



Comptroller of the Currency
Administrator of National Banks

SURVEY OF
FINANCIAL ACTIVITIES
AND ATTITUDES



PUBLIC USE FILE

CODEBOOK

SURVEY OF
FINANCIAL ACTIVITIES
AND ATTITUDES:
PUBLIC USE FILE
CODEBOOK

Office of the Comptroller of the Currency
Economic and Policy Analysis
Washington, D.C.
May 2001

Please address correspondence to Constance R. Dunham, Senior Financial Economist, Economic and Policy Analysis Department, Office of the Comptroller of the Currency, 250 E Street, S.W., Washington, D.C. 20219 (phone: 202-874-4793; email: constance.dunham@occ.treas.gov).

Table of Contents

Introduction	v
A. Survey Information	1
B. Family History	2
B.1. Respondent's parents	2
B.2. Respondent as child	4
C. Receiving Income	5
C.1. Bank accounts	5
C.2. Ways of receiving income	5
C.3. Converting income checks to cash	8
D. Making Payments	15
D.1. Buying money orders	15
D.2. Paying bills	20
D.3. Sending remittances	22
E. Bank Account Ownership and Savings	31
E.1. Current and recent bank account holders	31
E.2. Savings	33
E.3. Non-account holders	36
F. Credit Cards, Charge Cards, and Loans	42
F.1. Major credit cards and store charge cards	42
F.2. Most recent loans	43
F.3. Prospective short-term loans	49
G. Financial Service Provider Proximity, Bank Technology	51
G.1. Proximity	51
G.2. ATM machine use	52
H. Communications	55
I. Respondent Input	57
J. Background Information	58
Appendix	69
Appendix Tables	73

Introduction to the Public Use File Codebook

The Office of the Comptroller of the Currency (OCC) is responsible for chartering, regulating, and supervising the national banking system, which comprises all banks with a federal charter and about 55 percent of the total assets of the U.S. banking system. The OCC's major objectives include ensuring bank safety and soundness, fostering competition, and ensuring fair and equal access to financial services for all Americans.

Consistent with these objectives, the OCC has sponsored a Survey of Financial Activities and Attitudes. The survey was designed to foster a better understanding of why millions of adults in the United States rarely, if ever, conduct their regular financial activities — particularly savings and transaction activities — through banks or other depository institutions.¹

The survey's purposes, as well as its implementation and design, are described briefly in the introduction to a related document, *Survey of Financial Activities and Attitudes: Questionnaire in English and Spanish*.² Information on the survey's methodology is provided in more detail in a related technical article.³ In addition to the survey questionnaire and a description of its methodology, the OCC has released a public use microdata file.⁴

This introduction provides a context for the main part of this document, the codebook to the public use microdata file. It describes the codebook's contents and conventions, recommends how the codebook should be used in conjunction with the questionnaire, and briefly discusses methods for correctly estimating population parameters and sampling errors.

Codebook Contents

This document, *Survey of Financial Activities and Attitudes: Public Use File Codebook*, provides users of the public use file with information on the names, value codes, and definitions of all variables contained in the file. The variable names, as listed in each of several data file formats, can be found in the accompanying data file contents listings.⁵

¹ Other depository institutions include savings banks, savings and loan associations, and credit unions.

² The introduction to the survey questionnaire is available on the compact disc, *Survey of Financial Activities and Attitudes: Public Release Materials*. A printed version of the survey questionnaire can be obtained at no charge from the OCC Communications Division by phone (202-874-4960) or e-mail (Felicia.Belton@occ.treas.gov).

³ Constance R. Dunham, Fritz J. Scheuren, and Douglas H. Willson (1999), "Methodological Issues in Surveying the Nonbanked Population in Urban Areas," *1998 Proceedings of the Section on Survey Research Methods*, American Statistical Association, pp. 611-16. This article is available on the *Public Release Materials* compact disc.

⁴ The public use microdata file is available on the *Public Release Materials* compact disc. It is provided as a SAS data file for users of SAS software (version 6.12 or higher), and in two other formats that can be imported into numerous statistical packages: a comma separated value (CSV) text file and a Microsoft Excel (version 97) spreadsheet.

⁵ The data file contents listings are available on the *Public Release Materials* compact disc.

More specifically, this codebook contains the following information on all variables to be found on the public use file:

- Survey questionnaire question numbers.
- Public use file variable names.
- The questions that were posed to survey respondents (or modified statements that correspond to data available in the public use file).
- Variable values and the corresponding response options.

Variables that were modified for disclosure limitation purposes and/or edited for accuracy are not available in the public use file in their original form. The codebook defines both the original variable and any modified variable that is publicly available.

Codebook Conventions

Data for most variables are provided in coded form. In most cases, the variable values label the same response options used by interviewers as they implemented the survey. Note that two common response options are abbreviated for simplicity: DK for “Don’t know” and REF for “Refused.” Neither of these two response options was read to the respondent, but was instead checked off by the interviewer when recording any such responses.

Variable names. Many questions allow only one response. In these cases, the variable name associated with the response is listed immediately beneath the question number and is usually identical to it. However, many other questions allowed more than one response. In these cases, the full set of variable names associated with that question is listed beneath the question number. The variable names are usually identical to the question number, except for a numeric suffix that indicates the order in which the response was given. The data file contents listings use these names in providing the order in which the variables are included in each public use file format.

Modified variables. Modified variables are listed in the codebook immediately following the question on which each variable was based. The names of most modified variables end in "z".

Most modified variables correspond to the same question as the original variable from which they were derived. In other cases, the response codes for the original variable were combined in a way that made the modified variable an answer to a slightly different question. In these cases, the question has been rephrased as a statement enclosed in parentheses, which signifies that the statement was not actually posed to respondents.

Omitted variables and response options. Some variables were omitted from the public use file for purposes of disclosure limitation, as discussed later. In addition, specific, uncoded (i.e., verbatim) responses are not provided in this public release. Rather, a response option (usually coded <77>) shows whether or not the respondent provided a verbatim response to a question.

Data editing. In the interest of providing the survey microdata file to the public promptly, only the numeric variables were edited for accuracy, and only when the supporting evidence was compelling. Imputation of missing values was developed for only one variable (using a hierarchical random hot-deck method): detailed household income (J240bz).⁶

Application of statistical disclosure limitation techniques. In preparing the public use file, the OCC's assurance of privacy to survey respondents mandated careful application of disclosure limitation methods.⁷ The application of these methods modified potentially identifying data in a way that safeguards confidentiality, while maintaining the data's usefulness for such general purposes as market or policy analysis.

Most variables are based on the questions that were posed by interviewers as they implemented the survey. However, for disclosure limitation purposes, some variables were omitted and others modified as follows:

- Categorical variables usually were modified by collapsing response categories.
- A few numeric variables were made categorical.
- Most numeric variables were top-coded, bottom-coded, and rounded.⁸

For numeric variables, out-of-range values represent top-coded (-66) or bottom-coded (-55) values or "Don't know" (-88) or "Refused" (-99) answer options. These code values were chosen to lessen the likelihood that casual analysis of numeric data would mistakenly confound numeric values with code values. Users are advised to recode numeric variables before analyzing them. In addition, statistical perturbation was added to safeguard further the confidentiality of the public use file, while largely preserving its statistical properties and thereby maintaining its usefulness to analysts.

⁶ Imputation methods fill in missing values in a data set with plausible estimates. In random hot-deck imputation, each missing value is replaced with a value selected randomly from matching respondents that are similar to the non-respondent with respect to a set of auxiliary variables. In hierarchical hot-deck imputation, if no matching respondent exists in the initial imputation class, the class is collapsed by one level or until a match can be found. See, for example, "Alternate Methods for CPS Income Imputation," Martin David, J.A. Roderick, Michael E. Samuhel, and Robert K. Triest," *Journal of the American Statistical Association*, March 1986, vol. 81, No. 393, Applications, pp. 29-41.

⁷ For a discussion of statistical disclosure limitation techniques used by federal agencies, see: "Report on Statistical Disclosure Limitation Methodology," (Working Paper 22) prepared by the Subcommittee on Disclosure Limitation Methodology, Federal Committee on Statistical Methodology, May 1994 (Statistical Policy Office, Office of Information and Regulatory Affairs, Office of Management and Budget) and "Checklist on Disclosure Potential of Proposed Data Releases," prepared by the Interagency Confidentiality and Data Access Group, an Interest Group of the Federal Committee on Statistical Methodology, July 1999 (Statistical Policy Office, Office of Information and Regulatory Affairs, Office of Management and Budget). The application of these methods in developing the OCC public microdata file was reviewed and approved by an independent disclosure review board consisting of outside statistical experts.

⁸ In top-coding, all values of a variable above a cutoff point are assigned to the top category of values for that variable. In bottom-coding, all values of a variable below a cutoff point are assigned to the bottom category of values for that variable. See "Checklist on Disclosure Potential of Proposed Data Releases," *Ibid.*, section 3.2 and "Report on Statistical Disclosure Limitation Methodology," *Ibid.*, pp. 19-22.

Interpreting the Survey Data: the Questionnaire

To interpret the data in the public use file accurately, readers are strongly advised to refer to both the survey questionnaire (including its introduction) and this codebook. The introduction to the questionnaire provides information on how questions were posed by interviewers as they implemented the survey. It also provides information on the detailed conventions of the questionnaire, many of which are not included in this codebook, but that must be understood in order to interpret accurately the data in the public use file. These conventions include:

- Branching instructions, which indicate the questions that were posed to specific groups of respondents.
- Format conventions, which distinguish the words that actually were read to respondents from the text provided for the interviewers' use or for the readers of the printed questionnaire.

Estimating Population Parameters and Sampling Errors

Researchers using the public use file are also strongly advised to consider the discussion that follows, and in the appendix, on methods for developing unbiased estimates of survey population characteristics and measures of precision that are consistent with the survey's sample design.

Population parameters and weights. The data for the Survey of Financial Activities and Attitudes were collected by means of a multistage stratified random sample design. At the first stage, the primary sampling units (PSUs) were selected with probabilities proportionate to size without replacement and, in a few cases, from strata with a small number of candidate PSUs. Sampling at subsequent stages was done with equal probabilities of selection from large numbers of candidate units.⁹

Data from complex sample surveys typically are weighted to properly estimate characteristics of the population being studied. As long as researchers employ the correct weights (see page 1 of the codebook), common statistical packages can be used to develop unbiased parameter estimates of proportions, means, and totals for the survey population. The appendix to this codebook provides an example that demonstrates the importance of using the correct weights when estimating such survey population parameters.

Sampling errors and the design effect. Researchers also are often interested in measures of precision, such as the variance or the standard error of a statistic, which they use to make inferences about the survey population from the sample data. In making such inferences, researchers must use measures of precision that are consistent with the survey's sample design. Common statistical packages will *not* generally provide appropriate estimates of precision or sampling error.¹⁰

⁹ For a more detailed description of the survey design, see the methodology article referenced in footnote 3.

¹⁰ Further discussion and empirical examples are provided in Donna J. Brogan (1998) "Pitfalls of Using Standard Statistical Software Packages for Sample Survey Data," *Encyclopedia of Biostatistics*, Peter Armitage and Theodore Colton, eds., John Wiley, New York. See also Ismael Flores-Cervantes, J. Michael Brick and Ralph Digaetano, 1997 *NSAF Variance Estimation*, Report No. 4, The Urban Institute, Washington, D.C.

Default formulas used in many common statistical packages typically assume a simple random sample design. Some statistical packages model more complex survey designs, but nevertheless do not capture all the elements of this survey's complex sample design. The measures of precision that they generate therefore are not appropriate for making inferences about the survey population from the sample data. As discussed in the appendix, their default formulas generate standard error estimates that are typically smaller than the true values. This could, for example, lead researchers to infer mistakenly from sample data that there are statistically significant differences between two subpopulations when in fact there are none.

The "design effect" summarizes the total effect of a complex sample design on the variance of a sample estimate in comparison to simple random sampling. Each variable has its own design effect. Measures of design effects are useful in demonstrating the importance of accounting for a complex sample design in estimating sampling errors. In addition, as discussed in the appendix, the design effect for a variable can be used to adjust a variance estimate produced by formulas that assume simple random sampling, to produce a variance estimate that is closer to the actual sampling error. Design effects for 23 key variables of this survey are provided in the appendix.

Summary

We hope that the public release of the survey microdata file, the questionnaire, related documentation, such as this codebook, and material on the survey methodology will provide useful information on financial access issues and facilitate market research efforts, thereby encouraging further contributions by the banking industry to economic development and financial opportunity.

Constance R. Dunham
Senior Financial Economist
Project Director, Survey of Financial Activities and Attitudes
Office of the Comptroller of the Currency
Washington, D.C.
May 2001

Survey of Financial Activities and Attitudes: Public Use File Codebook

A. Survey Information

CASENUM: Case number

1 to 1004: Los Angeles County cases

5001 to 6002: New York City cases

CITY: Urban area sampled (a character variable)

LA - Los Angeles County

NY - New York City

LFLAG: Language in which interview was conducted

1 - English

2 - Spanish

NADULTz: Number of adults in respondent's dwelling unit:

1 - 4 values

-66 topcoded: more than 4

WEIGHT: Final weight

WEIGHT is applied to the sample data in creating population estimates for each urban area.

During this interview, I am going to call banks, savings banks, savings & loans, and credit unions all “banks,” for short. They are all places where people have bank accounts and apply for loans. So when I say “bank,” I mean either a bank, a savings bank, a savings & loan, or a credit union. Is that clear to you?

B. Family History

B.1. Respondent’s parents

First, I’d like to ask you some questions about when you were a child and lived with your family.

B1: When you were a child, what kinds of work did the adults in your family do?

- b11 1 - Father worked for pay
- b12 2 - Mother worked for pay
- b13 3 - Mother was homemaker, cared for own children
- b14 4 - Other adult(s) worked for pay
- b15 5 - No one worked for pay
- 77 - Other
- 88 - DK
- 99 - REF

B2: How did the adults obtain their income?

- b21 1 - Government benefit or pension
- b22 2 - Company retirement pension
- b23 77 - Other income
- 88 - DK
- 99 - REF

B3: When you were a child, did the adults in your family have any kind of bank account?

- b3 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

B4a: Did they receive any of their income by direct deposit, where their income was automatically deposited into their bank account?

- b4a 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

B4b: Did they receive any of their income:

b4b1 1 - By check?

b4b2 2 - In cash?

b4b3 3 - Any other way?

4 - None of these

88 - DK

99 - REF

B5: Did the adults in your family ever cash those checks:

b51 1 - At a bank?

b52 2 - At work?

b53 3 - In a check cashing outlet?

b54 4 - Through an insurance broker?

b55 5 - By signing the check over to a family member (or friend), who gave them cash?

6 - In a supermarket?

7 - Or in a restaurant, bar, or in any other kind of store?

77 - Other

9 - Never cashed their check, always deposited check

88 - DK

99 - REF

B6a: Did they pay any of their bills by check?

b6a 1 - No

2 - Yes

88 - DK

99 - REF

B6b: Did they pay any of their bills:

b6b1 1 - By money order?

b6b2 2 - In cash?

b6b3 3 - Or any other way?

4 - None of these ways

88 - DK

99 - REF

B7: Was this in the United States or in another country?

1 - United States

2 - Another country

3 - Both the U.S. and another country

4 - A U.S. Territory

88 - DK

99 - REF

* B7 not available on public use file *

- B7z: Was this in the United States or in another country?
b7z 1 - United States
2 - Another country; both the U.S. and another country; or a U.S. Territory
88 - DK
99 - REF

B.2. Respondent as child

- B8: When you were a child under 15, did you ever have a bank account of your own?
b8 1 - No
2 - Yes
88 - DK
99 - REF

- B9: When you were a child, did you ever visit:
b91 1 - A bank?
b92 2 - A check cashing outlet?
b93 3 - A store that cashed paychecks (or benefit checks)?
b94 4 - Any other place that cashed checks (or did any type of banking business)?
5 - None of these places
88 - DK
99 - REF

C. Receiving Income

C.1. Bank accounts

- C10: Now let's turn to your current situation. Do you have:
- c101 1 - A checking account?
 - c102 2 - A savings account?
 - c103 3 - Or any other kind of account at a bank?
 - 4 - I do not have a bank account
 - 88 - DK
 - 99 - REF

C.2. Ways of receiving income

When I say "income," I want you to think about all the types of income you receive — not just wages or salary, but also any rental income, interest, dividends, retirement pay, Social Security, welfare (or any other payments you may receive from the government). During the last 12 months:

- C11a: Did you receive any income by direct deposit — where your income is automatically deposited into your bank account?
- c11a 1 - No
 - 2 - Yes
 - 88 - DK
 - 99 - REF

- C11b: Did you receive any income:
- c11b1 1 - By check?
 - c11b2 2 - In cash?
 - c11b3 3 - By electronic transfer, where your income is automatically sent to a check cashing or other place that is not a bank?
 - c11b4 77 - Or any other way?
 - 4 - None of these ways
 - 88 - DK
 - 99 - REF

- C12: In which of these ways did you receive most of your income?
- c12 1 - By direct deposit to a bank account?
 - 2 - By check?
 - 3 - In cash?
 - 4 - By electronic transfer to a place that is not a bank?
 - 77 - Other
 - 99 - REF

C13: What are the things you most like about direct deposit?

- c131 1 - It is convenient
- c132 2 - I feel safe
- c133 3 - My money cannot be stolen
- c134 4 - It is cheap
- c135 5 - My money comes reliably on time
- 6 - It makes it possible to have a bank account
- 7 - Nothing
- 77 - Other
- 88 - DK
- 99 - REF

C14: What are the things you most dislike about direct deposit?

- c141 1 - My money does not come reliably on time
- c142 2 - I miss socializing where I used to cash my check
- c143 3 - I want to hold (or see) my check first
- c144 4 - I have to use an ATM to get my money
- c145 5 - I pay fees to get my money this way
- 6 - I do not want a bank account
- 7 - Nothing
- 77 - Other
- 88 - DK
- 99 - REF

C15: In the last 12 months, was the money sent by direct deposit ever:

- c151 1 - Delivered a day or two late?
- c152 2 - Delayed longer than that?
- c153 3 - Or never delivered?
- c154 77 - Other
- 4 - None of the above
- 88 - DK
- 99 - REF

C16: These days, more and more payments are being made by direct deposit, where your income is automatically deposited into your bank account. If you had direct deposit what are the things you would most like about it?

- c163 1 - It would be convenient
- c164 2 - I would feel safe
- c165 3 - My money would not be stolen
- 4 - It would be cheap
- 5 - My money would come reliably on time
- 6 - Nothing
- 77 - Other
- 88 - DK
- 99 - REF

C17: What are the things you would most dislike about direct deposit?

- c171 1 - My money would not come reliably on time
- c172 2 - I would miss socializing at the place where I cashed my check
- c173 3 - I would want to hold (or see) my check first
- c174 4 - I would have to use an ATM to get at my money
- c175 5 - I would pay fees to get at my money that way
- 6 - Nothing
- 77 - Other
- 88 - DK
- 99 -REF

C18: What are the things you most like about electronic transfers?

- c181 1 - It is convenient
- c182 2 - I feel safe
- c183 3 - My money cannot be stolen
- c184 4 - It is cheap
- c185 5 - My money comes reliably on time
- 6 - This way, I do not need a bank account
- 7 - Nothing
- 77 - Other
- 88 - DK
- 99 - REF

C19: What are the things you most dislike about electronic transfers?

- c191 1 - My money does not come reliably on time
- c192 2 - I miss socializing where I used to cash my check
- c193 3 - I want to hold (or see) my check
- c194 4 - I have to use an ATM to get my money
- c195 5 - I pay fees to get my money this way
- 6 - I have to visit a check cashing outlet to get my money
- 7 - Nothing
- 77 - Other
- 88 - DK
- 99 - REF

C20: In the last 12 months, was the money sent by electronic transfer ever:

- c201 1 - Delivered a day or two late?
- c202 2 - Delayed longer than that?
- c203 3 - Never delivered?
- c204 77 - Other
- 4 - None of the above
- 88 - DK
- 99 - REF

- C21: These days, more and more payments are being made by electronic transfer, where your income is automatically sent to a check cashing outlet (or another place that is not a bank). If you had electronic transfer of your income, what are the things you would most like about it?
- c211 1 - It would be convenient
 - c212 2 - I would feel safe
 - c213 3 - My money would not be stolen
 - c214 4 - It would be cheap
 - c215 5 - My money would come reliably on time
 - 6 - Nothing
 - 77 - Other
 - 88 - DK
 - 99 - REF

- C22: What are the things you would most dislike about electronic transfers?
- c221 1 - My money would not come reliably on time
 - c222 2 - I would miss socializing where I cash my check
 - c223 3 - I would want to hold (or see) my check
 - c224 4 - I would have to use an atm to get my money
 - c225 5 - I would pay fees to get my money this way
 - 6 - I would have to visit a check cashing outlet to get my money
 - 7 - Nothing
 - 77 - Other
 - 88 - DK
 - 99 - REF

C.3. Converting income checks to cash

My next questions are about any paychecks, benefit checks, or other income checks that you may receive on a regular basis. During the last 12 months:

- C23a: Did you ever:
- c23a1 1 - Deposit your check and take some of it back in cash?
 - c23a2 2 - Or deposit your entire check?
 - 3 - Neither of these ways
 - 88 - DK
 - 99 - REF
- C23b: Did you ever:
- c23b1 1 - Just cash your entire check?
 - c23b2 2 - Or sign your check over to a family member (or friend) for cash?
 - c23b3 3 - Neither of these ways
 - 77 - Other
 - 88 - DK
 - 99 - REF

C24: Which of these did you do most often?

- c24 1 - Deposited the check and took some of it back in cash?
2 - Deposited your entire check?
3 - Cashed your entire check?
4 - Signed your check over to a family member (or friend), who gave you cash?
77 - __
99 - REF

C25: During the last 12 months, how many paychecks, benefit checks (or other checks you receive regularly) did you usually cash each month?

- 77 - (number)
88 - DK
99 - REF

* C25 not available on public use file *

C25z: During the last 12 months, how many paychecks, benefit checks (or other checks you receive regularly) did you usually cash each month?

- c25z 0 through 6 values
-66 top-coded: more than 6
-88 DK
-99 REF

C26: During that time, did you ever cash your check:

- c261 1 - at a bank
c262 2 - at your work place
c263 3 - at a check cashing outlet
c264 4 - through an insurance broker
c265 5 - through a friend or family member
6 - in a supermarket
7 - at a restaurant, bar, or in any other kind of store
77 - Other
88 - DK
99 - REF

C27: Where did you cash most of your checks?

- c27 1 - at a bank
2 - at your work place
3 - at a check cashing outlet
4 - through an insurance broker
5 - through a friend or family member
6 - at the supermarket
7 - at the __
77 - at the __
99 -REF

C28: Did you cash your checks at:

- c28 1 - A bank where you have a bank account?
2 - Or another bank, where you do not have a bank account?
88 - DK
99 - REF

C29a: Is the bank office located:

- c29a 1 - Inside a supermarket?
2 - Or inside another kind of store?
3 - Or is it a stand-alone bank office — not inside another store?
77 - Other
88 - DK
99 - REF

C29b: Did you cash the checks:

- c29b 1 - At a window (or counter) operated by your employer?
2 - At a credit union (or other bank office) located at your work place?
3 - At a bank armored car (or mobile bank office)?
77 - Or some other way at your work place?
88 - DK
99 - REF

C29c: Is the check cashing office located:

- c29c 1 - Inside a supermarket?
2 - Or inside another kind of store?
3 - Or is it a stand-alone check cashing outlet — not inside another store?
77 - Other
88 - DK
99 - REF

C29d: Did you cash the checks:

- c29d 1 - At the store's own service counter (or check out counter)?
2 - Or at a small bank office located inside the store?
3 - Or at a check cashing outlet located inside the store?
77 - Other
88 - DK
99 - REF

The last time you cashed a paycheck, benefit check (or other check that you receive on a regular basis) _____:

C30: What was the amount of the check you cashed?

- 1 - (\$ amount)
88 - DK
99 - REF

* C30 not available on public use file *

The last time you cashed a paycheck, benefit check (or other check that you receive on a regular basis) _____:

C30z: What was the amount of the check you cashed?

c30z	-55	bottom-coded: less than \$50
	50 - 1,000	value rounded to nearest \$10
	-66	top-coded: more than \$1,000
	-88	DK
	-99	REF

C31: Was it:

1 - A government check?
 2 - A company paycheck?
 3 - Or a personal check from someone else?
 77 - Other
 88 - DK
 99 - REF

* C31 not available on public use file *

C31z: Was it:

c31z	1 - A government check?
	2 - A company paycheck, or a personal check from someone else?
	77 - Other
	88 - DK
	99 - REF

C32: How much did it cost you to cash it there?

1 - Nothing
 2 - (\$ amount)
 3 - (% amount)
 88 - DK
 99 - REF

* C32 not available on public use file *

C32dz: How much did it cost you to cash it there? (answers in \$)

c32dz	0	0
	-55	bottom-coded: more than 0 but less than \$1
	1 - 10	value rounded to nearest \$.10
	-66	top-coded: more than \$10
	-88	DK
	-99	REF

C32pz: How much did it cost you to cash it there? (answers in %)

c32pz 0 - 5 values
D DK
R REF

C33: How much (if anything) did you have to buy ___ to cash the check?

1 - Nothing
2 - (\$ amount)
88 - DK
99 - REF

* C33 not available on public use file *

C33z: How much (if anything) did you have to buy ___ to cash the check?

c33z 0 0
-66 top-coded: more than 0
-88 DK
-99 REF

C34: How many IDs were you asked to show, to cash a check there?

1 - None
77 - (number)
88 - DK
99 - REF

* C34 not available on public use file *

C34z: How many IDs were you asked to show, to cash a check there?

c34z 0 - 2 values
-66 top-coded: more than 2
-88 DK

C35: Did you feel welcome there; did the staff treat you with respect?

c35 1 - No
2 - Yes
88 - DK
99 - REF

C36: The last time you cashed a check there, did the teller speak to you in Spanish?

c36 1 - No
2 - Yes
88 - DK
99 - REF

C37: Are most of the staff there similar to the people who live in your neighborhood?

- c37 1 - No
2 - Yes
3 - Some are, some are not
88 - DK
99 - REF

C38: What are the things you most like about cashing a check ___?

- c381 1 - It is cheap (or free)
c382 2 - The checks I deposit clear quickly
c383 3 - They do not ask me to show many IDs
c384 4 - I feel welcome, the staff are respectful
c385 5 - It is fast, lines are short
6 - Convenient to where I live, or where I do other things
7 - Has convenient hours open
8 - It is safe to go there, be there
9 - The staff speak my language
10 - Nothing in particular
77 - Other
88 - DK
99 - REF

C39: What are the things you most dislike about cashing a check ___?

- c391 1 - It is expensive
c392 2 - The checks I deposit clear too slowly
c393 3 - They ask me to show too many IDs
c394 4 - I do not feel welcome, the staff are not respectful
c395 5 - It is slow, lines are long
6 - Not convenient to where I live, or where I do other things
7 - Does not have convenient hours open
8 - It is not safe to go there, or be there
9 - The staff do not speak my language
10 - Nothing in particular
77 - Other
88 - DK
99 - REF

C40: During the last 12 months, when you went to that bank to cash a check, did they ever ask you for your fingerprint?

- c40 1 - No
2 - Yes
88 - DK
99 - REF

C41: Did you give them your fingerprint?

- c41 1 - No
2 - Yes
88 - DK
99 - REF

C42: When you did that:

- c42 1 - Was it no problem?
2 - Did it bother you a little?
3 - Or did it bother you a lot?
77 - Other
88 - DK
99 - REF

C43: What are the major reasons why you cashed checks there, rather than at the bank where you have an account?

- c431
c432 1 - It was cheaper (or free)
c433 2 - It was the bank that issued the checks
c434 3 - They did not ask me to show as many ids
c435 4 - I felt more welcome; the staff were more respectful
5 - It was faster, lines were shorter
6 - More convenient to where I live, where I do other things
7 - Had more convenient hours open
8 - It was safer to go there, to be there
9 - More of the staff spoke my language
10 - No particular reason
77 - Other
88 - DK
99 - REF

C44: Was this the bank that issued the check?

- c44 1 - No
2 - Yes
88 - DK
99 - REF

C45: One last question about cashing checks: What changes could a bank make that would give you a better way to cash your paychecks, benefit checks, or any other income checks?

- c45 1 - None
77 - __
88 - DK
99 - REF

D. Making Payments

D.1. Buying money orders

D46: Have you purchased a money order at least once during the last 12 months?

d46 1 - No
2 - Yes
88 - DK
99 - REF

D47: During that time, did you usually purchase:

d47 1 - More than one money order a month,
2 - About one money order a month,
3 - Or did you purchase money orders less than once a month?
88 - DK
99 - REF

D48a: About how many money orders did you usually buy each month?

77 - (number)
88 - DK
99 - REF

* D48a not available on public use file *

D48az: About how many money orders did you usually buy each month?

d48az 0 - 10 values
-66 more than 10
-88 DK
-99 REF

D48b: About how many money orders did you buy during the last 12 months?

77 - (number)
88 - DK
99 - REF

* D48b not available on public use file *

D48bz: About how many money orders did you buy during the last 12 months?

d48bz 1 - 10 values
-66 top-coded: more than 10
-88 DK

D49: During that time, did you ever buy a money order at a:

- d491 1 - post office
- d492 2 - check cashing outlet
- d493 3 - supermarket
- d494 4 - work place
- d495 5 - bank
- 6 - Western Union office
- 77 - other kind of store (or other place)
- 88 - DK
- 99 - REF

D50: Where did you buy most of your money orders?

- d50 1 - post office
- 2 - check cashing outlet
- 3 - supermarket
- 4 - work place
- 5 - bank
- 6 - Western Union office
- 77 - __
- 99 - REF

D51a: Is the check cashing outlet located:

- d51a 1 - Inside a supermarket?
- 2 - Or inside another kind of store?
- 3 - Or is it a stand-alone check cashing outlet — not inside another store?
- 77 - Other
- 88 - DK
- 99 - REF

D51b: Did you buy the money orders:

- d51b 1 - At the store's own service counter (or check-out counter)?
- 2 - At a small bank office located inside the store?
- 3 - At a check cashing outlet located inside the store?
- 4 - Or at a Western Union office located inside the store?
- 77 - Other
- 88 - DK
- 99 - REF

D51c: Did you buy the money orders:

- d51c 1 - At window (or counter) operated by your employer?
- 2 - At a credit union (or other bank office) located at your work place?
- 3 - At a bank armored car (or mobile bank office)?
- 77 - Or some other way at your work place?
- 88 - DK
- 99 - REF

D51d: Is the bank office located:

- d51d 1 - Inside a supermarket?
2 - Or inside another kind of store?
3 - Or is it a stand-alone bank office — not inside another store?
77 - Other
88 - DK
99 - REF

D51e: Was the Western Union office located:

- d51e 1 - Inside a supermarket?
2 - Or inside another kind of store?
3 - Or was it a stand-alone Western Union office not inside another store?
77 - Other
88 - DK
99 - REF

D51f: Did you buy the money orders:

- d51f 1 - At the store's own service counter (or check-out counter)?
2 - At a small bank office located inside the store?
3 - At a check cashing outlet located inside the store?
4 - Or at a Western Union office located inside the store?
77 - Other
88 - DK
99 - REF

D52: Did you buy most of your money orders at:

- d52 1 - A bank where you have a bank account?
2 - Or at another bank, where you do not have a bank account?
88 - DK
99 - REF

D53: The last time you bought a money order at the ____, what was the amount that the money order was made out for?

- 77 - (\$ amount)
88 - DK
99 - REF

* D53 not available on public use file *

D53z: The last time you bought a money order at the ____, what was the amount that the money order was made out for?

- 10 - 1,000 value rounded to nearest \$10
-66 top-coded: more than \$1,000
-88 DK
-99 REF

D54: How much did it cost you to buy the money order?

1 - Nothing; no charge

77 - (\$ amount)

88 - DK

99 - REF

* D54 not available on public use file *

D54z: How much did it cost you to buy the money order?

d54z 0 - 7 value rounded to nearest \$.10

-88 DK

-99 REF

D55: Did you feel welcome there; did the staff treat you with respect?

d55 1 - No

2 - Yes

88 - DK

99 - REF

D56: The last time you bought a money order there, did the teller speak to you in Spanish?

d56 1 - No

2 - Yes

88 - DK

99 - REF

D57: Are most of the staff there similar to the people who live in your neighborhood?

d57 1 - No

2 - Yes

3 - Some are, some are not

88 - DK

99 - REF

D58: What are the things you most like about buying a money order at the ___?

d581 1 - It is cheap (or free)

d582 2 - I feel welcome, the staff are respectful

d583 3 - It is fast, lines are short

d584 4 - Convenient to where I live, or where I do other things

d585 5 - Has convenient hours open

6 - It is safe to go there, be there

7 - The staff speak my language

8 - Nothing in particular

77 - Other

88 - DK

99 - REF

D59: What are the things you most dislike about buying a money order at the ___?

- d591 1 - It is expensive
- d592 2 - I do not feel welcome, the staff are not respectful
- d593 3 - It is slow; lines are long
- d594 4 - Not convenient to where I live, or where I do other things
- d595 5 - Does not have convenient hours open
- 6 - It is not safe to go there, or be there
- 7 - The staff do not speak my language
- 8 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

D60: In the last 12 months, was your money order ever:

- d601 1 - Not accepted for payment?
- d602 2 - Stolen from you?
- d603 3 - Or turn out to be worthless?
- d604 77 - Other
- 4 - None of these
- 88 - DK
- 99 - REF

D61: What are the major reasons why you bought a money order there rather than at the bank where you have an account?

- d611 1 - It was cheaper (or free)
- d612 2 - I felt more welcome; the staff were more respectful
- d613 3 - It was faster; lines were shorter
- d614 4 - More convenient to where I live, where I do other things
- d615 5 - Had more convenient hours open
- 6 - It was safer to go there, to be there
- 7 - More of the staff spoke my language
- 8 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

D62: What changes could a bank make that would give you a better way to buy money orders?

- d62 1 - None
- 77 - ___
- 88 - DK
- 99 - REF

D.2. Paying bills

The next questions are about paying bills. These may be utility bills (such as electric, gas, water, phone, or cable TV), or credit card (or loan) payments, or rent, or any other regular payments. During the last 12 months:

D63a: Did you pay any of your bills:

d63a1 1 - By check?

d63a2 2 - By automated bill payment, where the bank sends your payment directly from your bank account?

3 - None of these

88 - DK

99 - REF

D63b: Did you pay any of your bills:

d63b1 1 - In cash?

d63b2 2 - By money order?

d63b3 3 - Through a place that makes the bill payments for you?

d63b4 77 - In some other way?

4 - None of these

88 - DK

99 - REF

D64: How did you pay most of your bills?

d64 1 - By check?

2 - By money order?

3 - In cash?

4 - Through a place that makes the bill payments for you?

5 - By automated payment?

77 - Other way

99 - REF

D65: What kind of business makes the bill payments for you?

d65 1 - Check cashing outlet

2 - Supermarket

3 - Western Union

4 - Bank

5 - Drug store (or pharmacy)

6 - Convenience store

7 - Liquor store

77 - Other

88 - DK

99 - REF

D66: In the last 12 months, have you ever paid your bills:

- d661 1 - By mailing in a payment?
- d662 2 - By paying at the office of the company that sent the bill?
- d663 3 - By paying someone at their home (or some other place)?
- d664 4 - At your home, where someone came to collect your payment?
- d665 77 - Or some other way?
- 88 - DK
- 99 - REF

D67: How did you pay most of your bills?

- d67 1 - By mailing in a payment?
- 2 - By paying at the office of the company that sent the bill?
- 3 - By paying someone at their home (or some other place)?
- 4 - At your home, where someone came to collect your payment?
- 77 - Or some other way?
- 88 - DK
- 99 - REF

D68: What are the things you most like about paying your bills this way?

- d681 1 - It is cheap (or free)
- d682 2 - I feel welcome, the staff are respectful
- d683 3 - It is fast, lines are short
- d684 4 - It is convenient
- d685 5 - Has convenient hours open
- 6 - It is safe to go there, be there
- 7 - The staff speak my language
- 8 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

D69: What are the things you most dislike about paying your bills this way?

- d691 1 - It is expensive
- d692 2 - I do not feel welcome, the staff are not respectful
- d693 3 - It is slow, lines are long
- d694 4 - It is not convenient
- d695 5 - Does not have convenient hours open
- 6 - It is not safe to go there, or be there
- 7 - The staff do not speak my language
- 8 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

D70: What changes could a bank make that would give you a better way to pay your bills?
d70 1 - None
77 - __
88 - DK
99 - REF

D.3. Sending remittances

D71: Many people need a good way to send money to their friends (or family members) who lives
d71 somewhere else. During the last 12 months, have you ever sent money to someone who lives
somewhere else?
1 - No
2 - Yes
88 - DK
99 - REF

D72: Did you most often send the money to some place in the United States, or to a U.S. territory, or
to another country?
1 - United States
2 - U.S. Territory
3 - Another country
77 - Other
88 - DK
99 - REF

* D72 not available on public use file *

D72z: Did you most often send the money to some place in the United States, or to a U.S. territory, or
d72z to another country?
1 - United States
2 - U.S. Territory or another country
77 - Other
88 - DK
99 - REF

D73: Where did you most often send money?
1 - Mexico
2 - Dominican Republic
3 - Puerto Rico
77 - Other
88 - DK
99 - REF

* D73 not available on public use file *

D74: During this time, did you usually send money:

- d74 1 - More often than once a month,
- 2 - About once a month,
- 3 - Or less often than once a month?
- 77 - Other
- 88 - DK
- 99 - REF

D75a: About how many times a month did you usually send the money?

- 77 - (number)
- 88 - DK
- 99 - REF

* D75a not available on public use file *

D75az: About how many times a month did you usually send the money?

- d75az 1 - 3 value
- 66 top-coded: more than 3
- 88 DK
- 99 REF

D75b: About how many times a year did you usually send the money?

- 77 - (number)
- 88 - DK
- 99 - REF

* D75b not available on public use file *

D75bz: About how many times a year did you usually send the money?

- d75bz 1 - 10 value
- 66 top-coded: more than 10
- 88 DK
- 99 REF

D76a: Did you ever send the money:

- d76a1 1 - By mailing a personal check?
- d76a2 2 - By giving your friends (or family) a bank card, which they use to withdraw money from your
- d76a3 bank account, at a bank office located near them?
- 3 - By transferring money from your bank account to the bank account of your friends (or family)?
- 4 - None of these
- 88 - DK
- 99 - REF

D76b: Did you ever send the money:

- d76b1 1 - By wire?
- d76b2 2 - By mailing a money order?
- d76b3 3 - By mailing a traveler's check?
- d76b4 4 - By sending the money through a courier?
- d76b5 5 - By taking it yourself (or giving it to a friend or relative to take)?
- 77 - Or some other way?
- 6 - None of these
- 88 - DK
- 99 - REF

D77: How did you most often send the money?

- d77 1 - By mailing a personal check?
- 2 - By giving someone a bank card to withdraw money from your bank account?
- 3 - By transferring money from your bank account to someone else's bank account?
- 4 - By wire?
- 5 - By mailing a money order?
- 6 - By mailing a travelers check?
- 7 - By sending it through a courier?
- 8 - By taking it yourself (or giving it to someone to take)?
- 77 - __
- 99 - REF

D78: In the last 12 months, was the money you sent ever:

- d781 1 - Delayed for a week or less?
- d782 2 - Delayed for more than a week?
- d783 3 - Lost?
- d784 4 - Or stolen?
- d785 5 - None of the above
- 77 - Other
- 88 - DK
- 99 - REF

D79: During the last 12 months, where did you most often buy money orders to send to someone who

- d79 lives somewhere else?
- 1 - post office
- 2 - check cashing outlet
- 3 - supermarket
- 4 - work place
- 5 - bank
- 6 - Western Union office
- 77 - Other kind of store (or other place)
- 88 - DK
- 99 - REF

D80: In the last 12 months, were the money orders that you sent ever:

- d801 1 - Delayed for a week or less?
- d802 2 - Delayed for more than a week?
- d803 3 - Lost?
- d804 4 - Or stolen?
- d805 77 - Other
- 88 - DK
- 99 - REF

D81: Was this the same place where you said that you buy most (or all) of your money orders?

- d81 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

D82: Did you buy most of the money orders that you send to someone (who lives somewhere else) at:

- d82 1 - A bank where you have a bank account?
- 2 - Or at another bank, where you do not have a bank account?
- 88 - DK
- 99 - REF

D83: The last time you were at the ___ to buy a money order to send someone, what was the amount of the money order?

- 77 - (\$ amount)
- 88 - DK
- 99 - REF

* D83 not available on public use file *

D83z: The last time you were at the ___ to buy a money order to send someone, what was the amount of the money order?

- 55 bottom-coded: less than \$50
- 50 - 500 value rounded to nearest \$10
- 66 top-coded: more than \$500
- 88 DK
- 99 REF

D84: How much did it cost you to buy the money order?

- 1 - Nothing; no charge
- 77 - (\$ amount)
- 88 - DK
- 99 - REF

* D84 not available on public use file *

D84z: How much did it cost you to buy the money order?

d84z 0 - 10 value rounded to nearest \$.10
-66 top-coded: more than \$10
-88 DK
-99 REF

D85: Did you send the money order:

d85 1 - In U.S. dollars,
2 - Or in the currency of the other country?
88 - DK
99 - REF

D86: Compared to other places where you can exchange your money, was the exchange rate they offered you:

1 - About the same as other places?
2 - Clearly better than other places?
3 - Or clearly worse than other places?
88 - DK
99 - REF

D87: The last time you bought a money order at the ____, did you feel welcome there; did the staff treat you with respect?

1 - No
2 - Yes
88 - DK
99 - REF

D88: Did the person who sold you the money order speak to you in Spanish?

d88 1 - No
2 - Yes
88 - DK
99 - REF

D89: Are most of the staff there similar to the people who live in your neighborhood?

d89 1 - No
2 - Yes
3 - Some are, some are not
88 - DK
99 - REF

D90: What are the things you most like about buying a money order at the ___?

- d901 1 - It is cheap (or free)
- d902 2 - I feel welcome; the staff are respectful
- d903 3 - It is fast; lines are short
- d904 4 - Convenient to where I live, or where I do other things
- d905 5 - Has convenient hours open
- 6 - It is safe to go there, be there
- 7 - The staff speak my language
- 8 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

D91: What are the things you most dislike about buying a money order at the _?

- d911 1 - It is expensive
- d912 2 - I do not feel welcome; the staff are not respectful
- d913 3 - It is slow; lines are long
- d914 4 - Not convenient to where I live, or where I do other things
- d915 5 - Does not have convenient hours open
- 6 - It is not safe to go there, or be there
- 7 - The staff do not speak my language
- 8 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

D92: What are the major reasons why you bought a money order there rather than at the bank where you have an account?

- d921 1 - It was cheaper (or free)
- d922 2 - I felt more welcome; the staff were more respectful
- d923 3 - It was faster; lines were shorter
- d924 4 - More convenient to where I live, where
- d925 5 - Had more convenient hours open
- 6 - It was safer to go there, to be there
- 7 - More of the staff spoke my language
- 8 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

D93: During the last 12 months, did you most often wire money from:

- d93 1 - Western Union office
- 2 - bank
- 3 - check cashing outlet
- 4 - supermarket
- 77 - other store (or place)?
- 99 - REF

D94: In the last 12 months, was the money you wired ever:

d941 1 - Delayed for a week or less?

d942 2 - Delayed for more than a week?

d943 3 - Lost?

d944 4 - Or stolen?

d945 5 - None of the above

77 - Other

88 - DK

99 - REF

D95: Was this the same place where you said that you buy most (or all) of your money orders?

d95 1 - No

2 - Yes

88 - DK

99 - REF

D96: Did you mostly wire money through:

d96 1 - A bank where you have a bank account?

2 - Or another bank, where you do not have a bank account?

88 - DK

99 - REF

D97: The last time you were at the ___ to wire money to someone, what was the amount of the money order?

77 - (\$ amount)

88 - DK

99 - REF

* D97 not available on public use file *

D97z: The last time you were at the ___ to wire money to someone, what was the amount of the money order?

-55 bottom-coded: less than \$50

50 - 1,000 value rounded to nearest \$10

-66 top-coded: more than \$1,000

-88 DK

-99 REF

D98: How much did it cost you to wire the money?

1 - Nothing, no charge

77 - (\$ amount)

88 - DK

99 - REF

* D98 not available on public use file *

D98z: How much did it cost you to wire the money?

- 0 - 50 value rounded to nearest \$1
- 66 top-coded: more than \$50
- 88 DK
- 99 REF

D99: Did you send the money:

- d99 1 - In U.S. dollars,
- 2 - Or in the currency of the other country?
- 88 - DK
- 99 - REF

D100: Compared to other places where you can exchange your money, was the exchange rate they offered you:

- 1 - About the same as other places?
- 2 - Clearly better than other places?
- 3 - Or clearly worse than other places?
- 88 - DK
- 99 - REF

D101: The last time you wired money at the ____, did you feel welcome there; did the staff treat you with respect?

- d101 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

D102: The last time you wired money there, did the person who wired the money for you speak to you in Spanish?

- d102 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

D103: Are most of the staff there similar to the people who live in your neighborhood?

- d103 1 - No
- 2 - Yes
- 3 - Some are, some are not
- 88 - DK
- 99 - REF

D104: What are the things you most like about wiring money from the ___?

- d1041 1 - It is cheap (or free)
- d1042 2 - Good exchange rate
- d1043 3 - I feel welcome; the staff are respectful
- d1044 4 - It is fast; lines are short
- d1045 5 - Convenient to where I live, or where I do other things
- 6 - Has convenient hours open
- 7 - It is safe to go there, be there
- 8 - The staff speak my language
- 9 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

D105: What are the things you most dislike about wiring money from the ___?

- d1051 1 - It is expensive
- d1052 2 - Bad exchange rate
- d1053 3 - I do not feel welcome; the staff are not respectful
- d1054 4 - It is slow; lines are long
- d1055 5 - Not convenient to where I live, or where I do other things
- 6 - Does not have convenient hours open
- 7 - It is not safe to go there, or be there
- 8 - The staff do not speak my language
- 9 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

D106: Why did you wire the money from that bank rather than at your bank?

- d1061 1 - It was cheaper (or free)
- d1062 2 - Better exchange rate
- d1063 3 - I felt more welcome; the staff were more respectful
- d1064 4 - It was faster; lines were shorter
- d1065 5 - More convenient to where I live, where I do other things
- 6 - Had more convenient hours open
- 7 - It was safer to go there, to be there
- 8 - More of the staff spoke my language
- 9 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

D107: If you needed to send money to someone (who lives somewhere else), what changes could a bank make that would better serve your needs?

- 1 - None
- 77 - ___
- 88 - DK
- 99 - REF

E. Bank Account Ownership and Savings

E.1. Current and recent bank account holders

E108: Does your bank charge you a fee during any month in which your checking account balance goes below a certain amount?

e108
 1 - No
 2 - Yes
 88 - DK
 99 - REF

E109: How much money must you keep in your checking account to avoid this charge?

77 - (\$ amount)
 88 - DK
 99 - REF

* E109 not available on public use file *

E109z: How much money must you keep in your checking account to avoid this charge?

e109z 0 0
 5 - 5,000 value rounded to nearest \$5
 -66 top-coded: more than \$5,000
 -88 DK
 -99 REF

E110: Does your bank charge you a fee during any month in which your savings account balance goes below a certain amount?

e110
 1 - No
 2 - Yes
 88 - DK
 99 - REF

E111: How much money must you keep in your savings account to avoid this charge?

77 - (\$ amount)
 88 - DK
 99 - REF

* E111 not available on public use file *

E111z: How much money must you keep in your savings account to avoid this charge?

e111z 0 0
 5 - 3,000 value rounded to nearest \$5
 -66 top-coded: more than \$3,000
 -88 DK
 -99 REF

E112: What features of your bank account are most useful to you?

- e1121 1 - It is inexpensive
- e1122 2 - The required balance is low
- e1123 3 - The checks I deposit clear quickly
- e1124 4 - I can use Direct Deposit
- e1125 5 - It is fast
- 6 - It is easy
- 7 - It is safe (at offices or ATMs)
- 8 - It has convenient office (or ATM) locations
- 9 - Its branches are open during convenient hours
- 10 - It is easy to use my own language
- 11 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

E113: What are the things you most dislike about your bank account(s)?

- e1131 1 - It is expensive
- e1132 2 - The bank requires a high balance (to avoid fees)
- e1133 3 - The checks I deposit clear slowly
- e1134 4 - The bank requires me to use direct deposit (in order to have low fees or a free account)
- e1135 5 - It is slow to operate
- 6 - It is difficult to operate
- 7 - It is not safe (at offices or ATMs)
- 8 - It has no convenient office (or ATM) locations
- 9 - The offices are not open during convenient hours
- 10 - I cannot operate bank account in my language
- 11 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

E114: In the last 12 months, have you had an "ATM-only" account, where you get bank services through an ATM machine, and pay a fee if you use a human bank teller?

- e114 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

E115: Have you ever heard of "basic" checking accounts, where you can write a limited number of checks each month and the bank charges you little (or no) monthly fee, even if your balance gets very low?

- e115 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

E116: In the past 12 months, have you had a "basic" checking account?

- e116 1 - No
2 - Yes
88 - DK
99 - REF

E117: Would you consider opening a "basic" checking account if a local bank offered them?

- e117 1 - No
2 - Yes
88 - DK
99 - REF

E.2. Savings

E118a: I have some general questions about how you save, and why you find it useful to save that way.

e118a1 During the last 12 months, have you kept any savings:

e118a2 1 - In money market funds, other mutual funds, stocks, bonds, or certificates of deposit (CDs)?

e118a3 2 - In a pension or retirement plan?

e118a4 3 - In a tax-deferred savings plan or thrift plan?

e118a5 4 - In your bank account?

5 - In someone else's bank account?

6 - In a bank safe deposit box?

7 - In U.S. government savings bonds?

8 - Saved in none of these

88 - DK

99 - REF

E118b: Have you kept any savings:

1 - In money orders, or checks that you have not cashed?

2 - In cash — or jewelry or gold that you might sell for cash?

3 - In property or a business you own?

4 - By lending your money to other people and charging them interest?

5 - By being part of a savings circle — Where the members meet regularly, put their savings together, and give that whole amount to a different member at each meeting?

6 - Or did you have no savings at all?

7 - Saved in none of these

77 - Other

88 - DK

99 - REF

* E118b not available on public use file *

E118bz: Have you kept any savings:

- e118bz 1 - In money orders, or checks that you have not cashed; or in cash — or jewelry or gold that you might sell for cash; or in property or a business you own; or by lending your money to other people and charging them interest; or by being part of a savings circle — Where the members meet regularly, put their savings together, and give that whole amount to a different member at each meeting; or Other?
6 - Or did you have no savings at all?
7 - Saved in none of these
88 - DK
99 - REF

E119: In which of these did you keep most of your savings?

- 1 - In money market funds, other mutual funds, stocks, bonds, or certificates of deposit (CDs)
2 - In a pension or retirement plan
3 - In tax-deferred savings plan or thrift plan
4 - In your bank account
5 - In someone else's bank account
6 - In a bank safe deposit
7 - In U.S. government savings bonds
8 - In money orders, or checks you have not yet cashed
9 - In cash, jewelry, or gold
10 - In property or a business
11 - By lending to other people and charging interest
12 - By being part of a savings circle
13 - No savings at all
77 - Other
99 - REF

* E119 not available on public use file *

E120a: Which of these are important reasons for keeping your savings where you do?

- e120a1 1 - You feel that your savings are safe and secure?
e120a2 2 - You earn high interest rates?
e120a3 3 - You get steady earnings?
e120a4 4 - It is a way that helps you save for long term goals?
e120a5 5 - You find it easy to add to your savings?
6 - You find it easy to get to your money, if you need to?
7 - There is no fee (or penalty) for taking out your money?
8 - Or you find it helpful that it is not so easy to get to your money?
9 - You earn tax-free interest?
10 - Or you do not need to keep a high balance there?
11 - None
77 - Other
88 - DK
99 - REF

E120b: Are there any problems you have with keeping your savings where you do?

e120b1 1 - You worry about theft or loss of your money?

e120b2 2 - You could be cheated out of your savings?

e120b3 3 - You do not earn much (or any) interest?

e120b4 4 - You find it tempting to spend your money when it is right there?

e120b5 5 - Or it is not so easy to convert it to cash when you need it?

11 - None

77 - Or any other problems you have with saving that way?

88 - DK

99 - REF

E121: Considering all the ways you save, in the last 12 months, did you add to your savings:

e121 1 - At least once a month?

2 - Less often than once a month, but at least once a year?

3 - Or not at all?

77 - Other

88 - DK

99 - REF

E122: During the last 12 months, did you have money set aside for any of these reasons?

e1221 1 - In case of emergencies such as medical costs (or loss of a job)?

e1222 2 - To cover the costs of a new baby?

e1223 3 - In case a family member or friend urgently needed money?

e1224 4 - To pay for special events (such as a wedding or other celebration)?

e1225 5 - For travel or a vacation?

6 - To pay for food (or clothing or rent)?

7 - To get out of debt (or pay down loans)?

8 - To pay for Christmas (or other holiday) gifts?

9 - None of these

88 - DK

99 - REF

E123: During the last 12 months, did you have money set aside for any of these reasons?

e1231 1 - For the education of children or other family members?

e1232 2 - To buy furniture or household appliances?

e1233 3 - To buy a home (or make home improvements)?

e1234 4 - To buy a car (or truck or other vehicle)?

e1235 5 - To start a business (or expand an existing business)?

6 - For retirement?

7 - To feel more financially secure?

8 - None of these

77 - Other

88 - DK

99 - REF

E124: What changes could a bank make to provide you with a better way to keep your money?

- e124 1 - None
77 - __
88 - DK
99 - REF

E.3. Non-account holders

E125a: What are the main reasons why you do not have a bank account:

- e125a1 1 - Do banks hold your checks too long?
e125a2 2 - Do you not have the amount of money banks require to open an account?
e125a3 3 - Are bank fees too high?
e125a4 4 - Are banks not located conveniently?
e125a5 5 - Are banks not open when you need to use them?
6 - Is it not easy to speak with bank staff in a language other than English?
7 - Are you not quite sure how to open an account?
8 - None of these reasons
88 - DK
99 - REF

E125b: Are there any other main reasons why you do not have a bank account? Is it because:

- 1 - You do not think you would feel welcome at a bank, or treated with respect there?
2 - The bank might report to the government about your account?
3 - Your account could be frozen by the government or a creditor?
4 - You would need a Social Security number to open an account?
5 - The bank will not let you open an account?
6 - Or any other main reason?
7 - None of these reasons
88 - DK
99 - REF

* E125b not available on public use file *

E126: How long do you think the bank would take to clear your pay (or benefit) checks, so you could then use your money?

- 77 - (number)
88 - DK
99 - REF

* E126 not available on public use file *

E126z: How long do you think the bank would take to clear your pay (or benefit) checks, so you could then use your money?

- 3-14 value in days
-88 DK
-99 REF

E127: If the checks cleared faster, would you be likely to open a bank account?

- e127 1 - No
2 - Yes
88 - DK
99 - REF

E128: How much money do you think you would need to open a bank account?

- 1 - Nothing, no charge
77 - (\$ amount)
88 - DK
99 - REF

* E128 not available on public use file *

E128z: How much money do you think you would need to open a bank account?

- e128z 0 to 3,000 value rounded to nearest \$5
-88 DK
-99 REF

E129: If you could open a bank account with less money, would you be likely to open an account?

- e129 1 - No
2 - Yes
88 - DK
99 - REF

E130: What types of bank fees are too high?

- e1301 1 - Monthly account fee
e1302 2 - Fee on every check I write
e1303 3 - Annual fee for bank card
e1304 4 - Fee when I withdraw money from another bank's machine
e1305 5 - Fee for bounced checks
6 - Fee to visit the teller
7 - Fee to inquire about bank account balance
77 - Other
88 - DK
99 - REF

E131: If these bank fees were lower, would you be likely to open a bank account?

- e131 1 - No
2 - Yes
88 - DK
99 - REF

E132: Are banks too far away from:

- e1321 1 - Your home?
- e1322 2 - Your work?
- e1323 3 - Or places where you shop, or do other things?
- e1324 77 - Other
- 88 - DK
- 99 - REF

E133: If bank offices were not located so far away, would you be likely to open a bank account?

- e133 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

E134: Are banks too often closed:

- e1341 1 - Early in the morning?
- e1342 2 - In the late afternoon or evening?
- e1343 3 - On weekends?
- e1344 77 - Other
- 88 - DK
- 99 - REF

E135: If bank offices were open at more convenient hours, would you be likely to open a bank account?

- e135 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

E136: What do you find are the most difficult things about using a bank that operates mostly (or only) in English?

- e1361 English?
- e1362 1 - Bank tellers who speak your language are often not available?
- e1363 2 - Most brochures about the bank's services are written only in English?
- e1364 3 - Most of the bank forms are only in English?
- e1365 4 - The bank does not help you to write out a check in English?
- 77 - Or something else
- 88 - DK
- 99 - REF

E137: If a bank also operated in your language, would you be likely to open a bank account?

- e137 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

E138: What makes you think that you would be unwelcome at a bank, or not treated with respect? Is it:

- e1381 1 - Your experience with banks in the U.S.?
- e1382 2 - Your experience with banks in another country?
- e1383 3 - What you hear from other people?
- e1384 77 - Other
- 88 - DK
- 99 - REF

E139: If you knew you would feel welcome at a bank, and treated with respect would you be likely to open a bank account?

- e139 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

E140: What makes you think that your account could be frozen by the government or a creditor? Is it:

- e1401 1 - Your experience with banks in the U.S.?
- e1402 2 - Your experience with banks in another country?
- e1403 3 - What you hear from other people?
- e1404 77 - Other
- 88 - DK
- 99 - REF

E141: If you knew that your account could not be frozen, would you be likely to open a bank account?

- e141 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

E142: What makes you think that you need a Social Security number to open a bank account?

- 1 - Your experience with banks in the U.S.?
- 2 - What you hear from other people?
- 77 - Other
- 88 - DK
- 99 - REF

* E142 not available on public use file *

E143: If you could use another kind of ID to open a bank account, would you be likely to open a bank account?

- 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

* E143 not available on public use file *

E144: What are the reasons why a bank won't let you open a bank account?

- 1 - Because you have a bad credit history?
- 2 - Because you bounced some checks?
- 3 - Because you have no Social Security number?
- 4 - Because you have no regular job (or just started a job)?
- 77 - Or because of some other reason?
- 88 - DK
- 99 - REF

* E144 not available on public use file *

E145a: Have you ever had a bank account?

- e145a
- 1 - No
 - 2 - Yes
 - 88 - DK
 - 99 - REF

E145b: When was the last time you had a bank account?

- 1 - Within the last 12 months
- 2 - (year)
- 88 - DK
- 99 - REF

* E145b not available on public use file *

E145bz: When was the last time you had a bank account?

- E145bz
- | | |
|------------|-----------------------------|
| -55 | bottom-coded: before 1976 |
| 1978 | interval-coded: 1976 - 1980 |
| 1983 | interval-coded: 1981 - 1985 |
| 1988 | interval-coded: 1986 - 1990 |
| 1991- 1998 | value |
| -88 | DK |
| -99 | REF |

E146: When you think of why the bank account closed,

- e146
- 1 - Was it mainly the bank's decision?
 - 2 - Or was it mainly your decision?
 - 77 - Or was it mainly due to other reasons?
 - 88 - DK
 - 99 - REF

E147: What was the main reason it was closed?

- e147 77 - __
- 88 - DK
- 99 - REF

E148: What changes could a bank make, that would make you likely to open a bank account?

- e148 1 - None
- 77 - __
- 88 - DK
- 99 - REF

F. Credit Cards, Charge Cards, and Loans

F.1. Major credit cards and store charge cards

F149: Do you have a major credit card (like Visa, MasterCard, Discover or American Express)?
f149 1 - No
2 - Yes
88 - DK
99 - REF

F150: Why do you not have a major credit card? Is it because:
f150 1 - You prefer not to have one,
2 - You want one, but cannot get one,
3 - You just haven't thought about getting one,
77 - Or some other reason?
88 - DK
99 - REF

F151: Do you pay off the entire balance on your major credit card:
f151 1 - Almost every month,
2 - Sometimes,
3 - Or hardly ever?
77 - Other
88 - DK
99 - REF

F152: In the last 12 months, have you bought anything (or borrowed money) by having someone else
f152 use their major credit card, which you then repay?
1 - No
2 - Yes
88 - DK
99 - REF

F153: What changes would make a major credit card work better for you?
f153 1 - None
77 - __
88 - DK
99 - REF

F154: Do you have a charge card from a store (such as Sears, Texaco, or Radio Shack)?

- f154 1 - No
2 - Yes
88 - DK
99 - REF

F155: Do you pay off your store charge card balances at the end of the month:

- f155 1 - Almost every month,
2 - Sometimes,
3 - Or hardly ever?
77 - Other
88 - DK
99 - REF

F156: In the last 12 months, have you bought anything by having someone else use their store charge card, which you then repay?

- f156 1 - No
2 - Yes
88 - DK
99 - REF

F157: What changes would make a store charge card more useful to you?

- f157 1 - None
77 - __
88 - DK
99 - REF

F.2. Most recent loans

F158: (Remember, by "bank," I mean either a bank, a savings bank, a savings & loan, or a credit union.)

f1581 In the last three years, have you ever looked into getting a loan from a:

- f1582 1 - bank
f1583 2 - finance company
3 - mortgage company
4 - None
88 - DK
99 - REF

F159: In which of these places did you most recently look into getting a loan?

- f159 1 - bank
2 - finance company
3 - mortgage company
4 - None
88 - DK
99 - REF

F160: Was this the same bank where you had a bank account?

- f160 1 - No
2 - Yes
88 - DK
99 - REF

F161: What did you plan to use the loan for?

- f1611 1 - In case of emergencies (such as medical, or loss of job)
f1612 2 - To cover the costs of a new baby
f1613 3 - In case a family member or friend urgently needed money
f1614 4 - To pay for special events (a wedding, other celebration)
f1615 5 - For travel or for a vacation
6 - To pay for food or clothing or rent
7 - To pay down other loans
8 - To pay for Christmas (or other holiday) gifts
9 - For the education of children, others
10 - To buy furniture or household appliances
11 - To buy a home (or make home improvements)
12 - To buy a car (or truck or other vehicle)
13 - To start a business (or expand an existing business)
14 - None of these
77 - Other
88 - DK
99 - REF

F162: Did you feel welcome at the ____; did the staff treat you with respect?

- f162 1 - No
2 - Yes
88 - DK
99 - REF

F163: Did the staff there speak to you in Spanish?

- f163 1 - No
2 - Yes
88 - DK
99 - REF

F164: Were most of the staff there similar to the people who live in your neighborhood?

- f164 1 - No
- 2 - Yes
- 3 - Some are, some are not
- 88 - DK
- 99 - REF

F165: What are the things you most liked when you looked into getting a loan at the ___?

- f1651 1 - The loan would be cheap
- f1652 2 - I did not need to have a bank account
- f1653 3 - I felt welcome, the staff were respectful
- f1654 4 - It was fast
- f1655 5 - It was easy
- 6 - Convenient to where I live, or where I do other things
- 7 - It had convenient hours open
- 8 - It was safe to go there, be there
- 9 - The staff spoke my language
- 10 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

F166: What are the things you most disliked when you looked into getting a loan at the ___?

- f1661 1 - The loan would be expensive
- f1662 2 - They required me to have a bank account
- f1663 3 - I did not feel welcome, the staff were not respectful
- f1664 4 - It was slow
- f1665 5 - It was difficult; complicated
- 6 - Not convenient to where I live, or where I do other things
- 7 - It did not have convenient hours open
- 8 - It was not safe to go there, be there
- 9 - The staff did not speak my language
- 10 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

F167a: Did you then apply for (or request) a loan from the ___?

- 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

* F167a not available on public use file *

F167b: Did the ___ then:

- 1 - Make you a loan in the amount you wanted?
- 2 - Or give you a smaller loan than you wanted?
- 3 - Or turn you down for a loan?
- 88 - DK
- 99 - REF

* F167b not available on public use file *

F168: During the last three years, did you ever look into getting a loan from a:

- f1681 1 - car dealership (or car sales lot)
- f1682 2 - work place
- f1683 3 - community (or church) loan fund
- f1684 4 - government loan fund
- f1685 5 - furniture store (or other store) that makes cash loans
- 6 - check cashing outlet (or other place) that gives you a "payday loan:" (they give you cash for your personal check and hold it until your payday)
- 7 - None
- 88 - DK
- 99 - REF

F169: During the last three years, did you ever look into getting a loan from a:

- f1691 1 - friend
- f1692 2 - family member
- f1693 3 - person in the neighborhood who lends out money for interest?
- 4 - None
- 88 - DK
- 99 - REF

F170: From which of the following did you look into getting a loan most recently?

- f170 1 - car dealership (or car sales lot)
- 2 - work place
- 3 - community (or church) loan fund
- 4 - government loan fund
- 5 - furniture store (or other store) that makes cash loans
- 6 - check cashing outlet (or other place) that gives you a payday loan
- 7 - friend
- 8 - family member
- 9 - person in the neighborhood who lends out money for interest
- 99 - REF

F171: What did you plan to use this loan for?

- f1711 1 - In case of emergencies (such as medical, or loss of job)
- f1712 2 - To cover the costs of a new baby
- f1723 3 - In case a family member or friend urgently needed money
- f1714 4 - To pay for special events (a wedding, other celebration)
- f1715 5 - For travel or for a vacation
- 6 - To pay for food or clothing or rent
- 7 - To pay down other loans
- 8 - To pay for Christmas (or other holiday) gifts
- 9 - For the education of children, others
- 10 - To buy furniture or household appliances
- 11 - To buy a home (or make home improvements)
- 12 - To buy a car (or truck or other vehicle)
- 13 - To start a business (or expand an existing business)
- 14 - None of these
- 77 - Other
- 88 - DK
- 99 - REF

F172: Did you feel welcome at the ____; did the staff treat you with respect?

- f172 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

F173: Did the staff there speak to you in Spanish?

- f173 1 - No
- 2 - Yes
- 3 - Did not speak with any staff
- 4 - Other
- 88 - DK
- 99 - REF

F174: Were most of the staff there similar to the people who live in your neighborhood?

- f174 1 - No
- 2 - Yes
- 3 - Some are, some are not
- 88 - DK
- 99 - REF

F175: What are the things you most liked when you looked into getting a loan from the ___?

- f1751 1 - The loan would be cheap
- f1752 2 - I did not need to have a bank account
- f1753 3 - I felt welcome; the staff were respectful
- f1754 4 - It was fast
- f1755 5 - It was easy
- 6 - Convenient to where I live, or where I do other things
- 7 - It had convenient hours open
- 8 - It was safe to go there, be there
- 9 - The staff spoke my language
- 10 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

F176: What are the things you most disliked when you looked into getting a loan at the ___?

- f1761 1 - The loan would be expensive
- f1762 2 - They required me to have a bank account
- f1763 3 - I did not feel welcome; the staff were not respectful
- f1764 4 - It was slow
- f1765 5 - It was difficult; complicated
- 6 - Not convenient to where I live, or where I do other things
- 7 - It did not have convenient hours open
- 8 - It was not safe to go there, be there
- 9 - The staff did not speak my language
- 10 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

F177a: Did you then request (or apply for) a loan from the ___?

- f177a 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

F177b: Did the ___ then:

- 1 - Make you a loan in the amount you wanted?
- 2 - Or give you a smaller loan than you wanted?
- 3 - Or turn you down for a loan?
- 88 - DK
- 99 - REF

* F177b not available on public use file *

F178: When you borrowed money from the bank, why didn't you borrow from the bank where you have a bank account?

f178

- 1 - It was less expensive
- 2 - I did not need a bank account
- 3 - I felt more welcome; the staff were more respectful
- 4 - It was faster
- 5 - It was easier
- 6 - More convenient to where I live, where I do other things
- 7 - It had more convenient hours open
- 8 - It was safer to go there, be there
- 9 - More staff spoke my language
- 10 - Nothing in particular
- 77 - Other
- 88 - DK
- 99 - REF

F179: During the last three years, did you ever:

f1791 1 - Get a cash advance from any credit card you may have had?

f1792 2 - Borrow from any thrift plan (or life insurance policy) you may have had?

f1793 3 - Buy something on an instalment plan (or layaway plan)?

f1794 4 - Pawn anything at a pawn shop?

f1795 5 - Get a rapid tax refund?

6 - Get a loan from a rotating credit society?

7 - Rent furniture (or anything else) from a rent-to-own store?

8 - Lease a car (or truck)?

9 - Have someone co-sign (or guarantee) a loan for you?

10 - Obtain a land contract for a house?

11 - None of these

88 - DK

99 - REF

F.3. Prospective short-term loans

F180: If you needed to borrow \$500 for three months, is there some person (or place) you could borrow it from?

f180

1 - No

2 - Yes

3 - Would not borrow

88 - DK

99 - REF

F181: Where would you go first?

- f181 1 - Friends or family
 2 - A finance company
 3 - A payday loan at a check cashing outlet (or elsewhere)
 4 - Someone in my neighborhood who lends out money and charges interest
 5 - A community loan fund (or church loan fund)
 6 - A cash advance on my credit card
 7 - A bank (or savings bank, savings & loan, or credit union)
 8 - A pawn shop
 9 - A furniture store
 10 - I would not borrow
 77 - Other
 88 - DK
 99 - REF

F182: Apart from the \$500 you would repay them, how much would they charge you to borrow the money?

- 1 - Nothing, no charge
 2 - (\$ amount)
 3 - (% amount)
 77 - Other
 88 - DK
 99 - REF

* F182 not available on public use file *

F182dz: Apart from the \$500 you would repay them, how much would they charge you to borrow the

f182dz money? (Answer in \$)
 0 - 150 value
 -88 DK

F182pz: Apart from the \$500 you would repay them, how much would they charge you to borrow the

f182pz money? (Answer in %)
 0 - 21 value rounded to nearest whole percent
 -66 top-coded: more than 21 percent
 -88 DK

F183: What changes could a bank make, to make a bank loan more useful to you?

- f183 1 - None
 77 - __
 88 - DK
 99 - REF

G. Financial Service Provider Proximity, Bank Technology

G.1. Proximity

G184: Can you tell me how far from where you live is: The nearest stand-alone bank office?

1 - (number of blocks)

2 - (number of miles)

77 - Other

88 - DK

99 - REF

* G184 not available on public use file *

G185: Can you tell me how far from where you live is: The nearest bank that is located inside a supermarket (or other kind of store)?

1 - (number of blocks)

2 - (number of miles)

77 - Other

88 - DK

99 - REF

* G185 not available on public use file *

G186: Can you tell me how far from where you live is: The nearest automated teller machine (ATM)?

1 - (number of blocks)

2 - (number of miles)

77 - Other

88 - DK

99 - REF

* G186 not available on public use file *

G187: Can you tell me how far from where you live is: The nearest supermarket that cashes paychecks (or benefit checks)?

1 - (number of blocks)

2 - (number of miles)

77 - Other

88 - DK

99 - REF

* G187 not available on public use file *

G188: Can you tell me how far from where you live is: The nearest U.S. post office?

- 1 - (number of blocks)
- 2 - (number of miles)
- 77 - Other
- 88 - DK
- 99 - REF

* G188 not available on public use file *

G189: Can you tell me how far from where you live is: The nearest check cashing outlet?

- 1 - (number of blocks)
- 2 - (number of miles)
- 77 - Other
- 88 - DK
- 99 - REF

* G189 not available on public use file *

G190: Which one of these is located in the most convenient place for you?

- g190
- 1 - The nearest stand-alone bank office,
 - 2 - The nearest bank office in a supermarket (or other store),
 - 3 - The nearest ATM machine,
 - 4 - The nearest supermarket that cashes paychecks (or benefit checks),
 - 5 - The nearest U.S. post office,
 - 6 - Or the nearest check cashing outlet?
 - 88 - DK
 - 99 - REF

G.2. ATM machine use

G191: Has anyone ever shown you how to use an ATM machine?

- g191
- 1 - No
 - 2 - Yes
 - 88 - DK
 - 99 - REF

G192: In the last 12 months, have you ever used an ATM machine?

- g192
- 1 - No
 - 2 - Yes
 - 88 - DK
 - 99 - REF

G193: Would you use an ATM machine:

g1931 1 - If a machine was located more conveniently?

g1932 2 - If a machine was located in a nearby store?

g1933 3 - If there was good security against being robbed, so you felt safer when using the machine?

4 - None

88 - DK

99 - REF

G194: Would you use an ATM machine:

g1941 1 - If the machine made it easy for you to manage your bank account?

g1942 2 - If you could use the machine to buy money orders?

g1943 3 - If you could withdraw larger amounts of money in a day, than you can now?

g1944 4 - If you could withdraw smaller amounts of money, than you can now?

g1945 5 - If you knew the machine would never make mistakes?

6 - None

88 - DK

99 - REF

G195: Would you use an ATM machine:

g1951 1 - If you could see the instructions on the screen better?

g1952 2 - If you could listen to recorded instructions there (rather than have to read them)?

g1953 3 - If the machine had instructions in your language?

g1954 4 - If someone showed you how to use the machine?

5 - None

88 - DK

99 - REF

G196: Would you use an ATM machine:

g1961 1 - If you did not need to use an access code?

g1962 2 - If you could talk with a bank teller by telephone, right there at the machine?

g1963 3 - If you could talk with a bank teller who was on a TV screen, right there at the machine, and

g1964 who could see you, and talk to you?

4 - If the ATM fees were lower?

5 - None

88 - DK

99 - REF

G197: What other changes could a bank make, that would make an ATM machine more useful to you?

g197 1 - None

77 - __

88 - DK

99 - REF

G198: What are the things you most like about using an ATM machine? Is it that:

- g1981 1 - ATM machines are located conveniently?
- g1982 2 - Some ATM machines are located in stores?
- g1983 3 - ATM machines can be used at any time, day or night?
- g1984 4 - ATM machines are located in many places?
- g1985 5 - You do not have to speak with a bank teller?
- 6 - An ATM machine allows you to get cash (or do other banking business) quickly?
- 7 - Using an ATM machine is inexpensive?
- 77 - Or any other reason?
- 88 - DK
- 99 - REF

G199: What are the things you do not like about using an ATM machine? Is it that:

- g1991 1 - ATM machines are not located conveniently nearby?
- g1992 2 - ATM machines are sometimes out of order (or out of money)?
- g1993 3 - Using an ATM machine makes it hard to keep track of your bank account?
- g1994 4 - You prefer to deal with a person (rather than a machine)?
- g1995 5 - ATM machines could make mistakes?
- 6 - You cannot easily see the instructions on the ATM screen?
- 7 - You cannot understand some of the instructions given by the ATM machine?
- 8 - The ATM machine instructions are not in your language?
- 9 - You cannot withdraw a large amount of money at one time?
- 10 - You cannot withdraw a very small amount of money?
- 11 - You are not sure how to use the ATM machine?
- 12 - You do not like using an access code?
- 13 - You do not feel safe when using an ATM machine?
- 14 - The ATM fees are expensive?
- 77 - Or any other reason?
- 88 - DK
- 99 - REF

G200: What changes could a bank make, that would make an ATM machine more useful to you?

- g200 1 - None
- 77 - __
- 88 - DK
- 99 - REF

G201: Has anyone ever robbed you (or tried to rob you) at an ATM machine (or near one)?

- g201 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

H. Communications

H202: During the last 12 months, have you ever used a bank card (or benefits card) to pay for something
h202 at the supermarket, where you pay by sliding the card through the little machine at the cash register?

1 - No

2 - Yes

3 - I do not know about that kind of machine

88 - DK

99 - REF

H203: How close to where you live is the nearest store that has a machine like that?

1 - (number of blocks)

2 - (number of miles)

77 - Other

88 - DK

99 - REF

* H203 not available on public use file *

H204: In the last 12 months, did you ever contact your bank by telephone for information about your
h204 bank account?

1 - No

2 - Yes

88 - DK

99 - REF

H205: Did you find it easy or difficult to conduct banking over the phone?

h205 1 - Easy

2 - Difficult

77 - Other

88 - DK

99 - REF

H206: On those calls, did you:

h206 1 - Speak with a person

2 - Or just listen to recorded messages

3 - Or do both?

88 - DK

99 - REF

H207: Did you hear your account information (over the phone) in Spanish?

- h207 1 - No
2 - Yes
88 - DK
99 - REF

H208: What changes could a bank make, to give you better information about your account?

- h208 1 - None
77 - ___
88 - DK
99 - REF

I. Respondent Input

I209: Are there any barriers to bank services for you (and people you know) that we have not
i209 discussed?

1 - No

2 - Yes

88 - DK

99 - REF

I210: Are there any other changes that a bank could make — that we have not discussed that would
i210 help you better carry out your financial matters?

1 - No

2 - Yes

88 - DK

99 - REF

I211: Finally, can you tell me if are there any other important financial issues I did not ask you about,
i211 but that I should have?

1 - No

2 - Yes

88 - DK

99 - REF

J. Background Information

J212: Now I have a few questions about you and the people you live with. Which people in your household are most knowledgeable about financial matters — such as paying bills, borrowing, saving, and investing?

- 1 - Myself
- 2 - My spouse (or live-in partner)
- 3 - Parent(s), Or mother/ father-in-law in my household
- 4 - Child (children), or son/ daughter-in-law in my household
- 5 - Other relatives in my household
- 6 - Someone in my household who is unrelated to me
- 77 - Other
- 88 - DK
- 99 - REF

* J212 not available on public use file *

J212z: Now I have a few questions about you and the people you live with. Which people in your household are most knowledgeable about financial matters — such as paying bills, borrowing, saving, and investing?

- 1 - Myself, whether or not others were mentioned
- 2 - My spouse/ live-in partner, whether or not others (other than respondent) were mentioned
- 3 - All others in respondent's household (other than respondent or spouse/live-in partner):
Parent(s); mother/ father-in-law; or child (children), or son/ daughter-in-law; other relatives;
and/or someone unrelated to respondent
- 77 - Other
- 88 - DK
- 99 - REF

J213: Do you rent your home, or do you own it?

- j213 1 - Rent
- 2 - Own
- 77 - Other
- 88 - DK
- 99 - REF

J214: Do you own a car (or truck, or other motor vehicle)?

- j214 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

J215: During the past 12 months, did you ever live in a place that had no telephone (or no working telephone), even for a few days?

j215

- 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

J216: Have you moved during the last 12 months?

j216

- 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

J217a: What languages can you speak besides English?

- 1 - None
- 2 - Spanish
- 77 - Other
- 99 - REF

* J217a not available on public use file *

J217b: What languages can you speak besides Spanish?

- 1 - None
- 2 - English
- 77 - Other
- 99 - REF

* J217b not available on public use file *

J217z: (What languages can you speak?)

j217z Whether or not other languages are mentioned:

- 1 - English but not Spanish
- 2 - Spanish but not English
- 3 - Both English and Spanish
- 99 - REF

J218: Were you born in:

- 1 - The United States,
- 2 - A U.S. territory,
- 3 - Or somewhere else?
- 88 - DK
- 99 - REF

* J218 not available on public use file *

J218z: Were you born in:

- j218z 1 - The United States,
2 - A U.S. territory or somewhere else?
88 - DK
99 - REF

J219: Where were you born?

- 1 - Mexico
2 - Dominican Republic
3 - Puerto Rico
4 - Ecuador
5 - Guatemala
77 - Other
88 - DK
99 - REF

* J219 not available on public use file *

J220: How many years ago did you first come to live in the United States?

- 1 - (number)
2 - Over 98 years ago
88 - DK
99 - REF

* J220 not available on public use file *

J220z: How many years ago did you first come to live in the United States?

- j220z 1 - Less than 20 years ago
2 - 20 or more years ago
-88 - DK
-99 - REF

J221: How well can you read English:

- j221 1 - Not at all,
2 - Some,
3 - Or very well?
77 - Other
88 - DK
99 - REF

J222: How well can you write in English:

- j222 1 - Not at all,
 2 - Some,
 3 - Or very well?
 77 - Other
 88 - DK
 99 - REF

J223: How well can you read Spanish:

- j223 1 - Not at all,
 2 - Some,
 3 - Or very well?
 77 - Other
 88 - DK
 99 - REF

J224: How well can you write in Spanish:

- j224 1 - Not at all,
 2 - Some,
 3 - Or very well?
 77 - Other
 88 - DK
 99 - REF

J225: What is the highest grade in school you completed?

- 1 - (number of grade)
 2 - Passed high school equivalency test (G.E.D.)
 3 - Attended a trade school (or apprentice program)
 4 - No formal schooling
 88 - DK
 99 - REF

* J225 not available on public use file *

J225z: What is the highest grade in school you completed?

- j225z 1 Less than sixth grade; or no formal schooling
 2 Sixth to eleventh grade; no G.E.D.; or attended trade school or apprentice program (if no G.E.D. or twelfth grade education).
 3 Twelfth grade; or passed high school equivalency test (G.E.D.), whether or not attended trade school or apprentice program
 4 More than twelfth grade
 -88 DK
 -99 REF

J226: How many children (younger than 18) live in your household?

- 1 - One
- 2 - Two
- 3 - More than two
- 4 - None
- 88 -DK
- 99 - REF

* J226 not available on public use file *

J226z: How many children (younger than 18) live in your household?

- j226z 0 - 2 value
-66 top-coded: more than two children
-88 DK
-99 REF

J227: Are you the parent of any child (under 18) who lives in your house?

- 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

* J227 not available on public use file *

J228: Are you the parent of any child (under 18) who lives somewhere else?

- 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

* J228 not available on public use file *

J229: What is the age of your youngest child (under 18) who owns a bank account?

- 1 - None owns a bank account
- 2 - (number of years)
- 88 - DK
- 99 - REF

* J229 not available on public use file *

J229z: (For respondents who are parents of a child (or children) living in the same dwelling unit:

- j229z Whether they have a child under 18 who owns a bank account:)
- 0 - None owns a bank account
 - 1 - At least one owns a bank account
 - 88 - DK
 - 99 - REF

J230: Do all of your children (under 18) have health care coverage?

- 1 - No
- 2 - Yes
- 3 - Some do, some do not
- 4 - I have no children under 18 years old
- 88 - DK
- 99 - REF

* J230 not available on public use file *

J230z: (For respondents who are parents of a child (or children) living in the same dwelling unit:

j230z Whether their child (or children) under 18 has (have) health care coverage:)

- 0 - No
- 1 - Yes
- 2 - Some do, some do not
- . - I have no children under 18 years old
- 88 - DK
- 99 - REF

J231: Do you have health care coverage?

- j231
- 1 - No
 - 2 - Yes
 - 88 - DK
 - 99 - REF

J232a: What is your age?

- 1 - (number of years)
- 2 - Over 98 years old
- 88 - DK
- 99 - REF

* J232a not available on public use file *

J232az: What is your age?

- j232az
- | | |
|-----|-----------------------|
| 1 | 18 - 29 years old |
| 2 | 30 - 39 years old |
| 3 | 40 - 49 years old |
| 4 | 50 - 64 years old |
| 5 | At least 65 years old |
| -88 | DK |
| -99 | REF |

J232b: In what year were you born?

- 1 - (year)
- 2 - before 1900
- 88 - DK
- 99 - REF

* J232b not available on public use file *

J233: Are you currently:
1 - Working full time at a job for a wage (or salary)?
2 - Working part-time?
3 - Working at more than one job?
4 - Working in a family business, but not for wages?
5 - Self-employed (or a business owner)?
6 - Or not employed at all?
77 - Other
99 - REF

* J233 not available on public use file *

J233z: Are you currently:
j233z 1 - Working full time at a job for a wage (or salary); working part-time; or working at more than one job?
2 - Else not employed at all?
77 - Else working in a family business, but not for wages; self-employed (or a business owner); or Other?
99 - REF

J234: Is that mainly because you are:
1 - Retired?
2 - A homemaker?
3 - A student?
4 - Temporarily unemployed?
5 - Or disabled?
77 - Other
88 - DK
99 - REF

* J234 not available on public use file *

J234z: Is that mainly because you are:
j234z 1 - Temporarily unemployed; or disabled?
2 - Else retired; a homemaker; or a student?
77 - Other
88 - DK
99 - REF

J235: Do you (or does anyone in your household) have a business, either inside or outside the home?
1 - No
2 - Yes
88 - DK
99 - REF

* J235 not available on public use file *

J236: In the past 12 months, have you received any payments from the government, such as:

- 1 - Your wages (or salary)?
- 2 - Social Security payments?
- 3 - Veterans payments (or pension)?
- 4 - Food Stamps (or WIC nutrition program)?
- 5 - Welfare payments (or general assistance)?
- 6 - Supplemental Security Income?
- 7 - Railroad retirement benefits, or any other government pension (or retirement pay)?
- 8 - Any medical benefits?
- 9 - None
- 77 - Any other government payments?
- 88 - DK
- 99 - REF

* J236 not available on public use file *

J236az: (In the past 12 months, have you received payments from the government consisting of:)

- j236az 1 - Social Security payments; or Veterans payments (or pension); or Railroad retirement benefits, or any other government pension (or retirement pay)?
- 0 - None of these payments
 - 88 - DK
 - 99 - REF

J236bz: (In the past 12 months, have you received payments from the government consisting of:)

- j236bz 1 - Food Stamps (or WIC nutrition program); or welfare payments (or general assistance); or Supplemental Security Income?
- 0 - None of these payments
 - 88 - DK
 - 99 - REF

J236cz: (In the past 12 months, have you received payments from the government consisting of:)

- j236cz 1 - Your wages (or salary); or any other government payments?
- 0 - None of these payments
 - 88 - DK
 - 99 - REF

J236dz: (In the past 12 months, have you received payments from the government consisting of:)

- j236dz 1 - Any medical benefits?
- 0 - None of these payments
 - 88 - DK
 - 99 - REF

J236ez: (In the past 12 months, have you received any payments from the government:)

- j236ez 1 - No
- 0 - Yes
 - 88 - DK
 - 99 - REF

J237a: Did you receive any of these payments by direct deposit?

- j237a 1 - No
2 - Yes
88 - DK
99 - REF

J237b: Did you receive any of these payments:

- j237b1 1 - By check?
j237b2 2 - By electronic transfer?
j237b3 3 - Or some other way?
4 - None of these ways
88 - DK
99 - REF

J238: Are you Latino (or Hispanic)?

- j238 1 - No
2 - Yes
77 - Other
88 - DK
99 - REF

J239: Which one (or more) of the following do you consider yourself?

- 1 - Black (or African American)?
2 - White?
3 - Asian?
4 - American Indian (or Alaska Native)?
5 - Native Hawaiian (or Other Pacific Islander)?
77 - Another race?
88 - DK
99 - REF

* J239 not available on public use file *

J239az: (The race that the respondent considers him/herself (first mention):)

- j239az 1 - Black (or African American)?
2 - White?
3 - Asian; or American Indian (or Alaska Native); or Native Hawaiian (or Other Pacific Islander);
or another race?
88 - DK
99 - REF

J239bz: (Whether respondent mentioned two or more races:)

- j239bz 0 - No
1 - Yes
88 - DK
99 - REF

J240: If you added together all the yearly incomes of all the members of your household for last year, 1997, was the total more than \$30,000?

- 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

* J240 not available on public use file *

J241: Was it more than \$15,000?

- 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

* J241 not available on public use file *

J242: Was it more than \$45,000?

- 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

* J242 not available on public use file *

J240az: (The sum of the yearly incomes of all the members of respondent's household for 1997:)

- j240az
- 1 \$30,000 or less
 - 2 More than \$30,000
 - 88 DK
 - 99 REF

J240bz: : (The sum of the yearly incomes of all the members of respondent's household for 1997, with j240bz values imputed where values for J240-2 are entirely or partially missing:)

- 1 \$15,000 or less
- 2 More than \$15,000 but not more than \$30,000
- 3 More than \$30,000 but not more than \$45,000
- 4 More than \$45,000

J243: I see from the listing in the telephone book that your address is _____. Is this correct?

- 1 - No
- 2 - Yes
- 88 - DK
- 99 - REF

* J243 not available on public use file *

J244: What is the correct address?

* J244 not available on public use file *

J245: Respondent's gender

j245 1 - Female

2 - Male

Appendix

Estimating Population Parameters and Sampling Errors

Estimating Population Parameters

The data from this survey must be weighted to properly estimate characteristics of the survey population. As long as researchers employ the correct weights (see page 1 of the codebook), they can use common statistical packages to develop unbiased parameter estimates for the survey population.

An example employs the PROC MEANS command in SAS.¹ Based on survey question C10, the variable U equals 1 for unbanked individuals and 0 for banked individuals:

```
PROC MEANS DATA= 'data source' N SUM SUMWGT MEAN;
VAR U;
WEIGHT WEIGHT;
TITLE 'Unbanked individuals (weighted)';
```

```
PROC MEANS DATA= 'data source' N SUM MEAN;
VAR U;
TITLE 'Unbanked individuals (unweighted)';
RUN;
```

The first procedure generates a weighted estimate of the proportion of unbanked individuals in the two urban areas. The second procedure generates an unweighted estimate. The results are as follows:

Unbanked individuals (weighted)			
Analysis Variable : U			
N	Sum	Sum Wgts	Mean
2006	978158.35	2642056.67	0.3702261

Unbanked individuals (unweighted)		
Analysis Variable : U		
N	Sum	Mean
2006	637.0000000	0.3175474

¹This example is similar to that provided in Brian Russell, Melissa Leonard, and Fritz Scheuren, *1997 NSAF Child Public Use File Documentation and Codebook*, Report No. 11, The Urban Institute, Washington, D.C., ch. 1, pp. 8-9. The example uses SAS software language developed by SAS Institute, Inc., Cary, North Carolina.

The results show the importance of weighting the data in developing an unbiased estimate of the percent of unbanked individuals. The first, weighted set of results provides an unbiased estimate of 37.0 percent. The second, unweighted set of results provides a biased estimate of only 31.8 percent. In this example, omitting the weights would underestimate the percent of unbanked individuals in the survey population.

Estimating Sampling Errors

The “design effect” summarizes the effect of a complex sample design on the variance of the estimate.² It is measured as the ratio of the variance of an estimated parameter based on the complex sample design to the variance based on a simple random sample of the same size. The design-based variance reflects the effects of stratification, clustering, unequal weighting of the observations, and over- and under-sampling of subgroups of the survey population, whereas the simple random sample does not. Each variable has its own design effect. In this survey (and in most complex surveys), most design effects are greater than 1.

Measures of design effects are useful for demonstrating the importance of accounting for a complex sample design when estimating sampling errors. In addition, they can be used to adjust variance estimates from formulas that assume a simple random sample to produce variance estimates that are consistent with the complex sample design.

For example, the design effect for U is measured as:

$$\text{DEFF}(U) = \frac{\text{Var}_{\text{complex}}(U)}{\text{Var}_{\text{simple}}(U)},$$

where:

- U indicates whether an individual is unbanked or banked.
- $\text{Var}_{\text{complex}}(U)$ is the variance of U based on this survey’s sample design.
- $\text{V}_{\text{simple}}(U)$ is the variance of U based on simple random sampling.

$$\text{DEFF}(U) = \frac{\text{Var}_{\text{complex}}(U)}{\text{Var}_{\text{simple}}(U)} = \frac{0.0976\%}{0.0116\%} = 8.4$$

Thus, the variance of U based on this survey’s sample design is 8.4 times the variance based on simple random sampling.³ This example demonstrated the importance of accounting for sample design when estimating sampling errors.

² See Sharon L. Lohr (1999) *Sampling: Design and Analysis*, Duxbury Press, Pacific Grove, California, pp. 239-41.

³ This measure of the design effect was developed using the SUDAAN (Software for the Statistical Analysis of Correlated Data) statistical software package developed by Research Triangle Institute, Research Triangle Park, North Carolina. DEFF(U) was developed by using a first-order Taylor series approximation, the UNEQWOR design statement, and the default design effect option.

Measures of the design effect for a variable can be used along with its variance estimate based on simple random sampling to produce a confidence interval consistent with the survey's complex sampling design. The following example demonstrates how this can be done for U which, again, indicates whether an individual in the survey population is unbanked or banked.⁴

The first step involves estimating the standard error of U (i.e., the square root of the variance of U), based on simple random sampling. The following SAS code generates weighted estimates of the population mean and standard deviation:

```
PROC MEANS DATA='data source' VARDEF=WDF N SUMWGT MEAN VAR STD;
VAR U;
WEIGHT WEIGHT;
TITLE 'Unbanked individuals (weighted)';
RUN;
```

Unbanked individuals (weighted)				
Analysis Variable : U				
N	Sum Wgts	Mean	Variance	Std Dev
2006	2642056.67	0.3702261	0.2331588	0.4828652

These results are used to construct the standard error of U under simple random sampling:

$$\text{Var}_{\text{simple}}(U)^{1/2} = \frac{\text{population standard deviation}}{(\text{unweighted sample size})^{1/2}} = \frac{0.4829}{(2006)^{1/2}} = 0.0108$$

This value is then used in the following standard formula to construct a 95-percent confidence interval for p, the estimate of the population proportion for U, under simple random sampling:

$$\begin{aligned} p \pm 1.96 (\text{Var}_{\text{simple}}(U))^{1/2} \\ = 0.370 \pm 1.96 (0.0108) = 0.349 \text{ to } 0.391, \end{aligned}$$

Thus, the 95-percent confidence interval for the proportion of unbanked, assuming simple random sampling, is 34.9 to 39.1 percent.

⁴ This example is similar to that provided in Brian Russell *et al.*, *Ibid.*, ch. 1, pp. 10-14. The use of the design effect to calculate confidence intervals for both proportions and means is discussed in Sharon L. Lohr, *op. cit.*, pp. 239-41.

The design effect for U can be used to adjust the standard formula to develop a confidence interval that is consistent with the survey's sample design as follows:

$$\begin{aligned} p &\pm 1.96 (\text{DEFT}(U)) (\text{Var}_{\text{simple}}(U))^{1/2} \\ &= 0.370 \pm 1.96 (2.9) (0.0108) \\ &= 0.370 \pm .0614 = 0.309 \text{ to } 0.431, \end{aligned}$$

where DEFT(U) is the square root of the design effect for U.⁵

Thus, the 95-percent confidence interval that is consistent with the survey's complex sample design is 30.9 to 43.1 percent. Hypothesis testing of U and other survey variables should employ confidence intervals based on the sample design; using confidence intervals based on simple random sampling may cause researchers to make incorrect inferences about the survey population from the sample data.

This example illustrated the importance of accounting for a complex sample design in estimating sampling errors. It also showed how a measure of the design effect can be used to adjust variance estimates based on simple random sampling to produce the correct confidence intervals for a survey estimate of the proportion of interest.⁶

The following tables provides measures of the parameter estimate, sample size, design effect (DEFF), and the square root of the design effect (DEFT) for 23 key survey variables.⁷ Appendix table 1 provides these values for the combined sample, appendix table 2 for the Los Angeles County sample, and appendix table 3 for the New York City sample.

⁵ For a discussion of the use of DEFT, see Ismael Flores-Cervantes, J. Michael Brick and Ralph Digaetano, *1997 NSAF Variance Estimation*, Report No. 4, The Urban Institute, Washington, D.C., ch. 1, pp. 2-4 and Brian Russell *et al.*, *op. cit.*, ch. 1, pp. 10-11.

⁶ Through the method of generalized variance functions, variance estimates can be developed for a wide variety of survey items (and combinations thereof) from a small subset of survey items, as discussed in Kirk M. Wolter (1985) *Introduction to Variance Estimation*, Springer-Verlag, New York, pp. 201-220.

⁷ Values of parameter estimates, sample sizes, DEFF, and DEFT are based on non-missing data. As before, values of DEFF were developed by using the SUDAAN software package with a first-order Taylor series approximation, the UNEQWOR design statement, and the default design effect option.

Appendix Tables

Appendix Table 1	Design Effects for Key Survey Variables: Combined Sample
Appendix Table 2	Design Effects for Key Survey Variables: Los Angeles County
Appendix Table 3	Design Effects for Key Survey Variables: New York City

Appendix Table 1
Design Effects for Key Survey Variables: Combined Sample

Variable	Parameter estimate	Sample Size	DEFF	DEFT
Total				
Unbanked (C10)	978,158	2006	8.4	2.9
Mean				
Number of checks cashed per month (C25z)	2.54	794	3.2	1.8
Value of last check cashed (C30z)	392.05	642	1.3	1.1
Dollar cost of last check cashed (C32dz)	1.35	770	4.3	2.1
Percent				
Unbanked (C10)	37.02	2006	8.4	2.9
Receive income primarily by check (C11b, C12)	49.39	2006	2.1	1.4
Primarily deposit entire check (C23a, C24)	22.62	985	11.8	3.4
Primarily deposit part of check (C23a, C24)	27.75	985	2.1	1.4
Primarily cash check (C23b, C24)	43.06	985	8.6	2.9
Primarily cash check at a bank (C26, C27)	29.56	393	5.3	2.3
Primarily cash check at a check cashing outlet (C26, C27)	60.47	393	4.6	2.1
Primarily cash check at a store (C26, C27)	7.09	393	5.9	2.4
Hold savings (E118a, E118bz)	60.38	1976	3.9	2.0
Speak English (J217z)	86.45	2006	10.1	3.2
Graduated from high school (J225z)	62.68	1983	8.0	2.8
18 to 29 years of age (J232az)	30.75	1953	4.8	2.2
65 years of age and over (J232az)	8.24	1953	4.1	2.0
Employed (J233z)	64.22	1980	11.0	3.3
Latino or hispanic (J238)	54.40	1977	6.2	2.5
Nonhispanic black (J238, J239az)	34.51	1925	5.4	2.3
Nonhispanic white (J238, J239az)	7.68	1925	5.2	2.3
Female (J245)	54.08	2006	3.6	1.9
Household income less than \$30,000 (J240az)	56.62	2006	8.4	2.9

Appendix Table 2
Design Effects for Key Survey Variables: Los Angeles County

Variable	Parameter estimate	Sample Size	DEFF	DEFT
Total				
Unbanked (C10)	422,789	1004	13.5	3.7
Mean				
Number of checks cashed per month (C25z)	2.65	397	1.4	1.2
Value of last check cashed (C30z)	370.70	321	1.5	1.2
Dollar cost of last check cashed (C32dz)	0.97	406	6.6	2.6
Percent				
Unbanked (C10)	32.09	1004	13.5	3.7
Receive income primarily by check (C11b, C12)	51.53	1004	1.7	1.3
Primarily deposit entire check (C23a, C24)	29.67	512	15.1	3.9
Primarily deposit part of check (C23a, C24)	31.33	512	1.3	1.2
Primarily cash check (C23b, C24)	34.26	512	7.8	2.8
Primarily cash check at a bank (C26, C27)	43.03	168	8.9	3.0
Primarily cash check at a check cashing outlet (C26, C27)	37.56	168	7.1	2.7
Primarily cash check at a store (C26, C27)	16.29	168	6.9	2.6
Hold savings (E118a, E118bz)	60.27	998	3.3	1.8
Speak English (J217z)	81.05	1004	14.6	3.8
Graduated from high school (J225z)	60.52	997	12.0	3.5
18 to 29 years of age (J232az)	38.46	985	4.6	2.1
65 years of age and over (J232az)	5.94	985	4.7	2.2
Employed (J233z)	68.91	999	18.8	4.3
Latino or hispanic (J238)	64.60	986	5.9	2.4
Nonhispanic black (J238, J239az)	23.25	962	6.4	2.5
Nonhispanic white (J238, J239az)	9.63	962	7.0	2.7
Female (J245)	52.20	1004	5.6	2.4
Household income less than \$30,000 (J240az)	48.08	1004	9.3	3.0

Appendix Table 3
Design Effects for Key Survey Variables: New York City

Variable	Parameter estimate	Sample Size	DEFF	DEFT
Total				
Unbanked (C10)	555,370	1002	3.7	1.9
Mean				
Number of checks cashed per month (C25z)	2.44	397	4.3	2.1
Value of last check cashed (C30z)	414.44	321	1.1	1.0
Dollar cost of last check cashed (C32dz)	1.81	364	2.5	1.6
Percent				
Unbanked (C10)	41.93	1002	3.7	1.9
Receive income primarily by check (C11b, C12)	47.26	1002	2.4	1.5
Primarily deposit entire check (C23a, C24)	14.97	473	3.8	1.9
Primarily deposit part of check (C23a, C24)	23.87	473	3.3	1.8
Primarily cash check (C23b, C24)	52.59	473	8.4	2.9
Primarily cash check at a bank (C26, C27)	20.04	225	1.6	1.3
Primarily cash check at a check cashing outlet (C26, C27)	76.65	225	1.9	1.4
Primarily cash check at a store (C26, C27)	0.59	225	0.3	0.6
Hold savings (E118a, E118bz)	60.49	978	4.5	2.1
Speak English (J217z)	91.82	1002	3.2	1.8
Graduated from high school (J225z)	64.86	986	4.2	2.0
18 to 29 years of age (J232az)	22.98	968	3.7	1.9
65 years of age and over (J232az)	10.56	968	3.2	1.8
Employed (J233z)	59.49	981	3.6	1.9
Latino or hispanic (J238)	44.27	991	7.0	2.6
Nonhispanic black (J238, J239az)	45.64	963	5.3	2.3
Nonhispanic white (J238, J239az)	5.75	963	2.4	1.5
Female (J245)	55.95	1002	1.4	1.2
Household income less than \$30,000 (J240az)	65.11	1002	7.1	2.7