

Monthly Survey 15

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

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 preferences. This survey asks questions about payment choices you make for purchases and bill paying. As always, your answers are collected anonymously and will never be linked to your name. Please keep the following in mind: Answer for yourself unless instructed to answer for your entire household. Do not include any business-related payments in your answers. 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 INC

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 MANAGING ASS

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

Now we will ask your opinions about the main payment methods in use today:
Cash Check Debit card Credit card Prepaid card Electronic bank account

deduction You may not have or use all of these payment methods. That's okay, but it is very important to know the opinions of both users and non-users. For each question, please rate the characteristics of all payment methods on a scale from 1 to 5 where 1 is the least desirable and 5 is the most desirable. Each characteristic has its own written description of the rating scale.

[Questions AS003_Intro to AS003_f[cnt] are displayed as a table]

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 DEDUCTIO

Electronic deduction

1 =least desirable

2

3

4

5 =most desirable

[Questions AS012_Intro to AS012_h are displayed as a table]

AS012_Intro PAYMENT CHARACTERISTICS INTRO

Which payment characteristics are most important to you? Rank all the payment characteristics on a scale of 1 (least important to you) to 10 (most important):

[Questions PA001_Intro to PA001_b are displayed as a table]

PA001_Intro HOW MANY BANK ACCOUNTS INTRO

Now we will ask questions about which payments methods you have. How many of these bank accounts do you have? If none, please enter 0.

PA001_a HOW MANY BANK ACCOUNTS CHECKING

Number of checking accounts:

PA001_b HOW MANY BANK ACCOUNTS SAVINGS

Number of savings accounts:

IF HOW MANY BANK ACCOUNTS CHECKING = 0 THEN

|

| [Questions PA002_Intro to PA002_other are displayed as a table]

|

| **PA002_Intro WHY NO CHECKING INTRO**

| Why don't you have a checking account? Please choose up to 3 reasons, Rank 1 for the most important, 2 for the second most important, and 3 for the third most important.

|

| **PA002_a WHY NO CHECKING NOT ENOUGH CHECKS**

| I don't write enough checks to make it worthwhile

|

| **PA002_b WHY NO CHECKING MINIMUM BALANCE TOO HIGH**

| The minimum balance is too high

|

| **PA002_c WHY NO CHECKING DO NOT LIKE DEALING WITH BANKS**

| I don't like dealing with banks

|

| **PA002_d** WHY NO CHECKING FEES TOO HIGH

| The fees and service charges are too high

|

| **PA002_e** WHY NO CHECKING CANNOT MANAGE

| I cannot manage or balance a checking account

|

| **PA002_f** WHY NO CHECKING NO BANK CONVENIENT HOURS OR LOACTA

| No bank has convenient hours or location

|

| **PA002_g** WHY NO CHECKING NOT ENOUGH MONEY

| I do not have enough money

|

| **PA002_h** WHY NO CHECKING CREDIT PROBLEMS

| I have (or had) credit problems

|

| **PA002_i** WHY NO CHECKING PRIVACY CONCERNS

| I have privacy concerns

|

| **PA002_j** WHY NO CHECKING SECURITY CONCERNS

| I have security concerns

|

| **PA002_k** WHY NO CHECKING DO NOT NEED OR WANT

| I do not need/want an account

|

| **PA002_l** WHY NO CHECKING CANNOT GET

| I cannot get an account from any bank

|

| **PA002_m** WHY NO CHECKING OTHER

| Other (explain)

|

| **PA003** EVER HAD CHECKING ACCOUNT IN THE PAST

| Have you ever had a checking account in the past?

| 1 Yes

| 2 No

|

ELSE

|

| **PA004** PRIMARY CHECKING ACCOUNT EARN INTEREST

| Does your primary checking account earn interest?

| 1 Yes

| 2 No

| 3 I don't know

|

| **PA005** CHECKING LINKED TO SAVINGS ACCOUNT

| Is your primary checking account (the one you use most often) linked to any of

| your savings accounts to allow you or your bank to transfer money between
| accounts?

| 1 Yes

| 2 No

| 3 I don't know

|

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

|

| **PA006** WHAT KIND OF BANK IS PRIMARY CHECKING

| At what type of bank is your primary checking account?

| 1 Large national or international commercial bank

| 2 Small local or regional commercial bank

| 3 Savings and loan

| 4 Credit union

| 5 Internet bank

| 6 Other: (please specify)

|

ENDIF

IF HOW MANY BANK ACCOUNTS SAVINGS > 0 THEN

|

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

|

| **PA007** WHAT KIND OF BANK IS PRIMARY SAVINGS

| At what type of bank is your primary savings account?

| 1 Large national or international commercial bank

| 2 Small local or regional commercial bank

| 3 Savings and loan

| 4 Credit union

| 5 Internet bank

| 6 Other: (please specify) \$Answer2\$

|

ENDIF

IF HOW MANY BANK ACCOUNTS CHECKING = 0 AND HOW MANY BANK ACCOUNTS
SAVINGS = 0

THEN

|

ELSE

|

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

|

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

| 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 (these are also ATM cards):
|
| **PA008_b** HOW MANY DEBIT CARDS
| Number of ATM cards only (these are not debit cards):
|
| IF HOW MANY DEBIT CARDS = 0 AND HOW MANY DEBIT CARDS = 0 THEN
||
|| **PA009** EVER HAD ATM CARD
|| Have you ever had an ATM card in the past?
|| 1 Yes
|| 2 No
||
| ENDIF
|
| IF HOW MANY DEBIT CARDS = 0 THEN
||
|| **PA010** EVER HAD DEBIT CARD
|| Have you ever had a debit card in the past?
|| 1 Yes
|| 2 No
||
| ENDIF
|
| IF HOW MANY DEBIT CARDS > 0 AND HOW MANY DEBIT CARDS > 0 THEN
||
|| **PA011** DEBIT OR ATM CARD GIVE REWARDS
|| Do any of your debit cards or ATM cards give rewards?
|| 1 Yes
|| 2 No
||
| ENDIF
|
| **PA012** SET UP TELEPHONE BANKING
| Have you set up access to telephone banking with any of your bank account(s)?
| NOTE: This is not mobile banking.
| 1 Yes
| 2 No
|
| **PA013** SET UP ONLINE BANKING
| Have you set up access to online banking with any of your bank account(s)?
| 1 Yes
| 2 No
|
| IF SET UP ONLINE BANKING = Yes THEN
||
|| **PA014** SET UP ONLINE BANKING

|| Have you set up access to the online bill payment function of your bank's
|| online banking?
|| 1 Yes
|| 2 No
||
| ENDIF
|
ENDIF

[Questions PA015_Intro to PA015_b are displayed as a table]

PA015_Intro HOW MUCH CASH INTRO

About how much cash do you have (do not include cash that other members of your household might have)...

PA015_a HOW MUCH MONEY IN WALLET

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

PA015_b HOW MUCH MONEY ELSEWHERE

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

[Questions PA016_intro to PA016_other are displayed as a table]

PA016_intro WHERE GET CASH INTRO

When you get cash, where do you most often get it? Please rank up to three sources. Rank 1 for the most common, 2 for the second most, and 3 for the third most.

PA016_a WHERE GET CASH ATM/DEBIT CARD

ATM/Debit card

PA016_b WHERE GET CASH ACCOUNT WITHDRAWAL

Making an account withdrawal

PA016_c WHERE GET CASH CASHING PERSONAL CHECK

Cashing a personal check

PA016_d WHERE GET CASH CASHING PAY CHECK

Cashing a paycheck

PA016_e WHERE GET CASH CASHING PERSONAL CHECK CASHING STORE

Cashing a personal check

PA016_f WHERE GET CASH CASHING PAY CHECK CASHING STORE

Cashing a paycheck

PA016_g WHERE GET CASH CASHING PAY CHECK RETAIL STORE

Cash back from an ATM/debit card

PA016_h WHERE GET CASH CASHING PERSONAL CHECK RETAIL STOR

Cashing a personal check

PA016_i WHERE GET CASH CASHING PAY CHECK RETAIL STORE

Cashing a paycheck

PA016_j WHERE GET CASH CASHING PAYCHECK EMPLOYER

Cashing all or part of a paycheck

PA016_k WHERE GET CASH RECEIVE PAY IN CASH EMPLOYER

Receive pay in cash

PA016_l WHERE GET CASH CASHING PERSONAL CHECK EMPLOYER

Cashing a personal check

PA016_m WHERE GET CASH FAMILY FRIEND

Family, friend, or other household member

PA016_n WHERE GET CASH OTHER

Other (specify)

PA016_other WHERE GET CASH OTHER SPEC

Other (specify)

String

PA017 WHAT AMOUNT MOST OFTEN WHEN GET CASH

When you get cash, what amount do you get most often? If you never get cash, please enter 0.

[Questions PA018_intro to PA018_asterisk are displayed as a table]

PA018_intro HOW OFTEN GET CASH

In a typical period (week, month, or year), how often do you get cash? If never, please enter 0 in any box.

PA018_asterisk ASTERISK WARNING

*Use this frequency if you typically get cash fewer than once per month.

[Questions PA019_Intro to PA019_b are displayed as a table]

PA019_Intro HOW MANY CREDIT CARDS INTRO

How many credit cards do you have? If none, please enter 0.

PA019_a NUMBER OF CREDIT CARDS THAT GIVE REWARDS

Number of credit cards that give rewards:

PA019_b NUMBER OF CREDIT CARDS THAT DO NOT GIVE REWARDS

Number of credit cards that do not give rewards:

IF NUMBER OF CREDIT CARDS THAT GIVE REWARDS = 0 AND NUMBER OF CREDIT CARDS THAT

DO NOT GIVE REWARDS = 0 THEN

|

| **PA020** EVER HAD CREDIT CARD

| Have you ever had a credit card in the past?

| 1 Yes

| 2 No

|

ENDIF

[Questions PA021_Intro to PA021_b are displayed as a table]

PA021_Intro HOW MANY PREPAID CARDS INTRO

How many prepaid cards do you currently have? If none, please enter 0.

PA021_a NUMBER OF PREPAID CARDS BOUGHT FOR OWN USE

Number of prepaid cards I bought for my own use:

PA021_b NUMBER OF PREPAID CARDS RECEIVED FOR OWN USE

Number of prepaid cards I received for my own use:

IF NUMBER OF PREPAID CARDS BOUGHT FOR OWN USE = 0 AND NUMBER OF PREPAID CARDS

RECEIVED FOR OWN USE = 0 THEN

|

| **PA022** EVER HAD PREPAID CARD

| Have you ever had a prepaid card in the past?

| 1 Yes

| 2 No

|

ENDIF

IF NUMBER OF PREPAID CARDS BOUGHT FOR OWN USE > 0 OR NUMBER OF PREPAID CARDS

RECEIVED FOR OWN USE > 0 THEN

|

|

| **PA022_extra** PAST 12 MONTHS ADD MONEY TO ANY PREPAID CARD

| In the past 12 months did you add money to any of your prepaid cards?

| 1 Yes

| 2 No

|

| IF PAST 12 MONTHS ADD MONEY TO ANY PREPAID CARD = Yes THEN

||

|| [Questions PA023_intro to PA023_asterisk are displayed as a table]

||

|| **PA023_intro** HOW OFTEN PUT MONEY ON PREPAID CARD

|| In a typical period (week, month, or year), how often do you add money to

|| your prepaid cards? If never, please enter 0 in any box. Please use the

|| time(s) per year frequency only if you typically get cash fewer than once

|| per month.

||

|| **PA023_asterisk** ASTERISK WARNING

|| *Use this frequency if you typically make fewer than one payment per month.

||

| ENDIF

|

ENDIF

PA024 SET UP AUTOMATICBILLPAYMENT

Have you set up access to automatic bill payment?

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

PA026 SET UP MOBILE BANKING

Have you set up access to mobile banking for your cell phone? NOTE: This is not telephone banking.

1 Yes

2 No

PA027 ANY PAYMENT METHODS WITH CONTACTLESS TECHNOLOGY

Do you have any payment methods with contactless payment technology? Check all that apply.

- 1 [Credit card](#)
- 2 [Debit card](#)
- 3 [Prepaid card](#)
- 4 [Electronic toll payment](#)
- 5 [Key fob](#)

IF CHKEVER=1 OR CHKADOPTER=1 OR DCEVER=1 OR DCADOPTER=1 OR ATMEVER=1
OR
ATMADOPTER=1 OR CCEVER=1 OR CCADOPTER=1 OR PCEVER=1 OR PCADOPTER=1 OR
ABPEVER=1
OR ABPADOPTER=1 OR OBPADOPTER=1 OR OBADOPTER=1 OR MBADOPTER=1 OR
TELEADOPTER=1

THEN

|
| [Questions PA028_Intro to PA028_j are displayed as a table]

| **PA028_intro** WHEN FIRST GET PAYMENT METHOD INTRO

| When did you first get or set up each of these payment methods? Please give
| one answer per row.

| IF CHKEVER=1 OR CHKADOPTER=1 THEN

||
|| **PA028_a** WHEN FIRST GET CHECKING ACCOUNT

|| Checking account

||
| ENDIF

| IF DCEVER=1 OR DCADOPTER=1 THEN

||
|| **PA028_b** WHEN FIRST GET DEBIT CARD

|| Debit card

||
| ENDIF

| IF ATMEVER=1 OR ATMADOPTER=1 THEN

||
|| **PA028_c** WHEN FIRST GET ATM CARD

|| ATM card

||
| ENDIF

| IF CCEVER=1 OR CCADOPTER=1 THEN

||
|| **PA028_d** WHEN FIRST GET CREDIT CARD

|| Credit card

||

```
| ENDIF
|
| IF PCEVER=1 OR PCADOPTER=1 THEN
||
|| PA028_e WHEN FIRST GET PREPAID CARD
|| Prepaid card
||
| ENDIF
|
| IF ABPEVER=1 OR ABPADOPTER=1 THEN
||
|| PA028_f WHEN FIRST GET AUTOMATIC BILL PAYMENTS
|| Automatic bill payments
||
| ENDIF
|
| IF OBADOPTER=1 THEN
||
|| PA028_g WHEN FIRST GET ONLINE BANKING
|| Online banking (any)
||
| ENDIF
|
| IF OBPADOPTER=1 THEN
||
|| PA028_h WHEN FIRST GET ONLINE BILL PAYMENTS
|| Bill payment function of online banking
||
| ENDIF
|
| IF MBADOPTER=1 THEN
||
|| PA028_i WHEN FIRST GET MOBILE BANKING
|| Mobile banking
||
| ENDIF
|
| IF TELADOPTER=1 THEN
||
|| PA028_j WHEN FIRST GET TELEPHONE BANKING
|| Telephone banking
||
| ENDIF
|
ENDIF
```

PU001_Intro PAYMENT USE INTRO

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

IF CHECK ADOPTER = 1 THEN

|

| **PU001** TYPICAL MONTH HOW MANY CHECKS WRITTEN

| In a typical month how many checks do you write?

|

ENDIF

PU002_Intro BILL PAYMENTS AND PAYMENTS FOR ALL OTHER PURCHASES

The next set of questions will be divided into two types of payments: * Bill payments * Payments made for all other purchases

[Questions PU002_Intro2 to PU002_d3 are displayed as a table]

PU002_Intro2 TYPICAL PERIOD AUTOMATIC BILL PAYMENT

In a typical period (week, month, or year), about how many automatic bill payments do you make? If you do not use the payment method to pay bills, please enter a 0 in the appropriate row. Automatic Bill Payments

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)

|

| **PU002_a2** AUTOMATIC BILL PAYMENTS DEBIT CARD(S) MONTH

| Paid with your debit card(s)

|

| **PU002_a3** AUTOMATIC BILL PAYMENTS DEBIT CARD(S) YEAR

| Paid with your debit card(s)

|

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

|

| **PU002_b1** AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK

| Charged to your credit card(s)

|

| **PU002_b2** AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH

| Charged to your credit card(s)

|

| **PU002_b3** AUTOMATIC BILL PAYMENTS CREDIT CARD(S) YEAR
| Charged to your credit card(s)
|
ENDIF

IF BA ADOPTER = 1 THEN

|
| **PU002_c1** AUTOMATIC BILL PAYMENTS BANK ACCOUNT(S) WEEK
| Deducted from your bank account(s)
|
| **PU002_c2** AUTOMATIC BILL PAYMENTS BANK ACCOUNT(S) MONTH
| Deducted from your bank account(s)
|
| **PU002_c3** AUTOMATIC BILL PAYMENTS BANK ACCOUNT(S) YEAR
| Deducted from your bank account(s)
|
ENDIF

PU002_d1 AUTOMATIC BILL PAYMENTS INCOME WEEK
Paid directly from your income

PU002_d2 AUTOMATIC BILL PAYMENTS INCOME MONTH
Paid directly from your income

PU002_d3 AUTOMATIC BILL PAYMENTS INCOME YEAR
Paid directly from your income

IF ONLINE BILL PAYMENT ADOPTER = 1 THEN

|
| [Questions PU003_Intro to PU003_c3 are displayed as a table]
|
| **PU003_Intro** TYPICAL PERIOD ONLINE BILL PAYMENT
| In a typical period (week, month, or year), about how many online bill
| payments do you make? If you do not use the payment method to pay bills,
| please enter a 0 in the appropriate row. Online Bill Payments
|

| **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)
||
|| **PU003_a2** ONLINE BILL PAYMENTS DEBIT CARD(S) MONTH

```

|| Paid with your debit card(s)
||
|| PU003_a3 ONLINE BILL PAYMENTS DEBIT CARD(S) YEAR
|| Paid with your debit card(s)
||
| ENDIF
|
| IF CREDIT CARD ADOPTER = 1 THEN
||
|| PU003_b1 ONLINE BILL PAYMENTS CREDIT CARD(S) WEEK
|| Charged to your credit card(s)
||
|| PU003_b2 ONLINE BILL PAYMENTS CREDIT CARD(S) MONTH
|| Charged to your credit card(s)
||
|| PU003_b3 ONLINE BILL PAYMENTS CREDIT CARD(S) YEAR
|| Charged to your credit card(s)
||
| ENDIF
|
| IF BA ADOPTER = 1 THEN
||
|| PU003_c1 ONLINE BILL PAYMENTS BANK ACCOUNT(S) WEEK
|| Deducted from your bank account(s)
||
|| PU003_c2 ONLINE BILL PAYMENTS BANK ACCOUNT(S) MONTH
|| Deducted from your bank account(s)
||
|| PU003_c3 ONLINE BILL PAYMENTS BANK ACCOUNT(S) YEAR
|| Deducted from your bank account(s)
||
| ENDIF
|
ENDIF

```

[Questions PU004_Intro to PU004_e3 are displayed as a table]

PU004_Intro TYPICAL PERIOD BILL PAYMENTS BY MAIL OR IN-PERSON

In a typical period (week, month, or year), about how many bill payments by mail or in-person do you make? If you do not use the payment method to pay bills, please enter a 0 in the appropriate row. Bill Payments by Mail or In-person

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
Cash

PU004_a2 BILL PAYMENTS MAIL IN-PERSON CASH MONTH
Cash

PU004_a3 BILL PAYMENTS MAIL IN-PERSON CASH YEAR
Cash

PU004_b1 BILL PAYMENTS MAIL IN-PERSON CHECK WEEK
Check (paper) or money order

PU004_b2 BILL PAYMENTS MAIL IN-PERSON CHECK MONTH
Check (paper) or money order

PU004_b3 BILL PAYMENTS MAIL IN-PERSON CHECK YEAR
Check (paper) or money order

IF DEBIT CARD ADOPTER = 1 THEN

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

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

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

|
ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

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

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

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

|
ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

|
| **PU004_e1** BILL PAYMENTS MAIL IN-PERSON PREPAID CARD WEEK
| Prepaid card
|
| **PU004_e2** BILL PAYMENTS MAIL IN-PERSON PREPAID CARD MONTH
| Prepaid card
|
| **PU004_e3** BILL PAYMENTS MAIL IN-PERSON PREPAID CARD YEAR
| Prepaid card
|
ENDIF

PU005_Intro ALL OTHER PAYMENTS BESIDES BILLS
Now we will ask about all other payments and purchases besides bills.

[Questions PU005_Intro2 to PU005_e3 are displayed as a table]

PU005_Intro2 TYPICAL PERIOD ONLINE PAYMENTS AND PURCHASES
In a typical period (week, month, or year), about how many other payments and purchases do you make online? If you do not use the payment method to pay bills, please enter a 0 in the appropriate row. Online Payments and Purchases

PU005_asterisk ASTERISK TEXT
*Please use the Per year frequency if you typically make fewer than one payment per month.

PU005_a1 ONLINE PAYMENTS CHECK WEEK
Check (paper) or money order

PU005_a2 ONLINE PAYMENTS CHECK MONTH
Check (paper) or money order

PU005_a3 ONLINE PAYMENTS CHECK YEAR
Check (paper) or money order

IF DEBIT CARD ADOPTER = 1 THEN

|
| **PU005_b1** ONLINE PAYMENTS DEBIT CARD WEEK
| Debit card
|
| **PU005_b2** ONLINE PAYMENTS DEBIT CARD MONTH
| Debit card
|
| **PU005_b3** ONLINE PAYMENTS DEBIT CARD YEAR
| Debit card

|
ENDIF

IF BA ADOPTER = 1 THEN

|
| **PU005_c1** ONLINE PAYMENTS BANK ACCOUNTS WEEK

| Deducted from your bank account(s)

|
| **PU005_c2** ONLINE PAYMENTS BANK ACCOUNTS MONTH

| Deducted from your bank account(s)

|
| **PU005_c3** ONLINE PAYMENTS BANK ACCOUNTS YEAR

| Deducted from your bank account(s)

|
ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

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

| Credit card

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

| Credit card

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

| Credit card

|
ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

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

| Prepaid card

|
| **PU005_e2** ONLINE PAYMENTS PREPAID CARD MONTH

| Prepaid card

|
| **PU005_e3** ONLINE PAYMENTS PREPAID CARD YEAR

| Prepaid card

|
ENDIF

[Questions PU006_Intro to tableenddummy are displayed as a table]

PU006_Intro TYPICAL PERIOD NOT ONLINE PAYMENTS AND PURCHASES

In a typical period (week, month, or year), about how many other payments and

purchases do you make that are NOT online? If you do not use the payment method to pay bills, please enter a 0 in the appropriate row. All other Payments and Purchases (NOT Online)

PU006_asterisk ASTERISK TEXT

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

PU006_a1 OTHER PAYMENTS NOT ONLINE CASH WEEK

Cash

PU006_a2 OTHER PAYMENTS NOT ONLINE CASH MONTH

Cash

PU006_a3 OTHER PAYMENTS NOT ONLINE CASH YEAR

Cash

PU006_b1 OTHER PAYMENTS NOT ONLINE CHECK WEEK

Check (paper) or money order

PU006_b2 OTHER PAYMENTS NOT ONLINE CHECK MONTH

Check (paper) or money order

PU006_b3 OTHER PAYMENTS NOT ONLINE CHECK YEAR

Check (paper) or money order

IF DEBIT CARD ADOPTER = 1 THEN

|

| **PU006_c1** OTHER PAYMENTS NOT ONLINE DEBIT CARD WEEK

| Debit card

|

| **PU006_c2** OTHER PAYMENTS NOT ONLINE DEBIT CARD MONTH

| Debit card

|

| **PU006_c3** OTHER PAYMENTS NOT ONLINE DEBIT CARD YEAR

| Debit card

|

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

|

| **PU006_d1** OTHER PAYMENTS NOT ONLINE CREDIT CARD WEEK

| Credit card

|

| **PU006_d2** OTHER PAYMENTS NOT ONLINE CREDIT CARD MONTH

| Credit card
|
| **PU006_d3** OTHER PAYMENTS NOT ONLINE CREDIT CARD YEAR
| Credit card
|
ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN
|
| **PU006_e1** OTHER PAYMENTS NOT ONLINE PREPAID CARD WEEK
| Prepaid card
|
| **PU006_e2** OTHER PAYMENTS NOT ONLINE PREPAID CARD MONTH
| Prepaid card
|
| **PU006_e3** OTHER PAYMENTS NOT ONLINE PREPAID CARD YEAR
| Prepaid card
|
ENDIF

PU007 PORTION OF RETAIL PURCHASES ONLINE

During the past 12 months what portion of retail purchases did you make online?

- 1 None or almost none
- 2 Less than half online
- 3 About half
- 4 More than half online
- 5 All or almost all online

[Questions PU008_Intro to PU008_c3 are displayed as a table]

PU008_Intro TYPICAL PERIOD HOW OFTEN USE PAYMENT METHODS

In a typical period (week, month, or year), how often do you use the following payment methods? If never, please enter 0.

PU008_asterisk ASTERISK TEXT

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

PU008_a1 HOW OFTEN MONEY ORDERS FOR BILL PAYMENTS WEEK

Money orders for bill payments

PU008_a2 HOW OFTEN MONEY ORDERS FOR BILL PAYMENTS MONTH

Money orders for bill payments

PU008_a3 HOW OFTEN MONEY ORDERS FOR BILL PAYMENTS YEAR

Money orders for bill payments

PU008_b1 HOW OFTEN MONEY ORDERS FOR OTHER PAYMENTS WEEK

Money orders for all other payments

PU008_b2 HOW OFTEN MONEY ORDERS FOR OTHER PAYMENTS MONTH

Money orders for all other payments

PU008_b3 HOW OFTEN MONEY ORDERS FOR OTHER PAYMENTS YEAR

Money orders for all other payments

PU008_c1 HOW OFTEN TRAVELERS CHECKS WEEK

Travelers checks

PU008_c2 HOW OFTEN TRAVELERS CHECKS MONTH

Travelers checks

PU008_c3 HOW OFTEN TRAVELERS CHECKS YEAR

Travelers checks

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

||

|| **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.

||

|| **PU011** COMPARED TO 6 MONTHS AGO UNPAID CREDIT CARDS BALA

|| Compared to 6 months ago, what is the unpaid balance on all your credit
|| cards?

|| 1 Much Lower

|| 2 Lower

|| 3 About the Same

|| 4 Higher

|| 5 Much Higher

||

| ENDIF

|

ENDIF

[Questions PU012_Intro to tableenddummy are displayed as a table]

PU012_Intro HOW USE OF PAYMENT METHODS HAS CHANGED

Looking BACK to about [] ago, how has your use of each payment method changed?

Please check one per row.

PU012_a USE OF PAYMENT METHODS CHANGED CASH

Cash

- 1 Decreased a lot
- 2 Decreased somewhat
- 3 About the same
- 4 Increased somewhat
- 5 Increased a lot

IF HAD EVER CHECKING ACCOUNT = 1 OR CHECK ADOPTER = 1 THEN

|

| **PU012_b** USE OF PAYMENT METHODS CHANGED CHECK

| Check

- | 1 Decreased a lot
- | 2 Decreased somewhat
- | 3 About the same
- | 4 Increased somewhat
- | 5 Increased a lot

|

ENDIF

IF DEBIT CARD EVER = 1 OR DEBIT CARD ADOPTER = 1 THEN

|

| **PU012_c** USE OF PAYMENT METHODS CHANGED DEBIT CARD

| Debit card

- | 1 Decreased a lot
- | 2 Decreased somewhat
- | 3 About the same
- | 4 Increased somewhat
- | 5 Increased a lot

|

ENDIF

IF EVER HAD CREDIT CARD = 1 OR CREDIT CARD ADOPTER = 1 THEN

|

| **PU012_d** USE OF PAYMENT METHODS CHANGED CREDIT CARD

| Credit card

- | 1 Decreased a lot
- | 2 Decreased somewhat
- | 3 About the same

| 4 Increased somewhat
| 5 Increased a lot
|
ENDIF

IF EVER HAD PRE PAID CARD = 1 OR PRE PAID CARD ADOPTER = 1 THEN
|
| **PU012_e** USE OF PAYMENT METHODS CHANGED PREPAID CARD
| Prepaid card
| 1 Decreased a lot
| 2 Decreased somewhat
| 3 About the same
| 4 Increased somewhat
| 5 Increased a lot
|
ENDIF

IF EVER HAD AUTOMATIC BILL PAY = 1 OR AUTOMATIC BILL PAY ADOPTER = 1 THEN
|
| **PU012_f** USE OF PAYMENT METHODS CHANGED ELECTRONIC DEDUCTIO
| Electronic deduction
| 1 Decreased a lot
| 2 Decreased somewhat
| 3 About the same
| 4 Increased somewhat
| 5 Increased a lot
|
ENDIF

IF ONLINE BILL PAYMENT ADOPTER = 1 THEN
|
| **PU012_g** USE OF PAYMENT METHODS CHANGED ONLINE BILL PAYMENT
| Online bill payment
| 1 Decreased a lot
| 2 Decreased somewhat
| 3 About the same
| 4 Increased somewhat
| 5 Increased a lot
|
ENDIF

[Questions PU013_Intro to PU013_g are displayed as a table]

PU013_Intro HOW USE OF PAYMENT METHODS EXPECTED TO CHANGE
Looking AHEAD to about [] from now, how to you expect your use of each payment

method to change? Please check one per row.

PU013_a USE OF PAYMENT METHODS EXPECT TO CHANGE CASH

Cash

- 1 Will decrease a lot
- 2 Will decrease somewhat
- 3 Will stay about the same
- 4 Will increase somewhat
- 5 Will increase a lot

IF HAD EVER CHECKING ACCOUNT = 1 OR CHECK ADOPTER = 1 THEN

|

| **PU013_b USE OF PAYMENT METHODS EXPECT TO CHANGE CHECK**

| Check

- | 1 Will decrease a lot
- | 2 Will decrease somewhat
- | 3 Will stay about the same
- | 4 Will increase somewhat
- | 5 Will increase a lot

|

ENDIF

IF DEBIT CARD EVER = 1 OR DEBIT CARD ADOPTER = 1 THEN

|

| **PU013_c USE OF PAYMENT METHODS EXPECT TO CHANGE DEBIT CARD**

| Debit card

- | 1 Will decrease a lot
- | 2 Will decrease somewhat
- | 3 Will stay about the same
- | 4 Will increase somewhat
- | 5 Will increase a lot

|

ENDIF

IF EVER HAD CREDIT CARD = 1 OR CREDIT CARD ADOPTER = 1 THEN

|

| **PU013_d USE OF PAYMENT METHODS EXPECT TO CHANGE CREDIT CAR**

| Credit card

- | 1 Will decrease a lot
- | 2 Will decrease somewhat
- | 3 Will stay about the same
- | 4 Will increase somewhat
- | 5 Will increase a lot

|

ENDIF

IF EVER HAD PRE PAID CARD = 1 OR PRE PAID CARD ADOPTER = 1 THEN
|
| **PU013_e** USE OF PAYMENT METHODS EXPECT TO CHANGE PREPAID CA
| Prepaid card
| 1 Will decrease a lot
| 2 Will decrease somewhat
| 3 Will stay about the same
| 4 Will increase somewhat
| 5 Will increase a lot
|
ENDIF

IF EVER HAD AUTOMATIC BILL PAY = 1 OR AUTOMATIC BILL PAY ADOPTER = 1 THEN
|
| **PU013_f** USE OF PAYMENT METHODS EXPECT TO CHANGE ELECTRONIC
| Electronic deduction
| 1 Will decrease a lot
| 2 Will decrease somewhat
| 3 Will stay about the same
| 4 Will increase somewhat
| 5 Will increase a lot
|
ENDIF

IF ONLINE BILL PAYMENT ADOPTER = 1 THEN
|
| **PU013_g** USE OF PAYMENT METHODS EXPECT TO CHANGE ONLINE BIL
| Online bill payment
| 1 Will decrease a lot
| 2 Will decrease somewhat
| 3 Will stay about the same
| 4 Will increase somewhat
| 5 Will increase a lot
|
ENDIF

IF CHECK ADOPTER = 1 THEN
|
| **PU014** CONVERT PAPER CHECK TO ELECTRONIC PAYMENT
| Have you ever experienced the following types of conversion of a paper check
| to an electronic payment? Check one only.
| 1 Check converted at a **retail store** (check returned immediately)
| 2 Check converted at a **Post Office box** by a billing company (check not returned)
| 3 Both types of conversion
| 4 Neither type of conversion
| 5 I don't know

|
| IF CONVERT PAPER CHECK TO ELECTRONIC PAYMENT = Check converted at a retail
| store (check returned immediately) OR CONVERT PAPER CHECK TO ELECTRONIC
| PAYMENT = Check converted at a Post Office box by a billing company (check not
| returned) OR CONVERT PAPER CHECK TO ELECTRONIC PAYMENT = Both types of
| conversion THEN

||

|| **PU015** DID IN RESPONSE TO PAPER CHECK CONVERSION

|| What did you do in response to the paper check conversion? Check one only.

|| 1 Change to another payment method

|| 2 Change to a different store or company

|| 3 Both changes

|| 4 Nothing

||

| ELSE

||

|| **PU016** WOULD DO IF PAPER CHECK CONVERTED

|| What would you do if your paper check were converted? Check one only.

|| 1 Change to another payment method

|| 2 Change to a different store or company

|| 3 Both changes

|| 4 Nothing

||

| ENDIF

|

| **PU017** USE CHANGE 25 CENTS PER CHECK

| If your bank charged you 25 cents (\$0.25) per check, how would your use of
| checks change?

| 1 Would stop using

| 2 Would decrease a lot

| 3 Would decrease somewhat

| 4 Would stay about the same

| 5 Would increase somewhat

| 6 Would increase a lot

| 7 Would start using

|

| **PU018** USE CHANGE FLOAT ELIMINATED

| Float is the time between the moment you write a check and the moment money is
| deducted from your checking account . If float were eliminated, so money was
| deducted from your account immediately, how would your use of checks change?

| 1 Would stop using

| 2 Would decrease a lot

| 3 Would decrease somewhat

| 4 Would stay about the same

| 5 Would increase somewhat

| 6 Would increase a lot

| 7 Would start using

|

| **PU019 USE CHANGE DEBIT CARDS ACCEPTED**

| If debit cards were accepted for every payment that checks are accepted

| (including person-to-person payments), how would your use of checks change?

| 1 Would stop using

| 2 Would decrease a lot

| 3 Would decrease somewhat

| 4 Would stay about the same

| 5 Would increase somewhat

| 6 Would increase a lot

| 7 Would start using

|

| **PU020 USE CHANGE BANK NO LONGER RETURNS ORIGINAL CHECKS**

| If your bank no longer returned your original (paper) checks under any

| circumstances, how would your use of checks change?

| 1 Would stop using

| 2 Would decrease a lot

| 3 Would decrease somewhat

| 4 Would stay about the same

| 5 Would increase somewhat

| 6 Would increase a lot

| 7 Would start using

|

| **PU021 USE CHANGE ONLINE PAYMENTS GUARANTEED SECURE AND P**

| If online payments were guaranteed to be secure and private so you were 100%

| sure you would not lose any money and no private, personal information would

| be disclosed, how would your use of checks change?

| 1 Would stop using

| 2 Would decrease a lot

| 3 Would decrease somewhat

| 4 Would stay about the same

| 5 Would increase somewhat

| 6 Would increase a lot

| 7 Would start using

|

ENDIF

PH001 USE SELF SERVICE CHECKOUT AT RETAIL STORE

Now we will ask questions that will help us understand your payment decisions better. During the past 12 months, did you use a self-service checkout line at a retail store?

1 Yes

2 No

PH002 EVER SET UP ELECTRONIC TOLL PAYMENT SYSTEM

Have you ever set up and installed an electronic toll payment system for one of the vehicles you drive regularly?

- 1 Yes
- 2 No

PH003 UNLISTED PHONE BLOCKED IDENTITY REGISTERED DO NOT

During the past 12 months, have you done any of the following? Please check all that apply.

- 1 Unlisted one of your telephone numbers
- 2 Blocked your identity from outgoing calls made by one of your telephone numbers
- 3 Registered for a 'Do not call' list to prevent phone solicitations

PH004 EVERY BEEN VICTIM IDENTITY THEFT

Have you, or anyone you know well (family, friends, neighbors, coworkers, etc.), ever been a victim of what you consider to be identity theft?

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

PH005 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? Please check all that apply.

- 1 Account number
- 2 Address
- 3 Credit card number
- 4 Debit card number
- 5 Mother's maiden name
- 6 Phone number
- 7 Social Security number

PH006 CREDIT RATING

What is 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

PH007 OVERDRAW BANK ACCOUNT

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

- 1 Yes and I paid a fee
- 2 Yes but I did not pay a fee
- 3 No

PH008 EVER SOUGHT RECEIVED CREDIT COUNSELING

During the past 10 years, have you sought or received credit counseling?

- 1 Yes
- 2 No

PH009 EVER HAD BANKRUPTCY LOAN CREDIT CARD DEFAULT TAX R

During the past 10 years, did you have any of these financial difficulties: bankruptcy, loan or credit card default, tax lien, foreclosure, repossession, or account referred to a collection agency?

- 1 Yes
- 2 No

PH010 WHEN MOST OFTEN PAY MONTHLY BILLS

During the past 12 months, when did you most often pay your monthly bills other than pre-scheduled automatic bill payments?

- 1 Right away (within 1 week of receiving the bill)
- 2 Last minute (within 1 week of the due date)
- 3 Between right away and last minute
- 4 Late (after the bill is due)
- 5 I don't pay any bills
- 6 I pay all of my bills using [automatic bill payment](#)

PH011 FORGET TO PAY ANY MONTHLY BILL

During the past 12 months, did you forget to pay any monthly bill on time even though you had enough money in your bank account?

- 1 Yes
- 2 No

PH012 COUPONS MAIL IN REBATE WHOLESALE CASH TO RECEIVE D

During the past 12 months, did you do any of the following? Please check all that apply.

- 1 Use coupons
- 2 Use mail-in rebates
- 3 Shop at a wholesale club
- 4 Pay in cash to receive a discount

PH013 PAY MEMBERSHIP FEE THEN USE LESS THAN EXPECTED

During the past 12 months, did you pay a membership fee (such as a gym or exercise facility, wholesale club, online grocery store, online video service, etc.) and then use the membership privileges less than you expected?

- 1 Yes
- 2 No

[Questions PH014 to PH014_other are displayed as a table]

PH014 WHO PREPARED 2006 FEDERAL INCOME TAX RETURN

Who prepared your 2006 federal income tax return?

- 1 I did, using tax computer software
- 2 I did, without using tax computer software
- 3 A family member, household member, or friend
- 4 A tax service company
- 5 My accountant or financial planner
- 6 I filed for an extension
- 7 I did not and will not submit a tax return for 2006
- 8 Other (specify)

PH014_other WHO PREPARED 2006 FEDERAL INCOME TAX RETURN OTHER

Who prepared your 2006 federal income tax return?

String

PH015 RECEIVE PAYEMENT BY PAPER CHECK REGULAR BASIS

During the past 12 months, did you receive payment of your primary source of regular income by paper check on a regular basis?

- 1 Yes
- 2 No

IF RECEIVE PAYEMENT BY PAPER CHECK REGULAR BASIS = Yes THEN

|

| **PH016 PRIMARY SOURCE OFFER DIRECT DEPOSIT**

| During the past 12 months, did the company, institution, or government that
| paid your primary source of income by check offer direct deposit to your bank
| account as an alternative?

- | 1 Yes
- | 2 No

|

ENDIF

PH017 DECIDED STOP RECEIVING PAPER COPIES OF ANY FINANCI

Have you ever decided to stop receiving paper copies of any financial record (such as bank statements, monthly bills, investment account statements, canceled checks)?

- 1 Yes
- 2 No

PH018 WHICH OF FOLLOWING THINGS DONE WITH COMPUTERS

Which of the following things have you done with computers? Please check all that apply.

- 1 E-mail
- 2 Internet browsing
- 3 Word processing
- 4 Programming

- 5 Spreadsheet or worksheet calculations
- 6 Database management
- 7 Installed a wireless router
- 8 Installed a network
- 9 Installed or repaired internal hardware

DE000 DEMOGRAPHICS INTRO

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

DE001 HIGHEST LEVEL OF SCHOOL OR DEGREE MOTHER

What is the highest level of school your mother completed or the highest degree she received?

- 1 Less than 1st grade
- 2 1st, 2nd, 3rd, or 4th grade
- 3 5th or 6th grade
- 4 7th or 8th grade
- 5 9th grade
- 6 10th grade
- 7 11th grade
- 8 12th grade NO DIPLOMA
- 9 HIGH SCHOOL GRADUATE high school DIPLOMA or the equivalent (For example: GED)
- 10 Some college but no degree
- 11 Associate degree in college Occupational/vocational program
- 12 Associate degree in college Academic program
- 13 Bachelor's degree (For example: BA,AB,BS)
- 14 Master's degree (For example: MA,MS,MEng,MEd,MSW,MBA)
- 15 Professional School Degree (For example: MD,DDS,DVM,LLB,JD)
- 16 Doctorate degree (For example: PhD,EdD)

DE002 HIGHEST LEVEL OF SCHOOL OR DEGREE FATHER

What is the highest level of school your father completed or the highest degree she received?

- 1 Less than 1st grade
- 2 1st, 2nd, 3rd, or 4th grade
- 3 5th or 6th grade
- 4 7th or 8th grade
- 5 9th grade
- 6 10th grade
- 7 11th grade
- 8 12th grade NO DIPLOMA
- 9 HIGH SCHOOL GRADUATE high school DIPLOMA or the equivalent (For example: GED)
- 10 Some college but no degree
- 11 Associate degree in college Occupational/vocational program
- 12 Associate degree in college Academic program
- 13 Bachelor's degree (For example: BA,AB,BS)

- 14 Master's degree (For example: MA,MS,MEng,MEd,MSW,MBA)
- 15 Professional School Degree (For example: MD,DDS,DVM,LLB,JD)
- 16 Doctorate degree (For example: PhD,EdD)

DE003 HIGHEST MATH CLASS COMPLETED

What is the highest math class you have completed successfully in school? Check one only.

- 1 Less than Algebra
- 2 Algebra, Geometry, and Trigonometry
- 3 Pre-Calculus
- 4 Calculus - high school level or college level
- 5 Beyond calculus

DE004 OWN YOUR OWN BUSINESS

Do you own your own business?

- 1 Yes, I am the only employee
- 2 Yes, and I employ others
- 3 No

IF INTERNET LOCATION > Home THEN

|

| **DE005 REGULAR ACCESS TO INTERNET AT HOME**

| Do you have regular access to the Internet at home?

- | 1 Yes
- | 2 No

|

| IF REGULAR ACCESS TO INTERNET AT HOME = Yes THEN

||

|| **DE006 TYPE OF INTERNET CONNECTION AT HOME**

|| What type of internet connection do you have at home?

- || 1 Dial-up modem (via personal computer or internet player)
- || 2 Cable modem
- || 3 DSL
- || 4 Satellite dish
- || 5 Local network
- || 6 Other connection
- || 7 I don't know

||

| ENDIF

|

ENDIF

DE007 HOW MANY COMPUTERS YOU OWN

How many computers do you own (including those you are making payments to buy or lease)?

IF HOW MANY COMPUTERS YOU OWN > 0 THEN

|

| **DE008** HOW OLD IS NEWEST COMPUTER OWNED

| How old is the newest computer you own?

| 1 Less than 1 year

| 2 1-2 years

| 3 3-4 years

| 4 5-6 years

| 5 7-10 years

| 6 More than 10 years

|

ENDIF

[Questions DE009_Intro to DE009_d are displayed as a table]

DE009_Intro TIME SPENT ON ACTIVITIES INTRO

During the past 12 months, on average, how much time did you spend at these activities?

DE009_a WORKING FOR INCOME

Working for income (including commuting)

DE009_b CARING FOR CHILDREN OR OTHER HOUSEHOLD MEMBERS

Caring for children or other household members

DE009_c MANAGING THE HOUSEHOLD AND DOING CHORES

Managing the household and doing chores

DE009_d ATTENDING SCHOOL OR OTHER TRAINING

Attending school or other training (including commuting and studying)

IF FAMILY INCOME = \$75,000 or more THEN

|

| **DE010** FAMILY INCOME PREVIOUS 12 MONTHS

| In your "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 \$75,000-\$99,999

| 2 \$100,000-\$124,999

| 3 \$125,000-\$199,999

| 4 \$200,000 or more

|

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?

|

| **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?

|

ENDIF

DE016 HOUSEHOLD NET WORTH

What is your household's approximate net worth?

- 1 Less than \$1,000
- 2 \$1,000 - \$5,000
- 3 \$5,000 - \$10,000
- 4 \$10,000 - \$25,000
- 5 \$25,000 - \$50,000
- 6 \$50,000 - \$100,000
- 7 \$100,000 - \$250,000
- 8 \$250,000 - \$500,000
- 9 \$500,000 - \$1 million
- 10 Greater than \$1 million

[Questions DE017 to DE017_other are displayed as a table]

DE017 PRIMARY RELIGION OR SECULAR PHILOSOPHY

Many religions and philosophies have important teachings about money, finances, and spending. What is your primary religion or secular philosophy?

- 1 I prefer not to answer
- 2 None
- 3 Undecided
- 4 Agnosticism

- 5 Atheism
- 6 Babi & Baha'i
- 7 Buddhism
- 8 Chinese traditional (for example, Confucianism, Taoism, etc.)
- 9 Christian Science
- 10 Christianity - Eastern Orthodox (Greek, Russian, etc.)
- 11 Christianity - Jehovah's Witness
- 12 Christianity - Latter-day Saints (Mormon)
- 13 Christianity - Non-denominational or other
- 14 Christianity - Protestant
- 15 Christianity - Roman Catholic
- 16 Free thinkers
- 17 Hinduism
- 18 Humanism - non-religious
- 19 Humanism - religious
- 20 Islam - Shi'ite
- 21 Islam - Sunni
- 22 Islam - Other
- 23 Judaism - Conservative
- 24 Judaism - Orthodox
- 25 Judaism - Reform
- 26 New Age
- 27 Scientology
- 28 Sikhism
- 29 Unitarian Universalism
- 30 Other (specify)

DE018 LOOKED AT FINANCIAL STATEMENTS, ETC.

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

- 1 Yes
- 2 No

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

CS_002 COMPLETED ON PHONE

Would you have completed this interview if it had been conducted on the phone?

- 1 Yes

2 No

CS_003 COMMENTS

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

Memo