# Diary 2023 Questionnaire

- *The plan is to have two versions:*
  - *1) a 2023 setup that is the same as 2022, but with minor changes; day 0 intro survey, and then day 1-3 diary day surveys.*
  - *2) a 2023 setup that allows R to add payments at any time, do a day 0 intro survey, and a day 1-3 diary day survey which only contain non-payment related content.*
    - *new payment survey: I would envision a separate tab on the respondent's panel member page that shows all the payment listed so far (in a format very similar to the one used in the day 3 survey) with a button to launch a survey to add more payments. From a technical point of view allowing R to delete payments is relatively feasible, editing them would be much more tricky.*

- *The rest of this document is a first attempt to identify what parts go where in version 2 that are in the 2022 day 1-3 surveys; areas are shaded for various reasons:*
  - *RED – To be removed from diary survey*
  - *YELLOW – Stays in day 1-3 diary day survey, but will need some editing*
  - *GREEN – Stays in day 1-3 diary day survey*
  - *BLUE - Goes to new payment adding survey*

  *I have added comments in several places to elaborate/explain/and etceteras.*

## 1) Daily intro text/welcome back

```
IF diaryday = 1 THEN
```

Welcome to Day 1 of the 2023 *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.

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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)

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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.*
- *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:<br>P0 – Multiple payment methods<br>P1 – Cash<br>P2 – Check<br>P3 – Credit card<br>P4 – Debit card<br>P5 – Prepaid/Gift/EBT card<br>P6 – Bank account number payment<br>P7 – Online banking bill payment<br>P8 – Money order<br>P10 – Mobile payment apps, such as PayPal, Zelle, Venmo, etc.<br>P11 – Account-to-account transfer | Yes<br>No | Drop down list:<br>D1 – Computer (laptop or desktop)<br>D2 – Tablet (e.g. iPad, Kindle)<br>D3 – Mobile phone<br>D4 – Landline phone<br>D5 – Mail or delivery service<br>D8 – E-ZPass or other electronic toll device<br>D6 – Some other device not listed<br>D7 – No device | ## this text is always here<br><br>We'll ask about who you paid on the next screen |

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| | | | | | |
|---|---|---|---|---|---|
| | | P13 – Other payment method<br>P14 – Direct deduction from income | | | |

# 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

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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* |

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| | | |
|---|---|---|
| | | *living, physical therapists, etc.* |
| Government | • 19 - Government taxes or fees<br>• 21 – Public transportation and tolls | • *Include utilities paid to the government, loan or mortgage repayments paid to the government, fines, licenses*<br>• *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<br>• 2 - Gas stations<br>• 3 - Sit-down restaurants and bars<br>• 4 - Fast food restaurants, coffee shops, cafeterias, food trucks<br>• 5 - General merchandise stores, department stores, other stores, online shopping | • *Includes supermarkets, wine or liquor stores, drug stores*<br>• *Gas stations, service stations, garages, filling stations, petrol*<br>• *At sit-down restaurants, you order and are served while seated, and pay after eating*<br>• *At these kinds of eating establishments, you order or select* |

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| | | |
|---|---|---|
| | | *your food and pay before eating*<br>• *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 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.<br>• 10 - Telephone, internet, cable or satellite tv, video or music streaming services, movie theaters<br>• 8 - Utilities not paid to the government: electricity, natural gas, water, sewer, trash, heating oil<br>• 11 - Building contractors, plumbers, electricians, HVAC, etc.<br>• 13 - Hotels, motels, RV parks, campsites<br>• 9 - Taxis, airplanes, delivery<br>• 6 - General services: hair dressers, auto repair, parking lots, laundry or dry cleaning, etc.<br>• 12 - Professional services: legal, accounting, architectural services; veterinarians; | • *Also includes car rental agencies, auto leasing, rental centers. Do not include mortgage payments.*<br>• *Including video games, apps, online and print news, cell and landline phones*<br>• *## No info text for 8-Utilities*<br>• *Includes handyman, tiling or flooring, painting, roofing*<br>• *## No info text for 13-Hotels*<br>• *Includes non-government transportation services* |

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| | | |
|---|---|---|
| | photographers or photo processers<br>• 7 - Arts, entertainment, recreation | • *Includes many services, such as pet grooming, garages*<br>• *Payments to lawyers, accountants, architects, and other professionals*<br>• *Includes museums, sporting events, casinos, gym memberships, gambling, lottery* |

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

- 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

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****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

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2. No

END IF (pay002_N = YES)

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)
   - [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)

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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

END IF (pay010_N = 2)

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

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**### 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 = "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)
    - [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?

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

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

ENDIF (pay001_N = "A person")

## b) 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

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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?
$_____

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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"
(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,**

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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 = P4 (Debit) then:**

## 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?

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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

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(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

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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
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 = "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

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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.

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**

## c) "Categorize the purchase" sub-module

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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

## d) 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

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(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 $2 bills = $[calculated on the fly]

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

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

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

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

____ x $100 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***

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## 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*

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- *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:<br>ATM<br>Bank teller<br>Other (specify) | Drop down list:<br>1 - Primary checking account<br>2 - Other checking or savings account<br>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)

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****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)<br>• Money order<br>• Cashier's check<br>• Certified check<br>• Transfer from another account<br>• Direct deposit of income<br>• Venmo, Square Cash, PayPal cash out<br>• Other |
| Deposit 2 | | |
| … | | |
| Deposit 5 | | |

## 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)<br>Money order<br>Cashier's check<br>Certified check<br>Transfer from another account<br>Direct deposit of income<br>Venmo, Square Cash, PayPal cash out<br>Other |
| Deposit 2 | | |
| … | | |
| Deposit 5 | | |

## 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
```

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(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 q102d = 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<br>P2 – Check<br>P3 – Credit card<br>P4 – Debit card<br>P5 – Other prepaid card<br>P6 – Bank account number payment<br>P7 – Online banking bill payment<br>P8 – Money order<br>P10 – Mobile payment apps, such as PayPal, Zelle, Venmo, etc.<br>P11 – Account-to-account transfer<br>P13 – Other payment method<br>P14 – Direct deposit from salary, wages, or benefit | L1 – Retail location<br>L2 – Online<br>L3 – Mobile phone<br>L4 – ATM<br>L5 – Card machine or kiosk<br>L6 – Bank teller<br>L7 – Check casher<br>L8 – Other location | Yes<br>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:<br>C1 – ATM<br>C2 – Cash back at a retail store<br>C3 – Bank teller<br>C4 – Family or friend<br>C5 – Check cashing store<br>C6 – Employer<br>C7 – Cash refund from returning goods<br>C8 – Payday lender<br>C9 – Other location | Drop down list:<br>S1 – Primary checking account<br>S2 – Other checking or savings account<br>S3 – Salary/wages/tips<br>S4 – Cashing a check<br>S5 – Credit card cash advance<br>S7 – Other prepaid card cash withdrawal<br>S8 – Another person<br>S9 – Other source | Drop down list:<br>Yes<br>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.*

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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]<br>--Select one—<br><br>1. Another checking or savings account that I own<br>2. Another checking or savings account belonging to someone else<br>3. Investment account that I own<br>4. Investment account belonging to someone else<br>5. General purpose reloadable prepaid card that I own<br>6. General purpose reloadable prepaid card belonging to someone else<br>7. Other |
| Transfer 2 | $_____ | |
| … | $_____ | |
| Transfer 5 | $_____ | |

```
##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 table]<br>--Select one— |
| Transfer 2 | | |
| … | | |

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| | | |
|---|---|---|
| Transfer 5 | | 1. Another checking or savings account that I own<br>2. Another checking or savings account belonging to someone else<br>3. Investment account that I own<br>4. Investment account belonging to someone else<br>5. General purpose reloadable prepaid card that I own<br>6. General purpose reloadable prepaid card belonging to someone else<br>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? |
|---|---|---|---|

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| | | | |
|---|---|---|---|
| | 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]<br>Yes<br>No | $_____<br><br>(variable name: chktransfer_fee_N) | 1. Today<br>2. Tomorrow<br>3. 2 days<br>4. 3 days<br>5. 4 days<br>6. 5 days<br>7. 6 days<br>8. One week<br>9. More than a week<br><br>(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)<br>Money order | | |
| (q211_b)<br>Traveler's check | | |
| (q211_c)<br>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)<br>Money order | (q211_amnt_a)<br>$_____ | Drop down list: |

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

## 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) 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"]**.

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- *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) Income

## New screen

IF any of q140_a – q140_j = YES then
## only display rows where q140 = YES

(q142)

Did you **receive any income** from the following sources on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

| | Yes | No |
|---|---|---|
| (IF q140_a = YES)<br>(q142_a)<br>Employment income (wages, salary, bonuses) | | |
| (IF q140_c = YES)<br>(q142_c)<br>Self-employment income | | |
| (IF q140_d = YES)<br>(q142_d) | | |

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| | | |
|---|---|---|
| Social Security | | |
| (IF q140_b = YES)<br>(q142_b)<br>Employer-paid retirement | | |
| (IF q140_j = YES)<br>(q142_j)<br>IRA, Roth IRA, 401(k), or other retirement fund | | |
| (IF q140_e = YES)<br>(q142_e)<br>Interest and dividends | | |
| (IF q140_f = YES)<br>(q142_f)<br>Rental income | | |
| (IF q140_g = YES)<br>(q142_g)<br>Government assistance (disability, unemployment, SNAP, TANF, WIC) | | |
| (IF q140_h = YES)<br>(q142_h)<br>Alimony | | |
| (IF q140_i = YES)<br>(q142_i)<br>Child support | | |

## New screen

IF any of q142_a – q142_j = YES then
## only display rows where q142 = YES

(q144)

How much **net income** (also called after-tax income) did you receive and how did you receive the income on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

In other words, tell us the amount deposited into one of your accounts, or the amount of cash or a check you received.

- *Report NET amount of income received, after all taxes and other deductions.*
- *Include multiple payments from the same source.*

| Source | Amount | How did you receive your income? |
|---|---|---|
| (IF q142_a = YES)<br>(q144_a)<br>Employment (wages, salary, bonuses) | (q144_a)<br>$_____ | ## Show the drop down list for each row that is displayed.<br><br>[Drop down list] |
| (IF q142_c = YES)<br>(q144_c) | (q144_c)<br>$_____ | |

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| | | |
|---|---|---|
| Self-employment income | | --Select one—<br>1. Direct deposit<br>2. Paper check<br>3. Cash<br>4. Prepaid card<br>5. Other<br><br>## Variable names for "How did you receive your income?"<br>q143_a<br>q143_c<br>q143_d<br>q143_b<br>q143_j<br>q143_e<br>q143_f<br>q143_g<br>q143_h<br>q143_i |
| (IF q142_d = YES)<br>(q144_d)<br>Social Security | (q144_d)<br>$_____ | |
| (IF q142_b = YES)<br>(q144_b)<br>Employer-paid retirement | (q144_b)<br>$_____ | |
| (IF q142_j = YES)<br>(q144_j)<br>IRA, Roth IRA, 401(k), or other retirement fund | (q144_j)<br>$_____ | |
| (IF q142_e = YES)<br>(q144_e)<br>Interest and dividends | (q144_e)<br>$_____ | |
| (IF q142_f = YES)<br>(q144_f)<br>Rental income | (q144_f)<br>$_____ | |
| (IF q142_g = YES)<br>(q144_g)<br>Government assistance (disability, unemployment, SNAP, TANF, WIC) | (q144_g)<br>$_____ | |
| (IF q142_h = YES)<br>(q144_h)<br>Alimony | (q144_h)<br>$_____ | |
| (IF q142_i = YES)<br>(q144_i)<br>Child support | (q144_i)<br>$_____ | |

[If diary day = 3]
(q19)
Please tell us the date when you next expect to receive an income payment.

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

****Calendar goes here****

## 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.

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Please log in tomorrow evening to complete the final day.

# 6) Day 3 only module

## These questions are only asked at the end of Day 3

## a) Bills

## New screen

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…**
  - **…**that were **paid by you,** even if from a joint account.
  - …that were **paid automatically** during your Diary days.
  - …you **mailed or delivered** during your Diary days.
  - …that you **went online to schedule or pay** during your Diary days.
- **Do not include bills…**
  - …**paid by others** (such as members of your household), even if from a joint account.
  - …**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**

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

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**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.*

- *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]<br>2. Day 2 [insert date]<br>3. Day 3 [insert date] | $____ | Drop down list:<br>P0 – Multiple payment methods<br>P1 – Cash<br>P2 – Check<br>P3 – Credit card<br>P4 – Debit card<br>P5 – Prepaid/Gift/EBT card<br>P6 – Bank account number payment<br>P7 – Online banking bill payment<br>P8 – Money order<br>P10 – Mobile payment apps, such as PayPal, Zelle, Venmo, etc. | Yes<br>No | Drop down list:<br>D1 – Computer (laptop or desktop)<br>D2 – Tablet (e.g. iPad, Kindle)<br>D3 – Mobile phone<br>D4 – Landline phone<br>D5 – Mail or delivery service<br>D8 – E-ZPass or other electronic toll device<br>D6 – Some other device not listed<br>D7 – No device |

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| | | | | |
|---|---|---|---|---|
| | | P11 – Account to account transfer<br>P13 – Other payment method<br>P14 – Direct deduction from income | | |

## 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
```

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(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)

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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:

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

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## 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.*
- *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)<br>Credit card bill | | |
| (q65_21)<br>Car, truck, motorcycle, boat, or other vehicle loan payments | | |
| (q65_22)<br>Student loan | | |
| (q65_23)<br>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**?

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- *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)<br>Health insurance: out-of-pocket, including Medicare supplemental insurance | | |
| (q65_25)<br>Vehicle insurance | | |
| (q65_26)<br>Homeowner's insurance | | |
| (q65_43)<br>Renter's insurance | | |
| (q65_27)<br>Life insurance | | |
| (q65_28)<br>Umbrella insurance | | |
| (q65_29)<br>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.*

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| | Yes | No |
|---|---|---|
| (q65_30)<br>Tuition, daycare, babysitting | | |
| (q65_31)<br>Medical or dental payments not covered by insurance (Do not include co-payments made at the time of the visit) | | |
| (q65_32)<br>Parking (buying a weekly, monthly, or annual pass) | | |
| (q65_33)<br>Public transportation (buying a weekly or monthly pass for bus, subway, ferry, etc.) | | |
| (q65_34)<br>Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.) | | |
| (q65_35)<br>Religious contributions, monetary only (tithes, offerings, etc.) | | |
| (q65_35a) ## cnt = 42<br>Other charitable contributions, monetary only (United Way, Salvation Army, Red Cross, American Cancer Society, etc.) | | |
| (q65_36)<br>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.*

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| | Yes | No |
|---|---|---|
| (q65_37)<br>Federal taxes | | |
| (q65_38)<br>State taxes | | |
| (q65_39)<br>Local taxes | | |
| (q65_40)<br>Property taxes | | |
| (q65_41)<br>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.*

# 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.*

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NUMBER OF:

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

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

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

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

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

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

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

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

```
## 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

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- 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

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]**.

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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 pa072_a

```
END IF (pa073_a > 10000)

ENDIF (pa001_a_num)
```

## c) Day 4 follow-up reminder screens

## intro screen

Welcome back to the final day of your payments diary!

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

| Date | Amount | Payment category | Payment method |
|---|---|---|---|
| | | | |

Did you make any other payments during days 1, 2, or 3 of your diary period?

- *Include any payments you made after finishing yesterday's diary*

1 – Yes

2 – No

## Screenshot of what the table looks like:

| Date | Amount | Payment category | Payment method |
|---|---|---|---|
| Monday, September 4 | $34 | Gas stations | Credit card |
| Tuesday, September 5 | $7.00 | 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. | Money order |

```
IF NO, go to q24 below

IF YES:

## new screen
```

One what day did you make the payment you want to add?

[dropdown box with their three diary days listed]

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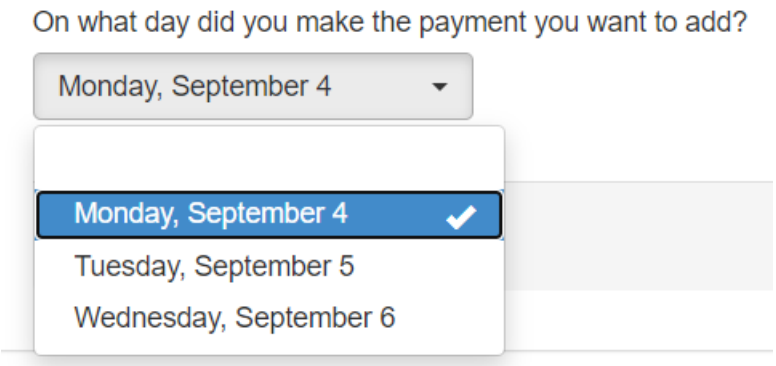
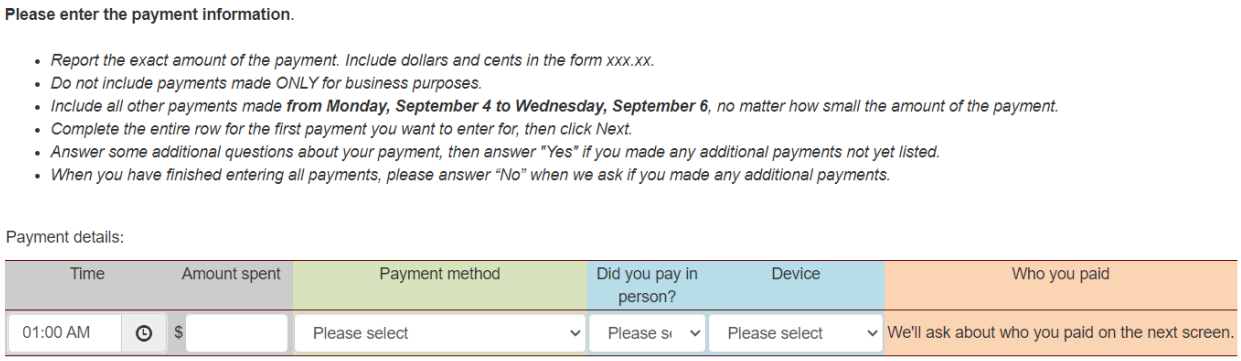
## screenshot of dropdown list




## After selecting a date, the next screen is the main payments screen, and the entire sequence of question from those screens.




## After all the payment follow-ups, we again see the table listing all of the payments, with the new payment added, along with this question text:

Did you make any other payments that are not yet in the list?

1 – Yes

2 – No

## if YES, loop back to date dropdown, if NO, continue to q24

## d) 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)

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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]

## e) 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?
[open ended response box]
```
END IF
```

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****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.

## f) End of Day 3 text

Thank you for completing the final day of your diary.

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