

QTAG	QTAG ITEM	Response Codes	American English	Chinese Simplified (China)
FIN1		1 2 3 4	An account can be used to save money, to make or to receive payments, or to receive wages or financial help. Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution? Yes or no? Yes No (DK) (Refused)	账户可以用作储蓄、付款、收款、领取工资或经济援助。目前您在银行或其它类型的正规金融机构，是否开设了个人账户或联名账户？是或否？ 是 否 (不知道) (拒答)
FIN1_1	FIN1_1A FIN1_1B	1 2 3 4	(If code 1 in FIN1, Continue; Otherwise, Skip to FIN2) Thinking about the FIRST account you opened, did you open it for any of the following reasons? Read Items To receive a wage payment To receive money from the government Yes No (DK) (Refused) (If code 1 in FIN1_1A OR FIN1_1B, Continue; Otherwise, Skip to FIN2)	(如果FIN1=1, 继续; 否则, 跳至FIN2) 回想一下您开设的第一个账户, 您是否出于以下任何原因而开设了该账户? 读出选项 领取工资 领取政府的钱 是 否 (不知道) (拒答) (如果FIN1_1A或FIN1_1B=1, 继续; 否则, 跳至FIN2)
FIN2		1 2 3 4	and the money is taken out of THAT ACCOUNT right away. Do you, personally, have a debit card or savings card? Yes or no? INTERVIEWER: The respondent must CURRENTLY have a debit card or savings card Yes No (DK) (Refused) (If code 1 in FIN1 OR code 1 in FIN2 [respondent has an account at a financial institution OR has a debit card or savings card, Continue with Read below; Otherwise, Skip to FIN11_1 [UNBANKED SECTION])	借记卡或储蓄卡是一种关联到某家金融机构开设的账户的卡, 可以用来取钱, 取出的金额会立刻从该账户扣除, 您个人是否拥有借记卡或储蓄卡? 是或否? 访员: 被访者目前必须拥有一张借记卡或储蓄卡 是 否 (不知道) (拒答) (如果FIN1=1或FIN2=1 [被访者在金融机构开设了账户, 或拥有借记卡或储蓄卡, 继续以下读出处; 否则, 跳至FIN11_1 [没有银行账户的部分])
			(READ:) Now I would like to ask you a few questions about different ways to make payments from your account. (If code 1 in FIN2, Continue; Otherwise, Skip to FIN5)	(读出:) 现在, 向您一些关于用您账户付款的不同方式的问题。 (如果FIN2=1, 继续; 否则, 跳至FIN5)
FIN4		1 2 3 4	In the PAST 12 MONTHS, have you used your OWN debit card or savings card DIRECTLY to make a purchase? Yes No (DK) (Refused) (If code 1 in FIN4, Continue; Otherwise, Skip to FIN5)	在过去十二个月内, 您是否曾直接使用自己的借记卡或储蓄卡进行购买支付? 是 否 (不知道) (拒答) (如果FIN4=1, 继续; 否则, 跳至FIN5)
FIN4A		1 2 3 4	In the PAST 12 MONTHS, have you used your OWN debit card or savings card DIRECTLY to pay for a purchase IN a store? Yes No (DK) (Refused)	在过去十二个月内, 您是否曾直接使用自己的借记卡或储蓄卡支付在商店购买的物品? 是 否 (不知道) (拒答)
FIN5		1 2 3 4	Thinking about your account at a bank or financial institution, in the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make payments, buy things, or to send or receive money using this account? INTERVIEWER: This should not include transactions made through phone calls. Yes No (DK) (Refused)	在过去十二个月内, 您是否曾通过手机或因特网, 从您在银行或其他类型金融机构开设的账户, 进行付款、购物、转出或接收款项? 访员: 不包括通过电话实现的交易。 是 否 (不知道) (拒答)
FIN6		1 2 3 4	In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet? INTERVIEWER: If respondent mentions "text messages", code as Yes Yes No (DK) (Refused)	在过去十二个月内, 您是否曾用手机或因特网, 查询您的账户余额? 访员: 如果被访者提到“短信”, 记录为是 是 否 (不知道) (拒答)
FIN7		1 2 3 4	A credit card is a card that allows you to BORROW money in order to make payments or buy things, and you can pay the balance off later. Do you, personally, have a credit card? Yes No (DK) (Refused) (If code 1 in FIN7, Continue; Otherwise, Skip to Read before FIN9)	信用卡是一种允许您借款, 并用来进行支付或购买物品的卡片, 而您可以在一段时间后还清款项。您个人是否拥有信用卡? 是 否 (不知道) (拒答) (如果FIN7=1, 继续; 否则, 跳至FIN9之前的读出处)
FIN8		1 2 3 4	In the PAST 12 MONTHS, have you, personally, used your credit card? Yes No (DK) (Refused) (If code 1 in FIN8, Continue; Otherwise, Skip to FIN8B)	在过去十二个月内, 您个人是否曾使用过您的信用卡? 是 否 (不知道) (拒答) (如果FIN8=1, 继续; 否则, 跳至FIN8B)
FIN8A		1 2 3 4	In the PAST 12 MONTHS, have you, personally, used your credit card to pay for a purchase IN a store? Yes No (DK) (Refused)	在过去十二个月内, 您个人是否曾使用您的信用卡支付在商店购买的物品? 是 否 (不知道) (拒答)
FIN8B		1 2 3 4	In the PAST 12 MONTHS, did you pay off ALL your credit card balances in full by their due date? Yes No (DK) (Refused)	在过去十二个月内, 您是否已按期还清了所有信用卡余额? 是 否 (不知道) (拒答)

		(READ:) Now, thinking about ALL the PERSONAL accounts you have at financial institutions, either by yourself or together with someone else...	(读出：) 现在，想想您在金融机构的所有个人账户，无论是个人名下还是与他人联名.....
FIN9	1 2 3 4	electronic deposits, or any time money is put into your account(s) by yourself, an employer, or another person or institution. Yes No (DK) (Refused) (If code 1 in FIN9, Continue; Otherwise, Skip to FIN10)	在過去十二個月內，您的個人帳戶是否有人存過資金？這既包括現金或電子存款，也包括您自己、雇主或者其他人或機構存入您帳戶的任何資金。 是 否 (不知道) (拒答) (如果FIN9=1，繼續； 否則，跳至FIN10)
FIN9A	1 2 3 4	IN A TYPICAL MONTH, is money DEPOSITED into your personal account(s) two or more times per month? Yes No (DK) (Refused)	在一個代表性的月份內，您的個人帳戶每月是否有兩次或更多的存款交易？ 是 否 (不知道) (拒答)
FIN10	1 2 3 4	IN THE PAST 12 MONTHS, has money ever been TAKEN OUT of your personal account(s)? This includes cash withdrawals you make in person, using your debit card or savings card or mobile phone, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or another person or institution. Yes No (DK) (Refused) (If code 1 in FIN10, Continue; Otherwise, Skip to FIN10B)	在過去十二個月內，您的個人帳戶是否取出過資金？包括使用您的借記卡或儲蓄卡或手機親自取出現金、電子支付或購物，以及使用支票。或者，您本人或其他人或其他機構，是否在其他任何時候從您的帳戶中取出任何資金？ 是 否 (不知道) (拒答) (如果FIN10=1，繼續； 否則，跳至FIN10B)
FIN10A	1 2 3 4	IN A TYPICAL MONTH, is money TAKEN OUT of your personal account(s) two or more times per month? Yes No (DK) (Refused)	在一個代表性的月份內，您的個人帳戶每月是否有兩次或更多的取款交易？ 是 否 (不知道) (拒答)
FIN10B	1 2 3 4	Do you typically keep any money in your personal account(s)? Yes No (DK) (Refused) (All in FIN10B, Skip to FIN14)	您通常會在您的個人帳戶里存些錢嗎？ 是 否 (不知道) (拒答) (回答完FIN10B后，跳至FIN14)
UNBANKED SECTION 没有銀行帳戶的部分			
FIN11_1	1 2 3 4	If you were to open an account at a bank or another type of formal financial institution, do you think you could use it by yourself, without the help of another person? Yes No (DK) (Refused)	如果您要在銀行或其他類型的正規金融機構中開設帳戶，您是否可以在沒有他人幫助的情況下自己辦理開戶？ 是 否 (不知道) (拒答)
FIN11	1 2 3 4	Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? Read Items Programmer: Randomize Items Because financial institutions are too far away Because financial services are too expensive Because you don't have the necessary documentation Because you don't trust financial institutions Because of religious reasons Because you don't have enough money to use financial institutions Because someone else in the family already has an account Because you have no need for financial services at a formal institution	以下各項是否是您未在銀行或其他類型正規金融機構開設個人帳戶的原因，原因是_____？ 讀出選項 程序：隨機化選項 因為金融機構太遠 因為金融服務太貴 因為缺少必要的文件 因為不信任金融機構 因為宗教原因 因為沒有足夠的錢去使用金融機構 因為其他家庭成員已有帳戶 因為不需要正規機構的金融服務
	1 2 3 4	Yes No (DK) (Refused)	是 否 (不知道) (拒答)
MOBILE/INTERNET SECTION 手機/因特網部分			
FIN14_1	1 2 3 4	In the PAST 12 MONTHS, have you, personally, used a mobile phone to pay for a purchase IN a store? INTERVIEWER: This should not include transactions made through phone calls. Yes No (DK) (Refused) (If code 1 in FIN4A, FIN8A OR FIN14_1, Continue; Otherwise, Skip to FIN14)	在過去十二個月內，您個人是否曾使用手機支付在商店購買的物品？ 訪員：不包括通過打電話實現的交易。 是 否 (不知道) (拒答) (如果FIN4A, FIN8A 或 FIN14_1=1，繼續； 否則，跳至FIN14之前的文本處。)
FIN14_2_China	1 2 3 4	Prior to 2020, did you ONLY use cash to pay for purchases IN a store, or did you also use other methods of payment such as a card or mobile phone to pay for purchases IN a store? Only used cash Used other methods, such as a card or mobile phone (DK) (Refused)	在2020年之前，您僅使用現金在商店里購物，還是也使用銀行卡或手機等其他支付方式在商店購物？ 僅使用現金 使用銀行卡或手機等方式 (不知道) (拒答)
FIN14	1 2 3 4	In the PAST 12 MONTHS, have you, personally, used a mobile phone or the Internet to...? Read Items INTERVIEWER: This should not include transactions made through phone calls. Send money to a relative or friend Make bill payments Buy something online Yes No (DK) (Refused) (If code 1 in FIN14B, Continue; Otherwise, Skip to FIN16)	在過去十二個月內，您個人是否曾使用手機或因特網...？ 讀出選項 訪員：不包括通過打電話實現的交易。 向親戚或朋友轉出過款項 支付賬單 網上購物 是 否 (不知道) (拒答) (如果FIN14B=1，繼續； 否則，跳至FIN16)
	1 2 3 4	Yes No (DK) (Refused)	是 否 (不知道) (拒答)

FIN14C		Do you usually pay online or in cash when the order is delivered?		您通常是在线支付，还是在到货时用现金支付？
	1	Pay online		在线支付
	2	In cash		现金付款
	3	(Both)		(两者都是)
	4	(DK)		(不知道)
	5	(Refused)		(拒答)
FIN14C_2_China		Prior to 2020, did you ONLY pay in cash when online purchases were delivered, or did you ALSO pay online?		在2020年之前，在网上购买物品交付时，你是否仅以现金支付，还是也使用在线支付？
	1	Only paid in cash		仅以现金支付
	2	Paid online		在线支付
	3	(DK)		(不知道)
	4	(Refused)		(拒答)
SAVINGS SECTION				
FIN16		In the PAST 12 MONTHS, have you, personally, saved or set aside any money FOR your OLD AGE?		在过去十二个月内，您个人是否曾为养老而存钱或攒钱？
	1	Yes		是
	2	No		否
	3	(DK)		(不知道)
	4	(Refused)		(拒答)
FIN17		In the PAST 12 MONTHS, have you, personally, saved or set aside any money by _____? (Read Items)		在过去十二个月内，您个人是否通过_____方式省下或攒下一些钱？(读出选项)
		Programmer: Display FIN17A and FIN17B for ALL respondents. Only display FIN17A1 if code 1 in FIN13.		程序：向所有受访者展示FIN17A和FIN17B。如果FIN13=1，仅展示FIN17A1。
		Using an account at a bank or another type of formal financial institution (INTERVIEWER: This can include using another person's account)		通过银行或其他类型正规金融机构开设的账户 (访员：包括使用他人账户)
FIN17A		Using an informal savings group/club or a person outside the family		通过非正式的储蓄组织/俱乐部，或一个非家庭成员
FIN17B				
	1	Yes		是
	2	No		否
	3	(DK)		(不知道)
	4	(Refused)		(拒答)
		(If code 1 to ANY in FIN16, FIN17A, FIN17A1, OR FIN17B [respondent has saved money for old age OR saved using an account at a financial institution, a mobile payment account, or an informal savings group/club], Skip to Read before FIN20 [BORROWING SECTION]; Otherwise, Continue)		(如果FIN16, FIN17A, FIN17A1 或 FIN17B中的任一项=1 [受访者曾为养老而储蓄，或使用金融机构的账户、手机支付账户或非正式的储蓄组织/俱乐部进行储蓄]，跳至FIN20之前的FIN20 [BORROWING SECTION]; 否则，继续)
FIN18		In the PAST 12 MONTHS, have you, personally, saved or set aside any money for any reason?		在过去十二个月内，您个人是否因任何原因省下或攒下一些钱？
	1	Yes		是
	2	No		否
	3	(DK)		(不知道)
	4	(Refused)		(拒答)
BORROWING SECTION				
FIN20		friends, and banks, rural credit cooperatives, rural financial mutual credit cooperatives, or other formal financial institutions.		(读出：) 以下部分涉及不同目的和不同来源的借款，如来自家庭和亲友、银行、农村信用合作社、农村金融互助合作社或其他正规金融机构。
		In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for health or medical purposes?		在过去十二个月内，不论是以个人名义还是与人联名，您是否曾因为身体健康问题或者其他与医疗相关的问题而借款？
	1	Yes		是
	2	No		否
	3	(DK)		(不知道)
	4	(Refused)		(拒答)
FIN22		In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources?		在过去十二个月内，不论是以个人名义还是与人联名，您是否曾向下列来源处借款？
		Read Items		读出选项
		Programmer: Display FIN22A and FIN22B for ALL respondents. Only display FIN22C if code 1 in FIN17B.		程序：向所有受访者展示FIN22A和FIN22B。如果FIN17B=1，仅展示FIN22C。
FIN22A		From a bank or another type of formal financial institution?		向银行或其它类型的正规金融机构借款？
FIN22B		From family, relatives, or friends in the past 12 months?		在过去十二个月内，向家庭、亲戚或朋友借款？
FIN22C		From an informal savings group/club?		向非正式的储蓄组织/俱乐部借款？
	1	Yes		是
	2	No		否
	3	(DK)		(不知道)
	4	(Refused)		(拒答)
		(If code 1 to ANY in FIN20, FIN22A, FIN22B, OR FIN22C [respondent has borrowed money for health or medical purposes OR borrowed money from a financial institution, family, relatives, friends or from an informal savings group/club], Skip to FIN24 [FINANCIAL RESILIENCE SECTION]; Otherwise, Continue)		(如果FIN20, FIN22A, FIN22B 或 FIN22C中的任一项=1 [受访者曾为健康或医疗目的而借款，或向金融机构、家人、亲戚、朋友或非正式的储蓄组织/俱乐部借贷]，跳至FIN24 [财务弹性部分]; 否则，继续)
FIN23		Have you, by yourself or together with someone else, borrowed money from any source for any reason in the PAST 12 MONTHS?		在过去十二个月内，不论是以个人名义还是与人联名，您是否曾因任何原因向任何来源借钱？
	1	Yes		是
	2	No		否
	3	(DK)		(不知道)
	4	(Refused)		(拒答)
FINANCIAL RESILIENCE SECTION				
FIN24		Now, imagine that you have an emergency and you need to pay 3,400 renminbi. What would be the MAIN source of money that you would use to come up with 3,400 renminbi within the NEXT 30 days?		现在，请想象您因为紧急事件而需要支付3,400元人民币，您在接下来的30天内拿出的3,400元人民币主要来自于哪里？
		Read Items		读出选项
		Interviewer: If respondent says "credit card," please code as "borrowing from a bank, employer, or private lender."		访员：如果被访者说“信用卡”，请编码为“向银行、雇主或私人贷款人借款”。
	1	Savings		储蓄
	2	Family, relatives, or friends		家人、亲戚或朋友
	3	Money from working		工作收入
	4	Borrowing from a bank, employer, or private lender		向银行、雇主或私人贷款人借款
	5	Selling assets		出售资产
	6	Some other source		其它渠道
	7	(I could not come up with the money)		(我拿不出钱)
	8	(DK)		(不知道)
	9	(Refused)		(拒答)
		(If code 1-6 in FIN24, Continue; Otherwise, Skip to FIN26 [PAYMENTS SECTION])		(如果FIN24 =1-6，继续；否则，跳至FIN26 [付款部分])
FIN24A		How difficult would it be for you to come up with 3,400 renminbi within the NEXT 30 days? Would it be very difficult, somewhat difficult, or not difficult at all?		在接下来的30天内拿出3,400元人民币对您来说有多困难？非常困难、比较困难，还是完全不困难？
	1	Very difficult		非常困难
	2	Somewhat difficult		比较困难

		3	Not difficult at all	完全不困难
		4	(DK)	(不知道)
		5	(Refused)	(拒答)
FIN24B			How difficult would it be for you to come up with 3,400 renminbi within the NEXT 7 days? Would it be very difficult, somewhat difficult, or not difficult at all?	在接下来的7天内拿出3,400元人民币对您来说有多困难?非常困难·比较困难·还是完全不困难?
		1	Very difficult	非常困难
		2	Somewhat difficult	比较困难
		3	Not difficult at all	完全不困难
		4	(I could not come up with the money)	(我拿不出钱)
		5	(DK)	(不知道)
		6	(Refused)	(拒答)
			PAYMENTS SECTION	付款部分
			(ASK ALL)	(问所有人)
FIN26			In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area INSIDE China? This can be money you brought yourself or sent in some other way. INTERVIEWER: This can be money given or sent for any reason	在过去十二个月内,您个人是否曾向居住在中国境内其它城市或地区的亲戚或朋友赠予或转出过资金?或通过其它方式送出的资金。 访员:包括因任何原因转出或赠予的资金
		1	Yes	是
		2	No	否
		3	(DK)	(不知道)
		4	(Refused)	(拒答)
			(If code 1 in FIN26, Continue; Otherwise, Skip to FIN28)	(如果FIN26=1, 继续; 否则, 跳至FIN28)
FIN27_1			In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside China using a bank account or a mobile payment account?	在过去十二个月内,您个人是否曾用银行账户或手机支付账户,向居住在中国境内其它城市或地区的亲戚或朋友赠予或转出过资金?
		1	Yes	是
		2	No	否
		3	(DK)	(不知道)
		4	(Refused)	(拒答)
			(If code 2-4 in FIN27_1, Continue; Otherwise, Skip to FIN28)	(如果FIN27_1 = 2-4, 继续; 否则, 跳至FIN28)
FIN27C			In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside China in any of the following ways?	在过去十二个月内,您个人是否曾以下列任何方式,向居住在中国境内其它城市或地区的亲戚或朋友赠予或转出过资金?
	FIN27C1		Read Item	读出选项
	FIN27C2		You handed cash to this person or sent cash through someone you know	亲自或通过认识的人把现金交给此人
			You sent money through a money transfer service	通过汇款服务转出资金
		1	Yes	是
		2	No	否
		3	(DK)	(不知道)
		4	(Refused)	(拒答)
FIN28			In the PAST 12 MONTHS, have you, personally, RECEIVED MONEY from a relative or friend living in a different city or area INSIDE China including any money you received in person? Yes or no? INTERVIEWER: This can be money received for any reason except payments for goods and services	在过去十二个月内,您个人是否曾收到过来自居住在中国境内其它城市或地区的亲戚或朋友的资金,包括亲自收到的任何资金?是或否? 访员:包括以任何原因收到的资金。
		1	Yes	是
		2	No	否
		3	(DK)	(不知道)
		4	(Refused)	(拒答)
			(If code 1 in FIN28, Continue; Otherwise, Skip to FIN30)	(如果FIN28=1, 继续; 否则, 跳至FIN30)
FIN29_1			In the PAST 12 MONTHS, have you, personally, RECEIVED MONEY from a relative or friend living in a different city or area inside China using a bank account or a mobile payment account?	在过去十二个月内,您个人是否曾用银行账户或手机支付账户,收到过来自居住在中国境内其它城市或地区的亲戚或朋友的资金?
		1	Yes	是
		2	No	否
		3	(DK)	(不知道)
		4	(Refused)	(拒答)
			(If code 2-4 in FIN29_1, Continue; Otherwise, Skip to FIN30)	(如果FIN29_1 = 2-4, 继续; 否则, 跳至FIN30)
FIN29C			In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area inside China in any of the following ways?	在过去十二个月内,您个人是否曾以下列任何方式收到过来自居住在中国境内其它城市或地区的亲戚或朋友的资金?
	FIN29C1		You were handed cash by this person or by someone you know	此人亲自或通过您认识的人把现金交给您
	FIN29C2		You received money through a money transfer service	通过汇款服务收到资金
		1	Yes	是
		2	No	否
		3	(DK)	(不知道)
		4	(Refused)	(拒答)
FIN30			In the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, OR trash collection? Yes or no?	在过去十二个月内,您个人是否曾对电费,水费或垃圾收集费进行过定期付款?是或否?
		1	Yes	是
		2	No	否
		3	(DK)	(不知道)
		4	(Refused)	(拒答)
			(If code 1 in FIN30, Continue; Otherwise, Skip to FIN32)	(如果FIN30=1, 继续; 否则, 跳至FIN32)
FIN31			In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways?	在过去十二个月内,您个人是否曾以下列方式支付电费,水费,或垃圾费?
	FIN31A		Read Item	读出选项
			You used an account at a bank or another type of formal financial institution to directly make a payment	通过在银行或其它类型正规金融机构开设的账户直接进行付款
		1	Yes	是
		2	No	否
		3	(DK)	(不知道)
		4	(Refused)	(拒答)
			(If code 1 in FIN31A [respondent has made payments for electricity, water, OR trash collection through an account at a financial institution], Continue; Otherwise, Skip to FIN31C)	(如果FIN31A=1 [被访者曾通过金融机构的账户,对电费,水费或垃圾收集费进行付款], 继续; 否则, 跳至FIN31C)
FIN31C			In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection using cash?	在过去十二个月内,您个人是否曾用现金对电费,水费或垃圾收集费进行过定期付款?
		1	Yes	是

	2	No	否
	3	(DK)	(不知道)
	4	(Refused)	(拒答)
		(ASK ALL)	(问所有人)
FIN32		Have you received any money from an EMPLOYER, in the form of SALARY OR WAGES, for doing work in the PAST 12 MONTHS? Please do NOT consider any money you received directly from clients or customers. INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer	在过去十二个月内，您是否曾因为工作，而收到来自雇主以工资或报酬形式发放的资金？请不要将任何直接从客户或顾客处得到的钱款考虑在内。 访员：被访者应该只将他们收到的工资或报酬考虑在内，而不是任何其它从雇主处得到的钱款。
	1	Yes	是
	2	No	否
	3	(DK)	(不知道)
	4	(Refused)	(拒答)
		(If code 1 in FIN32, Continue; Otherwise, Skip to FIN37)	(如果FIN32=1, 继续; 否则, 跳至FIN37)
FIN34		In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? Read Items You received payments directly into an account at a bank or another type of formal financial institution INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer	在过去十二个月内，是否有雇主以下列任何方式支付您的工资或报酬？ 读出选项 收到款项直接转入银行或其它类型正规金融机构的账户 访员：被访者应该只将他们收到的工资或报酬考虑在内，而不是任何其它从雇主处得到的钱款。
FIN34A			
	1	Yes	是
	2	No	否
	3	(DK)	(不知道)
	4	(Refused)	(拒答)
		(If code 1 in FIN34A [respondent received payments from an employer for salary or wages directly into an account at a financial institution], Skip to Note before FIN35; Otherwise, Continue)	(如果FIN34A=1 [被访者曾收到来自雇主的工资或报酬，直接转入金融机构的账户]，跳至FIN35之前的注意处；否则，继续)
FIN34D		In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in cash? INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer	在过去十二个月内，是否有雇主以现金方式支付您的工资或报酬？ 访员：被访者应该只将他们收到的工资或报酬考虑在内，而不是任何其它从雇主处得到的钱款。
	1	Yes	是
	2	No	否
	3	(DK)	(不知道)
	4	(Refused)	(拒答)
		(If code 2-4 in FIN34D, Continue; Otherwise, Skip to FIN37)	(如果FIN34D = 2-4, 继续; 否则, 跳至FIN37)
FIN34E		In the PAST 12 MONTHS, has an employer paid your salary or wages to a card?	在过去十二个月内，是否有雇主通过银行卡支付您的工资或报酬？
	1	Yes	是
	2	No	否
	3	(DK)	(不知道)
	4	(Refused)	(拒答)
		(If code 1 in FIN34A, OR FIN34E, Continue; Otherwise, Skip to FIN37)	(如果FIN34A, 或 FIN34E=1, 继续; 否则, 跳至FIN37)
FIN35		In the PAST 12 MONTHS, did you ever pay higher fees than you expected to receive your salary or wages?	在过去十二个月内，您是否曾支付过比预期更高的费用以获取工资或薪水？
	1	Yes	是
	2	No	否
	3	(DK)	(不知道)
	4	(Refused)	(拒答)
FIN37		In the PAST 12 MONTHS, have you, personally, RECEIVED any financial support from the government? This money could include payments for educational or medical expenses, unemployment benefits or subsidy payments. Please do NOT include wages or any payments related to work.	在过去十二个月内，您个人是否曾收到过政府的任何经济援助？这笔钱包括教育资金或医疗花费、失业救济，或者补助津贴。请注意，不要包括工资或任何与工作有关的收入。
	1	Yes	是
	2	No	否
	3	(DK)	(不知道)
	4	(Refused)	(拒答)
FIN38		IN THE PAST 12 MONTHS, have you personally received a pension from the government, military, or public sector? (If code 1 in FIN37 OR code 1 in FIN38 [respondent received financial support from the government or a pension from the government, military or public sector], Continue; Otherwise, Skip to FIN42)	在过去十二个月内，您个人是否曾收到过来自政府、军队，或者公共组织的津贴？ (如果FIN37=1 或 FIN38=1 [被访者曾收到过来自政府的财政支持，或来自政府、军队，或者公共组织的津贴]，继续；否则，跳至FIN42)
	1	Yes	是
	2	No	否
	3	(DK)	(不知道)
	4	(Refused)	(拒答)
FIN39		In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? Read Items You received payments directly into an account at a bank or another type of formal financial institution INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer	在过去十二个月内，您是否以下列任何方式收到过来自政府的任何资金？ 读出选项 收到款项直接转入银行或其它类型正规金融机构的账户 访员：被访者应该只将他们收到的工资或报酬考虑在内，而不是任何其它从雇主处得到的钱款。
FIN39A			
	1	Yes	是
	2	No	否
	3	(DK)	(不知道)
	4	(Refused)	(拒答)
		(If code 1 in FIN39A [respondent received any money from the government directly into an account at a financial institution], Skip to FIN42; Otherwise, Continue)	(如果FIN39A=1 [被访者曾收到来自政府的资金，直接转入金融机构的账户转入]，跳至FIN42；否则，继续)
FIN39D		In the PAST 12 MONTHS, have you received any money from the government in cash?	在过去十二个月内，您是否以现金方式收到过来自政府的任何钱？
	1	Yes	是
	2	No	否
	3	(DK)	(不知道)
	4	(Refused)	(拒答)
		(If code 2-4 in FIN39D, Continue; Otherwise, Skip to FIN42)	(如果FIN39D = 2-4, 继续; 否则, 跳至FIN42)
FIN39E		In the PAST 12 MONTHS, have you received any money from the government to a card?	在过去十二个月内，您是否通过银行卡收到过来自政府的任何钱？
	1	Yes	是
	2	No	否
	3	(DK)	(不知道)
	4	(Refused)	(拒答)

FIN42		In the PAST 12 MONTHS, have you personally RECEIVED money from any source for the sale of agricultural products, crops, produce, or livestock? Yes No (DK) (Refused) (If code 1 in FIN42, Continue; Otherwise, Skip to Read before FIN44 [FINANCIAL WORRY SECTION])	1 2 3 4	是 否 (不知道) (拒答)	在过去十二个月内，您个人是否曾收到过任何来源于销售农副产品、农作物、农产品或牲畜的资金？ 是 否 (不知道) (拒答) (如果FIN42=1，继续； 否则，跳至FIN44之前的读出处 [财务担忧部分])
FIN42A		Does your household grow these crops or raise the livestock? Yes No (Both) (DK) (Refused)	1 2 3 4 5	是 否 (两者都是) (不知道) (拒答)	这些农作物或牲畜，是您家自己种植或饲养的吗？ 是 否 (两者都是) (不知道) (拒答)
FIN43	FIN43A	In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? Read Items You received payments directly into an account at a bank or another type of formal financial institution Yes No (DK) (Refused) (If code 1 in FIN43A [respondent received any money from the sale of agricultural products, crops, produce, or livestock directly into an account at a financial institution], Skip to Read before FIN44 [FINANCIAL WORRY SECTION]; Otherwise, Continue)	1 2 3 4	是 否 (不知道) (拒答)	在过去十二个月内，您是否曾以下列任何方式收到来源于销售农副产品、农作物、农产品或牲畜的资金？ 读出选项 收到款项直接转入银行或其它类型正规金融机构的账户 是 否 (不知道) (拒答) (如果FIN43A=1 [被访者曾收到来自销售农副产品、农作物、农产品或牲畜的资金，直接转入金融机构的账户转入]，跳至FIN44之前的读出处 [财务担忧部分]； 否则，继续)
FIN43D		In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? Read Items You received payments directly into an account at a bank or another type of formal financial institution Yes No (DK) (Refused) (If code 2-4 in FIN43D, Continue; Otherwise, Skip to Read before FIN44 [FINANCIAL WORRY SECTION])	1 2 3 4	是 否 (不知道) (拒答)	在过去十二个月内，您是否曾以现金方式收到来源于销售农副产品、农作物、农产品或牲畜的资金？ 是 否 (不知道) (拒答) (如果FIN43D = 2-4，继续； 否则，跳至FIN44之前的读出处 [财务担忧部分])
FIN43E		In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock on a card? Yes No (DK) (Refused) (ASK ALL) FINANCIAL WORRY SECTION (READ:) I will now ask you some questions about your financial situation.	1 2 3 4	是 否 (不知道) (拒答)	在过去十二个月内，您是否曾通过银行卡收到来源于销售农副产品、农作物、农产品或牲畜的资金？ 是 否 (不知道) (拒答) (问所有人) 财务担忧部分 (读出：) 现在，我将问您一些关于财务状况的问题。
FIN44	FIN44A FIN44B FIN44C FIN44D	How worried are you right now about each of the following? Are you very worried, somewhat worried, or not worried at all at the present time? Read Items Not having enough money for your old age Not being able to pay for medical costs in case of a serious illness or accident Not having enough money to pay for monthly expenses or bills Not being able to pay school fees or fees for education Very worried Somewhat worried Not worried at all (Does not apply) (DK) (Refused) (If code 1 or 2 [very worried or somewhat worried] to TWO OR MORE items in FIN44A-FIN44D, Continue; Otherwise, Skip to FIN45_1)	1 2 3 4 5 6	非常担心 比较担心 完全不担心 (不适用) (不知道) (拒答)	您在以下各项的担心程度如何？您现在非常担心、比较担心、还是完全不担心？ 读出选项 没有足够的钱养老 在发生严重疾病或意外事故时，无法支付医疗费用 没有足够的钱来支付每月费用或账单 无法支付学费或教育费用 非常担心 比较担心 完全不担心 (不适用) (不知道) (拒答) (如果FIN44A-FIN44D中的两项或多项 = 1或2 [非常担心或比较担心]，继续； 否则，跳至FIN45_1)
FIN45		Among the financial issues you mentioned, which one are you MOST worried about? Read Items PROGRAMMER: Only display options from FIN44A-FIN44D where code 1 "Very worried" or code 2 "Somewhat worried" was selected. Always display code 5 "(DK)" and 6 "(Refused)" for ALL respondents. Money for your old age Paying for medical costs in case of a serious illness or accident Money to pay for monthly expenses or bills Paying school or education fees (DK) (Refused)	1 2 3 4 5 6	非常担心 比较担心 完全不担心 (不适用) (不知道) (拒答)	在您提到的财务问题中，您最担心的是哪一个？ 读出选项 程序：仅展示FIN44A-FIN44D中选择代码1"非常担心"或代码2"有点担心"的选项，始终向所有被访者展示代码5"(不知道)"和6"(拒答)"。 用于养老的钱 支付严重疾病或意外事故的医疗费用 支付每月费用或账单的钱 支付学费或教育费用 (不知道) (拒答)
FIN45_1_China		Are you very worried, somewhat worried, or not worried at all that you will experience, OR CONTINUE TO EXPERIENCE, severe financial hardship? Very worried Somewhat worried Not worried at all (DK) (Refused)	1 2 3 4 5	非常担心 有点担心 完全不担心 (不知道) (拒答)	对于您将会遇到或持续遇到的严重的经济困难，您是非常担心、有点担心、还是完全不担心？ 非常担心 有点担心 完全不担心 (不知道) (拒答)