

2021 Global Findex Questionnaire

(READ:) This next section is about banks, **[insert local terminology for Formal Financial Institutions]** and other formal financial institutions. We are trying to understand how people across the world use financial institutions and how available they are to people. Please remember that all information you provide is completely confidential.

FIN1

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?

CIRCLE ONE RESPONSE:

Yes	1
No	2
(DK)	3
(Refused)	4

**(If code 1 in FIN1, Continue;
Otherwise, Skip to FIN2)**

FIN1_1

Thinking about the FIRST account you opened, did you open it for any of the following reasons? **(Read Items)**

	Yes	No	(DK)	(Refused)
FIN1_1A To receive a wage payment	1	2	3	4
FIN1_1B To receive money from the government	1	2	3	4

FIN2

A/An **[insert local terminology for ATM/debit card]** is a card connected to an account at a financial institution that allows you to withdraw money, and the money is taken out of THAT ACCOUNT right away. Do you, personally, have a/an **[insert local terminology for ATM/debit card]**? Yes or no? **(INTERVIEWER: The respondent must CURRENTLY have a/an [insert local terminology for ATM/debit card])**

CIRCLE ONE RESPONSE:

Yes	1
No	2
(DK)	3
(Refused)	4

**(If code 1 in FIN1 OR code 1 in FIN2 [respondent has an account at a financial institution OR has a/an [insert local terminology for ATM/debit card], Continue with Read below;
Otherwise, Skip to FIN11_1 [UNBANKED SECTION])**

(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)**

FIN4

In the PAST 12 MONTHS, have you used your OWN **[insert local terminology for ATM/debit card]** DIRECTLY to make a purchase?

CIRCLE ONE RESPONSE:

Yes	1
No	2
(DK)	3
(Refused)	4

**(If code 1 in FIN4, Continue;
Otherwise, Skip to FIN5)**

FIN4A

In the PAST 12 MONTHS, have you used your OWN **[insert local terminology for ATM/debit card]** DIRECTLY to pay for a purchase IN a store?

Yes	No	(DK)	(Refused)
1	2	3	4

FIN5

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)
1	2	3	4

FIN6

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)
1	2	3	4

FIN7

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?

CIRCLE ONE RESPONSE:

Yes	1
No	2
(DK)	3
(Refused)	4

**(If code 1 in FIN7, Continue;
Otherwise, Skip to Read before FIN9)**

FIN8

In the PAST 12 MONTHS, have you, personally, used your credit card?

CIRCLE ONE RESPONSE:

- | | |
|-----------|---|
| Yes | 1 |
| No | 2 |
| (DK) | 3 |
| (Refused) | 4 |

**(If code 1 in FIN8, Continue;
Otherwise, Skip to FIN8B)**

FIN8A

In the PAST 12 MONTHS, have you, personally, used your credit card to pay for a purchase IN a store?

- | | | | |
|------------|-----------|-------------|------------------|
| Yes | No | (DK) | (Refused) |
| 1 | 2 | 3 | 4 |

FIN8B

In the PAST 12 MONTHS, did you pay off ALL your credit card balances in full by their due date?

- | | | | |
|------------|-----------|-------------|------------------|
| Yes | No | (DK) | (Refused) |
| 1 | 2 | 3 | 4 |

(READ:) Now, thinking about ALL the PERSONAL accounts you have at financial institutions, either by yourself or together with someone else...

FIN9

IN THE PAST 12 MONTHS, has money ever been DEPOSITED into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself, an employer, or another person or institution.

CIRCLE ONE RESPONSE:

- | | |
|-----------|---|
| Yes | 1 |
| No | 2 |
| (DK) | 3 |
| (Refused) | 4 |

**(If code 1 in FIN9, Continue;
Otherwise, Skip to FIN10)**

FIN9A

IN A TYPICAL MONTH, is money DEPOSITED into your personal account(s) two or more times per month?

- | | | | |
|------------|-----------|-------------|------------------|
| Yes | No | (DK) | (Refused) |
| 1 | 2 | 3 | 4 |

FIN10

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 **[insert local terminology for ATM/debit 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.

CIRCLE ONE RESPONSE:

- | | |
|-----------|---|
| Yes | 1 |
| No | 2 |
| (DK) | 3 |
| (Refused) | 4 |

**(If code 1 in FIN10, Continue;
Otherwise, Skip to FIN10B)**

FIN10A

IN A TYPICAL MONTH, is money TAKEN OUT of your personal account(s) two or more times per month?

- | | | | |
|------------|-----------|-------------|------------------|
| Yes | No | (DK) | (Refused) |
| 1 | 2 | 3 | 4 |

FIN10B

Do you typically keep any money in your personal account(s)?

CIRCLE ONE RESPONSE:

- | | |
|-----------|---|
| Yes | 1 |
| No | 2 |
| (DK) | 3 |
| (Refused) | 4 |

(All in FIN10B, Skip to FIN12 [MOBILE MONEY SECTION])

UNBANKED SECTION

FIN11_1

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) |
| 1 | 2 | 3 | 4 |

FIN11 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 _____? **(Randomly rotate)**

		Yes	No	(DK)	(Refused)
FIN11A	Because financial institutions are too far away	1	2	3	4
FIN11B	Because financial services are too expensive	1	2	3	4
FIN11C	Because you don't have the necessary documentation	1	2	3	4
FIN11D	Because you don't trust financial institutions	1	2	3	4
FIN11E	Because of religious reasons	1	2	3	4
FIN11F	Because you don't have enough money to use financial institutions	1	2	3	4
FIN11G	Because someone else in the family already has an account	1	2	3	4
FIN11H	Because you have no need for financial services at a formal institution	1	2	3	4

MOBILE MONEY SECTION

FIN12

In the PAST 12 MONTHS, have you used a mobile phone to make payments, buy things, or to send or receive money? **(INTERVIEWER: This should not include transactions made through phone calls.)**

CIRCLE ONE RESPONSE:

- Yes 1
- No 2
- (DK) 3
- (Refused) 4

FIN13

In the past 12 months, have you personally used a mobile phone to make payments, buy things, or to send or receive money using a service such as **[insert local example of mobile money product, like M-PESA]**?

CIRCLE ONE RESPONSE:

- Yes 1
- No 2
- (DK) 3
- (Refused) 4

(If code 1 in FIN13, Continue; Otherwise, Skip to FIN14 1 [MOBILE/INTERNET SECTION])

FIN13A

IN A TYPICAL MONTH, have you personally used a mobile money account to make payments, buy things, or to send or receive money using a service such as **[insert local example of mobile money product, like M-PESA]** two or more times a month?

Yes	No	(DK)	(Refused)
1	2	3	4

FIN13B

Do you typically keep any money in your mobile money account?

Yes	No	(DK)	(Refused)
1	2	3	4

FIN13C

In the PAST 12 MONTHS, have you borrowed any money using your mobile money account?

Yes	No	(DK)	(Refused)
1	2	3	4

FIN13D

Can you use your mobile money account by yourself without the help of another person or mobile money agent?

Yes	No	(DK)	(Refused)
1	2	3	4

MOBILE/INTERNET SECTION**(ASK ALL)****FIN14_1**

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)
1	2	3	4

(If code 1 in FIN4A, FIN8A OR FIN14 1, Continue; Otherwise, Skip to FIN14)

FIN14_2

Before the **[insert local term for coronavirus]** situation started in **(response in SA)**, 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)
1	2	3	4

FIN14 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.)

	Yes	No	(DK)	(Refused)
FIN14A1 Send money to a relative or friend	1	2	3	4
FIN14A Make bill payments	1	2	3	4
FIN14B Buy something online	1	2	3	4

(If code 1 in FIN14B, Continue; Otherwise, Skip to FIN16)

FIN14C

Do you usually pay online or in cash when the order is delivered?

Pay online	In cash	(Both)	(DK)	(Refused)
1	2	3	4	5

FIN14C_2

Before the **[insert local term for coronavirus]** situation started in **(response in SA)**, did you ONLY pay in cash when online purchases were delivered, or did you ALSO pay online?

Only paid in cash	Paid online	(DK)	(Refused)
1	2	3	4

SAVINGS SECTION

(ASK ALL)

FIN16

In the PAST 12 MONTHS, have you, personally, saved or set aside any money FOR your OLD AGE?

Yes	No	(DK)	(Refused)
1	2	3	4

FIN17 In the PAST 12 MONTHS, have you, personally, saved or set aside any money by _____? (Read Items) (Programmer: Display FIN17A and FIN17B for ALL respondents. Only display FIN17A1 if code 1 in FIN13.)

	Yes	No	(DK)	(Refused)
FIN17A Using an account at a bank or another type of formal financial institution <u>(INTERVIEWER: This can include using another person's account)</u>	1	2	3	4
FIN17A1 Using a mobile money account	1	2	3	4
FIN17B Using an informal savings group/club such as [insert local terminology for savings group/club] or a person outside the family	1	2	3	4

(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 money account, or an informal savings group/club], Skip to Read before FIN20 [BORROWING SECTION]; Otherwise, Continue)

FIN18

In the PAST 12 MONTHS, have you, personally, saved or set aside any money for any reason?

Yes	No	(DK)	(Refused)
1	2	3	4

BORROWING SECTION

(ASK ALL)

(READ:) This next section is about borrowing money for different purposes and from different sources such as family and friends, and banks, **[insert local terminology for Formal Financial Lenders]**, or other formal financial institutions.

FIN20

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for health or medical purposes?

Yes	No	(DK)	(Refused)
1	2	3	4

FIN22 In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? ***(Read Items)***
(Programmer: Display FIN22A and FIN22B for ALL respondents. Only display FIN22C if code 1 in FIN17B.)

	Yes	No	(DK)	(Refused)
FIN22A From a bank or another type of formal financial institution?	1	2	3	4
FIN22B From family, relatives, or friends in the past 12 months?	1	2	3	4
FIN22C From an informal savings group/club such as [insert local terminology for savings group/club] ?	1	2	3	4

(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)

FIN23 Have you, by yourself or together with someone else, borrowed money from any source for any reason in the PAST 12 MONTHS?

Yes	No	(DK)	(Refused)
1	2	3	4

FINANCIAL RESILIENCE SECTION

(ASK ALL)

FIN24 Now, imagine that you have an emergency and you need to pay **[insert 1/20 of GNI per capita in local currency units]**. What would be the MAIN source of money that you would use to come up with **[insert 1/20 of GNI per capita in local currency units]** within the NEXT 30 days? ***(Read Items)***
(Interviewer: If respondent says "credit card," please code as "borrowing from a bank, employer, or private lender.")

CIRCLE ONE RESPONSE:

- Savings 1
- Family, relatives, or friends 2
- Money from working 3
- Borrowing from a bank, employer, or private lender 4
- Selling assets 5
- Some other source 6
- (I could not come up with the money) 7
- (DK) 8
- (Refused) 9

(If code 1-6 in FIN24, Continue; Otherwise, Skip to FIN26 [PAYMENTS SECTION])

FIN24A

How difficult would it be for you to come up with **[insert 1/20 of GNI per capita in local currency units]** within the NEXT 30 days? Would it be very difficult, somewhat difficult, or not difficult at all?

CIRCLE ONE RESPONSE:

- | | |
|----------------------|---|
| Very difficult | 1 |
| Somewhat difficult | 2 |
| Not difficult at all | 3 |
| (DK) | 4 |
| (Refused) | 5 |

FIN24B

How difficult would it be for you to come up with **[insert 1/20 of GNI per capita in local currency units]** within the NEXT 7 days? Would it be very difficult, somewhat difficult, or not difficult at all?

CIRCLE ONE RESPONSE:

- | | |
|--------------------------------------|---|
| Very difficult | 1 |
| Somewhat difficult | 2 |
| Not difficult at all | 3 |
| (I could not come up with the money) | 4 |
| (DK) | 5 |
| (Refused) | 6 |

PAYMENTS SECTION

(ASK ALL)

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 (response in SA)**? This can be money you brought yourself or sent in some other way. **(INTERVIEWER: This can be money given or sent for any reason)**

CIRCLE ONE RESPONSE:

- | | |
|-----------|---|
| Yes | 1 |
| No | 2 |
| (DK) | 3 |
| (Refused) | 4 |

**(If code 1 in FIN26, Continue;
Otherwise, Skip to 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 **(response in SA)** using a bank account or a mobile money account?

CIRCLE ONE RESPONSE:

- | | |
|-----------|---|
| Yes | 1 |
| No | 2 |
| (DK) | 3 |
| (Refused) | 4 |

**(If code 2-4 in FIN27_1, Continue;
Otherwise, Skip to 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 **(response in SA)** in any of the following ways? **(Read Items)**

	Yes	No	(DK)	(Refused)
FIN27C1 You handed cash to this person or sent cash through someone you know	1	2	3	4
FIN27C2 You sent money through a money transfer service	1	2	3	4

FIN28

In the PAST 12 MONTHS, have you, personally, RECEIVED MONEY from a relative or friend living in a different city or area INSIDE **(response in SA)** 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)**

CIRCLE ONE RESPONSE:

Yes	1
No	2
(DK)	3
(Refused)	4

(If code 1 in FIN28, Continue; Otherwise, Skip to 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 **(response in SA)** using a bank account or a mobile money account?

CIRCLE ONE RESPONSE:

Yes	1
No	2
(DK)	3
(Refused)	4

(If code 2-4 in FIN29_1, Continue; Otherwise, Skip to 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 **(response in SA)** in any of the following ways? **(Read Items)**

	Yes	No	(DK)	(Refused)
FIN29C1 You were handed cash by this person or by someone you know	1	2	3	4
FIN29C2 You received money through a money transfer service	1	2	3	4

(ASK ALL)

FIN30

In the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, OR trash collection? Yes or no?

CIRCLE ONE RESPONSE:

- | | |
|-----------|---|
| Yes | 1 |
| No | 2 |
| (DK) | 3 |
| (Refused) | 4 |

(If code 1 in FIN30, Continue; Otherwise, Skip to FIN32)

FIN31 In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? **(Read Items)**

	Yes	No	(DK)	(Refused)
FIN31A You used an account at a bank or another type of formal financial institution to directly make a payment	1	2	3	4
FIN31B You used a mobile phone to make a payment	1	2	3	4

(If code 1 in FIN31A OR code 1 in FIN31B [respondent has made payments for electricity, water, OR trash collection through an account at a financial institution OR through a mobile phone], Continue; Otherwise, Skip to FIN31C)

FIN31B1

Before the **[insert local term for coronavirus]** situation started in **(response in SA)**, did you ONLY use cash to make payments for electricity, water, OR trash collection, or did you also use other methods of payment such as an account or mobile phone to pay for these services?

Only used cash	Used other methods, such as an account or mobile phone	(DK)	(Refused)
1	2	3	4

(All in FIN31B1, Skip to FIN32)

FIN31C

In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection using cash?

Yes	No	(DK)	(Refused)
1	2	3	4

(ASK ALL)

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)**

CIRCLE ONE RESPONSE:

- Yes 1
- No 2
- (DK) 3
- (Refused) 4

(If code 1 in FIN32, Continue; Otherwise, Skip to FIN37)

FIN33

In the PAST 12 MONTHS, have you been employed by the government, military, or public sector? Yes or no?

CIRCLE ONE RESPONSE:

- Yes 1
- No 2
- (DK) 3
- (Refused) 4

FIN34 In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? **(Read Items)**

(INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer)

	Yes	No	(DK)	(Refused)
FIN34A You received payments directly into an account at a bank or another type of formal financial institution	1	2	3	4
FIN34B You received payments through a mobile phone	1	2	3	4

(If code 1 in FIN34A OR code 1 in FIN34B [respondent received payments from an employer for salary or wages directly into an account at a financial institution OR through a mobile phone], Skip to Note before FIN35; Otherwise, Continue)

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)**

CIRCLE ONE RESPONSE:

- Yes 1
- No 2
- (DK) 3
- (Refused) 4

**(If code 2-4 in FIN34D, Continue;
Otherwise, Skip to FIN37)**

FIN34E

In the PAST 12 MONTHS, has an employer paid your salary or wages to a card?

CIRCLE ONE RESPONSE:

Yes	1
No	2
(DK)	3
(Refused)	4

**(If code 1 in FIN34A, FIN34B, OR FIN34E, Continue;
Otherwise, Skip to FIN37)**

FIN35

In the PAST 12 MONTHS, did you ever pay higher fees than you expected to receive your salary or wages?

Yes	No	(DK)	(Refused)
1	2	3	4

(ASK ALL)

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.

CIRCLE ONE RESPONSE:

Yes	1
No	2
(DK)	3
(Refused)	4

FIN38

IN THE PAST 12 MONTHS, have you personally received a pension from the government, military, or public sector?

CIRCLE ONE RESPONSE:

Yes	1
No	2
(DK)	3
(Refused)	4

**(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)**

FIN39 In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? (Read Items)

	Yes	No	(DK)	(Refused)
FIN39A You received payments directly into an account at a bank or another type of formal financial institution	1	2	3	4
FIN39B You received payments through a mobile phone	1	2	3	4

(If code 1 in FIN39A OR code 1 in FIN39B [respondent received any money from the government directly into an account at a financial institution OR through a mobile phone], Skip to FIN42; Otherwise, Continue)

FIN39D

In the PAST 12 MONTHS, have you received any money from the government in cash?

CIRCLE ONE RESPONSE:

Yes	1
No	2
(DK)	3
(Refused)	4

(If code 2-4 in FIN39D, Continue; Otherwise, Skip to FIN42)

FIN39E

In the PAST 12 MONTHS, have you received any money from the government to a card?

CIRCLE ONE RESPONSE:

Yes	1
No	2
(DK)	3
(Refused)	4

(ASK ALL)

FIN42

In the PAST 12 MONTHS, have you personally RECEIVED money from any source for the sale of agricultural products, crops, produce, or livestock?

CIRCLE ONE RESPONSE:

Yes	1
No	2
(DK)	3
(Refused)	4

(If code 1 in FIN42, Continue; Otherwise, Skip to Read before FIN44 [FINANCIAL WORRY SECTION])

FIN42A

Does your household grow these crops or raise the livestock?

Yes
1**No**
2**(Both)**
3**(DK)**
4**(Refused)**
5**FIN43** 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)**

	Yes	No	(DK)	(Refused)
FIN43A You received payments directly into an account at a bank or another type of formal financial institution	1	2	3	4
FIN43B You received payments through a mobile phone	1	2	3	4

(If code 1 in FIN43A OR code 1 in FIN43B [respondent received any money from the sale of agricultural products, crops, produce, or livestock directly into an account at a financial institution OR through a mobile phone], Skip to Read before FIN44 [FINANCIAL WORRY SECTION]; Otherwise, Continue)

FIN43D

In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in cash?

CIRCLE ONE RESPONSE:

Yes	1
No	2
(DK)	3
(Refused)	4

(If code 2-4 in FIN43D, Continue; Otherwise, Skip to Read before FIN44 [FINANCIAL WORRY SECTION])

FIN43E

In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock to a card?

Yes	No	(DK)	(Refused)
1	2	3	4

(ASK ALL)**FINANCIAL WORRY SECTION****(READ:)** I will now ask you some questions about your financial situation.

FIN44 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)

		Very worried	Somewhat worried	Not worried at all	(Does not apply)	(DK)	(Refused)
FIN44A	Not having enough money for your old age	1	2	3	4	5	6
FIN44B	Not being able to pay for medical costs in case of a serious illness or accident	1	2	3	4	5	6
FIN44C	Not having enough money to pay for monthly expenses or bills	1	2	3	4	5	6
FIN44D	Not being able to pay school fees or fees for education	1	2	3	4	5	6

(If code 1 or 2 [very worried or somewhat worried] to TWO OR MORE items in FIN44A-FIN44D, Continue; Otherwise, Skip to 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.)**

CIRCLE ONE RESPONSE:

- Money for your old age 1
- Paying for medical costs in case of a serious illness or accident 2
- Money to pay for monthly expenses or bills 3
- Paying school or education fees 4
- (DK) 5
- (Refused) 6

FIN45_1

Are you very worried, somewhat worried, or not worried at all that you will experience, OR CONTINUE TO EXPERIENCE, severe financial hardship as a result of the disruption caused by **[insert local term for coronavirus]**?

- Very worried 1
- Somewhat worried 2
- Not worried at all 3
- (DK) 4
- (Refused) 5

(ASK ALL)

ID SECTION

FIN46Do you personally have **[a/an insert local terminology for national ID card]**?**CIRCLE ONE RESPONSE:**

- | | |
|---|---|
| Yes | 1 |
| No | 2 |
| (I have applied, but not yet received it) | 3 |
| (DK) | 4 |
| (Refused) | 5 |

(If code 1 FIN46, Skip to FIN50;
If code 3 in FIN46, Skip to FIN49;
Otherwise, Continue)

FIN47Have you applied for **[a/an insert local terminology for national ID card]**?**CIRCLE ONE RESPONSE:**

- | | |
|-----------|---|
| Yes | 1 |
| No | 2 |
| (DK) | 3 |
| (Refused) | 4 |

(If code 2-4 in FIN47, Continue;
Otherwise, Skip to FIN49)

FIN48 Please tell me whether each of the following is A REASON why you do not have **[a/an insert local terminology for national ID card]**? Is it because...? ***(Read Items)***
(Programmer: Display FIN48A first, then randomize the remaining items)

	Yes	No	(DK)	(Refused)
FIN48A You have another form of identification issued by the government	1	2	3	4
FIN48B You don't need an ID for any purpose	1	2	3	4
FIN48C It is too expensive	1	2	3	4
FIN48D You don't have the necessary documents	1	2	3	4
FIN48E You need to travel too far to apply	1	2	3	4
FIN48F You do not feel comfortable giving your personal information	1	2	3	4

FIN48_ORD

FIN48 Random Item Order

FIN49 Have you ever had any difficulty doing any of the following because you did not have [a/an insert local terminology for national ID card]? **(Read Items)**
(Programmer: Randomize Items)

		Yes	No	(DK)	(Refused)
FIN49A	Receiving financial support from the government	1	2	3	4
FIN49B	Using financial services	1	2	3	4
FIN49C	Obtaining a SIM card/mobile phone service	1	2	3	4
FIN49D	Participating in elections	1	2	3	4
FIN49E	Applying for a job	1	2	3	4
FIN49F	Receiving medical care	1	2	3	4

FIN49_ORD

FIN49 Random Item Order

FIN50

Do you, personally, have a birth certificate?

Yes
 No
 (DK)
 (Refused)

CIRCLE ONE RESPONSE:

1
 2
 3
 4

FIN2_DATE

SECTION DATE FIN2 (DD.MM.YYYY)

FIN2_CLK

SECTION CLOCK FIN2 (HH:MM:SS)