

Well Being 142

IF CALCULATED AGE = empty THEN

|

| [Questions IN002 to birthyear are displayed as a table]

|

| **IN002 BIRTH DATE HEADER**

| What is your birth date?

|

| **birthmonth BIRTH MONTH**

| Month

| 1 January

| 2 February

| 3 March

| 4 April

| 5 May

| 6 June

| 7 July

| 8 August

| 9 September

| 10 October

| 11 November

| 12 December

|

| **birthday BIRTH DAY**

| Day

| 1 01

| 2 02

| 3 03

| 4 04

| 5 05

| 6 06

| 7 07

| 8 08

| 9 09

| 10 10

| 11 11

| 12 12

| 13 13

| 14 14

| 15 15

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| 20 20

| 21 21

| 22 22

| 23 23

| 24 24

| 25 25

| 26 26

| 27 27

| 28 28
| 29 29
| 30 30
| 31 31

| **birthyear** BIRTH YEAR

| Year

| 11 1911
| 12 1912
| 13 1913
| 14 1914
| 15 1915
| 16 1916
| 17 1917
| 18 1918
| 19 1919
| 20 1920
| 21 1921
| 22 1922
| 23 1923
| 24 1924
| 25 1925
| 26 1926
| 27 1927
| 28 1928
| 29 1929
| 30 1930
| 31 1931
| 32 1932
| 33 1933
| 34 1934
| 35 1935
| 36 1936
| 37 1937
| 38 1938
| 39 1939
| 40 1940
| 41 1941
| 42 1942
| 43 1943
| 44 1944
| 45 1945
| 46 1946
| 47 1947
| 48 1948
| 49 1949
| 50 1950
| 51 1951
| 52 1952
| 53 1953
| 54 1954
| 55 1955
| 56 1956

| 57 1957
| 58 1958
| 59 1959
| 60 1960
| 61 1961
| 62 1962
| 63 1963
| 64 1964
| 65 1965
| 66 1966
| 67 1967
| 68 1968
| 69 1969
| 70 1970
| 71 1971
| 72 1972
| 73 1973
| 74 1974
| 75 1975
| 76 1976
| 77 1977
| 78 1978
| 79 1979
| 80 1980
| 81 1981
| 82 1982
| 83 1983
| 84 1984
| 85 1985
| 86 1986
| 87 1987
| 88 1988
| 89 1989
| 90 1990
| 91 1991
| 92 1992
| 93 1993
| 94 1994
| 95 1995
| 96 1996
| 97 1997
| 98 1998
| 99 1999
|

ENDIF

IF INTERNET LOCATION = EMPTY THEN

|

| **internetlocation** INTERNET LOCATION

| We would like to know how you are communicating with us. From what location are you currently
| connected to the Internet?

| 1 Home

| 2 Work

| 3 Internet cafe, library, etc.
| 4 Elsewhere
|
ENDIF

cellphone have cell phone
Do you have a cell phone?
1 Yes
2 No

IF have cell phone = Yes THEN

| [The following questions are displayed as a table]

| **smartphone_intro** smart phone intro
| Does your cell phone have any of the following features?

| **smartphone_a** Text/SMS with no texting plan
| Text/SMS with no texting plan
| 1 Yes
| 2 No

| **smartphone_b** Text/SMS with texting plan
| Text/SMS with texting plan
| 1 Yes
| 2 No

| **smartphone_c** Web browsing
| Web browsing
| 1 Yes
| 2 No

| **smartphone_d** Smart phone such as iPhone, Android or BlackBerry
| Smart phone such as iPhone, Android or BlackBerry
| 1 Yes
| 2 No

| [End of table display]
ELSE

ENDIF

IF FAMILY INCOME = EMPTY THEN

| **familyincome** FAMILY INCOME
| Which category represents the total combined income of all members of your family (living here)
| during the past 12 months? This includes money from jobs, net income from business, farm or rent,
| pensions, dividends, interest, social security payments and any other money income received by
| members of your family who are 15 years of age or older.
| 1 Less than \$5,000
| 2 \$5,000 to \$7,499
| 3 \$7,500 to \$9,999
| 4 \$10,000 to \$12,499

| 5 \$12,500 to \$14,999
| 6 \$15,000 to \$19,999
| 7 \$20,000 to \$24,999
| 8 \$25,000 to \$29,999
| 9 \$30,000 to \$34,999
| 10 \$35,000 to \$39,999
| 11 \$40,000 to \$49,999
| 12 \$50,000 to \$59,999
| 13 \$60,000 to \$74,999
| 14 \$75,000 or more
|
ENDIF

surveyIntro SURVEY INTRO

Thank you for taking this survey. We are studying consumer payment preferences. As always, your answers are collected anonymously and will never be linked to your name. Answer for yourself unless instructed to answer for your entire household. Do not include any payments related to a business you own or work for, except payments that are made for both your work and yourself. CLICK on any underlined word to see its definition. Try to answer all questions the best you can, even if: * You are unsure of your answer. * You do not have or use the payment method.

[Questions FR001_intro to FR001_d are displayed as a table]

FR001_intro HOUSHOLD FINANCIAL ACTIVITY INTRO

First, help us to understand your role in the financial activity of your household. In your household, how much responsibility do you have for these tasks? Check one per row only.

FR001_a HOUSHOLD FINANCIAL ACTIVITY BUDGETING MANAGING INCOME

Budgeting & managing income

- 1 None or almost none
- 2 Some
- 3 Shared equally with other household members
- 4 Most
- 5 All or almost all

FR001_b HOUSHOLD FINANCIAL ACTIVITY PAYING BILLS

Paying bills

- 1 None or almost none
- 2 Some
- 3 Shared equally with other household members
- 4 Most
- 5 All or almost all

FR001_c HOUSHOLD FINANCIAL ACTIVITY SHOPPING

Shopping

- 1 None or almost none
- 2 Some
- 3 Shared equally with other household members
- 4 Most
- 5 All or almost all

FR001_d HOUSHOLD FINANCIAL ACTIVITY INVESTING AND MANAGING ASSETS

Investing & managing assets

- 1 None or almost none
- 2 Some
- 3 Shared equally with other household members
- 4 Most
- 5 All or almost all

AS001_Intro ASSESSMENT INTRO

Common Payment Methods CashCoins and paper bills. CheckA piece of paper directing a financial institution to pay a specific amount of money to a person or business. Debit cardA card that deducts directly from your bank account. Credit cardA card that allows the cardholder to make a purchase that will be paid back to the credit card company later. Prepaid cardA card that has money stored or loaded onto the card. Also known as stored value cards or gift cards. Bank account numberA payment made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc. Online banking bill payA bill payment made from your bank's online banking website. This payment does not require you or your bank to disclose your bank account number to a third party. For each question, please rate the characteristics of all payment methods, even if you do not have or use all of them.

LOOP FROM 1 TO 6 DO

| [Questions AS003_Intro to AS003_g[cnt] are displayed as a table]

| **AS003_Intro** COST OF EACH PAYMENT METHOD INTRO

| [RANDOMLY SELECT QUESTIONTEXT 3 TO 11]

| **AS003_a** RATING ON USING CASH

| Cash

| 1 =least desirable

| 2

| 3

| 4

| 5 =most desirable

| **AS003_b** RATING ON USING CHECK

| Check

| 1 =least desirable

| 2

| 3

| 4

| 5 =most desirable

| **AS003_c** RATING OF USING DEBIT CARD

| Debit card

| 1 =least desirable

| 2

| 3

| 4

| 5 =most desirable

| **AS003_d** RATING ON USING CREDIT CARD

| Credit card

| 1 =least desirable

| 2
| 3
| 4
| 5 =most desirable

| **AS003_e** RATING ON USING PREPAID CARD

| Prepaid card
| 1 =least desirable
| 2
| 3
| 4
| 5 =most desirable

| **AS003_f** RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION

| Bank account number
| 1 =least desirable
| 2
| 3
| 4
| 5 =most desirable

| **AS003_g** RATING ON USING ONLINE BANKING BILL PAY

| Online banking bill pay
| 1 =least desirable
| 2
| 3
| 4
| 5 =most desirable

| ENDDO

[Questions AS012_Intro to AS012_h are displayed as a table]

AS012_Intro PAYMENT CHARACTERISTICS INTRO

Please rank the importance of each payment characteristic when you decide which payment method to use.

AS012_a RATING ON PAYMENT CHARACTERISTICS 1

[FILLS FOR AS012]

1 1=least important
2 2
3 3
4 4
5 5
6 6=most important

AS012_b RATING ON PAYMENT CHARACTERISTICS 2

[FILLS FOR AS012]

1 1=least important
2 2
3 3
4 4
5 5
6 6=most important

AS012_d RATING ON PAYMENT CHARACTERISTICS 3

[FILLS FOR AS012]

1 1=least important

2 2

3 3

4 4

5 5

6 6=most important

AS012_e RATING ON PAYMENT CHARACTERISTICS 4

[FILLS FOR AS012]

1 1=least important

2 2

3 3

4 4

5 5

6 6=most important

AS012_f RATING ON PAYMENT CHARACTERISTICS 5

[FILLS FOR AS012]

1 1=least important

2 2

3 3

4 4

5 5

6 6=most important

AS012_h RATING ON PAYMENT CHARACTERISTICS 6

[FILLS FOR AS012]

1 1=least important

2 2

3 3

4 4

5 5

6 6=most important

IF RATING ON PAYMENT CHARACTERISTICS 1 = RATING ON PAYMENT CHARACTERISTICS 2
or RATING ON PAYMENT

CHARACTERISTICS 1 = RATING ON PAYMENT CHARACTERISTICS 3 or RATING ON PAYMENT
CHARACTERISTICS 1 =

RATING ON PAYMENT CHARACTERISTICS 4 or RATING ON PAYMENT CHARACTERISTICS 1 =
RATING ON PAYMENT

CHARACTERISTICS 5 or RATING ON PAYMENT CHARACTERISTICS 1 = RATING ON PAYMENT
CHARACTERISTICS 6 or

RATING ON PAYMENT CHARACTERISTICS 2 = RATING ON PAYMENT CHARACTERISTICS 3 or
RATING ON PAYMENT

CHARACTERISTICS 2 = RATING ON PAYMENT CHARACTERISTICS 4 or RATING ON PAYMENT
CHARACTERISTICS 2 =

RATING ON PAYMENT CHARACTERISTICS 5 or RATING ON PAYMENT CHARACTERISTICS 2 =
RATING ON PAYMENT

CHARACTERISTICS 6 or RATING ON PAYMENT CHARACTERISTICS 3 = RATING ON PAYMENT
CHARACTERISTICS 4 or

RATING ON PAYMENT CHARACTERISTICS 3 = RATING ON PAYMENT CHARACTERISTICS 5 or
RATING ON PAYMENT
CHARACTERISTICS 3 = RATING ON PAYMENT CHARACTERISTICS 6 or RATING ON PAYMENT
CHARACTERISTICS 4 =
RATING ON PAYMENT CHARACTERISTICS 5 or RATING ON PAYMENT CHARACTERISTICS 4 =
RATING ON PAYMENT
CHARACTERISTICS 6 or RATING ON PAYMENT CHARACTERISTICS 5 = RATING ON PAYMENT
CHARACTERISTICS 6
THEN
|
| **checkNoTies** check for ties
| You have given the same level of importance to at least two different characteristics. Your
| answers are important to us. Please go back and change your answer.
|
ENDIF

[The following questions are displayed as a table]

AS004_intro security of payment locations intro
How do you rate the security of the following locations of making a payment?

AS004_a security of payment locations 1
[fills for AS004]
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

AS004_b security of payment locations 2
[fills for AS004]
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

AS004_c security of payment locations 3
[fills for AS004]
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

AS004_d security of payment locations 4
[fills for AS004]
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

AS004_e security of payment locations 5

[fills for AS004]

- 1 1 Very risky
- 2 2 Risky
- 3 3 Neither risky nor secure
- 4 4 Secure
- 5 5 Very secure

[End of table display]

[The following questions are displayed as a table]

AS005_intro security of debit cards intro

Debit card payments sometimes require you to Enter a Personal Identification Number (PIN) Give your signature No PIN or signature, typically for small dollar values Card number entered online How would you rate the security of each type of debit card transaction?

AS005_a PIN debit card

PIN debit card

- 1 1 Very risky
- 2 2 Risky
- 3 3 Neither risky nor secure
- 4 4 Secure
- 5 5 Very secure

AS005_b Signature debit card

Signature debit card

- 1 1 Very risky
- 2 2 Risky
- 3 3 Neither risky nor secure
- 4 4 Secure
- 5 5 Very secure

AS005_c No PIN and no signature debit card

No PIN and no signature debit card

- 1 1 Very risky
- 2 2 Risky
- 3 3 Neither risky nor secure
- 4 4 Secure
- 5 5 Very secure

AS005_d Using a debit card online

Using a debit card online

- 1 1 Very risky
- 2 2 Risky
- 3 3 Neither risky nor secure
- 4 4 Secure
- 5 5 Very secure

[End of table display]

[Questions PA001_Intro to PA001_d are displayed as a table]

PA001_Intro HOW MANY BANK ACCOUNTS INTRO

Please tell us the types of accounts you have that allow you to make payments. Money market

accounts are similar to regular savings accounts, but they usually pay higher interest, have higher minimum balance requirements, and only allow three to six withdrawals per month. Also, many money market accounts will let you write a small number of checks each month. A non-bank online payment account is a payment service provided by a company that is not a bank. These services allow a consumer to send and receive money online. Examples of non-bank online payment services include PayPal, Google Checkout and Amazon Payments. If none, please enter 0.

PA001_a HOW MANY BANK ACCOUNTS CHECKING

Number of checking accounts:

Range: 0..100

PA001_b HOW MANY BANK ACCOUNTS SAVINGS

Number of savings accounts:

Range: 0..100

PA001_c HOW MANY BANK ACCOUNTS MONEY MARKET

Number of money market accounts:

Range: 0..100

PA001_d HOW MANY BANK ACCOUNTS non-bank online payment

Number of non-bank online payment accounts:

Range: 0..100

IF HOW MANY BANK ACCOUNTS MONEY MARKET > 0 THEN

|

| **PA047** money market accounts allow you to write checks or make bank account number payments

| [fill for PA047] allow you to write checks or make bank account number payments?

| 1 Yes

| 2 No

|

ELSE

|

ENDIF

IF CHECK ADOPTER = THEN

|

| [Questions PA002 to PA002_other are displayed as a table]

|

| **PA002 WHY NO CHECKING ACCOUNT**

| Please choose the most important reason why you don't have a checking account.

| 1 [fills for PA002]

| 2 [fills for PA002]

| 3 [fills for PA002]

| 4 [fills for PA002]

| 5 [fills for PA002]

| 6 [fills for PA002]

| 7 Other (explain)

|

| **PA002_other WHY NO CHECKING OTHER TXT**

|

| String

|

| **PA003** EVER HAD CHECKING ACCOUNT

| Have you ever had a checking account?

| 1 Yes

| 2 No

|

|

ELSE

|

ENDIF

IF SAVINGS ADOPTER = THEN

|

| **NEWSAV** EVER HAD SAVINGS ACCOUNT

| Have you ever had a savings account?

| 1 Yes

| 2 No

|

|

ELSE

|

ENDIF

IF MONEY MARKET ADOPTER = THEN

|

| **PA030** EVER HAD MONEY MARKET ACCOUNT

| Have you ever had a money market account?

| 1 Yes

| 2 No

|

|

ELSE

|

ENDIF

IF BA ADOPTER = THEN

|

| IF (HAD EVER CHECKING ACCOUNT = 1 or HAD EVER SAVINGS ACCOUNT = 1) THEN

||

|| **PA010** EVER HAD DEBIT CARD

|| [fill for PA010] Have you ever had a debit card?

|| 1 Yes

|| 2 No

||

||

|| **PA009** EVER HAD ATM CARD

|| [fill for PA009] Have you ever had an ATM card?

|| 1 Yes

|| 2 No

||

||

|| **NEWTB** EVER SET UP ACCESS TO TELEPHONE BANKING

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

|| 1 Yes

|| 2 No

|| **NEWOB** EVER SET UP ACCESS TO ONLINE BANKING

|| Online banking is a method of accessing a bank account via the website of a bank, to perform such actions as viewing account balances, making transfers between accounts, or paying bills electronically. In order to set up access to your bank's online banking website, you usually have to set up a username, password, site key or PIN. Have you ever set up access to online banking?

|| 1 Yes

|| 2 No

|| IF EVER SET UP ACCESS TO ONLINE BANKING = Yes THEN

|| **NEWOBBP** EVER set up ONLINE BANKING BILL PAYMENT

|| Online banking bill payment is an electronic payment made directly from your bank account to a merchant via your bank's online banking website. To initiate the payment, you provide your bank's website with a merchant's information and authorize the bank to make a deduction from your account. To set up access to online banking bill payment, you must sign up on your bank's online banking website. Have you ever set up access to online banking bill payment?

|| 1 Yes

|| 2 No

|| ELSE

|| ENDIF

|| ELSE

|| ENDIF

|| ELSE

|| IF CHECK ADOPTER = 1 THEN

|| **PA004** PRIMARY CHECKING ACCOUNT EARN INTEREST

|| Your primary checking account is the checking account you use most often. What interest rate do you earn on the balance in your primary checking account? Please choose "0%" if you do not earn interest.

|| 1 0%

|| 2 0.01 to 0.50%

|| 3 0.51 to 1.00%

|| 4 1.01 to 1.50%

|| 5 1.51 to 2.00%

|| 6 2.01 to 2.50%

|| 7 2.51 to 3.00%

|| 8 3.01 to 3.50%

|| 9 3.51 to 4.00%

|| 10 More than 4.00%

|| 11 I don't know

|| [The following questions are displayed as a table]

|| **PA031** blank unused checks

|| Do you currently have any blank, unused checks?

|| 1 Yes

|| 2 No

|| **PA035** written a paper check

|| Have you written a paper check to make a payment in the past 12 months?

|| 1 Yes

|| 2 No

|| [End of table display]

|| [Questions PA006 to PA006_other are displayed as a table]

|| **PA006** WHAT KIND OF financial institution IS PRIMARY CHECKING

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

|| 1 Commercial bank

|| 2 Savings and loan

|| 3 Credit union

|| 4 Brokerage

|| 5 Internet bank

|| 6 Other: (please specify)

|| **PA006_other** WHAT KIND OF BANK IS PRIMARY CHECKING OTHER

|| String

|| ELSE

|| ENDIF

|| IF SAVINGS ADOPTER = 1 THEN

|| [Questions PA007 to PA007_other are displayed as a table]

|| **PA007** WHAT KIND OF financial institution IS PRIMARY SAVINGS

|| At what type of financial institution is your primary savings account?

|| 1 Commercial bank

|| 2 Savings and loan

|| 3 Credit union

|| 4 Brokerage

|| 5 Internet bank

|| 6 Other: (please specify)

|| **PA007_other** WHAT KIND OF BANK IS PRIMARY SAVINGS OTHER

|| String

|| ELSE

|| ENDIF

| IF CHECK ADOPTER = 1 THEN

| | **PA005** overdraft protection

| | Overdraft protection is a service that your bank provides when you make a transaction that exceeds your account balance. Overdraft protection covers the difference between the transaction amount and your account balance, and therefore you will avoid a fee from the retailer or merchant for having insufficient funds. Overdraft protection can be activated by linking a savings account or credit card to your checking account, or through overdraft insurance for instance. Does your checking account have overdraft protection?

| | 1 Yes

| | 2 No

| | 3 I don't know

| ELSE

| ENDIF

| [Questions PA008_Intro to PA008_b are displayed as a table]

| **PA008_Intro** HOW MANY DEBIT ATM CARDS INTRO

| An ATM card is a card that allows you to deposit or withdraw cash from an automated teller machine (ATM), but cannot be used for purchases or payments. A debit card allows you to make purchases or payments in addition to allowing access to your bank accounts through an ATM. How many debit cards and/or ATM cards do you have? If none, please enter 0.

| **PA008_a** HOW MANY DEBIT CARDS

| Number of debit cards:

| Range: 0..100

| **PA008_b** HOW MANY ATM CARDS

| Number of ATM cards:

| Range: 0..100

| IF HOW MANY DEBIT CARDS > 0 THEN

| | ELSE

| | **PA010** EVER HAD DEBIT CARD

| | [fill for PA010] Have you ever had a debit card?

| | 1 Yes

| | 2 No

| | ENDIF

| IF HOW MANY ATM CARDS > 0 THEN

| | ELSE

| | **PA009** EVER HAD ATM CARD

| | [fill for PA009] Have you ever had an ATM card?

| | 1 Yes

| | 2 No

```
||
||
| ENDIF
|
| IF HOW MANY DEBIT CARDS > 0 THEN
|
| PA011 DEBIT CARDS GIVE REWARDS
| Some debit cards give rewards for using the card for purchases or payments. Examples of rewards
| include frequent flier miles, cash back, or points that can be spent on merchandise. Do any
| of your debit cards give rewards?
| 1 Yes
| 2 No
|
|
| PA034 prefer pin or signature
| If you are given a choice while completing a debit card purchase, do you prefer to enter your
| PIN or give your signature?
| 1 [fills for PA034]
| 2 [fills for PA034]
| 3 Either one is fine / I'm indifferent
| 4 Neither one / I prefer not to enter a PIN or give my signature
|
| ELSE
|
| ENDIF
|
| PA032 visited a bank branch
| In the past 12 months, have you visited a bank branch and spoken with a teller or other bank
| employee to conduct banking transactions such as opening or closing an account, making a
| withdrawal or deposit, checking an account balance or making a payment?
| 1 Yes
| 2 No
|
| IF HOW MANY DEBIT CARDS > 0 or HOW MANY ATM CARDS > 0 THEN
|
| PA049 used an ATM to conduct banking transactions
| In the past 12 months, have you used an ATM to conduct banking transactions such as making a
| withdrawal, making a deposit, or checking an account balance?
| 1 Yes
| 2 No
|
| ELSE
|
| ENDIF
|
| IF cell phone adopter = 1 THEN
|
| [Questions PA012_intro1 to PA026 are displayed as a table]
|
| PA012_intro1 TELEPHONE BANKING INTRO
| Now we'd like to know more about how you access your bank account(s). Telephone banking is
| when you access your account by calling a phone number that your bank has provided. You
| interact with the system using either voice commands, your phone's numeric keypad, or speaking
```

with a live customer service representative. Online banking is a transaction conducted on the website of a bank, such as viewing account balances, making transfers between accounts, or paying bills electronically. Mobile banking uses a mobile device to access your bank account. This can be done either by accessing your bank's web page through the web browser on your mobile device, via text messaging or SMS, or by using a downloadable application on your mobile device. Have you set up any of the following methods of accessing your bank accounts?

PA012 SET UP TELEPHONE BANKING

Telephone banking

- 1 Yes
- 2 No

PA013 SET UP ONLINE BANKING

Online banking

- 1 Yes
- 2 No

PA026 SET UP MOBILE BANKING

Mobile banking

- 1 Yes
- 2 No

ELSE

[Questions PA012_intro2 to PA013 are displayed as a table]

PA012_intro2 TELEPHONE BANKING INTRO

Now we'd like to know more about how you access your bank account(s). Telephone banking is when you access your account by calling a phone number that your bank has provided. You interact with the system using either voice commands, your phone's numeric keypad, or speaking with a live customer service representative. Online banking is a transaction conducted on the website of a bank, such as viewing account balances, making transfers between accounts, or paying bills electronically. Have you set up any of the following methods of accessing your bank accounts?

PA012 SET UP TELEPHONE BANKING

Telephone banking

- 1 Yes
- 2 No

PA013 SET UP ONLINE BANKING

Online banking

- 1 Yes
- 2 No

ENDIF

IF SET UP ONLINE BANKING = Yes THEN

PA014 SET UP ONLINE BANKING BILL PAYMENT

Online banking bill payment is an electronic payment made directly from your bank account to a merchant via your bank's online banking website. To initiate a payment, you provide your bank's website with a merchant's information and authorize the bank to make a deduction from

```
|| your account. To set up access to online banking bill payment, you must sign up on your
|| bank's online banking website. Have you set up access to the online banking bill payment
|| function of your bank's online banking website?
|| 1 Yes
|| 2 No
||
|| IF SET UP ONLINE BANKING BILL PAYMENT = Yes THEN
||
|| ELSE
||
|| NEWOBBP EVER set up ONLINE BANKING BILL PAYMENT
|| Online banking bill payment is an electronic payment made directly from your bank account to a
|| merchant via your bank's online banking website. To initiate the payment, you provide
|| your bank's website with a merchant's information and authorize the bank to make a deduction
|| from your account. To set up access to online banking bill payment, you must sign up on
|| your bank's online banking website. Have you ever set up access to online banking bill
|| payment?
|| 1 Yes
|| 2 No
||
||
|| ENDIF
||
|| ELSE
||
|| NEWOB EVER SET UP ACCESS TO ONLINE BANKING
|| Online banking is a method of accessing a bank account via the website of a bank, to perform
|| such actions as viewing account balances, making transfers between accounts, or paying bills
|| electronically. In order to set up access to your bank's online banking website, you usually
|| have to set up a username, password, site key or PIN. Have you ever set up access to online
|| banking?
|| 1 Yes
|| 2 No
||
||
|| ENDIF
||
|| IF SET UP MOBILE BANKING = Yes THEN
||
|| ELSE
||
|| IF cell phone adopter = 1 THEN
||
|| PA126 ever set up access to mobile banking
|| Have you ever set up access to mobile banking?
|| 1 Yes
|| 2 No
||
|| ELSE
||
|| ENDIF
||
|| ENDIF
```

```
|  
| IF TELEPHONE BANKING ADOPTER = 1 or ONLINE BANKING ADOPTER = 1 or MOBILE  
| BANKING ADOPTER = 1  
| THEN
```

```
|| [Questions PA033_intro to dummytableend are displayed as a table]
```

```
|| PA033_intro methods to access your account intro  
|| In the past 12 months, have you used the following methods to access your account?
```

```
|| IF TELEPHONE BANKING ADOPTER = 1 THEN
```

```
|| PA033_a Telephone banking
```

```
|| Telephone banking
```

```
|| 1 Yes
```

```
|| 2 No
```

```
|| ENDIF
```

```
|| IF ONLINE BANKING ADOPTER = 1 THEN
```

```
|| PA033_b Online banking
```

```
|| Online banking
```

```
|| 1 Yes
```

```
|| 2 No
```

```
|| ENDIF
```

```
|| IF MOBILE BANKING ADOPTER = 1 THEN
```

```
|| PA033_c Mobile banking
```

```
|| Mobile banking
```

```
|| 1 Yes
```

```
|| 2 No
```

```
|| ENDIF
```

```
|| dummytableend dummytableend
```

```
| ELSE
```

```
| ENDIF
```

```
ELSE
```

```
ENDIF
```

PA050 past 12 months cash payment

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

1 Yes

2 No

[Questions PA015_Intro to PA015_b are displayed as a table]

PA015_Intro HOW MUCH CASH INTRO

About how much cash do you have (please round to the nearest dollar and do not include cash owned by other members of your household)...

PA015_a HOW MUCH MONEY DAY TO DAY TRANSACTIONS

... in your wallet, purse, and/or pocket.

Range: 0..1000000

PA015_b HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES

... elsewhere in your home, car, office, etc.

Range: 0..1000000

IF HOW MUCH MONEY DAY TO DAY TRANSACTIONS > 1000 THEN

|

| **checkPA015_a** PA015_a > \$1000

| You told us that you have \$[HOW MUCH MONEY DAY TO DAY TRANSACTIONS] in your wallet, purse and/or

| pocket. Please choose 'Back' if you would like to change your response. Otherwise choose 'Next' to continue.

|

ENDIF

IF HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES > 1000 THEN

|

| **checkPA015_b** PA015_b > \$1000

| You told us that you have \$[HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES] in your home, car or

| office. Please choose 'Back' if you would like to change your response. Otherwise choose 'Next' to continue.

|

ENDIF

[Questions PA016 to PA016_other are displayed as a table]

PA016 where get cash most often

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

1 [fills for PA016]

2 [fills for PA016]

3 [fills for PA016]

4 [fills for PA016]

5 [fills for PA016]

6 [fills for PA016]

7 Other (specify)

PA016_other other

String

ENDIF

PA017_a WHAT AMOUNT MOST OFTEN WHEN GET CASH 1

When you get cash from [fill for PA017], what amount do you get most often? If you never get cash, please enter 0. (Please round to the nearest dollar.)

Range: 0..1000000

[Questions PA018_intro1 to PA018_asterisk are displayed as a table]

PA018_intro1 HOW OFTEN GET CASH intro 1

In a typical period (week, month, or year), how often do you get cash from [fill for PA017]? Answer 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 never, please enter 0 in any box.

PA018_a1 HOW OFTEN GET CASH TIMES PER WEEK rank 1

Range: 0..100

PA018_b1 HOW OFTEN GET CASH TIMES PER MONTH rank 1

Range: 0..100

PA018_c1 HOW OFTEN GET CASH TIMES PER YEAR rank 1

Range: 0..100

PA018_asterisk ASTERISK WARNING

*Use the Per year frequency if you typically get cash fewer than once per month.

IF ((HOW OFTEN GET CASH TIMES PER WEEK rank 1 <> empty and (HOW OFTEN GET CASH TIMES PER MONTH rank 1 <> empty or HOW OFTEN GET CASH TIMES PER YEAR rank 1 <> empty)) or (HOW OFTEN GET CASH TIMES PER MONTH rank 1 <> empty and HOW OFTEN GET CASH TIMES PER YEAR rank 1 <> empty)) THEN

|
| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

| You gave more than one answer in a single row. Please go back and change your answer.

|
ENDIF

IF HOW OFTEN GET CASH TIMES PER WEEK rank 1 > 50 THEN

|
| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50

| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

|
ENDIF

PA017_b WHAT AMOUNT MOST OFTEN WHEN GET CASH all other sources

When you get cash from all other sources besides [fill for PA017], what amount do you get most often? If you never get cash, please enter 0. (Please round to the nearest dollar.)

Range: 0..1000000

[Questions PA018_intro2 to PA018_asterisk are displayed as a table]

PA018_intro2 HOW OFTEN GET CASH intro all other sources

In a typical period (week, month, or year), how often do you get cash from all other sources besides [fill for PA017]? Answer 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 never, please enter 0 in any box.

PA018_a2 HOW OFTEN GET CASH TIMES PER WEEK rank 2

Range: 0..100

PA018_b2 HOW OFTEN GET CASH TIMES PER MONTH rank 2

Range: 0..100

PA018_c2 HOW OFTEN GET CASH TIMES PER YEAR rank 2

Range: 0..100

PA018_asterisk ASTERISK WARNING

*Use the Per year frequency if you typically get cash fewer than once per month.

IF ((HOW OFTEN GET CASH TIMES PER WEEK rank 2 <> empty and (HOW OFTEN GET CASH TIMES PER MONTH rank 2 <> empty or HOW OFTEN GET CASH TIMES PER YEAR rank 2 <> empty)) or (HOW OFTEN GET CASH TIMES PER MONTH rank 2 <> empty and HOW OFTEN GET CASH TIMES PER YEAR rank 2 <> empty)) THEN

| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

| You gave more than one answer in a single row. Please go back and change your answer.

ENDIF

IF HOW OFTEN GET CASH TIMES PER WEEK rank 2 > 50 THEN

| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50

| Your weekly estimate suggests you make 200 or more payments per month in this category. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

ENDIF

PA053 have any credit cards

Do you have any credit cards?

1 Yes

2 No

IF have any credit cards = Yes THEN

ELSE

| **PA020** EVER HAD CREDIT CARD

| Have you ever had a credit card?

| 1 Yes


```

||
|| IF Charge = Yes THEN
||
|| | PA054_b1 charge with rewards
|| | Charge
|| | Range: 0..100
|| |
|| | PA054_b2 charge without rewards
|| | Charge
|| | Range: 0..100
|| |
|| | ENDIF
||
|| IF Store branded = Yes THEN
||
|| | PA054_c1 store branded with rewards
|| | Store branded
|| | Range: 0..100
|| |
|| | PA054_c2 store branded without rewards
|| | Store branded
|| | Range: 0..100
|| |
|| | ENDIF
||
|| dummytableend dummytableend
||
||
|| ELSE
||
|| ENDIF
||
|| ELSE
||
|| ENDIF

```

[Questions PA099_intro to PA099d are displayed as a table]

PA099_intro prepaid cards intro

General purpose prepaid cards can be used at any merchant or retailer. These cards usually have a Visa or MasterCard logo on them. Merchant specific prepaid cards can only be used at specific merchants, retailers or service providers. Some examples of these include public transportation cards, Starbucks or Target cards. Payroll cards are cards containing wages or salary that an employer can give to an employee as an alternative to a paycheck or direct deposit. Government issued prepaid cards are given to people who receive government benefits. Examples of these cards include Direct Express and Electronic Benefit Transfer (EBT) cards. These cards can be used to make purchases or payments. Do you have any of the following types of cards?

PA099a General purpose

General purpose

1 Yes

2 No

PA099b Merchant specific
Merchant specific
1 Yes
2 No

PA099c Payroll card
Payroll card
1 Yes
2 No

PA099d Government issued
Government issued
1 Yes
2 No

IF General purpose = No and Merchant specific = No and Payroll card = No and Government issued = No THEN

|
| **PA022** EVER HAD PREPAID CARD
| Have you ever had a prepaid card?
| 1 Yes
| 2 No

|
| ELSE

|
| ENDIF

IF General purpose = Yes or Merchant specific = Yes or Payroll card = Yes or Government issued = Yes THEN

| [Questions PA100_intro to dummytableend are displayed as a table]

| **PA100_intro** prepaid card types intro
| How many of each type of prepaid card do you have?

| IF General purpose = Yes THEN

||
|| **PA100a** General purpose
|| General purpose
|| Range: 0..200

||
|| ENDIF

| IF Merchant specific = Yes THEN

||
|| **PA100b** Merchant specific
|| Merchant specific
|| Range: 0..200

||
|| ENDIF

| IF Payroll card = Yes THEN

||
|| **PA100c** Payroll card
|| Payroll card
|| Range: 0..200
||
|| ENDF
||
|| IF Government issued = Yes THEN
||
|| **PA100d** Government issued
|| Government issued
|| Range: 0..200
||
|| ENDF
||
|| **dummytableend** dummytableend
||
|| **PA102** value of all general purpose and merchant specific prepaid cards
|| What is the value of all general purpose and merchant specific prepaid cards that you currently
|| have? Please answer to nearest dollar.
|| Integer
||
|| **PA039** reloadable cards
|| Some general purpose and merchant specific prepaid cards can be reloaded with extra dollar value
|| by the card holder. Are any of your prepaid cards reloadable?
|| 1 Yes
|| 2 No
||
|| IF reloadable cards = Yes THEN
||
|| **PA022_extra** PAST 12 MONTHS ADD MONEY TO ANY PREPAID CARD
|| In the past 12 months, did you add money to reload any of your prepaid cards?
|| 1 Yes
|| 2 No
||
|| IF PAST 12 MONTHS ADD MONEY TO ANY PREPAID CARD = Yes THEN
||
|| **PA029** AMOUNT ADDED most often TO PREPAID CARD
|| Now think about the prepaid card that you reload most often. When you add money to reload
|| that prepaid card what amount do you add most often?
|| Range: 0..1000000
||
|| [Questions PA023_intro to PA023_c are displayed as a table]
||
|| **PA023_intro** HOW OFTEN PUT MONEY ON PREPAID CARD
|| Continue to think about the prepaid card that you reload most often. In a typical period
|| (week, month, or year), how often do you add money to that prepaid card? Answer in one box
|| only. Choose the box that best describes your prepaid card reloading behavior. Enter the
|| number of times you reload your prepaid card. DO NOT ENTER DOLLAR AMOUNTS. If never,
|| please enter 0 in any box. Please use the time(s) per year frequency only if you typically
|| add money to a prepaid card fewer than once per month.
||
||

```

||| PA023_a HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER WEEK
|||
||| Range: 0..100
|||
||| PA023_b HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER MONT
|||
||| Range: 0..100
|||
||| PA023_c HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER YEAR
|||
||| Range: 0..100
|||
||| IF (( HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER WEEK <> empty and ( HOW
OFTEN PUT MONEY
||| ON PREPAID CARD TIMES PER MONT <> empty or HOW OFTEN PUT MONEY ON PREPAID
CARD TIMES PER YEAR
||| <> empty)) or ( HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER MONT <> empty and
HOW OFTEN
||| PUT MONEY ON PREPAID CARD TIMES PER YEAR <> empty)) THEN
|||
||| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
||| You gave more than one answer in a single row. Please go back and change your answer.
|||
||| ENDIF
|||
||| IF HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER WEEK > 50 THEN
|||
||| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
||| Your weekly estimate suggests you make 200 or more payments per month in this category.
||| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to
||| continue.
|||
||| ENDIF
|||
||| [Questions PA101 to PA101_other are displayed as a table]
|||
||| PA101 prepaid card most common way to reload
||| Thinking about the prepaid card that you reload most often, what is the most common way that
||| you reload that card?
||| 1 [fills for PA101]
||| 2 [fills for PA101]
||| 3 [fills for PA101]
||| 4 [fills for PA101]
||| 5 [fills for PA101]
||| 6 [fills for PA101]
||| 7 [fills for PA101]
||| 8 Other (explain)
|||
||| PA101_other other
|||
||| String
|||
||| ELSE

```

```
|||
|| ENDIF
||
| ELSE
||
| ENDIF
|
ELSE
|
ENDIF
```

PA024 SET UP AUTOMATICBILLPAYMENT

An automatic bill payment is a payment set up to occur on a regularly scheduled basis, typically monthly. Once set up, they do not require any additional effort on the consumer's part. They can be processed via bank account deductions, debit card transactions, credit card charges, or paid directly from your income. Do you have any automatic bill payments set up to occur this month?

1 Yes

2 No

IF SET UP AUTOMATICBILLPAYMENT = Yes THEN

```
|
| ELSE
```

```
|
| PA025 EVER HAD AUTOMATICBILLPAYMENT
```

```
| Have you ever had automatic bill payment in the past?
```

```
| 1 Yes
```

```
| 2 No
```

```
|
|
| ENDIF
```

[Questions PA027_intro to PA027_e are displayed as a table]

PA027_intro contactless payment intro

A contactless payment technology allows the consumer to make a payment by tapping or waving a card or other instrument near a special terminal or reader without swiping, signing or entering a personal identification number. Do you have any of the following payment methods with contactless payment technology?

IF have any credit cards = Yes THEN

```
|
| PA027_a contactless payment credit card
```

```
| Credit card
```

```
| 1 Yes
```

```
| 2 No
```

```
|
|
| ELSE
|
| ENDIF
```

IF HOW MANY DEBIT CARDS > 0 THEN

```
|
| PA027_b contactless payment debit card
```

| Debit card
| 1 Yes
| 2 No
|
ELSE
|
ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN
|
| **PA027_c** contactless payment prepaid card
| Prepaid card
| 1 Yes
| 2 No
|
ELSE
|
ENDIF

PA027_d contactless payment electronic toll payment
Electronic toll payment
1 Yes
2 No

PA027_e contactless payment key fob
Key fob
1 Yes
2 No

IF MOBILE BANKING ADOPTER = 1 THEN
|
| **PA052** ever pay bill with mobile banking
| Have you ever used the mobile banking feature of your bank account to pay a bill? Consider
| bills paid using your bank's mobile banking website or mobile banking app. Do not consider bills
| paid by calling your bank's telephone banking service.
| 1 Yes
| 2 No
|
ELSE
|
ENDIF

IF cell phone adopter = 1 THEN
|
| [Questions PA051_intro to PA051_c are displayed as a table]
|
| **PA051_intro** mobile payments intro
| Mobile payments are payments, purchases or charitable donations made using a mobile phone. Do
| not consider payments made using the mobile banking feature of your bank account. In the past
| 12 months, have you made any of the following types of mobile payments?
|
| **PA051_a** Payment, purchase or charitable donation made using text message
| Payment, purchase or charitable donation made using text message

```
| 1 Yes
| 2 No
|
| PA051_b Contactless payment via tapping or waving your phone
| Contactless payment via tapping or waving your phone
| 1 Yes
| 2 No
|
| PA051_c Used your phone to scan a barcode to make a payment
| Used your phone to scan a barcode to make a payment
| 1 Yes
| 2 No
|
ELSE
|
ENDIF
```

```
PA040 used money order in past 12 months
In the past 12 months, have you used a money order, even once?
1 Yes
2 No
```

```
IF used money order in past 12 months = Yes THEN
```

```
|
ELSE
```

```
| PA041 ever used a money order
| Have you ever used a money order, even once?
| 1 Yes
| 2 No
|
```

```
ENDIF
```

```
PA042 used travelers check in past 12 months
In the past 12 months, have you used a travelers check, even once?
1 Yes
2 No
```

```
IF used travelers check in past 12 months = Yes THEN
```

```
|
ELSE
```

```
| PA043 ever used a travelers check
| Have you ever used a travelers check, even once?
| 1 Yes
| 2 No
|
```

```
ENDIF
```

```
IF PAYPAL ADOPTER = 1 THEN
```

```
|
```

```

| PA044 past 12 months used non-bank online payment service
| In the past 12 months, have you used a non-bank online payment service such as PayPal to make a
| purchase or pay another person?
| 1 Yes
| 2 No
|
| IF past 12 months used non-bank online payment service = Yes THEN
| |
| | [Questions PA045_intro to PA045_asterisk are displayed as a table]
| |
| | PA045_intro HOW OFTEN use non-bank online payment service
| | In a typical period (week, month, or year), how often do you use a non-bank online payment
| | service such as PayPal to make a purchase or pay another person? Answer in one box only.
| | Choose the box that best describes your use of non-bank online payment services. Enter the
| | number of times you use a non-bank online payment service. DO NOT ENTER DOLLAR AMOUNTS. If
| | never, please enter 0 in any box.
| |
| | PA045_a HOW OFTEN use a non-bank online payment service TIMES PER WEEK
| |
| | Range: 0..100
| |
| | PA045_b HOW OFTEN use a non-bank online payment service TIMES PER MONTH
| |
| | Range: 0..100
| |
| | PA045_c HOW OFTEN use a non-bank online payment service TIMES PER YEAR
| |
| | Range: 0..100
| |
| | PA045_asterisk ASTERISK WARNING
| | *Use the Per year frequency if you typically make fewer than one payment per month.
| |
| | IF (( HOW OFTEN use a non-bank online payment service TIMES PER WEEK <> empty and ( HOW
| | OFTEN
| | use a non-bank online payment service TIMES PER MONTH <> empty or HOW OFTEN use a non-bank
| | online payment service TIMES PER YEAR <> empty)) or ( HOW OFTEN use a non-bank online payment
| | service TIMES PER MONTH <> empty and HOW OFTEN use a non-bank online payment service
| | TIMES
| | PER YEAR <> empty)) THEN
| | |
| | | checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| | | You gave more than one answer in a single row. Please go back and change your answer.
| | |
| | | ENDIF
| | |
| | IF HOW OFTEN use a non-bank online payment service TIMES PER WEEK > 50 THEN
| | |
| | | checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| | | Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| | | choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
| | |
| | | ENDIF
| |

```

```
|| PA046 WHAT AMOUNT spent most often using a non-bank online payment service
|| When you make a purchase or pay another person using a non-bank online payment service such as
|| PayPal, what amount do you spend most often? If never, please enter 0. (Please round to the
|| nearest dollar.)
|| Range: 0..1000000
||
| ELSE
||
| ENDIF
|
ELSE
|
ENDIF
```

PU001_Intro PAYMENT USE INTRO

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

```
IF AUTOMATIC BILL PAY ADOPTER = 1 THEN
```

```
| PU002_Intro_ABP BILL PAYMENTS AND PAYMENTS FOR ALL OTHER PURCHASES
```

```
| The next set of questions will be divided into several types of payments: Bills
| *Automatic bill payments *Online bill payments *Bill
| payments by mail, in person, or by phone Online *Non-bill internet payments
| Retail or in-person *Retail goods *Services and other
| Person-to-person payments
```

```
| ELSE
```

```
| PU002_Intro BILL PAYMENTS AND PAYMENTS FOR ALL OTHER PURCHASES
```

```
| The next set of questions will be divided into several types of payments: Bills
| *Online bill payments *Bill payments by mail, in person, or by phone
| Online *Non-bill internet payments Retail or in-person *Retail goods
| *Services and other Person-to-person payments
```

```
| ENDIF
```

```
IF AUTOMATIC BILL PAY ADOPTER = 1 THEN
```

```
| [Questions PU002_Intro2 to tableenddummy are displayed as a table]
```

```
| PU002_Intro2 TYPICAL PERIOD AUTOMATIC BILL PAYMENT
```

```
| Automatic Bill Payments In a typical period (week, month, or year), how many
| automatic bill payments do you make? Answer in one box per row. Choose the box that
| best describes your typical behavior. Answer for each payment method.
| Enter the number of times you make an automatic bill payment. DO NOT ENTER DOLLAR
| AMOUNTS. If you do not use the payment method to pay bills, please enter a 0 in any
| box in the appropriate row.
```

```
| PU002_asterisk ASTERISK TEXT
```

```
| *Please use the Per year frequency if you typically make fewer than one payment per month.
```

```
| IF DEBIT CARD ADOPTER = 1 THEN
```

```
||
```

```
|| PU002_a1 AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK
|| Paid with your debit card(s)
|| Range: 0..1000
||
|| PU002_a2 AUTOMATIC BILL PAYMENTS DEBIT CARD(S) MONTH
|| Paid with your debit card(s)
|| Range: 0..1000
||
|| PU002_a3 AUTOMATIC BILL PAYMENTS DEBIT CARD(S) YEAR
|| Paid with your debit card(s)
|| Range: 0..1000
||
|| ENDIF
||
|| IF CREDIT CARD ADOPTER = 1 THEN
||
|| PU002_b1 AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK
|| Charged to your credit card(s)
|| Range: 0..1000
||
|| PU002_b2 AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH
|| Charged to your credit card(s)
|| Range: 0..1000
||
|| PU002_b3 AUTOMATIC BILL PAYMENTS CREDIT CARD(S) YEAR
|| Charged to your credit card(s)
|| Range: 0..1000
||
|| ENDIF
||
|| IF BA ADOPTER = 1 THEN
||
|| PU002_c1 AUTOMATIC BILL PAYMENTS bank account number WEEK
|| Paid using your bank account and routing numbers
|| Range: 0..1000
||
|| PU002_c2 AUTOMATIC BILL PAYMENTS bank account number MONTH
|| Paid using your bank account and routing numbers
|| Range: 0..1000
||
|| PU002_c3 AUTOMATIC BILL PAYMENTS bank account number YEAR
|| Paid using your bank account and routing numbers
|| Range: 0..1000
||
|| ENDIF
||
|| IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN
||
|| PU002_e1 automatic bill payment online banking bill payment WEEK
|| Paid using the online banking bill payment function of your bank's website
|| Range: 0..1000
||
|| PU002_e2 automatic bill payment online banking bill payment month
```

```

|| Paid using the online banking bill payment function of your bank's website
|| Range: 0..1000
||
|| PU002_e3 automatic bill payment online banking bill payment year
|| Paid using the online banking bill payment function of your bank's website
|| Range: 0..1000
||
|| ENDIF
||
|| PU002_d1 AUTOMATIC BILL PAYMENTS INCOME WEEK
|| Paid directly from your income
|| Range: 0..1000
||
|| PU002_d2 AUTOMATIC BILL PAYMENTS INCOME MONTH
|| Paid directly from your income
|| Range: 0..1000
||
|| PU002_d3 AUTOMATIC BILL PAYMENTS INCOME YEAR
|| Paid directly from your income
|| Range: 0..1000
||
|| tableenddummy TABLE END DUMMY
||
|| IF DEBIT CARD ADOPTER = 1 THEN
||
|| IF (( AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK <> empty and ( AUTOMATIC BILL
PAYMENTS DEBIT
|| CARD(S) MONTH <> empty or AUTOMATIC BILL PAYMENTS DEBIT CARD(S) YEAR <> empty))
or ( AUTOMATIC
|| BILL PAYMENTS DEBIT CARD(S) MONTH <> empty and AUTOMATIC BILL PAYMENTS DEBIT
CARD(S) YEAR <>
|| empty)) THEN
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
|| ENDIF
||
|| IF AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
|| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
||
|| ENDIF
||
|| ENDIF
||
|| IF CREDIT CARD ADOPTER = 1 THEN
||
|| IF (( AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK <> empty and ( AUTOMATIC BILL
PAYMENTS CREDIT

```

```

|| CARD(S) MONTH <> empty or AUTOMATIC BILL PAYMENTS CREDIT CARD(S) YEAR <>
|| empty)) or (
|| AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH <> empty and AUTOMATIC BILL
|| PAYMENTS CREDIT
|| CARD(S) YEAR <> empty)) THEN
||
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
||
|| ENDIF
||
|| IF AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
|| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
||
||
|| ENDIF
||
|| ENDIF
||
|| IF BA ADOPTER = 1 THEN
||
|| IF (( AUTOMATIC BILL PAYMENTS bank account number WEEK <> empty and ( AUTOMATIC
|| BILL PAYMENTS
|| bank account number MONTH <> empty or AUTOMATIC BILL PAYMENTS bank account number
|| YEAR <>
|| empty)) or ( AUTOMATIC BILL PAYMENTS bank account number MONTH <> empty and
|| AUTOMATIC BILL
|| PAYMENTS bank account number YEAR <> empty)) THEN
||
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
||
|| ENDIF
||
|| IF AUTOMATIC BILL PAYMENTS bank account number WEEK > 50 THEN
||
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
|| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
||
||
|| ENDIF
||
|| ENDIF
||
|| IF (( automatic bill payment online banking bill payment WEEK <> empty and ( automatic bill
|| payment online banking bill payment month <> empty or automatic bill payment online banking bill
|| payment year <> empty)) or ( automatic bill payment online banking bill payment month <> empty
|| and automatic bill payment online banking bill payment year <> empty)) THEN
||
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.

```

```

|
| ENDIF
|
| IF automatic bill payment online banking bill payment WEEK > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|
| ENDIF
|
| IF (( AUTOMATIC BILL PAYMENTS INCOME WEEK <> empty and ( AUTOMATIC BILL
| PAYMENTS INCOME MONTH <>
| empty or AUTOMATIC BILL PAYMENTS INCOME YEAR <> empty)) or ( AUTOMATIC BILL
| PAYMENTS INCOME MONTH
| <> empty and AUTOMATIC BILL PAYMENTS INCOME YEAR <> empty)) THEN
|
| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
|
| ENDIF
|
| IF AUTOMATIC BILL PAYMENTS INCOME WEEK > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|
| ENDIF
|
| ELSE
|
| ENDIF
|
| IF BA ADOPTER = 1 or CREDIT CARD ADOPTER = 1 THEN
|
| [Questions PU003_Intro to tableenddummy are displayed as a table]
|
| PU003_Intro TYPICAL PERIOD ONLINE BILL PAYMENT
| Online Bill Payments In a typical period (week, month, or year), how many online bill
| payments do you make? [Do not count any automatic recurring bill payments that you
| reported in the previous question.] Answer in one box per row. Choose the box that
| best describes your typical behavior. Answer for each payment method.
| Enter the number of times you make an online bill payment. DO NOT ENTER DOLLAR
| AMOUNTS. If you do not use the payment method to pay bills online, please enter a 0
| in any box in the appropriate row.
|
| PU003_asterisk ASTERISK TEXT
| *Please use the Per year frequency if you typically make fewer than one payment per month.
|
| IF DEBIT CARD ADOPTER = 1 THEN
|
| PU003_a1 ONLINE BILL PAYMENTS DEBIT CARD(S) WEEK

```

```
|| Paid with your debit card(s)
|| Range: 0..1000
||
|| PU003_a2 ONLINE BILL PAYMENTS DEBIT CARD(S) MONTH
|| Paid with your debit card(s)
|| Range: 0..1000
||
|| PU003_a3 ONLINE BILL PAYMENTS DEBIT CARD(S) YEAR
|| Paid with your debit card(s)
|| Range: 0..1000
||
|| ENDIF
||
|| IF CREDIT CARD ADOPTER = 1 THEN
||
|| PU003_b1 ONLINE BILL PAYMENTS CREDIT CARD(S) WEEK
|| Charged to your credit card(s)
|| Range: 0..1000
||
|| PU003_b2 ONLINE BILL PAYMENTS CREDIT CARD(S) MONTH
|| Charged to your credit card(s)
|| Range: 0..1000
||
|| PU003_b3 ONLINE BILL PAYMENTS CREDIT CARD(S) YEAR
|| Charged to your credit card(s)
|| Range: 0..1000
||
|| ENDIF
||
|| IF BA ADOPTER = 1 THEN
||
|| PU003_c1 ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number WEEK
|| Paid using your bank account and routing numbers
|| Range: 0..1000
||
|| PU003_c2 ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number MONTH
|| Paid using your bank account and routing numbers
|| Range: 0..1000
||
|| PU003_c3 ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number YEAR
|| Paid using your bank account and routing numbers
|| Range: 0..1000
||
|| ENDIF
||
|| IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN
||
|| PU003_d1 ONLINE BILL PAYMENTS BANK ACCOUNT(S) WEEK
|| Paid with the online banking bill payment function on your bank's web site
|| Range: 0..1000
||
|| PU003_d2 ONLINE BILL PAYMENTS BANK ACCOUNT(S) month
|| Paid with the online banking bill payment function on your bank's web site
```

```

|| Range: 0..1000
||
|| PU003_d3 ONLINE BILL PAYMENTS BANK ACCOUNT(S) year
|| Paid with the online banking bill payment function on your bank's web site
|| Range: 0..1000
||
|| ENDIF
||
|| tableenddummy TABLE END DUMMY
||
||
|| IF DEBIT CARD ADOPTER = 1 THEN
||
|| IF (( ONLINE BILL PAYMENTS DEBIT CARD(S) WEEK <> empty and ( ONLINE BILL
PAYMENTS DEBIT CARD(S)
|| MONTH <> empty or ONLINE BILL PAYMENTS DEBIT CARD(S) YEAR <> empty)) or ( ONLINE
BILL PAYMENTS
|| DEBIT CARD(S) MONTH <> empty and ONLINE BILL PAYMENTS DEBIT CARD(S) YEAR <>
empty)) THEN
||
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
|| ENDIF
||
|| IF ONLINE BILL PAYMENTS DEBIT CARD(S) WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
|| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
||
|| ENDIF
||
|| ENDIF
||
|| IF CREDIT CARD ADOPTER = 1 THEN
||
|| IF (( ONLINE BILL PAYMENTS CREDIT CARD(S) WEEK <> empty and ( ONLINE BILL
PAYMENTS CREDIT
|| CARD(S) MONTH <> empty or ONLINE BILL PAYMENTS CREDIT CARD(S) YEAR <> empty)) or (
ONLINE BILL
|| PAYMENTS CREDIT CARD(S) MONTH <> empty and ONLINE BILL PAYMENTS CREDIT
CARD(S) YEAR <> empty))
|| THEN
||
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
|| ENDIF
||
|| IF ONLINE BILL PAYMENTS CREDIT CARD(S) WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50

```

```

||| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
||| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|||
||| ENDIF
|||
||| ENDIF
|||
||| IF BA ADOPTER = 1 THEN
|||
||| IF (( ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number WEEK <> empty and (
ONLINE BILL
||| PAYMENTS DEDUCTION BANK ACCOUNT number MONTH <> empty or ONLINE BILL
PAYMENTS DEDUCTION BANK
||| ACCOUNT number YEAR <> empty)) or ( ONLINE BILL PAYMENTS DEDUCTION BANK
ACCOUNT number MONTH
||| <> empty and ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number YEAR <>
empty)) THEN
|||
||| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
||| You gave more than one answer in a single row. Please go back and change your answer.
|||
||| ENDIF
|||
||| IF ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number WEEK > 50 THEN
|||
||| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
||| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
||| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|||
||| ENDIF
|||
||| ENDIF
|||
||| IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN
|||
||| IF (( ONLINE BILL PAYMENTS BANK ACCOUNT(S) WEEK <> empty and ( ONLINE BILL
PAYMENTS BANK
||| ACCOUNT(S) month <> empty or ONLINE BILL PAYMENTS BANK ACCOUNT(S) year <> empty))
or ( ONLINE
||| BILL PAYMENTS BANK ACCOUNT(S) month <> empty and ONLINE BILL PAYMENTS BANK
ACCOUNT(S) year <>
||| empty)) THEN
|||
||| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
||| You gave more than one answer in a single row. Please go back and change your answer.
|||
||| ENDIF
|||
||| IF ONLINE BILL PAYMENTS BANK ACCOUNT(S) WEEK > 50 THEN
|||
||| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
||| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
||| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

```

```
|||
|| ENDIF
||
| ENDIF
|
ELSE
|
ENDIF
```

[Questions PU004_Intro to tableenddummy are displayed as a table]

PU004_Intro TYPICAL PERIOD BILL PAYMENTS BY MAIL OR IN-PERSON

Bill Payments by Mail or In-person In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Answer in one box per row. Choose the box that best describes your typical behavior. Answer for each payment method. Enter the number of times you make a bill payment by mail, in person, or by phone. DO NOT ENTER DOLLAR AMOUNTS. If you do not use the payment method to pay bills by mail, in person, or by phone, please enter a 0 in any box in the appropriate row.

PU004_asterisk ASTERISK TEXT

*Please use the Per year frequency if you typically make fewer than one payment per month.

PU004_a1 BILL PAYMENTS MAIL IN-PERSON CASH WEEK

Paid in cash

Range: 0..1000

PU004_a2 BILL PAYMENTS MAIL IN-PERSON CASH MONTH

Paid in cash

Range: 0..1000

PU004_a3 BILL PAYMENTS MAIL IN-PERSON CASH YEAR

Paid in cash

Range: 0..1000

IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

```
|
| PU004_b1 BILL PAYMENTS MAIL IN-PERSON CHECK WEEK
```

```
| Paid by check (paper)
```

```
| Range: 0..1000
```

```
| PU004_b2 BILL PAYMENTS MAIL IN-PERSON CHECK MONTH
```

```
| Paid by check (paper)
```

```
| Range: 0..1000
```

```
| PU004_b3 BILL PAYMENTS MAIL IN-PERSON CHECK YEAR
```

```
| Paid by check (paper)
```

```
| Range: 0..1000
```

```
|
ENDIF
```

IF MONEY ORDERS ADOPTER = 1 THEN

```
|
| PU004_b1mo BILL PAYMENTS MAIL IN-PERSON MONEY ORDER WEEK
```

| Paid by money order
| Range: 0..1000

| **PU004_b2mo** BILL PAYMENTS MAIL IN-PERSON MONEY ORDER MONTH

| Paid by money order
| Range: 0..1000

| **PU004_b3mo** BILL PAYMENTS MAIL IN-PERSON MONEY ORDER YEAR

| Paid by money order
| Range: 0..1000

|
ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

| **PU004_c1** BILL PAYMENTS MAIL IN-PERSON DEBIT CARD WEEK

| Paid with your debit card(s)
| Range: 0..1000

| **PU004_c2** BILL PAYMENTS MAIL IN-PERSON DEBIT CARD MONTH

| Paid with your debit card(s)
| Range: 0..1000

| **PU004_c3** BILL PAYMENTS MAIL IN-PERSON DEBIT CARD YEAR

| Paid with your debit card(s)
| Range: 0..1000

|
ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

| **PU004_d1** BILL PAYMENTS MAIL IN-PERSON CREDIT CARD WEEK

| Charged to your credit card(s)
| Range: 0..1000

| **PU004_d2** BILL PAYMENTS MAIL IN-PERSON CREDIT CARD MONTH

| Charged to your credit card(s)
| Range: 0..1000

| **PU004_d3** BILL PAYMENTS MAIL IN-PERSON CREDIT CARD YEAR

| Charged to your credit card(s)
| Range: 0..1000

|
ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

| **PU004_e1** BILL PAYMENTS MAIL IN-PERSON PREPAID CARD WEEK

| Paid with your prepaid card(s)
| Range: 0..1000

| **PU004_e2** BILL PAYMENTS MAIL IN-PERSON PREPAID CARD MONTH

| Paid with your prepaid card(s)

| Range: 0..1000

| **PU004_e3** BILL PAYMENTS MAIL IN-PERSON PREPAID CARD YEAR

| Paid with your prepaid card(s)

| Range: 0..1000

|
ENDIF

tableenddummy TABLE END DUMMY

IF ((BILL PAYMENTS MAIL IN-PERSON CASH WEEK <> empty and (BILL PAYMENTS MAIL IN-PERSON CASH MONTH

<> empty or BILL PAYMENTS MAIL IN-PERSON CASH YEAR <> empty)) or (BILL PAYMENTS MAIL IN-PERSON

CASH MONTH <> empty and BILL PAYMENTS MAIL IN-PERSON CASH YEAR <> empty)) THEN

| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

| You gave more than one answer in a single row. Please go back and change your answer.

|
ENDIF

IF BILL PAYMENTS MAIL IN-PERSON CASH WEEK > 50 THEN

| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50

| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

|
ENDIF

IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

| IF ((BILL PAYMENTS MAIL IN-PERSON CHECK WEEK <> empty and (BILL PAYMENTS MAIL IN-PERSON CHECK

MONTH <> empty or BILL PAYMENTS MAIL IN-PERSON CHECK YEAR <> empty)) or (BILL PAYMENTS MAIL

IN-PERSON CHECK MONTH <> empty and BILL PAYMENTS MAIL IN-PERSON CHECK YEAR <> empty)) THEN

|| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

|| You gave more than one answer in a single row. Please go back and change your answer.

||
ENDIF

| IF BILL PAYMENTS MAIL IN-PERSON CHECK WEEK > 50 THEN

|| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50

|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
|| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

||
ENDIF

|
ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

|

| IF ((BILL PAYMENTS MAIL IN-PERSON MONEY ORDER WEEK <> empty and (BILL PAYMENTS MAIL IN-PERSON

| MONEY ORDER MONTH <> empty or BILL PAYMENTS MAIL IN-PERSON MONEY ORDER YEAR <> empty)) or (BILL

| PAYMENTS MAIL IN-PERSON MONEY ORDER MONTH <> empty and BILL PAYMENTS MAIL IN-PERSON MONEY ORDER

| YEAR <> empty)) THEN

||

|| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

|| You gave more than one answer in a single row. Please go back and change your answer.

||

| ENDIF

|

| IF BILL PAYMENTS MAIL IN-PERSON MONEY ORDER WEEK > 50 THEN

||

|| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50

|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

||

| ENDIF

|

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

|

| IF ((BILL PAYMENTS MAIL IN-PERSON DEBIT CARD WEEK <> empty and (BILL PAYMENTS MAIL IN-PERSON

| DEBIT CARD MONTH <> empty or BILL PAYMENTS MAIL IN-PERSON DEBIT CARD YEAR <> empty)) or (BILL

| PAYMENTS MAIL IN-PERSON DEBIT CARD MONTH <> empty and BILL PAYMENTS MAIL IN-PERSON DEBIT CARD

| YEAR <> empty)) THEN

||

|| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

|| You gave more than one answer in a single row. Please go back and change your answer.

||

| ENDIF

|

| IF BILL PAYMENTS MAIL IN-PERSON DEBIT CARD WEEK > 50 THEN

||

|| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50

|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

||

| ENDIF

|

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

|

```
| IF (( BILL PAYMENTS MAIL IN-PERSON CREDIT CARD WEEK <> empty and ( BILL PAYMENTS  
MAIL IN-PERSON  
| CREDIT CARD MONTH <> empty or BILL PAYMENTS MAIL IN-PERSON CREDIT CARD YEAR <>  
empty)) or ( BILL  
| PAYMENTS MAIL IN-PERSON CREDIT CARD MONTH <> empty and BILL PAYMENTS MAIL IN-  
PERSON CREDIT CARD  
| YEAR <> empty)) THEN
```

```
||  
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN  
|| You gave more than one answer in a single row. Please go back and change your answer.  
||  
| ENDIF
```

```
| IF BILL PAYMENTS MAIL IN-PERSON CREDIT CARD WEEK > 50 THEN
```

```
||  
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50  
|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please  
|| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.  
||  
| ENDIF
```

```
| ENDIF
```

```
IF PRE PAID CARD ADOPTER = 1 THEN
```

```
|  
| IF (( BILL PAYMENTS MAIL IN-PERSON PREPAID CARD WEEK <> empty and ( BILL PAYMENTS  
MAIL IN-PERSON  
| PREPAID CARD MONTH <> empty or BILL PAYMENTS MAIL IN-PERSON PREPAID CARD YEAR  
<> empty)) or (  
| BILL PAYMENTS MAIL IN-PERSON PREPAID CARD MONTH <> empty and BILL PAYMENTS  
MAIL IN-PERSON PREPAID  
| CARD YEAR <> empty)) THEN
```

```
||  
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN  
|| You gave more than one answer in a single row. Please go back and change your answer.  
||  
| ENDIF
```

```
| IF BILL PAYMENTS MAIL IN-PERSON PREPAID CARD WEEK > 50 THEN
```

```
||  
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50  
|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please  
|| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.  
||  
| ENDIF
```

```
| ENDIF
```

```
IF CHECK ADOPTER = 1 or money market checking adopter = 1 or MONEY ORDERS ADOPTER = 1 or  
DEBIT CARD ADOPTER = 1 or BA ADOPTER = 1 or CREDIT CARD ADOPTER = 1 or PRE PAID  
CARD ADOPTER = 1  
THEN
```

```
|
```

PU005_Intro ALL OTHER PAYMENTS BESIDES BILLS

Now we will ask about all other payments and purchases besides bills.

[Questions PU005_Intro2 to tableenddummy are displayed as a table]

PU005_Intro2 TYPICAL PERIOD ONLINE PAYMENTS AND PURCHASES

Internet payments In a typical period (week, month, or year), how many internet payments do you make? Answer in one box per row. Choose the box that best describes your typical behavior. Answer for each payment method. Enter the number of times you make an internet payment. **DO NOT ENTER DOLLAR AMOUNTS.** If you do not use the payment method, please enter a 0 in any box in the appropriate row.

Examples of internet payments All non-bill purchases made on the Internet Charitable donations made online

PU005_asterisk ASTERISK TEXT

*Please use the Per year frequency if you typically make fewer than one payment per month.

IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

PU005_a1 ONLINE PAYMENTS CHECK WEEK

Check (paper)
Range: 0..1000

PU005_a2 ONLINE PAYMENTS CHECK MONTH

Check (paper)
Range: 0..1000

PU005_a3 ONLINE PAYMENTS CHECK YEAR

Check (paper)
Range: 0..1000

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

PU005_a1mo ONLINE PAYMENTS MONEY ORDER WEEK

Money order
Range: 0..1000

PU005_a2mo ONLINE PAYMENTS MONEY ORDER MONTH

Money order
Range: 0..1000

PU005_a3mo ONLINE PAYMENTS MONEY ORDER YEAR

Money order
Range: 0..1000

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

PU005_b1 ONLINE PAYMENTS DEBIT CARD WEEK

Paid with your Debit card, either directly or through an intermediary such as PayPal

|| Range: 0..1000

|| **PU005_b2** ONLINE PAYMENTS DEBIT CARD MONTH

|| Paid with your Debit card, either directly or through an intermediary such as PayPal

|| Range: 0..1000

|| **PU005_b3** ONLINE PAYMENTS DEBIT CARD YEAR

|| Paid with your Debit card, either directly or through an intermediary such as PayPal

|| Range: 0..1000

|| ENDIF

|| IF BA ADOPTER = 1 THEN

|| **PU005_c1** ONLINE PAYMENTS BANK ACCOUNT number WEEK

|| Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal

|| Range: 0..1000

|| **PU005_c2** ONLINE PAYMENTS BANK ACCOUNT number MONTH

|| Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal

|| Range: 0..1000

|| **PU005_c3** ONLINE PAYMENTS BANK ACCOUNT number YEAR

|| Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal

|| Range: 0..1000

|| ENDIF

|| IF CREDIT CARD ADOPTER = 1 THEN

|| **PU005_d1** ONLINE PAYMENTS CREDIT CARD WEEK

|| Charged to your credit card, either directly or through an intermediary such as PayPal

|| Range: 0..1000

|| **PU005_d2** ONLINE PAYMENTS CREDIT CARD MONTH

|| Charged to your credit card, either directly or through an intermediary such as PayPal

|| Range: 0..1000

|| **PU005_d3** ONLINE PAYMENTS CREDIT CARD YEAR

|| Charged to your credit card, either directly or through an intermediary such as PayPal

|| Range: 0..1000

|| ENDIF

|| IF PRE PAID CARD ADOPTER = 1 THEN

|| **PU005_e1** ONLINE PAYMENTS PREPAID CARD WEEK

|| Paid with your prepaid card

|| Range: 0..1000

```

|| PU005_e2 ONLINE PAYMENTS PREPAID CARD MONTH
|| Paid with your prepaid card
|| Range: 0..1000
||
|| PU005_e3 ONLINE PAYMENTS PREPAID CARD YEAR
|| Paid with your prepaid card
|| Range: 0..1000
||
|| ENDIF
||
|| tableenddummy TABLE END DUMMY
||
|| IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN
||
|| IF (( ONLINE PAYMENTS CHECK WEEK <> empty and ( ONLINE PAYMENTS CHECK MONTH
<> empty or ONLINE
|| PAYMENTS CHECK YEAR <> empty)) or ( ONLINE PAYMENTS CHECK MONTH <> empty and
ONLINE PAYMENTS
|| CHECK YEAR <> empty)) THEN
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
|| ENDIF
||
|| IF ONLINE PAYMENTS CHECK WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
|| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
||
|| ENDIF
||
|| ENDIF
||
|| IF MONEY ORDERS ADOPTER = 1 THEN
||
|| IF (( ONLINE PAYMENTS MONEY ORDER WEEK <> empty and ( ONLINE PAYMENTS MONEY
ORDER MONTH <>
|| empty or ONLINE PAYMENTS MONEY ORDER YEAR <> empty)) or ( ONLINE PAYMENTS
MONEY ORDER MONTH <>
|| empty and ONLINE PAYMENTS MONEY ORDER YEAR <> empty)) THEN
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
|| ENDIF
||
|| IF ONLINE PAYMENTS MONEY ORDER WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please

```

```

||| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|||
||| ENDIF
|||
||| ENDIF
|||
||| IF DEBIT CARD ADOPTER = 1 THEN
|||
||| IF (( ONLINE PAYMENTS DEBIT CARD WEEK <> empty and ( ONLINE PAYMENTS DEBIT
CARD MONTH <> empty
||| or ONLINE PAYMENTS DEBIT CARD YEAR <> empty)) or ( ONLINE PAYMENTS DEBIT CARD
MONTH <> empty
||| and ONLINE PAYMENTS DEBIT CARD YEAR <> empty)) THEN
|||
||| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
||| You gave more than one answer in a single row. Please go back and change your answer.
|||
||| ENDIF
|||
||| IF ONLINE PAYMENTS DEBIT CARD WEEK > 50 THEN
|||
||| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
||| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
||| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|||
||| ENDIF
|||
||| ENDIF
|||
||| IF BA ADOPTER = 1 THEN
|||
||| IF (( ONLINE PAYMENTS BANK ACCOUNT number WEEK <> empty and ( ONLINE PAYMENTS
BANK ACCOUNT
||| number MONTH <> empty or ONLINE PAYMENTS BANK ACCOUNT number YEAR <> empty)) or (
ONLINE
||| PAYMENTS BANK ACCOUNT number MONTH <> empty and ONLINE PAYMENTS BANK
ACCOUNT number YEAR <>
||| empty)) THEN
|||
||| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
||| You gave more than one answer in a single row. Please go back and change your answer.
|||
||| ENDIF
|||
||| IF ONLINE PAYMENTS BANK ACCOUNT number WEEK > 50 THEN
|||
||| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
||| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
||| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|||
||| ENDIF
|||
||| ENDIF

```

```

|
| IF CREDIT CARD ADOPTER = 1 THEN
|
| IF (( ONLINE PAYMENTS CREDIT CARD WEEK <> empty and ( ONLINE PAYMENTS CREDIT
| CARD MONTH <>
| empty or ONLINE PAYMENTS CREDIT CARD YEAR <> empty)) or ( ONLINE PAYMENTS
| CREDIT CARD MONTH <>
| empty and ONLINE PAYMENTS CREDIT CARD YEAR <> empty)) THEN
|
|
| | checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| | You gave more than one answer in a single row. Please go back and change your answer.
| |
| |
| | ENDIF
|
|
| IF ONLINE PAYMENTS CREDIT CARD WEEK > 50 THEN
|
|
| | checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| | Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| | choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
| |
| |
| | ENDIF
|
|
| ENDIF
|
| IF PRE PAID CARD ADOPTER = 1 THEN
|
|
| IF (( ONLINE PAYMENTS PREPAID CARD WEEK <> empty and ( ONLINE PAYMENTS PREPAID
| CARD MONTH <>
| empty or ONLINE PAYMENTS PREPAID CARD YEAR <> empty)) or ( ONLINE PAYMENTS
| PREPAID CARD MONTH
| <> empty and ONLINE PAYMENTS PREPAID CARD YEAR <> empty)) THEN
|
|
| | checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| | You gave more than one answer in a single row. Please go back and change your answer.
| |
| |
| | ENDIF
|
|
| IF ONLINE PAYMENTS PREPAID CARD WEEK > 50 THEN
|
|
| | checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| | Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| | choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
| |
| |
| | ENDIF
|
|
| ENDIF
|
| ELSE
|
| ENDIF

```

[Questions PU006a_Intro to tableenddummy are displayed as a table]

PU006a_Intro TYPICAL PERIOD NOT ONLINE ESSENTIAL RETAIL PROVISI
Retail goods In a typical period (week, month, or year), how many retail payments do
you make? Answer in one box per row. Choose the box that best describes your typical
behavior. Answer for each payment method. Enter the number of times
you make a retail payment. DO NOT ENTER DOLLAR AMOUNTS. If you do not use the payment
method, please enter a 0 in any box in the appropriate row. Examples of retail goods
include items bought while shopping in person at: Food and grocery stores
Superstores, warehouses, club stores Drug or
convenience stores Gas stations Department stores
Electronics, hardware, and appliances stores Home
goods and furniture stores Note: Please answer only for goods purchases in person at
these (and similar) types of stores. The next question asks about in-person purchases of services.

PU006a_asterisk ASTERISK TEXT

*Please use the Per year frequency if you typically make fewer than one payment per month.

PU006a_a1 ESSENTIAL RETAIL NOT ONLINE CASH WEEK

Cash

Range: 0..1000

PU006a_a2 ESSENTIAL RETAIL NOT ONLINE CASH MONTH

Cash

Range: 0..1000

PU006a_a3 ESSENTIAL RETAIL NOT ONLINE CASH YEAR

Cash

Range: 0..1000

IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

|

| **PU006a_b1** ESSENTIAL RETAIL NOT ONLINE CHECK WEEK

| Check (paper)

| Range: 0..1000

|

| **PU006a_b2** ESSENTIAL RETAIL NOT ONLINE CHECK MONTH

| Check (paper)

| Range: 0..1000

|

| **PU006a_b3** ESSENTIAL RETAIL NOT ONLINE CHECK YEAR

| Check (paper)

| Range: 0..1000

|

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

|

| **PU006a_b1mo** ESSENTIAL RETAIL NOT ONLINE MONEY ORDER WEEK

| Money order

| Range: 0..1000

|

| **PU006a_b2mo** ESSENTIAL RETAIL NOT ONLINE MONEY ORDER MONTH

| Money order

| Range: 0..1000

|
| **PU006a_b3mo** ESSENTIAL RETAIL NOT ONLINE MONEY ORDER YEAR
| Money order
| Range: 0..1000
|
| ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

|
| **PU006a_c1** ESSENTIAL RETAIL NOT ONLINE DEBIT CARD WEEK
| Paid with your debit card
| Range: 0..1000
|

| **PU006a_c2** ESSENTIAL RETAIL NOT ONLINE DEBIT CARD MONTH
| Paid with your debit card
| Range: 0..1000
|

| **PU006a_c3** ESSENTIAL RETAIL NOT ONLINE DEBIT CARD YEAR
| Paid with your debit card
| Range: 0..1000
|

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

|
| **PU006a_d1** ESSENTIAL RETAIL NOT ONLINE CREDIT CARD WEEK
| Charged to your credit card
| Range: 0..1000
|

| **PU006a_d2** ESSENTIAL RETAIL NOT ONLINE CREDIT CARD MONTH
| Charged to your credit card
| Range: 0..1000
|

| **PU006a_d3** ESSENTIAL RETAIL NOT ONLINE CREDIT CARD YEAR
| Charged to your credit card
| Range: 0..1000
|

ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

|
| **PU006a_e1** ESSENTIAL RETAIL NOT ONLINE PREPAID CARD WEEK
| Paid with your prepaid card
| Range: 0..1000
|

| **PU006a_e2** ESSENTIAL RETAIL NOT ONLINE PREPAID CARD MONTH
| Paid with your prepaid card
| Range: 0..1000
|

| **PU006a_e3** ESSENTIAL RETAIL NOT ONLINE PREPAID CARD YEAR
| Paid with your prepaid card
| Range: 0..1000
|

ENDIF

tableenddummy TABLE END DUMMY

IF ((ESSENTIAL RETAIL NOT ONLINE CASH WEEK <> empty and (ESSENTIAL RETAIL NOT ONLINE CASH MONTH <> empty or ESSENTIAL RETAIL NOT ONLINE CASH YEAR <> empty)) or (ESSENTIAL RETAIL NOT ONLINE CASH MONTH <> empty and ESSENTIAL RETAIL NOT ONLINE CASH YEAR <> empty)) THEN

| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.

ENDIF

IF ESSENTIAL RETAIL NOT ONLINE CASH WEEK > 50 THEN

| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

ENDIF

IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

| IF ((ESSENTIAL RETAIL NOT ONLINE CHECK WEEK <> empty and (ESSENTIAL RETAIL NOT ONLINE CHECK MONTH <> empty or ESSENTIAL RETAIL NOT ONLINE CHECK YEAR <> empty)) or (ESSENTIAL RETAIL NOT ONLINE CHECK MONTH <> empty and ESSENTIAL RETAIL NOT ONLINE CHECK YEAR <> empty)) THEN

|| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.

|| ENDIF

|| IF ESSENTIAL RETAIL NOT ONLINE CHECK WEEK > 50 THEN

|| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

|| ENDIF

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

| IF ((ESSENTIAL RETAIL NOT ONLINE MONEY ORDER WEEK <> empty and (ESSENTIAL RETAIL NOT ONLINE MONEY ORDER MONTH <> empty or ESSENTIAL RETAIL NOT ONLINE MONEY ORDER YEAR

```

<> empty)) or (
| ESSENTIAL RETAIL NOT ONLINE MONEY ORDER MONTH <> empty and ESSENTIAL RETAIL
NOT ONLINE MONEY
| ORDER YEAR <> empty)) THEN
|
| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
|
| ENDIF
|
| IF ESSENTIAL RETAIL NOT ONLINE MONEY ORDER WEEK > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|
| ENDIF
|
ENDIF

IF DEBIT CARD ADOPTER = 1 THEN
|
| IF (( ESSENTIAL RETAIL NOT ONLINE DEBIT CARD WEEK <> empty and ( ESSENTIAL RETAIL
NOT ONLINE
| DEBIT CARD MONTH <> empty or ESSENTIAL RETAIL NOT ONLINE DEBIT CARD YEAR <>
empty)) or (
| ESSENTIAL RETAIL NOT ONLINE DEBIT CARD MONTH <> empty and ESSENTIAL RETAIL NOT
ONLINE DEBIT CARD
| YEAR <> empty)) THEN
|
| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
|
| ENDIF
|
| IF ESSENTIAL RETAIL NOT ONLINE DEBIT CARD WEEK > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|
| ENDIF
|
ENDIF

IF CREDIT CARD ADOPTER = 1 THEN
|
| IF (( ESSENTIAL RETAIL NOT ONLINE CREDIT CARD WEEK <> empty and ( ESSENTIAL RETAIL
NOT ONLINE
| CREDIT CARD MONTH <> empty or ESSENTIAL RETAIL NOT ONLINE CREDIT CARD YEAR <>
empty)) or (
| ESSENTIAL RETAIL NOT ONLINE CREDIT CARD MONTH <> empty and ESSENTIAL RETAIL
NOT ONLINE CREDIT

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| CARD YEAR <> empty)) THEN
|
| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
|
| ENDIF
|
| IF ESSENTIAL RETAIL NOT ONLINE CREDIT CARD WEEK > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|
| ENDIF
|
ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN
|
| IF (( ESSENTIAL RETAIL NOT ONLINE PREPAID CARD WEEK <> empty and ( ESSENTIAL
RETAIL NOT ONLINE
| PREPAID CARD MONTH <> empty or ESSENTIAL RETAIL NOT ONLINE PREPAID CARD YEAR
<> empty)) or (
| ESSENTIAL RETAIL NOT ONLINE PREPAID CARD MONTH <> empty and ESSENTIAL RETAIL
NOT ONLINE PREPAID
| CARD YEAR <> empty)) THEN
|
| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
|
| ENDIF
|
| IF ESSENTIAL RETAIL NOT ONLINE PREPAID CARD WEEK > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|
| ENDIF
|
ENDIF

```

[Questions PU006c_Intro to tableenddummy are displayed as a table]

PU006c_Intro TYPICAL PERIOD NOT ONLINE OTHER NON-RETAIL PAYMENT

Retail services In a typical period (week, month, or year), how many payments for services do you make? Answer in one box per row. Choose the box that best describes your typical behavior. Answer for each payment method. Enter the number of times you make payment for a service. DO NOT ENTER DOLLAR AMOUNTS. If you do not use the payment method, please enter a 0 in any box in the appropriate row. Examples of services paid for while shopping or paying in person include: Restaurants, bars, fast food and beverage Transportation and tolls Medical, dental, and fitness Education and child

care Personal care (e.g. hair) Recreation,
entertainment, and travel Maintenance and repairs
Other professional services (business, legal, etc.)
Charitable donations

PU006c_asterisk ASTERISK TEXT

*Please use the Per year frequency if you typically make fewer than one payment per month.

PU006c_a1 OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH WEEK

Cash

Range: 0..1000

PU006c_a2 OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH MONTH

Cash

Range: 0..1000

PU006c_a3 OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH YEAR

Cash

Range: 0..1000

IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

| **PU006c_b1** OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK WEEK

| Check (paper)

| Range: 0..1000

| **PU006c_b2** OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK MONTH

| Check (paper)

| Range: 0..1000

| **PU006c_b3** OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK YEAR

| Check (paper)

| Range: 0..1000

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

| **PU006c_b1mo** OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER WEEK

| Money order

| Range: 0..1000

| **PU006c_b2mo** OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER MONTH

| Money order

| Range: 0..1000

| **PU006c_b3mo** OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER YEAR

| Money order

| Range: 0..1000

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

| **PU006c_c1** OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD WE
| Paid with your debit card
| Range: 0..1000

| **PU006c_c2** OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD MO
| Paid with your debit card
| Range: 0..1000

| **PU006c_c3** OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD YE
| Paid with your debit card
| Range: 0..1000

|
ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

| **PU006c_d1** OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD W
| Charged to your credit card
| Range: 0..1000

| **PU006c_d2** OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD M
| Charged to your credit card
| Range: 0..1000

| **PU006c_d3** OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD Y
| Charged to your credit card
| Range: 0..1000

|
ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

| **PU006c_e1** OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD
| Paid with your prepaid card
| Range: 0..1000

| **PU006c_e2** OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD
| Paid with your prepaid card
| Range: 0..1000

| **PU006c_e3** OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD
| Paid with your prepaid card
| Range: 0..1000

|
ENDIF

tableenddummy TABLE END DUMMY

IF ((OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH WEEK <> empty and (OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH MONTH <> empty or OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH YEAR

<> empty)) or (OTHER
NON-RETAIL PAYMENTS NOT ONLINE CASH MONTH <> empty and OTHER NON-RETAIL
PAYMENTS NOT ONLINE CASH
YEAR <> empty)) THEN

| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

| You gave more than one answer in a single row. Please go back and change your answer.

|
ENDIF

IF OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH WEEK > 50 THEN

| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50

| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

|
ENDIF

IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

| IF ((OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK WEEK <> empty and (OTHER NON-
RETAIL PAYMENTS

| NOT ONLINE CHECK MONTH <> empty or OTHER NON-RETAIL PAYMENTS NOT ONLINE
CHECK YEAR <> empty)) or

| (OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK MONTH <> empty and OTHER NON-
RETAIL PAYMENTS NOT

| ONLINE CHECK YEAR <> empty)) THEN

|| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

|| You gave more than one answer in a single row. Please go back and change your answer.

||
| ENDIF

| IF OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK WEEK > 50 THEN

|| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50

|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
|| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

||
| ENDIF

|
ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

| IF ((OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER WEEK <> empty and (OTHER NON-RETAIL

| PAYMENTS NOT ONLINE MONEY ORDER MONTH <> empty or OTHER NON-RETAIL
PAYMENTS NOT ONLINE MONEY

| ORDER YEAR <> empty)) or (OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER
MONTH <> empty and

| OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER YEAR <> empty)) THEN

||

```

| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
|
| ENDIF
|
| IF OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER WEEK > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|
| ENDIF
|
| ENDIF

IF DEBIT CARD ADOPTER = 1 THEN
|
| IF (( OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD WE <> empty and ( OTHER
NON-RETAIL PAYMENTS
| NOT ONLINE DEBIT CARD MO <> empty or OTHER NON-RETAIL PAYMENTS NOT ONLINE
DEBIT CARD YE <>
| empty)) or ( OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD MO <> empty and
OTHER NON-RETAIL
| PAYMENTS NOT ONLINE DEBIT CARD YE <> empty)) THEN
|
| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
|
| ENDIF
|
| IF OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD WE > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|
| ENDIF
|
| ENDIF

IF CREDIT CARD ADOPTER = 1 THEN
|
| IF (( OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD W <> empty and ( OTHER
NON-RETAIL PAYMENTS
| NOT ONLINE CREDIT CARD M <> empty or OTHER NON-RETAIL PAYMENTS NOT ONLINE
CREDIT CARD Y <>
| empty)) or ( OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD M <> empty and
OTHER NON-RETAIL
| PAYMENTS NOT ONLINE CREDIT CARD Y <> empty)) THEN
|
| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
|
|

```

| ENDIF

| IF OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD W > 50 THEN

|| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50

|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
|| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

|| ENDIF

ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

| IF ((OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD <> empty and (OTHER
NON-RETAIL PAYMENTS

| NOT ONLINE PREPAID CARD <> empty or OTHER NON-RETAIL PAYMENTS NOT ONLINE
PREPAID CARD <> empty))

| or (OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD <> empty and OTHER NON-
RETAIL PAYMENTS NOT

| ONLINE PREPAID CARD <> empty)) THEN

|| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

|| You gave more than one answer in a single row. Please go back and change your answer.

|| ENDIF

| IF OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD > 50 THEN

|| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50

|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
|| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

|| ENDIF

ENDIF

[Questions PU021_Intro to tableenddummy are displayed as a table]

PU021_Intro TYPICAL PERIOD person-to-person payments intro

Person-to-person payments In a typical period (week, month, or year), how many
person-to-person payments do you make? Answer in one box per row. Choose the box that
best describes your typical behavior. Answer for each payment method.

Enter the number of times you make a person-to-person payment. DO NOT ENTER DOLLAR
AMOUNTS. If you do not use the payment method, please enter a 0 in any box in the
appropriate row. Person-to-person payments include:

- Babysitting Allowances
- Giving a friend or family member money as a gift
- Paying a person for something that is not business related
- Account to account payments from your bank account to another person's bank
account

PU021_asterisk ASTERISK TEXT

*Please use the Per year frequency if you typically make fewer than one payment per month.

PU021_a1 person-to-person payments CASH WEEK

Cash

Range: 0..1000

PU021_a2 person-to-person payments CASH month

Cash

Range: 0..1000

PU021_a3 person-to-person payments CASH year

Cash

Range: 0..1000

IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

|

| **PU021_b1** person-to-person payments CHECK WEEK

| Paid by check (paper)

| Range: 0..1000

|

| **PU021_b2** person-to-person payments CHECK month

| Paid by check (paper)

| Range: 0..1000

|

| **PU021_b3** person-to-person payments CHECK year

| Paid by check (paper)

| Range: 0..1000

|

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

|

| **PU021_b1mo** person-to-person payments MONEY ORDER WEEK

| Paid by money order

| Range: 0..1000

|

| **PU021_b2mo** person-to-person payments MONEY ORDER month

| Paid by money order

| Range: 0..1000

|

| **PU021_b3mo** person-to-person payments MONEY ORDER year

| Paid by money order

| Range: 0..1000

|

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

|

| **PU021_c1** person-to-person payments DEBIT CARD week

| Paid with your debit card, through an intermediary such as PayPal

| Range: 0..1000

|

| **PU021_c2** person-to-person payments DEBIT CARD month

| Paid with your debit card, through an intermediary such as PayPal
| Range: 0..1000

| **PU021_c3** person-to-person payments DEBIT CARD year
| Paid with your debit card, through an intermediary such as PayPal
| Range: 0..1000

|
ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

| **PU021_d1** person-to-person payments CREDIT CARD week
| Charged to your credit card, through an intermediary such as PayPal
| Range: 0..1000

| **PU021_d2** person-to-person payments CREDIT CARD month
| Charged to your credit card, through an intermediary such as PayPal
| Range: 0..1000

| **PU021_d3** person-to-person payments CREDIT CARD year
| Charged to your credit card, through an intermediary such as PayPal
| Range: 0..1000

|
ENDIF

IF BA ADOPTER = 1 THEN

| **PU021_e1** person-to-person payments account payment week
| Account to account payment
| Range: 0..1000

| **PU021_e2** person-to-person payments account payment month
| Account to account payment
| Range: 0..1000

| **PU021_e3** person-to-person payments account payment year
| Account to account payment
| Range: 0..1000

|
ENDIF

IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN

| **PU021_f1** person-to-person payments online banking bill payment WEEK
| Paid using the online banking bill payment function on your bank's web site
| Range: 0..1000

| **PU021_f2** person-to-person payments online banking bill payment month
| Paid using the online banking bill payment function on your bank's web site
| Range: 0..1000

| **PU021_f3** person-to-person payments online banking bill payment year
| Paid using the online banking bill payment function on your bank's web site

| Range: 0..1000

|
ENDIF

tableenddummy TABLE END DUMMY

IF ((person-to-person payments CASH WEEK <> empty and (person-to-person payments CASH month <> empty or person-to-person payments CASH year <> empty)) or (person-to-person payments CASH month <> empty and person-to-person payments CASH year <> empty)) THEN

| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

| You gave more than one answer in a single row. Please go back and change your answer.

|
ENDIF

IF person-to-person payments CASH WEEK > 50 THEN

| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50

| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

|
ENDIF

IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

| IF ((person-to-person payments CHECK WEEK <> empty and (person-to-person payments CHECK
| month

| <> empty or person-to-person payments CHECK year <> empty)) or (person-to-person payments CHECK
| month <> empty and person-to-person payments CHECK year <> empty)) THEN

|| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

|| You gave more than one answer in a single row. Please go back and change your answer.

||
||
ENDIF

| IF person-to-person payments CHECK WEEK > 50 THEN

|| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50

|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
|| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

||
||
ENDIF

|
ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

| IF ((person-to-person payments MONEY ORDER WEEK <> empty and (person-to-person payments
| MONEY

| ORDER month <> empty or person-to-person payments MONEY ORDER year <> empty)) or (
| person-to-person payments MONEY ORDER month <> empty and person-to-person payments MONEY
| ORDER

```

| year <> empty)) THEN
|
| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
|
| ENDIF
|
| IF person-to-person payments MONEY ORDER WEEK > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|
| ENDIF
|
| ENDIF

IF DEBIT CARD ADOPTER = 1 THEN
|
| IF (( person-to-person payments DEBIT CARD week <> empty and ( person-to-person payments DEBIT
| CARD month <> empty or person-to-person payments DEBIT CARD year <> empty)) or (
| person-to-person payments DEBIT CARD month <> empty and person-to-person payments DEBIT CARD
| year
| <> empty)) THEN
|
| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
|
| ENDIF
|
| IF person-to-person payments DEBIT CARD week > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|
| ENDIF
|
| ENDIF

IF CREDIT CARD ADOPTER = 1 THEN
|
| IF (( person-to-person payments CREDIT CARD week <> empty and ( person-to-person payments
| CREDIT
| CARD month <> empty or person-to-person payments CREDIT CARD year <> empty)) or (
| person-to-person payments CREDIT CARD month <> empty and person-to-person payments CREDIT
| CARD
| year <> empty)) THEN
|
| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
|
| ENDIF

```

```

|
| IF person-to-person payments CREDIT CARD week > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|
| ENDIF
|
ENDIF

IF BA ADOPTER = 1 THEN
|
| IF (( person-to-person payments account payment week <> empty and ( person-to-person payments
| account payment month <> empty or person-to-person payments account payment year <> empty)) or (
| person-to-person payments account payment month <> empty and person-to-person payments account
| payment year <> empty)) THEN
|
| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
|
| ENDIF
|
| IF person-to-person payments account payment week > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|
| ENDIF
|
ENDIF

IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN
|
| IF (( person-to-person payments online banking bill payment WEEK <> empty and ( person-to-person
| payments online banking bill payment month <> empty or person-to-person payments online banking
| bill payment year <> empty)) or ( person-to-person payments online banking bill payment month <>
| empty and person-to-person payments online banking bill payment year <> empty)) THEN
|
| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
|
| ENDIF
|
| IF person-to-person payments online banking bill payment WEEK > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|
| ENDIF
|

```

ENDIF

IF TRAVELERS CHECKS ADOPTER = 1 or EVER USED TRAVELERS CHECKS = 1 THEN

| [Questions PU008_Intro to tableenddummy are displayed as a table]

| **PU008_Intro** TYPICAL PERIOD HOW OFTEN USE travellers checks

| In a typical period (week, month, or year), how often do you use travelers checks? Answer in
| one box only. Choose the box that best describes your typical behavior. Enter the number of
| times you use travelers checks to make a payment. DO NOT ENTER DOLLAR AMOUNTS. If never,
| please
| enter 0 in any box.

| **PU008_asterisk** ASTERISK TEXT

| *Please use the Per year frequency if you typically make fewer than one payment per month.

| **PU008_c1** HOW OFTEN TRAVELERS CHECKS WEEK

| Travelers checks

| Range: 0..1000

| **PU008_c2** HOW OFTEN TRAVELERS CHECKS MONTH

| Travelers checks

| Range: 0..1000

| **PU008_c3** HOW OFTEN TRAVELERS CHECKS YEAR

| Travelers checks

| Range: 0..1000

| **tableenddummy** TABLE END DUMMY

| IF ((HOW OFTEN TRAVELERS CHECKS WEEK <> empty and (HOW OFTEN TRAVELERS
| CHECKS MONTH <> empty

| or HOW OFTEN TRAVELERS CHECKS YEAR <> empty)) or (HOW OFTEN TRAVELERS CHECKS
| MONTH <> empty and

| HOW OFTEN TRAVELERS CHECKS YEAR <> empty)) THEN

|| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

|| You gave more than one answer in a single row. Please go back and change your answer.

| ENDIF

| IF HOW OFTEN TRAVELERS CHECKS WEEK > 50 THEN

|| **checkWeeklyFreq** DISPLAY IF WEEKLY FREQUENCY > 50

|| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
|| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

| ENDIF

ELSE

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

|

| **PU009 CARRY UNPAID BALANCE ON ANY CREDIT CARD**

| During the past 12 months, did you carry an unpaid balance on any credit card from one month to the next (that is, you did not pay the balance in full at the end of the month)?

| 1 Yes

| 2 No

|

| IF CARRY UNPAID BALANCE ON ANY CREDIT CARD = Yes THEN

||

|| [The following questions are displayed as a table]

||

|| **PU010 UNPAID BALANCE CREDIT CARDS CARRIED OVER LAST MONT**

|| Last month, about how much was the unpaid balance on all your credit cards that you carried over from the previous month? Enter 0 if none.

|| Range: 0..1000000

||

|| **PU011 COMPARED TO 12 MONTHS AGO UNPAID CREDIT CARDS BALA**

|| How would you compare your unpaid balance last month to your unpaid balance 12 months ago? Last month's balance is

|| 1 Much lower

|| 2 Lower

|| 3 About the same

|| 4 Higher

|| 5 Much higher

||

|| [End of table display]

| ELSE

|

| ENDIF

|

ELSE

|

ENDIF

[Questions PH005_intro to PH005_g are displayed as a table]

PH005_intro EVER SENT WEB OR ENTERED IN EMAIL MESSAGE

Have you ever entered any of the following information on an Internet web site or sent the information in an e-mail message?

PH005_a item 1

[RANDOM ORDER ANSWER CATEGORIES]

1 Yes

2 No

PH005_c item 2

[RANDOM ORDER ANSWER CATEGORIES]

1 Yes

2 No

PH005_d item 3

[RANDOM ORDER ANSWER CATEGORIES]

1 Yes

2 No

PH005_e item 4

[RANDOM ORDER ANSWER CATEGORIES]

1 Yes

2 No

PH005_g item 5

[RANDOM ORDER ANSWER CATEGORIES]

1 Yes

2 No

PH006 CREDIT RATING

Please estimate your most recent credit rating, as measured by a FICO score?

1 Below 600

2 600-649

3 650-699

4 700-749

5 750-800

6 Above 800

7 I don't know

IF BA ADOPTER = 1 or HAD EVER BANK ACCOUNT = 1 THEN

|

| **PH007** OVERDRAW BANK ACCOUNT

| During the past 12 months, did you overdraw any of your bank accounts?

| 1 Yes and I paid an overdraft fee

| 2 Yes but I did not pay an overdraft fee

| 3 No

|

ELSE

|

ENDIF

[The following questions are displayed as a table]

PH022_intro stolen or lost

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

PH022_a Cash

Cash

1 Yes

2 No

IF CREDIT CARD ADOPTER = 1 THEN

|

| **PH022_b** Credit card

| Credit card

| 1 Yes

| 2 No

|

ELSE
|
ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

|
| **PH022_c** debit card
| Debit card
| 1 Yes
| 2 No
|

ELSE
|
ENDIF

IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

|
| **PH022_d** checks or check book
| Checks or check book
| 1 Yes
| 2 No
|

ELSE
|
ENDIF

[End of table display]

IF Cash = Yes THEN

|
| **PH023_a** cash stolen
| What amount of cash was lost or stolen?
| Integer
|

ELSE
|
ENDIF

IF Credit card = Yes THEN

|
| **PH023_b** fraudulent credit card charges
| What was the approximate value of the fraudulent charges on your credit card? If none, please
| enter 0.
| Integer
|

ELSE
|
ENDIF

IF debit card = Yes THEN

|
| **PH023_c** fraudulent debit card charges
| What was the approximate value of the fraudulent charges on your debit card? If none, please
| enter 0.

```
| Integer
|
ELSE
|
ENDIF
```

```
IF checks or check book = Yes THEN
```

```
|
| PH023_d fraudulent checking account value
| What was the approximate value of the fraudulent activity on your checking account? If none,
| please enter 0.
| Integer
|
ELSE
|
ENDIF
```

[Questions PH009_intro to PH009_e are displayed as a table]

PH009_intro financial difficulties intro
During the past 12 months, did you experience any of these financial difficulties?

PH009_a financial difficulties 1
[fills for PH009]
1 Yes
2 No

PH009_b financial difficulties 2
[fills for PH009]
1 Yes
2 No

PH009_c financial difficulties 3
[fills for PH009]
1 Yes
2 No

PH009_e financial difficulties 4
[fills for PH009]
1 Yes
2 No

```
LOOP FROM 1 TO 4 DO
ENDDO
```

```
IF flag2 = 2 or flag3 = 2 THEN
```

```
|
| IF randomPH020 = 1 THEN
||
|| [Questions PH020_intro to dummytableend are displayed as a table]
||
|| PH020_intro part 7 years financial difficulties
|| We just asked you about financial difficulties that happened in the past year. Now we'd like
|| you to think back 7 years. During the past 7 years, have you experienced any of these
```

```
|| financial difficulties?
||
|| IF flag2 = 2 THEN
||
|| PH020_a You declared bankruptcy
|| You declared bankruptcy
|| 1 Yes
|| 2 No
||
|| ELSE
||
|| ENDIF
||
|| IF flag3 = 2 THEN
||
|| PH020_b Mortgage foreclosure on your primary home
|| Mortgage foreclosure on your primary home
|| 1 Yes
|| 2 No
||
|| ELSE
||
|| ENDIF
||
|| dummytableend dummytableend
||
||
|| ELSEIF randomPH020 = 2 THEN
||
|| [Questions PH020_intro to dummytableend are displayed as a table]
||
|| PH020_intro part 7 years financial difficulties
|| We just asked you about financial difficulties that happened in the past year. Now we'd like
|| you to think back 7 years. During the past 7 years, have you experienced any of these
|| financial difficulties?
||
|| IF flag3 = 2 THEN
||
|| PH020_b Mortgage foreclosure on your primary home
|| Mortgage foreclosure on your primary home
|| 1 Yes
|| 2 No
||
|| ELSE
||
|| ENDIF
||
|| IF flag2 = 2 THEN
||
|| PH020_a You declared bankruptcy
|| You declared bankruptcy
|| 1 Yes
|| 2 No
```

```
|||
|| ELSE
|||
|| ENDIF
||
|| dummytableend dummytableend
||
||
| ENDIF
|
ENDIF
```

PH012 past 12 months cash discount

During the past 12 months did you pay in cash to receive a discount?

- 1 Yes
- 2 No

DE000 DEMOGRAPHICS INTRO

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

DE005 access to the internet

Do you have access to the internet for personal use at home, work or another location?

- 1 Yes
- 2 No

IF access to the internet = Yes THEN

```
|
| DE020 where you have access to the internet for personal use
| Please tell us where you have access to the internet for personal use. Please check all that
| apply.
| 1 At home
| 2 At work
| 3 At another location
|
| ELSE
|
| ENDIF
```

IF FAMILY INCOME = ,000 or more THEN

DE010 FAMILY INCOME PREVIOUS 12 MONTHS

In your most recent "My Household" questionnaire, you told us that the total combined income of all members of your family (living here) during the preceding 12 months was more than \$75,000. Thinking about the total combined income of your family from all sources, approximately how much did members of your family receive during the previous 12 months?

- 1 Less than \$5,000
- 2 \$5,000-\$7,499
- 3 \$7,500-\$9,999
- 4 \$10,000-\$12,499
- 5 \$12,500-\$14,999
- 6 \$15,000-\$19,999
- 7 \$20,000-\$24,999
- 8 \$25,000-\$29,999

| 9 \$30,000-\$34,999
| 10 \$35,000-\$39,999
| 11 \$40,000-\$49,999
| 12 \$50,000-\$59,999
| 13 \$60,000-\$74,999
| 14 \$75,000-\$99,999
| 15 \$100,000-\$124,999
| 16 \$125,000-\$199,999
| 17 \$200,000 or more

|
ELSE

|
ENDIF

DE011 PERSONAL INCOME RANK WITHIN HOUSEHOLD

Where does your own personal income rank within your household?

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

DE013 OWN PRIMARY HOME

Do you and/or your spouse/partner own your primary home? NOTE: Even if you have an unpaid mortgage, you are considered the owner of the home.

- 1 Yes
- 2 No

IF OWN PRIMARY HOME = Yes THEN

|
| **DE014 MARKET VALUE OF PRIMARY HOME**

| What is the approximate market value of your primary home? Please enter your answer below in
| thousands of dollars.

| Range: 0..10000000

|
| IF MARKET VALUE OF PRIMARY HOME > 4500 THEN

|| **checkDE014** DE014 > 4500

|| You told us that the market value of your primary home is If this is correct, please choose
|| 'Next' to continue. Otherwise, please click 'Back' to change your response.

||
| ENDIF

|
| **DE015 OWE ON LOANS FOR PRIMARY HOME**

| About how much do you owe on loans for your primary home, including mortgages, home equity loans,
| and home equity lines of credit? Please enter your answer below in thousands of dollars.

| Range: 0..10000000

|
| IF OWE ON LOANS FOR PRIMARY HOME > 2000 THEN

|| **checkDE015** DE015 > 2000

|| You told us that the amount you owe on loans for your primary home is If this is correct,
|| please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

||

| ENDIF
|
ELSE
|
ENDIF

DE016 HOUSEHOLD NET WORTH

[TEXT FILL FOR DE016]

Range: 0..100000

IF OWN PRIMARY HOME = Yes THEN

|
| IF (FAMILY INCOME <= ,000 to ,999 and HOUSEHOLD NET WORTH > 500) or ((FAMILY
INCOME = ,000
| to ,999 or FAMILY INCOME = ,000 to ,999) and HOUSEHOLD NET WORTH > 750) or (FAMILY
INCOME =
| ,000 or more and HOUSEHOLD NET WORTH > 3000) THEN

||
|| **checkDE016_1** check DE016 when DE013 = 1
|| You told us that the market value of your household's non-home assets is If this is correct,
|| please choose 'Next' to continue. Otherwise, please click 'Back' to change your response

||
| ENDIF

|
ELSE

|
| IF (FAMILY INCOME <= ,000 to ,999 and HOUSEHOLD NET WORTH > 500) or ((FAMILY
INCOME = ,000
| to ,999 or FAMILY INCOME = ,000 to ,999) and HOUSEHOLD NET WORTH > 750) or (FAMILY
INCOME =
| ,000 or more and HOUSEHOLD NET WORTH > 3000) THEN

||
|| **checkDE016_2** check DE016 when DE013 <> 1
|| You told us that the market value of your household's assets is If this is correct, please
|| choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

||
| ENDIF

|
ENDIF

DE019 debts

[TEXT FILL FOR DE019] Examples of [/other] debts include credit card debt, student loan debt, and car loan debt.

Range: 0..100000

IF OWN PRIMARY HOME = Yes THEN

|
| IF debts > 1000 THEN

||
|| **checkDE019_1** check DE019 when DE013 = 1
|| You told us that the dollar value of your household's non-mortgage debt is If this is
|| correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your
|| response.

```
||  
| ENDIF  
|  
ELSE  
|  
| IF debts > 1000 THEN  
||  
|| checkDE019_2 check DE019 when DE013 <> 1  
|| You told us that the dollar value of your household's debt is [] If this is correct, please  
|| choose 'Next' to continue. Otherwise, please click 'Back' to change your response.  
||  
| ENDIF  
|  
ENDIF
```

CS_001 HOW PLEASANT INTERVIEW

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