2020 classic SCPC Questionnaire
USC CESR Understanding America Study number uas301
September XX, 2020 through October XX, 2020

YELLOW BACKGROUND, BLACK TEXT = new questions or changes to previous questionnaire.
~~Red background, strike-through = Deleted text or deleted question~~
Green text: Comments for us here at the Atlanta Fed
Pink text = comments to programmer

(intro)

Thank you for taking this survey. We are studying how consumers buy goods and services using cash and other ways to pay.

At any time in this survey, feel free to check your bank account or payment card records.

CLICK on any blue word to see its definition.

Try to answer **all** questions the best you can.

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: 1911-2002
end if

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

II. Financial responsibility question
(fr001_intro)

Financial Responsibility
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)					

new screen

Common Payment Methods

Please review these definitions of ways to pay.

Electronic payment instruments

Bank account number	You pay by giving your bank's number (sometimes called a "routing number") and your account number.
Online banking bill pay	A payment made from your bank's online banking website or mobile app.

Card payment instruments

Debit card	Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.
Credit card	You pay back the credit card company later. Credit cards charge interest.
Prepaid card	You store or load money on a prepaid card. Sometimes call "prepaid debit," "gift cards," "payroll cards," or "stored value cards."

Paper payment instruments

Cash	Coins and paper bills.
Check	You write a paper check to a person or business.
Money order	You purchase a money order from a bank, post office, check-cashing store, or retail store. At the time of purchase, you specify the amount and the person or business to be paid.

In the questions that follow, please rate all payment methods, even if you do not use 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				

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…*
  - o　*…only by your spouse or partner*
  - o　*…for business purposes only*
  - o　*…at non-bank online payment services such as PayPal, Venmo, Square Cash, etc.*

- *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 *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).*	_____

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

```
ENDIF

DCADOPTER := 0    *debit card;
OBBPADOPTER := 0      *online banking bill pay;
MOADOPTER := 0    *money order;
```

Bank account adopters

```
if BA_Adopter != 0 then
```

New screen
```
IF SAVADOPTER = 1 THEN
```

Savings Accounts

(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
 - o [initial box] *** Select one ***
 1. 0%
 2. 0.01 - 0.05%
 3. 0.06 - 0.10%
 4. 0.11 - 0.15%
 5. 0.16 - 0.20%
 6. 0.21 - 0.25%
 7. 0.26 - 0.50%
 8. 0.51 - 0.75%
 9. 0.76 - 1.00%
 10. 1.01 - 1.50%
 11. 1.51 - 2.00%
 12. 2.01 - 2.50%
 13. 2.51 - 3.00%
 14. More than 3%
 15. Don't know

END IF (pa001_b > 0)

IF CHKADOPTER = 1 then

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 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, spouse or partner
2. Yes, other family member
3. Yes, someone else who is not a family member
4. 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 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.*
- *Your primary account is the account you use most often, not necessarily the account with the most money in it.*

(pa075_a)
Primary account
1. Yes, spouse or partner
2. Yes, other family member
3. Yes, someone else who is not a family member
4. No

(pa075_b)
Secondary account
1. Yes, spouse or partner
2. Yes, other family member
3. Yes, someone else who is not a family member
4. No

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 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 ***
  2. 0.01 - 0.05%
  3. 0.06 - 0.10%
  4. 0.11 - 0.15%
  5. 0.16 - 0.20%
  6. 0.21 - 0.25%
  7. 0.26 - 0.50%
  8. 0.51 - 0.75%
  9. 0.76 - 1.00%
  10. 1.01 - 1.50%
  11. 1.51 - 2.00%
  12. 2.01 - 2.50%
  13. 2.51 - 3.00%
  14. More than 3%
  15. Don't know

numbering for pa004_a starts at 2 to match with savings account interest rate pa007_a response options. In the case of pa004_a and pa004_b, the "1" response option in not offered because the respondent has already answered a YES NO question about whether or not they earn interest on their account (pa076_a, pa076_b). If the response those are NO, then we don't ask pa004_a, _b, and implicitly the response would be "1", or 0% interest.

```
(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)?

- *Your primary account is the account you use most often, not necessarily the account with the most money in it.*

```
(IF pa076_a = YES)
```

```
(PA004_a)
```

Primary checking account [DROP DOWN LIST]

```
(IF pa076_b = YES)
```

```
(PA004_b)
```

Secondary checking account [DROP DOWN LIST]

DROP DOWN BOX ENTRIES for this question
- o [initial box] *** Select one ***
  - 2. 0.01 - 0.05%
  - 3. 0.06 - 0.10%
  - 4. 0.11 - 0.15%
  - 5. 0.16 - 0.20%
  - 6. 0.21 - 0.25%
  - 7. 0.26 - 0.50%
  - 8. 0.51 - 0.75%
  - 9. 0.76 - 1.00%
  - 10. 1.01 - 1.50%
  - 11. 1.51 - 2.00%
  - 12. 2.01 - 2.50%
  - 13. 2.51 - 3.00%

14. More than 3%
15. Don't know

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

```
(IF chkadopter = 1 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**?		

```
ENDIF (chkadopter = 1)
```

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…*

    o *…only by your spouse or partner*

    o *…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:_____

```
if PA008_a1 > 0 then

        DCADOPTER := 1

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…*

    o *…only by your spouse or partner*

    o *…for business purposes only*

- *Your primary account is the account you use most often, not necessarily the account with the most money in it.*

- *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_a1 > 0 or pa008_a2 > 0 then

```
        DCADOPTER := 1

    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…*

    o *…only by your spouse or partner*

    o *…for business purposes only*

- *Your primary account is the account you use most often, not necessarily the account with the most money in it.*

- *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_a1 > 0 or pa008_a2 > 0 or pa008_a3 > 0 then

    DCADOPTER := 1

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 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)` Mobile banking • *You have downloaded your bank's mobile app onto your phone or tablet.*	1	2

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
endif
```

Endif   *if BA_Adopter != 0;

V.   Infrequently adopted/used payment types

IF BAADOPTER = 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 obtained ahead of time. Consider the following:

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

	Yes	No
(PA050) Cash	1	2

	1	2
(PA040_a) Money order • *You purchase a money order from a bank, post office, check-cashing store, or retail store. At the time of purchase, you specify the amount and the person or business to be paid.*	1	2
(PA040_b) Travelers check • *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 • *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
(PA040_e) Remittance • *A transfer of money to a person who lives in, or has accounts in, another country.*	1	2

```
If PA040_a = YES then
     MOADOPTER := 1
endif
```

New screen – pa042_a, pa042_e on same screen
```
IF pa040_a = YES or pa040_e = YES then

     IF pa040_a = YES then
     (pa042_a)
```
Did you purchase any of the **money orders** you used in the past 12 months from a non-bank source?

   • *Examples of non-bank sources include the post office, Western Union, and Walmart.*

   1. Yes
   2. No

```
     ENDIF (pa040_a = YES)

     IF pa040_e = YES then
     (pa042_e)
```
Did you send any of the **remittances** you used in the past 12 months from a non-bank source?
   • *Examples of non-bank remittance senders include MoneyGram, Western Union, TransferWise, OFX, and Xoom.*

   1. Yes
   2. No

```
     ENDIF (pa040_e = YES)

ENDIF (pa040_a = YES or pa040_e = YES)
```

New screen
(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 get some or all of my wage/salary in cash
6. Family or friend
7. Payday lender
8. Other
   a. (PA016_other) Specify:

New screen
(pa055_a2)
In the **past 12 months**, have you used a **check cashing store** to get cash?
1. Yes
2. No

New screen

IF cellphone = YES THEN

   (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		

ENDIF (cellphone = YES)

New screen

If pa189_a = YES or pa189_b = YES or pa189_c = YES THEN

   (pa188)
   When you pay with your **mobile phone**, what payment method do you use **most often**?

- *If you are using a service like PayPal, Apple Pay, Zelle, Square Cash, or Venmo, 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]

END IF (pa189 = YES)

VI.   Cryptocurrency

new screen
(PA120)
Cryptocurrency exists online and is different from U.S. dollars ($), the euro (€), or other official foreign currencies. Cryptocurrency is sometimes called **virtual currency or digital currency**.
- *Throughout this section, we will display the ticker symbols for each cryptocurrency in parentheses after the name of that cryptocurrency.*

(PA120_a)
Have you heard of **Bitcoin (BTC)**?
- Yes
- No

(IF pa120_a = YES)

    (pa120_b7)
    Have you heard of **Bitcoin Cash (BCH)**?
- Yes
- No

END IF (pa120_a = YES)

***new screen – same screen pa120_b and pa120_c
list of top currencies as of 2018-08-31 based on ma
(PA120_b)
Have you heard of any of these other **cryptocurrencies**?

	Yes	No
(pa120_b6) Ethereum (ETH)		
(pa120_b1) XRP (XRP)		
(pa120_b2) Litecoin (LTC)		
(pa120_b8)		

Stellar (XLM)		
(pa120_b9) EOS (EOS)		

(PA120_c)

Have you heard of any **other cryptocurrencies** besides Bitcoin (BTC), Bitcoin Cash (BCH), and those listed above?

- *List up to three, separated by commas*

- Yes, please specify_____
- No

new screen

(IF pa120_a = YES or pa120_b7 = YES)

How familiar are you with how the following **cryptocurrencies** work?

	Not at all familiar	Slightly Familiar	Somewhat familiar	Moderately familiar	Extremely familiar
If PA120_a = YES (pa131a1) Bitcoin (BTC)					
If PA120_b7 = YES (pa131a2) Bitcoin Cash (BCH)					

ENDIF (pa120_a = YES or pa120_b7 = YES)

new screen

If any of PA120 = Y then

(PA121)

Do you have or own any of these **cryptocurrencies**?

	Yes	No
If PA120_a = YES (PA121_a) Bitcoin (BTC)		
If PA120_b7 = YES (PA121_h) Bitcoin Cash (BCH)		
If PA120_b6 = YES (PA121_g) Ethereum (ETH)		
If PA120_b1 = YES (PA121_b) XRP (XRP)		
If PA120_b2 = YES (PA121_c)		

Litecoin (LTC)		
If PA120_b8 = YES (PA121_i) Stellar (XLM)		
If PA120_b9 = YES (PA121_j) EOS (EOS)		

Bitcoin/cryptocurrency 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 **cryptocurrency**.
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 **cryptocurrency** do you have or own?
- *Please tell us both the number of coins and the equivalent value in U.S. dollars.*

	Number of coins • *Do not round to the nearest coin. Use decimal places if necessary.* *Example: 0.00425*	Today's equivalent value in U.S. dollars ($) • *Example: $1670*
If PA121_a = YES (PA123_a) Bitcoin (BTC)	(pa123_a_number) _____	(pa123_a_us) $_____ .00
If PA121_h = YES (PA123_h) Bitcoin Cash (BCH)	(pa123_h_number) _____	(pa123_h_us) $_____ .00
If PA121_g = YES (PA123_g)	(pa123_g_number) _____	(pa123_g_us) $_____ .00

Ethereum (ETH)		
If PA121_b = YES (PA123_b) XRP (XRP)	(pa123_b_number) _____	(pa123_b_us) $_____ .00
If PA121_c = YES (PA123_c) Litecoin (LTC)	(pa123_c_number) _____	(pa123_c_us) $_____ .00
If PA121_i = YES (PA123_i) Stellar (XLM)	(pa123_i_number) _____	(pa123_i_us) $_____ .00
If PA121_j = YES (PA123_j) EOS (EOS)	(pa123_j_number) _____	(pa123_j_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 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 PA137 and PA133 SCREENs IF: any of pa121 = YES or any of pa122 = YES

*** new screen ***

(PA137)

Please describe where you **deposit or store** your cryptocurrency.

`[open ended text box big enough to write a few sentences]`

new screen

(PA133)

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

	Yes	No
If PA121_a = YES or PA122_a = YES (PA133_a) Bitcoin (BTC)		
If PA121_h = YES or PA122_h = YES (PA133_h) Bitcoin Cash (BCH)		
If PA121_g = YES or PA122_g = YES (PA133_g) Ethereum (ETH)		
If PA121_b = YES or PA122_b = YES (PA133_b) XRP (XRP)		
If PA121_c = YES or PA122_c = YES (PA133_c) Litecoin (LTC)		
If PA121_i = YES or PA122_i = YES (PA133_i) Stellar (XLM)		
If PA121_j = YES or PA122_j = YES (PA133_j) EOS (EOS)		

new screen

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

(pa135)

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

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

	Number of exchanges

If PA133_a = YES (PA135_a) Bitcoin (BTC)	
If PA133_h = YES (PA135_h) Bitcoin Cash (BCH)	
If PA133_g = YES (PA135_g) Ethereum (ETH)	
If PA133_b = YES (PA135_b) XRP (XRP)	
If PA133_c = YES (PA135_c) Litecoin (LTC)	
If PA133_i = YES (PA135_i) Stellar (XLM)	
If PA133_j = YES (PA135_j) EOS (EOS)	

*** new screen ***

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

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

- *Exclude exchanges from U.S. dollars to cryptocurrency and vice versa.*

	Yes	No
If PA121_a = YES or PA122_a = YES (PA128_a) Bitcoin (BTC)		
If PA121_h = YES or PA122_h = YES (PA128_h) Bitcoin Cash (BCH)		
If PA121_g = YES or PA122_g = YES (PA128_g) Ethereum (ETH)		
If PA121_b = YES or PA122_b = YES (PA128_b) XRP (XRP)		
If PA121_c = YES or PA122_c = YES (PA128_c) Litecoin (LTC)		
If PA121_i = YES or PA122_i = YES (PA128_i) Stellar (XLM)		

If PA121_j = YES or PA122_j = YES (PA128_j) EOS (EOS)	

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 **cryptocurrency**?
- *Exclude exchanges from U.S. dollars to cryptocurrency and vice versa.*
  *** Populate table rows with any row in which pa128= YES).***

	Number of payments
If PA128_a = YES (PA140_a) Bitcoin (BTC)	
If PA128_h = YES (PA140_h) Bitcoin Cash (BCH)	
If PA128_g = YES (PA140_g) Ethereum (ETH)	
If PA128_b = YES (PA140_b) XRP (XRP)	
If PA128_c = YES (PA140_c) Litecoin (LTC)	
If PA128_i = YES (PA140_i) Stellar (XLM)	
If PA128_j = YES (PA140_j) EOS (EOS)	

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

(pa129_d)
Who did you pay using **cryptocurrency**?
- *Check all that apply*

1. A person (somebody who is not a store, company or other business)
2. Store, company, or other business – **Online**
3. Store, company, or other business – **In person**
4. Currency exchange (for U.S. dollars or other currencies)
5. I'd rather not say
6. Other (specify)
   a. [open ended text box]

```
END IF
```

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…*
  o *…only by your spouse or partner*
  o *…for business purposes only*

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

o 1 Yes
o 2 No

```
If PA053 = 1 then
      CCADOPTER = 1

Else

      CCADOPTER = 0

ENDIF

IF ccadopter = 0 THEN
```

- (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 • *Do not have logos from Visa, MasterCard, Discover or American Express* • *Examples include Exxon Mobil card, Lowe's card, or J.C. Penney card.* • *These cards can only be used at the merchant labeled on the card.*	1	2
(PA019_c) American Express **charge** cards • *These cards must be paid off at the end of each billing period*	1	2
(PA019_d) American Express **credit** cards • *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

```
ENDIF (IF ccadopter = 0)

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

ENDIF (pa019_a = 1 or …)


If CCADOPTER = 1 THEN

   (PA054)
```

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

• *If you do not use a certain kind of card, enter 0 (zero) in that box.*

	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 cell of pa054 = (0 OR 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 why you did not enter the number of cards. Use the box below.
[OPEN ENDED TEXT BOX]

```
END IF
```

```
IF pa019_a = 1 or pa019_f = 1 or pa019_g = 1 or pa019_c = 1 or pa019_d
= 1 or (pa054_a1 > 0 or pa054_a2 > 0) or
```

```
(pa054_c1 > 0 or pa054_c2 > 0) or
(pa054_d1 > 0 or pa054_d2 > 0) or
(pa054_f1 > 0 or pa054_f2 > 0) or
(pa054_g1 > 0 or pa054_g2 > 0) THEN
```

> (pa052)
> Do you own any kinds of credit cards that also are branded with a company logo?

> - *Examples include a Visa card with an Amazon.com logo, a MasterCard with a Macy's logo, a Discover card with an ExxonMobil logo, an American Express card with an American Airlines logo, etc.*

> 1. Yes
> 2. No

```
ENDIF

IF pa052 = YES THEN
```

> ```
> IF pa054_a1 > 0 OR 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 pa054_f1 > 0 OR 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 pa054_g1 >0 or 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 pa054_c1 > 0 OR 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 pa054_d1 > 0 OR 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 (pa052 = YES)

IF ccadopter = 1 THEN
```

New screen

(pu020)
On your last bill(s), about how much were the **new charges** made to all of your credit cards and/or charge cards?
- *Enter 0 if none.*

o $_____.00

new screen

(pu010)
Last month, about how much was the **unpaid balance** on all of your credit cards and/or charge cards that you carried over from the previous month?
- *Enter 0 if none.*

o $_____.00

```
IF pu010 = 0 then
```

(PU009)
During the **past 12 months,** did you carry an unpaid balance on any credit card and/or charge card from one month to the next (that is, you did not pay the balance in full at the monthly due date)?
- o 1 Yes
- o 2 No

```
END IF

IF pu010 > 0 OR (pu010 > 0 or PU009 = YES) THEN
```

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

- o 4 Higher
- o 5 Much higher
- o 6 I did not have a balance 12 months ago

```
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.*

- o $_____.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

```
IF PU013_a = NO then
```

    ## same screen pu010 and pu013)

    (pu010)
    Last month, about how much was the **unpaid balance** on all of your credit cards and/or charge cards that you carried over from the previous month?
       - *Enter 0 if none.*

o $_____.00


```
(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.*

o $_____.00


```
        ENDIF (pu013_a = NO)

ENDIF (ccadopter = 1)    ****end CREDIT CARD section ****
```

VIII. Text message payments

New screen
```
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

```
ENDIF (cellphone = YES)
```

New screen
```
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 (pa045 = YES)
```

IX.   Prepaid accounts and instruments

```
PCADOPTER := 0
```

(pa201)
In the next few questions, we are going to ask you about prepaid cards.

- *For this screen, please do not include the gift card you received for being a study participant in the Understanding America Study when answering questions about prepaid cards you may own.*

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

  - NetSpend
  - Green Dot
  - American Express Bluebird
  - Walmart MoneyCard
  - Visa Prepaid Card
  - MasterCard Prepaid Card
  - Prepaid card from a bank

- 1 – Yes
- 2 – No

```
GPRADOPTER = 0

IF pa201 = 1
      GPRADOPTER = 1
      PCADOPTER = 1
END
```

(PA198)

Please tell us how many of each type of **prepaid card** that you have.
- *For this screen, please do not include the gift card you received for being a study participant in the Understanding America Study when answering questions about prepaid cards you may own.*
- *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 • *Include only cards not reported above in this table.* • *Do not include cards such as Green Dot, etc, reported in the previous question*	

```
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 • *Include only cards not reported above.*	0

Is this correct?
1. Yes
2. No

```
IF pa198_confirm = NO then show pa198 table again.
```

new screen
```
IF PA198_a > 0 OR PA198_c > 0 OR PA198_d > 0 OR PA198_e > 0 OR PA198_f
> 0 OR PA198_m > 0 OR PA198_g > 0 OR PA198_h > 0 OR PA198_i > 0 OR
PA198_j > 0 OR PA198_k > 0 OR PA198_l > 0 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)			

```
END IF ((any pa198_X except pa198_b) > 0)


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
```

(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)
Think about the **electronic toll payment device** you use most often.

How is that device funded?

      1. Credit card
      2. Debit card
      3. Prepaid card
      4. Bank account number
      5. Other (specify)
          a. (pa193_other) [open ended response box]

```
END IF (pa194 = YES)
```

X.   Automatic bill payments adoption

(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?
- o   1 Yes
- o   2 No

```
ABPADOPTER := 0

IF PA024 = 1 THEN
        ABPADOPTER := 1
```

```
ENDIF
```

XI.   Non-bank payment accounts

```
(PA044)
```
In the **past 12 months**, have you used any of the following methods to make a purchase or pay another person?

	Yes	No
(pa044_a) PayPal		
(pa044_b) Zelle		
(pa044_c) Venmo		
(pa044_d) Square Cash App		
(pa044_e) MoneyGram		
(pa044_f) Western Union		
(pa044_g) Apple Pay		
(pa044_h) Google Pay		
(pa044_i) Samsung Pay		
(pa044_j) Amazon Pay		

```
IF pa026_a = 1 THEN

    (pa001g)
```

In the **past 12 months**, have you used any of the following features of your bank's **mobile banking app**?

	Yes	No
(pa001g1) Online banking bill payment		
(pa001g2) Pay using a person's email address or mobile phone number		
(pa001g3) Other account-to-account payment		

```
ENDIF (pa026_a = 1)
```

XII.   Payment Use (PU)

(PU001_Intro)
Next, please answer some questions about how often you make payments.

- *If you are married or living with a partner, please report all payments made…*
  - *…by you*
  - *…jointly with your spouse or partner*

- *Do not include payments made…*
  - *…only by your spouse or partner*
  - *…for business purposes only*

- *Feel free to check your records*

(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 bill payments	Bill payments that are set up to occur on a regular schedule.
Online bill payments	Bill payments made online, but not paid automatically.
Bill payments by mail, in person, or by phone	Bill payments that you mail in, pay in person, or call in on your phone.
PURCHASES OF GOODS & SERVICES	
Online payments	Payments for items bought online or donations made online.
Retail purchases of goods	Purchases of goods bought in person at stores.
Services	Purchases of services bought in person, such as food at restaurants, tolls, doctor's visits, childcare, haircuts, education, and entertainment.
Person-to-person payments	Payments to friends and family, gifts, and casual payments like payments to babysitters and lawn mowers.

```
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_e1)	(PU002_e2)	(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
If baadopter = 1 then Paid using your bank account and routing numbers	Pu004_f1	Pu004_f2	Pu004_f3

(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_a1mo	Pu005_a2mo	Pu005_a3mo
If dcadopter = 1 then Paid with your debit card either directly or through an intermediary such as PayPal, Venmo, or Zelle	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, Venmo, or Zelle	Pu005_c1	Pu005_c2	Pu005_c3
If ccadopter = 1 then Charged to your credit card, either directly or through an intermediary such as PayPal, Venmo, or Zelle	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	Pu021_b1mo	Pu021_b2mo	Pu021_b3mo

Paid by money order			
If dcadopter = 1 then Paid with your debit card, through an intermediary such as PayPal, Venmo, or Zelle	Pu021_c1	Pu021_c2	Pu021_c3
If ccadopter = 1 then Charged to your credit card, through an intermediary such as PayPal, Venmo, or Zelle	Pu021_d1	Pu021_d2	Pu021_d3
If obbpadopter = 1 then Paid using the online banking bill payment function on your bank's web site	PU021_f1	PU021_f2	PU021_f3
If baadopter = 1 then Account to account payment, using a service provided by your bank	PU021_e1	PU021_e2	PU021_e3
If baadopter = 1 then Account to account payment, using a nonbank service such as PayPal, Venmo, or Zelle	PU021_g1	PU021_g2	PU021_g3

(error checking code goes here)

Alternate experimental Payment Use section (monthly only)

```
if ABPADOPTER = 1 then
```

(PU002_intro2)
Automatic Bill Payments

In a **typical month**, how many automatic bill payments do you make?

- *Answer for each payment method.*
- *Enter the **number of times** you make an automatic bill payment. DO NOT ENTER DOLLAR AMOUNTS.*
- *If you do not use the payment method in a typical month, enter 0 (zero) in the box for that row.*

	Number of payments per month
If dcadopter = 1 then Paid with your debit card(s)	(pu002_a2)
If ccadopter = 1 then Charged to your credit card(s)	(pu002_b2)
If pcadopter = 1 then Paid with your prepaid card(s)	(pu002_f2)

`If baadopter = 1 then` Paid using your bank account and routing numbers	`(pu002_c2)`
IF OBBPADOPTER = 1 THEN Paid using the online banking bill payment function on your bank's website	`(pu002_e2)`
Paid directly from your income	`(pu002_d2)`

(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 month,** how many online bill payments do you make?
>
> - *IMPORTANT: Do not count any automatic recurring bill payments that you reported in the previous question.*
>
> - *Answer for each payment method.*
> - *Enter the **number of times** you make an online bill payment. DO NOT ENTER DOLLAR AMOUNTS.*
> - *If you do not use the payment method in a typical month, enter 0 (zero) in the box for that row.*

	Number of payments per month
`If dcadopter =1 then` Paid with your debit card(s)	`(pu003_a2)`
`If ccadopter = 1 then` Charged to your credit card(s)	`(pu003_b2)`
`If pcadopter = 1 then` Paid with your prepaid card(s)	`(pu003_e2)`
`If baadopter = 1 then` Paid using your bank account and routing numbers	`(pu003_c2)`
`If obbpadopter = 1 then` Paid using the online banking bill payment function on your bank's web site	`(pu003_d2)`

(error catching code here)

```
END IF
```

(pu004_intro)
Bill Payments by mail, in person, or by phone

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

- *Answer for each payment method.*
- *Enter the **number of times** you make a bill payment by mail, in person or by phone. DO NOT ENTER DOLLAR AMOUNTS.*
- *If you do not use the payment method in a typical month, enter 0 (zero) in the box for that row.*

	Number of payments per month
Paid in cash	pu004_a2
If chkadopter = 1 then Paid by check (paper)	pu004_b2
If moadopter = 1 then Paid by money order	pu004_b2mo
If dcadopter = 1 then Paid with your debit card(s)	pu004_c2
If ccadopter = 1 then Charged to your credit card(s)	pu004_d2
If pcadopter = 1 then Paid with your prepaid card(s)	pu004_e2
If baadopter = 1 then Paid using your bank account and routing numbers	pu004_f2

(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 month**, 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.

  - *Answer for each payment method.*
  - *Enter the **number of times** you make an internet payment. DO NOT ENTER DOLLAR AMOUNTS.*
  - *If you do not use the payment method in a typical month, enter 0 (zero) in the box for that row.*

	Number of payments per month
If chkadopter = 1 then Paid by check (paper)	pu005_a2
If moadopter = 1 then Paid by money order	pu005_a2mo
If dcadopter = 1 then Paid with your debit card either directly or through an intermediary such as PayPal, Venmo, or Zelle	pu005_b2
If baadopter = 1 then Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal, Venmo, or Zelle	pu005_c2
If ccadopter = 1 then Charged to your credit card, either directly or through an intermediary such as PayPal, Venmo, or Zelle	pu005_d2
If pcadopter = 1 then Paid with your prepaid card	pu005_e2

(error catching code here)

Endif

(pu006a_intro)
  Retail goods

  In a **typical month**, 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

- *Answer for each payment method.*
- *Enter the **number of times** you make a payment. DO NOT ENTER DOLLAR AMOUNTS.*
- *If you do not use the payment method in a typical month, enter 0 (zero) in the box for that 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.*

	Number of payments per month
Cash	pu006a_a2
If chkadopter = 1 then Paid by check (paper)	pu006a_b2
If moadopter = 1 then Paid by money order	pu006a_b2mo
If dcadopter = 1 then Paid with your debit card	pu006a_c2
If ccadopter = 1 then Charged to your credit card	pu006a_d2
If pcadopter = 1 then Paid with your prepaid card	pu006a_e2

(error catching code here)

(pu006c_intro)
Retail services

In a **typical month**, 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

- *Answer for each payment method.*
- *Enter the **number of times** you make a payment. DO NOT ENTER DOLLAR AMOUNTS.*
- *If you do not use the payment method in a typical month, enter 0 (zero) in the box for that row.*

	Number of payments per month
Cash	Pu006c_a2
If chkadopter = 1 then Paid by check (paper)	Pu006c_b2
If moadopter = 1 then Paid by money order	Pu006c_b2mo
If dcadopter = 1 then Paid with your debit card	Pu006c_c2
If ccadopter = 1 then Charged to your credit card	Pu006c_d2
If pcadopter = 1 then Paid with your prepaid card	Pu006c_e2

(error catching code here)

(pu021_intro)
Person-to-person payments

In a **typical month**, 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

- *Answer for each payment method.*
- *Enter the **number of times** you make a payment. DO NOT ENTER DOLLAR AMOUNTS.*
- *If you do not use the payment method in a typical month, enter 0 (zero) in the box for that row.*

	Number of payments per month
Cash	Pu021_a2
If chkadopter = 1 then Paid by check (paper)	Pu021_b2

`If moadopter = 1 then` Paid by money order	`Pu021_b2mo`
`If dcadopter = 1 then` Paid with your debit card, through an intermediary such as PayPal, Venmo, or Zelle	`Pu021_c2`
`If ccadopter = 1 then` Charged to your credit card, through an intermediary such as PayPal, Venmo, or Zelle	`Pu021_d2`
`If obbpadopter = 1 then` Paid using the online banking bill payment function on your bank's web site	`PU021_f2`
`If baadopter = 1 then` Account to account payment, using a service provided by your bank	`PU021_e2`
`If baadopter = 1 then` Account to account payment, using a nonbank service such as PayPal, Venmo, or Zelle	`PU021_g2`

(error checking code goes here)

XIII. Payment History (PH)

(PH006)
Please estimate your most recent **credit rating**, as measured by a FICO score?
- o 1 Below 600
- o 2 600-649
- o 3 650-699
- o 4 700-749
- o 5 750-800
- o 6 Above 800
- o 7 I don't know

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

```
If BAADOPTER = 1 then
      (PH007)
      During the past 12 months, did you overdraw any of your bank accounts?
            o   1 Yes and I paid an overdraft fee
            o   2 Yes but I did not pay an overdraft fee
            o   3 No
Endif
```

(PH022)

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

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

```
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
```

New screen

```
(display screen if CCADOPTER = 1 OR DCADOPTER = 1 OR CHKADOPTER = 1)
```

In the **past 12 months**, have you had any **fraud or fraudulent activity** committed on any of these payment methods that you own?

	Yes	No
If CCADOPTER = 1 then (PH025_2_b) Credit card	1	2
If DCADOPTER = 1 then (PH025_2_c) Debit card	1	2
If CHKADOPTER = 1 then (PH025_2_d)	1	2

Checks or check book (from your own checking account)		

```
If PH025_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 PH025_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 PH025_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

New screen

(PA055_b)

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

XIV.   Demographics (DE)

(DE010)
Please tell us 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.

$_____.00


```
IF de010 > 200,000 THEN
```

> (de012)
> The dollar amount you entered for total household **income** is unusually large. You reported an amount of **[FILL: value of de010, formatted with dollar sign and commas as necessary]**.
>
> Please confirm that this is the correct amount. If the dollar amount is not accurate, select "No" below and enter the correct amount on the following screen.
>
> Is the amount you reported correct?
> 1-Yes
> 2-No   ## if they select NO, take them back to the screen de010

```
END IF (de010 > 200,000)
```


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

(DE013)
Do you and/or your spouse/partner own your **primary home**?

NOTE: Even if you have an unpaid mortgage, you are considered the owner of the home.
- o 1 Yes
- o 2 No

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

- o $_____.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?

- o $_____.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)
```

(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].

<br
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).
- o   1 Yes
- o   2 No

XV.   Closing

(CS_001)
Could you tell us how interesting or uninteresting you found the questions in this interview?
- o   1 Very interesting
- o   2 Interesting
- o   3 Neither interesting or uninteresting
- o   4 Uninteresting
- o   5 Very uninteresting

(CS_003)
Do you have any other comments on the interview? Please type these in the box below.