Well Being 142

IF CALCULATED AGE = empty THEN

[Questions IN002 to birthyear are displayed as a table]

IN002 BIRTH DATE HEADER
What is your birth date?

<table>
<thead>
<tr>
<th>birthmonth BIRTH MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Month</td>
</tr>
<tr>
<td>1 January</td>
</tr>
<tr>
<td>2 February</td>
</tr>
<tr>
<td>3 March</td>
</tr>
<tr>
<td>4 April</td>
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<td>5 May</td>
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<td>6 June</td>
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<td>7 July</td>
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<td>8 August</td>
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<tr>
<td>9 September</td>
</tr>
<tr>
<td>10 October</td>
</tr>
<tr>
<td>11 November</td>
</tr>
<tr>
<td>12 December</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>birthday BIRTH DAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day</td>
</tr>
<tr>
<td>1 01</td>
</tr>
<tr>
<td>2 02</td>
</tr>
<tr>
<td>3 03</td>
</tr>
<tr>
<td>4 04</td>
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<td>5 05</td>
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<td>6 06</td>
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<td>7 07</td>
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<td>8 08</td>
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<td>9 09</td>
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<td>10 10</td>
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<td>11 11</td>
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<td>12 12</td>
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<td>25 25</td>
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<td>26 26</td>
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<td>27 27</td>
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<td>birthyear</td>
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<tr>
<td>Year</td>
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<td>51</td>
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<td>54</td>
</tr>
<tr>
<td>55</td>
</tr>
<tr>
<td>56</td>
</tr>
</tbody>
</table>
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
cellphone have cell phone
Do you have a cell phone?
1 Yes
2 No

IF have cell phone = Yes THEN

[The following questions are displayed as a table]

<table>
<thead>
<tr>
<th>smartphone_intro smart phone intro</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does your cell phone have any of the following features?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>smartphone_a Text/SMS with no texting plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Text/SMS with no texting plan</td>
</tr>
<tr>
<td>1 Yes</td>
</tr>
<tr>
<td>2 No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>smartphone_b Text/SMS with texting plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Text/SMS with texting plan</td>
</tr>
<tr>
<td>1 Yes</td>
</tr>
<tr>
<td>2 No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>smartphone_c Web browsing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web browsing</td>
</tr>
<tr>
<td>1 Yes</td>
</tr>
<tr>
<td>2 No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>smartphone_d Smart phone such as iPhone, Android or BlackBerry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smart phone such as iPhone, Android or BlackBerry</td>
</tr>
<tr>
<td>1 Yes</td>
</tr>
<tr>
<td>2 No</td>
</tr>
</tbody>
</table>

[End of table display]
ELSE
ENDIF

IF FAMILY INCOME = EMPTY THEN

<table>
<thead>
<tr>
<th>familyincome FAMILY INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
</tr>
<tr>
<td>1 Less than $5,000</td>
</tr>
<tr>
<td>2 $5,000 to $7,499</td>
</tr>
<tr>
<td>3 $7,500 to $9,999</td>
</tr>
<tr>
<td>4 $10,000 to $12,499</td>
</tr>
</tbody>
</table>
Thank you for taking this survey. We are studying consumer payment preferences. As always, your answers are collected anonymously and will never be linked to your name. Answer for yourself unless instructed to answer for your entire household. Do not include any payments related to a business you own or work for, except payments that are made for both your work and yourself. 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** HOUSEHOLD 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** HOUSEHOLD 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** HOUSEHOLD 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** HOUSEHOLD 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** HOUSEHOLD FINANCIAL ACTIVITY INVESTING AND MANAGING ASSETS
Investing & managing assets
None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

AS001_Intro ASSESSMENT INTRO
Common Payment Methods CashCoins and paper bills. CheckA piece of paper directing a financial institution to pay a specific amount of money to a person or business. Debit cardA card that deducts directly from your bank account. Credit cardA card that allows the cardholder to make a purchase that will be paid back to the credit card company later. Prepaid cardA card that has money stored or loaded onto the card. Also known as stored value cards or gift cards. Bank account numberA payment made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc. Online banking bill payA bill payment made from your bank's online banking website. This payment does not require you or your bank to disclose your bank account number to a third party. For each question, please rate the characteristics of all payment methods, even if you do not have or use all of them.

LOOP FROM 1 TO 6 DO
[Questions AS003_Intro to AS003_g[cnt] are displayed as a table]

AS003_Intro COST OF EACH PAYMENT METHOD INTRO
[RANDOMLY SELECT QUESTIONTEXT 3 TO 11]

| AS003_a RATING ON USING CASH |
| Cash |
| 1 =least desirable |
| 2 |
| 3 |
| 4 |
| 5 =most desirable |

| AS003_b RATING ON USING CHECK |
| Check |
| 1 =least desirable |
| 2 |
| 3 |
| 4 |
| 5 =most desirable |

| AS003_c RATING OF USING DEBIT CARD |
| Debit card |
| 1 =least desirable |
| 2 |
| 3 |
| 4 |
| 5 =most desirable |

| AS003_d RATING ON USING CREDIT CARD |
| Credit card |
| 1 =least desirable |
Please rank the importance of each payment characteristic when you decide which payment method to use.

**AS012_a** RATING ON PAYMENT CHARACTERISTICS 1
[FILLS FOR AS012]
1 1=least important
2 2
3 3
4 4
5 5
6 6=most important

**AS012_b** RATING ON PAYMENT CHARACTERISTICS 2
[FILLS FOR AS012]
1 1=least important
2 2
3 3
4 4
5 5
6 6=most important
AS012_d RATING ON PAYMENT CHARACTERISTICS 3
[FILLS FOR AS012]
1 1=least important
2 2
3 3
4 4
5 5
6 6=most important

AS012_e RATING ON PAYMENT CHARACTERISTICS 4
[FILLS FOR AS012]
1 1=least important
2 2
3 3
4 4
5 5
6 6=most important

AS012_f RATING ON PAYMENT CHARACTERISTICS 5
[FILLS FOR AS012]
1 1=least important
2 2
3 3
4 4
5 5
6 6=most important

AS012_h RATING ON PAYMENT CHARACTERISTICS 6
[FILLS FOR AS012]
1 1=least important
2 2
3 3
4 4
5 5
6 6=most important

IF RATING ON PAYMENT CHARACTERISTICS 1 = RATING ON PAYMENT CHARACTERISTICS 2 or RATING ON PAYMENT CHARACTERISTICS 1 = RATING ON PAYMENT CHARACTERISTICS 3 or RATING ON PAYMENT CHARACTERISTICS 1 = RATING ON PAYMENT CHARACTERISTICS 4 or RATING ON PAYMENT CHARACTERISTICS 1 = RATING ON PAYMENT CHARACTERISTICS 5 or RATING ON PAYMENT CHARACTERISTICS 1 = RATING ON PAYMENT CHARACTERISTICS 6 or RATING ON PAYMENT CHARACTERISTICS 2 = RATING ON PAYMENT CHARACTERISTICS 3 or RATING ON PAYMENT CHARACTERISTICS 2 = RATING ON PAYMENT CHARACTERISTICS 4 or RATING ON PAYMENT CHARACTERISTICS 2 = RATING ON PAYMENT CHARACTERISTICS 5 or RATING ON PAYMENT CHARACTERISTICS 2 = RATING ON PAYMENT CHARACTERISTICS 6 or RATING ON PAYMENT CHARACTERISTICS 3 = RATING ON PAYMENT CHARACTERISTICS 4 or
RATING ON PAYMENT CHARACTERISTICS 3 = RATING ON PAYMENT CHARACTERISTICS 5 or RATING ON PAYMENT CHARACTERISTICS 3 = RATING ON PAYMENT CHARACTERISTICS 6 or RATING ON PAYMENT CHARACTERISTICS 4 = RATING ON PAYMENT CHARACTERISTICS 5 or RATING ON PAYMENT CHARACTERISTICS 4 = RATING ON PAYMENT CHARACTERISTICS 6 or RATING ON PAYMENT CHARACTERISTICS 5 = RATING ON PAYMENT CHARACTERISTICS 6

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

[The following questions are displayed as a table]

**AS004Intro security of payment locations**

How do you rate the security of the following locations of making a payment?

**AS004a security of payment locations 1**

<table>
<thead>
<tr>
<th>1 Very risky</th>
<th>2 Risky</th>
<th>3 Neither risky nor secure</th>
<th>4 Secure</th>
<th>5 Very secure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

**AS004b security of payment locations 2**

<table>
<thead>
<tr>
<th>1 Very risky</th>
<th>2 Risky</th>
<th>3 Neither risky nor secure</th>
<th>4 Secure</th>
<th>5 Very secure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

**AS004c security of payment locations 3**

<table>
<thead>
<tr>
<th>1 Very risky</th>
<th>2 Risky</th>
<th>3 Neither risky nor secure</th>
<th>4 Secure</th>
<th>5 Very secure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

**AS004d security of payment locations 4**

<table>
<thead>
<tr>
<th>1 Very risky</th>
<th>2 Risky</th>
<th>3 Neither risky nor secure</th>
<th>4 Secure</th>
<th>5 Very secure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
**AS004_e**  
security of payment locations 5  
[fills for AS004]  
1 1 Very risky  
2 2 Risky  
3 3 Neither risky nor secure  
4 4 Secure  
5 5 Very secure  

[End of table display]  
[The following questions are displayed as a table]  

**AS005_intro**  
security of debit cards intro  
Debit card payments sometimes require you to Enter a Personal Identification Number (PIN)  
Give your signature  
No PIN or signature, typically for small dollar values  
Card number entered online  
How would you rate the security of each type of debit card transaction?  

<table>
<thead>
<tr>
<th>PIN debit card</th>
<th>1 1 Very risky</th>
<th>2 2 Risky</th>
<th>3 3 Neither risky nor secure</th>
<th>4 4 Secure</th>
<th>5 5 Very secure</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Signature debit card</th>
<th>1 1 Very risky</th>
<th>2 2 Risky</th>
<th>3 3 Neither risky nor secure</th>
<th>4 4 Secure</th>
<th>5 5 Very secure</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>No PIN and no signature debit card</th>
<th>1 1 Very risky</th>
<th>2 2 Risky</th>
<th>3 3 Neither risky nor secure</th>
<th>4 4 Secure</th>
<th>5 5 Very secure</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Using a debit card online</th>
<th>1 1 Very risky</th>
<th>2 2 Risky</th>
<th>3 3 Neither risky nor secure</th>
<th>4 4 Secure</th>
<th>5 5 Very secure</th>
</tr>
</thead>
</table>

[End of table display]  
[Questions PA001_Intro to PA001_d are displayed as a table]  

**PA001_Intro**  
HOW MANY BANK ACCOUNTS INTRO  
Please tell us the types of accounts you have that allow you to make payments. Money market
accounts are similar to regular savings accounts, but they usually pay higher interest, have higher minimum balance requirements, and only allow three to six withdrawals per month. Also, many money market accounts will let you write a small number of checks each month. 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

**PA001_d** HOW MANY BANK ACCOUNTS non-bank online payment
Number of non-bank online payment 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
PA003 EVER HAD CHECKING ACCOUNT
Have you ever had a checking account?
1 Yes
2 No

ELSE
ENDIF

IF SAVINGS ADOPTER = THEN

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

ELSE
ENDIF

IF MONEY MARKET ADOPTER = THEN

PA030 EVER HAD MONEY MARKET ACCOUNT
Have you ever had a money market account?
1 Yes
2 No

ELSE
ENDIF

IF BA ADOPTER = THEN

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

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

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

NEWTB EVER SET UP ACCESS TO TELEPHONE BANKING
Have you ever set up access to telephone banking?
1 Yes
Online banking is a method of accessing a bank account via the website of a bank, to perform such actions as viewing account balances, making transfers between accounts, or paying bills electronically. In order to set up access to your bank's online banking website, you usually have to set up a username, password, site key or PIN. Have you ever set up access to online banking?

1 Yes
2 No

IF EVER SET UP ACCESS TO ONLINE BANKING = Yes THEN

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

1 Yes
2 No

ELSE
ENDIF
ELSE
ELSE
ELSE
IF CHECK ADOPTER = 1 THEN

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
[The following questions are displayed as a table]

**PA031 blank unused checks**
Do you currently have any blank, unused checks?
  1. Yes
  2. No

**PA035 written a paper check**
Have you written a paper check to make a payment in the past 12 months?
  1. Yes
  2. No

[End of table display]
[Questions PA006 to PA006_other are displayed as a table]

**PA006 WHAT KIND OF financial institution IS PRIMARY CHECKING**
At what type of financial institution is your primary checking account?
  1. Commercial bank
  2. Savings and loan
  3. Credit union
  4. Brokerage
  5. Internet bank
  6. Other: (please specify)

**PA006_other WHAT KIND OF BANK IS PRIMARY CHECKING OTHER**

String
ELSE

ENDIF

IF SAVINGS ADOPTER = 1 THEN

[Questions PA007 to PA007_other are displayed as a table]

**PA007 WHAT KIND OF financial institution IS PRIMARY SAVINGS**
At what type of financial institution is your primary savings account?
  1. Commercial bank
  2. Savings and loan
  3. Credit union
  4. Brokerage
  5. Internet bank
  6. Other: (please specify)

**PA007_other WHAT KIND OF BANK IS PRIMARY SAVINGS OTHER**

String
ELSE

ENDIF
IF CHECK ADOPTER = 1 THEN

PA005 overdraft protection
Overdraft protection is a service that your bank provides when you make a transaction that exceeds your account balance. Overdraft protection covers the difference between the transaction amount and your account balance, and therefore you will avoid a fee from the retailer or merchant for having insufficient funds. Overdraft protection can be activated by linking a savings account or credit card to your checking account, or through overdraft insurance for instance. Does your checking account have overdraft protection?
1 Yes
2 No
3 I don't know
ELSE
ENDIF

[Questions PA008_Intro to PA008_b are displayed as a table]

PA008 Intro HOW MANY DEBIT ATM CARDS INTRO
An ATM card is a card that allows you to deposit or withdraw cash from an automated teller machine (ATM), but cannot be used for purchases or payments. A debit card allows you to make purchases or payments in addition to allowing access to your bank accounts through an ATM. How many debit cards and/or ATM cards do you have? If none, please enter 0.

PA008 a HOW MANY DEBIT CARDS
Number of debit cards:
Range: 0..100

PA008 b HOW MANY ATM CARDS
Number of ATM cards:
Range: 0..100

IF HOW MANY DEBIT CARDS > 0 THEN
ELSE
ENDIF

IF HOW MANY ATM CARDS > 0 THEN
ELSE
ENDIF

PA010 EVER HAD DEBIT CARD
Have you ever had a debit card?
1 Yes
2 No

PA009 EVER HAD ATM CARD
Have you ever had an ATM card?
1 Yes
2 No
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

If you are given a choice while completing a debit card purchase, do you prefer to enter your PIN or give your signature?

1 [fills for PA034]
2 [fills for PA034]
3 Either one is fine / I'm indifferent
4 Neither one / I prefer not to enter a PIN or give my signature

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

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

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 ONLINE BANKING = Yes THEN

| **PA014** SET UP ONLINE BANKING BILL PAYMENT |
| Online banking bill payment is an electronic payment made directly from your bank account to a
merchant via your bank's online banking website. To initiate a payment, you provide your
bank's website with a merchant's information and authorize the bank to make a deduction from
your account. To set up access to online banking bill payment, you must sign up on your
bank's online banking website. Have you set up access to the online banking bill payment
function of your bank's online banking website?
1 Yes
2 No

IF SET UP ONLINE BANKING BILL PAYMENT = Yes THEN

ELSE

NEWOBBP EVER set up ONLINE BANKING BILL PAYMENT

Online banking bill payment is an electronic payment made directly from your bank account to a
merchant via your bank's online banking website. To initiate the payment, you provide
your bank’s website with a merchant's information and authorize the bank to make a deduction
from your account. To set up access to online banking bill payment, you must sign up on
your bank’s online banking website. Have you ever set up access to online banking bill
payment?
1 Yes
2 No

ENDIF

ELSE

NEWOB EVER SET UP ACCESS TO ONLINE BANKING

Online banking is a method of accessing a bank account via the website of a bank, to perform
such actions as viewing account balances, making transfers between accounts, or paying bills
electronically. In order to set up access to your bank's online banking website, you usually
have to set up a username, password, site key or PIN. Have you ever set up access to online
banking?
1 Yes
2 No

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

ELSE

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

ELSE

ENDIF

ELSE

ENDIF

PA050 past 12 months cash payment
In the past 12 months, have you used cash to make a payment, even once?
1 Yes
2 No
PA015_I n t r o  HOW M U C H C A S H I N T R O
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 M U C H M O N E Y D A Y T O D A Y T R A N S A C T I O N S
... in your wallet, purse, and/or pocket.
Range: 0..1000000

PA015_b  HOW M U C H M O N E Y S A V I N G S S A F E T Y E M E R G E N C I E S
... 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

PA016  where get cash most often
When you get cash, where do you get it most often?
1 [fills for PA016]
2 [fills for PA016]
3 [fills for PA016]
4 [fills for PA016]
5 [fills for PA016]
6 [fills for PA016]
7 Other (specify)

PA016_other  other
String

ENDIF

PA017_a  WHAT AMOUNT MOST OFTEN WHEN GET CASH 1
When you get cash from [fill for PA017], what amount do you get most often? If you never get cash, please enter 0. (Please round to the nearest dollar.)
Range: 0..100000

[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]? Answer in one box only. Choose the box that best describes your cash activity. Enter the number of times you get cash. DO NOT ENTER DOLLAR AMOUNTS. If 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 the Per year 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..100000

[Questions PA018_intro2 to PA018_asterisk are displayed as a table]
In a typical period (week, month, or year), how often do you get cash from all other sources besides [fill for PA017]? Answer in one box only. Choose the box that best describes your cash activity. Enter the number of times you get cash. DO NOT ENTER DOLLAR AMOUNTS. If 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 the Per year 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

**PA053** have any credit cards

Do you have any credit cards?
1 Yes
2 No

IF have any credit cards = Yes THEN

| ELSE

| **PA020** EVER HAD CREDIT CARD
| Have you ever had a credit card?
| 1 Yes
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. Store 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_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. Store 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 Store branded |
| Store branded |
| 1 Yes |
| 2 No |

IF General purpose = Yes or Charge = Yes or Store 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
   ENDIF

IF Store branded = Yes THEN
   PA054_c1  store branded with rewards
   Store branded
   Range: 0..100
   ENDIF
   PA054_c2  store branded without rewards
   Store branded
   Range: 0..100
   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 usually have a Visa or MasterCard logo on them. Merchant specific 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. Government issued prepaid cards are given to people who receive government benefits. Examples of these cards include Direct Express and Electronic Benefit Transfer (EBT) cards. These cards 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 Merchant specific
Merchant specific
1 Yes
2 No

PA099c Payroll card
Payroll card
1 Yes
2 No

PA099d Government issued
Government issued
1 Yes
2 No

IF General purpose = No and Merchant specific = No and Payroll card = No and Government issued = No THEN

| PA022 EVER HAD PREPAID CARD
Have you ever had a prepaid card?
| 1 Yes
| 2 No

ELSE
ENDIF

IF General purpose = Yes or Merchant specific = Yes or Payroll card = Yes or Government issued = 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 Merchant specific = Yes THEN
||
| | PA100b Merchant specific
| | Merchant specific
| | Range: 0..200
||
| ENDIF

| IF Payroll card = Yes THEN
|
PA100c  Payroll card
| Payroll card
| Range: 0..200
|
|ENDIF

IF Government issued = Yes THEN

PA100d  Government issued
| Government issued
| Range: 0..200
|
|ENDIF

dummytableend
dummytableend

PA102  value of all general purpose and merchant specific prepaid cards
What is the value of all general purpose and merchant specific prepaid cards that you currently have? Please answer to nearest dollar.
Integer

PA039  reloadable cards
Some general purpose and merchant specific 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? Answer in one box only. Choose the box that best describes your prepaid card reloading behavior. Enter the number of times you reload your prepaid card. DO NOT ENTER DOLLAR AMOUNTS. If never, please enter 0 in any box. Please use the time(s) per year frequency only if you typically add money to a prepaid card fewer than once per month.
PA023_a  HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER WEEK

Range: 0..100

PA023_b  HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER MONT

Range: 0..100

PA023_c  HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER YEAR

Range: 0..100

IF (( HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER WEEK <> empty and ( HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER MONT <> empty or HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER YEAR <> empty)) or ( HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER MONT <> empty and HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER YEAR <> empty)) THEN

checkMoreThanOne  MORE THAN ONE ANSWER GIVEN

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

ENDIF

IF HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER WEEK > 50 THEN

checkWeeklyFreq  DISPLAY IF WEEKLY FREQUENCY > 50

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

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

ENDIF

[Questions PA101 to PA101_other are displayed as a table]
An automatic bill payment is a payment set up to occur on a regularly scheduled basis, typically monthly. Once set up, they do not require any additional effort on the consumer's part. They can be processed via bank account deductions, debit card transactions, credit card charges, or paid directly from your income. Do you have any automatic bill payments set up to occur this month?
1 Yes
2 No

IF SET UP AUTOMATICBILLPAYMENT = Yes THEN

ELSE

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

ENDIF

[Questions PA027_intro to PA027_e are displayed as a table]

PA027_intro contactless payment intro
A contactless payment technology allows the consumer to make a payment by tapping or waving a card or other instrument near a special terminal or reader without swiping, signing or entering a personal identification number. Do you have any of the following payment methods with contactless payment technology?

IF have any credit cards = Yes THEN

| PA027_a contactless payment credit card
Credit card
1 Yes
2 No

ELSE

ENDIF

IF HOW MANY DEBIT CARDS > 0 THEN

| PA027_b contactless payment debit card
Debit card
1 Yes
2 No
ELSE
ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

PA027_c contactless payment prepaid card
Prepaid card
1 Yes
2 No
ELSE
ENDIF

PA027_d contactless payment electronic toll payment
Electronic toll payment
1 Yes
2 No

PA027_e contactless payment key fob
Key fob
1 Yes
2 No

IF MOBILE BANKING ADOPTER = 1 THEN

PA052 ever pay bill with mobile banking
Have you ever used the mobile banking feature of your bank account to pay a bill? Consider
bills paid using your bank's mobile banking website or mobile banking app. Do not consider bills
paid by calling your bank's telephone banking service.
1 Yes
2 No
ELSE
ENDIF

IF cell phone adopter = 1 THEN

[Questions PA051_intro to PA051_c are displayed as a table]

PA051_intro mobile payments intro
Mobile payments are payments, purchases or charitable donations made using a mobile phone. Do
not consider payments made using the mobile banking feature of your bank account. In the past
12 months, have you made any of the following types of mobile payments?

PA051_a Payment, purchase or charitable donation made using text message
Payment, purchase or charitable donation made using text message
PA051_b  Contactless payment via tapping or waving your phone
Contactless payment via tapping or waving your phone
1 Yes
2 No

PA051_c  Used your phone to scan a barcode to make a payment
Used your phone to scan a barcode to make a payment
1 Yes
2 No

ELSE
ENDIF

PA040  used money order in past 12 months
In the past 12 months, have you used a money order, even once?
1 Yes
2 No

IF used money order in past 12 months = Yes THEN
ELSE
PA041  ever used a money order
Have you ever used a money order, even once?
1 Yes
2 No

ENDIF

PA042  used travelers check in past 12 months
In the past 12 months, have you used a travelers check, even once?
1 Yes
2 No

IF used travelers check in past 12 months = Yes THEN
ELSE
PA043  ever used a travelers check
Have you ever used a travelers check, even once?
1 Yes
2 No

ENDIF

IF PAYPAL ADOPTER = 1 THEN
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? Answer in one box only.

Choose the box that best describes your use of non-bank online payment services. Enter the number of times you use a non-bank online payment service. DO NOT ENTER DOLLAR AMOUNTS. 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 the Per year 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

ELSE

ENDIF

ELSE

ENDIF

PU001_intro  PAYMENT USE INTRO

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

IF AUTOMATIC BILL PAY ADOPTER = 1 THEN

| PU002_intro_abp  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, in person, or by phone Online *Non-bill internet payments Retail or in-person *Retail goods *Services and other Person-to-person payments

ELSE

| PU002_intro  BILL PAYMENTS AND PAYMENTS FOR ALL OTHER PURCHASES
| The next set of questions will be divided into several types of payments: Bills
| *Online bill payments *Bill payments by mail, in person, or by phone Online *Non-bill internet payments Retail or in-person *Retail goods *Services and other Person-to-person payments

ENDIF

IF AUTOMATIC BILL PAY ADOPTER = 1 THEN

[Questions PU002_Intro2 to tableenddummy are displayed as a table]

| PU002_intro2  TYPICAL PERIOD AUTOMATIC BILL PAYMENT
| Automatic Bill Payments In a typical period (week, month, or year), how many automatic bill payments do you make? Answer in one box per row. Choose the box that best describes your typical behavior. Answer for each payment method.
| Enter the number of times you make an automatic bill payment. DO NOT ENTER DOLLAR AMOUNTS. If you do not use the payment method to pay bills, please enter a 0 in any box in the appropriate row.

| 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 and routing numbers |
| Range: 0..1000 |

| PU002_c2 AUTOMATIC BILL PAYMENTS bank account number MONTH |
| Paid using your bank account and routing numbers |
| Range: 0..1000 |

| PU002_c3 AUTOMATIC BILL PAYMENTS bank account number YEAR |
| Paid using your bank account and routing numbers |
| Range: 0..1000 |

ENDIF

| IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN |
| PU002_e1 automatic bill payment online banking bill payment WEEK |
| Paid using the online banking bill payment function of your bank's website |
| Range: 0..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

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

ENDIF

ENDIF
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.
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

ELSE

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

Online Bill Payments  In a typical period (week, month, or year), how many online bill payments do you make?  [Do not count any automatic recurring bill payments that you reported in the previous question.]  Answer in one box per row. Choose the box that best describes your typical behavior.  Answer for each payment method.  Enter the number of times you make an online bill payment. DO NOT ENTER DOLLAR AMOUNTS.  If you do not use the payment method to pay bills online, please enter a 0 in any box in the appropriate row.

**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 and routing numbers
Range: 0..1000

**PU003_c2** ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number MONTH
Paid using your bank account and routing numbers
Range: 0..1000

**PU003_c3** ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number YEAR
Paid using your bank account and routing numbers
Range: 0..1000

ENDIF

IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN

**PU003_d1** ONLINE BILL PAYMENTS BANK ACCOUNT(S) WEEK
Paid with the online banking bill payment function on your bank's web site
Range: 0..1000

**PU003_d2** ONLINE BILL PAYMENTS BANK ACCOUNT(S) month
Paid with the online banking bill payment function on your bank's web site
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.
**PU004 Intro**  TYPICAL PERIOD BILL PAYMENTS BY MAIL OR IN-PERSON
Bill Payments by Mail or In-person  In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make?  Answer in one box per row. Choose the box that best describes your typical behavior.  Answer for each payment method.  Enter the number of times you make a bill payment by mail, in person, or by phone. DO NOT ENTER DOLLAR AMOUNTS.  If you do not use the payment method to pay bills by mail, in person, or by phone, please enter a 0 in any box in the appropriate row.

**PU004 asterisk**  ASTERISK TEXT
*Please use the Per year frequency if you typically make fewer than one payment per month.

<table>
<thead>
<tr>
<th><strong>BILL PAYMENTS MAIL IN-PERSON CASH WEEK</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid in cash</td>
</tr>
<tr>
<td>Range: 0..1000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>BILL PAYMENTS MAIL IN-PERSON CASH MONTH</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid in cash</td>
</tr>
<tr>
<td>Range: 0..1000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>BILL PAYMENTS MAIL IN-PERSON CASH YEAR</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid in cash</td>
</tr>
<tr>
<td>Range: 0..1000</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th><strong>BILL PAYMENTS MAIL IN-PERSON CHECK WEEK</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid by check (paper)</td>
</tr>
<tr>
<td>Range: 0..1000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>BILL PAYMENTS MAIL IN-PERSON CHECK MONTH</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid by check (paper)</td>
</tr>
<tr>
<td>Range: 0..1000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>BILL PAYMENTS MAIL IN-PERSON CHECK YEAR</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid by check (paper)</td>
</tr>
<tr>
<td>Range: 0..1000</td>
</tr>
</tbody>
</table>

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

<table>
<thead>
<tr>
<th><strong>BILL PAYMENTS MAIL IN-PERSON MONEY ORDER WEEK</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

ENDIF
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) |
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

|
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]

TYPICAL PERIOD ONLINE PAYMENTS AND PURCHASES

Internet payments  In a typical period (week, month, or year), how many internet payments do you make? Answer in one box per row. Choose the box that best describes your typical behavior. Answer for each payment method. Enter the number of times you make an internet payment. DO NOT ENTER DOLLAR AMOUNTS. If you do not use the payment method, please enter a 0 in any box in the appropriate row.

Examples of internet payments  All non-bill purchases made on the Internet  Charitable donations made online

* 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

ONLINE PAYMENTS CHECK WEEK
Check (paper)
Range: 0..1000

ONLINE PAYMENTS CHECK MONTH
Check (paper)
Range: 0..1000

ONLINE PAYMENTS CHECK YEAR
Check (paper)
Range: 0..1000

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

ONLINE PAYMENTS MONEY ORDER WEEK
Money order
Range: 0..1000

ONLINE PAYMENTS MONEY ORDER MONTH
Money order
Range: 0..1000

ONLINE PAYMENTS MONEY ORDER YEAR
Money order
Range: 0..1000

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

ONLINE PAYMENTS DEBIT CARD WEEK
Paid with your Debit card, either directly or through an intermediary such as PayPal
Range: 0..1000

\textbf{PU005\_b2} ONLINE PAYMENTS DEBIT CARD MONTH
| Paid with your Debit card, either directly or through an intermediary such as PayPal
| Range: 0..1000

\textbf{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
| \textbf{PU005\_c1} ONLINE PAYMENTS BANK ACCOUNT number WEEK
| Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal
| Range: 0..1000

| \textbf{PU005\_c2} ONLINE PAYMENTS BANK ACCOUNT number MONTH
| Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal
| Range: 0..1000

| \textbf{PU005\_c3} ONLINE PAYMENTS BANK ACCOUNT number YEAR
| Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal
| Range: 0..1000

| ENDIF

| IF CREDIT CARD ADOPTER = 1 THEN
| \textbf{PU005\_d1} ONLINE PAYMENTS CREDIT CARD WEEK
| Charged to your credit card, either directly or through an intermediary such as PayPal
| Range: 0..1000

| \textbf{PU005\_d2} ONLINE PAYMENTS CREDIT CARD MONTH
| Charged to your credit card, either directly or through an intermediary such as PayPal
| Range: 0..1000

| \textbf{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
| \textbf{PU005\_e1} ONLINE PAYMENTS PREPAID CARD WEEK
| Paid with your prepaid card
| Range: 0..1000
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
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

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
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

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

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

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 <> 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

ELSE
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
ELSE
ENDIF

[Questions PU006a_Intro to tableenddummy are displayed as a table]
Retail goods  In a typical period (week, month, or year), how many retail payments do you make? Answer in one box per row. Choose the box that best describes your typical behavior. Answer for each payment method. Enter the number of times you make a retail payment. DO NOT ENTER DOLLAR AMOUNTS. If you do not use the payment method, please enter a 0 in any box in the appropriate row. Examples of retail goods include items bought while shopping in person at: Food and grocery stores, Superstores, warehouses, club stores, Drug or convenience stores, Gas stations, Department stores, Electronics, hardware, and appliances stores, Home goods and furniture stores. 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.

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

Cash
Range: 0..1000

Check (paper)
Range: 0..1000

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
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

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
ENDIF

ENDIF
<> 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
| 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
| 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

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
Retail services  In a typical period (week, month, or year), how many payments for services do you make?  Answer in one box per row. Choose the box that best describes your typical behavior.  Answer for each payment method.  Enter the number of times you make payment for a service. DO NOT ENTER DOLLAR AMOUNTS.  If you do not use the payment method, please enter a 0 in any box in the appropriate row. Examples of services paid for while shopping or paying in person include:  Restaurants, bars, fast food and beverage  Transportation and tolls  Medical, dental, and fitness  Education and child
care     Personal care (e.g. hair)     Recreation,
entertainment, and travel     Maintenance and repairs
  Other professional services (business, legal, etc.)
  Charitable donations

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

OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH WEEK
Cash
Range: 0..1000

OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH MONTH
Cash
Range: 0..1000

OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH YEAR
Cash
Range: 0..1000

IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN
  OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK WEEK
  Check (paper)
  Range: 0..1000
  
  OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK MONTH
  Check (paper)
  Range: 0..1000
  
  OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK YEAR
  Check (paper)
  Range: 0..1000
  
ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN
  OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER WEEK
  Money order
  Range: 0..1000
  
  OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER MONTH
  Money order
  Range: 0..1000
  
  OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER YEAR
  Money order
  Range: 0..1000
  
ENDIF

IF DEBIT CARD ADOPTER = 1 THEN
OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD WE
Paid with your debit card
Range: 0..1000

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

OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD YE
Paid with your debit card
Range: 0..1000

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD W
Charged to your credit card
Range: 0..1000

OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD M
Charged to your credit card
Range: 0..1000

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

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

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

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) and OTHER NON-RETAIL PAYMENTS NOT ONLINE OTHER CASH YE <> empty)
IF 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

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
  | \ENDIF

ENDIF
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.

ENDIF

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.

ENDIF

ENDIF

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.

ENDIF

ENDIF
Person-to-person payments  In a typical period (week, month, or year), how many person-to-person payments do you make?  Answer in one box per row. Choose the box that best describes your typical behavior.  Answer for each payment method.

Enter the number of times you make a person-to-person payment. DO NOT ENTER DOLLAR AMOUNTS.  If you do not use the payment method, please enter a 0 in any box in the appropriate now.  Person-to-person payments include:

Babysitting  Allowances
Giving a friend or family member money as a gift  
Paying a person for something that is not business related
Account to account payments from your bank account to another person's bank account
*Please 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

IF CREDIT CARD ADOPTER = 1 THEN

Charged to your credit card, through an intermediary such as PayPal
Range: 0..1000

ENDIF

IF BA ADOPTER = 1 THEN

Account to account payment
Range: 0..1000

ENDIF

IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN

Paid using the online banking bill payment function on your bank's web site
Range: 0..1000

ENDIF
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

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 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
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? Answer in one box only. Choose the box that best describes your typical behavior. Enter the number of times you use travelers checks to make a payment. DO NOT ENTER DOLLAR AMOUNTS. If never, please enter 0 in any box. |

| 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 |

ELSE

ENDIF
IF CREDIT CARD ADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PU009 CARRY UNPAID BALANCE ON ANY CREDIT CARD</th>
</tr>
</thead>
</table>
| 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

|| [The following questions are displayed as a table] |
| PU010 UNPAID BALANCE CREDIT CARDS CARRIED OVER LAST MONT |
| Last month, about how much was the unpaid balance on all your credit cards that you carried over
| from the previous month? Enter 0 if none. |
| Range: 0..1000000 |
|| PU011 COMPARED TO 12 MONTHS AGO UNPAID CREDIT CARDS BALA |
| How would you compare your unpaid balance last month to your unpaid balance 12 months ago? Last |
| month's balance is |
| 1 Much lower |
| 2 Lower |
| 3 About the same |
| 4 Higher |
| 5 Much higher |
|| [End of table display] |
ELSE
|| ENDIF |
ELSE
ENDIF

[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
PH005_e item 4
[RANDOM ORDER ANSWER CATEGORIES]
1 Yes
2 No

PH005_g item 5
[RANDOM ORDER ANSWER CATEGORIES]
1 Yes
2 No

PH006 CREDIT RATING
Please estimate your most recent credit rating, as measured by a FICO score?
1 Below 600
2 600-649
3 650-699
4 700-749
5 750-800
6 Above 800
7 I don't know

IF BA ADOPTER = 1 or HAD EVER BANK ACCOUNT = 1 THEN
PH007 OVERDRAW BANK ACCOUNT
During the past 12 months, did you overdraw any of your bank accounts?
1 Yes and I paid an overdraft fee
2 Yes but I did not pay an overdraft fee
3 No
ELSE
ENDIF

[The following questions are displayed as a table]

PH022_intro stolen or lost
In the past 12 months, have you had any of the following stolen or lost?

PH022_a Cash
Cash
1 Yes
2 No

IF CREDIT CARD ADOPTER = 1 THEN
PH022_b Credit card
Credit card
1 Yes
2 No
ELSE
|
ENDIF

IF DEBIT CARD ADOPTER = 1 THEN
|
| **PH022_c** debit card
| Debit card
| 1 Yes
| 2 No
|
ELSE
|
ENDIF

IF CHECK ADOPTER = 1 or money market checking adopter = 1 THEN
|
| **PH022_d** checks or check book
| Checks or check book
| 1 Yes
| 2 No
|
ELSE
|
ENDIF

[End of table display]

IF Cash = Yes THEN
|
| **PH023_a** cash stolen
| What amount of cash was lost or stolen?
| Integer
|
ELSE
|
ENDIF

IF Credit card = Yes THEN
|
| **PH023_b** fraudulent credit card charges
| What was the approximate value of the fraudulent charges on your credit card? If none, please enter 0.
| Integer
|
ELSE
|
ENDIF

IF debit card = Yes THEN
|
| **PH023_c** fraudulent debit card charges
| What was the approximate value of the fraudulent charges on your debit card? If none, please enter 0.
If checks or checkbook = Yes THEN

| PH023_d fraudulent checking account value
| What was the approximate value of the fraudulent activity on your checking account? If none, please enter 0.
| Integer

ELSE

ENDIF

[Questions PH009_intro to PH009_e are displayed as a table]

**PH009_intro** financial difficulties intro
During the past 12 months, did you experience any of these financial difficulties?

**PH009_a** financial difficulties 1
[fills for PH009]
1 Yes
2 No

**PH009_b** financial difficulties 2
[fills for PH009]
1 Yes
2 No

**PH009_c** financial difficulties 3
[fills for PH009]
1 Yes
2 No

**PH009_d** 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]
| [Questions PH020_intro to dummytableend are displayed as a table]
| PH020_intro part 7 years financial difficulties
| We just asked you about financial difficulties that happened in the past year. Now we'd like you to think back 7 years. During the past 7 years, have you experienced any of these
financial difficulties?

IF flag2 = 2 THEN

**PH020_a** You declared bankruptcy

You declared bankruptcy

1 Yes
2 No

ELSE

ENDIF

IF flag3 = 2 THEN

**PH020_b** Mortgage foreclosure on your primary home

Mortgage foreclosure on your primary home

1 Yes
2 No

ELSE

ENDIF

dummytableend dummytableend

ELSEIF randomPH020 = 2 THEN

[Questions PH020_intro to dummytableend are displayed as a table]

**PH020_intro** part 7 years financial difficulties

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

IF flag3 = 2 THEN

**PH020_b** Mortgage foreclosure on your primary home

Mortgage foreclosure on your primary home

1 Yes
2 No

ELSE

ENDIF

IF flag2 = 2 THEN

**PH020_a** You declared bankruptcy

You declared bankruptcy

1 Yes
2 No
**PH012**  past 12 months cash discount  
During the past 12 months did you pay in cash to receive a discount?  
1 Yes  
2 No  

**DE000**  DEMOGRAPHICS INTRO  
Now we will ask you some questions similar to those asked in the "My Household Questionnaire."

**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  
  ELSE  
  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

ELSE

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

IF OWN PRIMARY HOME = Yes THEN

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

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

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

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

DE019 debts
[TEXT FILL FOR DE019] Examples of [other] debts include credit card debt, student loan debt, and car loan debt.
Range: 0..100000

IF OWN PRIMARY HOME = Yes THEN

| IF debts > 1000 THEN

| | checkDE019_1
check DE019 when DE013 = 1
| | You told us that the dollar value of your household's non-mortgage debt is [ ] If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.
| ENDIF |
| ELSE |
| IF debts > 1000 THEN |
| checkDE019_2  check DE019 when DE013 <> 1 |
| You told us that the dollar value of your household's debt is [] If this is correct, please |
| choose 'Next' to continue. Otherwise, please click 'Back' to change your response. |
| ENDIF |
| ENDIF |

**CS_001 HOW PLEASANT INTERVIEW**

Could you tell us how interesting or uninteresting you found the questions in this interview?
1 Very interesting  
2 Interesting  
3 Neither interesting nor uninteresting  
4 Uninteresting  
5 Very uninteresting