

## 2012 Diary of Consumer Payment Choice (online component)

Key to the colors and markings in this document: **\*\*\*comments to RAND\*\*\***, **New items or text**, **Things to change or delete**

### Intro to Diary screen

**\*\*\*RAND:** Can we add some text below the “You are selected...” text:

We understand that not everybody makes purchases or has cash activity each day. We are interested in all types of payment behavior, including days with zero payments or cash activity. Please enter your information for today’s diary.

Remember to include each transaction that you make. Only include a transaction once. Do not enter transaction information twice, such as in both purchases and bills.

Do not include transactions made in foreign countries or foreign currencies.

**\*\*\***

The screenshot shows a web browser window with the URL <https://mmic.rand.org/panel/index.php>. The page content includes:

You are selected to enter your non-bill payments and cash activity from Thursday, 29 September 2011 until Saturday, 1 October 2011

Today is: **Tuesday, 24 April 2012**

	Payment diary	Additional information
Thursday, 29 September 2011	Completed 2011-11-15 21:37:08 <input type="button" value="Update diary information for this day"/>	<input type="button" value="Enter additional information"/>
Friday, 30 September 2011	<input type="button" value="Enter diary information for this day"/>	<input type="button" value="Enter additional information"/>
Saturday, 1 October 2011	<input type="button" value="Enter diary information for this day"/>	<input type="button" value="Enter additional information"/>

Click [here](#) to go back to your personal ALP pages.

**Just have these questions follow after the diarist has entered all the information from the first button.**

**RAND American Life Panel**

**\*\*\*RAND:** We like having each day of the diary be a separate “survey”. Please make all the follow up questions that were in “Additional information” just follow automatically and seamlessly after the payments, cash withdrawals, etc from the paper diary. **\*\*\***

\*\*\*RAND: Can you add a confidentiality statement to this page? Here's what we have written in the paper diary: Your diary responses will remain anonymous and confidential and will be used for research purposes only.

Maybe put it after the "Click here..." text, but above the RAND ALP image.\*\*\*

\*\*\*RAND: Can we put a link near the top where the diarist can click to read the diary instructions online? The instructions would basically be the same as the paper diary, but maybe go into more detail. I'll send you a document with the instructions.

Also, we probably want to put the link to the video instructions where the diarist can easily get to it. (If we are doing an experiment with the diary video, then only show link to those who are supposed to see it.)

\*\*\*

**\*\*\*\*Start of Day 1\*\*\*\***

**\*\*\*Ask the following question Q1 on Day 1 only\*\*\***

\*\*\*Note to RAND – when you send the R a reminder email in the day or two before their diary period begins, can you mention that they are supposed to record the numbers of each bill denomination in their wallet, pocket, purse, etc, preferably either the night before Day 1 or the first thing in the morning of Day 1. Mention to them to read and complete the diary page “Before You Start” on page 2 of the paper diary, which includes the information in Q1. We can also include a link to the instructions online, and the video.

In addition, in the same email, remind the diarist to read the introduction on Page 3, the examples on Page 4, and the instructions and definitions starting on Page 12. This is so they can familiarize themselves with the diary and have a better idea of what we’re asking them to do in the diary study. Please read the instructions and look at the paper diary, even if you don’t plan on carrying it.

\*\*\*

Q1. One purpose of this diary is to understand cash activity among U.S. consumers. It is important that we know how much cash you started this diary period with.

Each night we will ask you how much cash you end the day with. But first, we want to know how much cash you started [DISPLAY DIARY DAY 1 HERE, example “Wednesday, October 3”] with.

- *Consider cash that is immediately available to you and ready for spending.*
- *Do not consider cash that is in storage for safe keeping elsewhere, such as your home, car or office.*
- *Do not count foreign currency.*

You don’t have to wake up to count your money. Just record it before you go to bed or first thing in the morning.

At the start of [DISPLAY DIARY DAY 1 HERE, example “Wednesday, October 3”], at 12:01 am, did you have any paper cash in your pocket, wallet or purse?

1. Yes
2. No

If Q1 = NO then:

Q1a. Please tell us why you don’t have any paper cash.

1. I just ran out and I need to get more.
2. I usually do not carry cash.
3. I gave my cash to someone else, such as a family member/friend/housemate.
4. My cash was stolen or lost.
5. Other (specify)  
5other. \_\_\_\_\_

\*\*\*if Q1 = NO then total cash at start of Day 1 should be set to 0, not missing\*\*\*

If Q1 = YES then show the following screen:

\*\*\*(next page)\*\*\*

\*\*\*Make this look like the paper diary, but with a few following changes. I've modified some of the text from the paper diary.\*\*\*

\*\*\*RAND, can you make the TOTAL DOLLAR AMOUNT box sum up automatically?\*\*\*

## Count your paper cash!

Please tell us the NUMBER OF BILLS of each denomination in your pocket, wallet, or purse at the start of Day 1.

Your total dollar amount will be automatically calculated.

- Do not consider coins
- Do not include foreign currencies.

NUMBER OF:

\_\_\_\_ x \$1 bills = \$ \_\_\_\_\_

\_\_\_\_ x \$20 bills = \$ \_\_\_\_\_

\_\_\_\_ x \$2 bills = \$ \_\_\_\_\_

\_\_\_\_ x \$50 bills = \$ \_\_\_\_\_

\_\_\_\_ x \$5 bills = \$ \_\_\_\_\_

\_\_\_\_ x \$100 bills = \$ \_\_\_\_\_

\_\_\_\_ x \$10 bills = \$ \_\_\_\_\_

Total dollar amount \$[GRAND TOTAL DOLLAR AMOUNT, calculated on the fly]

\*\*\* We would like the R to fill in the number of bills in the first box, and then in the second box, the actual dollar amount will update automatically. If the R does not have a certain denomination of bill, then the subtotal for that dollar amount will show 0. Finally, the grand total should aggregate automatically.\*\*\*

Q1a. You have entered \$[GRAND TOTAL DOLLAR AMOUNT]. Is this amount correct?

1. Yes
2. No

\*\*\*If NO, please take the diarist back to the "Count your paper cash" screen\*\*\*

Q115. Please tell us the payment method you most prefer to use.

1. Cash
2. Check
3. Credit card
4. Debit card
5. Prepaid/Gift/EBT card
6. Bank account number payment
7. Online banking bill payment

8. Money order
9. Traveler's check
10. Text message payment
11. Other payment method

\*\*\*\*Q116 and Q117 on the same page\*\*\*\*

Q116. Please tell us the most important characteristic of [insert response to Q115, in **bold**] when making a payment.

- Security
- Accepted at lots of places
- Cost
- Convenience
- Budget control
- Rewards

Q117. In cases where you can't use [insert response to Q115, in **bold**], what is your preferred fallback payment method?

\*\*\*\*delete response to Q115 from the list below\*\*\*\*

1. Cash
2. Check
3. Credit card
4. Debit card
5. Prepaid/Gift/EBT card
6. Bank account number payment
7. Online banking bill payment
8. Money order
9. Traveler's check
10. Text message payment
11. Other payment method

Q118. Please tell us the most important characteristic of [insert response to Q117, in **bold**] when making a payment.

- Security
- Accepted at lots of places
- Cost
- Convenience
- Budget control
- Rewards

\*\*\*\*The following questions should be repeated each day\*\*\*\*

**\*\*\*\*Purchases section\*\*\*\***

Q98b. Some types of payments are easily forgotten. Did you make any of the following types of payments today?

- *Please choose all that apply*
  
- ✓ Paying tolls by E-ZPass, cash, or other payment method
- ✓ PayPal or similar online payment service
- ✓ App downloads
- ✓ Dry cleaning
- ✓ Public transportation
- ✓ Vending machine
- ✓ Coffee
- ✓ Giving or paying back money to a person
- ✓ I did not make any of these types of purchases.

Q98. Did you make any PURCHASES on [DISPLAY DIARY DATE HERE, example: Wednesday, October 3]?

- *We'll ask you about bills separately, so don't count them here.*
- *Include all purchases made today.*
  1. Yes
  2. No

If Q98 = NO then:

**\*\*\*ask Q98a for each day the respondent says they have no purchases\*\*\***

Q98a.

It's OK if you didn't make any purchases today.

Please tell us the reason that best describes why you didn't make any purchases on [DISPLAY DIARY DATE HERE, example "Wednesday, October 3"].

1. I didn't need to make any purchases today.
2. I was too busy to make purchases today.
3. I'm trying to spend less.
4. Other (specify)  
4other. \_\_\_\_\_

ENDIF

If Q98 = YES then:

**Q2. Daily purchases of goods and services** – Please enter the information for Day One (Two/Three).

- *Include all purchases made today.*
- *Complete one entire row for each payment you made today, then click Next.*
- *A new row will appear after answering some additional questions about your payment.*

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- *If you did not make any payments today, please click the Next button.*  
**\*\*\*\*make these instructions bulletpointed and italicized\*\*\*\***

**\*\*\*\*Drop down list contents:**

Payment method codes:

- P1 – Cash
- P2 – Check
- P3 – Credit card
- P4 – Debit card (Used PIN)
- P5 – Debit card (Did not use PIN)
- P6 – Prepaid/Gift/EBT card
- P7 – Bank account number payment
- P8 – Online banking bill payment
- P9 – Money order
- P10 – Traveler’s check
- P11 – Text message payment
- P12 – Other payment method

Location codes:

NEW LOCATION CODES:

- L1 – Payment in person
- L2 – Payment not in person

ADD NEW DEVICE CODES HERE

- D1 – Computer (laptop or desktop)
- D2 – Tablet (e.g. iPad, Kindle)
- D3 – Mobile phone
- D4 – Landline phone
- D5 – Mail or delivery service
- D6 – No device/None of the above

Merchant type codes:

**\*\*\*\***

If Payment Method = P1 (Cash) then:

Q101a: Did you receive a discount from the merchant specifically for using cash?  
[Yes/No]

If Payment Method = P4 or P5 (Debit) then:

Q101b: Did your debit card have a Visa or MasterCard logo on it?  
[Yes, Visa / Yes, MasterCard / No logo]

Q101c: Did you enter a PIN?  
[Yes/No]

Q101d: Did you receive a discount from the merchant specifically for using this debit card?

[Yes/No]

If Payment Method = P3 (Credit) then:

Q101e: Which type of credit card?

[options: Visa, MasterCard, Discover, American Express, Other]

Q101f: Did you receive a discount from the merchant specifically for using this credit card?

[Yes/No]

Q101g: Did you pay an extra charge, surcharge, or convenience fee to the merchant specifically for using this credit card?

[Yes/No]

If Payment Method = P6 (Prepaid/gift/EBT) then:

Q101h: Did the prepaid card have a logo from the following?

[options: Visa, MasterCard, Discover, American Express, No logo, Other logo]

If Payment Method = P12 (Other) then:

Q101i: Please tell us what type of payment method you used: \_\_\_\_\_

\*\*\*here, we'd like to add an error check to anybody who clicks the "Next" button but does not have any payments at all in any of the rows.

Take the respondent back to Q98.

In bold print at the top of the same page (like we did for the survey error messages):

**You clicked the Next button before entering any payments. If you did not make any payments, please tell us below.**

**If you did make payments today, please click Yes and return to the payment entry page to enter those payments.**

end error message\*\*\*

### \*\*\*\*Cash withdrawal section\*\*\*\*

Q99. Did you get or receive any cash on [DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]?? **\*\*\*make uppercase\*\*\***

- *Do not include foreign currency.*
  1. Yes
  2. No

If Q99 = YES then

### Q3. Receiving or getting cash

Please enter the information for your cash activity on Day One (Two/Three).

- *Complete one entire row for each time you got or received cash today.*

\*\*\*Time box\*\*\*

\*\*\*Amount box\*\*\*\*

\*\*\*\*Drop down list text:

Cash location codes:

- C1 – ATM
- C2 – Cash back at a retail store
- C3 – Bank teller
- C4 – Family or friend
- C5 – Check cashing store
- C6 – Employer
- C7 – Cash refund from returning goods
- C8 – Other location

Source of funds codes:

- S1 – Checking account
- S2 – Savings or other bank account
- S3 – Salary/wages/tips
- S4 – Cashing a check
- S5 – Credit card cash advance
- S6 – Prepaid card cash withdrawal
- S7 – Another person
- S8 – Other source

Were you charged a fee?

- Yes
- No

\*\*\*\*

\*\*\*\*If the respondent chooses Other Location or Other Source, it should say  
“For the cash withdrawal of \$X at T:TTpm (am), what other location (source) do you mean?”

\*\*\*\*

ENDIF

#### \*\*\*\*Cash deposit section\*\*\*\*

Q4. Did you deposit any **cash** into your bank account at an ATM, with the bank teller, or some other way on [DISPLAY DIARY DATE HERE, example “Wednesday, October 3”]?

- *Do not include checks that you deposited.*

- *Do not include foreign currency.*
  1. Yes
  2. No

If Q4 = Yes then

**Q4. Depositing cash** – Please tell us about each time you deposited cash on Day One (Two/Three).

- *Complete one entire row for each time you got or received cash today.*
- *Do not include checks deposited. Only report cash you deposited.*
- *Tell us about your cash deposits at ATMs or bank tellers.*

\*\*\*Time box\*\*\*

\*\*\*Drop down list text:

Deposit method:

ATM

Bank teller

Other (specify)

\*\*\*If the respondent chooses Other in the deposit method dropdown, it should say "For the cash deposit of \$X at T:TTpm (am), what other deposit method do you mean?"

\*\*\*

Complete one entire row for each time you deposited cash today.

End skip (Q4 = Yes)

\*\*\*END cash section\*\*\*

#### \*\*\*Prepaid card section\*\*\*

Q102a. Now we'd like to find out about any **prepaid cards** you might have. These cards are also known as **gift cards** or **stored value cards**.

Some of these cards may have a Visa, MasterCard, Discover or American Express logo on them, but they are not a credit or debit card.

In addition, there are government issued prepaid cards such as EBT, Direct Express, SNAP, and TANF.

Most prepaid cards have a dollar value that can be used to make payments, which are deducted from the value stored on the card. Other types of prepaid cards may be valid for use over a specific period of

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time, such as a monthly public transit pass, but the value of these cards is not deducted each time the card is used.

Do you have any prepaid cards on [DISPLAY DIARY DATE HERE]?

1. Yes
2. No

If Q102a = YES then:

Q102b. Did you add value to any **prepaid cards** using any other payment instrument (e.g. cash, debit card, credit card, bank account transfer, direct payment from income) on [DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]?

1. Yes
2. No

If Q102b = Yes then

Q102c. Please list all prepaid card loadings

- Complete one entire row for each time you loaded a prepaid card today.

Time	Amount loaded	Payment method used	Location	Did you pay a fee?
	\$____.____	P__	PL__	Y/N

\*\*\*"Payment method used" has similar dropdown box as "payment methods" for daily purchases:\*\*\*

- P1. Cash
- P2. Check
- P3. Credit card
- P4. Debit card
- P6. Other prepaid card
- P7. Bank account number payment
- P9. Money order
- P10. Travelers check
- P11. Text message payment
- P13. Direct deposit from salary or wages
- P12. Other, specify: \_\_\_\_\_

\*\*\*\* Location\*\*\*\*

- PL1. Retail location
- PL2. Online
- PL3. Mobile phone
- PL4. ATM
- PL5. Card machine or kiosk

PL6. Bank teller

PL7. Check cashier

PL8. Other, specify: \_\_\_\_\_

End skip (Q102b = Yes)

END IF \*\*\*\*If Q102a = YES)\*\*\*\*

**\*\*\*\*Coin questions\*\*\*\***

Q5.1 – Did you start [DISPLAY DIARY DATE HERE, example “Wednesday, October 3”] carrying any coins in your pocket, wallet, or purse?

1. Yes
2. No

Q5.2 – Did you use coins to pay for all or part of a cash payment you made on [DISPLAY DIARY DATE HERE, example “Wednesday, October 3”]?

1. Yes
2. No

If Q5.2 = Yes and number of cash payments > 0

Q5.3 – You told us you made [number of cash payments from purchases and bills] cash payments on [DISPLAY DIARY DATE HERE, example “Wednesday, October 3”].

For how many cash payments did you use coins to pay for some or all of the payment?

\_\_\_\_\_payments

End skip (Q5.2 = Yes)

Q5.4 – Did you convert coins into cash or some other form of value on [DISPLAY DIARY DATE HERE, example: Wednesday, October 3]?

1. Yes
2. No

If Q5.4 = YES then

Please list all the times you converted coins into cash or some other form of value on Day One (Two/Three).

- Complete one entire row for each time you converted coins into cash or some other form of value today.

Time	Dollar amount of coins	Dollar amount received in paper bills	Were you reimbursed with something other than paper bills?	Location	Did you pay a fee?
			<ol style="list-style-type: none"> <li>1. No</li> <li>2. Prepaid/gift card</li> <li>3. Deposit into bank account</li> <li>4. Points or value to use on a website</li> <li>5. Store credit</li> <li>6. Other (specify)</li> </ol>	<ol style="list-style-type: none"> <li>1. Coin machine/kiosk</li> <li>2. Bank teller</li> <li>3. Store</li> <li>4. Family or friend</li> <li>5. Other (specify)</li> </ol>	Y/N

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\*\*\*\*NEW VARIABLE: totcoin2cash = sum(dollar amount received in paper bills)\*\*\*\*

ENDIF (Q5.4 = YES)

Q5.5 – Did you get any change today by converting paper cash into coins?

1. Yes
2. No

If Q5.5 = YES then

Please list all the times you converted paper cash into coins on Day One (Two/Three).

- Complete one entire row for each time you converted paper cash into coins today.

Time	Dollar amount of paper bills	Main type of coin received	Location	Did you pay a fee?
		<ol style="list-style-type: none"> <li>1. Dollar coins</li> <li>2. Quarters</li> <li>3. Dimes</li> <li>4. Nickels</li> <li>5. Pennies</li> </ol>	<ol style="list-style-type: none"> <li>1. Change machine/kiosk</li> <li>2. Bank teller</li> <li>3. Store clerk</li> <li>4. Family or friend</li> <li>5. Post office</li> <li>6. Other (specify)</li> </ol>	Y/N

\*\*\*\*NEW VARIABLE: totcash2coin = sum(dollar amount of paper bills)\*\*\*\*

ENDIF (Q5.5 = YES)

\*\*\*\*Foreign currency section\*\*\*\*

Q119. Did you convert any U.S. paper cash into a foreign currency on [DISPLAY DIARY DATE]?

1. Yes
2. No

If Q119 = YES then

Q120. How much U.S. cash did you convert into a foreign currency?

\$ \_\_\_\_\_

ENDIF

Q121. Did you convert any foreign currency into U.S. paper cash on [DISPLAY DIARY DATE]?

1. Yes
2. No

If Q121 = YES then

Q122. How much U.S. cash did you receive after converting from foreign currency?

\$ \_\_\_\_\_

ENDIF

### \*\*\*\*End of day cash holdings\*\*\*\*

Q5pre. **End of Day (1/2/3), [DISPLAY DIARY DATE HERE, example “Wednesday, October 3”], cash amount:**

Did you end the day with any paper cash in your pocket, wallet or purse?

- *Do not consider foreign currency.*

1. Yes

2. No

If Q5pre = NO then:

Q5no. Did you spend or deposit all your cash today?

1. Yes

2. No

\*\*\*if Q5pre = NO then total cash at end of Day 1/2/3 should be set to 0, not missing\*\*\*

ENDIF

If Q5pre = YES then:

Q5. **\*\*\*RAND: Make ending cash amount pages look like “cash at start of Day 1” page.\*\*\***

## Count your paper cash at the end of the day!

**Ending cash amount** – Please tell us the **NUMBER OF BILLS** of each denomination in your pocket, wallet, purse at the end of Day One (Two/Three).

Your total dollar amount will be automatically calculated.

- *Do not consider coins.*
- *Do not count foreign currency.*

NUMBER OF:

\_\_\_\_ x \$1 bills = \$ \_\_\_\_\_

\_\_\_\_ x \$20 bills = \$ \_\_\_\_\_

\_\_\_\_ x \$2 bills = \$ \_\_\_\_\_

\_\_\_\_ x \$50 bills = \$ \_\_\_\_\_

\_\_\_\_ x \$5 bills = \$ \_\_\_\_\_

\_\_\_\_ x \$100 bills = \$ \_\_\_\_\_

\_\_\_\_ x \$10 bills = \$ \_\_\_\_\_

Total dollar amount \$[GRAND TOTAL DOLLAR AMOUNT, calculated on the fly]

\*\*\* We would like the R to fill in the number of bills in the first box, and then in the second box, the actual dollar amount will update automatically. If the R does not have a certain denomination of bill, then the subtotal for that dollar amount will show 0. Finally, the grand total should aggregate automatically.\*\*\*

\*\*\* If respondent answers "No" to Q55, show a message telling them to check the number of bills for each denomination:

"Please check the numbers you entered for each bill denomination."\*\*\*\*

Q1a. You have entered \$[GRAND TOTAL DOLLAR AMOUNT]. Is this amount correct?

1. Yes
2. No

\*\*\*\*If NO, please take the diarist back to the "Count your paper cash at end of the day" screen\*\*\*

ENDIF

#### \*\*\*\*Bills section\*\*\*\*

Q66. Next, we'd like to find out about AUTOMATIC PAYMENTS for bills, subscriptions or other regularly recurring payments that may have occurred today, [DISPLAY DIARY DATE HERE, example "Wednesday, October 3"].

- *It's OK if you have to check your records for these questions.*
- *We'll ask you about bills that are not paid automatically next.*

Were any bills, subscriptions or other regularly recurring payments paid on [DISPLAY DIARY DATE HERE, example "Wednesday, October 3"] through an automatic payment...

- ...from your paycheck or regular income?
  - ...which was set up directly with the merchant or utility?
  - ...which was set up using your bank's website?
1. Yes
  2. No

If (Q66 = Yes) then

Q66a. **Automatic payments** – Please tell us about automatic payments for bills, subscriptions or other regularly recurring payments which was paid on Day One (Two/Three).

- *Complete one entire row for each automatic payment which was paid today.*

End skip (Q66 = Yes)

\*\*\*\*Amount spent\*\*\*\*

\*\*\*dropdown list text:

Payment method codes:

- P3 – Credit card
- P4 – Debit card (Used PIN)
- P5 – Debit card (Did not use PIN)
- P6 – Prepaid/Gift/EBT card
- P7 – Bank account number payment
- P8 – Online banking bill payment
- P12 – Other payment method

“Merchant type” has the following responses in the dropdown box:

\*\*\*\*Use the two level drop down lists that were in the purchases section\*\*\*\*

Type:

1. Automatic bill payment
2. Subscription
3. Other regularly scheduled automatic payment

Q6. Next, consider the following types of BILLS:

- Regularly scheduled, recurring bills which are not automatically paid.
- Irregularly timed bill payments.
- One-time bills

We realize that you don't pay bills every day. Did you pay any **bills** on [DISPLAY DIARY DATE HERE, example “Wednesday, October 3”]?

1. Yes
2. No

If (Q6 = Yes) then

Q6a. **Bill payments** – Please tell us about the bills you paid on Day One (Two/Three)

- *Complete one entire row for each bill you paid today.*

End skip (Q6 = Yes)

\*\*\*dropdown list text:

Time

Payment method codes:

- P1 – Cash
- P2 – Check
- P3 – Credit card

- P4 – Debit card (Used PIN)
- P5 – Debit card (Did not use PIN)
- P6 – Prepaid/Gift/EBT card
- P7 – Bank account number payment
- P8 – Online banking bill payment
- P9 – Money order
- P10 – Traveler’s check
- P11 – Text message payment
- P12 – Other payment method

“Merchant type” has the following responses in the dropdown box:  
 \*\*\*\*Use the two level drop down lists that were in the purchases section\*\*\*\*

- Location codes:
- L1 – Online bill payment (not automatic)
  - L2 – Automatic bill payment
  - L3 – In person
  - L4 – Mail or delivery service
  - L5 – Telephone (voice)
  - L6 – Other location

- Bill timing:
- 4. Regularly recurring
  - 5. Irregularly timed
  - 6. One time bill

**\*\*\*\*Returning goods section\*\*\*\***

- Q7. Did you return any goods on [DISPLAY DIARY DATE HERE, example “Wednesday, October 3”]?  
 1. No  
 2. Yes, I returned goods for a refund or store credit  
 3. Yes, I exchanged goods for other items

If Q7 = 2

Q9. How did the merchant refund your money, and how much was refunded?

Time	Dollar amount	How did the merchant pay you?

- \*\*\*\*How much did the merchant pay you? Dropdown list.\*\*\*\*  
 Cash  
 Refund to debit card  
 Refund to credit card

Merchant wrote you check

Store credit

Gift card

Other

\*\*\*\*

If Q9.a = Cash then refundamnt = Q9.b

End skip (Q7 = 2)

If Q7 = 3 then

Q10. Was the exchange for a good or service of less value, equal value or more value?

1. Less value
2. Equal value
3. More value

If Q10 = 1 then:

Q110. Please tell us how were you paid the difference between the higher valued exchanged good and the lower valued new item?

Q110a. What was the amount you were given? \$ \_\_\_\_\_

Q110b. How were you given the difference?

[drop down list:

Cash

Refund to debit card

Refund to credit card

Merchant wrote you a check

Store credit

Gift card

Other]

\*\*\*\*NEW VARIABLE: if Q110b = Cash then exchangeamnt = Q110a\*\*\*\*

ENDIF

If Q10 = 3 then:

Q111. Did you report to us the amount paid to make up the difference in value between the returned good and the new good?

1. Yes
2. No

If Q111 = NO then

Q111b. How much did you pay to make up the difference in value between the returned good and the new good?

\$ \_\_\_\_\_

Q111c. What payment method did you use to pay the difference?

\*\*\*\*dropdown list of payment instruments\*\*\*\*

Payment method codes:

P1 – Cash

P2 – Check

P3 – Credit card  
P4 – Debit card (Used PIN)  
P5 – Debit card (Did not use PIN)  
P6 – Prepaid/Gift/EBT card  
P7 – Bank account number payment  
P8 – Online banking bill payment  
P9 – Money order  
P10 – Traveler’s check  
P11 – Text message payment  
P12 – Other payment method

End if  
Endif  
End skip (Q7 = 3)

#### \*\*\*\*Cash identity section\*\*\*\*

\*\*\*\*RAND – Here we’d like to calculate the cash identity, which involves the following variables:

1. Totcashtrans = Total number of cash transactions on that day (across purchases, bills, cash withdrawals and cash deposits, prepaid card reloadings using cash)
2. Cashstartday1 = Cash at Start of Day 1 (or cashendday(t-1)Cash at End of previous day)
3. Cashendday(t) = Cash at End of current Day
4. Cashspent\_payments = dollar amount of all cash purchases
5. Cashspent\_bills = dollar amount of all cash bills paid
6. Cashwithdrawals = dollar amount of all cash withdrawals
7. Cashdeposits = dollar amount of all cash deposits
8. svccashreload = dollar amount of all Prepaid card reloadings using cash
9. some smaller variables created earlier:
  - a. totcoin2cash
  - b. totcash2coin
  - c. refundamnt
  - d. exchangeamnt

We want to create a variable called “goodcashid” using the conditional logic below.

If  
absolutevalue[ (cashstartday1 or cashendday(t-1)) – sum(cashspent\_payments, cashspent\_bills, cashdeposits, svccashreload, totcash2coin, exchangeamnt, Q120) + sum(cashwithdrawals, totcoin2cash, refundamnt, Q122) – cashendday(t) ]<= totcashtrans

THEN goodcashid = 1;

Else if

absolutevalue[(cashstartday1 or cashendday(t-1)) – sum(cashspent\_payments, cashspent\_bills, cashdeposits, svccashreload, totcash2coin, exchangeamnt, Q120) + sum(cashwithdrawals, totcoin2cash, refundamnt, Q122) – cashendday(t)] > totcashtrans

THEN goodcashid = 0;

In addition, we’d like to create a variable called “positivecashid”

If

(cashstartday1 or cashendday(t-1)) – sum(cashspent\_payments, cashspent\_bills, cashdeposits, svccashreload, totcash2coin, exchangeamnt, Q120) + sum(cashwithdrawals, totcoin2cash, refundamnt, Q122) – cashendday(t) > 0

THEN positivecashid = 1

Else if

(cashstartday1 or cashendday(t-1)) – sum(cashspent\_payments, cashspent\_bills, cashdeposits, svccashreload, totcash2coin, exchangeamnt, Q120) + sum(cashwithdrawals, totcoin2cash, refundamnt, Q122) – cashendday(t) < 0

THEN positivecashid = -1

Else if

(cashstartday1 or cashendday(t-1)) – sum(cashspent\_payments, cashspent\_bills, cashdeposits, svccashreload, totcash2coin, exchangeamnt, Q120) + sum(cashwithdrawals, totcoin2cash, refundamnt, Q122) – cashendday(t) = 0

THEN positivecashid = 0

IF goodcashid = 0 then

Q105. Did any of the following things happen to you on [DISPLAY DIARY DATE HERE]?

- Please check all that apply

	Q105a. I removed some cash from my pocket, wallet or purse and added it to cash stored elsewhere on my property.
	Q105b. I took cash stored elsewhere on my property and added it to my pocket, wallet or purse.
	Q105c. I had some cash lost or stolen.
	Q105d. I found or unexpectedly received some cash.
	Q105e. None of these things happened.

\*\*\*\*Follow up questions to Q105\*\*\*\*

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(Follow up to Q105a)

(Q106a)

How much cash did you remove from your pocket, wallet or purse and add to cash stored elsewhere on your property?

\$ \_\_\_\_\_

(Follow up to Q105b)

(Q106b)

How much cash did you take that was stored elsewhere on your property and add to your pocket, wallet, or purse?

\$ \_\_\_\_\_

(Follow up to Q105c)

(Q106c)

How much cash did you have lost or stolen?

\$ \_\_\_\_\_

(Follow up to Q105d)

(Q106d)

How much cash did you find or unexpectedly receive?

\$ \_\_\_\_\_

END if (goodcashid = 0)

\*\*\*Now, recalculate the Cash ID using this new information. Call this new variable "goodcashid2".

If

$\text{absolutevalue}[(\text{cashstartday1 or cashendday}(t-1)) - \text{sum}(\text{cashspent\_payments, cashspent\_bills, cashdeposits, svccashreload, totcash2coin, exchangeamt, Q120}) + \text{sum}(\text{cashwithdrawals, totcoin2cash, refundamt, Q122}) - \text{cashendday}(t) - \text{Q106a} + \text{Q105b} - \text{Q106c} + \text{Q106d}] \leq \text{totcashtrans}$

THEN goodcashid2 = 1;

Else if

$\text{absolutevalue}[(\text{cashstartday1 or cashendday}(t-1)) - \text{sum}(\text{cashspent\_payments, cashspent\_bills, cashdeposits, svccashreload, totcash2coin, exchangeamt, Q120}) + \text{sum}(\text{cashwithdrawals, totcoin2cash, refundamt, Q122}) - \text{cashendday}(t) - \text{Q106a} + \text{Q105b} - \text{Q106c} + \text{Q106d}] > \text{totcashtrans}$

THEN goodcashid2 = 0;

In addition, we'd like to create a variable called "positivecashid2"

If

$(\text{cashstartday1 or cashendday}(t-1)) - \text{sum}(\text{cashspent\_payments, cashspent\_bills, cashdeposits, svccashreload, totcash2coin, exchangeamnt, Q120}) + \text{sum}(\text{cashwithdrawals, totcoin2cash, refundamnt, Q122}) - \text{cashendday}(t) - Q106a + Q105b - Q106c + Q106d > 0$   
THEN positivecashid2 = 1

Else if

$(\text{cashstartday1 or cashendday}(t-1)) - \text{sum}(\text{cashspent\_payments, cashspent\_bills, cashdeposits, svccashreload, totcash2coin, exchangeamnt, Q120}) + \text{sum}(\text{cashwithdrawals, totcoin2cash, refundamnt, Q122}) - \text{cashendday}(t) - Q106a + Q105b - Q106c + Q106d < 0$   
THEN positivecashid2 = -1

Else if

$(\text{cashstartday1 or cashendday}(t-1)) - \text{sum}(\text{cashspent\_payments, cashspent\_bills, cashdeposits, svccashreload, totcash2coin, exchangeamnt, Q120}) + \text{sum}(\text{cashwithdrawals, totcoin2cash, refundamnt, Q122}) - \text{cashendday}(t) - Q106a + Q105b - Q106c + Q106d = 0$   
THEN positivecashid2 = 0

If goodcashid2 = 0 THEN

Q107. Are there any other cash activities on [DISPLAY DIARY DATE HERE, example "Wednesday, October 3"] that were not reported previously in today's online diary?

To help you remember, you

\*\*\*\*for each of these next text lines, only show if value is > 0\*\*\*\*

...made [totcashtrans] cash transactions today.

...started the day with \$[cashstartday1 or cashendday(t-1)] in cash.

...made purchases totaling of \$[cashspent\_payments] in cash.

...paid bills totaling \$[cashspent\_bills] in cash.

...withdrew a total of \$[cashwithdrawals] in cash.

...deposited a total of \$[cashdeposits] in cash.

...added a total \$[svccashreload] to prepaid cards or gift cards.

...exchanged \$[totcoin2cash] in coins to get cash.

...exchanged \$[totcash2coin] in cash to get coins.

...got \$[refundamnt] in cash from a refund for exchanged goods.

...paid \$[exchangeamt] in cash during an exchange of goods.

...stored \$[Q105a] in cash on your property.

...removed \$[Q105b] in cash from storage on your property.

...had \$[Q105c] in cash lost or stolen.

...found or unexpectedly received \$[Q105d] in cash.

...ended the day with \$[cashendday(t)] in cash.

\*\*\*\*

Are there any cash transactions that we forgot?

1. No
2. Yes [provide open ended response text box for the diarist to explain]

End if (goodcashid2 = 0)

#### \*\*\*\*What payment methods did you carry\*\*\*\*

\*\*\*\*RAND – Ask question Q97 only there was at least one purchase or bill with “in person” for the location code, or any cash withdrawals or cash deposits on the day.\*\*\*\*

Q97. Please tell us what PAYMENT METHODS you carried on [DISPLAY DIARY DATE HERE, example “Wednesday, October 3”].

\*\*\*\*RAND: Note that we have collapsed Debit Card (PIN) and Debit Card (No PIN) into one response option.\*\*\*\*

- *Check all that apply*
- 1. P1 – Cash
- 2. P2 – Check
- 3. P3 – Credit card
- 4. P4 – Debit card
- 5. P6 – Prepaid/Gift/EBT card
- 6. P9 – Money order
- 7. P10 – Travelers check
- 8. P11 – Text message payment
- 9. P12 – Other (specify)
- 10. I did not have any payment methods accessible.

#### \*\*\*\*Did you use a w/m/y pass\*\*\*\*

Q11. Some forms of public transportation that might otherwise require payment at the time of purchase can be paid for ahead of time using a weekly, monthly, or annual pass.

Did you use a **weekly, monthly, or annual pass** to do any of the following things on [DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]?

1. Ride the subway
2. Ride a train
3. Ride the bus
4. Ride a ferry
5. Ride in a carpool or vanpool

Q109. Please use this space to tell us any comments you have about any purchases, bills, cash withdrawals or deposits, or prepaid card loadings that you may have done today, [DISPLAY DIARY DATE HERE].

[Comment box]

\*\*\*\*The above questions should be repeated each day. The following Q's are in the online diary only, and should be presented on the last day only.\*\*\*\*

\*\*\*\***LAST DAY ONLY**\*\*\*\*

\*\*\*\*Ask these questions after Q11 on the last day—\*\*\*\*

Q13. Did you travel in the U.S. for business, vacation, or any other reason on any of the three days in which you participated in the diary?

1. Yes
2. No

If Q13=Yes then

Q13a. On which days were you traveling? Check all that apply.

1. Day one, [Display diary date of Day 1]
2. Day two, [Display diary date of Day 2]
3. Day three, [Display diary date of Day 3]

Q14. What is your current employment situation?

1. Working now
2. Unemployed and looking for work
3. Temporarily laid off, on sick or other leave
4. Disabled
5. Retired
6. Homemaker/caregiver

7. Student
8. Other (specify)

If Q14 = Working now then

Q15. Do you work for someone else, are you self-employed or what?

1. I work for someone else
2. I am self-employed
3. Other (specify)

Q16. Were any of the payments or cash activity you made during your diary period for work related purposes?

1. Yes
2. No

End skip (Q14 = working now)

Q117. What is your primary source of regular income each month?

1. Wages (hourly, daily or other rate)
2. Salary (regular pay per period, regardless of hours worked)
3. Investment income
4. Retirement benefits
5. Social Security benefits
6. Other government benefits (federal, state, or local)
7. Other (specify)
- 7other. \_\_\_\_\_

Q17. Did you receive payment from **any** regular source of income such as wages, salary, investment income, government benefit or retirement on at least one of the three diary days?

1. Yes
2. No

If Q17 = Yes

Q17a. Which diary day did you receive income?

- *Check all that apply*
  1. Day one, [Display diary date of Day 1]
  2. Day two, [Display diary date of Day 2]
  3. Day three, [Display diary date of Day 3]

End skip (Q17 = Yes)

Q20. How do receive your payment from your primary source of income?

- *If you are paid by some combination of the options below, or you do not have a primary source of income, please select "Other" and tell us in the box.*

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1. Direct deposit
2. Paper check
3. Cash
4. Payroll/Prepaid card
5. Other (specify)  
5other. \_\_\_\_\_

IF Q17 = NO then Q18

Q18. Please tell us the date of the last time you received some form of income (salary, wages, government benefit, payment from a client, etc.).

- *Click the arrows to scroll through additional months.*

\*\*\*\*Calendar goes here\*\*\*\*

ENDIF (Q17 = NO)

Q19. Please tell us the date when you next expect to receive an income payment.

- *Click the arrows to scroll through additional months.*
- *If you don't expect to receive any income, please tell us in the comments.*

\*\*\*\*Calendar goes here\*\*\*\*

Q21. Sometimes paper currency is rejected because it is too worn, too dirty or it has rips and tears.

During the three day diary period, did you attempt to use any paper currency that was not accepted because of the low quality of the bills?

1. Yes
2. No

If Q21 = Yes

Q22. Was the bill rejected by a person or a machine?

1. Person
2. Machine

If Q22 = Person

Why did the person reject your bill? Was it because he or she...

1. Could not tell the denomination?
2. Thought the bill was not authentic or might be counterfeit?
3. Thought the bill was too worn, dirty or damaged?
4. I don't know.
5. Some other reason.

4other. (Specify) \_\_\_\_\_

End skip (Q22 = person)

End skip (Q21 = Yes)

\*\*\*\*Finally, include the questions from 2010 and 2011 about carrying the diary Q24, Q25, Q26, Q27 and Q28.\*\*\*\*

Q24. Were the instructions / definitions and examples for filling out the paper diary and the online diary clear and helpful to you?

1. Yes
2. No

Q25. Please tell us how you kept track of your daily payments and cash activity. Did you...

- *Check all that apply*

1. ...carry the large paper diary?
2. ...carry the smaller checkbook sized diary?
3. ...keep receipts?
4. ...consult your financial records (bank statements, credit card statements, etc.)?
5. ...use your memory?
6. ...use some other method?

IF Q25 = 5

Q26. Please tell us how you kept track of your payments and cash activity.

[open ended response box]

ENDIF

IF Q25 = 3 or 4 or 5 and not (1 or 2)

Q27. Please tell us why you did not carry the large paper diary or the checkbook sized diary.

[open ended response box]

ENDIF

Q28. Do you have any comments about the large paper diary, the checkbook sized diary, or the nightly online diary?

[open ended response box]

\*\*\*\*RAND asks these two questions for all ALP surveys\*\*\*\*

CS\_001. Could you tell us how interesting or uninteresting you found the questions in this interview?

1. Very interesting
2. Interesting
3. Neither interesting nor uninteresting
4. Uninteresting
5. Very uninteresting.

CS\_003. Do you have any other comments on the interview?

Please type these in the box below.

[open ended response box]

\*\*\*Finally, the video should have a few questions\*\*\*

\*\*\*Keep track the following things each time the video is watched:

1. Who watched it.
2. When they watched it. (time and date)
3. How much of it they watched (the length of time)
4. Ask them to rate the video (1-5 stars)

Was the video helpful to your diary experience?

1. Yes
2. No

Do you have any comments on the instructional video?

[open ended response box]