The 2008 Survey of Consumer Payment Choice

Data User Manual

Federal Reserve Bank of Boston

Introduction

This data file contains 1010 observations and 1171 variables. There are two broad categories of variables: "derived" and "raw" variables.

The "derived" variables were created by the staff of the Consumer Payments Research Center (CPRC) to aid in data analysis. Most of these variables have names that intuitively describe them using a combination of mnemonics. The first section of this document, titled "Mnemonic-based Variables" explains the most frequently used mnemonics and the structure of the variable names that use them. In addition, this section describes flags, which have names that are based both on mnemonic and "raw" variables. A brief explanation of these variables and their purpose is provided Flags subsection, at the end of the first section.

The second section of this document, "Non-Mnemonic variables," describes "derived" variables that *do not* follow the mnemonic-based naming conventions. These variables include identifiers, weights, and certain demographic categories, which are described in some detail in this section. The "Non-Mnemonic variables" section also includes "intermediate" derived variables that were created as part of the frequency conversion of some responses, or in unwinding the random answer-category responses.

The "raw" variables are based directly on survey responses. Prior to answering the questions in the Survey of Consumer Payment Choice (SCPC), the respondent is asked to complete the RAND Corporation's Household Information module. The Household module is used to gather demographic data about each respondent. The names and definitions of raw variables are embedded in the questionnaires, so the two questionnaires, the RAND Household Information questionnaire and the 2008 SCPC Questionnaire, are appended to this document, in that order. Some additional notes pertaining to variables in the RAND Household Information questionnaire follow in this section.

Conversions of raw variables

Two processes have been applied to variables in the dataset to make them useful for researchers: Questions that were presented to respondents in a randomized order have been processed to properly log responses, and variables giving respondents multiple frequencies to report in have been converted to one frequency for analysis. More detail on each process follows.

Unwinding randomization: To avoid potential biases arising from the order of answer categories presented to respondents, the survey instrument presented answer categories in a randomized order wherever it was appropriate. The questionnaire clearly indicates if responses were randomized. Results from this process will have variable names that differ slightly from the questionnaire. This discrepancy in naming between the survey instrument and the dataset is based upon the internal coding processes of American Life Panel surveys; however, the variables names in the dataset are very similar to the names given in the question text. These variable names are documented in the "Unwound variables" subsection. The raw data from the survey instrument as well as the SAS macros that unwind these variables can be made available upon request.

Frequency conversion: Respondents are given the option of enumerating their payment use in terms of a typical week, month, or year. This dataset includes variables where responses have been standardized to a

monthly frequency. The difference between the "intermediate" and the "mnemonic-based" is that the latter accounts for payment instrument adoption.

A similar frequency conversion applies to questions regarding *when* the respondent adopted a particular payment instrument or payment technology. Respondents are given the option of providing the year of first adoption, or their age at first adoption, or how many years ago they adopted that instrument. These variables have been standardized to the last option. The SAS macros for these frequency conversions can be made available upon request.

Notes on the RAND Household Information questionnaire:

The variables contained in the 2008 SCPC dataset differ slightly from the variables contained in the RAND Household Information questionnaire and 2008 SCPC Questionnaire. They differ primarily in terms of naming. The following inconsistencies should be noted:

- The family income variables that were used in the official 2008 SCPC tables publication (PPDP 09-10, described below) were based on the information in the initial familyincome variable (contained in the RAND Household Information questionnaire) along with the variable DE010, which was asked in the 2008 SCPC Questionnaire. An additional variable from the RAND Household Information questionnaire, familyincome_part2, was used in cases where DE010 was missing. DE010 and familyincome were used because they are the most up to date variables at the time of the survey.
- The variable named "white" in the RAND Household Information questionnaire has been renamed race in this dataset as it is a description of the respondent's ethnicity or race. White is now an indicator (dummy) variable indicating if the respondent answered the white category or not, which is consistent with other indicator variables for ethnic classifications.
- In general, only one version of each variable from the RAND Household Information questionnaire was included in this dataset. This was done to avoid confusion about duplicated variables (the variables for household income are exceptions, since two variables were actually used to compute the variables used in the 2008 SCPC tables release). Additional versions of these variables may be available from the RAND Corporation in their version of the dataset. The variables in this release were selected for use in the 2008 SCPC tables after consultation with the RAND Corporation and hence we would recommend that researchers use our versions of the RAND Household Information variables.

Further information:

Please see Federal Reserve Bank of Boston Public Policy Discussion Paper No. 09-10, *The 2008 Survey of Consumer Payment Choice,* by Foster, Meijer, Schuh, and Zabek (PPDP 09-10), for further information, including:

- An overview of the survey
- Selected results
- Definitions of the terminology used
- A more detailed discussion of data cleaning and sampling weights

- Additional contact information.

Stable URL: http://www.bos.frb.org/economic/ppdp/2009/ppdp0910.pdf

Stable URL for the data: http://www.bos.frb.org/economic/cprc/scpc/index.htm

Questions regarding the data can be directed to:

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Mnemonic-based Variables

Most variable names are a combination of 2-3 mnemonics, combined using underscores (_).

Typically, the first mnemonic refers to the payment instrument and the second or last mnemonic indicates the concept being communicated, such as its characteristic, adoption, or typical use. This is not always the case; a number of variables describe concepts that are independent of any payment instrument.

This section covers mnemonics in roughly the order their corresponding questions appear in the SCPC questionnaire. The major subsections describe mnemonics for payment instruments, the assessment of payment characteristics, payment adoption, and payment use. The last subsection, Flags, includes a brief explanation of the data cleaning and imputations.

Payment Instruments:

csh Cash	
chk Check	
dc Debit	card
cc Credit	card
svc	Stored-value card/Prepaid card
ebad	Electronic bank account deduction
obbp	Online banking bill payment
mon Mone	y order
tc Traveler'	s check
ach*	Electronic deduction

* The mnemonic "ach," indicates a transaction processed through the Automated Clearing House system and is *only* used with the mnemonics for payment characteristics (below) – this is because respondents are asked to rate each characteristic for "Electronic deductions", which combines "ebad" and "obbp" above. ACH is not considered a payment instrument in PPDP 09-10.

Note: For definitions of payment instruments please see Appendix A in PPDP 09-10.

Payment Instruments are grouped as follows:

paper	Cash, Check, Money order, Traveler's checks
card	Credit cards, Debit cards, Prepaid cards
elect	Electronic bank account deductions and Online banking bill payments

Assessment of Payment Characteristics:

security Security	
setup	Acquisition and set up
acceptance	Acceptance for payment
cost Cost	
control	Control over payment timing
records Pay	ment records
speed Pay	ment speed
ease	Ease of use

Note: For definitions of the above characteristics, please see Appendix A in PPDP 09-10.

For example: The variable *ach_security* contains respondents' rankings (1 to 5) of the security of electronic deductions.

Other 'Assessment of Characteristics' mnemonics: Questions AS011a and AS011b presented respondents with a randomized list of payment characteristics and asked them to pick the most and least important ones. Variables with prefixes **"most_"** and **"least_"** combined with each of the payment characteristics above are dummy variables that contain the unwound responses to these questions. The values are 1 if the respondent reports that characteristic as most (least) important and 0 otherwise.

Payment Adoption:

adopt	Respondent is currently an adopter (Y/N)
ever	Respondent was an adopter (Y/N)
discard	Respondent was an adopter, not anymore (Y/N)
num	Number of payment instruments (=0 for non-adopters)
adopt_ago	Number of years since first adopting a payment instrument, up to 2008. (see PA028)

Please note that _adopt variables are only created where adoption is a separate concept that differs from all other concepts in the survey.

For example, in the 2008 SCPC adopting checks was the same as adopting a checking account, so chk_adopt does not exist in this data, but chk_acnt_adopt is used instead. Similarly adopting money orders is defined as having a positive incidence of use of money orders in a typical year, so mon_t_y (where "_t_y" is defined below) is used in lieu of mon_adopt.

In addition to the payment instruments above, respondents are also asked about their bank account adoption, and adoption of other payment technologies. The corresponding mnemonics are:

chk_acnt Checking	account
sav_acnt Savings	account
atm	ATM cards only

tb Telephone	banking
ob	Online banking (need not include bill pay)
mb Mobile	banking
contactless	Contactless payment technology (used with cc, dc, svc, other)
etb	Electronic toll payment
keyfob Key	fob
overdraftprotection Overdraft	protection
cc_rewards	Rewards (see PA019)
cc_norewards	No rewards (see PA019)
svc_bought	Bought (see PA021)
svc_received	Received (see PA021)

Payment Use:

Respondents are asked to enumerate their payment use in various transaction types:

abp	Automatic bill payment
obp	Online bill payment
ipbp	In-person bill payment (or via mail)
bp	bill payment (sums over all bill payments)
op	Online (non-bill) payments
erp	Essential retail payments (in-person)
nerp	Non-essential retail payments (in-person)
rp	Retail payments (sums over erp and nerp)
onrp	Other non-retail payments (in-person)
pos	Point-of-sale (sums over in-person non-bill payments: erp, nerp, and onrp)

Note: For definitions of these transaction types, please see Appendix A in PPDP 09-10.

Frequency-related mnemonics are as follows:

typ	Number of transactions in a typical month
t_m	Respondent makes the corresponding type of payment at least once in a typical month (Y/N)
t_y	Respondent makes the corresponding type of payment at least once in a typical year (Y/N)
sh	Number of transactions in a typical month, as proportion of all payments (please see below)

Because payment use variables are specific to payment instrument *and/or* transaction type, variable names can include both mnemonics (with the payment instrument first) and end with the appropriate frequency suffix. Some examples:

- *csh_erp_typ*: number of essential retail payments made using cash in a typical month
- *obbp_obp_typ*: number of online bill payments made using online banking bill payment in a typical month
- *dc_op_t_y*: dummy variable indicating whether respondent uses a debit card to make an online (non-bill) payment in a typical year

Not all payment use variables are specific to a combination of payment instrument *and* transaction type. For example:

- *abp_typ*: number of automatic bill payments in a typical month
- *chk_typ*: number of payments made using checks in a typical month
- *elect_typ*: number of payments made using any of the electronic payment instruments in a typical month

Although these examples all use _typ, corresponding dummy variables exist with t_m or t_y suffixes.

Please note that not all combinations of payment instruments and transaction types exist. This is because they were assumed not to be possible at the time of the survey. The following table illustrates combinations that *do* exist in the data and the corresponding combinations of mnemonic prefixes:

	bp			op	pos		
	abp	**obp**	**ipbp**	**op**	**erp**	**nerp**	**onrp**
csh			csh_ipbp_		csh_erp_	csh_nerp_	csh_onrp_
chk			chk_ipbp_	chk_op_	chk_erp_	chk_nerp_	chk_onrp_
dc	dc_abp_	dc_obp_	dc_ipbp_	dc_op_	dc_erp_	dc_nerp_	dc_onrp_
cc	cc_abp_	cc_obp_	cc_ipbp_	cc_op_	cc_erp_	cc_nerp_	cc_onrp_
svc			svc_ipbp_	svc_op_	svc_erp_	svc_nerp_	svc_onrp_
ebad	ebad_abp_	ebad_obp_	ebad_ipbp_	ebad_op_			
obbp		obbp_obp_					
income*	income_						
mon		mon_bp_			mon_pos_		
tc		tc_					

*Although respondents may have automatic bill payments directly deducted from their paycheck, "income" is not treated as a payment instrument and is excluded from any assessment of payment characteristics.

The variable **tot_pay_typ** is defined for each respondent as the sum of all payments made in a typical month. The "_sh" variables express the original "typ" variable as a proportion of *tot_pay_typ* for that respondent. The tables in Foster *et al.* (2009) describing payment shares are not computed using these

individually defined variables. Instead, each share denotes the total number of transactions falling under that category as a proportion of all reported transactions, aggregated over all respondents. This differs slightly from taking means of the _sh variables defined in this document because it weights respondents who have a large number of transactions more heavily than respondents who have a smaller number of transactions.

Flags:

The data contained in certain variables in this dataset are different than those in the raw dataset made available through the RAND Corporation. These variables were cleaned based on outlier analysis done by the staff of the CPRC at the Boston Fed. Further details of this analysis are contained in PPDP 09-10 (ref. p. 59).

All variables of the form "f_" followed by a variable name are flags for the corresponding variables, with a value of 1 indicating that the particular observation was identified as an outlier and cleaned by the CPRC.

Non-mnemonic variables

Identifiers:

prim_key*	Unique respondent identifier
complete	Respondent completed the survey (Y/N)
tsstart	Timestamp start: date and time in string format
tsend	Timestamp end: date and time in string format

* prim_key is of the form xyyzzzz:n or xxyyzzzz:n (for 2010 onward), where x or xx is year (9 for 2009, 10 for 2010, e.g.), yy is month (08 for august, e.g.), and zzzz is just a household identifier within that year/month. xyyzzzz and xxyyzzzz are called hhid. The number to the right of the colon is the memberid (1, 2, ..., n) for that household. It is assigned in the order that the respondent entered the survey; only respondents with memberid equal to 1 were originally recruited from the University of Michigan's Survey of Consumers or the Face to Face Internet Survey Platform. The rest are household members of the original recruits.

Weights:

gend_age	Interacted categories: gender and age
gend_race	Interacted categories: gender and race
gend_income	Interacted categories: gender and income
gend_educ	Interacted categories: gender and education
r_weight	Post-stratification weights - from a raking procedure

These interacted category variables are used to match distributions and generate weights. The variable r_weight is the actual weight, to be used for data analysis. For more information see the section on Sampling Weights in Appendix B of PPDP 09-10.

Demographic variables:

age Age	
edu_lhs	Education: less than high school (Y/N)
edu_hs	Education: high school (Y/N)
edu_sc	Education: some college (Y/N)
edu_c	Education: college (Y/N)
edu_pgs Education:	post-graduate studies (Y/N)
edu_mom_lhs	Mother's education: less than high school (Y/N)
edu_mom_hs	Mother's education: high school (Y/N)
edu_mom_sc Mother's	education: some college (Y/N)
edu_mom_c	Mother's education: college (Y/N)
edu_mom_pgs Mother's	education: post-graduate studies (Y/N)
white Race:	white (Y/N)
black	Race: black/African American (Y/N)

asian Race:	Asian (Y/N)
other Race:	Other (Y/N)
latino	Ethnicity: Latino or Hispanic (Y/N)
male Male	(Y/N)
inc_u25	Household income: under $25,000 per year (Y/N)
inc_2549	Household income: $25,000–49,999 per year (Y/N)
inc_5074	Household income: $50,000–74,999 per year (Y/N)
inc_7599	Household income: $75,000–99,999 per year (Y/N)
inc_100124	Household income: $100,000–124,000 per year (Y/N)
inc_o125	Household income: over 125,000 per year (Y/N)
inc_o75_nocat	Household income: over 75,000 per year, but with no information regarding how much more (Y/N)
married	Marital status: married (Y/N)
separated	Marital status: separated (Y/N)
widowed	Marital status: widowed (Y/N)
single	Marital status: single (Y/N)
lf_emp	Labor force status: employed (Y/N)
lf_retired	Labor force status: retired (Y/N)
lf_homemaker	Labor force status: homemaker (Y/N)
lf_unemp	Labor force status: unemployed (Y/N)
lf_other	Labor force status: other (Y/N)

Other variables:

csh_wallet	Amount of cash in wallet/purse (see pa015_a)
csh_house	Amount of cash in house (see pa015_b)
csh_person	Sum of cash in wallet/purse and cash in house
csh_amnt	Amount of cash respondent gets most often (see pa017)
csh_month	An approximation of the amount of cash a respondent gets in a typical month (csh_amt times csh_freq)
cc_debt_revolver	Respondent revolves cc debt (Y/N)
cc_debt_amnt	Amount of revolving cc debt
svc_reload	Respondent reloaded svc in last 12 months (Y/N)
as012_a	Rating on: acceptance for payment
as012_b	Rating on: acquisition and setup
as012_c	Rating on: control over payment timing
as012_d	Rating on: cost
as012_e	Rating on: ease of use
as012_f	Rating on: security
as012_g	Rating on: payment speed

as012_h	Rating on: payment records
fl_pu012	Survey fill for how payment methods have changed over the past 1 or 3 years
fl_pu013	Survey fill for how respondent expects payment methods to change over the next 1 or 3 years
fl1_pu017	Survey fill for check charge, either 5, 10, 25, or 50 cents

Unwound variables:

as003a1	Rating for cost of cash, equivalent to csh_cost
as003a2	Rating for speed of cash, equivalent to csh_speed
as003a3	Rating for acquisition and set up of cash, equivalent to csh_setup
as003a4	Rating for security of cash, equivalent to csh_security
as003a5	Rating for control over payment timing of cash, equivalent to csh_control
as003a6	Rating for payment records of cash, equivalent to csh_records
as003a7	Rating for acceptance of cash, equivalent to csh_acceptance
as003a8	Rating for ease of use of cash, equivalent to csh_ease
as003b1–as003b8	Same characteristics as above, except for check
as003c1–as003c8	Same characteristics as above, except for debit card
as003d1–as003d8	Same characteristics as above, except for credit card
as003e1–as003e8	Same characteristics as above, except for prepaid card
as003f1–as003f8	Same characteristics as above, except for electronic deduction
as011a_new	Most important payment instrument characteristic 1 = Acceptance 2 = Acquisition and set up 3 = Control over payment timing 4 = Cost 5 = Ease of use 6 = Security 7 = Speed 8 = Records
as011b_new	Least important payment instrument characteristic (same response categories as as011a_new)
ph005n1	Ever entered online: Account number (Y/N)
ph005n2	Ever entered online: Address (Y/N)
ph005n3	Ever entered online: Credit card number (Y/N)
ph005n4	Ever entered online: Debit card number (Y/N)

ph005n5	Ever entered online: Mother's maiden name (Y/N)
ph005n6	Ever entered online: Phone number (Y/N)
ph005n7	Ever entered online: Social Security Number (Y/N)
ph014_new	Unwound response to ph014

Frequency converted payment use variables:

pa018	How often respondent gets cash, aggregated to monthly frequency
csh_freq	How often respondent gets cash, aggregated to monthly frequency (pa018, with cleaned outliers)
pa023	How often respondent reloads svc, aggregated to monthly frequency
svc_reload_freq	How often respondent reloads svc, aggregated to monthly frequency (see pa023, cleaned outliers)
pu002_a	Total number of abp made using dc, aggregated to monthly frequency
pu002_b	Total number of abp made using cc, aggregated to monthly frequency
pu002_c	Total number of abp made using ebad, aggregated to monthly frequency
pu002_d	Total number of abp made using income, aggregated to monthly frequency
pu003_a	Total number of obp made using dc, aggregated to monthly frequency
pu003_b	Total number of obp made using cc, aggregated to monthly frequency
pu003_c	Total number of obp made using ebad, aggregated to monthly frequency
pu003_d	Total number of obp made using obbp, aggregated to monthly frequency
pu004_a	Total number of ipbp made using cash, aggregated to monthly frequency
pu004_b	Total number of ipbp made using chk, aggregated to monthly frequency
pu004_c	Total number of ipbp made using dc, aggregated to monthly frequency
pu004_d	Total number of ipbp made using cc, aggregated to monthly frequency
pu004_e	Total number of ipbp made using svc, aggregated to monthly frequency
pu005_a	Total number of op made using chk, aggregated to monthly frequency
pu005_b	Total number of op made using dc, aggregated to monthly frequency
pu005_c	Total number of op made using ebad, aggregated to monthly frequency
pu005_d	Total number of op made using cc, aggregated to monthly frequency

pu005_e	Total number of op made using svc, aggregated to monthly frequency
pu006a_a	Total number of erp made using cash, aggregated to monthly frequency
pu006a_b	Total number of erp made using chk, aggregated to monthly frequency
pu006a_c	Total number of erp made using dc, aggregated to monthly frequency
pu006a_d	Total number of erp made using cc, aggregated to monthly frequency
pu006a_e	Total number of erp made using svc, aggregated to monthly frequency
pu006b_a	Total number of nerp made using cash, aggregated to monthly frequency
pu006b_b	Total number of nerp made using chk, aggregated to monthly frequency
pu006b_c	Total number of nerp made using dc, aggregated to monthly frequency
pu006b_d	Total number of nerp made using cc, aggregated to monthly frequency
pu006b_e	Total number of nerp made using svc, aggregated to monthly frequency
pu006c_a	Total number of onrp made using cash, aggregated to monthly frequency
pu006c_b	Total number of onrp made using chk, aggregated to monthly frequency
pu006c_c	Total number of onrp made using dc, aggregated to monthly frequency
pu006c_d	Total number of onrp made using cc, aggregated to monthly frequency
pu006c_e	Total number of onrp made using svc, aggregated to monthly frequency
pu008_a	Total number of bp made using mon, aggregated to monthly frequency
pu008_b	Total number of pos made using mon, aggregated to monthly frequency
pu008_c	Total number of payments made using tc, aggregated to monthly frequency
pu003	Total number of obp, aggregated to monthly frequency
pu004	Total number of ipbp, aggregated to monthly frequency
pu005	Total number of op, aggregated to monthly frequency
pu006a	Total number of erp, aggregated to monthly frequency
pu006b	Total number of nerp, aggregated to monthly frequency
pu006c	Total number of onrp, aggregated to monthly frequency

Frequency converted payment adoption variables:

pa028_a	How long ago respondent first adopted chk_acnt
pa028_b	How long ago respondent first adopted dc
pa028_c	How long ago respondent first adopted atm
pa028_d	How long ago respondent first adopted cc
pa028_e	How long ago respondent first adopted svc
pa028_f	How long ago respondent first adopted abp
pa028_g	How long ago respondent first adopted ob
pa028_h	How long ago respondent first adopted obbp
pa028_i	How long ago respondent first adopted mb
pa028_j	How long ago respondent first adopted tb

Recall that the difference between these "intermediate" frequency converted variables and the corresponding "mnemonic-based" variables is that the latter accounts for payment instrument adoption in the way missing values are coded. Payment use variables for non-adopters are adjusted to 0 instead of missing.

This document officially concludes with a brief "quiz" on the following page. The quiz is followed by RAND Household Information (10 pages) and the 2008 SCPC Questionnaire, in that order.

Enjoy!

Using this dataset

A data user should be able to re-create the results from PPDP 09-10 with the data set in this release. To confirm that you treat this data the same way as in PPDP 09-10, we suggest that you attempt to re-create the tables in the release. Table 14 from PPDP 09-10, reproduced below, is a particularly straightforward table with which to begin (and possibly end) this exercise. The table is composed of incidences of use for various payment instruments and categories. The reloading of prepaid cards, however, follows a slightly different convention and is described under the heading of "other variables" in this document.

Table 14
Incidence of Use of Payment Instruments
Percentage of consumers

	Monthly	**Annual**
Paper instruments	95.1 96.3	
Cash	86.5	88.9
Check or money order	83.0	87.5
Travelers check	0.5	4.7
Payment cards	89.2 90.2	
Debit	67.0	69.0
Credit	68.9	72.8
Prepaid	5.9	8.7
Prepaid card reloading		
All consumers	na	5.3
Prepaid card adopters only	na	31.0
Other payment instruments	73.9 76.3	
Online banking bill payment	33.7	35.5
Electronic bank account deduction	70.6	73.4
Direct deduction from income	18.6	19.4

Household information (MS 90001)

IN001 INTRODUCTION
Our goal is to improve policymaking by informing decision makers about how the public is responding to policy changes and life changes. You are part of a randomly selected sample, especially chosen to represent the U.S. both geographically and demographically. To make sure that this selection process is working properly, we would like you to complete this short questionnaire about your household, your background, and your work. By keeping this information current, we will be able to compare our panel to U.S. Census data. This will ensure that our results accurately reflect what is happening across the nation. We will also be able to assess how different types of households are affected by policy changes and life changes. In the future when you login, we will ask you to update us about any important changes to your household or your work as described in this questionnaire.

gender GENDER
What is your gender?
1 Male
2 Female

[Questions IN002 to birthyear are displayed as a table]

IN002 BIRTH DATE HEADER
What is your birth date?

birthmonth BIRTH MONTH
Month
1 January - 12 December

birthday BIRTH DAY
Day
1 01 - 31 31

birthyear BIRTH YEAR
Year
11 1911 - 99 1999

statereside STATE RESIDE
Now we would like to know about where you live. In which state do you reside?
1 ALASKA (AK) - 52 PUERTO RICO

borninus BORN IN US
Were you born in the United States?
1 Yes
2 No

IF BORN IN US = Yes THEN
|
| **stateborn** STATE BORN
| In what state were you born?
| 1 ALASKA (AK) - 52 PUERTO RICO
|
ENDIF

citizenus CITIZEN US

Are you a citizen of the United States?
1 Yes
2 No

currentlivingsituation CURRENT LIVING SITUATION
Could you tell us what your current living situation is?
1 Married or living with a partner
2 Separated
3 Divorced
4 Widowed
5 Never married

highesteducation HIGHEST EDUCATION
What is the highest level of school you have completed or the highest degree you have received?
1 Less than 1st grade
2 1st,2nd,3rd,or 4th grade
3 5th or 6th grade
4 7th or 8th grade
5 9th grade
6 10th grade
7 11th grade
8 12th grade NO DIPLOMA
9 HIGH SCHOOL GRADUATE high school DIPLOMA or the equivalent (For example: GED)
10 Some college but no degree
11 Associate degree in college Occupational/vocational program
12 Associate degree in college Academic program
13 Bachelor's degree (For example: BA,AB,BS)
14 Master's degree (For example: MA,MS,MEng,MEd,MSW,MBA)
15 Professional School Degree (For example: MD,DDS,DVM,LLB,JD)
16 Doctorate degree (For example: PhD,EdD)

hispaniclatino HISPANIC LATINO
Do you consider yourself Hispanic or Latino?
1 Yes
2 No

IF HISPANIC LATINO = Yes THEN
|
| **mexican** MEXICAN
| Would you say that you are Mexican American, Puerto Rican, Cuban, or something else? [Check all that
| apply]
| 1 Mexican American
| 2 Puerto Rican
| 3 Cuban
| 4 Something else
|
ENDIF

white WHITE
Do you consider yourself primarily white or Caucasian, Black or African American, American Indian, or
Asian?
1 White/Caucasian
2 Black/African American

3 American Indian or Alaskan Native
4 Asian or Pacific Islander
5 Other

IF WHITE = Other THEN
|
| **whiteother** WHITE OTHER
| Please specify.
| String
|
ENDIF

currentjobstatus CURRENT JOB STATUS
What is your current employment situation?
1 Working Now
2 Unemployed and looking for work
3 Temporarily laid off, on sick or other leave
4 Disabled
5 Retired
6 Homemaker
7 Other

IF Other IN CURRENT JOB STATUS THEN
|
| **currentjobstatusother** CURRENT JOB STATUS OTHER
| Please specify.
| String
|
ENDIF

IF Working Now IN CURRENT JOB STATUS THEN
|
| **doyouwork** DO YOU WORK
| Next are some questions about your current, main job. Do you work for someone else, are
| you self-employed, or what?
| 1 Work for someone else
| 2 Self-employed
| 3 Other
|
| **typework** TYPE WORK
| Which of the following categories best describes the type of work you [DO/DID]?
| 1 Management Occupations
| 2 Business and Financial Operations Occupations
| 3 Computer and Mathematical Occupations
| 4 Architecture and Engineering Occupations
| 5 Life, Physical, and Social Science Occupations
| 6 Community and Social Services Occupations
| 7 Legal Occupations
| 8 Education, Training, and Library Occupations
| 9 Arts, Design, Entertainment, Sports, and Media Occupations
| 10 Healthcare Practitioner and Technical Occupations
| 11 Healthcare Support Occupations
| 12 Protective Service Occupations

| 13 Food Preparation and Serving Related Occupations
| 14 Building and Grounds Cleaning and Maintenance Occupations
| 15 Personal Care and Service Occupations
| 16 Sales and Related Occupations
| 17 Office and Administrative Support Occupations
| 18 Farming, Fishing, and Forestry Occupations
| 19 Construction and Extraction Occupations
| 20 Installation, Maintenance, and Repair Occupations
| 21 Production Occupations
| 22 Transportation and Material Moving Occupations
|
ELSE
|
| IF Unemployed and looking for work IN CURRENT JOB STATUS OR Temporarily laid off, on sick or
| other leave IN CURRENT JOB STATUS OR Disabled IN CURRENT JOB STATUS OR Retired IN
| CURRENT JOB STATUS THEN
| |
| | **typework** TYPE WORK
| | Which of the following categories best describes the type of work you [DO/DID]?
| | 1 Management Occupations
| | 2 Business and Financial Operations Occupations
| | 3 Computer and Mathematical Occupations
| | 4 Architecture and Engineering Occupations
| | 5 Life, Physical, and Social Science Occupations
| | 6 Community and Social Services Occupations
| | 7 Legal Occupations
| | 8 Education, Training, and Library Occupations
| | 9 Arts, Design, Entertainment, Sports, and Media Occupations
| | 10 Healthcare Practitioner and Technical Occupations
| | 11 Healthcare Support Occupations
| | 12 Protective Service Occupations
| | 13 Food Preparation and Serving Related Occupations
| | 14 Building and Grounds Cleaning and Maintenance Occupations
| | 15 Personal Care and Service Occupations
| | 16 Sales and Related Occupations
| | 17 Office and Administrative Support Occupations
| | 18 Farming, Fishing, and Forestry Occupations
| | 19 Construction and Extraction Occupations
| | 20 Installation, Maintenance, and Repair Occupations
| | 21 Production Occupations
| | 22 Transportation and Material Moving Occupations
| |
| ENDIF
|
ENDIF

householdmembers HOUSEHOLD MEMBERS
Now we would like to know about other members of your household, if there are any. [/PREVIOUSLY YOU
INDICATED THAT YOU LIVE WITH YOUR] How many other people live with you [/OTHER THAN
YOUR SPOUSE OR PARTNER]? (enter 0 for no one else).
Range: 0..10

IF HOUSEHOLD MEMBERS > 0 or (HOUSEHOLD MEMBERS = 0 and CURRENT LIVING

SITUATION = Married or living with a partner) THEN
|
| [Questions IN005 to dummytableend are displayed as a table]
|
| **IN005** RELATED HEADER
| Now, please tell us how each person is related to you, as well as indicating the age and gender. [/PLEASE
| USE THE FIRST LINE FOR YOUR SPOUSE OR PART]
|
| **relatedrelation** RELATION
| Relation
| String
|
| **relatedage** RELATION AGE
| Age
| Range: 0..120
|
| **relatedgender** RELATION GENDER
| Gender
| 1 Male
| 2 Female
|
| IF HOUSEHOLD MEMBERS > Married or living with a partner or (HOUSEHOLD MEMBERS = Married
| or living with a partner and CURRENT LIVING SITUATION = Married or living with a partner) THEN
| |
| | **relatedrelation** RELATION
| | Relation
| | String
| |
| | **relatedage** RELATION AGE
| | Age
| | Range: 0..120
| |
| | **relatedgender** RELATION GENDER
| | Gender
| | 1 Male
| | 2 Female
| |
| ENDIF
|
| IF HOUSEHOLD MEMBERS > 2 or (HOUSEHOLD MEMBERS = 2 and CURRENT LIVING
| SITUATION = Married or living with a partner) THEN
| |
| | **relatedrelation** RELATION
| | Relation
| | String
| |
| | **relatedage** RELATION AGE
| | Age
| | Range: 0..120
| |
| | **relatedgender** RELATION GENDER
| | Gender
| | 1 Male

| | 2 Female
| |
| ENDIF
|
| IF HOUSEHOLD MEMBERS > 3 or (HOUSEHOLD MEMBERS = 3 and CURRENT LIVING
| SITUATION = Married or living with a partner) THEN
| |
| | **relatedrelation** RELATION
| | Relation
| | String
| |
| | **relatedage** RELATION AGE
| | Age
| | Range: 0..120
| |
| | **relatedgender** RELATION GENDER
| | Gender
| | 1 Male
| | 2 Female
| |
| ENDIF
|
| IF HOUSEHOLD MEMBERS > 4 or (HOUSEHOLD MEMBERS = 4 and CURRENT LIVING
| SITUATION = Married or living with a partner) THEN
| |
| | **relatedrelation** RELATION
| | Relation
| | String
| |
| | **relatedage** RELATION AGE
| | Age
| | Range: 0..120
| |
| | **relatedgender** RELATION GENDER
| | Gender
| | 1 Male
| | 2 Female
| |
| ENDIF
|
| IF HOUSEHOLD MEMBERS > 5 or (HOUSEHOLD MEMBERS = 5 and CURRENT LIVING
| SITUATION = Married or living with a partner) THEN
| |
| | **relatedrelation** RELATION
| | Relation
| | String
| |
| | **relatedage** RELATION AGE
| | Age
| | Range: 0..120
| |
| | **relatedgender** RELATION GENDER
| | Gender

|| 1 Male
|| 2 Female
||
| ENDIF
|
| IF HOUSEHOLD MEMBERS > 6 or (HOUSEHOLD MEMBERS = 6 and CURRENT LIVING
| SITUATION = Married or living with a partner) THEN
||
|| **relatedrelation** RELATION
|| Relation
|| String
||
|| **relatedage** RELATION AGE
|| Age
|| Range: 0..120
||
|| **relatedgender** RELATION GENDER
|| Gender
|| 1 Male
|| 2 Female
||
| ENDIF
|
| IF HOUSEHOLD MEMBERS > 7 or (HOUSEHOLD MEMBERS = 7 and CURRENT LIVING
| SITUATION = Married or living with a partner) THEN
||
|| **relatedrelation** RELATION
|| Relation
|| String
||
|| **relatedage** RELATION AGE
|| Age
|| Range: 0..120
||
|| **relatedgender** RELATION GENDER
|| Gender
|| 1 Male
|| 2 Female
||
| ENDIF
|
| IF HOUSEHOLD MEMBERS > 8 or (HOUSEHOLD MEMBERS = 8 and CURRENT LIVING
| SITUATION = Married or living with a partner) THEN
||
|| **relatedrelation** RELATION
|| Relation
|| String
||
|| **relatedage** RELATION AGE
|| Age
|| Range: 0..120
||
|| **relatedgender** RELATION GENDER

|| Gender
|| 1 Male
|| 2 Female
||
| ENDIF
|
| IF HOUSEHOLD MEMBERS > 9 or (HOUSEHOLD MEMBERS = 9 and CURRENT LIVING
| SITUATION = Married or living with a partner) THEN
||
|| **relatedrelation** RELATION
|| Relation
|| String
||
|| **relatedage** RELATION AGE
|| Age
|| Range: 0..120
||
|| **relatedgender** RELATION GENDER
|| Gender
|| 1 Male
|| 2 Female
||
| ENDIF
|
| **dummytableend** DUMMY
| End of householdmember table
|
ENDIF

familyincome FAMILY INCOME
Which category represents the total combined income of all members of your family (living here) during the past 12 months? This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, social security payments and any other money income received by members of your family who are 15 years of age or older.
1 Less than $5,000
2 $5,000 to $7,499
3 $7,500 to $9,999
4 $10,000 to $12,499
5 $12,500 to $14,999
6 $15,000 to $19,999
7 $20,000 to $24,999
8 $25,000 to $29,999
9 $30,000 to $34,999
10 $35,000 to $39,999
11 $40,000 to $49,999
12 $50,000 to $59,999
13 $60,000 to $74,999
14 $75,000 or more

IF FAMILY INCOME = $75,000 or more THEN
|
| **familyincome_part2** FAMILY INCOME PART 2

| You told us that the total combined income of all members of your family (living here) during the preceding
| 12 months was more than $75,000. Thinking about the total combined income of your family from all
| sources, approximately how much did members of your family receive during the previous 12 months?
| 1 $75,000-$99,999
| 2 $100,000-$124,999
| 3 $125,000-$199,999
| 4 $200,000 or more
|
ENDIF

internetlocation INTERNET LOCATION
Finally, we would like to know how you are communicating with us. From what location are you currently
connected to the Internet?
1 Home
2 Work
3 Internet cafe, library, etc.
4 Elsewhere

IF INTERNET LOCATION = Elsewhere THEN
|
| **internetlocationother** INTERNET LOCATION OTHER
| Please specify.
| String
|
ENDIF

internettypeconnection INTERNET TYPE CONNECTION
What type of internet connection do you have at that location?
1 Dial-up modem (via personal computer or internet player)
2 Cable modem
3 DSL
4 Satellite dish
5 Local network
6 Other connection
7 Don't know

IF INTERNET TYPE CONNECTION = Dial-up modem (via personal computer or internet player) THEN
|
| **typemodem** TYPE MODEM
| What type of modem do you use to connect to the internet?
| 1 14.4k modem
| 2 28.8k modem
| 3 33.6k modem
| 4 56k mmodem
| 5 Don't know
|
ENDIF

email EMAIL
If you have a new email address, please enter it here. Otherwise, leave this box blank.
String

comments COMMENTS

Thank you very much for telling us about your household. If you have any comments, you can type them in the box below.
Memo

2008 SCPC Questions
RAND American Life Panel MS15 and "My Household Questionnaire"
September 16, 2008

Preliminaries (related to MHQ)
```
If calcage = empty then
```
- (`IN002`) What is your birth date?
    - o (`birthmonth`) Range of Months: January-December
    - o (`birthday`) Range of Days: 1-31
    - o (`birthyear`) Range of years: 1911-1999
```
end if
If internetlocation = empty then
```
- (`internetlocation`) We would like to know how you are communicating with us. From what location are you currently connected to the internet?
    - o 1 Home
    - o 2 Work
    - o 3 Internet café, library, etc.
    - o 4 Elsewhere
```
end if
If familyincome = empty then
```
- (`familyincome`) Which Category represents the total combined income of all members of your family (living here) during the past 12 months? This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, social security payments and any other money income received by members of your family who are 15 years of age or older.
    - o 1 Less than $5,000
    - o 2 $5,000-$7,499
    - o 3 $7,500-$9,999
    - o 4 $10,000-$12,499
    - o 5 $12,500-$14,999
    - o 6 $15,000-$19,999
    - o 7 $20,000-$24,999
    - o 8 $25,000-$29,999
    - o 9 $30,000-$34,999
    - o 10 $35,000-$39,999
    - o 11 $40,000-$49,999
    - o 12 $50,000-$59,999
    - o 13 $60,000-$74,999
    - o 14 $75,000 or more
```
end if
```
(`surveyintro`) Thank you for taking this survey. We are studying consumer preferences. This survey asks questions about payment choices you make for purchases and bill paying. As always, your answers are collected anonymously and will never be linked to your name. Please keep the following in mind: Answer for yourself unless instructed to answer for your entire household. Do not include any business-related payments in your answers. CLICK on any underlined word to see its definition. Try to answer all questions the best you can, even if: *You are unsure of your answer.* You do not have or use the payment method.

I. Financial Responsibility (FR)

(`FR001_intro`) First, help us to understand **your** role in the financial activity of your household.

- In your household, how much responsibility do **you** have for these tasks? Check one per row only.

	1 None or almost none	2 Some	3 Shared equally with other household members	4 Most	5 All or almost all
(FR001_a) Budgeting & managing income					
(FR001_b) Paying bills					
(FR001_c) Shopping					
(FR001_d) Investing & managing assets					

Now we will ask your opinions about the main payment methods in use today:

Cash
Check
Debit Card
Prepaid card
Electronic bank account deduction

You may not have or use all of these payment methods. That's okay, but it is very important to know the opinions of both users and non-users.

For each question, please rate the characteristics of **all** payment methods on a scale from 1 to 5 where 1 is the least desirable and 5 is the most desirable. Each characteristic has its own written description of the rating scale.

II.   Assessment of Characteristics (AS)

This section has 8 randomized payment characteristics. Each of the 6 payment instruments appears in each payment instrument as AS003_a{n} to AS003_f{n} where 1 <= n <= 8 and n is the ID number for a certain payment characteristic.
SECURITY

Suppose a payment method has been stolen, misused, or accessed without the owner's permission. Rate the **security** of each method against permanent financial loss or unwanted disclosure of personal information.

Please choose one answer in each row for **all** payment methods.

	1 Very Risky	2 Risky	3 Neither risky nor secure	4 Secure	5 Very Secure
AS003_a{.} Cash					

AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Electronic Deduction					

ACQUISITION & SET UP

Rate the task of **getting or setting up** each payment method before you can use it.

Examples: length of time, paperwork, learning to use or install it, or travel.

Please choose one answer in each row for **all** payment methods.

	1 Very hard to get or set up	2 Hard to get or set up	3 Neither hard nor easy	4 Easy to get or set up	5 Very easy to get or set up
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Electronic Deduction					

ACCEPTANCE FOR PAYMENT

Rate how likely each payment method is to be **accepted for payment** by stores, companies, online merchants, and other people or organizations.

Please choose one answer in each row for **all** payment methods.

	1 Rarely accepted	2 Occasionally accepted	3 Often accepted	4 Usually accepted	5 Almost always accepted
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					

AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Electronic Deduction					

COST

Rate the **cost** of using each payment method.

Examples: fees, penalties, postage, interest paid or lost, subscriptions, or materials raise the cost; cash discounts and rewards (like frequent flyer miles) reduce the cost.

Please choose one answer in each row for **all** payment methods.

	1 Very high cost	2 High cost	3 Neither high nor low cost	4 Low cost	5 Very low cost
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Electronic Deduction					

CONTROL OVER PAYMENT TIMING

Rate the **control** each payment method offers over the **timing** of the actual payment and the deduction of funds from a bank account.

Examples: date of payment, time of payment, flexibility to change the date or timing of payment, grace periods, float.

Please choose one answer in each row for **all** payment methods.

	1 Very low control	2 Low control	3 Neither low nor high control	4 High control	5 Very high control
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.}					

Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Electronic Deduction					

PAYMENT RECORDS

Rate the quality of **records** (paper or electronic) offered by each payment method.

Examples: proof of purchase, account balances, spending history, usefulness in error or dispute resolution, or ease of storage.

Please choose one answer in each row for **all** payment methods.

	1 Very poor records	2 Poor records	3 Neither good nor poor	4 Good records	5 Very good records
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Electronic Deduction					

PAYMENT SPEED

Rate the **speed** of each payment method during a payment transaction. Do **not** include delays unrelated to the actual use of the payment, such as waiting in line.

Please choose one answer in each row for **all** payment methods.

	1 Very slow	2 Slow	3 Neither slow nor fast	4 Fast	5 Very Fast
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					

	1 Very hard to use	2 Hard to use	3 Neither hard nor easy to use	4 Easy to use	5 Very easy to use
AS003_f{.} Electronic Deduction					

EASE OF USE

Rate the **ease of use** of each payment method.

Examples: effort to carry, physical requirements at time of payment, or ability to keep or store.

Please choose one answer in each row for **all** payment methods.

	1 Very hard to use	2 Hard to use	3 Neither hard nor easy to use	4 Easy to use	5 Very easy to use
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Electronic Deduction					

We have just asked you to rate different payment methods according to 8 different characteristics. Now, we would like you to think about how important these characteristics are to you when you decide which payment methods to use.

The payment characteristics for the following questions are randomized

- (AS011a) If you have to choose just one, which of the following characteristics is the MOST important to you:
    - Security
    - Control over Payment Timing
    - Acquisition & Set up
    - Cost
    - Records
    - Acceptance for Payment
    - Ease of Use
    - Speed

- (AS011b) If you have to choose just one, which of the following characteristics is the LEAST important to you:
    - Security
    - Control over Payment Timing
    - Acquisition & Set up
    - Cost
    - Records
    - Acceptance for Payment

- o [Ease of Use](#)
- o [Speed](#)

- (AS012_Intro) Now please rate each of the remaining payment characteristics on a scale of 1 to 10 in order to describe how important each characteristic is relative to the others. In doing so, keep in mind that your most important characteristic— (what was chosen 2 questions prior) is a 10 and your least important characteristic(what was chosen in the last question)—is a 1, so your answers should lie in between (but ties are okay).

  *A table is created with the remaining 6 variables for respondent to rate from 1 to 10*AS012_a, AS012_b, AS012_c, AS012_d, AS012_e, AS012_f, AS012_g, AS012_h, subtract out the two variables chosen in AS011a and AS011b

III.   Payment Adoption (PA)

Now we will ask questions about which payments methods you **have.**

- How many of these [bank](#) accounts do you have?
  If none, please enter 0.
  - o (PA001_a) Number of [checking accounts](#)
  - o (PA001_b) Number of [savings accounts](#)

```
IF PA001_a > 0 THEN
      CHKADOPTER := 1
else
      CHKADOPTER := 0
ENDIF

IF PA001_b > 0 THEN
      SAVADOPTER := 1
else
      SAVADOPTER := 0
ENDIF

IF PA001_a > 0 OR PA001_b > 0 THEN
      BAADOPTER := 1
else
      BAADOPTER := 0
ENDIF

If chkadopter = 0 then
```

- (PA002_intro)Why don't you have a [checking account](#)? Please choose up to 3 reasons, Rank 1 for the most important, 2 for the second most important, and 3 for the third most important.
  - o (PA002_a) I don't write enough checks to make it worthwhile
  - o (PA002_b) The minimum balance is too high
  - o (PA002_c) I don't like dealing with [banks](#)
  - o (PA002_d) The fees and service charges are too high
  - o (PA002_e) I cannot manage or balance a checking account
  - o (PA002_f) No [bank](#) has convenient hours or location

- o (PA002_g) I do not have enough money
- o (PA002_h) I have or (had) credit problems
- o (PA002_i) I have privacy concerns
- o (PA002_j) I have security concerns
- o (PA002_k) I do not need/want an account
- o (PA002_l) I cannot get an account from any bank
- o (PA002_m) I have a savings account that meets all of my banking needs
- o (PA002_n) Other (explain)
  - ▪ (PA002_other)

- (PA003) Have you **ever** had a checking account in the past?
  - o 1 Yes
  - o 2 No

```
IF PA003 = 1 THEN
       CHKEVER := 1
else
       CHKEVER := 0
ENDIF

ENDIF



SAVEVER := 0
if SAVADOPTER = 0 then
```
- (NEWSAV) Have you **ever** had a savings account in the past?
  - o 1 Yes
  - o 2 No
```
       if NEWSAV = 1 then
              SAVEVER := 1
       else
              SAVEVER := 0
       endif
endif

if (CHKEVER = 1 or SAVEVER = 1) then
       BAEVER := 1
else
       BAEVER := 0
endif

DCADOPTER := 0
ATMADOPTER := 0
ATMONLYADOPTER := 0
TBADOPTER := 0
OBADOPTER := 0
OBBPADOPTER := 0
DCEVER := 0
ATMEVER := 0
ATMONLYEVER := 0
TBEVER := 0
OBEVER := 0
OBBPEVER := 0
```

```
if BA_Adopter = 0 then
      if (chkever = 1 or savever = 1) then
```

- (PA010) Have you ever had a debit card in the past?
  - o 1 Yes
  - o 2 No

```
if PA010 = 1 then
      DCEVER := 1
      ATMEVER := 1
else
      DCEVER := 0
      ATMEVER := 0
endif
```

- (PA009) Have you ever had an ATM card only (these are not debit cards) in the past?
  - o   1 Yes
  - o   2 No

```
if PA009 = 1 then
      ATMEVER := 1
      if PA010 = 2 then
            ATMONLYEVER := 1
      else
            ATMONLYEVER := 0
      endif
else
      ATMEVER := 0
endif
```

- (NEWTB) Have you ever had telephone banking in the past?
  - o   1 Yes
  - o   2 No

```
if NEWTB = 1 then
      TBEVER := 1
else
      TBEVER := 0
endif
```

- (NEWOB) Have you ever had online banking in the past?
  - o   1 Yes
  - o   2 No

```
if NEWOB = 1 then
      OBEVER := 1
else
      OBEVER := 0
endif
```

- (NEWOBBP) Have you ever had online banking bill payment in the past?
  - o   1 Yes
  - o   2 No

```
                if NEWOBBP = 1 then
                        OBBPEVER := 1
                else
                        OBBPEVER := 0
                endif
```

        ENDIF   *ending if (chkever = 1 or savever = 1);
ENDIF   *ending if BA_Adopter = 0;

if BA_Adopter != 0 then

- (PA008_Intro) How many <u>debit cards</u> and/or <u>ATM cards</u> do you have?
  If none, please enter 0.
    - (PA008_a) Number of <u>debit cards</u> (these are also <u>ATM cards</u>):
    - (PA008_b) Number of <u>ATM cards **only** (these are **not** debit cards)</u>:

```
    if PA008_a > 0 then
            DCADOPTER := 1
            ATMADOPTER := 1
    else
            DCADOPTER := 0
            ATMADOPTER := 0
```

- (PA010) Have you ever had a debit card in the past?
    - 1 Yes
    - 2 No

```
            if PA010 = 1 then
                    DCEVER := 1
                    ATMEVER := 1
            else
                    DCEVER := 0
                    ATMEVER := 0
            endif
    endif
```

```
    if PA008_b > 0 then
            ATMADOPTER := 1
            if PA008_a = 0 then
                    ATMONLYADOPTER := 1
            else
                    ATMONLYADOPTER := 0
            endif
    else
            ATMADOPTER := 0
```

- (PA009) Have you ever had an ATM card only (these are not debit cards) in the past?
    - 1 Yes
    - 2 No

```
            if PA009 = 1 then
                    ATMEVER := 1
            else
                    ATMEVER := 0
```

```
            endif
      endif

      if (PA008_a > 0 or PA008_b > 0) then
```
- (PA011) Do any of your debit cards or ATM cards give rewards?
    - o 1 Yes
    - o 2 No
```
Endif
```

- (PA012) Have you **set up** access to telephone banking with any of your bank account(s)?
  NOTE: This is **not** mobile banking
    - o 1 Yes
    - o 2 No

```
      if PA012 = 1 then
            TBADOPTER := 1
      else
            TBADOPTER := 0
```
- (NEWTB) Have you ever had telephone banking in the past?
    - o 1 Yes
    - o 2 No

```
            if NEWTB = 1 then
                  TBEVER := 1
            else
                  TBEVER := 0
            endif
      endif
```
- (PA013) Have you set up access to online banking with any of your bank account(s)?
    - o 1 Yes
    - o 2 No
```
      if PA013 = 1 then
            OBADOPTER := 1
```
- (PA014) Have you set up access to the online bill payment function of your bank's online banking?
    - o 1 Yes
    - o 2 No
```
      if PA014 = 1 then
            OBBPADOPTER := 1
      else
            OBBPADOPTER := 0
```
- (NEWOBBP) Have you ever had online banking bill payment in the past?
    - o 1 Yes
    - o 2 No
```
      if NEWOBBP = 1 then
            OBBPEVER := 1
      else
            OBBPEVER := 0
      endif
      endif
else
      OBADOPTER := 0
```
- (NEWOB) Have you ever had online banking in the past?

```
                    o   1 Yes
                    o   2 No
              if NEWOB = 1 then
                      OBEVER := 1
              else
                      OBEVER := 0
              endif
       endif
       if CHKADOPTER = 1 then
```
- (PA004) Does your primary checking account earn interest?
    - o 1 Yes
    - o 2 No
    - o 3 I don't know

- (PA006) At what type of bank is your primary checking account?
    - o 1 Large national or international commercial bank
    - o 2 Small local or regional commercial bank
    - o 3 Savings and loan
    - o 4 Credit union
    - o 5 Internet bank
    - o 6 Other:
        - ▪ (PA006_other) (please specify)_____
```
       Endif
       If SAVADOPTER = 1 then
```
- (PA007) At what type of bank is your primary savings account?
    - o 1 Large national or international commercial bank
    - o 2 Small local or regional commercial bank
    - o 3 Savings and loan
    - o 4 Credit union
    - o 5 Internet bank
    - o 6 Other:
        - ▪ (PA007_other) (please specify)_____
```
       Endif
       If (CHKADOPTER = 1 and SAVADOPTER = 1) then
```
- (PA005) Is your primary checking account (the one you use most often) linked to one of your savings accounts **at the same bank** to allow your bank to transfer money between accounts when you overdraw your account? (This feature is called overdraft protection)
    - o 1 Yes
    - o 2 No
    - o 3 I don't know
```
       Endif
Endif     *if BA_Adopter != 0;
```

- (PA015_Intro) About how much cash do you have (do not include cash that other members of your household might have)…
    - o (PA015_a) …in your wallet, purse, and/or pocket? About $____.00
    - o (PA015_b)…elsewhere in your home, car, office, etc? About $____.00

- (PA016_intro)When you get cash, **where** do you **most often** get it? Please rank up to three sources. Rank 1 for the most common, 2 for the second most, and 3 for the third most.

Location	Method	Ranking (1,2,3)
Automated Teller Machine (ATM)	(PA016_a)ATM/Debit card	
Bank Teller	(PA016_b)Making an account withdrawal	
	(PA016_c)Cashing a personal check	
	(PA016_d)Cashing a paycheck	
Check cashing store	(PA016_e)Cashing a personal check	
	(PA016_f)Cashing a paycheck	
Retail or Grocery store	(PA016_g)Cash back from an ATM/debit card	
	(PA016_h)Cashing a personal check	
	(PA016_i)Cashing a paycheck	
Employer	(PA016_j)Cashing all or part of a paycheck	
	(PA016_k)Receive pay in cash	
	(PA016_l)Cashing a personal check	
Family, friend, or other household member	(PA016_m)	
Other: Specify_(PA016_other)_____	(PA016_n)	

- (PA017) When you get cash, **what amount** do you get **most often**? If you never get cash, please enter 0.
  - $_____.00

- (PA018_intro)In a **typical period (week, month, or year)**, how often do you **get** cash? If never, please enter 0 in any box.

(PA018_a)_____time(s) per **week**	(PA018_b)_____time(s) per **month**	(PA018_c)_____time(s) per **year***

(PA018_asterisk)*Use this frequency if you typically get cash fewer than once a month

```
CCADOPTER := 0
```

- (PA019_intro)How many credit cards do you have?
  If none, please enter 0.
  - (PA019_a)Number of credit cards that give rewards
  - (PA019_b)Number of credit cards that do **not** give rewards

```
IF PA019_a > 0 OR PA019_b > 0 THEN
     CCADOPTER := 1
ENDIF

IF PA019_a = 0 AND PA019_b = 0 THEN
```
- (PA020) Have you **ever** had a credit card in the past?
  - 1 Yes
  - 2 No
```
     CCEVER := 0
     IF PA020 = 1 THEN
          CCEVER := 1
     ENDIF
ENDIF

PCADOPTER := 0
```

```
PCEVER := 0
```

- (PA021_intro) How many prepaid cards do you currently have?
    If none, please enter 0.
        o (PA021_a)Number of prepaid cards I **bought** for my own use
        o (PA021_b)Number of prepaid cards I **received** for my own use

```
IF PA021_a = 0 AND PA021_b = 0 THEN
```
- (PA022) Have you **ever** had a prepaid card in the past?
    o 1 Yes
    o 2 No
```
            IF PA022 = 1 THEN
                    PCEVER := 1
            ENDIF
ENDIF
```
```
IF PA021_a > 0 OR PA021_b > 0 THEN
        PCADOPTER := 1
```
- (PA022_extra) In the **past 12 months** did you add money to any of your prepaid cards?
    o 1 Yes
    o 2 No

```
        if PA022_extra = 1 then
```
- (PA023_intro) In a **typical period (week, month, or year)**, how often do you add money to your prepaid cards? If never, please enter 0 in any box.
  Please use the time(s) per year frequency only if you typically add money to a prepaid card fewer than once per month.

(PA023_a)_____time(s) per **week**	(PA023_b) OR_____ time(s) per **month**	(PA023_c) OR_____time(s) per **year***

(PA023_asterisk)*Use this frequency if you typically make fewer than one payment per month.

```
        ENDIF

ENDIF
```

- (PA024) Do you have any automatic bill payments **set up** to occur this month?
  o 1 Yes
  o 2 No

```
ABPADOPTER := 0

IF PA024 = 1 THEN
     ABPADOPTER := 1
ELSE
```
- (PA025) Have you **ever** had automatic bill payment in the past?
    o 1 Yes
    o 2 No
```
     ABPEVER := 0
     IF PA025 = 1 THEN
            ABPEVER := 1
     ENDIF
ENDIF
```

- (PA026) Have you **set up** access to mobile banking for your cell phone? NOTE: This is not telephone banking
  - o 1 Yes
  - o 2 No

```
MBADOPTER := 0

IF PA026 = 1 THEN
      MBADOPTER := 1
ENDIF
```

- (PA027) Do you have any payment methods with contactless payment technology? Check all that apply:
  - o 1 Credit card
  - o 2 Debit card
  - o 3 Prepaid card
  - o 4 Electronic toll payment
  - o 5 Key fob

```
IF CHKEVER=1 OR CHKADOPTER=1 OR DCEVER=1 or DCADOPTER=1 OR ATMEVER=1 OR
ATMADOPTER=1 OR CCEVER=1 OR CCADOPTER=1 OR PCEVER=1 OR PCADOPTER=1 OR
ABPEVER=1 OR ABPADOPTER=1 OR OBBPADOPTER=1 OR OBADOPTER=1 OR MBADOPTER=1 OR
TBADOPTER=1 THEN
```
   - (PA028_intro)When did you **first** get or set up each of these payment methods? Please give one answer per row

What year was it?_____	OR How many years ago?____	OR How old were you?___

```
      IF CHKEVER=1 OR CHKADOPTER=1 THEN
          1.  Checking account (PA028_a[1], PA028_a[2], PA028_a[3])
      ENDIF
      IF DCEVER=1 OR DCADOPTER=1 THEN
          2.  Debit card (PA028_b[1], PA028_b[2], PA028_b[3])
      ENDIF
      IF ATMEVER=1 OR ATMADOPTER=1 THEN
          3.  ATM card (PA028_c[1], PA028_c[2], PA028_c[3])
      ENDIF
      IF CCEVER=1 OR CCADOPTER=1 THEN
          4.  Credit card (PA028_d[1], PA028_d[2], PA028_d[3])
      ENDIF
      IF PCEVER=1 OR PCADOPTER=1 THEN
          5.  Prepaid card (PA028_e[1], PA028_e[2], PA028_e[3])
      ENDIF
      IF ABPEVER=1 OR ABPADOPTER=1 THEN
          6.  Automatic bill payments (PA028_f[1], PA028_f[2], PA028_f[3])
      ENDIF
      IF OBADOPTER=1 THEN
          7.  Online banking (any) (PA028_g[1], PA028_g[2], PA028_g[3])
      ENDIF
      IF OBBPADOPTER=1 THEN
          8.  Bill payment function of online banking (PA028_h[1], PA028_h[2], PA028_h[3])
      ENDIF
      IF MBADOPTER=1 THEN
          9.  Mobile banking (PA028_i[1], PA028_i[2], PA028_i[3])
      ENDIF
      IF TBADOPTER=1 THEN
```

          10. Telephone banking (`PA028_j[1], PA028_j[2], PA028_j[3]`)
     `ENDIF`
(error checking code goes here)
`ENDIF`

IV.   Payment Use (PU)

(`PU001_Intro`)Now we will ask questions about how often you use the payment methods you have.

(`PU002_Intro`)The next set of questions will be divided into two types of payments:

*Bill payments
*Payments made for all other purchases

`if ABPADOPTER = 1 then`

- (`PU002_intro2`)In a **typical period (week, month, or year)**, about how many <u>automatic bill payments</u> do you make?

    If you do not use the payment method to pay bills, please enter a 0 in the appropriate row.

Automatic Bill Payments
*(`PU002_asterisk`)Please use the Per year frequency if you typically make fewer than one payment per month

	Per **week**	Per **month**	Per **year***
`If dcadopter = 1 then` Paid with your <u>debit card(s)</u>	(pu002_a1)	(pu002_a2)	(pu002_a3)
`If ccadopter = 1 then` Charged to your <u>credit card(s)</u>	(pu002_b1)	(pu002_b2)	(pu002_b3)
`If baadopter = 1 then` Deducted from your <u>bank account(s)</u>	(pu002_c1)	(pu002_c2)	(pu002_c3)
Paid directly from your <u>income</u>	(pu002_d1)	(pu002_d2)	(pu002_d3)

(error catching code goes here)

`End if`

`IF BAADOPTER = 1 or CCADOPTER = 1 THEN`

- (`pu003_intro`) In a **typical period (week, month, or year),** about how many <u>online bill payments</u> do you make?

    If you do not use the payment method to pay bills, please enter a 0 in the appropriate row.

Online Bill Payments

*(pu003_asterisk)Please use the Per year frequency if you typically make fewer than one payment per month.

	Per **week**	Per **month**	Per **year***
If dcadopter =1 thenPaid with your <u>debit card(s)</u>	(pu003_a1)	(pu003_a2)	(pu003_a3)
If ccadopter = 1 then Charged to your <u>credit card(s)</u>	(pu003_b1)	(pu003_b2)	(pu003_b3)
If baadopter = 1 then Deducted from your <u>bank account(s)</u> on the billing company's web site	(pu003_c1)	(pu003_c2)	(pu003_c3)
If obbpadopter = 1 then Paid with the <u>online banking</u> bill payment function on your bank's web site	(pu003_d1)	(pu003_d2)	(pu003_d3)

(error catching code here)

END IF

- (pu004_intro)In a **typical period (week, month, or year)** about how many **bill payments by mail or in-person** do you make?

  If you do not use the payment method to pay bills, please enter a 0 in the appropriate row.

Bill Payments by Mail or In-person
*(pu004_asterisk)Please us the Per year frequency if you typically make fewer than one payment per month

	Per **week**	Per **month**	Per **year***
Paid in <u>cash</u>	Pa004_a1	Pa004_a2	Pa004_a3
Paid by <u>check</u> (paper) or <u>money order</u>	Pa004_b1	Pa004_b2	Pa004_b3
If dcadopter = 1 then Paid with your <u>debit card(s)</u>	Pa004_c1	Pa004_c2	Pa004_c3
If ccadopter = 1 then Charged to your <u>credit card(s)</u>	Pa004_d1	Pa004_d2	Pa004_d3
If pcadopter = 1 then Paid with your <u>prepaid card(s)</u>	Pa004_e1	Pa004_e2	Pa004_e3

(error catching code here)

(pu005_intro)Now we will ask about all other payments and purchases besides bills.

- (pu005_intro2) In a **typical period (week, month, or year)**, how many of the following payments do you make?

If you do not use the payment method, please enter a 0 in the appropriate row.

Online Payments
        -All purchases made on the Internet (except bill payments)

*(pu005_asterisk)Please use the Per year frequency if you typically make fewer than one payment per month.

	Per **week**	Per **month**	Per **year***
Check (paper) or money order	Pu005_a1	Pu005_a2	Pu005_a3
If dcadopter = 1 then Debit card	Pu005_b1	Pu005_b2	Pu005_b3
If baadopter = 1 then Deducted from your bank account(s)	Pu005_c1	Pu005_c2	Pu005_c3
If ccadopter = 1 then Credit Card	Pu005_d1	Pu005_d2	Pu005_d3
If pcadopter = 1 then Prepaid card	Pu005_e1	Pu005_e2	Pu005_e3

(error catching code here)

- (pu006a_intro)In a **typical period (week, month, or year)**, how many of the following payments do you make?

If you do not use the payment method, please enter a 0 in the appropriate row.

Retail basic goods (shopping in person) including:
        -Grocery stores, supermarkets, and food stores
        -Restaurants, bars, and coffee shops
        -Superstores, warehouses, club stores
        -Drug or convenience stores
        -Gas stations

Note: Please answer only for goods purchased in person at these (and similar) types of stores. The next two questions ask about other goods sold at other stores and in-person purchases of services.
*(pu006a_asterisk)Please use the Per year frequency if you typically make fewer than one payment per month.

	Per **week**	Per **month**	Per **year***
Cash	Pu006a_a1	Pu006a_a2	Pu006a_a3
Check (paper) or money order	Pu006a_b1	Pu006a_b2	Pu006a_b3
If dcadopter = 1 then Debit card	Pu006a_c1	Pu006a_c2	Pu006a_c3
If ccadopter = 1 then Credit card	Pu006a_d1	Pu006a_d2	Pu006a_d3
If pcadopter = 1 then Prepaid card	Pu006a_e1	Pu006a_e2	Pu006a_e3

(error catching code here)

- (pu006b_intro)In a **typical period (week, month, or year),** how many of the following payments do you make?

If you do not use the payment method, please enter 0 in the appropriate row.

Retail other goods (shopping in person) including:
          -General merchandise and department stores
          -Electronics and appliances stores
          -Home goods, hardware stores, and furniture stores
          -Office supply stores
          -Other miscellaneous and specialty stores

Note: Please answer only for goods purchases in person at these (and similar) types of stores. The nest question asks about in-person purchases of services.

*(pu006b_asterisk)Please use the Per year frequency if you typically make fewer than one payment per month.

	Per **week**	Per **month**	Per **year***
Cash	Pu006b_a1	Pu006b_a2	Pu006b_a3
Check (paper) or money order	Pu006b_b1	Pu006b_b2	Pu006b_b3
If dcadopter = 1 then Debit card	Pu006b_c1	Pu006b_c2	Pu006b_c3
If ccadopter = 1 then Credit card	Pu006b_d1	Pu006b_d2	Pu006b_d3
If pcadopter = 1 then Prepaid card	Pu006b_e1	Pu006b_e2	Pu006b_e3

(error catching code here)

- (pu006c_intro)In a **typical period (week, month, or year)**, how many of the following payments do you make?

If you do not use the payment method, please enter a 0 in the appropriate now.

Retail services and other (shopping/paying in person) including:
          -Transportation and tolls
          -Medical, dental, and fitness
          -Education and child care
          -Personal care (e.g. hair)
          -Recreation, entertainment, and travel
          -Maintenance and repairs
          -Other professional services (business, legal, etc.)
          -Charitable donations
          -Person-to-person payments

*(pu006c_asterisk)Please use the Per year frequency if you typically make fewer than on payment per month.

	Per **week**	Per **month**	Per **year***

Cash	Pu006c_a1	Pu006c_a2	Pu006c_a3
Check (paper) or money order	Pu006c_b1	Pu006c_b2	Pu006c_b3
If dcadopter = 1 then Debit card	Pu006c_c1	Pu006c_c2	Pu006c_c3
If ccadopter = 1 then Credit card	Pu006c_d1	Pu006c_d2	Pu006c_d3
If pcadopter = 1 then Prepaid card	Pu006c_e1	Pu006c_e2	Pu006c_e3

(error catching code here)

- (pu007) During the **past 12 months** what portion of **retail purchases** did you make online?
    - o   1 None or almost none
    - o   2 Less than half online
    - o   3 About half
    - o   4 More than half online
    - o   5 All or almost all online

- (pu008_intro)In a **typical period (week, month, or year)**, how often do you use the following payment methods?

    If never, please enter 0.

    *Please use the Per year frequency if you typically make fewer than one payment per month.

	Per **week**	Per **month**	Per **year***
Money orders for bill payments	Pu008_a1	Pu008_a2	Pu008_a3
Money orders for all other payments	Pu008_b1	Pu008_b2	Pu008_b3
Travelers checks	Pu008_c1	Pu008_c2	Pu008_c3

(error catching code here)

IF CCADOPTER = 1 THEN
- (PU009) During the **past 12 months,** did you carry and unpaid balance on any credit card from one month to the next (that is, you did not pay the balance in full at the end of the month)?
    - o   1 Yes
    - o   2 No

IF PU009 = 1 THEN

- (pu010) **Last month,** about how much was the unpaid balance on **all** your credit cards that you carried over from the previous month?
    - o $_____.00

- (pu011) Compared to **12 months ago,** what is the unpaid balance on **all** your credit cards?
    - o   1 Much lower
    - o   2 Lower
    - o   3 About the Same
    - o   4 Higher
    - o   5 Much Higher

```
        ENDIF

ENDIF
```

- (pu012_intro) **Looking BACK to about ___*___ ago,** how has your use of each payment method changed? *Randomized: 1 or 3 years

Please check one per row.

	1 Decreased a lot	2 Decreased somewhat	3 About the same	4 Increased Somewhat	5 Increased a lot
(pu012_a) Cash					
IF CHKEVER = 1 or CHKADOPTER = 1 THEN (pu012_b) Check (paper) or money order					
IF DCEVER = 1 or DCADOPTER = 1 THEN (PU012_c) Debit card					
IF CCEVER = 1 or CCADOPTER = 1 THEN (PU012_d) Credit card					
IF PCEVER = 1 or PCADOPTER = 1 THEN (PU012_e)Prepaid card					
IF ABPEVER = 1 or ABPADOPTER = 1 THEN (PU012_f)Electronic Deduction					
IF OBBPADOPTER = 1 THEN (PU012_g) Online Bill Payment					

- (pu013_a)**Looking AHEAD to about ____*___ from now,** how do you expect your use of each payment method to change? *Randomized: 1 or 3 years

	1 Will decrease a lot	2 Will decrease somewhat	3 Will stay about the same	4 Will increase somewhat	5 Will increase a lot
(pu013_a)Cash					
IF CHKEVER = 1 or CHKADOPTER = 1 THEN (PU013_b) Check (paper) or					

money order					
IF DCEVER = 1 or DCADOPTER = 1 THEN (PU013_c) Debit card					
IF CCEVER = 1 or CCADOPTER = 1 THEN (PU013_d) Credit card					
IF PCEVER = 1 or PCADOPTER = 1 THEN (PU013_e) Prepaid card					
IF ABPEVER = 1 or ABPADOPTER = 1 THEN (PU013_f) Electronic Deduction					
IF OBBPADOPTER = 1 THEN (PU013_g) Online Bill Payment					

```
if CHKADOPTER = 1 THEN
```

- (PU014) Have you **ever** experienced the following types of conversion of a paper check to an electronic payment?

   Check one only.
   - o   1 Check converted at a **retail store** (check returned immediately)
   - o   2 Check converted at a **Post Office box** by a billing company (check not returned)
   - o   3 Both types of conversion
   - o   4 Neither type of conversion
   - o   5 I don't know

```
if PU014 = 1 or PU014 = 2 or PU014 = 3 then
```

- (PU015) What **did** you do in response to the paper check conversion?
   Check one only.
   - o   1 Change to another payment method
   - o   2 Change to a different store or company
   - o   3 Both changes
   - o   4 Nothing

```
else
```
- (PU016) What **would** you do if your paper check were [converted](#)?
  - Check one only.
    - o   1 Change to another payment method
    - o   2 Change to a different store or company
    - o   3 Both changes
    - o   4 Nothing
    - o   5 I don't know

```
endif
```

- (PU017) If your [bank](#) charged you __*___ cents ($0) per check, how would your use of checks change?
  *Randomized: 5,10,25, or 50 cents
  - o   1 Would stop using
  - o   2 Would decrease a lot
  - o   3 Would decrease somewhat
  - o   4 Would stay about the same
  - o   5 Would increase somewhat
  - o   6 Would increase a lot
  - o   7 Would start using

(PU018) **Float** is the time between the moment you write a check and the moment money is deducted from your [checking account](#).
- If **float** were eliminated, so money was deducted from your account immediately, how would your use of checks change?
  - o   1 Would stop using
  - o   2 Would decrease a lot
  - o   3 Would decrease somewhat
  - o   4 Would stay about the same
  - o   5 Would increase somewhat
  - o   6 Would increase a lot
  - o   7 Would start using

- (PU020) If your [bank](#) no longer returned your original (paper) [checks](#) under any circumstances, how would your use of checks change?
  - o   1Would stop using
  - o   2 Would decrease a lot
  - o   3 Would decrease somewhat
  - o   4 Would stay about the same
  - o   5 Would increase somewhat
  - o   6 Would increase a lot
  - o   7 Would start using

ENDIF   *(if chkadopter = 1);

V.   Payment History (PH)

Now we will ask questions that will help us understand your payment decisions better.

- (Ph001)During the **past 12 months,** did you use a self-service checkout line at a retail store?
    - o 1 Yes
    - o 2 No

- (PH003) During the **past 12 months,** which of the following situations were true for you?
Please check all that apply.
    - o 1 One of your telephone numbers was unlisted
    - o 2 Your identity was blocked from outgoing calls made by one of your telephone numbers
    - o 3 You were registered for a 'Do not call' list to prevent phone solicitations

- (PH004) Have you, or anyone you know well (family, friends, neighbors, coworkers, etc), **ever** been a victim of what you consider to be identity theft?
    - o 1 Yes, myself and someone I know well
    - o 2 Yes, someone I know well only
    - o 3 Yes, myself only
    - o 4 No

- (PH005) Have you **ever** entered any of the following information on an Internet web site or sent the information in an e-mail message? Please check all that apply (Radomized)
1 – 7 is randomized among the following response categories
    - o Account number
    - o Address
    - o Credit card number
    - o Debit card number
    - o Mother's maiden name
    - o Phone number
    - o Social security number

- (PH006) What is your most recent credit rating, as measured by a FICO score?
    - o 1 Below 600
    - o 2 600-649
    - o 3 650-699
    - o 4 700-749
    - o 5 750-800
    - o 6 Above 800
    - o 7 I don't know

- (PH007) During the **past 12 months,** did you overdraw any of your bank accounts?
    - o 1 Yes and I paid a late fee
    - o 2 Yes but I did not pay a fee
    - o 3 No

- (PH009) During the **past 10 years**, did you have any of these financial difficulties: bankruptcy, loan or credit card default, tax lien, foreclosure, repossession, or account referred to a collection agency?
    - o 1 Yes
    - o 2 No

- (PH010) During the **past 12 months,** when did you most often pay your monthly bills other than pre-scheduled automatic bill payments?
    - o 1 Right away (within 1 week of receiving the bill)
    - o 2 Last minute (within 1 week of the due date

- o   3   Between right away and last minute
- o   4 Late (after the bill is due)
- o   5   I don't pay any bills
- o   6 I pay all of my bills using automatic bill payment

- (PH011) During the **past 12 months,** did you forget to pay any monthly bill on time even though you had enough money in your bank account?
  - o   1 Yes
  - o   2 No

- (PH012) During the **past 12 months,** did you do any of the following? Please check all that apply.
  - o   1 Use coupons
  - o   2 Use mail-in rebates
  - o   3 Shop at a wholesale club
  - o   4 Pay in cash to receive a discount

- (PH013) During the **past 12 months,** did you pay a membership fee (such as a gym or exercise facility, wholesale club, online grocery store, online video service, etc.) and then use the membership privileges less than you expected?
  - o   1 Yes
  - o   2 No

- (PH014) Who prepared (or will prepare) your **most recent** federal income tax return? (Randomized) 1 – 6 are randomized, 7 is always Other(specify)
  - o   I did, using tax computer software
  - o   I did, by hand (paper tax return
  - o   A family member, household member, or friend
  - o   A tax service company
  - o   My accountant or financial planner
  - o   I have never submitted a federal tax return
  - o   7 Other _____ (specify)
    - o   (PH014_other) (specify)

- (PH017) Have you **ever** decided to stop receiving paper copies of any financial record (such as bank statements, monthly bills, investment account statements, canceled checks)?
  - o   1 Yes
  - o   2 No

VI.   Demographics (DE)

(de000) Now we will ask you some questions similar to those asked in the "My Household Questionnaire"

- (de001) What is the highest level of school **your mother** completed or the highest degree she received?
  - o   1 Less than 1st grade
  - o   2 1st, 2nd, 3rd, or 4th grade
  - o   3 5th or 6th grade
  - o   4 7th or 8th grade
  - o   5 9th grade
  - o   6 10th grade
  - o   7 11th grade

- o 8 12th grade NO DIPLOMA
- o 9 HIGH SCHOOL GRADUATE high school DIPLOMA or the equivalent (For example: GED)
- o 10 Some college but no degree
- o 11 Associate degree in college: Occupational/vocational program
- o 12 Associate degree in college: Academic program
- o 13 Bachelor's degree (For example: BA, AB, BS)
- o 14 Master's degree (For example: MA, MS, MEng, MEd, MSW, MBA
- o 15 Professional School Degree (For example: MD, DDS, DVM, LLB, JD)
- o 16 Doctorate degree (For example, PhD, EdD)
- o 17 I don't know

```
IF internetlocation > 1 THEN
```

- (DE005) Do you have regular access to the Internet at home?
  - o 1 Yes
  - o 2 No
  ```
  IF DE005 = 1 THEN
  ```
  - (DE006) What type of internet connection do you have at home?
    - o 1 Dial-up modem (via personal computer or internet player)
    - o 2 Cable modem
    - o 3 DSL
    - o 4 Satellite dish
    - o 5 Local network
    - o 6 Other connection
    - o 7 I don't know
  ```
  Endif
  ```
```
Endif
```

```
IF familyincome = 14 THEN
```
- (DE010) In your "My Household" questionnaire, you told us that the total combined income of all members of your family (living here) during the preceding 12 months was more than $75,000. Thinking about the total combined income of your family from all sources, approximately how much did members of your family receive during the previous 12 months?
  - o 1 $75,000-$99,999
  - o 2 $100,000-$124,000
  - o 3 $125,000-$199,999
  - o 4 $200,000 or more
```
End if
```

- (DE011) What does **your own** personal income rank within your household?
  - o 1 Highest in my household
  - o 2 About equal to the highest (roughly the same as another household member)
  - o 3 2nd highest
  - o 4 3rd highest or lower

- (DE013) Do you and/or your spouse/partner own your **primary home**?
     Note: Even if you have an unpaid mortgage, you are considered the owner of the home.
  - o 1 Yes
  - o 2 No

```
if DE013 = 1 then
```
- (DE014) What is the approximate market value of your **primary home**?

Please enter your answer below in thousands of dollars.
- o $_____,000

- (DE015) About how much do you owe on loans for your **primary home**, including mortgages, home equity loans, and home equity lines of credit?

Please enter your answer below in thousands of dollars.
- o $_____,000

```
Endif

if DE013 = 1 then
```
(DE016) 'Excluding the net worth of your primary home, what is the approximate net worth of your household's other assets? Include real estate other than your primary home. Please enter your answer below in thousands of dollars.'

```
else
```
(DE016) What is the approximate net worth of your household's assets? Include real estate that you own.
Please enter your answer below in thousands of dollars.'

```
endif
```

(DE017) Many religions and philosophies have important teachings about money, finances, and spending.
- What is your **primary** religion or secular philosophy?
  - o 1 I prefer not to answer
  - o 2 None
  - o 3 Undecided
  - o 4 Agnosticism
  - o 5 Atheism
  - o 6 Babi & Baha'i
  - o 7 Buddhism
  - o 8 Chinese traditional (for example, Confucianism, Taoism, etc)
  - o 9 Christian Science
  - o 10 Christianity-Roman Catholic
  - o 11 Christianity-Eastern Orthodox (Greek, Russian, etc)
  - o 12 Christianity-Anglican, Episcopalian, Lutheran, Methodist, or Presbyterian
  - o 13 Christianity-Baptist, Congregational, Reformed, or United Churches of Christ
  - o 14 Christianity-Assemblies of God, Charismatic, Churches of Christ, or Pentecostal
  - o 15 Christianity- Other Protestant denominations
  - o 16 Christianity-Non-denominational (See also Jehovah's Witnesses, Mormonism, Seventh-day Adventism, and Unity)
  - o 17 Free thinkers
  - o 18 Hinduism
  - o 19 Humanism-non-religious
  - o 20 Humanism-religious
  - o 21 Islam-Shi'ite
  - o 22 Islam-Sunni
  - o 23 Islam-Other
  - o 24 Jehovah's Witnesses
  - o 25 Judaism- Conservative
  - o 26 Judaism-Orthodox
  - o 27 Judaism-Reform
  - o 28 Mormonism (Church of Jesus Christ of Latter-day Saints)

- o 29 New Age
- o 30 Scientology
- o 31 Seventh-day Adventism
- o 32 Sikhism
- o 33 Unitarian Universalism
- o 34 Unity
- o 35 Other (specify)_____(DE017_other)

- (DE018) While answering this survey, did you look at your financial statements, receipts, old checks, websites, or other records at any time? (It is ok if you did).
    - o 1 Yes
    - o 2 No

- (CS_001) Could you tell us how interesting or uninteresting you found the questions in this interview?
    - o 1 Very interesting
    - o 2 Interesting
    - o 3 Neither interesting or uninteresting
    - o 4 Uninteresting
    - o 5 Very uninteresting

- (CS_002) Would you have completed this interview if it had been conducted on the phone?
    - o 1 Yes
    - o 2 No

- (CS_003) Do you have any other comments on the interview? Please type these in the box below.