**CPS Unbanked/Underbanked Supplement**

Participant ID #: |\_\_\_|\_\_\_|\_\_\_|\_\_\_|\_\_\_| \_\_\_|\_\_\_|\_\_\_|

Interview Date: |\_\_|\_\_| / |\_\_|\_\_| / |\_\_|\_\_|\_\_|\_\_| (mm/dd/yyyy)

Interviewer initials: |\_\_|\_\_|

Start Time: \_\_\_\_\_\_\_\_\_\_\_\_ AM / PM End Time: \_\_\_\_\_\_\_\_\_\_\_\_ AM / PM

Section 1: Interviewer: Read/ Paraphrase the following text:

Greeting: Hello. My name is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, and I work for the Census Bureau. Thank you for agreeing to participate in our study.

What: In order to help us improve our surveys, we turn to people like you to find out if our questions make sense and are fairly easy to understand and answer. We have found that the best way to do that is to actually conduct the survey with people and see how it works for them. So, you will be helping us test a questionnaire from one of our surveys.

How: I want you to answer the questions exactly the way you would if an interviewer had come to your home for an official interview, but with one major difference…

Think Aloud: I would like you to think aloud as you answer the questions. I am interested in your answers, but I am also interested in the process you go through in your mind when you answer the questions. I would like you to tell me everything that you are thinking and feeling as you go about answering each question.

Practice: Lets do a practice question before we start: How many windows are in your home?

Interruptions: From time to time I’ll ask you some questions about your answers, or about the questions themselves. Remember, there are no right or wrong answers, because only you know what you are thinking.

I really want to hear your opinions and reactions, so don’t hesitate to speak up whenever something is unclear, is hard to answer, or doesn’t seem to apply to you. Do you have any questions before we begin?

Confidentiality: Our session today is completely confidential. Any names you provide will never be used in our reports. Your participation in this study is completely voluntary and you can decline to answer any particular question.

Recording: So I don’t have to rely on my memory later on, I’d like to tape record this interview. That way, I can focus today on what you’re saying rather than having to concentrate on taking notes. Is that ok with you?

 \*\* HAVE PARTICIPANT SIGN CONSENT FORM

\*\*Begin: \*\*TURN ON TAPE RECORDER\*\*

OK, let’s begin. Please remember to think aloud as you answer the questions.

**Next, I’d like to ask you some questions about household finances.**

**1. Which of the following best describes your household’s finances?**

* **The adults have shared finances**
* **The adults have some shared finances and some**

**separate finances**

* **The adults have separate finances even though we**

**share living space** (SKIP TO Q2)

* I am the only adult in the household *(Volunteered)* (SKIP TO Q2)
* DK/Refused

Probe: What does the term “household finances” mean to you in this question?

**1a. How much do you participate in making financial decisions for your household, a lot, some, or not at all?**

* A lot
* Some
* Not at all (GO to Debriefing Questions)
* DK/Refused (GO to Debriefing Questions)

Probe: What sort of financial decisions were you thinking of when you answered this question? Can you give me an example?

**2. Do you or does anyone in your household currently have a checking or savings account?**

* Yes
* No (SKIP TO Q3)
* DK/Refused

**2a. Who is that?** [Enter name(s) on roster sheet. Include respondent if they have an account.]

* DK/Refused (SKIP TO Q2e)

**2aa. What is [your/fill name(s)] age? [**Ask for each name on roster sheet and fill age.]

**2ab. Does anyone else have an account?**

* Yes (LOOP BACK TO Q2a)
* No (CONTINUE TO Q2b)

**2b. What type or types of accounts do you and each of your household members have?**

* **Only checking accounts**
* **Only savings accounts**
* **Or both checking and savings accounts**
* Other (Volunteered)
* DK/Refused

Probe if R volunteers “other:” What made you think your answer did not fit into any of the other categories?

[ASK THIS QUESTION FOR EACH ADULT (15 years of age and older) MEMBER OF THE HOUSEHOLD AND PUT AN X IN THE CORRECT COLUMN ON THE ROSTER SHEET. THEN GO TO Q. 2c.]

**2c. Does anyone in your household currently have money automatically transferred or deposited into a bank account (e.g., transfers between accounts or direct deposit)?**

* Yes
* No (SKIP TO Q2e)
* DK/Refused (SKIP TO Q2e)

Probe if yes: Can you tell me about that? [NOTE: goal is to find out if Rs are thinking about payroll deposit, governments benefits transfers, or automated transfers from checking to savings accounts.]

Probe for all: Do you think this question is asking about retirement accounts or investment accounts, or do you think this is only asking about checking or savings accounts?

Probe for households in which more than one person has a checking or savings account: Are you thinking about yourself or also about other people in your household? How sure are you about whether other people in the household have automatic transfers?

**2d. Into which type or types of accounts does your households have money automatically deposited or transferred?**

[MARK ALL THAT APPLY]

* **Checking account**
* **Savings account**
* **Other** (Specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* DK/Refused

**2e. Was there ever a time in the last 12 months when no one in your household had an account?**

* Yes
* No (SKIP to Q2g)
* DK/Refused (SKIP to Q2g)

**2f. What is the main reason you or someone in your household opened an account in the past 12 months?**

[MARK ONLY ONE]

* **To put money in a safe place**
* **To pay for everyday purchases, write checks, and/ or pay bills**
* **To be able to apply for a loan or mortgage**
* **To save money for the future**
* **To receive direct deposit of paychecks or other payments (e.g. social security benefit)**
* **To send money to family or friends**
* Other (Specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* DK/Refused

Probe: Can you tell me more about your answer?

**2g. In the past 12 months, have you or anyone in your household used any of the following methods to access an account?**

[MARK ALL THAT APPLY]

* **Bank teller**
* **ATM/Kiosk**
* **Telephone Banking through phone call or automated voice/touch tone**
* **Online Banking through desktop, laptop, or tablet computer (e.g., IPad)**
* **Mobile Banking through text messaging, mobile app, or Internet browser or email on phone**
* **Did not access an account in the past 12 months**
* Other (Specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* DK/Refused

Probes: What types of banks do you think this question is talking about?

 What is the difference between telephone, mobile and online banking?

 Can you give me an example of a kiosk?

What do you think it means to “access an account” in this question? If necessary: Do you consider making a payment with a debit card to be accessing an account?

 [SKIP TO Q9 IF ONLY ONE ANSWER IS MENTIONED. OTHERWISE CONTINUE]

**2h. What was the most common way that you or anyone in your household accessed an account?**

[READ ONLY ANSWERS MARKED IN Q2g. MARK ONLY ONE]

* **Bank teller**
* **ATM/Kiosk**
* **Telephone Banking through phone call or automated voice/touch tone**
* **Online Banking through desktop, laptop, or tablet computer (e.g., IPad)**

* **Mobile Banking through text messaging, mobile app, or Internet browser or email on phone**
* **Other** (Specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* DK/Refused

Probe: How did you come up with your answer?

 What does accessing your account mean to you in this question?

IF Q2g = MOBILE BANKING, THEN ASK Q2i. OTHERWISE SKIP TO Q9.

**2i. In the past 12 months have you or anyone in your household done any of the following using a mobile phone?**

*(Pause after reading each response option and wait for a reply before moving on to the next response option.)*

[MARK ALL THAT APPLY]

* **Downloaded or used bank’s mobile app**
* **Checked bank account balance or recent transactions**
* **Made a bill payment using your bank’s website or mobile app**
* **Read a text message alert from the bank**
* **Sent money to other people using your bank’s website or mobile app**
* **Transferred money between accounts owned by the same person**
* **Deposited a check electronically using the mobile phone’s camera**
* **Located the closest in-network ATM or bank branch**
* **Other** (Specify) **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* DK/Refused

[SKIP to Q9]

**3. Have you or anyone in your household ever had a checking or savings account?**

* Yes
* No (SKIP TO Q5)
* DK/Refused (SKIP TO Q5)

**4. When was the last time you or anyone in your household had a checking or savings account, was it – within the last year or more than 1 year ago?**

* Within the last year
* More than 1 year ago
* DK/Refused

Probe: How did you come up with your answer?

**5. Are any of the following reasons why your household doesn’t have an account?**

*(Pause after reading each response option and wait for a reply before moving on to the next response option.)*

[MARK ALL THAT APPLY]

* **a. Can’t open an account due to ID, credit, or banking history problems**
* **b. Banks do not have convenient hours or locations**
* **c. Bank account fees are too high or unpredictable**
* **d. Banks do not offer needed products or services**
* **e. Don’t like dealing with or don’t trust banks**
* **f. Do not have enough money to keep in an account or meet a minimum balance**
* **g. Not using a bank provides more privacy for my personal finances**
* i. **Was there some other reason?** (Specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* k. DK/Refused (SKIP TO Q7)

Probe (for each checked response): Can you tell me more about your response that [fill in each checked response]?

**6. What is the main reason why no one in your household has an account?**

(Read only responses checked in Q5. Mark only one.)

* **a. Can’t open an account due to ID, credit, or banking history problems**
* **b. Banks do not have convenient hours or locations**
* **c. Bank account fees are too high or unpredictable**
* **d. Banks do not offer needed products or services**
* **e. Don’t like dealing with or don’t trust banks**
* **f. Do not have enough money to keep in an account or meet a minimum balance**
* **g. Not using a bank provides more privacy for my personal finances**
* i. Was there some other reason? (Specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* k. DK/Refused

Probe: Was it easy or difficult for you to choose only one of the options? Why?

 What does “Not using a bank provides more privacy for my personal finances” mean to you in this question?

**7. How likely is it that you or someone in your household will open a bank account in the future – very likely, somewhat likely, not too likely, or not likely at all?**

* Very likely
* Somewhat likely
* Not too likely
* Not likely at all
* DK/Refused

**The next series of questions asks if you or someone in your household has gone to places other than a bank for financial services. When I use the term bank, I am referring to banks, savings and loans, credit unions, and brokerage firms.**

**9. Have you or anyone in your household EVER gone to a place other than a bank to cash a check that was received from someone else?**

* Yes
* No (SKIP TO Q14)
* DK/Refused (SKIP TO Q14)

Probe: If yes: How did you come up with your answer? What was the place?

 If no: Can you give me an example of a place other than a bank where you can cash a check?

**10. In the past 12 months, did you or anyone in your household go to a place other than a bank to cash a check received from someone else?**

* Yes
* No (SKIP TO Q13b)
* DK/Refused (SKIP TO Q13b)

**11. Did you or anyone in your household do this in the past 30 days?**

* Yes
* No
* DK/Refused

**13b. Which non-bank location do you or others in your household typically use to cash checks?**

[MARK ONLY ONE]

* **A big box retailer or department store (such as Walmart or Kmart)**
* **Grocery, drug, or convenience store**
* **Stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)**
* **Other** (specify) **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* DK/Refused

Probe: If no to all: What does “typically” mean to you in this question?

 If yes to one: Can you tell be more about that?

 Can you give me an example of a stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)?

What does “big box retailer” mean to you in this question? Is there a difference between a big box retailer and a grocery store?

**14. Have you or anyone in your household EVER gone to a place other than a bank to purchase a money order?**

* Yes
* No (SKIP TO Q20)
* DK/Refused (SKIP TO Q20)

Probe: What does money order mean to you in this question?

**15. In the past 12 months, did you or anyone in your household go to a place other than a bank to purchase a money order?**

* Yes
* No (SKIP TO Q19b)
* DK/Refused (SKIP TO Q19b)

**16. Did you or anyone in your household do this in the past 30 days?**

* Yes
* No
* DK/Refused

**19b. Which non-bank location do you or others in your household typically use to purchase money orders?**

[MARK ONLY ONE]

* **The Post Office**
* **A big box retailer or department store (such as Walmart or Kmart)**
* **Grocery, drug, or convenience store**
* **Stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)**
* **Other (specify)** **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* DK/Refused

Probe (If not already asked in Q13b):

If no to all: What does typically mean to you in this question?

 If yes to one: Can you tell be more about that?

 Can you give me an example of a stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)?

What does “big box retailer” mean to you in this question? Is there a difference between a big box retailer and a grocery store?

**20. Have you or anyone in your household EVER gone to a place other than a bank to give or send money to relatives or friends living outside the U.S.? Please include all money for gifts or loans.**

Read if necessary: **Friends are people you know personally (are acquainted with).  Do NOT include money for charities or other organizations or groups.**

* Yes
* No (SKIP TO Q25)
* DK/Refused (SKIP TO Q25)

**21. In the past 12 months, did you or anyone in your household go to a place other than a bank to give or send money to relatives or friends living outside the U.S.?**

* Yes
* No (SKIP TO Q24b)
* DK/Refused (SKIP TO Q24b)

**22. Have you or anyone in your household done this in the past 30 days?**

* Yes
* No
* DK/Refused

**24b. Which non-bank location do you or others in your household typically use to send money?**

[MARK ONLY ONE]

* **A big box retailer or department store (such as Walmart or Kmart)**
* **Grocery, drug, or convenience store**
* **Stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)**
* **Online Banking through desktop, laptop, or tablet computer (e.g., IPad)**
* **Mobile Banking through text messaging, mobile app, or Internet browser or email on phone**
* **Other** (specify) **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* DK/Refused

Probe (If not already asked in Q13b **OR** 19b):

If no to all: What does typically mean to you in this question?

 If yes to one: Can you tell be more about that?

 Can you give me an example of a stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)?

What does “big box retailer” mean to you in this question? Is there a difference between a big box retailer and a grocery store?

**25. Have you or anyone in your household EVER taken out a payday loan or payday advance at a place other than a bank?**

* Yes
* No (SKIP TO Q29)
* DK/Refused (SKIP TO Q29)

Probe: In your own words, what is this question asking?

**26. In the past 12 months, did you or anyone in your household have a payday loan or payday advance at a place other than a bank?**

* Yes
* No (SKIP TO Q29)
* DK/Refused (SKIP TO Q29)

Probe: Can you tell me more about your answer?

**27. Did you or anyone in your household have one in the past 30 days?**

* Yes
* No
* DK/Refused

**28b. In the past 12 months, have you or anyone in your household taken out a non-bank payday loan through the internet?**

* Yes
* No
* DK/Refused

Probe: Can you tell me in your own words what this question is asking?

**29. Have you or anyone in your household EVER pawned an item at a pawn shop because cash was needed, and not just to sell an unwanted item?**

* Yes
* No (SKIP TO Q33)
* DK/Refused (SKIP TO Q33)

**30. In the past 12 months, have you or anyone in your household pawned an item because cash was needed? Again, do not count selling unwanted items.**

* Yes
* No (SKIP TO Q33)
* DK/Refused (SKIP TO Q33)

**31. Have you or anyone in your household done this in the past 30 days?**

* Yes
* No
* DK/Refused

**33. Have you or anyone in your household EVER taken out a tax refund anticipation loan, or used a tax preparation service to receive your tax refund faster than the IRS would provide it?**

* Yes
* No (SKIP TO Q35)
* DK/refused (SKIP TO Q35)

Probe: If yes: Can you tell me more about that?

 Can you tell me in your own words what this question is asking?

If no: Can you give me an example of a tax preparation service?

**34. Have you or anyone in your household received one of these loans or refunds in the past 12 months?**

* Yes
* No
* DK/refused

**35. Have you or anyone in your household EVER rented or leased anything from a rent-to-own store because it couldn’t be financed any other way?**

* Yes
* No (SKIP TO Q38)
* DK/refused (SKIP TO Q38)

Probe: If yes: Can you tell me more about that?

 In your own words, can you tell me what this question is asking?

 Can you give me an example of a rent-to-own store? Can you give me an example of items that can be purchased at a rent-to-own store?

**36. In the past 12 months, did you or anyone in your household have a rent-to-own agreement?**

* Yes
* No (SKIP TO Q38)
* DK/Refused (SKIP TO Q38)

**37. Have you or anyone in your household had one in the past 30 days?**

* Yes
* No
* DK/Refused

**38. Have you or anyone in your household EVER taken out an auto title loan at a place other than a bank? This is a loan taken out against a vehicle you already own.**

* Yes
* No (SKIP TO Q39)
* DK/refused (SKIP TO Q39)

Probe: If no: Have you ever heard of an auto title loan?

 Can you tell me what an auto title loan means in this question?

**38b. In the past 12 months, did you or anyone in your household have an auto title loan?**

* Yes
* No (SKIP TO Q39)
* DK/refused (SKIP TO Q39)

**38c. Did you or anyone in your household have one in the past 30 days?**

* Yes
* No
* DK/refused

**Now I have a question about pre-paid debit cards that may have logos such as MasterCard, VISA, Discover or American Express. These cards are not linked to a checking or savings account. You can keep adding money onto this card and use it to make purchases and pay bills anywhere credit cards are accepted or withdraw the cash from an ATM. I am not talking about phone cards, gift cards for a particular store or service or cards that you cannot add more funds onto.**

**39. Have you or anyone in your household EVER used prepaid cards such as those I have described?**

* Yes
* No (SKIP TO Q46)
* DK/Refused (SKIP TO Q46)

Probe: If yes: Can you tell me more about your answer?

 If no: Have you ever heard of a prepaid card? Can you give me an example?

**40. In the past 12 months, did you or anyone in your household use a prepaid card such as those I have described?**

* Yes
* No (SKIP TO Q46)
* DK/Refused (SKIP TO Q46)

**41. Did you or anyone in your household use one of these prepaid cards in the past 30 days?**

* Yes
* No
* DK/Refused

**42. What is the main reason you or someone in your household used a prepaid card in the last year?**

[MARK ONLY ONE]

* **To put money in a safe place**
* **To pay for everyday purchases or pay bills**
* **To save money for the future**
* **To receive payments (e.g., direct deposit of paychecks or other income such as social security benefit)**
* **To send or give money to family and friends**
* **To control spending**
* **Other** (Specify) **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* DK/Refused

Probe: How did you come up with your answer?

**43. Which location do you or others in your household typically use to get the prepaid card?**

[MARK ONLY ONE]

* **A big box retailer or department store (such as Walmart or Kmart)**
* **Grocery, drug, or convenience store**
* **Stand-alone check casher, money transfer store or other non-bank financial services store (such as a pawn shop or payday lender)**
* **A bank branch**
* **Internet/Online**
* **The card was provided by someone else**
* **Other (specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* DK/Refused

Probe (If not already asked in Q13b OR 19b OR 24b):

If no to all: What does typically mean to you in this question?

If yes to one: Can you tell be more about that?

 Can you give me an example of a stand-alone check casher, money transfer store or other nonfinancial services store (such as a pawn shop or payday lender)?

 What does “big box retailer” mean to you in this question? Is there a difference between a big box retailer and a grocery store?

**44. In the past 12 months, did you add money to reload any of your prepaid cards?**

* Yes
* No
* DK/Refused )

Probe: If yes: Can you tell me more about that?

**45. In the past 12 months, did you or anyone in your household use any of the following methods to access or load the prepaid card account?** *(Pause after reading each response option and wait for a reply before moving on to the next response option.)*

[MARK ALL THAT APPLY]

* **Bank teller** (SKIP TO Q46)
* **ATM/Kiosk** (SKIP TO Q46)
* **Retail store clerk** (SKIP TO Q46)
* **Telephone through phone call or automated voice/touch tone** (SKIP TO Q46)
* **Mobile Phone through text messaging, phone Internet browser, mobile app, email, but excluding voice calls** (CONTINUE)
* **Online through desktop, laptop, or tablet computer** (SKIP TO Q46)
* **Direct Deposit of paycheck or other income (such as government benefits)**

(SKIP TO Q46)

* **Other (Specify)** (SKIP TO Q46)
* DK/Refused (SKIP TO Q46)

Probe: What does “to access or load the prepaid card account” mean to you in this question? If necessary: If necessary: Do you consider making a payment with a debit card to be accessing or loading a prepaid card n account?

If Q45 = Mobile Phone, then ask Q45b. Otherwise go to Q46.

**45b. In the past 12 months have you or anyone in your household done any of the following using a mobile phone?**

*(Pause after reading each response option and wait for a reply before moving on to the next response option.)*

[MARK ALL THAT APPLY]

 **Downloaded or used prepaid card provider’s mobile app on mobile phone**

* **Checked prepaid account balance or recent transactions**
* **Made a bill payment using the prepaid card**
* **Received a text message alert from your prepaid card account**
* **Sent money to other people from your prepaid card account**
* **Transferred money between accounts owned by the same person**
* **Deposited a check electronically to your prepaid account using your phone’s camera**
* **Waved or tapped my mobile phone at the cash register to pay for a purchase with a prepaid card**
* **Other** (Specify) **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* DK/Refused

**46. Do you or anyone in your household currently have regular access to the internet, either at home or outside your home (e.g., school, work, public library)?**

* Yes
* No
* DK/Refused

Probe: What does regular access mean to you in this question?

**47. Do you or anyone in your household currently own or have regular access to a mobile phone?**

* Yes
* No (SKIP TO Q49)
* DK/Refused (SKIP TO Q49)

**48. Is that mobile phone a smartphone, that is a mobile phone with features that enable it to access the web, send emails, and download apps?**

* Yes
* No
* DK/Refused

**49. Did your household experience any of the following events in the past 12 months?** *(Pause after reading each response option and wait for a reply before moving on to the next response option.)*

[MARK ALL THAT APPLY]

* **Significant loss of income**
* **Significant increase in income**
* **Job loss**
* **New job**
* **Significant increase in household expenses (e.g. medical or home repair)**
* **Significant decrease in household expenses**
* **Divorce or death of a family member**
* **Marriage, civil union, or domestic partnership**
* **Birth, adoption, or other addition of a child to the household**
* **Move or relocation**
* **None of the above** (GO to Debriefing Questions)
* DK/Refused (GO to Debriefing Questions)

IF Q2 = Yes (household is banked) AND Q2e = Yes (there was a time in last 12 months when no one had an account), THEN ASK Q49a.

**49a. Earlier you indicated that your households did not have a bank account at some point within the last year, but have one now. Which of these events contribute to the account being opened**?

[READ ONLY OPTIONS MARKED IN Q49. MARK ALL THAT APPLY]

* **Significant loss of income**
* **Significant increase in income**
* **Job loss**
* **New job**
* **Significant increase in household expenses (e.g. medical or home repair)**
* **Significant decrease in household expenses**
* **Divorce or death of a family member**
* **Marriage, civil union, or domestic partnership**
* **Birth, adoption, or other addition of a child to the household**
* **Move or relocation**
* **None of the above**
* DK/Refused

 (GO to Debriefing Questions)

IF Q2=NO (household is unbanked) AND Q4=within the last year (that someone had an account), THEN ASK Q49b.

**49b. Earlier you mentioned that you or someone in your household had a bank account within the past year. Which of these events contributed to the account being closed?**

[READ ONLY OPTIONS MARKED IN Q49. MARK ALL THAT APPLY]

* **Significant loss of income**
* **Significant increase in income**
* **Job loss**
* **New job**
* **Significant increase in household expenses (e.g. medical or home repair)**
* **Significant decrease in household expenses**
* **Divorce or death of a family member**
* **Marriage, civil union, or domestic partnership**
* **Birth, adoption, or other addition of a child to the household**
* **Move or relocation**
* **None of the above**
* DK/Refused

Debriefing Questions:

Overall, did you find the survey questions easy or difficult to understand? Which ones were particularly difficult?

Do you think any of the questions were sensitive? Do you think others might find the questions difficult or sensitive?

Anything else you would like to add?