Well Being 276

Intro Introduction
Welcome to this survey. Here we will ask you questions about the use of financial services. We are interested in understanding the choices people make when it comes to financial services. As a reminder, this survey is available in English and Spanish. If you would prefer to take it in Spanish, please set your selection on your log in screen or contact the helpdesk (866.591.2909) for assistance.

IF borninus = No OR hispaniclatino = Yes THEN
|
| **ISI_1_1a_intro** Immigrant specific information intro
| We will begin by asking questions about the languages you speak and any relations you might have to
| other countries.
|
| **ISI_1_1a** Immigrant specific information: How long in US
| How long have you lived in the U.S?
| Range: 0..99
|
ENDIF

IF ISI_1_1a > calcage THEN
|
| **error_impossible** error too long in US
| Sorry, the number you gave is greater than the age we have for you. Please go back and correct, or
| please let us know you correct age the next time you take My Household.
|
ENDIF

IF borninus = No OR hispaniclatino = Yes THEN
|
| **ISI_1_2** self reported english comprehension
| How well would you say you understand English when someone is speaking to you? Would you say:
| 1 Very well
| 2 Well
| 3 Not well
| 4 Not at all
|
| **ISI_1_3** self reported english speaking skills
| How well would you say you speak English? Would you say:
| 1 Very well
| 2 Well
| 3 Not well
| 4 Not at all
|
| **ISI_1_4** self reported english reading skills
| How well would you say you read English? Would you say:
| 1 Very well
| 2 Well
| 3 Not well
| 4 Not at all
|
| **ISI_1_5** self reported english writing skills

| How well would you say you write English? Would you say:
| 1 Very well
| 2 Well
| 3 Not well
| 4 Not at all
|
| **ISI_1_6** speak language other than English
| Do you speak any language other than English?
| 1 Yes
| 2 No
|
| IF Yes in ISI_1_6 THEN
||
|| [Questions ISI_1_6a to ISI_1_6a_other are displayed as a table]
||
|| **ISI_1_6a** select all languages other than English (Spanish (2) not available as a choice if taking in Spanish)
|| Please select as many as you do from the list below:
|| 1
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/Polish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 2
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/Polish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 3
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/Polish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 4
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/Polish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 5
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/Polish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 6
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/Polish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 7
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/Polish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 8
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/Polish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 9
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/Polish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 10
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/Polish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 11
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/Polish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 12
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/P

olish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 13
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/P
olish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 14
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/P
olish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 15
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/P
olish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 16
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/P
olish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 17
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/P
olish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 18
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/P
olish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 19
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/P
olish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 20
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/P
olish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 21
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/P
olish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 22
[English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew/Ilocano/Irish/Italian/Khmer/P
olish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]
|| 23 Other, please specify: $Answer2$
||
|| **ISI_1_6a_other** other language
|| Which other language?
|| String
||
|| IF Other, please specify: $Answer2$ IN ISI_1_6a and ISI_1_6a_other = EMPTY THEN
||| **error_other** other missing error
||| You selected "Other" but did not specify what it was. Could you please go back and fill the question out?
|| ENDIF
||
|| IF Other, please specify: $Answer2$ IN ISI_1_6a THEN
||| IF ISI_1_6a_other <> EMPTY THEN
||||
||| ELSE
||||
|||| IF language = English THEN
|||||
|||| ELSE
|||||
|||| ENDIF

| | | |
| | | ENDIF
| | |
| | ENDIF
| |
| | LOOP FROM 1 TO 23 DO
| | |
| | | IF myCounter IN ISI_1_6a THEN
| | | |
| | | | **ISI_1_6b** how well speaks other language
| | | | How well do you speak [English/Spanish/French/Arabic/Chinese/Dutch/Finnish/German/Russian/Hebrew
| | | | Ilocano/Irish/Italian/Khmer/Polish/Portuguese/Scottish/Swedish/Tagalog/Welsh/Yiddish]?
| | | | 1 Very well
| | | | 2 Well
| | | | 3 Not well
| | | | 4 Not at all
| | | |
| | | ENDIF
| | |
| | ENDDO
| |
| ENDIF
|
| IF borninus = No OR hispaniclatino = Yes THEN
| |
| | **ISI_1_7** financial assistance to family in last 12 months
| | How much financial assistance did you give to all your family, relatives and friends during the last
| | twelve months during periods when they were not living with you and while they were living outside
| | the U.S.? If nothing please enter 0.
| | Range: 0..999999999999999
| |
| | IF ISI_1_7 > 0 THEN
| | |
| | | [The following questions are displayed as a table]
| | |
| | | **ISI_1_7a** how was financial assistance sent abroad
| | | How did you send most of those remittances abroad?
| | | 1 Through a commercial bank
| | | 2 Through a remittance carrier
| | | 3 Through friends or family
| | | 4 Through the mail
| | | 5 Other (please specify)$Answer2$
| | |
| | | **ISI_1_7a_other** how was financial assistance sent abroad other
| | | Please specify
| | | String
| | |
| | | [End of table display]
| | | IF Other (please specify)$Answer2$ in ISI_1_7a and ISI_1_7a_other = EMPTY THEN
| | | |
| | | | **error_other** other missing error
| | | | You selected "Other" but did not specify what it was. Could you please go back and fill the question out?

| | | |
| | | ENDIF
| | |
| | | **ISI_1_7b** how often was financial assistance sent
| | | How often did you send them?
| | | 1 3 or more times a year
| | | 2 Twice a year
| | | 3 Once a year
| | | 4 Almost never
| | |
| | | IF language = English THEN
| | | |
| | | ELSE
| | | |
| | | ENDIF
| | |
| | | **ISI_1_7c** what proportial of total annual income sent abroad
| | | What proportion of your total annual income would you say you sent abroad during the past 12
| | | months? Please click on the ruler below, or enter a number in the box.
| | | Integer
| | |
| | | [The following questions are displayed as a table]
| | |
| | | **ISI_1_7d** main reasons for sending remittances abroad
| | | What are your main reasons for sending these remittances abroad? (Select all that apply)
| | | 1 Help family and friends
| | | 2 Lend money at better rates in foreign country
| | | 3 Saving money in foreign country
| | | 4 Buying a house
| | | 5 Opening a business
| | | 6 Other (specify)$Answer2$
| | |
| | | **ISI_1_7d_other** other reason for sending remittances abroad
| | | What are your main reasons for sending these remittances abroad, please specify:
| | | String
| | |
| | | [End of table display]
| | | IF Other (specify)$Answer2$ in ISI_1_7d and ISI_1_7d_other = EMPTY THEN
| | | |
| | | | **error_other** other missing error
| | | | You selected "Other" but did not specify what it was. Could you please go back and fill the question out?
| | | |
| | | ENDIF
| | |
| | ENDIF
| |
| | **ISI_1_8** financial assistance received in last 12 months
| | How much financial assistance did you receive from all your family, relatives and friends during the
| | last twelve months during periods when they were not living with you and while they were living
| | outside the U.S.? If nothing, enter 0.
| | Range: 0..999999999999999
| |

|| IF ISI_1_8 > 0 THEN
|||
||| [The following questions are displayed as a table]
|||
||| **ISI_1_8a** how was financial assistance received
||| How did you receive most of those remittances?
||| 1 Through a commercial bank
||| 2 Through a remittance carrier
||| 3 Through friends or family
||| 4 Through the mail
||| 5 Other (please specify)$Answer2$
|||
||| **ISI_1_8a_other** how was financial assistance received other
||| Please specify
||| String
|||
||| [End of table display]
||| IF Other (please specify)$Answer2$ in ISI_1_8a and ISI_1_8a_other = EMPTY THEN
||||
|||| **error_other** other missing error
|||| You selected "Other" but did not specify what it was. Could you please go back and fill the question out?
||||
||| ENDIF
|||
||| **ISI_1_8b** how often was financial assistance sent
||| How often did they send them?
||| 1 3 or more times a year
||| 2 Twice a year
||| 3 Once a year
||| 4 Almost never
|||
||| IF language = English THEN
||||
||| ELSE
||||
||| ENDIF
|||
||| **ISI_1_8c** proportion of total annual income received from abroad during past 12 months
||| What proportion of your total annual income would you say you received from abroad during the
||| past 12 months? Please click on the ruler below, or enter a number in the box.
||| Range: 0..100
|||
|| ENDIF
||
|| IF language = English THEN
|||
|| ELSE
|||
|| ENDIF
||
|| **ISI_1_9** chances live in different country in ten years
|| What are the chances that you would live in a different country than the United States in ten

|| years? Please click on the ruler below, or enter a number in the box.
|| Range: 0..100
||
|| **ISI_1_10** chances live in US rest of life
|| What are the chances that you will live in the United States for the rest of your life? Please
|| click on the ruler below, or enter a number in the box.
|| Range: 0..100
||
| ENDIF
|
ENDIF

TP_2_1 lotery 1000 today or 1250 a year from today
Here we would like to understand better how you make decisions about how to receive money in different
periods of time. There is no right or wrong answer to these questions, just let us know what you think
you would choose if you had these choices in real life. Imagine you just won a lottery prize and
have to choose now between one of two options for receiving your payment. Which would you choose?
1 $1000 **today**
2 $1,250 **a year from today**

IF 00 **today** in TP_2_1 THEN
|
| **TP_2_1a** lotery 1000 today or 1650 a year from today
| What if instead the choice were between these two options, which would you choose?
| 1 $1000 **today**
| 2 $1,650 **a year from today**
|
ENDIF

IF 2,250 **a year from today** in TP_2_1 THEN
|
| **TP_2_1b** lotery 1000 today or 1100 a year from today
| What if instead the choice were between these two options, which would you choose?
| 1 $1000 **today**
| 2 $1,100 **a year from today**
|
ENDIF

TP_2_2 lotery 1000 a year from today or 1250 two years from today
Imagine you won a lottery prize and have to choose between one of two options for receiving your payment.
Which would you choose?
1 $1000 **a year from today**
2 $1,250 **two years from today**

IF 00 **a year from today** in TP_2_2 THEN
|
| **TP_2_2a** lottery 1000 a year from today or 1650 two years for today
| What if instead the choice were between these two options, which would you choose?
| 1 $1000 **a year from today**
| 2 $1,650 **two years from today**
|
ENDIF

IF 2,250 **two years from today** in TP_2_2 THEN
|
| **TP_2_2b** lottery 1000 a year from today or 1100 two years for today
| What if instead the choice were between these two options, which would you choose?
| 1 $1000 **a year from today**
| 2 $1,100 **two years from today**
|
ENDIF

FS_3_1 underbanking: have checking or savings account in US
Next, we would like to ask you some questions about the use of financial services in Banks, as well as the reasons for using or not using these banking services. Do you currently have a checking or saving account in the U.S?
1 Yes
2 No

IF FS_3_1 = Yes THEN
|
| **FS_3_9** where keep savings
| Where do you keep most of your savings?
| 1 In the bank
| 2 At home
| 3 With friends and/or family in the U.S.
| 4 With friends and/or family in my country of origin
| 5 I don't have any savings
|
ENDIF

IF FS_3_1 = No OR FS_3_1 = 9
|
| **FS_3_2** underbanking: have ever had checking or savings account in US
| Have you ever had a checking or saving account in the U.S?
| 1 Yes
| 2 No
|
| **FS_3_3** underbanking: in process of opening checking or savings account in US
| Are you in the process of opening a new checking or savings account in the U.S within the next few
| weeks?
| 1 Yes
| 2 No
|
| IF No in borninus THEN
| |
| | **FS_3_4** underbanking: have account in country of origin
| | Do you have a checking or savings account in your country of origin?
| | 1 Yes
| | 2 No
| |
| ENDIF
|
| [The following questions are displayed as a table]

| **FS_3_5** customer service table intro
| Some people decide to close or not to have a bank account for reasons related to customer service. Are
| any of the following reasons why the account was closed or you decided not to have a bank account?
|
| **FS_3_5a** inconvenient hours
| The bank had inconvenient hours
| 1 Yes
| 2 No
|
| **FS_3_5b** bank too far
| The bank is too far from home or work
| 1 Yes
| 2 No
|
| **FS_3_5c** not easy to speak with bank staff
| It is not easy to speak with bank staff in my language
| 1 Yes
| 2 No
|
| **FS_3_5d** bank did not feel welcoming
| The bank did not feel welcoming or comfortable
| 1 Yes
| 2 No
|
| **FS_3_5e** bank did not offer needed basic services
| The bank did not offer me needed basic services
| 1 Yes
| 2 No
|
| **FS_3_5f** bank info confusing
| The information given by the bank on account rules and fees was confusing or not accurate
| 1 Yes
| 2 No
|
| [End of table display]
| [The following questions are displayed as a table]
|
| **FS_3_6** financial reasons table intro
| Some people decide to close or not to have a bank account for financial reasons. Are any of the
| following reasons why the account was closed or you decided not to have a bank account?
|
| **FS_3_6a** minimum balance too high
| The minimum required balance of the bank account was too high
| 1 Yes
| 2 No
|
| **FS_3_6b** service charges too high
| The service charges of the bank account were too high
| 1 Yes
| 2 No
|

| **FS_3_6c** didn't have enough money to need
| Did not have enough money to need a bank account
| 1 Yes
| 2 No
|
| **FS_3_6e** had too many overdrafts
| I had or think I would have bounced too many checks or had too many overdrafts
| 1 Yes
| 2 No
|
| **FS_3_6f** bank takes too long to clear checks
| The bank takes too long to clear checks
| 1 Yes
| 2 No
|
| **FS_3_6g** banks may close
| Banks may close and I might lose my money
| 1 Yes
| 2 No
|
| [End of table display]
| [The following questions are displayed as a table]
|
| **FS_3_7** practical reasons table intro
| Some people decide to close or not to have a bank account for practical reasons. Are any of the
| following reasons why the account was closed or you decided not to have a bank account?
|
| **FS_3_7a** don't write enough checks
| I do not need to write enough checks to make it worthwhile to have a bank account
| 1 Yes
| 2 No
|
| **FS_3_7b** people do business with do not accept checks
| The people and businesses I usually make payments to do not accept checks
| 1 Yes
| 2 No
|
| [End of table display]
| [The following questions are displayed as a table]
|
| **FS_3_8** other reasons not to have a bank account
| Some people decide to close or not to have a bank account for other reasons. Are any of the following
| reasons why the account was closed or you decided not to have a bank account?
|
| **FS_3_8a** do not think can manage bank account
| I do not think I can manage or balance a bank account
| 1 Yes
| 2 No
|
| **FS_3_8b** not sure how to open bank account
| I am not sure how to open a bank account
| 1 Yes

| 2 No
|
| **FS_3_8c** have credit problems
| I have credit problems that do not allow me to open a bank account
| 1 Yes
| 2 No
|
| **FS_3_8d** do not have proper id to open account
| I do not have the proper ID/Social Security number to open a bank account
| 1 Yes
| 2 No
|
| **FS_3_8e** do not trust banks
| I do not trust banks
| 1 Yes
| 2 No
|
| **FS_3_8f** do not like dealing with banks
| I do not like dealing with banks
| 1 Yes
| 2 No
|
| IF No in borninus THEN
||
|| **FS_3_8g** keep savings in home country
|| I keep my savings in my country of origin
|| 1 Yes
|| 2 No
||
| ENDIF
|
| [End of table display]
| **FS_3_9** where keep savings
| Where do you keep most of your savings?
| 1 In the bank
| 2 At home
| 3 With friends and/or family in the U.S.
| 4 With friends and/or family in my country of origin
| 5 I don't have any savings
|
ENDIF

AFS_4_1a gone to alternative financial institution
Now we would like to focus on the use of financial services offered by institutions other than a bank. Please answer the questions below about the use of services and the reasons for doing so. Have you ever gone to a place other than a bank, a savings and loan or a credit union to cash a check you received from someone else?
1 Yes
2 No

IF AFS_4_1a = Yes THEN
|
| **AFS_4_1b** gone to alternative financial institution

| How often do you cash a check that you receive from someone else, at a place other than a bank?
| 1 3 or more times a year
| 2 Twice a year
| 3 Once a year
| 4 Almost never
| 9 Don't know
|
| [The following questions are displayed as a table]
|
| **AFS_4_1c** main reasons for not going to bank
| What are your main reasons for cashing a check that you receive from someone else, at a place other
| than a bank? (Select all that apply)
| 1 Don't have a bank account
| 2 To get money faster
| 3 The location is more convenient
| 4 The hours are more convenient
| 5 A bank charges more to cash checks
| 6 The place to cash checks asks for fewer id's
| 7 The place to cash checks feels more comfortable than a bank
| 8 Other (please specify)$Answer2$
|
| **AFS_4_1c_other** other reason for not going to bank
| What is the other reason for not going to a bank?
| String
|
| [End of table display]
| IF Other (please specify)$Answer2$ in AFS_4_1c and AFS_4_1c_other = EMPTY THEN
| |
| | **error_other** other missing error
| | You selected "Other" but did not specify what it was. Could you please go back and fill the question out?
| |
| ENDIF
|
| IF card(AFS_4_1c) > Don't have a bank account THEN
| |
| | **AFS_4_1d** force first choice from selected reasons
| | Of the reasons you checked in the previous question, which one would you say is the most important
| | one?
| | 1 [Don't have a bank account/To get money faster/The location is more convenient/The hours are more
convenient/A bank charges more to cash checks/The place to cash checks asks for fewer id's/The place to cash
checks feels more comfortable than a bank/My other reason]
| | 2 [Don't have a bank account/To get money faster/The location is more convenient/The hours are more
convenient/A bank charges more to cash checks/The place to cash checks asks for fewer id's/The place to cash
checks feels more comfortable than a bank/My other reason]
| | 3 [Don't have a bank account/To get money faster/The location is more convenient/The hours are more
convenient/A bank charges more to cash checks/The place to cash checks asks for fewer id's/The place to cash
checks feels more comfortable than a bank/My other reason]
| | 4 [Don't have a bank account/To get money faster/The location is more convenient/The hours are more
convenient/A bank charges more to cash checks/The place to cash checks asks for fewer id's/The place to cash
checks feels more comfortable than a bank/My other reason]
| | 5 [Don't have a bank account/To get money faster/The location is more convenient/The hours are more
convenient/A bank charges more to cash checks/The place to cash checks asks for fewer id's/The place to cash

checks feels more comfortable than a bank/My other reason]
|| 6 [Don't have a bank account/To get money faster/The location is more convenient/The hours are more convenient/A bank charges more to cash checks/The place to cash checks asks for fewer id's/The place to cash checks feels more comfortable than a bank/My other reason]
|| 7 [Don't have a bank account/To get money faster/The location is more convenient/The hours are more convenient/A bank charges more to cash checks/The place to cash checks asks for fewer id's/The place to cash checks feels more comfortable than a bank/My other reason]
|| 8 [Don't have a bank account/To get money faster/The location is more convenient/The hours are more convenient/A bank charges more to cash checks/The place to cash checks asks for fewer id's/The place to cash checks feels more comfortable than a bank/My other reason]
|| 9 The reasons listed above are equally important
||
| ENDIF
|
ENDIF

AFS_4_2a ever purchased money order
Have you ever purchased a money order at a place other than a bank, a savings and loan or a credit union?
1 Yes
2 No

IF AFS_4_2a = Yes THEN
|
| **AFS_4_2b** how often purchase money order
| How often do you purchase money orders at a place other than a bank, a savings and loan or a credit union?
| 1 3 or more times a year
| 2 Twice a year
| 3 Once a year
| 4 Almost never
| 9 Don't know
|
| [The following questions are displayed as a table]
|
| **AFS_4_2c** main reasons for purchasing money orders not at banks
| What are the main reasons for purchasing money orders at a place other than a bank, a savings and loan
| or a credit union? (Select all that apply)
| 1 Banks do not sell money orders
| 2 The place to purchase money orders has a more convenient location than a bank
| 3 The place to purchase money orders has more convenient hours than a bank
| 4 Banks charge more for money orders
| 5 The place feels more comfortable than a bank
| 6 Other (please specify)$Answer2$
|
| **AFS_4_2c_other** main reasons for purchasing money orders not at banks
| What is the other reason for purchasing money orders at a place other than a bank, a savings and loan
| or a credit union?
| String
|
| [End of table display]
| IF Other (please specify)$Answer2$ in AFS_4_2c and AFS_4_2c_other = EMPTY THEN
|| **error_other** other missing error
|| You selected "Other" but did not specify what it was. Could you please go back and fill the question out?

| ENDIF
|
| IF card(AFS_4_2c) > Banks do not sell money orders THEN
||
|| **AFS_4_2d** force most important reason for purchasing money orders not at banks
|| Of the reasons you checked in the previous question, which one would you say is the most important one?
|| 1 [Banks do not sell money orders/The place to purchase money orders has a more convenient location than a bank/The place to purchase money orders has more convenient hours than a bank/Banks charge more for money orders/The place feels more comfortable than a bank/My other reason]
|| 2 [Banks do not sell money orders/The place to purchase money orders has a more convenient location than a bank/The place to purchase money orders has more convenient hours than a bank/Banks charge more for money orders/The place feels more comfortable than a bank/My other reason]
|| 3 [Banks do not sell money orders/The place to purchase money orders has a more convenient location than a bank/The place to purchase money orders has more convenient hours than a bank/Banks charge more for money orders/The place feels more comfortable than a bank/My other reason]
|| 4 [Banks do not sell money orders/The place to purchase money orders has a more convenient location than a bank/The place to purchase money orders has more convenient hours than a bank/Banks charge more for money orders/The place feels more comfortable than a bank/My other reason]
|| 5 [Banks do not sell money orders/The place to purchase money orders has a more convenient location than a bank/The place to purchase money orders has more convenient hours than a bank/Banks charge more for money orders/The place feels more comfortable than a bank/My other reason]
|| 6 [Banks do not sell money orders/The place to purchase money orders has a more convenient location than a bank/The place to purchase money orders has more convenient hours than a bank/Banks charge more for money orders/The place feels more comfortable than a bank/My other reason]
|| 7 The reasons listed above are equally important
||
| ENDIF
|
ENDIF

AFS_4_3a ever used payday loans
Have you ever used a service that provides payday loans or payday advance services?
1 Yes
2 No

IF AFS_4_3a = Yes THEN
|
| **AFS_4_3b** how often use payday loans
| How often do you use payday loans or payday advance services?
| 1 3 or more times a year
| 2 Twice a year
| 3 Once a year
| 4 Almost never
| 9 Don't know
|
ENDIF

AFS_4_3c think payday loans are more expensive than bank loans
Do you think that payday loans and payday advance are more expensive loans (or charge higher interest rates) than bank loans?
1 Yes
2 No

3 Don't know

IF AFS_4_3a = Yes THEN
|
| [The following questions are displayed as a table]
|
| **AFS_4_3d** main reasons for using payday loans
| What are the main reasons for using payday loan or payday advance services rather than a bank? (Select
| all that apply)
| 1 The payday loan service has more convenient location
| 2 The payday loan service has more convenient hours
| 3 It is easier and faster to get a payday loan than to qualify for a bank loan
| 4 A payday loan service feels more comfortable than using a bank
| 5 Don't qualify for a bank loan
| 6 Other (please specify)$Answer2$
|
| **AFS_4_3d_other** other reason for using payday loans
| What is the other reason
| String
|
| [End of table display]
| IF Other (please specify)$Answer2$ in AFS_4_3d and AFS_4_3d_other = EMPTY THEN
| |
| | **error_other** other missing error
| | You selected "Other" but did not specify what it was. Could you please go back and fill the question out?
| |
| ENDIF
|
| IF card(AFS_4_3d) > The payday loan service has more convenient location THEN
| |
| | **AFS_4_3e** force most important reason for using payday loans
| | Of the reasons you checked in the previous question, which one would you say is the most important one?
| | 1 [The payday loan service has more convenient location/The payday loan service has more convenient
hours/It is easier and faster to get a payday loan than to qualify for a bank loan/A payday loan service feels
more comfortable than using a bank /Don't qualify for a bank loan/My other reason]
| | 2 [The payday loan service has more convenient location/The payday loan service has more convenient
hours/It is easier and faster to get a payday loan than to qualify for a bank loan/A payday loan service feels
more comfortable than using a bank /Don't qualify for a bank loan/My other reason]
| | 3 [The payday loan service has more convenient location/The payday loan service has more convenient
hours/It is easier and faster to get a payday loan than to qualify for a bank loan/A payday loan service feels
more comfortable than using a bank /Don't qualify for a bank loan/My other reason]
| | 4 [The payday loan service has more convenient location/The payday loan service has more convenient
hours/It is easier and faster to get a payday loan than to qualify for a bank loan/A payday loan service feels
more comfortable than using a bank /Don't qualify for a bank loan/My other reason]
| | 5 [The payday loan service has more convenient location/The payday loan service has more convenient
hours/It is easier and faster to get a payday loan than to qualify for a bank loan/A payday loan service feels
more comfortable than using a bank /Don't qualify for a bank loan/My other reason]
| | 6 [The payday loan service has more convenient location/The payday loan service has more convenient
hours/It is easier and faster to get a payday loan than to qualify for a bank loan/A payday loan service feels
more comfortable than using a bank /Don't qualify for a bank loan/My other reason]
| | 7 The reasons listed above are equally important
| |

| ENDIF
|
ENDIF

AFS_4_4a ever sold items at pawn shop
Have you ever sold items at a pawn shop?
1 Yes
2 No

IF Yes in AFS_4_4a THEN
|
| **AFS_4_4b** how often sold items at pawn shop
| How often do you sell items at pawn shops?
| 1 3 or more times a year
| 2 Twice a year
| 3 Once a year
| 4 Almost never
| 9 Don't know
|
ENDIF

AFS_4_4c think get less money if selling items at pawn shop
Do you think you get less money by selling items at pawn shops?
1 Yes
2 No
3 Don't know

IF Yes in AFS_4_4a THEN
|
| [The following questions are displayed as a table]
|
| **AFS_4_4d** main reasons for doing business at pawn shops instead of bank
| What are the main reasons for doing business at pawn shops as opposed to a bank, a savings and loan or
| a credit union? (Select all that apply)
| 1 Banks don't have small loans
| 2 The pawn shop service has more convenient location
| 3 The pawn shop service has more convenient hours
| 4 It is easier to get money from a pawn shop than to qualify for a bank loan
| 5 It is faster to get money from a pawn shop than from a bank loan
| 6 I feel more comfortable at a pawn shop than at a bank
| 7 Pawn shop loans do not affect my credit history
| 8 Other (specify)$Answer2$
|
| **AFS_4_4d_other** other reason for doing business at pawn shops instead of bank
| What is the other reason for doing business at pawn shops as opposed to a bank, a savings and loan or a
| credit union?
| String
|
| [End of table display]
| IF Other (specify)$Answer2$ in AFS_4_4d and AFS_4_4d_other = EMPTY THEN
| | **error_other** other missing error
| | You selected "Other" but did not specify what it was. Could you please go back and fill the question out?

| ENDIF
|
| IF card(AFS_4_4d) > Banks don't have small loans THEN
||
|| **AFS_4_4e** force main reason for doing business at pawn shops instead of bank
|| Of the reasons you checked in the previous question, which one would you say is the most important
|| one?
|| 1 [Banks don't have small loans/The pawn shop service has more convenient location/The pawn shop service has more convenient hours/It is easier to get money from a pawn shop than to qualify for a bank loan/It is faster to get money from a pawn shop than from a bank loan/I feel more comfortable at a pawn shop than at a bank/Pawn shop loans do not affect my credit history/My other reason]
|| 2 [Banks don't have small loans/The pawn shop service has more convenient location/The pawn shop service has more convenient hours/It is easier to get money from a pawn shop than to qualify for a bank loan/It is faster to get money from a pawn shop than from a bank loan/I feel more comfortable at a pawn shop than at a bank/Pawn shop loans do not affect my credit history/My other reason]
|| 3 [Banks don't have small loans/The pawn shop service has more convenient location/The pawn shop service has more convenient hours/It is easier to get money from a pawn shop than to qualify for a bank loan/It is faster to get money from a pawn shop than from a bank loan/I feel more comfortable at a pawn shop than at a bank/Pawn shop loans do not affect my credit history/My other reason]
|| 4 [Banks don't have small loans/The pawn shop service has more convenient location/The pawn shop service has more convenient hours/It is easier to get money from a pawn shop than to qualify for a bank loan/It is faster to get money from a pawn shop than from a bank loan/I feel more comfortable at a pawn shop than at a bank/Pawn shop loans do not affect my credit history/My other reason]
|| 5 [Banks don't have small loans/The pawn shop service has more convenient location/The pawn shop service has more convenient hours/It is easier to get money from a pawn shop than to qualify for a bank loan/It is faster to get money from a pawn shop than from a bank loan/I feel more comfortable at a pawn shop than at a bank/Pawn shop loans do not affect my credit history/My other reason]
|| 6 [Banks don't have small loans/The pawn shop service has more convenient location/The pawn shop service has more convenient hours/It is easier to get money from a pawn shop than to qualify for a bank loan/It is faster to get money from a pawn shop than from a bank loan/I feel more comfortable at a pawn shop than at a bank/Pawn shop loans do not affect my credit history/My other reason]
|| 7 [Banks don't have small loans/The pawn shop service has more convenient location/The pawn shop service has more convenient hours/It is easier to get money from a pawn shop than to qualify for a bank loan/It is faster to get money from a pawn shop than from a bank loan/I feel more comfortable at a pawn shop than at a bank/Pawn shop loans do not affect my credit history/My other reason]
|| 8 [Banks don't have small loans/The pawn shop service has more convenient location/The pawn shop service has more convenient hours/It is easier to get money from a pawn shop than to qualify for a bank loan/It is faster to get money from a pawn shop than from a bank loan/I feel more comfortable at a pawn shop than at a bank/Pawn shop loans do not affect my credit history/My other reason]
|| 9 The reasons listed above are equally important
||
| ENDIF
|
ENDIF

AFS_4_5a ever used prepaid debit card
Have you ever used a pre-paid debit card?
1 Yes
2 No

IF Yes in AFS_4_5a THEN
|

| **AFS_4_5b** how often use pre-paid debit cards
| How often do you use pre-paid debit cards?
| 1 3 or more times a year
| 2 Twice a year
| 3 Once a year
| 4 Almost never
| 9 Don't know
|
| [The following questions are displayed as a table]
|
| **AFS_4_5c** main reasons for using a pre-paid debit card
| What are the main reasons for using a pre-paid debit card? (Select all that apply)
| 1 It is easier to manage finances with pre-paid debit card
| 2 Can make payments by phone or online
| 3 It is accepted in most locations
| 4 Cheaper than having a bank account
| 5 Safer than cash
| 6 Other (please specify)$Answer2$
|
| **AFS_4_5c_other** other reasons for using a pre-paid debit card
| What is the other reasons for using a pre-paid debit card?
| String
|
| [End of table display]
| IF Other (please specify)$Answer2$ in AFS_4_5c and AFS_4_5c_other = EMPTY THEN
| |
| | **error_other** other missing error
| | You selected "Other" but did not specify what it was. Could you please go back and fill the question out?
| |
| ENDIF
|
| IF card(AFS_4_5c) > It is easier to manage finances with pre-paid debit card THEN
| |
| | **AFS_4_5d** force main reason for using a pre-paid debit card
| | Of the reasons you checked in the previous question, which one would you say is the most important
| | one?
| | 1 [It is easier to manage finances with pre-paid debit card/Can make payments by phone or online/It is
accepted in most locations/Cheaper than having a bank account/Safer than cash/My other reason]
| | 2 [It is easier to manage finances with pre-paid debit card/Can make payments by phone or online/It is
accepted in most locations/Cheaper than having a bank account/Safer than cash/My other reason]
| | 3 [It is easier to manage finances with pre-paid debit card/Can make payments by phone or online/It is
accepted in most locations/Cheaper than having a bank account/Safer than cash/My other reason]
| | 4 [It is easier to manage finances with pre-paid debit card/Can make payments by phone or online/It is
accepted in most locations/Cheaper than having a bank account/Safer than cash/My other reason]
| | 5 [It is easier to manage finances with pre-paid debit card/Can make payments by phone or online/It is
accepted in most locations/Cheaper than having a bank account/Safer than cash/My other reason]
| | 6 [It is easier to manage finances with pre-paid debit card/Can make payments by phone or online/It is
accepted in most locations/Cheaper than having a bank account/Safer than cash/My other reason]
| | 7 The reasons listed above are equally important
| |
| ENDIF
|

ENDIF

AFS_4_6 rent or own
Do you rent or own the house you are currently living in?
1 Own
2 Rent

IF Rent in AFS_4_6 THEN
|
| [The following questions are displayed as a table]
|
| **AFS_4_7** how do you pay your rent
| How do you usually pay for your rent? (Select all that apply)
| 1 Check
| 2 Bank transfer
| 3 Cash
| 4 Money order
| 5 Other (please specify)$Answer2$
|
| **AFS_4_7_other** how do you pay your rent otherwise
| How do you usually pay for your rent?
| String
|
| [End of table display]
| IF Other (please specify)$Answer2$ in AFS_4_7 and AFS_4_7_other = EMPTY THEN
| | **error_other** other missing error
| | You selected "Other" but did not specify what it was. Could you please go back and fill the question out?
| ENDIF
|
ENDIF

IF Cash in AFS_4_7 OR Money order in AFS_4_7 THEN
|
| **AFS_4_8** does landlord accept checks
| Does your landlord accept checks?
| 1 Yes
| 2 No
| 3 Don't know
|
ENDIF

AFS_4_9 how many friends have bank accounts
How many of your friends and family members closest to you have bank accounts?
1 All of them
2 Most of them but not all
3 Half of them
4 Less than Half
5 Almost none or none
9 Don't know

[The following questions are displayed as a table]

AFS_4_10 how usually pay bills
How do you usually pay your bills?
1 Check
2 Bank transfer
3 Cash
4 Money order
5 Pre-paid card
6 Other (please specify)$Answer2$

AFS_4_10_other how else usually pay bills
How else do you usually pay your bills?
String

[End of table display]
IF Other (please specify)$Answer2$ in AFS_4_10 and AFS_4_10_other = EMPTY THEN
| **error_other** other missing error
| You selected "Other" but did not specify what it was. Could you please go back and fill the question out?
ENDIF

AFS_4_11 how many regular shops accept cards with no extra fee
Among the shops you regularly shop in, how many of them accept debit or credit cards with no extra fee?
1 All of them
2 Most of them but not all
3 Half of them
4 Less than Half
5 Almost none or none
9 Don't know

[The following questions are displayed as a table]

TFI_5_1 trust financial institutions in US
How much do you trust the following financial institutions in the U.S.

TFI_5_1_a trust financial institutions in US stock market
The stock market
1 I do not trust at all
2
3
4
5 I trust completely

TFI_5_1_b trust financial institutions in US banks
Banks
1 I do not trust at all
2
3
4
5 I trust completely

TFI_5_1_c trust financial institutions in US insurance
Insurance companies
1 I do not trust at all

2
3
4
5 I trust completely

TFI_5_1_d trust financial institutions in US stock brokers
Stock brokers
1 I do not trust at all
2
3
4
5 I trust completely

TFI_5_1_e trust financial institutions in US investment advisers
Investment advisers
1 I do not trust at all
2
3
4
5 I trust completely

[End of table display]
IF No in borninus THEN
|
| [The following questions are displayed as a table]
|
| **TFI_5_2** trust financial institutions in country of origin
| How much do you trust the following financial institutions in your country of origin?
|
| **TFI_5_2_a** trust stock market in country of origin
| The stock market
| 1 I do not trust at all
| 2
| 3
| 4
| 5 I trust completely
|
| **TFI_5_2_b** trust banks in country of origin
| Banks
| 1 I do not trust at all
| 2
| 3
| 4
| 5 I trust completely
|
| **TFI_5_2_c** trust insurance companies in country of origin
| Insurance companies
| 1 I do not trust at all
| 2
| 3
| 4
| 5 I trust completely

|
| **TFI_5_2_d** trust stock brokers in country of origin
| Stock brokers
| 1 I do not trust at all
| 2
| 3
| 4
| 5 I trust completely
|
| **TFI_5_2_e** trust investment advisors in country of origin
| Investment advisers
| 1 I do not trust at all
| 2
| 3
| 4
| 5 I trust completely
|
| [End of table display]
ENDIF

FLM_6_1 division test
The next part of the questionnaire is more like a quiz. The questions are not designed to catch you out, so if you think you have the right answer, you probably do. If you don't know the answer, just skip the question by clicking "Next" until you get to the next question, or click "Don't know." Imagine that 5 brothers are given a gift of $1,000. If the brothers have to share the money equally how much does each one get?
Range: 0..1001

FLM_6_2 inflation test
Now imagine that the brothers have to wait for one year to get their share of the $1,000 and inflation stays at 2 percent. In one year's time will they be able to buy:
1 More with their share of the money than they could today
2 The same amount
3 Less than they could buy today
4 It depends on the type of things that they want to buy
9 Don't know

FLM_6_3 loan interest test
Suppose you lend $25 to a friend one evening and he gives you $25 back the next day. How much interest has he paid on this loan?
String

FLM_6_4 savings account interest test
Suppose you put $100 into a savings account with a guaranteed interest rate of 2 percent per year. You don't make any further payments into this account and you don't withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made?
String

FLM_6_5 five years later savings account interest test
. . . and how much would be in the account at the end of five years?
String

FLM_6_6 true false high return is high risk

Please indicate whether you think the following statements are true or false: An investment with a high return is likely to be high risk. In other words, if someone offers you the chance to make a lot of money there is also a chance that you will lose a lot of money
1 True
2 False
3 Don't know

FLM_6_7 true false high inflation
High inflation means that the cost of living is increasing rapidly.
1 True
2 False
3 Don't know

FLM_6_8 true false diversification
It is usually possible to reduce the risk of investing in the stock market by buying a wide range of stocks and shares. In other words, it is less likely that you will lose all of your money if you save it in more than one place.
1 True
2 False
3 Don't know

FLM_6_10 interest 1 percent inflation 2 percent test
Imagine that the interest rate on your savings account was 1 percent per year and inflation was 2 percent per year. After 1 year, would you be able to buy more than, exactly the same as, or less than today with the money in this account?
1 More than today
2 Exactly the same as today
3 Less than today
9 Do not know

FLM_6_11 single stock vs mutual fund test
Do you think that the following statement is true or false? "Buying a single company stock usually provides a safer return than a stock mutual fund."
1 True
2 False
3 Don't know

CS_001 HOW PLEASANT INTERVIEW
Could you tell us how interesting or uninteresting you found the questions in this interview?
1 Very interesting
2 Interesting
3 Neither interesting nor uninteresting
4 Uninteresting
5 Very uninteresting