

Well Being 206

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

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| 24 24

| 25 25

| 26 26

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| 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

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| 63 1963
| 64 1964
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| 67 1967
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| 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 = No THEN

|
| **evercell** ever had cell phone
| Have you ever had a cell phone?

| 1 Yes

| 2 No

|

ENDIF

IF have cell phone = Yes THEN

|
| **smartphone** smart phone
| A smart phone is a mobile telephone with features that may enable it to easily access the web, send
| e-mails, and interact with computers. Smart phones include the iPhone, Android, Blackberry, and
| Windows Mobile. Is your cell phone a smart phone?

| 1 Yes

| 2 No

|

ELSE

|

ENDIF

surveyIntro SURVEY INTRO

Thank you for taking this survey. We are studying consumer payment 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: 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_e 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 monthly bills

Paying monthly bills (rent or mortgage, utilities, cell phone, etc)

1 None or almost none

2 Some

3 Shared equally with other household members

4 Most

5 All or almost all

FR001_b shopping

Doing regular shopping for the household (groceries, household supplies, pharmacy, etc)

1 None or almost none

2 Some

3 Shared equally with other household members

4 Most

5 All or almost all

FR001_d saving and investments

Making decisions about saving and investments (whether to save, how much to save, where to invest, how much to borrow)

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

FR001_e other household financial matters

Making decisions about other household financial matters (where to bank, what payment methods to use, setting up online bill payments, filing taxes)

- 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 Next we are going to ask you about several common methods for making payments. Please review the definitions below before moving on. 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.

Please choose each ranking only once.

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 means 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_b are displayed as a table]

PA001_Intro HOW MANY BANK ACCOUNTS INTRO

Now we're going to ask you about your checking and savings accounts. Checking accounts allow you to make payments or withdrawals as often as necessary using checks, debit or ATM cards, or online payments. Some checking accounts pay interest on deposits and may be called money market checking accounts. Savings accounts allow only a limited number of payments, withdrawals, or transfers. Savings accounts pay interest on deposits that is usually higher than interest-bearing checking accounts. Examples include traditional savings accounts, money market savings accounts, Christmas Club accounts, and Coverdell or 529 education accounts. When answering the questions, please keep the following in mind: If you are married or living with a partner, please report all accounts of your own and all accounts held jointly with your spouse or partner, but not any accounts held only by your spouse or partner. If you own or operate a business, please do not report accounts used for business purposes only. Enter "0" if you have no accounts of the indicated type. How many accounts do you have at any financial institution, including banks, credit unions, brokerages, or investment firms? Do not include deposits held at online services such as PayPal.

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

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 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? Include money market accounts if that is your primary checking account Please choose "0%" if you do not earn interest.

|| 1 0%

|| 2 0.01 to 0.25%

|| 3 0.26 to 0.50%

|| 4 0.51 to 0.75%

|| 5 0.76 to 1.00%

|| 6 1.01 to 1.25%

|| 7 1.26 to 1.50%

|| 8 1.51 to 1.75%

|| 9 1.76 to 2.00%

|| 10 2.01 to 2.25%

|| 11 2.26 to 2.50%

|| 12 2.51 to 2.75%

|| 13 2.76 to 3.00%

|| 14 More than 3.00%

|| 15 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 you are married or living with a partner, please report all cards
|| of your own and all cards held jointly with your spouse or partner, but not any cards held only by
|| your spouse or partner. If you own or operate a business, please do not report cards used for
|| business purposes only. Enter "0" if you have no cards of the indicated type.

|| **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

|

| [Questions PA012_intro to PA013 are displayed as a table]

|

| **PA012_intro** 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

|
|
| IF TELEPHONE BANKING ADOPTER = THEN

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

| Have you ever set up access to telephone banking?

| 1 Yes

| 2 No

|
| ELSE

|
| 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

|
| 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
||
| ENDIF
|
| IF have cell phone = Yes and BA ADOPTER = 1 THEN
||
|| [The following questions are displayed as a table]
||
|| PA026_intro intro
|| Mobile banking uses a mobile phone to access your bank account. This can be done either by
|| accessing your bank's web page on your mobile phone, via text messaging, or by using a
|| downloadable app on your mobile phone.
||
|| PA026_a currently have mobile banking app on mobile phone
|| Do you currently have your bank's mobile banking app installed on your mobile phone?
|| 1 Yes
|| 2 No
||
|| PA026_intro2 intro
|| Using your mobile phone, have you done any of the following in the past 12 months?
||
|| PA026_b PA026 1
|| [FILLS FOR PA026]
|| 1 Yes
|| 2 No
||
|| PA026_c PA026 2
|| [FILLS FOR PA026]
|| 1 Yes
|| 2 No
||
|| PA026_d PA026 3
|| [FILLS FOR PA026]
|| 1 Yes
|| 2 No
||
|| PA026_e PA026 4
|| [FILLS FOR PA026]
|| 1 Yes
|| 2 No
||
|| [End of table display]
| ELSE
||
| ENDIF
|
| IF (( have cell phone = Yes and currently have mobile banking app on mobile phone = No ) or ever
| had cell phone = Yes ) and ( BA ADOPTER = 1 or HAD EVER BANK ACCOUNT = 1) THEN
||
```



```

|| PA028 ever downloaded your bank's mobile banking app on cell phone
|| Have you ever downloaded your bank's mobile banking app on your cell phone?
|| 1 Yes
|| 2 No
||
|| ENDIF
|
| IF ( PERMUTATION ITEM 1 = 1 and ( PA026 1 = No or PA026 1 = empty)) or ( PERMUTATION ITEM No
|= 1 and ( PA026 No = No or PA026 No = empty)) or ( PERMUTATION ITEM 3 = 1 and ( PA026 3
|= No or PA026 3 = empty)) or ( PERMUTATION ITEM 4 = 1 and ( PA026 4 = No or PA026 4 =
|empty)) or ( PERMUTATION ITEM 1 = No and ( PA026 1 = No or PA026 1 = empty)) or ( PERMUTATION
|ITEM No = No and ( PA026 No = No or PA026 No = empty)) or ( PERMUTATION ITEM 3 = No and (
|PA026 3 = No or PA026 3 = empty)) or ( PERMUTATION ITEM 4 = 2 and ( PA026 4 = 2 or PA026 4 =
|empty)) or ( PERMUTATION ITEM 1 = 3 and ( PA026 1 = 2 or PA026 1 = empty)) or ( PERMUTATION ITEM 2
|= 3 and ( PA026 2 = 2 or PA026 2 = empty)) or ( PERMUTATION ITEM 3 = 3 and ( PA026 3 = 2 or
|PA026 3 = empty)) or ( PERMUTATION ITEM 4 = 3 and ( PA026 4 = 2 or PA026 4 = empty)) or (
|PERMUTATION ITEM 1 = 4 and ( PA026 1 = 2 or PA026 1 = empty)) or ( PERMUTATION ITEM 2 = 4 and (
|PA026 2 = 2 or PA026 2 = empty)) or ( PERMUTATION ITEM 3 = 4 and ( PA026 3 = 2 or PA026 3 =
|empty)) or ( PERMUTATION ITEM 4 = 4 and ( PA026 4 = 2 or PA026 4 = empty)) THEN
||
|| IF ( BA ADOPTER = Yes or HAD EVER BANK ACCOUNT = 1) and ( cell phone adopter = 1 or ever had
|| cell phone = 1) THEN
|||
||| [The following questions are displayed as a table]
|||
||| PA126_intro intro
||| Using your mobile phone, have you ever done any of the following?
|||
||| IF ( PERMUTATION ITEM 1 = 1 and ( PA026 1 = No or PA026 1 = empty)) or ( PERMUTATION ITEM
||| No = 1 and ( PA026 No = No or PA026 2 = empty)) or ( PERMUTATION ITEM 3 = 1 and ( PA026 3
||| = 2 or PA026 3 = empty)) or ( PERMUTATION ITEM 4 = 1 and ( PA026 4 = 2 or PA026 4 = empty))
||| THEN
|||
||| PA126_b Check a balance or check recent transactions
||| Check a balance or check recent transactions
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| IF ( PERMUTATION ITEM 1 = No and ( PA026 1 = No or PA026 1 = empty)) or ( PERMUTATION ITEM
||| No = No and ( PA026 2 = 2 or PA026 2 = empty)) or ( PERMUTATION ITEM 3 = 2 and ( PA026 3
||| = 2 or PA026 3 = empty)) or ( PERMUTATION ITEM 4 = 2 and ( PA026 4 = 2 or PA026 4 = empty)) THEN
|||
||| PA126_c Pay a bill
||| Pay a bill
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| IF ( PERMUTATION ITEM 1 = 3 and ( PA026 1 = No or PA026 1 = empty)) or ( PERMUTATION ITEM
||| No = 3 and ( PA026 No = No or PA026 2 = empty)) or ( PERMUTATION ITEM 3 = 3 and ( PA026 3
||| = 2 or PA026 3 = empty)) or ( PERMUTATION ITEM 4 = 3 and ( PA026 4 = 2 or PA026 4 = empty)) THEN
|||
||| PA126_d Receive a text message alert from your bank

```

```

||| Receive a text message alert from your bank
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| IF ( PERMUTATION ITEM 1 = 4 and ( PA026 1 = No or PA026 1 = empty)) or ( PERMUTATION ITEM
||| No = 4 and ( PA026 No = No or PA026 2 = empty)) or ( PERMUTATION ITEM 3 = 4 and ( PA026 3
||| = 2 or PA026 3 = empty)) or ( PERMUTATION ITEM 4 = 4 and ( PA026 4 = 2 or PA026 4 = empty)) THEN
|||
||| PA126_e Transfer money between two accounts
||| Transfer money between two accounts
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| [End of table display]
|| ELSE
||
|| ENDIF
||
| ENDIF
|
| IF TELEPHONE BANKING ADOPTER = 1 or ONLINE BANKING ADOPTER = 1 or MOBILE BANKING
| ADOPTER = 1 THEN
||
|| IF counter = THEN
|||
||| [The following questions 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, using a computer or laptop
||| Online banking, using a computer or laptop
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| IF MOBILE BANKING ADOPTER = 1 THEN
|||
||| PA033_c Online banking, using a mobile phone
||| Online banking, using a mobile phone

```

```
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| PA033_d Online banking, using other internet connected device
||| Online banking, using other internet connected device
||| 1 Yes
||| 2 No
|||
||| PA033_d_other other
||| Other device (please specify):
||| String
|||
||| [End of table display]
||| ELSEIF counter = 1 THEN
|||
||| [The following questions 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, using a computer or laptop
||| Online banking, using a computer or laptop
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| IF MOBILE BANKING ADOPTER = 1 THEN
|||
||| PA033_c Online banking, using a mobile phone
||| Online banking, using a mobile phone
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| PA033_d Online banking, using other internet connected device
||| Online banking, using other internet connected device
||| 1 Yes
||| 2 No
|||
||| PA033_d_other other
||| Other device (please specify):
```

```
||| String
|||
||| [End of table display]
|| ELSEIF counter = 2 THEN
|||
||| [The following questions 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, using a computer or laptop
||| Online banking, using a computer or laptop
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| IF MOBILE BANKING ADOPTER = 1 THEN
|||
||| PA033_c Online banking, using a mobile phone
||| Online banking, using a mobile phone
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| PA033_d Online banking, using other internet connected device
||| Online banking, using other internet connected device
||| 1 Yes
||| 2 No
|||
||| PA033_d_other other
||| Other device (please specify):
||| String
|||
||| [End of table display]
|| ELSE
|||
||| [The following questions 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, using a computer or laptop
|||| Online banking, using a computer or laptop
|||| 1 Yes
|||| 2 No
||||
||| ENDIF
|||
||| IF MOBILE BANKING ADOPTER = 1 THEN
||||
|||| PA033_c Online banking, using a mobile phone
|||| Online banking, using a mobile phone
|||| 1 Yes
|||| 2 No
||||
||| ENDIF
|||
||| PA033_d Online banking, using other internet connected device
||| Online banking, using other internet connected device
||| 1 Yes
||| 2 No
|||
||| PA033_d_other other
||| Other device (please specify):
||| String
|||
||| [End of table display]
|| ENDIF
||
| 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 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? Please round to the nearest dollar If you never get cash, please enter 0.

Range: 0..1000000

[Questions PA018_intro1 to PA018_c1 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]? Please fill in one box only. Choose the box that best describes your cash activity. Enter the number of times you get cash. DO NOT ENTER DOLLAR AMOUNTS. If you get cash less than once per month, please answer on an annual basis If never, please enter 0 in any box.

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

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?

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

Range: 0..1000000

[Questions PA018_intro2 to PA018_c2 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]? Please fill in one box only. Choose the box that best describes your cash activity.

Enter the number of times you get cash. DO NOT ENTER DOLLAR AMOUNTS. If you get cash less than once per month, please answer on an annual basis If never, please enter 0 in any box.

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

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

Credit cards allow you to carry a balance from month to month. Charge cards must be paid in full at the end of each billing cycle. Do you have any credit cards or charge cards? If you're married or living with someone, please report only those cards that you use or that you both use, not cards used only by your spouse or partner. Leave out any cards used only for business purposes

1 Yes

2 No

IF have any credit cards = Yes THEN

ELSE

| **PA020** EVER HAD CREDIT CARD or charge card

| Have you ever had a credit card or charge card?

| 1 Yes

| 2 No

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

| [Questions PA019_Intro to PA019_e are displayed as a table]

| **PA019_Intro** HOW MANY CREDIT CARDS and charge cards INTRO

| Now we'd like to find out about your credit cards and charge cards. Do you have any of the
| following types of credit cards or charge cards?

| **PA019_a** Visa, MasterCard, or Discover credit cards (these cards can be used anywhere credit cards are accepted)

| Visa, MasterCard, or Discover credit cards (these cards can be used anywhere credit cards are accepted)

| 1 Yes

| 2 No

| **PA019_b** Company or store branded credit cards (these cards can only be used at the merchant labeled on the card)

| Company or store branded credit cards (these cards can only be used at the merchant labeled on the
| card, and do not have logos from Visa, MasterCard, Discover or American Express)

| 1 Yes

| 2 No

| **PA019_c** American Express charge cards (these are green, gold or platinum colored)

| American Express charge cards (these are green, gold or platinum colored)

| 1 Yes

| 2 No

| **PA019_d** American Express credit cards (these are not green, gold or platinum colored)

| American Express credit cards (these are not green, gold or platinum colored)

| 1 Yes

| 2 No

| **PA019_e** Diners Club or other charge cards

| Diners Club or other charge cards

| 1 Yes

| 2 No

| IF Visa, MasterCard, or Discover credit cards (these cards can be used anywhere credit cards are
| accepted) = Yes or Company or store branded credit cards (these cards can only be used at the
| merchant labeled on the card) = Yes or American Express charge cards (these are green, gold or
| platinum colored) = Yes or American Express credit cards (these are not green, gold or platinum
| colored) = Yes or Diners Club or other charge cards = Yes THEN

|| [Questions PA054_intro to dummytableend are displayed as a table]

|| **PA054_intro** credit cards intro

|| Some credit 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. Please
|| tell us how many cards you have of each type. If none, please enter 0.

|| IF Visa, MasterCard, or Discover credit cards (these cards can be used anywhere credit cards are
|| accepted) = Yes THEN

||| **PA054_a1** Visa, MasterCard, or Discover credit cards with rewards

||| Visa, MasterCard, or Discover credit cards

||| Range: 0..100

||| **PA054_a2** Visa, MasterCard, or Discover credit cards without rewards

||| Visa, MasterCard, or Discover credit cards

||| Range: 0..100

||| ENDIF

|| IF Company or store branded credit cards (these cards can only be used at the merchant labeled on
|| the card) = Yes THEN

||| **PA054_b1** Company or store branded credit cards with rewards

||| Company or store branded credit cards

||| Range: 0..100

||| **PA054_b2** Company or store branded credit cards without rewards

||| Company or store branded credit cards

||| Range: 0..100

||| ENDIF

|| IF American Express charge cards (these are green, gold or platinum colored) = Yes THEN

||| **PA054_c1** American Express charge cards with rewards

||| American Express charge cards

||| Range: 0..100

||| **PA054_c2** American Express charge cards without rewards

||| American Express charge cards

||| Range: 0..100

```
|| ENDIF
||
|| IF American Express credit cards (these are not green, gold or platinum colored) = Yes THEN
|||
||| PA054_d1 American Express credit cards with rewards
||| American Express credit cards
||| Range: 0..100
|||
||| PA054_d2 American Express credit cards without rewards
||| American Express credit cards
||| Range: 0..100
|||
|| ENDIF
||
|| IF Diners Club or other charge cards = Yes THEN
|||
||| PA054_e1 Diners Club or other charge cards with rewards
||| Diners Club or other charge cards
||| Range: 0..100
|||
||| PA054_e2 Diners Club or other charge cards without rewards
||| Diners Club or other charge cards
||| Range: 0..100
|||
|| ENDIF
| ELSE
|
| ENDIF
|
| ELSE
|
| ENDIF
```

IF random number for PA routing = 1 THEN

| [The following questions are displayed as a table]

| **PA099_intro** prepaid cards intro

| Now we'd like to find out about any prepaid cards you might have. These cards are also known as gift cards or stored value cards. Most prepaid cards have a dollar value that can be used to make payments, which are deducted from the value or valid for use over time, such as a monthly pass. Some prepaid cards can be reloaded with additional dollar value using other payment instruments. We'll be asking you about 4 types of prepaid cards: Government issued cards are used by federal, state or local governments to distribute benefits to citizens. Examples include Direct Express and Electronic Benefit Transfer (EBT). Employer issued cards are given to employees for compensation instead of cash, checks, or direct deposit. Examples include payroll cards (wages or salary), incentive cards (bonuses or awards), and benefit cards (e.g. FSA, HSA, HRA). General purpose cards can be used anywhere debit or credit cards are accepted and almost always have a logo from Visa, MasterCard, American Express, or Discover. Specific purpose prepaid cards can only be used at specific merchants (Starbucks, Target, Home Depot, etc.), at specific locations (shopping malls or universities), or for specific products or services (public transportation, phone cards, etc.) Do you have any of the following types of prepaid cards?

| **PA099a** Government issued

| Government issued

| 1 Yes

| 2 No

| **PA099b** Employer issued

| Employer issued

| 1 Yes

| 2 No

| **PA099c** General purpose

| General purpose

| 1 Yes

| 2 No

| **PA099d** Specific purpose

| Specific purpose

| 1 Yes

| 2 No

| [End of table display]

| ENDIF

| IF PRE PAID CARD ADOPTER = 1 THEN

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

|| **PA100_intro** intro

|| Please tell us how many of each type of prepaid card you have.

|| IF government issued prepaid card adopter = 1 THEN

||| **PA100a** Government issued (Direct Express, EBT)

||| Government issued (Direct Express, EBT)

||| Range: 0..100

|| ELSE

|| ENDIF

|| IF employer issued prepaid card adopter = 1 THEN

||| **PA100b** Employer issued (payroll, incentive, benefit)

||| Employer issued (payroll, incentive, benefit)

||| Range: 0..100

|| ELSE

|| ENDIF

|| IF general purpose prepaid card adopter = 1 THEN

||| **PA100c** General purpose (have a Visa, MasterCard, Discover or American Express logo on them)

||| General purpose (have a Visa, MasterCard, Discover or American Express logo on them)

||| Range: 0..100

|| ELSE

|| ENDIF

```

||
|| IF specific purpose prepaid card adopter = 1 THEN
||
|| PA100d Specific purpose can only be used at specific merchants
|| Specific purpose (can only be used at specific merchants, stores, locations or for services such
|| as public transportation)
|| Range: 0..100
||
|| ELSE
||
|| ENDIF
||
|| [End of table display]
|| IF Government issued (Direct Express, EBT) = or ( Government issued (Direct Express, EBT) =
|| empty and skip = ) or Employer issued (payroll, incentive, benefit) = or ( Employer issued
|| (payroll, incentive, benefit) = empty and skip = ) or General purpose (have a Visa, MasterCard,
|| Discover or American Express logo on them) = 0 or ( General purpose (have a Visa, MasterCard,
|| Discover or American Express logo on them) = empty and skip = 0) or Specific purpose (can only be
|| used at specific merchants, stores, locations or for services such as public transportation) = 0
|| or ( Specific purpose (can only be used at specific merchants, stores, locations or for services
|| such as public transportation) = empty and skip = 0) THEN
||
|| checkPA100 check PA100
|| You told us that you have a prepaid card. Please go back and tell us how many cards you have.
||
|| ENDIF
||
|| [The following questions are displayed as a table]
||
|| PA102_intro intro
|| What is the total dollar value of all cards in each type of prepaid card that you have? Please answer to the nearest
|| dollar. If cards of one type have no value, please enter 0 in the box for that type of card.
||
|| IF government issued prepaid card adopter = 1 THEN
||
|| PA102a Government issued cards
|| Government issued (Direct Express, EBT)
|| Integer
||
|| ELSE
||
|| ENDIF
||
|| IF employer issued prepaid card adopter = 1 THEN
||
|| PA102b Employer issued cards
|| Employer issued (payroll, incentive, benefit)
|| Integer
||
|| ELSE
||
|| ENDIF
||
|| IF general purpose prepaid card adopter = 1 THEN
||
|| PA102c General purpose cards

```

```
||| General purpose (have a Visa, MasterCard, Discover or American Express logo on them)
||| Integer
|||
||| ELSE
|||
||| ENDIF
|||
||| IF specific purpose prepaid card adopter = 1 THEN
|||
||| PA102d Specific purpose cards
||| Specific purpose (can only be used at specific merchants, stores, locations or for services such as public transportation)
||| Integer
|||
||| ELSE
|||
||| ENDIF
|||
||| [End of table display]
| ENDIF
|
ELSE
|
| [The following questions are displayed as a table]
|
| PA197_intro intro
| Now we'd like to find out about any prepaid cards you might have. These cards are also known as
| gift cards or stored value cards. Do you have any of the following types of prepaid cards?
|
| PA197a Gift card from a store, merchant, or website
| Gift card from a store, merchant, or website
| 1 Yes
| 2 No
|
| PA197b General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)
| General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)
| 1 Yes
| 2 No
|
| PA197c Public transportation card (subway, bus, train or ferry)
| Public transportation card (subway, bus, train or ferry)
| 1 Yes
| 2 No
|
| PA197d Phone card
| Phone card
| 1 Yes
| 2 No
|
| PA197e Direct Express
| Direct Express
| 1 Yes
| 2 No
|
| PA197f EBT (Electronic Benefit Transfer)
| EBT (Electronic Benefit Transfer)
| 1 Yes
```

| 2 No

| **PA197g** Payroll card (for wages or salary)

| Payroll card (for wages or salary)

| 1 Yes

| 2 No

| **PA197h** Incentive card (for bonus pay from your employer)

| Incentive card (for bonus pay from your employer)

| 1 Yes

| 2 No

| **PA197i** Benefit card (FSA, HRA, HSA, health care, day care)

| Benefit card (FSA, HRA, HSA, health care, day care)

| 1 Yes

| 2 No

| **PA197j** Remittance card (for sending money overseas)

| Remittance card (for sending money overseas)

| 1 Yes

| 2 No

| **PA197k** Merchant rebate card

| Merchant rebate card

| 1 Yes

| 2 No

| **PA197l** Location specific card (for spending in shopping malls or university campus)

| Location specific card (for spending in shopping malls or university campus)

| 1 Yes

| 2 No

| [End of table display]

| ENDIF

| IF PRE PAID CARD ADOPTER = 1 THEN

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

|| **PA198_intro** intro

|| Please tell us how many of each type of prepaid card you have.

|| IF Gift card from a store, merchant, or website = Yes THEN

||| **PA198a** Gift card from a store, merchant, or website

||| Gift card from a store, merchant, or website

||| Range: 0..100

||| ELSE

||| ENDIF

|| IF General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express) =Yes THEN

||| **PA198b** General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)

||| General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)

```
|| Range: 0..100
||
|| ELSE
||
|| ENDIF
||
|| IF Public transportation card (subway, bus, train or ferry) = Yes THEN
||
|| PA198c Public transportation card (subway, bus, train or ferry)
|| Public transportation card (subway, bus, train or ferry)
|| Range: 0..100
||
|| ELSE
||
|| ENDIF
||
|| IF Phone card = Yes THEN
||
|| PA198d Phone card
|| Phone card
|| Range: 0..100
||
|| ELSE
||
|| ENDIF
||
|| IF Direct Express = Yes THEN
||
|| PA198e Direct Express
|| Direct Express
|| Range: 0..100
||
|| ELSE
||
|| ENDIF
||
|| IF EBT (Electronic Benefit Transfer) = Yes THEN
||
|| PA198f EBT (Electronic Benefit Transfer)
|| EBT (Electronic Benefit Transfer)
|| Range: 0..100
||
|| ELSE
||
|| ENDIF
||
|| IF Payroll card (for wages or salary) = Yes THEN
||
|| PA198g Payroll card (for wages or salary)
|| Payroll card (for wages or salary)
|| Range: 0..100
||
|| ELSE
||
|| ENDIF
||
```

```

|| IF Incentive card (for bonus pay from your employer) = Yes THEN
|| |
|| | PA198h Incentive card (for bonus pay from your employer)
|| | Incentive card (for bonus pay from your employer)
|| | Range: 0..100
|| |
|| | ELSE
|| |
|| | ENDIF
|| |
|| IF Benefit card (FSA, HRA, HSA, health care, day care) = Yes THEN
|| |
|| | PA198i Benefit card (FSA, HRA, HSA, health care, day care)
|| | Benefit card (FSA, HRA, HSA, health care, day care)
|| | Range: 0..100
|| |
|| | ELSE
|| |
|| | ENDIF
|| |
|| IF Remittance card (for sending money overseas) = Yes THEN
|| |
|| | PA198j Remittance card (for sending money overseas)
|| | Remittance card (for sending money overseas)
|| | Range: 0..100
|| |
|| | ELSE
|| |
|| | ENDIF
|| |
|| IF Merchant rebate card = Yes THEN
|| |
|| | PA198k Merchant rebate card
|| | Merchant rebate card
|| | Range: 0..100
|| |
|| | ELSE
|| |
|| | ENDIF
|| |
|| IF Location specific card (for spending in shopping malls or university campus) = Yes THEN
|| |
|| | PA198l Location specific card (for spending in shopping malls or university campus)
|| | Location specific card (for spending in shopping malls or university campus)
|| | Range: 0..100
|| |
|| | ELSE
|| |
|| | ENDIF
|| |
|| [End of table display]
|| IF Gift card from a store, merchant, or website = or ( Gift card from a store, merchant, or
|| website = empty and skip = ) or General purpose prepaid card (has a logo from Visa, MasterCard,
|| Discover or American Express) = or ( General purpose prepaid card (has a logo from Visa,
|| MasterCard, Discover or American Express) = empty and skip = ) or Public transportation card
|| (subway, bus, train or ferry) = or ( Public transportation card (subway, bus, train or ferry)

```



```

|| = empty and skip = ) or Phone card = or ( Phone card = empty and skip = ) or Direct
|| Express = or ( Direct Express = empty and skip = ) or EBT (Electronic Benefit Transfer) =
|| or ( EBT (Electronic Benefit Transfer) = empty and skip = ) or Payroll card (for wages or
|| salary) = 0 or ( Payroll card (for wages or salary) = empty and skip = 0) or Incentive card (for
|| bonus pay from your employer) = 0 or ( Incentive card (for bonus pay from your employer) = empty
|| and skip = 0) or Benefit card (FSA, HRA, HSA, health care, day care) = 0 or ( Benefit card (FSA,
|| HRA, HSA, health care, day care) = empty and skip = 0) or Remittance card (for sending money
|| overseas) = 0 or ( Remittance card (for sending money overseas) = empty and skip = 0) or
|| Merchant rebate card = 0 or ( Merchant rebate card = empty and skip = 0) or Location specific
|| card (for spending in shopping malls or university campus) = 0 or ( Location specific card (for
|| spending in shopping malls or university campus) = empty and skip = 0) THEN
||
||
|| checkPA198 check PA198
|| You told us that you have a prepaid card. Please go back and tell us how many cards you have.
||
||
|| ENDIF
||
|| [The following questions are displayed as a table]
||
|| PA199_intro intro
|| What is the total dollar value of all cards in each type of prepaid card that you have? Please
|| answer to the nearest dollar. If cards of one type have no value, please enter 0 in the box for
|| that type of card.
||
|| IF Gift card from a store, merchant, or website = Yes THEN
||
|| PA199a Gift card from a store, merchant, or website
|| Gift card from a store, merchant, or website
|| Integer
||
|| ELSE
||
|| ENDIF
||
|| IF General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express) =
|| Yes THEN
||
|| PA199b General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)
|| General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)
|| Integer
||
|| ELSE
||
|| ENDIF
||
|| IF Public transportation card (subway, bus, train or ferry) = Yes THEN
||
|| PA199c Public transportation card (subway, bus, train or ferry)
|| Public transportation card (subway, bus, train or ferry)
|| Integer
||
|| ELSE
||
|| ENDIF
||
|| IF Phone card = Yes THEN

```

```
|||
||| PA199d Phone card
||| Phone card
||| Integer
|||
||| ELSE
|||
||| ENDIF
|||
||| IF Direct Express = Yes THEN
|||
||| PA199e Direct Express
||| Direct Express
||| Integer
|||
||| ELSE
|||
||| ENDIF
|||
||| IF EBT (Electronic Benefit Transfer) = Yes THEN
|||
||| PA199f EBT (Electronic Benefit Transfer)
||| EBT (Electronic Benefit Transfer)
||| Integer
|||
||| ELSE
|||
||| ENDIF
|||
||| IF Payroll card (for wages or salary) = Yes THEN
|||
||| PA199g Payroll card (for wages or salary)
||| Payroll card (for wages or salary)
||| Integer
|||
||| ELSE
|||
||| ENDIF
|||
||| IF Incentive card (for bonus pay from your employer) = Yes THEN
|||
||| PA199h Incentive card (for bonus pay from your employer)
||| Incentive card (for bonus pay from your employer)
||| Integer
|||
||| ELSE
|||
||| ENDIF
|||
||| IF Benefit card (FSA, HRA, HSA, health care, day care) = Yes THEN
|||
||| PA199i Benefit card (FSA, HRA, HSA, health care, day care)
||| Benefit card (FSA, HRA, HSA, health care, day care)
||| Integer
|||
||| ELSE
```

```
|| |
|| ENDIF
||
|| IF Remittance card (for sending money overseas) = Yes THEN
|| |
|| | PA199j Remittance card (for sending money overseas)
|| | Remittance card (for sending money overseas)
|| | Integer
|| |
|| ELSE
|| |
|| ENDIF
||
|| IF Merchant rebate card = Yes THEN
|| |
|| | PA199k Merchant rebate card
|| | Merchant rebate card
|| | Integer
|| |
|| ELSE
|| |
|| ENDIF
||
|| IF Location specific card (for spending in shopping malls or university campus) = Yes THEN
|| |
|| | PA199l Location specific card (for spending in shopping malls or university campus)
|| | Location specific card (for spending in shopping malls or university campus)
|| | Integer
|| |
|| ELSE
|| |
|| ENDIF
||
|| [End of table display]
| ENDIF
|
ENDIF
```

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

```
|
| PA103 ever had a prepaid card
| Have you ever had a prepaid card?
| 1 Yes
| 2 No
```

```
|
| ELSE
```

```
|
| ENDIF
```

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

```
|
| PA039 reloadable cards
| Some prepaid cards can be reloaded with extra dollar value by the card holder. Are any of your prepaid
| cards reloadable? Please tell us about cards you currently have and cards you had in the past 12 months.
| 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
||
|| ENDIF
|
| ENDIF
|
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 cell phone adopter = 1 THEN

|
| [Questions PA051_intro to PA051_e are displayed as a table]

|
| **PA051_intro** mobile payments intro

| Mobile payments are purchases, bill payments, charitable donations, payments to another person, or
| any other payments made using a mobile phone. In the past 12 months, have you made any of the
| following types of mobile payments?

|
| **PA051_a** mobile payments 1

| [FILLS FOR PA051]

| 1 Yes

| 2 No

|
| **PA051_b** mobile payments 2

| [FILLS FOR PA051]

| 1 Yes

| 2 No

|
| **PA051_c** mobile payments 3

| [FILLS FOR PA051]

| 1 Yes

| 2 No
|

| **PA051_d** mobile payments 4

| [FILLS FOR PA051]

| 1 Yes

| 2 No

| **PA051_e** mobile payments 5

| [FILLS FOR PA051]

| 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

[The following questions are displayed as a table]

PA001_d intro

Now we're going to ask you about newer online companies such as PayPal that are not banks but allow people to make payments. 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. Do you have an account at any of the following non-bank online payment services?

PA001_d1 PayPal

PayPal

1 Yes

2 No

PA001_d2 Google Checkout

Google Checkout

1 Yes

2 No

PA001_d3 Amazon Payments

Amazon Payments

1 Yes

2 No

PA001_d4 other

Other (specify) :

1 Yes

2 No

PA001_d4_other other

String

[End of table display]

IF PAYPAL ADOPTER = 1 THEN

|

| **PA048** money deposited at a non-bank online payment service

| Do you have any money deposited at a non-bank online payment service? Examples of non-bank online payment services include PayPal, Google Checkout, and Amazon Payments.

| 1 Yes

| 2 No

|

| **PA044** past 12 months used non-bank online payment service

| In the past 12 months, have you used a non-bank online payment service to make a purchase or pay another person? Examples of non-bank online payment services include PayPal, Google Checkout, and Amazon Payments.

| 1 Yes

| 2 No

|

ELSE

|

ENDIF

PU001_Intro PAYMENT USE INTRO

Now we will ask questions about how often you use the payment methods you have. If you are married or living with a partner, please report all payments made by you or made jointly with your spouse or partner—but not payments made only by your spouse or partner. If you own or operate a business, please do not report payments related to your business only.

PU002_Intro 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 Payments set up to occur on a regularly scheduled basis. Online bill payments Bill payments made online, but not set up to be paid automatically. Bill payments by mail, in person, or by phone Bills you mail in, pay in person, or by calling on your phone. **PURCHASES OF GOODS & SERVICES** Online payments Payments for items bought over the internet or donations made online. Retail purchases of goods Purchases of goods at stores, such as: grocery stores, superstores, department stores, drug stores. Services Purchases of services, such as: restaurants, bars, fast food and beverage, transportation and tolls, doctor's visits, child care, haircuts, education, recreation and entertainment. Person-to-person payments Payments to people not made through a retail establishment, such as payments for babysitting, allowances, yardwork.

IF AUTOMATIC BILL PAY ADOPTER = 1 THEN

|

| [Questions PU002_Intro2 to tableenddummy2 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? Please fill in one box per row. Choose the box that best describes your

typical activity. Answer for each payment method. Enter the number of times you make an automatic payment. DO NOT ENTER DOLLAR AMOUNTS. Please answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method to pay automatic bills, please enter a 0 in any box in the appropriate row.

IF DEBIT CARD ADOPTER = 1 THEN

PU002_a1 AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK

Paid with your debit card(s)

Range: 0..^pu002_a1_scalevar

PU002_a2 AUTOMATIC BILL PAYMENTS DEBIT CARD(S) MONTH

Paid with your debit card(s)

Range: 0..^pu002_a2_scalevar

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..^pu002_b1_scalevar

PU002_b2 AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH

Charged to your credit card(s)

Range: 0..^pu002_b2_scalevar

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..^pu002_c1_scalevar

PU002_c2 AUTOMATIC BILL PAYMENTS bank account number MONTH

Paid using your bank account and routing numbers

Range: 0..^pu002_c2_scalevar

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..^pu002_e1_scalevar

|| **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..^pu002_e2_scalevar

|| **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..^pu002_d1_scalevar

|| **PU002_d2** AUTOMATIC BILL PAYMENTS INCOME MONTH

|| Paid directly from your income

|| Range: 0..^pu002_d2_scalevar

|| **PU002_d3** AUTOMATIC BILL PAYMENTS INCOME YEAR

|| Paid directly from your income

|| Range: 0..1000

|| **tableenddummy2** TABLE END DUMMY

|| ELSE

|| ENDIF

IF BA ADOPTER = 1 or CREDIT CARD ADOPTER = 1 THEN

|| [Questions PU003_Intro to tableenddummy2 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? [IMPORTANT: Do not count any automatic recurring bill payments that you reported in the previous question.] Please fill in one box per row. Choose the box that best describes your typical activity. Answer for each payment method. Enter the number of times you make an online bill payment. DO NOT ENTER DOLLAR AMOUNTS. Please answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method to pay bills online, please enter a 0 in any box in the appropriate row.

|| IF DEBIT CARD ADOPTER = 1 THEN

|| **PU003_a1** ONLINE BILL PAYMENTS DEBIT CARD(S) WEEK

|| Paid with your debit card(s)

|| Range: 0..^pu003_a1_scalevar

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

|| Paid with your debit card(s)

|| Range: 0..^pu003_a2_scalevar

|| **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..^pu003_b1_scalevar
||
| PU003_b2 ONLINE BILL PAYMENTS CREDIT CARD(S) MONTH
| Charged to your credit card(s)
| Range: 0..^pu003_b2_scalevar
||
| 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..^pu003_c1_scalevar
||
| PU003_c2 ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number MONTH
| Paid using your bank account and routing numbers
| Range: 0..^pu003_c2_scalevar
||
| 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..^pu003_d1_scalevar
||
| 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..^pu003_d2_scalevar
||
| 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
|
| tableenddummy2 TABLE END DUMMY
```

ELSE
|
ENDIF

[Questions PU004_Intro to tableenddummy2 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? Please fill in one box per row. Choose the box that best describes your typical activity. Answer for each payment method. Enter the number of times you make a bill payment by mail, in person or by phone. **DO NOT ENTER DOLLAR AMOUNTS.** Please answer on an annual basis if you typically make less than one payment per month. 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_a1 BILL PAYMENTS MAIL IN-PERSON CASH WEEK

Paid in cash
Range: 0..^pu004_a1_scalevar

PU004_a2 BILL PAYMENTS MAIL IN-PERSON CASH MONTH

Paid in cash
Range: 0..^pu004_a2_scalevar

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..^pu004_b1_scalevar

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

| Paid by check (paper)
| Range: 0..^pu004_b2_scalevar

| **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..^pu004_b1mo_scalevar

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

| Paid by money order
| Range: 0..^pu004_b2mo_scalevar

| **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..^pu004_c1_scalevar

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

| Paid with your debit card(s)

| Range: 0..^pu004_c2_scalevar

| **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..^pu004_d1_scalevar

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

| Charged to your credit card(s)

| Range: 0..^pu004_d2_scalevar

| **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..^pu004_e1_scalevar

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

| Paid with your prepaid card(s)

| Range: 0..^pu004_e2_scalevar

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

| Paid with your prepaid card(s)

| Range: 0..1000

|
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. If you are married or living
| with a partner, please report all payments made by you or made jointly with your spouse or
| partner—but not payments made only by your spouse or partner. If you own or operate a business,
| please do not report payments related to your business only.

| [Questions PU005_Intro2 to tableenddummy2 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? Examples of internet payments include all non-bill purchases made on the
| internet and charitable donations made online. Please fill in one box per row. Choose the box that
| best describes your typical activity. Answer for each payment method. Enter the number of times
| you make an internet payment. DO NOT ENTER DOLLAR AMOUNTS. Please answer on an annual basis if you
| typically make less than one payment per month. If you do not use the payment method to make
| internet payments, please enter a 0 in any box in the appropriate row.

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

| **PU005_a1** ONLINE PAYMENTS CHECK WEEK

| Check (paper)

| Range: 0..^pu005_a1_scalevar

| **PU005_a2** ONLINE PAYMENTS CHECK MONTH

| Check (paper)

| Range: 0..^pu005_a2_scalevar

| **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..^pu005_a1mo_scalevar

| **PU005_a2mo** ONLINE PAYMENTS MONEY ORDER MONTH

| Money order

| Range: 0..^pu005_a2mo_scalevar

| **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..^pu005_b1_scalevar

| **PU005_b2** ONLINE PAYMENTS DEBIT CARD MONTH

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

```
|| Range: 0..^pu005_b2_scalevar
||
|| 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..^pu005_c1_scalevar
||
|| 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..^pu005_c2_scalevar
||
|| 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..^pu005_d1_scalevar
||
|| PU005_d2 ONLINE PAYMENTS CREDIT CARD MONTH
|| Charged to your credit card, either directly or through an intermediary such as PayPal
|| Range: 0..^pu005_d2_scalevar
||
|| 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..^pu005_e1_scalevar
||
|| PU005_e2 ONLINE PAYMENTS PREPAID CARD MONTH
|| Paid with your prepaid card
|| Range: 0..^pu005_e2_scalevar
||
|| PU005_e3 ONLINE PAYMENTS PREPAID CARD YEAR
|| Paid with your prepaid card
|| Range: 0..1000
```

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

[Questions PU006a_Intro to tableenddummy2 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? 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 Please fill in one box per row. Choose the box that best describes your typical activity. Answer for each payment method. Enter the number of times you make a payment. DO NOT ENTER DOLLAR AMOUNTS. Please answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method to make payments, please enter a 0 in any box in the appropriate row. 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_a1 ESSENTIAL RETAIL NOT ONLINE CASH WEEK

Cash
Range: 0..^pu006a_a1_scalevar

PU006a_a2 ESSENTIAL RETAIL NOT ONLINE CASH MONTH

Cash
Range: 0..^pu006a_a2_scalevar

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..^pu006a_b1_scalevar
```

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

```
| Check (paper)  
| Range: 0..^pu006a_b2_scalevar
```

```
| 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..^pu006a_b1mo_scalevar
```

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

```
| Money order  
| Range: 0..^pu006a_b2mo_scalevar
```


| **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..^pu006a_c1_scalevar

| **PU006a_c2** ESSENTIAL RETAIL NOT ONLINE DEBIT CARD MONTH
| Paid with your debit card
| Range: 0..^pu006a_c2_scalevar

| **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..^pu006a_d1_scalevar

| **PU006a_d2** ESSENTIAL RETAIL NOT ONLINE CREDIT CARD MONTH
| Charged to your credit card
| Range: 0..^pu006a_d2_scalevar

| **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..^pu006a_e1_scalevar

| **PU006a_e2** ESSENTIAL RETAIL NOT ONLINE PREPAID CARD MONTH
| Paid with your prepaid card
| Range: 0..^pu006a_e2_scalevar

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

ENDIF

tableenddummy2 TABLE END DUMMY

[Questions PU006c_Intro to tableenddummy2 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? 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 Please fill in one box per row. Choose the box that best describes your typical activity Answer for each payment method. Enter the number of times you make a payment. DO NOT ENTER DOLLAR AMOUNTS. Please answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method to make payments, please enter a 0 in any box in the appropriate row.

PU006c_a1 OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH WEEK

Cash

Range: 0..^pu006c_a1_scalevar

PU006c_a2 OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH MONTH

Cash

Range: 0..^pu006c_a2_scalevar

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..^pu006c_b1_scalevar

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

| Check (paper)

| Range: 0..^pu006c_b2_scalevar

| **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..^pu006c_b1mo_scalevar

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

| Money order

| Range: 0..^pu006c_b2mo_scalevar

| **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..^pu006c_c1_scalevar

| **PU006c_c2** OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD MO
| Paid with your debit card
| Range: 0..^pu006c_c2_scalevar

| **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..^pu006c_d1_scalevar

| **PU006c_d2** OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD M
| Charged to your credit card
| Range: 0..^pu006c_d2_scalevar

| **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..^pu006c_e1_scalevar

| **PU006c_e2** OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD
| Paid with your prepaid card
| Range: 0..^pu006c_e2_scalevar

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

|
ENDIF

[Questions PU021_Intro to tableenddummy2 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? 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 Please fill in one box per row. Choose the box that best describes your typical activity. Answer for each payment method. Enter the number of times you make a payment. DO NOT ENTER DOLLAR AMOUNTS. Please answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method to make payments, please enter a 0 in any box in the appropriate row.

PU021_a1 person-to-person payments CASH WEEK

Cash

Range: 0..^pu021_a1_scalevar

PU021_a2 person-to-person payments CASH month

Cash

Range: 0..^pu021_a2_scalevar

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..^pu021_b1_scalevar

|

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

| Paid by check (paper)

| Range: 0..^pu021_b2_scalevar

|

| **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..^pu021_b1mo_scalevar

|

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

| Paid by money order

| Range: 0..^pu021_b2mo_scalevar

|

| **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..^pu021_c1_scalevar

|

| **PU021_c2** person-to-person payments DEBIT CARD month
| Paid with your debit card, through an intermediary such as PayPal
| Range: 0..^pu021_c2_scalevar

| **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..^pu021_d1_scalevar

| **PU021_d2** person-to-person payments CREDIT CARD month
| Charged to your credit card, through an intermediary such as PayPal
| Range: 0..^pu021_d2_scalevar

| **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..^pu021_e1_scalevar

| **PU021_e2** person-to-person payments account payment month
| Account to account payment
| Range: 0..^pu021_e2_scalevar

| **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..^pu021_f1_scalevar

| **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..^pu021_f2_scalevar

| **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

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

ENDIF

PU100 payments made for both your household and some other organization

Were any of the payments you reported in the previous questions made for both your household and some other organization? Check all that apply.

1 Yes, some payments were for my employer (not a business that I own)

2 Yes, some payments were for a business that I own

3 Yes, some payments were for another organization such as religious organizations, community or social organizations, or charity

4 No

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 monthly due date)?

| 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

PU101 weeks make fewer payments than typical

During the past 12 months, how many weeks did you make fewer total payments than you do in a typical week? If none, please enter 0, otherwise, Please enter a number between 1 and 52.

Range: 0..52

[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

| In the past 12 months, what was the total amount of cash was lost or stolen?

| Integer

|

ELSE
|
ENDIF

IF Credit card = Yes THEN

|
| **PH023_b** fraudulent credit card charges
| In the past 12 months, what was the total 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
| In the past 12 months, what was the total 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
| In the past 12 months, what was the total 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

||

| 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 for anything 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."

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

DE010 FAMILY INCOME PREVIOUS 12 MONTHS

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-\$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

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