



Comptroller of the Currency
Administrator of National Banks



SURVEY OF FINANCIAL ACTIVITIES AND ATTITUDES

ABOUT THE SURVEY

In 1998-99, the OCC sponsored the *Survey of Financial Activities and Attitudes* to better understand why tens of millions of people in the United States rarely—if ever—conduct financial activities through banks and other depository institutions. The survey was conducted in the low- and moderate-income communities of two major urban areas: New York City and Los Angeles County.

The survey has generated new data on the financial activities of unbanked individuals, the costs they incur, and their attitudes toward banks—and similar information for their “banked” neighbors. The OCC is making publicly available a series of policy research studies based on the survey data.

The OCC is also providing to the public the survey questionnaire, its results, and methodology. The agency hopes that this information will help inform private-sector research, and reduce its costs and uncertainty. This, in turn, could enhance bank efforts to expand financial access through more appropriate products and more effective outreach.