Monthly Survey 15

IF INTERNET LOCATION = EMPTY THEN
| internetlocation  INTERNET LOCATION
| We would like to know how you are communicating with us. From what location are you currently connected to the Internet?
| 1 Home
| 2 Work
| 3 Internet cafe, library, etc.
| 4 Elsewhere
|
ENDIF

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

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

[Questions FR001_intro to FR001_d are displayed as a table]

**FR001_intro** 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 INC
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 MANAGING ASS
Investing & managing assets
1 None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

**AS001_Intro** ASSESSMENT INTRO
Now we will ask your opinions about the main payment methods in use today:
Cash Check Debit card Credit card Prepaid card Electronic bank account
You may not have or use all of these payment methods. That's okay, but it is very important to know the opinions of both users and non-users. For each question, please rate the characteristics of all payment methods on a scale from 1 to 5 where 1 is the least desirable and 5 is the most desirable. Each characteristic has its own written description of the rating scale.

[Questions AS003_Intro to AS003_f[cnt] are displayed as a table]

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

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

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

**AS003_d** RATING ON USING CREDIT CARD
Credit card
1 = least desirable
2
3
4
5 = most desirable

**AS003_e** RATING ON USING PREPAID CARD
Prepaid card
1 = least desirable
2
3
4
5 = most desirable

**AS003_f** RATING ON USING ELECTRONIC DEDUCTION
Electronic deduction
1 = least desirable
2
3
4
5 = most desirable

[Questions AS012_Intro to AS012_h are displayed as a table]

**AS012_Intro** PAYMENT CHARACTERISTICS INTRO
Which payment characteristics are most important to you? Rank all the payment characteristics on a scale of 1 (least important to you) to 10 (most important):

[Questions PA001_Intro to PA001_b are displayed as a table]

**PA001_Intro** HOW MANY BANK ACCOUNTS INTRO
Now we will ask questions about which payments methods you have. How many of these bank accounts do you have? If none, please enter 0.

**PA001_a** HOW MANY BANK ACCOUNTS CHECKING
Number of checking accounts:

**PA001_b** HOW MANY BANK ACCOUNTS SAVINGS
Number of savings accounts:

IF HOW MANY BANK ACCOUNTS CHECKING = 0 THEN

[Questions PA002_Intro to PA002_other are displayed as a table]

**PA002_Intro** WHY NO CHECKING INTRO
Why don't you have a checking account? Please choose up to 3 reasons, Rank 1 for the most important, 2 for the second most important, and 3 for the third most important.

**PA002_a** WHY NO CHECKING NOT ENOUGH CHECKS
I don't write enough checks to make it worthwhile

**PA002_b** WHY NO CHECKING MINIMUM BALANCE TOO HIGH
The minimum balance is too high

**PA002_c** WHY NO CHECKING DO NOT LIKE DEALING WITH BANKS
I don't like dealing with banks
PA002_d WHY NO CHECKING FEES TOO HIGH
The fees and service charges are too high

PA002_e WHY NO CHECKING CANNOT MANAGE
I cannot manage or balance a checking account

PA002_f WHY NO CHECKING NO BANK CONVENIENT HOURS OR LOCATION
No bank has convenient hours or location

PA002_g WHY NO CHECKING NOT ENOUGH MONEY
I do not have enough money

PA002_h WHY NO CHECKING CREDIT PROBLEMS
I have (or had) credit problems

PA002_i WHY NO CHECKING PRIVACY CONCERNS
I have privacy concerns

PA002_j WHY NO CHECKING SECURITY CONCERNS
I have security concerns

PA002_k WHY NO CHECKING DO NOT NEED OR WANT
I do not need/want an account

PA002_l WHY NO CHECKING CANNOT GET
I cannot get an account from any bank

PA002_m WHY NO CHECKING OTHER
Other (explain)

PA003 EVER HAD CHECKING ACCOUNT IN THE PAST
Have you ever had a checking account in the past?
1 Yes
2 No
ELSE

PA004 PRIMARY CHECKING ACCOUNT EARN INTEREST
Does your primary checking account earn interest?
1 Yes
2 No
3 I don't know

PA005 CHECKING LINKED TO SAVINGS ACCOUNT
Is your primary checking account (the one you use most often) linked to any of
your savings accounts to allow you or your bank to transfer money between accounts?
1 Yes
2 No
3 I don't know

[Questions PA006 to PA006_other are displayed as a table]

PA006 WHAT KIND OF BANK IS PRIMARY CHECKING
At what type of bank is your primary checking account?
1 Large national or international commercial bank
2 Small local or regional commercial bank
3 Savings and loan
4 Credit union
5 Internet bank
6 Other: (please specify)

ENDIF

IF HOW MANY BANK ACCOUNTS SAVINGS > 0 THEN

[Questions PA007 to PA007_other are displayed as a table]

PA007 WHAT KIND OF BANK IS PRIMARY SAVINGS
At what type of bank is your primary savings account?
1 Large national or international commercial bank
2 Small local or regional commercial bank
3 Savings and loan
4 Credit union
5 Internet bank
6 Other: (please specify) $Answer2$

ENDIF

IF HOW MANY BANK ACCOUNTS CHECKING = 0 AND HOW MANY BANK ACCOUNTS SAVINGS = 0 THEN

ELSE

[Questions PA008_Intro to PA008_b are displayed as a table]

PA008_Intro HOW MANY DEBIT ATM CARDS INTRO
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 (these are also ATM cards):

<table>
<thead>
<tr>
<th>PA008_b</th>
<th>HOW MANY DEBIT CARDS</th>
</tr>
</thead>
</table>

Number of ATM cards only (these are not debit cards):

| IF HOW MANY DEBIT CARDS = 0 AND HOW MANY DEBIT CARDS = 0 THEN |
|---------|-----------------------|
| PA009 | EVER HAD ATM CARD |
| Have you ever had an ATM card in the past? |
| 1 Yes |
| 2 No |
| ENDIF |

| IF HOW MANY DEBIT CARDS = 0 THEN |
|---------|-----------------------|
| PA010 | EVER HAD DEBIT CARD |
| Have you ever had a debit card in the past? |
| 1 Yes |
| 2 No |
| ENDIF |

| IF HOW MANY DEBIT CARDS > 0 AND HOW MANY DEBIT CARDS > 0 THEN |
|---------|-----------------------|
| PA011 | DEBIT OR ATM CARD GIVE REWARDS |
| Do any of your debit cards or ATM cards give rewards? |
| 1 Yes |
| 2 No |
| ENDIF |

| PA012 | SET UP TELEPHONE BANKING |
| Have you set up access to telephone banking with any of your bank account(s)? |
| NOTE: This is not mobile banking. |
| 1 Yes |
| 2 No |

| PA013 | SET UP ONLINE BANKING |
| Have you set up access to online banking with any of your bank account(s)? |
| 1 Yes |
| 2 No |

| IF SET UP ONLINE BANKING = Yes THEN |
|---------|-----------------------|
| PA014 | SET UP ONLINE BANKING |
| Have you set up access to the online bill payment function of your bank's online banking? |
|-------------------|---------------------------------|
| 1 Yes             |
| 2 No              |
| ENDIF             |

ENDIF

[Questions PA015_Intro to PA015_b are displayed as a table]

**PA015_Intro** HOW MUCH CASH INTRO
About how much cash do you have (do not include cash that other members of your household might have)...

**PA015_a** HOW MUCH MONEY IN WALLET
... in your wallet, purse, and/or pocket?

**PA015_b** HOW MUCH MONEY ELSEWHERE
... elsewhere in your home, car, office, etc?

[Questions PA016_intro to PA016_other are displayed as a table]

**PA016_intro** WHERE GET CASH INTRO
When you get cash, where do you most often get it? Please rank up to three sources. Rank 1 for the most common, 2 for the second most, and 3 for the third most.

**PA016_a** WHERE GET CASH ATM/DEBIT CARD
ATM/Debit card

**PA016_b** WHERE GET CASH ACCOUNT WITHDRAWAL
Making an account withdrawal

**PA016_c** WHERE GET CASH CASHING PERSONAL CHECK
Cashing a personal check

**PA016_d** WHERE GET CASH CASHING PAY CHECK
Cashing a paycheck

**PA016_e** WHERE GET CASH CASHING PERSONAL CHECK CASHING STORE
Cashing a personal check

**PA016_f** WHERE GET CASH CASHING PAY CHECK CASHING STORE
Cashing a paycheck
PA016_g  WHERE GET CASH CASHING PAY CHECK RETAIL STORE
Cash back from an ATM/debit card

PA016_h  WHERE GET CASH CASHING PERSONAL CHECK RETAIL STORE
Cashing a personal check

PA016_i  WHERE GET CASH CASHING PAY CHECK RETAIL STORE
Cashing a paycheck

PA016_j  WHERE GET CASH CASHING PAYCHECK EMPLOYER
Cashing all or part of a paycheck

PA016_k  WHERE GET CASH RECEIVE PAY IN CASH EMPLOYER
Receive pay in cash

PA016_l  WHERE GET CASH CASHING PERSONAL CHECK EMPLOYER
Cashing a personal check

PA016_m  WHERE GET CASH FAMILY FRIEND
Family, friend, or other household member

PA016_n  WHERE GET CASH OTHER
Other (specify)

PA016_other  WHERE GET CASH OTHER SPEC
Other (specify)
String

PA017  WHAT AMOUNT MOST OFTEN WHEN GET CASH
When you get cash, what amount do you get most often? If you never get cash, please enter 0.

[Questions PA018_intro to PA018_asterisk are displayed as a table]

PA018_intro  HOW OFTEN GET CASH
In a typical period (week, month, or year), how often do you get cash? If never, please enter 0 in any box.

PA018_asterisk  ASTERISK WARNING
*Use this frequency if you typically get cash fewer than once per month.

[Questions PA019_Intro to PA019_b are displayed as a table]

PA019_Intro  HOW MANY CREDIT CARDS INTRO
How many credit cards do you have? If none, please enter 0.
**PA019_a** NUMBER OF CREDIT CARDS THAT GIVE REWARDS
Number of credit cards that give rewards:

**PA019_b** NUMBER OF CREDIT CARDS THAT DO NOT GIVE REWARDS
Number of credit cards that do not give rewards:

IF NUMBER OF CREDIT CARDS THAT GIVE REWARDS = 0 AND NUMBER OF CREDIT CARDS THAT DO NOT GIVE REWARDS = 0 THEN

| **PA020** EVER HAD CREDIT CARD |
| Have you ever had a credit card in the past? |
| 1 Yes |
| 2 No |

ENDIF

[Questions PA021_Intro to PA021_b are displayed as a table]

**PA021_Intro** HOW MANY PREPAID CARDS INTRO
How many prepaid cards do you currently have? If none, please enter 0.

**PA021_a** NUMBER OF PREPAID CARDS BOUGHT FOR OWN USE
Number of prepaid cards I bought for my own use:

**PA021_b** NUMBER OF PREPAID CARDS RECEIVED FOR OWN USE
Number of prepaid cards I received for my own use:

IF NUMBER OF PREPAID CARDS BOUGHT FOR OWN USE = 0 AND NUMBER OF PREPAID CARDS RECEIVED FOR OWN USE = 0 THEN

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

ENDIF

IF NUMBER OF PREPAID CARDS BOUGHT FOR OWN USE > 0 OR NUMBER OF PREPAID CARDS RECEIVED FOR OWN USE > 0 THEN

| **PA022_extra** PAST 12 MONTHS ADD MONEY TO ANY PREPAID CARD |

| |

| |
In the past 12 months did you add money to any of your prepaid cards?
1 Yes
2 No

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

[Questions PA023_intro to PA023_asterisk are displayed as a table]

PA023_intro HOW OFTEN PUT MONEY ON PREPAID CARD
In a typical period (week, month, or year), how often do you add money to your prepaid cards? If never, please enter 0 in any box. Please use the time(s) per year frequency only if you typically get cash fewer than once per month.

PA023_asterisk ASTERISK WARNING
*Use this frequency if you typically make fewer than one payment per month.

ENDIF

ENDIF

PA024 SET UP AUTOMATIC BILLPAYMENT
Have you set up access to automatic bill payment?
1 Yes
2 No

IF SET UP AUTOMATIC BILLPAYMENT = Yes THEN
ELSE

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

ENDIF

PA026 SET UP MOBILE BANKING
Have you set up access to mobile banking for your cell phone? NOTE: This is not telephone banking.
1 Yes
2 No

PA027 ANY PAYMENT METHODS WITH CONTACTLESS TECHNOLOGY
Do you have any payment methods with contactless payment technology? Check all that apply.
<table>
<thead>
<tr>
<th>Credit card</th>
<th>Debit card</th>
<th>Prepaid card</th>
<th>Electronic toll payment</th>
<th>Key fob</th>
</tr>
</thead>
</table>

If \( \text{CHKEVER}=1 \) or \( \text{CHKADOPTER}=1 \) or \( \text{DCEVER}=1 \) or \( \text{DCADOPTER}=1 \) or \( \text{ATMEVER}=1 \) or \( \text{ATMADOPTER}=1 \) or \( \text{CCEVER}=1 \) or \( \text{CCADOPTER}=1 \) or \( \text{PCEVER}=1 \) or \( \text{PCADOPTER}=1 \) or \( \text{ABPEVER}=1 \) or \( \text{ABPADOPTER}=1 \) or \( \text{OBPADOPTER}=1 \) or \( \text{OBADOPTER}=1 \) or \( \text{MBADOPTER}=1 \) or \( \text{TELEADOPTER}=1 \) THEN

[Questions PA028_Intro to PA028_j are displayed as a table]

| **PA028_intro** WHEN FIRST GET PAYMENT METHOD INTRO |
| When did you first get or set up each of these payment methods? Please give one answer per row. |

| IF \( \text{CHKEVER}=1 \) or \( \text{CHKADOPTER}=1 \) THEN |
| **PA028_a** WHEN FIRST GET CHECKING ACCOUNT |
| Checking account |
| ENDIF |

| IF \( \text{DCEVER}=1 \) or \( \text{DCADOPTER}=1 \) THEN |
| **PA028_b** WHEN FIRST GET DEBIT CARD |
| Debit card |
| ENDIF |

| IF \( \text{ATMEVER}=1 \) or \( \text{ATMADOPTER}=1 \) THEN |
| **PA028_c** WHEN FIRST GET ATM CARD |
| ATM card |
| ENDIF |

| IF \( \text{CCEVER}=1 \) or \( \text{CCADOPTER}=1 \) THEN |
| **PA028_d** WHEN FIRST GET CREDIT CARD |
| Credit card |
| ENDIF |
| IF PCEVER=1 OR PCADOPTER=1 THEN |
| | **PA028_e** WHEN FIRST GET PREPAID CARD |
| | Prepaid card |
| | ENDIF |
| IF ABPEVER=1 OR ABPADOPTER=1 THEN |
| | **PA028_f** WHEN FIRST GET AUTOMATIC BILL PAYMENTS |
| | Automatic bill payments |
| | ENDIF |
| IF OBADOPTER=1 THEN |
| | **PA028_g** WHEN FIRST GET ONLINE BANKING |
| | Online banking (any) |
| | ENDIF |
| IF OBPADOPTER=1 THEN |
| | **PA028_h** WHEN FIRST GET ONLINE BILL PAYMENTS |
| | Bill payment function of online banking |
| | ENDIF |
| IF MBADOPTER=1 THEN |
| | **PA028_i** WHEN FIRST GET MOBILE BANKING |
| | Mobile banking |
| | ENDIF |
| IF TELADOPTER=1 THEN |
| | **PA028_j** WHEN FIRST GET TELEPHONE BANKING |
| | Telephone banking |
| | ENDIF |
| ENDIF |
Now we will ask questions about how often you use the payment methods you have.

IF CHECK ADOPTER = 1 THEN
  |
  | PU001 TYPICAL MONTH HOW MANY CHECKS WRITTEN
  | In a typical month how many checks do you write?
  |
ENDIF

The next set of questions will be divided into two types of payments: * Bill payments * Payments made for all other purchases

[Questions PU002_Intro2 to PU002_d3 are displayed as a table]

In a typical period (week, month, or year), about how many automatic bill payments do you make? If you do not use the payment method to pay bills, please enter a 0 in the appropriate row. Automatic Bill Payments

*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)
  |
  | PU002_a2 AUTOMATIC BILL PAYMENTS DEBIT CARD(S) MONTH
  | Paid with your debit card(s)
  |
  | PU002_a3 AUTOMATIC BILL PAYMENTS DEBIT CARD(S) YEAR
  | Paid with your debit card(s)
  |
ENDIF

IF CREDIT CARD ADOPTER = 1 THEN
  |
  | PU002_b1 AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK
  | Charged to your credit card(s)
  |
  | PU002_b2 AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH
  | Charged to your credit card(s)
  |
AUTOMATIC BILL PAYMENTS CREDIT CARD(S) YEAR
Charged to your credit card(s)
ENDIF

IF BA ADOPTER = 1 THEN

AUTOMATIC BILL PAYMENTS BANK ACCOUNT(S) WEEK
Deducted from your bank account(s)

AUTOMATIC BILL PAYMENTS BANK ACCOUNT(S) MONTH
Deducted from your bank account(s)

AUTOMATIC BILL PAYMENTS BANK ACCOUNT(S) YEAR
Deducted from your bank account(s)
ENDIF

AUTOMATIC BILL PAYMENTS INCOME WEEK
Paid directly from your income

AUTOMATIC BILL PAYMENTS INCOME MONTH
Paid directly from your income

AUTOMATIC BILL PAYMENTS INCOME YEAR
Paid directly from your income

IF ONLINE BILL PAYMENT ADOPTER = 1 THEN

[Questions PU003_Intro to PU003_c3 are displayed as a table]

TYPICAL PERIOD ONLINE BILL PAYMENT
In a typical period (week, month, or year), about how many online bill payments do you make? If you do not use the payment method to pay bills, please enter a 0 in the appropriate row. Online Bill Payments

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

IF DEBIT CARD ADOPTER = 1 THEN

ONLINE BILL PAYMENTS DEBIT CARD(S) WEEK
Paid with your debit card(s)

ONLINE BILL PAYMENTS DEBIT CARD(S) MONTH
Paid with your debit card(s)

PU003_a3  ONLINE BILL PAYMENTS DEBIT CARD(S) YEAR
| Paid with your debit card(s)
| ENDIF
|
IF CREDIT CARD ADOPTER = 1 THEN
|
PU003_b1  ONLINE BILL PAYMENTS CREDIT CARD(S) WEEK
| Charged to your credit card(s)
|
PU003_b2  ONLINE BILL PAYMENTS CREDIT CARD(S) MONTH
| Charged to your credit card(s)
|
PU003_b3  ONLINE BILL PAYMENTS CREDIT CARD(S) YEAR
| Charged to your credit card(s)
|
ENDIF
|
IF BA ADOPTER = 1 THEN
|
PU003_c1  ONLINE BILL PAYMENTS BANK ACCOUNT(S) WEEK
| Deducted from your bank account(s)
|
PU003_c2  ONLINE BILL PAYMENTS BANK ACCOUNT(S) MONTH
| Deducted from your bank account(s)
|
PU003_c3  ONLINE BILL PAYMENTS BANK ACCOUNT(S) YEAR
| Deducted from your bank account(s)
|
ENDIF
|
ENDIF

[Questions PU004_Intro to PU004_e3 are displayed as a table]

**PU004_Intro**  TYPICAL PERIOD BILL PAYMENTS BY MAIL OR IN-PERSON
In a typical period (week, month, or year), about how many bill payments by mail or in-person do you make? If you do not use the payment method to pay bills, please enter a 0 in the appropriate row. Bill Payments by Mail or In-person

**PU004_asterisk**  ASTERISK TEXT
*Please use the Per year frequency if you typically make fewer than one payment per month.*
PU004_a1  BILL PAYMENTS MAIL IN-PERSON CASH WEEK
   Cash

PU004_a2  BILL PAYMENTS MAIL IN-PERSON CASH MONTH
   Cash

PU004_a3  BILL PAYMENTS MAIL IN-PERSON CASH YEAR
   Cash

PU004_b1  BILL PAYMENTS MAIL IN-PERSON CHECK WEEK
   Check (paper) or money order

PU004_b2  BILL PAYMENTS MAIL IN-PERSON CHECK MONTH
   Check (paper) or money order

PU004_b3  BILL PAYMENTS MAIL IN-PERSON CHECK YEAR
   Check (paper) or money order

IF DEBIT CARD ADOPTER = 1 THEN
   |
   | PU004_c1  BILL PAYMENTS MAIL IN-PERSON DEBIT CARD WEEK
   | Debit card
   |
   | PU004_c2  BILL PAYMENTS MAIL IN-PERSON DEBIT CARD MONTH
   | Debit card
   |
   | PU004_c3  BILL PAYMENTS MAIL IN-PERSON DEBIT CARD YEAR
   | Debit card
   |
   ENDIF

IF CREDIT CARD ADOPTER = 1 THEN
   |
   | PU004_d1  BILL PAYMENTS MAIL IN-PERSON CREDIT CARD WEEK
   | Credit card
   |
   | PU004_d2  BILL PAYMENTS MAIL IN-PERSON CREDIT CARD MONTH
   | Credit card
   |
   | PU004_d3  BILL PAYMENTS MAIL IN-PERSON CREDIT CARD YEAR
   | Credit card
   |
   ENDIF

IF 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 PU005_e3 are displayed as a table]

TYPICAL PERIOD ONLINE PAYMENTS AND PURCHASES
In a typical period (week, month, or year), about how many other payments and purchases do you make online? If you do not use the payment method to pay bills, please enter a 0 in the appropriate row. Online Payments and Purchases

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

ONLINE PAYMENTS CHECK WEEK
Check (paper) or money order

ONLINE PAYMENTS CHECK MONTH
Check (paper) or money order

ONLINE PAYMENTS CHECK YEAR
Check (paper) or money order

IF DEBIT CARD ADOPTER = 1 THEN

ONLINE PAYMENTS DEBIT CARD WEEK
Debit card

ONLINE PAYMENTS DEBIT CARD MONTH
Debit card

ONLINE PAYMENTS DEBIT CARD YEAR
Debit card
In a typical period (week, month, or year), about how many other payments and purchases did you make?
purchases do you make that are NOT online? If you do not use the payment method to pay bills, please enter a 0 in the appropriate row. All other Payments and Purchases (NOT Online)

**PU006_asterisk** ATERISK TEXT

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

| **PU006_a1** OTHER PAYMENTS NOT ONLINE CASH WEEK | Cash |
| **PU006_a2** OTHER PAYMENTS NOT ONLINE CASH MONTH | Cash |
| **PU006_a3** OTHER PAYMENTS NOT ONLINE CASH YEAR | Cash |
| **PU006_b1** OTHER PAYMENTS NOT ONLINE CHECK WEEK | Check (paper) or money order |
| **PU006_b2** OTHER PAYMENTS NOT ONLINE CHECK MONTH | Check (paper) or money order |
| **PU006_b3** OTHER PAYMENTS NOT ONLINE CHECK YEAR | Check (paper) or money order |

**IF DEBIT CARD ADOPTER = 1 THEN**

| **PU006_c1** OTHER PAYMENTS NOT ONLINE DEBIT CARD WEEK | Debit card |
| **PU006_c2** OTHER PAYMENTS NOT ONLINE DEBIT CARD MONTH | Debit card |
| **PU006_c3** OTHER PAYMENTS NOT ONLINE DEBIT CARD YEAR | Debit card |

ENDIF

**IF CREDIT CARD ADOPTER = 1 THEN**

| **PU006_d1** OTHER PAYMENTS NOT ONLINE CREDIT CARD WEEK | Credit card |
| **PU006_d2** OTHER PAYMENTS NOT ONLINE CREDIT CARD MONTH |
PU006_d3 OTHER PAYMENTS NOT ONLINE CREDIT CARD YEAR
Credit card

ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

| PU006_e1 OTHER PAYMENTS NOT ONLINE PREPAID CARD WEEK
| Prepaid card

| PU006_e2 OTHER PAYMENTS NOT ONLINE PREPAID CARD MONTH
| Prepaid card

| PU006_e3 OTHER PAYMENTS NOT ONLINE PREPAID CARD YEAR
| Prepaid card

ENDIF

PU007 PORTION OF RETAIL PURCHASES ONLINE
During the past 12 months what portion of retail purchases did you make online?
1 None or almost none
2 Less than half online
3 About half
4 More than half online
5 All or almost all online

[Questions PU008_Intro to PU008_c3 are displayed as a table]

PU008_Intro TYPICAL PERIOD HOW OFTEN USE PAYMENT METHODS
In a typical period (week, month, or year), how often do you use the following payment methods? If never, please enter 0.

PU008_asterisk ASTERISK TEXT
*Please use the Per year frequency if you typically make fewer than one payment per month.

PU008_a1 HOW OFTEN MONEY ORDERS FOR BILL PAYMENTS WEEK
Money orders for bill payments

PU008_a2 HOW OFTEN MONEY ORDERS FOR BILL PAYMENTS MONTH
Money orders for bill payments

PU008_a3 HOW OFTEN MONEY ORDERS FOR BILL PAYMENTS YEAR
Money orders for bill payments
**PU008_b1** HOW OFTEN MONEY ORDERS FOR OTHER PAYMENTS WEEK
Money orders for all other payments

**PU008_b2** HOW OFTEN MONEY ORDERS FOR OTHER PAYMENTS MONTH
Money orders for all other payments

**PU008_b3** HOW OFTEN MONEY ORDERS FOR OTHER PAYMENTS YEAR
Money orders for all other payments

**PU008_c1** HOW OFTEN TRAVELERS CHECKS WEEK
Travelers checks

**PU008_c2** HOW OFTEN TRAVELERS CHECKS MONTH
Travelers checks

**PU008_c3** HOW OFTEN TRAVELERS CHECKS YEAR
Travelers checks

**IF CREDIT CARD ADOPTER = 1 THEN**

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

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

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

**PU011** COMPARED TO 6 MONTHS AGO UNPAID CREDIT CARDS BALA
Compared to 6 months ago, what is the unpaid balance on all your credit cards?
1 Much Lower
2 Lower
3 About the Same
4 Higher
5 Much Higher

**ENDIF**

**ENDIF**
Looking back to about [], how has your use of each payment method changed?
Please check one per row.

<table>
<thead>
<tr>
<th>Questions PU012 Intro to tableenddummy are displayed as a table</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PU012 Intro</strong> HOW USE OF PAYMENT METHODS HAS CHANGED</td>
</tr>
<tr>
<td>Looking back to about [] ago, how has your use of each payment method changed?</td>
</tr>
<tr>
<td>Please check one per row.</td>
</tr>
<tr>
<td><strong>PU012_a</strong> USE OF PAYMENT METHODS CHANGED CASH</td>
</tr>
<tr>
<td>Cash</td>
</tr>
<tr>
<td>1 Decreased a lot</td>
</tr>
<tr>
<td>2 Decreased somewhat</td>
</tr>
<tr>
<td>3 About the same</td>
</tr>
<tr>
<td>4 Increased somewhat</td>
</tr>
<tr>
<td>5 Increased a lot</td>
</tr>
<tr>
<td>IF HAD EVER CHECKING ACCOUNT = 1 OR CHECK ADOPTER = 1 THEN</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>PU012_b</strong> USE OF PAYMENT METHODS CHANGED CHECK</td>
</tr>
<tr>
<td>Check</td>
</tr>
<tr>
<td>1 Decreased a lot</td>
</tr>
<tr>
<td>2 Decreased somewhat</td>
</tr>
<tr>
<td>3 About the same</td>
</tr>
<tr>
<td>4 Increased somewhat</td>
</tr>
<tr>
<td>5 Increased a lot</td>
</tr>
<tr>
<td>ENDIF</td>
</tr>
<tr>
<td>IF DEBIT CARD EVER = 1 OR DEBIT CARD ADOPTER = 1 THEN</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>PU012_c</strong> USE OF PAYMENT METHODS CHANGED DEBIT CARD</td>
</tr>
<tr>
<td>Debit card</td>
</tr>
<tr>
<td>1 Decreased a lot</td>
</tr>
<tr>
<td>2 Decreased somewhat</td>
</tr>
<tr>
<td>3 About the same</td>
</tr>
<tr>
<td>4 Increased somewhat</td>
</tr>
<tr>
<td>5 Increased a lot</td>
</tr>
<tr>
<td>ENDIF</td>
</tr>
<tr>
<td>IF EVER HAD CREDIT CARD = 1 OR CREDIT CARD ADOPTER = 1 THEN</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>PU012_d</strong> USE OF PAYMENT METHODS CHANGED CREDIT CARD</td>
</tr>
<tr>
<td>Credit card</td>
</tr>
<tr>
<td>1 Decreased a lot</td>
</tr>
<tr>
<td>2 Decreased somewhat</td>
</tr>
<tr>
<td>3 About the same</td>
</tr>
</tbody>
</table>
Questions PU013_Intro to PU013_g are displayed as a table

**PU013_Intro** HOW USE OF PAYMENT METHODS EXPECTED TO CHANGE

Looking AHEAD to about [] from now, how to you expect your use of each payment
method to change? Please check one per row.

**PU013_a** USE OF PAYMENT METHODS EXPECT TO CHANGE CASH

Cash
1 Will decrease a lot
2 Will decrease somewhat
3 Will stay about the same
4 Will increase somewhat
5 Will increase a lot

IF HAD EVER CHECKING ACCOUNT = 1 OR CHECK ADOPTER = 1 THEN
|
|
**PU013_b** USE OF PAYMENT METHODS EXPECT TO CHANGE CHECK
|
Check
1 Will decrease a lot
2 Will decrease somewhat
3 Will stay about the same
4 Will increase somewhat
5 Will increase a lot
|
ENDIF

IF DEBIT CARD EVER = 1 OR DEBIT CARD ADOPTER = 1 THEN
|
|
**PU013_c** USE OF PAYMENT METHODS EXPECT TO CHANGE DEBIT CARD
|
Debit card
1 Will decrease a lot
2 Will decrease somewhat
3 Will stay about the same
4 Will increase somewhat
5 Will increase a lot
|
ENDIF

IF EVER HAD CREDIT CARD = 1 OR CREDIT CARD ADOPTER = 1 THEN
|
|
**PU013_d** USE OF PAYMENT METHODS EXPECT TO CHANGE CREDIT CARD
|
Credit card
1 Will decrease a lot
2 Will decrease somewhat
3 Will stay about the same
4 Will increase somewhat
5 Will increase a lot
|
ENDIF
IF EVER HAD PRE PAID CARD = 1 OR PRE PAID CARD ADOPTER = 1 THEN
| PU013_e USE OF PAYMENT METHODS EXPECT TO CHANGE PREPAID CARD
| Prepaid card
| 1 Will decrease a lot
| 2 Will decrease somewhat
| 3 Will stay about the same
| 4 Will increase somewhat
| 5 Will increase a lot
| ENDIF

IF EVER HAD AUTOMATIC BILL PAY = 1 OR AUTOMATIC BILL PAY ADOPTER = 1 THEN
| PU013_f USE OF PAYMENT METHODS EXPECT TO CHANGE ELECTRONIC
| Electronic deduction
| 1 Will decrease a lot
| 2 Will decrease somewhat
| 3 Will stay about the same
| 4 Will increase somewhat
| 5 Will increase a lot
| ENDIF

IF ONLINE BILL PAYMENT ADOPTER = 1 THEN
| PU013_g USE OF PAYMENT METHODS EXPECT TO CHANGE ONLINE BILL PAYMENT
| Online bill payment
| 1 Will decrease a lot
| 2 Will decrease somewhat
| 3 Will stay about the same
| 4 Will increase somewhat
| 5 Will increase a lot
| ENDIF

IF CHECK ADOPTER = 1 THEN
| PU014 CONVERT PAPER CHECK TO ELECTRONIC PAYMENT
| Have you ever experienced the following types of conversion of a paper check to an electronic payment? Check one only.
| 1 Check converted at a retail store (check returned immediately)
| 2 Check converted at a Post Office box by a billing company (check not returned)
| 3 Both types of conversion
| 4 Neither type of conversion
| 5 I don't know
IF CONVERT PAPER CHECK TO ELECTRONIC PAYMENT = Check converted at a retail store (check returned immediately) OR CONVERT PAPER CHECK TO ELECTRONIC PAYMENT = Check converted at a Post Office box by a billing company (check not returned) OR CONVERT PAPER CHECK TO ELECTRONIC PAYMENT = Both types of conversion THEN

<table>
<thead>
<tr>
<th></th>
<th>PU015 DID IN RESPONSE TO PAPER CHECK CONVERSION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>What did you do in response to the paper check conversion? Check one only.</td>
</tr>
<tr>
<td>1</td>
<td>Change to another payment method</td>
</tr>
<tr>
<td>2</td>
<td>Change to a different store or company</td>
</tr>
<tr>
<td>3</td>
<td>Both changes</td>
</tr>
<tr>
<td>4</td>
<td>Nothing</td>
</tr>
</tbody>
</table>

ELSE

<table>
<thead>
<tr>
<th></th>
<th>PU016 WOULD DO IF PAPER CHECK CONVERTED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>What would you do if your paper check were converted? Check one only.</td>
</tr>
<tr>
<td>1</td>
<td>Change to another payment method</td>
</tr>
<tr>
<td>2</td>
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<tr>
<td>3</td>
<td>Both changes</td>
</tr>
<tr>
<td>4</td>
<td>Nothing</td>
</tr>
</tbody>
</table>

ENDIF

<table>
<thead>
<tr>
<th></th>
<th>PU017 USE CHANGE 25 CENTS PER CHECK</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>If your bank charged you 25 cents ($0.25) per check, how would your use of checks change?</td>
</tr>
<tr>
<td>1</td>
<td>Would stop using</td>
</tr>
<tr>
<td>2</td>
<td>Would decrease a lot</td>
</tr>
<tr>
<td>3</td>
<td>Would decrease somewhat</td>
</tr>
<tr>
<td>4</td>
<td>Would stay about the same</td>
</tr>
<tr>
<td>5</td>
<td>Would increase somewhat</td>
</tr>
<tr>
<td>6</td>
<td>Would increase a lot</td>
</tr>
<tr>
<td>7</td>
<td>Would start using</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>PU018 USE CHANGE FLOAT ELIMINATED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Float is the time between the moment you write a check and the moment money is deducted from your checking account. If float were eliminated, so money was deducted from your account immediately, how would your use of checks change?</td>
</tr>
<tr>
<td>1</td>
<td>Would stop using</td>
</tr>
<tr>
<td>2</td>
<td>Would decrease a lot</td>
</tr>
<tr>
<td>3</td>
<td>Would decrease somewhat</td>
</tr>
<tr>
<td>4</td>
<td>Would stay about the same</td>
</tr>
<tr>
<td>5</td>
<td>Would increase somewhat</td>
</tr>
<tr>
<td>6</td>
<td>Would increase a lot</td>
</tr>
</tbody>
</table>
Would start using

**PU019 USE CHANGE DEBIT CARDS ACCEPTED**
If debit cards were accepted for every payment that checks are accepted (including person-to-person payments), how would your use of checks change?
1. Would stop using
2. Would decrease a lot
3. Would decrease somewhat
4. Would stay about the same
5. Would increase somewhat
6. Would increase a lot
7. Would start using

**PU020 USE CHANGE BANK NO LONGER RETURNS ORIGINAL CHECKS**
If your bank no longer returned your original (paper) checks under any circumstances, how would your use of checks change?
1. Would stop using
2. Would decrease a lot
3. Would decrease somewhat
4. Would stay about the same
5. Would increase somewhat
6. Would increase a lot
7. Would start using

**PU021 USE CHANGE ONLINE PAYMENTS GUARANTEED SECURE AND P**
If online payments were guaranteed to be secure and private so you were 100% sure you would not lose any money and no private, personal information would be disclosed, how would your use of checks change?
1. Would stop using
2. Would decrease a lot
3. Would decrease somewhat
4. Would stay about the same
5. Would increase somewhat
6. Would increase a lot
7. Would start using

**PH001 USE SELF SERVICE CHECKOUT AT RETAIL STORE**
Now we will ask questions that will help us understand your payment decisions better. During the past 12 months, did you use a self-service checkout line at a retail store?
1. Yes
2. No

**PH002 EVER SET UP ELECTRONIC TOLL PAYMENT SYSTEM**
Have you ever set up and installed an electronic toll payment system for one of the vehicles you drive regularly?
1 Yes
2 No

**PH003  UNLISTED PHONE BLOCKED IDENTITY REGISTERED DO NOT**
During the past 12 months, have you done any of the following? Please check all that apply.
1 Unlisted one of your telephone numbers
2 Blocked your identity from outgoing calls made by one of your telephone numbers
3 Registered for a 'Do not call' list to prevent phone solicitations

**PH004  EVERY BEEN VICTIM IDENTITY THEFT**
Have you, or anyone you know well (family, friends, neighbors, coworkers, etc.), ever been a victim of what you consider to be identity theft?
1 Yes, myself only
2 Yes, someone I know well only
3 Yes, myself and someone I know well
4 No

**PH005  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? Please check all that apply.
1 Account number
2 Address
3 Credit card number
4 Debit card number
5 Mother's maiden name
6 Phone number
7 Social Security number

**PH006  CREDIT RATING**
What is 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

**PH007  OVERDRAW BANK ACCOUNT**
During the past 12 months, did you overdraw any of your bank accounts?
1 Yes and I paid a fee
2 Yes but I did not pay a fee
3 No
**PH008 EVER SOUGHT RECEIVED CREDIT COUNSELING**
During the past 10 years, have you sought or received credit counseling?
1 Yes  
2 No  

**PH009 EVER HAD BANKRUPTCY LOAN CREDIT CARD DEFAULT TAX R**
During the past 10 years, did you have any of these financial difficulties:  
bankruptcy, loan or credit card default, tax lien, foreclosure, repossession, or  
account referred to a collection agency?
1 Yes  
2 No  

**PH010 WHEN MOST OFTEN PAY MONTHLY BILLS**
During the past 12 months, when did you most often pay your monthly bills other  
than pre-scheduled automatic bill payments?
1 Right away (within 1 week of receiving the bill)  
2 Last minute (within 1 week of the due date)  
3 Between right away and last minute  
4 Late (after the bill is due)  
5 I don't pay any bills  
6 I pay all of my bills using automatic bill payment  

**PH011 FORGET TO PAY ANY MONTHLY BILL**
During the past 12 months, did you forget to pay any monthly bill on time even though you had enough money in your bank account?
1 Yes  
2 No  

**PH012 COUPONS MAIL IN REBATE WHOLESALE CASH TO RECEIVE D**
During the past 12 months, did you do any of the following? Please check all that apply.
1 Use coupons  
2 Use mail-in rebates  
3 Shop at a wholesale club  
4 Pay in cash to receive a discount  

**PH013 PAY MEMBERSHIP FEE THEN USE LESS THAN EXPECTED**
During the past 12 months, did you pay a membership fee (such as a gym or exercise facility, wholesale club, online grocery store, online video service, etc.) and then use the membership privileges less than you expected?
1 Yes  
2 No  

[Questions PH014 to PH014_other are displayed as a table]
PH014  WHO PREPARED 2006 FEDERAL INCOME TAX RETURN
Who prepared your 2006 federal income tax return?
1 I did, using tax computer software
2 I did, without using tax computer software
3 A family member, household member, or friend
4 A tax service company
5 My accountant or financial planner
6 I filed for an extension
7 I did not and will not submit a tax return for 2006
8 Other (specify)

PH014_other  WHO PREPARED 2006 FEDERAL INCOME TAX RETURN OTHER
Who prepared your 2006 federal income tax return?
String

PH015  RECEIVE PAYEMENT BY PAPER CHECK REGULAR BASIS
During the past 12 months, did you receive payment of your primary source of
regular income by paper check on a regular basis?
1 Yes
2 No

IF RECEIVE PAYEMENT BY PAPER CHECK REGULAR BASIS = Yes THEN
| PH016  PRIMARY SOURCE OFFER DIRECT DEPOSIT
| During the past 12 months, did the company, institution, or government that
| paid your primary source of income by check offer direct deposit to your bank
| account as an alternative?
| 1 Yes
| 2 No
|
ENDIF

PH017  DECIDED STOP RECEIVING PAPER COPIES OF ANY FINANCI
Have you ever decided to stop receiving paper copies of any financial record
(such as bank statements, monthly bills, investment account statements, canceled
checks)?
1 Yes
2 No

PH018  WHICH OF FOLLOWING THINGS DONE WITH COMPUTERS
Which of the following things have you done with computers? Please check all
that apply.
1 E-mail
2 Internet browsing
3 Word processing
4 Programming
5 Spreadsheet or worksheet calculations
6 Database management
7 Installed a wireless router
8 Installed a network
9 Installed or repaired internal hardware

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

DE001 HIGHEST LEVEL OF SCHOOL OR DEGREE MOTHER
What is the highest level of school your mother completed or the highest degree she received?
1 Less than 1st grade
2 1st, 2nd, 3rd, or 4th grade
3 5th or 6th grade
4 7th or 8th grade
5 9th grade
6 10th grade
7 11th grade
8 12th grade NO DIPLOMA
9 HIGH SCHOOL GRADUATE high school DIPLOMA or the equivalent (For example: GED)
10 Some college but no degree
11 Associate degree in college Occupational/vocational program
12 Associate degree in college Academic program
13 Bachelor's degree (For example: BA,AB,BS)
14 Master's degree (For example: MA,MS,MEng,MEd,MSW,MBA)
15 Professional School Degree (For example: MD,DDS,DVM,LLB,JD)
16 Doctorate degree (For example: PhD,EdD)

DE002 HIGHEST LEVEL OF SCHOOL OR DEGREE FATHER
What is the highest level of school your father completed or the highest degree she received?
1 Less than 1st grade
2 1st, 2nd, 3rd, or 4th grade
3 5th or 6th grade
4 7th or 8th grade
5 9th grade
6 10th grade
7 11th grade
8 12th grade NO DIPLOMA
9 HIGH SCHOOL GRADUATE high school DIPLOMA or the equivalent (For example: GED)
10 Some college but no degree
11 Associate degree in college Occupational/vocational program
12 Associate degree in college Academic program
13 Bachelor's degree (For example: BA,AB,BS)
14 Master’s degree (For example: MA, MS, MEng, MEd, MSW, MBA)
15 Professional School Degree (For example: MD, DDS, DVM, LLB, JD)
16 Doctorate degree (For example: PhD, EdD)

**DE003 HIGHEST MATH CLASS COMPLETED**
What is the highest math class you have completed successfully in school? Check one only.
1. Less than Algebra
2. Algebra, Geometry, and Trigonometry
3. Pre-Calculus
4. Calculus - high school level or college level
5. Beyond calculus

**DE004 OWN YOUR OWN BUSINESS**
Do you own your own business?
1. Yes, I am the only employee
2. Yes, and I employ others
3. No

IF INTERNET LOCATION > Home THEN
| | **DE005 REGULAR ACCESS TO INTERNET AT HOME**
| | Do you have regular access to the Internet at home?
| | 1. Yes
| | 2. No
| | IF REGULAR ACCESS TO INTERNET AT HOME = Yes THEN
| | | **DE006 TYPE OF INTERNET CONNECTION AT HOME**
| | | What type of internet connection do you have at home?
| | | 1. Dial-up modem (via personal computer or internet player)
| | | 2. Cable modem
| | | 3. DSL
| | | 4. Satellite dish
| | | 5. Local network
| | | 6. Other connection
| | | 7. I don't know
| |
| | ENDIF
| |
| ENDIF

**DE007 HOW MANY COMPUTERS YOU OWN**
How many computers do you own (including those you are making payments to buy or lease)?
IF HOW MANY COMPUTERS YOU OWN > 0 THEN
  
  | DE008 HOW OLD IS NEWEST COMPUTER OWNED
  | How old is the newest computer you own?
  | 1 Less than 1 year
  | 2 1-2 years
  | 3 3-4 years
  | 4 5-6 years
  | 5 7-10 years
  | 6 More than 10 years
 |
ENDIF

[Questions DE009 Intro to DE009 d are displayed as a table]

DE009 Intro  TIME SPENT ON ACTIVITIES INTRO
During the past 12 months, on average, how much time did you spend at these activities?

DE009 a  WORKING FOR INCOME
Working for income (including commuting)

DE009 b  CARING FOR CHILDREN OR OTHER HOUSEHOLD MEMBERS
Caring for children or other household members

DE009 c  MANAGING THE HOUSEHOLD AND DOING CHORES
Managing the household and doing chores

DE009 d  ATTENDING SCHOOL OR OTHER TRAINING
Attending school or other training (including commuting and studying)

IF FAMILY INCOME = $75,000 or more THEN
  
  | DE010 FAMILY INCOME PREVIOUS 12 MONTHS
  | In your "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 $75,000-$99,999
  | 2 $100,000-$124,999
  | 3 $125,000-$199,999
  | 4 $200,000 or more
  | 
ENDIF
DE011 PERSONAL INCOME RANK WITHIN HOUSEHOLD
Where does your own personal income rank within your household?
1 Highest in my household
2 About equal to the highest (roughly the same as another household member)
3 2nd highest
4 3rd highest or lower

DE013 OWN PRIMARY HOME
Do you and/or your spouse/partner own your primary home? NOTE: Even if you have an unpaid mortgage, you are considered the owner of the home.
1 Yes
2 No

IF OWN PRIMARY HOME = Yes THEN
  | DE014 MARKET VALUE OF PRIMARY HOME
  | What is the approximate market value of your primary home?
  | 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?
ENDIF

DE016 HOUSEHOLD NET WORTH
What is your household's approximate net worth?
1 Less than $1,000
2 $1,000 - $5,000
3 $5,000 - $10,000
4 $10,000 - $25,000
5 $25,000 - $50,000
6 $50,000 - $100,000
7 $100,000 - $250,000
8 $250,000 - $500,000
9 $500,000 - $1 million
10 Greater than $1 million

[Questions DE017 to DE017_other are displayed as a table]

DE017 PRIMARY RELIGION OR SECULAR PHILOSOPHY
Many religions and philosophies have important teachings about money, finances, and spending. What is your primary religion or secular philosophy?
1 I prefer not to answer
2 None
3 Undecided
4 Agnosticism
DE018 LOOKED AT FINANCIAL STATEMENTS, ETC.
While answering this survey, did you look at your financial statements, receipts, old checks, websites, or other records at any time? (It is ok if you did.)
1 Yes
2 No

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

CS_002 COMPLETED ON PHONE
Would you have completed this interview if it had been conducted on the phone?
1 Yes
2 No

**CS_003 COMMENTS**

Do you have any other comments on the interview? Please type these in the box below.

Memo