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 financial institution? Yes or no?

1. Yes
2. No
3. (DI) (if applicable)
4. (Read only)

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
FIN1.1A To receive a payment
FIN1.1B To receive money from the government
1. Yes
2. No
3. (DI)
4. (Read only)

If code 1 in FIN1 OR code 1 in FIN2 (applicants have an account at a financial institution OR has a debit card or savings card. Continue with Read Bellow),
Otherwise, skip to FIN1.1A [UNAWARE SECTION]

(READ) How would you like to ask a few questions about different ways to make payments from your account?

If code 1 in FIN1, Continue;
Otherwise, skip to FIN1.1B

In the PAST 12 MONTHS, have you used your OWN debit card or savings card DIRECTLY to make a purchase?

1. Yes
2. No
3. (DI)
4. (Read only)

In the PAST 12 MONTHS, have you used your OWN debit card or savings card DIRECTLY to pay for a purchase in a store?

1. Yes
2. No
3. (DI)
4. (Read only)

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 transfer or receive money using this account?

INTERVIEWER: This should not include transactions made through phone calls.

1. Yes
2. No
3. (DI)
4. (Read only)

In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the internet?

INTERVIEWER: If respondent identifies "text message", code as Yes

1. Yes
2. No
3. (DI)
4. (Read only)

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?

1. Yes
2. No
3. (DI)
4. (Read only)

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

1. Yes
2. No
3. (DI)
4. (Read only)

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

1. Yes
2. No
3. (DI)
4. (Read only)

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

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

1. Yes
2. No
3. (DI)
4. (Read only)

If code 1 in FIN1, Continue;
Otherwise, skip to FIN1.2

In the PAST 12 MONTHS, is money DEPOSITED into your personal account(s) twice or more times per month?

1. Yes
| FIN10 | 1 | Yes | (Not recorded) |
| 2 | No | (Not recorded) |
| 3 | (DN) | (Not recorded) |
| 4 | (Recorded) | (Not recorded) |

**IN THE PAST 12 MONTHS, how easy was it to get a loan or mortgage from your bank?**

| 1 | Yes | (Not recorded) |
| 2 | No | (Not recorded) |
| 3 | (DN) | (Not recorded) |
| 4 | (Recorded) | (Not recorded) |

**IN A TYPICAL MONTH, how often do you spend more than you make?**

| 1 | Yes | (Not recorded) |
| 2 | No | (Not recorded) |
| 3 | (DN) | (Not recorded) |
| 4 | (Recorded) | (Not recorded) |

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

| 1 | Yes | (Not recorded) |
| 2 | No | (Not recorded) |
| 3 | (DN) | (Not recorded) |
| 4 | (Recorded) | (Not recorded) |

**PHONE INTERNET SECTION**

| FIN11 | 1 | Yes | (Not recorded) |
| 2 | No | (Not recorded) |
| 3 | (DN) | (Not recorded) |
| 4 | (Recorded) | (Not recorded) |

**IN THE PAST 12 MONTHS, how easy was it to get a loan or mortgage from your bank?**

| 1 | Yes | (Not recorded) |
| 2 | No | (Not recorded) |
| 3 | (DN) | (Not recorded) |
| 4 | (Recorded) | (Not recorded) |

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

| 1 | Yes | (Not recorded) |
| 2 | No | (Not recorded) |
| 3 | (DN) | (Not recorded) |
| 4 | (Recorded) | (Not recorded) |

**PHONE INTERNET SECTION**

| FIN14 | 1 | Yes | (Not recorded) |
| 2 | No | (Not recorded) |
| 3 | (DN) | (Not recorded) |
| 4 | (Recorded) | (Not recorded) |

**IN THE PAST 12 MONTHS, how easy was it to get a loan or mortgage from your bank?**

| 1 | Yes | (Not recorded) |
| 2 | No | (Not recorded) |
| 3 | (DN) | (Not recorded) |
| 4 | (Recorded) | (Not recorded) |

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

| 1 | Yes | (Not recorded) |
| 2 | No | (Not recorded) |
| 3 | (DN) | (Not recorded) |
| 4 | (Recorded) | (Not recorded) |

**PHONE INTERNET SECTION**

| FIN16 | 1 | Yes | (Not recorded) |
| 2 | No | (Not recorded) |
| 3 | (DN) | (Not recorded) |
| 4 | (Recorded) | (Not recorded) |

**IN THE PAST 12 MONTHS, how easy was it to get a loan or mortgage from your bank?**

| 1 | Yes | (Not recorded) |
| 2 | No | (Not recorded) |
| 3 | (DN) | (Not recorded) |
| 4 | (Recorded) | (Not recorded) |

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

<p>| 1 | Yes | (Not recorded) |
| 2 | No | (Not recorded) |
| 3 | (DN) | (Not recorded) |
| 4 | (Recorded) | (Not recorded) |</p>
<table>
<thead>
<tr>
<th>FIN18</th>
<th>In the PAST 12 MONTHS, have you, personally, saved or set aside money for any reason?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FIN20</strong></td>
<td>In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for health or medical purposes?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>FIN22</strong></td>
<td>In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money from any of the following sources?</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>FIN23</strong></td>
<td>Have you, by yourself or together with someone else, borrowed money from any source for any reason in the PAST MONTHS?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>FIN24</strong></td>
<td>Now, imagine that you have an emergency and you need to pay 3,456 remits. What would be the MAIN source of money that you would use to come up with 3,456 remits within the NEXT 30 days?</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>FIN24A</strong></td>
<td>How difficult would it be for you to come up with 3,456 remits within the NEXT 30 days? Would it be very difficult, somewhat difficult, or not difficult at all?</td>
<td>Very difficult</td>
<td></td>
</tr>
<tr>
<td><strong>FIN24B</strong></td>
<td>How difficult would it be for you to come up with 3,456 remits within the NEXT 7 days? Would it be very difficult, somewhat difficult, or not difficult at all?</td>
<td>Very difficult</td>
<td></td>
</tr>
<tr>
<td><strong>FIN26</strong></td>
<td>In the PAST 12 MONTHS, have you, personally, Gained OR sentinel 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. INTERDIRED. This can be money given or sent for any reason.</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>FIN27.1</strong></td>
<td>In the PAST 12 MONTHS, have you, personally, Gained OR sentinel money to a relative or friend living in a different city or area inside China using a bank account or a mobile payment account?</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>
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 using a bank account or a mobile payment account?

1 Yes
2 No
3 (DI) (Repeat)
4 (If code 1 in FIN28, Continue; Otherwise, Skip to FIN29C)

FIN28A
You received money through a money transfer service

1 Yes
2 No
3 (DI) (Repeat)
4 (If code 1 in FIN28A, Repeat)

FIN28B
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 not?

1 Yes
2 No
3 (DI) (Repeat)
4 (If code 1-3 in FIN28B, Continue; Otherwise, Skip to FIN28B)

FIN28C
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?

FIN28C1 You were transferred money by the person or by someone you know

1 Yes
2 No
3 (DI) (Repeat)
4 (If code 1 in FIN28C1, Repeat)

FIN28C2 You received money through a money transfer service

1 Yes
2 No
3 (DI) (Repeat)
4 (If code 1 in FIN28C2, Repeat)

FIN29
In the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, OR trash collection?

1 Yes or not?
2 No
3 (DI) (Repeat)
4 (If code 1 in FIN29, Continue; Otherwise, Skip to FIN29A)

FIN29A
You used an account at a bank or another type of formal financial institution to directly make a payment

1 Yes
2 No
3 (DI) (Repeat)
4 (If code 1 in FIN29A, Repeat)

FIN29B
You made payments for electricity, water, OR trash collection through an account at a financial institution, Continue; Otherwise, Skip to FIN29C

1 (DI) (Repeat)

FIN30
In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways?

FIN30A
You used an account at a bank or another type of formal financial institution to directly make a payment

1 Yes
2 No
3 (DI) (Repeat)
4 (If code 1 in FIN30A, Repeat)

FIN30B
You made payments for electricity, water, OR trash collection through an account at a financial institution, Continue; Otherwise, Skip to FIN30C

1 (DI) (Repeat)

FIN31
Have you received any money from an EMPLOYER, in the form of SALARY OR WAGES, for any work in the PAST 12 MONTHS? Please do not consider any money you received directly from clients or customers.

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

2 No
3 (DI) (Repeat)
4 (If code 1 in FIN31, Repeat)

FIN32
INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer

1 Yes
2 No
3 (DI) (Repeat)
4 (If code 1 in FIN32, Repeat)

FIN33
INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer

1 Yes
2 No
3 (DI) (Repeat)
4 (If code 1 in FIN33, Repeat)

FIN34
INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer

1 Yes
2 No
3 (DI) (Repeat)
4 (If code 1 in FIN34, Repeat)

FIN35
INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer

1 Yes
2 No
3 (DI) (Repeat)
4 (If code 1 in FIN35, Repeat)
In the PAST 12 MONTHS, have you personally received a pension from the government, military, or public sector?

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

(IN code 1 OR code 1 in FIN3B [dependant received financial support from the government or a pension from the government, military or public sector], Continue: Others: Skip to FIN6A)

If code 1-1 in FIN3B [dependant received financial support from the government or a pension from the government, military or public sector], Continue: Others: Skip to FIN6A)

In the PAST 12 MONTHS, have you personally received any money from the government in any of the following ways?

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

(IN code 1 in FIN3A [you received any money from the government directly into an account at a bank or another type of formal financial institution], Skip to FIN6A, Others: Continue)

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

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

(IN code 1 in FIN4A [you 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 FIN6A [FINANCIAL WORRY SECTION])

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

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

(IN code 1 in FIN4A [you 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 FIN6A [FINANCIAL WORRY SECTION])

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

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

(IN code 1 in FIN4A [you 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 FIN6A [FINANCIAL WORRY SECTION])

FIN6A How worried are you right now about each of the following? Are you very worried, somewhat worried, or not worried at all at this present time?

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

(IN code 2-6 in FIN6A [very worried or somewhat worried], Skip to FIN4A [FINANCIAL WORRY SECTION])

Are any of the financial issues you mentioned, which one are you MOST worried about?
<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Money for your old age</td>
<td>Money for your old age</td>
</tr>
<tr>
<td>2</td>
<td>Paying for medical costs in case of a serious illness or accident</td>
<td>Pay the medical costs in case of a serious illness or accident</td>
</tr>
<tr>
<td>3</td>
<td>Paying school or education fees</td>
<td>Pay for school or education fees</td>
</tr>
<tr>
<td>4</td>
<td>(D)</td>
<td>(D)</td>
</tr>
<tr>
<td>5</td>
<td>(Refused)</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

**FIN4.1, China**

Are you very worried, somewhat worried, or not worried at all that you will experience, OR CONTINUE TO EXPERIENCE, severe financial hardship?

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Very worried</td>
<td>Very worried</td>
</tr>
<tr>
<td>2</td>
<td>Somewhat worried</td>
<td>Somewhat worried</td>
</tr>
<tr>
<td>3</td>
<td>Not worried at all</td>
<td>Not worried at all</td>
</tr>
<tr>
<td>4</td>
<td>(D)</td>
<td>(D)</td>
</tr>
<tr>
<td>5</td>
<td>(Refused)</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>