Diary 2016 questionnaire

- *There are comments on some of the section headings telling us where these responses would go in the accounting financial statements, for example: "Balance sheet/Assets".*
- *In this document, there are some areas which are shaded for various reasons*
    - RED STRIKETHRU *– Text was deleted or moved to another location*
    - YELLOW *– New text or new programming instructions*
    - GREEN *– Place holder for discussion or new items which are not yet approved, questions or concepts to be revised, areas for discussion.*
    - *In addition, programing instructions are usually in red text and I'll start them with a comment marker like this*
        - *## Hello this is an instruction or comment*

1) Pre-Day 0

Reminders: HAVE THE VENDOR SEND EMAIL REMINDERS TO TAKE THE SCPC EACH DAY FOR 3 DAYS LEADING UP TO THE DIARY DAY

Send reminder email to the respondent each diary day (0, 1, 2, and 3). The email should remind the respondent to remember to participate in the diary and to log on each night.

Variables to pull in from the SCPC:

- pa001_a, pa001_b, baadopter
    - These are number of checking accounts, number of savings accounts, and flag for bank account adoption
- pa008 questions, dcadopter
    - pa008_a1, _a2, _a3, pa008_b1, _b2, _b3
    - These are the responses to the number of debit cards and number of ATM cards. DCADOPTER is the created variable that controls the flow of later parts of the survey.
- ccadopter
    - This created variable controls the flow of the survey for those respondents with credit cards
- Pcadopter, GPRADOPTER
    - These variables have to do with prepaid cards and general purpose prepaid card adoption.
- moadopter
    - This created variable controls the flow of the survey for those respondents who are money order adopters.

- obbpadopter
  - This created variable controls the flow of the survey for those respondents who are online banking bill payment adopters.
- DE013
  - If de013 = 1 then respondent owns primary home, if de013 = 2 then they do not own home.
- pa001_d1, pa048
  - If pa001_d1 = YES then the respondent has a Paypal account
  - pa048 asks how the payment account is funded. We are interested in response option 4, "money stored with payment service"

2) Day 0 Intro/Welcome screen

```
IF diarist logs on and SCPC IS INCOMPLETE, THEN SHOW WARNING:
```

It is important that you take the Survey of Consumer Payment Choice (SCPC) before participating in this Diary.

Please click here to take the SCPC.

After you take the SCPC, you will be able to continue participating this Diary.

This "Day 0" section contains items that we need to ask the night before the respondent begins the diary. Items that are in this module are "time sensitive" meaning that they have to be asked before the diarist starts recording their payments and transactions.

Intro screen

Thank you for agreeing to participate in the 2016 *Diary of Consumer Payment Choice* on
[ADD SPACE HERE]
 [DISPLAY DIARY DAY 1 HERE, example "Wednesday, October 3"] to **[DISPLAY DIARY DAY 3 HERE, example "Wednesday, October 3"]**.
[ADD SPACE HERE]
Today,
[ADD SPACE HERE]
[DISPLAY DIARY DAY 0 HERE, example "Wednesday, October 3"],
[ADD SPACE HERE]
you will be answering a 10-minute survey that helps us prepare for your answers during the next three days. Please answer these questions **at the end of the day** today.

Tomorrow,
[ADD SPACE HERE]
[DISPLAY DIARY DAY 1 HERE, example "Wednesday, October 3"],
[ADD SPACE HERE]

we will ask you about purchases, payments, and cash activity. Please record all of payment behavior, including days with zero payments or no cash activity.

Your diary responses will be used for research purposes only.

3) Account ownership – import from SCPC

This section will be replaced by the Accounts Module in the SCPC. If the respondent has already taken the SCPC, then we don't need to ask any of the questions about account ownership or adoption.

We will import their answers from the SCPC and maybe give them a screen which says "Is everything correct?"

Here we want to build new variables that are a combination of the SCPC variables if they exist, or the new DCPC variables if they are not missing. We'll use these variables to control the flow of certain questions later in the online diary questionnaire. First we must initialize the variables.

```
dcpc_pa001_a = SCPC variable pa001_a
dcpc_dcadopter = SCPC variable dcadopter
dcpc_ccadopter = SCPC variable ccadopter
dcpc_gpradopter = SCPC variable gpradopter

dcpc_paypaladopter = 0
IF scpc variables pa001_d1 = YES and pa048_d1 = YES ("money
stored…") then dcpc_paypaladopter = 1
```

```
IF diarist has already taken SCPC:
```

```
(qday0_scpcintro)
```

Previously, you took another survey called the *Survey of Consumer Payment Choice*. In that survey, you told us you:

display as a table, where each row has one of these lines of text

Have [FILL: pa001_a. if pa001_a = missing then display "0"] checking account(s)
IF DCADOPTER = 1 THEN: Have at least one debit card ELSE IF DCADOPTER = (0, missing) THEN: Do not have a debit card
IF CCADOPTER = 1 THEN: Have at least one credit card ELSE IF CCADOPTER = (0, missing) THEN: Do not have a credit card
IF dcpc_paypaladopter = 1 THEN: Have money stored in a PayPal account ELSE IF dcpc_paypaladopter = (0, missing) THEN: Do not have money stored

in a PayPal account

Is this all correct?

1. Yes
2. No

IF (qday0_scpcintro = NO or if SCPC has not been completed) then

One screen for all of the following (temp_pa001_a, temp_dcadopter, temp_ccadopter, temp_gpradopter)

Please tell us the correct information about your accounts and cards.

(temp_pa001_a)

- Number of checking accounts you own: [numeric text box]

(temp_dcadopter)

- Do you have any debit cards?
    1. Yes
    0. No

(temp_ccadopter)

- Do you have any credit cards?
    1. Yes
    0. No

(temp_paypaladopter)

- Do you have any money stored in a PayPal account?
    1. Yes
    0. No

Next, we'll use the variables initialized above and the responses from the question above and set the variable to the correct value if necessary.

IF (temp_pa001_a not missing and temp_pa001_a not equal to dcpc_pa001_a) then dcpc_pa001_a = temp_pa001_a

```
IF (temp_dcadopter not missing and temp_dcadopter not equal to
    dcpc_dcadopter) then dcpc_dcadopter = temp_dcadopter

IF (temp_ccadopter not missing and temp_ccadopter not equal to
    dcpc_ccadopter) then dcpc_ccadopter = temp_ccadopter

IF (temp_paypaladopter not missing and temp_paypaladopter not equal
    to dcpc_paypaladopter) then dcpc_paypaladopter =
    temp_paypaladopter
```

new screen – ask to everybody

```
(do_you_have_gpr)
```

When you took the *Survey of Consumer Payment Choice*, we asked if you have a **general purpose reloadable prepaid card**. Sometimes people get rid of their prepaid cards, and sometimes they get new ones, so we need to ask you again.

Do you have any **general purpose reloadable prepaid cards**?

- *These prepaid cards have a logo from Visa, MasterCard, Discover, or American Express and can be used to make payments anywhere credit cards or debit cards are accepted.*

    1. Yes
    2. No

assign value to dcpc_gpradopter

```
IF do_you_have_gpr = YES then dcpc_gpradopter = YES

ELSE dcpc_gpradopter = NO
```

New screen for qmostusedpayacnt_1

```
If at least one of (dcpc_pa001_a = 1, dcpc_ccadopter = 1,
    dcpc_gpradopter = 1, dcpc_paypaladopter = 1) THEN

(q_mostusedpayacnt_1)
```

Which of these types of assets or accounts do you use **most often** to fund your payments, including bills?

1. Cash (paper notes, bills, or coins)
2. `[IF dcpc_pa001_a > 0]` Checking account (checks, debit cards, bank account number payments, online banking bill payments)
3. `[IF dcpc_ccadopter = 1]` Credit card
4. `[IF dcpc_gpradopter = 1]` General purpose prepaid card

5. [IF dcpc_paypaladopter = 1] PayPal
6. Money order
7. Travelers check
8. Mobile phone payments
9. Other (specify)
   a. [open ended text box]

New screen for qmostusedpayacnt_2

```
IF q_mostusedpayacnt_1 not equal to 8 "NONE" THEN

    Remove the choice for q_mostusedpayacnt_1.

        (q_mostusedpayacnt_2)
```

Which of these types of assets or accounts do you use **second most often** to fund your payments, including bills?

1. Cash (paper notes, bills, or coins)
2. [IF dcpc_pa001_a > 0] Checking account (checks, debit cards, bank account number payments, online banking bill payments)
3. [IF dcpc_ccadopter = 1] Credit card
4. [IF dcpc_gpradopter = 1] General purpose prepaid card
5. [IF dcpc_paypaladopter = 1] PayPal
6. Money order
7. Travelers check
8. Mobile phone payments
9. Other (specify)
   a. [open ended text box]

```
    ENDIF

ENDIF ##if q_mostusedpayacnt_1 not equal to 8

IF ccadopter = 1 OR dcpc_ccadopter = 1 THEN

    (ccq_001)
```
Think about all your **credit cards**.

In a **typical month**, how many **different** credit cards do you use to **make payments**?

1. 1
2. 2

3. 3
4. 4
5. 5
6. More than 5

New screen
Please tell us about each **credit card** you have.

- *We will use the nickname to refer back to this card during your diary period. The nickname can be something like "blue card" or "kitten picture".*

```
IF ccq_001 = 6 then show instruction:
```
You told us that you have more than five credit cards that you use in a typical month. We are only going to ask you about the five you use most often.

Number of rows equals number selected above.

	Type of credit card?	Does this card give rewards?	Did this card have an unpaid balance after you paid last month's bill?	Does this card have a security chip?	Give this ca... nickname.
(IF ccq_001 = 1) Card you use most often to make payments	(ccq_002_a) [dropdown list] 1. Visa 2. MasterCard 3. Discover 4. Company or store branded credit cards 5. American Express charge card 6. American Express credit card 7. Diners Club or other charge cards 8. Other	(ccq_003_a) 1. Yes 2. No	(ccq_004_a) 1. Yes 2. No	(ccq_005_a) 1. Yes 2. No	(ccq_006 [open en text box
(IF ccq_001 = 2) Card you use 2nd most	(ccq_002_b)	(ccq_003_b)	(ccq_004_b)	(ccq_005_b)	(ccq_006

often					
(IF ccq_001 = 3) Card you use 3rd most often	(ccq_002_c)	(ccq_003_c)	(ccq_004_c)	(ccq_005_c)	(ccq_006
(IF ccq_001 = 4) Card you use 4th most often	(ccq_002_d)	(ccq_003_d)	(ccq_004_d)	(ccq_005_d)	(ccq_006
(IF ccq_001 = 5 or 6) Card you use 5th most often	(ccq_002_e)	(ccq_003_e)	(ccq_004_e)	(ccq_005_e)	(ccq_006

ENDIF   ## IF ccadopter = 1 OR dcpc_ccadopter = 1 THEN

IF dcadopter = 1 OR dcpc_dcadopter = 1 THEN

(dcq_001)
Think about all your **debit cards**.

In a **typical month**, how many **different** debit cards do you use to **make payments**?

1. 1
2. 2
3. 3
4. 4
5. 5
6. More than 5

New screen
Please tell us about each **debit card** you have.

[MORE INSTRUCTIONS HERE]
- *We will use the nickname to refer back to this card during your diary period. The nickname can be something like "blue card" or "kitten picture".*

IF dcq_001 = 6 then show instruction:
You told us that you have more than five debit cards that you use in a typical month. We are only going to ask you about the five you use most often.

Number of rows equals number selected above.

	Logo on debit card?	Does this card give rewards?	IF `dcpc_pa001_a >= 2 THEN` To which account does this card belong?	Give this card a nickname.
`(IF dcq_001 = 1)` Card you use most often to make payments	`(dcq_002_a)` [dropdown list] 1. Visa 2. MasterCard 3. No logo	`(dcq_003_a)` 1. Yes 2. No	`(dcq_005_a)` 1. Primary account 2. Another account	`(dcq_004_a)` [open ended text box]
`(IF dcq_001 = 2)` Card you use 2nd most often	`(dcq_002_b)`	`(dcq_003_b)`	`(dcq_005_b)`	`(dcq_004_b)`
`(IF dcq_001 = 3)` Card you use 3rd most often	`(dcq_002_c)`	`(dcq_003_c)`	`(dcq_005_c)`	`(dcq_004_c)`
`(IF dcq_001 = 4)` Card you use 4th most often	`(dcq_002_d)`	`(dcq_003_d)`	`(dcq_005_d)`	`(dcq_004_d)`
`(IF dcq_001 = 5 or 6)` Card you use 5th most often	`(dcq_002_e)`	`(dcq_003_e)`	`(dcq_005_e)`	`(dcq_004_e)`

`ENDIF  ## IF ccadopter = 1 OR dcpc_ccadopter = 1 THEN`

4) Balances – Beginning of diary cash and account balances

a) Balance – Count your cash

`(q1)`

It is important that we know how much cash you started this diary period with.

- *Do not count foreign currency.*
- *Do not count coins.*

At the end of the day on **[DISPLAY DIARY DAY 0 HERE, example "Wednesday, October 3"]** do you have any paper cash in your **wallet, purse and/or pocket**?

1. Yes
2. No

```
If q1 = NO then:
     (q1a)
```
Please tell us why you don't have any paper cash.
1. I just ran out and I need to get more.
2. I usually do not carry cash.
3. I gave my cash to someone else, such as a family member/friend/housemate.
4. My cash was stolen or lost.
5. Other (specify)
    5other. _____

```
If q1 = YES then show the following screen:
```

Cash in wallet, purse and/or pocket

Please tell us the **number of bills** of each denomination in your **wallet, purse and/or pocket** at the end of the day on **[DISPLAY DIARY DAY 0 HERE, example "Wednesday, October 3"]**.

Your total dollar amount will be automatically calculated.

● *Do not consider coins.*
● *Do not include foreign currencies.*

NUMBER OF:

____ x $1 bills = $[calculated on the fly]   ____ x $20 bills = $[calculated on the fly]

____ x $2 bills = $[calculated on the fly]   ____ x $50 bills = $[calculated on the fly]

____ x $5 bills = $[calculated on the fly]   ____ x $100 bills = $[calculated on the fly]

____ x $10 bills = $[calculated on the fly]

Total dollar amount $[GRAND TOTAL DOLLAR AMOUNT, calculated on the fly]

```
## Variable names for the items above:
denom1_num (the number of bills), denom1_amnt (the dollar amount)
denom2_num, denom2_amnt
```

```
denom5_num, denom5_amnt
denom10_num, denom10_amnt
denom20_num, denom20_amnt
denom50_num, denom50_amnt
denom100_num, denom100_amnt
amntcashend_day0
```

(q1b)

You told us you have **$[GRAND TOTAL DOLLAR AMOUNT]** in cash in your **wallet, purse and/or pocket**. Is this amount correct?

1. Yes
2. No

****If q1b = NO, please take the diarist back to the "Count your paper cash" screen so they can correct their numbers***

The name of the variable for GRAND TOTAL DOLLAR AMOUNT should be "amntcashend_day0". If the respondent does not have any cash at the start of Day 0, then amntcashend_day0 = 0. If q1 = NO then amntcashend_day0 should be set to 0, not missing

(scpc_pa015_b)

Do you have any cash stored elsewhere in your **home, car, office, etc.**?

- *Do not include cash owned by other members of your household.*

1. Yes
2. No

IF scpc_pa015_b = YES then

Cash stored elsewhere

Please tell us the **number of bills** of each denomination stored elsewhere in your **home, car, office, etc.**, on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

Your total dollar amount will be automatically calculated.

● *Do not consider coins.*
● *Do not include foreign currencies.*

NUMBER OF:

____ x $1 bills = $[calculated on the fly]   ____ x $20 bills = $[calculated on the fly]

____ x $2 bills = $[calculated on the fly]   ____ x $50 bills = $[calculated on the fly]

____ x $5 bills = $[calculated on the fly]   ____ x $100 bills = $[calculated on the fly]

____ x $10 bills = $[calculated on the fly]

Total dollar amount $[GRAND TOTAL DOLLAR AMOUNT, calculated on the fly]

```
## Variable names for the items above:
storedcash1_num, storedcash1_amnt
storedcash2_num, storedcash2_amnt
storedcash5_num, storedcash5_amnt
storedcash10_num, storedcash10_amnt
storedcash20_num, storedcash20_amnt
storedcash50_num, storedcash50_amnt
storedcash100_num, storedcash100_amnt
storedcash_total_amnt
```

ERROR Check

```
If every cell in "Count your paper cash stored elsewhere" is left
blank, then show the following screen:

(storedcash_estimate_amnt)
```

It is important for us to know how much cash you have stored elsewhere in your **home, car, office, etc.**

Please give us an estimate of how much cash you have stored elsewhere in your home, car, office, etc.

   $_____

```
(q1_storedcashcorrect)
```
You told us you have **$[GRAND TOTAL DOLLAR AMOUNT OR storedcash_estimate_amnt]** in cash stored elsewhere in your **home, car, office, etc**. Is this amount correct?
   1. Yes
   2. No

New screen
```
IF storedcash_total_amnt > 0 OR storedcash_estimate_amnt > 0 THEN
```

   ## randomize to display either dcpc_pa015_c or dcpc_pa015_d

```
   (dcpc_pa015_c)
```

   You said you have $[FILL: response for `storedcash_total_amnt or`
      `storedcash_estimate_amnt`] in cash stored elsewhere.

   How much of that are you holding for cash payments (either for planned spending or emergencies)?

   • About $_____.00 ## Do not allow answer which is greater than pa015_b

(dcpc_pa015_d)

You said you have $[FILL: response for storedcash_total_amnt or storedcash_estimate_amnt] in cash stored elsewhere.

How much of that have you set aside for long-term savings?

- About $_____.00 ## Do not allow answer which is greater than pa015_b

ENDIF

b) Balance – Checking account

New Screen – Intro to checking account balances section

This section uses the newly created DCPC variable "dcpc_pa001_a" in order to determine the text to display. The differences are based on the number of checking accounts the respondent owns.

IF dcpc_pa001_a = 1 THEN:

(pa071_a_a)
Checking account balance

Please use one of the following methods to look up your checking account balance:
- *Your bank's online banking website*
- *Your bank's mobile app*
- *Your bank's telephone banking system*
- *Your check book balance (if you keep a running daily balance that is up to date)*

If you are not able to tell us your checking account balance right now, we'll ask again tomorrow. If you prefer, please visit or call your bank to ask for your exact balance as of midnight tonight, **[DAY 0 DATE]** and enter the information tomorrow.

Are you able to tell us your checking account balance now?
1. Yes
2. No

IF dcpc_pa001_a >= 2 THEN:

(pa071_a_b)

Primary checking account balance

Your primary checking account is the one you use most often to make payments, not necessarily the account with the most money in it.

Please use one of the following methods to look up your **primary checking account** balance:
- *Your bank's online banking website*
- *Your bank's mobile app*
- *Your bank's telephone banking system*
- *Your check book balance (if you keep a running daily balance that is up to date)*

If you are not able to tell us your checking account balance right now, we'll ask again tomorrow. If you prefer, please visit or call your bank(s) to ask for your exact balance as of midnight tonight, **[DAY 0 DATE]** and enter the information tomorrow.

Are you able to tell us your **primary checking account** balance now?
1. Yes
2. No

We will only ask about checking account balances on Day 0 and at the end of Day 3!

New screen

```
IF pa071_a = YES:

IF dcpc_pa001_a = 1 THEN
```

Please tell us the **balance** of your **checking account** as of **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- *Round to the nearest dollar*
- *Please report the total balance of the checking account, even if jointly owned*

(pa072_a)
Balance of checking account $_____ .00

(pa072_a_date)
Please tell us the time that you checked the balance of your checking account on **[DAY 0 DATE]**.
[clock widget]

```
ELSE IF dcpc_pa001_a >= 2 THEN
```

Please tell us the **balance** of your primary **checking account** as of **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- *Round to the nearest dollar*

- *Please report the total balance of the checking account, even if jointly owned*
- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

(pa072_a)
Balance of primary account $_____.00

(pa072_a_date)
Please tell us the time that you checked the balance of your primary checking account on **[DAY 0 DATE]**.
[clock widget]

c) Balance – General Purpose Prepaid cards

IF dcpc_gpradopter = YES ("1") THEN

(pa074)

Please tell us the **balance** of your primary **general purpose reloadable (GPR) prepaid card** as of **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- *Your primary GPR prepaid card is the one you use most often to make payments with a GPR card, not necessarily the GPR card with the most money in it.*
- *Round to the nearest dollar.*

What is the balance of your **primary** GPR prepaid card?

$_____.00

(pa074_time)
Please tell us the time you checked this balance.
[clock widget]

(pa074_date)
Please tell us the date you checked this balance.
[calendar widget]

d) Balance – PayPal account
IF dcpc_paypaladopter = 1 THEN

(paypal_balday0)

Please tell us the **balance** of your primary **PayPal account** as of **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- *If you have more than one PayPal account, your primary account is the one that you use most often to make payments, not necessarily the account with the most money in it.*
- *Round to the nearest dollar.*

What is the balance of your primary PayPal account?

$_____.00

(pa074_time)
Please tell us the time you checked this balance.
[clock widget]

(pa074_date)
Please tell us the date you checked this balance.
[calendar widget]

5) Income and employment status

(q14)
Now we would like to ask you a few questions about your employment and income.

What is your labor force status?

- *Please choose all that apply.*

1. Currently working
2. On sick or other leave
3. Unemployed - on layoff
4. Unemployed - looking
5. Retired
6. Disabled
7. Other (specify)
   a. [open ended text box]

new screen -- q15
If q14 = "Currently working" is selected then

    (q15)

Are you employed by government, by a private company, a nonprofit organization, or are you self-employed?
1. Government
2. Private-for-profit company
3. Non-profit organization including tax exempt and charitable organizations
4. Self-employed

```
End skip (q14 = working now)
```

New screen

(q140)
Do you receive any of the following types of income?
- *Please tell us only about income you receive, not income of a spouse, partner, or other household member.*

	Yes	No
(q140_a) Employment income (wages, salary, bonuses)		
(q140_c) Self-employment income		
(q140_d) Social Security		
(q140_b) Employer-paid retirement		
(q140_j) IRA, Roth IRA, 401(k), or other retirement fund		
(q140_e) Interest and dividends		
(q140_f) Rental income		
(q140_g) Government assistance (disability, unemployment, SNAP, TANF, WIC)		
(q140_h) Alimony		
(q140_i) Child support		

New screen

```
IF any of q140_a – q140_j = YES then
## only display rows where q140 = YES
```

(q141)

Please tell us how often you receive income.

	How often you receive income?
(IF q140_a = YES) (q141_a) Employment income (wages, salary, bonuses)	## Show this dropdown in each row that is displayed in the table. Drop-down: --Select one-- 1. Weekly
(IF q140_c = YES) (q141_c) Self-employment income	2. Every two weeks
(IF q140_d = YES) (q141_d) Social Security	3. Twice per month 4. Monthly 5. Quarterly
(IF q140_b = YES) (q141_b) Employer-paid retirement	6. Yearly 7. Other, on a one-time basis
(IF q140_j = YES) (q141_j) IRA, Roth IRA, 401(k), or other retirement fund	8. Other, on a regular basis 9. Other, on an irregular basis ## Variable ID's for this column:
(IF q140_e = YES) (q141_e) Interest and dividends	q141_a_freq q141_c_freq q141_d_freq
(IF q140_f = YES) (q141_f) Rental income	q141_b_freq q141_j_freq q141_e_freq q141_f_freq
(IF q140_g = YES) (q141_g) Government assistance (disability, unemployment, SNAP, TANF, WIC)	q141_g_freq q141_h_freq q141_i_freq
(IF q140_h = YES) (q141_h) Alimony	
(IF q140_i = YES) (q141_i) Child support	

BEGIN new Day 0 income questions

New screen

```
IF any of q140_a – q140_j = YES then
```

only display rows where q140 = YES

(q142)

Did you **receive any income** from the following sources on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

	Yes	No
(IF q140_a = YES) (q142_a) Employment income (wages, salary, bonuses)		
(IF q140_c = YES) (q142_c) Self-employment income		
(IF q140_d = YES) (q142_d) Social Security		
(IF q140_b = YES) (q142_b) Employer-paid retirement		
(IF q140_j = YES) (q142_j) IRA, Roth IRA, 401(k), or other retirement fund		
(IF q140_e = YES) (q142_e) Interest and dividends		
(IF q140_f = YES) (q142_f) Rental income		
(IF q140_g = YES) (q142_g) Government assistance (disability, unemployment, SNAP, TANF, WIC)		
(IF q140_h = YES) (q142_h) Alimony		
(IF q140_i = YES) (q142_i) Child support		

New screen

```
IF any of q142_a – q142_j = YES then
```
only display rows where q142 = YES

(q144)

How much **net income** (also called after-tax income) did you receive and how did you receive the income on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

In other words, tell us the amount deposited into one of your accounts, or the amount of cash or a check you received.

- *Report NET amount of income received, after all taxes and other deductions.*
- *Include multiple payments from the same source.*

Source	Amount	How did you receive your income?
(IF q142_a = YES) (q144_a) Employment (wages, salary, bonuses)	(q144_a) $_____	## Show the drop down list for each row that is displayed.
(IF q142_c = YES) (q144_c) Self-employment income	(q144_c) $_____	[Drop down list] --Select one—
(IF q142_d = YES) (q144_d) Social Security	(q144_d) $_____	1. Direct deposit to primary checking account only
(IF q142_b = YES) (q144_b) Employer-paid retirement	(q144_b) $_____	2. Direct deposit to some other checking or savings account 3. Direct deposit to more than one account
(IF q142_j = YES) (q144_j) IRA, Roth IRA, 401(k), or other retirement fund	(q144_j) $_____	4. Paper check 5. Cash 6. Payroll card
(IF q142_e = YES) (q144_e) Interest and dividends	(q144_e) $_____	7. General purpose reloadable prepaid card 8. Other
(IF q142_f = YES) (q144_f) Rental income	(q144_f) $_____	## Variable names for "How did you receive your income?" q143_a
(IF q142_g = YES) (q144_g) Government assistance (disability, unemployment, SNAP, TANF, WIC)	(q144_g) $_____	q143_c q143_d q143_b q143_j
(IF q142_h = YES) (q144_h) Alimony	(q144_h) $_____	q143_e q143_f q143_g q143_h
(IF q142_i = YES) (q144_i) Child support	(q144_i) $_____	q143_i

new screen
IF Any row has q143 = 3 THEN DISPLAY SCREEN

(q147)
How much was deposited to your primary checking account?

- *If none, enter 0.*

Source	Amount
(IF q143_a = 3) (q144_a) Employment (wages, salary, bonuses)	(q147_a) $_____
(IF q143_c = 3) (q144_c) Self-employment income	(q147_c) $_____
(IF q143_d = 3) (q144_d) Social Security	(q147_d) $_____
(IF q143_b = 3) (q144_b) Employer-paid retirement	(q147_b) $_____
(IF q143_j = 3) (q144_j) IRA, Roth IRA, 401(k), or other retirement fund	(q147_j) $_____
(IF q143_e = 3) (q144_e) Interest and dividends	(q147_e) $_____
(IF q143_f = 3) (q144_f) Rental income	(q147_f) $_____
(IF q143_g = 3) (q144_g) Government assistance (disability, unemployment, SNAP, TANF, WIC)	(q147_g) $_____
(IF q143_h = 3) (q144_h) Alimony	(q147_h) $_____
(IF q143_i = 3) (q144_i) Child support	(q147_i) $_____

End IF (Any row has q143 = 3)

new screen
(q18)
Prior to today, please tell us the date of the [FILL: if all of q142 = NO then "last", if any of q142 = YES then "previous"] time you received some form of income.

- *Click the arrows to scroll through additional months.*

****Calendar goes here, do not allow them to select a day AFTER the Diary Day's date****

END new Day 0 income questions

6) Special module – Preferences, characteristics and expectations.

New screen – bill payments section
(q115_b)
Bill payment preferences

Please tell us the payment method you most prefer to use for making **bill payments**.
1. Cash
2. Check
3. Credit card
4. Debit card
5. Prepaid/Gift/EBT card
6. Bank account number payment
7. Online banking bill payment
8. Money order
9. Traveler's check
10. PayPal
11. Account-to-account transfer
12. Mobile phone payment
13. Other payment method

New screen -- Q116_b and Q117_b on the same page****

(q116_b)
Bill payment preferences

Please tell us the most important characteristic of [FILL: insert response to q115_b, in **bold**] when making a **bill payment**.
use these fills for for q117_b, q118_b, q116_a, q117_a, q118_a, q116_c.
"cash"
"a check"
"a credit card"
"a debit card"
"a prepaid/gift/EBT card"
"a bank account number payment"
"an online banking bill payment"
"a money order"
"a traveler's check"

"PayPal"
"an account-to-account transfer"
"a mobile phone payment"
"another payment method"

Randomize this list of response options and keep the same randomization for q116_a and q116_c and q118_a and q118_b
1. Security
2. Accepted at lots of places
3. Cost
4. Convenience
5. Budget control
6. [IF q115_b = "credit card" or "debit card" then display]Rewards
7. Speed
8. Payment records
9. Getting and setting-up
10. Other (specify)
    o   [open ended text box]

IF q116_b = 7 ("Speed")

(q114_b1)

Which aspect of speed is most important when choosing to use [FILL: insert response to q115_b, in **bold**] to make a **bill payment**?

Randomize response options*

1. Speed at time of payment
2. Speed of payment deduction from your bank account or prepaid card
3. Speed of recipient receiving payment
4. Speed of notification of new balance of your account

ELSE IF q116_b = 1 ("Security")

(q113_b1)
Which aspect of security is most important when choosing to use [FILL: insert response to q115_b, in **bold**] to make a **bill payment**?

Randomize response options*

1. Security of your personal information (name, address, Social Security number, birthdate, etc.)
2. Security against permanent financial loss
3. Security of information about the transaction (what was paid for, amount, where you shopped)

```
END IF
```

(q117_b)
In cases where you can't use [insert response to q115_b, in **bold**] to make a **bill payment**, what is your preferred fallback payment method?

****delete response to q115_b from the list below****
1. Cash
2. Check
3. Credit card
4. Debit card
5. Prepaid/Gift/EBT card
6. Bank account number payment
7. Online banking bill payment
8. Money order
9. Traveler's check
10. PayPal
11. Account-to-account transfer
12. Mobile phone payment
13. Other payment method

New screen
(q118_b)
Bill payment preferences

Please tell us the most important characteristic of [insert response to q117_b, in **bold**] when making a **bill payment**.
use these fills for for q117_b, q118_b, q116_a, q117_a, q118_a, q116_c.
"cash"
"a check"
"a credit card"
"a debit card"
"a prepaid/gift/EBT card"
"a bank account number payment"
"an online banking bill payment"
"a money order"
"a traveler's check"
"a mobile phone payment"
"another payment method"

Use same randomization as q116_b
1. Security
2. Accepted at lots of places
3. Cost
4. Convenience
5. Budget control

6. [IF q117_b = "credit card" or "debit card" then display]Rewards
7. Speed
8. Payment records
9. Getting and setting-up
10. Other (specify)
    o [open ended text box]

IF q118_b = 7 ("Speed")

(q114_b2)

Which aspect of speed is most important when choosing to use [insert response to q117_b, in **bold**] to make a **bill payment**?

Randomize response options*

1. Speed at time of payment
2. Speed of payment deduction from your bank account or prepaid card
3. Speed of recipient receiving payment
4. Speed of notification of new balance of your account

ELSE IF q118_b = 1 ("Security")

(q113_b2)
Which aspect of security is most important when choosing to use [insert response to q117_b, in **bold**] to make a **bill payment**?

Randomize response options*

1. Security of your personal information (name, address, Social Security number, birthdate, etc.)
2. Security against permanent financial loss
3. Security of information about the transaction (what was paid for, amount, where you shopped)
END IF

New screen – in person payments section
(q115_a)
Purchases and other non-bill payments preferences

Please tell us the payment method you most prefer to use for making **purchases and other nonbill payments**.
1. Cash
2. Check
3. Credit card
4. Debit card

5. Prepaid/Gift/EBT card
6. Bank account number payment
7. Online banking bill payment
8. Money order
9. Traveler's check
10. PayPal
11. Account-to-account transfer
12. Mobile phone payment
13. Other payment method

New screen -- Q116_a and Q117_a on the same page****

(q116_a)
Purchases and other non-bill payments preferences

Please tell us the most important characteristic of [insert response to q115_a, in **bold**] when making **purchases and other nonbill payments**.
Use same randomization as q116_b
1. Security
2. Accepted at lots of places
3. Cost
4. Convenience
5. Budget control
6. [IF q115_a = "credit card" or "debit card" then display]Rewards
7. Speed
8. Payment records
9. Getting and setting-up
10. Other (specify)
    o [open ended text box]

IF q116_a = 7 ("Speed")

(q114_a1)

Which aspect of speed is most important when choosing to use [insert response to q115_a, in **bold**] when making **purchases and other nonbill payments**?

Randomize response options*

1. Speed at time of payment
2. Speed of payment deduction from your bank account or prepaid card
3. Speed of recipient receiving payment
4. Speed of notification of new balance of your account

ELSE IF q116_a = 1 ("Security")

(q113_a1)

Which aspect of security is most important when choosing to use [insert response to q115_a, in **bold**] when making **purchases and other nonbill payments**?

Randomize response options*

1. Security of your personal information (name, address, Social Security number, birthdate, etc.)
2. Security against permanent financial loss
3. Security of information about the transaction (what was paid for, amount, where you shopped)

END IF

(q117_a)

In cases where you can't use [insert response to q115_a, in **bold**] when making **purchases and other nonbill payments**, what is your preferred fallback payment method?
****delete response to q115_a from the list below****

1. Cash
2. Check
3. Credit card
4. Debit card
5. Prepaid/Gift/EBT card
6. Bank account number payment
7. Online banking bill payment
8. Money order
9. Traveler's check
10. PayPal
11. Account-to-account transfer
12. Mobile phone payment
13. Other payment method

New screen
(q118_a)
Purchases and other non-bill payments preferences

Please tell us the most important characteristic of [insert response to q117_a, in **bold**] when making **purchases and other nonbill payments**.
Use same randomization as q116_b

1. Security
2. Accepted at lots of places
3. Cost
4. Convenience
5. Budget control
6. [IF q117_a = "credit card" or "debit card" then display]Rewards
7. Speed
8. Payment records

9. Getting and setting-up
10. Other (specify)
    o [open ended text box]

```
IF q118_a = 7 ("Speed")
```

   (q114_a2)

   Which aspect of speed is most important when choosing to use [insert response to q117_a, in **bold**] when making **purchases and other nonbill payments**?

   Randomize response options*

   1. Speed at time of payment
   2. Speed of payment deduction from your bank account or prepaid card
   3. Speed of recipient receiving payment
   4. Speed of notification of new balance of your account

```
ELSE IF q118_a = 1 ("Security")
```

   (q113_a2)
   Which aspect of security is most important when choosing to use [insert response to q117_a, in **bold**] when making **purchases and other nonbill payments**?

   Randomize response options*

   1. Security of your personal information (name, address, Social Security number, birthdate, etc.)
   2. Security against permanent financial loss
   3. Security of information about the transaction (what was paid for, amount, where you shopped)
```
END IF
```

New screen

(q160)
In-person purchases preferences

Please tell us the payment method you most prefer to use for making **in-person purchases**, depending on dollar value.

	Payment method

(q160_a)
Less than $10
	[Drop down list for each row of table]
	    --Select one---
	    1. Cash
	    2. Check

(q160_b) Between $10 and less than $25	
(q160_c)	

Between $25 and less than $50
`(q160_d)`
Between $50 and less than $100
`(q160_e)`
$100 or more
	3. Credit card
	4. Debit card
	5. Prepaid/Gift/EBT card
	6. Bank account number payment
	7. Online banking bill payment
	8. Money order
	9. Traveler's check
	10. PayPal
	11. Account-to-account transfer
	12. Mobile phone payment
	13. Other payment method
	
	## Variable names:
	`q160_pm_a`
	`q160_pm_b`
	`q160_pm_c`
	`q160_pm_d`
	`q160_pm_e`

```
IF any of q160_pm_a—q160_pm_e = "Mobile phone payment" (option 10) OR
q115_a = "Mobile phone payment" or q115_b = "Mobile phone payment" or
q115_c = "Mobile phone payment" THEN
```

`(q161)`
What payment method is your mobile app funded with?
1. Credit card
2. Debit card
3. Prepaid card
4. Bank account number
5. Apple Pay
6. PayPal
7. Other (specify)
   a. [open ended text box]
```
ENDIF
```

New screen – online payments section
`(q115_c)`
Online purchases preferences

Please tell us the payment method you most prefer to use for making **online purchases** (on the Internet) to buy goods and services (not to pay bills). Examples include Amazon, Walmart.com, etc.
1. Cash
2. Check
3. Credit card
4. Debit card
5. Prepaid/Gift/EBT card

6. Bank account number payment
7. Online banking bill payment
8. Money order
9. Traveler's check
10. PayPal
11. Account-to-account transfer
12. Mobile phone payment
13. Other payment method

New screen
(q116_c)
Online purchases preferences

Please tell us the most important characteristic of [insert response to q115_c, in **bold**] when making **online purchases** (on the Internet) to buy goods and services (not to pay bills). Examples include Amazon, Walmart.com, etc.
Use same randomization as q116_b
1. Security
2. Accepted at lots of places
3. Cost
4. Convenience
5. Budget control
6. [IF q115_c = "credit card" or "debit card" then display]Rewards
7. Speed
8. Payment records
9. Getting and setting-up
10. Other (specify)
    o [open ended text box]

IF q116_c = 7 ("Speed")

(q114_c1)

Which aspect of speed is most important when choosing to use [insert response to q115_c, in **bold**] to make **online purchases**?

Randomize response options*

1. Speed at time of payment
2. Speed of payment deduction from your bank account or prepaid card
3. Speed of recipient receiving payment
4. Speed of notification of new balance of your account

ELSE IF q116_c = 1 ("Security")

(q113_c1)

Which aspect of security is most important when choosing to use [insert response to q115_c, in **bold**] to make **online purchases**?

Randomize response options*

1. Security of your personal information (name, address, Social Security number, birthdate, etc.)
2. Security against permanent financial loss
3. Security of information about the transaction (what was paid for, amount, where you shopped)

END IF

7) End of Day 0 thank you text

Thank you for answering our questions. Please log on tomorrow to enter your purchases or cash activity, even if you have no activity tomorrow.

To get ready to enter your payment information tomorrow, **[Day 1]**, please read the diary instructions and watch the video (if you haven't already).

8) Daily intro text/welcome back

IF diaryday = 1 THEN

Welcome to Day 1 of the *2016 Diary of Consumer Payment Choice*. Thank you for agreeing to tell us about your payments and cash activity.

ELSE IF diaryday > 1 THEN

Welcome back! Thank you for telling us about your payments and cash activity.

END IF

ALL diary days:

We understand that not everybody makes payments or has cash activity each day. We are interested in all types of payment behavior, including days with zero payments or cash activity. Please enter your information for today's diary day.

Remember to include each transaction that you make. Only include a transaction once. Do not enter transaction information twice.

Do not include transactions made in foreign countries or foreign currencies.

Day 1 only:

```
IF pa071_a = NO #pa071_a is from Day 0
```

(pa071_b)

Yesterday, you told us that you were not able to tell us your [FILL: IF dcpc_pa001_a > 1 then "primary"] checking account balance.

Please use one of the following methods to look up your [FILL: IF dcpc_pa001_a > 1 then "primary"]checking account balance:
- Your bank's online banking website
- Your bank's mobile app
- Your bank's telephone banking system
- Your check book balance

Are you able to tell us your balance for **[DAY 0 DATE]** today?
1. Yes
2. No

```
IF pa071_b = YES then


   IF dcpc_pa001_a = 1 THEN
```

Please tell us the balance of your **checking account** for **[DAY 0 DATE]**. Please let us know the time and date that you checked your balance.

- *Round to the nearest dollar*
- *Please report the total balance of the checking account, even if jointly owned*

(pa072_a)
Balance of checking account $_____ .00

(pa072_a_time)
Please tell us the time of this balance which you are reporting to us.
[clock widget]

(pa072_a_date)
Please tell us the date of this balance which you are reporting to us.
[calendar widget]

```
   ELSE IF dcpc_pa001_a >= 2 THEN
```

Please tell us the balance of your **primary checking account** for **[DAY 0 DATE]**. Please let us know the time and date that you checked your balance.

- *Round to the nearest dollar*
- *Please report the total balance of the checking account, even if jointly owned*
- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

(pa072_a)
Balance of primary account $_____.00

(pa072_a_time)
Please tell us the time of this balance which you are reporting to us.
[clock widget]

(pa072_a_date)
Please tell us the date of this balance which you are reporting to us.
[calendar widget]

ENDIF ## dcpc_pa001_a

ELSE IF pa071_b = NO then

Are you able to tell us your **checking account balance** for **[DAY 1 DATE]**?
1. Yes
2. No

IF YES THEN

Please tell us the balance of your **checking account** for **[DAY 1 DATE]**. Please let us know the time and date that you checked your balance.

- *Round to the nearest dollar*
- *Please report the total balance of the checking account, even if jointly owned*

(pa072_a)
Balance of checking account $_____ .00

(pa072_a_time)
Please tell us the time of this balance which you are reporting to us.
[clock widget]

```
      (pa072_a_date)
      Please tell us the date of this balance which you are reporting to us.
      [calendar widget]

IF NO THEN
      It is important for us to get an accurate measure of your checking account
      balance. We will ask again on the third evening of your diary. Thank you.
ENDIF

ENDIF #pa071_b
```

9) Purchases module

```
(q199)
```

Your [FILL:IF Diary Day = 1 THEN "first"/ IF Diary Day = 2 THEN "second"/ IF Diary Day = 3 THEN "third"] diary day is **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**. Are you recording and reporting your payments and transactions for your assigned date, or are you reporting for a different date?

- *For example, you were assigned October 3-5 but instead when you reported your payments for Day 3 you reported for October 6.*

1. Yes, I am reporting for my assigned diary date, **[DAY 1 DATE]**.
2. No, I am reporting for another date.

```
IF q199 = NO then

      Please explain why you participated on another day.
      [open ended text box]


      Tell us the date you are reporting for
      [smaller calendar widget]

ENDIF

(q98)
```
Did you make any payments on **[DISPLAY DIARY DATE HERE, example: Wednesday, October 3]**?
      1. Yes
      2. No

```
If q98 = NO then:
```

ask Q98a for each day the respondent says they have no purchases
 (q98a)
 It's OK if you didn't make any payments today.

Please tell us the reason that best describes why you didn't make any payments on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

1. I didn't need to make any payments today.
2. I was too busy to make payments today.
3. I'm trying to spend less.
4. Other (specify)
    4other. _____

ENDIF

If q98 = YES then:
(q2)
Daily payments – Please enter the information for **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- *Report the exact amount of the payment. Include dollars and cents in the form xxx.xx.*
- *Do not include payments made ONLY for business purposes.*
- *Include all other payments made today, no matter how small the amount of the payment.*
- *Complete the entire row for the first payment you want to enter for today, then click Next.*
- *Answer some additional questions about your payment, then answer "Yes" if you made any additional payments, and a new row will appear on this screen.*
- *When you have finished entering all payments for today, please answer "No" when we ask if you made any additional payments.*
    ****make these instructions bulletpointed and italicized****

    **** This table and pay001_N are going to appear on the same screen. The question pay001_N is where the respondent will describe the merchant type.****

Time	Amount Spent	Payment method	Did you pay in person?	Device
[use time entry widget]	$_____	Drop down list: P0 – Multiple payment methods P1 – Cash P2 – Check	Yes No	Drop down list: D1 – Computer (laptop or desktop) D2 – Tablet (e.g. iPad, Kindle)

		P3 – Credit card		D3 – Mobile phone
		P4 – Debit card		D4 – Landline phone
		P5 – Prepaid/Gift/EBT card		D5 – Mail or delivery service
		P6 – Bank account number payment		D6 – Some other device not listed
		P7 – Online banking bill payment		D7 – No device
		P8 – Money order		
		P9 – Traveler's check		
		P10 – PayPal		
		P11 – Account-to-account transfer		
		P12 – Mobile phone payment		
		P13 – Other payment method		
		P14 – Direct deduction from income		

Create a variable amntcashpurch = Sum(Amount spent where payment method = 1). In other words, the total amount of cash spent on that day. If there are no cash payments on that day, then amntcashpurch = 0.

Create a variable numcashpurch = Number of cash payments on that day. If there are no cash payments on that day, then numcashpurch = 0.

if we use three boxes to enter the time, name the variables:
- paytime_h_N, where N is the number of the payment (1 = first payment of the day, 2 = second, etc.)
- paytime_m_N
- paytime_ampm_N

Amount spent variable should be called:
- payamnt_N, where N is the number of the payment (1 = first payment of the day, 2 = second, etc.)

Payment method variable names:
- paymethod_N, where N is the number of the payment (1 = first payment of the day, 2 = second, etc.)

Payment location variable names:
- paylocation_N, where N is the number of the payment (1 = first payment of the day, 2 = second, etc.)

Payment device variable names:
- paydevice_N, where N is the number of the payment (1 = first payment of the day, 2 = second, etc.)

Payment merchant variable names: -- see next section below.
- pay001_N, where N is the number of the payment (1 = first payment of the day, 2 = second, etc.)
- All the variable names listed below in the "Merchant categorization and consumption module" will have the suffix "_N" where N is the number of the payment (1 = first payment of the day, 2 = second, etc.)

(pay003_N)

Error Check

The details of this payment are listed below. If anything looks off, please let us know.

show payment details

Is everything correct?

1. Yes
2. No

****If the response to pay003 is NO, then display a new screen with the payments entry correction page. If YES, display a new payments entry page for the next payment

PROGRAMMER: If the above instruction is not clear, please ask Kevin for more information

****

a) Merchant categorization and consumption module
PROGRAMMER – This item PAY001_N goes directly below the payments table above. It's on the same screen as **Daily purchases of goods and services**.

(pay001_N)
What type of merchant, service provider, or person did you pay?
Selectable list:
Financial services provider
Examples: banks, credit card companies, insurance companies, mortgage companies, mutual funds, brokerages

Education provider
Examples: schools, colleges, childcare

Medical care provider

Examples: hospital, doctor, dentist, physical therapy

Government

Examples: federal/state/local taxes, fees, fines, licenses, utilities

Nonprofit/charity

Examples: churches, temples, mosques, United Way, Community Chest, American Cancer Society, Red Cross

A person (not a business, government, or organization as far as I know)

Examples: friends, family, co-workers, other people.

Retail store or online retailer; restaurants and gas stations

Includes retail stores; grocery stores/supermarkets; gas stations; restaurants and fast food stores; Amazon.com

Business that sells primarily services

Examples: utilities, repair services, communications, entertainment, personal services

Other

There were 9470 payments in the 2015 DCPC.
Financial services = 401 payments, 4.23%
Education = 65 payments, 0.69%
Medical care = 173, 1.83%
Government = 169, 1.78%
Nonprofit/charity = 217, 2.29%
Person = 436, 4.60%
Retail store, etc. = 6253, 66.03%
Services = 748, 7.90%
Other = 1008, 10.64%

new screen – this first follow up question pay002_N is asked for almost all payments (exception = pay001_N = "Retail store or online retailer, restaurants and gas stations")

IF pay001_N does not equal "Retail store or online retailer; restaurants and gas stations" THEN:

(pay002_N)

Please describe this payment:
1. Not a bill payment

2. Regularly recurring bill payment
3. One time bill payment
4. Recurring bill payment with irregular frequency
5. Other (specify)
   o [open ended text box]

```
IF pay002_N = 2 OR pay002_N = 4 THEN
```

(pay002_autom_N)

An **automatic bill payment** is a payment set up to occur on pre-scheduled basis. Once set up, they do not require any additional effort on the consumer's part.

Was this bill payment **automatic**?
1. Yes
2. No

```
END IF (pay002_N = 2 OR pay002_N = 4)

IF pay002_N = "regularly recurring bill payment" THEN
(pay002b_N)
```
How often is this bill due?
1. Weekly
2. Bi-weekly
3. Twice a month
4. Monthly
5. Every other month
6. Quarterly
7. Every six months
8. Yearly
9. Other (specify)
   a. [open ended text box]

```
IF pay002_N = "recurring bill payment with irregular
frequency" THEN
```

(pay002c_N)

About how many times per year do you pay this bill?
_____ times per year

```
ENDIF
```

IF `pay002_N` = "Regularly recurring bill payment" OR "One time bill payment" OR "Recurring bill payment with irregular frequency" THEN

(`pay002d_N`)

Was this bill payment for goods or services that were received previously or for goods and services that you will receive in the future?

- *An example of a good or services which was received previously is medical care (you receive medical care and then pay after).*
- *An example of a good or services which will be received in the future is a magazine subscription (you pay now and receive the newspaper after payment).*

1. Previously received goods or services
2. Goods or services to be received in the future

END IF (`pay002_N` = "Regularly recurring bill payment" OR "One time bill payment" OR "Recurring bill payment with irregular frequency")

IF `pay002_N` = "Regularly recurring bill payment" OR "Recurring bill payment with irregular frequency" THEN

(`pay002e_N`)

Do you pay the same amount each time you pay this bill, or does the payment amount change from bill to bill?

1. Same amount each bill
2. Amount changes from bill to bill

END IF (`pay002_N` = "Regularly recurring bill payment" OR "Recurring bill payment with irregular frequency")

If `pay001_N` = "Financial services provider" (option 1)

new screen – pay010_N

(`pay010_N`)
Please tell us the purpose of your payment to a financial services provider. Was it primarily to:
1. Pay a credit card bill
2. Make a loan payment (Examples: mortgage, student loan, auto, home equity, installment, "zero interest," "no-money-down")

3. Pay for insurance (Examples: health, auto, homeowner's, renter's, life, umbrella)
4. Pay a fee (Examples: checking account, foreign ATM, overdraft, late payment, loan origination)
5. Transfer money to another account that you own
6. Make an investment (bought stocks, bonds, mutual funds)
7. Other (specify)
   o [open ended text box]

```
IF  pay010_N = 2 "Make loan payment" THEN
```

   ## new screen – same screen pay011 and pay012

   (pay011_N)

   What kind of loan payment did you make?

   1. Repay a mortgage
   2. Repay a student loan
   3. Repay an auto loan
   4. Repay a home equity loan or home equity line of credit
   5. Repay an instalment loan
   6. Repay a "zero interest" or "no money down" loan
   7. Repay a payday loan
   8. Repay an online marketplace or peer-to-peer lender (Examples: Lending Club, Prosper)
   9. Repay another type of loan

   (pay012_N)
   How much of the amount due did you pay?

   1. Less than the minimum amount
   2. Minimum amount
   3. More than the minimum amount, less than the full amount
   4. Full amount

```
IF pay012_N = (1, 2, 3) THEN
```

   ## New screen

   (pay013_N)
   How much was the full amount due?

$_____

New screen

(pay014_N)

Did you have enough money in your checking or savings account to pay the full
amount due?

1. Yes
2. No

New screen

(pay015_N)

Why did you choose not to pay the full amount due?

[open ended response box]


```
    END IF (pay012_N = (1, 2, 3))


  END IF (pay010_N = 2)
```


Important routing note
Here is where the "trail" of questions ends for "Financial services provider". Instead of going
back to the payments screen, by way of the screen "Did you make any other purchases today
[Diary date]?" the survey should continue on and ask the Payment Instrument Follow-up
Questions, which begin down below with question q103f. Then after those questions have been
answered, the respondent should see the screen "Did you make any other purchases today
[Diary date]?" This should be the case for all the merchant categories from the payment entry
screen. We always want to see the Payment instrument follow-ups before we get to the next
payment.


```
    If pay001_N = "Education provider" (option 2)

      ## new screen – pay020_N

      (pay020_N)
```

Please tell us the purpose of your payment to an education provider. Was it primarily for:
1. Tuition or fees
2. Parking
3. Repay student loan
4. Donation
5. Childcare
6. Other (specify)
    o [open ended text box]
```
    END IF (pay001_N = "Education provider")
```


```
If pay001_N = "Medical care provider" (option 3)
```

new screen

(pay030_N)
Please tell us the purpose of your payment to a medical care provider. Was it primarily for a:

1. Doctor, dentist, other health care professional
2. Hospital, residential care, other medical institution
3. Pharmacy
4. Insurance company
5. Parking
6. Charitable donation
7. Other (specify)
    o [open ended text box]


```
IF pay002d_N = 1 (the bill was paid for services previously
received) then:
```

(pay032_N)
When did you receive these medical goods or services?
1. Within the last month
2. Between 3 months and 1 month ago
3. Between 1 year and 3 months ago
4. Longer than 1 year ago


```
End if
```

If pay001_N = "Government" (option 4)

new screen – pay040_N

(pay040_N)

Please tell us the purpose of your payment to a government. Was it primarily for:
1. Purchases of goods and services (Examples: local utilities and other services (like trash collection), public transportation, entrance to National Parks, municipal parking.)
2. Repay student or other government loan
3. Taxes or fines (Examples: Federal, state, local taxes, including property and excise taxes.)
4. Donations
5. Other (specify)

IF pay040_N = "purchase of goods and services" THEN

(pay041_N)

Please tell us what you paid for.
1. Electricity/ water/sewer
2. Tuition
3. Daycare
4. Parking
5. Tolls
6. Trash collection
7. Public transportation
8. Health insurance: out-of-pocket, including Medicare supplemental insurance
9. Childcare
10. Used goods
11. Other (specify)
    o [open ended text box]

END IF (pay040_N = "purchase of goods and services")
END IF (pay001_N = "Government" (option 4))

If pay001_N = "Nonprofit/charity" (option 5)

new screen – pay050_N

(pay050_N)
Please tell us the purpose of your payment to a nonprofit or charity. Did you:

1. Make a donation.
2. Purchase goods and services.
3. Other (specify)
   o [open ended text box]

If pay001_N = "A person" (option 6)

same screen – pay080_N, pay082_N
(pay080_N)
Please tell us about the person you paid.

What type of person did you pay?
1. People who provide goods and services
2. Friends or family
3. Co-worker, classmate, or fellow military
4. Other people (specify; no names please)
   o [open ended text box]

(pay082_N)
Please tell us the purpose of your payment.
1. To give a gift or allowance
2. To lend money
3. To repay a money I borrowed (a loan)
4. To purchase goods or pay for services
5. To split a check or share expenses
6. To pay alimony or child support
7. Other (specify)
   o [open ended text box]

If pay080_N = "People who provide goods and services"

(pay081_N)

To the best of your knowledge, does the person operate as a business?
1. Yes
2. No
3. I don't know

If pay001_N = "Other (specify)" (option 9)

(pay090_N)
Please choose from this list to describe the type of merchant, service provider, or person you paid.
****pick up Merchant type entry format from 2012 Diary with refinements:

	Retailer type
Food and beverage sellers	1. Grocery stores/supermarkets 2. Fast food, food service, food trucks, snack bars 3. Sit-down restaurants 4. Bars 5. Liquor stores 6. Vending machines
Retail stores & online retailers	8. Convenience stores 9. Pharmacies 10. Department and discount stores and websites, wholesale clubs and websites 11. Online shopping (Amazon.com, etc.) 12. Clothing and accessories stores 13. Other stores (book, florist, hobby, music, office supply, pet, sporting goods) 14. Furniture & home goods stores, appliance & electronics stores, hardware & garden stores
Transportation	15. Gas stations 16. Parking lots and garages 17. Tolls 18. Transportation (includes public transportation)
Entertainment	19. Entertainment, recreation, arts, museums 20. Sporting events 21. Movie theaters 22. Online and print news, online games 23. Hotels, motels, RV parks, camps 24. Casinos/gambling/lottery
Housing	23. Rent, real estate agents and brokers 24. Building contractors (electrical/plumbing/ HVAC, tile, painting, etc.) 25. Building services
Utilities	26. Electric, natural gas, water and sewage 27. Phone/internet/cable TV (wired/wireless/satellite) 28. Heating oil dealers, propane dealers 29. Trash collection
Personal Services	30. Child care, elder care, youth and family services, emergency and other relief services 31. Personal care, dry cleaning, photo processing, funeral

	services
Pets	32. Veterinarians
	33. Pet grooming and sitting
Auto and Vehicle Services	34. Auto maintenance and repair services
	35. Auto rental and leasing services
	36. Auto vehicle and parts dealers
Professional and Miscellaneous Services	37. Employment services, travel agents, security services, office administrative services
	38. Legal, accounting, architectural, and other professional services
	39. Mail, delivery, storage
	40. Rental centers
	41. Repair/maintenance of electronics and personal and household goods

(pay903)

If you are not able to make a selection above, please type the name of the business you paid. You do not need to choose an option listed in the text box. If the business of your choice is not showing up, just keep typing.

****Lookup widget here****

```
If pay001_N = "Retail store or online retailer; restaurants
and gas stations" (option 7)
```

new screen – pay600_N

(pay600_N)

Please tell us more about the store, online retailer, restaurant, or gas station.

Did you pay a…

1. Grocery store/supermarket (Examples: Kroger, Safeway, Publix, Whole Foods)
2. Fast food restaurant, food service, food truck, snack bar
3. Coffee shop
4. Sit-down restaurant
5. Bar
6. Gas station
7. Convenience store
8. Pharmacy (Examples: Walgreens, CVS, Rite Aid)
9. Large retailer (Examples: Walmart, Target, Costco, Sam's Club, Best Buy)

10. Home improvement (Examples: Home Depot, Lowe's)
11. Online retailer (Examples: Amazon.com, Overstock.com, Ebay.com)
12. Liquor store
13. Pet store/pet grooming
14. Other store or online retailer

If pay600_N = "Other store or online retailer"

(pay602_N)

Please tell us the type of store or online retailer you paid.

1. Auto rental and leasing stores
2. Auto vehicle and parts dealers and websites
3. Clothing and accessories stores and websites
4. Department and discount stores and websites, wholesale clubs and websites
5. Furniture & home goods stores, appliance & electronics stores, hardware & garden stores and websites
6. Mail, delivery, storage
7. Rental centers
8. Movie theaters
9. Online shopping (Amazon.com, etc.)
10. Online and print news, online games
11. Other stores (book, florist, hobby, music, office supply, pet, sporting goods) and websites
12. Personal care, dry cleaning, pet grooming and sitting, photo processing salons and stores
13. Stores that repair electronics and personal and household goods
14. Other store or website/I don't know

New screen for pay603

IF pay602 = 14 (Other store or website/I don't know) THEN

(pay603_N)

Please type the name of the store or online retailer you paid. You may type the full name or choose from the drop-down list that will appear when you start typing.

You do not need to choose an option listed in the text box. If the store or online retailer of your choice is not showing up, just keep typing.

****Provide lookup widget here****

END IF ## pay602 = 14 (Other store or website/I don't know)

END IF ## pay600_N = "14 – Other store or online retailer"

Merchant category followups

If pay600_N = "Gas station" (option 6) then

(pay604_N)

Did the gas station have a convenience or fast food store?

1. Yes
2. No

If pay604_N = YES

(pay605_N)

Please tell us about your payment. Did you pay for:

1. Gas only
2. Convenience store item(s) or fast food only
3. Gas and convenience store item(s) or fast food in 1 payment
4. Gas and convenience store item(s)or fast food in 2 or more payments

If pay600_N = "Convenience store" (option 7)

(pay606_N)

Did convenience store sell gas?

1. Yes
2. No

If pay606_N = YES

(pay607_N)

Please tell us about your payment. Did you pay for:

1. Gas only
2. Convenience store item(s) or fast food only
3. Gas and convenience store item(s) or fast food in 1 payment
4. Gas and convenience store item(s)or fast food in 2 or more payments

```
IF pay605_N = 4 or pay607_N = 4 THEN

****If R reports 2 or more payments, ask R to enter each
payment separately. Deliver partially complete payment entry
screen, as for bills, i.e.
```

Gas station or convenience store payments – Please enter the information for **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.
- *Complete the entire row for each payment at the gas station.*

INSTRUCTIONS TO PROGRAMMER: Show 2 rows of our payments table. The "Payment type" column should have the gas station purchase types displayed. Standard Payment Instrument followups apply for each transaction.

Payment type	Time	Amount Spent	Payment Method	Did you pay in person?	Device
Gas station purchase			Drop down list: P0 – Multiple payment methods P1 – Cash P2 – Check P3 – Credit card P4 – Debit card P5 – Prepaid/Gift/EBT card P6 – Bank account number payment P7 – Online banking bill payment P8 – Money order P9 – Traveler's check P10 – PayPal P11 – Account-to-account transfer P12 – Mobile phone payment P13 – Other payment method	Yes No	Drop down list: D1 – Computer (laptop or desktop) D2 – Tablet (e.g. iPad, Kindle) D3 – Mobile phone D4 – Landline phone D5 – Mail or delivery service D6 – Some other device not listed D7 – No

					device
Convenience store/fast food purchase				Yes No	

VARIABLE NAMES

- Time
    - gaspaytime_N, where N = 1 or 2, the row of the table
- Amount
    - gaspayamnt_N, where N = 1 or 2, the row of the table
- Payment method
    - gaspaymethod_N, where N = 1 or 2, the row of the table
- Payment device
    - gaspaydevice_N, where N = 1 or 2, the row of the table


```
If pay602_N = (2, 3, 4, 5, 11) OR pay600_N = (6, 9, 10, 11) and
paymethod != "credit card" THEN
```

(pay606a_N)

Did you pay a store charge or credit card bill during this payment at a retail store or website?

1. Yes
2. No


```
If pay606a_N = YES then
```

(pay607a_N)

Did you pay the full amount of the bill, or less than the full amount?

1. Full amount
2. Less than the full amount

New screen – q_ccbill_fu1_N

```
    IF pay607a_N = 2 then

        (q_ccbill_fu1_N)
```

How much was the full amount of the credit or charge card bill?

- $_____

```
    END IF (pay607a_N = 2)

END IF (pay606a_N = YES)

If payment_N >= 200 THEN


    (pay608_N)
```

Was your payment primarily for:

1. Cars, trucks, motorcycles, other motor vehicles and parts
2. Furniture and furnishings
3. Household appliances
4. Computers, cameras, TVs, other electronics
5. Sports equipment, sports and recreational vehicles, and boats
6. Jewelry and watches
7. Therapeutic appliances and equipment
8. None of the above

```
    If pay608_N = (1,2,3,4,5,6,7) and payment method not
        equal to "credit card"
```

same screen – pay611_N and pay612_N

```
    (pay612_N)
```

Did you borrow money to make this purchase?

1. Yes
2. No

```
    IF SCPC variable DE013 = YES
```

in other words, does the respondent own their primary home. This question is from the SCPC.

```
    (pay611_N)
```

Did you use funds from a home equity line of credit (HELOC) to make this purchase?

1. Yes
2. No

```
END IF (de013 = YES)

  END IF (pay608_N = (1,2,3,4,5,6,7) and payment method not
  equal to "credit card")

 END IF (paymentamnt_N >= 200)

END IF (pay602_N = (2, 3, 4, 5, 11) OR pay600_N = (6, 9, 10,
 11) AND paymethod != "credit card")
```

If pay001_N = "Business that sells primarily services" (option 8)

(pay700_N)

Please tell us the type of business you paid.

Housing	1. Rent, real estate agents and brokers
	2. Mortgage
	3. Building contractors (electrical/plumbing/ HVAC, tile, painting, etc.)
	4. Building services
Utilities	5. Phone/internet/cable TV (wired/wireless/satellite)
	6. Electric, natural gas, water and sewage
	7. Heating oil dealers, propane dealers
	8. Trash collection
Auto	9. Auto maintenance and repair service
	10. Auto rental and leasing service
Travel and Transportation	11. Parking lots and garages
	12. Tolls
	13. Transportation (includes public transportation)
	14. Hotels, motels, RV parks, camps
Entertainment	15. Entertainment, recreation, gym memberships, arts, museums, sports events
	16. Movie theaters
Personal services	17. Elder care, youth and family services, emergency and other relief services
	18. Personal care, dry cleaning, photo processing
	19. Funeral services
	20. Employment services, travel agents, security services, office administrative services

	21. Legal, accounting, architectural, and other professional services
Pets	22. Veterinarians
	23. Pet grooming and sitting
Other	24. Repair/maintenance services for electronics and personal and household goods
	25. Vending machines
	26. Other/I don't know (specify)

New screen – pay701_N

```
IF pay002_N not equal to ("Regularly recurring bill payment" OR "One
time bill payment" OR "Recurring bill payment with irregular
frequency") THEN
```

(pay701_N)
Was this payment made for services that you received prior to today?
1. Yes
2. No

```
If pay701_N = YES
```

(pay702_N)
When did you order or receive the services?
1. Within the last month
2. Between 3 months and 1 month ago
3. Between 1 year and 3 months ago
4. Longer than 1 year ago
```
ENDIF
```

b) Payment instrument follow-ups

IF paydevice = 6 (some other device) THEN:
    (q201e)
    You told us that you used **some other device** to make this payment. Please tell us more about the device.
    [open ended text box]
ENDIF

IF paylocation = 2 (NO-not in person) AND paydevice = 7 (no device) THEN:
    (q201f)
    You told us that this payment was **not in person** and that you used **no device**.

Please tell us more about how you made this payment. In particular, how was the payment paid to the merchant?
```
[open ended text box]
```
ENDIF


```
IF payment method paymethod_N not equal to ("cash") then:

    IF payment is [not a bill (pay002_N = 1) or pay001_N = "Retail
    store or online retailer; restaurants and gas stations" (option
    7)] and paylocation_N = "IN PERSON"
```

both q103f and q103g on the same screen

```
(q103f)
```
Did you have enough cash (coins and paper bills) to make this payment in cash?
1. Yes
2. No
3. I'm not sure, but I think so
4. I'm not sure, but I do not think so

```
(q103g)
```
Would the merchant have accepted cash for this payment?
1. Yes
2. No
3. I'm not sure, but I think so
4. I'm not sure, but I do not think so

```
    ENDIF
ENDIF


IF payment is a non-bill payment (pay002_N = 1) or pay001_N = "Retail
store or online retailer; restaurants and gas stations" (option 7)

    If paymethod_N EQUALS pa115_a THEN

    (q201a)
```
You told us that [FILL: response from q116_a] is the most important characteristic when choosing [FILL: response from q115_a] to make a payment.

Is that still the case for this payment too?
1. Yes
2. No

IF q201a = NO THEN
(q201b)

What is the most important characteristic for this payment?
1. Security
2. Accepted at lots of places
3. Cost
4. Convenience
5. Budget control
6. [IF q115_a = "credit card" or "debit card" then display]Rewards
7. Speed
8. Payment records
9. Getting and setting-up
10. Other (specify)
    o [open ended text box]

ENDIF

ENDIF

If paymethod_N does not equal pa115_a THEN

(q103b)
Why did you use [FILL: paymethod_N] for this transaction?

1. [FILL: response from q115_a] was not accepted
2. I didn't have [FILL: response from q115_a] with me
3. Speed of payment was important for this transaction
4. Security of the transaction was important
5. I received a discount for using [FILL: paymethod_N]
6. I would have paid a surcharge if I used [FILL: response from q115_a]
7. For this size transaction, I prefer to use [FILL: paymethod_N]
8. For this type of merchant I prefer to use [FILL: paymethod_N]
9. Other (specify)
   • [open ended text box]

ENDIF

ELSE IF payment is a bill (we are in the BILL section OR pay002_N = (2, 3, 4))

If paymethod_N does not equal pa115_b THEN

(q103h)
Why did you use [FILL: paymethod_N] for this transaction?"

1. [FILL: response from q115_b] was not accepted
2. I didn't have [FILL: response from q115_b] with me
3. I did not have enough money available to use [FILL: response from q115_b]
4. The payment would have been late if I used [FILL: response from q115_b]
5. [FILL: paymethod_N] is more secure than [FILL: response from q115_b]
6. I received a discount for using [FILL: paymethod_N]
7. I would have paid a surcharge if I used [FILL: response from q115_b]
8. For this size transaction, I prefer to use [FILL: paymethod_N]
9. For this type of bill I prefer to use [FILL: paymethod_N]
10. Other (specify)
    - [open ended text box]

ENDIF

ENDIF

If Payment Method = P0 (Multiple payment methods) then:
(q103a)
Please tell us which payment methods you used to make this payment.
- *Check all that apply*

- ☐ P1 – Cash
- ☐ P2 – Check
- ☐ P3 – Credit card
- ☐ P4 – Debit card
- ☐ P5 – Prepaid/Gift/EBT card
- ☐ P6 – Bank account number payment
- ☐ P7 – Online banking bill payment
- ☐ P8 – Money order
- ☐ P9 – Traveler's check
- ☐ P10 – PayPal
- ☐ P11 – Account-to-account transfer
- ☐ P12 – Mobile phone payment
- ☐ P13 – Other payment method
- ☐ P14 – Direct deduction from income

New screen – each q125 question on the same screen, and q126 on same screen too
(q126)
Why did you use multiple payment methods to make this payment?
[open ended text box]

If one of the payment methods = "Cash"
(q125_a)
How much cash did you spend when making this payment?
$_____

If one of the payment methods = "Check"
(q125_b)
How much did you spend using a check when making this payment?
$_____

If one of the payment methods = "Credit card"
(q125_c)
How much did you spend using your credit card when making this payment?
$_____

If one of the payment methods = "Debit card"
(q125_d)
How much did you spend using your debit card when making this payment?
$_____

If one of the payment methods = "Prepaid/gift/EBT card"
(q125_e)
How much did you spend using your prepaid/gift/EBT card when making this payment?
$_____

If one of the payment methods = "Bank account number payment"
(q125_f)
How much did you spend using your bank account number when making this payment?
$_____

If one of the payment methods = "Online banking bill payment"
(q125_g)
How much did you spend using online banking bill payment when making this payment?
$_____

If one of the payment methods = "Money order"
(q125_h)
How much did you spend using a money order when making this payment?
$_____

If one of the payment methods = "Travelers check"
(q125_i)
How much did you spend using a traveler's check when making this payment?
$_____

If one of the payment methods = "PayPal"
(q125_j)
How much did you spend using PayPal when making this payment?
$_____

If one of the payment methods = "Account-to-account transfer"
(q125_k)
How much did you spend using an account-to-account transfer when making this payment?

$_____

```
If one of the payment methods = "Mobile phone payment"
(q125_l)
```
How much did you spend using a mobile phone payment when making this payment?
$_____

```
If one of the payment methods = "Other payment method"
(q125_m)
```
How much did you spend using an other payment method when making this payment?
$_____

```
If one of the payment methods = "Direct deduction from income"
(q125_n)
```
How much did you spend using a direct deduction from income when making this payment?
$_____

If Payment Method = P1 (Cash) then:

(q101aaa) ## I moved this question to be outside the skip pattern below so it will appear for any payment which uses cash.
Did you receive a discount from the merchant or person you paid specifically for using cash?
    1. Yes
    2. No


```
If pay001_N not equal to "A person" (option 6) THEN
```


    (q101j)
    Did this merchant accept any of the following types of card payment options?
- Credit card
- Debit card
- Prepaid card

    1. Yes
    2. No
    3. I don't know

    IF q101j = YES:
    (q101k)
    Did this merchant require a minimum dollar value for using a payment card?
    1. Yes
    2. No
    3. I don't know

```
ENDIF
```

If Payment Method = P2 CHECK then:
```
IF dcpc_pa001_a >= 2 THEN
(q103d)
```
Was this payment made from your primary checking account or another checking account?
- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

1. Primary checking account
2. Another checking account

If Payment Method = P4 (Debit) then:
new screen

```
(q201d)
```
Which of your **debit cards** did you use to make this payment?
1. [nickname from `dcq_004_a`] ([Logo on card from `dcq_002_a`])
2. (IF `dcq_001` = 2) [nickname from `dcq_004_b`] ([Logo on card from `dcq_002_b`])
3. (IF `dcq_001` = 3) [nickname from `dcq_004_c`] ([Logo on card from `dcq_002_c`])
4. (IF `dcq_001` = 4) [nickname from `dcq_004_d`] ([Logo on card from `dcq_002_d`])
5. (IF `dcq_001` = 5 or 6) [nickname from `dcq_004_e`] ([Logo on card from `dcq_002_e`])
6. Another debit card not listed ## always display this row

new screen q101c and q101d same screen

```
(q101c)
```
How did you authorize your debit card payment?
1. PIN
2. Signature
3. CVC/CVV code (the 3–digit numeric code on the back of a Visa, MasterCard, and Discover, or 4 digits on the front of an American Express)
4. None of these
5. Some combination of two of these
6. Other, please specify
   a. [open ended text box]

```
(q101d)
```
Did you receive a discount from the merchant specifically for using this debit card?
1. Yes
2. No

new screen

(q101m)
Did this merchant require a minimum dollar value for using a debit card?
    1. Yes
    2. No
    3. I don't know

new screen
IF paylocation = 1 (YES-in person) AND paydevice = 7 (no device) THEN:
    (q201g)
        How was this **debit card** purchase authorized?
            1. Swiping the card
            2. Inserting the card's chip
            3. Tapping, waving, or other contactless method
            4. Handing the card to an employee such as a waiter or waitress
            5. Some other method of authorization
ENDIF

If Payment Method = P3 (Credit) then:

New question
(q201c)
Which of your **credit cards** did you use to make this payment?
    1. [nickname from ccq_006_a] – [type of card from ccq_002_a]
    2. (IF ccq_001 = 2) [nickname from ccq_006_b] – [type of card from ccq_002_b]
    3. (IF ccq_001 = 3) [nickname from ccq_006_c] – [type of card from ccq_002_c]
    4. (IF ccq_001 = 4) [nickname from ccq_006_d] – [type of card from ccq_002_d]
    5. (IF ccq_001 = 5 or 6) [nickname from ccq_006_e] – [type of card from ccq_002_e]
    6. Another credit card not listed ## always display this row

same screen q101f and q101g and q101n
(q101f)
Did you receive a discount from the merchant specifically for using this credit card?
    1. Yes
    2. No

(q101g)
Did you pay an extra charge, surcharge, or convenience fee to the merchant specifically for using this credit card?
    1. Yes

2. No

(q101n)

Did this merchant require a minimum dollar value for using a credit card?
1. Yes
2. No
3. I don't know

IF paylocation = 1 (YES-in person) AND paydevice = 7 (no device) THEN:
>   (q201h)
>
>   How was this **credit card** purchase authorized?
>   1. Swiping the card
>   2. Inserting the card's chip
>   3. Tapping, waving, or other contactless method
>   4. Handing the card to an employee such as a waiter or waitress
>   5. Some other method of authorization

ENDIF

If Payment Method = P5 (Prepaid/gift/EBT) then:
Same screen q101hhh and q103u and gprprepaid_1or2
(q101hhh)

Did the prepaid card have a logo from the following?
1. Visa
2. MasterCard
3. Discover
4. American Express
5. No logo
6. Other logo

(q103u)

Did this merchant require a minimum dollar value for using a prepaid card?
1. Yes
2. No
3. I don't know

IF paylocation = 1 (YES-in person) AND paydevice = 7 (no device) THEN:
>   (q201i)
>
>   How was this **prepaid card** purchase authorized?
>   1. Swiping the card
>   2. Inserting the card's chip
>   3. Tapping, waving, or other contactless method
>   4. Handing the card to an employee such as a waiter or waitress
>   5. Some other method of authorization

ENDIF

```
IF dcpc_pa001_a = 0 and dcpc_gpradopter = 1 and (q_mostusedpayacnt_1 =
General purpose prepaid card or q_mostusedpayacnt_2 = General purpose
prepaid card)
```

(gprprepaid_1or2)
Did you use your primary general purpose reloadable prepaid card to make this payment?
- *Your primary general purpose prepaid card is the one you use most often to make payments.*
1. Yes
2. No

If Payment Method = "Bank account number payment" then:
same screen q103n and q103ddd

(q103n)
When did you authorize this payment to pay? In other words, when will the funds come out of your account?
1. Today, [DISPLAY DIARY DATE]
2. At a later date

> ```
> IF dcpc_pa001_a >= 2 THEN
> ```
> (q103ddd)
> Was this payment made from your primary checking account or another checking account?
> - *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*
>
>   1. Primary checking account
>   2. Another checking account
>
> ```
> END IF (dcpc_pa001_a >= 2)
> ```

New screen
```
IF q103n = 2 THEN
```

> (q103n2)
>
> What is the date that you authorized this payment to pay?
>
> `[insert calendar here]` ## do not allow them to select a date before today.


```
END IF (q103n = 2)
```


```
END IF (payment method = "Bank account number payment")
```

If Payment Method = "Online banking bill payment" then:

same screen q103n and q103ddd

(q103n)
When did you authorize this payment to pay? In other words, when will the funds come out of your account?
1. Today, [DISPLAY DIARY DATE]
2. At a later date

IF dcpc_pa001_a >= 2 THEN
    (q103ddd)
    Was this payment made from your primary checking account or another checking account?
    - *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

    1. Primary checking account
    2. Another checking account

END IF (dcpc_pa001_a >= 2)

IF q103n = 2 THEN

    (q103n2)

    What is the date that you authorized this payment to pay?

    [insert calendar here] ## do not allow them to select a date before today.

END IF (q103n = 2)

END IF (payment method = "online banking bill pay")

If Payment Method = "Money order" then:

same screen q103r and q103s

(q103r)
Where did you buy the money order you used for this payment?
1. Bank
2. Post office
3. Western Union or someplace similar
4. Other (specify)
    a. [open ended text box]

(q103s)
How long ago did you buy the money order you used for this payment?
1. I bought it today
2. Between today and less than 7 days ago

3. Between 7 and less than 14 days ago
4. Between 14 and less than 30 days ago
5. 30 or more days ago

If Payment Method = "PayPal" then:

(q101_paypal)
How is your PayPal account funded?
1. Credit card
2. Debit card
3. Bank account number
4. Money stored with PayPal

If Payment Method = "Mobile phone payment" then:
questions q101_mobile_a and q101_mobile_b on the same screen
(q101_mobile_a)
What kind of mobile payment was this payment?
1. App payment
2. Text message payment
3. Payment made in browser
4. Other (specify)
   a. [open ended text box]

(q101_mobile_b)
How was this mobile payment funded?
1. Credit card
2. Debit card
3. Prepaid card
4. Linked bank account
5. Money stored at a payment service such as PayPal
6. Other (specify)
   a. [open ended text box]

If Payment Method = "Other" then:
(q101i)
Please tell us what type of payment method you used.
1. EZPass or other electronic toll device
2. Apple Pay
3. Bitcoin or other virtual currency
4. Remittance
5. Other (specify)
   a. [open ended text box]

IF q101i = 1, 2, 4 then
(q101i_followup)

What payment method is your [FILL: response from q101i] account funded with?
1. Credit card
2. Debit card
3. Prepaid card
4. Bank account number
5. Other (specify)
    a. [open ended text box]

If location = L1 "in person" and Device = D3 "mobile phone" then:

(q150)
How did you use your phone to pay?
1. Tapped to pay
2. Scanned a QR code or showed screen to cashier or ticket-taker
3. Paid in advance or remotely (examples: Uber, Fandango)
4. Used a web browser

If Payment Method any of ("credit card", "debit card", "prepaid card", "bank account number payment", "mobile phone payment") AND Device = D3 "mobile phone" then:
(q152)
Did you use an app to make this purchase using your mobile phone?
1. Yes
2. No

c) "Categorize the purchase" sub-module

q151_a and q151_b on the same screen

(IF Amount Spent >= 50)

(q151_a)

Was this an unexpected expense?
1. Yes
2. No

(q151_b)

Could you have postponed this payment to a later date without suffering any consequences such as a late fee or a penalty?
1. Yes
2. No

```
END IF (amount spent >= 50)
```

Here is where we loop back to the payment screen (q2). At this point, the respondent has described one full payment. If they have more payments, then they will loop back to the q2 screen. If they don't have any more payments, then they will go on to the next question.

(PD100)

Did you make any other payments today **[DISPLAY DIARY DATE HERE, example: Wednesday, October 3]**?

1. Yes
2. No

d) Reminders and recall aids – median 9 seconds

(q98b)

Some types of payments are easily forgotten. Did you make any of the following types of payments on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"] that you did not tell us about previously**?

- *Check all that apply, or click the Next button if none*

☐ Paying tolls by E-ZPass, cash, or other payment method
☐ PayPal or similar online payment service
☐ App downloads
☐ Public transportation
☐ Paid with my phone (examples: Uber, Venmo, parking, etc.)
☐ Gambling losses
☐ Lottery ticket
☐ Vending machine
☐ Giving or paying back money to a person

```
IF q98b has at least one box checked, then take the respondent back to
the payments entry screen (q2).
```

same screen for both q5_1 and q5_2

(Q5_1)
Did you start **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** carrying any coins in your pocket, wallet, or purse?

1. Yes
2. No

(Q5_2)
Did you use coins to pay for all or part of a cash payment you made on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

1. Yes
2. No

```
If Q5_2 = Yes and number of cash payments > 0
```

> **## same screen for q5_3 and q5_3_dollar**

(Q5_3)
You told us you made [FILL: number of cash payments from purchases and bills] cash payments on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

For how many cash payments did you use coins to pay for some or all of the payment?
_____payments

(q5_3_dollar)
What was the total dollar amount of the coins you used for payments today?
$_____

```
End skip (Q5_2 = Yes)
```

10)   End of day balances on Cash, Checking account, and prepaid cards

> *## Ask for end of day cash balances in the Daily Module. Ask for checking account balances at the end of the diary in the Day 3 Only Module. Ask for general purpose prepaid card balances at the end of the diary in the Day 3 Only Module.*

a) Cash

Now we're going to ask cash balance on Day 0 and at the end of Days 1, 2, and 3.

(Q5pre)
End of Day [1, 2, 3], [DISPLAY DIARY DATE DAY 3 HERE, example "Wednesday, October 3"], cash amount:

Did you end the day with any paper cash in your **wallet, purse and/or pocket**?
- *Do not consider foreign currency.*

1. Yes
2. No

```
If Q5pre = NO
```

(Q5no)
Did you spend or deposit all your cash today?

1. Yes
2. No
3. I did not have or use any cash today.

if Q5pre = NO then total cash at end of Day [1, 2, 3] should be set to 0, not missing
ENDIF

If Q5pre = YES then:
Q5. ***Make ending cash amount pages look like "cash on Day 0" page.***

Cash in wallet, purse and/or pocket

End of the day cash amount – Please tell us the **number of bills** of each denomination in your **wallet, purse and/or pocket** at the end of the day, on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

Your total dollar amount will be automatically calculated.

● *Do not consider coins.*
● *Do not count foreign currency.*

NUMBER OF:

____ x $1 bills = $[calculated on the fly]   ____ x $20 bills = $[calculated on the fly]

____ x $2 bills = $[calculated on the fly]   ____ x $50 bills = $[calculated on the fly]

____ x $5 bills = $[calculated on the fly]   ____ x $100 bills = $[calculated on the fly]

____ x $10 bills = $[calculated on the fly]

Total dollar amount $[GRAND TOTAL DOLLAR AMOUNT, calculated on the fly]

The name of the variable for GRAND TOTAL DOLLAR AMOUNT should be "amntcashend_day3". If q5pre = NO, in other words the respondent does not have any cash at the end of Day 3, then amntcashend_day3 = 0.

```
## Variable names for the items above:
denom1_end_num, denom1_end_amnt
denom2_end_num, denom2_end_amnt
denom5_end_num, denom5_end_amnt
denom10_end_num, denom10_end_amnt
denom20_end_num, denom20_end_amnt
denom50_end_num, denom50_end_amnt
denom100_end_num, denom100_end_amnt
amntcashend_day1, _day2, _day3

(q5_correct)
```

You told us you have **$[GRAND TOTAL DOLLAR AMOUNT]** in your **wallet, purse and/or pocket**. Is this amount correct?
1. Yes
2. No
****If q5_correctscreen = NO, please take the diarist back to the "Count your paper cash" screen***

11) Cash and account management module

a) Cash Deposits to all accounts

(q4)

Did you deposit any **cash** into your bank account at an ATM, with the bank teller, or some other way on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
- *Do not include checks that you deposited.*
- *Do not include foreign currency.*
    1. Yes
    2. No

If q4 = YES then

Q4. **Depositing cash** – Please tell us about each time you deposited cash on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- *Complete one entire row for each time you got or received cash today.*
- *Do not include checks deposited. Only report cash you deposited.*
- *Tell us about your cash deposits at ATMs or bank tellers.*

Time	Amount	Deposit method
	$_____	Drop down list: ATM Bank teller Other (specify)

Create a variable called amntcashdeposits = sum(amount of all cash desposits on that day). If there are no cash deposits on that day, then amntcashdeposits = 0.
Create a variable called numcashdeposits = Number of cash desposits on that day. If there are no cash deposits on that day, then numcashdeposits = 0.

Cash deposit variables =
- cashdep_hour_N, where N is the number of the cash deposit for the day (1 = first withdrawal, etc.)
- cashdep_minute_N
- cashdep_ampm_N

- cashdep_amnt_N
- cashdep_method_N

****If the respondent chooses "Other" in the "Deposit method" dropdown, a follow-up screen should say

For the cash deposit of $X at T:TTpm (am), please describe the other deposit method.

****

b) Checking Deposits to all accounts

```
IF dcpc_pa001_a = 1
```

(q080_a)
Was any money deposited into your checking account on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**? Include all of the following:
- *Direct deposits of income, tax or other refunds, etc. (electronically and/or automatically)*
- *Check deposits*
- *Transfers into your checking account from your account or from someone else's account*

1. Yes
2. No

```
IF dcpc_pa001_a >= 2
```

Was any money deposited into your primary checking account on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**? Include all of the following:
- *Direct deposits of income, tax or other refunds, etc. (electronically and/or automatically)*
- *Check deposits*
- *Transfers into your checking account from your account or from someone else's account*
- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

	Yes	No
(q080_a) Primary account		

```
IF q080_a = YES

   if dcpc_pa001_a = 1
```

Please tell us about each deposit to your checking account on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

- *Use one row for each deposit that you made today.*

	Amount	What kind of funds were deposited?
Deposit 1		Check (personal or business)
Deposit 2		Money order
…		Traveler's check
Deposit 5		Cashier's check
		Certified check
		Transfer from another account
		Direct deposit of income
		Venmo cash out
		Other

Variable names
- chkdep_amnt_N, where N is the row number
- chkdep_funds_N

```
IF chkdep_funds_N = "transfer from another account" THEN
(pa081_a)
```
What kind of account did the funds come from which were deposited into your checking account?
1. Another checking account that I own
2. Another savings account that I own
3. Investment account
4. General purpose reloadable prepaid card
5. Another account belonging to somebody else
6. Other

```
IF q080_a = YES

    if dcpc_pa001_a >= 2 then
```

Please tell us about each deposit to your primary checking account on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

- *Use one row for each deposit that you made today.*

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

	Amount	What kind of funds were deposited?
Deposit 1	$_____.00	Check (personal or business)
Deposit 2		Money order
…		Traveler's check
Deposit 5		Cashier's check
		Certified check

		Transfer from another account Direct deposit of income Venmo cash out Other

```
IF chkdep_funds_N = "transfer from another account" THEN
(pa081_a)
```
What kind of account did the funds come from which were deposited into your checking account?

1. Another checking account that I own
2. Another savings account that I own
3. Investment account
4. General purpose reloadable prepaid card
5. An account belonging to somebody else
6. Other

c) Prepaid Deposits to primary GPR card account

```
IF (dcpc_gpradopter = YES ("1") or if GPRADOPTER = YES) THEN

(q102b)
```
Did you reload to any **general purpose prepaid cards** using any other payment instrument (e.g. cash, debit card, credit card, bank account transfer, direct payment from income) on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

1. Yes
2. No

```
(IF q102b = YES)
   (q102c)
```

Please list all general purpose prepaid card loadings on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- *Complete one entire row for each time you reloaded a prepaid card today.*

Time	Amount loaded	Payment method used	Location	Did you pay a fee?
	$_____	P1 – Cash P2 – Check P3 – Credit card	L1 – Retail location L2 – Online L3 – Mobile phone	Yes No

		P4 – Debit card P5 – Other prepaid card P6 – Bank account number payment P7 – Online banking bill payment P8 – Money order P9 – Traveler's check P10 – PayPal P11 – Account-to-account transfer P12 – Mobile phone payment P13 – Other payment method P14 – Direct deposit from salary, wages, or benefit	L4 – ATM L5 – Card machine L6 – Bank teller L7 – Check casher L8 – Other location	

Variable names

- Time
  - prepaidload_h_N, where N is the number of times they loaded (1 = first time today)
  - prepaidload_m_N
  - prepaidload_ampm_N
- prepaidload_amnt_N
- prepaidload_method_N
- prepaidload_location_N
- prepaidload_fee_N

****If the respondent chooses "P13 – Other method", a follow-up screen should say:
For the prepaid card loading of $X at T:TTpm (am), what other method do you mean?

[Open ended text response box]

****If the respondent chooses "L8 – Other location", a follow-up screen should say:
For the prepaid card loading of $X at T:TTpm (am), what other location do you mean?

[Open ended text response box]

****NEW VARIABLE: if Payment Method Used = Cash then amntprepaidload = sum(all rows of Amount Loaded on that day).
****NEW VARIABLE: if Payment Method Used = Cash then numprepaidload = Number of times prepaid cards were reloaded on that day.

```
IF (SCPC variable PCADOPTER = 1) THEN

(q102d)
```

Did you **add money ($ value)** to **a prepaid card** on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**? Do not include money you reported already using any other payment instrument (e.g. cash, debit card, credit card, bank account transfer, direct payment from income).

- *Examples of prepaid cards include Starbucks card, Target gift card, public transit cards, etc.*

1. Yes
2. No

```
(IF q102b = YES)
    (q102e)
```

Please list all prepaid card loadings.

- *Complete one entire row for each time you loaded a prepaid card today.*

Time	Amount loaded	Payment method used	Location	Did you pay a fee?
	$_____	P1 – Cash P2 – Check P3 – Credit card P4 – Debit card P5 – Other prepaid card P6 – Bank account number payment P7 – Online banking bill payment P8 – Money order P9 – Traveler's check P10 – PayPal P11 – Account-to-account transfer P12 – Mobile phone payment P13 – Other payment method P14 – Direct deposit from salary, wages, or benefit	L1 – Retail location L2 – Online L3 – Mobile phone L4 – ATM L5 – Card machine or kiosk L6 – Bank teller L7 – Check casher L8 – Other location	Yes No

Variable names – These can be the same names as the GPR variables and we'll know if they belong to GPR cards or other prepaid cards by looking at the answers to q102b and q102d.
- Time
    - prepaidload_h_N, where N is the number of times they loaded (1 = first time today)
    - prepaidload_m_N
    - prepaidload_ampm_N
- prepaidload_amnt_N
- prepaidload_method_N
- prepaidload_location_N
- prepaidload_fee_N

****If the respondent chooses "P11 – Other method", a follow-up screen should say:
For the prepaid card loading of $X at T:TTpm (am), what other method do you mean?

[Open ended text response box]

For the prepaid card loading of $X at T:TTpm (am), what other location do you mean?

[Open ended text response box]

****NEW VARIABLE: if Payment Method Used = Cash then **amntprepaidload2** = sum(all rows of Amount Loaded on that day).
****NEW VARIABLE: if Payment Method Used = Cash then **numprepaidload2** = Number of times prepaid cards were reloaded on that day.

d) Cash Withdrawals to all accounts

(q99)
Did you get or receive any cash on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
- *Do not include foreign currency.*
    1. Yes
    2. No

If q99 = YES then

(q3)
Receiving or getting cash

Please enter the information for your cash activity on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- *Complete one entire row for each time you got or received cash today.*

Time	Amount	Location (where you got the cash)	Source of funds	Were you charged a fee?
		Drop down list: C1 – ATM C2 – Cash back at a retail store C3 – Bank teller C4 – Family or friend C5 – Check cashing store C6 – Employer C7 – Cash refund from returning goods C8 – Payday lender C9 – Other location	Drop down list: S1 – Checking account S2 – Savings or other bank account S3 – Salary/wages/tips S4 – Cashing a check S5 – Credit card cash advance S6 – Prepaid card cash withdrawal S7 – Another person S8 – Other source	Drop down list: Yes No

Create a variable called amntcashwith = sum(amount of all cash withdrawals on that day). If there are no cash withdrawals on that day, then amntcashwith = 0.
Create a variable called numcashwith = Number of cash withdrawals on that day. If there are no cash withdrawals on that day, then numcashwith = 0.

Cash withdrawal variables =
- Time:

- o cashget_hour_N, where N is the number of the cash withdrawal for the day (1 = first withdrawal, etc.)
  - o cashget_minute_N
  - o cashget_ampm_N
- cashget_amnt_N
- cashget_location_N
- cashget_source_N
- cashget_fee_N

****If the respondent chooses "C9 – Other location", a follow-up screen should say:
For the cash withdrawal of $X at T:TTpm (am), what other location do you mean?

[Open ended text response box]

****If the respondent chooses "S8 – Other source", a follow-up screen should say:
For the cash withdrawal of $X at T:TTpm (am), what other source do you mean?

[Open ended text response box]

****

e) Checking Withdrawals from all accounts

```
IF dcpc_pa001_a = 1 then
```

(q210_a)

Did you make any transfers from your checking account into another account on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
1. Yes
2. No

```
ELSE IF dcpc_pa001_a >= 2 then
```

(q210_a)

Did you make any transfers from your primary checking account into another account on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

1. Yes
2. No

```
ENDIF

IF (q210_a = YES) THEN
```

IF dcpc_pa001_a = 1 THEN

Please tell us about each transfer from your checking account to another account on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

- *Use one row for each transfer that you made today.*

	Amount	What account did you transfer into?
Transfer 1	$_____	[Drop down list for each row in table]
Transfer 2	$_____	--Select one—
…	$_____	
Transfer 5	$_____	1. Another checking or savings account that I own
		2. Another checking or savings account belonging to someone else
		3. Investment account that I own
		4. Investment account belonging to someone else
		5. General purpose reloadable prepaid card that I own
		6. General purpose reloadable prepaid card belonging to someone else
		7. Other

##Variable names
- chktransfer_amnt_N
- chktransfer_account_N

IF dcpc_pa001_a >= 2 THEN

Please tell us about each transfer from your primary checking account to other accounts on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*
- *Use one row for each transfer that you made today.*

	Amount	What account did you transfer into?
Transfer 1		[Drop down list for each row in table]
Transfer 2		--Select one—
…		
Transfer 5		1. Another checking or savings account that I own
		2. Another checking or savings account belonging to someone else
		3. Investment account that I

		own 4. Investment account belonging to someone else 5. General purpose reloadable prepaid card that I own 6. General purpose reloadable prepaid card belonging to someone else 7. Other

##Variable names
- chktransfer_amnt_N
- chktransfer_account_N

Follow-up from the above "transfer from account" tables:

For each of these transfers to another account, please tell us the following:

	Was the account that the money came from at the same financial institution as the account the money was transferred to?	How much was the fee for this transfer? Enter 0 if none.	When is the person to whom you transferred the money supposed to receive it?
Transfer [FILL: X, where X is the row number from above] for $[FILL with dollar amount]	[Drop down list] Yes No	$_____ (variable name: chktransfer_fee_N)	1. Today 2. Tomorrow 3. 2 days 4. 3 days 5. 4 days 6. 5 days 7. 6 days 8. One week 9. More than a week (variable name: chktransfer_whenrec_N)

f) Other withdrawals

New screen
(q211)

Did you purchase any of the following on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

	Yes	No
(q211_a) Money order		
(q211_b) Travelers checks		
(q211_c) Certified check		

```
IF any of q211_a, b, or c = YES then
```

(paymethod_intro)

Please tell us the amount of the check(s) or money orders you purchased and the payment method you used to buy them. For traveler's checks, please report the total amount of all traveler's checks purchased.

	Amount	Payment method
(IF q211_a = YES) Money order	(q211_amnt_a) $_____	Drop down list: P0 – Multiple payment methods
(IF q211_b = YES) Travelers checks	(q211_amnt_b) $_____	P1 – Cash
(IF q211_c = YES) Certified check	(q211_amnt_c) $_____	P2 – Check P3 – Credit card P4 – Debit card P5 – Prepaid/Gift/EBT card P6 – Bank account number payment P7 – Online banking bill payment P8 – Money order P9 – Traveler's check P10 – PayPal P11 – Account-to-account transfer P12 – Mobile phone payment P13 – Other payment method

New variables
q211_paymeth_a
q211_paymeth_b
q211_paymeth_c

create new variables for cash identity
papermethod_amnt = 0
IF payment method q211_paymeth_a = "Cash" then papermethod_amnt = papermethod_amnt + q211_paymeth_a
IF payment method q211_paymeth_b = "Cash" then papermethod_amnt = papermethod_amnt + q211_paymeth_b
IF payment method q211_paymeth_c = "Cash" then papermethod_amnt = papermethod_amnt + q211_paymeth_c

12)   Error checking

So far, we have created the following variables:

- amntcashend_day0
- amntcashpurch
- numcashpurch
- amntcashdeposits
- numcashdeposits
- amntcashwith
- numcashwith
- amntprepaidload
- numprepaidload
- amntcashend_dayX, where X = [1, 2, 3]

Next, we will create a few intermediate variables.

- amntcashout = sum(amntcashpurch, amntcashdeposits, amntprepaidload)
- amntcashin = amntcashwith
- numcashtrans = sum(numcashpurch, numcashdeposits, numcashwith, numprepaidload)

Now we can create the flag which indicates a good cash identity for Day 1:

- If abs(amntcashend_day1 – amntcashend_day0 + amntcashout – amntcashin) <= numcashtrans then goodcashid = 1.
- Else goodcashid = 0.

Likewise, for days 2 and 3, the good cash identity flag is as follows:

- If abs(amntcashend_dayX – amntcashend_day[X-1] + amntcashout – amntcashin) <= numcashtrans then goodcashid = 1.
- Else goodcashid = 0.

Create a new variable called reported_cashend, which will equal
- reported_cashend = amntcashend_day[X-1] – amntcashout + amntcashin
- In other words, the amount of cash at the end of yesterday, minus all cash outflows, plus all cash inflows.

New screen -- Only show screen if goodcashid = 0, in other words, they have a bad cash identity.

If **reported_cashend - amntcashend_day[1,2,3] not equal to 0 THEN**

```
IF goodcashid = 0 THEN
(q107)
```

Are there any other cash activities on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** that were not reported previously in today's online diary?

To help you remember, you

****for each of these next text lines, only show if value is > 0****
display as table

Number of cash transactions	totcashtrans
Amount of cash you started with	$[amntcashend_day[0,1,2]]
Dollar amount of cash payments	$[amntcashpurch]
Dollar amount of cash withdrawals	$[amntcashwith]
Dollar amount of cash deposits	$[amntcashdeposits]
Dollar amount loaded onto prepaid or gift cards	$[amntprepaidload]

Based on what you told us about your payments and cash activity today, we calculated that you should have **$[reported_cashend]**. But you told us you ended the day with **$[amntcashend_day[1,2,3]]**.

There is a difference of **[reported_cashend - amntcashend_day[1,2,3]] dollars**

Please help us to understand why your reported cash activity does not match the total shown.

Perhaps you forgot to report some cash payments, withdrawals or deposits. If you are able, please explain in the activities and amounts in the box below.

[provide open ended response text box for the diarist to explain]

Ask for those with goodcashid = 0.

By chance, did you do any of the following on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

	Yes	No
(q5_4) Convert coins to paper cash		
(q5_5) Convert paper cash to coins (examples: using a change machine, getting four quarters for a dollar, buying a roll of coins)		
(q119) Exchange paper U.S. dollars for a foreign currency		

(q121) Exchange foreign currency for paper U.S. dollars		
(q7_1) Returned goods for a cash refund		
(q7_2) Exchanged goods and paid the difference in cash		
(q105a) I removed some cash from my pocket, wallet or purse and added it to cash stored elsewhere on my property.		
(q105b) I took cash stored elsewhere on my property and added it to my pocket, wallet or purse.		
(q105c) I had some cash lost or stolen.		
(q105d) I found or unexpectedly received some cash.		

a) Coin-to-cash and cash-to-coin section

If Q5_4 = YES then

Coins to Cash

Please list all the times you converted coins into cash or some other form of value on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.
- *Complete one entire row for each time you converted coins into cash or some other form of value today.*

Time	Dollar amount of coins	Dollar amount received in paper bills	Were you reimbursed with something other than paper bills?	Location	Did you pay a fee?
			1. No 2. Prepaid/gift card 3. Deposit into bank account 4. Points or value to use on a website 5. Store credit 6. Other (specify)	1. Coin machine/kiosk 2. Bank teller 3. Store 4. Family or friend 5. Other (specify)	Y/N

****NEW variable: amntcoin2cash = sum(dollar amount received in paper bills) ****
****NEW variable: numcoin2cash = Number of times changing coins into cash ****

```
If Q5_5 = YES then
```

Cash to Coins

Please list all the times you converted paper cash into coins on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- *Complete one entire row for each time you converted paper cash into coins today.*
- Examples include using a change machine, getting four quarters for a dollar, or buying a roll of coins. Do not consider receiving change from a purchase.

Time	Dollar amount of paper bills	Main type of coin received	Location	Did you pay a fee?
		1. Dollar coins 2. Quarters 3. Dimes 4. Nickels 5. Pennies	1. Change machine/kiosk 2. Bank teller 3. Store clerk 4. Family or friend 5. Post office 6. Other (specify)	Y/N

****NEW VARIABLE: amntcash2coin = sum(dollar amount of paper cash changed to coins) ****
****NEW VARIABLE: numcash2coin = Number of times changing cash into coins ****

b) Foreign-to-USD and USD-to-foreign section

```
If q119 = YES then
      (q120)
```
U.S. Cash to Foreign Currency

How much U.S. cash did you convert into a foreign currency on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

$_____

```
ENDIF
```
****NEW VARIABLE: amntusd2for = sum(dollar amount of USD changed to foreign currency) ****

```
If q121 = YES then

      (q122)
```
Foreign Currency to U.S. Cash

How much U.S. cash did you receive after converting from foreign currency on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

$_____

```
ENDIF
```
****NEW VARIABLE: amntfor2usd = sum(dollar amount of foreign currency changed to USD) ****

c) Returned goods section

```
(IF q7_1 or q7_2 = YES)

(Q7_a)
```
Please tell us if you returned or exchanged goods on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"].**
1. I returned goods for a refund or store credit
2. I exchanged goods for other items

```
If Q7_a = 1
      (Q9)
      (q9_amnt)
```
How much money was refunded?

$_____

How did the merchant pay you?
```
(q9_merchant)
```
Drop down list:
Cash
Refund to debit card
Refund to credit card
Merchant wrote you check
Store credit
Gift card
Other

****If q9_merchant = Cash then amntrefund = sum(q9_amnt)

```
End skip (Q7_a = 1)

If Q7_a = 2 then
      (Q10)
```
Was the exchange for a good or service of less value, equal value or more value?
1. Less value
2. Equal value
3. More value

```
If Q10 = 1 then:
```
> (Q110)
>
> Please tell us how were you paid the difference between the higher valued exchanged good and the lower valued new item?
>> (Q110a)
>> What was the amount you were given? $_____
>> (Q110b)
>> How were you given the difference?
>>> [drop down list:
>>> Cash
>>> Refund to debit card
>>> Refund to credit card
>>> Merchant wrote you a check
>>> Store credit
>>> Gift card
>>> Other]

****NEW VARIABLE: if Q110b = Cash then amntexchange = Q110a ****

```
        ENDIF


If Q10 = 3 then:
```
> (Q111)
>
> Did you report to us the amount paid to make up the difference in value between the returned good and the new good?
> 1. Yes
> 2. No

```
    If Q111 = NO then
```
>> (Q111b)
>> How much did you pay to make up the difference in value between the returned good and the new good?
>> $_____
>>
>> (Q111c)
>> What payment method did you use to pay the difference?
>> ****dropdown list of payment instruments****
>>> Payment method codes:
>>> P1 – Cash
>>> P2 – Check
>>> P3 – Credit card
>>> P4 – Debit card
>>> P5 – Prepaid/Gift/EBT card
>>> P6 – Bank account number payment
>>> P7 – Online banking bill payment
>>> P8 – Money order
>>> P9 – Traveler's check
>>> P10 – PayPal
>>> P11 – Account-to-account transfer

<div align="center">
P12 – Mobile phone payment
P13 – Other payment method
</div>

        End if
   ****NEW VARIABLE: if Q111c = Cash then amntpaydiff = Q111b ****

```
        Endif
End skip (Q7_a = 2)
```

d) Cash lost, stolen, or moved section

****These are follow up questions to Q105. All q106 questions which are displayed should be on one screen if possible****

```
(IF q105a = YES)
    (q106a)
```
How much cash did you remove from your pocket, wallet or purse and add to cash stored elsewhere on your property on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
$_____

```
(IF q105b = YES)
    (q106b)
```
How much cash did you take that was stored elsewhere on your property and add to your pocket, wallet, or purse on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
$_____

```
(IF q105c = YES)
    (q106c)
```
How much cash did you have lost or stolen on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
$_____

```
(IF q105d = YES)
    (q106d)
```
How much cash did you find or unexpectedly receive on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
$_____

13)   Income
New screen

```
IF any of q140_a – q140_j = YES then
```
only display rows where q140 = YES

(q142)

Did you **receive any income** from the following sources on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

	Yes	No
(IF q140_a = YES) (q142_a) Employment income (wages, salary, bonuses)		
(IF q140_c = YES) (q142_c) Self-employment income		
(IF q140_d = YES) (q142_d) Social Security		
(IF q140_b = YES) (q142_b) Employer-paid retirement		
(IF q140_j = YES) (q142_j) IRA, Roth IRA, 401(k), or other retirement fund		
(IF q140_e = YES) (q142_e) Interest and dividends		
(IF q140_f = YES) (q142_f) Rental income		
(IF q140_g = YES) (q142_g) Government assistance (disability, unemployment, SNAP, TANF, WIC)		
(IF q140_h = YES) (q142_h) Alimony		
(IF q140_i = YES) (q142_i) Child support		

New screen

IF any of q142_a – q142_j = YES then
only display rows where q142 = YES

(q144)

How much **net income** (also called after-tax income) did you receive and how did you receive the income on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

In other words, tell us the amount deposited into one of your accounts, or the amount of cash or a check you received.

- *Report NET amount of income received, after all taxes and other deductions.*
- *Include multiple payments from the same source.*

Source	Amount	How did you receive your income?
(IF q142_a = YES) (q144_a) Employment (wages, salary, bonuses)	(q144_a) $_____	## Show the drop down list for each row that is displayed.
(IF q142_c = YES) (q144_c) Self-employment income	(q144_c) $_____	[Drop down list] --Select one—
(IF q142_d = YES) (q144_d) Social Security	(q144_d) $_____	1. Direct deposit to primary checking account
(IF q142_b = YES) (q144_b) Employer-paid retirement	(q144_b) $_____	2. Direct deposit to some other checking or savings account 3. Direct deposit to more than one account
(IF q142_j = YES) (q144_j) IRA, Roth IRA, 401(k), or other retirement fund	(q144_j) $_____	4. Paper check 5. Cash 6. Payroll card 7. General purpose reloadable prepaid card
(IF q142_e = YES) (q144_e) Interest and dividends	(q144_e) $_____	8. Other
(IF q142_f = YES) (q144_f) Rental income	(q144_f) $_____	## Variable names for "How did you receive your income?" q143_a
(IF q142_g = YES) (q144_g) Government assistance (disability, unemployment, SNAP, TANF, WIC)	(q144_g) $_____	q143_c q143_d q143_b q143_j
(IF q142_h = YES) (q144_h) Alimony	(q144_h) $_____	q143_e q143_f q143_g q143_h
(IF q142_i = YES) (q144_i) Child support	(q144_i) $_____	q143_i

new screen
IF Any row has q143 = 3 THEN DISPLAY SCREEN

(q147)
How much was deposited to your primary checking account?

- *If none, enter 0.*

error check – do not let the respondent enter a number greater than the response for q144. IF ERROR, show text "Enter a number between 0 and [answer for q144]"

Source	Amount
(IF q143_a = 3) (q144_a) Employment (wages, salary, bonuses)	(q147_a) $_____
(IF q143_c = 3) (q144_c) Self-employment income	(q147_c) $_____
(IF q143_d = 3) (q144_d) Social Security	(q147_d) $_____
(IF q143_b = 3) (q144_b) Employer-paid retirement	(q147_b) $_____
(IF q143_j = 3) (q144_j) IRA, Roth IRA, 401(k), or other retirement fund	(q147_j) $_____
(IF q143_e = 3) (q144_e) Interest and dividends	(q147_e) $_____
(IF q143_f = 3) (q144_f) Rental income	(q147_f) $_____
(IF q143_g = 3) (q144_g) Government assistance (disability, unemployment, SNAP, TANF, WIC)	(q147_g) $_____
(IF q143_h = 3) (q144_h) Alimony	(q147_h) $_____
(IF q143_i = 3) (q144_i) Child support	(q147_i) $_____

End IF (Any row has q143 = 3)

[If diary day = 3]
(q19)
Please tell us the date when you next expect to receive an income payment.

- *Click the arrows to scroll through additional months.*

- *If you don't expect to receive any income, please tell us in the comments.*

  ****Calendar goes here****

14) Daily "MHQ" questions

a) What payment instruments did you carry today

****Ask question q97 only there was at least one purchase or bill with "in person" for the location code, or any cash withdrawals or cash deposits on the day.****

(q97)

Please tell us what PAYMENT METHODS you carried or were available to you to make payments on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- *Check all that apply*
- ☐ P1 – Cash
- ☐ P2 – Check
- ☐ P3 – Credit card
- ☐ P4 – Debit card
- ☐ P5 – Prepaid/Gift/EBT card
- ☐ P6 – Bank account number payment
- ☐ P7 – Online banking bill payment
- ☐ P8 – Money order
- ☐ P9 – Traveler's check
- ☐ P10 – PayPal
- ☐ P11 – Account-to-account transfer
- ☐ P12 – Mobile phone payment
- ☐ P13 – Other payment method
- ☐ I did not have any payment methods accessible.

b) Did you travel today? – median 8 seconds

(q13)

Did you travel in the U.S. for business, vacation, or any other reason on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?

- *Consider any travel where you slept away from home last night or you will sleep away from home tonight.*

1. Yes
2. No

15) Day 1 only module

a) Marketplace lending section

NEW DAY 1 ONLY SECTION: MARKETPLACE LENDING:

(ML001_intro)
There are many different types of online loans. The next few questions are about a **special type of online loan,** called a **"marketplace" or "peer-to-peer" loan**.

Marketplace lenders connect borrowers with investors, by arranging for consumers and businesses to borrow online and for individual investors and firms to invest in loans.

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

- *Do not include any of the following types of loans that it is possible to apply for online…*
  - *…credit cards.*
  - *…any loans obtained from a bank, savings bank, or credit union. Examples: Bank of America, USAA, Navy Federal Credit Union.*
  - *…any loans obtained from a payday lender.*
  - *…any loans where borrowers can start the application process online and then have to speak with a person by phone or in person.*

(ML001)
Before reading this information, had you heard of **marketplace lending, sometimes called "peer-to-peer" lending**?
1. Yes
2. No

new screen ML023 and ML024 on same screen
(ML023)
Have you heard of any of these marketplace lenders?

	Yes	No
(ML023_a) Lending Club		
(ML023_b) Prosper		
(ML023_c) SoFi		
(ML023_d) Avant		

(ML024)
Have you heard of any **other marketplace lenders** not listed above?
1.   Yes, please specify_____
2.   No


```
IF ML023_a = YES OR ML023_b = YES OR ML023_c = YES OR ML023_d = YES OR
ML024 = YES THEN:
```

New screen
(ML020)
Do you have a loan from a marketplace lender?

1.   Yes
2.   No

New screen
```
IF ML020 = NO
```
(ML025)
Have you ever had a loan from a marketplace lender?

1. Yes
2. No

```
END (IF ML020 = NO)
```


```
IF ML020 = YES OR ML025 = YES
```
New screen ML008 and ML009 on same screen
Please think about the marketplace loan you obtained most recently.

(ML008)
Please tell us the name of the marketplace lender.
1.   Lending Club
2.   Prosper
3.   SoFi
4.   Avant
5.   Other (specify)

(ML009)
Please tell us the most important reason you applied to this lender.
Randomize list, pin "Other" to bottom
1.   Better terms (lower interest rates, lower monthly payment, etc.)
2.   Easy to apply or convenience (simple application process, fast approval times, etc.)
3.   Was turned down by a traditional lender
4.   Other (specify)

New screen
(ML007)

Please tell us the main reason you took out the loan.

Pin "Pay off credit card debt" to top, pin "Other" to bottom, randomize middle

1. Pay off credit card debt
2. Mortgage/Home improvement
3. Auto loan
4. Education loan
5. Business loan
6. Personal loan for wedding, vacation, moving, and other expenses
7. Pay off other debt

New screen ML022 and ML033 on same screen
(ML022)

When did you apply for the loan?

1. In 2016
2. In 2015
3. Before 2015

(ML033)

What is the term of this loan?

1. 36 months
2. 60 months
3. Other (specify)

New screen ML026 and ML030 on same screen
(ML026)

Which category represents the total amount you borrowed?

1. Less than $5,000
2. $5,000-$9,999
3. $10,000-$14,999
4. $15,000-19,999
5. $20,000-$29,999
6. $30,000 or more

(ML030)

What category represents the interest rate you paid?

1. 0 – 4.99%
2. 5% – 7.99%
3. 8% – 10.49%
4. 10.5% – 11.99%
5. 12% – 13.99%

6. 14% – 16.99%
7. 17% or more

```
IF ML026 = 6 ($30,000 or more)
   ## New screen
   (ML029)
```
We'd like to know more about the amount. Please tell us how much you borrowed.

$_____.00

```
End IF (ML026 = 6 ($30,000 or more))

IF ML030 = 6 (17% or more)
   ## New screen
   (ML032)
```
We'd like to know more about the interest rate. Please tell us the interest rate on this loan.

_____.__%

```
End IF (ML030 = 6 (17%or more))

## New screen
(ML012)
```
Since taking out the loan, have you found the costs of the loan to be about what you expected or not what you expected?

- *Please choose one answer in each row for **all** costs.*

	1 Much more than I expected	2 More than I expected	3 About what I expected	4 Less than I expected	5 Much less than I expected
(ML012_a) Interest rate					
(ML012_b) Service fees					
(ML012_c) Account maintenance fees					
(ML012_d) Prepayment penalties					

```
        END IF (ML020 = YES OR ML025 = YES)

IF ML020 = YES
```
    ## New screen
    (ML014)
    As of now, are you more than 30 days late on a payment for this loan?
    1. Yes
    2. No

```
    IF ML014 = NO
```
        ## New screen
        (ML013)
        Have you ever been more than 30 days late on a payment for this loan?
        1. Yes
        2. No

```
    End IF (ML014 = NO)


End IF (ML020 = YES)

IF ML025 = YES
```
    ## New screen ML027 and ML028 on same screen
    (ML027)
    Were you ever more than 30 days late on a payment for this loan?
    1. Yes
    2. No

    (ML028)
    Did you pay the loan off in full?
    1. Yes
    2. No

```
END IF (ML025 = YES)
```

New screen
```
IF ML020 = NO AND ML025 = NO
```
    (ML021)
    Have you ever applied for a loan from a marketplace lender?
    1.   Yes
    2.   No

```
END IF (ML020 = NO and ML025 = NO)

IF ML021 = YES
```
    ## New screen ML008 and ML009 on same screen

Please think about the loan you applied for most recently.

(ML008)
Please tell us the name of the marketplace lender.
1. Lending Club
2. Prosper
3. SoFi
4. Avant
5. Other (specify)

(ML009)
Please tell us the most important reason you applied to this lender.
Randomize list, pin "Other" to bottom
1. Better terms (lower interest rates, lower monthly payment, etc.)
2. Easy to apply or convenience (simple application process, fast approval times, etc.)
3. Was turned down by a traditional lender
4. Other (specify)

New screen
(ML010)
Was your loan application approved?
1. Yes
2. No

IF ML010 = YES
New screen

(ML019)
Why did you decide not to take out the loan?
Randomize list, pin "Other" to bottom
1. Did not need it
2. Did not like the terms of the loan
3. Found a loan elsewhere with better terms
4. Other (specify)
END IF (ML010 = YES)

END IF (ML021 = YES)

END IF (ML023_a = YES OR ML023_b = YES OR ML023_c = YES OR ML023_d = YES OR ML024 = YES)

END MARKETPLACE LENDING QUESTION MODULE

b) Unexpected/Emergency expense

(scf005)

Assume that you were facing an [FILL: randomize between "**unexpected need**" and **"emergency expense"**] **of $2,000** that could not be avoided.

You would need to make this $2,000 payment within one month.

- *Examples: Your car breaks down and you need it to get to work. Pipes burst in your house, and plumbing must be immediately repaired.*

How much of this **$2,000** could you pay for **within one month (the next 30 days)**?

$ _____.00

New screen – scf006

(scf006)

You said you could get $[FILL: response from scf005] in [FILL: use same randomization but the FILLs are: "case of an **unexpected need**" and **"an emergency expense"**].

How much would you get from each of the following sources?

Note: The total amount will be calculated automatically and displayed at the bottom.

Source of funds	Within one month (the next 30 days)
Cash	$_____.00
Checking account	$_____.00
Savings account	$_____.00
Checking account overdraft	$_____.00
Credit card	$_____.00
Home equity line of credit	$_____.00
Payday loan	$_____.00

Pawn shop	$_____.00
Family and friends	$_____.00
Total amount you could pay	$[running total updated in real time].00

error check—dollar amount in "Total amount…" row should equal the response to scf005 above.

c) End of Day 1 text

Thank you for completing the first day of your diary.

Please log in tomorrow evening to complete the second day.

16) Day 2 module

a) End of Day 2 text

Thank you for completing the second day of your diary.

Please log in tomorrow evening to complete the final day.

17) Day 3 only module

These questions are only asked at the end of Day 3

a) Bills

New screen

new text for this screen

Thank you for recording the following bill payments.

Display a list of the payments where the variable "pay002_N" is equal to any of the following: "regularly recurring bill payment", "one time bill payment", "Recurring bill payment with irregular frequency"
Show the following in a table, one row per payment:

Date	Amount	Payment category	Payment method
(Day 1/2/3)	`payamnt_N`	This is the response to `pay001_N`. (not the numeric value of the variable, but the text of the response option)	`paymethod_N`

If no bills from previous days then display "No recorded bill payments found."

The next few screens include reminders for other types of bills you may have paid from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- You don't have to tell us again about the bills you've already reported above.
- Include all bills **paid by you,** even if from a joint account.
- Do not include bills paid by others (such as members of your household), even if from a joint account.
- Include all bills that will be paid automatically during your Diary days.
- Include all bills you mail or deliver during your Diary days.
- Include all bills that you go online to schedule or pay during your Diary days.

New screen – for each of these screens, we want to have a title, so that the respondent will be able to easily know what the theme of the screen is.

Household or utility payments

During the past three days, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you make any of the following types of **household or utility payments**?

	Yes	No
(q65_01) Rent		
(q65_02) Mortgage		
(q65_03) Home equity loan (do not include any payment made as part of your mortgage payment)		
(q65_04) Home Equity Line of Credit (HELOC) (do not include any payment made as part of your mortgage payment)		
(q65_05) Yard maintenance (Landscaping, tree service, or snow removal, etc.)		
(q65_06) Housing maintenance (Maid, cleaning, laundry service, plumber, handyman, etc.)		
(q65_07) Electricity		
(q65_08) Water/sewer		
(q65_09)		

Natural gas, propane, heating fuel, other energy		
(q65_10) Homeowner's association or condo fees		
(q65_11) Trash collection		

New screen

```
IF any of q65_01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11 = YES THEN
    display screen
```

How many of each kind of **household or utility payment** did you pay?

	Number of payments
IF q65_01 = YES THEN (q70_01) Rent	
IF q65_02 = YES THEN (q70_02) Mortgage	
IF q65_03 = YES THEN (q70_03) Home equity loan (do not include any payment made as part of your mortgage payment)	
IF q65_04 = YES THEN (q70_04) Home Equity Line of Credit (HELOC) (do not include any payment made as part of your mortgage payment)	
IF q65_05 = YES THEN (q70_05) Yard maintenance (Landscaping, tree service, or snow removal, etc.)	
IF q65_06 = YES THEN (q70_06) Housing maintenance (Maid, cleaning, laundry service, plumber, handyman, etc.)	
IF q65_07 = YES THEN (q70_07) Electricity	
IF q65_08 = YES THEN (q70_08) Water/sewer	
IF q65_09 = YES THEN (q70_09) Natural gas, propane, heating fuel, other energy	
IF q65_10 = YES THEN	

`(q70_10)` Homeowner's association or condo fees	

`IF q65_11 = YES THEN`
`(q70_11)`
Trash collection	

```
END IF (any of q65_01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11 = YES)
```

Phone, cable, or internet payments

During the past three days, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you make any of the following types of **phone, cable or internet payments**?

	Yes	No
`(q65_12)` Mobile phone		
`(q65_13)` Telephone (landline), cable and internet bundle		
`(q65_14)` Cable and internet bundle		
`(q65_15)` Cable and telephone (landline) bundle		
`(q65_16)` Internet and telephone (landline) bundle		
`(q65_17)` Cable		
`(q65_18)` Internet		
`(q65_19)` Telephone (landline)		

New screen

```
IF any of q65_12, 13, 14, 15, 16, 17, 18, 19 = YES THEN display
    screen
```

How many of each kind of **phone, cable or internet payment** did you pay?

	Number of payments

`IF q65_12 = YES THEN`
`(q70_12)`
Mobile phone	

`IF q65_13 = YES THEN`	

(q70_13) Telephone (landline), cable and internet bundle	
IF q65_14 = YES THEN (q70_14) Cable and internet bundle	
IF q65_15 = YES THEN (q70_15) Cable and telephone (landline) bundle	
IF q65_16 = YES THEN (q70_16) Internet and telephone (landline) bundle	
IF q65_17 = YES THEN (q70_17) Cable	
IF q65_18 = YES THEN (q70_18) Internet	
IF q65_19 = YES THEN (q70_19) Telephone (landline)	

```
END IF (any of q65_12, 13, 14, 15, 16, 17, 18, 19 = YES)
```

Credit card or loan payments

During the past three days, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you make any of the following types of **credit card or loan payments**?

	Yes	No
(q65_20) Credit card bill		
(q65_21) Car, truck, motorcycle, boat, or other vehicle loan payments		
(q65_22) Student loan		
(q65_23) Other types of loans		

New screen

```
IF any of q65_20, 21, 22, 23 = YES THEN display screen
```

How many of each kind of **credit card or loan payment** did you pay?

	Number of payments
IF q65_20 = YES THEN (q70_20) Credit card bill	
IF q65_21 = YES THEN (q70_21) Car, truck, motorcycle, boat, or other vehicle loan payments	
IF q65_22 = YES THEN (q70_22) Student loan	
IF q65_23 = YES THEN (q70_23) Other types of loans	

```
END IF (any of q65_20, 21, 22, 23 = YES)
```

Insurance payments

During the past three days, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you make any of the following types of **insurance payments**?

- *Only consider insurance payments made by you, not by your employer.*

	Yes	No
(q65_24) Health insurance: out-of-pocket, including Medicare supplemental insurance		
(q65_25) Vehicle insurance		
(q65_26) Homeowner's or renter's insurance		
(q65_27) Life insurance		
(q65_28) Umbrella insurance		
(q65_29) Other types of insurance		

New screen

```
IF any of q65_24, 25, 26, 27, 28, 29 = YES THEN display screen
```

How many of each kind of **insurance payment** did you pay?

	Number of payments
IF q65_24 = YES THEN (q70_24) Health insurance: out-of-pocket, including Medicare supplemental insurance	
IF q65_25 = YES THEN (q70_25) Vehicle insurance	
IF q65_26 = YES THEN (q70_26) Homeowner's or renter's insurance	
IF q65_27 = YES THEN (q70_27) Life insurance	
IF q65_28 = YES THEN (q70_28) Umbrella insurance	
IF q65_29 = YES THEN (q70_29) Other types of insurance	

```
END IF (any of q65_24, 25, 26, 27, 28, 29 = YES)
```

Other types of bill payments

During the past three days, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you make any of the following types of **bill payments**?

- *Only consider payments made by you, not by your employer.*

	Yes	No
(q65_30) Tuition, daycare, babysitting		
(q65_31) Medical or dental payments not covered by insurance (Do not include co-payments made at the time of the visit)		
(q65_32) Parking (buying a weekly, monthly, or annual pass)		
(q65_33) Public transportation (buying a weekly or monthly pass for bus, subway, ferry, etc.)		

(q65_34) Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)		
(q65_35) Religious contributions, monetary only (tithes, offerings, etc.)		
(q65_35a) ## cnt = 42 Other charitable contributions, monetary only (United Way, Salvation Army, Red Cross, American Cancer Society, etc.)		
(q65_36) Alimony/child support		

New screen

```
IF any of q65_30, 31, 32, 33, 34, 35, 35a, 36 = YES THEN display
    screen
```

How many of each kind of **bill payment** did you pay?

	Number of payments
IF q65_30 = YES THEN (q70_30) Tuition, daycare, babysitting	
IF q65_31 = YES THEN (q70_31) Medical or dental payments not covered by insurance (Do not include co-payments made at the time of the visit)	
IF q65_32 = YES THEN (q70_32) Parking (buying a weekly, monthly, or annual pass)	
IF q65_33 = YES THEN (q70_33) Public transportation (buying a weekly or monthly pass for bus, subway, ferry, etc.)	
IF q65_34 = YES THEN (q70_34) Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)	
IF q65_35 = YES THEN (q70_35) Religious contributions, monetary only (tithes, offerings, etc.)	
IF q65_35a = YES THEN (q70_35a) ## billtype = 42 Other charitable contributions, monetary only (United Way, Salvation Army, Red Cross, American Cancer Society, etc.)	
IF q65_36 = YES THEN	

(q70_36) Alimony/child support	

END IF (any of q65_30, 31, 32, 33, 34, 35, 35a, 36 = YES)

Tax payments

During the past three days, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you make any of the following types of **tax payments**?

- *Exclude tax payments deducted directly from your income by your employer.*

	Yes	No
(q65_37) Federal taxes		
(q65_38) State taxes		
(q65_39) Local taxes		
(q65_40) Property taxes		
(q65_41) Car/vehicle taxes		

New screen

IF any of q65_37, 38, 39, 40, 41 = YES THEN display screen

How many of each kind of **tax payment** did you pay?

	Number of payments
IF q65_37 = YES THEN (q70_37) Federal taxes	
IF q65_38 = YES THEN (q70_38) State taxes	
IF q65_39= YES THEN (q70_39) Local taxes	
IF q65_40 = YES THEN	

(q70_40) Property taxes	
IF q65_41 = YES THEN (q70_41) Car/vehicle taxes	

```
END IF (any of q65_37, 38, 39, 40, 41 = YES)



If (any of Q65 = Yes) then
```

Bill payments

Please enter the information for your bill payments here.
- *Complete the entire row*
- *For automatic bill payments, select the Diary day that the money will be deducted from your account.*

- *For bills not paid automatically:*
  - Cash, check, money order or other checks: select the day you mailed or handed over the payment.
  - Payment cards (credit, debit, prepaid), bank account number payments, and online banking bill payment: select the day you scheduled the bill payment, regardless of whether the money will be deducted from your account that day or at a later date.

INSTRUCTIONS TO PROGRAMMER: Show one row of our payments table. The "Payment type" column should have the name of the type of bill they paid. Next the respondent will answer the Bill Follow-up Questions and the Payment Instrument Follow-up Questions. We will loop through this sequence the number of times that there are YES answers in Q65, each time displaying a new bill type in the "Payment type" column.

Payment type	Diary day bill was paid or scheduled	Amount	Payment method	Location	Device	Automatically paid or not?
[FILL based on YES answers in Q65. One row	1. Day 1 [insert date] 2. Day 2 [insert	$____	Drop down list: P0 – Multiple payment methods P1 – Cash	Drop down list: L1 – Payment in person L2 –	Drop down list: D1 – Computer (laptop or desktop) D2 – Tablet (e.g. iPad,	1. Automatic 2. Not automatic

| per YES answer]. | date] 3. Day 3 [insert date] | | P2 – Check P3 – Credit card P4 – Debit card P5 – Prepaid/Gift/EBT card P6 – Bank account number payment P7 – Online banking bill payment P8 – Money order P9 – Traveler's check P10 – PayPal P11 – Account to account transfer P12 – Mobile phone payment P13 – Other payment method P14 – Direct deduction from income | Payment not in person | Kindle) D3 – Mobile phone D4 – Landline phone D5 – Mail or delivery service D6 – Some other device not listed D7 – No device | |

Variable names

- bill_dday_N, where N is the number of bill. i.e. N = 1 for the first bill, N = 2 for the second bill, etc.
- bill_amnt_N
- bill_pi_N
- bill_loc_N
- bill_device_N
- bill_automatic_N

BILL FOLLOW-UP questions – New Section

If bill type = Mortgage (q65_02 = YES) then

(q66_02)

To whom was your mortgage payment made?

1. Bank or other financial institution
2. Government
3. Person, family or friend

IF bill type = electricity (q65_07 = YES) then

(q66_07)

To whom did you pay your electricity bill?

1. The local power company
2. My local or state government
3. Other (specify)
     a. [open ended text box]

IF bill type = water/sewer (q65_08 = YES) then

(q66_08)

To whom did you pay your water/sewer bill?

1. The local water company
2. My local or state government
3. Other (specify)
     a. [open ended text box]

IF bill type = natural gas (q65_09 = YES) then

(q66_09)

To whom did you pay your bill for natural gas, propane, heating fuel, or other type of energy?

1. The local gas/heating fuel company
2. My local or state government
3. Other (specify)
     a. [open ended text box]

```
IF bill type = trash collection (q65_11 = YES) then
```

(q66_11)

To whom did you pay your trash collection bill?

1. The trash collection company
2. My local or state government
3. Other (specify)
    a. [open ended text box]

```
If bill type = "credit card bill" (q65_20 = YES) then
```

(q66_20)

How much of the amount of the credit card bill did you pay?

1. Less than the minimum amount
2. Minimum amount
3. More than the minimum amount, less than the full amount
4. Full amount

New screen – next three questions on the same screen q_ccbill_fu1a.

```
IF q66_20 = (1, 2, 3) is selected then:
```

(q_ccbill_fu1a)

How much was the full amount of the credit card bill?

- $_____

```
END IF (q66_20 = (1, 2, 3))
```

```
If bill type = car loan (q65_21 = YES)then
```

(q66_21)

To whom was your car loan payment made?

1. Bank or other financial institution
2. Government
3. Person, family or friend

```
If bill type = student loan (q65_22 = YES) then
```

(q66_22)

To whom was your student loan payment made?

1. Bank or other financial institution
2. Government
3. Person, family or friend

If bill type = other loans (q65_23 = YES) then

(q66_23)

To whom was your loan payment made?

1. Bank or other financial institution
2. Government
3. Person, family or friend

IF bill type = religious contributions (q65_35) then

(q66_35)

Did you receive any goods or services in exchange for this religious contribution?

1. Yes
2. No

ENDIF ## bill type = 35

IF (payment method bill_pi_N = "Bank account number payment" or "Online banking bill payment" or "credit card" or "debit card" or "prepaid card") and bill_automatic_N = "Not automatic" THEN
(q67_ha)

You scheduled this payment on **[FILL: bill_dday_N, the diary date they told us in the table above]**.

Some bills are paid on the same day they are scheduled; others are paid in the future. Please tell us the date you selected for the bill to be paid.

[calendar widget]

Follow-up Q's for all bills (except religious or charity)

IF bill type is not any of the following: "religious contributions (q65_35)" ,"Other charitable contributions (q65_35a)" then ##Bas's code reads "IF cnt != 35 and cnt != 42 THEN"

(q67_c)

Was this payment for **[FILL: name of bill type and number]** a recurring payment or a one-time bill?

1. Regularly recurring bill payment
2. One-time bill payment
3. Recurring bill payment with irregular frequency

If q67_c = "regularly recurring bill payment" THEN

q67_d and q67_f on same screen

(q67_d)

How often is this bill due?
1. Weekly
2. Bi-weekly
3. Twice a month
4. Monthly
5. Every other month
6. Quarterly
7. Every six months
8. Yearly
9. Other (specify)
    a. [open ended text box]
(q67_f)

Do you pay the same amount each time you pay this bill, or does the payment amount change from bill to bill?

1. Same amount each bill
2. Amount changes from bill to bill

ENDIF

IF q67_c = "recurring bill payment with irregular frequency" THEN

(q67_g)

About how many times per year do you pay this bill?

_____ times per year

```
ENDIF

IF Amount Spent >= 50 THEN
```

(q151_a_bill)

Was this an unexpected expense?
1. Yes
2. No

(q151_b_bill)

Could you have postponed this payment to a later date without suffering any consequences such as a late fee or a penalty?
1. Yes
2. No

```
END IF (amount spent >= 50)
```

(q67_a)

What day is this [FILL: name of bill type] payment due?

[CALENDAR Widget]

(q67_e)

For [FILL: name of bill type], did you pay a late fee?

1. Yes
2. No

```
ENDIF ##bill is not equal to "religious"
```

NEW UPDATE: Ask this same preferences question here. This will be a follow-up for each bill type. The respondent should see the question as the last follow-up question for that bill type, then they should go back to the bill payments entry screen.

If bill_pi_N does not equal pa115_b THEN

(q103h1)
Why did you use [FILL: paymethod_N] for this transaction?"

1. [FILL: response from q115_b] was not accepted
2. I didn't have [FILL: response from q115_b] with me
3. I did not have enough money available to use [FILL: response from q115_b]
4. The payment would have been late if I used [FILL: response from q115_b]
5. [FILL: paymethod_N] is more secure than [FILL: response from q115_b]
6. I received a discount for using [FILL: paymethod_N]
7. I would have paid a surcharge if I used [FILL: response from q115_b]
8. For this size transaction, I prefer to use [FILL: paymethod_N]
9. For this type of bill I prefer to use [FILL: paymethod_N]
10. Other (specify)
    - [open ended text box]

Last question in Bills section, after they've looped through the Bills section to report each bill.

(q109_otherbills)

Please tell us about any other bills that you may have paid during your diary period, but didn't tell us about above.

- *If you don't have any other bills to tell us about, click Next.*

[open ended response box]

b) Credit card questions

We want to keep a running tally of credit card payments and dollar amount. The three variables should be

- num_ccpayments = total number of credit card payments made in the payments section of the diary.
- amnt_ccpayments = total dollar amount of credit card payments made in the payments section of the diary.
- num_ccrewardspays = total number of credit card payments where q101p = YES (in other words, the total number of cc payments using a rewards card.)

same screen for pay609_N and q103e

```
IF num_ccpayments > 0 and amnt_ccpayments > 0 THEN
```

    (pay609aa_N)

    During the three days of this diary you made [FILL: num_ccpayments] **credit card** payments totaling $[FILL:amnt_ccpayments].

    How do you plan to pay off these purchases?

        1. Pay in full when the bill arrives.
        2. Pay over time in several bill payments.

```
END IF
```

```
IF num_ccrewardspays > 0 THEN
```
(q103e)
You made [FILL: num_ccrewardspays] credit card payments using cards which gives rewards.

What kind of rewards did these credit card payments give?
- *Check all that apply*

1. Airline miles
2. Cash back
3. Points to be used for shopping
4. Other (specify)
   (q103e_other) _____

c) Types of borrowing "During these three days reminders"

same screen - pay615, pay616, pay613

    (pay615)
    During the three days of this diary, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you take out a payday loan?
        1. Yes
        2. No

    (pay616)
    During the three days of this diary, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you buy goods or services by taking out a new loan?
        1. Yes
        2. No

(pay613)
During the three days of this diary, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you use any of the following to make a purchase?
- Store credit
- Lay-away
- No money down

1. Yes
2. No

IF pay615 = YES then
   ## new screen
   (pay615_a)
   How much money did you get for the payday loans you got during your diary period, **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**?
   $_____

   (pay615_b)
   How did you receive the money from the payday loans that you got during your diary period?
   - *Check all that apply*

   1. Cash
   2. Check
   3. Direct deposit into an account
   4. Other (specify)
         a. [open ended response box]

ENDIF

IF pay616 = YES then
   ## same screen both pay616_a and pay616_b
   (pay616_a)
   What did you purchase with the proceeds of the new loan?
   - *Examples include: car, jewelry, boat, etc.*
   [open ended text box]

   (pay616_c)
   How much was the loan for?
   $_____

(pay616_b)
Please tell us the dollar amount of the purchase for which you took out a new loan.
$_____

ENDIF

same screen pay617, pay614, gpr001

IF SCPC variable DE013 = YES
(pay617)
During the three days of this diary, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you pay for anything using a Home Equity Line of Credit?
    1. Yes
    2. No
END IF (de013 = YES)

(pay614)
During the three days of this diary, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you receive any payments from any of the following?
- Flex spending account, or FSA
- Health care savings plan

1. Yes
2. No

(gpr001)
During the three days of this diary, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you withdraw any money from your general purpose reloadable prepaid card in some other way besides making a payment or a cash withdrawal?
    1. Yes
    2. No

new screens for follow-ups
IF pay617 = YES then
    ## same screen both pay617_a and pay617_b
    (pay617_a)
    What did you purchase using a Home Equity Line of Credit?
        - *Examples include: car, jewelry, boat, etc.*
    [open ended text box]

    (pay617_b)
    Please tell us the dollar amount you spent using a Home Equity Line of Credit.

$_____

ENDIF

new screens for follow-ups
IF pay614 = YES then
    ## same screen both pay614_a and pay614_b
    (pay614_a)
    How much did you receive from a Flex Spending Account or Health Care Savings Plan?
    $_____

    (pay614_b)
    How did you receive the funds from the Flex Spending Account or Health Care Savings Plan?
        1. Direct deposit to an account
        2. Cash
        3. Check
        4. Other (specify)
                a. [open ended text box]

ENDIF

new screens for follow-ups
IF gpr001 = YES then
    ## same screen both gpr001_a and gpr001_b
    (gpr001_a)
    How much did you receive by withdrawing funds from a general purpose reloadable (GPR) prepaid card in some other way besides making a payment or a cash withdrawal?
    $_____

    (gpr001_b)
    Please describe how you withdrew funds from a GPR prepaid card in some other way besides making a payment or a cash withdrawal?
    [open ended text box]

ENDIF

New Screen – pay620

    (pay620)
    During the three days of this diary, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you buy any of the following that you have not already reported:

	Yes	No
(pay620_a) Cars, trucks, motorcycles, other motor vehicles (new or used)		

(pay620_b) Furniture and furnishings		
(pay620_c) Household appliances		
(pay620_d) Computers, cameras, TVs, other electronics		
(pay620_e) Sports equipment, sports and recreational vehicles, and boats		
(pay620_f) Jewelry and watches		
(pay620_g) Therapeutic appliances and equipment		
(pay620_h) Real estate (house, condo, land, etc.)		

```
IF pay620_a = YES THEN
      (pay621)
```
During the three days of this diary, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you do any of the following?

	Yes	No
(pay621_a) Make a deposit on the purchase of a car, truck, motorcycle, or other motor vehicle (new or used)		
(pay621_b) Make a down payment on the purchase of a car, truck, motorcycle, or other motor vehicle (new or used)		
(pay621_c) Apply for an auto loan		
(pay621_d) Close on an auto loan		
(pay621_e) Pay the balance of the purchase price of a car, truck, motorcycle, or other motor vehicle (new or used)		

```
ENDIF
```

If the diarist says YES to any row in this table pay620, show them a payment entry screen with one row for each YES row in this table. The screen would not need merchant types. The columns would be as follows. No payment instrument follow up questions or any other follow-ups for these kinds of payments.

	Date of	Amount spent	Payment	Did you pay	Device

Version: September 29, 2017

	payment		method	in person?	
IF YES to pay620_x: Row text from table pay620	Drop down: [Day 1, DATE] [Day 2, DATE] [Day 3, DATE]	$_____	Drop down list: Multiple payment methods Cash Check Credit card Debit card Prepaid/Gift/EBT card Bank account number payment Online banking bill payment Money order Traveler's check PayPal Account-to-account transfer Mobile phone payment Other payment method Direct deposit from income	Drop down list: Yes No	Drop down list: D1 – Computer (laptop or desktop) D2 – Tablet (e.g. iPad, Kindle) D3 – Mobile phone D4 – Landline phone D5 – Mail or delivery service D6 – Some other device not listed D7 – No device

New Screen

(pay618)
During the three days of this diary, from **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]** to **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**, did you transfer any money to people who live or have accounts in another country, sometimes called **remittances**?
    1. Yes
    2. No

If pay618 = YES

Please tell us more about your transfer to people who live or have accounts in another country (remittances).

display three rows of table

Amount of transfer (in US dollars)	How transfer was made	Amount of fee you paid to make the transfer (in US dollars)
$_____	Drop-down list --Select one-- Western Union Bank or credit union PayPal MoneyGram Bitcoin Other (specify)	$_____

new variables for table
remit_amnt_N, where N is 1, 2, 3
remit_howmade_N
remit_fee_N

d) Balance – Cash stored and Checking account

We ask at the end of Day 3 only.

(scpc_pa015_b_day3)

About how much cash do you have stored elsewhere in your home, car, office, etc on **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

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

  o   About $____.00

New screen
IF scpc_pa015_b_day3 > 0 THEN

   ## randomize to display either dcpc_pa015_c3 or dcpc_pa015_d3

   (dcpc_pa015_c3)

   You said you have $[FILL: response for scpc_pa015_b_day3] in cash stored elsewhere.

   About how much of that are you holding for cash payments (either for planned spending or emergencies)?

- About $_____.00 ## Do not allow answer which is greater than scpc_pa015_b_day3

(dcpc_pa015_d3)

You said you have $[FILL: response for scpc_pa015_b_day3] in cash stored elsewhere.

About how much of that have you set aside for long-term savings?

- About $_____.00 ## Do not allow answer which is greater than scpc_pa015_b_day3

ENDIF

IF pa071_b = NO

(pa071_c)

On the first evening of the diary, you mentioned that you were not able to tell us your checking account balance.

It is important for us to get an accurate measure of your balance.

Please use one of the following methods to look up your checking account balance:
- Your bank's online banking website
- Your bank's mobile app
- Your bank's telephone banking system
- Your check book balance

Are you able to tell us your checking account balance on the first day of your diary?
1. Yes
2. No

IF pa071_c = YES then

IF dcpc_pa001_a = 1 THEN

Please tell us the balance of your checking account as of the first day of your diary,
[DISPLAY DIARY DAY 1 HERE, example "Wednesday, October 3"].

- *Round to the nearest dollar*
- *Please report the total balance of the checking account, even if jointly owned*

(pa072_a)
Balance of checking account $_____

(pa072_a_time)
Please tell us the time of this balance which you are reporting to us.
[clock widget]

(pa072_a_date)
Please tell us the date of this balance which you are reporting to us.
[calendar widget]

ELSE IF dcpc_pa001_a >= 2 THEN

Please tell us the balance of your primary checking account as of the first day of your diary, **[DISPLAY DIARY DAY 1 HERE, example "Wednesday, October 3"]**.

- *Round to the nearest dollar*
- *Please report the total balance of the checking account, even if jointly owned*
- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

(pa072_a)
Balance of primary account $_____.00

(pa072_a_time)
Please tell us the time of this balance which you are reporting to us.
[clock widget]

(pa072_a_date)
Please tell us the date of this balance which you are reporting to us.
[calendar widget]

ENDIF (dcpc_pa001_a)

IF dcpc_pa001_a = 1 THEN

Please tell us the balance of your checking account as of the last day of your diary, **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

It is important for us to get an accurate measure of your balance.

Please use one of the following methods to look up your checking account balance:
- Your bank's online banking website
- Your bank's mobile app
- Your bank's telephone banking system
- Your check book balance

- *Please report the total balance of the checking account, even if jointly owned*

(pa073_a)
Balance of checking account $_____

(pa073_a_time)
Please tell us the time that you checked the balance of your checking account.
[clock widget]

(pa073_a_date)
Please tell us the date that you checked the balance of your checking account.
[calendar widget]

```
ELSE IF dcpc_pa001_a >= 2 THEN
```

Please tell us the balance of your primary checking account as of the last day of your diary, **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

It is important for us to get an accurate measure of your balance.

Please use one of the following methods to look up your checking account balance:
- Your bank's online banking website
- Your bank's mobile app
- Your bank's telephone banking system
- Your check book balance

- *Please report the total balance of the checking account, even if jointly owned*
- *Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.*

(pa073_a)
Balance of primary account $_____.00

(pa073_a_time)
Please tell us the time that you checked the balance of your checking account.
[clock widget]

(pa073_a_date)
Please tell us the date that you checked the balance of your checking account.
[calendar widget]

balance of general purpose prepaid card

IF or dcpc_gpradopter = 1 and dcpc_pa001_a = 0 and
(q_mostusedpayacnt_1 = "General purpose prepaid card" or
q_mostusedpayacnt_2 = "General purpose prepaid card") THEN

(pa074_c)

You told us you own a general purpose prepaid card that has money stored or loaded on to it. You can use a general purpose prepaid card anywhere cards are accepted.

Please tell us the **balance** of your primary **general purpose prepaid card** as of the third day of your diary, **[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"]**.

- *If you have more than one general purpose prepaid card, your primary card is the one that you use most often to make payments.*
- *Round to the nearest dollar.*

$_____.00

(pa074_c_time)
Please tell us the time that you checked the balance of your primary general purpose prepaid card.
[clock widget]

(pa074_c_date)
Please tell us the date that you checked the balance of your primary general purpose prepaid card.
[calendar widget]

ENDIF

Day 3 balance of PayPal account

```
IF dcpc_paypaladopter = 1 and dcpc_pa001_a = 0 and
(q_mostusedpayacnt_1 = "PayPal" or q_mostusedpayacnt_2 = "PayPal")
THEN
```

(paypal_balday0)

You told us you have money stored in an account at PayPal.

Please tell us the **balance** of your primary **PayPal account** as of the third day of your diary,
[DISPLAY DIARY DATE HERE, example "Wednesday, October 3"].

- *If you have more than one PayPal account, your primary account is the one that you use most often to make payments.*
- *Round to the nearest dollar.*

$_____.00

(paypal_balday0_time)
Please tell us the time that you checked the balance of your primary PayPal account.
[clock widget]

(paypal_balday0_date)
Please tell us the date that you checked the balance of your primary PayPal account.
[calendar widget]

```
ENDIF
```

e) Rating the diary (our questions and RAND cs_001, cs_003)

(q24)
Were the instructions / definitions and examples for filling out the paper diary and the online diary clear and helpful to you?
1. Yes
2. No

(q25)
Please tell us how you kept track of your daily payments and cash activity. Did you…
- *Check all that apply*

1. …carry the large paper diary?
2. …carry the smaller checkbook sized diary?

3. …keep receipts?
4. …consult your financial records (bank statements, credit card statements, etc.)?
5. …use your memory?
6. …use some other method?

```
IF q25 = 6
     (q26)
```
     Please tell us how you kept track of your payments and cash activity.
          [open ended response box]
```
ENDIF
```

```
IF q25 = 3 or 4 or 5 or 6 and not (1 or 2)
     (q27)
```
     Please tell us why you did not carry the large paper diary or the checkbook sized diary.
          [open ended response box]
```
ENDIF
```

(q29)
Thank you for completing your three day diary. Would you be willing to participate in a `[randomize: five OR seven]` day diary at some point in the future?
1. Yes
2. No

(q28)
Do you have any comments about the large paper diary, the checkbook sized diary, or the nightly online diary?
          [open ended response box]

f) Video??
****Finally, the video should have a few questions***
***Keep track the following things each time the video is watched:
1. Who watched it.
2. When they watched it. (time and date)
3. How much of it they watched (the length of time)
4. Ask them to rate the video (1-5 stars)

(cs_004)
Did you watch the instructional video for this diary?
1. Yes
2. No


```
## cs_005 and cs_006 on the same screen
IF cs_004 = YES THEN
```

(cs_005)
Was the video helpful to your diary experience?
1. Yes
2. No

(cs_006)
Do you have any comments on the instructional video?
[open ended response box]
END IF

****Wrap-up questions at the end of each survey****
(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 nor uninteresting
4. Uninteresting
5. Very uninteresting.

(cs_003)
Do you have any other comments on the interview?
Please type these in the box below.

g) End of Day 3 text
Thank you for completing the final day of your diary.