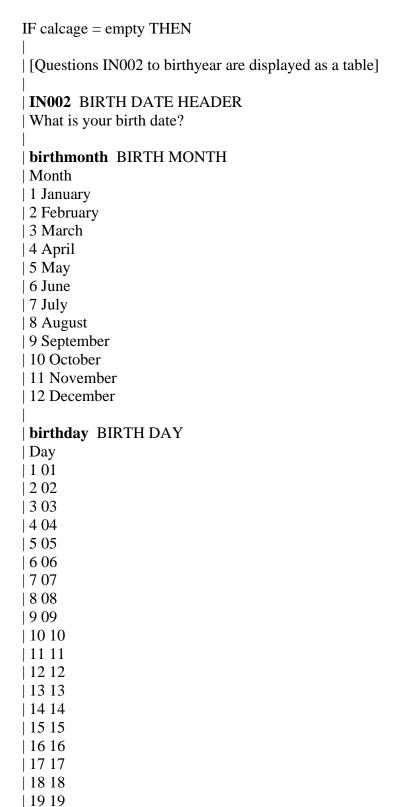**Well Being 359**

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 phone with features that enable it to easily access the web, send
| e-mails, and download apps. Examples of smart phones include the iPhone, Samsung Galaxy,
| Android, Blackberry, and Windows Mobile. Is your mobile phone a smart phone?
| 1 Yes
| 2 No
|
ELSE
|
ENDIF

[The following questions are displayed as a table]

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.

[End of table display]

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 MONEY ORDER
|| 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 MONEY ORDER
|| 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 MONEY ORDER
|| 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 MONEY ORDER
| | 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 MONEY ORDER
| | 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 MONEY ORDER
|| Money order
|| 1 =least desirable
|| 2
|| 3
|| 4
|| 5 =most desirable
||
| ENDIF
|
| [End of table display]
ENDDO

IF AS012_order{1} = EMPTY THEN
|
ENDIF

AS012 PAYMENT CHARACTERISTICS MOST IMPORTANT
Please tell us which payment characteristic is most important when you decide which payment method
to use.
1 [FILLS FOR AS012]
2 [FILLS FOR AS012]
3 [FILLS FOR AS012]

4 [FILLS FOR AS012]
5 [FILLS FOR AS012]
6 [FILLS FOR AS012]

[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. When answering the questions, please keep the following in mind: If you are married or living with a partner, please report all accounts belonging to you and all accounts held jointly with your spouse or partner. Do not include accounts held... ...only by your spouse or partner ...for business purposes only ...at non-bank online payment services such as PayPal Enter "0" if you have no accounts of the indicated type. How many accounts do you have at banks, credit unions, brokerages, or investment firms?

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 PA001_a > 0 THEN
|
ELSE
|
ENDIF

IF PA001_b > 0 THEN
|
ELSE
|
ENDIF

IF PA001_a > 0 OR PA001_b > 0 THEN
|
ELSE
|
ENDIF

IF CHKADOPTER = THEN
|
| IF PA002_order{1} = EMPTY THEN
||
| ENDIF
|
| [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 $Answer2$
|
| **PA002_other** WHY NO CHECKING OTHER TXT
|
| String
|
| **PA003** EVER HAD CHECKING ACCOUNT
| Have you ever had a checking account?
| 1 Yes
| 2 No
|
| IF PA003 = Yes THEN
||
| ELSE
||
| ENDIF
|
ELSE
|
ENDIF

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

IF (CHKEVER = 1 or SAVEVER = 1) THEN
|
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

||

|| IF PA010 = Yes THEN

|||

|| ELSE

|||

|| ENDIF

||

|| **PA009** EVER HAD ATM CARD

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

|| 1 Yes

|| 2 No

||

|| IF PA009 = Yes THEN

|||

||| IF PA010 = No THEN

||||

||| ELSE

||||

||| ENDIF

|||

|| ELSE

|||

|| ENDIF

||

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

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

|| 1 Yes

|| 2 No

||

|| IF newtb = Yes THEN

|||

|| ELSE

|||

|| ENDIF

||

|| **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. 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
|||
||| IF NEWOBBP = Yes THEN
||||
||| ELSE
||||
||| ENDIF
|||
|| ELSE
|||
|| ENDIF
||
| ELSE
||
| ENDIF
|
ELSE
|
| IF SAVADOPTER = 1 THEN
||
|| [The following questions are displayed as a table]
||
|| **PA007** WHAT KIND OF financial institution IS PRIMARY SAVNINGS
|| 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) $Answer3$
||
|| **PA007a** INTEREST RATE ON PRIMARY SAVINGS ACCOUNT
|| What interest rate do you earn on the balance in your primary savings account? Include money
|| market accounts if that is your primary savings account Please choose "0%" if you do not
|| earn interest.
|| 1 0%
|| 2 0.01 - 0.05%
|| 3 0.06 - 0.10%
|| 4 0.11 - 0.15%
|| 5 0.16 - 0.20%
|| 6 0.21 - 0.25%
|| 7 0.26 - 0.50%
|| 8 0.51 - 0.75%
|| 9 0.76 - 1.00%
|| 10 1.01 - 1.50%

|| 11 1.51 - 2.00%
|| 12 2.01 - 2.50%
|| 13 2.51 - 3.00%
|| 14 More than 3%
|| 15 Don't know
||
|| **PA007_other** WHAT KIND OF BANK IS PRIMARY SAVINGS OTHER
||
|| String
||
|| [End of table display]
| ELSE
||
| ENDIF
|
| IF CHKADOPTER = 1 THEN
||
|| [The following questions 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) $Answer3$
||
|| **PA004** PRIMARY CHECKING ACCOUNT EARN INTEREST
|| 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 - 0.05%
|| 3 0.06 - 0.10%
|| 4 0.11 - 0.15%
|| 5 0.16 - 0.20%
|| 6 0.21 - 0.25%
|| 7 0.26 - 0.50%
|| 8 0.51 - 0.75%
|| 9 0.76 - 1.00%
|| 10 1.01 - 1.50%
|| 11 1.51 - 2.00%
|| 12 2.01 - 2.50%
|| 13 2.51 - 3.00%
|| 14 More than 3.00%
|| 15 Don't know
||
|| **PA006_other** WHAT KIND OF BANK IS PRIMARY CHECKING OTHER
||
|| String

| |
| | [End of table display]
| | [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]
| | **PA005** overdraft protection
| | Overdraft protection is a service that your bank provides to deposit extra money into your
| | checking account when you make a transaction that exceeds your account balance. It may help you
| | reduce or avoid fees for insufficient funds by transferring money to your checking account from:
| | A savings account A credit card A loan or 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. If you are
| married or living with a partner, please report all cards belonging to you and all cards held
| jointly with your spouse or partner. Do not include cards held... ...only by your spouse or
| partner ...for business purposes only Enter "0" if you have no cards of the indicated type.
| How many ATM cards and/or debit cards do you have?
|
| **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
||
|| IF PA010 = Yes THEN
|||
|| ELSE
|||
|| ENDIF
||
| ENDIF
|
| IF PA008_b > 0 THEN
||
|| IF PA008_a = 0 THEN
|||
|| ELSE
|||
|| ENDIF
||
| ELSE
||
|| **PA009** EVER HAD ATM CARD
|| [fill for PA009] Have you ever had an ATM card?
|| 1 Yes
|| 2 No
||
|| IF PA009 = Yes THEN
|||
|| ELSE
|||
|| ENDIF
||
| 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
|
| [The following questions 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). Have you set up any of
| the following methods of accessing your current bank accounts?
|
| **PA012** SET UP TELEPHONE BANKING
| Telephone banking You can talk with a teller or use your phone keypad or voice commands
| 1 Yes
| 2 No
|
| **PA013** SET UP ONLINE BANKING
| Online banking You have set up a username and password so you can conduct transactions at your
| bank's website
| 1 Yes
| 2 No
|
| **PA026_a** SET UP MOBILE BANKING
| Mobile banking You have downloaded your bank's mobile app, use your mobile browser to access
| your account, or conduct banking via text messages
| 1 Yes
| 2 No
|
| [End of table display]
| IF PA012 = Yes THEN
||
| ENDIF
|
| 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 newtb = Yes THEN
||
| 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, company, government, or private individual via your bank's online banking website.
|| To set up access to online banking bill payment, you must sign up on your bank's online
|| banking website and enter the name, address, account number, and other information of the payee.
|| Have you set up access to the online banking bill payment function of your bank's online
|| banking website?
|| 1 Yes
|| 2 No
||
|| IF PA014 = Yes THEN
|||
|| ELSE
|||
||| **NEWOBBP** EVER set up ONLINE BANKING BILL PAYMENT
||| Online banking bill payment is an electronic payment made directly from your bank account to a
||| merchant via your bank's online banking website. To initiate the payment, you provide
||| your bank's website with a merchant's information and authorize the bank to make a deduction
||| from your account. To set up access to online banking bill payment, you must sign up on
||| your bank's online banking website. Have you ever set up access to online banking bill
||| payment?
||| 1 Yes
||| 2 No
|||
||| IF NEWOBBP = Yes THEN
||||
||| ELSE
||||
||| ENDIF
|||
|| 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. 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_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
||
|| **PA026_f** PA026 5
|| [FILLS FOR PA026]
|| 1 Yes
|| 2 No
||
|| **PA026_g** PA026 6
|| [FILLS FOR PA026]
|| 1 Yes
|| 2 No

| |
| | [End of table display]
| ELSE
| |
| ENDIF
|
| IF PA026_a = Yes OR PA026_b = Yes OR PA026_c = Yes OR PA026_d = Yes OR PA026_e = Yes
| OR PA026_f = Yes OR PA026_g = Yes THEN
| |
| ENDIF
|
| IF (MBADOPTER = 1) THEN
| |
| | IF (BAADOPTER = Yes or BAEVER = 1) and (CPADOPTER = 1 or EVERCELL = 1) THEN
| | |
| | | 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_5 = 1 and (PA026_f = No or PA026_f = empty)) or (permPA026_6 = 1 and (
| | | PA026_g = No or PA026_g = empty)) THEN
| | | |
| | | ELSEIF (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 = 2 and (PA026_e = 2 or PA026_e =
| | | | empty)) or (permPA026_5 = 2 and (PA026_f = 2 or PA026_f = empty)) or (permPA026_6 =
| | | | 2 and (PA026_g = 2 or PA026_g = empty)) THEN
| | | |
| | | ELSEIF (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_5 = 3 and (PA026_f = No or PA026_f = empty)) or (permPA026_6 = 3 and (
| | | | PA026_g = No or PA026_g = empty)) THEN
| | | |
| | | ELSEIF (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)) or (permPA026_5 = 4 and (PA026_f = No or PA026_f = empty)) or (
| | | | permPA026_6 = 4 and (PA026_g = No or PA026_g = empty)) THEN
| | | |
| | | ELSEIF (permPA026_1 = 5 and (PA026_b = No or PA026_b = empty)) or (
| | | | permPA026_2 = 5 and (PA026_c = No or PA026_c = empty)) or (permPA026_3 = 5 and (
| | | | PA026_d = No or PA026_d = empty)) or (permPA026_4 = 5 and (PA026_e = No or
| | | | PA026_e = empty)) or (permPA026_5 = 5 and (PA026_f = No or PA026_f = empty)) or (
| | | | permPA026_6 = 5 and (PA026_g = No or PA026_g = empty)) THEN
| | | |
| | | ELSEIF (permPA026_1 = 6 and (PA026_b = No or PA026_b = empty)) or (
| | | | permPA026_2 = 6 and (PA026_c = No or PA026_c = empty)) or (permPA026_3 = 6 and (
| | | | PA026_d = No or PA026_d = empty)) or (permPA026_4 = 6 and (PA026_e = No or
| | | | PA026_e = empty)) or (permPA026_5 = 6 and (PA026_f = No or PA026_f = empty)) or (
| | | | permPA026_6 = 6 and (PA026_g = No or PA026_g = empty)) THEN
| | | |
| | | ENDIF

| | |
| | | IF askPA126 = Yes 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)) or (
| | | | permPA026_5 = 1 and (PA026_f = No or PA026_f = empty)) or (permPA026_6 = 1 and (
| | | | PA026_g = No or PA026_g = 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 = No and (PA026_d
| | | | = No or PA026_d = empty)) or (permPA026_4 = 2 and (PA026_e = 2 or PA026_e = empty))
| | | | or (permPA026_5 = 2 and (PA026_f = 2 or PA026_f = empty)) or (permPA026_6 = 2 and (
| | | | PA026_g = 2 or PA026_g = 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)) or (
| | | | permPA026_5 = 3 and (PA026_f = No or PA026_f = empty)) or (permPA026_6 = 3 and (
| | | | PA026_g = No or PA026_g = 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)) or (
| | | | permPA026_5 = 4 and (PA026_f = No or PA026_f = empty)) or (permPA026_6 = 4 and (
| | | | PA026_g = No or PA026_g = empty)) THEN

|||||
|||||**PA126_e** Transfer money between two accounts
|||||Transfer money between two accounts
|||||1 Yes
|||||2 No
|||||
||||ENDIF
||||
||||IF (permPA026_1 = 5 and (PA026_b = No or PA026_b = empty)) or (permPA026_2 =
||||5 and (PA026_c = No or PA026_c = empty)) or (permPA026_3 = 5 and (PA026_d = No
||||or PA026_d = empty)) or (permPA026_4 = 5 and (PA026_e = No or PA026_e = empty)) or (
||||permPA026_5 = 5 and (PA026_f = No or PA026_f = empty)) or (permPA026_6 = 5 and (
||||PA026_g = No or PA026_g = empty)) THEN
|||||
|||||**PA126_f** Take a photo of a check to deposit it
|||||Take a photo of a check to deposit it
|||||1 Yes
|||||2 No
|||||
||||ENDIF
||||
||||IF (permPA026_1 = 6 and (PA026_b = No or PA026_b = empty)) or (permPA026_2 =
||||6 and (PA026_c = No or PA026_c = empty)) or (permPA026_3 = 6 and (PA026_d = No
||||or PA026_d = empty)) or (permPA026_4 = 6 and (PA026_e = No or PA026_e = empty)) or (
||||permPA026_5 = 6 and (PA026_f = No or PA026_f = empty)) or (permPA026_6 = 6 and (
||||PA026_g = No or PA026_g = empty)) THEN
|||||
|||||**PA126_g** Send a text message to your bank
|||||Send a text message to your bank
|||||1 Yes
|||||2 No
|||||
||||ENDIF
||||
||||[End of table display]
|||ELSE
||||
|||ENDIF
|||
||ELSE
|||
||ENDIF
||
|ENDIF
|
|IF TBADOPTER = Yes or OBADOPTER = 1 or MBADOPTER = 1 OR (cellphone = 1 AND BAADOPTER
|=1) OR BAADOPTER = 1 THEN
||
||IF TBADOPTER = 1 THEN
|||
||ENDIF
||

|| IF OBADOPTER = 1 THEN
|||
|| ENDIF
||
|| IF MBADOPTER = 1 THEN
|||
|| ENDIF
||
|| IF cellphone = Yes AND BAADOPTER = 1 THEN
|||
|| ENDIF
||
|| IF BAADOPTER = 1 THEN
|||
|| ENDIF
||
|| IF PA033_count = 1 THEN
|||
|| ELSEIF PA033_count = 2 THEN
|||
|| ELSEIF PA033_count = 3 THEN
|||
|| ELSEIF PA033_count = 4 THEN
|||
|| ELSEIF PA033_count = 5 THEN
|||
|| ELSEIF PA033_count = 6 THEN
|||
|| ELSEIF PA033_count = 7 THEN
|||
|| ENDIF
||
|| [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, using a voice call on a mobile or landline phone
||| Telephone banking, using a voice call on a mobile or landline phone
||| 1 Yes
||| 2 No
|||
|| ENDIF
||
|| IF OBADOPTER = 1 THEN
|||
||| **PA033_b** Online banking, using a desktop computer, laptop, or tablet
||| Online banking, using a desktop computer, laptop, or tablet
||| 1 Yes
||| 2 No

|||
||ENDIF
||
||IF MBADOPTER = 1 THEN
|||
|||**PA033_c** Online banking, using a mobile phone's web browser
|||Online banking, using a mobile phone's web browser
|||1 Yes
|||2 No
|||
||ENDIF
||
||IF cellphone = Yes AND BAADOPTER = 1 THEN
|||
|||**PA033_e** Online banking, using a mobile banking app
|||Online banking, using a mobile banking app
|||1 Yes
|||2 No
|||
||ENDIF
||
||IF BAADOPTER = 1 THEN
|||
|||**PA032** In person banking, visiting a bank branch to speak to a teller or other bank employee
|||In person banking, visiting a bank branch to speak to a teller or other bank employee
|||1 Yes
|||2 No
|||
|||**PA049** In person banking, using an ATM
|||In person banking, using an ATM
|||1 Yes
|||2 No
|||
||ENDIF
||
||[End of table display]
||IF TBADOPTER = 1 THEN
|||
||ELSE
|||
||ENDIF
|
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

IF PA016_order{1} = EMPTY THEN
|
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 $Answer2$

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

IF PA016 = ^FL_PA016[permPA016_1] THEN

|
ELSEIF PA016 = ^FL_PA016[permPA016_2] THEN

|
ELSEIF PA016 = ^FL_PA016[permPA016_3] THEN

|
ELSEIF PA016 = ^FL_PA016[permPA016_4] THEN

|
ELSEIF PA016 = ^FL_PA016[permPA016_5] THEN

|
ELSEIF PA016 = ^FL_PA016[permPA016_6] THEN

|
ELSEIF PA016 = Other $Answer2$ THEN

|
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 MONTLY 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

IF PA017_b > 0 THEN
|
| [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
|
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. If you are married or
living with a partner, please report all cards belonging to you and all cards held jointly with your
spouse or partner. Do not include cards held... ...only by your spouse or partner ...for
business purposes only Do you have any credit cards or charge cards?
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
|
| IF PA020 = Yes THEN
| |
| ENDIF
|
ENDIF

[The following questions are displayed as a table]

PA019_Intro HOW MANY CREDIT CARDS and charge cards INTRO
We know we just asked you about credit cards and charge cards, but we'd like to ask the question
in a different way. Please pardon the repetition. Do you have any of the following types of
credit cards or charge cards?

PA019_a Visa credit cards
Visa credit cards
1 Yes
2 No

PA019_f MasterCard credit cards
MasterCard credit cards
1 Yes
2 No

PA019_g Discover credit cards
Discover credit cards
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 cards must be paid off at the end of each billing period
1 Yes
2 No

PA019_d American Express credit cards (these are not green, gold or platinum colored)
American Express credit cards These cards can carry a balance from one billing period to the next
1 Yes
2 No

PA019_e Diners Club or other charge cards
Diners Club or other charge cards
1 Yes
2 No

[End of table display]
IF PA019_a = Yes or PA019_b = Yes or PA019_c = Yes or PA019_d = Yes or PA019_e = Yes
or PA019_f = Yes or PA019_g = Yes THEN
|
ENDIF

IF CCADOPTER = 1 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 credit cards
| | Visa credit cards
| | Range: 0..100
| |
| | **PA054_a2** Visa credit cards
| | Visa credit cards
| | Range: 0..100
| |
| ENDIF
|
| IF PA019_f = Yes THEN
| |
| | **PA054_f1** MasterCard credit cards
| | MasterCard credit cards
| | Range: 0..100
| |
| | **PA054_f2** MasterCard credit cards
| | MasterCard credit cards
| | Range: 0..100

||
| ENDIF
|
| IF PA019_g = Yes THEN
||
|| **PA054_g1** Discover credit cards
|| Discover credit cards
|| Range: 0..100
||
|| **PA054_g2** Discover credit cards
|| 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
|
| **dummytableend** dummytableend
|
|
ELSE
|
| IF PA019_a = Yes THEN
||
| ENDIF
|
| IF PA019_b = Yes THEN
||
| ENDIF
|
| IF PA019_c = Yes THEN
||
| ENDIF
|
| IF PA019_d = Yes THEN
||
| ENDIF
|
| IF PA019_e = Yes THEN
||
| ENDIF
|
| IF PA019_f = Yes THEN
||
| ENDIF
|
| IF PA019_g = Yes THEN
||
| ENDIF
|
ENDIF

[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 you do not have any of a type
of card, please enter 0 in the box. Please include electronic "cards" that work with a mobile phone
app or to make payments on the internet.

PA198_a 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

PA198_c Public transportation card (subway, bus, train or ferry)
Public transportation card (subway, bus, train or ferry)
Range: 0..100

PA198_d Phone card
Phone card
Range: 0..100

PA198_e Direct Express
Direct Express
Range: 0..100

PA198_f EBT, WIC, SNAP, or TANF
EBT, WIC, SNAP, or TANF
Range: 0..100

PA198_m Other federal, state, or local government benefit card
Other federal, state, or local government benefit card
Range: 0..100

PA198_g Payroll card (for wages or salary)
Payroll card (for wages or salary)
Range: 0..100

PA198_h 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

PA198_i Benefit card (FSA, HRA, HSA, health care, day care)
Benefit card (FSA, HRA, HSA, health care, day care)
Range: 0..100

PA198_j Remittance card (for sending money overseas)
Remittance card (for sending money overseas)
Range: 0..100

PA198_k Rebate card from store, merchant, or website
Rebate card from store, merchant, or website
Range: 0..100

PA198_l 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

PA198_b Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American
Express Include only cards not reported above.
Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American

Express Include only cards not reported above.
Range: 0..100

[End of table display]
IF PA198_a = empty OR PA198_b = empty OR PA198_c = empty OR PA198_d = empty OR PA198_e = empty
OR PA198_f = empty OR PA198_g = empty OR PA198_h = empty OR PA198_i = empty OR PA198_j = empty
OR PA198_k = empty OR PA198_l = empty OR PA198_m = empty THEN
|
| LOOP FROM 1 TO 13 DO
||
| ENDDO
|
| [The following questions are displayed as a table]
|
| **PA198_confirm_intro** You told us you have the following numbercards prepaid cards:
| You told us you have the following [sum] prepaid cards:
|
| **PA198_confirm** confirmation if number of prepaid cards
| Is this correct?
| 1 Yes
| 2 No
|
| [End of table display]
| IF (PA198_confirm = No) 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 you do not have any of a
|| type of card, please enter 0 in the box. Please include electronic "cards" that work with a
|| mobile phone app or to make payments on the internet.
||
|| **PA198_a** 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
||
|| **PA198_c** Public transportation card (subway, bus, train or ferry)
|| Public transportation card (subway, bus, train or ferry)
|| Range: 0..100
||
|| **PA198_d** Phone card
|| Phone card
|| Range: 0..100
||
|| **PA198_e** Direct Express
|| Direct Express
|| Range: 0..100
||
|| **PA198_f** EBT, WIC, SNAP, or TANF
|| EBT, WIC, SNAP, or TANF

|| Range: 0..100
||
|| **PA198_m** Other federal, state, or local government benefit card
|| Other federal, state, or local government benefit card
|| Range: 0..100
||
|| **PA198_g** Payroll card (for wages or salary)
|| Payroll card (for wages or salary)
|| Range: 0..100
||
|| **PA198_h** 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
||
|| **PA198_i** Benefit card (FSA, HRA, HSA, health care, day care)
|| Benefit card (FSA, HRA, HSA, health care, day care)
|| Range: 0..100
||
|| **PA198_j** Remittance card (for sending money overseas)
|| Remittance card (for sending money overseas)
|| Range: 0..100
||
|| **PA198_k** Rebate card from store, merchant, or website
|| Rebate card from store, merchant, or website
|| Range: 0..100
||
|| **PA198_l** 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
||
|| **PA198_b** Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American
Express Include only cards not reported above.
|| Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American
|| Express Include only cards not reported above.
|| Range: 0..100
||
|| [End of table display]
| ENDIF
|
ENDIF

IF PA198_sum > THEN
|
ENDIF

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

ELSE

|

ENDIF

PA024 SET UP AUTOMATICBILLPAYMENT
An automatic bill payment is a payment set up to occur on a regularly scheduled basis, typically monthly. Once set up, they do not require any additional effort on the consumer's part. They can be processed via: Deductions from a bank account Debit card transactions Credit card charges 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

|

| IF PA025 = Yes THEN

| |

| ENDIF

|

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 Examples include public transit cards and gift cards
| 1 Yes
| 2 No
|
ELSE
|
ENDIF

IF cellphone = Yes THEN
|
| **PA027_f** contactless payment mobile phone
| Mobile phone with NFC chip
| 1 Yes
| 2 No
|
ENDIF

IF cellphone = Yes THEN
|
| **PA027_g** contactless payment Mobile app
| Mobile app
| 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
|
| IF PA051_order{1} = EMPTY THEN
||
| ENDIF
|
| [Questions PA051_intro to PA051_g 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
|
| **PA051_g** mobile payments 7
| [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: 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 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.
1 Yes
2 No

PA040_b used travelers check in past 12 months
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.
1 Yes
2 No

PA040_c used cashier's check in past 12 months
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.
1 Yes
2 No

PA040_d used certified check in past 12 months
Certified check A type of check where the bank guarantees the payee that there is enough cash available in the payer's account.
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
|
ENDIF

IF PA041 = Yes THEN
|
ENDIF

[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 PA001_d1 = Yes or PA001_d2 = Yes or PA001_d3 = Yes THEN
|
ELSE
|
ENDIF

IF PPADOPTER = 1 THEN
|
| [Questions PA048 to PA044 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 : $Answer2$
|
| **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

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. Do not include payments made... only by your spouse or partner for business
purposes 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 paymentsPayments set up to occur on a regularly scheduled basis to the
same company or person. These include bills, subscriptions or debt payments. Online bill
paymentsPayments 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 paymentsPayments for items bought over the internet or donations made online. Retail purchases of
goodsPurchases of goods at stores, such as: grocery stores, superstores, department stores, drug stores.
ServicesPurchases 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
paymentsPayments 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? Choose one box per row 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. Answer on an annual basis if you typically make less than
| one payment per month. If you do not use the payment method, enter 0 (zero) 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
|
| **tableenddummy2** TABLE END DUMMY
|
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.] Choose one box per row 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. Answer on an annual basis if you typically make less than
| one payment per month. If you do not use the payment method, enter 0 (zero) 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
|
| **tableenddummy2** TABLE END DUMMY
|
ELSE
||
ENDIF

[Questions PU004_Intro to tableenddummy2 are displayed as a table]

PU004_Intro TYPICAL PERIOD BILL PAYMENTS BY MAIL OR IN-PERSON
Bill Payments by Mail or In-person   In a typical period (week, month, or year), how
many bill payments by mail, in person, or by phone do you make? Choose one box per row 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. Answer on an
annual basis if you typically make less than one payment per month. If you do not use the payment
method, enter 0 (zero) 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

tableenddummy2 TABLE END DUMMY

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. Do not include payments made... only by your spouse or partner for business
| purposes 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. Choose one box per row
| 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. Answer on an annual basis if
| you typically make less than one payment per month. If you do not use the payment method, enter 0
| (zero) 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
|
| **tableenddummy2** TABLE END DUMMY
|
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 Choose one box per row 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.
Answer
on an annual basis if you typically make less than one payment per month. If you do not use the
payment method, enter 0 (zero) in any box in the appropriate row. 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

tableenddummy2 TABLE END DUMMY

[Questions PU006c_Intro to tableenddummy2 are displayed as a table]

PU006c_Intro TYPICAL PERIOD NOT ONLINE OTHER NON-RETAIL PAYMENT
Retail services In a typical period (week, month, or year), how many payments for services do you
make? Examples of services paid for while shopping or paying in person include:
  Restaurants, bars, fast food and beverage   Transportation and tolls
  Medical, dental, and fitness   Education and child care   Personal
care (e.g. hair)   Recreation, entertainment, and travel   Maintenance and
repairs   Other professional services (business, legal, etc.)   Charitable
donations Choose one box per row 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.
Answer
on an annual basis if you typically make less than one payment per month. If you do not use the
payment method, enter 0 (zero) 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

tableenddummy2 TABLE END DUMMY

[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 Choose one box per row 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. Answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method, enter 0 (zero) 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..^pu021_f2_scalevar
|
| **PU021_f3** person-to-person payments online banking bill payment year
| Paid using the online banking bill payment function on your bank's web site
| Range: 0..1000
|
ENDIF

tableenddummy2 TABLE END DUMMY

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

|| Think about your credit card that has the largest revolving balance. What interest rate do
|| you pay on that card?
|| 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

[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

IF PH009_order{1} = EMPTY THEN
|
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 = empty THEN
||
| ENDIF
|
| IF randomPH020 = 1 THEN
||
|| [Questions PH020_intro to dummytableend are displayed as a table]
||
|| **PH020_intro** part 7 years financial difficulties
|| We just asked you about financial difficulties that happened in the past year. Now we'd like
|| you to think back 7 years. During the past 7 years, have you experienced any of these
|| financial difficulties?
||
|| IF flag2 = 2 THEN
|||
||| **PH020_a** You declared bankruptcy
||| You declared bankruptcy
||| 1 Yes
||| 2 No
|||
|| ELSE
|||
|| ENDIF
||
|| IF flag3 = 2 THEN
|||
||| **PH020_b** Mortgage foreclosure on your primary home
||| Mortgage foreclosure on your primary home
||| 1 Yes
||| 2 No
|||
|| ELSE
|||
|| ENDIF
||
|| **dummytableend** dummytableend
||
| ELSEIF randomPH020 = 2 THEN
||
|| [Questions PH020_intro to dummytableend are displayed as a table]
||

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

PH012 past 12 months cash discount
During the past 12 months did you pay for anything in cash to receive a discount? For example,
paying for gasoline with cash to get a discount.
1 Yes
2 No

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