

2016 SCPC Questionnaire

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YELLOW BACKGROUND, BLACK TEXT = new questions or changes to 2015 questionnaire.

Red background, strike through = Deleted text or deleted question

Green text: Comments to the Boston Fed

*****Pink text*** = comments to programmer**

(surveyintro)

Thank you for taking this survey. We are studying how consumers buy goods and services using cash, bank accounts, and other means of payment for all purchases and bill payments.

At any time in this survey, it is OK to refer to your financial records if you wish.

CLICK on any blue 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. Preliminaries (related to MHQ)

If calcage = empty then

(IN002)

What is your date of birth?

- (birthmonth) Range of Months: January-December
- (birthday) Range of Days: 1-31
- (birthyear) Range of years: 1911-1999

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 phone with features that enable it to easily download and use apps, access the web, and send e-mails.

- *Examples: iPhone, Android, Samsung Galaxy, HTC One, Blackberry, and Windows Mobile.*

Is your mobile phone a **smart phone**?

1. Yes
2. No

Else

CPADOPTER := 0

ENDIF

II. Financial responsibility question

(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
(fr001_a) Paying monthly bills (rent or mortgage, utilities, cell phone, etc.)					
(fr001_b) Doing regular shopping for the household (groceries, household supplies, pharmacy, etc.)					
(fr001_d) Making decisions about saving and investments (whether to save, how much to save, where to invest, how much to borrow)					
(fr001_e) 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.

Electronic payment instruments

Bank account number	A payment made by providing your bank account number to a business, organization, or person, such as an insurance or utility company. You can give your number on websites, paper forms, etc.
Online banking bill pay	A payment made from your bank's online banking website, usually for a bill but it can be used to pay other people too. This payment does not require you or your bank to disclose your bank account number to a third party.

Card payment instruments

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 it. Also known as stored value cards or gift cards.

Paper payment instruments

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.
Money order	A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.

For each question, please rate the characteristics of **all** payment methods, even if you do not have or use all of them.

III. Assessment of Characteristics (AS)

****Currently, we randomize the order of the six characteristics (Security, Acceptance, Cost, Convenience, Getting & setting up, and Payment Records). In addition, can you randomize the payment instruments by these three groups:

1. Paper (Cash, Check, Money order),
2. Card (Debit card, Credit card, Prepaid card), and
3. Electronic (Bank account number, Online banking bill pay).

So within each group, there would be no randomization, but we will randomize (1, 2, 3).

This randomization would apply across all 6 characteristics, so if the order of the payment instrument groups is (3,1,2) then it will be that same order for all 6 characteristics.

SECURITY *** _4_ ***

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_a4 Cash					
AS003_b4 Check					
AS003_h4 Money order					
AS003_c4 Debit card					
AS003_d4 Credit card					
AS003_e4 Prepaid card					
AS003_f4 Bank account number					
AS003_g4 Online banking bill pay					

ACCEPTANCE FOR PAYMENT *** _1_ ***

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_a1 Cash					
AS003_b1 Check					
AS003_h1 Money order					
AS003_c1 Debit card					
AS003_d1 Credit card					
AS003_e1 Prepaid card					
AS003_f1 Bank account number					
AS003_g1 Online banking bill pay					

COST * _2_ *****

Please rate the **COST** of using each payment method.

Examples: Fees, penalties, postage, interest paid or lost, subscriptions, or materials can raise the cost of a payment method. Cash discounts and rewards (like frequent flyer miles) can lower the cost of a payment method.

- Consider the cost of using or owning the payment method, not the cost of an item purchased.
- 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_a2 Cash					
AS003_b2 Check					
AS003_h2 Money order					
AS003_c2 Debit card					

AS003_d2 Credit card					
AS003_e2 Prepaid card					
AS003_f2 Bank account number					
AS003_g2 Online banking bill pay					

CONVENIENCE * _3_ *****

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_a3 Cash					
AS003_b3 Check					
AS003_h3 Money order					
AS003_c3 Debit card					
AS003_d3 Credit card					
AS003_e3 Prepaid card					
AS003_f3 Bank account number					
AS003_g3 Online banking bill pay					

GETTING & SETTING UP * _5_ *****

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_a5 Cash					
AS003_b5 Check					
AS003_h5 Money order					
AS003_c5 Debit card					
AS003_d5 Credit card					
AS003_e5 Prepaid card					
AS003_f5 Bank account number					
AS003_g5 Online banking bill pay					

PAYMENT RECORDS *_6_*****

Rate the quality of **payment 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_a6 Cash					
AS003_b6 Check					
AS003_h6 Money order					
AS003_c6 Debit card					

AS003_d6 Credit card					
AS003_e6 Prepaid card					
AS003_f6 Bank account number					
AS003_g6 Online banking bill pay					

(AS012)

Please tell us which payment characteristic is most important when you decide which payment method to use.

randomize response options

1. Acceptance for payment
2. Getting and setting up
3. Cost
4. Convenience
5. Payment records
6. Security

(AS004)

How do you rate the **security** of the following **means** of making a payment?

- Please rate all means of making a payment, even if you do not use that method.

randomize order of the rows

	1 Very Risky	2 Risky	3 Neither risky nor secure	4 Secure	5 Very Secure
(AS004_a) In person					
(AS004_b) By mail or other delivery service					
(AS004_c) Over a landline phone					
(AS004_d) Using a laptop or desktop computer					
(AS004_e) Using an app on a mobile phone or					

tablet					
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(AS005) **## Rating the security of debit cards**

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) In-person, typing in your Personal Identification Number (PIN)					
(AS005_b) In person, giving your signature					
(AS005_c) In person, using neither PIN nor signature					
(AS005_d) Online, providing security code (CVV)					
(AS005_g) Online, without providing security code (CVV)					
(as005_h) During a voice telephone call, with security code (CVV)					
(as005_i) During a voice telephone call, without security code (CVV)					

(AS005_f) Using a mobile app					
---------------------------------	--	--	--	--	--

IV. Bank accounts and instruments

Adoption of bank accounts

(PA001)

Checking and Savings Accounts

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

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

- *If you are married or living with a partner, please report only your accounts.*
- *Do not include accounts held...*
 - *...only by your spouse or partner*
 - *...for business purposes only*
 - *...at non-bank online payment services such as PayPal*
- *Enter "0" if you have no accounts of the indicated type.*

How many **accounts** do you have at banks, credit unions, brokerages, or investment firms?

(PA001_a) Number of checking accounts	_____
(PA001_b) Number of savings accounts <ul style="list-style-type: none"> • <i>Include only traditional accounts (passbook or statement), money market accounts (but not other mutual funds), education accounts (Coverdell or 529), and Christmas Clubs or other account designated for saving purpose (e.g., vacation).</i> 	_____

```
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 you don't 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 *debit card;
OBBPADOPTER := 0 *online banking bill pay;
MOADOPTER := 0 *money order;
```

Bank account non-adopters

```
if BAAadopter = 0 then
    if (chkever = 1 or savever = 1) then
        (PA010)
```

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

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

- 1 Yes
- 2 No

(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

(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

(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

(NEWOBBP)

You can use your bank's website to make electronic payments from your bank account to a merchant, company, government, or private individual.

To do so, you would need to set up online bill pay by entering the name, address, and account number of the company or person to whom you are paying a bill.

Have you **ever** set up **online bill pay** at your bank's website?

- 1 Yes
- 2 No

endif

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

ENDIF *ending if BAAadopter = 0;

Bank account adopters

if BA_Adopter != 0 then

New screen – all three questions pa007, pa007_a, on the same screen.

IF pa001_b > 0 THEN

Savings Accounts

(PA007)

At what type of financial institution is your [FILL: If pa001_b > 1 then "primary"] **savings account**?

[Show instruction if pa001_b > 1]

- *Your primary account is the account you use most often, not necessarily the account with the most money in it.*
 - 1 Commercial bank
 - 2 Savings and loan
 - 3 Credit union
 - 4 Brokerage
 - 5 Internet bank
 - 6 Other:
 - (PA007_other) (please specify)_____

(PA007_a)

What **interest rate** do you earn on the balance in your [FILL: If pa001_b > 1 then “primary”] **savings account?**

- *Include money market accounts if that is your [FILL: If pa001_b > 1 then “primary”] savings account*
- *Please choose “0%” if you do not earn interest.*

DROP DOWN BOX WITH ENTRIES

- [initial box] *** Select one ***
- 0%
- 0.01 - 0.05%
- 0.06 - 0.10%
- 0.11 - 0.15%
- 0.16 - 0.20%
- 0.21 - 0.25%
- 0.26 - 0.50%
- 0.51 - 0.75%
- 0.76 - 1.00%
- 1.01 - 1.50%
- 1.51 - 2.00%
- 2.01 - 2.50%
- 2.51 - 3.00%
- More than 3%
- Don't know

END IF (pa001_b > 0)

IF CHKADOPTER = 1 then

Checking accounts financial institute – This question was in previous surveys, but the format of the question is a little different because we are asking for primary checking and secondary checking. I have marked it for removal above, and instead we see the new format of the question below in pa006_a and pa006_b.

Checking Accounts

IF pa001_a = 1

(PA006_a)

At what type of financial institution is your **checking account**?

- 1 Commercial bank
- 2 Savings and loan
- 3 Credit union
- 4 Brokerage
- 5 Internet bank
- 6 Other:
 - (PA006_a_other) (please specify)_____

IF pa001_a >= 2

*****pa006_a and pa006_b on same screen**

(PA006_a)

At what type of financial institution is your **primary checking account**?

If pa001_a = 2 then display instruction

- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it. The other account is your secondary account.*

If pa001_a > 2 then display instruction

- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it. Your secondary account is the account you use next most often to make payments.*

- 1 Commercial bank
- 2 Savings and loan
- 3 Credit union
- 4 Brokerage
- 5 Internet bank
- 6 Other:
 - (PA006_a_other) (please specify)_____

(PA006_b)

At what type of financial institution is your **secondary checking account**?

- 1 Commercial bank
- 2 Savings and loan
- 3 Credit union
- 4 Brokerage
- 5 Internet bank
- 6 Other:
 - (PA006_b_other) (please specify)_____

New Screen – New question - checking account balances

Checking Accounts

(IF pa001_a = 1 THEN)

About how much money do you have in your **checking account**?

(pa073_a)

Balance of checking account \$_____.

(ELSE IF pa001_a >= 2 THEN)

About how much money do you have in your **checking accounts**?

(pa073_a)

Balance of primary account \$_____.

(pa073_b)

Balance of secondary account \$_____.

New question - Follow-up questions if balance is blank or refused:

Checking Accounts

IF (pa073_a = missing or pa073_b = missing) THEN

Build some variables to control the flow of the follow-up questions pa086, which are displayed after pa085_a and pa085_b if either is unanswered:

nobalance1 = 1

nobalance2 = 1

IF (pa001_a = 1 and pa073_a = missing)

We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us the average balance of your checking account over the past 30 days.

(pa085_a)

Average balance of checking account \$_____.

IF pa085_a >= 0 then nobalance1 = 0

IF (pa001_a >= 2 and pa073_a = missing and pa073_b >= 0)

We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us the average balance of your primary checking account over the past 30 days.

(pa085_a)

Average balance of primary checking account \$_____.

IF pa085_a >= 0 then nobalance1 = 0

IF (pa001_a >= 2 and pa073_a >= 0 and pa073_b = missing)

We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us the average balance of your secondary checking account over the past 30 days.

(pa085_b)

Average balance of secondary checking account \$_____.00

IF pa085_b >= 0 then nobalance2 = 0

IF (pa001_a >= 2 and pa073_a = missing and pa073_b = missing)

We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us the average balance of your checking accounts over the past 30 days.

(pa085_a)

Average balance of primary checking account \$_____.00

(pa085_b)

Average balance of secondary checking account \$_____.00

IF pa085_a >= 0 then nobalance1 = 0

IF pa085_b >= 0 then nobalance2 = 0

New question – if the respondent sees pa085_a or pa085_b and those items are still missing, then we'll ask them for their balance again, in a different way.

Checking Accounts

IF (nobalance1 = 1 or nobalance2 = 1) THEN

IF (pa001_a = 1 and nobalance1 = 1)

We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us a range for your checking account balance.

(pa086_a)

[DROP DOWN LIST]

1. \$0 – \$99
2. \$100 - \$249
3. \$250 – \$499
4. \$500 - \$749
5. \$750 - \$999
6. \$1,000 - \$1,499
7. \$1,500 - \$1,999
8. \$2,000 - \$2,999
9. \$3,000 - \$4,999

10. \$5,000 - \$7,499
11. \$7,500 - \$9,999
12. More than \$10,000
13. I don't know

IF (pa001_a >= 2 and nobalance1 = 1 and nobalance2 = 0)

We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us a range for your primary checking account balance.

(pa086_a)
[DROP DOWN LIST]

1. \$0 - \$99
2. \$100 - \$249
3. \$250 - \$499
4. \$500 - \$749
5. \$750 - \$999
6. \$1,000 - \$1,499
7. \$1,500 - \$1,999
8. \$2,000 - \$2,999
9. \$3,000 - \$4,999
10. \$5,000 - \$7,499
11. \$7,500 - \$9,999
12. More than \$10,000
13. I don't know

IF (pa001_a >= 2 and nobalance1 = 0 and nobalance2 = 1)

We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us a range for your secondary checking account balance.

(pa086_b)
[DROP DOWN LIST]

1. \$0 - \$99
2. \$100 - \$249
3. \$250 - \$499
4. \$500 - \$749
5. \$750 - \$999
6. \$1,000 - \$1,499
7. \$1,500 - \$1,999
8. \$2,000 - \$2,999
9. \$3,000 - \$4,999
10. \$5,000 - \$7,499
11. \$7,500 - \$9,999
12. More than \$10,000
13. I don't know

IF (pa001_a >= 2 and nobalance1 = 1 and nobalance2 = 1)

We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us a range for your checking account balances.

(pa086_a)

Primary checking account [DROP DOWN LIST]

1. \$0 – \$99
2. \$100 - \$249
3. \$250 – \$499
4. \$500 - \$749
5. \$750 - \$999
6. \$1,000 - \$1,499
7. \$1,500 - \$1,999
8. \$2,000 - \$2,999
9. \$3,000 - \$4,999
10. \$5,000 - \$7,499
11. \$7,500 - \$9,999
12. More than \$10,000

(pa086_b)

Secondary checking account [DROP DOWN LIST]

1. \$0 – \$99
2. \$100 - \$249
3. \$250 – \$499
4. \$500 - \$749
5. \$750 - \$999
6. \$1,000 - \$1,499
7. \$1,500 - \$1,999
8. \$2,000 - \$2,999
9. \$3,000 - \$4,999
10. \$5,000 - \$7,499
11. \$7,500 - \$9,999
12. More than \$10,000

New screen – Table of Y/N questions for checking accounts

These screens are new, but some of the follow-ups are existing questions from previous surveys.

Checking Accounts

(IF pa001_a = 1 THEN)

Please tell us more about the features of your **checking account**.

(pa075_a)

Is this account **jointly owned** with someone else?

- *You might jointly own an account with a spouse, another family member, or somebody else.*
1. Yes
 2. No

(pa076_a)

Does this account **pay interest**?

1. Yes
2. No

Overdraft protection is a service that your bank provides to deposit extra money into your checking account when you make a transaction that exceeds your account balance. It may help you reduce or avoid fees for insufficient funds by transferring money to your checking account from:

- A savings account
- A credit card
- A loan or overdraft insurance

(pa079_a)

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

1. Yes
2. No

(IF pa001_a >= 2 THEN)

all of these questions pa075_a and _b, pa076_a and _b, pa079_a and _b should be on the same screen.

Checking Accounts

Please tell us more about the features of your **checking accounts**.

Are your checking accounts **jointly owned** with someone else?

- *You might jointly own an account with a spouse, another family member, or somebody else.*

	Yes	No
(pa075_a) Primary account		
(pa075_b) Secondary account		

Do your checking accounts **pay interest**?

	Yes	No
(pa076_a) Primary account		
(pa076_b) Secondary account		

Overdraft protection is a service that your bank provides to deposit extra money into your checking account when you make a transaction that exceeds your account balance. It may help you reduce or avoid fees for insufficient funds by transferring money to your checking account from:

- A savings account
- A credit card

- A loan or overdraft insurance

Do your checking accounts have **overdraft protection**?

	Yes	No
(pa079_a) Primary account		
(pa079_b) Secondary account		

New screen - Follow up for jointly held accounts

(IF pa001_a = 1 THEN)

(IF pa075_a = YES THEN)

Checking Accounts

(pa080_a)

With whom do you share your jointly owned account?

1. Spouse or partner
2. Other family member
3. Other (specify)

(pa080_a_other) [OPEN ENDED TEXT BOX]

(IF pa001_a >= 2 THEN)

pa080_a and pa080_b on the same screen

(IF pa075_a = YES or pa075_b = YES THEN)

Checking Accounts

With whom do you share your jointly owned account?

(if pa075_a = YES)

(pa080_a)

Primary account

1. Spouse or partner
2. Other family member
3. Other (specify)
(pa080_a_other) [OPEN ENDED TEXT BOX]

(if pa075_b = YES)

(pa080_b)

Secondary account

1. Spouse or partner
2. Other family member
3. Other (specify)
(pa080_b_other) [OPEN ENDED TEXT BOX]

New screen – follow-up for interest rates on checking accounts

Note to programmers—this next question is similar to the ones that appeared in the previous surveys, but now there are additional filters in front of the question which determine if the respondent has one, two, or more than two checking accounts.

(IF pa001_a = 1 THEN)

(IF pa076_a = YES THEN)

Checking Accounts

- (PA004_a)
What **interest rate** do you earn on the balance in your checking account?

DROP DOWN BOX WITH ENTRIES

- [initial box] *** Select one ***
- 0.01 - 0.05%
- 0.06 - 0.10%
- 0.11 - 0.15%
- 0.16 - 0.20%
- 0.21 - 0.25%
- 0.26 - 0.50%
- 0.51 - 0.75%
- 0.76 - 1.00%
- 1.01 - 1.50%
- 1.51 - 2.00%
- 2.01 - 2.50%
- 2.51 - 3.00%
- More than 3%

- Don't know

(IF pa001_a >= 2 THEN)

(IF pa076_a = YES or pa076_b = YES THEN)

Checking Accounts

What **interest rate** do you earn on the balance in your checking account(s)?

(IF pa076_a = YES)

(PA004_a)

Primary account [DROP DOWN LIST]

(IF pa076_b = YES)

(PA004_b)

Secondary account [DROP DOWN LIST]

DROP DOWN BOX ENTRIES for this question

- [initial box] *** Select one ***
- 0.01 - 0.05%
- 0.06 - 0.10%
- 0.11 - 0.15%
- 0.16 - 0.20%
- 0.21 - 0.25%
- 0.26 - 0.50%
- 0.51 - 0.75%
- 0.76 - 1.00%
- 1.01 - 1.50%
- 1.51 - 2.00%
- 2.01 - 2.50%
- 2.51 - 3.00%
- More than 3%
- Don't know

New screen – Table of Y/N questions for checking accounts payment instruments

(IF pa001_a > 0 THEN)

Checking Accounts

Please tell us about the **paper checks** associated with [FILL: IF pa001_a = 1 then “your **checking account**”, ELSE IF pa001_a > 1 then “any of your **checking accounts.**”].

	Yes	No
(pa031) Do you have any blank, unused checks ?		
(pa035) Have you written a paper check to make a payment in the past 12 months ?		

New screen

(If pa001_a = 1 then)

- (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.

- *If you are married or living with a partner, please report only your cards.*
- *Do not include cards held...*
 - *...only by your spouse or partner*
 - *...for business purposes only*
- *Enter “0” if you have no cards of the indicated type.*

How many ATM cards and/or debit cards do you have?

- (PA008_b1) Number of ATM cards: _____
- (PA008_a1) Number of debit cards: _____

New screens – for ATM card or debit card non-adopters

If pa008_b1 = (0, missing) then

pa009 and pa022 on same screen

(PA009)

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

- 1 Yes
- 2 No

```
IF pa008_a1 = (0, missing) then  
  
    (pa022)  
    Please choose the most important reason why you don't have an ATM card.  
    ***randomize response options, the last option is always "Other"***  
    1. My bank did not give me one.  
    2. I have a debit card that I can use to get cash.  
    3. I get cash from other sources.  
    4. I don't use cash often.  
    5. Other (specify)  
        a. (pa022_other) _____  
  
    END IF (pa008_a1 = (0, missing))  
  
endif
```

```
if PA008_a1 > 0 then  
    DCADOPTER := 1  
else  
    DCADOPTER := 0  
  
## pa010 and pa021 on same screen  
(PA010)  
Have you ever had a debit card?  
    o 1 Yes  
    o 2 No
```

```
(pa021)  
Please choose the most important reason why you don't have a debit card.  
***randomize response options, the last option is always "Other"***  
    1. My current payment methods meet all of my needs.  
    2. I'm worried about a security breach affecting my checking account.  
    3. I would rather use a credit card.  
    4. I asked my bank not to give me a debit card.  
    5. I gave my debit card back to my bank.  
    6. I would rather write checks.  
    7. My bank did not give me a debit card.  
    8. I don't want to overdraft my checking account.  
    9. I have an ATM card to get cash.  
    10. Other (specify)  
        a. (pa021_other) _____  
  
End If
```

New screen - pa008_b1,2 and pa008_a1,2 on the same screen.

(IF pa001_a = 2 THEN)

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.

- *If you are married or living with a partner, please report only your cards.*
- *Do not include cards held...*
 - *...only by your spouse or partner*
 - *...for business purposes only*
- *Enter "0" if you have no cards of the indicated type.*

How many **ATM cards** and/or **debit cards** do you have for these checking accounts?

	Number of ATM cards	Number of debit cards
Primary account	(pa008_b1)	(pa008_a1)
Secondary account	(pa008_b2)	(pa008_a2)

New screens – for ATM card or debit card non-adopters

if pa008_b1 = (0, missing) and pa008_b2 = (0, missing) then

same screen -- pa009 and pa022

(PA009)

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

- 1 Yes
- 2 No

IF pa008_a1 = (0, missing) and pa008_a2 = (0, missing) then

(pa022)

Please choose the **most important reason** why you don't have an ATM card.

randomize response options, the last option is always "Other"

1. My bank did not give me one.
2. I have a debit card that I can use to get cash.

- 3. I get cash from other sources.
- 4. I don't use cash often.
- 5. Other (specify)
 - a. (pa022_other) _____

END IF (pa008_a1 = (0, missing) and pa008_a2 = (0, missing))

endif

```
if pa008_a1 > 0 or pa008_a2 > 0 then
  DCADOPTER := 1
else
  DCADOPTER := 0
```

same screen - pa010 and pa021

(PA010)

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

- 1 Yes
- 2 No

(pa021)

Please choose the **most important reason** why you don't have a debit card.

randomize response options, the last option is always "Other"

- 1. My current payment methods meet all of my needs.
- 2. I'm worried about a security breach affecting my checking account.
- 3. I would rather use a credit card.
- 4. I asked my bank not to give me a debit card.
- 5. I gave my debit card back to my bank.
- 6. I would rather write checks.
- 7. My bank did not give me a debit card.
- 8. I don't want to overdraft my checking account.
- 9. I have an ATM card to get cash.
- 10. Other (specify)
 - a. (pa021_other) _____

endif

New screen - ATM and debit card on the same screen

(IF pa001_a > 2 THEN)

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.

- *If you are married or living with a partner, please report only your cards.*
- *Do not include cards held...*
 - *...only by your spouse or partner*
 - *...for business purposes only*
- *Enter "0" if you have no cards of the indicated type.*

How many **ATM cards** and/or **debit cards** do you have for these checking accounts?

	Number of ATM cards	Number of debit cards
Primary account	(pa008_b1)	(pa008_a1)
Secondary account	(pa008_b2)	(pa008_a2)
All other accounts	(pa008_b3)	(pa008_a3)

New screens – for ATM card or debit card non-adopters

if pa008_b1 = (0, missing) and pa008_b2 = (0, missing) and pa008_b3 = (0, missing) then

same screen -- pa009 and pa022

(PA009)

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

- 1 Yes
- 2 No

IF pa008_a1 = (0, missing) and pa008_a2 = (0, missing) and pa008_a3 = (0, missing) then

(pa022)

Please choose the **most important reason** why you don't have an ATM card.

*****randomize response options, the last option is always "Other"*****

1. My bank did not give me one.
2. I have a debit card that I can use to get cash.
3. I get cash from other sources.
4. I don't use cash often.
5. Other (specify)
 - a. (pa022_other) _____

```
END IF (pa008_a1 = (0, missing) and pa008_a2 = (0, missing) and  
pa008_a3 = (0, missing))
```

```
endif
```

```
if pa008_a1 > 0 or pa008_a2 > 0 or pa008_a3 > 0 then  
  DCADOPTER := 1  
else  
  DCADOPTER := 0
```

```
## same screen -- pa010 and pa021
```

```
(PA010)
```

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

- 1 Yes
- 2 No

```
(pa021)
```

Please choose the **most important reason** why you don't have a debit card.

*****randomize response options, the last option is always "Other"*****

1. My current payment methods meet all of my needs.
2. I'm worried about a security breach affecting my checking account.
3. I would rather use a credit card.
4. I asked my bank not to give me a debit card.
5. I gave my debit card back to my bank.
6. I would rather write checks.
7. My bank did not give me a debit card.
8. I don't want to overdraft my checking account.
9. I have an ATM card to get cash.
10. Other (specify)
 - a. (pa021_other) _____

```
endif
```

New screen – follow-up for those who have more one ATM and one debit card for each checking account

```
IF sum(pa008_a1, pa008_b1) > 1 then ## primary or only account  
(pa108_a)
```

You reported that you have [FILL: pa008_a1] debit card(s) and [FILL: pa008_b1] ATM card(s) for your [FILL: if pa001_a = 1 then "checking account", else if pa001_a > 1 then "primary checking account"].

Most people only have one card per checking account. This is usually either a debit card or an ATM card.

Please help us understand why you reported that you have more than one card for your [FILL: if pa001_a = 1 then "checking account", else if pa001_a > 1 then "primary checking account"].

1. I counted a card twice, as a debit card and an ATM card.
2. I counted cards held by another joint account owner on this account.
3. My bank issued me more than one card for this account.
4. Other (specify)
 - a. [open ended text box]

ENDIF

IF sum(pa008_a2, pa008_b2) > 1 and pa001_a >= 2 then **## secondary accounts**

(pa108_b)

You reported that you have [FILL: pa008_a2] debit card(s) and [FILL: pa008_b2] ATM card(s) for your secondary checking account.

Most people only have one card per checking account. This is usually either a debit card or an ATM card.

Please help us understand why you reported that you have more than one card for your secondary checking account.

1. I counted a card twice, as a debit card and an ATM card.
2. I counted cards held by another joint account owner on this account.
3. My bank issued me more than one card for this account.
4. Other (specify)
 - a. [open ended text box]

ENDIF

NEW SCREEN - DOES YOUR DEBIT CARD HAVE REWARDS?

IF (pa008_a1 > 0 or pa008_a2 > 0 or pa008_a3 > 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.

IF pa001_a = 1

Does your debit card give rewards?

ELSE IF pa001_a > 1

Do any of your debit cards give rewards?

- *If you have more than one debit card for a checking account, please tell us if any debit cards associated with that account have rewards.*

	Yes	No	I don't know
IF pa008_a1 > 0 (pa011_a) Primary checking account			
IF pa008_a2 > 0 (pa011_b) Secondary checking account			
IF pa008_a3 > 0 (pa011_c) Other checking accounts			

new screen

(IF pa008_a1 > 0 or pa008_a2 > 0 or pa008_a3 > 0)
(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 response options 1 and 2*****

- 1 PIN
- 2 Signature
- 3 Either one is fine/ I'm indifferent
- 4 Neither one / I don't like PIN or signature.

new screen

(IF pa001_a > 0)

Now we'd like to know more about how you access your checking [FILL: if pa001_a = 1 then "account", else if pa001_a > 1 then "accounts"].

Have you **set up** any of the following methods of accessing your checking [FILL: if pa001_a = 1 then "account", else if pa001_a > 1 then "accounts"]?

	Yes	No
(PA012) Telephone banking • You can talk with a teller or use your phone keypad or voice commands	1	2
(PA013) Online banking • You have set up a username and password so you can conduct transactions at your bank's website	1	2
(PA026_a)	1	2

<p>Mobile banking</p> <ul style="list-style-type: none"> • <i>You have downloaded your bank's mobile app onto your phone or tablet.</i> 		
---	--	--

```
IF pa012 = 1 then
    TBADOPTER = 1
ELSE
    TBADOPTER = 0
END IF
```

```
If TBADOPTER = 0 then
    (NEWTB)
```

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

- 1 Yes
- 2 No

Endif

```
If pa013 = NO then
    (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.

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
    (NEWOB BP)
```

You can use your bank's website to make electronic payments from your bank account to a merchant, company, government, or private individual.

To do so, you would need to set up online bill pay by entering the name, address, and account number of the company or person to whom you are paying a bill.

Have you **ever** set up **online bill pay** at your bank's website?

- 1 Yes
- 2 No

Endif

Endif

new screen

(IF pa001_a > 0 and pa013 = YES)

(PA014)

Paying bills via online banking

You can use your bank's website to make electronic payments from your bank account to a merchant, company, government, or private individual.

To do so, you would need to set up online bill pay by entering the name, address, and account number of the company or person to whom you are paying a bill.

Have you set up **online bill pay** at your bank's website?

- 1 Yes
- 2 No

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

IF pa001_a > 0 and pa014 = NO then
(NEWOBBP)

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

- 1 Yes
- 2 No

Endif *****chkadopter = 1*****

Endif ***if BA_Adopter != 0;**

IF BAADOPTER = 1 or BAEVER = 1 then

(pa040_d)

A **certified check** is a type of personal check you write where the bank guarantees the payee that there is enough cash available in the payer’s account.

In the **past 12 months**, have you used a certified check, even once?

1. Yes
2. No

ENDIF

New screen

Certain types of paper payment methods are purchased ahead of time. Consider the following:

In the **past 12 months**, have you used any of the following payment methods, even once?

	Yes	No
(PA040_a) Money order <ul style="list-style-type: none"> • A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand. 	1	2
(PA040_b) Travelers check <ul style="list-style-type: none"> • A piece of paper that is similar to a check but works like cash and is protected against loss or theft. Traveler's checks are purchased in advance and issued for a specific amount of money. 	1	2
(PA040_c) Cashier’s check <ul style="list-style-type: none"> • A type of check written by a bank and made payable to a third party payee. The bank customer purchases the check for full face value plus a small fee for the check service. 	1	2

New screen – pa041, pa041_b and pa041_c on same screen

IF pa040_a = NO or pa040_b = NO or pa040_c = NO THEN

If PA040_a = YES then
 MOADOPTER = 1

Else

(PA041)

Have you **ever** used a **money order**, even once?

- Yes
- No

END IF

If PA040_b = NO then
 (PA041_b)

Have you **ever** used a **travelers check**, even once?

- Yes
- No

END IF

If PA040_c = NO then

(PA041_c)

Have you **ever** used a **cashier's check**, even once?

- Yes
- No

END IF

ENDIF

(PA055)

Some people use **non-bank** financial services, whether or not they have a checking or savings account at a bank, savings and loan, or credit union.

In the **past 12 months**, did you use any of the following financial services?

(PA055_a)

Services provided by a **non-bank** (such as the Post Office or Western Union):

	Yes	No
(PA055_a1) Money order		
(PA055_a2) Check cashing		
(PA055_a3) Remittance		

(PA055_b)

Other financial services:

	Yes	No
(PA055_b1) Payday loan		
(PA055_b2) Selling an item at a pawn shop		
(PA055_b3) Rent-to-own services		
(PA055_b4) Tax refund anticipation loan		
(PA055_b5) Auto title loan		

V. Cash accounts

(PA050)

In the **past 12 months**, have you used **cash** to make a payment, even once?

1. Yes
2. 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

(PA015_a) ... in your wallet, purse, and/or pocket.

- About \$____.00

(PA015_b)...stored elsewhere in your home, car, office, etc.

- About \$____.00

(PA016)

When you get **cash**, where do you get it most often?

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

1. ATM
2. Bank teller
3. Check cashing store
4. Cash back at a retail store
5. I am paid in cash
6. Family or friend
7. Payday lender
8. Other
 - a. (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. a payday lender
8. [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.
- \$____.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 **cash** 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 from other sources, please enter 0.

o \$_____.00

If PA017_b > 0 then

(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]?

- 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

Endif

VI. Virtual currency accounts and instruments (private money)

new screen

(PA120)

Virtual or digital currencies exist online and are different from U.S. dollars (\$), the euro (€), or other official foreign currencies. They are sometimes called **cryptocurrencies**.

(PA120_a)

Have you heard of Bitcoin?

- Yes
- No

***new screen – same screen pa120_b and pa120_c

(PA120_b)

Have you heard of any of these other **virtual currencies**?

	Yes	No
(pa120_b6) Ethereum		
(pa120_b1) Ripple		
(pa120_b2) Litecoin		
(pa120_b3) Dash		
(pa120_b5) Dogecoin		

(PA120_c)

Have you heard of any **other virtual currencies** not listed above?

- Yes, please specify _____
- No

new screen

(IF pa120_a = YES)

(pa131a)

How familiar are you with **Bitcoin** and how it works?

1. Not at all familiar
2. Slightly familiar
3. Somewhat familiar
4. Moderately familiar
5. Extremely familiar

new screen

If any of PA120 = Y then

(PA121)

Do you have or own any of these **virtual currencies**?

	Yes	No
If PA120_a = YES (PA121_a) Bitcoin		
If PA120_b6 = YES (PA121_g) Ethereum		
If PA120_b1 = YES (PA121_b) Ripple		
If PA120_b2 = YES (PA121_c) Litecoin		

If PA120_b3 = YES (PA121_d) Dash		
If PA120_b5 = YES (PA121_f) Dogecoin		

new screen

If any of PA121 = N then show this question grid
(PA122)

Have you **ever** had or owned any of these **virtual currencies**?

	Yes	No
If PA121_a = NO (PA122_a) Bitcoin		
If PA121_g = NO (PA122_g) Ethereum		
If PA121_b = NO (PA122_b) Ripple		
If PA121_c = NO (PA122_c) Litecoin		
If PA121_d = NO (PA122_d) Dash		
If PA121_f = NO (PA122_f) Dogecoin		

new screen

IF (all of PA121 and PA122 = NO)

(PA125)

What is the **main reason** that you **do not own** any **virtual currency**?

*** randomize order below ***

1. I do not understand the technology.
2. Not accepted for payment very often.
3. My current payment methods meet all of my needs.
4. The U.S. dollar value of the virtual currency varies too much.
5. It is not guaranteed by the U.S. government.
6. It is not easy to acquire or use.
7. Other (specify)
 - o [open ended text box]

End IF

Bitcoin/virtual currency adopter questions

IF any of PA121 = YES then

*** New screen ***

(PA126_a)

Randomize order below and keep same order in 126_b

Please tell us your **primary reason** for owning **virtual currency**.

1. I use it to buy goods and services in the United States.
2. I use it to make remittances or other international payments.
3. It is an investment.
4. It allows me to make payments anonymously.
5. It uses secure blockchain technology to prevent loss and fraud.
6. I am interested in new technologies.
7. I do not trust banks.
8. I do not trust the government or U.S. dollar.
9. Other (specify)
 - o [open ended response box]

*** New screen ***

(PA126_b)

Please tell us your **secondary reason** for owning **virtual currency**.

*** Remove selected response in PA126_a ***

1. I use it to buy goods and services in the United States.
2. I use it to make remittances or other international payments.
3. It is an investment.
4. It allows me to make payments anonymously.
5. It uses secure blockchain technology to prevent loss and fraud.
6. I am interested in new technologies.
7. I do not trust banks.
8. I do not trust the government or U.S. dollar.
9. Other (specify)
 - o [open ended response box]

(PA123)

How much **virtual currency** do you have or own?

- Please tell us both the number of coins and the equivalent value in U.S. dollars.

	Number of coins	Equivalent value in U.S. dollars (\$)
	<ul style="list-style-type: none"> • Do not round to the nearest coin. Use 	<ul style="list-style-type: none"> • Example: \$1670

	<i>decimal places if necessary. Example: 0.00425</i>	
If PA121_a = YES (PA123_a) Bitcoin	(pa123_a_number) _____	(pa123_a_us) \$_____ .00
If PA121_g = YES (PA123_g) Ethereum	(pa123_g_number) _____	(pa123_g_us) \$_____ .00
If PA121_b = YES (PA123_b) Ripple	(pa123_b_number) _____	(pa123_b_us) \$_____ .00
If PA121_c = YES (PA123_c) Litecoin	(pa123_c_number) _____	(pa123_c_us) \$_____ .00
If PA121_d = YES (PA123_d) Dash	(pa123_d_number) _____	(pa123_d_us) \$_____ .00
If PA121_f = YES (PA123_f) Dogecoin	(pa123_f_number) _____	(pa123_f_us) \$_____ .00

IF (any displayed row in table pa123 has one or the other response values missing)
***** highlight row with missing entries and display following text at top of screen *****

It is important for us to know both the number of coins and the equivalent value in U.S. dollars. If you cannot give the exact values, please give us your best estimates.

*****new screen*****

IF (any displayed row in table pa123 still has one or the other response values missing)

(pa123_other)

Please tell us why you did not answer both the “Number of coins” and “Equivalent value in U.S. dollars” for the following rows:

***** Populate list with one row for each type of virtual currency that had at least one missing value *****

[OPEN ENDED TEXT BOX]

***** new screen *****

(PA139)

Did you have to refer to records or websites to know the number of coins or the equivalent value in U.S. dollars?

1. Yes, for the number of coins.
2. Yes, for the value in U.S. dollars.
3. Yes, for both.
4. No.

new screen

DISPLAY SCREEN IF: any of pa121 = YES or any of pa122 = YES

(PA133)

In the **past 12 months**, have you exchanged **virtual currency** for U.S. dollars or exchanged U.S. dollars for virtual currency?

	Yes	No
If PA121_a = YES or PA122_a = YES (PA133_a) Bitcoin		
If PA121_g = YES or PA122_g = YES (PA133_g) Ethereum		
If PA121_b = YES or PA122_b = YES (PA133_b) Ripple		
If PA121_c = YES or PA122_c = YES (PA133_c) Litecoin		
If PA121_d = YES or PA122_d = YES (PA133_d) Dash		
If PA121_f = YES or PA122_f = YES (PA133_f) Dogecoin		

new screen

IF (any row displayed in PA133 question grid = YES)

(pa135)

In the **past 12 months**, how many times did you exchanged **virtual currency** for U.S. dollars or exchange U.S. dollars for virtual currency?

*** Populate table rows with any row in which pa133= YES).***

	Number of exchanges
If PA133_a = YES (PA135_a) Bitcoin	
If PA133_g = YES	

(PA135_g) Ethereum	
If PA133_b = YES (PA135_b) Ripple	
If PA133_c = YES (PA135_c) Litecoin	
If PA133_d = YES (PA135_d) Dash	
If PA133_f = YES (PA135_f) Dogecoin	

*** new screen ***

DISPLAY SCREEN IF: any of pa121 = YES or any of pa122 = YES
(PA128)

In the **past 12 months**, have you used **virtual currency** to make a payment for goods or services or to another person?

- Exclude exchanges from U.S. dollars to virtual currency and vice versa.

	Yes	No
If PA121_a = YES or PA122_a = YES (PA128_a) Bitcoin		
If PA121_g = YES or PA122_g = YES (PA128_g) Ethereum		
If PA121_b = YES or PA122_b = YES (PA128_b) Ripple		
If PA121_c = YES or PA122_c = YES (PA128_c) Litecoin		
If PA121_d = YES or PA122_d = YES (PA128_d) Dash		
If PA121_e = YES or PA122_e = YES (PA128_f) Dogecoin		

new screen

IF (any row displayed in PA128 question grid = YES)

(pa140)

In the **past 12 months**, how many payments for goods or services or to another person did you make using a **virtual currency**?

- Exclude exchanges from U.S. dollars to virtual currency and vice versa.

*** Populate table rows with any row in which pa128= YES).***

	Number of payments
If PA128_a = YES (PA140_a) Bitcoin	
If PA128_g = YES (PA140_g) Ethereum	
If PA128_b = YES (PA140_b) Ripple	
If PA128_c = YES (PA140_c) Litecoin	
If PA128_d = YES (PA140_d) Dash	
If PA128_f = YES (PA140_f) Dogecoin	

new screen

IF (any row displayed in PA128 question grid = YES)

(pa129_d)

Who did you pay using **virtual currency**?

1. Merchant (store, company, or other business)
2. A person (somebody who is not a merchant)
3. Both

END IF

new screen

If (pa129_d = "Merchant") then

(pa129_c)

Please list up to three merchants you have paid using **virtual currency**.

1. [OPEN TEXT BOX]
2. [OPEN TEXT BOX]
3. [OPEN TEXT BOX]

END IF

new screen

IF pa120_a = YES

(PA130)

How do you expect the **value of one bitcoin** to change over the following time periods?

	1 Decrease a lot	2 Decrease some	3 Stay about the same	4 Increase some	5 Increase a lot
(PA130_a) Next week					
(PA130_b) Next month					
(PA130_c) Next year					

END IF (pa120_a = YES)

VII. Credit/charge accounts and instruments

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.

- *If you are married or living with a partner, please report all cards belonging to you and all cards owned jointly with your spouse or partner.*
- *Do not include cards held...*
 - *...only by your spouse or partner*
 - *...for business purposes only*

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

- 1 Yes
- 2 No

If PA053 = 1 then
CCADOPTER = 1

Else

CCADOPTER = 0

ENDIF

- (PA019_intro) We know we just asked you about credit cards and charge cards, but we'd like to ask the question in a different way. Please pardon the repetition.

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

	Yes	No
(PA019_a) Visa credit cards	1	2
(PA019_f) MasterCard credit cards	1	2
(PA019_g) Discover credit cards	1	2
(PA019_b) Company or store branded credit cards <ul style="list-style-type: none"> • Do not have logos from Visa, MasterCard, Discover or American Express • Examples include Sears card or Exxon card. • These cards can only be used at the merchant labeled on the card. 	1	2
(PA019_c) American Express charge cards <ul style="list-style-type: none"> • These cards must be paid off at the end of each billing period 	1	2
(PA019_d) American Express credit cards <ul style="list-style-type: none"> • These cards can carry a balance from one billing period to the next 	1	2
(PA019_e) Diners Club or other charge cards	1	2

If pa019_a = 1 or pa019_b = 1 or pa019_c = 1 or pa019_d = 1 or pa019_e = 1 or pa019_f = 1 or pa019_g = 1 then

CCADOPTER = 1

ELSE

CCADOPTER = 0

(PA020)

Have you **ever** had a credit card or charge card?

- 1 Yes
- 2 No

(pa027)

Please choose the **most important reason** why you don't have a credit card.

*****randomize response options, "Other" is always last*****

1. My current payment methods meet all of my needs.
2. I'm worried about my personal or financial information being stolen.
3. Credit cards are too costly.
4. I don't want to go into debt.

5. I only want to spend money that I have.
6. I applied for a credit card, but was not approved.
7. I don't want to pay interest on my purchases.
8. Interest rates are too high.
9. Other (specify)
 - a. (pa027_other) _____

END IF

Endif

IF pa019_a = 1 or pa019_f = 1 or pa019_g = 1 or pa019_c = 1 or pa019_d = 1 or pa053 = YES THEN

(pa052)

Do you own any of these kinds of credit cards that also are branded with a company logo?

- *Examples include Amazon.com, Macy's, ExxonMobil, American Airlines, Costco, Kohl's.*

	Yes	No
IF PA019_a = YES or pa053 = YES THEN (pa052_a) Visa credit cards		
IF PA019_f = YES or pa053 = YES THEN (pa052_b) MasterCard credit cards		
IF PA019_g = YES or pa053 = YES THEN (pa052_c) Discover credit cards		
IF PA019_c = YES or pa053 = YES THEN (pa052_d) American Express charge cards		
IF PA019_d = YES or pa053 = YES THEN (pa052_e) American Express credit cards		

ENDIF

If CCADOPTER = 1 THEN

IF pa053 = YES then show entire table. IF any of pa019 = YES then show those rows only.

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

	Number of credit cards with rewards	Number of credit cards without rewards
IF pa053 = YES or PA019_a = 1 then Visa credit cards	PA054_a1	PA054_a2
IF pa053 = YES or PA019_f = 1 then MasterCard credit cards	PA054_f1	PA054_f2
IF pa053 = YES or PA019_g = 1 then Discover credit cards	PA054_g1	PA054_g2
IF pa053 = YES or PA019_b = 1 then Company or store branded credit cards, without a Visa or MasterCard logo	PA054_b1	PA054_b2
If pa053 = YES or PA019_c = 1 then American Express charge cards	PA054_c1	PA054_c2
If pa053 = YES or PA019_d = 1 then American Express credit cards	PA054_d1	PA054_d2
If pa053 = YES or PA019_e = 1 then Diners Club or other charge cards	PA054_e1	PA054_e2

```
numcreditcards = sum(pa054_a1, ... , pa054_g2)
```

ERROR CHECK screen:

If the respondent says that they have a credit card, but then do not enter a positive number, we want to ask them why. This happens in about 7 percent of the cases in 2013.

```
If CCADOPTER = 1 and (every row of pa054 = (0, missing)) then
```

```
(pa054_z)
```

You told us that you have a credit card, but the number of credit cards you own is [FILL: zero/missing –depending on if the respondent entered 0 or left everything missing in pa054].

If you would like to go back and enter your number of credit cards, please use the “Back” button below. Otherwise, please help us understand by telling us in the box below.

[OPEN ENDED TEXT BOX]

```
END IF
```

```
IF pa052_a = YES or pa052_b = YES or pa052_c = YES or pa052_d = YES or  
pa052_e = YES THEN
```

IF pa052_a = YES and sum(pa054_a1, pa054_a2) > 0 THEN
(pa051_a)

You told us you have [FILL: number of Visa cards from pa054_a, sum(pa054_a1, pa054_a2)] Visa cards. How many of these are branded with a logo of a company, store, or gas station?
_____cards

IF pa052_b = YES and sum(pa054_f1, pa054_f2) > 0 THEN
(pa051_b)

You told us you have [FILL: number of MasterCard cards from pa054_f, sum(pa054_f1, pa054_f2)] MasterCard cards. How many of these are branded with a logo of a company, store, or gas station?
_____cards

IF pa052_c = YES and sum(pa054_g1, pa054_g2) > 0 THEN
(pa051_c)

You told us you have [FILL: number of Discover cards from pa054_g, sum(pa054_g1, pa054_g2)] Discover cards. How many of these are branded with a logo of a company, store, or gas station?
_____cards

IF pa052_d = YES and sum(pa054_c1, pa054_c2) > 0 THEN
(pa051_d)

You told us you have [FILL: number of AmEx charge cards from pa054_c, sum(pa054_c1, pa054_c2)] American Express **charge** cards. How many of these are branded with a logo of a company, store, or gas station?
_____cards

IF pa052_e = YES and sum(pa054_d1, pa054_d2) > 0 THEN
(pa051_e)

You told us you have [FILL: number of AmEx credit cards from pa054_d, sum(pa054_d1, pa054_d2)] American Express **credit** cards. How many of these are branded with a logo of a company, store, or gas station?
_____cards

ENDIF

From the suggestions file for the 2015 SCPC questionnaire:

In order to make this set of questions match a little more closely with the SCF, we will replace pu009 with a question that asks about "last month" instead of the "past 12 months".

(pu012)

Last month, 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)?

1. Yes
2. No

IF pu012 not equal to YES 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)?

- 1 Yes
- 2 No

END IF

IF PU012 = YES or PU009 = YES THEN

Same screen and pu010 and pu011

(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.*

\$_____.00

(pu011)

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
- 6 I did not have a balance 12 months ago

End same screen

ENDIF

new screen – credit limit question

(pu013)

Today, about how much is the total **credit limit** of all your credit cards?

- *Only include credit cards, do not include charge cards.*
- *If you don't know your credit limit, please give us your best guess.*

\$_____.00

new screen – credit limit error check

IF pu013 >= 100,000 then

(pu013_b)

You told us that your credit limit is \$[FILL: pu013, formatted with appropriate commas].

Is it correct?

1. Yes
 2. No
- ### if no go back to screen pu013)

End if (pu013 >= 100,000)

new screen – credit limit error check

IF pu010 not missing and pu013 not missing and pu010 > pu013 THEN
(pu013_a)

You told us that your credit limit is \$(FILL: pu013) and your balance is \$(FILL: pu010).

Is it correct that your balance is larger than your credit limit?

1. Yes, explain
 - a. [open ended text box]
2. No

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

New screen – question about txt/SMS payments

IF cellphone = YES
(pa045)

Some payments can be made by sending a **text message**.

Examples of these types of payments include making donations to the Red Cross or using PayPal via text messages.

Have you made a text message payment in the **past 12 months**?

1. Yes
2. No

IF pa045 = YES THEN
(pa045_a)

In the **past 12 months**, have you authorized a **text message payment** using one of the following methods?

	Yes	No
(pa045_c) Authorize your mobile phone company to pay for you		
(pa045_a) Via your bank		
(pa045_b) Using a non-bank payment service such as PayPal		

ENDIF

VIII. Prepaid accounts and instruments

PCADOPTER := 0

PCEVER := 0

(pa201)

In the next few questions, we are going to ask you about prepaid cards. **Please do not consider the gift card you received for completing this survey when answering these questions.**

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

	Yes	No
(pa201_a) NetSpend	1	2
(pa201_b) Green Dot	1	2
(pa201_c) American Express Bluebird	1	2
(pa201_d) Walmart MoneyCard	1	2
(pa201_e) Visa Prepaid Card	1	2
(pa201_f) MasterCard Prepaid Card	1	2
(pa201_h) AccountNow Gold Card	1	2
(pa201_i) Prepaid card from a bank <ul style="list-style-type: none"> • <i>Examples: Chase, Bank of America, Wells Fargo, etc.</i> 	1	2

GPRADOPTER = 0

IF (any of pa201_a - pa201_i = YES) THEN

GPRADOPTER = 1

PCADOPTER = 1

END

(PA198)

Please tell us how many of each type of **prepaid card** that you have.

- *If you do not have any of a type of card, please enter 0 in the box.*
- *Please include electronic "cards" that work with a mobile phone app or to make payments on the internet.*

	Number of cards
(PA198_a) Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)	
(PA198_c) Public transportation card or pass (subway, bus, train or ferry)	
(PA198_d) Phone card	
(PA198_e) Direct Express	
(PA198_f) EBT, WIC, SNAP, or TANF	
(PA198_m) Other federal, state, or local government benefit card	
(PA198_g) Payroll card (for wages or salary)	
(PA198_h) Employee incentive card (for bonus pay, awards, or recognition from your employer)	
(PA198_i) Benefit card (FSA, HRA, HSA, health care, day care)	
(PA198_j) Remittance card (for sending money overseas)	
(PA198_k) Rebate card from store, merchant, or website	
(PA198_l) Location specific card (for spending in shopping malls or university campus)	
(PA198_b) Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express <ul style="list-style-type: none"> • <i>Include only cards not reported above in this table.</i> • <i>Do not include cards such as Greendot, etc, reported in the previous question</i> 	

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, PA198_m, PA198_n) > 0 then PCADOPTER = 1

IF pa198_b > 0 then GPRADOPTER = 1

******The idea of the error check below is to show the entire chart again, filled in by respondent, replacing blanks with zeros.**

******Additional error check:** For any single item on PA198, if the box has a blank/missing value, then please alert the respondent by summing up what R has answered and giving opportunity to go back and

correct. Please use a zero if respondent has left box blank: “You said you have the following prepaid cards. Is that correct?” y/n If no, give the screen again.****

****Example:

(pa198_confirm)

You told us you have the following [NUMBER OF CARDS] prepaid cards:

	Number of cards
(PA198_a) Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)	2
(PA198_c) Public transportation card or pass (subway, bus, train or ferry)	3
(PA198_d) Phone card	0
(PA198_e) Direct Express	0
(PA198_f) EBT, WIC, SNAP, or TANF	0
(PA198_m) Other federal, state, or local government benefit card	0
(PA198_g) Payroll card (for wages or salary)	0
(PA198_h) Employee incentive card (for bonus pay, awards, or recognition from your employer)	0
(PA198_i) Benefit card (FSA, HRA, HSA, health care, day care)	0
(PA198_j) Remittance card (for sending money overseas)	0
(PA198_k) Rebate card from store, merchant, or website	0
(PA198_l) Location specific card (for spending in shopping malls or university campus)	0
(PA198_b) Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express <ul style="list-style-type: none"> • <i>Include only cards not reported above.</i> 	0

Is this correct?

1. Yes
2. No

IF pa198_confirm = NO then show pa198 table again.

new screen

IF PCADOPTER = 1 THEN

Do any of these cards have a logo from Visa, MasterCard, Discover or American Express?

	Yes	No	I don't know
(IF PA198_a > 0) (pa202_a) Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)			
(IF PA198_c > 0) (pa202_c) Public transportation card or pass (subway, bus, train or ferry)			
(IF PA198_d > 0) (pa202_d) Phone card			
(IF PA198_e > 0) (pa202_e) Direct Express			
(IF PA198_f > 0) (pa202_f) EBT, WIC, SNAP, or TANF			
(IF PA198_m > 0) (pa202_m) Other federal, state, or local government benefit card			
(IF PA198_g > 0) (pa202_g) Payroll card (for wages or salary)			
(IF PA198_h > 0) (pa202_h) Employee incentive card (for bonus pay, awards, or recognition from your employer)			
(IF PA198_i > 0) (pa202_i) Benefit card (FSA, HRA, HSA, health care, day care)			
(IF PA198_j > 0) (pa202_j) Remittance card (for sending money overseas)			
(IF PA198_k > 0) (pa202_k) Rebate card from store, merchant, or website			
(IF PA198_l > 0) (pa202_l) Location specific card (for spending in shopping malls or university campus)			

IF (any of pa202_a - pa202_n = YES) then GPRADOPTER = 1

new screen

IF any of pa202 = "I don't know" (IDK) THEN

Can any of these cards be used to make purchases anywhere credit or debit cards are accepted?

	Yes	No
(IF PA202_a = IDK) (pa203_a) Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)		
(IF PA202_c = IDK) (pa203_c) Public transportation card or pass (subway, bus, train or ferry)		
(IF PA202_d = IDK) (pa203_d) Phone card		
(IF PA202_e = IDK) (pa203_e) Direct Express		
(IF PA202_f = IDK) (pa203_f) EBT, WIC, SNAP, or TANF		
(IF PA202_m = IDK) (pa203_m) Other federal, state, or local government benefit card		
(IF PA202_g = IDK) (pa203_g) Payroll card (for wages or salary)		
(IF PA202_h = IDK) (pa203_h) Employee incentive card (for bonus pay, awards, or recognition from your employer)		
(IF PA202_i = IDK) (pa203_i) Benefit card (FSA, HRA, HSA, health care, day care)		
(IF PA202_j = IDK) (pa203_j) Remittance card (for sending money overseas)		
(IF PA202_k = IDK) (pa203_k) Rebate card from store, merchant, or website		
(IF PA202_l = IDK) (pa203_l) Location specific card (for spending in shopping malls or university campus)		

IF (any of pa203_a - pa203_n = YES) then GPRADOPTER = 1

IF PCADOPTER = 0 THEN

(PA103)

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

- 1 Yes
- 2 No

ENDIF

IF GPRADOPTER = 0 THEN

(pa195)

A **general purpose prepaid card** has money stored or loaded on to it. It has a Visa, MasterCard, Discover or American Express and can be used anywhere payment cards are accepted.

Please choose the **most important reason** why you don't have a **general purpose prepaid card**.

1. My current payment methods meet all of my needs.
2. I've never heard of this type of card
3. There are too many fees for using these types of cards.
4. No one has given me this type of card.
5. If I'm going to use a card, I would rather use a debit or credit card.
6. Other (specify)
 - a. (pa195_other) _____

END IF

(pa194)

Some devices allow drivers to pay tolls without stopping at a toll booth. These devices are often mounted on the inside windshield of the vehicle.

Examples of these devices include E-ZPass, SunPass, TxTAG, and Fastrak.

In the **past 12 months**, have you used one of these **electronic toll payment devices** to pay a toll?

1. Yes
2. No

IF pa194 = YES THEN

(pa193)

How is the electronic toll payment device that you use most often funded?

1. Bank account
2. Credit card
3. Other (specify)
 - a. (pa193_other) [open ended response box]

END IF (pa194 = YES)

new screen – same screen pa192 and pa189

(IF smartphone = YES)

(pa192)

Do you use any phone apps that are funded by buying a prepaid card and entering the number on the card into your app?

Examples of these types of apps include Starbucks, Dunkin Donuts, iTunes, and Amazon.

1. Yes
2. No

(pa189)

In the past 12 months, have you used a mobile phone to make any of these kinds of payments?

	Yes	No
(pa189_a) I used tap and pay at the point of sale		
(pa189_b) I scanned a QR code or showed my phone to a clerk, driver, or restaurant staff at the point of sale		
(pa189_c) I used a mobile app to pay		

If pa189 = YES (in other words, any of the first three options are selected)

(pa188)

When you pay with your mobile phone, what payment method do you use most often?

- *If you are using a service like PayPal or Apple Pay, tell us about the payment method which those services use.*
 1. Credit card
 2. Debit card
 3. Prepaid card
 4. Bank account number
 5. Other (specify)
 - [open ended response box]

IX. Payment practices with multiple accounts

These are different payment practices that aren't necessarily accounts, but they need to be adopted. These typically draw their funds from multiple kinds of accounts. For instance, you can set up your mobile payments to draw from your bank account or from your credit card.

(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.

Automatic bill payments can be made using a:

- Bank account deduction
- Debit card
- Credit card
- Prepaid card
- Direct payment 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 an **automatic bill payment** set up in the past?

- 1 Yes
- 2 No

(pa109)

Please choose the **most important reason** why you don't have any **automatic bill payments** set up.

Randomize response options, "Other" is always last

1. I like to have more control over when my bills are paid.
2. I'm worried about identity theft.
3. I'm worried about overdrafting my bank account.
4. I can't be sure that my bills will be paid on time.
5. Other (specify)
 - a. (pa109_other) [open ended response box]

ENDIF

X. Non-bank payment accounts

(PA001_d)

new screen

Do you have an account with any of the following payment services?

	Yes	No
(PA001_d1) PayPal		
(PA001_d2) Google Wallet		
(PA001_d3) Amazon Payments		

```

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

**** PA048 and PA044 on same screen****

```

If PA001_d1 = 1 THEN
    
```

(PA048)

In the **past 12 months**, have you used any of the following methods to make payments with your **PayPal** account?

	Yes	No
(pa048_a1) Credit card		
(pa048_b1) Debit card		
(pa048_c1) Bank account		
(pa048_d1) Money stored with PayPal		
(pa048_e1) Some other method		

(PA044_a)

In the **past 12 months**, have you used **PayPal** to make a purchase or pay another person?

- 1 Yes
- 2 No

****End same screen for PA048 and PA044****

New screen – PayPal balance

```

IF pa001_d1 = YES AND pa048_d1 = YES THEN
    (pa047_a)
    
```

About how much money do you have in your **PayPal** account?

About \$ _____ .00

If PA001_d2 = 1 THEN ## Google Wallet

In the **past 12 months**, have you used any of the following methods to make payments with your **Google Wallet** account?

	Yes	No
(pa048_a2) Credit card		
(pa048_b2) Debit card		
(pa048_c2) Bank account		
(pa048_d2) Money stored with Google Wallet		
(pa048_e2) Some other method		

(PA044_b)

In the **past 12 months**, have you used **Google Wallet** to make a purchase or pay another person?

- 1 Yes
- 2 No

End same screen for PA048 and PA044

New screen – Google Wallet balance

IF pa001_d2 = YES AND pa048_d2 = YES THEN
(pa047_b)

About how much money do you have in your **Google Wallet** account?

About \$_____.00

If PA001_d3 = 1 THEN ## Amazon Payments

In the **past 12 months**, have you used any of the following methods to make payments with your **Amazon Payments** account?

	Yes	No
(pa048_a3) Credit card		
(pa048_b3) Debit card		
(pa048_c3) Bank account		
(pa048_d3)		

Money stored with Amazon Payments		
(pa048_e3)		
Some other method		

(PA044_c)

In the **past 12 months**, have you used **Amazon Payments** to make a purchase or pay another person?

- 1 Yes
- 2 No

End same screen for PA048 and PA044

New screen – Google Wallet balance

IF pa001_d3 = YES AND pa048_d3 = YES THEN

(pa047_c)

About how much money do you have in your **Amazon Payments** account?

About \$_____.00

New screen

(pa001_e)

Do you have any of the following mobile apps or online accounts?

- Android Pay
- Apple Pay
- Samsung Pay
- Square Cash
- Dash
- Facebook Messenger
- iTunes
- LevelUp
- LoopPay
- PopMoney
- Stripe
- Venmo

1. Yes
2. No

IF pa001_e = YES then

(pa001_f)

Which one of these mobile apps or online accounts do you have?

- *Check all that apply.*

- | | |
|---|---------------------------------------|
| <input type="checkbox"/> [1] Android Pay | <input type="checkbox"/> [5] iTunes |
| <input type="checkbox"/> [2] Apple Pay | <input type="checkbox"/> [6] LevelUp |
| <input type="checkbox"/> [11] Samsung Pay | <input type="checkbox"/> [7] LoopPay |
| <input type="checkbox"/> [12] Square Cash | <input type="checkbox"/> [8] PopMoney |
| <input type="checkbox"/> [3] Dash | <input type="checkbox"/> [9] Stripe |
| <input type="checkbox"/> [4] Facebook Messenger | <input type="checkbox"/> [10] Venmo |

XI. 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.*
- *Do not include payments made...*
 - *...only by your spouse or partner*
 - *...for business purposes only*
- *It is OK to refer to your records to get an accurate count of the number of payments you made.*

(PU002_Intro)

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

- *Categorize each payment you make into one of the categories below. We'll ask you about each type of payment next.*

BILLS & RELATED PAYMENTS	
Automatic payments	Payments set up to occur on a regularly scheduled basis to the same company or person. These include bills, subscriptions and debt payments.
Online bill payments	Payments made online for bills, subscriptions or debt payments, but not set up to be paid automatically.
Bill payments by mail, in person, or by phone	Payments for bills, subscriptions, or debt payments that you mail in, pay in person, or call 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 <u>not</u> made through a retail establishment, such as payments for allowances, paying back a friend, or gifts to other people.

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?

- Choose **one box per row** that best describes your typical activity.
- Answer for each payment method.
- Enter the **number of times** you make an automatic bill payment. **DO NOT ENTER DOLLAR AMOUNTS.**
- Answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method, enter 0 (zero) 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 pcadopter = 1 then Paid with your prepaid card(s)	PU002_f1	PU002_f2	PU002_f3
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 OR PCADOPTER = 1 OR OBBPADOPTER = 1
OR DCADOPTER = 1 OR 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.
- Choose **one box per row** 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.**
- Answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method, enter 0 (zero) 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 pcadopter = 1 then Paid with your prepaid card(s)	PU003_e1	PU003_e2	PU003_e3
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?

- Choose **one box per row** 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.**
- Answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method, enter 0 (zero) 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 then Paid by check (paper)	PU004_b1	PU004_b2	PU004_b3
If moadopter = 1 then Paid by money order	PU004_b1mo	PU004_b2mo	PU004_b3mo
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 moadopter = 1 or dcadopter = 1 or baadopter = 1 or ccadopter = 1 or pcadopter = 1 then

- (pu005_intro2)

Non-bill internet payments for goods or services

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

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

- Choose **one box per row** 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.**
- Answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.

	Weekly basis - Per week	Monthly basis - Per month	Yearly basis - Per year
If chkadopter = 1 then Paid by check (paper)	Pu005_a1	Pu005_a2	Pu005_a3
If moadopter = 1 then Paid by money order	Pu005_almo	Pu005_a2mo	Pu005_a3mo
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

(error catching code here)

Endif

- (pu006a_intro)
Retail goods

In a **typical period (week, month, or year)**, how many in person **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

- Choose **one box per row** 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.**
- Answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.
- Answer only for goods purchased 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 then Paid by check (paper)	Pu006a_b1	Pu006a_b2	Pu006a_b3
If moadopter = 1 then Paid by money order	Pu006a_b1mo	Pu006a_b2mo	Pu006a_b3mo
If dcadopter = 1 then Paid with your debit card	Pu006a_c1	Pu006a_c2	Pu006a_c3
If ccadopter = 1 then Charged to your credit card	Pu006a_d1	Pu006a_d2	Pu006a_d3
If pcadopter = 1 then Paid with your prepaid card	Pu006a_e1	Pu006a_e2	Pu006a_e3

(error catching code here)

- (pu006c_intro)
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

- Choose **one box per row** 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.**
- Answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method, enter 0 (zero) 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 then Paid by check (paper)	Pu006c_b1	Pu006c_b2	Pu006c_b3
If moadopter = 1 then Paid by money order	Pu006c_b1mo	Pu006c_b2mo	Pu006c_b3mo
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:

- 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

- Choose **one box per row** 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.**
- Answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method, enter 0 (zero) 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 then Paid by check (paper)	Pu021_b1	Pu021_b2	Pu021_b3
If moadopter = 1 then Paid by money order	Pu021_b1mo	Pu021_b2mo	Pu021_b3mo
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)

XII. Payment History (PH)

(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

(PH004)

Identity theft is a fraud that is committed or attempted, using a person's identifying information without authority. ID theft may involve stealing someone's Social Security number (SSN), name, bank account, or credit card numbers, and using that information without permission.

In the past 12 months, have you, or anyone you know well (family, friends, neighbors, coworkers, etc), been a victim of identity theft?

- 1 Yes, myself and someone I know well
- 2 Yes, someone I know well only
- 3 Yes, myself only
- 4 No

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

(ph025)

Do you use any of the following online personal financial management (PFM) service or app to budget and monitor your spending, saving, or account balances?

	Yes	No
(ph025_a) Mint.com		
(ph025_b) You Need a Budget		
(ph025_c) Moneystream.com		
(ph025_d) moneyStrands		
(ph025_e) BudgetSimple		
(ph025_g) MoneyWiz		
(ph025_h) GoodBudget		
(ph025_f) Other (specify) [open ended text box]		

(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 then (PH022_d)	1	2

Checks or check book (from your own checking account)		
---	--	--

If PH022_a = 1 then
(PH023_a)

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)

In the **past 12 months**, what was the total value of the fraudulent charges on your **credit card**?

- *If none, please enter 0.*
\$_____ .00

If PH023_b > 0 then
(PH024_b)

Of the \$[ENTER NUMBER FROM PH023_B] of fraudulent charges on your **credit card**, how much of that were you personally liable for?

- *If none, please enter 0.*
\$_____ .00

END IF

END IF

If PH022_c = 1 then
(PH023_c)

In the **past 12 months**, what was the total value of the fraudulent charges on your **debit card**?

- *If none, please enter 0.*

\$_____ .00

If PH023_c > 0 then
(PH024_c)

Of the \$[ENTER NUMBER FROM PH023_c] of fraudulent charges on your **debit card**, how much of that were you personally liable for?

- *If none, please enter 0.*
\$_____ .00

END IF

End if

If PH022_d = 1 then
(PH023_d)

In the **past 12 months**, what was the total value of the fraudulent activity on your **checking account**?

- *If none, please enter 0.*
\$_____00

If PH023_d > 0 then
(PH024_d)

Of the \$[ENTER NUMBER FROM PH023_c] of fraudulent activity on your **checking account**, how much of that were you personally liable for?

- *If none, please enter 0.*
\$_____00

END IF

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_d) 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

XIII. Demographics (DE)

(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.

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-\$499,999
18. \$500,000 or more

IF de010 = 18 THEN

(de012)

Please tell us the total combined **income** of all members of your family living here during the **past 12 months**?

\$_____ .00

END IF (de010 = 18)

(DE011)

Where does **your own** personal income rank within your household?

- 1 Highest in my household
- 2 About equal to the highest (roughly the same as another household member)
- 3 2nd highest
- 4 3rd highest or lower

(DE013)

Do you and/or your spouse/partner own your **primary home**?

NOTE: Even if you have an unpaid mortgage, you are considered the owner of the home.

- 1 Yes
- 2 No

if DE013 = 1 then

(DE014)

What is the approximate market value of your **primary home**?

- \$_____.00

new screen – primary home value error check

IF de014 >= 100,000 then

(de014_b)

You told us that the market value of your primary home is \$[FILL: de014, formatted with appropriate commas].

Is it correct?

1. Yes
2. No

if no go back to screen de014)

End if (de014 >= 100,000)

******DE014: please prompt the R if they enter a number greater than \$4.5 million**

Prompt for DE014:

You told us that the market value of your primary home is [FILL WITH RESPONSE FROM DE014 IN DOLLARS and format with commas, but no decimal for cents. EXAMPLE \$x,xxx,xxx].

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?

- \$_____.00

new screen – primary home mortgage error check

IF de015 >= 100,000 then

(de015_b)

You told us that the amount of the loans on your primary home is \$[FILL: de015, formatted with appropriate commas].

Is it correct?

1. Yes
2. No
if no go back to screen de015)

End if (de015 >= 100,000)

***DE015: please prompt the R if they enter a number above \$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 IN DOLLARS and format with commas, but no decimal for cents. EXAMPLE \$x,xxx,xxx].

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.

- o \$_____00

new screen – other assets error check

IF de016 >= 100,000 then
(de016_b)

You told us that the value of your household's other assets is \$[FILL: de016, formatted with appropriate commas].

Is it correct?

1. Yes
2. No
if no go back to screen de016)

End if (de016 >= 100,000)

***DE016, where DE013 = 1: if R makes < \$50000 [variable DE010 = (1,2,3,4,5,6,7,8,9,10,11)] then prompt for response above \$500,000. If R makes between \$50,000 and \$75,000 [variable DE010 = (12,13)], please prompt the R if they enter a value above \$75,000. Finally, if the R makes above \$75,000 [variable DE010 = 14] then prompt if the R enters a value above \$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, IN DOLLARS and format with commas, but no decimal for cents. EXAMPLE \$x,xxx,xxx].

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.

o \$_____.00

new screen – other debts error check

IF de019 >= 100,000 then

(de019_b)

You told us that the dollar amount of your household's other debts is \$(FILL: de019, formatted with appropriate commas].

Is it correct?

1. Yes
2. No

if no go back to screen de019)

End if (de019 >= 100,000)

***Prompt user if they enter number above \$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, IN DOLLARS and format with commas, but no decimal for cents. EXAMPLE \$x,xxx,xxx].

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.

o \$_____.00

new screen – other assets error check

IF de016 >= 100,000 then
(de016_b)

You told us that the value of your household's assets is \$[FILL: de016, formatted with appropriate commas].

Is it correct?

1. Yes

2. No

if no go back to screen de016)

End if (de016 >= 100,000)

****DE016, where DE013 != 1: if R makes < \$50000 [variable DE010 = (1,2,3,4,5,6,7,8,9,10,11)] then prompt for response above \$500,000). If R makes between \$50,000 and \$75,000 [variable DE010 = (12,13)], please prompt the R if they enter a value above \$750,000. Finally, if the R makes above \$75,000 [variable DE010 = 14] then prompt if the R enters a value above \$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 and format with commas, but no decimal for cents. EXAMPLE \$x,xxx,xxx].

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**?

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

o \$_____.00

new screen – other debts error check

IF de019 >= 100,000 then
(de019_b)

You told us that the dollar amount of your household's ~~other~~ debts is \$[FILL: de019, formatted with appropriate commas].

Is it correct?

1. Yes
2. No
if no go back to screen de019)

End if (de019 >= 100,000)

**** Prompt user if they enter number above \$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 and format with commas, but no decimal for cents. EXAMPLE \$x,xxx,xxx].

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

Endif

(DE018)

While answering this survey, did you look at your financial statements, receipts, old checks, websites, or other records at any time? (It is ok if you did).

- 1 Yes
- 2 No

new screen – Credit pull question.

IF SCPC 2015 response to variable "consent" = YES then

(consent_previousyes)

Last year, you allowed us to match your survey responses to your credit report without linking to your name. Would you agree to this again this year?

- The process will not affect your credit or your credit score in any way.
- No other action is required on your part.

- Researchers will **not** have access to any identifying information.
- Your credit information will be kept without any links to your personal information, just like your survey responses.

Do we have your permission to match your credit report to your survey responses?

- 1 Yes
- 2 No

END IF (SCPC 2015 response to variable "consent" = YES)

ELSE then

(consent_newr)

We would like your permission to match your credit report information to your survey responses without linking to your name. This helps us understand your survey responses better and improves researchers' ability to analyze survey results.

- The process will not affect your credit or your credit score in any way.
- No other action is required on your part.
- Researchers will **not** have access to any identifying information.
- Your credit information will be kept without any links to your personal information, just like your survey responses.

Do we have your permission to match your credit report to your survey responses?

- 1 Yes
- 2 No

END IF

IF consent_previousyes = NO OR consent_newr = NO then

(consent_incentive)

Randomize "incentive dollar amount" for \$5, \$10, \$15, \$20 with equal probabilities of 0.25 each.

We respect your answer. This information is very important to survey quality, so we will pay you **[\$[incentive dollar amount]** in return for permission to match your credit report information to your survey responses.

In return for **[\$[incentive dollar amount]**, will you allow us to match your credit report to your survey responses?

- 1 Yes
- 2 No

END IF (consent_previousyes = NO OR consent_newr = NO)

Thank you screens for YES or NO

IF consent_previousyes = YES OR consent_newr = YES OR
consent_incentive = YES then

Thank you very much for your consent. If you have any questions about the study, please call your panel manager, [name] at [phone number], or write to [email address].

END IF (consent_previousyes = YES OR consent_newr = YES OR
consent_incentive = YES)

IF consent_incentive = NO then

Thank you. We will not match your credit report to your survey responses.

END IF (consent_incentive = NO)

(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.