

The 2009 Survey of Consumer Payment Choice

Data Users Manual

Federal Reserve Bank of Boston

Introduction

This data file contains 2173 observations and 1648 variables.

The sample for the 2009 SCPC includes 876 respondents who also took the survey in 2008, making them part of a panel. The 2008 SCPC was administered had a sample size of 1010; roughly 87 percent of that sample took the 2009 survey.

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. Every effort has been made to maintain a consistent mnemonic structure between the 2008 and 2009 rounds of the survey. However, changes in the survey instrument have led to the creation of some new mnemonics, with some of the older ones falling out of use. 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 in the Flags subsection, at the end of the first section. Because these variables were created for preliminary data analysis, only some of the questions and concepts in the survey have corresponding mnemonic-based variables.

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 demographic variables. The demographic variables described in this section are indicator (dummy) variables. These are, for most part, based on categorical variables from the Household Information module described in the following paragraph. 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.

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 “raw” variables are based directly on survey responses. The names and definitions of raw variables are embedded in the questionnaires, so the two questionnaires, the RAND Household Information Questionnaire and the 2009 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 some 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 mnemonic-based variables are coded as 0 for respondents who have not adopted the respective payment instrument.

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 2009 SCPC dataset differ slightly from the variables contained in the RAND Household Information questionnaire and 2009 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 2009 SCPC tables publication (PPDP 11-01, 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 2009 SCPC Questionnaire. An additional variable from the RAND Household Information questionnaire, *familyincome_part2*, was used in cases where *DE010* was missing. We recommend that researchers use the income variables listed on page 17 of this document, instead of just the *familyincome* and *familyincome_part2* variables.
- 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. The variable *white* is now an indicator variable coded as 1 for respondents who identified as white. This is consistent with other indicator variables for racial and ethnic classifications – *black*, *asian*, *other*, and *latino*. Please note that *latino* is not mutually exclusive from the other racial categories.

Further information:

Please see Federal Reserve Bank of Boston Public Policy Discussion Paper No. 11-01, *The 2009 Survey of Consumer Payment Choice*, by Foster, Meijer, Schuh, and Zabek (PPDP 11-01), for further information, including:

- An overview of the survey, and of changes to the survey since the previous round
- Selected results
- Definitions of the terminology used
- Information on the sample
- A more detailed discussion of data cleaning and sampling weights

- Additional contact information.

Stable URL: <http://www.bostonfed.org/economic/ppdp/2011/ppdp1101.htm>

Stable URL for the data: <http://www.bostonfed.org/economic/cprc/scpc/index.htm>

Questions regarding the data can be directed to:

Kevin Foster
Survey Methodologist
Consumer Payment Research Center
Federal Reserve Bank of Boston
(617) 973-3955
Kevin.Foster@bos.frb.org

Mnemonic-based Variables

Most variable names are a combination of 2 or more 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:

cs	Cash
chk	Check
dc	Debit card
cc	Credit card
svc	Stored-value card/Prepaid card
banp	Bank account number payment
obbp	Online banking bill payment
mon	Money order
tc	Traveler's check

Note: For definitions of payment instruments please see Appendix A.2 in PPDP 11-01.

Payment Instruments are grouped as follows:

paper	Cash, Check, Money order, Traveler's checks
card	Credit cards, Debit cards, Prepaid cards
elect	Bank account number payments and Online banking bill payments
pi	Payment instrument (any/all)

Note: Respondents are asked about their use of direct deductions from income to make automatic bill payments; thus income is included as a payment instrument for payment use variables (discussed below). However, it is *not* considered a payment instrument, and is *not* included as an electronic payment instrument.

Assessment of Payment Characteristics (mnemonics):

security	Security
acceptance	Acceptance for payment
cost	Cost
convenience	Convenience

Note: For definitions of the above characteristics, please see Appendix A.6 in PPDP 11-01.

For example: The variable *cash_security* contains respondents' rankings (1 to 5) of the security of cash.

Other 'Assessment of Characteristics' variables: Respondents rate each characteristic on a scale from 1 (least important) to 4 (most important). The four corresponding variables have the prefix "ranking_" followed by the mnemonic for the characteristic, listed above.

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)

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 2009 SCPC 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*.

The discard rates reported in PPDP 11-01 were calculated by taking the difference between historical adoption rates (using *_ever* variables) and current adoption rates (using *_adopt* variables); using the corresponding *_discard* variables may not give identical results due to missing values in current or historical adoption variables.

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

chk_acnt	Checking account
sav_acnt	Savings account
bnk_acnt	Bank account (checking or savings account)
mm_acnt	Money market or brokerage account

sav_or_mm_acnt	A savings account or a money market account (or both)
pp_acnt (or pp)	Non-bank online payment account (e.g. Paypal, Google Checkout, Amazon Payments)
mm_acnt_chk	Money market account with check writing privileges
atm	ATM-only cards
atmordc	ATM-only cards or debit cards
chk_blnk	Blank checks
tb	Telephone banking
ob	Online banking (need not include bill pay)
mb	Mobile banking
mp	Mobile payments
contactless	Contactless payment technology (used with cc, dc, svc, mp)
txtpay	Payment made via text message (used with mp)
keyfob	Key fob
etp	Electronic toll payment
rewards	Rewards (used with cc, dc)
norewards	No rewards (used with cc, dc)
onlyrewards	All cards bear rewards, i.e.: no non-reward cards (used with cc, dc)
reloadable	Feature of prepaid cards whose value can be increased
reload	Action taken to increase value of a prepaid card

Example:

- *svc_reloadable_adopt* equals 1 if the respondent has a reloadable prepaid card; *svc_reload* equals 1 if the respondent reloaded his/her prepaid card in the preceding 12 months, and 0 otherwise.

Note: Please refer to Appendix A.3 in PPDP 11-01 for definitions of adoption as it applies to each payment instrument, bank account, or payment technology. Appendix A.1 contains more detailed definitions of banking concepts listed above.

Note on the *_adopt* suffix: This dataset includes variables that are defined conditional on the adoption of the corresponding payment instrument, or on bank account adoption. These variables may also contain *_adopt_*, but will usually have other mnemonic prefixes to indicate the information contained in those variables.

For example, *svc_reload_svc_adopt* equals 1 if the respondent reloaded his/her prepaid card in the preceding 12 months, and 0 if the respondent has adopted prepaid cards but did not reload it. It is coded as missing (.) if the respondent is not a prepaid card adopter. The section on **Conditional Variables** lists and defines these variables.

In the 2009 SCPC, respondents were asked about three types of credit cards and four types of prepaid cards. Variables containing disaggregated information for each type of card have names with the following mnemonics (indicating card type) following the respective mnemonic for the card. Pages 18-20 of the questionnaire define these types in greater detail.

gp	General purpose (used with cc, svc)
charge	Charge cards (used with cc) – balance has to be paid in full at the end of each billing period
branded	Branded cards (used with cc) – having a merchant’s logo on it, e.g.: Sears card, Amazon.com card
specific	Specific purpose (used with svc) – to be used with a specific merchant, or public transportation cards
payroll	Cards containing wages or salary (used with svc)
ebt	Electronic benefits transfer – cards containing government benefits (used with svc)

Examples:

- *cc_gp_rewards_num*: the number of general purpose credit cards bearing rewards
- *cc_gp_num*: the number of general purpose credit cards
- *cc_rewards_num*: the number of rewards cards.

Payment Use:

For each payment instrument, respondents are asked to report two components of their payment use behavior – whether or not they use the payment instrument and how frequently they use it – separately for each applicable transaction types (retail, bills, etc.) Therefore, at the most disaggregated level, a payment use variable name consists of three mnemonic components: the payment instrument, followed by the transaction type, ending with a suffix that indicates the type of payment use information (binary yes/no, frequency of use, share of all transactions, etc.). The two tables below list the mnemonics for the transaction types and the information type.

Transaction types:

abp	Automatic bill payment
obp	Online bill payment
ipbp	In-person bill payment (or via mail)
bp	Bill payment i.e. sum of abp, obp, ipbp
op	Online (non-bill) payments

rp	Retail payments (made in-person)
serv	Services and other payments (in-person)
p2p	Person-to-person payment
pos	Point-of-sale payment (sum of rp and serv)
servp2p	Sum of service and p2p payments
posp2p	All in-person (non-bill) payments, i.e. sum of rp, serv and p2p

Note: For definitions of these transaction types, please see Appendix A.5 in PPDP 11-01 and the question text on pages 24-30 of the 2009 SCPC questionnaire.

Types of payment use information:

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)

Note: For definitions of these transaction types, please see Appendix A.4 in PPDP 11-01.

Examples:

- *cash_serv_typ*: number of payments made for a service or other non-retail transaction 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

These variables with disaggregated payment use data can be aggregated by payment instrument, by transaction type, or by groups of payment instruments or transaction types. For example:

- *abp_typ*: number of automatic bill payments in a typical month
- *posp2p_typ*: number of in-person transactions made 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	posp2p		
					rp	servp2p	
					post†		
	abp	obp	ipbp	op	rp	serv	p2p
cs			cs_ipbp		cs_rp	cs_serv	cs_p2p
ch			ch_ipbp	ch_op	ch_rp	ch_serv	ch_p2p
mon			mon_ipbp	mon_op	mon_rp	mon_serv	mon_p2p
tc	tc_ (not asked by transaction type)						
dc	dc_abp	dc_obp	dc_ipbp	dc_op	dc_rp	dc_serv	dc_p2p
cc	cc_abp	cc_obp	cc_ipbp	cc_op	cc_rp	cc_serv	cc_p2p
svc			svc_ipbp	svc_op	svc_rp	svc_serv	
obbp	obbp_abp	obbp_obp					obbp_p2p
banp	banp_abp	banp_obp		banp_op			banp_p2p
income	income_abp						

† For comparison with 2008 SCPC data, pos = rp + serv

* 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.** These variables are important for the analysis of individuals’ payment choices because they are scaled by the total number of transactions made by each respondent.

The tables in PPDP 11-01 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: it weights respondents who have a large number of transactions more heavily than respondents who have a smaller number of transactions.

Number of Payment Instruments:

In addition to being used as a suffix (as shown on pages 6-7), the mnemonic *num* is also used as a prefix, to indicate the number of payment instruments, or groups of payment instruments.

Examples:

- *num_pi_adopt*: number of payment instruments adopted by respondent
- *num_pi_t_m*: number of payment instruments used in a typical month
- *num_paper_bp_t_y*: number of paper instruments used for bill payments in a typical year (Note that from the table above, this variable can only take the values 0, 1, 2, or 3.)
- *num_op_t_m*: number of payment instruments used for online payments in a typical month
- *num_card_t_m*: number of payment instruments of the card group (cc, dc, svc) used in a typical month

Variables on Cash Use:

The SCPC includes a number of questions specifically on where respondents get cash, how often they get cash, and what amounts of cash they obtain most often. The following mnemonics are all used exclusively with the prefix “csh”:

get	Respondent gets cash in a typical month or year from the source indicated in the suffix that follows (see cash sources below)
amnt	Dollar amount of cash per withdrawal
freq	Frequency of cash withdrawals (per month)
month	Total dollar amount of cash got in a typical month
wallet	Amount of cash kept on person (in a purse, wallet or pocket)
house	Amount of cash kept in respondent’s home or on their property.
total	Total amount of cash kept on person and on property (sum of <i>csh_wallet</i> and <i>csh_house</i>)

Cash sources:

atm	ATM
bankteller	Bank teller
checkstore	Check cashing store
retail	Cash back at the retail point of sale
employer	Directly from an employer
family	A friend or family member
other	Some other source of cash

Examples:

- *cash_get_checkstore* equals 1 if respondent reports that a check cashing store is their most common source of cash
- *cash_freq_retail*: The number of times in a typical month that respondent gets cash from cash back at the retail point of sale
- *cash_wallet*: The amount of cash respondent keeps on her/his person

The following variables are related to cash use, but do not use the mnemonics above.

- *cash_amnt_1st*: Amount of cash withdrawn from primary source of cash
- *cash_freq_1st*: Frequency of cash withdrawals from primary source of cash
- *cash_month_1st*: Total amount of cash withdrawn from primary source in a typical month

These variables can also be found with the suffix “2nd” instead of “1st”. The suffix 2nd means cash from *all other sources* besides primary source.

Conditional Variables

Some tables in PPDP 11-01 include statistics that are calculated conditional on the adoption of a bank account, a certain payment instrument, or other payment technology. Separate variables were created to facilitate this calculation for the tables; these variables contain missing values (rather than zeros) for cases where the condition does not hold.

Variables ending with *_adopt_only* are coded for adopters of the payment instrument/technology that the earlier part of the variable name refers to.

Examples:

- *dc_t_y_adopt_only* contains the yearly incidence of debit card use among debit card adopters; it is coded as follows:
 - 1 if the respondent is a debit card adopter and reported using his/her debit card at least once in a typical year
 - 0 if the respondent is a debit card adopter and reported not using his/her debit card even once in a typical year
 - . (missing) if the respondent is not a debit card adopter.

Corresponding variables also exist for the monthly incidence of debit card use (*dc_t_m_adopt_only*). These variables were also created for all the payment instruments – *cash, chk, mon, tc, dc, cc, svc, obbp, banp, income* – and for payment instrument groups (*paper, card, elect*). In addition, such variables were created for the following payment technologies:

<i>bnk_acnt_access_t_y_adopt_only</i>	Bank account access in a typical year, for bank account adopters
<i>bnk_acnt_branch_t_y_adopt_only</i>	Bank account access at a bank branch in a typical year, for bank account adopters
<i>bnk_acnt_atm_t_y_adopt_only</i>	Bank account access through an ATM in a typical year, for bank account adopters

tb_t_y_adopt_only	Yearly incidence of telephone banking, for telephone banking adopters
ob_t_y_adopt_only	Yearly incidence of online banking, for online banking adopters
mb_t_y_adopt_only	Yearly incidence of mobile banking, for mobile banking adopters
cash_get_t_m_adopt_only	Monthly incidence of getting cash, for cash adopters
cash_get_t_y_adopt_only	Yearly incidence of getting cash, for cash adopters
pp_t_y_adopt_only	Yearly incidence of using a non-bank online payment account, among adopters of the same
mp_t_y_adopt_only	Yearly incidence of making a mobile payment, among mobile payment adopters
mp_txtpay_t_y_adopt_only	Yearly incidence of making a mobile payment via text message, among mobile payment adopters
mp_contactlesspay_t_y_adopt_only	Yearly incidence of making a contactless mobile payment, among mobile payment adopters

Similarly, variables for the number of transactions made in a typical month using a particular payment instrument (*_typ*) also have corresponding conditional variables, which only contain non-missing values for adopters of the respective payment instrument. These end with the mnemonics *_adopters_only*.

Example:

- *dc_typ_adopters_only* is coded as
A number greater than or equal to 0 for debit card adopters
. (missing) for debit card non-adopters

Such variables are coded for *cash, chk, mon, tc, dc, cc, svc, obbp, banp*

We also code variables for the total number of payment instruments a respondent has, conditional on the adoption of each payment instrument and some payment technologies. The last two or three mnemonics in the variable name indicate the sub-sample for which the variable has non-missing values. These variables are coded as:

- A number between 0 and 9 for those in the sub-sample
. (Missing) for those not in the sub-sample

The following table lists all the *num_pi_adopt_* variables, with the corresponding sub-sample for which it is coded as non-missing.

Total number of payment instruments adopted (*num_pi_adopt*) for:

num_pi_adopt_bnk_acnt_noadopt	bank account non-adopters
num_pi_adopt_bnk_acnt_adopt	bank account adopters
num_pi_adopt_paper_adopt	adopters of paper instruments
num_pi_adopt_cash_adopt	cash adopters

num_pi_adopt_chk_adopt	check adopters
num_pi_adopt_mon_t_y	money order adopters
num_pi_adopt_tc_t_y	travelers' check adopters
num_pi_adopt_card_adopt	adopters of card instruments
num_pi_adopt_dc_adopt	debit card adopters
num_pi_adopt_cc_adopt	credit card adopters
num_pi_adopt_svc_adopt	prepaid card adopters
num_pi_adopt_elect_adopt	adopters of electronic instruments
num_pi_adopt_obbp_adopt	obbp adopters
num_pi_adopt_banp_t_y	banp adopters
num_pi_adopt_chk_no_sav_no_mm	adopters of checking accounts who do not have savings or money market accounts
num_pi_adopt_sav_or_mm_no_chk	adopters of savings or money market accounts who do not have a checking account
num_pi_adopt_chk_and_sav_or_mm	adopters of a checking account and either a savings or a money market account

In addition to the total number of payment instruments a respondent has, analogous variables exist for the number of each payment instrument and some payment technologies, that is, the *_num* variables described previously. The conditional versions of these variables end with *_oadopt_num*, and are coded as:

- A number greater than 0 for adopters of the payment instrument
- . (missing) for non-adopters of the payment instrument

The following table lists all such variables:

chk_acnt_oadopt_num	Number of checking accounts, for checking account adopters
sav_acnt_oadopt_num	Number of savings accounts, for savings account adopters
mm_acnt_oadopt_num	Number of money market accounts, for money market account adopters
pp_acnt_oadopt_num	Number of non-bank online payment accounts, for adopters of the same
savormm_acnt_oadopt_num	Number of savings and money market accounts, for those who have a savings account or a money market account
bnk_acnt_oadopt_num	Number of bank accounts, for bank account adopters
dc_oadopt_num	Number of debit cards, for debit card adopters
atm_oadopt_num	Number of ATM cards, for ATM card adopters

atmordc_oadopt_num	Number of ATM cards and debit cards, for those have an ATM card or a debit card
cc_oadopt_num	Number of credit cards, for credit card adopters
cc_gp_oadopt_num	Number of general purpose credit cards, for adopters of general purpose credit cards
cc_gp_rewards_oadopt_num	Number of general purpose credit cards that pay rewards, for adopters of general purpose credit cards that pay rewards
cc_gp_norewards_oadopt_num	Number of general purpose credit cards that do not pay rewards, for adopters of general purpose credit cards that do not pay rewards
cc_charge_oadopt_num	Number of charge cards, for adopters of charge cards
cc_charge_rewards_oadopt_num	Number of charge cards that pay rewards, for adopters of charge cards that pay rewards
cc_charge_norewards_oadopt_num	Number of charge cards that do not pay rewards, for adopters of charge cards that do not pay rewards
cc_branded_oadopt_num	Number of branded credit cards, for adopters of branded credit cards
cc_branded_rewards_oadopt_num	Number of branded credit cards that pay rewards, for adopters of branded credit cards that pay rewards
cc_branded_norewards_oadopt_num	Number of branded credit cards that do not pay rewards, for adopters of branded credit cards that do not pay rewards
cc_rewards_oadopt_num	Number of credit cards that pay rewards, for adopters of credit cards that pay rewards
cc_norewards_oadopt_num	Number of credit cards that do not pay rewards, for adopters of credit cards that do not pay rewards
svc_oadopt_num	Number of prepaid cards, for prepaid card adopters
svc_gp_oadopt_num	Number of general purpose prepaid cards, for adopters of general purpose prepaid cards
svc_specific_oadopt_num	Number of specific purpose prepaid cards, for adopters of specific purpose prepaid cards
svc_payroll_oadopt_num	Number of payroll prepaid cards, for adopters of payroll prepaid cards
svc_ebt_oadopt_num	Number of EBT prepaid cards, for adopters of EBT prepaid cards

Similar to those listed just above, the dataset contains variables specifically for prepaid-card reloading, coded as non-missing **for prepaid card adopters only**.

svc_reload_oadopt_freq	Frequency of prepaid card reloading (per month)
svc_reload_oadopt_t_y	Yearly incidence of reloading a prepaid card
svc_reload_oadopt_t_m	Monthly incidence of reloading a prepaid card
svc_reload_oadopt_amnt	Amount of money reloaded most often on the prepaid

	card that is reloaded most often
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Variables for cash use, namely *cash_amnt*, *cash_freq*, *cash_month*, *cash_wallet*, *cash_house*, and *cash_total* also have corresponding conditional variables which are coded as non-missing for specific sub-samples, with the last few mnemonics indicating the same. These variables are coded as:

- A positive number for those in the sub-sample
- . (Missing) for those not in the sub-sample

Variables with the following suffixes exist for each of the mnemonic prefixes *cash_amnt_*, *cash_freq_*, *cash_month_*, *cash_wallet_*, *cash_house_*, and *cash_total_*

_atmordc_adopt	adopters of ATM or debit cards
_no_atmordc_adopt	non-adopters of ATM and debit cards
_bnk_acnt_adopt	bank account adopters
_no_bnk_acnt_adopt	bank account non-adopters
_cc_adopt	credit card adopters
_no_cc_adopt	credit card non-adopters
_mon_t_y	money order adopters
_no_mon_t_y	money order non-adopters
_svc_adopt	prepaid card adopters
_no_svc_adopt	prepaid card non-adopters

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 11-01 (ref. p. 95).

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
inms15	Identifies respondents who took the 2008 SCPC

	(Y/N)
complete	Respondent completed the survey (Y/N)
time_minutes	Time taken to complete the survey, in minutes

* 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:

r_weight	Post-stratification weights - from a raking procedure
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For more information see the section on Sampling Weights in Appendix B of PPDP 11-01 (p. 97).

Demographic variables:

cellphone	Have cell phone (Y/N)
age	Age (years)
age_u25	Age: less than 25 (Y/N)
age_2534	Age: 25-34 (Y/N)
age_3544	Age: 35-44 (Y/N)
age_4554	Age: 45-54 (Y/N)
age_5564	Age: 55-64 (Y/N)
age_o65	Age: over 65 (Y/N)

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)

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_lt25	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: \$100,000-124,999 per year (Y/N)
inc_125199	Household income: \$125,000-199,999 per year (Y/N)
inc_gt200	Household income: Greater than \$200,000 per year (Y/N)

inc_rank_one	Respondent's income rank within household: highest (Y/N)
inc_rank_eqone	Respondent's income rank within household: About equal to highest (Y/N)
inc_rank_two	Respondent's income rank within household: Second highest (Y/N)
inc_rank_lteqthree	Respondent's income rank within household: Third highest or lower (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)

working_now	Currently working (Y/N)
unemployed	Unemployed and looking for employment (Y/N)

temp_laid_off	Temporarily laid off, on sick leave, or other leave (Y/N)
disabled	Disabled (Y/N)
retired	Retired (Y/N)
homemaker	Homemaker (Y/N)
job_other	Current job status: Other (Y/N)
house_market_value	Market value of primary home (in 1000's of USD)
non_house_assets	Value of assets besides primary home (in 1000's of USD)
non_house_debts	All debt excluding amount owed on mortgage (in 1000's of USD)
loans_house	Outstanding balance on all loans for your primary home (in 1000's of USD)
own_home	Respondent (or partner) owns a home (Y/N)

Variables on bank account adoption:

chk_acnt_inst	Type of financial institution for primary checking account (See pa006 in questionnaire)
chk_acnt_interest	Primary checking account pays interest (Y/N)
sav_acnt_inst	Type of financial institution for primary savings account (See pa007 in questionnaire)
chk_overdraft_adopt	Does checking account have overdraft protection? (See pa005 in questionnaire)
pa002_new	Unwound responses to pa002 (Why no checking account - see questionnaire)
pa002_other	Text entries for "other" in response to pa002
no_chk_acnt_reason_1 - _7	Y/N variables corresponding to each reason for not having a checking account (see pa002_new above)

Suffixes for type of financial institution in which respondent has primary checking or savings account (used with prefixes *chk_acnt_* or *sav_acnt_* for checking and savings accounts respectively)

commercialbnk	Commercial bank
savloan	Savings and loan
cu	Credit union
brokerage	Brokerage
intbank	Internet bank

other	Other (see pa006_other, pa007_other)
-------	--------------------------------------

Other variables:

cc_debt_revolver	Does the respondent revolve their credit card balance?
cc_debt_amnt	The unpaid balance on all of last month's credit card bills. See pu010.
cc_debt_adopter_amnt	The unpaid balance on all of last month's credit card bills for adopters of credit cards only.
cc_debt_revolver_amnt	The unpaid balance on all of last month's credit card bills for balance revolvers only.
cc_balance_much_lower	Unpaid balance last month compared to unpaid balance 12 months ago: much lower
cc_balance_lower	Unpaid balance last month compared to unpaid balance 12 months ago: lower
cc_balance_same	Unpaid balance last month compared to unpaid balance 12 months ago: same
cc_balance_higher	Unpaid balance last month compared to unpaid balance 12 months ago: higher
cc_balance_much_higher	Unpaid balance last month compared to unpaid balance 12 months ago: much higher

svc_reload_amnt	Amount respondent adds most often to the prepaid card that is most often reloaded (see pa029)
svc_reload_csh	Prepaid card most commonly reloaded using: cash (see pa101)
svc_reload_cc	Prepaid card most commonly reloaded using: credit card (see pa101)
svc_reload_chk	Prepaid card most commonly reloaded using: check (see pa101)
svc_reload_income	Prepaid card most commonly reloaded directly from income (see pa101)
svc_reload_dc	Prepaid card most commonly reloaded using: debit card (see pa101)
svc_reload_other	Prepaid card most commonly reloaded using something besides the options above (see pa101)

email_bnk_acnt	Ever disclosed online: bank account number
email_cc	Ever disclosed online: credit card number
email_dc	Ever disclosed online: debit card number
email_maiden	Ever disclosed online: mother's maiden name
email_ssn	Ever disclosed online: social security number

credit_sc_u600	Credit score: less than 600
credit_sc_600649	Credit score: 600-649
credit_sc_650699	Credit score: 650-699
credit_sc_700749	Credit score: 700-749
credit_sc_750799	Credit score: 750-800
credit_sc_o800	Credit score: greater than 800
credit_sc_dk	Credit score: don't know

fin_diff_lostjob	Financial difficulties in last 12 months: respondent or household member lost their job (see ph009)
fin_diff_bankruptcy	Financial difficulties in last 12 months: respondent declared bankruptcy (see ph009)
fin_diff_foreclosure	Financial difficulties in last 12 months: mortgage foreclosure on respondent's primary home (see ph009)
fin_diff_cc_closed	Financial difficulties in last 12 months: credit card account closed or frozen (see ph009)
fin_diff_7_bankruptcy	Financial difficulties in last 7 years: respondent declared bankruptcy(see ph020)
fin_diff_7_foreclosure	Financial difficulties in last 7 years: mortgage foreclosure on respondent's primary home (see ph020)

frugal_coupon	During past 12 months: respondent used coupons
frugal_rebate	During past 12 months: respondent used a mail-in rebate
frugal_wholesale	During past 12 months: respondent shopped at a wholesale club
frugal_paycash	During past 12 months: respondent paid in cash in order to receive a discount

taxes_computer	Preparation of 2008 federal income tax return: respondent, using tax computer software (see ph014)
taxes_paper	Preparation of 2008 federal income tax return: respondent, by hand, on a paper tax return (see ph014)
taxes_family	Preparation of 2008 federal income tax return: a family member, household member, or friend (see ph014)
taxes_company	Preparation of 2008 federal income tax return: a tax service company (see ph014)
taxes_accountant	Preparation of 2008 federal income tax return: respondent's accountant or financial planner (see ph014)

taxes_none	Preparation of 2008 federal income tax return: respondent has never submitted a federal tax return (see ph014)
taxes_other	Preparation of 2008 federal income tax return: other (see ph014)

inflation_actual	Respondent's estimate of actual inflation during the previous 12 months
inflation_expected	Respondent's estimate of expected inflation during the subsequent 12 months

internet_access	Does respondent have access to the internet for personal use at home, work or another location?
internet_home	Where respondent has access to internet: at home
internet_work	Where respondent has access to internet: at work
internet_other	Where respondent has access to internet: at another location

Frequency converted payment use variables:

pa018_1	How often respondent gets cash – 1st ranked location, aggregated to monthly frequency
pa018_2	How often respondent gets cash – 2nd ranked location, aggregated to monthly frequency
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 banp, aggregated to monthly frequency
pu002_d	Total number of abp made using income, aggregated to monthly frequency
pu002_e	Total number of abp made using obbp, 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

	monthly frequency
pu003_c	Total number of obp made using banp, 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_bmo	Total number of ipbp made using mon, 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_amo	Total number of op made using mon, 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 banp, 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 rp made using cash, aggregated to monthly frequency
pu006a_b	Total number of rp made using chk, aggregated to monthly frequency
pu006a_bmo	Total number of rp made using mon, aggregated to monthly frequency
pu006a_c	Total number of erp made using dc, aggregated to monthly frequency
pu006a_d	Total number of rp made using cc, aggregated to monthly frequency
pu006a_e	Total number of rp made using svc, aggregated to monthly frequency

pu006c_a	Total number of serv made using cash, aggregated to monthly frequency
pu006c_b	Total number of serv made using chk, aggregated to monthly frequency
pu006_bmo	Total number of serv made using mon, aggregated to monthly frequency
pu006c_c	Total number of serv made using dc, aggregated to monthly frequency
pu006c_d	Total number of serv made using cc, aggregated to monthly frequency
pu006c_e	Total number of serv made using svc, aggregated to monthly frequency

pu021_a	Total number of p2p made using csh, aggregated to monthly frequency
pu021_b	Total number of p2p made using chk, aggregated to monthly frequency
pu021_bmo	Total number of p2p made using mon, aggregated to monthly frequency
pu021_c	Total number of p2p made using dc, aggregated to monthly frequency
pu021_d	Total number of p2p made using cc, aggregated to monthly frequency
pu021_e	Total number of p2p made using banp, aggregated to monthly frequency
pu021_f	Total number of p2p made using obbp, aggregated to monthly frequency

pu008_c	Total number of payments made using tc, aggregated to monthly frequency
---------	-------------------------------------------------------------------------

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. **We highly recommend that you use the mnemonic-based variables instead of the non-mnemonic variables wherever possible.**

This document officially concludes with a brief “quiz” on the following page. The quiz is followed by RAND Household Information (10 pages) and the 2009 SCPC Questionnaire, in that order.

Enjoy!

Using this dataset

A data user should be able to re-create the results from PPDP 11-01 with the data set in this release. To confirm that you treat this data the same way as in PPDP 11-01, we suggest that you attempt to re-create the tables in the release. Tables 4 and 22 from PPDP 11-01, reproduced below, are particularly straightforward tables with which to begin (and possibly end) this exercise.

Table 4
Current Adoption of Payment Instruments
 Percentage of consumers

	2009
Paper instruments	99.8
Cash†.....	99.8
Check†.....	85.4
Money order*.....	25.1
Travelers check*.....	3.5
Payment cards	94.4
Debit.....	77.0
Credit.....	72.2
Prepaid.....	32.3
Electronic payments	73.3
Online banking bill payment.....	48.8
Bank account number payment*.....	56.3

* Adoption means the consumer used the instrument in a given year.

† Adoption means the consumer had the instrument or used the instrument in a given year.

Table 22

Use of Payment Instruments in a Typical Month, by Type of Transaction

Number per consumer

Number	Bill payments	Online payments	Retail, service and person to person
	2009	2009	2009
Paper instruments	5.5	1.4	20.1
Cash.....	2.1	na	16.6
Check or money order.....	3.4	1.4	3.9
Check.....	3.2	1.3	3.8
Money order.....	0.3	0.1	0.2
Payment cards	7.1	3.0	20.8
Debit	4.5	1.8	13.1
Credit.....	2.6	1.2	7.6
Prepaid.....	0.1	0.1	0.5
Electronic payments	5.2	0.7	0.4
Online banking bill payment	3.1	na	0.2
Bank account number payment.....	2.1	0.7	0.2
Direct deduction from income	0.6	na	na

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

2009 SCPC Questionnaire

RAND American Life Panel MS87 and “My Household Questionnaire”
November, 2009

Pink text = comments for online survey programmer

Preliminaries (related to MHQ)

If calcage = empty then

- (IN002) What is your birth date?
 - (birthmonth) Range of Months: January-December
 - (birthday) Range of Days: 1-31
 - (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?
 - 1 Home
 - 2 Work
 - 3 Internet café, library, etc.
 - 4 Elsewhere

end if

- (cellphone) Do you have a **cell phone**?
 - 1 Yes
 - 2 No

If cellphone = 1 then

CPADOPTER := 1

Else

CPADOPTER := 0

ENDIF

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.
 - 1 Less than \$5,000
 - 2 \$5,000-\$7,499
 - 3 \$7,500-\$9,999
 - 4 \$10,000-\$12,499
 - 5 \$12,500-\$14,999
 - 6 \$15,000-\$19,999
 - 7 \$20,000-\$24,999
 - 8 \$25,000-\$29,999
 - 9 \$30,000-\$34,999
 - 10 \$35,000-\$39,999
 - 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					

Payment Instruments

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

Cash	Coins and paper bills.
Check	A piece of paper directing a financial institution to pay a specific amount of money to a person or business.
Debit card	A card that deducts directly from your bank account.

Credit card	A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.
Prepaid card	A card that has money stored or loaded onto the card. Also known as stored value cards or gift cards.
Bank account number	A payment made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc. You do not have to visit your bank’s website to make these payments.
Online banking bill pay	A bill payment made from your bank’s online banking website. This payment does not require you or your bank to disclose your bank account number to a third party.

For each question, please rate the characteristics of **all** payment instruments, even if you do not have or use all of these payment instruments. That’s okay, but it is very important to know the opinions of both users and non-users.

II. Assessment of Characteristics (AS)

SECURITY

Suppose a payment method has been stolen, misused, or accessed without the owner’s permission. Please 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{.} Bank account number					
AS003_g{.} Online banking bill pay					

ACCEPTANCE FOR PAYMENT

Please 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{.} Bank account number					
AS003_g{.} Online banking bill pay					

COST

Please 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{.} Bank account					

number					
AS003_g{.} Online banking bill pay					

CONVENIENCE

Please rate the **CONVENIENCE** of each payment method.

Examples: speed, record keeping, control over payment timing, ease of use, effort to carry, get or set up, 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{.} Bank account number					
AS003_g{.} Online banking bill pay					

- (AS012_Intro) Now we would like you to think about how important these characteristics are to you when you decide which payment methods to use.

Please rank each of the payment characteristics in order to describe how important each characteristic is relative to the others.

A randomized table is created with the 4 variables for respondent to rate from 1 to 4

	Least important 1	2	3	Most important 4
(AS012_a) Acceptance for Payment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

(AS012_d) Cost	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(AS012_e) Convenience	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(AS012_h) Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

III. Payment Adoption (PA)

- (PA001) We would like to know which types of accounts you have that allow you to make payments.

When considering the number of **money market accounts** that you have, please include money market accounts held at banks, brokerages, or investment firms.

A **non-bank online payment account** is a payment service provided by a company that is not a bank. These services allow a consumer to send and receive money online. Examples of non-bank online payment services include PayPal, Google Checkout and Amazon Payments.

If none, please enter 0.

- (PA001_a) Number of [checking accounts](#)
- (PA001_b) Number of [savings accounts](#)
- (PA001_c) Number of [money market accounts](#)
- (PA001_d) Number of non-bank online payment accounts

```
If PA001_d > 0 then
    PPADOPTER = 1
Else
    PPADOPTER = 0
Endif
```

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

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

```
If PA001_c > 0 THEN
```

```
MMADOPTER := 1

If PA001_c > 1 then
  • (PA047) Do any of your money market accounts allow you to write checks or make bank account number payments?
    ○ 1 Yes
    ○ 2 No
Else
  • (PA047) Does your money market account allow you to write checks or make bank account number payments?
    ○ 1 Yes
    ○ 2 No

  Endif
Else
  MMADOPTER := 0
ENDIF

If pa047 = 1 then
  Mmcadopter := 1
Else
  Mmcadopter := 0
endif

IF PA001_a > 0 OR PA001_b > 0 or PA001_c > 0 THEN
  BAADOPTER := 1
else
  BAADOPTER := 0
ENDIF

If chkadopter = 0 then
  • (PA002) Please choose the most important reason why don't you have a checking account.
    ***randomize 1-6, and always keep 7 as "other"***
    ○ 1 I don't write enough checks to make it worthwhile
    ○ 2 The minimum balance is too high
    ○ 3 I don't like dealing with banks
    ○ 4 The fees and service charges are too high
    ○ 5 No bank has convenient hours or location
    ○ 6 No bank will give me a checking account
    ○ 7 Other (explain)
      ■ (PA002_other)

  • (PA003) Have you ever had a checking account?
    ○ 1 Yes
    ○ 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?
        o 1 Yes
        o 2 No

        if NEWSAV = 1 then
            SAVEVER := 1
        else
            SAVEVER := 0
        endif
    endif
endif

MMEVER := 0
if MMADOPTER = 0 then
    • (PA030) Have you ever had a money market account?
        o 1 Yes
        o 2 No
        if PA030 = 1 then
            MMEVER := 1
        else
            MMEVER := 0
        endif
    endif
endif

if (CHKEVER = 1 or SAVEVER = 1 or MMEVER = 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
MOADOPTER := 0 *money order;
MOEVER := 0
TCADOPTER := 0 *travelers checks;
TCEVER := 0
PPEVER := 0
MBADOPTER := 0 *mobile banking;
MBEVER := 0
```

```
if BA_Adopter = 0 then
  if (chkever = 1 or savever = 1) then
    • (PA010) A debit card allows you to make purchases or payments in addition to allowing access to your bank accounts through an automated teller machine (ATM).
```

Have you ever had a **debit card**?

- 1 Yes
- 2 No

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

- (PA009) An **ATM card** is a card that allows you to deposit or withdraw cash from an automated teller machine, but cannot be used for purchases or payments.

Have you **ever** had an **ATM card**?

- 1 Yes
- 2 No

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

- (NEWTB) **Telephone banking** is when you access your account by calling a phone number that your bank has provided. You interact with the system using either voice commands, your phone's numeric keypad, or speaking with a live customer service representative.

To **set up access** to telephone banking, you may need to create a password or PIN.

Have you ever **set up** access to telephone banking?

- 1 Yes
- 2 No

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

- (NEWOB) **Online banking** is a method of accessing a bank account via the website of a bank, to perform such actions as viewing account balances, making transfers between accounts, or paying bills electronically.

In order to **set up access** to your bank's online banking website, you usually have to set up a username, password, site key or PIN.

Have you ever set up access to **online banking**?

- 1 Yes
- 2 No

```
if NEWOB = 1 then
    OBEVER := 1
```

- (NEWOBBP) **Online banking bill payment** is an electronic payment made directly from your bank account to a vendor via your bank's online banking website.

To initiate the payment, you provide your bank's website with a vendor's information and authorize the bank to make a deduction from your account.

To set up access to online banking bill payment, you must sign up on your bank's online banking website.

Have you ever **set up access to** online banking bill payment?

- 1 Yes
- 2 No

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

```
else
    OBEVER := 0
endif
```

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

ENDIF *ending if BA_Adopter = 0;

if BA_Adopter != 0 then

if CHKADOPTER = 1 then

- (PA004) Your primary checking account is the checking account you use most often.

What **interest rate** do you earn on the balance in your primary checking account?

Please choose “0%” if you do not earn interest.

DROP DOWN BOX WITH ENTRIES

- [initial box] *** Select one ***
 - 0%
 - 0.01 to 0.50%
 - 0.51 to 1.00%
 - 1.01 to 1.50%
 - 1.51 to 2.00%
 - 2.01 to 2.50%
 - 2.51 to 3.00%
 - 3.01 to 3.50%
 - 3.51 to 4.00%
 - More than 4.00%
 - I don't know
- (PA031) Do you currently have any **blank, unused checks**?
 - 1 Yes
 - 2 No
- (PA006) At what type of financial institution is your primary checking account?
 - 1 Commercial bank
 - 2 Savings and loan
 - 3 Credit union
 - 4 Brokerage
 - 5 Internet bank
 - 6 Other:
 - (PA006_other) (please specify)_____

Endif ***chkadopter = 1***

If SAVADOPTER = 1 then

- (PA007) At what type of financial institution is your primary savings account?
 - 1 Commercial bank
 - 2 Savings and loan
 - 3 Credit union

- 4 Brokerage
- 5 Internet bank
- 6 Other:
 - (PA007_other) (please specify)_____

Endif

If (CHKADOPTER = 1) then

- (PA005) **Overdraft protection** is a service that your bank provides when you make a transaction that exceeds your account balance.

Overdraft protection covers the difference between the transaction amount and your account balance, and therefore you will avoid a fee from the retailer or merchant for having insufficient funds.

Overdraft protection can be activated by linking a savings account or credit card to your checking account, or through overdraft insurance for instance.

Does your checking account have **overdraft protection**?

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

Endif

- (PA008_Intro) An **ATM card** is a card that allows you to deposit or withdraw cash from an automated teller machine (ATM), but cannot be used for purchases or payments.

A **debit card** allows you to make purchases or payments in addition to allowing access to your bank accounts through an ATM.

How many [debit cards](#) and/or [ATM cards](#) do you have?

If none, please enter 0.

- (PA008_a) Number of [debit cards](#):
- (PA008_b) Number of [ATM cards](#):

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

- (PA010) Have you **ever** had a **debit card**?
 - 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**?

- 1 Yes
- 2 No

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

```
if (PA008_a > 0) then
```

- (PA011) Some debit cards give **rewards** for using the card for purchases or payments. Examples of rewards include frequent flier miles, cash back, or points that can be spent on merchandise.

Do any of your debit cards give rewards?

- 1 Yes
- 2 No

```
Endif
```

- (PA032) In the past 12 months, have you **visited a bank branch** and spoken with a **teller or other bank employee** to conduct banking transactions such as opening or closing an account, making a withdrawal or deposit, checking an account balance or making a payment?

- Yes
- No

- (PA049) In the past 12 months, have you **used an ATM** to conduct banking transactions such as making a withdrawal, making a deposit, or checking an account balance?
 - Yes
 - No
- Now we'd like to know more about how you access your bank account(s).

Telephone banking is when you access your account by calling a phone number that your bank has provided. You interact with the system using either voice commands, your phone's numeric keypad, or speaking with a live customer service representative.

Online banking is a transaction conducted on the website of a bank, such as viewing account balances, making transfers between accounts, or paying bills electronically.

if CPADOPTER = 1 then

Mobile banking uses a mobile device to access your bank account. This can be done either by accessing your bank's web page through the web browser on your mobile device, via text messaging or SMS, or by using a downloadable application on your mobile device.

endif

Have you **set up** any of the following methods of accessing your current bank accounts?

	Yes	No
(PA012) Telephone banking	1	2
(PA013) Online banking	1	2
(PA026) if CPADOPTER = 1 then Mobile banking	1	2

If pa012 = 1 then
 TBADOPTER := 1
 Else

we don't want to see the whole definition here again, just this one sentence. If you have to rename the variable ID, then that's fine...rename it as NEWTB2

- (NEWTB) Have you **ever** set up access to **telephone banking**?
 - 1 Yes
 - 2 No

End if

```

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

```

If pa013 = 1 then
    OBADOPTER := 1
    
```

- (PA014) **Online banking bill payment** is an electronic payment made directly from your bank account to a vendor via your bank’s online banking website.

To initiate a payment, you provide your bank’s website with a vendor's information and authorize the bank to make a deduction from your account.

To set up access to online banking bill payment, you must sign up on your bank’s online banking website.

Have you set up access to the **online banking bill payment** function of your bank’s online banking website?

- 1 Yes
- 2 No

```

if PA014 = 1 then
    OBBPADOPTER := 1
else
    OBBPADOPTER := 0
    
```

- (NEWOBBP) Have you **ever** set up access to **online banking bill payment**?

- 1 Yes
- 2 No

```

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

endif

else

```

OBADOPTER := 0
    
```

- (NEWOB) **Online banking** is a method of accessing a bank account via the website of a bank, to perform such actions as viewing account balances, making transfers between accounts, or paying bills electronically.

In order to **set up access** to your bank’s online banking website, you usually have to set up a username, password, site key or PIN.

Have you ever set up access to **online banking**?

- 1 Yes
 - 2 No
- ```

if NEWOB = 1 then
 OBEVER := 1
else
 OBEVER := 0
Endif

```

endif

```

If pa026 = 1 then
 MBADOPTER := 1

```

Else

```

 If cpadopter = 1 then

```

- (PA126) Have you **ever** set up access to **mobile banking**?
  - 1 Yes
  - 2 No

```

 End

```

End if

If tbadopter = 1 or obadopter = 1 or mbadopter = 1 then

- In the past 12 months, have you **used** the following methods to access your account? **\*\*\*bold used\*\***

|                                                         | Yes | No |
|---------------------------------------------------------|-----|----|
| If tbadopter = 1 then<br>(PA033_a)<br>Telephone banking | 1   | 2  |
| If obadopter = 1 then<br>(PA033_b)<br>Online banking    | 1   | 2  |
| If mbadopter = 1 then<br>(PA033_c)<br>Mobile banking    | 1   | 2  |

Endif

Endif **\*if BA\_Adopter != 0;**

- (PA050) In the **past 12 months**, have you used **cash** to make a payment, even once?
  - Yes
  - No

- (PA015\_Intro) About how much **cash** do you have (do not include cash that other members of your household might have)...
  - (PA015\_a) ... in your wallet, purse, and/or pocket.
    - About \$\_\_\_\_.00
  - (PA015\_b)...elsewhere in your home, car, office, etc.
    - About \$\_\_\_\_.00

\*\*\*\*for PA015\_a and PA015\_b, verify from respondent if response is over \$1000

Ask the R the following:

You told us that you have [FILL with amount the R entered] in your [wallet, purse, and/or pocket **OR** home, car or office].

<br><br>

Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

\*\*\*\*

- (PA016\_intro)When you get **cash**, where do you get it most often?
  - \*\*\*\*randomize responses 1-6, "Other" is always 7 \*\*\*\*
  - 1 ATM
  - 2 Bank teller
  - 3 Check cashing store
  - 4 Retail or grocery store
  - 5 Employer
  - 6 Family or friend
  - 7 Other
    - (PA016\_other) Specify:

\*\*\*here is a series of FILLs that you should use for the next questions. They are slightly reworded versions of the above table\*\*\*

1. the ATM
2. a bank teller
3. a check cashing store
4. a retail or grocery store
5. your employer
6. a family member or friend
7. [whatever the R writes in the open ended response box PA016\_other]

- (PA017\_a) When you get **cash** from [FILL WITH ANSWER FROM PA016], **what amount** do you get **most often**?
  - \$\_\_\_\_.00
- (PA018\_intro)In a **typical period (week, month, or year)**, how often do you **get cash** from [FILL WITH ANSWER FROM PA016]?

If never, please enter 0 in any box.

|                                           |                                            |                                            |
|-------------------------------------------|--------------------------------------------|--------------------------------------------|
| (PA018_a1)_____time(s) per<br><b>week</b> | (PA018_b1)_____time(s) per<br><b>month</b> | (PA018_c1)_____time(s) per<br><b>year*</b> |
|-------------------------------------------|--------------------------------------------|--------------------------------------------|

(PA018\_asterisk)\*Use this frequency if you typically get cash fewer than once a month

- (PA017\_b) When you get [cash](#) from **all other sources** besides [fill from answer PA016], **what amount** do you get **most often**?
  - \$\_\_\_\_.00
- (PA018\_intro)In a **typical period (week, month, or year)**, how often do you get [cash](#) from **all other sources** besides [fill from answer PA016]?

If never, please enter 0 in any box.

|                                           |                                            |                                            |
|-------------------------------------------|--------------------------------------------|--------------------------------------------|
| (PA018_a2)_____time(s) per<br><b>week</b> | (PA018_b2)_____time(s) per<br><b>month</b> | (PA018_c2)_____time(s) per<br><b>year*</b> |
|-------------------------------------------|--------------------------------------------|--------------------------------------------|

(PA018\_asterisk)\*Use this frequency if you typically get cash fewer than once a month

CCADOPTER := 0

- (PA053) Do you have any **credit cards**?
  - 1 Yes
  - 2 No

```
If PA053 = 1 then
 CCADOPTER = 1
Else
 CCADOPTER = 0
```

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

Endif

IF CCADOPTER = 1 THEN

- (PA019_intro) Now we'd like to find out about your credit cards.

General purpose credit cards have a logo from Visa, MasterCard, Discover or American Express, and can be used anywhere those credit cards are accepted.

Charge cards are similar to credit cards, except that full payment of balance is required at the end of each billing period.

Branded cards have a merchant’s logo on the card, and may or may not have a logo from Visa, MasterCard, Discover, or American Express. Examples of this type of card include Sears cards, Exxon cards, Amazon.com cards, or United Mileage cards.

Do you have any of the following types of **credit cards**?

	Yes	No
(PA019_a) General purpose	1	2
(PA019_b) Charge	1	2
(PA019_c) Branded	1	2

- (PA054) Some credit cards give **rewards** for using the card for purchases or payments. Examples of rewards include frequent flier miles, cash back, or points that can be spent on merchandise.

Please tell us how many cards you have of each type.

If none, please enter 0.

	Number of cards with rewards	Number of cards without rewards
IF PA019_a = 1 then General purpose	PA054_A1	PA054_A2
IF PA019_b = 1 then Charge	PA054_B1	PA054_B2
If PA019_c = 1 then Branded	PA054_C1	PA054_C2

ENDIF *****end CCADOPTER = 1 section *****

*****begin prepaid card section*****

PCADOPTER := 0

PCEVER := 0

- (PA099) **General purpose prepaid cards** can be used at any merchant or retailer. These cards might have a Visa or MasterCard logo on them.

Specific purpose prepaid cards can only be used at specific merchants, retailers or service providers. Some examples of these include public transportation cards, Starbucks or Target cards.

Payroll cards are cards containing wages or salary that an employer can give to an employee as an alternative to a paycheck or direct deposit.

Electronic Benefits Transfer (EBT) is a card given to people who receive government benefits. This card can be used to make purchases or payments.

Do you have any of the following types of cards?

	Yes	No
(PA099_a) General purpose	1	2
(PA099_b) Specific purpose	1	2
(PA099_c) Payroll card	1	2
(PA099_d) Electronic benefits transfer	1	2

If PA099_a = 2 and PA099_b = 2 and PA099_c = 2 and PA099_d = 2 then

- (PA022) Have you **ever** had a prepaid card?

- 1 Yes
- 2 No

IF PA022 = 1 THEN

 PCEVER := 1

ENDIF

ENDIF *** If PA099_a = 2 and PA099_b = 2 and PA099_c = 2 and PA099_d = 2***

If PA099_a = 1 or PA099_b = 1 or PA099_c = 1 or PA099_d = 1 then

 PCADOPTER := 1

- (PA100) How many of each type of **prepaid card** do you have?
 - if PA099_a = 1 then (PA100_a) General purpose _____ cards
 - if PA099_b = 1 then (PA100_b) Specific purpose _____ cards
 - if PA099_c = 1 then (PA100_c) Payroll card _____ cards
 - if PA099_d = 1 then (PA100_d) Electronic benefits transfer _____ cards
- (PA039) Some general purpose and specific purpose prepaid cards can be **reloaded** with extra dollar value by the card holder.

Are any of your prepaid cards **reloadable**?

- 1 Yes
- 2 No

If PA039 = 1 then

- (PA022_extra) In the **past 12 months**, did you add money to **reload** any of your [prepaid cards](#)?

- o 1 Yes
- o 2 No

if PA022_extra = 1 then

- (PA029) Now think about the prepaid card that you reload **most often**.

When you add money to reload that prepaid card, **what amount** do you add **most often**?

- \$_____.00

- (PA023_intro) Continue to think about the prepaid card that you reload most often.

In a **typical period (week, month, or year)**, how often do you add money to that prepaid card?

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
---------------------------------------------	------------------------------------------------	-----------------------------------------------

- (PA101) Thinking about the prepaid card that you **reload** most often, what is the **most common** way that you reload that card?

randomize 1-5, 6 is always "Other"

- o 1 Cash
- o 2 Credit card
- o 3 Check
- o 4 Directly from income
- o 5 Debit card
- o 6 Other (explain)
 - (PA101_other)

ENDIF ***if PA022_extra = 1***

Endif ***if PA039 = 1****

Endif *** If PA099_a = 1 or PA099_b = 1 or PA099_c = 1 or PA099_d = 1****

- (PA024) An **automatic bill payment** is a payment set up to occur on a regularly scheduled basis, typically monthly. Once set up, they do not require any additional effort on the consumer’s part. They can be processed via bank account deductions, debit card transactions, credit card charges, or paid directly from your income.

Do you have any automatic bill payments **set up** to occur this month?

- 1 Yes
- 2 No

ABPADOPTER := 0

IF PA024 = 1 THEN
 ABPADOPTER := 1

ELSE

- (PA025) Have you **ever** had automatic bill payment in the past?
 - 1 Yes
 - 2 No

ABPEEVER := 0
 IF PA025 = 1 THEN
 ABPEEVER := 1
 ENDIF

ENDIF

- (PA027) A **contactless payment technology** allows the consumer to make a payment by tapping or waving a card or other instrument near a special electronic reading device without swiping, signing or entering a personal identification number.

Do you have any of the following payment methods with contactless payment technology?

	Yes	No
(PA027_a) Credit card	1	2
(PA027_b) Debit card	1	2
(PA027_c) Prepaid card	1	2
(PA027_d) Electronic toll payment	1	2
(PA027_e) Key fob	1	2

If cpadopter = 1 then

- (PA051) **Mobile payments** are payments or purchases made using a mobile phone. These payments do not involve transactions with your bank or financial institution.

In the **past 12 months**, have you made any of the following types of **mobile payments**?

	Yes	No
(PA051_a) Payment made using text message	1	2

(PA051_b) Contactless payment via tapping or waving your phone	1	2
-------------------------------------------------------------------	---	---

endif

- (PA040) In the **past 12 months**, have you used a **money order**, even once?
 - Yes
 - No

If YES then

MOADOPTER = 1

Else

- (PA041) Have you **ever** used a **money order**, even once?

- Yes

- No

If YES then

MOEVER = 1

ENDIF

END IF

- (PA042) In the **past 12 months**, have you used a **travelers check**, even once?
 - Yes
 - No

If YES then

TCADOPTER = 1

Else

- (PA043) Have you **ever** used a **travelers check**, even once?

- Yes

- No

If YES then

TCEVER = 1

ENDIF

END IF

If PPADOPTER = 1 THEN

- (PA044) In the **past 12 months**, have you used a non-bank online payment service such as **PayPal** to make a purchase or pay another person?
 - 1 Yes
 - 2 No

If PA044 = 1 then

- In a **typical period**, how often do you use a non-bank online payment service such as PayPal to make a purchase or pay another person?

(PA045_a) _____ time(s) per week	(PA045_b) _____ time(s) per month	(PA045_c) OR _____ time(s) per year*
--------------------------------------------	---------------------------------------------	------------------------------------------------

(PA045_asterisk)*Use this frequency if you typically make fewer than one payment per month.

- (PA046) When you make a purchase or pay another person using a non-bank online payment service such as PayPal, what amount do you spend most often?
 - _____ dollars

ENDIF

ENDIF ****PPADOPTER = 1 ****

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 several types of payments:

Bills

- *Automatic bill payments
- *Online bill payments
- *Bill payments by mail or in person

Online

- *Non-bill online payments

Retail or in-person

- *Retail goods
- *Services and other

Person-to-person payments

if ABPADOPTER = 1 then

- (PU002_intro2)In a **typical period (week, month, or year)**, how many [automatic bill payments](#) 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 debit card(s)	(pu002_a1)	(pu002_a2)	(pu002_a3)
If ccadopter	(pu002_b1)	(pu002_b2)	(pu002_b3)

= 1 then Charged to your credit card(s)			
If baadopter = 1 then Paid using your bank account number	(pu002_c1)	(pu002_c2)	(pu002_c3)
IF OBBPADOPTER = 1 THEN Paid using the online banking bill payment function on your bank's website	(PU002_e3)	(PU002_e3)	(PU002_e3)
Paid directly from your income	(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)**, how many [online bill payments](#) 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 then Paid with your debit card(s)	(pu003_a1)	(pu003_a2)	(pu003_a3)
If ccadopter = 1 then Charged to your credit card(s)	(pu003_b1)	(pu003_b2)	(pu003_b3)
If baadopter = 1 then Paid using your bank account number	(pu003_c1)	(pu003_c2)	(pu003_c3)
If obbpadopter = 1 then	(pu003_d1)	(pu003_d2)	(pu003_d3)

Paid using the online banking bill payment function on your bank's web site			
---------------------------------------------------------------------------------------------	--	--	--

(error catching code here)

END IF

- (pu004_intro) In a **typical period (week, month, or year)**, 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 use the Per year frequency if you typically make fewer than one payment per month

	Per week	Per month	Per year*
Paid in cash	PU004_a1	PU004_a2	PU004_a3
If chkadopter = 1 or mmcadopter = 1 then Paid by check (paper)	PU004_b1	PU004_b2	PU004_b3
If moadopter = 1 then Paid by money order			
If dcadopter = 1 then Paid with your debit card(s)	PU004_c1	PU004_c2	PU004_c3
If ccadopter = 1 then Charged to your credit card(s)	PU004_d1	PU004_d2	PU004_d3
If pcadopter = 1 then Paid with your prepaid card(s)	PU004_e1	PU004_e2	PU004_e3

(error catching code here)

If chkadopter = 1 or mmcadopter = 1 or moadopter = 1 or dcadopter = 1 or baadopter = 1 or ccadopter = 1 or pcadopter = 1 then

(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 non-bill purchases made on the Internet
- Charitable donations made online

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

	Per week	Per month	Per year*
If chkadopter = 1 or mmcadopter = 1 then Paid by check (paper)	Pu005_a1	Pu005_a2	Pu005_a3
If moadopter = 1 then Paid by money order			
If dcadopter = 1 then Paid with your Debit card , either directly or through an intermediary such as PayPal	Pu005_b1	Pu005_b2	Pu005_b3
If baadopter = 1 then Paid using your bank account number, either directly or through an intermediary such as PayPal	Pu005_c1	Pu005_c2	Pu005_c3
If ccadopter = 1 then Charged to your credit card , either directly or through an intermediary such as PayPal	Pu005_d1	Pu005_d2	Pu005_d3
If pcadopter = 1 then Paid with your prepaid card	Pu005_e1	Pu005_e2	Pu005_e3

(error catching code here)

Endif

delete PU006b and combine it with PU006a

- (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 goods (shopping in person) including:

- Food, grocery stores and restaurants
- Superstores, warehouses, club stores
- Drug or convenience stores
- Gas stations
- Department stores
- Electronics, hardware, and appliances stores
- Home goods and furniture stores

Note: Please answer only for goods purchases in person at these (and similar) types of stores. The next question asks about 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*
<u>Cash</u>	Pu006a_a1	Pu006a_a2	Pu006a_a3
If chkadopter = 1 or mmcadopter = 1 then Paid by <u>check (paper)</u>	Pu006a_b1	Pu006a_b2	Pu006a_b3
If moadopter = 1 then Paid by <u>money order</u>			
If dcadopter = 1 then Paid with your <u>debit card</u>	Pu006a_c1	Pu006a_c2	Pu006a_c3
If ccadopter = 1 then Charged to your <u>credit card</u>	Pu006a_d1	Pu006a_d2	Pu006a_d3
If pcadopter = 1 then Paid with your <u>prepaid card</u>	Pu006a_e1	Pu006a_e2	Pu006a_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 row.

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

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

	Per week	Per month	Per year*
<u>Cash</u>	Pu006c_a1	Pu006c_a2	Pu006c_a3
If chkadopter = 1 or mmcadopter = 1 then Paid by <u>check (paper)</u>	Pu006c_b1	Pu006c_b2	Pu006c_b3
If moadopter = 1 then Paid by <u>money order</u>			
If dcadopter = 1 then Paid with your <u>debit card</u>	Pu006c_c1	Pu006c_c2	Pu006c_c3
If ccadopter = 1 then Charged to your <u>credit card</u>	Pu006c_d1	Pu006c_d2	Pu006c_d3
If pcadopter = 1 then Paid with your <u>prepaid card</u>	Pu006c_e1	Pu006c_e2	Pu006c_e3

(error catching code here)

Person-to-person payments, including

- Babysitting
- Allowances
- Paying a person for something that is not business related
- Account to account payments from your bank account to another person’s bank account

*(pu021_asterisk) Please use the Per year frequency if you typically make fewer than one payment per month.

	Per week	Per month	Per year*
<u>Cash</u>	Pu021_a1	Pu021_a2	Pu021_a3
If chkadopter = 1 or mmcadopter = 1 then Paid by <u>check (paper)</u>	Pu021_b1	Pu021_b2	Pu021_b3

If moadopter = 1 then Paid by money order			
If dcadopter = 1 then Paid with your Debit card , through an intermediary such as PayPal	Pu021_c1	Pu021_c2	Pu021_c3
If ccadopter = 1 then Charged to your Credit card , through an intermediary such as PayPal	Pu021_d1	Pu021_d2	Pu021_d3
If baadopter = 1 then Account to account payment	PU021_e1	PU021_e2	PU021_e3
If obbpadopter = 1 then Paid using the online banking bill payment function on your bank's web site	PU021_f1	PU021_f2	PU021_f3

If TCADOPTER = 1 or TCEVER = 1 then

- (pu008_intro) In a **typical period (week, month, or year)**, how often do you use **travelers checks**?

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*
Travelers checks	Pu008_c1	Pu008_c2	Pu008_c3

(error catching code here)

ENDIF

IF CCADOPTER = 1 THEN

- (PU009) During the **past 12 months**, did you carry an 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)?
 - 1 Yes
 - 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?
 - \$_____00
- (pu011) In the previous question, you told us that last month the unpaid balance on all your credit cards is \$[FILL WITH RESPONSE FROM PU010].

How would you compare your unpaid balance last month to your unpaid balance 12 months ago? Last month’s balance is

- 1 Much lower
- 2 Lower
- 3 About the same
- 4 Higher
- 5 Much higher

ENDIF

ENDIF

V. Payment History (PH)

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

- (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?
 - 1 Yes, myself and someone I know well
 - 2 Yes, someone I know well only
 - 3 Yes, myself only
 - 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?

change phrase “Account number” to “Bank account number”

	Yes	No
(PH005_a) Bank account number	1	2
(PH005_c) Credit card number	1	2
(PH005_d) Debit card number	1	2
(PH005_e) Mother’s maiden name	1	2
(PH005_g) Social security number	1	2

- (PH006) Please estimate your most recent **credit rating**, as measured by a FICO score?

- 1 Below 600
- 2 600-649
- 3 650-699
- 4 700-749
- 5 750-800
- 6 Above 800
- 7 I don't know

If BAADOPTER = 1 or BAEVER = 1 then

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

Endif

- (PH009) During the **past 12 months**, did you experience any of these financial difficulties?

randomize response categories

	Yes	No
(PH009_a) You or someone else in your household lost their primary job	1	2
(PH009_b) You declared bankruptcy	1	2
(PH009_c) Mortgage foreclosure on your primary home	1	2
(PH009_e) Credit card account closed or frozen by the bank or card company	1	2

If PH009_b = 2 or PH009_c = 2 then

- (PH020) We just asked you about financial difficulties that happened in the past year. Now we'd like you to think back 7 years.

During the **past 7 years**, have you experienced any of these financial difficulties?

RANDOMIZE responses

	Yes	No
If PH009_b = 2 then (PH020_a) You declared bankruptcy	1	2
If PH009_c = 2 then (PH020_b) Mortgage foreclosure on your primary home	1	2

End if

- (PH012) During the **past 12 months**, have you done any of the following?

*****RANDOMIZE responses*****

	Yes	No
(PH012_a) Use coupons	1	2
(PH012_b) Use mail-in rebates	1	2
(PH012_c) Shop at a wholesale club	1	2
(PH012_d) Pay in cash to receive a discount	1	2

- (PH014) Who prepared (or will prepare) your **2008** federal income tax return? (Randomized)
1 – 6 are randomized, 7 is always Other(specify)

- I did, using tax computer software
- I did, by hand, on a paper tax return
- A family member, household member, or friend
- A tax service company
- My accountant or financial planner
- I have never submitted a federal tax return
- 7 Other _____ (specify)
 - (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](#))?
 - 1 Yes
 - 2 No

- (PH021) **Inflation** is the annual percentage rate-of-change in the average price of all goods and services in the economy.

Decimal numbers are allowed. Please tell us your estimate of:

- (PH021_a) Actual inflation during the **past 12 months** _____%
- (PH021_b) Expected inflation during the **next 12 months** _____%

VI. Demographics (DE)

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

- (DE005) Do you have access to the **internet** for personal use at home, work or another location?
 - 1 Yes

- 2 No

If DE005 = 1 then

- (DE020) Please tell us where you have access to the internet for personal use.

Please check all that apply.

- DE020_a At home
- DE020_b At work
- DE020_c At another location

Endif

IF familyincome = 14 THEN

- (DE010) In your most recent “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?
 - 1 Less than \$5,000
 - 2 \$5,000-\$7,499
 - 3 \$7,500-\$9,999
 - 4 \$10,000-\$12,499
 - 5 \$12,500-\$14,999
 - 6 \$15,000-\$19,999
 - 7 \$20,000-\$24,999
 - 8 \$25,000-\$29,999
 - 9 \$30,000-\$34,999
 - 10 \$35,000-\$39,999
 - 11 \$40,000-\$49,999
 - 12 \$50,000-\$59,999
 - 13 \$60,000-\$74,999
 - 14 \$75,000-\$99,999
 - 15 \$100,000-\$124,000
 - 16 \$125,000-\$199,999
 - 17 \$200,000 or more

End if

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

****DE014: please prompt the R if they enter a number above 4500, which is the equivalent of saying that their house is worth more than \$4.5 million

Prompt for DE014:

You told us that the market value of your primary home is [FILL WITH RESPONSE FROM DE014, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents.

EXAMPLE \$x,xxx,000].

If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response. ****

- (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

****DE015: please prompt the R if they enter a number above 2000, which is the equivalent of saying that they owe more than \$2 million on their home

Prompt for DE015:

You told us that the amount you owe on loans for your primary home is [FILL WITH RESPONSE FROM DE015, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE \$x,xxx,000].

If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

Endif

if DE013 = 1 then

- (DE016) Excluding the market value of your primary home, what is the approximate value of your household's **other assets**?

Include real estate other than your primary home.

Please enter your answer below in thousands of dollars.

- o \$_____,000

****DE016, where DE013 = 1: if R makes < \$50000 [variable familyincome = (1,2,3,4,5,6,7,8,9,10,11)] then prompt for response above 500 (which is equal to 500,000). If R makes between \$50,000 and \$75,000 [variable familyincome = (12,13)], please prompt the R if they enter a value above 750, which is the equivalent of saying that their net worth is greater than \$750,000. Finally, if the R makes above \$75,000 [variable familyincome = 14] then prompt if the R enters a value above 3000, which is equal to saying they have a net worth of \$3 million.

Prompt for DE016, where DE013 = 1:

You told us that the market value of your household's non-home assets is [FILL WITH RESPONSE FROM DE016, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE \$x,xxx,000].

If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response. ***

- (DE019) Excluding the debt on the mortgage of your primary home, what is the approximate dollar amount of your remaining **debts**?

Please enter your answer below in thousands of dollars.

o \$_____,000

****Prompt user if they enter number above 1000, which is the equivalent of saying they have \$1 million in non-mortgage debt.

Prompt for DE019, where DE013 = 1:

You told us that the dollar value of your household's non-mortgage debt is [FILL WITH RESPONSE FROM DE019, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE \$x,xxx,000].

If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

else

- (DE016) What is the approximate market value of your household's **assets**? Include real estate that you own.

Please enter your answer below in thousands of dollars.

o \$_____,000

****DE016, where DE013 != 1: if R makes < \$50000 [variable familyincome = (1,2,3,4,5,6,7,8,9,10,11)] then prompt for response above 500 (which is equal to 500,000). If R makes between \$50,000 and \$75,000 [variable familyincome = (12,13)], please prompt the R if they enter a value above 750, which is the equivalent of saying that their net worth is greater than \$750,000. Finally, if the R makes above

\$75,000 [variable familyincome = 14] then prompt if the R enters a value above 3000, which is equal to saying they have a net worth of \$3 million.

Prompt for DE016, where DE013 != 1:

You told us that the market value of your household's assets is [FILL WITH RESPONSE FROM DE016, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE \$x,xxx,000].

If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response. ***

- (DE019) What is the approximate dollar amount of your household's **debts**?

Please enter your answer below in thousands of dollars.

o \$_____,000

**** Prompt user if they enter number above 1000, which is the equivalent of saying they have \$1 million in non-mortgage debt.

Prompt for DE019, where DE013 != 1:

You told us that the dollar value of your household's debt is [FILL WITH RESPONSE FROM DE019, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE \$x,xxx,000].

If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response. *****

Endif

- (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_003) Do you have any other comments on the interview? Please type these in the box below.