2011 SCPC Questionnaire
RAND American Life Panel MSXXX and "My Household Questionnaire"
October, 2011

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 = NO THEN
```
- (`evercell`) Have you ever had a cell phone?
    - 1 Yes
    - 2 No

```
ENDIF
```

```
If cellphone = 1 then
     CPADOPTER := 1
```

- (`smartphone`) A **smart phone** is a mobile telephone with features that may enable it to easily access the web, send e-mails, and interact with computers.

    Smart phones include the iPhone, Android, Blackberry, and Windows Mobile.

    Is your cell phone a smart phone?
    - Yes
    - No

```
Else
     CPADOPTER := 0
```

ENDIF

(surveyintro)
Thank you for taking this survey. We are studying consumer payment 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:

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.*

	None or almost none	Some	Shared equally with other household members	Most	All or almost all
Paying **monthly bills** (rent or mortgage, utilities, cell phone, etc)					
Doing regular **shopping** for the household (groceries, household supplies, pharmacy, etc)					
Making decisions about **saving and investments** (whether to save, how much to save, where to invest, how much to borrow)					
Making decisions about **other household financial matters** (where to bank, what payment methods to use, setting up online bill payments, filing taxes)					

Common Payment Methods

Next we are going to ask you about several common methods for making payments. Please review the definitions below before moving on.

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	4 Convenient	5 Very convenient

			nor 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.

  - *Please choose each ranking only once.*

  ***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	◉	○	○			
(AS012_b) Getting & Setting up						
(AS012_d)Cost	○	○	○			○
(AS012_e)Convenience	○	○	○			◉

(AS012_f) Payment records						
(AS012_h) Security	○	○	○			○

- (AS004) How do you rate the **security** of the following **means** 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, on a land line					
(AS004_e) Mobile phone					

- (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)

Now we're going to ask you about your checking and savings accounts.

Checking accounts allow you to make payments or withdrawals as often as necessary using checks, debit or ATM cards, or online payments. Some checking accounts pay interest on deposits and may be called money market checking accounts.

Savings accounts allow only a limited number of payments, withdrawals, or transfers. Savings accounts pay interest on deposits that is usually higher than interest-bearing checking accounts. Examples include traditional savings accounts, money market savings accounts, Christmas Club accounts, and Coverdell or 529 education accounts.

When answering the questions, please keep the following in mind:

- *If you are married or living with a partner, please report all accounts of your own and all accounts held jointly with your spouse or partner, but not any accounts held only by your spouse or partner.*

- *If you own or operate a business, please do not report accounts used for business purposes only.*

- *Enter "0" if you have no accounts of the indicated type.*

How many **accounts** do you have at any financial institution, including banks, credit unions, brokerages, or investment firms?
- *Do not include deposits held at online services such as PayPal.*

  - o (PA001_a) Number of checking accounts
  - o (PA001_b) Number of savings accounts

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

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

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

If chkadopter = 0 then
```

- (PA002) 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


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

DCADOPTER := 0
ATMADOPTER := 0
ATMONLYADOPTER := 0
TBADOPTER := 0
OBADOPTER := 0
OBBPADOPTER := 0
DCEVER := 0
ATMEVER := 0
ATMONLYEVER := 0
TBEVER := 0
OBEVER := 0
OBBPEVER := 0
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 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?
  - 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?
  - *Include money market accounts if that is your primary checking account*
  - *Please choose "0%" if you do not earn interest.*

  DROP DOWN BOX WITH ENTRIES
  - o [initial box] *** Select one ***
  - o 0%
  - o 0.01 to 0.25%
  - o 0.26 to 0.50%
  - o 0.51 to 0.75%
  - o 0.76 to 1.00%
  - o 1.01 to 1.25%
  - o 1.26 to 1.50%

- o   1.51 to 1.75%
- o   1.76 to 2.00%
- o   2.01 to 2.25%
- o   2.26 to 2.50%
- o   2.51 to 2.75%
- o   2.76 to 3.00%
- o   More than 3.00%
- o   Don't know

- (PA031) Do you currently have any **blank, unused checks**?
    - o   1 Yes
    - o   2 No

- (PA035) Have you **written a paper check** to make a payment in the **past 12 months**?
    - o   1 Yes
    - o   2 No

- (PA006) At what type of financial institution is your primary checking account?
    - o   1 Commercial bank
    - o   2 Savings and loan
    - o   3 Credit union
    - o   4 Brokerage
    - o   5 Internet bank
    - o   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?
    - o   1 Commercial bank
    - o   2 Savings and loan
    - o   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 you are married or living with a partner, please report all cards of your own and all cards held jointly with your spouse or partner, but not any cards held only by your spouse or partner.*
  - *If you own or operate a business, please do not report cards used for business purposes only.*
  - *Enter "0" if you have no cards of the indicated type.*

    - 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

- (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***
    - o 1 PIN
    - o 2 Signature
    - o 3 Either one is fine/ I'm indifferent
    - o 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?

    - o Yes
    - o 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?

    o Yes
    o 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.

    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

If pa012 = 1 then
        TBADOPTER := 1
End if

If TBADOPTER = 0 then
        (NEWTB) Have you **ever** set up access to telephone banking?
                o   1 Yes
                o   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 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
```

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

    o 1 Yes
    o 2 No

```
        else
             OBEVER := 0
        Endif

endif


IF CELLPHONE = 1 AND BAADOPTER = 1 THEN
```

Mobile banking uses a **mobile phone** to access your bank account. This can be done either by accessing your bank's web page on your mobile phone, via text messaging, or by using a downloadable app on your mobile phone.

(PA026_a) Do you currently have your bank's mobile banking app installed on your mobile phone?
- 1 Yes
- 2 No

Using your **mobile phone**, have you done any of the following in the **past 12 months**?
****randomize****

	Yes	No
(PA026_b) Check a balance or check recent transactions	1	2
(PA026_c) Pay a bill	1	2
(PA026_d) Receive a text message alert from your bank	1	2
(PA026_e) Transfer money between two accounts	1	2

```
ENDIF

IF ((cellphone = 1 and PA026_a = 2) or evercell = 1) and
(BAADOPTER = 1 or BAEVER = 1) THEN
```

(PA028) Have you **ever** downloaded your bank's mobile banking app on your cell phone?
- 1 Yes
- 2 No
```
ENDIF

If pa026_a = 1 then
     MBADOPTER := 1
Endif

If (pa026_b = (2,missing) OR pa026_c = (2,missing) OR pa026_d =
(2,missing) OR pa026_e = (2,missing)) then
```

```
          IF (BAADOPTER = 1 or BAEVER = 1) and (CPADOPTER = 1 OR
          EVERCELL = 1) THEN
```
(PA126) Using your mobile phone, have you **ever** done any of the following?
- IF PA026_b = (2,missing) THEN
  Check a balance or check recent transactions
- IF PA026_c = (2,missing) THEN
  Pay a bill
- IF PA026_d = (2,missing) THEN
  Receive a text message alert from your bank
- IF PA026_e = (2,missing) THEN
  Transfer money between two accounts
  - 1 Yes
  - 2 No

```
          ENDIF
      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, using a computer or laptop	1	2
If mbadopter = 1 then (PA033_c) Online banking, using a mobile phone	1	2
(PA033_d) Online banking, using other internet connected device	1	2
(PA033_d_other) Other device (please specify)_____		

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...

- *Please round to the nearest dollar*
- *Do not include cash owned by other members of your household*

  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 Cash back at a retail 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 cash from [FILL WITH ANSWER FROM PA016], **what amount** do you get **most often**?
    - *Please round to the nearest dollar*
    - *If you never get cash, please enter 0.*

  o $_____.00

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

    - *Please fill 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 you get cash less than once per month, please answer on an annual basis*
- *If never, please enter 0 in any box.*

Weekly basis	OR Monthly basis	OR Yearly basis
(PA018_a1) _____time(s) per **week**	(PA018_b1) _____time(s) per **month**	(PA018_c1) _____time(s) per **year**

- (PA017_b) When you get <u>cash</u> from **all other sources** besides [fill from answer PA016], **what amount** do you get **most often**?
    - *Please round to the nearest dollar*
    - *If you never get cash, please enter 0.*

    - $_____.00

- (PA018_intro)In a **typical period (week, month, or year)**, how often do you **get** <u>cash</u> from **all other sources** besides [fill from answer PA016]?

    - *Please fill 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 you get cash less than once per month, please answer on an annual basis*
    - *If never, please enter 0 in any box.*

Weekly basis	OR Monthly basis	OR Yearly basis
(PA018_a2) _____time(s) per **week**	(PA018_b2) _____time(s) per **month**	(PA018_c2) _____time(s) per **year**

```
CCADOPTER := 0
```

- (PA053)
  Credit cards allow you to carry a balance from month to month.

  Charge cards must be paid in full at the end of each billing cycle.

  Do you have any **credit cards** or **charge cards**?

    - *If you're married or living with someone, please report only those cards that <u>you</u> use or that you both use, not cards used only by your spouse or partner.*
    - *Leave out any cards used only for business purposes*
        - 1 Yes
        - 2 No

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

- (PA020) Have you **ever** had a credit card or charge 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 and charge cards.

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

	Yes	No
(PA019_a) Visa, MasterCard, or Discover credit cards (these cards can be used anywhere credit cards are accepted)	1	2
(PA019_b) Company or store branded credit cards (these cards can only be used at the merchant labeled on the card, and do not have logos from Visa, MasterCard, Discover or American Express)	1	2
(PA019_c) American Express charge cards (these are green, gold or platinum colored)	1	2
(PA019_d) American Express credit cards (these are <u>not</u> green, gold or platinum colored)	1	2
(PA019_e) Diners Club or other charge cards	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 Visa, MasterCard, or Discover credit cards	PA054_A1	PA054_A2

IF PA019_b = 1 then Company or store branded credit cards	PA054_B1	PA054_B2
If PA019_c = 1 then American Express charge cards	PA054_C1	PA054_C2
If PA019_d = 1 then American Express credit cards	PA054_d1	PA054_d2
If PA019_e = 1 then Diners Club or other charge cards	PA054_e1	PA054_e2

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

****begin prepaid card section****
PCADOPTER := 0
PCEVER := 0

(PA099_intro) Now we'd like to find out about any **prepaid cards** you might have. These cards are also known as **gift cards** or **stored value cards**. Most prepaid cards have a dollar value that can be used to make payments, which are deducted from the value or valid for use over time, such as a monthly pass. Some prepaid cards can be reloaded with additional dollar value using other payment instruments.

We'll be asking you about 4 types of prepaid cards:

Government issued cards are used by federal, state or local governments to distribute benefits to citizens. Examples include Direct Express and Electronic Benefit Transfer (EBT).

Employer issued cards are given to employees for compensation instead of cash, checks, or direct deposit. Examples include payroll cards (wages or salary), incentive cards (bonuses or awards), and benefit cards (e.g. FSA, HSA, HRA).

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

Specific purpose prepaid cards can only be used at specific merchants (Starbucks, Target, Home Depot, etc.), at specific locations (shopping malls or universities), or for specific products or services (public transportation, phone cards, etc.)

Do you have any of the following types of prepaid cards?

	Yes	No
(PA099_a) Government issued	1	2
(PA099_b) Employer issued	1	2
(PA099_c) General purpose	1	2
(PA099_d) Specific purpose	1	2

****make a few new variables here to make it easier to control the survey flow later on****
GISVCADOPTER = 0
EISVCADOPTER = 0
GPSVCADOPTER = 0
SPSVCADOPTER = 0

IF pa099_a = 1 THEN GISVCADOPTER = 1

IF pa099_b = 1 THEN EISVCADOPTER = 1

```
IF pa099_c = 1 THEN GPSVCADOPTER = 1

IF pa099_d = 1 THEN SPSVCADOPTER = 1

If GISVCADOPTER = 1 or EISVCADOPTER = 1 or GPSVCADOPTER = 1 or
SPSVCADOPTER = 1 then PCADOPTER := 1


IF PCADOPTER = 1 THEN
```

(PA100)
Please tell us how many of each type of prepaid card you have.

(PA100_a) IF GISVCADOPTER = 1 Government issued (Direct Express, EBT)	_____cards
(PA100_b) IF EISVCADOPTER = 1 Employer issued (payroll, incentive, benefit)	_____cards
(PA100_c) IF GPSVCADOPTER = 1 General purpose (have a Visa, MasterCard, Discover or American Express logo on them)	_____cards
(PA100_d) IF SPSVCADOPTER = 1 Specific purpose (can only be used at specific merchants, stores, locations or for services such as public transportation)	_____cards

****error check and message:

If sum(PA100_a, PA100_b, PA100_c,PA100_d) = (0 or missing) then

You told us that you have a prepaid card. Please tell us how many cards you have.

****note: when it says (0 or missing) in the above error check, we don't mean valid skips, but actual missings where the respondent was supposed to answer the question but did not.***

(PA102) What is the total dollar value of all cards in each type of prepaid card that you have?
- *Please answer to the nearest dollar.*
- *If cards of one type have no value, please enter 0 in the box for that type of card.*

	Dollar value
(PA102_a) IF GISVCADOPTER = 1 Government issued (Direct Express, EBT)	$_____
(PA102_b) IF EISVCADOPTER = 1 Employer issued (payroll, incentive, benefit)	$_____

(PA102_c) IF GPSVCADOPTER = 1 General purpose (have a Visa, MasterCard, Discover or American Express logo on them)	$_____
(PA102_d) IF SPSVCADOPTER = 1 Specific purpose (can only be used at specific merchants, stores, locations or for services such as public transportation)	$_____

ENDIF ****PCADOPTER = 1****

*******************BEGIN ALTERNATE to PA099, PA100, and PA102*********************

PCADOPTER := 0
PCEVER := 0

(PA197)
Now we'd like to find out about any **prepaid cards** you might have. These cards are also known as **gift cards** or **stored value cards**.

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

	Yes	No
(PA197_a) Gift card from a store, merchant, or website	1	2
(PA197_b) General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)	1	2
(PA197_c) Public transportation card (subway, bus, train or ferry)	1	2
(PA197_d) Phone card	1	2
(PA197_e) Direct Express	1	2
(PA197_f) EBT (Electronic Benefit Transfer)	1	2
(PA197_g) Payroll card (for wages or salary)	1	2
(PA197_h) Incentive card (for bonus pay from your employer)	1	2
(PA197_i) Benefit card (FSA, HRA, HSA, health care, day care)	1	2
(PA197_j) Remittance card (for sending money overseas)	1	2
(PA197_k) Merchant rebate card	1	2
(PA197_l)	1	2

Location specific card (for spending in shopping malls or university campus)		

****FOR 2012 SCPC**** - is it possible to randomize all responses except PA197_a and PA197_b? In other words, PA197_a and PA197_b would be pinned to the top of the list while the others are randomized.***

```
IF PA197_a = 1 or PA197_b = 1 or PA197_c = 1 or PA197_d = 1 or PA197_e
= 1 or PA197_f = 1 or PA197_g = 1 or PA197_h = 1 or PA197_i = 1 or
PA197_j = 1 or PA197_k = 1 or PA197_l = 1 then PCADOPTER = 1
```

```
IF PCADOPTER = 1 THEN
(PA198)
```
Please tell us how many of each type of prepaid card you have.

	Number of cards
IF PA197_a = 1 (PA198_a) Gift card from a store, merchant, or website	
IF PA197_b = 1 (PA198_b) General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)	
IF PA197_c = 1 (PA198_c) Public transportation card (subway, bus, train or ferry)	
IF PA197_d = 1 (PA198_d) Phone card	
IF PA197_e = 1 (PA198_e) Direct Express	
IF PA197_f = 1 (PA198_f) EBT (Electronic Benefit Transfer)	
IF PA197_g = 1 (PA198_g) Payroll card (for wages or salary)	
IF PA197_h = 1 (PA198_h) Incentive card (for bonus pay from your employer)	
IF PA197_i = 1 (PA198_i) Benefit card (FSA, HRA, HSA, health care, day care)	
IF PA197_j = 1 (PA198_j) Remittance card (for sending money overseas)	
IF PA197_k = 1 (PA198_k)	

Merchant rebate card	
IF PA197_l = 1 (PA198_l) Location specific card (for spending in shopping malls or university campus)	

****error check and message:

If sum(PA198_a, PA198_b, PA198_c, PA198_d, PA198_e, PA198_f, PA198_g, PA198_h, PA198_i, PA198_j, PA198_k, PA198_l) = (0 or missing) then

You told us that you have a prepaid card. Please tell us how many cards you have.

****note: when it says (0 or missing) in the above error check, we don't mean valid skips, but actual missings where the respondent was supposed to answer the question but did not.***

> (PA199) What is the total dollar value of all cards in each type of prepaid card that you have?
> - *Please answer to the nearest dollar.*
> - *If cards of one type have no value, please enter 0 in the box for that type of card.*

	Dollar value of cards
IF PA197_a = 1 (PA199_a) Gift card from a store, merchant, or website	
IF PA197_b = 1 (PA199_b) General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)	
IF PA197_c = 1 (PA199_c) Public transportation card (subway, bus, train or ferry)	
IF PA197_d = 1 (PA199_d) Phone card	
IF PA197_e = 1 (PA199_e) Direct Express	
IF PA197_f = 1 (PA199_f) EBT (Electronic Benefit Transfer)	
IF PA197_g = 1 (PA199_g) Payroll card (for wages or salary)	
IF PA197_h = 1 (PA199_h) Incentive card (for bonus pay from your employer)	
IF PA197_i = 1 (PA199_i)	

Benefit card (FSA, HRA, HSA, health care, day care)	

`IF PA197_j = 1`
`(PA199_j)`
Remittance card (for sending money overseas)	

`IF PA197_k = 1`
`(PA199_k)`
Merchant rebate card	

`IF PA197_l = 1`
`(PA199_l)`
Location specific card (for spending in shopping malls or university campus)	

`ENDIF` ***PCADOPTER = 1***

*******************END ALTERNATE to PA099, PA100 and PA102*********************

****getting the people who ever had a card****

`IF PCADOPTER = 0 THEN`

(PA103)
Have you **ever** had a prepaid card?
- 1 Yes
- 2 No

`ENDIF`

****some more general questions that we want to ask to anybody who currently has or has had a card in the past 12 months****

```
If PCADOPTER = 1 then
```

- (PA039) Some prepaid cards can be **reloaded** with extra dollar value by the card holder.

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

  - *Please tell us about cards you currently have and cards you had in the past 12 months.*

    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?

    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) ____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 1-7, 8 is always "Other"
    - o 1 Cash
    - o 2 Credit card
    - o 3 Check
    - o 4 Directly from income
    - o 5 Debit card
    - o 6 Rewards from loyalty program
    - o 7 Refund or store credit
    - o 8 Other (explain)
      - ▪ (PA101_other)

ENDIF ****if PA022_extra = 1****

Endif ****If PA039 = 1*****

Endif **** GISVCADOPTER = 1 or pa106_a = 1 or EISVCADOPTER = 1 or pa106_b = 1 or GPSVCADOPTER = 1 or pa106_c = 1 or SPSVCADOPTER = 1 or pa106_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 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
(PA027_a)
Credit card
END IF
	1	2

IF PA008_a > 0 THEN
(PA027_b)
Debit card
END IF
	1	2

IF PCADOPTER = 1 THEN
(PA027_c)
Prepaid card
END IF
	1	2

(PA027_d) Electronic toll payment	1	2
(PA027_e) Key fob	1	2

```
If cpadopter = 1 then
```

- (PA051) **Mobile payments** are purchases, bill payments, charitable donations, payments to another person, or any other payments made using a **mobile phone**.

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

  *****randomize*****

	Yes	No
(PA051_a) Used a text message to make a mobile payment	1	2
(PA051_b) Tapping or waving your phone to make a contactless mobile payment	1	2
(PA051_c) Scanned a barcode using your phone to make a mobile payment	1	2
(PA051_d) Used your mobile phone's web browser to make a mobile payment	1	2
(PA051_e) Used a downloadable app to make a mobile payment	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

****here is the PayPal question that used to be up with the checking and savings account question.****
(PA001_d)

Now we're going to ask you about newer online companies such as PayPal that are not banks but allow people to make payments.

A **non-bank online payment account** is a payment service provided by a company that is <u>not</u> a bank. These services allow a consumer to send and receive money online.

Do you have an account at any of the following non-bank online payment services?

		Yes	No
(PA001_d1) PayPal		1	2
(PA001_d2) Google Checkout		1	2
(PA001_d3) Amazon Payments		1	2
(PA001_d4) Other (specify)	PA001_d_other		

```
If PA001_d1 = 1 or PA001_d2 = 1 or PA001_d3 = 1 then
      PPADOPTER = 1
Else
      PPADOPTER = 0
Endif


If PPADOPTER = 1 THEN
```

- (PA048)

Do you have any money deposited at a non-bank online payment service?

- *Examples of non-bank online payment services include PayPal, Google Checkout, and Amazon Payments.*

  - o 1 Yes
  - o 2 No

- (PA044) In the **past 12 months**, have you used a non-bank online payment service to make a purchase or pay another person?
  - *Examples of non-bank online payment services include PayPal, Google Checkout, and Amazon Payments.*

    - o 1 Yes
    - o 2 No

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

IV.   Payment Use (PU)

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

- *If you are married or living with a partner, please report all payments made by you or made jointly with your spouse or partner—but not payments made only by your spouse or partner.*
- *If you own or operate a business, please do not report payments related to your business only.*

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

BILLS	
Automatic bill payments	Payments set up to occur on a regularly scheduled basis.
Online bill payments	Bill payments made online, but not set up to be paid automatically.
Bill payments by mail, in person, or by phone	Bills you mail in, pay in person, or by calling on your phone.
PURCHASES OF GOODS & SERVICES	
Online payments	Payments for items bought over the internet or donations made online.
Retail purchases of goods	Purchases of goods at stores, such as: grocery stores, superstores, department stores, drug stores.
Services	Purchases of services, such as: restaurants, bars, fast food and beverage, transportation and tolls, doctor's visits, child care, haircuts, education, recreation and entertainment.

Person-to-person payments	Payments to people not made through a retail establishment, such as payments for babysitting, allowances, yardwork.

```
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?

  - *Please fill in **one box per row**. Choose the box that best describes your typical activity.*
  - *Answer for each payment method.*
  - *Enter the **number of times** you make an automatic payment. DO NOT ENTER DOLLAR AMOUNTS.*
  - *Please answer on an annual basis if you typically make less than one payment per month.*
  - *If you do not use the payment method to pay automatic bills, please enter a 0 in any box in the appropriate row.*

	Weekly basis - Per **week**	Monthly basis - Per **month**	Yearly basis - Per **year**
If dcadopter = 1 then Paid with your debit card(s)	(pu002_a1)	(pu002_a2)	(pu002_a3)
If ccadopter = 1 then Charged to your credit card(s)	(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 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)
  Online Bill Payments

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

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

  - *Please fill in **one box per row**. Choose the box that best describes your typical activity.*
  - *Answer for each payment method.*
  - *Enter the **number of times** you make an online bill payment. DO NOT ENTER DOLLAR AMOUNTS.*
  - *Please answer on an annual basis if you typically make less than one payment per month.*
  - *If you do not use the payment method to pay bills online, please enter a 0 in any box in the appropriate row.*

	Weekly basis - Per **week**	Monthly basis - Per **month**	Yearly basis - 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 and routing numbers	(pu003_c1)	(pu003_c2)	(pu003_c3)
If obbpadopter = 1 then Paid using the online banking bill payment function on your bank's web site	(pu003_d1)	(pu003_d2)	(pu003_d3)

(error catching code here)

```
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?

- *Please fill in **one box per row**. Choose the box that best describes your typical activity.*
- *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.*
- *Please answer on an annual basis if you typically make less than one payment per month.*
- *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.*

	Weekly basis - Per **week**	Monthly basis - Per **month**	Yearly basis - 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.

- *If you are married or living with a partner, please report all payments made by you or made jointly with your spouse or partner—but not payments made only by your spouse or partner.*
- *If you own or operate a business, please do not report payments related to your business only.*

- (pu005_intro2)
  Internet payments

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

  Examples of internet payments include all non-bill purchases made on the internet and charitable donations made online.

    - *Please fill in **one box per row**. Choose the box that best describes your typical activity.*
    - *Answer for each payment method.*
    - *Enter the **number of times** you make an internet payment. DO NOT ENTER DOLLAR AMOUNTS.*
    - *Please answer on an annual basis if you typically make less than one payment per month.*
    - *If you do not use the payment method to make internet payments, please enter a 0 in any box in the appropriate row.*

	Weekly basis - Per **week**	Monthly basis - Per **month**	Yearly basis - 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 and routing numbers, 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

```
Endif
```

- (pu006a_intro)
  Retail goods

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

  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

  - *Please fill in **one box per row**. Choose the box that best describes your typical activity.*
  - *Answer for each payment method.*
  - *Enter the **number of times** you make a payment. DO NOT ENTER DOLLAR AMOUNTS.*
  - *Please answer on an annual basis if you typically make less than one payment per month.*
  - *If you do not use the payment method to make payments, please enter a 0 in any box in the appropriate row.*
  - *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.*

	Weekly basis - Per **week**	Monthly basis - Per **month**	Yearly basis - 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

- (pu006c_intro)
  Retail services

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

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

- *Please fill in one box per row. Choose the box that best describes your typical activity.*
- *Answer for each payment method.*
- *Enter the number of times you make a payment. DO NOT ENTER DOLLAR AMOUNTS.*
- *Please answer on an annual basis if you typically make less than one payment per month.*
- *If you do not use the payment method to make payments, please enter a 0 in any box in the appropriate row.*

	Weekly basis - Per **week**	Monthly basis - Per **month**	Yearly basis - 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)

- (pu021_intro)
Person-to-person payments

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

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

- *Please fill in **one box per row**. Choose the box that best describes your typical activity.*
- *Answer for each payment method.*
- *Enter the **number of times** you make a payment. DO NOT ENTER DOLLAR AMOUNTS.*
- *Please answer on an annual basis if you typically make less than one payment per month.*
- *If you do not use the payment method to make payments, please enter a 0 in any box in the appropriate row.*

	Weekly basis - Per **week**	Monthly basis - Per **month**	Yearly basis - 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

(error checking code goes here)

(PU100)
Were any of the payments you reported in the previous questions made for both your household and some other organization?
- *Check all that apply.*
  - Yes, some payments were for my employer (not a business that I own)
  - Yes, some payments were for a business that I own

o Yes, some payments were for another organization such as religious organizations, community or social organizations, or charity.
o No

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 monthly due date)?
   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?
      - *Enter 0 if none.*

      o $_____.00

   - (pu011)
      How would you compare your unpaid balance last month to your unpaid balance 12 months ago? Last month's balance is...
      o 1 Much lower
      o 2 Lower
      o 3 About the same
      o 4 Higher
      o 5 Much higher

   ENDIF

ENDIF

(PU101)
During the **past 12 months**, how many weeks did you make <u>fewer</u> total payments than you do in a typical week?

- *If none, please enter 0, otherwise,*
- *Please enter a number between 1 and 52.*

   _____weeks

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) 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 an overdraft fee
    - o 2 Yes but I did not pay an overdraft fee
    - o 3 No
```
Endif
```

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

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

If PH022_a = 1 then
    (PH023_a)
    Q. In the **past 12 months**, what was the total amount of **cash** was lost or stolen?

$_____.00

End if

If PH022_b = 1 then

    (PH023_b)

    Q. In the **past 12 months**, what was the total 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. In the **past 12 months**, what was the total 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. In the **past 12 months**, what was the total 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) 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**, did you pay for anything in cash to receive a discount?
  - o 1 Yes
  - o 2 No

VI.   Demographics (DE)

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

- (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

- (DE010 Which category represents the total combined **income** of all members of your family living here during the **past 12 months**?

  This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, social security payments and any other money income received by members of your family who are 15 years of age or older.
  - o 1 Less than $5,000
  - o 2 $5,000-$7,499
  - o 3 $7,500-$9,999
  - o 4 $10,000-$12,499
  - o 5 $12,500-$14,999
  - o 6 $15,000-$19,999
  - o 7 $20,000-$24,999
  - o 8 $25,000-$29,999
  - o 9 $30,000-$34,999

- o 10 $35,000-$39,999
- o 11 $40,000-$49,999
- o 12 $50,000-$59,999
- o 13 $60,000-$74,999
- o 14 $75,000-$99,999
- o 15 $100,000-$124,999
- o 16 $125,000-$199,999
- o 17 $200,000 or more

- (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**?

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

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

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

Prompt for DE019, where DE013 = 1:

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

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

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

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