

Well Being 285

surveyIntro SURVEY INTRO

Thank you for taking this survey. We are studying how consumers pay for goods and services. 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.

IF calcage = empty THEN

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

| **IN002 BIRTH DATE HEADER**

| What is your birth date?

| **birthmonth BIRTH MONTH**

| Month

| 1 January

| 2 February

| 3 March

| 4 April

| 5 May

| 6 June

| 7 July

| 8 August

| 9 September

| 10 October

| 11 November

| 12 December

| **birthday BIRTH DAY**

| Day

| 1 01

| 2 02

| 3 03

| 4 04

| 5 05

| 6 06

| 7 07

| 8 08

| 9 09

| 10 10

| 11 11

| 12 12

| 13 13

| 14 14

| 15 15

| 16 16

| 17 17

| 18 18

| 19 19

| 20 20

| 21 21

| 22 22
| 23 23
| 24 24
| 25 25
| 26 26
| 27 27
| 28 28
| 29 29
| 30 30
| 31 31
|

| **birthyear** BIRTH YEAR

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

```
| 52 1952
| 53 1953
| 54 1954
| 55 1955
| 56 1956
| 57 1957
| 58 1958
| 59 1959
| 60 1960
| 61 1961
| 62 1962
| 63 1963
| 64 1964
| 65 1965
| 66 1966
| 67 1967
| 68 1968
| 69 1969
| 70 1970
| 71 1971
| 72 1972
| 73 1973
| 74 1974
| 75 1975
| 76 1976
| 77 1977
| 78 1978
| 79 1979
| 80 1980
| 81 1981
| 82 1982
| 83 1983
| 84 1984
| 85 1985
| 86 1986
| 87 1987
| 88 1988
| 89 1989
| 90 1990
| 91 1991
| 92 1992
| 93 1993
| 94 1994
| 95 1995
| 96 1996
| 97 1997
| 98 1998
| 99 1999
|
ENDIF
```

```
IF internetlocation = 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 cellphone = No THEN
|
| **evercell** ever had cell phone
| Have you ever had a cell phone?
| 1 Yes
| 2 No
|
ENDIF

IF cellphone = 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. Examples of smart phones include the iPhone,
| Android, Blackberry, and Windows Mobile. Is your cell phone a smart phone?
| 1 Yes
| 2 No
|
ELSE
|
ENDIF

tablet have tablet
Do you have a tablet device? Examples of common tablets include the iPad, Samsung Galaxy, Amazon
Kindle Fire, and Google Nexus 7.
1 Yes
2 No

[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 either stores or records a dollar value. Also known as stored value cards or gift cards. Some of these cards may have a Visa, MasterCard, Discover or American Express logo on them, but they are not a credit or debit card. Some cards are for specific payments, like a phone card, and others work for many payments, like NetSpend or Green Dot. In addition, there are government-issued prepaid cards such as EBT, Direct Express, SNAP, and TANF. Most prepaid cards have a dollar value that can be used to make payments, which are deducted from the value stored on the card. Other types of prepaid cards may be valid for use over a specific period of time, such as a monthly public transit pass, but the value of these cards is not deducted each time the card is used. 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 payment made from your bank's online banking website, usually for a bill but it can be used to pay other people too. 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

|

| [The following questions are displayed as a table]

|

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

| [RANDOMLY SELECT QUESTIONTEXT 3 TO 11]

|

| IF FLAS003AddRandom = 1 THEN

||

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

|| Money order

|| 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
||
| ELSEIF FLAS003AddRandom = 2 THEN
||
|| **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_h** RATING ON USING ONLINE BANKING BILL PAY
|| Money order
|| 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
||
|| 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
||
|| ELSEIF FLAS003AddRandom = 3 THEN
||
|| 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_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_h** RATING ON USING ONLINE BANKING BILL PAY

|| Money order
|| 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

||
| ELSEIF FLAS003AddRandom = 4 THEN

||
|| **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
||
|| 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_h RATING ON USING ONLINE BANKING BILL PAY
|| Money order
|| 1 =least desirable
|| 2
|| 3
|| 4
|| 5 =most desirable
||
|| ELSEIF FLAS003AddRandom = 5 THEN
||
|| 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

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

|| Money order
|| 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

||

|| ELSEIF FLAS003AddRandom = 6 THEN

||

|| **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

||

|| **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_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_h RATING ON USING ONLINE BANKING BILL PAY
|| Money order
|| 1 =least desirable
|| 2
|| 3
|| 4
|| 5 =most desirable
||
| ENDF
|
| [End of table display]
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 AS012_a = AS012_b or AS012_a = AS012_d or AS012_a = AS012_e or AS012_a =
AS012_f or AS012_a = AS012_h or AS012_b = AS012_d or AS012_b = AS012_e or AS012_b =
AS012_f or AS012_b = AS012_h or AS012_d = AS012_e or AS012_d = AS012_f or AS012_d = AS012_h or
AS012_e = AS012_f or AS012_e = AS012_h or AS012_f = AS012_h 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?Please rate all means of
making a payment, even if you do not use that method

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

AS004_f security of payment locations 6

[fills for AS004]

1 1 Very risky

2 2 Risky

3 3 Neither risky nor secure

4 4 Secure

5 5 Very secure

AS004_g security of payment locations 7

[fills for AS004]

1 1 Very risky

2 2 Risky

3 3 Neither risky nor secure

4 4 Secure

5 5 Very secure

AS004_h security of payment locations 8

[fills for AS004]

1 1 Very risky

2 2 Risky

- 3 3 Neither risky nor secure
- 4 4 Secure
- 5 5 Very secure

AS004_i security of payment locations 9

[fills for AS004]

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

AS004_j security of payment locations 10

[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 CHKADOPTER = 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) \$Answer2\$

| **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 SAVADOPTER = THEN
|
| **NEWSAV** EVER HAD SAVINGS ACCOUNT
| Have you ever had a savings account?
| 1 Yes
| 2 No
|
ELSE
|
ENDIF

IF BAADOPTER = THEN
|
| IF (CHKEVER = 1 or SAVEVER = 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 NEWOB = Yes THEN
|||
||| **NEWOB BP** 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

```

|||
|| ENDF
||
| ELSE
||
| ENDF
|
ELSE
|
| IF CHKADOPTER = 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 0.05%
|| 3 0.06 to 0.10%
|| 4 0.11 to 0.15%
|| 5 0.16 to 0.20%
|| 6 0.21 to 0.25%
|| 7 0.26 to 0.50%
|| 8 0.51 to 0.75%
|| 9 0.76 to 1.00%
|| 10 1.01 to 1.50%
|| 11 1.51 to 2.00%
|| 12 2.01 to 2.50%
|| 13 2.51 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?Your primary account is
|| the account you use most often, not the account with the most money in it.
|| 1 Commercial bank
|| 2 Savings and loan
|| 3 Credit union
|| 4 Brokerage
|| 5 Internet bank

```

```

|| 6 Other: (please specify) $Answer2$
||
|| PA006_other WHAT KIND OF BANK IS PRIMARY CHECKING OTHER
|| String
||
|| ELSE
||
|| ENDIF
|
| IF SAVADOPTER = 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?Your primary account is
|| the account you use most often, not the account with the most money in it.
|| 1 Commercial bank
|| 2 Savings and loan
|| 3 Credit union
|| 4 Brokerage
|| 5 Internet bank
|| 6 Other: (please specify) $Answer2$
||
|| PA007_other WHAT KIND OF BANK IS PRIMARY SAVINGS OTHER
|| String
||
|| ELSE
||
|| ENDIF
|
| IF CHKADOPTER = 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. Does your checking account have overdraft protection?
|| 1 Yes
|| 2 No
|| 3 I don't know
||
|| ELSE
||
|| ENDIF
|
| [Questions PA008_Intro to PA008_a 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 ATM
| cards and/or debit cards do you have? If you are married or living with a partner, please

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| 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_b** HOW MANY ATM CARDS

| Number of ATM cards:

| Range: 0..100

| **PA008_a** HOW MANY DEBIT CARDS

| Number of debit cards:

| Range: 0..100

| IF PA008_a > 0 THEN

||
| ELSE

|| **PA010** EVER HAD DEBIT CARD

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

|| 1 Yes

|| 2 No

||
| ENDIF

| IF PA008_b > 0 THEN

||
| ELSE

|| **PA009** EVER HAD ATM CARD

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

|| 1 Yes

|| 2 No

||
| ENDIF

| IF PA008_a > 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

|| 3 I don't know

|| IF PA034_order{1} = EMPTY THEN

||
| ENDIF

|| **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

```
||
| ELSE
||
| ENDIF
|
| PA032 visited a bank branch
| In the past 12 months, have you visited a bank branch, a savings and loan, or a credit union and
| spoken with a teller or other 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 PA008_a > 0 or PA008_b > 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 and ONLINE 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 current 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 TBADOPTER = 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 PA013 = 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
||
|| 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 NEWOB = 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 cellphone = Yes and BAADOPTER = 1 THEN
|
| IF PA026_order{1} = EMPTY THEN
```

```

||
|| ENDIF
||
|| [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, reading emails from
|| your bank, 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 (( cellphone = Yes and PA026_a = No ) or evercell = Yes ) and ( BAADOPTER = 1 or BAEVER
|= 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 ( permPA026_1 = 1 and ( PA026_b = No or PA026_b = empty)) or ( permPA026_2

```



```

|= 1 and ( PA026_c = No or PA026_c = empty)) or ( permPA026_3 = 1 and ( PA026_d
|= No or PA026_d = empty)) or ( permPA026_4 = 1 and ( PA026_e = No or PA026_e =
| empty)) or (permPA026_1 = No and (PA026_b = No or PA026_b = empty)) or (permPA026_2 = No and
| (PA026_c = No or PA026_c = empty)) or (permPA026_3 = No and (PA026_d = No or PA026_d = empty))
| or (permPA026_4 = No and (PA026_e = No or PA026_e = empty)) or (permPA026_1 = 3 and (PA026_b
|= No or PA026_b = empty)) or (permPA026_2 = 3 and (PA026_c = No or PA026_c = empty)) or
| (permPA026_3 = 3 and (PA026_d = No or PA026_d = empty)) or (permPA026_4 = 3 and (PA026_e = No or
| PA026_e = empty)) or (permPA026_1 = 4 and (PA026_b = 2 or PA026_b = empty)) or (permPA026_2 =
| 4 and (PA026_c = 2 or PA026_c = empty)) or (permPA026_3 = 4 and (PA026_d = 2 or PA026_d = empty))
| or (permPA026_4 = 4 and (PA026_e = 2 or PA026_e = empty)) THEN
||
|| IF ( BAADOPTER = Yes or BAEVER = 1) and ( CPADOPTER = 1 or EVERCELL = 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 ( permPA026_1 = 1 and ( PA026_b = No or PA026_b = empty)) or ( permPA026_2 = 1 and
|| ( PA026_c = No or PA026_c = empty)) or ( permPA026_3 = 1 and ( PA026_d = No or PA026_d
|| = empty)) or ( permPA026_4 = 1 and ( PA026_e = No or PA026_e = empty)) THEN
||
|| PA126_b Check a balance or check recent transactions
|| Check a balance or check recent transactions
|| 1 Yes
|| 2 No
||
|| ENDIF
||
|| IF ( permPA026_1 = No and ( PA026_b = No or PA026_b = empty)) or ( permPA026_2 = No
|| and ( PA026_c = No or PA026_c = empty)) or ( permPA026_3 = 2 and ( PA026_d = 2 or
|| PA026_d = empty)) or ( permPA026_4 = 2 and ( PA026_e = 2 or PA026_e = empty)) THEN
||
|| PA126_c Pay a bill
|| Pay a bill
|| 1 Yes
|| 2 No
||
|| ENDIF
||
|| IF ( permPA026_1 = 3 and ( PA026_b = No or PA026_b = empty)) or ( permPA026_2 = 3 and
|| ( PA026_c = No or PA026_c = empty)) or ( permPA026_3 = 3 and ( PA026_d = No or PA026_d
|| = empty)) or ( permPA026_4 = 3 and ( PA026_e = No or PA026_e = 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 ( permPA026_1 = 4 and ( PA026_b = No or PA026_b = empty)) or ( permPA026_2 = 4 and
|| ( PA026_c = No or PA026_c = empty)) or ( permPA026_3 = 4 and ( PA026_d = No or PA026_d
|| = empty)) or ( permPA026_4 = 4 and ( PA026_e = No or PA026_e = 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 TBADOPTER = 1 or OBADOPTER = 1 or MBADOPTER = 1 THEN
|||
||| IF PA033_count = 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 TBADOPTER = 1 THEN
|||
||| PA033_a Telephone banking
||| Telephone banking
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| IF OBADOPTER = 1 THEN
|||
||| PA033_b Online banking, using a computer or laptop
||| Online banking, using a computer or laptop
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| IF MBADOPTER = 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
|||
||| [End of table display]
|| ELSEIF PA033_count = 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 TBADOPTER = 1 THEN
|||
||| PA033_a Telephone banking
||| Telephone banking
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| IF OBADOPTER = 1 THEN
|||
||| PA033_b Online banking, using a computer or laptop
||| Online banking, using a computer or laptop
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| IF MBADOPTER = 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
|||
||| [End of table display]
|| ELSEIF PA033_count = 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 TBADOPTER = 1 THEN
|||
||| PA033_a Telephone banking
||| Telephone banking
```

```
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| IF OBADOPTER = 1 THEN
|||
||| PA033_b Online banking, using a computer or laptop
||| Online banking, using a computer or laptop
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| IF MBADOPTER = 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
|||
||| [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 TBADOPTER = 1 THEN
|||
||| PA033_a Telephone banking
||| Telephone banking
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| IF OBADOPTER = 1 THEN
|||
||| PA033_b Online banking, using a computer or laptop
||| Online banking, using a computer or laptop
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
```

```

||| IF MBADOPTER = 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
|||
||| [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

... stored elsewhere for safe keeping in your home, car, office, etc.

Range: 0..1000000

IF PA015_a > 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 PA015_b > 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) \$Answer2\$

PA016_other other

String

IF PA016_order{null} = 1 THEN

|
| **PA016_a** WHICH ATM CARD
| When you get cash from an ATM, what kind of plastic card do you use most often?
| 1 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]
| 2 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]
| 3 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]
| 4 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]
| 5 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]
| 6 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]
|
ENDIF

IF PA016_order{null} = 4 THEN

|
| **PA016_b** WHICH METHOD CASH BACK AT RETAIL STORE
| When you get cash back at a retail store, what method do you use most often?
| 1 [Debit card/Write a check/Prepaid card/Other method]
| 2 [Debit card/Write a check/Prepaid card/Other method]
| 3 [Debit card/Write a check/Prepaid card/Other method]
| 4 [Debit card/Write a check/Prepaid card/Other method]
|
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

IF PA017_a > 900 THEN

|
| **PA017_a_check** check for large amount
| Your answer seems large. Please go back and double check your response, or click Next if correct.
|
ENDIF

[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

Integer

PA018_b1 HOW OFTEN GET CASH TIMES PER MONTH rank 1

Integer

PA018_c1 HOW OFTEN GET CASH TIMES PER YEAR rank 1

Integer

IF ((PA018_a1 <> empty and (PA018_b1 <> empty or PA018_c1 <> empty)) or (PA018_b1 <> empty and PA018_c1 <> 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 PA018_a1 > 50 THEN

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

IF PA018_b2 > 30 THEN

|
| **checkMonthlyFreq** DISPLAY IF MONTHLY FREQUENCY >30
| Your monthly estimate suggests you get cash at least every day. Please choose 'Back' if you would
| like to change your response. Otherwise, choose 'Next' to continue.
|
ENDIF

IF PA018_c2 > 12 THEN

|
| **checkYearlyFreq** DISPLAY IF YEARLY FREQUENCY >12
| Your yearly estimate suggests you get cash at least every month. 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

IF PA017_b > 900 THEN

|
| **PA017_b_check** other sources large amount of cash check
| Your answer seems large. Please go back and double check your response, or click Next if correct.

|
ENDIF

[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

Integer

PA018_b2 HOW OFTEN GET CASH TIMES PER MONTH rank 2

Integer

PA018_c2 HOW OFTEN GET CASH TIMES PER YEAR rank 2

Integer

IF ((PA018_a2 <> empty and (PA018_b2 <> empty or PA018_c2 <> empty)) or (PA018_b2 <> empty and PA018_c2 <> 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 PA018_a2 > 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. This is called revolving credit. 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 PA053 = 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 CCADOPTER = 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 PA019_a = Yes or PA019_b = Yes or PA019_c = Yes or PA019_d = Yes or PA019_e = 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 credit cards you have of each type. If none, please enter 0.

||
|| IF PA019_a = 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 PA019_b = 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 PA019_c = 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 PA019_d = 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 PA019_e = 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 randomPA = 5 THEN
|
| IF GISVCADOPTER = 1 or EISVCADOPTER = 1 or GPSVCADOPTER = 1 or SPSVCADOPTER = 1 THEN
|| |
| ENDIF
|
| IF PCADOPTER = 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 GISVCADOPTER = 1 THEN
|| |
|| | PA100a Government issued (Direct Express, EBT)
|| | Government issued (Direct Express, EBT)
|| | Range: 0..100
|| |
|| | ELSE
|| |
|| | ENDIF
|| |
|| | IF EISVCADOPTER = 1 THEN
|| |
|| | PA100b Employer issued (payroll, incentive, benefit)
|| | Employer issued (payroll, incentive, benefit)
|| | Range: 0..100
|| |
|| | ELSE
|| |
|| | ENDIF
|| |
|| | IF GPSVCADOPTER = 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 SPSVCADOPTER = 1 THEN
|| |
|| | PA100d Specific purpose (can only be used at specific merchants, stores, locations or for services such as
public transportation)
|| | 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 pa100a = or (pa100a = empty and pa100a_skip = ) or pa100b = or (pa100b = empty
|| | and pa100b_skip = ) or pa100c = 0 or (pa100c = empty and pa100c_skip = 0) or pa100d = 0
|| | or (pa100d = empty and pa100d_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 GISVCADOPTER = 1 THEN
|| |
|| | PA102a Government issued cards
|| | Government issued (Direct Express, EBT)
|| | Integer
|| |
|| | ELSE
|| |
|| | ENDIF
|| |
|| | IF EISVCADOPTER = 1 THEN
|| |
|| | PA102b Employer issued cards
|| | Employer issued (payroll, incentive, benefit)
|| | Integer
|| |
|| | ELSE
|| |

```

```

|| ENDIF
||
|| IF GPSVCADOPTER = 1 THEN
|||
||| PA102c General purpose cards
||| General purpose (have a Visa, MasterCard, Discover or American Express logo on them)
||| Integer
|||
||| ELSE
|||
||| ENDIF
||
|| IF SPSVCADOPTER = 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
|
ENDIF

```

[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. Some of these cards may have a Visa, MasterCard, Discover or American Express logo on them, but they are not a credit or debit card. Some cards are for specific payments, like a phone card, and others work for many payments, like NetSpend or Green Dot. In addition, there are government-issued prepaid cards such as EBT, Direct Express, SNAP, and TANF. Most prepaid cards have a dollar value that can be used to make payments, which are deducted from the value stored on the card. Other types of prepaid cards may be valid for use over a specific period of time, such as a monthly public transit pass, but the value of these cards is not deducted each time the card is used. 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 (examples: Home Depot, Target, Starbucks, iTunes)

- 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, WIC, SNAP, or TANF

EBT, WIC, SNAP, or TANF

1 Yes

2 No

PA197m Other federal, state, or local government benefit card

Other federal, state, or local government benefit card

1 Yes

2 No

PA197g Payroll card (for wages or salary)

Payroll card (for wages or salary)

1 Yes

2 No

PA197h Employee incentive card (for bonus pay, awards, or recognition from your employer)

Employee incentive card (for bonus pay, awards, or recognition 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 Rebate card from store, merchant, or website

Rebate card from store, merchant, or website

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

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)(include only cards not reported above)

1 Yes

2 No

IF PCADOPTER = 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 PA197a = Yes THEN
||
|| PA198a Gift card from a store, merchant, or website
|| Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)
|| Range: 0..100
||
| ELSE
||
| ENDIF
|
| IF PA197c = 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 PA197d = Yes THEN
||
|| PA198d Phone card
|| Phone card
|| Range: 0..100
||
| ELSE
||
| ENDIF
|
| IF PA197e = Yes THEN
||
|| PA198e Direct Express
|| Direct Express
|| Range: 0..100
||
| ELSE
||
| ENDIF
|
| IF PA197f = Yes THEN
||
|| PA198f EBT, WIC, SNAP, or TANF
|| EBT, WIC, SNAP, or TANF
|| Range: 0..100
||
| ELSE
||
```

```
| ENDIF
|
| IF PA197m = Yes THEN
||
|| PA198m Other federal, state, or local government benefit card
|| Other federal, state, or local government benefit card
|| Range: 0..100
||
|| ELSE
||
|| ENDIF
|
| IF PA197g = Yes THEN
||
|| PA198g Payroll card (for wages or salary)
|| Payroll card (for wages or salary)
|| Range: 0..100
||
|| ELSE
||
|| ENDIF
|
| IF PA197h = Yes THEN
||
|| PA198h Employee incentive card (for bonus pay, awards, or recognition from your employer)
|| Employee incentive card (for bonus pay, awards, or recognition from your employer)
|| Range: 0..100
||
|| ELSE
||
|| ENDIF
|
| IF PA197i = 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 PA197j = Yes THEN
||
|| PA198j Remittance card (for sending money overseas)
|| Remittance card (for sending money overseas)
|| Range: 0..100
||
|| ELSE
||
|| ENDIF
|
| IF PA197k = Yes THEN
||
```



```

| | PA198k Rebate card from store, merchant, or website
| | Rebate card from store, merchant, or website
| | Range: 0..100
| |
| | ELSE
| |
| | ENDIF
|
| IF PA197l = 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
|
| IF PA197b = 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)(include only cards not reported above)
| | Range: 0..100
| |
| | ELSE
| |
| | ENDIF
|
| [End of table display]
| IF PA198_sum <= AND ( PA198a = or (PA198a = empty and PA198a_skip = ) or PA198b =
| or (PA198b = empty and PA198b_skip = ) or PA198c = or (PA198c = empty and PA198c_skip =
| ) or PA198d = or (PA198d = empty and PA198d_skip = ) or PA198e = or (PA198e = empty
| and PA198e_skip = ) or PA198f = or (PA198f = empty and PA198f_skip = ) or PA198m =
| or (PA198m = empty and PA198m_skip = 0) or PA198g = 0 or (PA198g = empty and PA198g_skip = 0)
| or PA198h = 0 or (PA198h = empty and PA198h_skip = 0) or PA198i = 0 or (PA198i = empty and
| PA198i_skip = 0) or PA198j = 0 or (PA198j = empty and PA198j_skip = 0) or PA198k = 0 or
| (PA198k = empty and PA198k_skip = 0) or PA198l = 0 or (PA198l = empty and PA198l_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 PA197a = Yes THEN
| |

```

```
|| PA199a Gift card from a store, merchant, or website
|| Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)
|| Integer
||
| ELSE
||
| ENDIF
|
| IF PA197c = Yes THEN
||
|| PA199c Public transportation card (subway, bus, train or ferry)
|| Public transportation card (subway, bus, train or ferry)
|| Integer
||
| ELSE
||
| ENDIF
|
| IF PA197d = Yes THEN
||
|| PA199d Phone card
|| Phone card
|| Integer
||
| ELSE
||
| ENDIF
|
| IF PA197e = Yes THEN
||
|| PA199e Direct Express
|| Direct Express
|| Integer
||
| ELSE
||
| ENDIF
|
| IF PA197f = Yes THEN
||
|| PA199f EBT, WIC, SNAP, or TANF
|| EBT, WIC, SNAP, or TANF
|| Integer
||
| ELSE
||
| ENDIF
|
| IF PA197m = Yes THEN
||
|| PA199m Other federal, state, or local government benefit card
|| Other federal, state, or local government benefit card
|| Integer
||
```

```
| ELSE
||
| ENDIF
|
| IF PA197g = Yes THEN
||
|| PA199g Payroll card (for wages or salary)
|| Payroll card (for wages or salary)
|| Integer
||
| ELSE
||
| ENDIF
|
| IF PA197h = Yes THEN
||
|| PA199h Incentive card (for bonus pay from your employer)
|| Employee incentive card (for bonus pay, awards, or recognition from your employer)
|| Integer
||
| ELSE
||
| ENDIF
|
| IF PA197i = 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 PA197j = Yes THEN
||
|| PA199j Remittance card (for sending money overseas)
|| Remittance card (for sending money overseas)
|| Integer
||
| ELSE
||
| ENDIF
|
| IF PA197k = Yes THEN
||
|| PA199k Rebate card from store, merchant, or website
|| Rebate card from store, merchant, or website
|| Integer
||
| ELSE
||
| ENDIF
|
```

```
| IF PA197l = 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
|
| IF PA197b = 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)
|| (include only cards not reported above)
|| Integer
||
| ELSE
||
| ENDIF
|
| [End of table display]
ENDIF
```

```
IF PCADOPTER = THEN
|
| PA103 ever had a prepaid card
| Have you ever had a prepaid card?
| 1 Yes
| 2 No
|
| ELSE
|
| ENDIF
```

```
IF PCADOPTER = 1 THEN
|
| PA022_extra PAST 12 MONTHS ADD MONEY TO ANY PREPAID CARD
| In the past 12 months, did you load money onto any of your prepaid cards?
| 1 Yes
| 2 No
|
| IF PA022_extra = Yes THEN
||
|| PA029 AMOUNT ADDED most often TO PREPAID CARD
|| Now think about the prepaid card that you load most often. When you add money to load 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 load 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 loading behavior. Enter the number of
|| times you load 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 ((PA023_a <> empty and (PA023_b <> empty or PA023_c <> empty)) or (PA023_b <> empty
|| and PA023_c <> 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.

|| ENDF

|| IF PA023_a > 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.

|| ENDF

|| [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 load most often, what is the most common way that you
|| load 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 [fills for PA101]

|| 9 Other (explain) \$Answer2\$

|| **PA101_other** other

|| String

|| ENDF

|| ENDF

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 PA024 = 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, mobile phone, or other instrument near a special terminal, reader, or scanner without swiping, signing or entering a personal identification number. Do you have any of the following payment methods with contactless payment technology?

IF PA053 = Yes THEN

|

| **PA027_a** contactless payment credit card

| Credit card

| 1 Yes

| 2 No

|

ELSE

|

ENDIF

IF PA008_a > 0 THEN

|

| **PA027_b** contactless payment debit card

| Debit card

| 1 Yes

| 2 No

|

ELSE

|

ENDIF

IF PCADOPTER = 1 THEN

|

| **PA027_c** contactless payment prepaid card

| Prepaid card

| 1 Yes

| 2 No

|

ELSE
|
ENDIF

IF cellphone = Yes THEN

|
| **PA027_f** contactless payment mobile phone
| Mobile phone
| 1 Yes
| 2 No
|
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 CPADOPTER = 1 THEN

|
| [Questions PA051_intro to PA051_f 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
|
| PA051_f mobile payments 6
| [FILLS FOR PA051]
| 1 Yes
| 2 No
|
ELSE
|
ENDIF
```

[The following questions are displayed as a table]

PA040_intro used payment methods in past 12 months

Certain types of payment methods are purchased ahead of time. Consider the following: Money order

- A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand. Travelers check - A piece of paper that is similar to a check but works like cash and is protected against loss or theft.

Traveler's checks are purchased in advance and issued for a specific amount of money. Cashier's

check – A type of check written by a bank and made payable to a third party payee. The bank customer purchases the check for full face value plus a small fee for the check service.

Certified check – A type of check where the bank guarantees the payee that there is enough cash available in the payer's account. In the past 12 months, have you used any of the following payment methods, even once?

PA040_a used money order in past 12 months

Money order

1 Yes

2 No

PA040_b used travelers check in past 12 months

Travelers check

1 Yes

2 No

PA040_c used cashier's check in past 12 months

Cashier's check

1 Yes

2 No

PA040_d used certified check in past 12 months

Certified check

1 Yes

2 No

[End of table display]

IF PA040_a = Yes THEN

|

ELSE

|

| **PA041** ever used a money order

| Have you ever used a money order, 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, and pay for purchases or bills. 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 Wallet

| Google Wallet

| 1 Yes

| 2 No

| **PA001_d3** Amazon Payments

| Amazon Payments

| 1 Yes

| 2 No

| **PA001_d4** other

| Other (specify) : \$Answer6\$

| 1 Yes

| 2 No

| **PA001_d4_other** other

| String

| [End of table display]

| IF PPADOPTER = 1 THEN

|| [Questions PA048 to PA048_other are displayed as a table]

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

|| Non-bank online payment services are usually funded by a link to a credit card, debit card, or bank account that you already own. In addition, you can store money for transactions with the payment service itself. Please tell us how your non-bank online payment service is funded.

|| Examples of non-bank online payment services include PayPal, Google Wallet, and Amazon Payments.

|| Check all that apply.

|| 1 Credit card

|| 2 Debit card

|| 3 Bank account

|| 4 Money stored with payment service

|| 5 Some other method (specify): \$Answer2\$

|| **PA048_other** other method for money deposited at a non-bank online payment service

|| other method

```

|| String
||
|| 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 Wallet, and
|| Amazon Payments.
|| 1 Yes
|| 2 No
||
| ELSE
||
| ENDIF
|
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. It is OK to refer to your records to get an accurate count of the number of payments you made.

PU002_Intro BILL PAYMENTS AND PAYMENTS FOR ALL OTHER PURCHASES

The next set of questions will be divided into several types of payments: Categorize each payment you make into one of the categories below. We'll ask you about each type of payment next. **BILLS & RELATED PAYMENTS** Automatic payments Payments set up to occur on a regularly scheduled basis to the same company or person. These include bills, subscriptions or debt payments. Online bill payments Payments made online for bills, subscriptions or debit payments, but not set up to be paid automatically. Bill payments by mail, in person, or by phone Payments for bills, subscriptions, or debt payments that you mail in, pay in person, or call 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 allowances, paying back a friend, or gifts to other people.

```

IF ABPADOPTER = 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 DCADOPTER = 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 CCADOPTER = 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 BAADOPTER = 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 OBBPADOPTER = 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

|

ELSE

|

ENDIF

IF BAADOPTER = 1 or CCADOPTER = 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 DCADOPTER = 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 CCADOPTER = 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 BAADOPTER = 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 OBBPADOPTER = 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
|
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 CHKADOPTER = 1 or MMCADOPTER = 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 MOADOPTER = 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 DCADOPTER = 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 CCADOPTER = 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 PCADOPTER = 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 chkadopter = 1 or mmcadopter = 1 or moadopter = 1 or dcadopter = 1 or baadopter = 1
or ccadopter = 1 or pcadopter = 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 (non-bill) In a typical period (week, month, or year), how many
| non-bill 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 CHKADOPTER = 1 or MMCADOPTER = 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 MOADOPTER = 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 DCADOPTER = 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 BAADOPTER = 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 CCADOPTER = 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 PCADOPTER = 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 in person 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 CHKADOPTER = 1 or MMCADOPTER = 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 MOADOPTER = 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 DCADOPTER = 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 CCADOPTER = 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 PCADOPTER = 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
```

[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 CHKADOPTER = 1 or MMCADOPTER = 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 MOADOPTER = 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 DCADOPTER = 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 CCADOPTER = 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 PCADOPTER = 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: 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 CHKADOPTER = 1 or MMCADOPTER = 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 MOADOPTER = 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 DCADOPTER = 1 THEN

|
| **PU021_c1** person-to-person payments DEBIT CARD week
| Paid with your debit card, through an intermediary such as PayPal or Square
| 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 or Square
| 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 or Square
| Range: 0..1000
|
ENDIF

IF CCADOPTER = 1 THEN

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

IF BAADOPTER = 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 OBBPADOPTER = 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..1000
|
| **PU021_f3** person-to-person payments online banking bill payment year
| Paid using the online banking bill payment function on your bank's web site
| Range: 0..1000
|
ENDIF

IF OBBPADOPTER = 1 THEN

| IF ((PU021_f1 <> empty and (PU021_f2 <> empty or PU021_f3 <> empty)) or (PU021_f2 <> empty
| and PU021_f3 <> 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 CCADOPTER = 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 PU009 = 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.

|| Integer

|| **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]
|| IF PU010 > 1000000 THEN
|||
||| PU010_check large answer check
||| Your answer seems large. Please go back and double check your response, or click Next if it is
||| correct.
|||
||| ENDIF
||
|| PU012 CARD INTEREST RATE
|| What interest rate do you pay on the card where you have the largest balance?
|| 1 0%
|| 2 0.01-5.00%
|| 3 5.01-10.00%
|| 4 10.01-15.00%
|| 5 15.01-20.00%
|| 6 20.01-25.00%
|| 7 25.01-30.00%
|| 8 30.01-35.00%
|| 9 More than 35%
|| 10 I don't know
||
| ELSE
||
| ENDIF
|
ELSE
|
ENDIF

```

PU101 weeks make fewer payments than typical

During the past 12 months, in 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

```
IF FLPH005{1} = EMPTY THEN
```

```
|
ENDIF
```

[Questions PH005_intro to PH005_g are displayed as a table]

PH005_intro EVER SENT WEB OR ENTERED IN EMAIL MESSAGE

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

PH005_a item 1

[RANDOM ORDER ANSWER CATEGORIES]

1 Yes

2 No

PH005_c item 2

[RANDOM ORDER ANSWER CATEGORIES]

- 1 Yes
- 2 No

PH005_d item 3

[RANDOM ORDER ANSWER CATEGORIES]

- 1 Yes
- 2 No

PH005_e item 4

[RANDOM ORDER ANSWER CATEGORIES]

- 1 Yes
- 2 No

PH005_g item 5

[RANDOM ORDER ANSWER CATEGORIES]

- 1 Yes
- 2 No

PH006 CREDIT RATING

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

- 1 Below 600
- 2 600-649
- 3 650-699
- 4 700-749
- 5 750-800
- 6 Above 800
- 7 I don't know

IF BAADOPTER = 1 or BAEVER = 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 CCADOPTER = 1 THEN

|

| **PH022_b** Credit card

| Credit card

```
| 1 Yes
| 2 No
|
ELSE
|
ENDIF
```

```
IF DCADOPTER = 1 THEN
|
| PH022_c debit card
| Debit card
| 1 Yes
| 2 No
|
ELSE
|
ENDIF
```

```
IF CHKADOPTER = 1 or MMCADOPTER = 1 THEN
|
| PH022_d checks or check book
| Checks or check book (from your own checking account)
| 1 Yes
| 2 No
|
ELSE
|
ENDIF
```

```
[End of table display]
IF PH022_a = 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 PH022_b = 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 pH023_b > THEN
|
| PH024_b Credit card fraud liable for
```

| Of the \$[fraudulent credit card charges] of fraudulent charges on your credit card, how much of
| that were you personally liable for? if none please enter 0
| Integer
|
ENDIF

IF PH022_c = 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 pH023_c > THEN
|
| **PH024_c** Credit card fraud liable for
| Of the \$[fraudulent debit card charges] of fraudulent charges on your debit card, how much of that
| were you personally liable for? if none please enter 0
| Integer
|
ENDIF

IF PH022_d = 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

IF PH023_d > THEN
|
| **PH024_d** checking account fraud liable for
| Of the \$[fraudulent checking account value] of fraudulent activity on your checking account, how
| much of that were you personally liable for? if none please enter 0
| Integer
|
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

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
||
| ENDIF
|
ENDIF

```

PH012 past 12 months cash discount

During the past 12 months did you pay for anything in cash to receive a discount? For example, paying for gasoline with cash to get 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 DE013 = 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 DE014 > 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 DE015 > 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 DE013 = Yes THEN
```

```
|  
| IF ( DE010 <= ,000-,999 and DE016 > 500 ) or ((DE010 = ,000-,999 or DE010 = ,000-,999 )  
| and DE016 > 750 ) or (DE010 = ,000-,999 and DE016 > 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 ( DE010 <= ,000-,999 and DE016 > 500 ) or ((DE010 = ,000-,999 or familyincome = ,000  
| to ,999 ) and DE016 > 750 ) or (DE010 = ,000-,999 and DE016 > 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 DE013 = Yes THEN
```

```
|  
| IF DE019 > 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 DE019 > 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