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Diary 2021 questionnaire

- *In this document, there are some areas which are shaded for various reasons*
    - ~~*RED STRIKETHRU*~~ *– Text was deleted or moved to another location*
    - *YELLOW – New text or new programming instructions*
    - *GREEN – Place holder for discussion or new items which are not yet approved, questions or concepts to be revised, areas for discussion.*
    - *In addition, programming instructions are usually in red text and I'll start them with a comment marker like this*
        - *## Hello this is an instruction or comment*

1) Daily intro text/welcome back

```
IF diaryday = 1 THEN
```

Welcome to Day 1 of the 2021 *Diary of Consumer Payment Choice*. Thank you for agreeing to tell us about your payments and cash activity.

```
ELSE IF diaryday > 1 THEN
```

Welcome back! Thank you for telling us about your payments and cash activity.

```
END IF

ALL diary days:
```

We understand that not everybody makes payments 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 day.

Remember to include each transaction that you make. Only include a transaction once. Do not enter transaction information twice.

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

2) Purchases module

(q199)

Your [FILL:IF Diary Day = 1 THEN "first"/ IF Diary Day = 2 THEN "second"/ IF Diary Day = 3 THEN "third"] diary day is **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**. Are you recording and reporting your payments and transactions for your assigned date, or are you reporting for a different date?

- *For example, you were assigned October 3-5 but instead when you reported your payments for Day 3 you reported for October 6.*

  1. Yes, I am reporting for my assigned diary date, **[DAY 1 DATE]**.
  2. No, I am reporting for another date.

```
IF q199 = NO then
```

Please explain why you participated on another day.
[open ended text box]

Tell us the date you are reporting for
[smaller calendar widget]

```
ENDIF
```

(q98)
Did you make any payments on **[DISPLAY DIARY DATE HERE, example: Wednesday, October 3]**?
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 payments today.

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

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

```
ENDIF
```

```
If q98 = YES then:
```
(q2)
Daily payments – Please enter the information for **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

****make these instructions bulletpointed and italicized****
- *Report the exact amount of the payment. Include dollars and cents in the form xxx.xx.*

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- *Do not include payments made ONLY for business purposes.*
- *Include all other payments made today, no matter how small the amount of the payment.*
- *Complete the entire row for the first payment you want to enter for today, then click Next.*
- *Answer some additional questions about your payment, then answer "Yes" if you made any additional payments, and a new row will appear on this screen.*
- *When you have finished entering all payments for today, please answer "No" when we ask if you made any additional payments.*

Time	Amount spent	Payment method	Did you pay in person?	Device	Who you paid
[use time entry widget]	$_____	Drop down list: P0 – Multiple payment methods P1 – Cash P2 – Check P3 – Credit card P4 – Debit card P5 – Prepaid/Gift/EBT card P6 – Bank account number payment P7 – Online banking bill payment P8 – Money order P10 – Mobile payment apps, such as PayPal, Zelle, Venmo, etc. P11 – Account-to-account transfer P13 – Other payment method P14 – Direct deduction from income	Yes No	Drop down list: D1 – Computer (laptop or desktop) D2 – Tablet (e.g. iPad, Kindle) D3 – Mobile phone D4 – Landline phone D5 – Mail or delivery service D8 – E-ZPass or other electronic toll device D6 – Some other device not listed D7 – No device	## this text is always here We'll ask about who you paid on the next screen

P9 is reserved for Travelers Check, which we no longer ask about as of 2018.

Create a variable amntcashpurch = Sum(Amount spent where payment method = 1). In other words, the total amount of cash spent on that day. If there are no cash payments on that day, then amntcashpurch = 0.

Create a variable numcashpurch = Number of cash payments on that day. If there are no cash payments on that day, then numcashpurch = 0.

if we use three boxes to enter the time, name the variables:
- paytime_h_N, where N is the number of the payment (1 = first payment of the day, 2 = second, etc.)
- paytime_m_N
- paytime_ampm_N

Amount spent variable should be called:
- payamnt_N, where N is the number of the payment (1 = first payment of the day, 2 = second, etc.)

Payment method variable names:
- paymethod_N, where N is the number of the payment (1 = first payment of the day, 2 = second, etc.)

Payment location variable names:
- paylocation_N, where N is the number of the payment (1 = first payment of the day, 2 = second, etc.)

Payment device variable names:
- paydevice_N, where N is the number of the payment (1 = first payment of the day, 2 = second, etc.)

Is this payment from the payment section or the bills section?
- from_bill_section_N = 0
- This variable is set to zero when the transaction is reported through this payment section. If it is reported in the bills section, the variable then from_bill_section = 1.

New screen

Error Check for large dollar amounts

```
IF payamnt_N >= 1000 THEN

     (pay003_largedollar_N)
```

The dollar amount you reported is unusually large. You reported an amount of

[FILL: payamnt_N, formatted with dollar sign and commas as necessary].

Please confirm that this is the correct amount.

If the dollar amount is not accurate, select "No" below and enter the correct amount on the following screen.

Is the amount you reported correct?

1—Yes

2—No   ## If they select NO, take them back to the payment entry screen

```
END IF (payamnt_N >= 1000)
```

NEW screen

"Super" merchant categories screen, a.k.a. the Super MCAT screen

The merchant follow-up questions will have new skip pattern conditions based on the new categories.

(pay001_N)
Please tell us who you paid.
Column 1 = Bold headings that divide the sections of column 2
Column 2 = radio buttons with response option text
Column 3 = info text for question mark icons

Column 1	Column 2	Info button text
Financial services provider	• 15 - Mortgage companies, credit card companies, banks, insurance companies, stock brokers, IRA funds, mutual funds, credit unions, sending remittances	*## No info text*
Education provider	• 20 - Schools, colleges, childcare centers	• *Tuition, fees, activities*
Medical care provider	• 18 - Hospital, doctor, dentist, nursing homes, etc.	• *Medical or dental care, nursing homes, assisted living, physical therapists, etc.*
Government	• 19 - Government taxes or fees • 21 – Public transportation and tolls	• *Include utilities paid to the government, loan or mortgage repayments paid to the government, fines, licenses* • *Includes toll roads, mail delivery and storage*
Nonprofit/charity/religious	• 17 - Charitable or religious donations	• *Donations to charitable*

		organizations, or to churches, synagogues, mosques or other places of worship. Examples: United Way, American Cancer Society
A person (not a business, government, or organization as far as I know)	• 16 - Can be a gift or repayment to a family member, friend, or co-worker. Can be a payment to somebody who did a small job for you.	## No info text
Retail store or online retailer; restaurants and gas stations	• 1 - Grocery stores, convenience stores, pharmacies • 2 - Gas stations • 3 - Sit-down restaurants and bars • 4 - Fast food restaurants, coffee shops, cafeterias, food trucks • 5 - General merchandise stores, department stores, other stores, online shopping	• *Includes supermarkets, wine or liquor stores, drug stores* • *Gas stations, service stations, garages, filling stations, petrol* • *At sit-down restaurants, you order and are served while seated, and pay after eating* • *At these kinds of eating establishments, you order or select your food and pay before eating* • *Includes online shopping such as Amazon.com, clothing or shoe stores, hardware stores such as Home Depot or Lowes, large stores like Walmart or Target, wholesale clubs like Sam's or Costco, vending machines, book*

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		stores, pet stores, auto vehicle and parts stores, furniture and home goods stores, nursery or garden stores
Business that sells primarily services	• 14 - Rent for apartments, homes, or other buildings, real estate companies, property managers, etc. • 10 - Telephone, internet, cable or satellite tv, video or music streaming services, movie theaters • 8 - Utilities not paid to the government: electricity, natural gas, water, sewer, trash, heating oil • 11 - Building contractors, plumbers, electricians, HVAC, etc. • 13 - Hotels, motels, RV parks, campsites • 9 - Taxis, airplanes, delivery • 6 - General services: hair dressers, auto repair, parking lots, laundry or dry cleaning, etc. • 12 - Professional services: legal, accounting, architectural services; veterinarians; photographers or photo processers • 7 - Arts, entertainment, recreation	• *Also includes car rental agencies, auto leasing, rental centers. Do not include mortgage payments.* • *Including video games, apps, online and print news, cell and landline phones* • *## No info text for 8-Utilities* • *Includes handyman, tiling or flooring, painting, roofing* • *## No info text for 13-Hotels* • *Includes non-government transportation services* • *Includes many services, such as pet grooming, garages* • *Payments to lawyers, accountants, architects, and other professionals* • *Includes museums, sporting events, casinos, gym memberships, gambling, lottery*

Payment merchant variable names: -- see next section below.

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- pay001_N, where N is the number of the payment (1 = first payment of the day, 2 = second, etc.)
- All the variable names listed below in the "Merchant categorization and consumption module" will have the suffix "_N" where N is the number of the payment (1 = first payment of the day, 2 = second, etc.)

(pay003_N)

Error Check

The details of this payment are listed below. If anything looks off, please let us know.

display payment details

- Time
- Amount spent
- Payment method
- Did you pay in person?
- Device
- Type of merchant, service provider or person you paid

Is everything correct?

1. Yes
2. No   ## IF NO, loop back to payment entry screen

New variable payamnt_erramnt_N
Set payamnt_erramnt_N = payamnt_N

****If the response to pay003_N is NO, then display a new screen with the payments entry correction page. If YES, display a new payments entry page for the next payment

PROGRAMMER: If the above instruction is not clear, please ask Kevin for more information

****

a) Merchant categorization and consumption module

new screen – this first follow up question pay002_N is asked for almost all payments (exception = pay001_N = "Retail store or online retailer, restaurants and gas stations")

IF pay001_N in [1, 2, 3, 4, 5] THEN

```
      pay002_N = 2
```

ELSE IF pay001_N > 5 (in other words: not missing and pay001_N does not equal "Grocery stores, …", "Gas stations", "Sit-down restaurants and bars", "Fast food restaurants, coffee shops, …", General merchandise stores, …") THEN:

```
      IF from_bill_section_N = 1 THEN
         pay002_N = 1
      ELSE
```

       (pay002_N)

       Is this payment a bill payment?
         1. Yes
         2. No

```
      END IF (from_bill_section_N = 1)

      IF pay002_N = YES (bill payment) THEN
```

NEW Screen – pay200_N and pay002_autom_N on same screen

       (pay002_autom_N)

       An **automatic bill payment** is a payment set up to occur on pre-scheduled basis. Once set up, they do not require any additional effort on the consumer's part.

       Was this bill payment **automatic**?
         1. Yes
         2. No

       (pay200_N)
       How often is this bill due?
         1. Just once
         2. Less often than once a month
         3. Monthly
         4. More often than once a month

```
      END IF (pay002_N = YES)

      IF pay200_N = 2 or pay200_N = 4 THEN
```

       (pay002c_N)

       About how many times per year do you pay this bill?
       _____ times per year

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```
ENDIF (pay200_N = 2 or pay200_N = 4)

IF pay002_N = YES THEN

   (pay002d_N)
```

Was this bill payment for goods or services that were received previously or for goods and services that you will receive in the future?

- *An example of a good or services which was received previously is medical care (you receive medical care and then pay after).*
- *Credit card bills and loan payments are for goods and services that were received previously.*
- *An example of a good or services which will be received in the future is a magazine subscription (you pay now and receive the newspaper after payment).*

1. Previously received goods or services (including credit card bills and other loan payments)
2. Goods or services to be received in the future

```
END IF (pay002_N = 1)

   IF pay002_N = YES AND pay200_N > 1 THEN

      (pay002e_N)
```

Do you pay the same amount each time you pay this bill, or does the payment amount change from bill to bill?

1. Same amount each bill
2. Amount changes from bill to bill

```
   END IF (pay002_N = YES AND pay200_N > 1)

   IF pay002_N = YES THEN

      (pay203_N)
```

What day is this bill payment due?

```
      [CALENDAR widget]
```

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```
        IF (from_bill_section_N=0 and pay203_N <= DIARY DATE) or
           (from_bill_section_N=1 and pay203_N <= bill_dday_N) THEN

            (pay204_N)
```

For this bill payment, did you pay a late fee?

1-Yes

2-No

```
        END IF (pay002_N = YES)



        IF pay002_N = YES and paymethod_N = (3, 4, 5, 6, 7)

            (pay205_N)
```

Some bills are paid on the same day they are scheduled; others are paid in the future. Please tell us the date you selected for the bill to be paid.

[calendar widget]

```
        END IF (pay002_N = YES and paymethod_N = 3,4,5,6,7)

END IF (pay001_N > 5)



If pay001_N = "Payments to banks, credit card bills, mortgage
payments, …"
```

new screen – pay010_N

(pay010_N)
Please tell us the purpose of your payment to a financial services provider. Was it primarily to:
1. Pay a credit card bill
2. Make a loan payment (Examples: mortgage, student loan, auto, home equity, installment, "zero interest," "no-money-down")
3. Pay for insurance (Examples: health, auto, homeowner's, renter's, life, umbrella)
4. Make a remittance to a person in a foreign country
5. Pay a fee (Examples: checking account, foreign ATM, overdraft, late payment, loan origination)
6. Transfer money to another account that you own
7. Make an investment (bought stocks, bonds, mutual funds)
8. Other (specify)

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    o   [open ended text box]

```
IF pay010_N = 1 "Pay a credit card bill" THEN
```

New screen

```
(pay019_N)
```

How much was the full amount due (statement balance) of the credit card bill?

- $_____

New screen

```
IF payamnt_N < pay019_N then

    (pay019b_N)
```

Did you have enough money in your checking or savings account to pay the full amount due (statement balance) of this credit card bill?

    1. Yes
    2. No

```
End if (pay019_N < payamnt_N)
```

New screen
```
IF pay019b = YES THEN

(pay019c_N)
```

Why did you choose not to pay the full amount due (statement balance) for this credit card bill?

```
[open ended response box]

ENDIF (pay019b = YES)
```

```
END IF (pay010_N = 1 "Pay a credit card bill")
```

```
IF pay010_N = 2 "Make loan payment" THEN
```

new screen

(pay011_N)

What kind of loan payment did you make?

1. Mortgage
2. Student loan
3. Auto loan
4. Home equity loan or home equity line of credit
5. Installment loan
6. "Zero interest" or "no money down" loan
7. Payday loan
8. Online marketplace or peer-to-peer lender (Examples: Lending Club, Prosper)
9. Another type of loan

new screen

New screen

(pay013_N)
How much was the amount due this period?

$_____

END IF (pay010_N = 2)

IF pay010_N = 3 "Pay for insurance" and from_bill_section = 0
THEN

New screen

(pay016_N)

What kind of **insurance payment** did you make?
- 1 – Homeowner's insurance
- 2 – Renter's insurance
- 3 – Health insurance
- 4 – Vehicle insurance
- 5 – Life insurance
- 6 – Umbrella insurance
- 7 – Other types of insurance
    - (Specify) [open ended text box]

ENDIF

```
ENDIF (pay001_N = "Payments to banks, credit card bills, mortgage
payments, …")
```

Important routing note
Here is where the "trail" of questions ends for "Financial services provider". Instead of going back to the payments screen, by way of the screen "Did you make any other purchases today [Diary date]?" the survey should continue on and ask the Payment Instrument Follow-up Questions, which begin down below with question q103f. Then after those questions have been answered, the respondent should see the screen "Did you make any other purchases today [Diary date]?" This should be the case for all the merchant categories from the payment entry screen. We always want to see the Payment instrument follow-ups before we get to the next payment.

```
If pay001_N = "Tuition, fees, activities, tutoring" THEN
```

```
## new screen – pay020_N
```

(pay020_N)
Please tell us the purpose of your payment to an education provider. Was it primarily for:
1. Tuition or fees
2. Repay student loan
3. Childcare
4. Other (specify)
   o [open ended text box]

```
END IF (pay001_N = "Tuition, fees, activities, tutoring")
```

```
If pay001_N = "Medical or dental care, …" THEN
```

```
## new screen
```

(pay030_N)
Please tell us the purpose of your payment to a medical care provider. Was it primarily for a:

1. Doctor, dentist, other health care professional
2. Hospital, residential care, other medical institution
3. Pharmacy
4. Insurance company
5. Other (specify)

o [open ended text box]

```
IF pay002d_N = 1 (the bill was paid for services previously
received) OR pay002 = NO (not a bill) then:
```

(pay032_N)

When did you receive these medical goods or services?
1. Within the last month
2. Between 3 months and 1 month ago
3. Between 1 year and 3 months ago
4. Longer than 1 year ago

```
End if (pay002d_N = 1 OR pay002 = NO)
```

```
ENDIF (pay001_N = "Medical or dental care, …")
```

```
If pay001_N = "Government taxes or fees" THEN
```

new screen - pay040_N

(pay040_N)

Please tell us the purpose of your payment to a government. Was it primarily for:

1. Purchases of goods and services (Examples: local utilities and other services (like trash collection), public transportation, entrance to National Parks, municipal parking.)
2. Taxes (Examples: Federal, state, local taxes, including property and excise taxes.)
3. Fines
4. Other (specify)

```
IF pay040_N = "purchase of goods and services" THEN
```

(pay041_N)

Please tell us what you paid for.
1. Electricity/ water/sewer
2. Tuition
3. Daycare
4. Parking
5. Tolls
6. Trash collection
7. Public transportation

8. Health insurance: out-of-pocket, including Medicare supplemental insurance
9. Childcare
10. Used goods
11. Other (specify)
    o [open ended text box]

END IF (pay040_N = "purchase of goods and services")

IF pay040_N = 2 (taxes) and from_bill_section = 0 then

(pay042_N)

What kind of **tax payment** did you make to the **government**?

1. Federal taxes
2. State taxes
3. Local taxes
4. Property taxes
5. Car/vehicle taxes
6. Other kind of payment to the government
    o (Specify) [open ended text box]

ENDIF (pay040_N = 2)

END IF (pay001_N = "Government taxes or fees")

If pay001_N = "Charitable or religious donations"

new screen – pay050_N

(pay050_N)
Please tell us the purpose of your payment to a nonprofit, charity, or religious organization. Did you:
1. Make a donation
2. Make an offering, tithe, put money in the collection plate, etc.
3. Purchase goods and services
4. Other (specify)
    o [open ended text box]

END IF (pay001_N = "Charitable or religious donations")

If pay001_N = "A person"

same screen – pay080_N, pay082_N
(pay080_N)

Please tell us about the person you paid.

What type of person did you pay?
*** randomize response options ***
1.   People who provide goods and services
2.   Friends or family
3.   Co-worker, classmate, or fellow military
4.   Other people (specify; no names please)
     o   [open ended text box]

(pay082_N)
Please tell us the purpose of your payment.
*** randomize response options ***
1.   To give a gift or allowance
2.   To lend money
3.   To give a tip
4.   To repay a money I borrowed (a loan)
5.   To purchase goods or pay for services
6.   To split a check or share expenses
7.   Other (specify)
     a.   [open ended text box]

If pay080_N = "People who provide goods and services"

(pay081_N)

To the best of your knowledge, does the person operate as a business?
1.   Yes
2.   No
3.   I don't know

ENDIF (pay080_N = "People who provide goods and services")

ENDIF (pay001_N = "A person")

b) Merchant category followups

If pay001_N = ("General merchandise stores…", "gas station") and paymethod_N != "credit card" THEN

(pay606a_N)

Did you pay a store charge or credit card bill during this payment at a retail store or website?

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1. Yes
2. No

```
If pay606a_N = YES then
```

(pay607a_N)

Did you pay the full amount of the bill, or less than the full amount?

1. Full amount
2. Less than the full amount

New screen – q_ccbill_fu1_N

```
IF pay607a_N = 2 then
```

(q_ccbill_fu1_N)

How much was the full amount of the credit or charge card bill?

- $_____

```
END IF (pay607a_N = 2)
```

```
END IF (pay606a_N = YES)
```

```
If payment_N >= 200 THEN
```

(pay608_N)

Was your payment primarily for:

1. Motor vehicles and parts
2. Furniture and furnishings
3. Household appliances
4. Computers, cameras, TVs, other electronics
5. Sports equipment, sports and recreational vehicles, and boats
6. Jewelry and watches
7. Therapeutic appliances and equipment
8. None of the above

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```
If pay608_N = (1,2,3,4,5,6,7) and payment method not
    equal to "credit card"
```

same screen – pay611_N and pay612_N

(pay612_N)

Did you borrow money to make this purchase?

1. Yes
2. No

```
IF SCPC variable DE013 = YES
```

in other words, does the respondent own their primary home. This question
is from the SCPC.

(pay611_N)

Did you use funds from a home equity line of credit (HELOC) to make this
purchase?

1. Yes
2. No

```
END IF (de013 = YES)

END IF (pay608_N = (1,2,3,4,5,6,7) and payment method not
    equal to "credit card")

END IF (paymentamnt_N >= 200)

END IF (pay001_N = ("General merchandise stores…", "gas
    station" AND paymethod_N != "credit card")
```

New screen – pay701_N

```
If pay001_N = "General services: hair dressers, auto repair,
    laundry or dry cleaning, etc." OR "Arts, entertainment,
    recreation" OR "Utilities not paid to the government:
    electricity, natural gas, water, sewer, trash, heating oil" OR
    "Public transportation, taxis, trains, ferries, subways,
    airplanes" OR "Telephone, internet, cable or satellite tv, video
    or music streaming services, movie theaters" OR "Building
    contractors, plumbers, electricians, HVAC, etc." OR
    "Professional services: legal, accounting, architectural
    services; veterinarians; photographers or photo processers" OR
```

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```
          "Hotels, motels, RV parks, campsites" OR "Rent for apartments,
          homes, or other buildings, real estate companies, property
          managers, etc." THEN

      IF pay002d = missing THEN:
```

(pay701_N)

Was this payment made for services that you received prior to today?
1. Yes
2. No

```
      END IF (pay002d_N = missing)

      If pay701_N = YES OR pay002d_N = 1 ("previously received") THEN
```

(pay702_N)

When did you order or receive the services?
1. Within the last month
2. Between 3 months and 1 month ago
3. Between 1 year and 3 months ago
4. Longer than 1 year ago

```
      ENDIF (pay701 = YES OR pay002d_N = 1)

   ENDIF (pay001 = list of items from services section of merchant
      categories list)
```

c) Payment instrument follow-ups

IF paydevice = 6 (some other device) THEN:
(q201e)
You told us that you used **some other device** to make this payment. Please tell us more about the device.
[open ended text box]
ENDIF

IF paylocation = 2 (NO-not in person) AND paydevice = 7 (no device) AND pay002_autom not equal to YES THEN:
(q201f)
You told us that this payment was **not in person** and that you used **no device**.

Please tell us more about how you made this payment. In particular, how was the payment paid to the merchant?
[open ended text box]

ENDIF


```
IF (paymethod_N is not missing and not equal to "cash") AND pay002_N =
2 AND paylocation_N = "IN PERSON" THEN
```

both q103f and q103g on the same screen

(q103f)
Did you have enough cash (coins and paper bills) in your wallet, pocket, or purse to make this payment in cash?
1. Yes
2. No
3. I'm not sure, but I think so
4. I'm not sure, but I do not think so
5. I don't know

(q103g)
Would the merchant or person you paid have accepted cash for this payment?
1. Yes
2. No
3. I'm not sure, but I think so
4. I'm not sure, but I do not think so
5. I don't know

```
ENDIF
```


If Payment Method = P0 (Multiple payment methods) then:
(q103a)
Please tell us which payment methods you used to make this payment.
- *Check all that apply*

- ☐ P1 – Cash
- ☐ P2 – Check
- ☐ P3 – Credit card
- ☐ P4 – Debit card
- ☐ P5 – Prepaid/Gift/EBT card
- ☐ P6 – Bank account number payment
- ☐ P7 – Online banking bill payment
- ☐ P8 – Money order
- ☐ P10 – Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- ☐ P11 – Account-to-account transfer
- ☐ P13 – Other payment method
- ☐ P14 – Direct deduction from income

New screen – each q125 question on the same screen, and q126 on same screen too
(q126)
You said you made a payment of **$[FILL: payamnt_N, formatted with two digits after the decimal for cents]** using multiple payment methods.

Why did you use multiple payment methods to make this payment?
[open ended text box]

```
If one of the payment methods = "Cash"
(q125_a)
```
How much cash did you spend when making this payment?
$_____

```
If one of the payment methods = "Check"
(q125_b)
```
How much did you spend using a check when making this payment?
$_____
```
If one of the payment methods = "Credit card"
(q125_c)
```
How much did you spend using your credit card when making this payment?
$_____

```
If one of the payment methods = "Debit card"
(q125_d)
```
How much did you spend using your debit card when making this payment?
$_____

```
If one of the payment methods = "Prepaid/gift/EBT card"
(q125_e)
```
How much did you spend using your prepaid/gift/EBT card when making this payment?
$_____

```
If one of the payment methods = "Bank account number payment"
(q125_f)
```
How much did you spend using your bank account number when making this payment?
$_____

```
If one of the payment methods = "Online banking bill payment"
(q125_g)
```
How much did you spend using online banking bill payment when making this payment?
$_____

```
If one of the payment methods = "Money order"
(q125_h)
```
How much did you spend using a money order when making this payment?
$_____

```
If one of the payment methods = "PayPal"
```

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(q125_j)
How much did you spend using mobile payment apps, such as PayPal, Zelle, Venmo, etc. when making this payment?
$_____

If one of the payment methods = "Account-to-account transfer"
(q125_k)
How much did you spend using an account-to-account transfer when making this payment?
$_____

If one of the payment methods = "Other payment method"
(q125_m)
How much did you spend using an other payment method when making this payment?
$_____

If one of the payment methods = "Direct deduction from income"
(q125_n)
How much did you spend using a direct deduction from income when making this payment?
$_____

Display box at bottom that shows the total amount the respondent has entered. If the total doesn't sum up to the value of **payamnt_N,** then display an error box which tells them the total amount should add up to **payamnt_N,** and asking them to make corrections.

If Payment Method = P1 (Cash) then:

(q101aaa) ## I moved this question to be outside the skip pattern below so it will appear for any payment which uses cash.
Did you receive a discount from the merchant or person you paid specifically for using cash?
1. Yes
2. No

If pay001_N not equal to "A person" THEN

(q101j)
Did this merchant accept any of the following types of card payment options?
- Credit card
- Debit card
- Prepaid card

1. Yes
2. No
3. I don't know

```
            IF q101j = YES:
            (q101k)
```
Did this merchant require a minimum dollar value for using a payment card?
1. Yes
2. No
3. I'm not sure, but I think so
4. I'm not sure, but I do not think so
5. I don't know
```
    ENDIF
ENDIF (payment method = cash)
```

If Payment Method = P2 CHECK then:
```
        IF pa001_a_num >= 2 THEN
        (q103d)
```
Was this payment made from your primary checking account or another checking account?
- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

1. Primary checking account
2. Another checking account

```
    END IF
END IF (payment method = check)
```

If Payment Method = P4 (Debit) then:
new screen

new screen q201d and q101d and q101m same screen

(q201d)
Did the debit card you used for this payment give rewards?
- 1 Yes
- 2 No

(q101d)
Did you receive a discount from the merchant specifically for using this debit card?
1. Yes
2. No

(q101m)
Did this merchant require a minimum dollar value for using a debit card?
1. Yes
2. No
3. I'm not sure, but I think so
4. I'm not sure, but I do not think so
5. I don't know

new screen
```
IF paylocation = 1 (YES-in person) AND paydevice = 7 (no device)
THEN:
```
        (q201g)

How was this **debit card** purchase authorized?
1. Swiping the card
2. Inserting the card's chip
3. Tapping, waving, or other contactless method
4. Handing the card to an employee such as a waiter or waitress
5. Some other method of authorization
   a. [open response text box]

```
ENDIF


ENDIF (pay002_N = 1)

END IF (payment method = debit card)
```

If Payment Method = P3 (Credit) then:

same screen q003, q004, q101f and q101g and q101n
(q003)

Does the credit card you used for this payment give rewards?
- 1 – Yes
- 2 – No

(q004)

Does this credit card you used for this purchase have an unpaid balance that you carried over from last month?
- 1 – Yes
- 2 – No

(q101f)

Did you receive a discount from the merchant specifically for using this credit card?
1. Yes
2. No

(q101g)

Did you pay an extra charge, surcharge, or convenience fee to the merchant specifically for using this credit card?
1. Yes
2. No

(q101n)

Did this merchant require a minimum dollar value for using a credit card?
1. Yes

2. No
3. I'm not sure, but I think so
4. I'm not sure, but I do not think so
5. I don't know

IF paylocation = 1 (YES-in person) AND paydevice = 7 (no device) THEN:

(q201h)

How was this **credit card** purchase authorized?
1. Swiping the card
2. Inserting the card's chip
3. Tapping, waving, or other contactless method
4. Handing the card to an employee such as a waiter or waitress
5. Some other method of authorization
   a. [open ended response text box]

ENDIF

ENDIF (pay002_N = 1)

ENDIF (payment method = credit card)

If Payment Method = P5 (Prepaid/gift/EBT) then:

Same screen q101hhh and q103u

(q101hhh)

Did the prepaid card have a logo from the following?
1. Visa
2. MasterCard
3. Discover
4. American Express
5. No logo
6. Other logo

(q103u)

Did this merchant require a minimum dollar value for using a prepaid card?
1. Yes
2. No
3. I'm not sure, but I think so
4. I'm not sure, but I do not think so
5. I don't know

IF paylocation = 1 (YES-in person) AND paydevice = 7 (no device) THEN:

(q201i)

How was this **prepaid card** purchase authorized?
1. Swiping the card
2. Inserting the card's chip

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3. Tapping, waving, or other contactless method
4. Handing the card to an employee such as a waiter or waitress
5. Some other method of authorization
   a. [open ended response text box]

ENDIF

END IF (paymethod = prepaid card)

If Payment Method = "Bank account number payment" then:
new screen

IF pa001_a_num >= 2 THEN

New screen
(q103ddd)
Was this payment made from your primary checking account or another checking account?
- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

1. Primary checking account
2. Another checking account

END IF (pa001_a_num >= 2)

IF pay002_N = NO THEN

New screen
(q103n)
When did you authorize this payment to pay? In other words, when will the funds come out of your account?
1. Today, [DISPLAY DIARY DATE]
2. At a later date

New screen
IF q103n_N = 2 THEN

(q103n2_N)

What is the date that you authorized this payment to pay?

[insert calendar here] ## do not allow them to select a date before today.

END IF (q103n_N = 2)

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```
        END IF (pay002_N = NO)

    END IF (payment method = "Bank account number payment")
```

If Payment Method = "Online banking bill payment" then:
new screen

```
        IF pa001_a_num >= 2 THEN
                (q103ddd)
```
Was this payment made from your primary checking account or another checking account?

- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

1. Primary checking account
2. Another checking account

```
        END IF (pa001_a_num >= 2)


        IF pay002_N = NO THEN
```

New screen
(q103n)
When did you authorize this payment to pay? In other words, when will the funds come out of your account?
1. Today, [DISPLAY DIARY DATE]
2. At a later date

New screen
```
            IF q103n_N = 2 THEN

                (q103n2_N)
```

What is the date that you authorized this payment to pay?

```
                [insert calendar here]
```
do not allow them to select a date before today.

```
            END IF (q103n_N = 2)

        END IF (pay002_N = NO)

    END IF (payment method = "online banking bill pay")
```

If Payment Method = "Money order" then:

same screen q103r and q103s

(q103r)
Where did you buy the money order you used for this payment?
1. Bank
2. Post office
3. Western Union or someplace similar
4. Other (specify)
    a. [open ended text box]

(q103s)
How long ago did you buy the money order you used for this payment?
1. I bought it today
2. Before today, but less than seven days ago
3. Seven or more days ago

END IF (paymethod = money order)

If Payment Method = "mobile payments app" then:

*** same screen items q101_paypal and item q104 ***
(q101_paypal)
How did you fund this mobile app (PayPal, Zelle, Venmo, etc.) payment?
1. Credit card
2. Debit card
3. Linked bank account
4. Money stored with the mobile app (PayPal, Zelle, Venmo, etc.)

(q104)
Which mobile payments app did you use to make this payment?
*** randomize response options 1, 2, 3 ***
1 – PayPal
2 – Zelle
3 – Venmo
4 – Other (specify)
    [open ended text box]

END IF (paymethod = paypal)

If Payment Method = "Other" then:

(q101i_other)
You selected "Other" for your payment method.

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Please use this space to describe your payment method.

[rectangular open ended text box]

```
END IF (paymethod = other)
```

If device = D3 "mobile phone" then:

(q150)
How did you use your phone to pay?
** randomize response options 1-6 **
1. App payment
2. Tapped to pay
3. Scanned a QR code or showed screen to cashier or ticket-taker
4. Paid in advance or remotely (examples: Uber, Fandango)
5. Payment made in a browser
6. Text message payment (charged to cell phone bill)
7. Other (specify)
   ▪ [open ended text box]

END IF

d) "Categorize the purchase" sub-module

```
## q151_a and q151_b on the same screen

(IF Amount Spent >= 50)

    (q151_a)
```

Was this an unexpected expense?
1. Yes
2. No

(q151_b)

Could you have postponed this payment to a later date without suffering any consequences such as a late fee or a penalty?
1. Yes
2. No

```
END IF (amount spent >= 50)
```

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New screen

(paydescribe001_N)

We just asked you to classify your payment based on categories that we provided. Sometimes a payment doesn't often fit perfectly into our categories.

So we can better understand the nature of the payment you made, please, in your own words, briefly describe this payment.

- *For example, tell us what you bought or paid for, and who you paid.*

[open ended text entry box, 500 character limit, display remaining number of characters below box]

Here is where we loop back to the payment screen (q2). At this point, the respondent has described one full payment. If they have more payments, then they will loop back to the q2 screen. If they don't have any more payments, then they will go on to the next question.

(PD100)

Did you make any other payments today **[DISPLAY DIARY DATE HERE, example: Wednesday, October 3]**?

1. Yes
2. No

e) Reminders and recall aids

(q98b)

Some types of payments are easily forgotten. Did you make any of the following types of payments on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"] that you did not tell us about previously**?

- *Check all that apply, or click the Next button if none*

  ☐ 1 - Paying tolls by E-ZPass, cash, or other payment method
  ☐ 2 - Using mobile payment apps, such as PayPal, Zelle, Venmo, etc.
  ☐ 3 - App downloads
  ☐ 4 - Music downloads
  ☐ 5 - Public transportation
  ☐ 6 - Paid with my phone (examples: Uber, Venmo, parking, etc.)
  ☐ 7 - Gambling losses
  ☐ 8 - Lottery ticket
  ☐ 9 - Vending machine
  ☐ 10 - Giving or paying back money to a person

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IF q98b has at least one box checked, then take the respondent back to the payments entry screen (q2). In addition, add text to the top of the payment entry screen that reminds the respondent of what they clicked on this screen. Something like this:

You told us you made the following types of payments, but did not report them earlier:
  • [bullet point checked on q98b]
Please record those payments below.

For each box selected in q98b, loop through the payment entry screen and all follow-ups. Keep this text at the top of the payment entry screen until they have finished recording all the payments. After completing the payment module once for each box, ask "Do you have any other [bullet pointe from q98b] that you would like to report?" If "no," continue to other bullet points (if any). If "yes," loop back to payments screen with the same bullet point in the header.

same screen for both q5_1 and q5_2

(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

IF numcashpurch > 0 THEN

> (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

ENDIF (numcashpurch > 0)

If Q5_2 = Yes and number of cash payments > 0

> ## same screen for q5_3 and q5_3_dollar

> (Q5_3)
> You told us you made [FILL: 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

(q5_3_a)
What was the total dollar amount of the coins you used for payments today?
$_____

```
End skip (Q5_2 = Yes)
```

3) End of day balances on Cash, Checking account, and prepaid cards

Ask for end of day cash balances in the Daily Module. Ask for checking account balances at the end of the diary in the Day 3 Only Module. Ask for general purpose prepaid card balances at the end of the diary in the Day 3 Only Module.

a) Cash

Now we're going to ask cash balance on Day 0 and at the end of Days 1, 2, and 3.

(Q5pre)
End of Day [1, 2, 3], [DISPLAY DIARY DATE DAY 3 HERE, example "Wednesday, October 3"], cash amount:

Did you end the day with any paper cash in your **wallet, purse and/or pocket**?
- *Do not consider foreign currency.*

1. Yes
2. No

```
If Q5pre = NO
```

(Q5no)
Did you spend or deposit all your cash today?
1. Yes
2. No
3. I did not have or use any cash today.

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. ***Make ending cash amount pages look like "cash on Day 0" page.***

Cash in wallet, purse and/or pocket

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End of the day cash amount – Please tell us the **number of bills** of each denomination in your **wallet, purse and/or pocket** at the end of the day, on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

Your total dollar amount will be automatically calculated.

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

NUMBER OF:

____ x $1 bills = $[calculated on the fly]   ____ x $20 bills = $[calculated on the fly]

____ x $2 bills = $[calculated on the fly]   ____ x $50 bills = $[calculated on the fly]

____ x $5 bills = $[calculated on the fly]   ____ x $100 bills = $[calculated on the fly]

____ x $10 bills = $[calculated on the fly]

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

The name of the variable for GRAND TOTAL DOLLAR AMOUNT should be "amntcashend". If q5pre = NO, in other words the respondent does not have any cash, then amntcashend = 0.

```
## Variable names for the items above:
denom_end_1_num (the number of bills), denom_end_1_amnt (the dollar
amount)
denom_end_2_num, denom_end_2_amnt
denom_end_5_num, denom_end_5_amnt
denom_end_10_num, denom_end_10_amnt
denom_end_20_num, denom_end_20_amnt
denom_end_50_num, denom_end_50_amnt
denom_end_100_num, denom_end_100_amnt
amntcashend
```

```
(q5_correct)
```
You told us you have **$[GRAND TOTAL DOLLAR AMOUNT]** in your **wallet, purse and/or pocket**. Is this amount correct?
    1.   Yes
    2.   No
****If q5_correctscreen = NO, please take the diarist back to the "Count your paper cash" screen***

b) Checking account

Here I will add the checking account balance screen pa072_a. **It will be repeated on Day 1 and Day 2.** It's already listed below in the "Day 3 Only" section. Since it's already programmed for Day 0 and Day 3, this should be sufficient to list these screens here for Days 1 and 2 and leave the Day 0 and Day 3 programming as it is.

```
IF pa001_a_num = 1 THEN
```
Please tell us the balance of your **checking account** as of Day [FILL: today's diary day number, either 1 or 2] of your diary, **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

It is important for us to get an accurate measure of your balance.

Please use one of the following methods to look up your checking account balance:
- Your bank's online banking website
- Your bank's mobile app
- Your bank's telephone banking system
- Your check book balance

- *Round to the nearest dollar*
- *Please report the total balance of the checking account, even if jointly owned*

(pa072_a)
Balance of checking account $_____

(pa072_a_time)
Please tell us the time that you checked the balance of your checking account.
[clock widget]

```
ELSE IF pa001_a_num >= 2 THEN
```
Please tell us the balance of your **primary checking account** as of Day [FILL: today's diary day number, either 1 or 2] of your diary, **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

It is important for us to get an accurate measure of your balance.

Please use one of the following methods to look up your checking account balance:
- Your bank's online banking website
- Your bank's mobile app
- Your bank's telephone banking system
- Your check book balance

- *Round to the nearest dollar*
- *Please report the total balance of the checking account, even if jointly owned*

- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

(pa072_a)
Balance of primary account $_____.00

(pa072_a_time)
Please tell us the time that you checked the balance of your checking account.
[clock widget]

```
IF pa072_a > 10000 THEN
        (pa072_followup)
```

The dollar amount you reported for your **checking account balance** is unusually large. You reported an amount of **$[FILL: value of pa072_a, formatted with dollar sign and commas as necessary]**.

Please confirm that this is the correct amount. If the dollar amount is not accurate, select "No" below and enter the correct amount on the following screen.

Is the amount you reported correct?
1-Yes
2-No   ## if they select NO, take them back to the screen with pa072_a

```
    END IF (pa072_a > 10000)

  ENDIF (pa001_a_num)
```

4) Cash and account management module

a) Cash Deposits to all accounts

(q4)

Did you deposit any **cash** into your checking or savings 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

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```
If q4 = YES then
```
Q4. **Depositing cash** – Please tell us about each time you deposited paper cash or coins on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- *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	Amount	Deposit method	Account where cash was deposited
[clock widget]	$_____	Drop down list: ATM Bank teller Other (specify)	Drop down list: 1 - Primary checking account 2 - Other checking or savings account 3 - Other (specify)

Create a variable called amntcashdeposits = sum(amount of all cash desposits on that day). If there are no cash deposits on that day, then amntcashdeposits = 0.
Create a variable called numcashdeposits = Number of cash desposits on that day. If there are no cash deposits on that day, then numcashdeposits = 0.

Cash deposit variables =
- cashdep_hour_N, where N is the number of the cash deposit for the day (1 = first withdrawal, etc.)
- cashdep_minute_N
- cashdep_ampm_N
- cashdep_amnt_N
- cashdep_method_N
- cashdep_account_N

```
IF cashdep_amnt > 1500 THEN
      (cashdep_amnt_followup)
```
The dollar amount you reported for your **cash deposit** is unusually large. You reported an amount of **[FILL: value of cashdep_amnt, formatted with dollar sign and commas as necessary]**.

Please confirm that this is the correct amount. If the dollar amount is not accurate, select "No" below and enter the correct amount on the following screen.

Is the amount you reported correct?
1-Yes
2-No   ## if they select NO, take them back to the screen with cashdep_amnt
```
END IF (cashdep_amnt > 1500)
```

****If the respondent chooses "Other" in the "Deposit method" dropdown, a follow-up screen should say

For the cash deposit of $X at T:TTpm (am), please describe the other deposit method.

****

****If the respondent chooses "Other" in the "Account where cash was deposited" dropdown, a follow-up screen should say

(cashdep_account_other_N)

For the cash deposit of $X at T:TTpm (am), please describe the other account.

****

ENDIF (q4 = YES)

b) Checking Deposits to all accounts

IF pa001_a_num = 1 THEN

(q080_a)
Was any money deposited into your checking account on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**? Include all of the following:
- *Direct deposits of income, tax or other refunds, etc. (electronically and/or automatically)*
- *Check deposits*
- *Transfers into your checking account from your account or from someone else's account*

1. Yes
2. No

END IF (pa001_a_num = 1)

IF pa001_a_num >= 2 THEN

Was any money deposited into your primary checking account on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**? Include all of the following:
- *Direct deposits of income, tax or other refunds, etc. (electronically and/or automatically)*

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- *Check deposits*
- *Transfers into your checking account from your account or from someone else's account*
- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

1. Yes
2. No

```
END IF (pa001_a_num >= 2)

IF q080_a = YES

    IF pa001_a_num = 1 THEN
```

Please tell us about each noncash deposit to your checking account on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

- *Use one row for each deposit that you made today.*

	Amount	What kind of funds were deposited?
Deposit 1		• Check (personal or business)
Deposit 2		• Money order
…		• Cashier's check
Deposit 5		• Certified check
		• Transfer from another account
		• Direct deposit of income
		• Venmo, Square Cash, PayPal cash out
		• Other

Variable names
- chkdep_amnt_N, where N is the row number
- chkdep_funds_N

```
IF q080_a = YES

    IF pa001_a_num >= 2 THEN
```

Please tell us about each noncash deposit to your primary checking account on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

- *Use one row for each deposit that you made today.*

- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

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	Amount	What kind of funds were deposited?
Deposit 1	$_____.00	Check (personal or business)
Deposit 2		Money order
…		Cashier's check
Deposit 5		Certified check
		Transfer from another account
		Direct deposit of income
		Venmo, Square Cash, PayPal cash out
		Other

Variable names
- chkdep_amnt_N
- chkdep_funds_N

```
IF chkdep_amnt > 3630 THEN
     (chkdep_amnt_followup)
```

The dollar amount you reported for your **check deposit** is unusually large. You reported an amount of **$[FILL: value of cashdep_amnt, formatted with dollar sign and commas as necessary]**.

Please confirm that this is the correct amount. If the dollar amount is not accurate, select "No" below and enter the correct amount on the following screen.

Is the amount you reported correct?

1-Yes

2-No   ## if they select NO, take them back to the screen with cashdep_amnt

```
END IF (chkdep_amnt > 3630)


IF chkdep_funds_N = "transfer from another account" THEN
(pa081_a)
```

What kind of account did the funds come from which were deposited into your primary checking account?

1. Another checking account that I own
2. Another savings account that I own
3. Investment account
4. General purpose reloadable prepaid card
5. An account belonging to somebody else
6. Other

```
END IF

IF (SCPC variable PCADOPTER = 1) THEN
```

(q102d)

Did you **add money ($ value)** to any prepaid cards on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

- *Examples of prepaid cards include Starbucks card, Target gift card, public transit cards, etc. These are cards that can only be used at a specific retailer. They differ from general purpose prepaid cards, which can be used anywhere that Visa or MasterCard are accepted.*

    1. Yes
    2. No

(IF q102b = YES)
    (q102e)

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?
	$_____	P1 – Cash P2 – Check P3 – Credit card P4 – Debit card P5 – Other prepaid card P6 – Bank account number payment P7 – Online banking bill payment P8 – Money order P10 – Mobile payment apps, such as PayPal, Zelle, Venmo, etc. P11 – Account-to-account transfer P13 – Other payment method P14 – Direct deposit from salary, wages, or benefit	L1 – Retail location L2 – Online L3 – Mobile phone L4 – ATM L5 – Card machine or kiosk L6 – Bank teller L7 – Check casher L8 – Other location	Yes No

- Time
    - prepaidload_h_N, where N is the number of times they loaded (1 = first time today)
    - prepaidload_m_N
    - prepaidload_ampm_N
- prepaidload_amnt_N
- prepaidload_method_N
- prepaidload_location_N
- prepaidload_fee_N

****If the respondent chooses "P11 – Other method", a follow-up screen should say:
For the prepaid card loading of $X at T:TTpm (am), what other method do you mean?

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[Open ended text response box]

For the prepaid card loading of $X at T:TTpm (am), what other location do you mean?

[Open ended text response box]

****NEW VARIABLE: if Payment Method Used = Cash then **amntprepaidload2** = sum(all rows of Amount Loaded on that day).
****NEW VARIABLE: if Payment Method Used = Cash then **numprepaidload2** = Number of times prepaid cards were reloaded on that day.

c) Cash Withdrawals to all accounts

(q99)
Did you get or receive any cash on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
- *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 **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

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

Time	Amount	Location (where you got the cash)	Source of funds	Were you charged a fee?
		Drop down list: 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 – Payday lender C9 – Other location	Drop down list: S1 – Primary checking account S2 – Other checking or savings account S3 – Salary/wages/tips S4 – Cashing a check S5 – Credit card cash advance S7 – Other prepaid card cash withdrawal S8 – Another person S9 – Other source	Drop down list: Yes No

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Create a variable called amntcashwith = sum(amount of all cash withdrawals on that day). If there are no cash withdrawals on that day, then amntcashwith = 0.
Create a variable called numcashwith = Number of cash withdrawals on that day. If there are no cash withdrawals on that day, then numcashwith = 0.

Cash withdrawal variables =
- Time:
  - cashget_hour_N, where N is the number of the cash withdrawal for the day (1 = first withdrawal, etc.)
  - cashget_minute_N
  - cashget_ampm_N
- cashget_amnt_N
- cashget_location_N
- cashget_source_N
- cashget_fee_N

****If the respondent chooses "C9 – Other location", a follow-up screen should say:
For the cash withdrawal of $X at T:TTpm (am), what other location do you mean?

[Open ended text response box]

****If the respondent chooses "S9 – Other source", a follow-up screen should say:
For the cash withdrawal of $X at T:TTpm (am), what other source do you mean?

[Open ended text response box]

****

d) Checking Withdrawals from all accounts

```
IF pa001_a_num = 1 THEN
```

(q210_a)

Did you make any transfers from your checking account into another account on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
1. Yes
2. No

```
ELSE IF pa001_a_num >= 2 THEN
```

(q210_a)

Did you make any transfers from your primary checking account into another account on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

1. Yes
2. No

```
ENDIF

IF (q210_a = YES) THEN

IF pa001_a_num = 1 THEN
```
Please tell us about each transfer from your checking account to another account on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

- *Use one row for each transfer that you made today.*

	Amount	What account did you transfer into?
Transfer 1	$_____	[Drop down list for each row in table]
Transfer 2	$_____	--Select one—
…	$_____	
Transfer 5	$_____	1. Another checking or savings account that I own
		2. Another checking or savings account belonging to someone else
		3. Investment account that I own
		4. Investment account belonging to someone else
		5. General purpose reloadable prepaid card that I own
		6. General purpose reloadable prepaid card belonging to someone else
		7. Other

##Variable names
- chktransfer_amnt_N
- chktransfer_account_N

```
IF pa001_a_num >= 2 THEN
```
Please tell us about each transfer from your primary checking account to other accounts on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*
- *Use one row for each transfer that you made today.*

	Amount	What account did you transfer into?
Transfer 1		[Drop down list for each row in
Transfer 2		table]
…		--Select one—

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Transfer 5		1. Another checking or savings account that I own 2. Another checking or savings account belonging to someone else 3. Investment account that I own 4. Investment account belonging to someone else 5. General purpose reloadable prepaid card that I own 6. General purpose reloadable prepaid card belonging to someone else 7. Other

##Variable names
- chktransfer_amnt_N
- chktransfer_account_N

```
IF chktransfer_amnt > 2034 THEN
        (chktransfer_amnt_followup)
```
The dollar amount you reported for your **check transfer** is unusually large. You reported an amount of **$[FILL: value of cashtransfer_amnt, formatted with dollar sign and commas as necessary]**.

Please confirm that this is the correct amount. If the dollar amount is not accurate, select "No" below and enter the correct amount on the following screen.

Is the amount you reported correct?
1-Yes
2-No   ## if they select NO, take them back to the screen with cashtransfer_amnt
```
END IF (chktransfer_amnt > 2034)
```

Follow-up from the above "transfer from account" tables:

For each of these transfers to another account, please tell us the following:

	Was the account that the money	How much was the fee for this transfer? Enter 0 if none.	When is the person to whom you transferred the money supposed to receive it?

	came from at the same financial institution as the account the money was transferred to?		
Transfer [FILL: X, where X is the row number from above] for $[FILL with dollar amount]	[Drop down list] Yes No	$_____ (variable name: `chktransfer_fee_N`)	1. Today 2. Tomorrow 3. 2 days 4. 3 days 5. 4 days 6. 5 days 7. 6 days 8. One week 9. More than a week (variable name: `chktransfer_whenrec_N`)

e) Other withdrawals

New screen
(q211)
Did you purchase any of the following on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

	Yes	No
(q211_a) Money order		
(q211_b) Traveler's check		
(q211_c) Certified check		

IF any of q211_a, b, or c = YES then

(paymethod_intro)
Please tell us the amount of the check(s) or money orders you purchased and the payment method you used to buy them. For traveler's checks, please report the total amount of all traveler's checks purchased.

	Amount	Payment method
(IF q211_a = YES) Money order	(q211_amnt_a) $_____	Drop down list:

(IF q211_b = YES) Travelers checks	(q211_amnt_b) $_____	P0 – Multiple payment methods P1 – Cash
(IF q211_c = YES) Certified check	(q211_amnt_c) $_____	P2 – Check P14 – Checking account withdrawal P15 – Savings account withdrawal P3 – Credit card P4 – Debit card P5 – Prepaid/Gift/EBT card P6 – Bank account number payment P7 – Online banking bill payment P8 – Money order P10 – Mobile payment apps, such as PayPal, Zelle, Venmo, etc. P11 – Account-to-account transfer P13 – Other payment method

New variables
q211_paymeth_a
q211_paymeth_b
q211_paymeth_c

create new variables for cash identity
papermethod_amnt = 0
IF payment method q211_paymeth_a = "Cash" then papermethod_amnt = papermethod_amnt + q211_paymeth_a
IF payment method q211_paymeth_b = "Cash" then papermethod_amnt = papermethod_amnt + q211_paymeth_b
IF payment method q211_paymeth_c = "Cash" then papermethod_amnt = papermethod_amnt + q211_paymeth_c

```
IF Payment Method = "Other payment method" THEN
```

 (paper_pi_001_N)
Please tell us what other kind of payment method you used to fund your [FILL: paper payment instrument from above] purchase.

 [open ended text box]

```
ENDIF (payment method = "other")
```

5) Error checking

So far, we have created the following variables:

- amntcashend_day0
- amntcashpurch
- numcashpurch
- amntcashdeposits
- numcashdeposits

- amntcashwith
- numcashwith
- amntprepaidload
- numprepaidload
- amntcashend_dayX, where X = [1, 2, 3]

Next, we will create a few intermediate variables.

- amntcashout = sum(amntcashpurch, amntcashdeposits, amntprepaidload)
- amntcashin = amntcashwith
- numcashtrans = sum(numcashpurch, numcashdeposits, numcashwith, numprepaidload)

Now we can create the flag which indicates a good cash identity for Day 1:

- If abs(amntcashend_day1 – amntcashend_day0 + amntcashout – amntcashin) <= numcashtrans then goodcashid = 1.
- Else goodcashid = 0.

Likewise, for days 2 and 3, the good cash identity flag is as follows:

- If abs(amntcashend_dayX – amntcashend_day[X-1] + amntcashout – amntcashin) <= numcashtrans then goodcashid = 1.
- Else goodcashid = 0.

Create a new variable called reported_cashend, which will equal
- reported_cashend = amntcashend_day[X-1] – amntcashout + amntcashin
- In other words, the amount of cash at the end of yesterday, minus all cash outflows, plus all cash inflows.

New screen -- Only show screen if goodcashid = 0, in other words, they have a bad cash identity.

If **reported_cashend - amntcashend_day[1,2,3] not equal to 0 THEN**

IF goodcashid = 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****

display as table

Number of cash transactions (includes all cash payments, deposits, and withdrawals)	totcashtrans
Amount of cash you started with in your wallet, purse and/or pocket	$[amntcashend_day[0,1,2]]
Dollar amount of cash payments	$[amntcashpurch]
Dollar amount of cash withdrawals	$[amntcashwith]
Dollar amount of cash deposits	$[amntcashdeposits]
Dollar amount loaded onto prepaid or gift cards	$[amntprepaidload]

Based on what you told us about your payments and cash activity today, we calculated that you should have **$[reported_cashend]** in your wallet, purse, and/or pocket. But you told us you ended the day with **$[amntcashend_day[1,2,3]]**.

There is a difference of **[reported_cashend - amntcashend_day[1,2,3]]** dollars

Please help us to understand why your reported cash activity does not match the total shown.

Perhaps you forgot to report some cash payments, withdrawals or deposits. If you are able, please explain in the activities and amounts in the box below.

[provide open ended response text box for the diarist to explain]

Ask for those with goodcashid = 0.

By chance, did you do any of the following on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

	Yes	No
(q5_4) Convert coins to paper cash		
(q5_5) Convert paper cash to coins (examples: using a change machine, getting four quarters for a dollar, buying a roll of coins)		
(q119) Exchange paper U.S. dollars for a foreign currency		
(q121) Exchange foreign currency for paper U.S. dollars		
(q7_1) Returned goods for a cash refund		
(q7_2) Exchanged goods and paid the difference in cash		
(q105a)		

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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.		

a) Coin-to-cash and cash-to-coin section

If Q5_4 = YES then

Coins to Cash

Please list all the times you converted coins into cash or some other form of value on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.
- *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?
			1. No 2. Prepaid/gift card 3. Deposit into bank account 4. Points or value to use on a website 5. Store credit 6. Other (specify)	1. Coin machine/kiosk 2. Bank teller 3. Cash register or checkout in a store 4. Family or friend 5. Other (specify)	Y/N

error message if "dollar amount received" is greater than "dollar amount of coins": "The dollar amount received in paper bills should be less than or equal to the dollar amount of coins. Please correct or click Next."

****NEW variable: amntcoin2cash = sum(dollar amount received in paper bills) ****
****NEW variable: numcoin2cash = Number of times changing coins into cash ****

If Q5_5 = YES then

Cash to Coins

Please list all the times you converted paper cash into coins on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- *Complete one entire row for each time you converted paper cash into coins today.*
- Examples include using a change machine, getting four quarters for a dollar, or buying a roll of coins. Do not consider receiving change from a purchase.

Time	Dollar amount of paper bills	Main type of coin received	Location	Did you pay a fee?
		1. Dollar coins 2. Quarters 3. Dimes 4. Nickels 5. Pennies	1. Change machine/kiosk 2. Bank teller 3. Cash register or checkout in a store 4. Family or friend 5. Other (specify)	Y/N

****NEW VARIABLE: amntcash2coin = sum(dollar amount of paper cash changed to coins) ****
****NEW VARIABLE: numcash2coin = Number of times changing cash into coins ****

b) Foreign-to-USD and USD-to-foreign section

```
IF q119 = YES or q121 = YES THEN
```

Same screen q120 and q122

```
If q119 = YES then
     (q120)
```
U.S. Cash to Foreign Currency

How much U.S. cash did you convert into a foreign currency on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

$_____

```
ENDIF
```
****NEW VARIABLE: amntusd2for = sum(dollar amount of USD changed to foreign currency) ****

```
If q121 = YES then
     (q122)
```
Foreign Currency to U.S. Cash

How much U.S. cash did you receive after converting from foreign currency on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

$_____

```
ENDIF
```
****NEW VARIABLE: amntfor2usd = sum(dollar amount of foreign currency changed to USD) ****

```
ENDIF (q119 = YES or q121 = YES)
```

c) Returned goods section

```
(IF q7_1 or q7_2 = YES)

(Q7_a)
```
Please tell us if you returned or exchanged goods on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"].**
1. I returned goods for a refund or store credit
2. I exchanged goods for other items

```
If Q7_a = 1
        (Q9)
        (q9_amnt)
```
How much money was refunded?

$_____

How did the merchant pay you?
```
        (q9_merchant)
```
Drop down list:
Cash
Refund to debit card
Refund to credit card
Merchant wrote you check
Store credit
Gift card
Other

****If q9_merchant = Cash then amntrefund = sum(q9_amnt)

```
End skip (Q7_a = 1)

If Q7_a = 2 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 amntexchange = 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
P5 – Prepaid/Gift/EBT card
P6 – Bank account number payment
P7 – Online banking bill payment

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P8 – Money order
P10 – Mobile payment apps, such as PayPal, Zelle, Venmo, etc.
P11 – Account-to-account transfer
P13 – Other payment method

End if
****NEW VARIABLE: if Q111c = Cash then amntpaydiff = Q111b ****
```
        Endif
End skip (Q7_a = 2)
```

d) Cash lost, stolen, or moved section

****These are follow up questions to Q105. All q106 questions which are displayed should be on one screen if possible****

```
(IF q105a = YES)
    (q106a)
```
How much cash did you remove from your pocket, wallet or purse and add to cash stored elsewhere on your property on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
$_____

```
(IF q105b = YES)
    (q106b)
```
How much cash did you take that was stored elsewhere on your property and add to your pocket, wallet, or purse on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
$_____

```
(IF q105c = YES)
    (q106c)
```
How much cash did you have lost or stolen on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
$_____

```
(IF q105d = YES)
    (q106d)
```
How much cash did you find or unexpectedly receive on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
$_____

6) Daily questions

a) What payment instruments did you carry today
****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 or were available to you to make payments on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- *Check all that apply*
- ☐ P1 – Cash
- ☐ P2 – Check
- ☐ P3 – Credit card
- ☐ P4 – Debit card
- ☐ P5 – Prepaid/Gift/EBT card
- ☐ P6 – Bank account number payment
- ☐ P7 – Online banking bill payment
- ☐ P8 – Money order
- ☐ P10 – Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- ☐ P11 – Account-to-account transfer
- ☐ P13 – Other payment method, please specify [open ended txt box]
- ☐ I did not have any payment methods accessible.

b) Did you travel today?
(q13)
Did you travel in the U.S. for business, vacation, or any other reason on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
- *Consider any travel where you slept away from home last night or you will sleep away from home tonight.*

1. Yes
2. No

c) Unexpected/Emergency expense – DAY ONE ONLY
(scf004)

As of today, how much money do you have **saved for emergency expenses**?

- *Please enter an amount for each row. Enter 0 if none.*
- *Your total dollar amount will be automatically calculated.*

Source of funds	Amount
Cash	(scf004_a) $_____.00
Checking account	(scf004_b) $_____.00
Savings account	(scf004_c) $_____.00

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Prepaid card	(scf004_d) $_____.00
Total amount you have set aside	$[running total updated in real time].00

```
IF scf004_a > 2000 THEN
     (scf004_a_followup)
```
The dollar amount you reported for the amount of **cash saved for emergency expenses** is unusually large. You reported an amount of **$[FILL: value of scf004_a, formatted with dollar sign and commas as necessary]**.

Please confirm that this is the correct amount. If the dollar amount is not accurate, select "No" below and enter the correct amount on the following screen.

Is the amount you reported correct?
1-Yes
2-No   ## if they select NO, take them back to the screen with scf004_a
```
END IF (scf004_a > 2000)

IF scf004_b > 22000 THEN
     (scf004_b_followup)
```
The dollar amount you reported for the amount **saved in your checking account for emergency expenses** is unusually large. You reported an amount of **$[FILL: value of scf004_b, formatted with dollar sign and commas as necessary]**.

Please confirm that this is the correct amount. If the dollar amount is not accurate, select "No" below and enter the correct amount on the following screen.

Is the amount you reported correct?
1-Yes
2-No   ## if they select NO, take them back to the screen with scf004_b
```
END IF (scf004_b > 22000)

IF scf004_c > 64330 THEN
     (scf004_c_followup)
```
The dollar amount you reported for the amount **saved in your savings account for emergency expenses** is unusually large. You reported an amount of **$[FILL: value of scf004_c, formatted with dollar sign and commas as necessary]**.

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Please confirm that this is the correct amount. If the dollar amount is not accurate, select "No" below and enter the correct amount on the following screen.

Is the amount you reported correct?

1-Yes

2-No   ## if they select NO, take them back to the screen with scf004_c

END IF (scf004_c > 64330)

IF scf004_d > 135 THEN

    (scf004_d_followup)

The dollar amount you reported for the amount **saved on a prepaid card for emergency expenses** is unusually large. You reported an amount of **$[FILL: value of scf004_d, formatted with dollar sign and commas as necessary]**.

Please confirm that this is the correct amount. If the dollar amount is not accurate, select "No" below and enter the correct amount on the following screen.

Is the amount you reported correct?

1-Yes

2-No   ## if they select NO, take them back to the screen with scf004_d

END IF (scf004_d > 135)

    (scf005)

Assume that you were facing an **emergency expense of $2,000** that could not be avoided.

You would need to make this $2,000 payment within one month.

- *Examples: Your car breaks down and you need it to get to work. Pipes burst in your house, and plumbing must be immediately repaired.*

How much of this **$2,000** could you pay for **within one month (the next 30 days)**?

$ _____.00   ## error message "Please enter a number between 0 and 2000."

New screen – scf006

(scf006)

You said you **could** get $[FILL: response from scf005] for an **emergency expense**.

 How much **would** you get from each of the following sources?

Note: The total amount will be calculated automatically and displayed at the bottom.

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Source of funds	Within one month (the next 30 days)
Cash	$_____.00
Checking account	$_____.00
Savings account	$_____.00
Prepaid card	$_____.00
Checking account overdraft	$_____.00
Credit card	$_____.00
Home equity line of credit	$_____.00
Payday loan	$_____.00
Pawn shop	$_____.00
Family and friends	$_____.00
Total amount you could pay	$[running total updated in real time].00

error check—dollar amount in "Total amount…" row should equal the response to scf005 above.

d) End of Day 1 text

Thank you for completing the first day of your diary.

Please log in tomorrow evening to complete the second day.

e) End of Day 2 text

Thank you for completing the second day of your diary.

Please log in tomorrow evening to complete the final day.

7) Day 3 only module

These questions are only asked at the end of Day 3

a) Bills

New screen

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Thank you for recording the following bill payments during days 1, 2, or 3 of your diary period.

Display a list of the payments where the variable "pay002_N" is equal to YES Show the following in a table, one row per payment:

Date	Amount	Payment category	Payment method
(Day 1/2/3)	`payamnt_N`	This is the response to `pay001_N`. (not the numeric value of the variable, but the text of the response option)	`paymethod_N`

If no bills from previous days then display

No bill payments reported

The next few screens include reminders for other types of bills you may have paid from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- **Include all bills…**
    o **…**that were **paid by you,** even if from a joint account.
    o …that were **paid automatically** during your Diary days.
    o …you **mailed or delivered** during your Diary days.
    o …that you **went online to schedule or pay** during your Diary days.
- **Do not include bills…**
    o …**paid by others** (such as members of your household), even if from a joint account.
    o …**you've already reported** on Days 1, 2, or 3 of your Diary.

New screen – for each of these screens, we want to have a title, so that the respondent will be able to easily know what the theme of the screen is.

Household or utility payments

During the past three days, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you make any of the following types of **household or utility payments**?

- *If you paid as part of a bundle or package deal, please say "Yes" to all parts of the bundle, and then report them as one payment on the next screen.*
- *Do not include bills you've already reported on Days 1, 2, or 3 of your Diary.*
- *Remember to include any bills that were paid automatically during your Diary days.*

	Yes	No
(q65_01) Rent		

(q65_02) Mortgage		
(q65_03) Home equity loan (do not include any payment made as part of your mortgage payment)		
(q65_04) Home Equity Line of Credit (HELOC) (do not include any payment made as part of your mortgage payment)		
(q65_05) Yard maintenance (Landscaping, tree service, or snow removal, etc.)		
(q65_06) Housing maintenance (Maid, cleaning, laundry service, plumber, handyman, etc.)		
(q65_07) Electricity		
(q65_08) Water/sewer		
(q65_09) Natural gas, propane, heating fuel, other energy		
(q65_10) Homeowner's association or condo fees		
(q65_11) Trash collection		

New screen

```
IF any of q65_01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11 = YES THEN
   display screen
```

Here, we want to display the Bill payment entry screen if any of the items on the previous screen were equal to YES

Bill payments

You indicated that you paid the following bills:
- [BILL #1]
- …
- [BILL #n]

Please enter the payment information for those payments below, one at a time.

- *Complete the entire row*
- *For automatic bill payments, select the Diary day that the money will be deducted from your account.*

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- *For bills not paid automatically:*
  - Cash, check, money order or other checks: select the day you mailed or handed over the payment.
  - Payment cards (credit, debit, prepaid), bank account number payments, and online banking bill payment: select the day you scheduled the bill payment, regardless of whether the money will be deducted from your account that day or at a later date.

INSTRUCTIONS TO PROGRAMMER: Show one row of our bill payments table. We used to loop through this sequence the number of times that is equal to the sum of all Q70 questions. Instead, now we will

Diary day bill was paid or scheduled	Amount spent	Payment method	Did you pay in person?	Device
1. Day 1 [insert date] 2. Day 2 [insert date] 3. Day 3 [insert date]	$____	Drop down list: P0 – Multiple payment methods P1 – Cash P2 – Check P3 – Credit card P4 – Debit card P5 – Prepaid/Gift/EBT card P6 – Bank account number payment P7 – Online banking bill payment P8 – Money order P10 – Mobile payment apps, such as PayPal, Zelle, Venmo, etc. P11 – Account to account transfer P13 – Other payment method P14 – Direct deduction from income	Yes No	Drop down list: D1 – Computer (laptop or desktop) D2 – Tablet (e.g. iPad, Kindle) D3 – Mobile phone D4 – Landline phone D5 – Mail or delivery service D8 – E-ZPass or other electronic toll device D6 – Some other device not listed D7 – No device

Variable names

How N is defined: The counter N should start at 1 more than the last payment reported in the regular payments section on Day 3. For example, if the respondent had 5 payments on Day 3, their first bill should have N = 6. If the respondent had 0 payments on Day 3, then N = 1.

Variable names for the bill payment entry screen. These names are the same as the regular payment entry screen, with the exception of bill_dday_N.

- bill_dday_N
- payamnt_N
- paymethod_N
- paylocation_N
- paydevice_N
- from_bill_section_N = 1. Set this value equal to 1 when the payment comes from the bills section.

Here we should do a few things.

- In the bill section, the counter "N" should be set to be 1 more than the last payment reported on Day 3
- The new variable "from_bill_section_N" should be set to 1. This variable is also used in the main payments section, and is set to 0 when the payment comes from the main payments section.
- Set variable PAY002_N = 1 for this payment. This is because this payment is a bill.
- The next screen to display is PAY001_N. This is the screen we're calling the "Super MCAT list"
- Ask the entire merchant categorization section and payment instrument follow-up section, exactly as if this were a payment reported on Days 1, 2, or 3.
- At the end of the last question of the merchant categorization questions and the payment instrument follow-up questions, display this screen:

New screen

Error Check for large dollar amounts

IF payamnt_N >= 1000 THEN

(pay003_largedollar_N)

The dollar amount you reported is unusually large. You reported an amount of

$[FILL: payamnt_N, formatted with dollar sign and commas as necessary].

Please confirm that this is the correct amount.

If the dollar amount is not accurate, select "No" below and enter the correct amount on the following screen.

Is the amount you reported correct?

1—Yes

2—No   ## If they select NO, take them back to the BILLS payment entry screen

```
END IF (payamnt_N >= 1000)
```

New screen – bill recap screen

You indicated that you paid the following bills during the diary period, and you did not report them on Days 1, 2, or 3 in the main payments section:
- [BILL #1]
- …
- [BILL #n]

If you paid one of the bills listed above two or more times, report each payment separately.

You've already reported the following payments:

　　　[bill recap rows]

If you have another bill to report, select "Report another bill" and click the Next button. Otherwise, select "Continue" and click the Next button.

- 1 -- Report another bill
- 2 -- Continue

Here, if they click "Continue" but the number of times they've looped through is less than "number_of_bills", then display the following screen:

New screen

```
(bill_continue)
```

Why did you report fewer payments than the number of bills you indicated that you paid?

1- I forgot to report one or more bills
2- One or more of the bills was paid in a bundle
3- Some other reason (specify)
　　　a. [open ended text box]


```
IF bill_continue = 1, then take the respondent back to the
"recap" screen:
```

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```
END IF (any of q65_01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11 = YES)
```

Phone, cable, or internet payments

During the past three days, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you make any of the following types of **phone, cable or internet payments**?

- *If you paid as part of a bundle or package deal, please say "Yes" to all parts of the bundle, and then report them as one payment on the next screen.*
- *Do not include bills you've already reported on Days 1, 2, or 3 of your Diary.*
- *Remember to include any bills that were paid automatically during your Diary days.*

	Yes	No
(q65_12) Mobile phone		
(q65_17) Cable TV (wired/wireless/satellite)		
(q65_18) Internet		
(q65_19) Telephone (landline)		

New screen

```
IF any of q65_12, 13, 14, 15, 16, 17, 18, 19 = YES THEN display
    screen
```

Here, we want to display the Bill payment entry screen if any of the items on the previous screen were equal to YES – see instructions above.

```
END IF (any of q65_12, 13, 14, 15, 16, 17, 18, 19 = YES)
```

Credit card or loan payments

During the past three days, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you make any of the following types of **credit card or loan payments**?

- *If you paid as part of a bundle or package deal, please say "Yes" to all parts of the bundle, and then report them as one payment on the next screen.*

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- *Do not include bills you've already reported on Days 1, 2, or 3 of your Diary.*
- *Remember to include any bills that were paid automatically during your Diary days.*

	Yes	No
(q65_20) Credit card bill		
(q65_21) Car, truck, motorcycle, boat, or other vehicle loan payments		
(q65_22) Student loan		
(q65_23) Other types of loans		

New screen

```
IF any of q65_20, 21, 22, 23 = YES THEN display screen
```

Here, we want to display the Bill payment entry screen if any of the items on the previous screen were equal to YES – see instructions above.

```
END IF (any of q65_20, 21, 22, 23 = YES)
```

Insurance payments

During the past three days, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you make any of the following types of **insurance payments**?

- *Only consider insurance payments made by you, not by your employer.*
- *If you paid as part of a bundle or package deal, please say "Yes" to all parts of the bundle, and then report them as one payment on the next screen.*
- *Do not include bills you've already reported on Days 1, 2, or 3 of your Diary.*
- *Remember to include any bills that were paid automatically during your Diary days.*

	Yes	No
(q65_24) Health insurance: out-of-pocket, including Medicare supplemental insurance		
(q65_25) Vehicle insurance		
(q65_26) Homeowner's insurance		
(q65_43) Renter's insurance		

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(q65_27) Life insurance		
(q65_28) Umbrella insurance		
(q65_29) Other types of insurance		

New screen

```
IF any of q65_24, 25, 26, 27, 28, 29 = YES THEN display screen
```

Here, we want to display the Bill payment entry screen if any of the items on the previous screen were equal to YES – see instructions above.

```
END IF (any of q65_24, 25, 26, 27, 28, 29 = YES)
```

Other types of bill payments

During the past three days, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you make any of the following types of **bill payments**?

- *Only consider payments made by you, not by your employer.*
- *If you paid as part of a bundle or package deal, please say "Yes" to all parts of the bundle, and then report them as one payment on the next screen.*
- *Do not include bills you've already reported on Days 1, 2, or 3 of your Diary.*
- *Remember to include any bills that were paid automatically during your Diary days.*

	Yes	No
(q65_30) Tuition, daycare, babysitting		
(q65_31) Medical or dental payments not covered by insurance (Do not include co-payments made at the time of the visit)		
(q65_32) Parking (buying a weekly, monthly, or annual pass)		
(q65_33) Public transportation (buying a weekly or monthly pass for bus, subway, ferry, etc.)		
(q65_34) Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)		
(q65_35)		

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Religious contributions, monetary only (tithes, offerings, etc.)		
(q65_35a) ## cnt = 42 Other charitable contributions, monetary only (United Way, Salvation Army, Red Cross, American Cancer Society, etc.)		
(q65_36) Alimony/child support		

New screen

```
IF any of q65_30, 31, 32, 33, 34, 35, 35a, 36 = YES THEN display
   screen
```

Here, we want to display the Bill payment entry screen if any of the items on the previous screen were equal to YES – see instructions above.

```
END IF (any of q65_30, 31, 32, 33, 34, 35, 35a, 36 = YES)
```

Tax payments

During the past three days, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you make any of the following types of **tax payments**?

- *Exclude tax payments deducted directly from your income by your employer.*
- *If you paid as part of a bundle or package deal, please say "Yes" to all parts of the bundle, and then report them as one payment on the next screen.*
- *Do not include bills you've already reported on Days 1, 2, or 3 of your Diary.*
- *Remember to include any bills that were paid automatically during your Diary days.*

	Yes	No
(q65_37) Federal taxes		
(q65_38) State taxes		
(q65_39) Local taxes		
(q65_40) Property taxes		
(q65_41) Car/vehicle taxes		

New screen

```
IF any of q65_37, 38, 39, 40, 41 = YES THEN display screen
```

Here, we want to display the Bill payment entry screen if any of the items on the previous screen were equal to YES – see instructions above.

```
END IF (any of q65_37, 38, 39, 40, 41 = YES)
```

Last question in Bills section, after they've looped through the Bills section to report each bill.
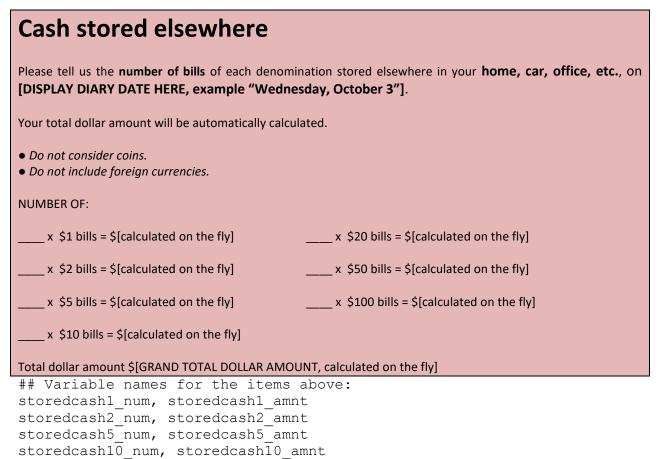
(q109_otherbills)

Please tell us about any other bills that you may have paid during your diary period, but didn't tell us about above or during the three diary days.

- *If you don't have any other bills to tell us about, click Next.*

```
[open ended response box]
```

b) Balance – Cash stored and Checking account
We ask at the end of Day 3 only.

<div style="background-color: pink; padding: 10px;">

Cash stored elsewhere

Please tell us the **number of bills** of each denomination stored elsewhere in your **home, car, office, etc.**, on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

Your total dollar amount will be automatically calculated.

● *Do not consider coins.*
● *Do not include foreign currencies.*

NUMBER OF:

____ x $1 bills = $[calculated on the fly]   ____ x $20 bills = $[calculated on the fly]

____ x $2 bills = $[calculated on the fly]   ____ x $50 bills = $[calculated on the fly]

____ x $5 bills = $[calculated on the fly]   ____ x $100 bills = $[calculated on the fly]

____ x $10 bills = $[calculated on the fly]

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

</div>

```
## Variable names for the items above:
storedcash1_num, storedcash1_amnt
storedcash2_num, storedcash2_amnt
storedcash5_num, storedcash5_amnt
storedcash10_num, storedcash10_amnt
```

```
storedcash20_num, storedcash20_amnt
storedcash50_num, storedcash50_amnt
storedcash100_num, storedcash100_amnt
storedcash_total_amnt
```

New screen
```
IF storedcash_total_amnt > 0 THEN
```

(dcpc_pa015_e)

You said you have $[FILL: response for `storedcash_total_amnt`] in cash stored elsewhere.

About how much of that amount are you planning to use for cash payments over the next `[FILL: RANDOMIZE: 3, 7, 30]` days?

- About $_____.00 ## Do not allow answer which is greater than storedcash_total_amnt

```
ENDIF (storedcash_total_amnt > 0)
```

ask the checking account balance on Day 3

```
IF pa001_a_num = 1 THEN
```
Please tell us the balance of your checking account as of the last day of your diary, **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

It is important for us to get an accurate measure of your balance.

Please use one of the following methods to look up your checking account balance:
- Your bank's online banking website
- Your bank's mobile app
- Your bank's telephone banking system
- Your check book balance

- *Please report the total balance of the checking account, even if jointly owned*

(pa073_a)
Balance of checking account $_____

(pa073_a_time)
Please tell us the time that you checked the balance of your checking account.
[clock widget]

```
ELSE IF pa001_a_num >= 2 THEN
```

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Please tell us the balance of your primary checking account as of the last day of your diary,
[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"].

It is important for us to get an accurate measure of your balance.

Please use one of the following methods to look up your checking account balance:
- Your bank's online banking website
- Your bank's mobile app
- Your bank's telephone banking system
- Your check book balance

- *Please report the total balance of the checking account, even if jointly owned*
- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

(pa073_a)
Balance of primary account $_____.00

(pa073_a_time)
Please tell us the time that you checked the balance of your checking account.
[clock widget]

```
IF pa073_a > 10000 THEN
        (pa073_followup)
```
The dollar amount you reported for your **checking account balance** is unusually large. You reported an amount of **$[FILL: value of pa072_a, formatted with dollar sign and commas as necessary]**.

Please confirm that this is the correct amount. If the dollar amount is not accurate, select "No" below and enter the correct amount on the following screen.

Is the amount you reported correct?
1-Yes
2-No   ## if they select NO, take them back to the screen with pa072_a
```
END IF (pa073_a > 10000)

ENDIF (pa001_a_num)
```

c) Rating the diary (our questions and RAND cs_001, cs_003)
(q24)
Were the instructions / definitions and examples for filling out 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. …keep receipts?
2. …consult your financial records (bank statements, credit card statements, etc.)?
3. …use your memory?
4. …use some other method?
5. None of these methods

```
IF q25 = 4
     (q26)
```
     Please tell us how you kept track of your payments and cash activity.
          [open ended response box]
```
ENDIF
```

(q28)
Do you have any comments about the nightly online diary?
     [open ended response box]

d) Video??

****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)

(cs_004)
Did you watch the instructional video for this diary?
1. Yes
2. No

```
## cs_005 and cs_006 on the same screen
IF cs_004 = YES THEN
     (cs_005)
```
     Was the video helpful to your diary experience?
          1. Yes
          2. No

     (cs_006)
     Do you have any comments on the instructional video?

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[open ended response box]

```
END IF
```

****Wrap-up questions at the end of each survey****

```
(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.

e) End of Day 3 text

Thank you for completing the final day of your diary.