

FDIC Household Survey of the Unbanked and Underbanked (final approved 5/16/2013)

INTRODUCTION

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

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

(Read Responses 1-3.)

- The adults have shared finances (CONTINUE)
- The adults have some shared finances and some separate finances (CONTINUE)
- 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 (CONTINUE)

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

- A lot (CONTINUE)
- Some (CONTINUE)
- Not at all (TERMINATE)
- DK/Refused (TERMINATE)

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

- Yes (CONTINUE)
- No (SKIP TO Q3)
- DK/Refused (TERMINATE)

2a. Who is that? (Enter Line Number)

- 1-16 (CONTINUE)
- DK/Refused (SKIP TO Q2e)

2b. What type or types of accounts do you and each of your household members have? (Ask this question for each adult (15 years of age and older) individual of the household)

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

Q2c asked of households that have an account

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

- Yes (CONTINUE)
- No (SKIP TO Q2e)
- DK/Refused (SKIP TO Q2e)

Q2d asked of households that have automatic deposits/transfers

2d. Into which type or types of accounts does your households have money automatically deposited or transferred? [MARK ALL THAT APPLY]

- Checking account (CONTINUE)
- Savings account (CONTINUE)
- Other (Specify) (CONTINUE)
- DK/Refused (CONTINUE)

Q2e asked of households that have a bank account

2e. Was there ever a time in the last 12 months when noone in your household had an account?

- Yes (CONTINUE)
- No (SKIP to Q2g)
- DK/Refused (SKIP to Q2g)

(Q2f is asked of households that were unbanked less than 12 months ago)

2f. What is the main reason you or someone in your household opened an account in the past 12 months? (mark only 1)

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

2g. In the past 12 months, have you or anyone in your household used any of the following methods to access an account? (check all that apply)

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

2h. What was the most common way that you or anyone in your household accessed an account? (Read only answers marked in Q2g. Check only one)

- Bank teller (CONTINUE)
- ATM/Kiosk (CONTINUE)
- Telephone Banking (phone call or automated voice/touch tone) (CONTINUE)
- Mobile Phone Banking (text messaging, phone Internet browser, mobile app, or email) (CONTINUE)
- Online Banking through desktop, laptop, or tablet computer (e.g., iPad) (CONTINUE)
- Other (Specify) (CONTINUE)
- DK/Refused (CONTINUE)

Q2i is asked of all interviewees that selected “Mobile Phone Banking” as a response to Q2g.

2i. In the past 12 months have you or anyone in your household done any of the following using a mobile phone (check all that apply)?

- Downloaded or used bank’s mobile app (SKIP TO Q9)
- Checked bank account balance or recent transactions (SKIP TO Q9)
- Made a bill payment using your bank’s website or mobile app (SKIP TO Q9)
- Read a text message alert from the bank (SKIP TO Q9)
- Sent money to other people using your bank’s website or mobile app (SKIP TO Q9)
- Transferred money between accounts owned by the same person (SKIP TO Q9)
- Deposited a check electronically using the mobile phone’s camera (SKIP TO Q9)
- Located the closest in-network ATM or bank branch (SKIP TO Q9)
- Other (Specify) (SKIP TO Q9)
- DK/Refused (SKIP TO Q9)

Question 3 is asked of households that do not have a bank account.

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

- Yes (CONTINUE)
- No (SKIP TO Q5)
- DK/Refused (SKIP TO Q5)

Q4 is asked to those households that were previously banked, but currently do not have a deposit account with a bank.

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 (CONTINUE)
- More than 1 year ago (CONTINUE)
- DK/Refused (CONTINUE)

Q5- Q6 apply to all unbanked households and relate to reasons why the household does not have an account.

5. Consumers have different reasons why they do not have an account. Are any of the following a reason why your household doesn't have an account (check all that apply)?

- a. Banks do not have convenient hours or locations (CONTINUE)
 Yes, it's a reason (CONTINUE)
 No, it's not a reason (CONTINUE)
 DK/Refused (CONTINUE)
- b. Bank account fees are too high or unpredictable (CONTINUE)
 Yes, it's a reason (CONTINUE)
 No, it's not a reason (CONTINUE)
 DK/Refused (CONTINUE)
- c. Banks do not offer needed products or services (CONTINUE)
 Yes, it's a reason (CONTINUE)
 No, it's not a reason (CONTINUE)
 DK/Refused (CONTINUE)
- d. Don't like dealing with or don't trust banks (CONTINUE)
 Yes, it's a reason (CONTINUE)
 No, it's not a reason (CONTINUE)
 DK/Refused (CONTINUE)
- e. Do not have enough money to keep in an account or meet a minimum balance (CONTINUE)
 Yes, it's a reason (CONTINUE)
 No, it's not a reason (CONTINUE)
 DK/Refused (CONTINUE)
- f. Not using a bank provides more privacy for my personal finances (CONTINUE)
 Yes, it's a reason (CONTINUE)
 No, it's not a reason (CONTINUE)
 DK/Refused (CONTINUE)
- g. Can't open an account due to ID, credit, or banking history problems
 Yes, it's a reason (CONTINUE)
 No, it's not a reason (CONTINUE)
 DK/Refused (CONTINUE)
- i. Was there some other reason? (Specify) (CONTINUE)
 Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- k. DK/Refused (SKIP TO Q7)

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 (CONTINUE)
 b. Banks do not have convenient hours or locations (CONTINUE)

- c. Bank account fees are too high or unpredictable (CONTINUE)
- d. Banks do not offer needed products or services (CONTINUE)
- e. Don't like dealing with or don't trust banks (CONTINUE)
- f. Do not have enough money to keep in an account or meet a minimum balance (CONTINUE)
- g. Not using a bank provides more privacy for my personal finances (CONTINUE)
- i. Was there some other reason? (Specify) (CONTINUE)
- k. DK/Refused (CONTINUE)

7. How likely is it that you or someone in your household will open a bank account within the next 12 months – very likely, somewhat likely, not too likely, or not likely at all?

- Very likely (CONTINUE)
- Somewhat likely (CONTINUE)
- Not too likely (CONTINUE)
- Not likely at all (CONTINUE)
- DK/Refused (CONTINUE)

Q9- Q49b apply to all households, regardless of their banking status.

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 (CONTINUE)
- No (SKIP TO Q14)
- DK/Refused (SKIP TO Q14)

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 (CONTINUE)
- 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 (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

13b. Which non-bank location do you or others in your household typically use to cash checks? (Mark only one)

- A large retail or department store (such as Walmart or Kmart) (CONTINUE)
- Grocery, liquor, convenience, or drug store (CONTINUE)
- Stand-alone non-bank financial services store (such as a check cashers or payday lender) (CONTINUE)
- Other (specify) (CONTINUE)
- DK/Refused (CONTINUE)

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

- Yes (CONTINUE)
- No (SKIP TO Q20)
- DK/Refused (SKIP TO Q20)

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 (CONTINUE)
- 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 (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

19b. Which non-bank location do you or others in your household typically use to purchase money orders? (Mark only one)

- The Post Office (CONTINUE)
- A large retail or department store (such as Walmart or Kmart) (CONTINUE)
- Grocery, liquor, convenience, or drug store (CONTINUE)
- Stand-alone non-bank financial services store (such as a check cashers or payday lend (CONTINUE)
- Other (specify) (CONTINUE)
- DK/Refused (CONTINUE)

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 to relatives or friends living outside the U.S. Read if necessary: Friends are people you know personally (are acquainted with). Do NOT include money for charities or other organizations or groups.

- Yes (CONTINUE)
- 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 (CONTINUE)
- 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 (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

24b. Which non-bank location do you or others in your household typically use to send money?
(Mark only one)

- A large retail or department store (such as Walmart or Kmart) (CONTINUE)
- Grocery, liquor, convenience, or drug store (CONTINUE)
- Stand-alone non-bank financial services store (such as a check cashers or payday lender) (CONTINUE)
- Mobile phone through text messaging, Internet browser, or mobile app (CONTINUE)
- Online through desktop, laptop, or tablet computer (e.g., iPad) (CONTINUE)
- Other (specify) (CONTINUE)
- DK/Refused (CONTINUE)

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 (CONTINUE)
- No (SKIP TO Q29)
- DK/Refused (SKIP TO Q29)

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 (CONTINUE)
- No (SKIP TO Q29)
- DK/Refused (SKIP TO Q29)

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

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

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

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

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 (CONTINUE)
- 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 (CONTINUE)
- 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 (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

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 (CONTINUE)
- No (SKIP TO Q35)
- DK/refused (SKIP TO Q35)

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

- Yes (CONTINUE)
- No (CONTINUE)
- DK/refused (CONTINUE)

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? I am not talking about leasing cars or other installment payment plans that require credit check or layaway plans.

- Yes (CONTINUE)
- No (SKIP TO Q38)
- DK/refused (SKIP TO Q38)

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

- Yes (CONTINUE)
- 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 (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

38. Have you or anyone in your household EVER taken out an auto title loan at a place other than a bank? These are loans where a car title is used to borrow money for a short period of time. They are NOT loans used to purchase an automobile.

- Yes (CONTINUE)
- No (SKIP TO Q39)
- DK/refused (SKIP TO Q39)

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

- Yes (CONTINUE)
- 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 (CONTINUE)
- No (CONTINUE)
- DK/refused (CONTINUE)

Asked to all households

Now I have a question about prepaid 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 or someone else on your behalf, like a relative or a government agency, 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 (CONTINUE)
- No (SKIP TO Q46)
- DK/Refused (SKIP TO Q46)

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

- Yes (CONTINUE)
- 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 (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

Ask Q42- Q45 only of households that responded 'Yes' to Q40 (they used a prepaid card within the past 12 months)

42. What are the reasons you or someone in your household used a prepaid card in the last year? (mark all that apply .)

- To put money in a safe place (CONTINUE)
- To pay for everyday purchases or pay bills (CONTINUE)
- To save money for the future (CONTINUE)
- To receive payments (e.g., direct deposit of paychecks or other income such as social security benefit) (CONTINUE)
- To send or give money to family and friends (CONTINUE)
- To control spending (CONTINUE)
- Other (Specify) (CONTINUE)
- DK/Refused (SKIP TO Q43)

42b. 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 (CONTINUE)
- To pay for everyday purchases or pay bills (CONTINUE)
- To save money for the future (CONTINUE)
- To receive payments (e.g., direct deposit of paychecks or other income such as social security benefit) (CONTINUE)
- To send or give money to family and friends (CONTINUE)
- To control spending (CONTINUE)

- Other (Specify) (CONTINUE)
- DK/Refused (CONTINUE)

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

(Mark only one)

- A large retail or department store (such as Walmart or Kmart) (CONTINUE)
- Grocery, liquor, convenience, or drug store (CONTINUE)
- Stand-alone non-bank financial services store (such as a check cashers or payday lender) (CONTINUE)
- A bank branch (CONTINUE)
- Internet/Online (CONTINUE)
- Over the telephone (CONTINUE)
- The card was provided by someone else
- Other (specify) (CONTINUE)
- DK/Refused (CONTINUE)

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

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

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? (Check 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)

(All households that had a prepaid card in the last year and used mobile phone)

45b. In the past 12 months have you or anyone in your household done any of the following using a mobile phone? (Check all that apply)

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

(Ask all households)

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, etc.)?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

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

- Yes (CONTINUE)
- 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 (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

(Ask all households)

49. Did your household experience any of the following events in the past 12 month? (Mark all that apply)

a. Significant loss of income

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

b. Significant increase in income

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

c. Job loss

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

d. New job

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

e. Retirement

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

f. Significant increase in household expenses (e.g. medical or home repair)

- Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- g. Significant decrease in household expenses
- Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- h. Divorce or death of a household member
- Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- i. New marriage, civil union, or domestic partnership
- Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- j. Birth, adoption, or other addition of a child to the household
- Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- k. Move or relocation
- Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- l. None of the above
- Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- m. DK/Refused (TERMINATE)

Ask Q50 if household is banked (Q2 is Yes) and response to Q2e is 'Yes'.

50. 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)

- a. Significant loss of income
- Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)

- b. Significant increase in income
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- c. Job loss
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- d. New job
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- e. Retirement
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- f. Significant increase in household expenses (e.g. medical or home repair)
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- g. Significant decrease in household expenses
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- h. Divorce or death of a household member
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- i. New marriage, civil union, or domestic partnership
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- j. Birth, adoption, or other addition of a child to the household
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- k. Move or relocation
- Yes (TERMINATE)

- No (CONTINUE)
- DK/Refused (CONTINUE)

- l. None of the above
 - Yes (TERMINATE)
 - No (TERMINATE)
 - DK/Refused (TERMINATE)

- m. DK/Refused (TERMINATE)

Ask Q51 if household is unbanked (Q2 is No) and response to Q4 is either 'within the last year. .

51. 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)

- a. Significant loss of income
 - Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

- n. Significant increase in income
 - Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

- o. Job loss
 - Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

- p. New job
 - Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

- q. Retirement
 - Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

- r. Significant increase in household expenses (e.g. medical or home repair)
 - Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

- s. Significant decrease in household expenses

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

- t. Divorce or death of a household member
 - Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

- u. New marriage, civil union, or domestic partnership
 - Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

- v. Birth, adoption, or other addition of a child to the household
 - Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

- w. Move or relocation
 - Yes (TERMINATE)
 - No (TERMINATE)
 - DK/Refused (TERMINATE)

- x. None of the above
 - Yes (TERMINATE)
 - No (TERMINATE)
 - DK/Refused (TERMINATE)

- y. DK/Refused (TERMINATE)

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