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	◉	◌	◌	◌

(AS012_d)Cost	○	○	○	○
(AS012_e)Convenience	○	○	○	○
(AS012_h) Security	○	○	○	○

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?

    - o 1 Yes
    - o 2 No

```
        Else
```
- (PA047) Does your money market account allow you to **write checks** or make **bank account number** payments?

    - o 1 Yes
    - o 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"***
    - o 1 I don't write enough checks to make it worthwhile
    - o 2 The minimum balance is too high
    - o 3 I don't like dealing with <u>banks</u>
    - o 4 The fees and service charges are too high
    - o 5 No bank has convenient hours or location
    - o 6 No bank will give me a checking account
    - o 7 Other (explain)
        - ▪ (PA002_other)

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

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

ENDIF

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

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

MMEVER := 0
if MMADOPTER = 0 then
```
- (PA030) Have you **ever** had a <u>money market account</u>?
    - o   1 Yes
    - o   2 No
```
        if PA030 = 1 then
              MMEVER := 1
        else
              MMEVER := 0
        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**?
    - o   1 Yes
    - o   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**?
    - o   1 Yes
    - o   2 No

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

- (NEWTB) **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?
  - o 1 Yes
  - o 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**?
    - o 1 Yes
    - o 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?
      - o 1 Yes
      - o 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 <u>checking account</u> 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 <u>checking account</u>?
  - 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 <u>savings account</u>?
  - 1 Commercial bank
  - 2 Savings and loan
  - 3 Credit union

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

```
Endif
If (CHKADOPTER = 1) then
```

- o (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**?

  - o 1 Yes
  - o 2 No
  - o 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.

  - o (PA008_a) Number of debit cards:
  - o (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**?
  - o 1 Yes
  - o 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**?
    - o   1 Yes
    - o   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 <u>debit cards</u> give <u>rewards</u>?

    - o   1 Yes
    - o   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?

    - o   Yes
    - o   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?

  o 1 Yes
  o 2 No

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

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

    o 1 Yes
    o 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**?
  o 1 Yes
  o 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**?
              o 1 Yes
              o 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 (PA033_a) Telephone banking	1	2
If obadopter = 1 then (PA033_b) Online banking	1	2
If mbadopter = 1 then (PA033_c) 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?
    o Yes
    o No

- (PA015_Intro) About how much <u>cash</u> do you have (do not include cash that other members of your household might have)…

    o (PA015_a) … in your wallet, purse, and/or pocket.
        o About $____.00
    o (PA015_b)…elsewhere in your home, car, office, etc.
        o 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].

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 ***
        o 1 ATM
        o 2 Bank teller
        o 3 Check cashing store
        o 4 Retail or grocery store
        o 5 Employer
        o 6 Family or friend
        o 7 Other
            o (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 <u>cash</u> from [FILL WITH ANSWER FROM PA016], **what amount** do you get **most often**?
        o $_____.00

- (PA018_intro)In a **typical period (week, month, or year)**, how often do you **get** <u>cash</u> from [FILL WITH ANSWER FROM PA016]?

    If never, please enter 0 in any box.

(PA018_a1)_____time(s) per **week**	(PA018_b1)_____time(s) per **month**	(PA018_c1)_____time(s) per **year***

(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**?
  - o $_____.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 week	(PA018_b2)_____time(s) per month	(PA018_c2)_____time(s) per year*

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

```
CCADOPTER := 0
```

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

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

- (PA020) Have you **ever** had a credit card?
  - o   1 Yes
  - o   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?
    - o 1 Yes
    - o 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?
    - o if PA099_a = 1 then (PA100_a) General purpose _____cards
    - o if PA099_b = 1 then (PA100_b) Specific purpose _____cards
    - o if PA099_c = 1 then (PA100_c) Payroll card _____cards
    - o 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**?
    - o 1 Yes
    - o 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?
- o 1 Yes
- o 2 No

```
ABPADOPTER := 0

IF PA024 = 1 THEN
     ABPADOPTER := 1

ELSE
```

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

```
     ABPEVER := 0
     IF PA025 = 1 THEN
          ABPEVER := 1
     ENDIF
ENDIF
```

- (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?
    - o Yes
    - o No

If YES then
      MOADOPTER = 1
Else
- (PA041) Have you **ever** used a **money order**, even once?
    - o Yes
    - o No
    - If YES then
          MOEVER = 1
    - ENDIF
END IF

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

```
If YES then
     TCADOPTER = 1
```

Else
- (PA043) Have you **ever** used a **travelers check**, even once?
    - o Yes
    - o 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?
    - o 1 Yes
    - o 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?
    - o _____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***
Cash	Pu006a_a1	Pu006a_a2	Pu006a_a3
If chkadopter = 1 or mmcadopter = 1 then Paid by check (paper)	Pu006a_b1	Pu006a_b2	Pu006a_b3
If moadopter = 1 then Paid by money order			
If dcadopter = 1 then Paid with your debit card	Pu006a_c1	Pu006a_c2	Pu006a_c3
If ccadopter = 1 then Charged to your credit card	Pu006a_d1	Pu006a_d2	Pu006a_d3
If pcadopter = 1 then Paid with your prepaid card	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 now.

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***
Cash	Pu006c_a1	Pu006c_a2	Pu006c_a3
If chkadopter = 1 or mmcadopter = 1 then Paid by check (paper)	Pu006c_b1	Pu006c_b2	Pu006c_b3
If moadopter = 1 then Paid by money order			
If dcadopter = 1 then Paid with your debit card	Pu006c_c1	Pu006c_c2	Pu006c_c3
If ccadopter = 1 then Charged to your credit card	Pu006c_d1	Pu006c_d2	Pu006c_d3
If pcadopter = 1 then Paid with your prepaid card	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***
Cash	Pu021_a1	Pu021_a2	Pu021_a3
If chkadopter = 1 or mmcadopter = 1 then Paid by check (paper)	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)?
    - o 1 Yes
    - o 2 No

```
  IF PU009 = 1 THEN
```

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

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

```
If BAADOPTER = 1 or BAEVER = 1 then
```
- (PH007) During the **past 12 months,** did you overdraw any of your bank accounts?
  - o 1 Yes and I paid a late fee
  - o 2 Yes but I did not pay a fee
  - o 3 No
```
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)
  - o   I did, using tax computer software
  - o   I did, by hand, on a paper tax return
  - o   A family member, household member, or friend
  - o   A tax service company
  - o   My accountant or financial planner
  - o   I have never submitted a federal tax return
  - o   7 Other _____ (specify)
    - o   (PH014_other) (specify)

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

- (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:

  - o   (PH021_a) Actual inflation during the **past** 12 months _____%
  - o   (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?

  - o   1 Yes

o   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.

    o   DE020_a At home
    o   DE020_b At work
    o   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?
    o   1 Less than $5,000
    o   2 $5,000-$7,499
    o   3 $7,500-$9,999
    o   4 $10,000-$12,499
    o   5 $12,500-$14,999
    o   6 $15,000-$19,999
    o   7 $20,000-$24,999
    o   8 $25,000-$29,999
    o   9 $30,000-$34,999
    o   10 $35,000-$39,999
    o   11 $40,000-$49,999
    o   12 $50,000-$59,999
    o   13 $60,000-$74,999
    o   14 $75,000-$99,999
    o   15 $100,000-$124,000
    o   16 $125,000-$199,999
    o   17 $200,000 or more
End if

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

- (DE013) Do you and/or your spouse/partner own your **primary home**?
        Note: Even if you have an unpaid mortgage, you are considered the owner of the home.

- o   1 Yes
- o   2 No

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

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

****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.
    - $_____,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.
    - $_____,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.