

Diary 2017 questionnaire – uas106

- 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”.
- Any time a diarist takes 2 or more diaries, keep the same randomization across all the diaries that they take
- 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 2017 *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

sbldc_adopter = SCPC variable sbldc_adopter

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 sbldc_adopter = 1 THEN: Have at least one store-branded card linked to your

bank account <ul style="list-style-type: none"><i>If you make a payment using one of these cards, designate it as a "debit card" payment on your diary payment entry screen</i> ELSE IF sbldc_adopter = (0, missing) THEN: Do not have a store-branded card linked to your bank account
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_sbldcadopter)

- Do you have any store-branded cards linked to your bank account?
 1. Yes
 0. No

(temp_ccadopter)

- Do you have any credit cards?

©2010–2017 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.

- 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_sbldcadopter not missing and temp_sbldcadopter not equal to
sbldc_dcadopter) then sbldc_dcadopter = temp_sbldcadopter

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

IF ccadopter = 1 OR dcpc_ccadopter = 1 THEN

(ccq_001)

Think about all your **credit cards**.

During the period between September 29 and November 2, 2017, how many **different** credit cards do you expect to 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 typically use to make payments.

- 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 that you carried over from last month?	Does this card have a security chip?	Give this card a 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	(ccq_003_a) 1. Yes 2. No	(ccq_004_a) 1. Yes 2. No	(ccq_005_a) 1. Yes 2. No	(ccq_006_a) [open ended text box]

	charge card 6. American Express credit card 7. Diners Club or other charge cards 8. Other				
(IF ccq_001 = 2) Card you use 2nd most often	(ccq_002_b)	(ccq_003_b)	(ccq_004_b)	(ccq_005_b)	(ccq_006_b)
(IF ccq_001 = 3) Card you use 3rd most often	(ccq_002_c)	(ccq_003_c)	(ccq_004_c)	(ccq_005_c)	(ccq_006_c)
(IF ccq_001 = 4) Card you use 4th most often	(ccq_002_d)	(ccq_003_d)	(ccq_004_d)	(ccq_005_d)	(ccq_006_d)
(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_e)

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**.

During the period between September 29 and November 2, 2017, how many **different** debit cards do you expect to 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 typically use to make payments.

- *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	(dcq_002_e)	(dcq_003_e)	(dcq_005_e)	(dcq_004_e)

5th most often				
----------------	--	--	--	--

```
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 am broke
3. I usually do not carry cash.
4. I gave my cash to someone else, such as a family member/friend/housemate.
5. My cash was stolen or lost.
6. 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 ## If they select NO, take them back to the “Cash stored elsewhere” screen

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_time)

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_time)

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]

ENDIF (dcpc_gpradopter = YES)

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]

END IF (dcpc_paypaladopter = 1)

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,	## Show this dropdown in each row that is displayed in the table.

bonuses)	<p>Drop-down: --Select one--</p> <ol style="list-style-type: none"> 1. Weekly 2. Every two weeks 3. Twice per month 4. Monthly 5. Quarterly 6. Yearly 7. Other, on a one-time basis 8. Other, on a regular basis 9. Other, on an irregular basis <p>## Variable ID's for this column: q141_a_freq q141_c_freq q141_d_freq q141_b_freq q141_j_freq q141_e_freq q141_f_freq q141_g_freq q141_h_freq q141_i_freq</p>
(IF q140_c = YES) (q141_c) Self-employment income	
(IF q140_d = YES) (q141_d) Social Security	
(IF q140_b = YES) (q141_b) Employer-paid retirement	
(IF q140_j = YES) (q141_j) IRA, Roth IRA, 401(k), or other retirement fund	
(IF q140_e = YES) (q141_e) Interest and dividends	
(IF q140_f = YES) (q141_f) Rental income	
(IF q140_g = YES) (q141_g) Government assistance (disability, unemployment, SNAP, TANF, WIC)	
(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. [Drop down list] --Select one— 1. Direct deposit ONLY to primary checking account 2. Direct deposit ONLY to some other checking or savings account 3. Direct deposit to more than one account 4. Paper check 5. Cash 6. Payroll card 7. Primary general purpose reloadable prepaid card 8. Other general purpose reloadable prepaid card 9. Other ## Variable names for “How did you receive your income?” q143_a q143_c q143_d q143_b q143_j q143_e q143_f q143_g q143_h q143_i
(IF q142_c = YES) (q144_c) Self-employment income	(q144_c) \$_____	
(IF q142_d = YES) (q144_d) Social Security	(q144_d) \$_____	
(IF q142_b = YES) (q144_b) Employer-paid retirement	(q144_b) \$_____	
(IF q142_j = YES) (q144_j) IRA, Roth IRA, 401(k), or other retirement fund	(q144_j) \$_____	
(IF q142_e = YES) (q144_e) Interest and dividends	(q144_e) \$_____	
(IF q142_f = YES) (q144_f) Rental income	(q144_f) \$_____	
(IF q142_g = YES) (q144_g) Government assistance (disability, unemployment, SNAP, TANF, WIC)	(q144_g) \$_____	
(IF q142_h = YES) (q144_h) Alimony	(q144_h) \$_____	
(IF q142_i = YES) (q144_i) Child support	(q144_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)

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. Accepted at lots of places

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

IF q116_b = 9 ("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 = 8 ("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. Accepted at lots of places
2. Budget control
3. Convenience
4. Cost
5. Getting and setting-up
6. Payment records
7. [IF q117_b = "credit card" or "debit card" then display]Rewards
8. Security
9. Speed
10. Other (specify)
 - [open ended text box]

IF q118_b = 9 ("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 = 8 ("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. Accepted at lots of places
2. Budget control
3. Convenience
4. Cost
5. Getting and setting-up
6. Payment records
7. [IF q117_b = "credit card" or "debit card" then display]Rewards
8. Security
9. Speed
10. Other (specify)
 - o [open ended text box]

IF q116_a = 9 ("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 = 8 ("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. Accepted at lots of places
2. Budget control
3. Convenience
4. Cost
5. Getting and setting-up
6. Payment records
7. [IF q117_b = "credit card" or "debit card" then display]Rewards
8. Security
9. Speed
10. Other (specify)
 - o [open ended text box]

IF q118_a = 9 ("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 = 8 ("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--
(q160_b) Between \$10 and less than \$25	1. Cash
(q160_c) Between \$25 and less than \$50	2. Check
(q160_d) Between \$50 and less than \$100	3. Credit card
(q160_e) \$100 or more	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

	<p>11. Account-to-account transfer 12. Mobile phone payment 13. Other payment method</p> <p>## Variable names: q160_pm_a q160_pm_b q160_pm_c q160_pm_d q160_pm_e</p>
--	--

New screen

(q115_c_filter)

In the **past 12 months**, have you made any **online purchases** (on the internet) to buy goods and services (not to pay bills). Examples include Amazon.com, Walmart.com, etc.

1. Yes
2. No

IF q115_c_filter = YES then

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.com, 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.com, Walmart.com, etc.

Use same randomization as q116_b

1. Accepted at lots of places
2. Budget control
3. Convenience
4. Cost
5. Getting and setting-up
6. Payment records
7. [IF q117_b = "credit card" or "debit card" then display]Rewards
8. Security
9. Speed
10. Other (specify)
 - o [open ended text box]

IF q116_c = 9 ("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 = 8 ("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

END IF (q115_c_filter = YES)

```
IF any of q160_pm_a–q160_pm_e = "Mobile phone payment" 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 phone payment funded with?
```

1. Credit card
2. Debit card
3. Prepaid card
4. Linked bank account
5. Money stored at a payment services such as PayPal
6. Other (specify)
 - a. [open ended text box]

```
ENDIF
```

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 2017 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 currencies or while traveling in foreign  
countries.
```

However, if you cross the border into Canada or Mexico and made a transaction in U.S. dollars, please keep a record of that transaction but do not enter it until we ask you about it at the end of Diary on Day 3. We will ask you more details about these kinds of payments at that point.

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 \$_____.

(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"]**.

******make these instructions bulleted and italicized******

- *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.*

Time	Amount spent	Payment method	Did you pay in person?	Device	Who you paid
[use time	\$_____	Drop down list:	Yes	Drop down list:	## this text is

entry widget]		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 P14 – Direct deduction from income	No	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	always here We’ll ask about who you paid on the next screen
---------------	--	---	----	--	---

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.)

NEW variable 2017: is this payment from the payment section or the bills section?

- from_bill_section_N = 0
- This variable is set to zero when the transaction is reported through this payment section. If it is reported in the bills section, the variable then from_bill_section = 1.

New screen

Error Check for large dollar amounts

IF payamnt_N >= 1000 THEN

(pay003_largedollar_N)

The dollar amount you reported is unusually large. You reported an amount of

[FILL: payamnt_N, formatted with dollar sign and commas as necessary].

Please confirm that this is the correct amount.

If the dollar amount is not accurate, select “No” below and enter the correct amount on the following screen.

Is the amount you reported correct?

1—Yes

2—No **## If they select NO, take them back to the payment entry screen**

END IF (payamnt_N >= 1000)

NEW screen

“Super” merchant categories screen, a.k.a. the Super MCAT screen

The merchant follow-up questions will have new skip pattern conditions based on the new categories.

(pay001_N)

Please tell us who you paid.

©2010–2017 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.

Column 1 = Bold headings that divide the sections of column 2

Column 2 = radio buttons with response option text

Column 3 = info text for question mark icons

Column 1	Column 2	Info button text
Financial services provider	<ul style="list-style-type: none"> 15 - Mortgage companies, credit card companies, banks, insurance companies, stock brokers, IRA funds, mutual funds, credit unions, sending remittances 	<i>## No info text</i>
Education provider	<ul style="list-style-type: none"> 20 - Schools, colleges, childcare centers 	<ul style="list-style-type: none"> <i>Tuition, fees, activities</i>
Medical care provider	<ul style="list-style-type: none"> 18 - Hospital, doctor, dentist, nursing homes, etc. 	<ul style="list-style-type: none"> <i>Medical or dental care, nursing homes, assisted living, physical therapists, etc.</i>
Government	<ul style="list-style-type: none"> 19 - Government taxes or fees 21 – Public transportation and tolls 	<ul style="list-style-type: none"> <i>Include utilities paid to the government, loan or mortgage repayments paid to the government, fines, licenses</i> <i>Includes toll roads, mail delivery and storage</i>
Nonprofit/charity/religious	<ul style="list-style-type: none"> 17 - Charitable or religious donations 	<ul style="list-style-type: none"> <i>Donations to charitable organizations, or to churches, synagogues, mosques or other places of worship. Examples: United Way, American Cancer Society</i>
A person (not a business, government, or organization as far as I know)	<ul style="list-style-type: none"> 16 - Can be a gift or repayment to a family member, friend, or co-worker. Can be a payment to somebody who did a small job for you. 	<i>## No info text</i>
Retail store or online retailer; restaurants and	<ul style="list-style-type: none"> 1 - Grocery stores, convenience stores without gas stations, 	<ul style="list-style-type: none"> <i>Includes supermarkets, wine</i>

<p>gas stations</p>	<p>pharmacies</p> <ul style="list-style-type: none"> • 2 - Gas stations • 3 - Sit-down restaurants and bars • 4 - Fast food restaurants, coffee shops, cafeterias, food trucks • 5 - General merchandise stores, department stores, other stores, online shopping 	<p><i>or liquor stores, drug stores</i></p> <ul style="list-style-type: none"> • <i>Gas stations with or without convenience stores</i> • <i>At sit-down restaurants, you order and are served while seated, and pay after eating</i> • <i>At these kinds of eating establishments, you order or select your food and pay before eating</i> • <i>Includes online shopping such as Amazon.com, clothing or shoe stores, hardware stores such as Home Depot or Lowes, large stores like Walmart or Target, wholesale clubs like Sam's or Costco, vending machines, book stores, pet stores, auto vehicle and parts stores, furniture and home goods stores, nursery or garden stores</i>
<p>Business that sells primarily services</p>	<ul style="list-style-type: none"> • 14 - Rent for apartments, homes, or other buildings, real estate companies, property managers, etc. • 10 - Telephone, internet, cable or satellite tv, video or music streaming services, movie theaters • 8 - Utilities not paid to the government: electricity, natural 	<ul style="list-style-type: none"> • <i>Also includes car rental agencies, auto leasing, rental centers. Do not include mortgage payments.</i> • <i>Including video games, apps, online and print news, cell</i>

	<p>gas, water, sewer, trash, heating oil</p> <ul style="list-style-type: none"> • 11 - Building contractors, plumbers, electricians, HVAC, etc. • 13 - Hotels, motels, RV parks, campsites • 9 - Taxis, airplanes, delivery • 6 - General services: hair dressers, auto repair, parking lots, laundry or dry cleaning, etc. • 12 - Professional services: legal, accounting, architectural services; veterinarians; photographers or photo processors • 7 - Arts, entertainment, recreation 	<p><i>and landline phones</i></p> <ul style="list-style-type: none"> • <i>## No info text for 8-Utilities</i> • <i>Includes handyman, tiling or flooring, painting, roofing</i> • <i>## No info text for 13-Hotels</i> • <i>Includes non-government transportation services</i> • <i>Includes many services, such as pet grooming, garages</i> • <i>Payments to lawyers, accountants, architects, and other professionals</i> • <i>Includes museums, sporting events, casinos, gym memberships, gambling, lottery</i>
--	---	--

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.

display payment details

- Time
- Amount spent
- Payment method

- Did you pay in person?
- Device
- Type of merchant, service provider or person you paid

Is everything correct?

1. Yes
2. No **## IF NO, loop back to payment entry screen**

```
## New variable payamnt_erramnt_N
## Set payamnt_erramnt_N = payamnt_N
```

```
****If the response to pay003_N 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

```
## 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 in [1, 2, 3, 4, 5] THEN
```

```
    pay002_N = 2
```

```
ELSE IF pay001_N > 5 (in other words: not missing and pay001_N does
not equal "Grocery stores, ...", "Gas stations", "Sit-down restaurants and bars", "Fast food
restaurants, coffee shops, ...", General merchandise stores, ...) THEN:
```

```
    IF from_bill_section_N = 1 THEN
        pay002_N = 1
    ELSE
```

```
        (pay002_N)
```

Is this payment a bill payment?

1. Yes
2. No

END IF (from_bill_section_N = 1)

IF pay002_N = YES (bill payment) THEN

NEW Screen - pay200_N and pay002_autom_N on same screen

(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

(pay200_N)

How often is this bill due?

1. Just once
2. Less often than once a month
3. Monthly
4. More often than once a month

END IF (pay002_N = YES)

IF pay200_N = 2 or pay200_N = 4 THEN

(pay002c_N)

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

ENDIF (pay200_N = 2 or pay200_N = 4)

IF pay002_N = YES 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).*
- *Credit card bills and loan payments are for goods and services that were received previously.*
- *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 (including credit card bills and other loan payments)
2. Goods or services to be received in the future

END IF (pay002_N = 1)

IF pay002_N = YES AND pay200_N > 1 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 = YES AND pay200_N > 1)

IF pay002_N = YES THEN

(pay203_N)

What day is this bill payment due?

[CALENDAR widget]

IF (from_bill_section_N=0 and pay203_N < DIARY DATE) or
(from_bill_section_N=1 and pay203_N < bill_dday_N) THEN

(pay204_N)

For this bill payment, did you pay a late fee?

1-Yes

2-No

END IF (pay002_N = YES)

IF pay002_N = YES and paymethod_N = (3, 4, 5, 6, 7)

(pay205_N)

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]

```
END IF (pay002_N = YES and paymethod_N = 3,4,5,6,7)
```

```
END IF (pay001_N > 5)
```

```
If pay001_N = "Payments to banks, credit card bills, mortgage payments, ..."
```

```
## 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. Make a remittance to a person in a foreign country
5. Pay a fee (Examples: checking account, foreign ATM, overdraft, late payment, loan origination)
6. Transfer money to another account that you own
7. Make an investment (bought stocks, bonds, mutual funds)
8. Other (specify)
 - o [open ended text box]

```
IF pay010_N = 1 "Pay a credit card bill" THEN
```

```
## New screen
```

```
(pay018_N)
```

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 due (statement balance)
4. Full amount due (statement balance)

IF pay018_N = (1, 2, 3) is selected then:

Same screen – pay019, pay019a, pay019b

(pay019_N)

How much was the full amount due (statement balance) of the credit card bill?

- \$ _____

(pay019b_N)

Did you have enough money in your checking or savings account to pay the full amount due (statement balance) of this credit card bill?

1. Yes
2. No

(pay019c_N)

Why did you choose not to pay the full amount due (statement balance) for this credit card bill?

[open ended response box]

END IF (pay018_N = (1, 2, 3))

END IF (pay010_N = 1 "Pay a credit card bill")

IF pay010_N = 2 "Make loan payment" THEN

new screen

(pay011_N)

What kind of loan payment did you make?

1. Mortgage
2. Student loan
3. Auto loan
4. Home equity loan or home equity line of credit
5. Installment loan
6. "Zero interest" or "no money down" loan
7. Payday loan
8. Online marketplace or peer-to-peer lender (Examples: Lending Club, Prosper)
9. Another type of loan

new screen

(pay012_N)

How much of the amount due did you pay?

1. Amount due this period
2. Less than the amount due this period
3. More than the amount due this period
4. Full outstanding balance on the entire loan

IF pay012_N = 2 THEN

New screen

(pay013_N)

How much was the amount due this period?

\$_____

New screen

(pay014_N)

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

1. Yes
2. No

New screen

(pay015_N)

Why did you choose not to pay the amount due this period for this loan payment?

[open ended response box]

END IF (pay012_N = 2)

END IF (pay010_N = 2)

```
IF pay010_N = 3 "Pay for insurance" THEN
```

```
## New screen
```

```
(pay016_N)
```

What kind of **insurance payment** did you make?

- 1 – Homeowner’s insurance
- 2 – Renter’s insurance
- 3 – Health insurance
- 4 – Vehicle insurance
- 5 – Life insurance
- 6 – Umbrella insurance
- 7 – Other types of insurance
 - (Specify) [open ended text box]

```
ENDIF
```

```
ENDIF (pay001_N = "Payments to banks, credit card bills, mortgage payments, ...")
```

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 = "Tuition, fees, activities, tutoring" THEN
```

```
## 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 = "Tuition, fees, activities, tutoring")

If pay001_N = "Medical or dental care, ..." THEN

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) OR pay002 = NO (not a bill) 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 (pay002d_N = 1 OR pay002 = NO)

ENDIF (pay001_N = "Medical or dental care, ...")

If pay001_N = "Government taxes or fees" THEN

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 (Examples: Federal, state, local taxes, including property and excise taxes.)
4. Fines
5. Donations
6. 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")

IF pay040_N = 3 (taxes) then

(pay042_N)

What kind of **tax payment** did you make to the **government**?

- 1 – Federal taxes
- 2 – State taxes
- 3 – Local taxes
- 4 – Property taxes
- 5 – Car/vehicle taxes
- 6 – Other kind of payment to the government

- (Specify) [open ended text box]

ENDIF (pay040_N = 3)

END IF (pay001_N = "Government taxes or fees")

If pay001_N = "Charitable or religious donations"

new screen - pay050_N

(pay050_N)

Please tell us the purpose of your payment to a nonprofit, charity, or religious organization. Did you:

1. Make a donation
2. Make an offering, tithe, put money in the collection plate, etc.
3. Purchase goods and services
4. Other (specify)
 - [open ended text box]

END IF (pay001_N = "Charitable or religious donations")

If pay001_N = "A person"

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)
 - [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 make a remittance to a person in a foreign country (for example, send money by Western Union)
7. To pay alimony or child support
8. Other (specify)

- [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

ENDIF (pay080_N = "People who provide goods and services")

ENDIF (pay001_N = "A person")

b) Merchant category followups

New screen

IF pay001_N = "Grocery stores, convenience stores, pharmacies" THEN

(pay610_N)

Did you buy gas during this purchase?

- 1 – Yes
- 2 – No

ENDIF (pay001_N = "grocery stores ...")

New screen

If pay001_N = "Gas station" then

(pay604_N)

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

- 1 – Yes
- 2 – No

ENDIF (pay001_N = "Gas station")

If pay604_N = YES or pay610_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

ENDIF (pay604_N = YES or pay610_N = YES)

IF pay605_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 with 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	Yes No	Drop down list: D1 – Computer (laptop or desktop) D2 – Tablet (e.g. iPad, Kindle) D3 – Mobile phone D4 – Landline phone D5 – Mail

			P11 – Account-to-account transfer P12 – Mobile phone payment P13 – Other payment method		or delivery service D6 – Some other device not listed D7 – No device
Store 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

ENDIF (pay605_N = 4)

If pay001_N = ("General merchandise stores...", "gas station") and
paymethod_N != "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 (paymentamt_N >= 200)

END IF (pay001_N = ("General merchandise stores...", "gas station" AND paymethod_N != "credit card")

New screen – pay701_N

If pay001_N = "General services: hair dressers, auto repair, laundry or dry cleaning, etc." OR "Arts, entertainment, recreation" OR "Utilities not paid to the government: electricity, natural gas, water, sewer, trash, heating oil" OR "Public transportation, taxis, trains, ferries, subways, airplanes" OR "Telephone, internet, cable or satellite tv, video or music streaming services, movie theaters" OR "Building contractors, plumbers, electricians, HVAC, etc." OR "Professional services: legal, accounting, architectural services; veterinarians; photographers or photo processors" OR "Hotels, motels, RV parks, campsites" OR "Rent for apartments, homes, or other buildings, real estate companies, property managers, etc." THEN

IF pay002d = missing THEN:

(pay701_N)

Was this payment made for services that you received prior to today?

1. Yes
2. No

END IF (pay002d_N = missing)

If pay701_N = YES OR pay002d_N = 1 ("previously received") THEN

(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 (pay701 = YES OR pay002d_N = 1)

ENDIF (pay001 = list of items from services section of merchant categories list)

c) 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 (paymethod_N is not missing and not equal to "cash") AND pay002_N = 2 AND paylocation_N = "IN PERSON" THEN

both q103f and q103g on the same screen

(q103f)

Did you have enough cash (coins and paper bills) in your wallet, pocket, or purse 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
5. I don't know

(q103g)

Would the merchant or person you paid 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
5. I don't know

ENDIF

IF payment is a non-bill payment (pay002_N = 2) or pay001_N = "Grocery stores, convenience stores without gas stations, pharmacies", "Gas stations", "Sit-down restaurants and bars", "Fast food restaurants, coffee shops, cafeterias, food trucks", "General merchandise stores, department stores, other stores" THEN

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)

- [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 (pay002_N = YES)

If paymethod_N does not equal pa115_b THEN

(q103h)

Why did you use [FILL: paymethod_N] for this bill payment?

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)

You said you made a payment of **\$(FILL: payamnt_N, formatted with two digits after the decimal for cents)** using multiple payment methods.

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" 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'm not sure, but I think so
4. I'm not sure, but I do not think so
5. I don't know

ENDIF

ENDIF (payment method = cash)

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

END IF
 END IF (payment method = check)

If Payment Method = P4 (Debit) then:

new screen

(q201d_N)

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

IF q201d = 6 "Another debit card not listed" THEN:

(q201d_6_N)

Please tell us about the **debit card** you used to make this payment.

	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.
Debit card you used to make this payment	(dcq_002_f_N) [dropdown list] 1. Visa 2. MasterCard 3. No logo	(dcq_003_f_N) 1. Yes 2. No	(dcq_005_f_N) 1. Primary account 2. Another account	(dcq_004_f_N) [open ended text box]

END IF (q201d = 6)

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'm not sure, but I think so
4. I'm not sure, but I do not think so
5. 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
 - a. [open response text box]

ENDIF

ENDIF (pay002_N = 1)

New screen

IF sbldc_adopter = 1 THEN

(q_sbldc_001)

Did you use a **store-branded card linked to your bank account** for this payment?

- *These kinds of cards are issued by Target, Cumberland Farms, Speedway, Nordstrom, Royal Farms, Flash Foods, Fastrac Markets, Pride Stores, and Shell*

1—Yes

2—No

New screen

IF q_sbldc_001 = YES THEN

(q_sbldc_002)

What merchant issued the **store-branded card linked to your bank account** that you used for this payment?

1—Target

2—Cumberland Farms

3—Speedway

4—Nordstrom

5—Royal Farms

6—Flash Floods

7—Fastrac Markets

8—Pride Stores

9—Shell

10—Other merchant (specify)

(q_sbldc_002_other) [open ended text box]

ENDIF (q_sbldc_001 = YES)

ENDIF (sbldc_adopter = 1)

END IF (payment method = debit card)

If Payment Method = P3 (Credit) then:

New question

(q201c_N)

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**

New screen

IF q201c_N = 6 "Another debit card not listed" THEN:

(q201c_6_N)

Please tell us about the **credit card** you used to make this payment.

	Type of credit card?	Does this card give rewards?	Did this card have an unpaid balance that you carried over from last month?	Does this card have a security chip?	Give this card a nickname.
Credit card you used to make this payment	(ccq_002_f_N) [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_f_N) Yes No	(ccq_004_f_N) Yes No	(ccq_005_f_N) Yes No	(ccq_006_f_N) [open end text box]

END IF (q201c = 6)

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)

©2010–2017 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.

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'm not sure, but I think so
4. I'm not sure, but I do not think so
5. 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
 - a. [open ended response text box]

ENDIF

ENDIF (pay002_N = 1)

ENDIF (payment method = credit card)

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'm not sure, but I think so
4. I'm not sure, but I do not think so

5. 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
 - a. [open ended response text box]

ENDIF

IF dcpc_gpradopter = 1

(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

END IF (dcpc_gpradopter = 1)

END IF (paymethod = prepaid card)

If Payment Method = "Bank account number payment" then:

new screen

IF dcpc_pa001_a >= 2 THEN

New screen

(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 pay002_N = NO THEN

New screen

(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

New screen

IF q103n_N = 2 THEN

(q103n2_N)

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_N = 2)

END IF (pay002_N = NO)

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

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

new screen

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 pay002_N = NO THEN

New screen

(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

New screen

IF q103n_N = 2 THEN

(q103n2_N)

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_N = 2)

END IF (pay002_N = NO)

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

END IF (paymethod = money order)

If Payment Method = "PayPal" then:

(q101_paypal)

©2010–2017 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.

How did you fund this PayPal payment?

1. Credit card
2. Debit card
3. Linked bank account
4. Money stored with PayPal

END IF (paymethod = paypal)

**If Paymethod = "Mobile phone payment" OR Device = D3 "mobile phone"
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 (charged to cell phone bill)
3. Payment made in browser
4. Other (specify)
 - a. [open ended text box]

END IF (Paymethod = "Mobile phone payment" OR Device = D3 "mobile
phone")

IF paymethod = "mobile phone payment" AND (q101_mobile_a) NOT EQUAL TO
2 "text message payment (charged to cell phone bill)" THEN

(q101_mobile_b)

How was this mobile phone 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]

END IF (paymethod = mobile phone payment)

If Payment Method = "Other" then:

(q101i)

Please tell us what type of payment method you used.

1. E-ZPass or other electronic toll device
2. Apple Pay, Samsung Pay, or Android Pay
3. Bitcoin or other virtual currency
4. Remittance
5. Other (specify)

- a. [open ended text box]

new screen

IF q101i = 1 then

(q101i_ezpass)

You reported you made a payment using an E-ZPass or other electronic toll device.

Was the dollar amount you reported exact or an estimate?

- 1- Exact
- 2- Estimate

ENDIF (q101i = 1)

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. Linked bank account
5. Money stored with a payment service such as PayPal
6. Other (specify)
 - a. [open ended text box]

END IF (q101i = 1, 2, 4)

END IF (paymethod = other)

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

END IF

d) "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)

New screen

(paydescribe001_N)

We just asked you to classify your payment based on categories that we provided. Sometimes a payment doesn't often fit perfectly into our categories.

So we can better understand the nature of the payment you made, please, in your own words, briefly describe this payment.

- *For example, tell us what you bought or paid for, and who you paid.*

[open ended text entry box, 500 character limit, display remaining number of characters below box]

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

e) 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
 - Music 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). In addition, add text to the top of the payment entry screen that reminds the respondent of what they clicked on this screen. Something like this:

You told us you made the following types of payments, but did not report them earlier:

- [bullet point checked on q98b]

Please record those payments below.

For each box selected in q98b, loop through the payment entry screen and all follow-ups. Keep this text at the top of the payment entry screen until they have finished recording all the payments. After completing the payment module once for each box, ask “Do you have any other [bullet point from q98b] that you would like to report?” If “no,” continue to other bullet points (if any). If “yes,” loop back to payments screen with the same bullet point in the header.

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

IF numcashpurch > 0 THEN

(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

ENDIF (numcashpurch > 0)

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 checking or savings 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 paper cash or coins 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	Account where cash was deposited
[clock widget]	\$_____	Drop down list: ATM Bank teller Other (specify)	Drop down list: 1 - Primary checking account 2 - Other checking or savings account 3 – Primary general purpose reloadable prepaid card 4 – Other prepaid card 5 – Primary PayPal

			account 6 - Other (specify)
--	--	--	--------------------------------

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

Create a variable called numcashdeposits = Number of cash desopits 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
- cashdep_account_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.

****If the respondent chooses "Other" in the "Account where cash was deposited" dropdown, a follow-up screen should say

(cashdep_account_other_N)

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

ENDIF (q4 = YES)

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

END IF (dcpc_pa001_a = 1)

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.*

1. Yes
2. No

END IF (dcpc_pa001_a >= 2)

IF q080_a = YES

if dcpc_pa001_a = 1

Please tell us about each noncash 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 primary 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 noncash 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) Money order Traveler's check Cashier's check Certified check Transfer from another account Direct deposit of income Venmo cash out Other
Deposit 2		
...		
Deposit 5		

Variable names

- chkdep_amnt_N
- 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 primary 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 your primary **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 to your primary card 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?
[clock widget]	\$_____	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	L1 – Retail location L2 – Online L3 – Mobile phone L4 – ATM L5 – Card machine L6 – Bank teller L7 – Check casher L8 – Other location	Yes No

		P14 – Direct deposit from salary, wages, or benefit		
--	--	---	--	--

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.

New screen

IF prepaidload_method_N = 12 (mobile phone payment) THEN

(prepaidload_mobilefund_N)

How was the mobile phone payment for [FILL: \$prepaidload_amnt_N] at [FILL: prepaidload time, hh:mm am/pm format] 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]

END IF (prepaidload_method_N = 12)

IF (SCPC variable PCADOPTER = 1) THEN

(q102d)

©2010–2017 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.

Did you **add money (\$ value)** to [FILL: IF dcpc_gpradopter = YES (“1”) or if GPRADOPTER = YES THEN: any other general purpose reloadable **prepaid cards** besides your primary card, or] any prepaid cards that are not general purpose reloadable cards on [DISPLAY DIARY DATE HERE, example “Wednesday, October 3”]? [FILL: IF dcpc_gpradopter = YES (“1”) or if GPRADOPTER = YES THEN: Do not include money that you may have already reported for reloading your primary general purpose reloadable prepaid cards.]

- *Examples of prepaid cards include Starbucks card, Target gift card, public transit cards, etc. These are cards that can only be used at a specific retailer. They differ from general purpose prepaid cards, which can be used anywhere that Visa or MasterCard are accepted.*

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	Drop down list: S1 – Primary checking account S2 – Other checking or savings account S3 – Salary/wages/tips S4 – Cashing a check	Drop down list: Yes No

©2010–2017 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.

		C6 – Employer C7 – Cash refund from returning goods C8 – Payday lender C9 – Other location	S5 – Credit card cash advance S6 – Primary GPR prepaid card cash withdrawal S7 – Other prepaid card cash withdrawal S8 – Another person S9 – Other source	
--	--	---	---	--

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:
 - cashget_hour_N, where N is the number of the cash withdrawal for the day (1 = first withdrawal, etc.)
 - cashget_minute_N
 - 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 “S9 – 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

©2010–2017 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.

(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] --Select one-- 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
Transfer 2	\$ _____	
...	\$ _____	
Transfer 5	\$ _____	

##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] --Select one-- 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
Transfer 2		
...		
Transfer 5		

##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]	[Drop down list]	\$_____	1. Today 2. Tomorrow

number from above] for \$(FILL with dollar amount]	Yes No	(variable name: chktransfer_fee_N)	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 P1 – Cash P2 – Check P14 – Checking account withdrawal P15 – Savings account withdrawal 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
(IF q211_b = YES) Travelers checks	(q211_amnt_b) \$_____	
(IF q211_c = YES) Certified check	(q211_amnt_c) \$_____	

		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
```

```
IF Payment Method = "Other payment method" THEN
```

```
(paper_pi_001_N)
```

Please tell us what other kind of payment method you used to fund your [FILL: paper payment instrument from above] purchase.

[open ended text box]

```
ENDIF (payment method = "other")
```

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

- $\text{numcashtrans} = \text{sum}(\text{numcashpurch}, \text{numcashdeposits}, \text{numcashwith}, \text{numprepaidload})$

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

- If $\text{abs}(\text{amntcashend_day1} - \text{amntcashend_day0} + \text{amntcashout} - \text{amntcashin}) \leq \text{numcashtrans}$ then $\text{goodcashid} = 1$.
- Else $\text{goodcashid} = 0$.

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

- If $\text{abs}(\text{amntcashend_dayX} - \text{amntcashend_day}[X-1] + \text{amntcashout} - \text{amntcashin}) \leq \text{numcashtrans}$ then $\text{goodcashid} = 1$.
- Else $\text{goodcashid} = 0$.

Create a new variable called `reported_cashend`, which will equal

- $\text{reported_cashend} = \text{amntcashend_day}[X-1] - \text{amntcashout} + \text{amntcashin}$
- 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 $\text{goodcashid} = 0$, 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 (includes all cash payments, deposits, and withdrawals)	<code>totcashtrans</code>
Amount of cash you started with in your wallet, purse and/or pocket	<code>\$(amntcashend_day[0,1,2])</code>
Dollar amount of cash payments	<code>\$(amntcashpurch)</code>
Dollar amount of cash withdrawals	<code>\$(amntcashwith)</code>
Dollar amount of cash deposits	<code>\$(amntcashdeposits)</code>
Dollar amount loaded onto prepaid or gift cards	<code>\$(amntprepaidload)</code>

Based on what you told us about your payments and cash activity today, we calculated that you should have \$[reported_cashend] in your wallet, purse, and/or pocket. 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. Cash register or checkout in a store 4. Family or friend 5. Other (specify)	Y/N

error message if “dollar amount received” is greater than “dollar amount of coins”: “The dollar amount received in paper bills should be less than or equal to the dollar amount of coins. Please correct or click Next.”

*****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	Main type of coin	Location	Did you pay a
------	--------	-------------------	----------	---------------

	amount of paper bills	received		fee?
		1. Dollar coins 2. Quarters 3. Dimes 4. Nickels 5. Pennies	1. Change machine/kiosk 2. Bank teller 3. Cash register or checkout in a store 4. Family or friend 5. 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 or q121 = YES THEN

Same screen q120 and q122

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)

ENDIF (q119 = YES or q121 = YES)

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
- P12 – Mobile phone payment
- P13 – Other payment method

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. [Drop down list] --Select one— 1. Direct deposit ONLY to primary checking account 2. Direct deposit ONLY to some other checking or savings account 3. Direct deposit to more than one account 4. Paper check 5. Cash 6. Payroll card 7. General purpose reloadable prepaid card 8. Other
(IF q142_c = YES) (q144_c) Self-employment income	(q144_c) \$ _____	
(IF q142_d = YES) (q144_d) Social Security	(q144_d) \$ _____	
(IF q142_b = YES) (q144_b) Employer-paid retirement	(q144_b) \$ _____	
(IF q142_j = YES) (q144_j) IRA, Roth IRA, 401(k), or other retirement fund	(q144_j) \$ _____	
(IF q142_e = YES) (q144_e) Interest and dividends	(q144_e) \$ _____	
(IF q142_f = YES) (q144_f) Rental income	(q144_f) \$ _____	
(IF q142_g = YES) (q144_g) Government assistance (disability, unemployment, SNAP, TANF, WIC)	(q144_g) \$ _____	
(IF q142_h = YES) (q144_h) Alimony	(q144_h) \$ _____	
(IF q142_i = YES) (q144_i) Child support	(q144_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?

(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

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 OR ML001 = 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 2017
2. In 2016
3. Before 2016

(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 OR ML001 = YES)

END MARKETPLACE LENDING QUESTION MODULE

b) Unexpected/Emergency expense

(scf004)

As of today, how much money do you have **saved for emergency expenses**?

- Please enter an amount for each row. Enter 0 if none.
- Your total dollar amount will be automatically calculated.

Source of funds	Amount
Cash	\$_____.00
Checking account	\$_____.00
Savings account	\$_____.00
Prepaid card	\$_____.00
Total amount you have set aside	\${running total updated in real time}.00

(scf005)

Assume that you were facing an **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 **## error message "Please enter a number between 0 and 2000."**

New screen – scf006

(scf006)

You said you **could** get \${FILL: response from scf005] for 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

same screen intro_cashsection and pa016

(intro_cashsection)

We know that not everybody uses cash every day, or even every three days. We’d like to ask you about your cash behavior over longer periods of time.

(PA016)

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

randomize responses 1-7, “Other” is always 8

1. ATM
2. Bank teller
3. Check cashing store
4. Cash back at a retail store
5. I am paid in cash
6. Family or friend

- 7. Payday lender
- 8. Other
 - a. (PA016_other) Specify:

here is a series of FILLS that you should use for the next questions. They are slightly reworded versions of the above table

- 1. the ATM
- 2. a bank teller
- 3. a check cashing store
- 4. a retail or grocery store
- 5. your employer
- 6. a family member or friend
- 7. a payday lender
- 8. [whatever the R writes in the open ended response box PA016_other]

New screen

(PA017_a)

When you get **cash** from [FILL WITH ANSWER FROM PA016], **what amount** do you get **most often**?

- *Please round to the nearest dollar*
 - *If you never get cash, please enter 0.*
- \$_____.00

New screen

(PA018_intro)

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

- *Please fill in **one box only**. Choose the box that best describes your cash activity.*
- *Enter the **number of times** you get cash. DO NOT ENTER DOLLAR AMOUNTS.*
- *If you get cash less than once per month, please answer on an annual basis*
- *If never, please enter 0 in any box.*

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

New screen

(PA017_b)

When you get cash from **all other sources** besides [fill from answer PA016], **what amount** do you get **most often**?

- Please round to the nearest dollar
- If you never get cash from other sources, please enter 0.

○ \$_____.00

New screen

If PA017_b > 0 then

(PA018_intro2)

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

- Please fill in **one box only**. Choose the box that best describes your cash activity.
- Enter the **number of times** you get cash. **DO NOT ENTER DOLLAR AMOUNTS**.
- If you get cash less than once per month, please answer on an annual basis
- If never, please enter 0 in any box.

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

Endif

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

Thank you for recording the following bill payments during days 1, 2, or 3 of your diary period.

Display a list of the payments where the variable “pay002_N” is equal to YES 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 bill payments reported

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”].

- **Include all bills...**
 - ...that were **paid by you**, even if from a joint account.
 - ...that were **paid automatically** during your Diary days.
 - ...you **mailed or delivered** during your Diary days.
 - ...that you **went online to schedule or pay** during your Diary days.
- **Do not include bills...**
 - ...**paid by others** (such as members of your household), even if from a joint account.
 - ...**you’ve already reported** on Days 1, 2, or 3 of your Diary.

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**?

- *If you paid as part of a bundle or package deal, please say “Yes” to all parts of the bundle, and then report them as one payment on the next screen.*
- *Do not include bills you’ve already reported on Days 1, 2, or 3 of your Diary.*
- *Remember to include any bills that were paid automatically during your Diary days.*

	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

Here, we want to display the Bill payment entry screen if any of the items on the previous screen were equal to YES

Bill payments

You indicated that you paid the following bills:

- [BILL #1]
- ...
- [BILL #n]

Please enter the payment information for those payments below, one at a time.

- *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 bill payments table. We used to loop through this sequence the number of times that is equal to the sum of all Q70 questions. Instead, now we will

Diary day bill was paid or scheduled	Amount spent	Payment method	Did you pay in person?	Device
1. Day 1 [insert date]	\$_____	Drop down list: P0 – Multiple payment methods	Yes	Drop down list: D1 – Computer (laptop or desktop)
2. Day 2 [insert date]		P1 – Cash P2 – Check P3 – Credit card P4 – Debit card	No	D2 – Tablet (e.g. iPad, Kindle) D3 – Mobile phone D4 – Landline phone
3. Day 3 [insert date]		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		D5 – Mail or delivery service D6 – Some other device not listed D7 – No device

Variable names

2017 - I want to change the way N is defined here. The counter N should start at 1 more than the last payment reported in the regular payments section on Day 3. For example, if the respondent had 5 payments on Day 3, their first bill should have N = 6. If the respondent had 0 payments on Day 3, then N = 1.

2017 - variable names for the bill payment entry screen. These names are the same as the regular payment entry screen, with the exception of bill_dday_N.

- bill_dday_N
- payamnt_N
- paymethod_N
- paylocation_N
- paydevice_N
- from_bill_section_N = 1. Set this value equal to 1 when the payment comes from the bills section.

Here we should do a few things.

- In the bill section, the counter “N” should be set to be 1 more than the last payment reported on Day 3
- The new variable “from_bill_section_N” should be set to 1. This variable is also used in the main payments section, and is set to 0 when the payment comes from the main payments section.
- Set variable PAY002_N = 1 for this payment. This is because this payment is a bill.
- The next screen to display is PAY001_N. This is the screen we’re calling the “Super MCAT list”
- Ask the entire merchant categorization section and payment instrument follow-up section, exactly as if this were a payment reported on Days 1, 2, or 3.
- At the end of the last question of the merchant categorization questions and the payment instrument follow-up questions, display this screen:

New screen – bill recap screen

You indicated that you paid the following bills during the diary period, and you did not report them on Days 1, 2, or 3 in the main payments section:

- [BILL #1]
- ...
- [BILL #n]

If you paid one of the bills listed above two or more times, report each payment separately.

You’ve already reported the following payments:

[bill recap rows]

If you have another bill to report, select “Report another bill” and click the Next button. Otherwise, select “Continue” and click the Next button.

- 1 -- Report another bill
- 2 -- Continue

Here, if they click “Continue” but the number of times they’ve looped through is less than “number_of_bills”, then display the following screen:

New screen

(bill_continue)

Why did you report fewer payments than the number of bills you indicated that you paid?

- 1- I forgot to report one or more bills
- 2- One or more of the bills was paid in a bundle
- 3- Some other reason (specify)
 - a. [open ended text box]

IF bill_continue = 1, then take the respondent back to the “recap” screen:

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**?

- *If you paid as part of a bundle or package deal, please say “Yes” to all parts of the bundle, and then report them as one payment on the next screen.*
- *Do not include bills you’ve already reported on Days 1, 2, or 3 of your Diary.*
- *Remember to include any bills that were paid automatically during your Diary days.*

	Yes	No
(q65_12) Mobile phone		
(q65_17) Cable TV (wired/wireless/satellite)		
(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

Here, we want to display the Bill payment entry screen if any of the items on the previous screen were equal to YES – see instructions above.

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**?

- *If you paid as part of a bundle or package deal, please say “Yes” to all parts of the bundle, and then report them as one payment on the next screen.*
- *Do not include bills you’ve already reported on Days 1, 2, or 3 of your Diary.*
- *Remember to include any bills that were paid automatically during your Diary days.*

	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

Here, we want to display the Bill payment entry screen if any of the items on the previous screen were equal to YES – see instructions above.

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.
- If you paid as part of a bundle or package deal, please say “Yes” to all parts of the bundle, and then report them as one payment on the next screen.
- Do not include bills you’ve already reported on Days 1, 2, or 3 of your Diary.
- Remember to include any bills that were paid automatically during your Diary days.

	Yes	No
(q65_24) Health insurance: out-of-pocket, including Medicare supplemental insurance		
(q65_25) Vehicle insurance		
(q65_26) Homeowner’s insurance		
(q65_43) 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

Here, we want to display the Bill payment entry screen if any of the items on the previous screen were equal to YES – see instructions above.

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.

- If you paid as part of a bundle or package deal, please say “Yes” to all parts of the bundle, and then report them as one payment on the next screen.
- Do not include bills you’ve already reported on Days 1, 2, or 3 of your Diary.
- Remember to include any bills that were paid automatically during your Diary days.

	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

Here, we want to display the Bill payment entry screen if any of the items on the previous screen were equal to YES – see instructions above.

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.
- If you paid as part of a bundle or package deal, please say “Yes” to all parts of the bundle, and then report them as one payment on the next screen.
- Do not include bills you’ve already reported on Days 1, 2, or 3 of your Diary.
- Remember to include any bills that were paid automatically during your Diary days.

	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

Here, we want to display the Bill payment entry screen if any of the items on the previous screen were equal to YES – see instructions above.

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

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 or during the three diary days.

- *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_ccrewardsays = initialize "num_ccrewardsay = 0". Count each credit card payment across all three diary days and add 1 to num_ccrewardsay if the credit card selected in item q201c was a rewards card (ccq_003 = YES for that card) and 0 if the card was not a rewards card (ccq_003 = NO for that card OR q201c = "Another credit card not listed" for that payment). The number we end up with in num_ccrewardsay will be the number of credit card payments with rewards made during the three day diary period

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_ccrewardsays > 0 THEN
(q103e)

You made [FILL: num_ccrewardsays] 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) _____

New screen

(q_crossborder_001)

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 cross the border and make any payments using U.S. dollars in either Canada or Mexico?

1. Yes
2. No

IF q_crossborder_001 = YES then

(crossborder_intro)

Please describe the details of the cross-border payments you made in either Canada or Mexico.

Country	Date of payment	Amount spent	Payment method	Did you pay in person?	Device
1-Canada 2-Mexico	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

variable names

crossborder_country_N

crossborder_date_N

crossborder_amnt_N

crossborder_paymeth_N

crossborder_location_N

crossborder_device_N

New screen

Here, show the screen pay001, but call it "crossborder_merch"

New screen

Do you have any other cross-border payments to report?

1-Yes

2-No

ENDIF (q_crossborder_001 = YES)

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)

©2010–2017 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.

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 primary 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 your primary 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 your primary 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 payment	Amount spent	Payment method	Did you pay in person?	Device

IF YES to pay620 _x: Row text from table pay620	Drop down: [Day 1, DATE] [Day 2, DATE] [Day 3, DATE] (pay620_d ate)	\$_____ (pay620_am ount)	Drop down list: Multiple payment methods Cash Check Credit card Debit card Prepaid/Gift/EB T 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 (pay620_me thod)	Drop down list: Yes No (pay620_pe rson)	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 (pay620_de vice)
---	--	------------------------------------	---	---	---

New screen

(pay620_merch_N)

Here, just display pay001 but give it the variable name pay620_merch.

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

Date of remittance	Amount of transfer (in US dollars)	How transfer was made	Amount of fee you paid to make the transfer (in US dollars)
Drop down: [Day 1, DATE] [Day 2, DATE] [Day 3, DATE]	\$_____	Drop-down list --Select one-- Western Union Bank or credit union PayPal MoneyGram Bitcoin Other (specify)	\$_____

new variables for table

remit_date_N, where N is 1, 2, 3

remit_amnt_N

remit_howmade_N

remit_fee_N

d) Balance – Cash stored and Checking account

We ask at the end of Day 3 only.

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_day3_num, storedcash1_day3_amnt  
storedcash2_day3_num, storedcash2_day3_amnt  
storedcash5_day3_num, storedcash5_day3_amnt  
storedcash10_day3_num, storedcash10_day3_amnt  
storedcash20_day3_num, storedcash20_day3_amnt  
storedcash50_day3_num, storedcash50_day3_amnt  
storedcash100_day3_num, storedcash100_day3_amnt  
storedcash_total_day3_amnt
```

New screen

```
IF storedcash_total_day3_amnt > 0 THEN
```

(dcpc_pa015_e)

You said you have \$[FILL: response for storedcash_total_day3] in cash stored elsewhere.

About how much of that amount are you planning to use for cash payments over the next [FILL: RANDOMIZE: 3, 7, 30] days?

- About \$_____.00 **## Do not allow answer which is greater than storedcash_total_day3**

```
ENDIF (storedcash_total_day3_amnt > 0)
```

```
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 - only 72 non-missing responses in 2016

IF dcpc_gpradopter = 1 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 - there are 239 non-missing responses to the question

IF dcpc_paypaladopter = 1 THEN

(paypal_balday3)

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_balday3_time)

Please tell us the time that you checked the balance of your primary PayPal account.

[clock widget]

(paypal_balday3_date)

Please tell us the date that you checked the balance of your primary PayPal account.

[small 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?
7. None of these methods

IF q25 = 3

(q30)

Did you keep your receipts in the receipt bag that you received in the Fed Ex package?

1. Yes
2. No

ENDIF

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 or 7 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

(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.