

2010 SCPC Questionnaire

RAND American Life Panel MS142 and "My Household Questionnaire"
October, 2010

Pink text = comments

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

- (smartphone) Does your cell phone have any of the following features?

	Yes	No
(smartphone_a) Text/SMS with no texting plan	1	2
(smartphone_b) Text/SMS with texting plan	1	2
(smartphone_c) Web browsing	1	2
(smartphone_d) Smart phone such as iPhone, Android or BlackBerry	1	2

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
- 12 \$50,000-\$59,999
- 13 \$60,000-\$74,999
- 14 \$75,000 or more

end if

(surveyintro) Thank you for taking this survey. We are studying consumer payment preferences. As always, your answers are collected anonymously and will never be linked to your name.

Answer for **yourself** unless instructed to answer for your entire household.

Do not include any payments related to a business you own or work for, except payments that are made for both your work and yourself.

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					

Common Payment Methods

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.
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 methods, even if you do not have or use all of them.

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, control over payment timing, ease of use, effort to carry, ability to keep or store.

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

	1 Very inconvenient	2 Inconvenient	3 Neither inconvenient nor convenient	4 Convenient	5 Very convenient
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					

GETTING & SETTING UP

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

Examples: getting cash at the ATM, length of time to get or set up, paperwork, learning to use or install it, or travel.

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

	1 Very hard to get or set up	2 Hard to get or set up	3 Neither hard nor easy	4 Easy to get or set up	5 Very easy to get or set up
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Bank account number					
AS003_g{.} Online banking bill pay					

PAYMENT RECORDS

Rate the quality of **records** offered by each payment method. Consider both paper and electronic records.

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

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

	1 Very poor records	2 Poor records	3 Neither good nor poor	4 Good records	5 Very good records
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit					

card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Bank account number					
AS003_g{.} Online banking bill pay					

- (AS012_Intro) Please rank the importance of each payment characteristic when you decide which payment method to use.

***A randomized table is created with the 6 variables for respondent to rate from 1 to 6*

	Least important 1	2	3	4	5	Most important 6
(AS012_a) Acceptance for Payment	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>			
(AS012_b) Getting & Setting up						
(AS012_d) Cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>			<input type="radio"/>
(AS012_e) Convenience	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>			<input checked="" type="radio"/>
(AS012_f) Payment records						
(AS012_h) Security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>			<input type="radio"/>

- (AS004) How do you rate the **security** of the following **locations** of making a payment?

randomize order of categories*

	1 Very Risky	2 Risky	3 Neither risky nor secure	4 Secure	5 Very Secure
(AS004_a) In person					
(AS004_b) Online					
(AS004_c) By mail					

(AS004_d) By phone					
(AS004_e) Mobile					

- (AS005) **Rating the security of debit cards**

Debit card payments sometimes require you to

- Enter a Personal Identification Number (PIN)
- Give your signature
- No PIN or signature, typically for small dollar values
- Card number entered online

How would you rate the security of each type of debit card transaction?

	1 Very Risky	2 Risky	3 Neither risky nor secure	4 Secure	5 Very Secure
(AS005_a) PIN debit card					
(AS005_b) Signature debit card					
(AS005_c) No PIN and no signature debit card					
(AS005_d) Using a debit card online					

III. Payment Adoption (PA)

- (PA001) Please tell us the types of accounts you have that allow you to make payments.

Money market accounts are similar to regular savings accounts, but they usually pay higher interest, have higher minimum balance requirements, and only allow three to six withdrawals per month. Also, many money market accounts will let you write a small number of checks each month.

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
    Mmcaadopter := 1
Else
    Mmcaadopter := 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?
 - 1 Yes
 - 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 money market account?
 - 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**?

- 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 merchant via your bank’s online banking website.

To initiate the payment, you provide your bank’s website with a merchant’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
- (PA035) Have you **written a paper check** to make a payment in the past 12 months?
 - 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

- (PA034) If you are given a choice while completing a debit card purchase, do you prefer to enter your PIN or give your signature? *****randomize responses*****
 - 1 PIN
 - 2 Signature
 - 3 Either one is fine/ I'm indifferent
 - 4 Neither one/ I prefer not to enter a PIN or give my signature

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

```
If (pa008_a > 0 or pa008_b > 0) then
```

- (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

End if

- 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

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 merchant via your bank's online banking website.

To initiate a payment, you provide your bank's website with a merchant'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?
            ○ 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?

	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?
 - 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].

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 Cash back at a retail 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]?

Answer in **one box only**. Choose the box that best describes your cash activity.

Enter the **number of times** you get cash. DO NOT ENTER DOLLAR AMOUNTS.

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 the Per Year 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]?

Answer in **one box only**. Choose the box that best describes your cash activity.

Enter the **number of times** you get cash. DO NOT ENTER DOLLAR AMOUNTS.

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 the Per Year 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.

**Store 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)<br>General purpose | 1   | 2  |
| (PA019_b)<br>Charge          | 1   | 2  |
| (PA019_c)<br>Store 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.**

<BR><BR>

|                                           | Number of cards with rewards | Number of cards without rewards |
|-------------------------------------------|------------------------------|---------------------------------|
| IF PA019_a = 1<br>then<br>General purpose | PA054_A1                     | PA054_A2                        |
| IF PA019_b = 1<br>then<br>Charge          | PA054_B1                     | PA054_B2                        |
| If PA019_c = 1<br>then<br>Store 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 usually have a Visa or MasterCard logo on them.

**Merchant specific** 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.

**Government issued** prepaid cards are given to people who receive government benefits. Examples of these cards include Direct Express and Electronic Benefit Transfer (EBT) cards. These cards can be used to make purchases or payments.

Do you have any of the following types of cards?

|                                | Yes | No |
|--------------------------------|-----|----|
| (PA099_a)<br>General purpose   | 1   | 2  |
| (PA099_b)<br>Merchant specific | 1   | 2  |
| (PA099_c)<br>Payroll card      | 1   | 2  |
| (PA099_d)<br>Government issued | 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) Merchant specific \_\_\_\_\_ cards
  - if PA099\_c = 1 then (PA100\_c) Payroll card \_\_\_\_\_ cards
  - if PA099\_d = 1 then (PA100\_d) Government issued \_\_\_\_\_ cards

- (PA102) What is the value of all general purpose and merchant specific prepaid cards that you currently have?

Please answer to nearest dollar.

- \$\_\_\_\_.00

- (PA039) Some general purpose and merchant specific 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](#)?
  - 1 Yes
  - 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?

Answer in **one box only**. Choose the box that best describes your prepaid card reloading behavior.

Enter the **number of times** you reload your prepaid card. **DO NOT ENTER DOLLAR AMOUNTS.**

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)<br>____time(s) per<br><b>week</b> | (PA023_b)<br>OR____time(s)<br>per <b>month</b> | (PA023_c)<br>OR____time(s) per<br><b>year</b> |
|---------------------------------------------|------------------------------------------------|-----------------------------------------------|

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

\*\*\*randomize 1-7, 8 is always "Other"\*\*\*

- 1 Cash
- 2 Credit card
- 3 Check
- 4 Directly from income
- 5 Debit card
- 6 Rewards from loyalty program
- 7 Refund or store credit

- 8 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

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 terminal or reader without swiping, signing or entering a personal identification number.

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

|                                                                          | Yes | No |
|--------------------------------------------------------------------------|-----|----|
| IF PA053 = 1 THEN<br>(PA027_a)<br><a href="#">Credit card</a><br>END IF  | 1   | 2  |
| IF PA008_a > 0 THEN<br>(PA027_b)<br><a href="#">Debit card</a><br>END IF | 1   | 2  |
| IF PCADOPTER = 1 THEN                                                    | 1   | 2  |

|                                                      |   |   |
|------------------------------------------------------|---|---|
| (PA027_c)<br><a href="#">Prepaid card</a><br>END IF  |   |   |
| (PA027_d)<br><a href="#">Electronic toll payment</a> | 1 | 2 |
| (PA027_e)<br><a href="#">Key fob</a>                 | 1 | 2 |

If MBADOPTER = 1 then

- (PA052) Have you ever used the mobile banking feature of your bank account to pay a bill?

Consider bills paid using your bank’s mobile banking website or mobile banking app. Do not consider bills paid by calling your bank’s telephone banking service.

- 1 Yes
- 2 No

End if (mbadopter = 1)

If cpadopter = 1 then

- (PA051) **Mobile payments** are payments, purchases or charitable donations made using a mobile phone.

Do not consider payments made using the mobile banking feature of your bank account.

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

|                                                                               | Yes | No |
|-------------------------------------------------------------------------------|-----|----|
| (PA051_a)<br>Payment, purchase or charitable donation made using text message | 1   | 2  |
| (PA051_b)<br>Contactless payment via tapping or waving your phone             | 1   | 2  |
| (PA051_c)<br>Used your phone to scan a barcode to make a payment              | 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?

Answer in **one box only**. Choose the box that best describes your use of non-bank online payment services.

Enter the **number of times** you use a non-bank online payment service. **DO NOT ENTER DOLLAR AMOUNTS.**

If never, please enter 0 in any box.

|                                            |                                             |                                                   |
|--------------------------------------------|---------------------------------------------|---------------------------------------------------|
| (PA045_a) _____ time(s)<br>per <b>week</b> | (PA045_b) _____ time(s)<br>per <b>month</b> | (PA045_c)<br>OR _____ time(s) per<br><b>year*</b> |
|--------------------------------------------|---------------------------------------------|---------------------------------------------------|

(PA045\_asterisk)\*Use the Per Year 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, in person, or by phone

##### Online

- \*Non-bill internet payments

##### Retail or in-person

- \*Retail goods
- \*Services and other

##### Person-to-person payments

if ABPADOPTER = 1 then

- (PU002\_intro2)  
**Automatic Bill Payments**

In a **typical period (week, month, or year)**, how many [automatic bill payments](#) do you make?

Answer in **one box per row**. Choose the box that best describes your typical behavior.

Answer for each payment method.

Enter the **number of times** you make an automatic bill payment. **DO NOT ENTER DOLLAR AMOUNTS.**

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

|                                                                                                                    | Per week   | Per month  | Per year*  |
|--------------------------------------------------------------------------------------------------------------------|------------|------------|------------|
| If dcadopter = 1 then Paid with your <a href="#">debit card(s)</a>                                                 | (pu002_a1) | (pu002_a2) | (pu002_a3) |
| If ccadopter = 1 then Charged to your <a href="#">credit card(s)</a>                                               | (pu002_b1) | (pu002_b2) | (pu002_b3) |
| If baadopter = 1 then Paid using your bank account and routing numbers                                             | (pu002_c1) | (pu002_c2) | (pu002_c3) |
| IF OBBPADOPTER = 1 THEN Paid using the <a href="#">online banking</a> bill payment function on your bank's website | (PU002_e3) | (PU002_e3) | (PU002_e3) |
| Paid directly from your <a href="#">income</a>                                                                     | (pu002_d1) | (pu002_d2) | (pu002_d3) |

(error catching code goes here)

\*(PU002\_asterisk) Please use the Per year frequency if you typically make fewer than one payment per month

End if

IF BAADOPTER = 1 or CCADOPTER = 1 THEN

- (pu003\_intro)  
**Online Bill Payments**

In a **typical period (week, month, or year)**, how many online bill payments do you make?

if ABPADOPTER = 1 then

Do not count any automatic recurring bill payments that you reported in the previous question.

Endif

Answer in **one box per row**. Choose the box that best describes your typical behavior.

Answer for each payment method.

Enter the **number of times** you make an online bill payment. **DO NOT ENTER DOLLAR AMOUNTS.**

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

|                                                                                                                           | Per week   | Per month  | Per year*  |
|---------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|
| If dcadopter =1<br>then<br>Paid with your <a href="#">debit card(s)</a>                                                   | (pu003_a1) | (pu003_a2) | (pu003_a3) |
| If ccadopter = 1<br>then<br>Charged to your <a href="#">credit card(s)</a>                                                | (pu003_b1) | (pu003_b2) | (pu003_b3) |
| If baadopter = 1<br>then<br>Paid using your bank account and routing numbers                                              | (pu003_c1) | (pu003_c2) | (pu003_c3) |
| If obbpadopter = 1<br>then<br>Paid using the <a href="#">online banking bill payment</a> function on your bank's web site | (pu003_d1) | (pu003_d2) | (pu003_d3) |

(error catching code here)

\*(pu003\_asterisk) Please use the Per year frequency if you typically make fewer than one payment per month.

END IF

- (pu004\_intro)

**Bill Payments by mail, in person, or by phone**

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

Answer in **one box per row**. Choose the box that best describes your typical behavior.

Answer for each payment method.

Enter the **number of times** you make a bill payment by mail, in person, or by phone. **DO NOT ENTER DOLLAR AMOUNTS.**

If you do not use the payment method to pay bills by mail, in person, or by phone, please enter a 0 in any box in the appropriate row.

|  | Per week | Per month | Per year* |
|--|----------|-----------|-----------|
|--|----------|-----------|-----------|

|                                                                                   |          |          |          |
|-----------------------------------------------------------------------------------|----------|----------|----------|
| Paid in <a href="#">cash</a>                                                      | PU004_a1 | PU004_a2 | PU004_a3 |
| If chkadopter = 1 or mmcadopter = 1 then<br>Paid by <a href="#">check (paper)</a> | PU004_b1 | PU004_b2 | PU004_b3 |
| If moadopter = 1 then<br>Paid by <a href="#">money order</a>                      |          |          |          |
| If dcadopter = 1 then<br>Paid with your <a href="#">debit card(s)</a>             | PU004_c1 | PU004_c2 | PU004_c3 |
| If ccadopter = 1 then<br>Charged to your <a href="#">credit card(s)</a>           | PU004_d1 | PU004_d2 | PU004_d3 |
| If pcadopter = 1 then<br>Paid with your <a href="#">prepaid card(s)</a>           | PU004_e1 | PU004_e2 | PU004_e3 |

\*(pu004\_asterisk) Please use the Per year frequency if you typically make fewer than one payment per month

(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)  
**Internet payments**

In a **typical period (week, month, or year)**, how many **internet payments** do you make?

Answer in **one box per row**. Choose the box that best describes your typical behavior.

Answer for each payment method.

Enter the **number of times** you make an internet payment. **DO NOT ENTER DOLLAR AMOUNTS.**

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

**Examples of internet payments**

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

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

\*(pu005\_asterisk)Please use the Per year frequency if you typically make fewer than one payment per month.

(error catching code here)

Endif

- (pu006a\_intro)  
**Retail goods**

In a **typical period (week, month, or year)**, how many **retail payments** do you make?

Answer in **one box per row**. Choose the box that best describes your typical behavior.

Answer for each payment method.

Enter the **number of times** you make a retail payment. **DO NOT ENTER DOLLAR AMOUNTS.**

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

**Examples of retail goods include items bought while shopping in person at:**

- Food and grocery stores
- 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.

|                                                                                      | Per week  | Per month | Per year* |
|--------------------------------------------------------------------------------------|-----------|-----------|-----------|
| <a href="#">Cash</a>                                                                 | Pu006a_a1 | Pu006a_a2 | Pu006a_a3 |
| If chkadopter = 1 or<br>mmcadopter = 1 then<br>Paid by <a href="#">check (paper)</a> | Pu006a_b1 | Pu006a_b2 | Pu006a_b3 |
| If moadopter = 1 then<br>Paid by <a href="#">money order</a>                         |           |           |           |
| If dcadopter = 1 then<br>Paid with your <a href="#">debit card</a>                   | Pu006a_c1 | Pu006a_c2 | Pu006a_c3 |
| If ccadopter = 1 then<br>Charged to your <a href="#">credit card</a>                 | Pu006a_d1 | Pu006a_d2 | Pu006a_d3 |
| If pcadopter = 1 then<br>Paid with your <a href="#">prepaid card</a>                 | Pu006a_e1 | Pu006a_e2 | Pu006a_e3 |

\*(pu006a\_asterisk)Please use the Per year frequency if you typically make fewer than one payment per month.

(error catching code here)

- (pu006c\_intro)  
**Retail services**

In a **typical period (week, month, or year)**, how many payments for **services** do you make?

Answer in **one box per row**. Choose the box that best describes your typical behavior.

Answer for each payment method.

Enter the **number of times** you make payment for a service. **DO NOT ENTER DOLLAR AMOUNTS.**

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

**Examples of services paid for while shopping or paying in person include:**

- Restaurants, bars, fast food and beverage
- 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

|  | Per week | Per month | Per year* |
|--|----------|-----------|-----------|
|--|----------|-----------|-----------|

|                                                                                             |           |           |           |
|---------------------------------------------------------------------------------------------|-----------|-----------|-----------|
| <a href="#">Cash</a>                                                                        | Pu006c_a1 | Pu006c_a2 | Pu006c_a3 |
| If chkadopter = 1 or<br>mmcadopter = 1 then<br><b>Paid by <a href="#">check (paper)</a></b> | Pu006c_b1 | Pu006c_b2 | Pu006c_b3 |
| If moadopter = 1<br>then<br><b>Paid by <a href="#">money order</a></b>                      |           |           |           |
| If dcadopter = 1<br>then<br><b>Paid with your <a href="#">debit card</a></b>                | Pu006c_c1 | Pu006c_c2 | Pu006c_c3 |
| If ccadopter = 1<br>then<br><b>Charged to your <a href="#">credit card</a></b>              | Pu006c_d1 | Pu006c_d2 | Pu006c_d3 |
| If pcadopter = 1<br>then<br><b>Paid with your <a href="#">prepaid card</a></b>              | Pu006c_e1 | Pu006c_e2 | Pu006c_e3 |

\*(pu006c\_asterisk)Please use the Per year frequency if you typically make fewer than one payment per month.

(error catching code here)

- (pu021\_intro)

**Person-to-person payments**

In a **typical period (week, month, or year)**, how many **person-to-person** payments do you make?

Answer in **one box per row**. Choose the box that best describes your typical behavior.

Answer for each payment method.

Enter the **number of times** you make a person-to-person payment. **DO NOT ENTER DOLLAR AMOUNTS**.

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

**Person-to-person payments include:**

- Babysitting
- Allowances
- Giving a friend or family member money as a gift
- Paying a person for something that is not business related
- Account to account payments from your bank account to another person's bank account

|                                             | <b>Per week</b> | <b>Per month</b> | <b>Per year*</b> |
|---------------------------------------------|-----------------|------------------|------------------|
| <a href="#">Cash</a>                        | Pu021_a1        | Pu021_a2         | Pu021_a3         |
| If chkadopter = 1 or<br>mmcadopter = 1 then | Pu021_b1        | Pu021_b2         | Pu021_b3         |

|                                                                                                                               |          |          |          |
|-------------------------------------------------------------------------------------------------------------------------------|----------|----------|----------|
| Paid by <a href="#">check (paper)</a>                                                                                         |          |          |          |
| If moadopter = 1 then<br>Paid by <a href="#">money order</a>                                                                  |          |          |          |
| If dcadopter = 1 then<br>Paid with your <a href="#">Debit card</a> , through<br>an intermediary such as PayPal                | Pu021_c1 | Pu021_c2 | Pu021_c3 |
| If ccadopter = 1 then<br>Charged to your <a href="#">Credit card</a> ,<br>through an intermediary such as<br>PayPal           | Pu021_d1 | Pu021_d2 | Pu021_d3 |
| If baadopter = 1 then<br>Account to account payment                                                                           | PU021_e1 | PU021_e2 | PU021_e3 |
| If obbpadopter = 1 then<br>Paid using the <a href="#">online banking bill<br/>payment</a> function on your bank's<br>web site | PU021_f1 | PU021_f2 | PU021_f3 |

\*(pu006c\_asterisk)Please use the Per year frequency if you typically make fewer than one payment per month.

(error checking code goes here)

If TCADOPTER = 1 or TCEVER = 1 then

- (pu008\_intro)In a **typical period (week, month, or year)**, how often do you use **travelers checks?**

Answer in **one box only**. Choose the box that best describes your typical behavior.

Enter the **number of times** you use travelers checks to make a payment. DO NOT ENTER DOLLAR AMOUNTS.

If never, please enter 0 in any box.

|                                  | Per week | Per month | Per year* |
|----------------------------------|----------|-----------|-----------|
| <a href="#">Travelers checks</a> | Pu008_c1 | Pu008_c2  | Pu008_c3  |

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

(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.

- (PH005) Have you **ever** entered any of the following information on an Internet web site or sent the information in an e-mail message?  
\*\*\*randomize responses\*\*\*

|                                     | Yes | No |
|-------------------------------------|-----|----|
| (PH005_a)<br>Bank account number    | 1   | 2  |
| (PH005_c)<br>Credit card number     | 1   | 2  |
| (PH005_d)<br>Debit card number      | 1   | 2  |
| (PH005_e)<br>Mother's maiden name   | 1   | 2  |
| (PH005_g)<br>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 an overdraft fee
  - 2 Yes but I did not pay an overdraft fee
  - 3 No

Endif

- (PH022) In the past 12 months, have you had any of the following stolen or lost?

|                                                                                  | Yes | No |
|----------------------------------------------------------------------------------|-----|----|
| (PH022_a)<br>Cash                                                                | 1   | 2  |
| If CCADOPTER = 1 then<br>(PH022_b)<br>Credit card                                | 1   | 2  |
| If DCADOPTER = 1 then<br>(PH022_c)<br>Debit card                                 | 1   | 2  |
| If CHKADOPTER = 1 or<br>MMCADOPTER = 1 then<br>(PH022_d)<br>Checks or check book | 1   | 2  |

If PH022\_a = 1 then

(PH023\_a)

Q. What amount of **cash** was lost or stolen?

\$\_\_\_\_\_ .00

End if

If PH022\_b = 1 then

(PH023\_b)

Q. What was the approximate value of the fraudulent charges on your **credit card**? If none, please enter 0.

\$\_\_\_\_\_ .00

End if

If PH022\_c = 1 then

(PH023\_c)

Q. What was the approximate value of the fraudulent charges on your **debit card**? If none, please enter 0.

\$\_\_\_\_\_ .00

End if

If PH022\_d = 1 then

(PH023\_d)

Q. What was the approximate value of the fraudulent activity on your checking account? If none, please enter 0.

\$\_\_\_\_\_ .00

End if

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

\*\*\*randomize response categories\*\*\*

|                                                                               | Yes | No |
|-------------------------------------------------------------------------------|-----|----|
| (PH009_a)<br>You or someone else in your household lost their primary job     | 1   | 2  |
| (PH009_b)<br>You declared bankruptcy                                          | 1   | 2  |
| (PH009_c)<br>Mortgage foreclosure on your primary home                        | 1   | 2  |
| (PH009_e)<br>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<br>(PH020_a)<br>You declared bankruptcy                   | 1   | 2  |
| If PH009_c = 2 then<br>(PH020_b)<br>Mortgage foreclosure on your primary home | 1   | 2  |

End if

- (PH012) During the past 12 months, did you pay in cash to receive a discount?
  - 1 Yes
  - 2 No

## 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-\$124,999
  - 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 2<sup>nd</sup> highest

- 4 3<sup>rd</sup> 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.
  - 1 Yes
  - 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.

- \$\_\_\_\_\_,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].

<br><br>

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.

- \$\_\_\_\_\_,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].

<br><br>

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.

○ \$\_\_\_\_\_,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].

<br><br>

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**?

Examples of other debts include credit card debt, student loan debt, and car loan debt.

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].

<br><br>

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].

<br><br>

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.

- \$\_\_\_\_\_,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].

<br><br>

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?
  - 1 Very interesting
  - 2 Interesting
  - 3 Neither interesting or uninteresting
  - 4 Uninteresting
  - 5 Very uninteresting
- (CS\_003) Do you have any other comments on the interview? Please type these in the box below.