOINT

M19. Earlier you said that you <<and your household>> have assets in the form of cash, money orders, uncashed checks, jewelry, gold, appliances, or electronics. If you sold these assets, about how much would you have?

_____ \$ AMOUNT (0-9,999,999) GOTO M20 CHECKPOINT
 DK
 RF

M19a. **(RB, p. 34)** Would it be...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999

- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

M20 CHECKPOINT.

Does respondent have assets in other tax-advantaged savings plan or thrift plan, a college 529 plan, cash value in a life insurance policy or savings in a bank safe deposit box?

YES (YES in E1D, E1F OR E1I) GO TO M21
 ELSE GO TO M22

M21. Earlier you said that you <<and your household>> have other savings or assets, such as a tax-advantaged savings plan or thrift plan, a college 529 plan, cash value in a life insurance policy, or savings in a bank safe deposit box. If you sold all of that, about how much would you have?

_____ \$ AMOUNT (0-9,999,999) GOTO M22
 DK
 RF

M21b. (RB, p. 34) Would it be...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

M22. Do you <<and your household>> have any savings held in a place I haven't mentioned?

IWER INSTRUCTION: "YES" will open a text box.

- YES
- NO GO TO SECTION S
- DK GO TO SECTION S
- RF GO TO SECTION S

M22a. Where are you currently saving that we haven't talked about?

M22b If you sold that and paid off any debts on it, about how much would you have?

- _____ \$ AMOUNT (0-9,999,999) GO TO SECTION S
- DK
- RF

M22c. **(RB, p. 34)** Would it be...

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

Section S: Attitudes

S1. In the last 12 months, have you gambled at a casino or other gambling establishment?

- YES
- NO
- DK
- RF

S3. Have you bought any lottery tickets during the last 12 months?

- YES
- NO GO TO S5
- DK GO TO S5
- RF GO TO S5

S4. **(RB, p. 16)** About how often did you purchase lottery tickets? Would you say it was 4 times a month or more, 2-4 times a month, every month, most months, about half of the months, a few months, or just once or twice?

- 4 TIMES A MONTH OR MORE
- 2-3 TIMES A MONTH
- EVERY MONTH
- MOST MONTHS
- ABOUT HALF OF THE MONTHS
- A FEW MONTHS
- ONCE OR TWICE
- DK
- RF

S5. Which of the following best describes how you see yourself? Do you see yourself as financially secure, in some financial trouble that you can handle, or in deep financial trouble?

- FINANCIALLY SECURE
- SOME FINANCIAL TROUBLE
- DEEP FINANCIAL TROUBLE
- DK
- RF

S6. **(RB, p. 17)** Thinking back over the last 12 months, has your month-to-month income gone up over the year, gone down over the year, has it gone up and down a little, gone up and down a lot, or has it stayed about the same?

GONE UP
GONE DOWN
UP AND DOWN A LITTLE
UP AND DOWN A LOT
STAYED THE SAME
DK
RF

S7. **(RB, p. 18)** When making major decisions about saving, investment, credit, or borrowing, some people shop around for the very best deal while others don't. Looking at this scale, what number would you assign to you <<and your household>>?

1. ALMOST NO SHOPPING
 - 2.
 3. MODERATE SHOPPING
 - 4.
 5. A GREAT DEAL OF SHOPPING
- DK
RF

S8. People have many different reasons for borrowing money which they pay back over a period of time. For each of the reasons I will read, please tell me whether you feel it is all right for someone such as yourself to borrow money for that reason.

S8b. To cover rent and food when income is cut?

YES
NO
DK
RF

S8c. To finance the purchase of a fur coat, stereo system, jewelry, vacation, or other things people want that they otherwise couldn't afford?

YES
NO
DK
RF

S8d. To finance the purchase of a car?

YES
NO
DK
RF

S8e. To finance educational expenses?

YES
NO
DK
RF

S8f. To cover the cost of a major illness?

YES
NO
DK
RF

- S9. Now suppose you are sure that your overall income and spending next year will be exactly the same as this year and that there will be no price increases. Suppose that your refrigerator breaks down and you have to replace it. When you go to the store, you have the choice between paying now or paying later. If you pay now, the refrigerator will cost \$200. If you pay 12 months from now, it will cost more than that. Would you prefer to pay two hundred dollars now or two hundred ten dollars a year from now?

\$200 NOW GO TO S13
\$210 ONE YEAR FROM NOW
DK GO TO S13
RF GO TO S13

- S10. Would you prefer to pay two hundred dollars now or two hundred twenty dollars a year from now?

\$200 NOW GO TO S13
\$220 ONE YEAR FROM NOW
DK GO TO S13
RF GO TO S13

- S11. Would you prefer to pay two hundred dollars now or two hundred fifty dollars a year from now?

\$200 NOW GO TO S13
\$250 ONE YEAR FROM NOW
DK GO TO S13
RF GO TO S13

- S12. Would you prefer to pay two hundred dollars now or three hundred dollars a year from now?

\$200 NOW
\$300 ONE YEAR FROM NOW
DK
RF

- S13. **(RB, p. 19)** Now I have another kind of question to ask you. Suppose that you are the only income earner in the family. You have to choose between two jobs. The first would keep your current family income as it is now. In the second job, it is equally likely your family income would **double** or that it would be **cut by 30%**. Would you take the job where your income stays the same, or the job that might increase or decrease it?

JOB THAT GUARANTEES CURRENT INCOME GO TO S15
JOB THAT MIGHT INCREASE OR DECREASE INCOME
DK GO TO S15
RF GO TO S18

- S14. **(RB, p. 20)** Now, suppose it was equally likely that the second job would **double** your current family income, or **cut it by 50%**. Would you still take the second job or choose the job where your income stays the same?

JOB THAT GUARANTEES CURRENT INCOME GO TO S18
JOB THAT MIGHT INCREASE OR DECREASE INCOME GO TO S17
DK GO TO S18
RF GO TO S18

- S15. **(RB, p. 21)** Now, suppose it was equally likely that the second job would **double** your current family income, or **cut it by 20%**. Then, would you take the second job or choose the job where your income stays the same?

JOB THAT GUARANTEES CURRENT INCOME
JOB THAT MIGHT INCREASE OR DECREASE INCOME GO TO S18
DK
RF GO TO S18

- S16. **(RB, p. 22)** Now, suppose it was equally likely that the second job would **double** your current family income, or **cut it by 10%**. Then, would you take the second job or choose the job where your income stays the same?

JOB THAT GUARANTEES CURRENT INCOME
JOB THAT MIGHT INCREASE OR DECREASE INCOME
DK
RF

GO TO S18

- S17. **(RB, p. 23)** Now, suppose it was equally likely that the second job would **double** your current family income, or **cut it by 75%**. Then, would you take the second job or choose the job where your income stays the same?

JOB THAT GUARANTEES CURRENT INCOME
JOB THAT MIGHT INCREASE OR DECREASE INCOME
DK
RF

- S18. **(RB, p. 9)** What do you think would happen if you did not pay your rent or bills on time? Please let me know whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the following statements about the consequences not paying your rent or bills on time:

- S18a. My credit rating would become worse. Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

STRONGLY AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE
STRONGLY DISAGREE
DK
RF

- S18b. I don't think a bank would let me borrow money. (Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree?)

STRONGLY AGREE
SOMEWHAT AGREE

SOMEWHAT DISAGREE
STRONGLY DISAGREE
DK
RF

S18c. I don't think anything would happen. (Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree?)

STRONGLY AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE
STRONGLY DISAGREE
DK
RF

S18d. I know I can walk away from that debt by filing for bankruptcy. (Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree?)

STRONGLY AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE
STRONGLY DISAGREE
DK
RF

S18e. I would feel ashamed or embarrassed if I had to file for bankruptcy. (Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree?)

STRONGLY AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE
STRONGLY DISAGREE
DK
RF

S19b. Do you attend religious services at least once a month?

YES
NO
DK
RF

S19c. Do you participate in local, faith-based, or social organizations?

YES
NO
DK
RF

S19d. Do you usually vote in local, state, or national elections?

YES
NO
DK

RF

S20. Would you say you have a great deal of confidence, only some confidence, or hardly any confidence in the people running banks and financial institutions?

GREAT DEAL OF CONFIDENCE
ONLY SOME CONFIDENCE
HARDLY ANY CONFIDENCE
DK
RF

Section O: Employment

01 CHECKPOINT.

Has respondent ever worked for pay?
YES (YES in B9)GO TO O1a CHECKPOINT
NO/DK/RF GO TO Section P -- P1

O1a CHECKPOINT.

Is respondent currently working for pay?
YES (YES in B7)GO TO O2
NO/DK/RF GO TO O22

O2-O21 Currently Employed

O2. Now let me ask you about your work. Including any self-employment, how many employers do you currently work for?

_____Enter Number (1-10)
DK
RF

O3. Including overtime, about how many hours per week do you usually work on all jobs?

_____Enter Number of Hours (0-168)
DK
RF

O4. Last calendar year, in 2004, how many weeks did you work, including time spent on paid vacations?

_____Enter Number of Weeks (00-52)
DK
RF

O8. Now, I'd like to ask you some questions about your current <<FILL: if O2>1, fill "main">> job. In what month and year did you start working for your current <<FILL if O2>1 fill "main">> employer? Please give us your most recent start date if you have gone to work for them more than once.

O8a. MONTH

_____ Enter MONTH (01-12)
DK
RF

O8b. YEAR

_____ Enter YEAR (1900-2005)
DK
RF

O9. What is the address of your <<main>> employer? This information will be kept strictly confidential. We are only collecting it to find the closest financial services provider to your work place.

IWER INSTRUCTION: If DK/RF, repeat confidentiality pledge and probe for a city, zip code, and/or intersection. Enter Intersection on Street Address line.

O9a. Street Address / Intersection

O9b. City

O9c. State

O9d. Zip Code

_____ Enter 5-digit ZIP
DK
RF

O10. Are you a member of a union or covered by a collective bargaining agreement?

YES
NO
DK
RF

Programming note: IF O2 = 1 (one), GO O12

O11. Including overtime, about how many hours per week do you usually work on your main job?

_____ Enter Number of Hours (1-168)
DK
RF

O13. Including tips and bonuses, what is your salary or wage on this job before taxes?
Be sure to note whether dollar amount corresponds to hour, day, week, biweekly, month or year.

O13a. AMOUNT

\$_____ Enter Dollar Amount

DK
RF

O13b. UNIT

HOUR
DAY
WEEK
BI-WEEKLY
MONTH
YEAR
DK
RF

O14a. Do you receive any of the following benefits on your job?

Paid sick days?

YES
NO
DK
RF

O14b. A health plan or medical insurance for yourself?

YES
NO
DK
RF

O14c. A health plan or medical insurance for your spouse or children?

YES
NO
DK
RF

O14d. A retirement program?

YES
NO
DK
RF

O15. Do you have any type of insurance other than Social Security that would help provide you with income in the event that you became disabled?

QxQ: Include all insurance, regardless of source.

YES
NO
DK
RF

O16. Have you been unemployed and looking for work at any time during the last 12 months?

YES
NO

DK
RF

GO TO Section P – P1

O22-O40 Currently Not Working

O22. Now, let me ask you about your employment history. Why are you currently not working?
(PROBE IF NECESSARY.)

QUIT	GOTO O23
FIRED	GOTO O23
LAID OFF	GOTO O23
UNEMPLOYED	GOTO O23
RETIRED	GOTO O23
A HOMEMAKER/KEEPING HOUSE/CARING FOR YOUR OWN CHILDREN	GOTO
A STUDENT	GOTO O23
DO NOT HAVE PROPER DOCUMENTATION	GOTO O23
CHOOSE NOT TO WORK	GOTO O23
OTHER/SPECIFY	
DK	GOTO O23
RF	GOTO O23

O22_SPEC. Why is that?

O23. Are you currently looking for work?

YES
NO
DK
RF

O24. Last calendar year, in 2004, how many weeks did you work, including time spent on any paid vacations?

_____Enter Number of Weeks (00-52)
DK
RF

O25 CHECKPOINT.

If O24=0, got to P1
ELSE, GO TO O27

O27. Now, I'd like to ask you some questions about your most recent job. In what month and year did you start working for your most recent employer? Please give us your most recent start date if you have gone to work for them more than once.

O27a. MONTH

_____ Enter MONTH (01-12)

DK
RF

O27b. YEAR

_____ Enter YEAR (1900-2005)

DK
RF

O28. In what month and year did you stop working for your most recent employer?

O28a. MONTH

_____ Enter MONTH (01-12)

DK
RF

O28b. YEAR

_____ Enter YEAR (1900-2005)

DK
RF

O29. What is the address of your most recent employer? This information will be kept strictly confidential. We are only collecting it to find the closest financial services provider to your former work place.

IWER INSTRUCTION: If DK/RF, repeat confidentiality pledge and probe for a city, zip code, and/or intersection. Enter Intersection on Street Address line.

O29a. Street Address / Intersection

O29b. City

O29c. State

O29d. Zip Code

_____ Enter 5-digit ZIP

DK
RF

O30. Were you a member of a union or covered by a collective bargaining agreement?

YES
NO

DK
RF

O31. Including overtime, about how many hours per week did you usually work on this job?

_____ Enter Number of Hours

DK
RF

O33. Including tips and bonuses, what was your salary or wage on this job before taxes?
(Be sure to note whether dollar amount corresponds to hour, day, week, biweekly, month or year.)

O33a. AMOUNT

\$_____ Enter Dollar Amount

DK
RF

O33b. UNIT

HOUR
DAY
WEEK
BI-WEEKLY
MONTH
YEAR
DK
RF

O34a. Did you receive any of the following benefits on your job?
Paid sick days?

YES
NO
DK
RF

O34b. A health plan or medical insurance for yourself?

YES
NO
DK
RF

O34c. A health plan or medical insurance for your spouse or children?

YES
NO
DK
RF

O34d. A retirement program?

- YES
- NO
- DK
- RF

O35. When you had that job, did have any type of insurance other than Social Security that would help provide you with income in the event that you became disabled?

QxQ: Include all insurance, regardless of source.

- YES
- NO
- DK
- RF

Section P: Income

P1 Now I have some questions about the various sources of income you <<and your household>> receive/receives. Again, I want to assure you that none of your answers will be disclosed to anyone.

Programming note:

*IF B7=YES OR IF O28a = LAST MONTH BEFORE DATE OF IW, GO TO P1a
ELSE GO TO P7 CHECKPOINT
[NOTE: If we can't do this through a skip, please ask P1a of EVERYONE]*

P1a. Please remind me, in the previous month, did you have a job or do any work for pay?

- YES
- NO GO TO P3
- DK GO TO P3
- RF GO TO P3

P2. Last month, about how much did you earn in total from all your jobs, including any business or self-employment, before taxes and other deductions were taken out?

\$ _____ ENTER \$ AMOUNT (0-99999) GO TO P3
DK
RF

P2a. **(RB, p. 34)** Would you say that last month your earnings were:

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299

- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

Programming note: If only one member in household (from HHL), go to P5.

P3. Did anyone else in your household have a job or work for pay last month?

- YES
- NO GO TO P5
- DK GO TO P5
- RF GO TO P5

P4. Thinking of everyone who lives here besides yourself who worked last month, about how much money did they earn altogether last month, from jobs, business, or self-employment, before taxes or other deductions were taken out?

\$ _____ ENTER \$ AMOUNT (0-9,999,999) GOTO P5
 DK
 RF

P4a. **(RB, p. 34)** Would you say last month their earnings were:

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

H. \$1,000 - \$1,999

I. \$2,000 - \$2,999
J. \$3,000 - \$3,999
K. \$4,000 - \$4,999
L. \$5,000 - \$9,999
M. \$10,000 - \$14,999
N. \$15,000 - \$19,999

O. \$20,000 - \$24,999
P. \$25,000 - \$29,999
Q. \$30,000 - \$39,999
R. \$40,000 - \$49,999
S. \$50,000 - \$59,999
T. \$60,000 - \$74,999
U. \$75,000 - \$99,999

V. \$100,000 - \$124,999
W. \$125,000 - \$149,999
X. \$150,000 - \$199,999
Y. \$200,000 - \$249,999
Z. \$250,000 or more
DK
RF

P5. In the last month, how much money did you <<or anyone in your household>> receive from any of the following sources?

IWER INSTRUCTION: If R doesn't know information about other household members, it is OK to answer just for themselves.

P5a. In the last month, how much money did you <<or anyone in your household>> receive in Food Stamps or Food Stamps on the Bridge card?

\$ _____ ENTER \$ AMOUNT (0-9,999)

DK
RF

P5b. (In the last month, how much money did you <<or anyone in your household>> receive in ...) Cash on the Bridge Card, ADC or FIP, including any FIP payment that was given directly to your landlord to cover rent or utilities?

\$ _____ ENTER \$ AMOUNT (0-9,999)

DK
RF

P5c. (In the last month, how much money did you <<or anyone in your household>> receive in ...) Child support or alimony – including any child support that you, your child, or other household members received from the father or from the welfare or child support agency?

\$ _____ ENTER \$ AMOUNT (0-9,999)

DK
RF

P5d. (In the last month, how much money did you <<or anyone in your household>> receive in ...) Aid for the disabled, such as Supplemental Security Income (SSI) or State Disability Assistance (SDA)?

\$ _____ ENTER \$ AMOUNT (0-9,999)

DK

RF

P5e. (In the last month, how much money did you <<or anyone in your household>> receive in ...) Social Security (SSA) or any other kind of government pension?

\$ _____ ENTER \$ AMOUNT (0-9,999)
DK
RF

P5f. (In the last month, how much money did you <<or anyone in your household>> receive in ...) Private pension or private annuity?

\$ _____ ENTER \$ AMOUNT (0-9,999)
DK
RF

P5g. (In the last month, how much money did you <<or anyone in your household>> receive in ...) Unemployment Insurance or worker's compensation?

\$ _____ ENTER \$ AMOUNT (0-9,999)
DK
RF

P5i. (In the last month, how much money did you <<or anyone in your household>> receive in ...) Any money from family or friends outside the household to help pay for living expenses?

\$ _____ ENTER \$ AMOUNT (0-9,999)
DK
RF

P5j. (In the last month, how much money did you <<or anyone in your household>> receive in ...) Any dividend or interest income, investment income, or royalties?

\$ _____ ENTER \$ AMOUNT (0-9,999)
DK
RF

P5l. (In the last month, how much money did you <<or anyone in your household>> receive in ...) Any other sources of income or support you haven't already mentioned?

\$ _____ ENTER \$ AMOUNT (0-9,999)
DK
RF

Programming note: Skip P6 if R IS MALE

P6. Did you receive any benefits last month from WIC – the Women, Infants, and Children Nutrition program?

YES
NO
DK
RF

P7 CHECKPOINT.

Did respondent do any work for pay in 2004?
YES (O4 OR O24 > 0) GO TO P8
ELSE GO TO P9

P8. Okay, we have been talking about last month. Now, thinking of the last year, that is calendar year 2004, about how much in total did you yourself earn before taxes from all jobs in 2004? For these questions, you may want to have a copy of your 2004 federal tax returns at hand.

_____ Enter \$ Amount GO TO P9
DK
RF

P8a. **(RB, p. 34)** Would you say that your annual earnings in 2004 were:

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more
- DK
- RF

P9. Now thinking about you and all of the people living with you, what do you estimate was the total income in 2004 for you and all other people living here from all sources, including earnings from work, any business, plus food stamp payments and child support, any government benefits, and any interest or investment income, before taxes?

_____ Enter \$ Amount GO TO Section Q – Q1
DK

RF

P9a. **(RB, p. 34)** Would you say that your household's annual income was:

- A. \$0; none
- B. \$1 - \$99
- C. \$100 - \$199
- D. \$200 - \$299
- E. \$300 - \$399
- F. \$400 - \$499
- G. \$500 - \$999

- H. \$1,000 - \$1,999
- I. \$2,000 - \$2,999
- J. \$3,000 - \$3,999
- K. \$4,000 - \$4,999
- L. \$5,000 - \$9,999
- M. \$10,000 - \$14,999
- N. \$15,000 - \$19,999

- O. \$20,000 - \$24,999
- P. \$25,000 - \$29,999
- Q. \$30,000 - \$39,999
- R. \$40,000 - \$49,999
- S. \$50,000 - \$59,999
- T. \$60,000 - \$74,999
- U. \$75,000 - \$99,999

- V. \$100,000 - \$124,999
- W. \$125,000 - \$149,999
- X. \$150,000 - \$199,999
- Y. \$200,000 - \$249,999
- Z. \$250,000 or more

DK
RF

Section Q: Taxes

Q1. Did you file your tax return for 2004?

- YES GO TO Q3
- NO
- DK
- RF

Q2. Did you file your tax return for 2003?

- YES
- NO GO TO Section R – R1
- DK GO TO Section R – R1
- RF GO TO Section R – R1

Q3. Did you receive a federal tax refund for 2004/2003 <<FILL in latest year from Q1 or Q2>>?

YES, REFUND RECEIVED
YES, REFUND EXPECTED, BUT NOT YET RECEIVED
NO GO TO Q5
DK GO TO Q5
RF GO TO Q5

Q4. What was the total amount of your federal refund?

_____ \$ Amount GOTO Q5
DK
RF

Q4a. **(RB, p. 34)** Would you say it was:

A. \$0; none
B. \$1 - \$99
C. \$100 - \$199
D. \$200 - \$299
E. \$300 - \$399
F. \$400 - \$499
G. \$500 - \$999

H. \$1,000 - \$1,999
I. \$2,000 - \$2,999
J. \$3,000 - \$3,999
K. \$4,000 - \$4,999
L. \$5,000 - \$9,999
M. \$10,000 - \$14,999
N. \$15,000 - \$19,999

O. \$20,000 - \$24,999
P. \$25,000 - \$29,999
Q. \$30,000 - \$39,999
R. \$40,000 - \$49,999
S. \$50,000 - \$59,999
T. \$60,000 - \$74,999
U. \$75,000 - \$99,999

V. \$100,000 - \$124,999
W. \$125,000 - \$149,999
X. \$150,000 - \$199,999
Y. \$200,000 - \$249,999
Z. \$250,000 or more
DK
RF

Q5. In 2004/2003 <<FILL in latest year from Q1 or Q2>>, did you file for the Earned Income Tax Credit, that is, the EITC?

YES
NO GO TO Q7 CHECKPOINT
DK
RF GO TO Q7 CHECKPOINT

Q6. Did you receive the Earned Income Tax Credit?

- YES
- NO
- DK
- RF

Q7 CHECKPOINT.

Did respondent receive a federal tax refund or receive the Earned Income Tax Credit ?

- YES (YES REFUND RECEIVED or EXPECTED in Q3 OR YES in Q6) GO TO Q8
- ELSE GO TO Q13

Q8. Thinking about your tax refund, what did you do with the money? Did you spend it all, did you save it all, or did you spend some and save some?

- SPENT ALL
- SAVED ALL GO TO Q10 CHECKPOINT
- SAVED SOME / SPENT SOME
- DK GO TO Q10 CHECKPOINT
- RF GO TO Q10 CHECKPOINT

Q9. What did you spend it on?

Q9a. Did you use it to pay bills or other debt?

- YES
- NO
- DK
- RF

Q9c. (Did you use it) to buy appliances?

- YES
- NO
- DK
- RF

Q9d. (Did you use it) to buy a car?

- YES
- NO
- DK
- RF

Q9e. (Did you use it) to pay for your own or your children's education or training?

- YES
- NO
- DK
- RF

Q9g. (Did you use it for) anything else?

IWER INSTRUCTION: "YES" will open a text box.

YES
NO GO TO Q10 CHECKPOINT
DK GO TO Q10 CHECKPOINT
RF GO TO Q10 CHECKPOINT

Q9g_SPEC. What is that?

Q10 CHECKPOINT.

Did respondent save some or all of the tax refund?
YES (SAVED SOME or SAVED ALL in Q8) GO TO Q11
ELSE GO TO Q12

Q11. What did you save it for?

Q12. **(RB, p. 9)** Please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the following statements about how you felt when you received your tax refund or the EITC:

Q12a. I feel like I won the lottery. Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

STRONGLY AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE
STRONGLY DISAGREE
DK
RF

Q12b. I feel I earned the money. (Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree?)

STRONGLY AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE
STRONGLY DISAGREE
DK
RF

Q12c. It has helped me to relieve the stress of too many bills. (Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree?)

STRONGLY AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE

STRONGLY DISAGREE
DK
RF

Q12d. I feel I can finally save for the future. Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree?)

STRONGLY AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE
STRONGLY DISAGREE
DK
RF

Q12e. It lets me buy something frivolous not just necessities. (Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree?)

STRONGLY AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE
STRONGLY DISAGREE
DK
RF

Q12f. It helps me buy something big like a car or washing machine. (Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree?)

STRONGLY AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE
STRONGLY DISAGREE
DK
RF

Q12g. It made no difference. (Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree?)

STRONGLY AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE
STRONGLY DISAGREE
DK
RF

Q13. Did you <<and your household>> use a paid preparer or accountant to file your taxes?

YES
NO GO TO Q15
DK GO TO Q15
RF GO TO Q15

Q14. **(RB, p. 24)** What kind of paid preparer did you <<and your household>> use? Did you use a national chain such as H&R Block or Jackson Hewitt, a local preparer, an accountant or some other Type of paid preparer?

IWER INSTRUCTION: "OTHER" option will not open a text box.

NATIONAL CHAIN SUCH AS H&R BLOCK OR JACKSON HEWITT	GO TO Q16
LOCAL PREPARER	GO TO Q16
ACCOUNTING FIRM	GO TO Q16
SOME OTHER TYPE OF PAID PREPARER	GO TO Q16
DK	GO TO Q15
RF	GO TO Q15

Q15. **(RB, p. 25)** How did you <<and your household>> file your taxes? Did you fill out the forms yourself and file by mail, computer or phone, did you go to free preparation service, such as at a church, did you get free help from a friend, or did you do something else?
IWER INSTRUCTION: "OTHER" option will not open a text box.

SELF -- FILLED OUT FORMS AND FILED BY MAIL
 SELF -- FILLED OUT FORMS AND FILED BY COMPUTER OR PHONE
 WENT TO A FREE PREPARATION SERVICE
 GOT FREE HELP FROM A FRIEND
 OTHER
 DK
 RF
 GO TO Q20

Q16. Did you <<and your household>> receive a refund anticipation loan or a "fast refund" from a tax preparer?

YES
 NO GO TO Q19
 DK GO TO Q19
 RF GO TO Q19

Q17. **(RB, p. 26)** People take refund anticipation loans or "fast refunds" from tax preparers for many reasons. I am going to read you a list of some possible reasons. For each reason, please tell me if this was a very important, somewhat important, or not at all an important reason why you <<and your household>> took the loan/fast refund?

Q17a. I wanted my refund sooner. Was that reason very important, somewhat important or not at all important?

VERY IMPORTANT
 SOMEWHAT IMPORTANT
 NOT AT ALL IMPORTANT
 DK
 RF

Q17b. I needed to pay the tax preparer. (Was that reason very important, somewhat important or not at all important?)

VERY IMPORTANT
 SOMEWHAT IMPORTANT
 NOT AT ALL IMPORTANT
 DK
 RF

Q17c. I wanted to pay off bills or debt faster.
(Was that reason very important, somewhat important or not at all important?)
VERY IMPORTANT
SOMEWHAT IMPORTANT
NOT AT ALL IMPORTANT
DK
RF

Q17e. I wanted to be sure I had the money and not worry about whether I'd get my refund.
(Was that reason very important, somewhat important or not at all important?)
VERY IMPORTANT
SOMEWHAT IMPORTANT
NOT AT ALL IMPORTANT
DK
RF

Q17f. Was there any other important reason?
YES
NO GO TO Q18
DK GO TO Q18
RF GO TO Q18

Q17f_SPEC. What was that?

Q18. How much did you pay for your refund loan and tax preparation?
_____ \$ Amount
DK
RF
GO TO Q20

Q19. How much did you pay the tax preparer?
_____ \$ Amount
DK
RF

Q20. If you could get part of your tax refund right away and part of it could be deposited into a savings account or an investment fund set aside for a special purpose, how likely would you be to use this service – very likely, somewhat likely, somewhat unlikely, very unlikely?
VERY LIKELY
SOMEWHAT LIKELY
SOMEWHAT UNLIKELY
VERY UNLIKELY
DK

RF

- Q21. **(RB, p. 27)** Next we have a question about how people think about tax refunds. In this question, you have a choice of how you get your income. The total amount of your tax refund or money owed will be the same for each option. But you can choose whether you get the money spread out over the year or all at the end. I will read the question and your answer choices – you can read along from this page....

For this question, please assume that you receive a regular paycheck from an employer. Which of the following describes how you would like to receive your income?

A paycheck that is \$100 smaller each month than your current one with a tax refund that is \$1200 larger at the end of the year GO TO
Section R – R1

A paycheck that is the same as your current one with no additional refund and no need to pay any additional taxes at the end of the year GO TO
Section R – R1

A paycheck that is \$100 larger each month than your current one with a tax refund that is \$1200 smaller at the end of the year

DK GO TO Section R – R1
RF GO TO Section R – R1

- Q21a. **(RB, p. 28)** Would you want a paycheck that is \$100 larger each month than your current one if you owed \$1200 more in taxes at the end of the year?

YES
NO
DK
RF

Section R: Hardships

- R2. Have you <<or anyone in your household>> suffered a major illness or had a major medical expense in the last year?

YES
NO
DK
RF

- R3. How difficult is it for you to live on your total household income right now – not at all difficult, somewhat difficult, or very difficult?

NOT AT ALL DIFFICULT
SOMEWHAT DIFFICULT
VERY DIFFICULT
DK
RF

R4. **(RB, p. 29)** How often in the past 12 months has your income covered your expenses? Would you say every month, most months, about half the months, a few months, once or twice, or never?

- EVERY MONTH
 - MOST MONTHS
 - ABOUT HALF THE MONTHS
 - A FEW MONTHS
 - ONCE OR TWICE
 - NEVER
 - DK
 - RF
- GO TO R6

R5. To make up the difference, which of the following did you do?

R5a. Did you borrow money from a bank or use a credit card?

- YES
- NO
- DK
- RF

R5b. Did you borrow money or get help from family or friends?

- YES
- NO
- DK
- RF

R5c. Did you spend out of savings or investments?

- YES
- NO
- DK
- RF

R5d. Did you do something else?

IWER INSTRUCTION: A "YES" will open a text box.

- YES
- NO GO TO R6
- DK GO TO R6
- RF GO TO R6

R5d_SPEC. What was that?

R6. Which of these statements best describes the food eaten in your household in the previous 12 months: <<Fill I/We>> always had enough to eat; Sometimes <<Fill I/We>> didn't have enough to eat; or, Often <<Fill I/We>> didn't have enough to eat?

ALWAYS ENOUGH TO EAT
SOMETIMES NOT ENOUGH TO EAT
OFTEN NOT ENOUGH TO EAT
DK
RF

R7. Was there any time in the last twelve months when you were evicted from your house/apartment or had eviction proceedings started for not paying the rent or mortgage?

YES
NO
DK
RF

R8. In the past twelve months, did the gas or electric company turn off service, or did the oil company not deliver oil because the bill was not paid?

YES
NO
DK
RF

R9. In the past twelve months, was your telephone ever disconnected because the bill was not paid?

YES
NO
DK
RF

R10 CHECKPOINT.

Does respondent own or rent?

OWN (OWN in A1) GO TO R11
ELSE (RENT/DK/RF in A1) GO TO R13

R11. In the past twelve months, have you been threatened with foreclosure of your home?

YES
NO GO TO R13
DK GO TO R13
RF GO TO R13

R12. Did anyone foreclose on your home?

YES
NO
DK
RF

R14. In the past 12 months, have you <<or anyone in your household>> filed for personal bankruptcy?

YES
NO
DK
REF

R15. How many times have you <<or anyone in your household>> ever filed for personal bankruptcy?

_____ # of TIMES
DK
RF

R16. Do you think that filing for bankruptcy <<will/would>> affect your ability to borrow money from a bank or finance company in the future?

Programming note: IF R14 or R15 = YES, use WILL in the fill, ELSE use WOULD.

YES
NO
DK
RF

R17. In the past twelve months, have you ever received credit counseling?

YES
NO
DK
RF

Section T: Health and Health Insurance

T1. To better understand the issues we've been talking about, I need to ask you questions about your health. Would you say that your health in general is excellent, very good, good, fair, or poor?

EXCELLENT
VERY GOOD
GOOD
FAIR
POOR
DK
RF

T2. Do you have any chronic health or medical conditions that prevent you from attending work, affect your work performance, or prevent you from doing regular activities?

YES
NO
DK
RF

T6. Do you smoke cigarettes?

YES GO TO T8
NO
DK
RF

T7. Did you ever smoke cigarettes?

YES
NO
DK
RF

T8. Do you ever drink any alcoholic beverages such as beer, wine, or liquor?

YES
NO GO TO T10
DK GO TO T10
RF GO TO T10

T9. On average, do you have less than one drink a day, one to two drinks a day, three to four drinks a day, or five or more drinks a day?

*QxQ: A "drink" could be any of the following: 12 ounces of beer, 4 ounces of wine or 1 shot of alcohol (1.5 ounces).
QxQ: "A day" includes the nighttime. If R says only drink on weekends, ask how many drinks and average over a week.*

LESS THAN 1
1-2
3-4
5 OR MORE
DK
RF

T10. During the past 12 months, have you ever taken drugs or prescription medicines, other than as prescribed by your doctor?

YES
NO
DK
RF

T11. In the last year, has anyone told you that you smoke, drink, or take drugs too much?

YES
NO
DK
RF

T12a CHECKPOINT.

Is R currently employed?
YES (YES in B7) GO TO T12b CHECKPOINT
ELSE GO TO T13

T12b CHECKPOINT.

Does R receive health insurance at work?

YES (YES in O14b) GO TO Section N
ELSE GO TO T13

T13. Let me ask you about health insurance.

Are you currently covered by Medicaid, Medicare or any other government health insurance?

YES
NO
DK
RF

T14. Are you covered by any health insurance plan through your former employer or union?

YES
NO
DK
RF

T15. Are you covered by any other health insurance?

IWER INSTRUCTION: "YES" will not open a text box.

YES
NO
DK
RF

Programming note: Skip T16 if T13 OR T14 OR T15 = YES

T16. What is the main reason you are without health insurance coverage?

Section N: Background Information

N1. I'd like to ask you some questions about when you were a child.
When you were a child, did the adults in your family have a bank account?

- YES
- NO
- DK
- RF

N2. When you were a child, did you ever have a bank account of your own?

- YES
- NO
- DK
- RF

N3. Where were you born?

- _____ Insert country
- UNITED STATES GO TO N6
- DK
- REF

N4. Are you a U.S. citizen or a permanent resident?

- U.S. CITIZEN
- PERMANENT RESIDENT
- NEITHER
- DK
- RF

N5. When did you come to the U.S. to stay?

- _____ ENTER YEAR (1901-2005) GO TO N6
- NOT HERE TO STAY GO TO N6
- DK
- RF

N5a. **(RB, p. 30)** Was it...

- Before 1950
- 1950 – 1959
- 1960 – 1969
- 1970 – 1979
- 1980 – 1989
- 1990 – 1999
- 2000 – 2005
- DK
- RF

N6. **(RB, p. 31)** What is the highest grade in school you completed or the highest degree you have received?

- 0. NONE
- 01-12. FIRST THROUGH 12TH GRADE
- 13. HIGH SCHOOL GRADUATE – HIGH SCHOOL DIPLOMA OR GED
- 14. SOME COLLEGE BUT NO DEGREE
- 15. DIPLOMA OR CERTIFICATE FROM A VOCATIONAL OR TECHNICAL TRADE SCHOOL
- 16. ASSOCIATES DEGREE IN COLLEGE – ACADEMIC PROGRAM
- 17. ASSOCIATES DEGREE IN COLLEGE – OCCUPATIONAL OR VOCATIONAL PROGRAM
- 18. BACHELOR'S DEGREE (BA, BS, AB)
- 19. MASTER'S DEGREE (MA, MBA, MS)
- 20. PROFESSIONAL SCHOOL DEGREE (MD, JD, DVM, DDS, LLB)
- 21. DOCTORAL DEGREE (PHD, EDD)
- DK
- REF

N9. **(RB, p. 32)** Which one (or more) of the following do you consider yourself? (MARK ALL THAT APPLY.)

IWER INSTRUCTION: "OTHER RACE" option will not open a text box.

- BLACK OR AFRICAN AMERICAN
- WHITE
- ASIAN OR SOUTH ASIAN
- AMERICAN INDIAN OR ALASKA NATIVE
- NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER
- HISPANIC/LATINO/CHICANO/OF SPANISH ORIGIN
- ARAB/ARAB-AMERICAN/CHALDEAN/MIDDLE EASTERN
- OTHER RACE
- DK
- RF

N10 How long have you lived in the Detroit Metropolitan Area, which includes Wayne, Macomb, and Oakland counties?

- LESS THAN 6 MONTHS
- 6 MONTHS TO LESS THAN 1 YEAR
- 1 TO LESS THAN 2 YEARS
- 2 YEARS TO LESS THAN 3 YEARS
- 3 YEARS TO LESS THAN 4 YEARS
- 4 YEARS TO LESS THAN 5 YEARS
- 5 YEARS TO LESS THAN 10 YEARS
- 10 YEARS OR MORE
- MY WHOLE LIFE
- DK
- RF

N11. How long have you lived in this house/apartment?

- LESS THAN 6 MONTHS
- 6 MONTHS TO LESS THAN 1 YEAR
- 1 TO LESS THAN 2 YEARS
- 2 YEARS TO LESS THAN 3 YEARS
- 3 YEARS TO LESS THAN 4 YEARS
- 4 YEARS TO LESS THAN 5 YEARS
- 5 YEARS TO LESS THAN 10 YEARS
- 10 YEARS OR MORE
- MY WHOLE LIFE
- DK
- RF

N12. What language do you usually speak at home?

*IWER INSTRUCTION: "OTHER LANGUAGE" option **will** open a text box.*

- | | |
|----------------|-----------|
| ENGLISH | GO TO N13 |
| SPANISH | GO TO N13 |
| ARABIC | GO TO N13 |
| BENGALI | GO TO N13 |
| FARSI | GO TO N13 |
| HINDI | GO TO N13 |
| POLISH | GO TO N13 |
| RUSSIAN | GO TO N13 |
| SYRIAC | GO TO N13 |
| OTHER LANGUAGE | |
| DK | GO TO N13 |
| RF | GO TO N13 |

N12_SPEC. What language is that?

N13. **(RB, p. 33)** What is your current marital status? (MARK ALL THAT APPLY)

- MARRIED AND LIVING WITH YOUR SPOUSE
- LIVING WITH YOUR PARTNER OR SIGNIFICANT OTHER
- DIVORCED
- MARRIED, BUT SEPARATED
- WIDOWED
- SINGLE, NEVER MARRIED
- DK
- RF

Section V: Conjoint

V0.

(IWER: Open packet for this respondent and show to respondent.

This part of the survey is about payment cards. Payment cards are ways of getting your income and paying for things. Payment cards include debit cards, payroll cards, and prepaid debit cards.

You will see a sample page, and then 13 sets of choices. Let's look at the sample page together.

Each set will contain three payment card descriptions for you to consider, numbered 1, 2, and 3.

For each set, you will select the option you prefer, or choose "none", number 4, if you do not like any of the options.

All the cards would give you some way to get access to your paycheck or benefits immediately.

--Debit cards let you set up direct deposit of your paycheck or benefits automatically into a bank account in your name.

--Payroll cards are loaded with money automatically by your employer or by the government if you get benefits.

--Prepaid debit cards let **you** load your paycheck or benefit check onto the card.

At the bottom of each page is a place for you to indicate with an X which option you prefer. If you would not choose any of the options, mark an X in the last box here. When you are finished, I will enter the information into the computer.

If you have a question at any time you can just ask me.

We are almost done. This is **your** chance to help decide the best products in your community.

IWER INSTRUCTION:

If R refuses or hesitates, PROMPT:

This can be hard. Just look for the features you like the best.

OR

This is your chance to show the banks what you really want.

If R still refuses, enter REF in V2-V14 and GO TO V15

V1. (PRELOADED)

IWER INSTRUCTION: You will use VERSION X for this case. Please make sure you use the XXX booklet.

VERSION 1 XXX = Salmon

VERSION 2 XXX = Yellow

VERSION 3 XXX = Blue

V2.

IWER INSTRUCTION: Enter Respondent choice from Card 1

Choice 1

Choice 2

Choice 3

NONE

V3.

IWER INSTRUCTION: Enter Respondent choice from Card 2

Choice 1
Choice 2
Choice 3
NONE

V4.

IWER INSTRUCTION: Enter Respondent choice from Card 3

Choice 1
Choice 2
Choice 3
NONE

V5.

IWER INSTRUCTION: Enter Respondent choice from Card 4

Choice 1
Choice 2
Choice 3
NONE

V6.

IWER INSTRUCTION: Enter Respondent choice from Card 5

Choice 1
Choice 2
Choice 3
NONE

V7.

IWER INSTRUCTION: Enter Respondent choice from Card 6

Choice 1
Choice 2
Choice 3
NONE

V8.

IWER INSTRUCTION: Enter Respondent choice from Card 7

Choice 1
Choice 2
Choice 3
NONE

V9.

IWER INSTRUCTION: Enter Respondent choice from Card 8

Choice 1
Choice 2
Choice 3
NONE

V10.

IWER INSTRUCTION: Enter Respondent choice from Card 9

Choice 1
Choice 2
Choice 3
NONE

V11.

IWER INSTRUCTION: Enter Respondent choice from Card 10

Choice 1
Choice 2
Choice 3
NONE

V12.

IWER INSTRUCTION: Enter Respondent choice from Card 11

Choice 1
Choice 2
Choice 3
NONE

V13.

IWER INSTRUCTION: Enter Respondent choice from Card 12

Choice 1
Choice 2
Choice 3
NONE

V14.

IWER INSTRUCTION: Enter Final Respondent choice from Card 13

Choice 1
Choice 2
Choice 3
NONE

*Programming note: Ask V15 only if REF in V14 or "NONE" in V2-V14 (ALL).
ELSE GO TO U1*

V15. A lot of people find this part hard. Could you tell me why you didn't want to go on or complete this section?

- TOO MANY CHOICES
- CONFUSING
- HARD TO READ/UNDERSTAND
- BORING/NOT INTERESTED
- HAVE GOOD ACCOUNT/NO NEED
- JUST TOO TIRED
- OTHER
- DK
- RF

Section U: Respondent Input

*** ASK EVERYONE**

U1. We are almost done. I have two final questions.

U1 In the past twelve months, do you feel that you or anyone you know has been discriminated against at a bank, savings and loan, or credit union because of race, sex, or family's country of origin?

- YES
- NO
- DK
- RF

U2. How could the financial services system better serve you?

That is the end of our interview and we would like to thank you. We are almost finished -- I will now need to enter your name and address into the computer and we'll be done.