

## Well Being 87

IF CALCULATED AGE = empty THEN

|

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

|

| **IN002 BIRTH DATE HEADER**

| What is your birth date?

|

| **birthmonth BIRTH MONTH**

| Month

| 1 January

| 2 February

| 3 March

| 4 April

| 5 May

| 6 June

| 7 July

| 8 August

| 9 September

| 10 October

| 11 November

| 12 December

|

| **birthday BIRTH DAY**

| Day

| 1 01

| 2 02

| 3 03

| 4 04

| 5 05

| 6 06

| 7 07

| 8 08

| 9 09

| 10 10

| 11 11

| 12 12

| 13 13

| 14 14

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| 24 24

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| 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  
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| 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  
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| 54 1954  
| 55 1955  
| 56 1956

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| 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

IF FAMILY INCOME = EMPTY THEN

|  
| **familyincome** FAMILY INCOME  
| Which category represents the total combined income of all members of your family (living  
| here) during the past 12 months? This includes money from jobs, net income from business,  
| farm or rent, pensions, dividends, interest, social security payments and any other money  
| income received by members of your family who are 15 years of age or older.  
| 1 Less than \$5,000  
| 2 \$5,000 to \$7,499  
| 3 \$7,500 to \$9,999  
| 4 \$10,000 to \$12,499  
| 5 \$12,500 to \$14,999  
| 6 \$15,000 to \$19,999  
| 7 \$20,000 to \$24,999  
| 8 \$25,000 to \$29,999  
| 9 \$30,000 to \$34,999  
| 10 \$35,000 to \$39,999  
| 11 \$40,000 to \$49,999  
| 12 \$50,000 to \$59,999  
| 13 \$60,000 to \$74,999  
| 14 \$75,000 or more  
|  
ENDIF

**surveyIntro** SURVEY INTRO

Thank you for taking this survey. We are studying consumer preferences. This survey asks questions about payment choices you make for purchases and bill paying. As always, your answers are collected anonymously and will never be linked to your name. Please keep the following in mind: Answer for yourself unless instructed to answer for your entire household. Do not include any business-related payments in your answers. **CLICK** on any underlined word to see its definition. Try to answer all questions the best you can, even if: \* You are unsure of your answer. \* You do not have or use the payment method.

[Questions FR001\_intro to FR001\_d are displayed as a table]

**FR001\_intro** HOUSHOLD FINANCIAL ACTIVITY INTRO

First, help us to understand your role in the financial activity of your household. In your household, how much responsibility do you have for these tasks? Check one per row only.

**FR001\_a** HOUSHOLD FINANCIAL ACTIVITY BUDGETING MANAGING INCOME

Budgeting & managing income

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

**FR001\_b** HOUSHOLD FINANCIAL ACTIVITY PAYING BILLS

Paying bills

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

**FR001\_c** HOUSHOLD FINANCIAL ACTIVITY SHOPPING

Shopping

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

**FR001\_d** HOUSHOLD FINANCIAL ACTIVITY INVESTING AND MANAGING ASSETS

Investing & managing assets

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

LOOP FROM 1 TO 4 DO

|  
|[Questions AS003\_Intro to AS003\_g[cnt] are displayed as a table]

| **AS003\_Intro** COST OF EACH PAYMENT METHOD INTRO  
|[RANDOMLY SELECT QUESTIONTEXT 3 TO 11]

| **AS003\_a** RATING ON USING CASH

| Cash  
| 1 =least desirable  
| 2  
| 3  
| 4  
| 5 =most desirable

| **AS003\_b** RATING ON USING CHECK

| Check  
| 1 =least desirable  
| 2  
| 3  
| 4  
| 5 =most desirable

| **AS003\_c** RATING OF USING DEBIT CARD

| Debit card  
| 1 =least desirable  
| 2  
| 3  
| 4  
| 5 =most desirable

| **AS003\_d** RATING ON USING CREDIT CARD

| Credit card

| 1 =least desirable

| 2

| 3

| 4

| 5 =most desirable

| **AS003\_e** RATING ON USING PREPAID CARD

| Prepaid card

| 1 =least desirable

| 2

| 3

| 4

| 5 =most desirable

| **AS003\_f** RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION

| Bank account number

| 1 =least desirable

| 2

| 3

| 4

| 5 =most desirable

| **AS003\_g** RATING ON USING ONLINE BANKING BILL PAY

| Online banking bill pay

| 1 =least desirable

| 2

| 3

| 4

| 5 =most desirable

| ENDDO

[Questions AS012\_Intro to AS012\_h are displayed as a table]

**AS012\_Intro** PAYMENT CHARACTERISTICS INTRO

Now, we would like you to think about how important these characteristics are to you when you decide which payment methods to use. Please rank each of the payment characteristics in order to describe how important each characteristic is relative to the others.

**AS012\_a** RATING ON PAYMENT CHARACTERISTICS 1

[FILLS FOR AS012]

1 1=least important

2 2

3 3

4 4=most important

**AS012\_d** RATING ON PAYMENT CHARACTERISTICS 2

[FILLS FOR AS012]

1 1=least important

2 2

3 3

4 4=most important

**AS012\_e RATING ON PAYMENT CHARACTERISTICS 3**

[FILLS FOR AS012]

1 1=least important

2 2

3 3

4 4=most important

**AS012\_h RATING ON PAYMENT CHARACTERISTICS 4**

[FILLS FOR AS012]

1 1=least important

2 2

3 3

4 4=most important

IF RATING ON PAYMENT CHARACTERISTICS 1 = RATING ON PAYMENT CHARACTERISTICS 2  
or RATING ON

PAYMENT CHARACTERISTICS 1 = RATING ON PAYMENT CHARACTERISTICS 3 or RATING ON  
PAYMENT

CHARACTERISTICS 1 = RATING ON PAYMENT CHARACTERISTICS 4 or RATING ON PAYMENT  
CHARACTERISTICS 2

= RATING ON PAYMENT CHARACTERISTICS 3 or RATING ON PAYMENT CHARACTERISTICS 2  
= RATING ON

PAYMENT CHARACTERISTICS 4 or RATING ON PAYMENT CHARACTERISTICS 3 = RATING ON  
PAYMENT

CHARACTERISTICS 4 THEN

|

| **checkNoTies** check for ties

| You have given the same level of importance to at least two different characteristics. Your  
| answers are important to us. Please go back and change your answer.

|

ENDIF

[Questions PA001\_Intro to PA001\_d are displayed as a table]

**PA001\_Intro HOW MANY BANK ACCOUNTS INTRO**

We would like to know which types of accounts you have that allow you to make payments. When considering the number of money market accounts that you have, please include money market accounts held at banks, brokerages, or investment firms. 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. Examples of non-bank online payment services include PayPal, Google Checkout and Amazon Payments. If none, please enter 0.

**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

**PA001\_c HOW MANY BANK ACCOUNTS MONEY MARKET**

Number of money market accounts:  
Range: 0..100

IF HOW MANY BANK ACCOUNTS MONEY MARKET > 0 THEN

| **PA047** money market accounts allow you to write checks or make bank account number payments  
| [fill for PA047] allow you to write checks or make bank account number payments?

- | 1 Yes
- | 2 No

| ELSE

| ENDIF

IF CHECK ADOPTER = THEN

| [Questions PA002 to PA002\_other are displayed as a table]

| **PA002** WHY NO CHECKING ACCOUNT

| Please choose the most important reason why you don't have a checking account.

- | 1 [fills for PA002]
- | 2 [fills for PA002]
- | 3 [fills for PA002]
- | 4 [fills for PA002]
- | 5 [fills for PA002]
- | 6 [fills for PA002]
- | 7 Other (explain)

| **PA002\_other** WHY NO CHECKING OTHER TXT

| String

| ENDIF

IF BA ADOPTER = THEN

| ELSE

| IF CHECK ADOPTER = 1 THEN

|| **PA004** PRIMARY CHECKING ACCOUNT EARN INTEREST

|| Your primary checking account is the checking account you use most often. What interest  
|| rate do you earn on the balance in your primary checking account? Please choose "0%" if  
|| you do not earn interest.

- || 1 0%
- || 2 0.01 to 0.50%
- || 3 0.51 to 1.00%
- || 4 1.01 to 1.50%
- || 5 1.51 to 2.00%
- || 6 2.01 to 2.50%
- || 7 2.51 to 3.00%
- || 8 3.01 to 3.50%
- || 9 3.51 to 4.00%



- || 10 More than 4.00%
- || 11 I don't know

|| **PA031** blank unused checks

|| Do you currently have any blank, unused checks?

- || 1 Yes
- || 2 No

|| [Questions PA006 to PA006\_other are displayed as a table]

|| **PA006** WHAT KIND OF financial institution IS PRIMARY CHECKING

|| At what type of financial institution is your primary checking account?

- || 1 Commercial bank
- || 2 Savings and loan
- || 3 Credit union
- || 4 Brokerage
- || 5 Internet bank
- || 6 Other: (please specify)

|| **PA006\_other** WHAT KIND OF BANK IS PRIMARY CHECKING OTHER

|| String

|| ENDIF

|| IF SAVINGS ADOPTER = 1 THEN

|| [Questions PA007 to PA007\_other are displayed as a table]

|| **PA007** WHAT KIND OF financial institution IS PRIMARY SAVINGS

|| At what type of financial institution is your primary savings account?

- || 1 Commercial bank
- || 2 Savings and loan
- || 3 Credit union
- || 4 Brokerage
- || 5 Internet bank
- || 6 Other: (please specify)

|| **PA007\_other** WHAT KIND OF BANK IS PRIMARY SAVINGS OTHER

|| String

|| ENDIF

|| IF CHECK ADOPTER = 1 THEN

|| **PA005** overdraft protection

|| Overdraft protection is a service that your bank provides when you make a transaction that exceeds your account balance. Overdraft protection covers the difference between the transaction amount and your account balance, and therefore you will avoid a fee from the retailer or merchant for having insufficient funds. Overdraft protection can be activated by linking a savings account or credit card to your checking account, or through overdraft insurance for instance. Does your checking account have overdraft protection?

- || 1 Yes
- || 2 No
- || 3 I don't know

||  
|ENDIF

| [Questions PA008\_Intro to PA008\_b are displayed as a table]

| **PA008\_Intro** HOW MANY DEBIT ATM CARDS INTRO

| An ATM card is a card that allows you to deposit or withdraw cash from an automated teller machine (ATM), but cannot be used for purchases or payments. A debit card allows you to make purchases or payments in addition to allowing access to your bank accounts through an ATM. How many debit cards and/or ATM cards do you have? If none, please enter 0.

| **PA008\_a** HOW MANY DEBIT CARDS

| Number of debit cards:

| Range: 0..100

| 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

||  
|ENDIF

| **PA032** visited a bank branch

| In the past 12 months, have you visited a bank branch and spoken with a teller or other bank employee to conduct banking transactions such as opening or closing an account, making a withdrawal or deposit, checking an account balance or making a payment?

- | 1 Yes
- | 2 No

| **PA049** used an ATM to conduct banking transactions

| In the past 12 months, have you used an ATM to conduct banking transactions such as making a withdrawal, making a deposit, or checking an account balance?

- | 1 Yes
- | 2 No

| IF cell phone adopter = 1 THEN

||  
| [Questions PA012\_intro1 to PA026 are displayed as a table]

|| **PA012\_intro1** TELEPHONE BANKING INTRO

|| Now we'd like to know more about how you access your bank account(s). Telephone banking is when you access your account by calling a phone number that your bank has provided. You interact with the system using either voice commands, your phone's numeric keypad, or speaking with a live customer service representative. Online banking is a transaction conducted on the website of a bank, such as viewing account balances, making transfers between accounts, or paying bills electronically. Mobile banking uses a mobile device to

access your bank account. This can be done either by accessing your bank's web page through the web browser on your mobile device, via text messaging or SMS, or by using a downloadable application on your mobile device. Have you set up any of the following methods of accessing your bank accounts?

**PA012 SET UP TELEPHONE BANKING**

Telephone banking

- 1 Yes
- 2 No

**PA013 SET UP ONLINE BANKING**

Online banking

- 1 Yes
- 2 No

**PA026 SET UP MOBILE BANKING**

Mobile banking

- 1 Yes
- 2 No

ELSE

[Questions PA012\_intro2 to PA013 are displayed as a table]

**PA012\_intro2 TELEPHONE BANKING INTRO**

Now we'd like to know more about how you access your bank account(s). Telephone banking is when you access your account by calling a phone number that your bank has provided. You interact with the system using either voice commands, your phone's numeric keypad, or speaking with a live customer service representative. Online banking is a transaction conducted on the website of a bank, such as viewing account balances, making transfers between accounts, or paying bills electronically. Have you set up any of the following methods of accessing your bank accounts?

**PA012 SET UP TELEPHONE BANKING**

Telephone banking

- 1 Yes
- 2 No

**PA013 SET UP ONLINE BANKING**

Online banking

- 1 Yes
- 2 No

ENDIF

IF SET UP TELEPHONE BANKING = Yes THEN

ELSE

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

Have you ever set up access to telephone banking?

- 1 Yes
- 2 No

```
||
| ENDIF
|
| IF SET UP MOBILE BANKING = Yes THEN
|
| ELSE
|
| IF cell phone adopter = 1 THEN
|
|
| | PA126 ever set up access to mobile banking
| | Have you ever set up access to mobile banking?
| | 1 Yes
| | 2 No
|
| ENDIF
|
| ENDIF
|
| IF TELEPHONE BANKING ADOPTER = 1 or ONLINE BANKING ADOPTER = 1 or MOBILE
| BANKING ADOPTER
| = 1 THEN
|
| | [Questions PA033_intro to dummytableend are displayed as a table]
|
| | PA033_intro methods to access your account intro
| | In the past 12 months, have you used the following methods to access your account?
|
| | IF TELEPHONE BANKING ADOPTER = 1 THEN
| |
| | | PA033_a Telephone banking
| | | Telephone banking
| | | 1 Yes
| | | 2 No
| |
| | ENDIF
|
| | IF ONLINE BANKING ADOPTER = 1 THEN
| |
| | | PA033_b Online banking
| | | Online banking
| | | 1 Yes
| | | 2 No
| |
| | ENDIF
|
| | IF MOBILE BANKING ADOPTER = 1 THEN
| |
| | | PA033_c Mobile banking
| | | Mobile banking
| | | 1 Yes
| | | 2 No
| |
| | ENDIF
```

```
||
| dummytableend dummytableend
|
|
|
| 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 and do not include cash owned by other members of your household)...

**PA015\_a** HOW MUCH MONEY DAY TO DAY TRANSACTIONS

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

Range: 0..1000000

**PA015\_b** HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES

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

Range: 0..1000000

IF HOW MUCH MONEY DAY TO DAY TRANSACTIONS > 1000 THEN

```
|
| checkPA015_a PA015_a > $1000
| You told us that you have $[HOW MUCH MONEY DAY TO DAY TRANSACTIONS] in your wallet,
| purse and
| or pocket. Please choose 'Back' if you would like to change your response. Otherwise choose
| 'Next' to continue.
|
ENDIF
```

IF HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES > 1000 THEN

```
|
| checkPA015_b PA015_b > $1000
| You told us that you have $[HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES] in your home,
| car or
| office. Please choose 'Back' if you would like to change your response. Otherwise choose
| 'Next' to continue.
|
ENDIF
```

[Questions PA016 to PA016\_other are displayed as a table]

**PA016** where get cash most often

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

- 1 [fills for PA016]
- 2 [fills for PA016]

- 3 [fills for PA016]
- 4 [fills for PA016]
- 5 [fills for PA016]
- 6 [fills for PA016]
- 7 Other (specify)

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

Range: 0..1000000

[Questions PA018\_intro1 to PA018\_asterisk 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]? If never, please enter 0 in any box.

**PA018\_a1** HOW OFTEN GET CASH TIMES PER WEEK rank 1

Range: 0..100

**PA018\_b1** HOW OFTEN GET CASH TIMES PER MONTH rank 1

Range: 0..100

**PA018\_c1** HOW OFTEN GET CASH TIMES PER YEAR rank 1

Range: 0..100

**PA018\_asterisk** ASTERISK WARNING

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

```
IF (( HOW OFTEN GET CASH TIMES PER WEEK rank 1 <> empty and ( HOW OFTEN GET CASH
TIMES PER
MONTH rank 1 <> empty or HOW OFTEN GET CASH TIMES PER YEAR rank 1 <> empty)) or ( HOW
OFTEN
GET CASH TIMES PER MONTH rank 1 <> empty and HOW OFTEN GET CASH TIMES PER YEAR
rank 1 <>
empty)) THEN
```

```
| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
```

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

```
|
ENDIF
```

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

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

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

```
|
ENDIF
```

**PA017\_b** WHAT AMOUNT MOST OFTEN WHEN GET CASH all other sources

When you get cash from all other sources besides [fill for PA017], what amount do you get most often? If you never get cash, please enter 0. (Please round to the nearest dollar.)

Range: 0..1000000

[Questions PA018\_intro2 to PA018\_asterisk 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]? If never, please enter 0 in any box.

**PA018\_a2** HOW OFTEN GET CASH TIMES PER WEEK rank 2

Range: 0..100

**PA018\_b2** HOW OFTEN GET CASH TIMES PER MONTH rank 2

Range: 0..100

**PA018\_c2** HOW OFTEN GET CASH TIMES PER YEAR rank 2

Range: 0..100

**PA018\_asterisk** ASTERISK WARNING

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

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

IF CREDIT CARD ADOPTER = 1 THEN

|  
| [Questions PA019\_Intro to PA019\_c are displayed as a table]  
|  
| **PA019\_Intro** HOW MANY CREDIT CARDS INTRO

| Now we'd like to find out about your credit cards. General purpose credit cards have a logo  
| from Visa, MasterCard, Discover or American Express, and can be used anywhere those credit  
| cards are accepted. Charge cards are similar to credit cards, except that full payment of  
| balance is required at the end of each billing period. Branded cards have a merchant's logo  
| on the card, and may or may not have a logo from Visa, MasterCard, Discover, or American  
| Express. Examples of this type of card include Sears cards, Exxon cards, Amazon.com cards, or  
| United Mileage cards. Do you have any of the following types of credit cards?

| **PA019\_a** General purpose

| General purpose

| 1 Yes

| 2 No

| **PA019\_b** Charge

| Charge

| 1 Yes

| 2 No

| **PA019\_c** Branded

| Branded

| 1 Yes

| 2 No

| IF General purpose = Yes or Charge = Yes or Branded = Yes THEN

|| [Questions PA054\_intro to dummytableend are displayed as a table]

|| **PA054\_intro** credit cards intro

|| Some credit cards give rewards for using the card for purchases or payments. Examples of  
|| rewards include frequent flier miles, cash back, or points that can be spent on merchandise.  
|| Please tell us how many cards you have of each type. If none, please enter 0.

|| IF General purpose = Yes THEN

||| **PA054\_a1** general purpose with rewards

||| General purpose

||| Range: 0..100

||| **PA054\_a2** general purpose without rewards

||| General purpose

||| Range: 0..100

|| ENDIF

|| IF Charge = Yes THEN

||| **PA054\_b1** charge with rewards

||| Charge

||| Range: 0..100

||| **PA054\_b2** charge without rewards

||| Charge

||| Range: 0..100



```

| |
| | ENDIF
| |
| | IF Branded = Yes THEN
| |
| | PA054_c1 branded with rewards
| | Branded
| | Range: 0..100
| |
| | PA054_c2 branded without rewards
| | Branded
| | Range: 0..100
| |
| | ENDIF
| |
| | dummytableend dummytableend
| |
| |
| | ENDIF
|
ENDIF

```

[Questions PA099\_intro to PA099d are displayed as a table]

**PA099\_intro** prepaid cards intro

General purpose prepaid cards can be used at any merchant or retailer. These cards might have a Visa or MasterCard logo on them. Specific purpose prepaid cards can only be used at specific merchants, retailers or service providers. Some examples of these include public transportation cards, Starbucks or Target cards. Payroll cards are cards containing wages or salary that an employer can give to an employee as an alternative to a paycheck or direct deposit. Electronic Benefits Transfer (EBT) is a card given to people who receive government benefits. This card can be used to make purchases or payments. Do you have any of the following types of cards?

**PA099a** General purpose

General purpose

1 Yes

2 No

**PA099b** Specific purpose

Specific purpose

1 Yes

2 No

**PA099c** Payroll card

Payroll card

1 Yes

2 No

IF General purpose = Yes or Specific purpose = Yes or Payroll card = Yes or Electronic benefits transfer = Yes THEN

```

|
| [Questions PA100_intro to dummytableend are displayed as a table]

```

**PA100\_intro** prepaid card types intro  
How many of each type of prepaid card do you have?

IF General purpose = Yes THEN

**PA100a** General purpose  
General purpose  
Range: 0..200

ENDIF

IF Specific purpose = Yes THEN

**PA100b** Specific purpose  
Specific purpose  
Range: 0..200

ENDIF

IF Payroll card = Yes THEN

**PA100c** Payroll card  
Payroll card  
Range: 0..200

ENDIF

IF Electronic benefits transfer = Yes THEN

**PA100d** Electronic benefits transfer  
Electronic benefits transfer  
Range: 0..200

ENDIF

**dummytableend** dummytableend

**PA039** reloadable cards

Some general purpose and specific purpose prepaid cards can be reloaded with extra dollar value by the card holder. Are any of your prepaid cards reloadable?

- 1 Yes
- 2 No

IF reloadable cards = Yes THEN

**PA022\_extra** PAST 12 MONTHS ADD MONEY TO ANY PREPAID CARD  
In the past 12 months, did you add money to reload any of your prepaid cards?

- 1 Yes
- 2 No

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

```

|||
||| PA029 AMOUNT ADDED most often TO PREPAID CARD
||| Now think about the prepaid card that you reload most often. When you add money to
||| reload that prepaid card what amount do you add most often?
||| Range: 0..1000000
|||
||| [Questions PA023_intro to PA023_c are displayed as a table]
|||
||| PA023_intro HOW OFTEN PUT MONEY ON PREPAID CARD
||| Continue to think about the prepaid card that you reload most often. In a typical
||| period (week, month, or year), how often do you add money to that prepaid card? If
||| never, please enter 0 in any box. Please use the time(s) per year frequency only if you
||| typically add money to a prepaid card fewer than once per month.
|||
||| PA023_a HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER WEEK
|||
||| Range: 0..100
|||
||| PA023_b HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER MONT
|||
||| Range: 0..100
|||
||| PA023_c HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER YEAR
|||
||| Range: 0..100
|||
||| IF (( HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER WEEK <> empty and ( HOW
OFTEN PUT
||| MONEY ON PREPAID CARD TIMES PER MONT <> empty or HOW OFTEN PUT MONEY ON
PREPAID CARD
||| TIMES PER YEAR <> empty)) or ( HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER
MONT <
||| empty and HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER YEAR <> empty)) THEN
|||
||| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
||| You gave more than one answer in a single row. Please go back and change your answer.
|||
||| ENDIF
|||
||| IF HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER WEEK > 50 THEN
|||
||| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
||| Your weekly estimate suggests you make 200 or more payments per month in this category.
||| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next'
||| to continue.
|||
||| ENDIF
|||
||| [Questions PA101 to PA101_other are displayed as a table]
|||
||| PA101 prepaid card most common way to reload
||| Thinking about the prepaid card that you reload most often, what is the most common way
||| that you reload that card?

```

```
||| 1 [fills for PA101]
||| 2 [fills for PA101]
||| 3 [fills for PA101]
||| 4 [fills for PA101]
||| 5 [fills for PA101]
||| 6 Other (explain)
|||
||| PA101_other other
|||
||| String
|||
|| ENDIF
|
| 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 or other instrument near a special electronic reading device without swiping, signing or entering a personal identification number. Do you have any of the following payment methods with contactless payment technology?

**PA027\_a** contactless payment credit card

Credit card

- 1 Yes
- 2 No

**PA027\_b** contactless payment debit card

Debit card

- 1 Yes
- 2 No

**PA027\_c** contactless payment prepaid card

Prepaid card

- 1 Yes
- 2 No

**PA027\_d** contactless payment electronic toll payment

Electronic toll payment

- 1 Yes
- 2 No

**PA027\_e** contactless payment key fob

Key fob

- 1 Yes
- 2 No

IF cell phone adopter = 1 THEN

|

| [Questions PA051\_intro to PA051\_b are displayed as a table]

**PA051\_intro** mobile payments intro  
Mobile payments are payments or purchases made using a mobile phone. These payments do not involve transactions with your bank or financial institution. In the past 12 months, have you made any of the following types of mobile payments?

**PA051\_a** Payment made using text message  
Payment made using text message  
1 Yes  
2 No

**PA051\_b** Contactless payment via tapping or waving your phone  
Contactless payment via tapping or waving your phone  
1 Yes  
2 No

ENDIF

IF PAYPAL ADOPTER = 1 THEN

**PA044** past 12 months used non-bank online payment service  
In the past 12 months, have you used a non-bank online payment service such as PayPal to make a purchase or pay another person?  
1 Yes  
2 No

IF past 12 months used non-bank online payment service = Yes THEN

[Questions PA045\_intro to PA045\_asterisk are displayed as a table]

**PA045\_intro** HOW OFTEN use non-bank online payment service  
In a typical period (week, month, or year), how often do you use a non-bank online payment service such as PayPal to make a purchase or pay another person? If never, please enter 0 in any box.

**PA045\_a** HOW OFTEN use a non-bank online payment service TIMES PER WEEK  
Range: 0..100

**PA045\_b** HOW OFTEN use a non-bank online payment service TIMES PER MONTH  
Range: 0..100

**PA045\_c** HOW OFTEN use a non-bank online payment service TIMES PER YEAR  
Range: 0..100

**PA045\_asterisk** ASTERISK WARNING  
\*Use this frequency if you typically make fewer than one payment per month.

IF (( HOW OFTEN use a non-bank online payment service TIMES PER WEEK <> empty and ( HOW OFTEN use a non-bank online payment service TIMES PER MONTH <> empty or HOW OFTEN use a non-bank online payment service TIMES PER YEAR <> empty)) or ( HOW OFTEN use a non-bank

|| online payment service TIMES PER MONTH <> empty and HOW OFTEN use a non-bank online  
|| payment service TIMES PER YEAR <> empty)) THEN

||

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

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

||

|| ENDIF

||

|| IF HOW OFTEN use a non-bank online payment service TIMES PER WEEK > 50 THEN

||

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

|| Your weekly estimate suggests you make 200 or more payments per month in this category.

|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next'

|| to continue.

||

|| ENDIF

||

|| **PA046** WHAT AMOUNT spent most often using a non-bank online payment service

|| When you make a purchase or pay another person using a non-bank online payment service such

|| as PayPal, what amount do you spend most often? If never, please enter 0. (Please round to

|| the nearest dollar.)

|| Range: 0..1000000

||

|| ENDIF

||

|| ENDIF

**PU001\_Intro** PAYMENT USE INTRO

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

**PU002\_Intro** BILL PAYMENTS AND PAYMENTS FOR ALL OTHER PURCHASES

The next set of questions will be divided into several types of payments: Bills

\*Automatic bill payments \*Online bill payments \*Bill

payments by mail or in person Online \*Non-bill online payments Retail or

in-person \*Retail goods \*Services and other Person-to-person

payments

IF AUTOMATIC BILL PAY ADOPTER = 1 THEN

|

| [Questions PU002\_Intro2 to tableenddummy are displayed as a table]

|

| **PU002\_Intro2** TYPICAL PERIOD AUTOMATIC BILL PAYMENT

| In a typical period (week, month, or year), how many automatic bill payments do you make? If

| you do not use the payment method to pay bills, please enter a 0 in the appropriate row. There

| should only be one number in each row. Automatic Bill Payments

|

| **PU002\_asterisk** ASTERISK TEXT

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

|

| IF DEBIT CARD ADOPTER = 1 THEN

|

| **PU002\_a1** AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK

| Paid with your debit card(s)

```
|| Range: 0..1000
||
|| PU002_a2 AUTOMATIC BILL PAYMENTS DEBIT CARD(S) MONTH
|| Paid with your debit card(s)
|| Range: 0..1000
||
|| 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..1000
||
|| PU002_b2 AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH
|| Charged to your credit card(s)
|| Range: 0..1000
||
|| 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 number
|| Range: 0..1000
||
|| PU002_c2 AUTOMATIC BILL PAYMENTS bank account number MONTH
|| Paid using your bank account number
|| Range: 0..1000
||
|| PU002_c3 AUTOMATIC BILL PAYMENTS bank account number YEAR
|| Paid using your bank account number
|| 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..1000
||
|| 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..1000
```

```

||
|| 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..1000
||
|| PU002_d2 AUTOMATIC BILL PAYMENTS INCOME MONTH
|| Paid directly from your income
|| Range: 0..1000
||
|| PU002_d3 AUTOMATIC BILL PAYMENTS INCOME YEAR
|| Paid directly from your income
|| Range: 0..1000
||
|| tableenddummy TABLE END DUMMY
||
|| IF DEBIT CARD ADOPTER = 1 THEN
||
|| IF (( AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK <> empty and ( AUTOMATIC BILL
PAYMENTS
|| DEBIT CARD(S) MONTH <> empty or AUTOMATIC BILL PAYMENTS DEBIT CARD(S) YEAR <>
empty)) or (
|| AUTOMATIC BILL PAYMENTS DEBIT CARD(S) MONTH <> empty and AUTOMATIC BILL
PAYMENTS DEBIT
|| CARD(S) YEAR <> empty)) THEN
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
|| ENDIF
||
|| IF AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category.
|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next'
|| to continue.
||
|| ENDIF
||
|| ENDIF
||
|| IF CREDIT CARD ADOPTER = 1 THEN
||
|| IF (( AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK <> empty and ( AUTOMATIC BILL
PAYMENTS
|| CREDIT CARD(S) MONTH <> empty or AUTOMATIC BILL PAYMENTS CREDIT CARD(S) YEAR

```



```

<> empty)) or
|| ( AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH <> empty and AUTOMATIC BILL
PAYMENTS CREDIT
|| CARD(S) YEAR <> empty)) THEN
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
||
|| ENDIF
||
|| IF AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category.
|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next'
|| to continue.
||
||
|| ENDIF
||
|| ENDIF
||
|| IF BA ADOPTER = 1 THEN
||
|| IF (( AUTOMATIC BILL PAYMENTS bank account number WEEK <> empty and ( AUTOMATIC
BILL
|| PAYMENTS bank account number MONTH <> empty or AUTOMATIC BILL PAYMENTS bank
account number
|| YEAR <> empty)) or ( AUTOMATIC BILL PAYMENTS bank account number MONTH <> empty and
AUTOMATIC BILL PAYMENTS bank account number YEAR <> empty)) THEN
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
||
|| ENDIF
||
|| IF AUTOMATIC BILL PAYMENTS bank account number WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category.
|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next'
|| to continue.
||
||
|| ENDIF
||
|| ENDIF
||
|| IF (( automatic bill payment online banking bill payment WEEK <> empty and ( automatic bill
payment online banking bill payment month <> empty or automatic bill payment online banking
bill payment year <> empty)) or ( automatic bill payment online banking bill payment month
<> empty and automatic bill payment 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
|
| IF automatic bill payment online banking bill payment WEEK > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category.
| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to
| continue.
|
| ENDIF
|
| IF (( AUTOMATIC BILL PAYMENTS INCOME WEEK <> empty and ( AUTOMATIC BILL
| PAYMENTS INCOME MONTH
| <> empty or AUTOMATIC BILL PAYMENTS INCOME YEAR <> empty)) or ( AUTOMATIC BILL
| PAYMENTS
| INCOME MONTH <> empty and AUTOMATIC BILL PAYMENTS INCOME YEAR <> empty)) THEN
|
| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
|
| ENDIF
|
| IF AUTOMATIC BILL PAYMENTS INCOME WEEK > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category.
| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to
| continue.
|
| ENDIF
|
| ENDIF
|
| IF BA ADOPTER = 1 or CREDIT CARD ADOPTER = 1 THEN
|
| [Questions PU003_Intro to tableenddummy are displayed as a table]
|
| PU003_Intro TYPICAL PERIOD ONLINE BILL PAYMENT
| In a typical period (week, month, or year), how many online bill payments do you make? If you
| do not use the payment method to pay bills, please enter a 0 in the appropriate row. There
| should only be one number in each row. Online Bill Payments
|
| PU003_asterisk ASTERISK TEXT
| *Please use the Per year frequency if you typically make fewer than one payment per month.
|
| IF DEBIT CARD ADOPTER = 1 THEN
|
| PU003_a1 ONLINE BILL PAYMENTS DEBIT CARD(S) WEEK
| Paid with your debit card(s)
| Range: 0..1000
|
| PU003_a2 ONLINE BILL PAYMENTS DEBIT CARD(S) MONTH

```

```
|| Paid with your debit card(s)
|| Range: 0..1000
||
|| 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..1000
||
|| PU003_b2 ONLINE BILL PAYMENTS CREDIT CARD(S) MONTH
|| Charged to your credit card(s)
|| Range: 0..1000
||
|| 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 number
|| Range: 0..1000
||
|| PU003_c2 ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number MONTH
|| Paid using your bank account number
|| Range: 0..1000
||
|| PU003_c3 ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number YEAR
|| Paid using your bank account number
|| 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..1000
||
|| 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..1000
||
|| 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
||
|| tableenddummy TABLE END DUMMY
||
|| IF DEBIT CARD ADOPTER = 1 THEN
||
|| IF (( ONLINE BILL PAYMENTS DEBIT CARD(S) WEEK <> empty and ( ONLINE BILL
PAYMENTS DEBIT
|| CARD(S) MONTH <> empty or ONLINE BILL PAYMENTS DEBIT CARD(S) YEAR <> empty)) or (
ONLINE
|| BILL PAYMENTS DEBIT CARD(S) MONTH <> empty and ONLINE BILL PAYMENTS DEBIT
CARD(S) YEAR <>
|| empty)) THEN
||
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
||
|| ENDIF
||
|| IF ONLINE BILL PAYMENTS DEBIT CARD(S) WEEK > 50 THEN
||
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category.
|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next'
|| to continue.
||
||
|| ENDIF
||
|| ENDIF
||
|| IF CREDIT CARD ADOPTER = 1 THEN
||
|| IF (( ONLINE BILL PAYMENTS CREDIT CARD(S) WEEK <> empty and ( ONLINE BILL
PAYMENTS CREDIT
|| CARD(S) MONTH <> empty or ONLINE BILL PAYMENTS CREDIT CARD(S) YEAR <> empty)) or (
ONLINE
|| BILL PAYMENTS CREDIT CARD(S) MONTH <> empty and ONLINE BILL PAYMENTS CREDIT
CARD(S) YEAR
|| <> empty)) THEN
||
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
||
|| ENDIF
||
|| IF ONLINE BILL PAYMENTS CREDIT CARD(S) WEEK > 50 THEN
||
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category.
|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next'

```

```

||| to continue.
|||
||| ENDIF
|||
||| ENDIF
|||
||| IF BA ADOPTER = 1 THEN
|||
||| IF (( ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number WEEK <> empty and (
ONLINE BILL
||| PAYMENTS DEDUCTION BANK ACCOUNT number MONTH <> empty or ONLINE BILL
PAYMENTS DEDUCTION
||| BANK ACCOUNT number YEAR <> empty)) or ( ONLINE BILL PAYMENTS DEDUCTION BANK
ACCOUNT number
||| MONTH <> empty and ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number YEAR
<> empty)) THEN
|||
||| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
||| You gave more than one answer in a single row. Please go back and change your answer.
|||
||| ENDIF
|||
||| IF ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number WEEK > 50 THEN
|||
||| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
||| Your weekly estimate suggests you make 200 or more payments per month in this category.
||| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next'
||| to continue.
|||
||| ENDIF
|||
||| ENDIF
|||
||| IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN
|||
||| IF (( ONLINE BILL PAYMENTS BANK ACCOUNT(S) WEEK <> empty and ( ONLINE BILL
PAYMENTS BANK
||| ACCOUNT(S) month <> empty or ONLINE BILL PAYMENTS BANK ACCOUNT(S) year <> empty))
or (
||| ONLINE BILL PAYMENTS BANK ACCOUNT(S) month <> empty and ONLINE BILL PAYMENTS
BANK
||| ACCOUNT(S) year <> empty)) THEN
|||
||| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
||| You gave more than one answer in a single row. Please go back and change your answer.
|||
||| ENDIF
|||
||| IF ONLINE BILL PAYMENTS BANK ACCOUNT(S) WEEK > 50 THEN
|||
||| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
||| Your weekly estimate suggests you make 200 or more payments per month in this category.
||| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next'

```

```
||| to continue.  
|||  
|| ENDIF  
||  
| ENDIF  
|  
ENDIF
```

[Questions PU004\_Intro to tableenddummy are displayed as a table]

**PU004\_Intro** TYPICAL PERIOD BILL PAYMENTS BY MAIL OR IN-PERSON

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

**PU004\_asterisk** ASTERISK TEXT

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

**PU004\_a1** BILL PAYMENTS MAIL IN-PERSON CASH WEEK

Paid in cash  
Range: 0..1000

**PU004\_a2** BILL PAYMENTS MAIL IN-PERSON CASH MONTH

Paid in cash  
Range: 0..1000

**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..1000

| **PU004\_b2** BILL PAYMENTS MAIL IN-PERSON CHECK MONTH

| Paid by check (paper)  
| Range: 0..1000

| **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..1000

| **PU004\_b2mo** BILL PAYMENTS MAIL IN-PERSON MONEY ORDER MONTH

| Paid by money order  
| Range: 0..1000

| **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..1000

| **PU004\_c2** BILL PAYMENTS MAIL IN-PERSON DEBIT CARD MONTH

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

| **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..1000

| **PU004\_d2** BILL PAYMENTS MAIL IN-PERSON CREDIT CARD MONTH

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

| **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..1000

| **PU004\_e2** BILL PAYMENTS MAIL IN-PERSON PREPAID CARD MONTH

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

| **PU004\_e3** BILL PAYMENTS MAIL IN-PERSON PREPAID CARD YEAR

| Paid with your prepaid card(s)

| Range: 0..1000  
|  
ENDIF

**tableenddummy** TABLE END DUMMY

IF (( BILL PAYMENTS MAIL IN-PERSON CASH WEEK <> empty and ( BILL PAYMENTS MAIL IN-PERSON CASH MONTH <> empty or BILL PAYMENTS MAIL IN-PERSON CASH YEAR <> empty)) or ( BILL PAYMENTS MAIL IN-PERSON CASH MONTH <> empty and BILL PAYMENTS MAIL IN-PERSON CASH YEAR <> empty)) THEN

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

IF BILL PAYMENTS MAIL IN-PERSON CASH WEEK > 50 THEN

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

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

| IF (( BILL PAYMENTS MAIL IN-PERSON CHECK WEEK <> empty and ( BILL PAYMENTS MAIL IN-PERSON CHECK MONTH <> empty or BILL PAYMENTS MAIL IN-PERSON CHECK YEAR <> empty)) or ( BILL PAYMENTS MAIL IN-PERSON CHECK MONTH <> empty and BILL PAYMENTS MAIL IN-PERSON CHECK YEAR <> empty)) THEN

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

| IF BILL PAYMENTS MAIL IN-PERSON CHECK WEEK > 50 THEN

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

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN



```

|
| IF (( BILL PAYMENTS MAIL IN-PERSON MONEY ORDER WEEK <> empty and ( BILL PAYMENTS
MAIL
| IN-PERSON MONEY ORDER MONTH <> empty or BILL PAYMENTS MAIL IN-PERSON MONEY
ORDER YEAR <>
| empty)) or ( BILL PAYMENTS MAIL IN-PERSON MONEY ORDER MONTH <> empty and BILL
PAYMENTS MAIL
| IN-PERSON MONEY ORDER YEAR <> empty)) THEN
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
| ENDIF
|
| IF BILL PAYMENTS MAIL IN-PERSON MONEY ORDER WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category.
|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
||
| ENDIF
|
ENDIF

IF DEBIT CARD ADOPTER = 1 THEN
|
| IF (( BILL PAYMENTS MAIL IN-PERSON DEBIT CARD WEEK <> empty and ( BILL PAYMENTS
MAIL
| IN-PERSON DEBIT CARD MONTH <> empty or BILL PAYMENTS MAIL IN-PERSON DEBIT CARD
YEAR <>
| empty)) or ( BILL PAYMENTS MAIL IN-PERSON DEBIT CARD MONTH <> empty and BILL
PAYMENTS MAIL
| IN-PERSON DEBIT CARD YEAR <> empty)) THEN
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
| ENDIF
|
| IF BILL PAYMENTS MAIL IN-PERSON DEBIT CARD WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category.
|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
||
| ENDIF
|
ENDIF

IF CREDIT CARD ADOPTER = 1 THEN
|
| IF (( BILL PAYMENTS MAIL IN-PERSON CREDIT CARD WEEK <> empty and ( BILL PAYMENTS
MAIL

```

| IN-PERSON CREDIT CARD MONTH <> empty or BILL PAYMENTS MAIL IN-PERSON CREDIT CARD YEAR <>

| empty)) or ( BILL PAYMENTS MAIL IN-PERSON CREDIT CARD MONTH <> empty and BILL PAYMENTS MAIL

| IN-PERSON CREDIT CARD YEAR <> empty)) THEN

||

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

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

||

| ENDIF

| IF BILL PAYMENTS MAIL IN-PERSON CREDIT CARD WEEK > 50 THEN

||

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

|| Your weekly estimate suggests you make 200 or more payments per month in this category.

|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

||

| ENDIF

|

ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

|

| IF (( BILL PAYMENTS MAIL IN-PERSON PREPAID CARD WEEK <> empty and ( BILL PAYMENTS MAIL

| IN-PERSON PREPAID CARD MONTH <> empty or BILL PAYMENTS MAIL IN-PERSON PREPAID CARD YEAR <>

| empty)) or ( BILL PAYMENTS MAIL IN-PERSON PREPAID CARD MONTH <> empty and BILL PAYMENTS MAIL

| IN-PERSON PREPAID CARD YEAR <> empty)) THEN

||

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

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

||

| ENDIF

|

| IF BILL PAYMENTS MAIL IN-PERSON PREPAID CARD WEEK > 50 THEN

||

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

|| Your weekly estimate suggests you make 200 or more payments per month in this category.

|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

||

| ENDIF

|

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.

[Questions PU005\_Intro2 to tableenddummy are displayed as a table]

**PU005\_Intro2** TYPICAL PERIOD ONLINE PAYMENTS AND PURCHASES

In a typical period (week, month, or year), how many of the following payments do you make?

If you do not use the payment method, please enter a 0 in the appropriate row. There should only be one number in each row. Online Payments All non-bill purchases made

on the Internet Charitable donations made online

**PU005\_asterisk** ASTERISK TEXT

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

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

**PU005\_a1** ONLINE PAYMENTS CHECK WEEK

Check (paper)

Range: 0..1000

**PU005\_a2** ONLINE PAYMENTS CHECK MONTH

Check (paper)

Range: 0..1000

**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..1000

**PU005\_a2mo** ONLINE PAYMENTS MONEY ORDER MONTH

Money order

Range: 0..1000

**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..1000

**PU005\_b2** ONLINE PAYMENTS DEBIT CARD MONTH

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

Range: 0..1000

```
||
|| 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 number, either directly or through an intermediary such as
|| PayPal
|| Range: 0..1000
||
|| PU005_c2 ONLINE PAYMENTS BANK ACCOUNT number MONTH
|| Paid using your bank account number, either directly or through an intermediary such as
|| PayPal
|| Range: 0..1000
||
|| PU005_c3 ONLINE PAYMENTS BANK ACCOUNT number YEAR
|| Paid using your bank account number, 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..1000
||
|| PU005_d2 ONLINE PAYMENTS CREDIT CARD MONTH
|| Charged to your credit card, either directly or through an intermediary such as PayPal
|| Range: 0..1000
||
|| 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..1000
||
|| PU005_e2 ONLINE PAYMENTS PREPAID CARD MONTH
|| Paid with your prepaid card
|| Range: 0..1000
||
|| PU005_e3 ONLINE PAYMENTS PREPAID CARD YEAR
```

```

|| Paid with your prepaid card
|| Range: 0..1000
||
|| ENDIF
|| tableenddummy TABLE END DUMMY
||
|| IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN
||
|| IF (( ONLINE PAYMENTS CHECK WEEK <> empty and ( ONLINE PAYMENTS CHECK MONTH
<> empty or
|| ONLINE PAYMENTS CHECK YEAR <> empty)) or ( ONLINE PAYMENTS CHECK MONTH <>
empty and ONLINE
|| PAYMENTS CHECK YEAR <> empty)) THEN
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
|| ENDIF
||
|| IF ONLINE PAYMENTS CHECK WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category.
|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
||
|| ENDIF
||
|| ENDIF
||
|| IF MONEY ORDERS ADOPTER = 1 THEN
||
|| IF (( ONLINE PAYMENTS MONEY ORDER WEEK <> empty and ( ONLINE PAYMENTS MONEY
ORDER MONTH <>
|| empty or ONLINE PAYMENTS MONEY ORDER YEAR <> empty)) or ( ONLINE PAYMENTS
MONEY ORDER MONTH
|| <> empty and ONLINE PAYMENTS MONEY ORDER YEAR <> empty)) THEN
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
|| ENDIF
||
|| IF ONLINE PAYMENTS MONEY ORDER WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category.
|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
||
|| ENDIF
||
|| ENDIF
||
|| IF DEBIT CARD ADOPTER = 1 THEN

```

```

||
|| IF (( ONLINE PAYMENTS DEBIT CARD WEEK <> empty and ( ONLINE PAYMENTS DEBIT
CARD MONTH <>
|| empty or ONLINE PAYMENTS DEBIT CARD YEAR <> empty)) or ( ONLINE PAYMENTS DEBIT
CARD MONTH
|| <> empty and ONLINE PAYMENTS DEBIT CARD YEAR <> empty)) THEN
||
|||
||| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
||| You gave more than one answer in a single row. Please go back and change your answer.
|||
|||
||| ENDIF
||
|| IF ONLINE PAYMENTS DEBIT CARD WEEK > 50 THEN
||
|||
||| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
||| Your weekly estimate suggests you make 200 or more payments per month in this category.
||| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|||
|||
||| ENDIF
||
|| ENDIF
||
|| IF BA ADOPTER = 1 THEN
||
|||
||| IF (( ONLINE PAYMENTS BANK ACCOUNT number WEEK <> empty and ( ONLINE PAYMENTS
BANK ACCOUNT
|| number MONTH <> empty or ONLINE PAYMENTS BANK ACCOUNT number YEAR <> empty)) or (
ONLINE
|| PAYMENTS BANK ACCOUNT number MONTH <> empty and ONLINE PAYMENTS BANK
ACCOUNT number YEAR
|| <> empty)) THEN
||
|||
||| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
||| You gave more than one answer in a single row. Please go back and change your answer.
|||
|||
||| ENDIF
||
|| IF ONLINE PAYMENTS BANK ACCOUNT number WEEK > 50 THEN
||
|||
||| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
||| Your weekly estimate suggests you make 200 or more payments per month in this category.
||| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|||
|||
||| ENDIF
||
|| ENDIF
||
|| IF CREDIT CARD ADOPTER = 1 THEN
||
|||
||| IF (( ONLINE PAYMENTS CREDIT CARD WEEK <> empty and ( ONLINE PAYMENTS CREDIT
CARD MONTH <>
|| empty or ONLINE PAYMENTS CREDIT CARD YEAR <> empty)) or ( ONLINE PAYMENTS
CREDIT CARD MONTH

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```

|| <> empty and ONLINE PAYMENTS CREDIT CARD YEAR <> empty)) THEN
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
|| ENDIF
||
|| IF ONLINE PAYMENTS CREDIT CARD WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category.
|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
||
|| ENDIF
||
|| ENDIF
||
|| IF PRE PAID CARD ADOPTER = 1 THEN
||
|| IF (( ONLINE PAYMENTS PREPAID CARD WEEK <> empty and ( ONLINE PAYMENTS PREPAID
CARD MONTH
|| <> empty or ONLINE PAYMENTS PREPAID CARD YEAR <> empty)) or ( ONLINE PAYMENTS
PREPAID CARD
|| MONTH <> empty and ONLINE PAYMENTS PREPAID CARD YEAR <> empty)) THEN
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
|| ENDIF
||
|| IF ONLINE PAYMENTS PREPAID CARD WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category.
|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
||
|| ENDIF
||
|| ENDIF
||
ENDIF

```

[Questions PU006a\_Intro to tableenddummy are displayed as a table]

### **PU006a\_Intro** TYPICAL PERIOD NOT ONLINE ESSENTIAL RETAIL PROVISI

In a typical period (week, month, or year), how many of the following payments do you make? If you do not use the payment method, please enter a 0 in the appropriate row. There should only be one number in each row. Retail goods (shopping in person) including: Food, grocery stores and restaurants Superstores, warehouses, club stores Drug or convenience stores Gas stations Department stores Electronics, hardware, and appliances stores Home goods and furniture stores Note: Please answer only for goods purchases in person at these (and similar) types of stores. The next question asks about in-person purchases of services.

**PU006a\_asterisk** ASTERISK TEXT

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

**PU006a\_a1** ESSENTIAL RETAIL NOT ONLINE CASH WEEK

Cash

Range: 0..1000

**PU006a\_a2** ESSENTIAL RETAIL NOT ONLINE CASH MONTH

Cash

Range: 0..1000

**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..1000

|

| **PU006a\_b2** ESSENTIAL RETAIL NOT ONLINE CHECK MONTH

| Check (paper)

| Range: 0..1000

|

| **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..1000

|

| **PU006a\_b2mo** ESSENTIAL RETAIL NOT ONLINE MONEY ORDER MONTH

| Money order

| Range: 0..1000

|

| **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..1000



| **PU006a\_c2** ESSENTIAL RETAIL NOT ONLINE DEBIT CARD MONTH  
| Paid with your debit card  
| Range: 0..1000

| **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..1000

| **PU006a\_d2** ESSENTIAL RETAIL NOT ONLINE CREDIT CARD MONTH  
| Charged to your credit card  
| Range: 0..1000

| **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..1000

| **PU006a\_e2** ESSENTIAL RETAIL NOT ONLINE PREPAID CARD MONTH  
| Paid with your prepaid card  
| Range: 0..1000

| **PU006a\_e3** ESSENTIAL RETAIL NOT ONLINE PREPAID CARD YEAR  
| Paid with your prepaid card  
| Range: 0..1000

|  
ENDIF

**tableenddummy** TABLE END DUMMY

IF (( ESSENTIAL RETAIL NOT ONLINE CASH WEEK <> empty and ( ESSENTIAL RETAIL NOT ONLINE CASH MONTH <> empty or ESSENTIAL RETAIL NOT ONLINE CASH YEAR <> empty)) or ( ESSENTIAL RETAIL NOT ONLINE CASH MONTH <> empty and ESSENTIAL RETAIL NOT ONLINE CASH YEAR <> empty)) THEN

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

|  
ENDIF

IF ESSENTIAL RETAIL NOT ONLINE CASH WEEK > 50 THEN

|

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

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

|

ENDIF

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

|

| IF (( ESSENTIAL RETAIL NOT ONLINE CHECK WEEK <> empty and ( ESSENTIAL RETAIL NOT  
| ONLINE CHECK

| MONTH <> empty or ESSENTIAL RETAIL NOT ONLINE CHECK YEAR <> empty)) or ( ESSENTIAL  
| RETAIL

| NOT ONLINE CHECK MONTH <> empty and ESSENTIAL RETAIL NOT ONLINE CHECK YEAR <>  
| empty)) THEN

||

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

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

||

ENDIF

IF ESSENTIAL RETAIL NOT ONLINE CHECK WEEK > 50 THEN

||

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

|| Your weekly estimate suggests you make 200 or more payments per month in this category.

|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

||

ENDIF

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

|

| IF (( ESSENTIAL RETAIL NOT ONLINE MONEY ORDER WEEK <> empty and ( ESSENTIAL  
| RETAIL NOT ONLINE MONEY ORDER MONTH <> empty or ESSENTIAL RETAIL NOT ONLINE

| MONEY ORDER YEAR <> empty)) or (ESSENTIAL RETAIL NOT ONLINE MONEY ORDER

| MONTH <> empty and ESSENTIAL RETAIL NOT ONLINE MONEY ORDER YEAR <> empty)) THEN

||

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

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

||

ENDIF

IF ESSENTIAL RETAIL NOT ONLINE MONEY ORDER WEEK > 50 THEN

||

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

|| Your weekly estimate suggests you make 200 or more payments per month in this category.

|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to  
| continue.

||

ENDIF

```

|
ENDIF

IF DEBIT CARD ADOPTER = 1 THEN
|
| IF (( ESSENTIAL RETAIL NOT ONLINE DEBIT CARD WEEK <> empty and ( ESSENTIAL RETAIL
NOT ONLINE
| DEBIT CARD MONTH <> empty or ESSENTIAL RETAIL NOT ONLINE DEBIT CARD YEAR <>
empty)) or (
| ESSENTIAL RETAIL NOT ONLINE DEBIT CARD MONTH <> empty and ESSENTIAL RETAIL NOT
ONLINE DEBIT
| CARD YEAR <> empty)) THEN
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
||
ENDIF

|
| IF ESSENTIAL RETAIL NOT ONLINE DEBIT CARD WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category.
|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
||
||
ENDIF

|
ENDIF

IF CREDIT CARD ADOPTER = 1 THEN
|
| IF (( ESSENTIAL RETAIL NOT ONLINE CREDIT CARD WEEK <> empty and ( ESSENTIAL RETAIL
NOT ONLINE
| CREDIT CARD MONTH <> empty or ESSENTIAL RETAIL NOT ONLINE CREDIT CARD YEAR <>
empty)) or (
| ESSENTIAL RETAIL NOT ONLINE CREDIT CARD MONTH <> empty and ESSENTIAL RETAIL
NOT ONLINE CREDIT
| CARD YEAR <> empty)) THEN
||
|| checkMoreThanOne MORE THAN ONE ANSWER GIVEN
|| You gave more than one answer in a single row. Please go back and change your answer.
||
||
ENDIF

|
| IF ESSENTIAL RETAIL NOT ONLINE CREDIT CARD WEEK > 50 THEN
||
|| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
|| Your weekly estimate suggests you make 200 or more payments per month in this category.
|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
||
||
ENDIF

|
ENDIF

```

IF PRE PAID CARD ADOPTER = 1 THEN

|  
| IF (( ESSENTIAL RETAIL NOT ONLINE PREPAID CARD WEEK <> empty and ( ESSENTIAL  
RETAIL NOT  
| ONLINE PREPAID CARD MONTH <> empty or ESSENTIAL RETAIL NOT ONLINE PREPAID CARD  
YEAR <>  
| empty)) or ( ESSENTIAL RETAIL NOT ONLINE PREPAID CARD MONTH <> empty and ESSENTIAL  
RETAIL NOT  
| ONLINE PREPAID CARD YEAR <> empty)) THEN

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

| IF ESSENTIAL RETAIL NOT ONLINE PREPAID CARD WEEK > 50 THEN

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

|  
ENDIF

[Questions PU006c\_Intro to tableenddummy are displayed as a table]

**PU006c\_Intro** TYPICAL PERIOD NOT ONLINE OTHER NON-RETAIL PAYMENT

In a typical period (week, month, or year), how many of the following payments do you make?  
If you do not use the payment method, please enter a 0 in the appropriate row. There should only  
be one number in each row. Services and other (shopping/paying in person) including:

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

**PU006c\_asterisk** ASTERISK TEXT

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

**PU006c\_a1** OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH WEEK

Cash  
Range: 0..1000

**PU006c\_a2** OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH MONTH

Cash  
Range: 0..1000

**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..1000

| **PU006c\_b2** OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK MONTH  
| Check (paper)  
| Range: 0..1000

| **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..1000

| **PU006c\_b2mo** OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER MONTH  
| Money order  
| Range: 0..1000

| **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..1000

| **PU006c\_c2** OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD MO  
| Paid with your debit card  
| Range: 0..1000

| **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..1000

| **PU006c\_d2** OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD M

| Charged to your credit card  
| Range: 0..1000

| **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..1000

| **PU006c\_e2** OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD

| Paid with your prepaid card  
| Range: 0..1000

| **PU006c\_e3** OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD

| Paid with your prepaid card  
| Range: 0..1000

|  
ENDIF

**tableenddummy** TABLE END DUMMY

IF (( OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH WEEK <> empty and ( OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH MONTH <> empty or OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH YEAR <> empty)) or ( OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH MONTH <> empty and OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH YEAR <> empty)) THEN

| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

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

|  
ENDIF

IF OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH WEEK > 50 THEN

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

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

|  
ENDIF

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

| IF (( OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK WEEK <> empty and ( OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK MONTH <> empty or OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK YEAR

| <> empty)) or ( OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK MONTH <> empty and OTHER

| NON-RETAIL PAYMENTS NOT ONLINE CHECK YEAR <> empty)) THEN

||

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

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

||

| ENDIF

| IF OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK WEEK > 50 THEN

||

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

|| Your weekly estimate suggests you make 200 or more payments per month in this category.

|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

||

| ENDIF

|

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

|

| IF (( OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER WEEK <> empty and ( OTHER NON-RETAIL

| PAYMENTS NOT ONLINE MONEY ORDER MONTH <> empty or OTHER NON-RETAIL

| PAYMENTS NOT ONLINE MONEY

| ORDER YEAR <> empty)) or ( OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER MONTH <> empty

| and OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER YEAR <> empty)) THEN

||

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

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

||

| ENDIF

| IF OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER WEEK > 50 THEN

||

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

|| Your weekly estimate suggests you make 200 or more payments per month in this category.

|| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

||

| ENDIF

|

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

|

| IF (( OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD WE <> empty and ( OTHER NON-RETAIL

| PAYMENTS NOT ONLINE DEBIT CARD MO <> empty or OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD

| YE <> empty)) or ( OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD MO <> empty

and OTHER

| NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD YE <> empty)) THEN

```

| |
| | checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| | You gave more than one answer in a single row. Please go back and change your answer.
| |
| | ENDF
| |
| | IF OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD WE > 50 THEN
| |
| | checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| | Your weekly estimate suggests you make 200 or more payments per month in this category.
| | Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to| continue.
| |
| | ENDF
| |
| ENDF

IF CREDIT CARD ADOPTER = 1 THEN
|
| IF (( OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD W <> empty and ( OTHER
NON-RETAIL
| PAYMENTS NOT ONLINE CREDIT CARD M <> empty or OTHER NON-RETAIL PAYMENTS NOT
ONLINE CREDIT
| CARD Y <> empty)) or ( OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD M <>
empty and OTHER
| NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD Y <> empty)) THEN
| |
| | checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| | You gave more than one answer in a single row. Please go back and change your answer.
| |
| | ENDF
| |
| | IF OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD W > 50 THEN
| |
| | checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| | Your weekly estimate suggests you make 200 or more payments per month in this category.
| | Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
| |
| | ENDF
| |
| ENDF

IF PRE PAID CARD ADOPTER = 1 THEN
|
| IF (( OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD <> empty and ( OTHER
NON-RETAIL
| PAYMENTS NOT ONLINE PREPAID CARD <> empty or OTHER NON-RETAIL PAYMENTS NOT
ONLINE PREPAID
| CARD <> empty)) or ( OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD <> empty
and OTHER
| NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD <> 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 OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD > 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

```

[Questions PU021\_Intro to tableenddummy are displayed as a table]

**PU021\_Intro** TYPICAL PERIOD person-to-person payments intro  
 In a typical period (week, month, or year), how many of the following payments do you make?  
 If you do not use the payment method, please enter a 0 in the appropriate row. There should only  
 be one number in each row. Person-to-person payments including:  
 Babysitting Allowances  
 Paying a person for something that is not business related  
 Account to account payments from your bank account to another person's bank account

**PU021\_asterisk** ASTERISK TEXT

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

**PU021\_a1** person-to-person payments CASH WEEK

Cash

Range: 0..1000

**PU021\_a2** person-to-person payments CASH month

Cash

Range: 0..1000

**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..1000
|

```

```

| PU021_b2 person-to-person payments CHECK month

```

```

| Paid by check (paper)

```

```

| Range: 0..1000
|

```

```

| 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..1000

|

| **PU021\_b2mo** person-to-person payments MONEY ORDER month

| Paid by money order

| Range: 0..1000

|

| **PU021\_b3mo** person-to-person payments MONEY ORDER year

| Paid by money order

| Range: 0..1000

|

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

|

| **PU021\_c1** person-to-person payments DEBIT CARD week

| Paid with your debit card, through an intermediary such as PayPal

| Range: 0..1000

|

| **PU021\_c2** person-to-person payments DEBIT CARD month

| Paid with your debit card, through an intermediary such as PayPal

| Range: 0..1000

|

| **PU021\_c3** person-to-person payments DEBIT CARD year

| Paid with your debit card, through an intermediary such as PayPal

| Range: 0..1000

|

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

|

| **PU021\_d1** person-to-person payments CREDIT CARD week

| Charged to your credit card, through an intermediary such as PayPal

| Range: 0..1000

|

| **PU021\_d2** person-to-person payments CREDIT CARD month

| Charged to your credit card, through an intermediary such as PayPal

| Range: 0..1000

|

| **PU021\_d3** person-to-person payments CREDIT CARD year

| Charged to your credit card, through an intermediary such as PayPal

| Range: 0..1000

|

ENDIF

IF BA ADOPTER = 1 THEN

|

| **PU021\_e1** person-to-person payments account payment week

| Account to account payment

| Range: 0..1000

| **PU021\_e2** person-to-person payments account payment month

| Account to account payment

| Range: 0..1000

| **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..1000

| **PU021\_f2** person-to-person payments online banking bill payment month

| Paid using the online banking bill payment function on your bank's web site

| Range: 0..1000

| **PU021\_f3** person-to-person payments online banking bill payment year

| Paid using the online banking bill payment function on your bank's web site

| Range: 0..1000

|  
ENDIF

**tableenddummy** TABLE END DUMMY

IF (( person-to-person payments CASH WEEK <> empty and ( person-to-person payments CASH month <> empty or person-to-person payments CASH year <> empty)) or ( person-to-person payments CASH month <> empty and person-to-person payments CASH year <> empty)) THEN

| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

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

|  
ENDIF

IF person-to-person payments CASH WEEK > 50 THEN

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

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

|  
ENDIF

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

| IF (( person-to-person payments CHECK WEEK <> empty and ( person-to-person payments CHECK month <> empty or person-to-person payments CHECK year <> empty)) or ( person-to-person payments CHECK month <> empty and person-to-person payments CHECK year <> empty)) THEN

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

```

| | You gave more than one answer in a single row. Please go back and change your answer.
| |
| | ENDIF
| |
| | IF person-to-person payments CHECK WEEK > 50 THEN
| |
| | checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| | Your weekly estimate suggests you make 200 or more payments per month in this category.
| | Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
| |
| | ENDIF
| |
| | ENDIF

| | IF MONEY ORDERS ADOPTER = 1 THEN
| |
| | IF (( person-to-person payments MONEY ORDER WEEK <> empty and ( person-to-person payments
| | MONEY ORDER month <> empty or person-to-person payments MONEY ORDER year <> empty)) or (
| | person-to-person payments MONEY ORDER month <> empty and person-to-person payments MONEY
| | ORDER year <> empty)) THEN
| |
| | checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| | You gave more than one answer in a single row. Please go back and change your answer.
| |
| | ENDIF
| |
| | IF person-to-person payments MONEY ORDER WEEK > 50 THEN
| |
| | checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| | Your weekly estimate suggests you make 200 or more payments per month in this category.
| | Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
| |
| | ENDIF
| |
| | ENDIF

| | IF DEBIT CARD ADOPTER = 1 THEN
| |
| | IF (( person-to-person payments DEBIT CARD week <> empty and ( person-to-person payments
| | DEBIT CARD month <> empty or person-to-person payments DEBIT CARD year <> empty)) or (
| | person-to-person payments DEBIT CARD month <> empty and person-to-person payments DEBIT CARD
| | year <> empty)) THEN
| |
| | checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| | You gave more than one answer in a single row. Please go back and change your answer.
| |
| | ENDIF
| |
| | IF person-to-person payments DEBIT CARD week > 50 THEN
| |
| | checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| | Your weekly estimate suggests you make 200 or more payments per month in this category.
| | Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

```

```
||  
| ENDIF  
|  
ENDIF
```

```
IF CREDIT CARD ADOPTER = 1 THEN
```

```
|  
| IF (( person-to-person payments CREDIT CARD week <> empty and ( person-to-person payments  
| CREDIT CARD month <> empty or person-to-person payments CREDIT CARD year <> empty)) or (  
| person-to-person payments CREDIT CARD month <> empty and person-to-person payments CREDIT  
| CARD year <> empty)) THEN
```

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

```
||  
| ENDIF
```

```
| IF person-to-person payments CREDIT CARD week > 50 THEN
```

```
||  
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50  
| Your weekly estimate suggests you make 200 or more payments per month in this category.  
| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
```

```
||  
| ENDIF
```

```
|  
ENDIF
```

```
IF BA ADOPTER = 1 THEN
```

```
|  
| IF (( person-to-person payments account payment week <> empty and ( person-to-person payments  
| account payment month <> empty or person-to-person payments account payment year <> empty))  
| or ( person-to-person payments account payment month <> empty and person-to-person payments  
| account 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
```

```
| IF person-to-person payments account payment week > 50 THEN
```

```
||  
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50  
| Your weekly estimate suggests you make 200 or more payments per month in this category.  
| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
```

```
||  
| ENDIF
```

```
|  
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

| IF person-to-person payments online banking bill payment WEEK > 50 THEN

|

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

| Your weekly estimate suggests you make 200 or more payments per month in this category.

| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

|

| ENDIF

|

ENDIF

IF TRAVELERS CHECKS ADOPTER = 1 or EVER USED TRAVELERS CHECKS = 1 THEN

|

| [Questions PU008\_Intro to tableenddummy are displayed as a table]

|

| **PU008\_Intro** TYPICAL PERIOD HOW OFTEN USE travellers checks

| In a typical period (week, month, or year), how often do you use travelers checks? If never,  
| please enter 0.

|

| **PU008\_asterisk** ASTERISK TEXT

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

|

| **PU008\_c1** HOW OFTEN TRAVELERS CHECKS WEEK

| Travelers checks

| Range: 0..1000

|

| **PU008\_c2** HOW OFTEN TRAVELERS CHECKS MONTH

| Travelers checks

| Range: 0..1000

|

| **PU008\_c3** HOW OFTEN TRAVELERS CHECKS YEAR

| Travelers checks

| Range: 0..1000

|

| **tableenddummy** TABLE END DUMMY

|

|

| IF (( HOW OFTEN TRAVELERS CHECKS WEEK <> empty and ( HOW OFTEN TRAVELERS  
| CHECKS MONTH <>

| empty or HOW OFTEN TRAVELERS CHECKS YEAR <> empty)) or ( HOW OFTEN TRAVELERS  
| CHECKS MONTH <>

| empty and HOW OFTEN TRAVELERS CHECKS YEAR <> empty)) THEN

|

| **checkMoreThanOne** MORE THAN ONE ANSWER GIVEN

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

```
||
| ENDIF
|
| IF HOW OFTEN TRAVELERS CHECKS WEEK > 50 THEN
|
| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category.
| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
|
| ENDIF
|
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 end of the month)?
| 1 Yes
| 2 No
```

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

```
| PU010 UNPAID BALANCE CREDIT CARDS CARRIED OVER LAST MONT
| Last month, about how much was the unpaid balance on all your credit cards that you carried
| over from the previous month? Enter 0 if none.
| Range: 0..1000000
```

```
| PU011 COMPARED TO 12 MONTHS AGO UNPAID CREDIT CARDS BALA
| In the previous question, you told us that last month the unpaid balance on all your credit cards is $[] 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
```

```
| ENDIF
```

```
|
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 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 a fee

| 2 Yes but I did not pay a fee

| 3 No

|

ENDIF

[Questions PH009\_intro to PH009\_e are displayed as a table]

**PH009\_intro** financial difficulties intro

During the past 12 months, did you experience any of these financial difficulties?

**PH009\_a** financial difficulties 1

[fills for PH009]

1 Yes

2 No

**PH009\_b** financial difficulties 2

[fills for PH009]

1 Yes



2 No

**PH009\_c** financial difficulties 3

[fills for PH009]

1 Yes

2 No

**PH009\_e** financial difficulties 4

[fills for PH009]

1 Yes

2 No

LOOP FROM 1 TO 4 DO

ENDDO

IF flag2 = 2 or flag3 = 2 THEN

|

| IF randomPH020 = 1 THEN

||

|| [Questions PH020\_intro to dummytableend are displayed as a table]

||

|| **PH020\_intro** part 7 years financial difficulties

|| We just asked you about financial difficulties that happened in the past year. Now we'd like you to think back 7 years. During the past 7 years, have you experienced any of these financial difficulties?

||

|| IF flag2 = 2 THEN

|||

||| **PH020\_a** You declared bankruptcy

||| You declared bankruptcy

||| 1 Yes

||| 2 No

|||

|| ENDIF

||

|| IF flag3 = 2 THEN

|||

||| **PH020\_b** Mortgage foreclosure on your primary home

||| Mortgage foreclosure on your primary home

||| 1 Yes

||| 2 No

|||

|| 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
|| |
|| | ENDIF
|| |
|| IF flag2 = 2 THEN
|| |
|| | PH020_a You declared bankruptcy
|| | You declared bankruptcy
|| | 1 Yes
|| | 2 No
|| |
|| | ENDIF
|| |
|| dummytableend dummytableend
|| |
|| ENDIF
|
ENDIF

```

[Questions PH012\_Intro to PH012\_d are displayed as a table]

**PH012\_intro** past 12 months done any of the following intro  
During the past 12 months, have you done any of the following?

**PH012\_a** item 1  
[fills for PH012]  
1 Yes  
2 No

**PH012\_b** item 2  
[fills for PH012]  
1 Yes  
2 No

**PH012\_c** item 3  
[fills for PH012]  
1 Yes  
2 No

[Questions PH014 to PH014\_other are displayed as a table]

**PH014** WHO PREPARED 2008 FEDERAL INCOME TAX RETURN  
Who prepared (or will prepare) your 2008 federal income tax return?  
1 [RANDOM ORDER ANSWER CATEGORIES]  
2 [RANDOM ORDER ANSWER CATEGORIES]  
3 [RANDOM ORDER ANSWER CATEGORIES]  
4 [RANDOM ORDER ANSWER CATEGORIES]  
5 [RANDOM ORDER ANSWER CATEGORIES]

6 [RANDOM ORDER ANSWER CATEGORIES]

7 Other (specify)

**PH014\_0ther** WHO PREPARED 2006 FEDERAL INCOME TAX RETURN OTHER

Who prepared your 2006 federal income tax return?

String

**PH017** DECIDED STOP RECEIVING PAPER COPIES OF ANY FINANCI

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

1 Yes

2 No

[Questions PH021\_intro to PH021\_b are displayed as a table]

**PH021\_intro** inflation estimate intro

Inflation is the annual percentage rate-of-change in the average price of all goods and services in the economy. Decimal numbers are allowed. Please tell us your estimate of:

**PH021\_a** Actual inflation during the past 12 months

Actual inflation during the past 12 months

Real

**PH021\_b** Expected inflation during the next 12 months

Expected inflation during the next 12 months

Real

**DE000** DEMOGRAPHICS INTRO

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

**DE005** access to the internet

Do you have access to the internet for personal use at home, work or another location?

1 Yes

2 No

IF access to the internet = Yes THEN

|

| **DE020** where you have access to the internet for personal use

| Please tell us where you have access to the internet for personal use. Please check all that apply.

| 1 At home

| 2 At work

| 3 At another location

|

ENDIF

IF FAMILY INCOME = ,000 or more THEN

|

| **DE010** FAMILY INCOME PREVIOUS 12 MONTHS

| In your most recent "My Household" questionnaire, you told us that the total combined income

| of all members of your family (living here) during the preceding 12 months was more than

| \$75,000. Thinking about the total combined income of your family from all sources,

| approximately how much did members of your family receive during the previous 12 months?

| 1 Less than \$5,000

- | 2 \$5,000-\$7,499
- | 3 \$7,500-\$9,999
- | 4 \$10,000-\$12,499
- | 5 \$12,500-\$14,999
- | 6 \$15,000-\$19,999
- | 7 \$20,000-\$24,999
- | 8 \$25,000-\$29,999
- | 9 \$30,000-\$34,999
- | 10 \$35,000-\$39,999
- | 11 \$40,000-\$49,999
- | 12 \$50,000-\$59,999
- | 13 \$60,000-\$74,999
- | 14 \$75,000-\$99,999
- | 15 \$100,000-\$124,999
- | 16 \$125,000-\$199,999
- | 17 \$200,000 or more

|  
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
|
ENDIF
```

**DE016** HOUSEHOLD NET WORTH  
[TEXT FILL FOR DE016]  
Range: 0..100000

IF OWN PRIMARY HOME = Yes THEN

```
|
| IF ( FAMILY INCOME <= ,000 to ,999 and HOUSEHOLD NET WORTH > 500 ) or (( FAMILY
| INCOME =
| ,000 to ,999 or FAMILY INCOME = ,000 to ,999 ) and HOUSEHOLD NET WORTH > 750 ) or (
| FAMILY
| INCOME = ,000 or more and HOUSEHOLD NET WORTH > 3000 ) THEN
```

```
||
|| checkDE016_1 check DE016 when DE013 = 1
|| You told us that the market value of your household's non-home assets is  If this is correct,
|| please choose 'Next' to continue. Otherwise, please click 'Back' to change your response
```

```
||
|ENDIF
```

ELSE

```
|
| IF ( FAMILY INCOME <= ,000 to ,999 and HOUSEHOLD NET WORTH > 500 ) or (( FAMILY
| INCOME =
| ,000 to ,999 or FAMILY INCOME = ,000 to ,999 ) and HOUSEHOLD NET WORTH > 750 ) or (
| FAMILY
| INCOME = ,000 or more and HOUSEHOLD NET WORTH > 3000 ) THEN
```

```
||
|| checkDE016_2 check DE016 when DE013 <> 1
|| You told us that the market value of your household's assets is  If this is correct,
|| please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.
```

```
||
|ENDIF
```

ENDIF

**DE019** debts  
[TEXT FILL FOR DE019]  
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