

National Age-Friendly Banking Survey

Technical Report and Summary Statistics

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Survey overview

In 2024, the Consumer Financial Protection Bureau (CFPB) conducted the National Age Friendly Banking Survey (NAFBS) to improve understanding of consumers' experiences with banks and credit unions, specifically focusing on differences among people in different age groups. This nationally representative survey of adults (ages 18 and older) in the United States with bank or credit union accounts measured experiences with financial institutions at all ages, allowing for comparisons by age groups.

The survey was led by the CFPB's Office for Older Americans pursuant to its statutory requirement to “conduct research to identify best practices and effective methods, tools, technology and strategies to educate and counsel seniors about personal finance management with a focus on protecting themselves from unfair, deceptive, and abusive practices; long-term savings; and planning for retirement and long-term care.”¹ To understand the unique experiences of older Americans, the CFPB surveyed both older Americans and Americans in different age categories to assess whether experiences are different depending upon one's age. As such, this survey includes measures of the quality of consumers' experiences with their financial institutions at all ages.

This technical report provides details about implementation of the survey, including its methodology and sampling, the survey questionnaire, and details on how to access the public use file data. In addition, the report provides key findings from the survey and detailed tabulations of the survey results for each of the variables provided in the public use file.

¹ 12 U.S.C. § 5493(g)(3)(D).

Top line findings

An asterisk (*) indicates that values are statistically different ($p < .01$) by age group, based on a comparison between the proportions for adults ages 60 and older and adults ages 18 to 59.

Respondents' trust in and experiences with their primary financial institutions

- 88.4% of adults of all ages and 92.2% of adults ages 60+ agree that their primary bank or credit union is trustworthy.*
- 84.4% of adults of all ages and 88.7% of adults ages 60+ agree that their primary bank or credit union attempts to give them a fair resolution when there is a problem.
- For respondents of all ages, the primary bank or credit union was by far their most trusted source of free training or information on financial topics, such as how to manage debt, prevent fraud and scams, or manage a loved one's money.

Respondents' use of banking products with the primary financial institution

- About three-quarters of respondents of all ages, as well as ages 60+, hold two or more assets with their primary bank or credit union. Various types of assets are explored in the survey.
- About 6 in 10 respondents of all ages, as well as ages 60+, hold at least one debt with their primary bank or credit union. Various types of debts are explored in the survey.

Respondents' use of banking services and account features

- 81.9% of adults of all ages and 82.5% of adults ages 60+ agree that their primary bank or credit union provides tools and services that make it easy for them to manage their financial business.
- Top protective account features used by adults of all ages included online or automatic bill pay (62.5%), text messages or “push notification” alerts for notification of suspicious account activity (60.3%), and overdraft protection (47%). These were also the top features used by older adults, but with varying usage rates.
- 38.1% of adults of all ages and 48.5% of adults ages 60+ use printed paper account statements.*

How respondents engage with their bank or credit union

- 26% of adults of all ages and 30% of adults ages 60+ contacted their primary bank or credit union by phone in the past month.*
- 44.8% of adults of all ages and 58.4% of adults ages 60+ visited a bank or credit union branch in person in the past month.*
- 54.9% of adults of all ages and 62.6% of adults ages 60+ used their primary bank or credit union's mobile banking application on a laptop or desktop computer.*
- 75.9% of adults of all ages and 53.6% of adults ages 60+ used their primary bank or credit union's mobile banking application on a smart phone or tablet in the past month.*

Respondents' experiences with fraud and scams

- 88% of adults of all ages and 90.2% of adults ages 60+ feel their primary bank or credit union protects their account from fraud and scams somewhat or very well.
- In the past year, 23.1% of adults of all ages and 23.5% of adults ages 60+ have experienced one or more instances of fraud or scams that involved or threatened to involve their primary checking, savings, or money market account.
- For both respondents of all ages and adults ages 60+, their primary bank or credit union was by far the most common place they reported the fraud or scam that they experienced most recently.

Respondents' experiences with financial caregiving

- 9.4% of adults of all ages and 5.5% of adults ages 60+ are currently receiving help from another person with conducting financial tasks such as paying bills, communicating with their bank or credit union, or reviewing their monthly statements.*
- 12.0% of adults of all ages and 12.3% of adults ages 60+ currently help someone else with their financial tasks, such as paying bills, communicating with their bank or credit union, or reviewing their monthly statements.
- 14.1% of adults of all ages and 31.7% of adults ages 60+ have designated someone as their financial agent under a Power of Attorney).*
- 24.3% of adults of all ages and 29.9% of adults ages 60+ have a trusted contact or emergency financial contact on file with their primary bank or credit union.*

Respondents' financial situation

- 25.6% of adults of all ages and 13.6% of adults ages 60+ have medium-low, low, or very low financial well-being.*
- 7.9% of adults of all ages and 3.9% of adults ages 60+ have self-described “bad” or “very bad” credit.*
- 58.2% of adults of all ages and 64.2% of adults ages 60+ have experienced a significant life change in the past 5 years that could affect their finances (such as the onset of a disability, retirement, becoming a caregiver, moving to a new home, or the death of a spouse or partner).*

Public Use File

In addition to this report, the CFPB is releasing a public use version of the dataset and an accompanying data dictionary. The links to these resources are provided below.

SURVEY DATASET

Survey data are provided as a public use file (PUF) in CSV format. The PUF does not include respondents' personally identifying information. The file is provided in two versions, with labeled values and unlabeled values. In the labeled version, the response values for each variable are provided in descriptive text (e.g. Yes, No, Don't Know). In the unlabeled version, the responses for each variable are provided in numeric values (e.g. 0, 1).

[National Age-Friendly Banking Survey CSV file](#) (labeled values)

[National Age-Friendly Banking Survey CSV file](#) (unlabeled values)

DATA DICTIONARY

The data dictionary provides a list of all variables in the PUF, their description, and their labeled and unlabeled values. It also identifies variables that were computed, recoded, or appended to the survey data.

[National Age-Friendly Banking Survey: Public Use File Data Dictionary](#)

Survey methodology

The CFPB's NAFBS was conducted using the National Opinion Research Center (NORC) AmeriSpeak® Panel as the sampling frame. The survey's target population was U.S. adults ages 18 and older with a U.S. bank or credit union account.

The NAFBS was fielded from January 9, 2024, through February 9, 2024, and was offered in both English and Spanish. The survey was administered in two modes, depending on the preference of the respondent expressed during panel recruitment: 1) self-administered by the respondent via the internet or 2) administered over the telephone by a live interviewer. It was designed and conducted with the support of ICF International, under a competitive contract issued by the CFPB.

Sampling

The survey participants were recruited from a sample frame of 10,228 NORC AmeriSpeak panelists. The study aimed to reach a target of 2,500 completed survey interviews involving separate subgroup targets. Subgroup targets for the study were as follows:

- 750 younger adults (ages 18-59)
- 1,750 older adults (60 years and older), including 400 individuals in the following subgroups of older adults (some adults met multiple criteria):
 1. adults ages 75 years and older
 2. non-white older adults, including Hispanic
 3. older adults with annual income below \$25,000
 4. older adults living in rural locations
 5. older adults who are credit union/small community bank/minority depository institution customers

The target number of interviews for the study age groups were not proportional with the adult U.S. population, and thus the targets for adults ages 60 to 74 and ages 75 and older were considered oversamples.

Pre-test Pilot

An internet-based pretest was conducted on November 9, 2023, for a small sample of English-speaking panelists. The purpose of the pretest was to ensure the survey was collecting data as intended and was within the target survey length. The pretest was conducted using the English

version of the instrument and via the internet, which was the expected survey language and mode for most survey respondents.

In total, NORC collected 319 pretest interviews. The initial data from the pretest was reviewed by NORC and ICF International. Several changes were made to the survey based on pretest results, including the following:

- Removed several questions to reduce the overall length of the survey instrument.
- Added 20 additional socio-demographic variables to be asked of respondents during the survey interview if not already in the panelist’s profile.
- Added a question asking for consent to participate in a qualitative follow-up interview with the CFPB.

Pretest interviews are not included in the final data.

Survey implementation

The main survey was launched on January 9, 2024. The survey began with a soft launch targeted at a random subsample of AmeriSpeak internet panelists. The soft launch data were then reviewed to confirm that there were no processing or programming errors. Once reviewed, the remainder of sampled AmeriSpeak panelists were invited to take the survey on January 10, 2024. A small supplemental batch of low-income adults ages 60+ were invited on February 6, 2024, to reach the target number of completes in this subgroup of interest.

To encourage study participation, NORC sent email reminders to sampled internet panelists on the following schedule:

- Email reminders were sent three (3) days after the initial invite email and every five (5) days thereafter.
- An SMS or text message reminder was sent to invited panelists who agreed to receive such messages on February 3, 2025.
- A “Last Chance” email reminder was sent the day before the end of the field period on February 9, 2025.

To administer the phone survey, NORC dialed sampled phone panelists from January 11, 2024, to February 8, 2024. Although most panelists who stated a preference to take the survey on the phone did so, they also had the option of taking the survey online via the web portal, via the AmeriSpeak app, or via an email invite from the interviewer. Those rare phone-preference panelists who took the survey by other means were coded in the data based on the mode they took the survey, not their previously stated preference. Panelists were offered the cash equivalent of \$3 for completing this survey.

Survey completion

Initial response and screening: Of the 10,228 panelists that were invited to the survey, 3,009 completed the screener questions to determine eligibility for the survey.² The screener completion rate was 29.4%.

Eligibility: Of the 3,009 invited panelists who completed the screener questions to determine eligibility for the survey, 2,822 were determined eligible for the survey based on their response. This resulted in an observed eligibility rate of 93.8%.

Completion and data processing: A total of 2,822 panelists completed the screener and were determined to be eligible for the full survey, and 2,782 completed the survey. However, 61 cases were removed from the completed interviews based on the two cleaning rules described below:

- Removal of 51 cases involving “speeders,” defined as those who completed the survey in less than one-third of the median duration.
- Removal of 18 cases involving respondents with high refusal rates, defined as those who skipped or refused more than 50% of the eligible questions.

Of the 61 cases removed:

- 51 cases were marked with one of the two flags above.
- 10 cases were marked with both of the two flags above.

In total, 2,721 complete survey responses were included in the final data. Figure 1 provides information on margin of error and design effect for the completed units, by age.

² The screening consisted of several questions including consent to participate, and mode and language preference. However, the primary screening question that determined eligibility to participate in the survey was: *Do you have one or more checking, savings, or money market accounts at a bank or credit union in the United States? These questions will only apply to U.S. banks.*

FIGURE 1: COMPLETED UNITS, MARGING OF ERROR AND DESIGN EFFECT BY AGE GROUP SAMPLE

Measure	All Sample	Ages 18 to 59	Ages 60 to 74	Ages 75 and older
Completed sample units	2,721	784	1,414	523
Margin of error	±3.04 percentage points	±4.23 percentage points	±3.24 percentage points	±5.6 percentage points
Design effect ³	2.61	1.46	1.55	1.71

Survey performance statistics

Figure 2 describes survey performance statistics for the full survey, by mode and language.

FIGURE 2: SURVEY PERFORMANCE STATISTICS

Category	Total	Mode: Web	Mode: Phone	Language: English	Language: Spanish
Number of respondents	2,721	2,553	168	2,672	49
Percentage of respondents	100%	93.8%	6.2%	98.2%	1.8%
Mean answer time (minutes)	21.4	20.0	42.7	21.3	24.5
Median answer time (minutes)	18.0	17.0	41.0	18.0	21.0

³ The design effect quantifies how the complex sampling design used in this survey affects the precision of results. For example, although 2,721 people answered the survey, with a design effect of 2.61, the survey had the same statistical precision of as a simple random sample of about 1,030 respondents. The design effect is measured as the ratio of the variance of an estimate under a sampling plan to the variance of the same estimate from a simple random sample with same number of observation units. See, e.g. Zipf, G. & Valliant, R. (2025) *Design Effects and Effective Sample Size*. <https://cran.r-project.org/web/packages/PracTools/vignettes/Design-effects.html>; Kish, L. (1995). Methods for design effects. *Journal of Official Statistics*. 11 (1): 55. Kish, L. (1995). <https://www.scb.se/contentassets/ca21efb41fee47d293bbe5bf7be7fb3/methods-for-design-effects.pdf>.

Question nonresponse

Each closed-ended survey question was examined for missing data rates. Missing data rates are calculated using the share of unweighted responses where the respondent skipped or refused to answer the question (including both internet and phone responses). When a question includes a response option such as “I don’t know” or “I’m not sure,” those responses are not included in the missing data rates because the respondent selected a valid response option. When the question was only presented to a subset of respondents due to question branching, the missing data rates are calculated based on the number of respondents who were asked the specific question.

FIGURE 3: SUBSTANTIVE VARIABLES WITH HIGHEST MISSING DATA RATES

Variable	Question text	Percent missing (unweighted)
FRAUD3	What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)? Please select all that apply.	6.1%
INSTITUTIONS ⁴	What is the name of your primary bank or credit union? Your primary bank or credit union means the checking, savings, or money market account you use for the majority of your day-to-day bank transactions.	5.1%
SCAM	Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)? Please select all that apply.	4.9%
FRAUD4	Did you report the fraud or scam that you experienced most recently to any of the following? Please select all that apply.	2.2%
FRAUD5	When you experienced the most recent fraud or scam, what did your primary bank or credit union do? Please select all that apply.	1.8%

⁴ To reduce the risk of potential reidentification of respondents, this variable was removed from the Public Use File.

Benchmarking with other surveys

Figure 5 provides a broad comparison of selected demographics among the CFPB NAFBS, Federal Deposit Insurance Corporation (FDIC) Survey of Unbanked and Underbanked Households, and the Federal Reserve Board Survey of Household Economics and Decisionmaking (SHED).

FIGURE 4: COMPARISON OF SOCIO-DEMOGRAPHICS BETWEEN THE NAFBS AND OTHER SURVEYS (AGE 18+ WITH A BANK ACCOUNT)

Measure	CFPB National Age-Friendly Banking Survey 2024	FDIC Survey of Unbanked and Underbanked Households 2023*	FRB Survey of Household Economics and Decision-making 2023*
Ages 60 and older	31%	31%	32%
Ages 75 and older	9%	9%	8%
Non-Hispanic White	67%	62%	63%
Non-Hispanic Black	10%	11%	11%
Hispanic	13%	17%	17%
Female	51%	51%	51%
With incomes under \$50,000	28%	29%	32%

Source: CFPB analysis of data from the NAFBS, the 2023 FDIC Survey of Unbanked and Underbanked Households, and the 2023 Federal Reserve Board Survey of Household Economics and Decisionmaking.

Note: *The SHED and the Survey of Unbanked and Underbanked Households samples include non-banked older adults. To ensure comparability, the percentages for these surveys are conditional on having a bank account.

Weighting

The survey-specific final weights were developed by NORC to account for the facts that respondents to the Age-Friendly Banking Survey were recruited from a subset of all panelists in the AmeriSpeak Panel and that the survey involved a specific target number of completed

interviews and oversamples.⁵ The final weights address survey nonresponse through a weighting class method.⁶ Raking adjustments are then applied to the non-response adjusted weights to align the survey sample to specific population benchmarks. Because the survey includes oversamples of adults ages 60 and older, their responses were weighted down to their proportions in the overall population in the final main study weights.

⁵ Final weight is provided by variable WEIGHT_FINAL in the Public Use File.

⁶ The final survey weights are built upon the study base weight, which is the weight assigned to all panelists selected to participate in the study. These base weights account for the panelists' selection probabilities under the sample design. For a detailed description of how NORC computes weights, see <https://amerispeak.norc.org/content/dam/amerispeak/about-amerispeak/pdf/amerispeak-technical-overview.pdf>.

Survey instrument

Note: Text in **green** denotes non-substantive text, not presented in the online survey instrument, that shows specific survey question routing, restrictions, and when certain text was used in the phone version [Computer-Assisted Telephone Interviewing, CATI] or the online version [Computer-Assisted Web Interviewing, CAWI].

Screening question

Do you have one or more checking, savings, or money market accounts at a bank or credit union in the United States? These questions will only apply to U.S. financial institutions.

RESPONSE OPTIONS:

- 01 Yes
- 02 No

[IF 2 or REFUSED AFTER PROMPT, TERMINATE]

General

The following questions are about the bank or credit union where you have your primary checking, savings, or money market account. We ask the name of your primary bank or credit union so we can analyze trends in different locations and with different sizes and types of financial institutions.

INSTITUTIONS.⁷

What is the name of your primary bank or credit union? Your primary bank or credit union means the checking, savings, or money market account you use for the majority of your day-to-day banking transactions.

The system will show possible matches as you begin to type. If your bank or credit union does not appear, please type in the name of your financial institution.

⁷ To prevent reidentification, this variable was removed from the Public Use File.

[AUTOFILL FUNCTION USING LOOKUP TABLES]

TYPE.

What type is your primary financial institution?

RESPONSE OPTIONS:

- 01 Credit union
- 02 Bank
- 03 Online-only bank
- 77 [SHOW IF CAWI: I'm; SHOW IF CATI: You're] not sure

LENGTH.

How long have you held an account with your primary bank or credit union? Please only include the length of time you have had an account with your current bank or credit union.

RESPONSE OPTIONS:

- 01 Less than 1 year
- 02 1-10 years
- 03 11-30 years
- 04 More than 30 years

TRUST1.

How much do you agree or disagree with the following statement? [SHOW IF CAWI: My; SHOW IF CATI: Your] primary bank or credit union is trustworthy.

RESPONSE OPTIONS:

- 01 Strongly agree
- 02 Somewhat agree
- 03 Neither agree nor disagree
- 04 Somewhat disagree
- 05 Strongly disagree

TRUST3.

How much do you agree or disagree with the following statement? [SHOW IF CAWI: My; SHOW IF CATI: Your] primary bank or credit union attempts to give [SHOW IF CAWI: me; SHOW IF CATI: you] a fair resolution when there is a problem.

RESPONSE OPTIONS:

- 01 Strongly agree
- 02 Somewhat agree
- 03 Neither agree nor disagree
- 04 Somewhat disagree
- 05 Strongly disagree

INFLAT.

How much do you agree or disagree with the following statement? [SHOW IF CAWI: My; SHOW IF CATI: Your] primary bank or credit union provides Certificates of Deposit or checking/savings accounts with good interest rates.

RESPONSE OPTIONS:

- 01 Strongly agree
- 02 Somewhat agree
- 03 Neither agree nor disagree
- 04 Somewhat disagree
- 05 Strongly disagree

CHANGE.

How easy or difficult would it be to change your primary account to another bank or credit union?

RESPONSE OPTIONS:

- 01 Very easy
- 02 Somewhat easy
- 03 Neither easy nor difficult
- 04 Somewhat difficult
- 05 Very difficult

FEAT1.

Which of the following services and account features do you currently use through your primary bank or credit union, if any? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 Text messages or “push notification” alerts for notification of suspicious account activity

- 02 Text messages or “push notification” alerts for withdrawals or transactions over a certain dollar amount
- 03 Bill pay reminders
- 04 Online or automatic bill pay
- 05 Help with estate planning, such as wills, trusts, and end-of-life planning
- 06 Overdraft protection
- 07 Credit repair or credit counseling
- 08 Tax preparation
- 09 None of the above

FEAT2.

Of the following types of services that could be provided by your primary bank or credit union, please select one that you currently do not use, but would like to use. *Please select all that apply.*

RESPONSE OPTIONS:

- 01 [SHOW IF FEAT1 NE 1] Text messages or “push notification” alerts for notification of suspicious account activity
- 02 [SHOW IF FEAT1 NE 2] Text messages or “push notification” alerts for withdrawals or transactions over a certain dollar amount
- 03 [SHOW IF FEAT1 NE 3] Bill pay reminders
- 04 [SHOW IF FEAT1 NE 4] Online or automatic bill pay
- 05 [SHOW IF FEAT1 NE 5] Help with estate planning, such as wills, trusts, and end-of-life planning
- 06 [SHOW IF FEAT1 NE 6] Overdraft protection
- 07 [SHOW IF FEAT1 NE 7] Credit repair or credit counseling
- 08 [SHOW IF FEAT1 NE 8] Tax preparation
- 09 Other service not listed (please specify): [TEXT BOX]
- 10 [SHOW IF CAWI: I; SHOW IF CATI: You] do not want any other services from [SHOW IF CAWI: my; SHOW IF CATI: your] primary bank or credit union.

Assets, credit and loans

The next set of questions will ask about credit and loans, and any problems with these services that you might have experienced recently.

ASSETS.

Thinking again of the bank or credit union where you have your primary checking, savings, or money market account, which of the following accounts or assets do you have? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 Checking account
- 02 Savings account
- 03 Money Market account
- 04 Certificate of Deposit (CD)
- 05 Individual Retirement Account (IRA)
- 06 Brokerage account
- 07 Other (please specify): [TEXTBOX]

DEBT2.

Which of the following do you have with your primary bank or credit union? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 Credit card
- 02 Auto loan
- 03 Mortgage
- 04 Home equity loan or home equity line of credit (HELOC)
- 05 Personal loan
- 06 Student loan
- 07 Other (please specify): [TEXT BOX]
- 08 None of the above

#[SHOW IF DEBT2=1-7][SP]

PROB1.

In the past year, did you ever miss a payment or make a late payment on any of these loans?

RESPONSE OPTIONS:

- 01 Yes
- 02 No

PROB2.

Did your primary bank or credit union waive part of the payment, waive late fees, or provide an extension for payments when your payments were missed or late?

RESPONSE OPTIONS:

- 01 Yes, they waived part of the payment

- 02 Yes, they waived one or more late fees
- 03 Yes, they extended the payment due date to give me more time
- 04 No
- 77 [SHOW IF CAWI: I; SHOW IF CATI: You] don't know

Access channels

This set of questions will ask about how you communicate with your primary bank or credit union and how you prefer to use their products and services.

COMM.

How would you prefer to receive communications from your primary bank or credit union if they discovered possible fraud in your account? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 Phone call
- 02 Email
- 03 Text message
- 04 Alert or “push notification” from a mobile banking app
- 05 A mailed letter or notice
- 06 Some other way (please specify): [TEXT BOX]

#[SHOW IF TYPE=1,2,77]

WIN.

In the past month, did you speak to a bank teller by using a drive-through window at your primary bank or credit union?

RESPONSE OPTIONS:

- 01 Yes
- 02 No

ATM.

In the past month, did you use any ATM?

RESPONSE OPTIONS:

- 01 Yes

02 No

#[SHOW IF TYPE=1,2,77]

BRANCH.

In the past month, did you go in person into a branch of your primary bank or credit union at any location?

RESPONSE OPTIONS:

- 01 Yes
- 02 No

MOBILE.

In the past month, did you use your primary bank or credit union's mobile banking application on a smartphone or tablet?

RESPONSE OPTIONS:

- 01 Yes
- 02 No

WEB.

In the past month, did you use your primary bank or credit union's website on a laptop or desktop computer?

RESPONSE OPTIONS:

- 01 Yes
- 02 No

#[SHOW IF MOBILE=2 AND WEB=2]

BARRIER1.

Why didn't you use any online services in the past month? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 [SHOW IF CAWI: I; SHOW IF CATI: You] don't have a smartphone or tablet
- 02 [SHOW IF CAWI: I; SHOW IF CATI: You] don't have a computer

- 03 [SHOW IF CAWI: I; SHOW IF CATI: You] don't have internet access at home
- 04 [SHOW IF CAWI: I; SHOW IF CATI: You] don't have an online account
- 05 [SHOW IF CAWI: I am; SHOW IF CATI: You are] more comfortable communicating with [SHOW IF CAWI: my; SHOW IF CATI: your] primary bank or credit union in-person or by telephone
- 06 [SHOW IF CAWI: I am; SHOW IF CATI: You are] concerned about the security of [SHOW IF CAWI: my; SHOW IF CATI: your] financial information online
- 07 [SHOW IF CAWI: I; SHOW IF CATI: You] did not need to use it in the past month
- 08 Some other reason (please specify): [TEXT BOX]

PHONE1.

In the past month, did you contact your primary bank or credit union by phone?

RESPONSE OPTIONS:

- 01 Yes, [SHOW IF CAWI: I; SHOW IF CATI: You] called to speak to a representative.
- 02 Yes, [SHOW IF CAWI: I; SHOW IF CATI: You] called to use an automated system (for example, to check [SHOW IF CAWI: my; SHOW IF CATI: your] account balance).
- 03 No

#[SHOW IF PHONE1=1]

PHONE2.

In the past month, what was the longest hold time that you experienced when you contacted your primary bank or credit union by phone?

RESPONSE OPTIONS:

- 01 5 minutes or less
- 02 6-15 minutes
- 03 16-30 minutes
- 04 More than 30 minutes

TRAIN1.

Have you ever needed help from your primary bank or credit union with using online or mobile banking?

RESPONSE OPTIONS:

- 01 Yes
- 02 No

#[SHOW IF TRAIN1=1]

TRAIN2.

Did you receive help from your primary bank or credit union with using online or mobile banking?

RESPONSE OPTIONS:

- 01 Yes
- 02 No

Ease of use

This next set of questions will ask about ways your primary bank or credit union could make their services easier to use. Again, think of the bank or credit union where you have your primary checking, savings, or money market account.

ACC1.

How much do you agree or disagree with the following statement? [SHOW IF CAWI: My; SHOW IF CATI: Your] primary bank or credit union provides tools and services that make it easy for [SHOW IF CAWI: me; SHOW IF CATI: you] to manage [SHOW IF CAWI: my; SHOW IF CATI: your] financial business.

RESPONSE OPTIONS:

- 01 Strongly agree
- 02 Agree
- 03 Neither agree nor disagree
- 04 Disagree
- 05 Strongly disagree

ACC2.

Which of the following services from your primary bank or credit union do you currently use, if any? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 Ability to print out paper account statements

- 02 Ability to increase the font size or display size to make it easier to read on mobile or web
- 03 An ATM video chat function to speak to a teller if [CAWI: I][CATI: you] need help
- 04 Drive-through ATMs where [CAWI: I][CATI: you] can access the ATM from the passenger side of the vehicle
- 05 Online chat function for customer service where [CAWI: I][CATI: you] can type into a chat box and get automated responses in real time
- 06 Person-to-person payment service through [CAWI: my][CATI: your] bank or credit union (such as Zelle)
- 07 Some other service (please specify): [TEXTBOX]
- 08 None of the above

#[SHOW IF TYPE=1,2,77]

PHY.

How important is it to you that there are physical branches of your primary bank or credit union close enough for you to visit in person?

RESPONSE OPTIONS:

- 01 Very important
- 02 Somewhat important
- 03 Neither important nor unimportant
- 04 Not too important
- 05 Not at all important

#[SHOW IF TYPE=1,2,77]

TRAVEL.

If you wanted to travel to a physical branch of your primary bank or credit union, what is the primary way that you would get there?

RESPONSE OPTIONS:

- 01 Walking
- 02 Public transportation
- 03 Drive my own vehicle
- 04 Taxi or ride share (Uber, Lyft, paratransit or other transportation program, etc.)
- 05 Get a ride from a friend or another person
- 06 Some other way (please specify): [TEXT BOX]

#[SHOW IF TYPE=1,2,77]

TRAVEL1.

About how long would it take you to travel to the closest physical branch of your primary bank or credit union, using your primary way to get there from your home?

RESPONSE OPTIONS:

- 01 0-10 minutes
- 02 11-30 minutes
- 03 More than 30 minutes
- 77 [SHOW IF CAWI: I; SHOW IF CATI: You] don't know

BRANCH2.

If your primary bank or credit union had branches available in the following places, which would you use, if any? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 [SHOW IF CAWI: My; SHOW IF CATI: Your] building or residential complex
- 02 Grocery store
- 03 Doctor's office, hospital, or medical center
- 04 Post office
- 05 Other (please specify): [TEXTBOX]
- 06 None of these

Cost of banking

Banks and credit unions sometimes charge account holders for specific services, such as a monthly account fee or a fee for a cashier's check. This next set of questions will ask you about fees that your primary bank or credit union might charge you.

FEE1.

How familiar are you with the different types of fees that you can be charged at your primary bank or credit union?

RESPONSE OPTIONS:

- 01 Very familiar
- 02 Somewhat familiar
- 03 Neither familiar nor unfamiliar
- 04 Somewhat unfamiliar

05 Very unfamiliar

#[SHOW IF FEE1=1,2,3,4]

FEE2.

How did you learn about the fees you might be charged on your primary bank or credit union account? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 Bank or credit union staff explained them to [SHOW IF CAWI: me; SHOW IF CATI: you] when [SHOW IF CAWI: I; SHOW IF CATI: you] opened [SHOW IF CAWI: my; SHOW IF CATI: your] account
- 02 By reading [SHOW IF CAWI: my; SHOW IF CATI: your] account terms and conditions
- 03 [SHOW IF: I; SHOW IF CATI: You] asked [SHOW IF CAWI: my; SHOW IF CATI: your] bank or credit union
- 04 By doing [SHOW IF CAWI: my; SHOW IF CATI: your] own research
- 05 [SHOW IF CAWI: I; SHOW IF CATI: You] learned after the bank or credit union charged [SHOW IF CAWI: me; SHOW IF CATI: you] the fees
- 06 Some other way (please specify): [TEXTBOX]
- 77 [CAWI:I][CATI: You] don't remember

FEE3.

How much do you agree or disagree with the following statement? [SHOW IF CAWI: My; SHOW IF CATI: Your] primary bank or credit union charges reasonable fees.

RESPONSE OPTIONS:

- 01 Strongly agree
- 02 Somewhat agree
- 03 Neither agree nor disagree
- 04 Somewhat disagree
- 05 Strongly disagree

OVER.

How often are you charged a fee when you have an overdraft? [Hover text over “overdraft”: <i>“Overdraft” means there wasn't enough money in your account to cover a transaction, but the bank allowed the transaction to go through anyway, putting your account into the negative.</i>] [IF CATI: “Overdraft” means there wasn't enough money in your account to cover a transaction, but the bank allowed the transaction to go through anyway, putting your account into the negative.]

RESPONSE OPTIONS:

- 01 Never
- 02 Sometimes
- 03 Always
- 04 [SHOW IF CAWI: I; SHOW IF CATI: You] have never had an overdraft on [SHOW IF CAWI: my; SHOW IF CATI: your] account.
- 77 [SHOW IF: I; SHOW IF CATI: You] don't know

Financial caregiving

Now we are going to ask some questions about your specific situation, such as whether any people help you with your financial tasks, or whether you help anyone else with their own financial tasks.

HELP.

Are you currently receiving any help from another person with conducting any financial tasks, such as paying bills, communicating with your bank or credit union, or reviewing your monthly statements?

RESPONSE OPTIONS:

- 01 Yes
- 02 No

POA1.

Have you designated someone as your financial agent under a Power of Attorney? [Hover text over “Power of Attorney”: *A Power of Attorney is a legal document where you can give someone else the legal authority to make decisions about your money or property. A Power of Attorney may state that it still applies in the future, if you can no longer manage your own finances someday.*] [IF CATI: A Power of Attorney is a legal document where you can give someone else the legal authority to make decisions about your money or property. A Power of Attorney may state that it still applies in the future, if you can no longer manage your own finances someday.]

RESPONSE OPTIONS:

- 01 Yes
- 02 No

77 [SHOW IF: I; SHOW IF CATI: You] don't know

#[SHOW IF POA1=1]

POA2.

Do you have a Power of Attorney [Hove Text] on file with your primary bank or credit union, or have you ever tried to put a Power of Attorney on file with your primary bank or credit union?

[Hove Text] SHOW IF CATI: IF NECESSARY: A Power of Attorney is a legal document where you can give someone else the legal authority to make decisions about your money or property. A Power of Attorney may state that it still applies in the future, if you can no longer manage your own finances someday.]

RESPONSE OPTIONS:

- 01 Yes
- 02 No
- 77 [SHOW IF: I; SHOW IF CATI: You] don't know

#[SHOW IF POA2=1]

POA3.

How easy or difficult was it to put your Power of Attorney [Hove Text] on file with your primary bank or credit union?

RESPONSE OPTIONS:

- 01 Very easy
- 02 Somewhat easy
- 03 Neither difficult nor easy
- 04 Somewhat difficult
- 05 Very difficult

CONT.

Some banks and credit unions ask their customers to provide the name of a person who they can contact if they can't reach you, if they are concerned something is wrong, or if they need to confirm your current contact information. This person is often known as your Trusted Contact. The Trusted Contact cannot access your account or use any of your money.

Before today, had you ever heard of the term “Trusted Contact” or “Trusted Contact Person” in relation to a financial account?

RESPONSE OPTIONS:

- 01 Yes
- 02 No

CONT3.

Do you have a Trusted Contact (or emergency financial contact) on file with your primary bank or credit union?

RESPONSE OPTIONS:

- 01 Yes
- 02 No
- 77 [SHOW IF: I; SHOW IF CATI: You] don't know

Caregiving

Banks and credit unions can offer services to help people monitor or manage their loved ones' accounts.

ALERT.

If your primary bank or credit union offers the following services, which ones do you currently use? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 The option for [CAWI: me][CATI: you] to receive fraud alerts, low balance alerts, overdraft fee alerts, or alerts about charges over a certain dollar amount.
- 02 The option to send fraud alerts, low balance alerts, overdraft fee alerts, alerts about charges. over a certain dollar amount, or other types of alerts to someone of [CAWI: my][CATI: your] choice.
- 03 View-only access, to allow someone of [CAWI: my][CATI: your] choice to see [CAWI: my][CATI: your] transactions and account balances without allowing them access to [CAWI: my][CATI: your] money.
- 04 The option to give someone of [CAWI: my][CATI: your] choice limited access to [CAWI: my][CATI: your] account to help [CAWI: me][CATI: you] pay [CAWI: my][CATI: your] bills and manage [CAWI: my][CATI: your] money, without allowing them to use the money for themselves (sometimes called a convenience account).
- 05 Some other service (please specify): [TEXTBOX]

o6 None of the above

CG.

Do you currently help anyone else with their financial tasks, such as paying bills, communicating with their bank or credit union, or reviewing their monthly statements?

RESPONSE OPTIONS:

- o1 Yes
- o2 No

Fraud and scams

Many people experience fraud or scams involving their financial accounts. This next group of questions will ask about your experiences with fraud or scams.

FRAUD.

How well do you feel your primary bank or credit union protects your account from fraud and

RESPONSE OPTIONS:

- o1 Very well
- o2 Somewhat well
- o3 Neither poorly nor well
- o4 Somewhat poorly
- o5 Very poorly

FRAUD1.

In the past year, how many times have you experienced fraud or scams that involved or threatened to involve your primary checking, savings, or money market account (NOT a credit card)?

RESPONSE OPTIONS:

- o1 Never
- o2 One time
- o3 Two or three times
- o4 More than three times

77 [CAWI: I'm][CAWI: You're] not sure

#[SHOW IF FRAUD1=2,3,4]

SCAM.

Of the following list, which options best describe the type(s) of fraud or scam related to your primary checking, savings, or money market account (NOT a credit card)? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 Theft, misuse, or financial exploitation by a known or trusted person
- 02 Imposter scams (includes romance scams, tech support scams, government or business impersonator scams, and family impersonator scams)
- 03 Phishing scams (where scammers steal your password or other personal information)
- 04 Investment scams (includes cryptocurrency investments)
- 05 Prize, sweepstakes, or lottery scams
- 06 Business or job opportunity scams
- 07 Online shopping scams
- 08 Home repair scams (includes disaster repair scams)
- 09 Health insurance, Medicare, or Medicaid scams
- 10 Travel, vacation, or timeshare scams
- 11 Fake charity scams
- 12 Some other type of fraud or scam (please specify): [TEXT BOX]

#[SHOW IF FRAUD1=2,3,4]

FRAUD2.

Did you lose any money to the fraud or scam that you experienced most recently?

RESPONSE OPTIONS:

- 01 [SHOW IF: I; SHOW IF CATI: You] lost money, but all of it was recovered or refunded.
- 02 [SHOW IF: I; SHOW IF CATI: You] lost money, and some of it was recovered or refunded.
- 03 [SHOW IF: I; SHOW IF CATI: You] lost money, and none of it was recovered or refunded.
- 04 No money was ever transferred out of or taken from [SHOW IF CAWI: my; IF CATI: your] account.
- 77 [SHOW IF: I; SHOW IF CATI: You] don't know.

#[SHOW IF FRAUD1=2,3,4]

FRAUD3.

What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 Debit card
- 02 Peer to Peer payment service (such as Zelle)
- 03 Bank wire transfer or payment
- 04 Personal check
- 05 Cashier's check or money order
- 06 Cash withdrawal (from an ATM or a branch)
- 07 Loan
- 08 Other service or product (please specify): [TEXTBOX]

#[SHOW IF FRAUD1=2,3,4]

FRAUD4.

Did you report the fraud or scam that you experienced most recently to any of the following? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 Your primary bank or credit union
- 02 One or more credit bureaus (Equifax, Experian, TransUnion)
- 03 Local law enforcement (such as a police department or sheriff's office)
- 04 A federal agency (such as the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), or the Federal Bureau of Investigations (FBI))
- 05 Better Business Bureau
- 06 Some other entity (please specify): [TEXTBOX]
- 07 [SHOW IF: I; SHOW IF CATI: You] did not report the fraud or scam

#[SHOW IF FRAUD1=2,3,4]

FRAUD5.

When you experienced the most recent fraud or scam, what did your primary bank or credit union do? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 Identified the fraud or scam and told [SHOW IF CAWI: me; SHOW IF CATI: you] about it
- 02 Communicated about the fraud or scam to a credit bureau on [SHOW IF CAWI: my; SHOW IF CATI: your] behalf (Equifax, Experian, TransUnion)
- 03 Reported it to the police or another law enforcement agency
- 04 Placed a temporary hold on the transaction
- 05 Returned the money to [SHOW IF CAWI: my; SHOW IF CATI: your] account after it happened
- 06 Helped [SHOW IF CAWI: me; SHOW IF CATI: you] recover some or all of the stolen money
- 07 Asked [SHOW IF CAWI: me; SHOW IF CATI: you] to fill out a form or affidavit to show [SHOW IF CAWI: I; SHOW IF CATI: you] didn't make the fraudulent transaction
- 08 Other (please specify): [TEXT BOX]
- 09 None of the above

FRAUD7.

If your primary bank or credit union suspected you were experiencing a fraud or a scam, which of the following would you want your bank or credit union to do? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 Place a temporary hold on any suspicious transactions
- 02 Place a temporary hold on [SHOW IF CAWI: my; IF CATI: your] account
- 03 Alert [SHOW IF CAWI: me; SHOW IF CATI: you]
- 04 Alert [SHOW IF CAWI: my; IF CATI: your] Trusted Contact person/emergency financial contact
- 05 Report it to the police or another law enforcement agency on [SHOW IF CAWI: my; IF CATI: your] behalf
- 06 Other (please specify): [TEXT BOX]
- 07 Not take any action

#[SHOW IF FRAUD4=1]

FRAUD6.

When you reported the fraud or scam that you experienced most recently to your primary bank or credit union, did the response from your bank or credit union make you feel as if you were to blame or responsible in some way?

RESPONSE OPTIONS:

- 01 Yes
- 02 No
- 77 [SHOW IF: I; SHOW IF CATI: You] don't know

FRAUD8.

In the past year, how many times has your primary bank or credit union placed a fraud alert, stopped a transaction, contacted you, or taken other action for something they suspected was fraud or a scam that turned out not to be fraud or a scam? Please think about your primary checking, savings, or money market account (NOT a credit card).

RESPONSE OPTIONS:

- 01 Never
- 02 One time
- 03 Two or three times
- 04 More than three times

Educational opportunities

The next question will ask about trainings and educational opportunities you might find helpful.

EDU2.

Which of the following sources would you trust to provide free training or information on financial topics such as how to manage debt, prevent fraud and scams, or manage a loved one's money? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 Your place of employment
- 02 Your primary bank or credit union
- 03 A nonprofit organization, like United Way or AARP
- 04 A religious organization, like a church, mosque, or synagogue
- 05 A state or local government agency, like [SHOW IF CAWI: my; IF CATI: your] attorney general's office
- 06 A federal agency, like the Federal Deposit Insurance Corporation (FDIC) or Federal Trade Commission (FTC)
- 07 None of the above

Personal financial situation

This set of questions will ask about your financial situation.

SKILL.

How well does this statement describe you or your situation? – [SHOW IF CAWI: I; SHOW IF CATI: You] know how to make complex financial decisions.

RESPONSE OPTIONS:

- 01 Does not describe [SHOW IF CAWI: me; IF CATI: you] at all
- 02 Describes [SHOW IF CAWI: me; IF CATI: you] very little
- 03 Describes [SHOW IF CAWI: me; IF CATI: you] somewhat
- 04 Describes [SHOW IF CAWI: me; IF CATI: you] very well
- 05 Describes [SHOW IF CAWI: me; IF CATI: you] completely

FWB1.

How well does this statement describe you or your situation? – Because of my money situation, [SHOW IF CAWI: I; SHOW IF CATI: you] feel like I will never have the things [SHOW IF CAWI: I; SHOW IF CATI: you] want in life.

RESPONSE OPTIONS:

- 01 Does not describe [SHOW IF CAWI: me; IF CATI: you] at all
- 02 Describes [SHOW IF CAWI: me; IF CATI: you] very little
- 03 Describes [SHOW IF CAWI: me; IF CATI: you] somewhat
- 04 Describes [SHOW IF CAWI: me; IF CATI: you] very well
- 05 Describes [SHOW IF CAWI: me; IF CATI: you] completely

FWB2.

How well does this statement describe you or your situation? – [SHOW IF CAWI: I am; SHOW IF CATI: You are] just getting by financially.

RESPONSE OPTIONS:

- 01 Does not describe [SHOW IF CAWI: me; IF CATI: you] at all
- 02 Describes [SHOW IF CAWI: me; IF CATI: you] very little
- 03 Describes [SHOW IF CAWI: me; IF CATI: you] somewhat
- 04 Describes [SHOW IF CAWI: me; IF CATI: you] very well
- 05 Describes [SHOW IF CAWI: me; IF CATI: you] completely

FWB3.

How well does this statement describe you or your situation? – [SHOW IF CAWI: I am; SHOW IF CATI: You are] concerned that the money [SHOW IF CAWI: I; SHOW IF CATI: you] have or will save won't last.

RESPONSE OPTIONS:

- 01 Does not describe [SHOW IF CAWI: me; IF CATI: you] at all
- 02 Describes [SHOW IF CAWI: me; IF CATI: you] very little
- 03 Describes [SHOW IF CAWI: me; IF CATI: you] somewhat
- 04 Describes [SHOW IF CAWI: me; IF CATI: you] very well
- 05 Describes [SHOW IF CAWI: me; IF CATI: you] completely

FWB4.

How often does this statement apply to you? – [SHOW IF CAWI: I ; SHOW IF CATI: You] have money left over at the end of the month.

RESPONSE OPTIONS:

- 01 Never
- 02 Rarely
- 03 Sometimes
- 04 Often
- 05 Always

FWB5.

How often does this statement apply to you? – [SHOW IF CAWI: My ; SHOW IF CATI: Your] finances control my life.

RESPONSE OPTIONS:

- 01 Never
- 02 Rarely
- 03 Sometimes
- 04 Often
- 05 Always

CREDREC.

How would you rate your current credit record?

RESPONSE OPTIONS:

- 01 Very bad
- 02 Bad
- 03 About average
- 04 Good
- 05 Very good

- 77 Don't know
- 99 Prefer not to say

SHOCK1.

Have you experienced any of the following events or changes in the past 5 years? *Please select all that apply.*

RESPONSE OPTIONS:

- 01 Death of a spouse or partner
- 02 Moved to another home
- 03 Financial losses or damage to [SHOW IF CAWI: my; SHOW IF CATI: your] home due to a natural disaster
- 04 Spent more than 30 days in a rehabilitation facility or skilled nursing home
- 05 Onset of a hearing, vision, or mobility-related disability
- 06 Onset of memory problems or a cognitive disability
- 07 Needed someone else's help to handle [SHOW IF CAWI: my; SHOW IF CATI: your] day-to-day tasks
- 08 Became a caregiver for someone else
- 09 Became fully retired
- 10 Became partially retired
- 11 Reduction in work hours
- 12 Reduction in household income
- 13 None of the above

Descriptive statistics

The following summary statistics are provided using the public use dataset.⁸

⁸ The public use file dataset excludes the variable INSTITUTIONS and open-text responses to variables with a response option of “other,” and includes a recoded version of variable PROB2.

Survey respondent characteristics

Category	Sub-category	All respondents	60 and older
Count	Weighted	2,721	851
	Unweighted	2,721	1,937
Sex	Male	49.1%	46.7%
	Female	50.9%	53.3%
Age group	18-29	16.2%	n/a
	30-44	27.4%	n/a
	45-59	25.1%	n/a
	60+	31.3%	100.0%
Race/ethnicity	White, non-Hispanic	67.5%	78.1%
	Black, non-Hispanic	9.7%	7.7%
	Other, non-Hispanic	0.8%	1.0%
	Hispanic	13.2%	7.7%
	2+ races, non-Hispanic	2.4%	1.7%
	Asian-Pacific Islander, non-Hispanic	6.3%	4.0%
Education	Less than HS	5.9%	6.2%
	HS graduate or equivalent	24.8%	28.5%
	Some college/ associates degree	26.8%	26.8%
	Bachelor's degree	24.1%	21.9%
	Post grad study/professional degree	18.5%	16.7%
Marital status	Married	53.3%	61.7%
	Widowed	4.4%	10.0%
	Divorced	9.4%	13.9%
	Separated	4.4%	6.7%
	Never married	28.5%	7.7%
Household income	Less than \$30,000	11.8%	16.2%
	\$30,000 to under \$60,000	27.1%	29.3%
	\$60,000 to under \$100,000	27.9%	26.5%
	\$100,000 or more	33.1%	28.0%
Urban, suburban, rural	Urban	32.4%	27.2%
	Suburban	51.1%	51.1%
	Rural	16.6%	21.8%
Metropolitan area	Non-metro area	15.3%	18.7%
	Metro area	84.7%	81.3%
Homeownership	Owned or being bought	74.0%	85.0%
	Rented for cash	23.9%	13.0%
	Occupied without payment	2.1%	2.0%

Survey descriptive statistics (All respondents)

Notes: Due to rounding or multiple-selection options, the sum of values in the *Weighted count* column for all variable responses may exceed the total number of observations in the *Sample* column, and the sum of percentages may exceed 100%. Percentages were rounded independently from weighted counts; as a result, when applying percentages from the *Percentage* column to the total number of observations in the *Sample* column, many do not yield the same values shown in the *Weighted count* column.

TYPE: What type is your primary financial institution?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Credit union	651.7	24.0%	21.5%	26.6%
Bank	1,876.9	69.0%	66.1%	71.7%
Online-only bank	168.2	6.2%	4.8%	8.0%
I'm not sure	20.4	0.8%	0.4%	1.4%
Skipped on web	4.1	0.2%	0.1%	0.4%

Sample: All survey respondents (2,721)

BIGBANK: Respondent holds account with one of the 10 largest banks (recode)

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
No	1,484.8	54.6%	51.5%	57.6%
Yes	1,135.7	41.7%	38.8%	44.8%
Unknown	100.7	3.7%	2.8%	5.0%

Sample: All survey respondents (2,721)

LENGTH: How long have you held an account with your primary bank or credit union?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Less than 1 year	89.5	3.3%	2.4%	4.5%
1-10 years	1,074.8	39.5%	36.5%	42.6%
11-30 years	1,153.7	42.4%	39.5%	45.4%
More than 30 years	401.1	14.7%	13.1%	16.6%
Don't know	0.9	0.0%	0.0%	0.1%
Skipped on web	1.1	0.0%	0.0%	0.1%

Sample: All survey respondents (2,721)

TRUST1: How much do you agree or disagree with the following statement? My primary bank or credit union is trustworthy.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Strongly agree	1,499.5	55.1%	52.1%	58.1%
Somewhat agree	907.2	33.3%	30.5%	36.3%
Neither agree nor disagree	211.1	7.8%	6.2%	9.7%
Somewhat disagree	58.8	2.2%	1.5%	3.2%
Strongly disagree	40.3	1.5%	0.9%	2.5%
Skipped on web	4.6	0.2%	0.1%	0.3%

Sample: All survey respondents (2,721)

TRUST3: How much do you agree or disagree with the following statement? My primary bank or credit union attempts to give me a fair resolution when there is a problem.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Strongly agree	1,492.2	54.8%	51.8%	57.9%
Somewhat agree	805.7	29.6%	26.9%	32.5%
Neither agree nor disagree	338.5	12.4%	10.5%	14.7%
Somewhat disagree	49.5	1.8%	1.2%	2.8%
Strongly disagree	28.6	1.1%	0.6%	1.8%
Don't know	0.9	0.0%	0.0%	0.2%
Skipped on web	6.0	0.2%	0.1%	0.4%

Sample: All survey respondents (2,721)

INFLAT: How much do you agree or disagree with the following statement? My primary bank or credit union provides Certificates of Deposit or checking/savings accounts with good interest rates.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Strongly agree	651.4	23.9%	21.4%	26.7%
Somewhat agree	877.3	32.2%	29.5%	35.1%
Neither agree nor disagree	707.5	26.0%	23.4%	28.8%
Somewhat disagree	308.8	11.4%	9.6%	13.4%
Strongly disagree	167.3	6.2%	4.9%	7.7%
Don't know	4.4	0.2%	0.1%	0.3%
Skipped on web	4.4	0.2%	0.1%	0.3%

Sample: All survey respondents (2,721)

CHANGE: How easy or difficult would it be to change your primary account to another bank or credit union?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Very easy	811.1	29.8%	27.1%	32.7%
Somewhat easy	854.7	31.4%	28.6%	34.3%
Neither easy nor difficult	528.4	19.4%	17.2%	21.9%
Somewhat difficult	449.2	16.5%	14.4%	18.9%
Very difficult	67.2	2.5%	1.8%	3.4%
Don't know	3.8	0.1%	0.1%	0.3%
Skipped on web	6.3	0.2%	0.1%	0.6%

Sample: All survey respondents (2,721)

FEAT1 (Multiple choice): Which of the following services and account features do you currently use through your primary bank or credit union, if any?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Text messages or “push notification” alerts for notification of suspicious account activity	1,640.5	60.3%	57.3%	63.2%
Text messages or “push notification” alerts for withdrawals or transactions over a certain dollar amount	1,087.0	40.0%	37.0%	43.0%
Bill pay reminders	591.0	21.7%	19.3%	24.3%
Online or automatic bill pay	1,701.2	62.5%	59.5%	65.4%
Help with estate planning, such as wills, trusts, and end-of-life planning	120.8	4.4%	3.4%	5.8%
Overdraft protection	1,279.4	47.0%	44.0%	50.1%
Credit repair or credit counseling	176.3	6.5%	5.0%	8.3%
Tax preparation	55.5	2.0%	1.4%	3.1%
None of the above	295.0	10.8%	9.1%	12.9%
Skipped on web	8.2	0.3%	0.1%	0.8%

Sample: All survey respondents (2,721)

FEAT2 (Multiple choice): Of the following types of services that could be provided by your primary bank or credit union, please select one that you currently do not use, but would like to.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Text messages or “push notification” alerts for notification of suspicious account activity	278.4	10.2%	8.6%	12.1%
Text messages or “push notification” alerts for withdrawals or transactions over a certain dollar amount	233.2	8.6%	7.1%	10.3%
Bill pay reminders	296.3	10.9%	9.1%	13.0%
Online or automatic bill pay	153.5	5.6%	4.3%	7.4%
Help with estate planning, such as wills, trusts, and end-of-life planning	517.8	19.0%	16.7%	21.6%
Overdraft protection	283.5	10.4%	8.7%	12.5%
Credit repair or credit counseling	304.2	11.2%	9.4%	13.3%
Tax preparation	428.3	15.7%	13.5%	18.2%
Other service not listed (please specify):	34.6	1.3%	0.9%	1.9%
I do not want any other services from my primary bank or credit union	1,200.8	44.1%	41.2%	47.2%
Don't know	1.1	0.0%	0.0%	0.1%
Skipped on web	21.5	0.8%	0.4%	1.5%

Sample: All survey respondents (2,721)

ASSETS (Multiple choice): Thinking again of the bank or credit union where you have your primary checking, savings, or money market account, which of the following accounts or assets do you have?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Checking account	2,637.5	96.9%	95.5%	97.9%
Savings account	2,044.8	75.2%	72.5%	77.7%
Money Market account	288.2	10.6%	9.0%	12.4%
Certificate of Deposit (CD)	312.9	11.5%	9.8%	13.4%
Individual Retirement Account (IRA)	258.0	9.5%	7.9%	11.4%
Brokerage account	168.7	6.2%	4.8%	7.9%
Other (please specify):	102.3	3.8%	2.7%	5.1%
Skipped on web	12.8	0.5%	0.2%	1.2%

Sample: All survey respondents (2,721)

ASSETS_COUNT: Count of financial asset types (recode)

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
0	15.0	0.6%	0.2%	1.2%
1	617.4	22.7%	20.2%	25.4%
2	1,482.4	54.5%	51.5%	57.5%
3	373.9	13.7%	11.9%	15.8%
4	168.7	6.2%	4.9%	7.9%
5	50.1	1.8%	1.2%	2.7%
6	13.6	0.5%	0.2%	1.0%

Sample: All survey respondents (2,721)

DEBT2 (Multiple choice): Which of the following do you have with your primary bank or credit union?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Credit card	1,338.7	49.2%	46.2%	52.2%
Auto loan	229.1	8.4%	6.9%	10.3%
Mortgage	283.8	10.4%	8.6%	12.7%
Home equity loan or home equity line of credit (HELOC)	128.7	4.7%	3.8%	5.9%
Personal loan	144.8	5.3%	4.1%	6.9%
Student loan	45.7	1.7%	1.0%	2.9%
Other (please specify):	56.1	2.1%	1.4%	3.1%
None of the above	1,074.0	39.5%	36.6%	42.5%
Skipped on web	30.7	1.1%	0.7%	1.9%

Sample: All survey respondents (2,721)

DEBT2_COUNT: Count of debt types (recode)

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
1	1,142.5	42.0%	39.0%	45.0%
2	1,152.6	42.4%	39.4%	45.4%
3	297.7	10.9%	9.2%	12.9%
4	93.6	3.4%	2.4%	4.8%
5	30.5	1.1%	0.6%	2.0%
6	4.1	0.2%	0.1%	0.4%

Sample: All survey respondents (2,721)

PROB1: In the past year, did you ever miss a payment or make a late payment on any of these loans?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	116.5	7.2%	5.5%	9.5%
No	1,497.1	92.6%	90.4%	94.4%
Skipped on web	2.7	0.2%	0.1%	0.4%

Sample: DEBT2=1-7 (1,616.2)

PROB2: Did your primary bank or credit union waive part of the payment, waive late fees, or provide an extension for payments when your payments were missed or late?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	46.3	39.8%	27.1%	54.0%
No	60.4	51.9%	37.8%	65.7%
I don't know	9.7	8.4%	3.8%	17.2%

Sample: PROB1=1 (116.4)

COMM (Multiple choice): How would you prefer to receive communications from your primary bank or credit union if they discovered possible fraud in your account?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Phone call	1,434.8	52.7%	49.7%	55.8%
Email	1,733.3	63.7%	60.8%	66.5%
Text message	1,834.8	67.4%	64.6%	70.2%
Alert or “push notification” from a mobile banking app	1,016.8	37.4%	34.5%	40.4%
A mailed letter or notice	564.1	20.7%	18.5%	23.1%
Some other way (please specify):	17.4	0.6%	0.4%	1.0%
Skipped on web	4.9	0.2%	0.1%	0.7%

Sample: All survey respondents (2,721)

WIN: In the past month, did you speak to a bank teller by using a drive-through window at your primary bank or credit union?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	614.0	24.1%	21.6%	26.7%
No	1,926.1	75.6%	72.9%	78.1%
Skipped on web	8.7	0.3%	0.1%	1.1%

Sample: TYPE=1,2,77 (2,548.8)

ATM: In the past month, did you use any ATM?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	1,652.7	60.7%	57.8%	63.7%
No	1,056.3	38.8%	35.9%	41.8%
Skipped on web	12.0	0.4%	0.1%	1.6%

Sample: All survey respondents (2,721)

BRANCH: In the past month, did you go in person into a branch of your primary bank or credit union at any location?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	1,142.4	44.8%	41.8%	47.9%
No	1,397.7	54.8%	51.8%	57.9%
Skipped on web	8.7	0.3%	0.1%	1.0%

Sample: TYPE=1,277 (2,548.8)

MOBILE: In the past month, did you use your primary bank or credit union’s mobile banking application on a smart phone or tablet?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	2,065.5	75.9%	73.5%	78.1%
No	640.0	23.5%	21.3%	25.9%
Skipped on web	15.5	0.6%	0.3%	1.2%

Sample: All survey respondents (2,721)

WEB: In the past month, did you use your primary bank or credit union’s mobile banking application on a laptop or desktop computer?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	1,493.3	54.9%	51.8%	57.9%
No	1,212.2	44.6%	41.5%	47.6%
Don't know	0.1	0.0%	0.0%	0.0%
Skipped on web	15.5	0.6%	0.2%	1.4%

Sample: All survey respondents (2,721)

BARRIER1 (Multiple choice): Why didn't you use any online services in the past month?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
I don't have a smart phone or tablet	24.9	8.3%	6.0%	11.5%
I don't have a computer	28.4	9.5%	6.7%	13.3%
I don't have internet access at home	27.4	9.2%	6.3%	13.1%
I don't have an online account	63.6	21.2%	16.5%	26.8%
I am more comfortable communicating with my primary bank or credit union in-person or by telephone	143.3	47.8%	40.4%	55.4%
I am concerned about the security of my financial information online	95.9	32.0%	26.0%	38.7%
I did not need to use it in the past month	145.6	48.6%	40.9%	56.3%
Some other reason (please specify):	28.8	9.6%	6.0%	15.0%
Skipped on web	1.5	0.5%	0.1%	2.6%

Sample: MOBILE=2 AND WEB=2 (299.6)

PHONE1 (Multiple choice): In the past month, did you contact your primary bank or credit union by phone?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes, I called to speak to a representative.	545.8	20.1%	17.8%	22.5%
Yes, I called to use an automated system (for example, to check my account balance).	160.3	5.9%	4.6%	7.5%
No	2,059.3	75.7%	73.0%	78.2%
Skipped on web	7.3	0.3%	0.1%	1.2%

Sample: All survey respondents (2,721)

PHONE2: In the past month, what was the longest hold time that you experienced when you contacted your primary bank or credit union by phone?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
5 minutes or less	362.8	66.5%	59.8%	72.5%
6-15 minutes	131.0	24.0%	18.6%	30.4%
16-30 minutes	30.0	5.5%	3.3%	9.1%
More than 30 minutes	21.7	4.0%	1.9%	8.3%
Skipped on web	0.5	0.1%	0.0%	0.7%

Sample: PHONE1=1 (545.9)

TRAIN1: Have you ever needed help from your primary bank or credit union with using online or mobile banking?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	814.7	29.9%	27.3%	32.8%
No	1,902.8	69.9%	67.1%	72.6%
Don't know	0.1	0.0%	0.0%	0.0%
Skipped on web	3.5	0.1%	0.0%	0.6%

Sample: All survey respondents (2,721)

TRAIN2: Did you receive help from your primary bank or credit union with using online or mobile banking?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	735.5	90.3%	86.6%	93.1%
No	72.3	8.9%	6.3%	12.5%
Skipped on web	6.9	0.9%	0.2%	3.0%

Sample: TRAIN1=1 (814.7)

ACC1: How much do you agree or disagree with the following statement? My primary bank or credit union provides tools and services that make it easy for me to manage my financial business.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Strongly agree	916.7	33.7%	30.9%	36.6%
Agree	1,311.8	48.2%	45.2%	51.3%
Neither agree nor disagree	438.9	16.1%	14.1%	18.3%
Disagree	31.6	1.2%	0.7%	1.8%
Strongly disagree	17.4	0.6%	0.3%	1.4%
Don't know	0.1	0.0%	0.0%	0.0%
Skipped on web	4.4	0.2%	0.1%	0.5%

Sample: All survey respondents (2,721)

ACC2 (Multiple choice): Which of the following services from your primary bank or credit union do you currently use, if any?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Ability to print out paper account statements	1,035.3	38.1%	35.2%	41.0%
Ability to increase the font size or display size to make it easier to read on mobile or web	386.7	14.2%	12.2%	16.5%
An ATM video chat function to speak to a teller if need help	170.1	6.3%	4.9%	8.0%
Drive-through ATMs where you can access the ATM from the passenger side of the vehicle	376.6	13.8%	11.9%	16.1%
Online chat function for customer service where I can type into a chat box and get automated responses in real time	614.4	22.6%	20.0%	25.4%
Person-to-person payment service through your bank or credit union (such as Zelle)	929.8	34.2%	31.3%	37.2%
Some other service (please specify):	53.6	2.0%	1.3%	2.9%
None of the above	812.5	29.9%	27.2%	32.7%
Skipped on web	22.6	0.8%	0.4%	1.6%

Sample: All survey respondents (2,721)

PHY: How important is it to you that there are physical branches of your primary bank or credit union close enough for you to visit in person?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Very important	1,429.3	56.1%	52.9%	59.2%
Somewhat important	701.7	27.5%	24.7%	30.5%
Neither important nor unimportant	180.5	7.1%	5.7%	8.8%
Not too important	138.7	5.4%	4.0%	7.3%
Not at all important	96.1	3.8%	2.7%	5.2%
Skipped on web	2.8	0.1%	0.0%	0.8%

Sample: TYPE=1,2,77 (2,548.8)

TRAVEL: If you wanted to travel to a physical branch of your primary bank or credit union, what is the primary way that you would get there?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Walking	113.9	4.5%	3.3%	6.0%
Public transportation	62.4	2.5%	1.7%	3.6%
Drive my own vehicle	2,220.2	87.1%	84.9%	89.1%
Taxi or ride share (Uber, Lyft, paratransit or other transportation program, etc.)	28.8	1.1%	0.6%	2.1%
Get a ride from a friend or another person	47.9	1.9%	1.3%	2.7%
Some other way (please specify):	63.5	2.5%	1.6%	3.8%
Skipped on web	12.0	0.5%	0.2%	1.1%

Sample: TYPE=1,2,77 (2,548.8)

TRAVEL1: About how long would it take you to travel to the closest physical branch of your primary bank or credit union, using your primary way to get there from your home?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
0-10 minutes	1,478.0	58.0%	54.9%	61.0%
11-30 minutes	767.7	30.1%	27.4%	33.0%
More than 30 minutes	240.6	9.4%	7.8%	11.5%
I don't know	55.8	2.2%	1.4%	3.5%
Skipped on web	6.6	0.3%	0.1%	0.8%

Sample: TYPE=1,2,77 (2,548.8)

BRANCH2 (Multiple choice): If your primary bank or credit union had branches available in the following places, which would you use, if any?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
My building or residential complex	647.1	23.8%	21.2%	26.6%
Grocery store	1,530.8	56.3%	53.2%	59.2%
Doctor's office, hospital, or medical center	647.1	23.8%	21.2%	26.6%
Post Office	570.6	21.0%	18.6%	23.5%
Other (please specify):	73.7	2.7%	1.9%	3.9%
None of these	909.1	33.4%	30.7%	36.3%
Skipped on web	24.2	0.9%	0.5%	1.7%

Sample: All survey respondents (2,721)

FEE1: How familiar are you with the different types of fees that you can be charged at your primary bank or credit union?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Very familiar	564.1	20.7%	18.4%	23.3%
Somewhat familiar	1,337.6	49.2%	46.1%	52.2%
Neither familiar nor unfamiliar	386.4	14.2%	12.3%	16.4%
Somewhat unfamiliar	282.2	10.4%	8.6%	12.5%
Very unfamiliar	139.6	5.1%	4.0%	6.5%
Don't know	0.1	0.0%	0.0%	0.0%
Skipped on web	11.4	0.4%	0.1%	1.3%

Sample: All survey respondents (2,721)

FEE2 (Multiple choice): How did you learn about the fees you might be charged on your primary bank or credit union account?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Bank or credit union staff explained them to me when I opened my account	998.0	38.8%	35.8%	41.9%
By reading my account terms and conditions	1,073.3	41.8%	38.7%	44.9%
I asked my bank or credit union	429.0	16.7%	14.6%	19.0%
By doing my own research	585.5	22.8%	20.1%	25.7%
I learned after the bank or credit union charged me the fees	620.9	24.2%	21.6%	26.9%
Some other way (please specify):	58.9	2.3%	1.6%	3.3%
I don't remember	242.6	9.4%	7.8%	11.4%
Skipped on web	7.5	0.3%	0.1%	1.2%

Sample: FEE1=1,2,3,4 (2,570.1)

FEE3: How much do you agree or disagree with the following statement? My primary bank or credit union charges reasonable fees.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Strongly agree	522.7	19.2%	16.9%	21.7%
Somewhat agree	798.6	29.4%	26.6%	32.3%
Neither agree nor disagree	923.8	34.0%	31.2%	36.8%
Somewhat disagree	344.2	12.7%	10.7%	14.9%
Strongly disagree	117.3	4.3%	3.3%	5.7%
Don't know	2.5	0.1%	0.0%	0.2%
Skipped on web	12.0	0.4%	0.2%	1.1%

Sample: All survey respondents (2,721)

OVER: How often are you charged a fee when you have an overdraft?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Never	746.6	27.4%	24.8%	30.3%
Sometimes	429.4	15.8%	13.6%	18.2%
Always	299.3	11.0%	9.2%	13.1%
I have never had an overdraft on my account.	1,058.2	38.9%	36.0%	41.9%
I don't know	175.0	6.4%	5.1%	8.1%
Skipped on web	12.2	0.5%	0.2%	1.0%
Refused	0.2	0.0%	0.0%	0.0%

Sample: All survey respondents (2,721)

HELP: Are you currently receiving any help from another person with conducting any financial tasks, such as paying bills, communicating with your bank or credit union, or reviewing your monthly statements?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	255.8	9.4%	7.8%	11.4%
No	2,460.6	90.4%	88.5%	92.1%
Don't know	4.4	0.2%	0.0%	0.5%
Skipped on web	0.2	0.0%	0.0%	0.1%

Sample: All survey respondents (2,721)

POA1: Have you designated someone as your financial agent under a Power of Attorney?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	382.6	14.1%	12.5%	15.8%
No	2,213.5	81.4%	79.2%	83.4%
I don't know	112.4	4.1%	3.0%	5.7%
Skipped on web	12.2	0.5%	0.2%	1.0%

Sample: All survey respondents (2,721)

POA2: Do you have a Power of Attorney on file with your primary bank or credit union, or have you ever tried to put a Power of Attorney on file with your primary bank or credit union?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	137.7	36.0%	30.5%	41.8%
No	201.8	52.7%	46.7%	58.7%
I don't know	42.6	11.1%	7.6%	16.0%
Skipped on web	0.5	0.1%	0.0%	0.9%

Sample: POA1=1 (382.6)

CONT: Before today, had you ever heard of the term “Trusted Contact” or “Trusted Contact Person” in relation to a financial account?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	862.0	31.7%	28.9%	34.6%
No	1,847.0	67.9%	65.0%	70.7%
Don't know	0.6	0.0%	0.0%	0.1%
Skipped on web	11.4	0.4%	0.2%	1.0%

Sample: All survey respondents (2,721)

CONT3: Do you have a Trusted Contact (or emergency financial contact) on file with your primary bank or credit union?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	660.1	24.3%	21.8%	27.0%
No	1,503.1	55.2%	52.2%	58.2%
I don't know	548.0	20.1%	17.8%	22.7%
Skipped on web	9.5	0.4%	0.2%	0.8%

Sample: All survey respondents (2,721)

ALERT (Multiple choice): If your primary bank or credit union offers the following services, which ones do you currently use?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
The option for me to receive fraud alerts, low balance alerts, overdraft fee alerts, or alerts about charges over a certain dollar amount.	1,706.3	62.7%	59.8%	65.6%
The option to send fraud alerts, low balance alerts, overdraft fee alerts, alerts about charges, or other types of alerts to someone of your choice.	418.8	15.4%	13.3%	17.8%
View-only access, to allow someone of your choice to see your transactions and account balances without allowing them access to your money.	194.0	7.1%	5.7%	8.9%
The option to give someone of my choice limited access to my account to help me pay my bills and manage my money without allowing them to use the money for themselves (sometimes called a convenience account).	180.7	6.6%	5.2%	8.4%
Some other service (please specify):	13.3	0.5%	0.2%	1.0%
None of the above	831.0	30.5%	27.9%	33.3%
Don't know	0.6	0.0%	0.0%	0.1%
Skipped on web	44.4	1.6%	0.9%	2.9%

Sample: All survey respondents (2,721)

CG: Do you currently help anyone else with their financial tasks, such as paying bills, communicating with their bank or credit union, or reviewing their monthly statements?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	327.1	12.0%	10.2%	14.1%
No	2,378.2	87.4%	85.3%	89.3%
Skipped on web	15.5	0.6%	0.2%	1.7%

Sample: All survey respondents (2,721)

FRAUD: How well do you feel your primary bank or credit union protects your account from fraud and scams?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Very well	1,225.5	45.0%	42.1%	48.1%
Somewhat well	1,171.1	43.0%	40.0%	46.1%
Neither poorly nor well	255.5	9.4%	7.8%	11.2%
Somewhat poorly	45.7	1.7%	1.1%	2.7%
Very poorly	15.8	0.6%	0.3%	1.2%
Don't know	2.7	0.1%	0.0%	0.2%
Skipped on web	4.4	0.2%	0.0%	0.9%

Sample: All survey respondents (2,721)

FRAUD1: In the past year, how many times have you experienced fraud or scams that involved or threatened to involve your primary checking, savings, or money market account (NOT a credit card)?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Never	1,854.1	68.1%	65.2%	70.9%
One time	392.9	14.4%	12.5%	16.7%
Two or three times	194.6	7.2%	5.8%	8.8%
More than three times	40.8	1.5%	1.0%	2.3%
I'm not sure	222.3	8.2%	6.6%	10.1%
Skipped on web	16.6	0.6%	0.3%	1.3%

Sample: All survey respondents (2,721)

SCAM (Multiple choice): Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Theft, misuse, or financial exploitation by a known or trusted person	80.3	12.8%	9.0%	17.9%
Imposter scams (includes romance scams, tech support scams, government or business impersonator scams, and family impersonator scams)	150.1	23.9%	18.9%	29.8%
Phishing scams (where scammers steal your password or other personal information)	177.1	28.2%	22.7%	34.4%
Investment scams (includes cryptocurrency investments)	33.2	5.3%	3.3%	8.4%
Prize, sweepstakes, or lottery scams	49.9	7.9%	5.4%	11.5%
Business or job opportunity scams	33.7	5.4%	3.4%	8.3%
Online shopping scams	189.8	30.2%	25.1%	35.8%
Home repair scams (includes disaster repair scams)	13.8	2.2%	1.2%	4.1%
Health insurance, Medicare, or Medicaid scams	31.0	4.9%	3.2%	7.5%
Travel, vacation, or timeshare scams	31.2	5.0%	3.2%	7.7%
Fake charity scams	22.6	3.6%	2.3%	5.6%
Some other type of fraud or scam (please specify):	101.3	16.1%	12.3%	21.0%
Don't know	0.2	0.0%	0.0%	0.3%
Skipped on web	29.0	4.6%	2.7%	7.8%

Sample: FRAUD1=2,3,4 (628.1)

FRAUD2: Did you lose any money to the fraud or scam that you experienced most recently?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
I lost money, but all of it was recovered or refunded.	260.5	41.5%	35.5%	47.7%
I lost money, and some of it was recovered or refunded.	37.4	6.0%	3.5%	10.0%
I lost money, and none of it was recovered or refunded.	44.5	7.1%	4.6%	10.8%
No money was ever transferred out of or taken from my account.	249.4	39.7%	34.0%	45.7%
I don't know.	30.6	4.9%	2.6%	9.1%
Skipped on web	5.8	0.9%	0.4%	2.2%

Sample: FRAUD1=2,3,4 (628.1)

FRAUD3 (Multiple choice): What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Debit card	433.6	69.0%	62.9%	74.5%
Peer to Peer payment service (such as Zelle)	51.6	8.2%	5.2%	12.9%
Bank wire transfer or payment	63.9	10.2%	6.7%	15.2%
Personal check	43.2	6.9%	4.6%	10.1%
Cashier's check or money order	43.2	6.9%	4.6%	10.1%
Cash withdrawal (from an ATM or a branch)	27.1	4.3%	2.6%	7.0%
Loan	11.8	1.9%	0.7%	4.7%
Other service or product (please specify):	63.6	10.1%	7.1%	14.3%
Don't know	0.8	0.1%	0.0%	0.3%
Skipped on web	18.1	2.9%	1.6%	5.1%

Sample: FRAUD1=2,3,4 (628.1)

FRAUD4 (Multiple choice): Did you report the fraud or scam that you experienced most recently to any of the following?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Your primary bank or credit union	505.7	80.5%	75.6%	84.6%
One or more credit bureaus (Equifax, Experian, TransUnion)	37.9	6.0%	3.8%	9.4%
Local law enforcement (such as a police department or Sheriff's office)	47.7	7.6%	5.1%	11.2%
A federal agency (such as the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), or the Federal Bureau of Investigations (FBI))	26.4	4.2%	2.4%	7.2%
Better Business Bureau	31.0	4.9%	2.8%	8.6%
Some other entity (please specify):	18.0	2.9%	1.5%	5.4%
I did not report the fraud or scam	56.4	9.0%	6.4%	12.5%
Skipped on web	13.5	2.2%	0.9%	5.0%

Sample: FRAUD1=2,3,4 (628.1)

FRAUD5 (Multiple choice): When you experienced the most recent fraud or scam, what did your primary bank or credit union do?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Identified the fraud or scam and told me about it	260.7	41.5%	35.6%	47.7%
Communicated about the fraud or scam to a credit bureau on my behalf	52.6	8.4%	5.8%	12.0%
Reported it to the police or another law enforcement agency	20.4	3.3%	1.8%	5.7%
Placed a temporary hold on the transaction	231.0	36.8%	31.0%	42.9%
Returned the money to my account after it happened	246.6	39.3%	33.5%	45.4%
Helped me recover some or all of the stolen money	105.6	16.8%	12.4%	22.4%
Asked me to fill out a form or affidavit to show I didn't make the fraudulent transaction	73.3	11.7%	8.4%	16.0%
Other (please specify):	36.7	5.8%	3.8%	9.0%
None of the above	69.1	11.0%	7.6%	15.6%
Skipped on web	10.9	1.7%	0.8%	3.8%

Sample: FRAUD1=2,3,4 (628.1)

FRAUD6: When you reported the fraud or scam that you experienced most recently to your primary bank or credit union, did the response from your bank or credit union make you feel as if you were to blame or responsible in some way?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	46.5	9.2%	6.1%	13.6%
No	435.9	86.2%	80.7%	90.3%
I don't know	23.2	4.6%	2.2%	9.3%

Sample: FRAUD4=1 (505.6)

FRAUD7 (Multiple choice): If your primary bank or credit union suspected you were experiencing a fraud or a scam, which of the following would you want your bank or credit union to do?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Place a temporary hold on any suspicious transactions	2,184.1	80.3%	77.7%	82.6%
Place a temporary hold on my account	1,257.6	46.2%	43.2%	49.3%
Alert me	2,354.2	86.5%	84.2%	88.5%
Alert my Trusted Contact person/emergency financial contact	283.0	10.4%	8.9%	12.2%
Report it to the police or another law enforcement agency on my behalf	606.0	22.3%	20.0%	24.7%
Other (please specify):	23.1	0.9%	0.4%	1.6%
Not take any action	64.5	2.4%	1.6%	3.6%
Skipped on web	18.2	0.7%	0.3%	1.4%
Refused	0.8	0.0%	0.0%	0.2%

Sample: All survey respondents (2,721)

FRAUD8: In the past year, how many times has your primary bank or credit union placed a fraud alert, stopped a transaction, contacted you, or taken other action for something they suspected was fraud or a scam that turned out not to be fraud or a scam?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Never	1,889.2	69.4%	66.5%	72.2%
One time	453.6	16.7%	14.5%	19.1%
Two or three times	280.8	10.3%	8.5%	12.5%
More than three times	74.8	2.8%	1.9%	4.1%
Skipped on web	22.6	0.8%	0.4%	1.5%

Sample: All survey respondents (2,721)

EDU2 (Multiple choice): Which of the following sources would you trust to provide free training or information on financial topics such as how to manage debt, prevent fraud and scams, or manage a loved one's money?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Your place of employment	772.5	28.4%	25.5%	31.4%
Your primary bank or credit union	1,857.6	68.3%	65.4%	71.1%
A nonprofit organization, like United Way or AARP	964.3	35.4%	32.6%	38.4%
A religious organization, like a church, mosque, or synagogue	371.4	13.7%	11.7%	15.8%
A state or local government agency, like your attorney general's office	819.0	30.1%	27.4%	33.0%
A federal agency, like the Federal Deposit Insurance Corporation (FDIC) or Federal Trade Commission (FTC)	925.4	34.0%	31.2%	37.0%
None of the above	377.4	13.9%	11.9%	16.1%
Skipped on web	18.8	0.7%	0.3%	1.5%

Sample: All survey respondents (2,721)

SKILL: How well does this statement describe you or your situation? I know how to make complex financial decisions.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Does not describe me at all	120.8	4.4%	3.4%	5.8%
Describes me very little	372.8	13.7%	11.6%	16.1%
Describes me somewhat	969.8	35.6%	32.7%	38.6%
Describes me very well	840.8	30.9%	28.2%	33.7%
Describes me completely	401.6	14.8%	12.8%	16.9%
Don't know	0.1	0.0%	0.0%	0.0%
Skipped on web	15.0	0.6%	0.3%	1.2%
Refused	0.2	0.0%	0.0%	0.1%

Sample: All survey respondents (2,721)

FWB1: How well does this statement describe you or your situation? – Because of my money situation, I feel like I will never have the things I want in life.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Does not describe me at all	758.3	27.9%	25.3%	30.6%
Describes me very little	877.5	32.3%	29.5%	35.2%
Describes me somewhat	753.4	27.7%	25.0%	30.5%
Describes me very well	186.1	6.8%	5.4%	8.6%
Describes me completely	102.0	3.8%	2.8%	5.0%
Skipped on web	43.5	1.6%	0.9%	2.8%

Sample: All survey respondents (2,721)

FWB2: How well does this statement describe you or your situation? – I am just getting by financially.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Does not describe me at all	657.9	24.2%	21.9%	26.7%
Describes me very little	707.5	26.0%	23.4%	28.8%
Describes me somewhat	823.1	30.3%	27.4%	33.2%
Describes me very well	295.5	10.9%	9.2%	12.8%
Describes me completely	199.2	7.3%	5.9%	9.1%
Skipped on web	38.4	1.4%	0.8%	2.6%

Sample: All survey respondents (2,721)

FWB3: How well does this statement describe you or your situation? – I am concerned that the money I have or will save won't last.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Does not describe me at all	444.9	16.4%	14.3%	18.6%
Describes me very little	633.2	23.3%	20.9%	25.9%
Describes me somewhat	881.1	32.4%	29.6%	35.3%
Describes me very well	431.0	15.8%	13.7%	18.2%
Describes me completely	280.5	10.3%	8.6%	12.3%
Skipped on web	50.6	1.9%	1.1%	3.2%

Sample: All survey respondents (2,721)

FWB4: How often does this statement apply to you? – I have money left over at the end of the month.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Never	189.9	7.0%	5.6%	8.7%
Rarely	449.5	16.5%	14.3%	19.0%
Sometimes	692.5	25.5%	23.0%	28.1%
Often	560.5	20.6%	18.2%	23.2%
Always	802.2	29.5%	26.8%	32.3%
Skipped on web	26.4	1.0%	0.5%	2.1%

Sample: All survey respondents (2,721)

FWB5: How often does this statement apply to you? – My finances control my life.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Never	396.7	14.6%	12.6%	16.8%
Rarely	835.6	30.7%	28.0%	33.6%
Sometimes	915.3	33.6%	30.8%	36.6%
Often	363.3	13.4%	11.4%	15.6%
Always	176.9	6.5%	5.2%	8.2%
Skipped on web	32.4	1.2%	0.6%	2.3%
Refused	0.5	0.0%	0.0%	0.1%

Sample: All survey respondents (2,721)

FWB_CAT: CFPB Financial Well-being Score: 6 categories (recode)

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Very low	60.6	2.2%	1.5%	3.3%
Low	131.0	4.8%	3.6%	6.5%
Medium low	504.4	18.6%	16.4%	21.2%
Medium high	746.0	27.6%	24.9%	30.4%
High	691.3	25.6%	23.0%	28.3%
Very high	572.3	21.2%	19.0%	23.5%

Sample: Any FWB1-FWB5= 1,2,3,4,5 (2,705.8)

CREDREC: How would you rate your current credit record?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Very bad	47.3	1.7%	1.1%	2.7%
Bad	169.0	6.2%	5.0%	7.8%
About average	354.3	13.0%	11.1%	15.2%
Good	492.2	18.1%	15.8%	20.7%
Very good	1,511.2	55.5%	52.5%	58.5%
Don't know	74.0	2.7%	1.9%	3.9%
Skipped on web	21.8	0.8%	0.3%	1.9%
Prefer not to say	51.4	1.9%	1.2%	2.9%

Sample: All survey respondents (2,721)

SHOCK1 (Multiple choice): Have you experienced any of the following events or changes in the past 5 years?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Death of a spouse or partner	95.8	3.5%	2.7%	4.5%
Moved to another home	754.8	27.7%	25.0%	30.6%
Financial losses or damage to my home due to a natural disaster	139.0	5.1%	3.9%	6.6%
Spent more than 30 days in a rehabilitation facility or skilled nursing home	25.6	0.9%	0.6%	1.6%
Onset of a hearing, vision, or mobility-related disability	161.4	5.9%	4.9%	7.1%
Onset of memory problems or a cognitive disability	63.7	2.3%	1.6%	3.3%
Needed someone else's help to handle my day-to-day tasks	70.7	2.6%	1.9%	3.6%
Became a caregiver for someone else	251.1	9.2%	7.6%	11.1%
Became fully retired	260.9	9.6%	8.5%	10.9%
Became partially retired	103.1	3.8%	3.0%	4.7%
Reduction in work hours	309.9	11.4%	9.6%	13.5%
Reduction in household income	511.3	18.8%	16.6%	21.3%
None of the above	1,079.7	39.7%	36.7%	42.7%
Don't know	0.5	0.0%	0.0%	0.1%
Skipped on web	58.0	2.1%	1.3%	3.6%

Sample: All survey respondents (2,721)

Survey descriptive statistics (Respondents ages 60+)

TYPE: What type is your primary financial institution?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Credit Union	204.6	24.0%	21.8%	26.4%
Bank	618.2	72.6%	70.1%	75.0%
Online-only bank	18.7	2.2%	1.6%	3.1%
I'm not sure	8.8	1.0%	0.6%	1.8%
Skipped on web	1.1	0.1%	0.0%	0.4%

Sample: Respondents 60+ (851.5)

BIGBANK: Respondent holds account with one of the 10 largest banks (recode)

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
No	478.5	56.2%	53.4%	59.0%
Yes	319.0	37.5%	34.8%	40.2%

Sample: Respondents 60+ (851.5)

LENGTH: How long have you held an account with your primary bank or credit union?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Less than 1 year	11.8	1.4%	0.9%	2.1%
1-10 years	167.6	19.7%	17.5%	22.0%
11-30 years	393.5	46.2%	43.4%	49.0%
More than 30 years	276.6	32.5%	29.8%	35.3%
Don't know	0.9	0.1%	0.0%	0.4%
Skipped on web	1.1	0.1%	0.0%	0.4%

Sample: Respondents 60+ (851.5)

TRUST1: How much do you agree or disagree with the following statement? My primary bank or credit union is trustworthy.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Strongly agree	568.6	66.8%	64.0%	69.4%
Somewhat agree	216.4	25.4%	23.0%	28.0%
Neither agree nor disagree	42.9	5.0%	3.8%	6.6%
Somewhat disagree	13.7	1.6%	0.9%	2.8%
Strongly disagree	5.3	0.6%	0.3%	1.2%
Skipped on web	4.6	0.5%	0.3%	1.1%

Sample: Respondents 60+ (851.5)

TRUST3: How much do you agree or disagree with the following statement? My primary bank or credit union attempts to give me a fair resolution when there is a problem.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Strongly agree	558.6	65.6%	62.8%	68.3%
Somewhat agree	196.3	23.1%	20.7%	25.6%
Neither agree nor disagree	77.1	9.1%	7.5%	10.9%
Somewhat disagree	8.1	1.0%	0.6%	1.6%
Strongly disagree	6.4	0.8%	0.4%	1.3%
Don't know	0.9	0.1%	0.0%	0.5%
Skipped on web	4.1	0.5%	0.3%	0.9%

Sample: Respondents 60+ (851.5)

INFLAT: How much do you agree or disagree with the following statement? My primary bank or credit union provides Certificates of Deposit or checking/savings accounts with good interest rates.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Strongly agree	198.7	23.3%	21.0%	25.8%
Somewhat agree	276.8	32.5%	30.0%	35.2%
Neither agree nor disagree	211.4	24.8%	22.5%	27.4%
Somewhat disagree	105.4	12.4%	10.6%	14.4%
Strongly disagree	50.4	5.9%	4.7%	7.4%
Don't know	4.4	0.5%	0.3%	1.0%
Skipped on web	4.3	0.5%	0.2%	1.1%

Sample: Respondents 60+ (851.5)

CHANGE: How easy or difficult would it be to change your primary account to another bank or credit union?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Very easy	270.2	31.7%	29.1%	34.5%
Somewhat easy	241.0	28.3%	25.9%	30.8%
Neither easy nor difficult	162.5	19.1%	16.9%	21.5%
Somewhat difficult	139.0	16.3%	14.3%	18.5%
Very difficult	31.4	3.7%	2.8%	4.8%
Don't know	3.9	0.5%	0.3%	0.8%
Skipped on web	3.6	0.4%	0.2%	1.0%

Sample: Respondents 60+ (851.5)

FEAT1 (Multiple choice): Which of the following services and account features do you currently use through your primary bank or credit union, if any?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Text messages or “push notification” alerts for notification of suspicious account activity	447.9	52.6%	49.8%	55.4%
Text messages or “push notification” alerts for withdrawals or transactions over a certain dollar amount	291.1	34.2%	31.6%	36.9%
Bill pay reminders	183.6	21.6%	19.3%	24.0%
Online or automatic bill pay	608.0	71.4%	68.8%	73.9%
Help with estate planning, such as wills, trusts, and end-of-life planning	43.6	5.1%	4.1%	6.4%
Overdraft protection	428.6	50.3%	47.5%	53.2%
Credit repair or credit counseling	35.9	4.2%	3.3%	5.4%
Tax preparation	17.7	2.1%	1.4%	3.0%
None of the above	88.3	10.4%	8.8%	12.2%
Skipped on web	2.3	0.3%	0.1%	0.9%

Sample: Respondents 60+ (851.5)

FEAT2 (Multiple choice): Of the following types of services that could be provided by your primary bank or credit union, please select one that you currently do not use, but would like to.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Text messages or “push notification” alerts for notification of suspicious account activity	116.2	13.7%	11.7%	15.9%
Text messages or “push notification” alerts for withdrawals or transactions over a certain dollar amount	88.7	10.4%	8.8%	12.3%
Bill pay reminders	72.8	8.6%	7.1%	10.3%
Online or automatic bill pay	19.0	2.2%	1.5%	3.3%
Help with estate planning, such as wills, trusts, and end-of-life planning	128.7	15.1%	13.3%	17.1%
Overdraft protection	66.1	7.8%	6.5%	9.3%
Credit repair or credit counseling	51.3	6.0%	4.8%	7.5%
Tax preparation	96.0	11.3%	9.6%	13.2%
Other service not listed (please specify):	19.5	2.3%	1.6%	3.2%
I do not want any other services from my primary bank or credit union	448.2	52.6%	49.8%	55.5%
Don't know	1.1	0.1%	0.0%	0.4%
Skipped on web	5.3	0.6%	0.3%	1.2%

Sample: Respondents 60+ (851.5)

ASSETS (Multiple choice): Thinking again of the bank or credit union where you have your primary checking, savings, or money market account, which of the following accounts or assets do you have?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Checking account	838.4	98.5%	97.7%	99.0%
Savings account	612.6	72.0%	69.3%	74.5%
Money Market account	132.8	15.6%	13.8%	17.6%
Certificate of Deposit (CD)	143.7	0.1688	0.149	0.1906
Individual Retirement Account (IRA)	89.3	10.5%	8.8%	12.4%
Brokerage account	30.6	3.6%	2.8%	4.6%
Other (please specify):	46.2	5.4%	4.3%	6.8%
Skipped on web	0.9	0.1%	0.0%	0.4%

Sample: Respondents 60+ (851.5)

ASSETS_COUNT: Count of financial asset types (recode)

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
0	1.2	0.1%	0.0%	0.4%
1	194.1	22.8%	20.5%	25.3%
2	422.2	49.6%	46.8%	52.4%
3	147.7	17.4%	15.4%	19.5%
4	57.2	6.7%	5.5%	8.2%
5	21.0	2.5%	1.8%	3.4%
6	7.8	0.9%	0.5%	1.8%

Sample: Respondents 60+ (851.5)

DEBT2 (Multiple choice): Which of the following do you have with your primary bank or credit union?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Credit card	448.1	52.6%	49.8%	55.4%
Auto loan	55.0	6.5%	5.2%	8.0%
Mortgage	60.6	7.1%	5.9%	8.5%
Home equity loan or home equity line of credit (HELOC)	71.2	8.4%	6.9%	10.0%
Personal loan	28.6	3.4%	2.5%	4.5%
Student loan	4.1	0.5%	0.2%	1.5%
Other (please specify):	27.2	3.2%	2.4%	4.2%
None of the above	323.6	38.0%	35.3%	40.8%
Skipped on web	10.9	1.3%	0.7%	2.2%

Sample: Respondents 60+ (851.5)

DEBT2_COUNT: Count of debt types (recode)

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
1	353.7	41.5%	38.8%	44.4%
2	365.4	42.9%	40.2%	45.7%
3	105.2	12.4%	10.6%	14.3%
4	19.2	2.3%	1.6%	3.1%
5	5.6	0.7%	0.3%	1.3%
6	2.4	0.3%	0.1%	0.7%

Sample: Respondents 60+ (851.5)

PROB1: In the past year, did you ever miss a payment or make a late payment on any of these loans?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	19.8	3.8%	2.7%	5.4%
No	494.7	95.7%	94.1%	96.9%
Skipped on web	2.4	0.5%	0.2%	1.1%

Sample: DEBT2=1-7 | Respondents 60+ (516.9)

PROB2: Did your primary bank or credit union waive part of the payment, waive late fees, or provide an extension for payments when your payments were missed or late?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	6.6	33.5%	20.1%	50.3%
No	12.2	61.5%	44.6%	76.1%
I don't know	1.0	5.0%	1.5%	15.2%

Sample: PROB1=1 | Respondents 60+ (19.8)

COMM (Multiple choice): How would you prefer to receive communications from your primary bank or credit union if they discovered possible fraud in your account?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Phone call	548.4	64.4%	61.7%	67.1%
Email	524.1	61.6%	58.8%	64.2%
Text message	532.7	62.6%	59.8%	65.3%
Alert or “push notification” from a mobile banking app	237.4	27.9%	25.5%	30.4%
A mailed letter or notice	244.7	28.7%	26.3%	31.4%
Some other way (please specify):	11.4	1.3%	0.9%	2.0%
Skipped on web	1.9	0.2%	0.1%	0.7%

Sample: Respondents 60+ (851.5)

WIN: In the past month, did you speak to a bank teller by using a drive-through window at your primary bank or credit union?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	250.5	30.1%	27.5%	32.9%
No	579.9	69.7%	67.0%	72.4%
Skipped on web	1.2	0.2%	0.0%	0.5%

Sample: TYPE=1,2,77 | Respondents 60+ (831.6)

ATM: In the past month, did you use any ATM?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	482.3	56.6%	53.8%	59.4%
No	368.8	43.3%	40.5%	46.1%
Skipped on web	0.5	0.1%	0.0%	0.4%

Sample: Respondents 60+ (851.5)

BRANCH: In the past month, did you go in person into a branch of your primary bank or credit union at any location?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	485.6	58.4%	55.6%	61.2%
No	343.7	41.3%	38.6%	44.2%
Skipped on web	2.3	0.3%	0.1%	0.8%

Sample: TYPE=1,2,77 | Respondents 60+ (831.6)

MOBILE: In the past month, did you use your primary bank or credit union’s mobile banking application on a smart phone or tablet?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	456.6	53.6%	50.8%	56.4%
No	388.5	45.6%	42.8%	48.5%
Skipped on web	6.3	0.7%	0.4%	1.5%

Sample: Respondents 60+ (851.5)

WEB: In the past month, did you use your primary bank or credit union’s mobile banking application on a laptop or desktop computer?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	533.0	62.6%	59.8%	65.3%
No	315.7	37.1%	34.4%	39.9%
Don't know	0.1	0.0%	0.0%	0.1%
Skipped on web	2.6	0.3%	0.2%	0.6%

Sample: Respondents 60+ (851.5)

BARRIER1 (Multiple choice): Why didn't you use any online services in the past month?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
I don't have a smart phone or tablet	110.7	13.0%	9.6%	17.3%
I don't have a computer	25.7	15.0%	10.9%	20.5%
I don't have internet access at home	25.3	14.8%	10.5%	20.5%
I don't have an online account	52.8	30.9%	25.3%	37.2%
I am more comfortable communicating with my primary bank or credit union in-person or by telephone	124.7	73.0%	66.8%	78.5%
I am concerned about the security of my financial information online	83.1	48.6%	41.9%	55.4%
I did not need to use it in the past month	56.2	32.9%	26.8%	39.7%
Some other reason (please specify):	15.4	9.0%	6.2%	12.9%
Skipped on web	1.5	0.9%	0.2%	4.6%

Sample: MOBILE=2 AND WEB=2 | Respondents 60+ (851.5)

PHONE1 (Multiple choice): In the past month, did you contact your primary bank or credit union by phone?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes, I called to speak to a representative.	199.8	23.5%	21.2%	25.9%
Yes, I called to use an automated system (for example, to check my account balance).	55.6	6.5%	5.2%	8.2%
No	614.1	72.1%	69.5%	74.6%
Skipped on web	2.0	0.2%	0.1%	0.9%
Sample: Respondents 60+ (851.5)				

PHONE2: In the past month, what was the longest hold time that you experienced when you contacted your primary bank or credit union by phone?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
5 minutes or less	157.1	78.6%	73.7%	82.8%
6-15 minutes	31.4	15.7%	12.1%	20.2%
16-30 minutes	7.8	3.9%	2.3%	6.5%
More than 30 minutes	3.1	1.5%	0.6%	3.9%
Skipped on web	0.5	0.3%	0.0%	1.8%
Sample: PHONE1=1 Respondents 60+ (199.8)				

TRAIN1: Have you ever needed help from your primary bank or credit union with using online or mobile banking?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	271.8	31.9%	29.4%	34.6%
No	578.7	68.0%	65.3%	70.5%
Don't know	0.1	0.0%	0.0%	0.1%
Skipped on web	0.9	0.1%	0.0%	0.4%

Sample: Respondents 60+ (851.5)

TRAIN2: Did you receive help from your primary bank or credit union with using online or mobile banking?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	242.3	89.2%	84.9%	92.3%
No	26.7	9.8%	6.8%	14.0%
Skipped on web	2.7	1.0%	0.3%	3.1%

Sample: TRAIN1=1| Respondents 60+ (271.8)

ACC1: How much do you agree or disagree with the following statement? My primary bank or credit union provides tools and services that make it easy for me to manage my financial business.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Strongly agree	305.7	35.9%	33.3%	38.6%
Agree	396.5	46.6%	43.8%	49.4%
Neither agree nor disagree	135.2	15.9%	13.9%	18.1%
Disagree	8.2	1.0%	0.6%	1.7%
Strongly disagree	3.0	0.4%	0.1%	1.0%
Don't know	0.1	0.0%	0.0%	0.1%
Skipped on web	2.7	0.3%	0.1%	1.1%

Sample: Respondents 60+ (851.5)

ACC2 (Multiple choice): Which of the following services from your primary bank or credit union do you currently use, if any?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Ability to print out paper account statements	413.2	48.5%	45.7%	51.4%
Ability to increase the font size or display size to make it easier to read on mobile or web	139.0	16.3%	14.5%	18.4%
An ATM video chat function to speak to a teller if need help	49.0	5.8%	4.6%	7.1%
Drive-through ATMs where you can access the ATM from the passenger side of the vehicle	123.3	14.5%	12.5%	16.7%
Online chat function for customer service where I can type into a chat box and get automated responses in real time	110.2	12.9%	11.3%	14.8%
Person-to-person payment service through your bank or credit union (such as Zelle)	213.7	25.1%	22.8%	27.5%
Some other service (please specify):	30.0	3.5%	2.7%	4.6%
None of the above	271.7	31.9%	29.3%	34.6%
Skipped on web	7.3	0.9%	0.4%	2.0%

Sample: Respondents 60+ (851.5)

PHY: How important is it to you that there are physical branches of your primary bank or credit union close enough for you to visit in person?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Very important	557.5	67.0%	64.3%	69.6%
Somewhat important	182.1	21.9%	19.7%	24.3%
Neither important nor unimportant	42.2	5.1%	4.0%	6.4%
Not too important	27.4	3.3%	2.4%	4.5%
Not at all important	22.3	2.7%	1.9%	3.7%
Skipped on web	0.0			

Sample: TYPE=1,2,77 | Respondents 60+ (831.6)

TRAVEL: If you wanted to travel to a physical branch of your primary bank or credit union, what is the primary way that you would get there?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Walking	32.6	3.9%	2.9%	5.3%
Public transportation	12.9	1.6%	0.9%	2.5%
Drive my own vehicle	745.3	89.6%	87.6%	91.4%
Taxi or ride share (Uber, Lyft, paratransit or other transportation program, etc.)	2.6	0.3%	0.1%	0.7%
Get a ride from a friend or another person	21.5	2.6%	1.7%	3.9%
Some other way (please specify):	14.0	1.7%	1.1%	2.5%
Skipped on web	2.9	0.4%	0.1%	1.0%

Sample: TYPE=1,2,77 | Respondents 60+ (831.6)

TRAVEL1: About how long would it take you to travel to the closest physical branch of your primary bank or credit union, using your primary way to get there from your home?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
0-10 minutes	480.8	57.8%	55.0%	60.6%
11-30 minutes	269.4	32.4%	29.8%	35.2%
More than 30 minutes	69.2	8.3%	6.9%	10.0%
I don't know	10.6	1.3%	0.7%	2.2%
Skipped on web	1.7	0.2%	0.1%	0.7%

Sample: TYPE=1,2,77 | Respondents 60+ (831.6)

BRANCH2 (Multiple choice): If your primary bank or credit union had branches available in the following places, which would you use, if any?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
My building or residential complex	154.1	18.1%	16.0%	20.5%
Grocery store	426.8	50.1%	47.3%	53.0%
Doctor's office, hospital, or medical center	102.5	12.0%	10.3%	14.0%
Post Office	151.0	17.7%	15.7%	20.0%
Other (please specify):	28.4	3.3%	2.6%	4.4%
None of these	346.1	40.7%	37.9%	43.4%
Skipped on web	6.3	0.7%	0.4%	1.5%

Sample: Respondents 60+ (851.5)

FEE1: How familiar are you with the different types of fees that you can be charged at your primary bank or credit union?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Very familiar	156.8	18.4%	16.4%	20.7%
Somewhat familiar	427.5	50.2%	47.4%	53.0%
Neither familiar nor unfamiliar	120.7	14.2%	12.3%	16.2%
Somewhat unfamiliar	87.4	10.3%	8.7%	12.1%
Very unfamiliar	58.8	6.9%	5.5%	8.7%
Don't know	0.1	0.0%	0.0%	0.1%
Skipped on web	0.2	0.0%	0.0%	0.2%

Sample: Respondents 60+ (851.5)

FEE2 (Multiple choice): How did you learn about the fees you might be charged on your primary bank or credit union account?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Bank or credit union staff explained them to me when I opened my account	301.4	38.0%	35.3%	40.8%
By reading my account terms and conditions	340.3	42.9%	40.1%	45.8%
I asked my bank or credit union	172.1	21.7%	19.4%	24.2%
By doing my own research	157.5	19.9%	17.7%	22.2%
I learned after the bank or credit union charged me the fees	167.2	21.1%	18.8%	23.6%
Some other way (please specify):	24.9	3.1%	2.3%	4.2%
I don't remember	73.6	9.3%	7.8%	11.0%
Skipped on web	2.3	0.3%	0.1%	1.0%

Sample: FEE1=1,2,3,4 | Respondents 60+ (792.4)

FEE3: How much do you agree or disagree with the following statement? My primary bank or credit union charges reasonable fees.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Strongly agree	165.4	19.4%	17.3%	21.7%
Somewhat agree	238.8	28.1%	25.6%	30.6%
Neither agree nor disagree	319.7	37.6%	34.8%	40.4%
Somewhat disagree	89.1	10.5%	8.9%	12.3%
Strongly disagree	34.7	4.1%	3.1%	5.4%
Don't know	2.5	0.3%	0.1%	0.6%
Skipped on web	1.3	0.2%	0.0%	0.5%

Sample: Respondents 60+ (851.5)

OVER: How often are you charged a fee when you have an overdraft?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Never	246.7	29.0%	26.4%	31.7%
Sometimes	95.4	11.2%	9.6%	13.1%
Always	63.3	7.4%	6.2%	8.9%
I have never had an overdraft on my account.	404.0	47.5%	44.6%	50.3%
I don't know	38.4	4.5%	3.6%	5.7%
Skipped on web	3.5	0.4%	0.2%	1.0%
Refused	0.2	0.0%	0.0%	0.1%

Sample: Respondents 60+ (851.5)

HELP: Are you currently receiving any help from another person with conducting any financial tasks, such as paying bills, communicating with your bank or credit union, or reviewing your monthly statements?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	46.6	5.5%	4.3%	6.9%
No	804.2	94.5%	93.0%	95.6%
Don't know	0.5	0.1%	0.0%	0.4%
Skipped on web	0.2	0.0%	0.0%	0.2%

Sample: Respondents 60+ (851.5)

POA1: Have you designated someone as your financial agent under a Power of Attorney?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	270.1	31.7%	29.2%	34.4%
No	563.0	66.1%	63.4%	68.7%
I don't know	14.6	1.7%	1.2%	2.5%
Skipped on web	3.7	0.4%	0.2%	0.9%

Sample: Respondents 60+ (851.5)

POA2: Do you have a Power of Attorney on file with your primary bank or credit union, or have you ever tried to put a Power of Attorney on file with your primary bank or credit union?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	98.5	36.5%	31.8%	41.4%
No	143.2	53.0%	48.0%	58.0%
I don't know	27.9	10.3%	7.8%	13.7%
Skipped on web	0.5	0.2%	0.0%	1.2%

Sample: POA1=1 | Respondents 60+ (270.1)

CONT: Before today, had you ever heard of the term “Trusted Contact” or “Trusted Contact Person” in relation to a financial account?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	276.6	32.5%	29.9%	35.2%
No	570.2	67.0%	64.3%	69.6%
Don't know	0.6	0.1%	0.0%	0.4%
Skipped on web	4.1	0.5%	0.2%	1.1%

Sample: Respondents 60+ (851.5)

CONT3: Do you have a Trusted Contact (or emergency financial contact) on file with your primary bank or credit union?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	254.4	29.9%	27.3%	32.6%
No	445.0	52.3%	49.4%	55.1%
I don't know	146.4	17.2%	15.3%	19.3%
Skipped on web	5.7	0.7%	0.2%	2.0%

Sample: Respondents 60+ (851.5)

ALERT (Multiple choice): If your primary bank or credit union offers the following services, which ones do you currently use?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
The option for me to receive fraud alerts, low balance alerts, overdraft fee alerts, or alerts about charges over a certain dollar amount.	490.9	57.7%	54.8%	60.5%
The option to send fraud alerts, low balance alerts, overdraft fee alerts, alerts about charges.	94.1	11.1%	9.4%	13.0%
View-only access, to allow someone of your choice to see your transactions and account balances without allowing them access to your money.	56.5	6.6%	5.4%	8.2%
The option to give someone of my choice limited access to my account to help me pay my bills... without allowing them to use the money for themselves.	51.9	6.1%	4.9%	7.6%
Some other service (please specify):	9.2	1.1%	0.7%	1.8%
None of the above	315.0	37.0%	34.2%	39.8%
Don't know	0.6	0.1%	0.0%	0.2%
Skipped on web	3.6	0.4%	0.2%	0.8%

Sample: Respondents 60+ (851.5)

CG: Do you currently help anyone else with their financial tasks, such as paying bills, communicating with their bank or credit union, or reviewing their monthly statements?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	104.9	12.3%	10.6%	14.3%
No	743.8	87.4%	85.4%	89.1%
Skipped on web	2.7	0.3%	0.1%	0.9%

Sample: Respondents 60+ (851.5)

FRAUD: How well do you feel your primary bank or credit union protects your account from fraud and scams?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Very well	466.3	54.8%	51.9%	57.6%
Somewhat well	301.6	35.4%	32.8%	38.2%
Neither poorly nor well	68.1	8.0%	6.5%	9.8%
Somewhat poorly	9.1	1.1%	0.6%	1.9%
Very poorly	3.1	0.4%	0.2%	0.8%
Don't know	2.8	0.3%	0.2%	0.7%
Skipped on web	0.5	0.1%	0.0%	0.3%

Sample: Respondents 60+ (851.5)

FRAUD1: In the past year, how many times have you experienced fraud or scams that involved or threatened to involve your primary checking, savings, or money market account (NOT a credit card)?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Never	601.0	70.6%	67.9%	73.1%
One time	122.8	14.4%	12.5%	16.6%
Two or three times	61.1	7.2%	5.9%	8.7%
More than three times	15.8	1.9%	1.1%	3.1%
I'm not sure	46.1	5.4%	4.3%	6.8%
Skipped on web	4.7	0.6%	0.3%	1.2%
Sample: Respondents 60+ (851.5)				

SCAM (Multiple choice): Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Theft, misuse, or financial exploitation by a known or trusted person	10.2	5.1%	3.4%	7.5%
Imposter scams (includes romance...tech support..., and family impersonator scams)	45.4	22.8%	18.0%	28.4%
Phishing scams (where scammers steal your password or other personal information)	56.9	28.5%	23.5%	34.2%
Investment scams (includes cryptocurrency investments)	7.8	3.9%	2.3%	6.6%
Prize, sweepstakes, or lottery scams	21.8	10.9%	8.0%	14.9%
Business or job opportunity scams	8.0	4.0%	2.3%	7.1%
Online shopping scams	68.3	34.2%	28.9%	40.0%
Home repair scams (includes disaster repair scams)	68.3	34.2%	28.9%	40.0%
Health insurance, Medicare, or Medicaid scams	14.1	7.1%	4.6%	10.8%
Travel, vacation, or timeshare scams	11.0	5.5%	3.4%	8.8%
Fake charity scams	13.0	6.5%	4.1%	10.2%
Some other type of fraud or scam (please specify):	41.7	20.9%	16.2%	26.5%
Don't know	0.2	0.1%	0.0%	0.8%
Skipped on web	9.8	4.9%	2.9%	8.2%

Sample: FRAUD1=2,3,4 | Respondents 60+ (199.7)

FRAUD2: Did you lose any money to the fraud or scam that you experienced most recently?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
I lost money, but all of it was recovered or refunded.	65.2	32.6%	27.3%	38.4%
I lost money, and some of it was recovered or refunded.	10.6	5.3%	3.4%	8.2%
I lost money, and none of it was recovered or refunded.	15.8	7.9%	5.2%	11.9%
No money was ever transferred out of or taken from my account.	102.2	51.2%	45.2%	57.1%
I don't know.	4.1	2.0%	0.9%	4.6%
Skipped on web	1.9	0.9%	0.4%	2.3%

Sample: FRAUD1=2,3,4 | Respondents 60+ (199.7)

FRAUD3 (Multiple choice): What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Debit card	125.1	62.7%	56.7%	68.2%
Peer to Peer payment service (such as Zelle)	10.3	5.2%	3.3%	7.9%
Bank wire transfer or payment	21.6	10.8%	7.5%	15.3%
Personal check	17.2	8.6%	5.6%	13.1%
Cashier's check or money order	4.0	2.0%	0.9%	4.2%
Cash withdrawal (from an ATM or a branch)	9.3	4.7%	2.8%	7.9%
Loan	2.9	1.4%	0.6%	3.4%
Other service or product (please specify):	25.7	12.9%	9.4%	17.5%
Don't know	0.8	0.4%	0.2%	1.0%
Skipped on web	11.9	6.0%	3.8%	9.3%

Sample: FRAUD1=2,3,4 | Respondents 60+ (199.7)

FRAUD4 (Multiple choice): Did you report the fraud or scam that you experienced most recently to any of the following?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Your primary bank or credit union	158.6	79.4%	74.5%	83.6%
One or more credit bureaus (Equifax, Experian, TransUnion)	15.2	7.6%	5.1%	11.1%
Local law enforcement (such as a police department or Sheriff's office)	17.6	8.8%	6.2%	12.4%
A federal agency (such as the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), or the Federal Bureau of Investigations (FBI))	9.5	4.8%	2.8%	7.9%
Better Business Bureau	17.6	8.8%	6.2%	12.4%
Some other entity (please specify):	7.8	3.9%	2.4%	6.3%
I did not report the fraud or scam	26.4	13.2%	9.8%	17.7%
Skipped on web	2.1	1.1%	0.5%	2.1%

Sample: FRAUD1=2,3,4 | Respondents 60+ (199.7)

FRAUD5 (Multiple choice): When you experienced the most recent fraud or scam, what did your primary bank or credit union do?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Identified the fraud or scam and told me about it	83.9	42.0%	36.3%	48.0%
Communicated about the fraud or scam to a credit bureau on my behalf	5.5	2.8%	1.6%	4.7%
Reported it to the police or another law enforcement agency	5.5	2.8%	1.6%	4.7%
Placed a temporary hold on the transaction	78.0	39.1%	33.3%	45.2%
Returned the money to my account after it happened	83.7	41.9%	36.1%	48.0%
Helped me recover some or all of the stolen money	33.0	16.5%	12.4%	21.6%
Asked me to fill out a form or affidavit to show I didn't make the fraudulent transaction	27.2	13.6%	10.1%	18.1%
Other (please specify):	20.9	10.5%	7.3%	14.9%
None of the above	22.4	11.2%	8.1%	15.3%
Skipped on web	2.6	1.3%	0.6%	2.8%

Sample: FRAUD1=2,3,4 | Respondents 60+ (199.7)

FRAUD6: When you reported the fraud or scam that you experienced most recently to your primary bank or credit union, did the response from your bank or credit union make you feel as if you were to blame or responsible in some way?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Yes	14.6	9.2%	6.3%	13.2%
No	142.6	89.9%	85.8%	92.9%
I don't know	1.5	0.9%	0.4%	2.2%

Sample: FRAUD4=1 | Respondents 60+ (158.6)

FRAUD7 (Multiple choice): If your primary bank or credit union suspected you were experiencing a fraud or a scam, which of the following would you want your bank or credit union to do?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Place a temporary hold on any suspicious transactions	715.4	84.0%	81.8%	86.0%
Place a temporary hold on my account	423.1	49.7%	46.9%	52.5%
Alert me	782.5	91.9%	90.1%	93.4%
Alert my Trusted Contact person/emergency financial contact	132.7	15.6%	13.7%	17.7%
Report it to the police or another law enforcement agency on my behalf	277.5	32.6%	30.0%	35.4%
Other (please specify):	7.6	0.9%	0.5%	1.5%
Not take any action	7.3	0.9%	0.4%	1.7%
Skipped on web	2.4	0.3%	0.1%	0.7%
Refused	0.8	0.1%	0.0%	0.7%

Sample: Respondents 60+ (851.5)

FRAUD8: In the past year, how many times has your primary bank or credit union placed a fraud alert, stopped a transaction, contacted you, or taken other action for something they suspected was fraud or a scam that turned out not to be fraud or a scam?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Never	650.3	76.4%	73.9%	78.6%
One time	124.3	14.6%	12.7%	16.7%
Two or three times	58.9	6.9%	5.7%	8.4%
More than three times	13.0	1.5%	1.0%	2.4%
Skipped on web	4.9	0.6%	0.3%	1.3%

Sample: Respondents 60+ (851.5)

EDU2 (Multiple choice): Which of the following sources would you trust to provide free training or information on financial topics such as how to manage debt, prevent fraud and scams, or manage a loved one's money?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Your place of employment	98.8	11.6%	10.0%	13.4%
Your primary bank or credit union	608.5	71.5%	68.8%	74.0%
A nonprofit organization, like United Way or AARP	336.2	39.5%	36.8%	42.2%
A religious organization, like a church, mosque, or synagogue	125.5	14.7%	12.9%	16.8%
A state or local government agency...	276.0	32.4%	29.8%	35.1%
A federal agency, like the Federal Deposit Insurance Corporation (FDIC)...	299.5	35.2%	32.6%	37.9%
None of the above	123.0	14.4%	12.5%	16.6%
Skipped on web	4.1	0.5%	0.2%	1.1%

Sample: Respondents 60+ (851.5)

SKILL: How well does this statement describe you or your situation? I know how to make complex financial decisions.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Does not describe me at all	34.8	4.1%	3.0%	5.5%
Describes me very little	80.5	9.5%	7.9%	11.3%
Describes me somewhat	256.5	30.1%	27.6%	32.8%
Describes me very well	328.0	38.5%	35.8%	41.3%
Describes me completely	146.9	17.3%	15.3%	19.4%
Don't know	0.1	0.0%	0.0%	0.1%
Skipped on web	4.4	0.5%	0.3%	1.1%

Sample: Respondents 60+ (851.5)

FWB1: How well does this statement describe you or your situation? – Because of my money situation, I feel like I will never have the things I want in life.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Does not describe me at all	347.0	40.8%	38.0%	43.6%
Describes me very little	256.8	30.2%	27.7%	32.7%
Describes me somewhat	181.9	21.4%	19.1%	23.9%
Describes me very well	37.2	4.4%	3.3%	5.7%
Describes me completely	21.1	2.5%	1.7%	3.7%
Skipped on web	7.5	0.9%	0.5%	1.6%

Sample: Respondents 60+ (851.5)

FWB2: How well does this statement describe you or your situation? – I am just getting by financially.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Does not describe me at all	340.0	39.9%	37.2%	42.7%
Describes me very little	200.1	23.5%	21.3%	25.8%
Describes me somewhat	193.8	22.8%	20.4%	25.3%
Describes me very well	74.8	8.8%	7.4%	10.5%
Describes me completely	39.8	4.7%	3.6%	6.1%
Skipped on web	3.1	0.4%	0.1%	0.9%

Sample: Respondents 60+ (851.5)

FWB3: How well does this statement describe you or your situation? – I am concerned that the money I have or will save won't last.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Does not describe me at all	196.9	23.1%	20.9%	25.5%
Describes me very little	245.2	28.8%	26.3%	31.4%
Describes me somewhat	271.0	31.8%	29.2%	34.6%
Describes me very well	86.8	10.2%	8.7%	11.9%
Describes me completely	47.6	5.6%	4.5%	7.0%
Skipped on web	3.8	0.5%	0.2%	1.0%

Sample: Respondents 60+ (851.5)

FWB4: How often does this statement apply to you? – I have money left over at the end of the month.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Never	40.9	4.8%	3.8%	6.1%
Rarely	100.6	11.8%	10.0%	13.9%
Sometimes	216.2	25.4%	23.0%	27.9%
Often	196.8	23.1%	20.9%	25.5%
Always	293.9	34.5%	31.9%	37.3%
Skipped on web	3.2	0.4%	0.2%	1.0%

Sample: Respondents 60+ (851.5)

FWB5: How often does this statement apply to you? – My finances control my life.

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Never	176.3	20.7%	18.5%	23.1%
Rarely	312.1	36.7%	34.0%	39.4%
Sometimes	253.1	29.7%	27.2%	32.4%
Often	70.0	8.2%	6.9%	9.8%
Always	34.1	4.0%	3.1%	5.2%
Skipped on web	5.3	0.6%	0.3%	1.2%
Refused	0.5	0.1%	0.0%	0.4%

Sample: Respondents 60+ (851.5)

FWB_CAT: CFPB Financial Well-being Score: 6 categories (recode)

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Very low	8.5	1.0%	0.6%	1.6%
Low	16.1	1.9%	1.3%	2.7%
Medium low	91.0	10.7%	9.0%	12.7%
Medium high	174.5	20.5%	18.3%	23.0%
High	244.0	28.7%	26.3%	31.2%
Very high	315.8	37.2%	34.4%	39.9%

Sample: Any FWB1-FWB5= 1,2,3,4,5 | Respondents 60+ (850)

CREDEC: How would you rate your current credit record?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Very bad	5.7	0.7%	0.3%	1.4%
Bad	27.2	3.2%	2.4%	4.3%
About average	75.7	8.9%	7.4%	10.7%
Good	123.9	14.6%	12.6%	16.8%
Very good	587.9	69.0%	66.3%	71.7%
Don't know	14.2	1.7%	1.2%	2.4%
Skipped on web	0.6	0.1%	0.0%	0.5%
Prefer not to say	16.3	1.9%	1.1%	3.3%

Sample: Respondents 60+ (851.5)

SHOCK1 (Multiple choice): Have you experienced any of the following events or changes in the past 5 years?

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
Death of a spouse or partner	67.6	7.9%	6.6%	9.6%
Moved to another home	149.3	17.5%	15.6%	19.6%
Financial losses or damage to my home due to a natural disaster	43.9	5.2%	4.1%	6.5%
Spent more than 30 days in a rehabilitation facility or skilled nursing home	12.4	1.5%	0.9%	2.3%
Onset of a hearing, vision, or mobility-related disability	109.4	12.9%	11.1%	14.8%
Onset of memory problems or a cognitive disability	26.1	3.1%	2.3%	4.1%
Needed someone else's help to handle my day-to-day tasks	29.5	3.5%	2.6%	4.5%
Became a caregiver for someone else	88.7	10.4%	8.8%	12.2%
Became fully retired	231.0	27.1%	24.7%	29.7%
Became partially retired	74.9	8.8%	7.4%	10.4%
Reduction in work hours	56.9	6.7%	5.5%	8.2%
Reduction in household income	74.9	8.8%	7.4%	10.4%

Response option	Weighted count	Percentage	Lower bound confidence interval	Upper bound confidence interval
None of the above	298.4	35.0%	32.4%	37.8%
Don't know	0.5	0.1%	0.0%	0.4%
Skipped on web	5.7	0.7%	0.3%	1.4%

Sample: Respondents 60+ (851.5)