

FINDEX QUESTIONNAIRE



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CHINESE

1	An account can be used to save money, to make or receive payments, or to receive wages or financial help. Do you, either by yourself or together with someone else, currently have an account at any of the following places: a bank, a credit union, the post office, or another type of formal financial institution that offers deposit, checking, or savings accounts?	账户可以用作储蓄、付款、收款或领取工资或经济援助。在银行、信用社、邮局或其他类型可提供存款、支票或储蓄账户的正规金融机构中，您是否开设个人账户或联名账户？
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
2	A debit card is a card connected to an account at a financial institution that allows you to withdraw money, and the money is taken out of THAT ACCOUNT right away. Do you, personally, have a debit card?	借记卡与某金融机构开设的账户绑定，可用于取款，并且取出的金额会立刻从该账户扣除。您个人是否拥有借记卡？
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
3	Is this debit card connected to an account with your name on it?*	此借记卡是否与您名下的账户绑定？
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
4	Have you, personally, used your debit card to DIRECTLY make a purchase in the past 12 months?*	您本人是否在过去十二个月内直接使用借记卡进行购物？
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
5	A credit card is a card that allows you to BORROW money in order to make payments or buy things, and you can pay the balance off later. Do you, personally, have a credit card?	信用卡允许您借款用于支付或购买物品，并且可以在消费后付清余款。您个人是否拥有信用卡？
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
6	Have you used your credit card in the past 12 months?*	在过去十二个月内您是否使用过信用卡？
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
7	Aside from a debit card or a credit card, do you have any other plastic card that you can use to make payments or purchases AT A VARIETY OF PLACES?	除了借记卡和信用卡，您是否拥有其他可在各种场合用于支付或者购买物品的塑料卡片？
1	Yes	是

Source: Asli Demircug-Kunt, Leora Klapper, Dorothe Singer, and Peter Van Oudheusden, "The Global Findex Database 2014: Measuring Financial Inclusion around the World". Policy Research Working Paper 7255.

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2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
8	Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. (Read and rotate A-I) Is it...?*	以下各项是否是您未在银行或其他类型正规金融机构开设个人账户的原因。原因是 ...?
A	Because financial institutions are too far away	因为金融机构太远
B	Because financial services are too expensive	因为金融服务太贵
C	Because you don't have the necessary documentation (identity card, wage slip, etc.)	因为缺少必要文件(身份证、工资单等)
D	Because you don't trust financial institutions	因为不信任金融机构
E	Because of religious reasons	因为宗教原因
F	Because you don't have enough money to use financial institutions	因为没有足够的钱去使用金融机构
G	Because someone else in the family already has an account	因为其他家庭成员已有账户
H	Because you cannot get an account	因为无法得到一个账户
I	Because you have no need for financial services at a formal institution	因为不需要正规机构的金融服务
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
9	In the past 12 months, has money been DEPOSITED into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself, an employer, or another person or institution.*	在过去十二个月内, 您的个人账户是否有存款记录? 包括现金、电子存款和您自己、雇主或其他人或机构随时存入账户的款项。
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
10	In a typical MONTH, about how many times is money DEPOSITED into your personal account(s): one or two times per month, three or more times per month, or, in a typical month, is money NOT deposited into your account(s)?*	在正常月份里, 向个人账户存款的次数是: 一个月一到两次、一个月三次或三次以上, 还是没有存款进入账户?
1	One or two times per month	一个月一到两次
2	Three or more times per month	一个月三次或三次以上
3	Money is not deposited in a typical month	正常月份里没有款项存入
4	(DK)	(不知道)
5	(Refused)	(拒答)
11	In the past 12 months, has money been TAKEN OUT of your personal account(s)? This includes cash withdrawals in person or using your debit card, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or another person or institution.*	在过去十二个月内, 您的个人账户是否有取款记录? 包括您亲自或用借记卡取出的钱、电子支付或购物、支票和其他任何时间您本人、其他人或机构从账户中转走的款项?
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)

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12	In a typical MONTH, about how many times is money TAKEN OUT of your personal account(s): one or two times per month, three or more times per month, or, in a typical month, is money NOT taken out of your account(s)?*	在正常月份里, 您从个人账户取款的次数是: 一个月一到两次、一个月三次或三次以上, 还是没有从账户取款?
1	One or two times per month	一个月一到两次
2	Three or more times per month	一个月三次或三次以上
3	Money is not taken out in a typical month	正常月份里没有款项取出
4	(DK)	(不知道)
5	(Refused)	(拒答)
13	When you need to GET CASH FROM your account(s), how do you USUALLY get it? Do... ?*	需要从账户里取现时您通常选择哪种方式? 选 ...?
1	You get it at an ATM	从自动取款机取现
2	You get it over the counter in a branch of your financial institution	去该金融机构营业部柜台取现
4	You get it some other way	通过其他途径取现
5	(Do not need to get cash)	(不需要取现)
6	(DK)	(不知道)
7	(Refused)	(拒答)
14	In the PAST 12 MONTHS, have you ever made a transaction with money FROM YOUR ACCOUNT at a bank or another type of formal financial institution using a MOBILE PHONE? This can include using a MOBILE PHONE to make payments, buy things, or to send or receive money.*	在过去十二个月内, 您是否通过手机用银行或其他类型正规金融机构开设的账户中的钱进行交易? 包括用手机支付、购物、转出或接收款项。
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
15	In the PAST 12 MONTHS, have you, personally, made payments on bills or bought things online using the Internet?	在过去十二个月内, 您个人是否曾使用互联网支付账单或网上购物?
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
16	In the PAST 12 MONTHS, have you, personally, saved or set aside any money for any of the following reasons? How about ? (Read A-C)	在过去十二个月内, 您个人是否曾因以下原因存下或攒下一些钱? 原因是?
A	To start, operate, or grow a business or farm	用于开创、经营或扩展生意或农场
B	For old age	用于养老
C	For education or school fees	用于教育或者学费
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)

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17	In the PAST 12 MONTHS, have you, personally, saved or set aside any money by...? (Read A-B)	在过去十二个月内, 您个人是否通过...方式存下或攒下一些钱?
A	Using an account at a bank or another type of formal financial institution (INTERVIEWER: This can include using another person's account)	通过银行或其他类型正规金融机构开设的账户 (访员: 包括使用他人账户)
B	Using an informal savings club, or a person outside the family	通过非正式储蓄俱乐部的理财服务或非家庭成员
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
18	In the PAST 12 MONTHS, have you, personally, saved or set aside any money for any reason?*	在过去十二个月内, 您个人是否因任何原因存下或攒下一些钱?
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
19	Do you, by yourself or together with someone else, currently have a loan you took out from a bank or another type of formal financial institution to purchase a home, an apartment, or land?	不论是以个人名义还是与人联名, 您当前是否因购置房屋、公寓或土地而向银行或其他类型正规金融机构贷款?
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
20	In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? (Read A-D)	在过去十二个月内, 不论是以个人名义还是与人联名, 您是否曾从下列来源处贷款?
A	Have you borrowed from a bank, a credit union, the post office, a pawn shop, or another type of formal financial institution? This does NOT include credit cards.	您曾向银行, 信用合作社, 邮局, 典当行, 或其他类型正规金融机构贷款吗? 信用卡不包括在内。
B	Have you borrowed from a store by using installment credit or buying on credit?	您是否在商店使用过分期付款或赊账购物?
C	Have you borrowed from family, relatives, or friends?	您是否向家人、亲戚或朋友借过钱?
D	Have you borrowed from an informal moneylender?	您是否向非正式放款人借过钱?
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
21	In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for any of the following reasons? (Read A-C)	在过去十二个月内, 不论是以个人名义还是与人联名, 您是否曾因下列原因借钱?
A	Have you borrowed for education or school fees?	是否曾因教育原因或学费借钱?
B	Have you borrowed for health or medical purposes?	是否曾为健康或医疗目的借钱?
C	Have you borrowed to start, operate, or grow a business or farm?	是否曾为开创、经营或扩展生意或农场借钱?
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)

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22	Have you, by yourself or together with someone else, borrowed money from any source for any reason in the PAST 12 MONTHS?*	在过去十二个月内, 不论是以个人名义还是与人联名, 您是否曾因任何原因向任何来源借钱?
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
23	Now, imagine that you have an emergency and you need to pay 1,700 renminbi. How possible is it that you could come up with 1,700 renminbi within the NEXT MONTH? Is it very possible, somewhat possible, not very possible, or not at all possible?	现在想象一下, 您因为紧急事件需要支付 1700 元人民币。在下个月内能拿出 1700 元的可能性有多大? 是非常有可能、有一定可能、不太可能还是完全不可能?
1	Very possible	非常有可能
2	Somewhat possible	有一定可能
3	Not very possible	不太可能
4	Not at all possible	完全不可能
5	(DK)	(不知道)
6	(Refused)	(拒答)
24	What would be the MAIN source of money that you would use to come up with 1,700 renminbi within the NEXT MONTH?*	您下个月拿出的 1700 元主要来源于哪里?
1	Savings	储蓄
2	Family, relatives, or friends	家人、亲戚或朋友
3	Money from working or a loan from an employer	工资或向雇主借贷
4	A credit card or borrowing from a formal financial institution	信用卡或向正规金融机构借贷
5	An informal moneylender	非正式放款人
6	Some other source	其他渠道
7	(DK)	(不知道)
8	(Refused)	(拒答)
25	Have you, personally, GIVEN or SENT any of your MONEY to a relative or friend living in a different area INSIDE China in the PAST 12 MONTHS? This can be money you brought yourself or sent in some other way.	在过去十二个月内, 您个人是否曾向居住在中国境内其他地区的亲戚或朋友赠予或转出钱? 包括您亲自和通过其他方式送出的钱。
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
26	In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different area inside China in any of the following ways? (Read A-D)*	在过去十二个月内, 您个人是否曾通过以下方式向居住在中国境内其他地区的亲戚或朋友赠予或转出过钱?
A	You handed cash to this person or sent cash through someone you know.	亲自或通过认识的人把现金交给此人。
B	You sent money through a bank or another type of formal financial institution (for example, at a branch, at an ATM, or through direct deposit into an account).	通过银行或其他类型正规金融机构汇款 (例如: 通过分支机构、使用自动取款机或者直接往账户里汇款)。
C	You sent money through a mobile phone.	通过手机转账。
D	You sent money through a money transfer service.	通过汇款服务转账。
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)

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27	Have you, personally, RECEIVED any MONEY from a relative or friend living in a different area INSIDE China in the PAST 12 MONTHS, including any money you received in person?	在过去十二个月内, 您个人是否曾收到居住在中国境内其他地区的亲戚或朋友的钱? 包括当面收到的任何钱。
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
28	In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different area inside China in any of the following ways? (Read A-D)*	在过去十二个月内, 您个人是否曾用以下方式接收过居住在中国境内其他地区的亲戚或朋友的钱?
A	You were handed cash by this person or by someone you know.	此人亲自或通过您认识的人交给您。
B	You received money through a bank or another type of formal financial institution (for example, at a branch, at an ATM, or through direct deposit into an account).	通过银行或其他类型正规金融机构收款 (例如: 通过分支机构、使用自动取款机或者直接往账户里汇款)。
C	You received money through a mobile phone.	通过手机收款。
D	You received money through a money transfer service.	通过汇款服务收款。
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
29	In the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, or trash collection?	在过去十二个月内, 您个人是否曾定期缴纳电费、水费或垃圾清理费?
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
30	In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, or trash collection in any of the following ways? (Read A-C)*	在过去十二个月内, 您个人是否曾用以下方式定期缴纳电费、水费或垃圾清理费?
A	You made a payment using cash.	用现金缴费。
B	You made a payment directly from an account (for example, using a debit card, a bank transfer, or a check).	直接用账户里的钱缴费 (例如: 使用借记卡、银行转账或者支票)。
C	You made a payment through a mobile phone.	用手机缴费。
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
31	In the PAST 12 MONTHS, have you, personally, made regular payments for school fees?	在过去十二个月内, 您个人是否曾定期支付学费?
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)

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32	In the PAST 12 MONTHS, have you, personally, made payments for school fees in any of the following ways? (Read A-C)*	在过去十二个月内, 您个人是否曾以以下方式支付过学费?
A	You made a payment using cash.	用现金支付。
B	You made a payment directly from an account (for example, using a debit card, a bank transfer, or a check).	直接用账户里的钱支付 (例如: 使用借记卡、银行转账或者支票)。
C	You made a payment through a mobile phone.	用手机支付。
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
33	Have you received any money from an employer or boss, in the form of SALARY OR WAGES, for doing work in the PAST 12 MONTHS? Please do not consider any money you received directly from clients or customers.	在过去十二个月内, 您是否曾因工作而收到雇主或老板发放的工资或报酬? 请不要将任何直接从客户或顾客处得到的钱考虑在内。
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
34	In the PAST 12 MONTHS, have you been employed by the government, military, or public sector?*	在过去十二个月内, 您是否曾被政府、军队或者公共部门雇用过?
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
35	In the PAST 12 MONTHS, has an employer or boss paid your salary or wages in any of the following ways? (Read A-D)*	在过去十二个月内, 是否曾有雇主或老板以以下形式支付您的工资或报酬?
A	You received payments DIRECTLY in cash.	以现金形式直接支付。
B	You received payments DIRECTLY into an account at a bank or another type of formal financial institution.	直接支付到银行或其他类型正规金融机构开设的账户。
C	You received payments to a card.	支付到一张卡里。
D	You received payments through a mobile phone.	通过手机支付。
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
36	After your payment from an employer is transferred into an account, do you usually withdraw or transfer ALL OF THE MONEY out of the account RIGHT AWAY, or do you withdraw or transfer the money over time as you need it?*	雇主支付的款项转到账户后, 您通常会选择把所有钱立刻取出或转账, 还是等到需要时再取出或转账?
1	All of the money right away	立刻取出所有的钱
2	Over time as needed	等到需要时再分次取出
3	(DK)	(不知道)
4	(Refused)	(拒答)

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37	Which of the following statements best describes the account that you use to receive payments from an employer?*	以下哪种说法最贴切地描述了您从雇主那里收取工作或报酬的账户？
1	You had THIS ACCOUNT before you began receiving payments from an employer.	开始收取雇主支付的报酬之前，此账户已存在。
2	You had AN account before, but THIS account was opened so you could receive payments from an employer.	之前有账户，但开设此账户专门用来收取雇主支付的报酬。
3	This was your first account, and it was opened so you could receive payments from an employer.	这是您的第一个账户，并且此账户专门用来收取雇主支付的报酬。
4	(DK)	(不知道)
5	(Refused)	(拒答)
38	Have you, personally, RECEIVED any financial support from the government in the PAST 12 MONTHS? This money could include payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of SOCIAL BENEFITS. Please do NOT include wages or any payments related to work.	在过去十二个月内，您个人是否曾收到过政府的任何经济援助？包括用于教育、医疗、失业救济、补助津贴或者任何形式的社会福利。不包括工资或任何有关工作的钱。
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
39	In the PAST 12 MONTHS, have you received money from the government in any of the following ways? (Read A-D)*	在过去十二个月内，您是否通过以下形式收到过来自政府的钱？
A	You received payments DIRECTLY in cash.	以现金形式直接支付。
B	You received payments DIRECTLY into an account at a bank or another type of formal financial institution.	直接支付到银行或其他类型正规金融机构开设的账户。
C	You received payments to a card.	支付到一张卡里。
D	You received payments through a mobile phone.	通过手机支付。
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
40	After your payment from the government is transferred into an account, do you usually withdraw or transfer ALL OF THE MONEY out of the account RIGHT AWAY, or do you withdraw or transfer the money over time as you need it?*	政府支付的钱转到账户后，您通常会选择把所有钱立刻取出或转账，还是等到需要时再取出或转账？
1	All of the money right away	立刻取出所有的钱
2	Over time as needed	等到需要时再分次取出
3	(DK)	(不知道)
4	(Refused)	(拒答)
41	Which of the following statements best describes the account that you use to receive payments from the government?*	以下哪种说法最贴切地描述了您用来收取政府的钱的账户？
1	You had THIS ACCOUNT before you began receiving payments from the government.	开始收取政府支付的钱之前，此账户已经存在。
2	You had AN account before, but THIS account was opened so you could receive payments from the government.	之前有账户，但开设此账户专门用来收取政府支付的钱。
3	This was your first account, and it was opened so you could receive payments from the government.	这是您的第一个账户，并且此账户专门用来收取政府支付的钱。
4	(DK)	(不知道)
5	(Refused)	(拒答)

FINDEX QUESTIONNAIRE

ENGLISH

CHINESE

42	In the PAST 12 MONTHS, have you personally RECEIVED money from any source for the sale of your or your family's agricultural products, crops, produce, or livestock?	在过去十二个月内, 您个人是否曾收到从任何来源、因出售您或家人的农副产品、农作物、农产品或牲畜而得到的钱?
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)
43	In the PAST 12 MONTHS, have you received money for the sale of your or your family's agricultural products, crops, produce, or livestock in any of the following ways? (Read A-C)*	在过去十二个月内, 您是否曾以下形式收到过因出售您或家人的农副产品、农作物、农产品或牲畜而得到的钱?
A	You received payments DIRECTLY in cash.	直接以现金形式支付给您。
B	You received payments DIRECTLY into an account at a bank or another type of formal financial institution.	直接支付到您的银行或其他正规金融机构账户。
C	You received payments through a mobile phone.	通过手机支付给您。
1	Yes	是
2	No	否
3	(DK)	(不知道)
4	(Refused)	(拒答)

* Question may be skipped if previous answer reveals that it is not relevant. The questionnaire that includes the skip pattern is available on request.