

Well Being 401

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 will be kept anonymous. 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 CALCULATED AGE = empty THEN

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

| **IN002** BIRTH DATE HEADER

| What is your birth date?

| **birthmonth** BIRTH MONTH

| Month

| 1 January

| 2 February

| 3 March

| 4 April

| 5 May

| 6 June

| 7 July

| 8 August

| 9 September

| 10 October

| 11 November

| 12 December

| **birthday** BIRTH DAY

| Day

| 1 01

| 2 02

| 3 03

| 4 04

| 5 05

| 6 06

| 7 07

| 8 08

| 9 09

| 10 10

| 11 11

| 12 12

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| 21 21

| 22 22

| 23 23

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

| **birthyear** BIRTH YEAR

| Year

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

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

ENDIF

IF INTERNET LOCATION = EMPTY THEN

| **internetlocation** INTERNET LOCATION

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

| 1 Home

| 2 Work

| 3 Internet cafe, library, etc.

| 4 Elsewhere

|
ENDIF

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

IF have cell phone = No THEN

|
| **evercell** ever had cell phone
| Have you ever had a cell phone?
| 1 Yes
| 2 No

|
ENDIF

IF have cell phone = Yes THEN

|
| **smartphone** smart phone
| A smart phone is a mobile 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

[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

[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]

IF RANDOMLY ASK QUESTION 3 TO 11 = EMPTY THEN

|
ENDIF

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 AS003 additional randomization first 3 categories = 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 AS003 additional randomization first 3 categories = 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 AS003 additional randomization first 3 categories = 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 AS003 additional randomization first 3 categories = 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 AS003 additional randomization first 3 categories = 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 AS003 additional randomization first 3 categories = 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

```

[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 Give neither PIN nor signature, typically for small dollar values Enter your card number 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. 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 CHECK ADOPTER = THEN

|
| IF PA002 answer category order = 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

| ELSE

|
ENDIF

IF SAVINGS ADOPTER = THEN

| **NEWSAV** EVER HAD SAVINGS ACCOUNT
| Have you ever had a savings account?
| 1 Yes
| 2 No

| ELSE

|
ENDIF

IF BA ADOPTER = THEN

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

|| **PA010** EVER HAD DEBIT CARD
|| [fill for PA010] Have you ever had a debit card?
|| 1 Yes
|| 2 No

|| **PA009** EVER HAD ATM CARD
|| [fill for PA009] Have you ever had an ATM card?
|| 1 Yes
|| 2 No

|| **NEWTB** EVER SET UP ACCESS TO TELEPHONE BANKING
|| Have you ever set up access to telephone banking?
|| 1 Yes
|| 2 No

|| **NEWOB** EVER SET UP ACCESS TO ONLINE BANKING
|| Online banking is a method of accessing a bank account via the website of a bank, to perform
|| such actions as viewing account balances, making transfers between accounts, or paying bills
|| electronically. To set up access to your bank's online banking website, you usually have to
|| set up a username, password, site key or PIN. Have you ever set up access to online banking?
|| 1 Yes
|| 2 No

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

|||

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

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

|| 1 Yes

|| 2 No

||

|| ELSE

||

|| ENDIF

||

|| ELSE

||

|| ENDIF

|

ELSE

|

| IF SAVINGS ADOPTER = 1 THEN

||

|| **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

||

|| ELSE

||

|| ENDIF

|

| IF CHECK ADOPTER = 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 HOW MANY DEBIT CARDS > 0 THEN

ELSE

PA010 EVER HAD DEBIT CARD

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

1 Yes

2 No

ENDIF

IF HOW MANY ATM CARDS > 0 THEN

ELSE

PA009 EVER HAD ATM CARD

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

1 Yes

2 No

ENDIF

IF HOW MANY DEBIT CARDS > 0 THEN

PA011 DEBIT CARDS GIVE REWARDS

Some debit cards give rewards for using the card for purchases or payments. Examples of rewards include frequent flier miles, cash back, or points that can be spent on merchandise. Do any of your debit cards give rewards?

1 Yes

2 No

3 I don't know

IF PA034 answer category order = 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
|| 4 Neither one / I don't like PIN or signature

||
| 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

| [End of table display]

| IF TELEPHONE BANKING ADOPTER = THEN

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

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

|| 1 Yes
|| 2 No

||
| ELSE

||
| ENDIF

| IF SET UP ONLINE BANKING = Yes THEN

||
|| **PA014** SET UP ONLINE BANKING BILL PAYMENT

|| Online banking bill payment is an electronic payment made directly from your bank account to a merchant, 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 SET UP ONLINE BANKING BILL PAYMENT = Yes THEN

||
|| ELSE

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

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

|| your bank's website with a merchant's information and authorize the bank to make a deduction from your account. To set up access to online banking bill payment, you must sign up on

|| your bank's online banking website. Have you ever set up access to online banking bill
|| payment?
|| 1 Yes
|| 2 No

||
|| ENDIF

||
|| ELSE

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

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

|| 1 Yes

|| 2 No

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

||
|| **NEWOB** 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

| [The following questions are displayed as a table]

| **PA055_intro** use any of the following financial services

| Some people use non-bank financial services, even though they have a checking or savings account at a bank,
| savings and loan, or credit union. In the past 12 months, did you use any of the following financial services?

| **PA055_a** use any of the following financial services non-bank

| Services provided by a non-bank (such as the Post Office): Money order or cashier's check

| Check cashing Remittance Payday loan

| 1 Yes

| 2 No

| **PA055_b** use any of the following financial services other

| Other financial services: Selling an item at a pawn shop Rent-to-own services Tax refund anticipation loan

| 1 Yes

| 2 No

| [End of table display]

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 As always, your answers will be kept anonymous.

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 HOW MUCH MONEY DAY TO DAY TRANSACTIONS > 1000 THEN

|

| **checkPA015_a** PA015_a > \$1000

| You told us that you have \$[HOW MUCH MONEY DAY TO DAY TRANSACTIONS] in your wallet, purse and/or pocket. Please choose 'Back' if you would like to change your response. Otherwise choose 'Next' to continue.

|

ENDIF

IF HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES > 1000 THEN

|

| **checkPA015_b** PA015_b > \$1000

| You told us that you have \$[HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES] in your home, car or office. Please choose 'Back' if you would like to change your response. Otherwise choose 'Next' to continue.

|

ENDIF

[Questions PA016 to PA016_other are displayed as a table]

PA016 where get cash most often

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

1 [fills for PA016]

2 [fills for PA016]

3 [fills for PA016]

4 [fills for PA016]

5 [fills for PA016]

6 [fills for PA016]

7 Other \$Answer2\$

PA016_other other

String

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 WHAT AMOUNT MOST OFTEN WHEN GET CASH 1 > 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 ((HOW OFTEN GET CASH TIMES PER WEEK rank 1 <> empty and (HOW OFTEN GET CASH TIMES PER MONTH rank 1 <> empty or HOW OFTEN GET CASH TIMES PER YEAR rank 1 <> empty)) or (HOW OFTEN GET CASH TIMES PER MONTH rank 1 <> empty and HOW OFTEN GET CASH TIMES PER YEAR rank 1 <> empty)) THEN

| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

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

|
ENDIF

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

| **checkWeeklyFreq_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 HOW OFTEN GET CASH TIMES PER MONTH rank 2 > 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 HOW OFTEN GET CASH TIMES PER YEAR rank 2 > 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 WHAT AMOUNT MOST OFTEN WHEN GET CASH all other sources > 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 WHAT AMOUNT MOST OFTEN WHEN GET CASH all other sources > 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 ((HOW OFTEN GET CASH TIMES PER WEEK rank 2 <> empty and (HOW OFTEN GET CASH TIMES PER MONTH rank 2 <> empty or HOW OFTEN GET CASH TIMES PER YEAR rank 2 <> empty)) or (HOW OFTEN GET CASH TIMES PER MONTH rank 2 <> empty and HOW OFTEN GET CASH TIMES PER YEAR rank 2 <> empty)) THEN

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

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

| |
ENDIF

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

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

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

| |
ENDIF

ENDIF

[The following questions are displayed as a table]

PA120_intro virtual currency intro

Virtual or digital currencies exist online and are different from U.S. dollars (\$), the euro (€), or other official foreign currencies.

PA120_a heard of bitcoin

Have you heard of Bitcoin?

1 Yes

2 No

PA120_b heard of other virtual currency

Have you heard of any other virtual currency?

1 Yes, please specify \$Answer4\$

2 No

PA120_b_other other virtual currency

String

[End of table display]

IF heard of bitcoin = Yes or heard of other virtual currency = Yes, please specify \$Answer4\$ THEN

|

| [The following questions are displayed as a table]

|

| **PA121_intro** have or own virtual currencies intro

| Do you have or own any of these virtual currencies?

|

| IF heard of bitcoin = Yes THEN

||

|| **PA121_a** have or own virtual currencies bitcoin

|| Bitcoin

|| 1 Yes

|| 2 No

||

||

| ENDIF

|

| IF heard of other virtual currency = Yes, please specify \$Answer4\$ THEN

||

|| **PA121_b** have or own virtual currencies other virtual currencies

|| Other virtual currencies

|| 1 Yes

|| 2 No

||

||

| ENDIF

|

| [End of table display]

| IF have or own virtual currencies bitcoin = No or have or own virtual currencies other virtual currencies = No THEN

||

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

||

|| **PA122_intro** ever had or owned virtual currencies intro

|| Have you ever had or owned any of these virtual currencies?

||

|| IF have or own virtual currencies bitcoin = No THEN

|||

||| **PA122_a** ever had or owned virtual currencies bitcoin

||| Bitcoin

||| 1 Yes

||| 2 No

```
||  
||  
|| ENDIF  
||  
|| IF have or own virtual currencies other virtual currencies = No THEN  
||  
|| PA122_b ever had or owned virtual currencies other virtual currencies  
|| Other virtual currencies  
|| 1 Yes  
|| 2 No  
||  
|| ENDIF  
||  
|| [End of table display]  
|| ENDIF  
|  
ENDIF
```

IF have or own virtual currencies bitcoin = Yes or have or own virtual currencies other virtual currencies = Yes or ever had or owned virtual currencies bitcoin = Yes or ever had or owned virtual currencies other virtual currencies = Yes THEN

```
|  
| IF have or own virtual currencies bitcoin = Yes or have or own virtual currencies other virtual currencies = Yes THEN  
||  
|| [The following questions are displayed as a table]  
||  
|| PA123_intro how much virtual currency intro  
|| How much virtual currency do you have or own? Do not round to the nearest coin. Use decimal places if necessary.  
||  
|| IF have or own virtual currencies bitcoin = Yes THEN  
||  
|| PA123_a_coins how much virtual currency bitcoin coins  
|| Bitcoin  
|| Real  
||  
|| PA123_a_value how much virtual currency bitcoin value  
|| Bitcoin  
|| Real  
||  
|| ENDIF  
||  
|| IF have or own virtual currencies other virtual currencies = Yes THEN  
||  
|| PA123_b_coins how much virtual currency other virtual currencies coins  
|| Other virtual currencies  
|| Real  
||  
|| PA123_b_value how much virtual currency other virtual currencies value  
|| Other virtual currencies  
|| Real  
||  
|| ENDIF  
||  
|| [End of table display]  
|| ENDIF  
|  
|[The following questions are displayed as a table]
```



```
|
| PA124_intro past 12 months used virtual currency intro
| In the past 12 months, have you used virtual currency to make a payment or transaction?
|
| IF have or own virtual currencies bitcoin = Yes THEN
||
|| PA124_a past 12 months used virtual currency bitcoin
|| Bitcoin
|| 1 Yes
|| 2 No
||
| ENDIF
|
| IF have or own virtual currencies other virtual currencies = Yes THEN
||
|| PA124_b past 12 months used virtual currency other virtual currencies
|| Other virtual currencies
|| 1 Yes
|| 2 No
||
| ENDIF
|
| [End of table display]
ENDIF
```

PA053 have any credit cards

Credit cards allow you to carry a balance from month to month. Charge cards must be paid in full at the end of each billing cycle. 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 have any credit cards = Yes THEN

ELSE

PA020 EVER HAD CREDIT CARD or charge card

Have you ever had a credit card or charge card?

- 1 Yes
- 2 No

ENDIF

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

|

ENDIF

IF CREDIT CARD ADOPTER = 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 Visa credit cards = 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 MasterCard credit cards = 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 Discover credit cards = 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 Company or store branded credit cards (these cards can only be used at the merchant labeled on
|the card) = Yes THEN
||
| PA054_b1 Company or store branded credit cards with rewards
| Company or store branded credit cards
| Range: 0..100
||
| PA054_b2 Company or store branded credit cards without rewards
| Company or store branded credit cards
| Range: 0..100
||
|ENDIF
|
|IF American Express charge cards (these are green, gold or platinum colored) = Yes THEN
||
| PA054_c1 American Express charge cards with rewards
| American Express charge cards
| Range: 0..100
||
| PA054_c2 American Express charge cards without rewards
| American Express charge cards
| Range: 0..100
||
|ENDIF
|
|IF American Express credit cards (these are not green, gold or platinum colored) = Yes THEN
||
| PA054_d1 American Express credit cards with rewards
```

```
|| American Express credit cards
|| Range: 0..100
||
|| PA054_d2 American Express credit cards without rewards
|| American Express credit cards
|| Range: 0..100
||
|ENDIF
|
|IF Diners Club or other charge cards = Yes THEN
||
|| PA054_e1 Diners Club or other charge cards with rewards
|| Diners Club or other charge cards
|| Range: 0..100
||
|| PA054_e2 Diners Club or other charge cards without rewards
|| Diners Club or other charge cards
|| Range: 0..100
||
|ENDIF
|
ELSE
|
ENDIF
```

[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 Gift card from a store, merchant, or website = empty OR Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express Include only cards not reported above. = empty OR Public transportation card (subway, bus, train or ferry) = empty OR Phone card = empty OR Direct Express = empty OR EBT, WIC, SNAP, or TANF = empty OR Payroll card (for wages or salary) = empty OR Employee incentive card (for bonus pay, awards, or recognition from your employer) = empty OR Benefit card (FSA, HRA, HSA, health care, day care) = empty OR Remittance card (for sending money overseas) = empty OR Rebate card from store, merchant, or website = empty OR Location specific card (for spending in shopping malls or university campus) = empty OR Other federal, state, or local government benefit card = 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 (confirmation if number of prepaid cards = 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
|| 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 PRE PAID CARD ADOPTER = 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 Direct payments from your income Do you have any automatic bill payments set up to occur this month?

1 Yes
2 No

```
IF SET UP AUTOMATICBILLPAYMENT = Yes THEN
```

```
|
ELSE
```

```
| PA025 EVER HAD AUTOMATICBILLPAYMENT
| Have you ever had automatic bill payment in the past?
| 1 Yes
| 2 No
```

```
| IF EVER HAD AUTOMATICBILLPAYMENT = Yes THEN
```

```
||
|ENDIF
|
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

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

|

| **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

|

ENDIF

[End of table display]

IF used money order in past 12 months = Yes THEN

|

ELSE

|

| **PA041** ever used a money order

| Have you ever used a money order, even once?

| 1 Yes

| 2 No

|

ENDIF

[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

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 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 AUTOMATIC BILL PAY ADOPTER = 1 THEN

|
| [Questions PU002_Intro2 to tableenddummy2 are displayed as a table]

| **PU002_Intro2** TYPICAL PERIOD AUTOMATIC BILL PAYMENT

| Automatic Bill Payments In a typical period (week, month, or year), how many automatic bill payments do you make?
| 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 DEBIT CARD ADOPTER = 1 THEN

||
|| **PU002_a1** AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK

|| Paid with your debit card(s)
|| Range: 0..^pu002_a1_scalevar

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

|| Paid with your debit card(s)
|| Range: 0..^pu002_a2_scalevar

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

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

|ENDIF

|IF CREDIT CARD ADOPTER = 1 THEN

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

| Charged to your credit card(s)

| Range: 0..^pu002_b1_scalevar

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

| Charged to your credit card(s)

| Range: 0..^pu002_b2_scalevar

| |**PU002_b3** AUTOMATIC BILL PAYMENTS CREDIT CARD(S) YEAR

| Charged to your credit card(s)

| Range: 0..1000

|ENDIF

|IF BA ADOPTER = 1 THEN

| |**PU002_c1** AUTOMATIC BILL PAYMENTS bank account number WEEK

| Paid using your bank account and routing numbers

| Range: 0..^pu002_c1_scalevar

| |**PU002_c2** AUTOMATIC BILL PAYMENTS bank account number MONTH

| Paid using your bank account and routing numbers

| Range: 0..^pu002_c2_scalevar

| |**PU002_c3** AUTOMATIC BILL PAYMENTS bank account number YEAR

| Paid using your bank account and routing numbers

| Range: 0..1000

|ENDIF

|IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN

| |**PU002_e1** automatic bill payment online banking bill payment WEEK

| Paid using the online banking bill payment function of your bank's website

| Range: 0..^pu002_e1_scalevar

| |**PU002_e2** automatic bill payment online banking bill payment month

| Paid using the online banking bill payment function of your bank's website

| Range: 0..^pu002_e2_scalevar

| |**PU002_e3** automatic bill payment online banking bill payment year

| Paid using the online banking bill payment function of your bank's website

| Range: 0..1000

|ENDIF

|**PU002_d1** AUTOMATIC BILL PAYMENTS INCOME WEEK

| Paid directly from your income

| Range: 0..^pu002_d1_scalevar

|**PU002_d2** AUTOMATIC BILL PAYMENTS INCOME MONTH

| Paid directly from your income

| Range: 0..^pu002_d2_scalevar

| **PU002_d3** AUTOMATIC BILL PAYMENTS INCOME YEAR

| Paid directly from your income

| Range: 0..1000

| ELSE

| ENDIF

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

| [Questions PU003_Intro to tableenddummy2 are displayed as a table]

| **PU003_Intro** TYPICAL PERIOD ONLINE BILL PAYMENT

| Online Bill Payments In a typical period (week, month, or year), how many online bill payments do you make? [IMPORTANT: Do not count any automatic recurring bill payments that you reported in the previous question.] 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 DEBIT CARD ADOPTER = 1 THEN

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

| | Paid with your debit card(s)

| | Range: 0..^pu003_a1_scalevar

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

| | Paid with your debit card(s)

| | Range: 0..^pu003_a2_scalevar

| | **PU003_a3** ONLINE BILL PAYMENTS DEBIT CARD(S) YEAR

| | Paid with your debit card(s)

| | Range: 0..1000

| ENDIF

| IF CREDIT CARD ADOPTER = 1 THEN

| | **PU003_b1** ONLINE BILL PAYMENTS CREDIT CARD(S) WEEK

| | Charged to your credit card(s)

| | Range: 0..^pu003_b1_scalevar

| | **PU003_b2** ONLINE BILL PAYMENTS CREDIT CARD(S) MONTH

| | Charged to your credit card(s)

| | Range: 0..^pu003_b2_scalevar

| | **PU003_b3** ONLINE BILL PAYMENTS CREDIT CARD(S) YEAR

| | Charged to your credit card(s)

| | Range: 0..1000

| ENDIF

| IF BA ADOPTER = 1 THEN

```

||
|| PU003_c1 ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number WEEK
|| Paid using your bank account and routing numbers
|| Range: 0..^pu003_c1_scalevar
||
|| PU003_c2 ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number MONTH
|| Paid using your bank account and routing numbers
|| Range: 0..^pu003_c2_scalevar
||
|| PU003_c3 ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number YEAR
|| Paid using your bank account and routing numbers
|| Range: 0..1000
||
|ENDIF
|
|IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN
||
|| PU003_d1 ONLINE BILL PAYMENTS BANK ACCOUNT(S) WEEK
|| Paid with the online banking bill payment function on your bank's web site
|| Range: 0..^pu003_d1_scalevar
||
|| PU003_d2 ONLINE BILL PAYMENTS BANK ACCOUNT(S) month
|| Paid with the online banking bill payment function on your bank's web site
|| Range: 0..^pu003_d2_scalevar
||
|| PU003_d3 ONLINE BILL PAYMENTS BANK ACCOUNT(S) year
|| Paid with the online banking bill payment function on your bank's web site
|| Range: 0..1000
||
|ENDIF
|
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 CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

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

| Paid by check (paper)

| Range: 0..^pu004_b1_scalevar

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

| Paid by check (paper)

| Range: 0..^pu004_b2_scalevar

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

| Paid by check (paper)

| Range: 0..1000

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

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

| Paid by money order

| Range: 0..^pu004_b1mo_scalevar

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

| Paid by money order

| Range: 0..^pu004_b2mo_scalevar

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

| Paid by money order

| Range: 0..1000

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

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

| Paid with your debit card(s)

| Range: 0..^pu004_c1_scalevar

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

| Paid with your debit card(s)

| Range: 0..^pu004_c2_scalevar

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

| Paid with your debit card(s)

| Range: 0..1000

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

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

| Charged to your credit card(s)

| Range: 0..^pu004_d1_scalevar

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

| Charged to your credit card(s)
| Range: 0..^pu004_d2_scalevar

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

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

|
ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

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

| Paid with your prepaid card(s)
| Range: 0..^pu004_e1_scalevar

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

| Paid with your prepaid card(s)
| Range: 0..^pu004_e2_scalevar

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

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

|
ENDIF

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

| **PU005_Intro** ALL OTHER PAYMENTS BESIDES BILLS

| Now we will ask about all other payments and purchases besides bills. If you are married or living with a partner, please report all payments made by you or made jointly with your spouse or partner. 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 CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

| | **PU005_a1** ONLINE PAYMENTS CHECK WEEK

| | Check (paper)
| | Range: 0..^pu005_a1_scalevar

| | **PU005_a2** ONLINE PAYMENTS CHECK MONTH

| | Check (paper)
| | Range: 0..^pu005_a2_scalevar

```
|| PU005_a3 ONLINE PAYMENTS CHECK YEAR
|| Check (paper)
|| Range: 0..1000
||
|| ENDIF
||
|| IF MONEY ORDERS ADOPTER = 1 THEN
||
|| PU005_a1mo ONLINE PAYMENTS MONEY ORDER WEEK
|| Money order
|| Range: 0..^pu005_a1mo_scalevar
||
|| PU005_a2mo ONLINE PAYMENTS MONEY ORDER MONTH
|| Money order
|| Range: 0..^pu005_a2mo_scalevar
||
|| PU005_a3mo ONLINE PAYMENTS MONEY ORDER YEAR
|| Money order
|| Range: 0..1000
||
|| ENDIF
||
|| IF DEBIT CARD ADOPTER = 1 THEN
||
|| PU005_b1 ONLINE PAYMENTS DEBIT CARD WEEK
|| Paid with your Debit card, either directly or through an intermediary such as PayPal
|| Range: 0..^pu005_b1_scalevar
||
|| PU005_b2 ONLINE PAYMENTS DEBIT CARD MONTH
|| Paid with your Debit card, either directly or through an intermediary such as PayPal
|| Range: 0..^pu005_b2_scalevar
||
|| PU005_b3 ONLINE PAYMENTS DEBIT CARD YEAR
|| Paid with your Debit card, either directly or through an intermediary such as PayPal
|| Range: 0..1000
||
|| ENDIF
||
|| IF BA ADOPTER = 1 THEN
||
|| PU005_c1 ONLINE PAYMENTS BANK ACCOUNT number WEEK
|| Paid using your bank account and routing numbers, either directly or through an intermediary
|| such as PayPal
|| Range: 0..^pu005_c1_scalevar
||
|| PU005_c2 ONLINE PAYMENTS BANK ACCOUNT number MONTH
|| Paid using your bank account and routing numbers, either directly or through an intermediary
|| such as PayPal
|| Range: 0..^pu005_c2_scalevar
||
|| PU005_c3 ONLINE PAYMENTS BANK ACCOUNT number YEAR
|| Paid using your bank account and routing numbers, either directly or through an intermediary
|| such as PayPal
|| Range: 0..1000
||
|| ENDIF
```

```

| IF CREDIT CARD ADOPTER = 1 THEN
|
| PU005_d1 ONLINE PAYMENTS CREDIT CARD WEEK
| Charged to your credit card, either directly or through an intermediary such as PayPal
| Range: 0..^pu005_d1_scalevar
|
| PU005_d2 ONLINE PAYMENTS CREDIT CARD MONTH
| Charged to your credit card, either directly or through an intermediary such as PayPal
| Range: 0..^pu005_d2_scalevar
|
| PU005_d3 ONLINE PAYMENTS CREDIT CARD YEAR
| Charged to your credit card, either directly or through an intermediary such as PayPal
| Range: 0..1000
|
| ENDIF
|
| IF PRE PAID CARD ADOPTER = 1 THEN
|
| PU005_e1 ONLINE PAYMENTS PREPAID CARD WEEK
| Paid with your prepaid card
| Range: 0..^pu005_e1_scalevar
|
| PU005_e2 ONLINE PAYMENTS PREPAID CARD MONTH
| Paid with your prepaid card
| Range: 0..^pu005_e2_scalevar
|
| PU005_e3 ONLINE PAYMENTS PREPAID CARD YEAR
| Paid with your prepaid card
| Range: 0..1000
|
| ENDIF
|
ELSE
|
ENDIF

```

[Questions PU006a_Intro to tableenddummy2 are displayed as a table]

PU006a_Intro TYPICAL PERIOD NOT ONLINE ESSENTIAL RETAIL PROVISI

Retail goods In a typical period (week, month, or year), how many 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 CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

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

| Check (paper)

| Range: 0..^pu006a_b1_scalevar

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

| Check (paper)

| Range: 0..^pu006a_b2_scalevar

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

| Check (paper)

| Range: 0..1000

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

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

| Money order

| Range: 0..^pu006a_b1mo_scalevar

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

| Money order

| Range: 0..^pu006a_b2mo_scalevar

| **PU006a_b3mo** ESSENTIAL RETAIL NOT ONLINE MONEY ORDER YEAR

| Money order

| Range: 0..1000

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

| **PU006a_c1** ESSENTIAL RETAIL NOT ONLINE DEBIT CARD WEEK

| Paid with your debit card

| Range: 0..^pu006a_c1_scalevar

| **PU006a_c2** ESSENTIAL RETAIL NOT ONLINE DEBIT CARD MONTH

| Paid with your debit card

| Range: 0..^pu006a_c2_scalevar

| **PU006a_c3** ESSENTIAL RETAIL NOT ONLINE DEBIT CARD YEAR

| Paid with your debit card

| Range: 0..1000

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

| **PU006a_d1** ESSENTIAL RETAIL NOT ONLINE CREDIT CARD WEEK

| Charged to your credit card

| Range: 0..^pu006a_d1_scalevar

| **PU006a_d2** ESSENTIAL RETAIL NOT ONLINE CREDIT CARD MONTH

| Charged to your credit card

| Range: 0..^pu006a_d2_scalevar

| **PU006a_d3** ESSENTIAL RETAIL NOT ONLINE CREDIT CARD YEAR

| Charged to your credit card

| Range: 0..1000

ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

| **PU006a_e1** ESSENTIAL RETAIL NOT ONLINE PREPAID CARD WEEK

| Paid with your prepaid card

| Range: 0..^pu006a_e1_scalevar

| **PU006a_e2** ESSENTIAL RETAIL NOT ONLINE PREPAID CARD MONTH

| Paid with your prepaid card

| Range: 0..^pu006a_e2_scalevar

| **PU006a_e3** ESSENTIAL RETAIL NOT ONLINE PREPAID CARD YEAR

| Paid with your prepaid card

| Range: 0..1000

ENDIF

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

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

| Check (paper)

| Range: 0..^pu006c_b1_scalevar

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

| Check (paper)

| Range: 0..^pu006c_b2_scalevar

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

| Check (paper)

| Range: 0..1000

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

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

| Money order

| Range: 0..^pu006c_b1mo_scalevar

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

| Money order

| Range: 0..^pu006c_b2mo_scalevar

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

| Money order

| Range: 0..1000

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

| **PU006c_c1** OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD WE

| Paid with your debit card

| Range: 0..^pu006c_c1_scalevar

| **PU006c_c2** OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD MO

| Paid with your debit card

| Range: 0..^pu006c_c2_scalevar

| **PU006c_c3** OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD YE

| Paid with your debit card

| Range: 0..1000

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

| **PU006c_d1** OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD W

| Charged to your credit card

| Range: 0..^pu006c_d1_scalevar

| **PU006c_d2** OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD M

| Charged to your credit card

| Range: 0..^pu006c_d2_scalevar

| **PU006c_d3** OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD Y

| Charged to your credit card

| Range: 0..1000

|
ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

| **PU006c_e1** OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD

| Paid with your prepaid card

| Range: 0..^pu006c_e1_scalevar

| **PU006c_e2** OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD

| Paid with your prepaid card

| Range: 0..^pu006c_e2_scalevar

| **PU006c_e3** OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD

| Paid with your prepaid card

| Range: 0..1000

|
ENDIF

[Questions PU021_Intro to tableenddummy2 are displayed as a table]

PU021_Intro TYPICAL PERIOD person-to-person payments intro

Person-to-person payments In a typical period (week, month, or year), how many person-to-person payments do you make? Person-to-person payments include: 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 CHECK ADOPTER = 1 or money market checking adopter = 1 THEN

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

| Paid by check (paper)

| Range: 0..^pu021_b1_scalevar

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

| Paid by check (paper)

| Range: 0..^pu021_b2_scalevar

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

| Paid by check (paper)

| Range: 0..1000

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

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

| Paid by money order

| Range: 0..^pu021_b1mo_scalevar

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

| Paid by money order

| Range: 0..^pu021_b2mo_scalevar

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

| Paid by money order

| Range: 0..1000

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

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

| Paid with your debit card, through an intermediary such as PayPal 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 CREDIT CARD ADOPTER = 1 THEN

| **PU021_d1** person-to-person payments CREDIT CARD week

| Charged to your credit card, through an intermediary such as PayPal 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 BA ADOPTER = 1 THEN

| **PU021_e1** person-to-person payments account payment week
| Account to account payment
| Range: 0..^pu021_e1_scalevar

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

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

ENDIF

IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN

| **PU021_f1** person-to-person payments online banking bill payment WEEK
| Paid using the online banking bill payment function on your bank's web site
| Range: 0..^pu021_f1_scalevar

| **PU021_f2** person-to-person payments online banking bill payment month
| Paid using the online banking bill payment function on your bank's web site
| Range: 0..^pu021_f2_scalevar

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

ENDIF

IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN

| IF ((person-to-person payments online banking bill payment WEEK <> empty and (person-to-person
| payments online banking bill payment month <> empty or person-to-person payments online banking
| bill payment year <> empty)) or (person-to-person payments online banking bill payment month <>
| empty and person-to-person payments online banking bill payment year <> empty)) THEN

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

||
| ENDIF

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

| **PU009** CARRY UNPAID BALANCE ON ANY CREDIT CARD
| During the past 12 months, did you carry an unpaid balance on any credit card from one month to
| the next (that is, you did not pay the balance in full at the monthly due date)?
| 1 Yes
| 2 No

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

||

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

||

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

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

|| 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 UNPAID BALANCE CREDIT CARDS CARRIED OVER LAST MONT > 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

||

| ELSE

||

| ENDIF

|

ELSE

|

ENDIF

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

PH004 identitiy theft victim

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

1 Yes, myself and someone I know well

2 Yes, someone I know well only

3 Yes, myself only

4 No

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

|

| **PH007 OVERDRAW BANK ACCOUNT**

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

```
| 1 Yes and I paid an overdraft fee
| 2 Yes but I did not pay an overdraft fee
| 3 No
|
ELSE
|
ENDIF
```

[The following questions are displayed as a table]

PH022_intro stolen or lost

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

PH022_a Cash

Cash

1 Yes

2 No

IF CREDIT CARD ADOPTER = 1 THEN

```
|
| PH022_b Credit card
```

```
| Credit card
```

```
| 1 Yes
```

```
| 2 No
```

```
|
```

```
ELSE
```

```
|
```

```
ENDIF
```

IF DEBIT CARD ADOPTER = 1 THEN

```
|
```

```
| PH022_c debit card
```

```
| Debit card
```

```
| 1 Yes
```

```
| 2 No
```

```
|
```

```
ELSE
```

```
|
```

```
ENDIF
```

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

```
|
```

```
| PH022_d checks or check book
```

```
| Checks or check book (from your own checking account)
```

```
| 1 Yes
```

```
| 2 No
```

```
|
```

```
ELSE
```

```
|
```

```
ENDIF
```

[End of table display]

IF Cash = Yes THEN

```
|
```

```
| PH023_a cash stolen
```

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


| Integer

| ELSE

| ENDIF

IF Credit card = Yes THEN

| **PH023_b** fraudulent credit card charges

| In the past 12 months, what was the total value of the fraudulent charges on your credit card?

| If none, please enter 0.

| Integer

| ELSE

| ENDIF

IF fraudulent credit card charges > 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 debit card = Yes THEN

| **PH023_c** fraudulent debit card charges

| In the past 12 months, what was the total value of the fraudulent charges on your debit card? If none, please enter 0.

| Integer

| ELSE

| ENDIF

IF fraudulent debit card charges > 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 checks or check book = Yes THEN

| **PH023_d** fraudulent checking account value

| In the past 12 months, what was the total value of the fraudulent activity on your checking account? If none, please enter 0.

| Integer

| ELSE

| ENDIF

IF fraudulent checking account value > 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 = 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
||
| 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

```

DE011 PERSONAL INCOME RANK WITHIN HOUSEHOLD

Where does your own personal income rank within your household?

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

4 3rd highest or lower

DE013 OWN PRIMARY HOME

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

1 Yes

2 No

IF OWN PRIMARY HOME = Yes THEN

| **DE014 MARKET VALUE OF PRIMARY HOME**

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

| Range: 0..10000000

| IF MARKET VALUE OF PRIMARY HOME > 4500 THEN

|| **checkDE014** DE014 > 4500

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

| ENDIF

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

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

| Range: 0..10000000

| IF OWE ON LOANS FOR PRIMARY HOME > 2000 THEN

|| **checkDE015** DE015 > 2000

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

| ENDIF

| ELSE

| ENDIF

DE016 HOUSEHOLD NET WORTH

[TEXT FILL FOR DE016]

Range: 0..100000

IF OWN PRIMARY HOME = Yes THEN

| IF (FAMILY INCOME PREVIOUS ,000-,999 MONTHS <= ,000-,999 and HOUSEHOLD NET WORTH > 500) or
| ((FAMILY INCOME PREVIOUS 12 MONTHS = 12 or FAMILY INCOME PREVIOUS 12 MONTHS = ,000-,999)
| and HOUSEHOLD NET WORTH > 750) or (FAMILY INCOME PREVIOUS 12 MONTHS = ,000-,999 and
| HOUSEHOLD NET WORTH > 3000) THEN

|| **checkDE016_1** check DE016 when DE013 = 1

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

| ENDIF

|
ELSE

| IF (FAMILY INCOME PREVIOUS ,000-,999 MONTHS <= ,000-,999 and HOUSEHOLD NET WORTH > 500) or
| ((FAMILY INCOME PREVIOUS 12 MONTHS = 12 or FAMILY INCOME = ,000 to ,999) and HOUSEHOLD NET
| WORTH > 750) or (FAMILY INCOME PREVIOUS 12 MONTHS = ,000-,999 and HOUSEHOLD NET WORTH >
| 3000) THEN

||
|| **checkDE016_2** check DE016 when DE013 <> 1

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

||
|ENDIF

|
ENDIF

DE019 debts

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

Range: 0..100000

IF OWN PRIMARY HOME = Yes THEN

| IF debts > 1000 THEN

||
|| **checkDE019_1** check DE019 when DE013 = 1

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

||
|ENDIF

|
ELSE

| IF debts > 1000 THEN

||
|| **checkDE019_2** check DE019 when DE013 <> 1

|| You told us that the dollar value of your household's debt is If this is correct, please
|| choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

||
|ENDIF

|
ENDIF

CS_001 HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

1 Very interesting

2 Interesting

3 Neither interesting nor uninteresting

4 Uninteresting

5 Very uninteresting