Appendix 1. FDIC Technical Notes

The data for this report were collected through an FDIC-sponsored supplement (Supplement) to the Current Population Survey (CPS) for June 2019. The CPS, conducted by the U.S. Census Bureau for the Bureau of Labor Statistics (BLS), is a monthly survey with about 59,000 households selected for interview each month. The survey is based on a scientific sample that is representative of the U.S. civilian noninstitutional population, aged 15 or older.

The CPS is the primary source of information on the labor force characteristics of the U.S. population, including employment, unemployment, and earnings statistics. It also collects data on a variety of demographic characteristics, such as age, sex, race, marital status, and educational attainment. Additional information about the CPS is provided on the Census Bureau’s website.¹

The CPS sample consists of independent samples in each state and the District of Columbia.² The sample size for each state is set to meet specific precision requirements for the unemployment rate estimate.³

2019 Supplement

The sixth Supplement was conducted in June 2019. Previous Supplements were conducted in January 2009, June 2011, June 2013, June 2015, and June 2017. A primary purpose of the Supplement is to estimate the percentage of U.S. households that are "unbanked" and to identify the reasons why. The Supplement has also collected information since 2009 on household use of a variety of bank and nonbank financial transaction services and credit products. The Supplement survey instrument used in 2019, attached as Appendix 3, included approximately 60 questions designed to provide this information.

The 2019 instrument was developed in conjunction with experts from a nationally recognized survey research firm. Consumer focus groups were conducted to assist in question development, and the survey instrument underwent two rounds of cognitive testing. For a detailed description of the 2019 revisions, see Appendix 2.

Because of changes in the questionnaire, direct comparisons between 2019 and prior-year estimates are not possible in some cases.

Eligibility and Exclusions

All households that participated in the June 2019 CPS were eligible to participate in the Supplement. However, only CPS respondents that specified they had some level of participation in their household finances and that responded “yes” or “no” to whether someone in their household had a checking or savings account (question B20) were considered Supplement respondents.⁴

CPS Response Rate and Coverage Ratio

For the June 2019 CPS, a statistical sample of 59,320 survey-eligible households was selected from the sampling frame.⁵ Of these households, 48,863 participated in the CPS, resulting in an 82 percent response rate. There were 10,457 nonrespondent eligible households, most of which refused to participate (83 percent). The remaining 17 percent consisted of households where (a) no one was home at the time of the interview, (b) the household respondent was temporarily absent, (c) the household could not be located, (d) language barriers prevented the interview, or (e) other reasons. Because of the availability of translators for many languages, only one percent of nonrespondents (106 households) did not participate as a result of language barriers.

² California and New York State are each divided into two areas that have independent sample designs: Los Angeles County and the remainder of California, and New York City (five boroughs) and the remainder of New York State.
³ The precision targets that are the basis for the sample design of the CPS are provided in Chapter 2-2 of U.S. Census Bureau, Current Population Survey: Design and Methodology, Technical Paper 77.
⁴ CPS respondents that specified they had some level of participation in their household finances but that did not answer or responded “don’t know” to question B20 would have also been considered Supplement respondents if they had used a bank prepaid card at the time of the survey (i.e., had responded “yes” to questions Pto, PWtOd, and PBUSE). However, no CPS respondent fell into this category. CPS respondents involved in their household finances include respondents in households where adults had separate finances or where the respondent was the only adult in the household. For households where adults shared finances or had a mix of shared and separate finances, respondents were asked to specify how much they participated in their household financial decisions. Only those that reported having at least some level of participation were considered to be involved in their household finances.
⁵ For details on the sampling frame, refer to the technical documentation for the June 2019 Supplement, available at census.gov/programs-surveys/cps/technical-documentation/complete.html.
Coverage ratios for the CPS measure the percentage of persons in the target universe (the U.S. civilian noninstitutional population, aged 15 or older) that are included in the sampling frame. The overall coverage ratio for the June 2019 CPS was 89 percent. The missing 11 percent (i.e., undercoverage) consists of three groups: (a) persons residing in households that are not in the CPS sampling frame, (b) noninstitutional persons not residing in households at the time the CPS was conducted, and (c) household residents that were not listed as household members for the CPS for various reasons. The coverage ratios varied across demographic groups. For example, among women aged 15 or older, the coverage ratio was 94 percent for Whites, 80 percent for Blacks, and 87 percent for Hispanics.

**Supplement Response Rate**

Of the 48,863 households that participated in the CPS, 32,904 (67 percent) also participated in the Supplement (i.e., were Supplement respondents). Taking into account the nonresponse to the CPS, the overall response rate for the Supplement was 55 percent.

**CPS and Supplement Weights**

The weights calculated by the Census Bureau for the CPS and the Supplement were adjusted to account for both nonresponse and undercoverage. These adjustments help correct any biases in estimates because of nonresponse and undercoverage, so that results are representative of the U.S. civilian noninstitutional population, aged 15 or older.

**Supplement Item Nonresponse and Imputation**

In the 2019 Supplement, nonresponse to individual survey questions (i.e., item nonresponse) was addressed through imputation, consistent with the Census Bureau’s treatment of missing values in the CPS. For a given Supplement question, item nonresponse occurred when a Supplement respondent refused to answer the question, responded “don’t know,” or dropped out of the Supplement before the question was administered (i.e., the household broke off). Breakoffs were the most common source of item nonresponse.

The Census Bureau implemented “hot deck” allocation for nearly all missing values in the Supplement. For a household with a missing value to a given question, hot deck allocation replaced the missing value with a response to the same question provided by a household with similar characteristics, known as the donor household. In general, the characteristics used to identify donor households should be associated with the outcome variable, Y, and with the indicator variable for whether Y is missing. Identifying donors according to these criteria reduces both the bias and the variance of household estimates.

Examples of variables used to select donor households in the 2019 Supplement included household bank account ownership, household income, and the race and age of the householder/reference person (i.e., the person that owns or rents the home).

Some missing values were not imputed with hot deck allocation but were instead allocated according to an edit rule. For example, an edit rule was applied to households with (a) a missing value for having accessed a bank account with a bank teller in the past 12 months (question BA1oA) and (b) a response of “no” for having visited a bank branch in the past 12 months (question BR1o). For these households, the missing value for question BA1oA was set to “no.”

For nearly all questions, item nonresponse due to a breakoff, a response of “don’t know,” or a refusal was treated as a missing value and was imputed. For questions A2o (satisfaction with banks) and A4o (clarity of banks’ communications about account fees), “don’t know” was considered a valid response. Therefore, missing values to

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5 The coverage ratio is the weighted number of persons in a demographic group (after weights are adjusted to account for household nonresponse) divided by an independent count of persons in that demographic group (obtained from the 2010 Census and updated with data on the components of population change, including births, deaths, and net migration).

7 As mentioned earlier, 67 percent of the households that participated in the CPS were Supplement respondents. The remaining households (i.e., Supplement nonrespondents) had missing values for all Supplement questions. These households, which were not assigned a Supplement weight, did not have missing values imputed.

8 A description of the methodology used by the Census Bureau to impute missing values in the CPS is provided in Chapter 3-4 of U.S. Census Bureau, Current Population Survey: Design and Methodology, Technical Paper 77.

9 The raw dataset, available at census.gov/programs-surveys/cps/data.html, contains an allocation flag for each Supplement question. For example, HXP1o is the allocation flag for question P10. Each allocation flag takes the value of −1 if the household is not in the universe for the Supplement question, 0 if the household has an allocated value (i.e., a missing value was imputed with hot deck allocation or allocated according to an edit rule), or 1 if the household does not have an allocated value (i.e., no missing value).


11 For details on the weighting procedure, refer to the technical documentation for the June 2019 Supplement, available at census.gov/programs-surveys/cps/technical-documentation/complete.html. The household weight is generally the weight of the householder/reference person; however, if the householder/reference person is a married male, the spouse’s weight is used.

12 For an independent count of persons in that demographic group (obtained from the 2010 Census and updated with data on the components of population change, including births, deaths, and net migration).

13 A description of the methodology used by the Census Bureau to impute missing values in the CPS is provided in Chapter 3-4 of U.S. Census Bureau, Current Population Survey: Design and Methodology, Technical Paper 77.
these questions due to a breakoff or refusal were imputed to one of the four explicit answer choices detailed on the questionnaire or to “don’t know.” Supporting the inclusion of “don’t know” as a valid response for these questions, unbanked households were much more likely to respond “don’t know” to these questions than they were to other Supplement questions. Moreover, qualitative research conducted by the FDIC found that many unbanked households lacked familiarity with banks.12

Missing values in previous Supplements were not imputed. The analysis presented in previous survey reports handled item nonresponse in different ways. In some cases, households with a missing value were dropped when computing an estimate, while in other cases, households with a missing value were retained and reported as “unknown.” The 2019 survey report contains many estimated changes in outcome variables between 2017 and 2019. To avoid bias in these estimates for cases where missing values had been retained in previous survey years, missing values for earlier survey years were dropped from the analysis in the 2019 report.13

**Analysis of Supplement Survey Results**

**Estimating the Share and Number of Unbanked Households**

Using Supplement survey results, households were classified as unbanked if they responded “no” to question B20, “Do you or anyone else in your household have a checking or savings account now?”14 The proportion of U.S. households that were unbanked was estimated by dividing the sum of the weights of the household respondents that were identified as being unbanked by the sum of the weights of all household respondents. For estimated proportions of unbanked households for demographic subgroups, the same computational approach was used and applied to respondent households in the subgroup. In addition to presenting estimated proportions, the report includes estimated numbers of unbanked and banked households. The number of households for a given category is estimated as the sum of the weights of the sample households in that category. For the entire Supplement sample of 32,904 respondent households, the sum of the household weights is roughly 131.2 million, which would be an estimate of all U.S. households as of June 2019. The Housing Vacancy Survey, another survey related to the CPS that uses household controls to produce household weights, provided an estimate of 122.3 million as the number of households in June 2019. This difference (31.2 million versus 122.3 million) is because household weights prepared by the Census Bureau for the CPS and for the Supplement are generally the reference person weights and are not adjusted to align with household count controls. Household count controls were not used to adjust household weights because the CPS is a person-level survey rather than a household-level survey; therefore, population controls were used only in the preparation of person weights. As a result, the sum of household weights for a category tends to be somewhat higher than the actual household count for the category.

**Assigning Household Characteristics**

This report also contains a number of tables for which unbanked rates and other household statistics are computed for subgroups defined by a particular socioeconomic or demographic characteristic. The household classification of a socioeconomic or demographic variable that is defined at the person level rather than the household level (e.g., race/ethnicity, education, or employment status) is based on the socioeconomic or demographic classification of the householder/reference person.16

12 See Federal Deposit Insurance Corporation, Bank Efforts to Serve Unbanked and Underbanked Consumers: Qualitative Research (May 25, 2016), fdic.gov/consumers/community/research/QualitativeResearch_May2016.pdf.
13 In the 2019 report, missing values for prepaid card use; nonbank money order, check cashing, and international remittance use; mobile phone, smartphone, and home internet access; and overall nonbank credit use and specific nonbank credit product use (i.e., pawn shop loan, payday loan, tax refund anticipation loan, rent-to-own service, and auto title loan use) were dropped for 2017 and 2015. For the primary method used to access bank accounts, households with missing values for methods used to access bank accounts (but not on the primary method) were dropped in previous reports. In the 2019 report, missing values for the primary method used to access bank accounts for 2017 and 2015 were retained to preserve consistency with estimates in previous reports; dropping these missing values had an immaterial effect on the estimates. Likewise, for bank branch visits, households with missing values for having visited a bank branch (but not on the frequency of bank branch visits) were dropped in the 2017 report (the first time these questions were asked). In the 2019 report, missing values for the frequency of bank branch visits for 2017 were retained to preserve consistency with estimates in the 2017 report; dropping these missing values had an immaterial effect on the estimates.
14 Of the 32,904 households that participated in the Supplement, 1,611 were unbanked. The skip patterns in the Supplement survey instrument (see Appendix 3) were such that certain questions were not asked of the 40 unbanked households that used a bank prepaid card at the time of the survey (i.e., unbanked households that responded “yes” to questions P10, PW10D, and PBUSE) but were asked of the remaining unbanked households. Accordingly, the analyses of previous and recent bank account ownership (questions UB10 and UB55), interest in having a bank account (question UB50), and reasons for not having a bank account (questions UB55 and UB60) in section 3 excluded the aforementioned 40 unbanked households. The analyses of satisfaction with banks (question A20) and clarity of banks’ communications about account fees (question A40) in section 3 also excluded these 40 households because they were asked different versions of the questions than other unbanked households (see Appendix 3).
16 In a few cases, the householder/reference person is classified as an ineligible respondent for the CPS, but another eligible household resident participated in the CPS and in the Supplement. In these cases, we use the attributes of the eligible respondent to characterize the household.
The Census Bureau classifies households into different household types. For instance, a family household is a household that includes two or more people related by birth, marriage, or adoption and residing together, along with any unrelated people that may be residing there. Detailed definitions regarding household types can be found in the technical documentation on the CPS website.27

Classifying Household Race and Ethnicity
Consistent with U.S. Office of Management and Budget (OMB) standards for the classification of race and ethnicity and with CPS tabulations of race and ethnicity, households are classified into the following racial and ethnic categories:18

- “Hispanic household” refers to a household for which the householder identifies as Hispanic or Latino regardless of race.
- “Black household” refers to a household for which the householder identifies as Black or African American alone and not Hispanic or Latino.
- “Asian household” refers to a household for which the householder identifies as Asian alone and not Hispanic or Latino.
- “American Indian or Alaska Native household” refers to a household for which the householder identifies as American Indian or Alaska Native alone and not Hispanic or Latino.
- “Native Hawaiian or Other Pacific Islander household” refers to a household for which the householder identifies as Native Hawaiian or Other Pacific Islander alone and not Hispanic or Latino.
- “White household” refers to a household for which the householder identifies as White alone and not Hispanic or Latino.
- “Two or More Races household” refers to a household for which the householder identifies as two or more races and not Hispanic or Latino.

Classifying Working-Age Households With Disabilities
This report provides unbanked and other estimates for the population of households with disabilities. As in the 2013 report (the first time these estimates were presented) and later reports, households are categorized as follows: if the householder is between the ages of 25 and 64 and either (a) indicates “yes” to any of the six-question disability sequence in the CPS or (b) is classified as “not in labor force—disabled,” the household is classified as “disabled, aged 25 to 64.”19 If the householder is between the ages of 25 and 64 and neither condition (a) nor (b) above is met, the household is classified as “not disabled, aged 25 to 64.” If the householder is not between the ages of 25 and 64, the household is classified as “not applicable (not aged 25 to 64).”20

Metropolitan Statistical Area Definitions
This report presents estimates of unbanked rates and other outcomes of interest for larger metropolitan statistical areas (MSAs). MSA delineations are established by OMB. OMB published a revised set of MSA delineations in February 2013, based on data from the 2010 Census and the 2006–2010 American Community Surveys. The 2013 delineations superseded the earlier delineations based on 2000 Census data, first established by OMB in June 2003.21

As discussed in the technical documentation to the June 2015 Supplement, the Census Bureau phased the March 2013 MSA delineations into the CPS (and phased out the previous delineations) over the period May 2014 to July 2015.22 Housing units first included in the CPS before May 2014 were assigned metropolitan area codes based on the 2003 delineations. These metropolitan area codes consisted of metropolitan New England city and town area (NECTA) codes for New England states (Connecticut, Massachusetts, and Rhode Island). The MSA delineations for the Northeastern United States were based on the 2000 Census data, first established by OMB in June 2003.

27 See census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html.
18 For the OMB standards for the classification of race and ethnicity, see Revisions to the Standards for the Classification of Federal Data on Race and Ethnicity, Federal Register 62, No. 210 (October 30, 1997), 58782–58790. govinfo.gov/content/pkg/FR-1997-10-30/pdf/97-28653.pdf. For information on CPS tabulations of race and ethnicity, see NSI.gov/cps/definitions.htm. All estimates presented in the 2019 report, including 2017 and 2015 estimates provided for comparative purposes, use these racial and ethnic categories. Estimates presented in the 2009–2017 reports used different racial and ethnic categories; see Appendix 1 of the 2017 report, available at economicinclusion.gov/downloads/2017_FDIC_Unbanked_HH_Survey_Report.pdf.
29 Specifically, we use the variable PEMLR (monthly labor force recode) to determine if the respondent is not in the labor force because of a disability. Refer to the CPS Data Dictionary for detail on the six-question disability sequence, available at census.gov/data/datasets/time-series/demo/cps/cps-basic.html.
30 A universally accepted method to identify the population with disabilities does not exist. Key estimates from the Supplement, such as the unbanked rate among disabled households, are qualitatively similar using alternative disability measures. For more information, see Appendix 1 of the 2013 report, available at economicinclusion.gov/downloads/2013_FDIC_Unbanked_HH_Survey_Appendix.pdf.
21 The technical documentation for the June 2015 Supplement is available at census.gov/programs-surveys/cps/technical-documentation/complete.html.
Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont) and MSA codes for other states. Housing units first included in the CPS in May 2014 or later were assigned metropolitan area codes based on the 2013 delineations. These metropolitan area codes consisted only of MSA codes, as housing units in New England were given MSA codes as part of the phase-in of the 2013 delineations.

For the 2017 and 2019 survey data, all housing units were assigned metropolitan area codes based on the 2013 delineations. For the 2015 survey data, approximately three-quarters of housing units were assigned metropolitan area codes based on the 2013 delineations, while the remaining housing units were assigned metropolitan area codes based on the 2003 delineations. To facilitate MSA-level estimates using the 2015 survey data, a housing unit with an obsolete 2003 MSA code was assigned the corresponding 2013 MSA code. A housing unit with a NECTA code was assigned the 2013 MSA code that comprised the majority of the NECTA population. Overall, less than three percent of housing units in the 2015 survey data were affected by these adjustments.

For the 2013 and earlier survey data, all housing units were assigned metropolitan area codes based on the 2003 delineations. For these survey years, metropolitan area estimates are based on the 2003 delineations. Because of changes in geographic boundaries (e.g., the addition or subtraction of a county), some metropolitan area estimates that use 2015–2019 survey data are not directly comparable to the corresponding metropolitan area estimates that use 2013 and earlier survey data. In the appendix tables (published separately on economicinclusion.gov), a tilde (~) next to an MSA name indicates that the MSA was affected by a geographic boundary change. All MSA names in the tables, however, reflect the 2013 delineations.

**Statistical Precision of Estimates**

To indicate the precision of certain estimates, standard errors were calculated based on the variation of the estimates across a set of 160 sample replicates provided by the Census Bureau. Details of the calculation of standard errors based on sample replicates (and on the CPS methodology in general) are available from the Census Bureau. Estimated differences discussed in this report are significant at the 10 percent level, unless noted otherwise. That is, if the population difference were zero, then the probability of obtaining estimates having the observed difference or a larger difference would be no more than 10 percent and could be considerably less. For example, the estimated difference in the proportions of U.S. households that were unbanked between 2019 (5.4 percent) and 2017 (6.5 percent) is -1.1 percentage points. The estimated standard error of this difference (computed using the 160 replicates as described above) is 0.2 percentage points. Under the assumption that the true difference in the unbanked rate between 2019 and 2017 is zero, the probability of observing the -1.1 percentage point difference in our sample data is less than 0.1 percent (the p-value reported by statistical software is 0.000).

Certain 2019 report appendix tables include 90 percent confidence intervals in addition to point estimates. The confidence interval is one way to describe the uncertainty surrounding the estimate. For example, as shown in Appendix Table A.2, the estimated proportion of U.S. households that were unbanked in 2019 is 5.4 percent, and the 90 percent confidence interval around this estimate ranges from 5.1 to 5.6 percent.

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23 Unlike MSAs, which are composed of one or more full counties or county equivalents, NECTAs are composed of cities and towns and often do not follow county boundaries.

24 In the 2015 survey data, some housing units were located in counties populous enough to be identified, but no MSA code was assigned because these counties were not in an MSA based on the 2003 delineations (all of these housing units were first included in the CPS before May 2014). Because some of these counties were in an MSA based on the 2013 delineations, a 2013 MSA code was assigned to housing units located in such counties.

25 For example, housing units with a NECTA code for Boston–Cambridge–Quincy, MA–NH, were assigned the MSA code for Boston–Cambridge–Newton, MA–NH. For each NECTA code in the 2015 survey data, at least 80 percent of the 2010 Census NECTA population (and the estimated July 1, 2015, NECTA population) resided within the corresponding MSA, and for the majority of the NECTAs this number was at least 90 percent.

26 For a detailed description of the methodology used to calculate standard errors based on sample replicates, see Chapter 2-4 of U.S. Census Bureau, *Current Population Survey: Design and Methodology, Technical Paper 77*. 
Appendix 2. 2019 Revisions to the FDIC Survey of Household Use of Banking and Financial Services

The FDIC revised the survey instrument based on lessons learned from the administration of the 2017 survey, feedback received in response to the 2017 survey results, and an interest in topics not covered in past surveys. For example, the 2019 survey included new questions on use of nonbank bill payment services and peer-to-peer or person-to-person (P2P) payment services in the past 12 months; frequency of use of nonbank money orders, check cashing, bill payment services, and international remittances; satisfaction with banks; and perceptions of the clarity of banks’ communications about account fees.

To accommodate new questions in the 2019 survey, several questions from the 2017 survey were dropped. For example, the 2019 survey did not include questions on use of a mobile phone for specific banking activities in the past 12 months (e.g., remote deposit capture) or on income receipt or bill payment in a typical month.

Specific revisions to the 2019 survey are described below.

Bank Account Ownership
The question on previous bank account ownership (2017 Q3, 2019 UB10), which had been asked of all unbanked households in 2017, was asked in 2019 only of unbanked households that did not use a bank prepaid card at the time of the survey. A question on which adults in the household had a bank account was broadened to include bank prepaid cards if the household used a bank prepaid card at the time of the survey (2017 Q2a, 2019 B30). A follow-up question on the specific types of accounts owned by each adult (2017 Q2b) was dropped, as was a question on whether a banked household did not have an account at some point in the past 12 months (2017 Q2e).

Interest in Having a Bank Account and Reasons for Not Having a Bank Account
All questions in 2017 that had been asked of unbanked households were asked in 2019 of unbanked households that did not use a bank prepaid card at the time of the survey. The 2019 survey included a new question on interest in having a bank account (2019 UB50). This question replaced a question on the likelihood of opening a bank account in the next 12 months (2017 Q7).

Three response options on reasons for not having a bank account (2017 Q5, 2019 UB55) were revised:

- “Because bank account fees are unpredictable” was changed to “Because bank account fees are too unpredictable.”
- “Because banks do not offer products or services you need” was changed to “Because banks do not offer products and services you need.”
- “Because you do not have enough money to keep in an account” was changed to “Because you don’t have enough money to meet minimum balance requirements.”

Response options on the main reason for not having a bank account (2017 Q6, 2019 UB60) were revised to be consistent with 2019 UB55.

Prepaid Cards
The introductory language for the questions on prepaid card use was revised. The second sentence, “Prepaid cards allow you or others, like relatives or a government agency, to load funds that can later be spent,” was changed to “Prepaid cards allow you or others, like relatives, an employer, or a government agency, to load or reload funds that can later be spent.” The fourth (final) sentence, “I am not asking about gift cards or debit cards linked to a checking account,” was shortened to “I am not asking about gift cards.”

The survey question on prepaid card sources (2017 Q11, 2019 PW10) included a revised list of sources and a new question structure for 2019 (separate questions for each source instead of “mark all that apply”).

The 2019 survey responses were:

- Employer to pay salary or wages
- Government agency
- Place or website that is not a bank
- Bank branch or bank website
The 2017 survey responses were:

- Bank location or bank’s website
- Store or website that is not a bank
- Government agency
- Employer payroll card
- Family or friends
- Other (Specify)

For households that used bank prepaid cards in the past 12 months, a new, follow-up question asked whether these cards were used at the time of the survey (2019 PBUSE). For households that used government prepaid cards in the past 12 months, a follow-up question on the reasons for having these cards (2017 Q112) was dropped.

Nonbank Financial Transaction Services

The 2019 survey included new questions on use of nonbank bill payment services and P2P payment services in the past 12 months. Specifically, all households were asked whether they paid bills through a service like Western Union or MoneyGram (2019 NBBP10). Households were instructed not to include services from a bank. In addition, all households were asked whether they used a website or app that is not a bank to send or receive money within the United States (2019 NBP2P). Examples provided were PayPal, Venmo, and Cash App.

While the 2017 survey asked about use of bank and nonbank international remittances in the past 12 months (2017 Q30 and 2017 Q35), the 2019 survey asked only about use of nonbank international remittances in the past 12 months (2019 NBRM10).

For households that used nonbank money orders, check cashing, bill payment services, or international remittances in the past 12 months, new, follow-up questions asked whether these services were used often, sometimes, or rarely (2019 NBM015, 2019 NBCC15, 2019 NBBP15, and 2019 NBRM15). For households that used nonbank money orders often or sometimes, a new, follow-up question asked whether the money orders were used to pay bills (2019 NBMO16).

Satisfaction and Clarity

The 2019 survey included new questions on satisfaction with banks (2019 A20) and clarity of banks’ communications about account fees (2019 A40). Two versions of each question were administered depending on the population segment.

On satisfaction, unbanked households that had previously been banked and that did not use a bank prepaid card at the time of the survey were asked, “Now, think about your experience with the bank your household most recently had an account with. How satisfied were you with your bank?” Banked households, as well as unbanked households that used a bank prepaid card at the time of the survey, were asked, “Now, think about your experience with your household’s primary bank. How satisfied are you with your bank?”

On clarity, unbanked households that did not use a bank prepaid card at the time of the survey were asked, “Now, think about banks in general. How clearly do you think banks communicate account fees?” Banked households, as well as unbanked households that used a bank prepaid card at the time of the survey, were asked, “How clearly do you think your bank communicates account fees?”

Methods Used to Access Bank Accounts

The survey question on methods used to access bank accounts in the past 12 months (2017 Q2g, 2019 BA10) included a reworded list of methods and a new question structure for 2019 (separate questions for each method instead of “mark all that apply”).

The 2019 survey responses were:

- Visiting a bank teller
- Using an ATM or bank kiosk
- Calling the bank
- Using a computer or tablet
- Using a mobile phone including an app
- Any other way (Specify)

The 2017 survey responses were:

- Bank teller
- ATM or bank kiosk
- Telephone banking through phone call or automated voice or touch tone
- Online banking with a laptop, desktop computer, or tablet such as an iPad
- Mobile banking with text messaging, mobile app, or internet browser or email on a mobile phone
- Other (Specify)

Additionally, 2019 BA10 was asked of banked households, unbanked households that used a bank prepaid card at
the time of the survey, and unbanked households that had a bank account in the past 12 months, while 2017 Q2g was asked only of banked households. Response options on the main account access method (2017 Q2h, 2019 BA15) were revised to be consistent with 2019 BA10.

A question on use of a mobile phone for specific banking activities in the past 12 months (2017 Q80) was dropped.

**Bank and Nonbank Credit**

The question on use of tax refund anticipation loans in the past 12 months (2017 Q124, 2019 CNBTAX) was slightly modified: the clause, “...use a tax preparation service in order to receive your tax refund faster than the IRS would provide it,” in the 2017 question was replaced with “...a way to receive your tax refund faster than the IRS would provide it.” A question on use of other types of loans or lines of credit from a payday lender, auto title lender, pawn shop, or check casher in the past 12 months (2017 Q127) was dropped.

Questions on whether a household had a store credit card; auto loan; mortgage, home equity loan, or home equity line of credit; student loan; or other personal loans or lines of credit from a company other than a bank in the past 12 months (2017 Q1600b–e and 2017 Q1600g) were dropped. To accommodate the removal of these questions, the wording on questions on whether a household had a Visa, MasterCard, American Express, or Discover credit card (2017 Q1600a, 2019 CCC10) or a personal loan or line of credit from a bank (2017 Q1600f, 2019 CPL10) in the past 12 months were changed somewhat.27

For households that had applied for a new credit card or a personal loan or line of credit at a bank in the past 12 months, the follow-up question on whether the household was turned down or not given as much credit as applied for (2017 Q163, 2019 CA15) was reworded:

- 2017 Q163: “In the past 12 months, did any lender or creditor turn down your or someone else in your household’s request for new credit or not give you as much credit as you applied for?”
- 2019 CA15: “Did the lender or creditor turn down this request for new credit or not give as much credit as you or someone in your household applied for?”

The question on whether a household thought about applying for a new credit card or a personal loan or line of credit at a bank but did not because of concerns about being turned down (2017 Q164, 2019 CA20) was also reworded:

- 2017 Q164: “Was there any time in the past 12 months that you or someone else in your household thought about applying for a new credit card, or a personal loan or line of credit at a bank, but changed your mind because you thought you might be turned down?”
- 2019 CA20: “Was there any time in the past 12 months that you or anyone in your household thought about applying for a new credit card, or a personal loan or line of credit at a bank, but didn’t apply because of concerns of being turned down?”

**Saving for Unexpected Expenses or Emergencies, Income Receipt and Bill Payment in a Typical Month, and Falling Behind on Bill Payments**

For households that saved for unexpected expenses or emergencies in the past 12 months, the follow-up question on where the savings were kept (2017 Q171) was dropped.

Questions on income receipt and bill payment in a typical month (2017 Q140, 2017 Q141, and 2017 Q150) and on whether a household fell behind on bill payments in the past 12 months (2017 Q181) were dropped.

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27 The wording of 2019 CCC10 and 2019 CPL10 is very similar to the wording of 2015 Q160 and 2015 Q161, respectively.