Thank you for taking this survey. We are studying how consumers pay for goods and services. This survey asks questions about payment choices you make for purchases and bill paying. As always, your answers are collected anonymously and will never be linked to your name. Please keep the following in mind: CLICK on any underlined word to see its definition. Try to answer all questions the best you can, even if: You are unsure of your answer. You do not have or use the payment method.

IF calcage = empty THEN

[Questions IN002 to birthyear are displayed as a table]

<table>
<thead>
<tr>
<th>IN002 BIRTH DATE HEADER</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is your birth date?</td>
</tr>
</tbody>
</table>

<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>
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<tr>
<td>3 March</td>
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<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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<td>9 September</td>
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<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>
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<td>2 02</td>
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<tr>
<td>3 03</td>
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<td>4 04</td>
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<td>11 1911</td>
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<td>12 1912</td>
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<td>44 1944</td>
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<td>46 1946</td>
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<td>47 1947</td>
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<td>48 1948</td>
</tr>
<tr>
<td>49 1949</td>
</tr>
<tr>
<td>50 1950</td>
</tr>
<tr>
<td>51 1951</td>
</tr>
</tbody>
</table>
ENDIF

IF internetlocation = EMPTY THEN

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

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

IF cellphone = No THEN

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

ENDIF

IF cellphone = Yes THEN

**smartphone** smart phone
A smart phone is a mobile telephone with features that may enable it to easily access the web, send e-mails, and interact with computers. Examples of smart phones include the iPhone, Android, Blackberry, and Windows Mobile. Is your cell phone a smart phone?
1 Yes
2 No

ELSE

ENDIF

**tablet** have tablet
Do you have a tablet device? Examples of common tablets include the iPad, Samsung Galaxy, Amazon Kindle Fire, and Google Nexus 7.
1 Yes
2 No

[Questions FR001_intro to FR001_e are displayed as a table]

**FR001_intro** HOUSSELL FINANCIAL ACTIVITY INTRO
First, help us to understand your role in the financial activity of your household. In your household, how much responsibility do you have for these tasks? Check one per row only.

**FR001_a** monthly bills
Paying monthly bills (rent or mortgage, utilities, cell phone, etc)
1 None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

**FR001_b shopping**
Doing regular shopping for the household (groceries, household supplies, pharmacy, etc)
1 None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

**FR001_d saving and investments**
Making decisions about saving and investments (whether to save, how much to save, where to invest, how much to borrow)
1 None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

**FR001_e other household financial matters**
Making decisions about other household financial matters (where to bank, what payment methods to use, setting up online bill payments, filing taxes)
1 None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

**AS001_Intro ASSESSMENT INTRO**
Common Payment Methods Next we are going to ask you about several common methods for making payments. Please review the definitions below before moving on. 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 either stores or records a dollar value. Also known as stored value cards or gift cards. Some of these cards may have a Visa, MasterCard, Discover or American Express logo on them, but they are not a credit or debit card. Some cards are for specific payments, like a phone card, and others work for many payments, like NetSpend or Green Dot. In addition, there are government-issued prepaid cards such as EBT, Direct Express, SNAP, and TANF. Most prepaid cards have a dollar value that can be used to make payments, which are deducted from the value stored on the card. Other types of prepaid cards may be valid for use over a specific period of time, such as a monthly public transit pass, but the value of these cards is not deducted each time the card is used. 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 payment made from your bank's online banking website, usually for a bill but it can be used to pay other people too. 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

**AS003_Intro COST OF EACH PAYMENT METHOD INTRO**
IF FLAS003AddRandom = 1 THEN

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

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

**AS003_h** RATING ON USING ONLINE BANKING BILL PAY
Money order
1 = least desirable
2
3
4
5 = most desirable

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

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

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

**AS003_f** RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION
Bank account number
<table>
<thead>
<tr>
<th>AS003_g</th>
<th>RATING ON USING ONLINE BANKING BILL PAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online banking bill pay</td>
<td></td>
</tr>
<tr>
<td>1 =least desirable</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5 =most desirable</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>AS003_a</th>
<th>RATING ON USING CASH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td></td>
</tr>
<tr>
<td>1 =least desirable</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
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<tr>
<td>3</td>
<td></td>
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<tr>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5 =most desirable</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>AS003_b</th>
<th>RATING ON USING CHECK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check</td>
<td></td>
</tr>
<tr>
<td>1 =least desirable</td>
<td></td>
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<tr>
<td>2</td>
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<td>3</td>
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<td>4</td>
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<tr>
<td>5 =most desirable</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>AS003_h</th>
<th>RATING ON USING ONLINE BANKING BILL PAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money order</td>
<td></td>
</tr>
<tr>
<td>1 =least desirable</td>
<td></td>
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<tr>
<td>2</td>
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<td>4</td>
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</tr>
<tr>
<td>5 =most desirable</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>AS003_f</th>
<th>RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank account number</td>
<td></td>
</tr>
<tr>
<td>1 =least desirable</td>
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<tr>
<td>2</td>
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<tr>
<td>3</td>
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<tr>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5 =most desirable</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>AS003_g</th>
<th>RATING ON USING ONLINE BANKING BILL PAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online banking bill pay</td>
<td></td>
</tr>
<tr>
<td>1 =least desirable</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
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<tr>
<td>3</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
</tr>
</tbody>
</table>
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

ELSEIF FLAS003AddRandom = 3 THEN

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

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

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

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

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

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

**AS003_h** RATING ON USING ONLINE BANKING BILL PAY
Money order
1 = least desirable
2
3
4
5 = most desirable

**AS003_f** RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION
Bank account number
1 = least desirable
2
3
4
5 = most desirable

**AS003_g** RATING ON USING ONLINE BANKING BILL PAY
Online banking bill pay
1 = least desirable
2
3
4
5 = most desirable

ELSEIF FLAS003AddRandom = 4 THEN

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

**AS003_d** RATING ON USING CREDIT CARD
Credit card
1 = least desirable
2
3
4
AS003_e RATING ON USING PREPAID CARD
Prepaid card
1 = least desirable
2
3
4
5 = most desirable

AS003_f RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION
Bank account number
1 = least desirable
2
3
4
5 = most desirable

AS003_g RATING ON USING ONLINE BANKING BILL PAY
Online banking bill pay
1 = least desirable
2
3
4
5 = most desirable

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

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

AS003_h RATING ON USING ONLINE BANKING BILL PAY
Money order
1 = least desirable
2
3
4
5 = most desirable

ELSEIF FLAS003AddRandom = 5 THEN

AS003_f RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION
Bank account number
1 = least desirable
2
3
4
5 = most desirable

**AS003_g** RATING ON USING ONLINE BANKING BILL PAY
Online banking bill pay
1 = least desirable
2
3
4
5 = most desirable

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

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

**AS003_h** RATING ON USING ONLINE BANKING BILL PAY
Money order
1 = least desirable
2
3
4
5 = most desirable

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

**AS003_d** RATING ON USING CREDIT CARD
Credit card
1 = least desirable
2
3
4
5 = most desirable
AS003_e RATING ON USING PREPAID CARD
Prepaid card
1 = least desirable
2
3
4
5 = most desirable

ELSEIF FLAS003AddRandom = 6 THEN

AS003_f RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION
Bank account number
1 = least desirable
2
3
4
5 = most desirable

AS003_g RATING ON USING ONLINE BANKING BILL PAY
Online banking bill pay
1 = least desirable
2
3
4
5 = most desirable

AS003_e RATING OF USING DEBIT CARD
Debit card
1 = least desirable
2
3
4
5 = most desirable

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

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

AS003_a RATING ON USING CASH
Cash
1 = least desirable
2
| | 3 | 4 | 5 =most desirable |
|  | AS003_b  | RATING ON USING CHECK |
|  | Check | 1 =least desirable | 2 | 3 | 4 | 5 =most desirable |
|  | AS003_h  | RATING ON USING ONLINE BANKING BILL PAY |
|  | Money order | 1 =least desirable | 2 | 3 | 4 | 5 =most desirable |

[End of table display]
ENDDO

[Questions AS012_Intro to AS012_h are displayed as a table]

**AS012_Intro** PAYMENT CHARACTERISTICS INTRO
Please rank the importance of each payment characteristic when you decide which payment method to use. Please choose each ranking only once.

**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 AS012_a = AS012_b or AS012_a = AS012_d or AS012_a = AS012_e or AS012_a = AS012_f or AS012_a = AS012_h or AS012_b = AS012_d or AS012_b = AS012_e or AS012_b = AS012_f or AS012_b = AS012_h or AS012_d = AS012_e or AS012_d = AS012_f or AS012_d = AS012_h or AS012_e = AS012_f or AS012_e = AS012_h or AS012_f = AS012_h 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]

**AS004_intro** security of payment locations intro
How do you rate the security of the following means of making a payment? Please rate all means of making a payment, even if you do not use that method.

**AS004_a** security of payment locations 1
[fills for AS004]
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

AS004_b  security of payment locations 2
[fills for AS004]
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

AS004_c  security of payment locations 3
[fills for AS004]
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

AS004_d  security of payment locations 4
[fills for AS004]
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

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

AS004_f  security of payment locations 6
[fills for AS004]
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

AS004_g  security of payment locations 7
[fills for AS004]
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

AS004_h  security of payment locations 8
[fills for AS004]
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

**AS004_i**  security of payment locations 9
[fills for AS004]
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

**AS004_j**  security of payment locations 10
[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?

**AS005_a**  PIN debit card
PIN debit card
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

**AS005_b**  Signature debit card
Signature debit card
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

**AS005_c**  No PIN and no signature debit card
No PIN and no signature debit card
1 1 Very risky
2 2 Risky
3 3 Neither risky nor secure
4 4 Secure
5 5 Very secure

**AS005_d**  Using a debit card online
Using a debit card online
PA001_Intro  HOW MANY BANK ACCOUNTS INTRO
Now we’re going to ask you about your checking and savings accounts. Checking accounts allow you to make payments or withdrawals as often as necessary using checks, debit or ATM cards, or online payments. Some checking accounts pay interest on deposits and may be called money market checking accounts. Savings accounts allow only a limited number of payments, withdrawals, or transfers. Savings accounts pay interest on deposits that is usually higher than interest-bearing checking accounts. Examples include traditional savings accounts, money market savings accounts, Christmas Club accounts, and Coverdell or 529 education accounts. When answering the questions, please keep the following in mind: If you are married or living with a partner, please report all accounts of your own and all accounts held jointly with your spouse or partner, but not any accounts held only by your spouse or partner. If you own or operate a business, please do not report accounts used for business purposes only. Enter "0" if you have no accounts of the indicated type. How many accounts do you have at any financial institution, including banks, credit unions, brokerages, or investment firms? Do not include deposits held at online services such as PayPal.

PA001_a  HOW MANY BANK ACCOUNTS CHECKING
Number of checking accounts:
Range: 0..100

PA001_b  HOW MANY BANK ACCOUNTS SAVINGS
Number of savings accounts:
Range: 0..100

IF CHKADOPTER = 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) $Answer2$ |

| PA002_other  WHY NO CHECKING OTHER TXT |
| String |

| PA003  EVER HAD CHECKING ACCOUNT |
| Have you ever had a checking account? |
| 1 Yes |
| 2 No |
ELSE
|
ENDIF

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

IF BAADOPTER = THEN
|
| IF ( CHKEVER = 1 or SAVEVER = 1) THEN
|
| |
| PA010 EVER HAD DEBIT CARD
| [fill for PA010] Have you ever had a debit card?
| 1 Yes
| 2 No
|
| PA009 EVER HAD ATM CARD
| [fill for PA009] Have you ever had an ATM card?
| 1 Yes
| 2 No
|
| NEWTB EVER SET UP ACCESS TO TELEPHONE BANKING
| Have you ever set up access to telephone banking?
| 1 Yes
| 2 No
|
| NEWOB EVER SET UP ACCESS TO ONLINE BANKING
| Online banking is a method of accessing a bank account via the website of a bank, to perform
| such actions as viewing account balances, making transfers between accounts, or paying bills
| electronically. 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 NEWOB = Yes THEN
| |
| |
| NEWOBBP EVER set up ONLINE BANKING BILL PAYMENT
| Online banking bill payment is an electronic payment made directly from your bank account to a
| merchant via your bank's online banking website. To initiate the payment, you provide
| your bank’s website with a merchant's information and authorize the bank to make a deduction
| from your account. To set up access to online banking bill payment, you must sign up on
| your bank’s online banking website. Have you ever set up access to online banking bill payment?
| 1 Yes
| 2 No
| |
| ELSE
| |
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? Include money market accounts if that is your primary checking account. Please choose "0%" if you do not earn interest.

1. 0%
2. 0.01 to 0.05%
3. 0.06 to 0.10%
4. 0.11 to 0.15%
5. 0.16 to 0.20%
6. 0.21 to 0.25%
7. 0.26 to 0.50%
8. 0.51 to 0.75%
9. 0.76 to 1.00%
10. 1.01 to 1.50%
11. 1.51 to 2.00%
12. 2.01 to 2.50%
13. 2.51 to 3.00%
14. More than 3.00%
15. Don't know

Do you currently have any blank, unused checks?

1. Yes
2. No

Have you written a paper check to make a payment in the past 12 months?

1. Yes
2. No

At what type of financial institution is your primary checking account? Your primary account is the account you use most often, not the account with the most money in it.

1. Commercial bank
2. Savings and loan
3. Credit union
4. Brokerage
5. Internet bank
PA006_other  WHAT KIND OF BANK IS PRIMARY CHECKING OTHER
String
ELSE
ENDIF

IF SAVADOPTER = 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? Your primary account is the account you use most often, not the account with the most money in it.
1 Commercial bank
2 Savings and loan
3 Credit union
4 Brokerage
5 Internet bank
6 Other: (please specify) $Answer2$

PA007_other  WHAT KIND OF BANK IS PRIMARY SAVINGS OTHER
String
ELSE
ENDIF

IF CHKADOPTER = 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. Does your checking account have overdraft protection?
1 Yes
2 No
3 I don't know
ELSE
ENDIF

[Questions PA008_Intro to PA008_a are displayed as a table]

PA008_Intro  HOW MANY DEBIT ATM CARDS INTRO
An ATM card is a card that allows you to deposit or withdraw cash from an automated teller machine (ATM), but cannot be used for purchases or payments. A debit card allows you to make purchases or payments in addition to allowing access to your bank accounts through an ATM. How many ATM cards and/or debit cards do you have? If you are married or living with a partner, please
report all cards of your own and all cards held jointly with your spouse or partner, but not any
cards held only by your spouse or partner. If you own or operate a business, please do not report
cards used for business purposes only. Enter "0" if you have no cards of the indicated type.

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

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

IF PA008.a > 0 THEN
ELSE

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

ENDIF

IF PA008_b > 0 THEN
ELSE

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

ENDIF

IF PA008_a > 0 THEN

**PA011** DEBIT CARDS GIVE REWARDS
Some debit cards give rewards for using the card for purchases or payments. Examples of rewards
include frequent flier miles, cash back, or points that can be spent on merchandise. Do any
of your debit cards give rewards?
|| 1 Yes
|| 2 No
|| 3 I don't know

IF PA034_order{1} = EMPTY THEN

ENDIF

**PA034** prefer pin or signature
If you are given a choice while completing a debit card purchase, do you prefer to enter your
PIN or give your signature?
|| 1 [fills for PA034]
|| 2 [fills for PA034]
|| 3 Either one is fine / I'm indifferent
PA032 visited a bank branch
In the past 12 months, have you visited a bank branch, a savings and loan, or a credit union and spoken with a teller or other 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

IF PA008_a > 0 or PA008_b > 0 THEN

PA049 used an ATM to conduct banking transactions
In the past 12 months, have you used an ATM to conduct banking transactions such as making a withdrawal, making a deposit, or checking an account balance?
1 Yes
2 No
ELSE
ENDIF

[Questions PA012_intro to PA013 are displayed as a table]

PA012_intro TELEPHONE and ONLINE BANKING INTRO
Now we'd like to know more about how you access your bank account(s). 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 current bank accounts?

PA012 SET UP TELEPHONE BANKING
Telephone banking
1 Yes
2 No

PA013 SET UP ONLINE BANKING
Online banking
1 Yes
2 No

IF TBADOPTER = THEN

NEWTB EVER SET UP ACCESS TO TELEPHONE BANKING
Have you ever set up access to telephone banking?
1 Yes
2 No
ELSE
ENDIF
IF PA013 = Yes THEN

**PA014 SET UP ONLINE BANKING BILL PAYMENT**

Online banking bill payment is an electronic payment made directly from your bank account to a merchant 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 ever set up access to the online banking bill payment function of your bank's online banking website?

1. Yes
2. No

**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

IF NEWOB = Yes THEN

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

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

1. Yes
2. No

ELSE

ENDIF

ENDIF

IF cellphone = Yes and BAADOPTER = 1 THEN

IF PA026_order{1} = EMPTY THEN
Mobile banking uses a mobile phone to access your bank account. This can be done either by accessing your bank’s web page on your mobile phone, via text messaging, reading emails from your bank, or by using a downloadable app on your mobile phone.

Do you currently have your bank's mobile banking app installed on your mobile phone?
1 Yes
2 No

Using your mobile phone, have you done any of the following in the past 12 months?

Have you ever downloaded your bank's mobile banking app on your cell phone?
1 Yes
2 No

IF (( cellphone = Yes and PA026_a = No ) or evercell = Yes ) and ( BAADOPTER = 1 or BAEVER = 1) THEN

IF ( permPA026_1 = 1 and ( PA026_b = No or PA026_b = empty)) or ( permPA026_2
IF (BAADOPTER = Yes or BAEVER = 1) and (CPADOPTER = 1 or EVERCELL = 1) THEN

[The following questions are displayed as a table]

**PA126_intro** intro
Using your mobile phone, have you ever done any of the following?

| IF (permPA026_b = No or PA026_b = empty)) or (permPA026_2 = 1 and (PA026_c = No or PA026_c = empty)) or (permPA026_3 = 1 and (PA026_d = No or PA026_d = empty)) or (permPA026_4 = 1 and (PA026_e = No or PA026_e = empty)) THEN
| IF (BAADOPTER = Yes or BAEVER = 1) and (CPADOPTER = 1 or EVERCELL = 1) THEN

**PA126_b** Check a balance or check recent transactions
Check a balance or check recent transactions

| 1 Yes
| 2 No

ENDIF

| IF (permPA026_1 = No and (PA026_b = No or PA026_b = empty)) or (permPA026_2 = No and (PA026_c = No or PA026_c = empty)) or (permPA026_3 = 2 and (PA026_d = 2 or PA026_d = empty)) or (permPA026_4 = 2 and (PA026_e = 2 or PA026_e = empty)) THEN
| IF (permPA026_1 = No and (PA026_b = No or PA026_b = empty)) or (permPA026_2 = No and (PA026_c = No or PA026_c = empty)) or (permPA026_3 = 2 and (PA026_d = 2 or PA026_d = empty)) or (permPA026_4 = 2 and (PA026_e = 2 or PA026_e = empty)) THEN

**PA126_c** Pay a bill
Pay a bill

| 1 Yes
| 2 No

ENDIF

| IF (permPA026_1 = 3 and (PA026_b = No or PA026_b = empty)) or (permPA026_2 = 3 and (PA026_c = No or PA026_c = empty)) or (permPA026_3 = 3 and (PA026_d = No or PA026_d = empty)) or (permPA026_4 = 3 and (PA026_e = No or PA026_e = empty)) THEN
| IF (permPA026_1 = 3 and (PA026_b = No or PA026_b = empty)) or (permPA026_2 = 3 and (PA026_c = No or PA026_c = empty)) or (permPA026_3 = 3 and (PA026_d = No or PA026_d = empty)) or (permPA026_4 = 3 and (PA026_e = No or PA026_e = empty)) THEN

**PA126_d** Receive a text message alert from your bank
Receive a text message alert from your bank

| 1 Yes
| 2 No

ENDIF

| IF (permPA026_1 = 4 and (PA026_b = No or PA026_b = empty)) or (permPA026_2 = 4 and (PA026_c = No or PA026_c = empty)) or (permPA026_3 = 4 and (PA026_d = No or PA026_d = empty)) or (permPA026_4 = 4 and (PA026_e = No or PA026_e = empty)) THEN
| IF (permPA026_1 = 4 and (PA026_b = No or PA026_b = empty)) or (permPA026_2 = 4 and (PA026_c = No or PA026_c = empty)) or (permPA026_3 = 4 and (PA026_d = No or PA026_d = empty)) or (permPA026_4 = 4 and (PA026_e = No or PA026_e = empty)) THEN
<table>
<thead>
<tr>
<th>PA126_e</th>
<th>Transfer money between two accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

[End of table display]
ELSE
ENDIF
ENDIF

IF TBADOPTER = 1 or OBADOPTER = 1 or MBADOPTER = 1 THEN

IF PA033_count = THEN

[The following questions are displayed as a table]

<table>
<thead>
<tr>
<th>PA033_intro</th>
<th>methods to access your account intro</th>
</tr>
</thead>
<tbody>
<tr>
<td>In the past 12 months, have you used the following methods to access your account?</td>
<td></td>
</tr>
</tbody>
</table>

IF TBADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PA033_a</th>
<th>Telephone banking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone banking</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF OBADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PA033_b</th>
<th>Online banking, using a computer or laptop</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online banking, using a computer or laptop</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF MBADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PA033_c</th>
<th>Online banking, using a mobile phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online banking, using a mobile phone</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

<table>
<thead>
<tr>
<th>PA033_d</th>
<th>Online banking, using other internet connected device</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online banking, using other internet connected device</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
</tbody>
</table>
ELSEIF PA033_count = 1 THEN

[The following questions are displayed as a table]

PA033_intro methods to access your account intro
In the past 12 months, have you used the following methods to access your account?

IF TBADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PA033_a Telephone banking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone banking</td>
</tr>
<tr>
<td>1 Yes</td>
</tr>
<tr>
<td>2 No</td>
</tr>
</tbody>
</table>

ENDIF

IF OBADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PA033_b Online banking, using a computer or laptop</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online banking, using a computer or laptop</td>
</tr>
<tr>
<td>1 Yes</td>
</tr>
<tr>
<td>2 No</td>
</tr>
</tbody>
</table>

ENDIF

IF MBADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PA033_c Online banking, using a mobile phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online banking, using a mobile phone</td>
</tr>
<tr>
<td>1 Yes</td>
</tr>
<tr>
<td>2 No</td>
</tr>
</tbody>
</table>

ENDIF

PA033_d Online banking, using other internet connected device
Online banking, using other internet connected device
1 Yes
2 No

[End of table display]
ELSEIF PA033_count = 2 THEN

[The following questions are displayed as a table]

PA033_intro methods to access your account intro
In the past 12 months, have you used the following methods to access your account?

IF TBADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PA033_a Telephone banking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone banking</td>
</tr>
</tbody>
</table>

ENDIF
<table>
<thead>
<tr>
<th>1 Yes</th>
<th>2 No</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENDIF</td>
<td></td>
</tr>
</tbody>
</table>

IF OBADOPTER = 1 THEN

| PA033_b Online banking, using a computer or laptop |
| Online banking, using a computer or laptop |
| 1 Yes |
| 2 No |
| ENDIF |

IF MBADOPTER = 1 THEN

| PA033_c Online banking, using a mobile phone |
| Online banking, using a mobile phone |
| 1 Yes |
| 2 No |
| ENDIF |

| PA033_d Online banking, using other internet connected device |
| Online banking, using other internet connected device |
| 1 Yes |
| 2 No |

[End of table display]
ELSE

[The following questions are displayed as a table]

| PA033_intro methods to access your account intro |
| In the past 12 months, have you used the following methods to access your account? |

IF TBADOPTER = 1 THEN

| PA033_a Telephone banking |
| Telephone banking |
| 1 Yes |
| 2 No |
| ENDIF |

IF OBADOPTER = 1 THEN

| PA033_b Online banking, using a computer or laptop |
| Online banking, using a computer or laptop |
| 1 Yes |
| 2 No |
| ENDIF |
IF MBADOPTER = 1 THEN

PA033_c  Online banking, using a mobile phone
Online banking, using a mobile phone
1 Yes
2 No
ENDIF

PA033_d  Online banking, using other internet connected device
Online banking, using other internet connected device
1 Yes
2 No

[End of table display]
ENDIF
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

[Questions PA015_Intro to PA015_b are displayed as a table]

PA015_Intro  HOW MUCH CASH INTRO
About how much cash do you have... Please round to the nearest dollar Do not include cash owned by other members of your household

PA015_a  HOW MUCH MONEY DAY TO DAY TRANSACTIONS
... in your wallet, purse, and/or pocket.
Range: 0..1000000

PA015_b  HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES
... stored elsewhere for safe keeping in your home, car, office, etc.
Range: 0..1000000

IF PA015_a > 1000 THEN

| checkPA015_a  PA015_a > $1000
| You told us that you have $[HOW MUCH MONEY DAY TO DAY TRANSACTIONS] in your wallet, purse and/or pocket. Please choose 'Back' if you would like to change your response. Otherwise choose 'Next' to continue.
ENDIF
IF PA015_b > 1000 THEN

<table>
<thead>
<tr>
<th>checkPA015_b</th>
<th>PA015_b &gt; $1000</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

[Questions PA016 to PA016_other are displayed as a table]

**PA016** where get cash most often
When you get cash, where do you get it most often?
1 [fills for PA016]
2 [fills for PA016]
3 [fills for PA016]
4 [fills for PA016]
5 [fills for PA016]
6 [fills for PA016]
7 Other (specify) $Answer2$

**PA016_other** other
String

IF PA016_order{null} = 1 THEN

<table>
<thead>
<tr>
<th>PA016_a WHICH ATM CARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>When you get cash from an ATM, what kind of plastic card do you use most often?</td>
</tr>
<tr>
<td>1 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]</td>
</tr>
<tr>
<td>2 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]</td>
</tr>
<tr>
<td>3 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]</td>
</tr>
<tr>
<td>4 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]</td>
</tr>
<tr>
<td>5 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]</td>
</tr>
<tr>
<td>6 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]</td>
</tr>
</tbody>
</table>

ENDIF

IF PA016_order{null} = 4 THEN

<table>
<thead>
<tr>
<th>PA016_b WHICH METHOD CASH BACK AT RETAIL STORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>When you get cash back at a retail store, what method do you use most often?</td>
</tr>
<tr>
<td>1 [Debit card/Write a check/Prepaid card/Other method]</td>
</tr>
<tr>
<td>2 [Debit card/Write a check/Prepaid card/Other method]</td>
</tr>
<tr>
<td>3 [Debit card/Write a check/Prepaid card/Other method]</td>
</tr>
<tr>
<td>4 [Debit card/Write a check/Prepaid card/Other method]</td>
</tr>
</tbody>
</table>

ENDIF

**PA017_a** WHAT AMOUNT MOST OFTEN WHEN GET CASH 1
When you get cash from [fill for PA017], what amount do you get most often? Please round to the nearest dollar if you never get cash, please enter 0.
Range: 0..1000000
IF PA017_a > 900 THEN

<table>
<thead>
<tr>
<th>PA017_a_check</th>
<th>check for large amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your answer seems large. Please go back and double check your response, or click Next if correct.</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

[Questions PA018_intro1 to PA018_c1 are displayed as a table]

**PA018_intro1** HOW OFTEN GET CASH intro 1
In a typical period (week, month, or year), how often do you get cash from [fill for PA017]? Please fill in one box only. Choose the box that best describes your cash activity. Enter the number of times you get cash. DO NOT ENTER DOLLAR AMOUNTS. If you get cash less than once per month, please answer on an annual basis If never, please enter 0 in any box.

**PA018_a1** HOW OFTEN GET CASH TIMES PER WEEK rank 1
Integer

**PA018_b1** HOW OFTEN GET CASH TIMES PER MONTH rank 1
Integer

**PA018_c1** HOW OFTEN GET CASH TIMES PER YEAR rank 1
Integer

IF (( PA018_a1 <> empty and ( PA018_b1 <> empty or PA018_c1 <> empty)) or (PA018_b1 <> empty and PA018_c1 <> empty)) THEN

<table>
<thead>
<tr>
<th>checkMoreThanOne</th>
<th>MORE THAN ONE ANSWER GIVEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>You gave more than one answer in a single row. Please go back and change your answer.</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF PA018_a1 > 50 THEN

<table>
<thead>
<tr>
<th>checkWeeklyFreq_cash</th>
<th>DISPLAY IF WEEKLY FREQUENCY &gt; 50</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your weekly estimate suggests you get cash 200 or more times per month in this category. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF PA018_b2 > 30 THEN

<table>
<thead>
<tr>
<th>checkMonthlyFreq</th>
<th>DISPLAY IF MONTLY FREQUENCY &gt;30</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your monthly estimate suggests you get cash at least every day. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF PA018_c2 > 12 THEN

<table>
<thead>
<tr>
<th>checkYearlyFreq</th>
<th>DISPLAY IF YEARLY FREQUENCY &gt;12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your yearly estimate suggests you get cash at least every month. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.</td>
<td></td>
</tr>
</tbody>
</table>

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

Range: 0..1000000

IF PA017_b > 900 THEN
  | PA017_b_check other sources large amount of cash check
  | Your answer seems large. Please go back and double check your response, or click Next if correct.
ENDIF

In a typical period (week, month, or year), how often do you get cash from all other sources besides [fill for PA017]? Please fill in one box only. Choose the box that best describes your cash activity. Enter the number of times you get cash. DO NOT ENTER DOLLAR AMOUNTS. If you get cash less than once per month, please answer on an annual basis. If never, please enter 0 in any box.

PA018_a2 HOW OFTEN GET CASH TIMES PER WEEK rank 2
Integer

PA018_b2 HOW OFTEN GET CASH TIMES PER MONTH rank 2
Integer

PA018_c2 HOW OFTEN GET CASH TIMES PER YEAR rank 2
Integer

IF (( PA018_a2 <> empty and ( PA018_b2 <> empty or PA018_c2 <> empty)) or (PA018_b2 <> empty and PA018_c2 <> empty)) THEN
  | checkMoreThanOne MORE THAN ONE ANSWER GIVEN
  | You gave more than one answer in a single row. Please go back and change your answer.
ENDIF

IF PA018_a2 > 50 THEN
  | checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
  | Your weekly estimate suggests you make 200 or more payments per month in this category. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
ENDIF

PA053 have any credit cards
Credit cards allow you to carry a balance from month to month. This is called revolving credit. Charge cards must be paid in full at the end of each billing cycle. Do you have any credit cards or charge cards? If you're married or living with someone, please report only those cards that you use or that you both use, not cards used only by your spouse or partner. Leave out any cards used only for business purposes.
1 Yes
IF PA053 = Yes THEN

ELSE

PA020  EVER HAD CREDIT CARD or charge card
Have you ever had a credit card or charge card?
1 Yes
2 No

ENDIF

IF CCADOPTER = 1 THEN

PA019_Intro  HOW MANY CREDIT CARDS and charge cards INTRO
Now we'd like to find out about your credit cards and charge cards. Do you have any of the
following types of credit cards or charge cards?

PA019_a  Visa, MasterCard, or Discover credit cards (these cards can be used anywhere credit cards are
accepted) Visa, MasterCard, or Discover credit cards (these cards can be used anywhere credit cards are
accepted)
1 Yes
2 No

PA019_b  Company or store branded credit cards (these cards can only be used at the merchant labeled on the
card)
Company or store branded credit cards (these cards can only be used at the merchant labeled on the
card, and do not have logos from Visa, MasterCard, Discover or American Express)
1 Yes
2 No

PA019_c  American Express charge cards (these are green, gold or platinum colored)
American Express charge cards (these are green, gold or platinum colored)
1 Yes
2 No

PA019_d  American Express credit cards (these are not green, gold or platinum colored)
American Express credit cards (these are not green, gold or platinum colored)
1 Yes
2 No

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

IF PA019_a = Yes or PA019_b = Yes or PA019_c = Yes or PA019_d = Yes or PA019_e = Yes THEN

PA054_intro  credit cards intro
Some credit cards give rewards for using the card for purchases or payments. Examples of rewards include frequent flier miles, cash back, or points that can be spent on merchandise. Please tell us how many credit cards you have of each type. If none, please enter 0.

IF PA019_a = Yes THEN

PA054_a1 Visa, MasterCard, or Discover credit cards with rewards
| Visa, MasterCard, or Discover credit cards
| Range: 0..100

PA054_a2 Visa, MasterCard, or Discover credit cards without rewards
| Visa, MasterCard, or Discover credit cards
| Range: 0..100

ENDIF

IF PA019_b = Yes THEN

PA054_b1 Company or store branded credit cards with rewards
| Company or store branded credit cards
| Range: 0..100

PA054_b2 Company or store branded credit cards without rewards
| Company or store branded credit cards
| Range: 0..100

ENDIF

IF PA019_c = Yes THEN

PA054_c1 American Express charge cards with rewards
| American Express charge cards
| Range: 0..100

PA054_c2 American Express charge cards without rewards
| American Express charge cards
| Range: 0..100

ENDIF

IF PA019_d = Yes THEN

PA054_d1 American Express credit cards with rewards
| American Express credit cards
| Range: 0..100

PA054_d2 American Express credit cards without rewards
| American Express credit cards
| Range: 0..100

ENDIF

IF PA019_e = Yes THEN
PA054_e1  Diners Club or other charge cards with rewards
  Diners Club or other charge cards
  Range: 0..100

PA054_e2  Diners Club or other charge cards without rewards
  Diners Club or other charge cards
  Range: 0..100

ENDIF

ELSE
    ENDIF
ELSE
    ENDIF

IF randomPA = 5 THEN
    IF GISVCADOPTER = 1 or EISVCADOPTER = 1 or GPSVCADOPTER = 1 or SPSVCADOPTER = 1 THEN
        ENDIF
    IF PCADOPTER = 1 THEN
        [The following questions are displayed as a table]

        PA100_intro  intro
        Please tell us how many of each type of prepaid card you have.

        IF GISVCADOPTER = 1 THEN

        PA100a  Government issued (Direct Express, EBT)
        Government issued (Direct Express, EBT)
        Range: 0..100

        ELSE
            ENDIF

        IF EISVCADOPTER = 1 THEN

        PA100b  Employer issued (payroll, incentive, benefit)
        Employer issued (payroll, incentive, benefit)
        Range: 0..100

        ELSE
            ENDIF

        IF GPSVCADOPTER = 1 THEN

        PA100c  General purpose (have a Visa, MasterCard, Discover or American Express logo on them)
General purpose (have a Visa, MasterCard, Discover or American Express logo on them)
Range: 0..100
ELSE
ENDIF

IF SPSVCADOPTER = 1 THEN

PA100d Specific purpose (can only be used at specific merchants, stores, locations or for services such as public transportation)
Specific purpose (can only be used at specific merchants, stores, locations or for services such as public transportation)
Range: 0..100
ELSE
ENDIF

[End of table display]
If pa100a = or (pa100a = empty and pa100a_skip = ) or pa100b = or (pa100b = empty and pa100b_skip = ) or pa100c = 0 or (pa100c = empty and pa100c_skip = 0) or pa100d = 0 or (pa100d = empty and pa100d_skip = 0) THEN

checkPA100 check PA100
You told us that you have a prepaid card. Please go back and tell us how many cards you have.
ENDIF

[The following questions are displayed as a table]

PA102_intro intro
What is the total dollar value of all cards in each type of prepaid card that you have?
Please answer to the nearest dollar. If cards of one type have no value, please enter 0 in the box for that type of card.

IF GISVCADOPTER = 1 THEN

PA102a Government issued cards
Government issued (Direct Express, EBT)
Integer
ELSE
ENDIF

IF EISVCADOPTER = 1 THEN

PA102b Employer issued cards
Employer issued (payroll, incentive, benefit)
Integer
ELSE
ENDIF
Now we’d like to find out about any prepaid cards you might have. These cards are also known as gift cards or stored value cards. Some of these cards may have a Visa, MasterCard, Discover or American Express logo on them, but they are not a credit or debit card. Some cards are for specific payments, like a phone card, and others work for many payments, like NetSpend or Green Dot. In addition, there are government-issued prepaid cards such as EBT, Direct Express, SNAP, and TANF. Most prepaid cards have a dollar value that can be used to make payments, which are deducted from the value stored on the card. Other types of prepaid cards may be valid for use over a specific period of time, such as a monthly public transit pass, but the value of these cards is not deducted each time the card is used. Do you have any of the following types of prepaid cards?

**PA197a** Gift card from a store, merchant, or website
Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)
1 Yes
2 No

**PA197c** Public transportation card (subway, bus, train or ferry)
Public transportation card (subway, bus, train or ferry)
1 Yes
2 No

**PA197d** Phone card
Phone card
1 Yes
2 No

**PA197e** Direct Express
Direct Express
1 Yes
2 No

**PA197f** EBT, WIC, SNAP, or TANF
EBT, WIC, SNAP, or TANF
1 Yes
2 No

**PA197m** Other federal, state, or local government benefit card
Other federal, state, or local government benefit card
1 Yes
2 No

**PA197g** Payroll card (for wages or salary)
Payroll card (for wages or salary)
1 Yes
2 No

**PA197h** Employee incentive card (for bonus pay, awards, or recognition from your employer)
Employee incentive card (for bonus pay, awards, or recognition from your employer)
1 Yes
2 No

**PA197i** Benefit card (FSA, HRA, HSA, health care, day care)
Benefit card (FSA, HRA, HSA, health care, day care)
1 Yes
2 No

**PA197j** Remittance card (for sending money overseas)
Remittance card (for sending money overseas)
1 Yes
2 No

**PA197k** Rebate card from store, merchant, or website
Rebate card from store, merchant, or website
1 Yes
2 No

**PA197l** Location specific card (for spending in shopping malls or university campus)
Location specific card (for spending in shopping malls or university campus)
1 Yes
2 No

**PA197b** General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)
General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)(include only cards not reported above)
1 Yes
2 No

IF PCADOPTER = 1 THEN
[The following questions are displayed as a table]

**PA198_intro** intro
Please tell us how many of each type of prepaid card you have.

IF PA197a = Yes THEN

**PA198a** Gift card from a store, merchant, or website
Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, ITunes)
Range: 0..100
ELSE
ENDIF

IF PA197c = Yes THEN

**PA198c** Public transportation card (subway, bus, train or ferry)
Public transportation card (subway, bus, train or ferry)
Range: 0..100
ELSE
ENDIF

IF PA197d = Yes THEN

**PA198d** Phone card
Phone card
Range: 0..100
ELSE
ENDIF

IF PA197e = Yes THEN

**PA198e** Direct Express
Direct Express
Range: 0..100
ELSE
ENDIF

IF PA197f = Yes THEN

**PA198f** EBT, WIC, SNAP, or TANF
EBT, WIC, SNAP, or TANF
Range: 0..100
ELSE
ENDIF

ELSE
ENDIF
IF PA197m = Yes THEN

| **PA198m** Other federal, state, or local government benefit card
| Other federal, state, or local government benefit card
| Range: 0..100

ELSE

ENDIF

IF PA197g = Yes THEN

| **PA198g** Payroll card (for wages or salary)
| Payroll card (for wages or salary)
| Range: 0..100

ELSE

ENDIF

IF PA197h = Yes THEN

| **PA198h** Employee incentive card (for bonus pay, awards, or recognition from your employer)
| Employee incentive card (for bonus pay, awards, or recognition from your employer)
| Range: 0..100

ELSE

ENDIF

IF PA197i = Yes THEN

| **PA198i** Benefit card (FSA, HRA, HSA, health care, day care)
| Benefit card (FSA, HRA, HSA, health care, day care)
| Range: 0..100

ELSE

ENDIF

IF PA197j = Yes THEN

| **PA198j** Remittance card (for sending money overseas)
| Remittance card (for sending money overseas)
| Range: 0..100

ELSE

ENDIF

IF PA197k = Yes THEN
PA198k  Rebate card from store, merchant, or website
| Rebate card from store, merchant, or website
| Range: 0..100

ELSE
ENDIF

IF PA197l = Yes THEN

PA198l  Location specific card (for spending in shopping malls or university campus)
| Location specific card (for spending in shopping malls or university campus)
| Range: 0..100

ELSE
ENDIF

IF PA197b = Yes THEN

PA198b  General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)
| General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)(include only cards not reported above)
| Range: 0..100

ELSE
ENDIF

[End of table display]
IF PA198_sum <= AND ( PA198a = or (PA198a = empty and PA198a_skip = ) or PA198b =
or (PA198b = empty and PA198b_skip = ) or PA198c = or (PA198c = empty and PA198c_skip =
or (PA198d = or (PA198d = empty and PA198d_skip = ) or PA198e = or (PA198e = empty
and PA198e_skip = ) or PA198f = or (PA198f = empty and PA198f_skip = ) or PA198m =
or (PA198m = empty and PA198m_skip = 0) or PA198g = 0 or (PA198g = empty and PA198g_skip = 0)
or PA198h = 0 or (PA198h = empty and PA198h_skip = 0) or PA198i = 0 or (PA198i = empty and
PA198i_skip = 0) or PA198j = 0 or (PA198j = empty and PA198j_skip = 0) or PA198k = 0 or
(PA198k = empty and PA198k_skip = 0) or PA198l = 0 or (PA198l = empty and PA198l_skip = 0))
THEN

checkPA198  check PA198
| You told us that you have a prepaid card. Please go back and tell us how many cards you have.

ENDIF

[The following questions are displayed as a table]

PA199 Intro  intro
| What is the total dollar value of all cards in each type of prepaid card that you have? Please
| answer to the nearest dollar. If cards of one type have no value, please enter 0 in the box for
| that type of card.

IF PA197a = Yes THEN
PA199a  Gift card from a store, merchant, or website
  Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)
  Integer

ELSE

ENDIF

IF PA197c = Yes THEN

  PA199c  Public transportation card (subway, bus, train or ferry)
  Public transportation card (subway, bus, train or ferry)
  Integer

ELSE

ENDIF

IF PA197d = Yes THEN

  PA199d  Phone card
  Phone card
  Integer

ELSE

ENDIF

IF PA197e = Yes THEN

  PA199e  Direct Express
  Direct Express
  Integer

ELSE

ENDIF

IF PA197f = Yes THEN

  PA199f  EBT, WIC, SNAP, or TANF
  EBT, WIC, SNAP, or TANF
  Integer

ELSE

ENDIF

IF PA197m = Yes THEN

  PA199m  Other federal, state, or local government benefit card
  Other federal, state, or local government benefit card
  Integer
ELSE

ENDIF

IF PA197g = Yes THEN

| PA199g  Payroll card (for wages or salary)
| Payroll card (for wages or salary)
| Integer

ELSE

ENDIF

IF PA197h = Yes THEN

| PA199h  Incentive card (for bonus pay from your employer)
| Employee incentive card (for bonus pay, awards, or recognition from your employer)
| Integer

ELSE

ENDIF

IF PA197i = Yes THEN

| PA199i  Benefit card (FSA, HRA, HSA, health care, day care)
| Benefit card (FSA, HRA, HSA, health care, day care)
| Integer

ELSE

ENDIF

IF PA197j = Yes THEN

| PA199j  Remittance card (for sending money overseas)
| Remittance card (for sending money overseas)
| Integer

ELSE

ENDIF

IF PA197k = Yes THEN

| PA199k  Rebate card from store, merchant, or website
| Rebate card from store, merchant, or website
| Integer

ELSE

ENDIF

|
IF PA197l = Yes THEN
  PA199l Location specific card (for spending in shopping malls or university campus)
  Location specific card (for spending in shopping malls or university campus)
  Integer
ELSE
ENDIF

IF PA197b = Yes THEN
  PA199b General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)
  General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)
  (include only cards not reported above)
  Integer
ELSE
ENDIF
[End of table display]
ENDIF

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

IF PCADOPTER = 1 THEN
  PA022_extra PAST 12 MONTHS ADD MONEY TO ANY PREPAID CARD
  In the past 12 months, did you load money onto any of your prepaid cards?
  1 Yes
  2 No
IF PA022_extra = Yes THEN
  PA029 AMOUNT ADDED most often TO PREPAID CARD
  Now think about the prepaid card that you load most often. When you add money to load 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 load 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 loading behavior. Enter the number of times you load 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 (( PA023_a <> empty and ( PA023_b <> empty or PA023_c <> empty)) or (PA023_b <> empty and PA023_c <> 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 PA023_a > 50 THEN

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

ENDIF

[Questions PA101 to PA101_other are displayed as a table]

**PA101** prepaid card most common way to reload
Thinking about the prepaid card that you load most often, what is the most common way that you load that card?

1 [fills for PA101]
2 [fills for PA101]
3 [fills for PA101]
4 [fills for PA101]
5 [fills for PA101]
6 [fills for PA101]
7 [fills for PA101]
8 [fills for PA101]
9 Other (explain) $Answer2$

**PA101_other** other

String

ENDIF

ENDIF

**PA024** SET UP AUTOMATICBILLPAYMENT
An automatic bill payment is a payment set up to occur on a regularly scheduled basis, typically
monthly. Once set up, they do not require any additional effort on the consumer's part. They can be processed via 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 PA024 = Yes THEN
|
ELSE
|
P025 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, mobile phone, or other instrument near a special terminal, reader, or scanner without swiping, signing or entering a personal identification number. Do you have any of the following payment methods with contactless payment technology?

IF PA053 = Yes THEN
|
| PA027_a contactless payment credit card
| Credit card
| 1 Yes
| 2 No
|
ELSE
|
ENDIF

IF PA008_a > 0 THEN
|
| PA027_b contactless payment debit card
| Debit card
| 1 Yes
| 2 No
|
ELSE
|
ENDIF

IF PCADOPTER = 1 THEN
|
| PA027_c contactless payment prepaid card
| Prepaid card
| 1 Yes
| 2 No
|
|
ELSE
|
ENDIF

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

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

**PA027_e** contactless payment key fob
Key fob
1 Yes
2 No

IF CPADOPTR = 1 THEN
|
[Questions PA051_intro to PA051_f are displayed as a table]

**PA051_intro** mobile payments intro
Mobile payments are purchases, bill payments, charitable donations, payments to another person, or any other payments made using a mobile phone. In the past 12 months, have you made any of the following types of mobile payments?

**PA051_a** mobile payments 1
[FILLS FOR PA051]
1 Yes
2 No

**PA051_b** mobile payments 2
[FILLS FOR PA051]
1 Yes
2 No

**PA051_c** mobile payments 3
[FILLS FOR PA051]
1 Yes
2 No

**PA051_d** mobile payments 4
[FILLS FOR PA051]
1 Yes
2 No

**PA051_e** mobile payments 5
[FILLS FOR PA051]
[The following questions are displayed as a table]

PA040_intro used payment methods in past 12 months  
Certain types of payment methods are purchased ahead of time. Consider the following: Money order - A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand. Travelers check - A piece of paper that is similar to a check but works like cash and is protected against loss or theft. Traveler's checks are purchased in advance and issued for a specific amount of money. Cashier's check – A type of check written by a bank and made payable to a third party payee. The bank customer purchases the check for full face value plus a small fee for the check service. Certified check – A type of check where the bank guarantees the payee that there is enough cash available in the payer’s account. In the past 12 months, have you used any of the following payment methods, even once?

PA040_a used money order in past 12 months  
Money order  
1 Yes  
2 No

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

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

PA040_d used certified check in past 12 months  
Certified check  
1 Yes  
2 No

[End of table display]  
IF PA040_a = Yes THEN  
| ELSE  
| PA041 ever used a money order  
| Have you ever used a money order, even once?  
| 1 Yes
Now we're going to ask you about newer online companies such as PayPal that are not banks but allow people to make payments. A non-bank online payment account is a payment service provided by a company that is not a bank. These services allow a consumer to send and receive money online, and pay for purchases or bills. Do you have an account at any of the following non-bank online payment services?

<table>
<thead>
<tr>
<th>PA001_d intro</th>
</tr>
</thead>
<tbody>
<tr>
<td>Now we're going to ask you about newer online companies such as PayPal that are not banks but allow people to make payments. A non-bank online payment account is a payment service provided by a company that is not a bank. These services allow a consumer to send and receive money online, and pay for purchases or bills. Do you have an account at any of the following non-bank online payment services?</td>
</tr>
</tbody>
</table>

**PA001_d1** PayPal

<table>
<thead>
<tr>
<th>PayPal</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Yes</td>
</tr>
<tr>
<td>2 No</td>
</tr>
</tbody>
</table>

**PA001_d2** Google Wallet

<table>
<thead>
<tr>
<th>Google Wallet</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Yes</td>
</tr>
<tr>
<td>2 No</td>
</tr>
</tbody>
</table>

**PA001_d3** Amazon Payments

<table>
<thead>
<tr>
<th>Amazon Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Yes</td>
</tr>
<tr>
<td>2 No</td>
</tr>
</tbody>
</table>

**PA001_d4** other

<table>
<thead>
<tr>
<th>Other (specify) : $Answer6$</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Yes</td>
</tr>
<tr>
<td>2 No</td>
</tr>
</tbody>
</table>

**PA001_d4_other** other

| String |

[End of table display]

IF PPADOPTER = 1 THEN

[Questions PA048 to PA048_other are displayed as a table]

**PA048** money deposited at a non-bank online payment service

<table>
<thead>
<tr>
<th>Non-bank online payment services are usually funded by a link to a credit card, debit card, or bank account that you already own. In addition, you can store money for transactions with the payment service itself. Please tell us how your non-bank online payment service is funded. Examples of non-bank online payment services include PayPal, Google Wallet, and Amazon Payments. Check all that apply.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Credit card</td>
</tr>
<tr>
<td>2 Debit card</td>
</tr>
<tr>
<td>3 Bank account</td>
</tr>
<tr>
<td>4 Money stored with payment service</td>
</tr>
<tr>
<td>5 Some other method (specify): $Answer2$</td>
</tr>
</tbody>
</table>

**PA048_other** other method for money deposited at a non-bank online payment service

| other method |


In the past 12 months, have you used a non-bank online payment service to make a purchase or pay another person? Examples of non-bank online payment services include PayPal, Google Wallet, and Amazon Payments.

1 Yes
2 No

PU001_Intro PAYMENT USE INTRO
Now we will ask questions about how often you use the payment methods you have. If you are married or living with a partner, please report all payments made by you or made jointly with your spouse or partner—but not payments made only by your spouse or partner. If you own or operate a business, please do not report payments related to your business only. It is OK to refer to your records to get an accurate count of the number of payments you made.

PU002_Intro BILL PAYMENTS AND PAYMENTS FOR ALL OTHER PURCHASES
The next set of questions will be divided into several types of payments: Categorize each payment you make into one of the categories below. We'll ask you about each type of payment next. BILLS & RELATED PAYMENTS Automatic paymentsPayments set up to occur on a regularly scheduled basis to the same company or person. These include bills, subscriptions or debt payments. Online bill paymentsPayments made online for bills, subscriptions or debit payments, but not set up to be paid automatically. Bill payments by mail, in person, or by phone Payments for bills, subscriptions, or debt payments that you mail in, pay in person, or call on your phone. PURCHASES OF GOODS & SERVICES Online paymentsPayments for items bought over the internet or donations made online. Retail purchases of goodsPurchases of goods at stores, such as: grocery stores, superstores, department stores, drug stores. ServicesPurchases of services, such as: restaurants, bars, fast food and beverage, transportation and tolls, doctor’s visits, child care, haircuts, education, recreation and entertainment. Person-to-person paymentsPayments to people not made through a retail establishment, such as payments for allowances, paying back a friend, or gifts to other people.

IF ABPADOPTER = 1 THEN

[Questions PU002_Intro2 to tableenddummy2 are displayed as a table]

PU002_Intro2 TYPICAL PERIOD AUTOMATIC BILL PAYMENT
Automatic Bill Payments In a typical period (week, month, or year), how many automatic bill payments do you make? Please fill in one box per row. Choose the box that best describes your typical activity. Answer for each payment method. Enter the number of times you make an automatic payment. DO NOT ENTER DOLLAR AMOUNTS. Please answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method to pay automatic bills, please enter a 0 in any box in the appropriate row.

IF DCADOPTER = 1 THEN

| PU002_a1 AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK |
| Paid with your debit card(s) |
| Range: 0..^pu002_a1_scalevar |
AUTOMATIC BILL PAYMENTS DEBIT CARD(S) MONTH
Paid with your debit card(s)
Range: 0..\text{pu002\_a2\_scalevar}

AUTOMATIC BILL PAYMENTS DEBIT CARD(S) YEAR
Paid with your debit card(s)
Range: 0..1000

ENDIF

IF CCADOPTER = 1 THEN

AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK
Charged to your credit card(s)
Range: 0..\text{pu002\_b1\_scalevar}

AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH
Charged to your credit card(s)
Range: 0..\text{pu002\_b2\_scalevar}

AUTOMATIC BILL PAYMENTS CREDIT CARD(S) YEAR
Charged to your credit card(s)
Range: 0..1000

ENDIF

IF BAADOPTER = 1 THEN

AUTOMATIC BILL PAYMENTS bank account number WEEK
Paid using your bank account and routing numbers
Range: 0..\text{pu002\_c1\_scalevar}

AUTOMATIC BILL PAYMENTS bank account number MONTH
Paid using your bank account and routing numbers
Range: 0..\text{pu002\_c2\_scalevar}

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

ENDIF

IF OBBPADOPTER = 1 THEN

automatic bill payment online banking bill payment WEEK
Paid using the online banking bill payment function of your bank's website
Range: 0..\text{pu002\_e1\_scalevar}

automatic bill payment online banking bill payment month
Paid using the online banking bill payment function of your bank's website
Range: 0..\text{pu002\_e2\_scalevar}

automatic bill payment online banking bill payment year


Paid using the online banking bill payment function of your bank's website
Range: 0..1000

ENDIF

PU002_d1 AUTOMATIC BILL PAYMENTS INCOME WEEK
Paid directly from your income
Range: 0..^pu002_d1_scalevar

PU002_d2 AUTOMATIC BILL PAYMENTS INCOME MONTH
Paid directly from your income
Range: 0..^pu002_d2_scalevar

PU002_d3 AUTOMATIC BILL PAYMENTS INCOME YEAR
Paid directly from your income
Range: 0..1000

ELSE

ENDIF

IF BAADOPTER = 1 or CCADOPTER = 1 THEN

[Questions PU003_Intro to tableenddummy2 are displayed as a table]

PU003_Intro TYPICAL PERIOD ONLINE BILL PAYMENT
Online Bill Payments In a typical period (week, month, or year), how many online bill payments do you make? [IMPORTANT: Do not count any automatic recurring bill payments that you reported in the previous question.] Please fill in one box per row. Choose the box that best describes your typical activity. Answer for each payment method. Enter the number of times you make an online bill payment. DO NOT ENTER DOLLAR AMOUNTS. Please answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method to pay bills online, please enter a 0 in any box in the appropriate row.

IF DCADOPTER = 1 THEN

PU003_a1 ONLINE BILL PAYMENTS DEBIT CARD(S) WEEK
Paid with your debit card(s)
Range: 0..^pu003_a1_scalevar

PU003_a2 ONLINE BILL PAYMENTS DEBIT CARD(S) MONTH
Paid with your debit card(s)
Range: 0..^pu003_a2_scalevar

PU003_a3 ONLINE BILL PAYMENTS DEBIT CARD(S) YEAR
Paid with your debit card(s)
Range: 0..1000

ENDIF

IF CCADOPTER = 1 THEN

PU003_b1 ONLINE BILL PAYMENTS CREDIT CARD(S) WEEK
Charged to your credit card(s)
PU003_b2 ONLINE BILL PAYMENTS CREDIT CARD(S) MONTH
Charged to your credit card(s)
Range: 0..^pu003_b2_scalevar

PU003_b3 ONLINE BILL PAYMENTS CREDIT CARD(S) YEAR
Charged to your credit card(s)
Range: 0..1000

ENDIF

IF BAADOPTER = 1 THEN

PU003_c1 ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number WEEK
Paid using your bank account and routing numbers
Range: 0..^pu003_c1_scalevar

PU003_c2 ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number MONTH
Paid using your bank account and routing numbers
Range: 0..^pu003_c2_scalevar

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

ENDIF

IF OBBPADOPTER = 1 THEN

PU003_d1 ONLINE BILL PAYMENTS BANK ACCOUNT(S) WEEK
Paid with the online banking bill payment function on your bank's web site
Range: 0..^pu003_d1_scalevar

PU003_d2 ONLINE BILL PAYMENTS BANK ACCOUNT(S) month
Paid with the online banking bill payment function on your bank's web site
Range: 0..^pu003_d2_scalevar

PU003_d3 ONLINE BILL PAYMENTS BANK ACCOUNT(S) year
Paid with the online banking bill payment function on your bank's web site
Range: 0..1000

ENDIF

ELSE

ENDIF

[Questions PU004Intro to tableenddummy2 are displayed as a table]

PU004 Intro TYPICAL PERIOD BILL PAYMENTS BY MAIL OR IN-PERSON
Bill Payments by Mail or In-person In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Please fill in one box per row. Choose the box that best describes your typical activity. Answer for each payment method. Enter the number of times you make a bill payment by mail, in
person or by phone. DO NOT ENTER DOLLAR AMOUNTS. Please answer on an annual basis if you typically make less than one payment per month. 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_a1** BILL PAYMENTS MAIL IN-PERSON CASH WEEK  
Paid in cash  
Range: 0..^pu004_a1_scalevar

**PU004_a2** BILL PAYMENTS MAIL IN-PERSON CASH MONTH  
Paid in cash  
Range: 0..^pu004_a2_scalevar

**PU004_a3** BILL PAYMENTS MAIL IN-PERSON CASH YEAR  
Paid in cash  
Range: 0..1000

IF CHKADOPTER = 1 or MMCADOPTER = 1 THEN

| **PU004_b1** BILL PAYMENTS MAIL IN-PERSON CHECK WEEK  
| Paid by check (paper)  
| Range: 0..^pu004_b1_scalevar |

| **PU004_b2** BILL PAYMENTS MAIL IN-PERSON CHECK MONTH  
| Paid by check (paper)  
| Range: 0..^pu004_b2_scalevar |

| **PU004_b3** BILL PAYMENTS MAIL IN-PERSON CHECK YEAR  
| Paid by check (paper)  
| Range: 0..1000 |

ENDIF

IF MOADOPTER = 1 THEN

| **PU004_b1mo** BILL PAYMENTS MAIL IN-PERSON MONEY ORDER WEEK  
| Paid by money order  
| Range: 0..^pu004_b1mo_scalevar |

| **PU004_b2mo** BILL PAYMENTS MAIL IN-PERSON MONEY ORDER MONTH  
| Paid by money order  
| Range: 0..^pu004_b2mo_scalevar |

| **PU004_b3mo** BILL PAYMENTS MAIL IN-PERSON MONEY ORDER YEAR  
| Paid by money order  
| Range: 0..1000 |

ENDIF

IF DCADOPTER = 1 THEN

| **PU004_c1** BILL PAYMENTS MAIL IN-PERSON DEBIT CARD WEEK  
| Paid with your debit card(s)  
| Range: 0..^pu004_c1_scalevar |

| **PU004_c2** BILL PAYMENTS MAIL IN-PERSON DEBIT CARD MONTH  
| Paid with your debit card(s)  
| Range: 0..^pu004_c2_scalevar |

| **PU004_c3** BILL PAYMENTS MAIL IN-PERSON DEBIT CARD YEAR  
| Paid with your debit card(s)  
| Range: 0..1000 |

ENDIF
BILL PAYMENTS MAIL IN-PERSON DEBIT CARD MONTH
Paid with your debit card(s)
Range: 0..^pu004_c2_scalevar

BILL PAYMENTS MAIL IN-PERSON DEBIT CARD YEAR
Paid with your debit card(s)
Range: 0..1000

IF CCADOPTER = 1 THEN

BILL PAYMENTS MAIL IN-PERSON CREDIT CARD WEEK
Charged to your credit card(s)
Range: 0..^pu004_d1_scalevar

BILL PAYMENTS MAIL IN-PERSON CREDIT CARD MONTH
Charged to your credit card(s)
Range: 0..^pu004_d2_scalevar

BILL PAYMENTS MAIL IN-PERSON CREDIT CARD YEAR
Charged to your credit card(s)
Range: 0..1000

ENDIF

IF PCADOPTER = 1 THEN

BILL PAYMENTS MAIL IN-PERSON PREPAID CARD WEEK
Paid with your prepaid card(s)
Range: 0..^pu004_e1_scalevar

BILL PAYMENTS MAIL IN-PERSON PREPAID CARD MONTH
Paid with your prepaid card(s)
Range: 0..^pu004_e2_scalevar

BILL PAYMENTS MAIL IN-PERSON PREPAID CARD YEAR
Paid with your prepaid card(s)
Range: 0..1000

ENDIF

IF chkadopter = 1 or mmcatdopter = 1 or moadopter = 1 or dcadopter = 1 or baadopter = 1
or ccadopter = 1 or pcadopter = 1 THEN

ALL OTHER PAYMENTS BESIDES BILLS
Now we will ask about all other payments and purchases besides bills. If you are married or
living with a partner, please report all payments made by you or made jointly with your spouse or
partner—but not payments made only by your spouse or partner. If you own or operate a business,
please do not report payments related to your business only.

[Questions PU005_Intro2 to tableenddummy2 are displayed as a table]

TYPICAL PERIOD ONLINE PAYMENTS AND PURCHASES
Internet payments (non-bill)  In a typical period (week, month, or year), how many non-bill internet payments do you make? Examples of internet payments include all non-bill purchases made on the internet and charitable donations made online. Please fill in one box per row. Choose the box that best describes your typical activity. Answer for each payment method. Enter the number of times you make an internet payment. DO NOT ENTER DOLLAR AMOUNTS. Please answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method to make internet payments, please enter a 0 in any box in the appropriate row.

IF CHKADOPTER = 1 or MMCADOPTER = 1 THEN

| PU005_a1 | ONLINE PAYMENTS CHECK WEEK   |
| Check (paper)  |
| Range: 0..^pu005_a1_scalevar  |

| PU005_a2 | ONLINE PAYMENTS CHECK MONTH  |
| Check (paper)  |
| Range: 0..^pu005_a2_scalevar  |

| PU005_a3 | ONLINE PAYMENTS CHECK YEAR  |
| Check (paper)  |
| Range: 0..1000  |

ENDIF

IF MOADOPTER = 1 THEN

| PU005_a1mo | ONLINE PAYMENTS MONEY ORDER WEEK  |
| Money order  |
| Range: 0..^pu005_a1mo_scalevar  |

| PU005_a2mo | ONLINE PAYMENTS MONEY ORDER MONTH |
| Money order  |
| Range: 0..^pu005_a2mo_scalevar  |

| PU005_a3mo | ONLINE PAYMENTS MONEY ORDER YEAR  |
| Money order  |
| Range: 0..1000  |

ENDIF

IF DCADOPTER = 1 THEN

| PU005_b1 | ONLINE PAYMENTS DEBIT CARD WEEK |
| Paid with your Debit card, either directly or through an intermediary such as PayPal  |
| Range: 0..^pu005_b1_scalevar  |

| PU005_b2 | ONLINE PAYMENTS DEBIT CARD MONTH |
| Paid with your Debit card, either directly or through an intermediary such as PayPal  |
| Range: 0..^pu005_b2_scalevar  |

| PU005_b3 | ONLINE PAYMENTS DEBIT CARD YEAR |
| Paid with your Debit card, either directly or through an intermediary such as PayPal  |
| Range: 0..1000  |
IF BAADOPTER = 1 THEN

| PU005_c1 ONLINE PAYMENTS BANK ACCOUNT number WEEK |
| Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal |
| Range: 0..^pu005_c1_scalevar |

| PU005_c2 ONLINE PAYMENTS BANK ACCOUNT number MONTH |
| Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal |
| Range: 0..^pu005_c2_scalevar |

| PU005_c3 ONLINE PAYMENTS BANK ACCOUNT number YEAR |
| Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal |
| Range: 0..1000 |

ENDIF

IF CCADOPTER = 1 THEN

| PU005_d1 ONLINE PAYMENTS CREDIT CARD WEEK |
| Charged to your credit card, either directly or through an intermediary such as PayPal |
| Range: 0..^pu005_d1_scalevar |

| PU005_d2 ONLINE PAYMENTS CREDIT CARD MONTH |
| Charged to your credit card, either directly or through an intermediary such as PayPal |
| Range: 0..^pu005_d2_scalevar |

| PU005_d3 ONLINE PAYMENTS CREDIT CARD YEAR |
| Charged to your credit card, either directly or through an intermediary such as PayPal |
| Range: 0..1000 |

ENDIF

IF PCADOPTEr = 1 THEN

| PU005_e1 ONLINE PAYMENTS PREPAID CARD WEEK |
| Paid with your prepaid card |
| Range: 0..^pu005_e1_scalevar |

| PU005_e2 ONLINE PAYMENTS PREPAID CARD MONTH |
| Paid with your prepaid card |
| Range: 0..^pu005_e2_scalevar |

| PU005_e3 ONLINE PAYMENTS PREPAID CARD YEAR |
| Paid with your prepaid card |
| Range: 0..1000 |

ENDIF

ELSE

ENDIF
### TYPICAL PERIOD NOT ONLINE ESSENTIAL RETAIL PROVISI
Retail goods

In a typical period (week, month, or year), how many in person retail payments do you make?

Examples of retail goods include items bought while shopping in person at:

- Food and grocery stores
- Superstores, warehouses, club stores
- Drug or convenience stores
- Gas stations
- Department stores
- Electronics, hardware, and appliances stores
- Home goods and furniture stores

Please fill in one box per row. Choose the box that best describes your typical activity. Answer for each payment method. Enter the number of times you make a payment. **DO NOT ENTER DOLLAR AMOUNTS.** Please answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method to make payments, please enter a 0 in any box in the appropriate row. 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.

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Week</td>
<td>0..^pu006a_a1_scalevar</td>
</tr>
<tr>
<td>Cash Month</td>
<td>0..^pu006a_a2_scalevar</td>
</tr>
<tr>
<td>Cash Year</td>
<td>0..1000</td>
</tr>
<tr>
<td>Check (paper) Week</td>
<td>0..^pu006a_b1_scalevar</td>
</tr>
<tr>
<td>Check (paper) Month</td>
<td>0..^pu006a_b2_scalevar</td>
</tr>
<tr>
<td>Check (paper) Year</td>
<td>0..1000</td>
</tr>
<tr>
<td>Money order Week</td>
<td>0..^pu006a_b1mo_scalevar</td>
</tr>
<tr>
<td>Money order Month</td>
<td>0..^pu006a_b2mo_scalevar</td>
</tr>
</tbody>
</table>

### Questions PU006a_Intro to tableenddummy2 are displayed as a table
ENDIF

IF DCADOPTER = 1 THEN

| PU006a_c1 | ESSENTIAL RETAIL NOT ONLINE DEBIT CARD WEEK |
| Paid with your debit card |
| Range: 0..^pu006a_c1_scalevar |

| PU006a_c2 | ESSENTIAL RETAIL NOT ONLINE DEBIT CARD MONTH |
| Paid with your debit card |
| Range: 0..^pu006a_c2_scalevar |

| PU006a_c3 | ESSENTIAL RETAIL NOT ONLINE DEBIT CARD YEAR |
| Paid with your debit card |
| Range: 0..1000 |

ENDIF

IF CCADOPTER = 1 THEN

| PU006a_d1 | ESSENTIAL RETAIL NOT ONLINE CREDIT CARD WEEK |
| Charged to your credit card |
| Range: 0..^pu006a_d1_scalevar |

| PU006a_d2 | ESSENTIAL RETAIL NOT ONLINE CREDIT CARD MONTH |
| Charged to your credit card |
| Range: 0..^pu006a_d2_scalevar |

| PU006a_d3 | ESSENTIAL RETAIL NOT ONLINE CREDIT CARD YEAR |
| Charged to your credit card |
| Range: 0..1000 |

ENDIF

IF PCADOPTER = 1 THEN

| PU006a_e1 | ESSENTIAL RETAIL NOT ONLINE PREPAID CARD WEEK |
| Paid with your prepaid card |
| Range: 0..^pu006a_e1_scalevar |

| PU006a_e2 | ESSENTIAL RETAIL NOT ONLINE PREPAID CARD MONTH |
| Paid with your prepaid card |
| Range: 0..^pu006a_e2_scalevar |

| PU006a_e3 | ESSENTIAL RETAIL NOT ONLINE PREPAID CARD YEAR |
| Paid with your prepaid card |
| Range: 0..1000 |

ENDIF
Questions PU006cIntro to tableenddummy2 are displayed as a table

**PU006cIntro** TYPICAL PERIOD NOT ONLINE OTHER NON-RETAIL PAYMENT
Retail services In a typical period (week, month, or year), how many payments for services do you make?
Examples of services paid for while shopping or paying in person include: Restaurants, bars, fast food and beverage  Transportation and tolls  Medical, dental, and fitness  Education and child care  Personal care (e.g. hair)  Recreation, entertainment, and travel  Maintenance and repairs  Other professional services (business, legal, etc.)  Charitable donations
Please fill in one box per row. Choose the box that best describes your typical activity. Answer for each payment method. Enter the number of times you make a payment. DO NOT ENTER DOLLAR AMOUNTS. Please answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method to make payments, please enter a 0 in any box in the appropriate row.

**PU006c_a1** OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH WEEK
Cash
Range: 0..^pu006c_a1_scalevar

**PU006c_a2** OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH MONTH
Cash
Range: 0..^pu006c_a2_scalevar

**PU006c_a3** OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH YEAR
Cash
Range: 0..1000

IF CHKADOPTER = 1 or MMCADOPTER = 1 THEN
  | **PU006c_b1** OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK WEEK
  | Check (paper)
  | Range: 0..^pu006c_b1_scalevar
  |

  | **PU006c_b2** OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK MONTH
  | Check (paper)
  | Range: 0..^pu006c_b2_scalevar
  |

  | **PU006c_b3** OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK YEAR
  | Check (paper)
  | Range: 0..1000
  |
ENDIF

IF MOADOPTER = 1 THEN
  | **PU006c_b1mo** OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER WEEK
  | Money order
  | Range: 0..^pu006c_b1mo_scalevar
  |

  | **PU006c_b2mo** OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER MONTH
  | Money order
  | Range: 0..^pu006c_b2mo_scalevar
  |

  | **PU006c_b3mo** OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER YEAR
  | Money order
  | Range: 0..1000
  |
IF DCADOPTER = 1 THEN

| **PU006c_c1** OTHER NON- RETAIL PAYMENTS NOT ONLINE DEBIT CARD WE |
| Paid with your debit card |
| Range: 0..`pu006c_c1_scalevar` |

| **PU006c_c2** OTHER NON- RETAIL PAYMENTS NOT ONLINE DEBIT CARD MO |
| Paid with your debit card |
| Range: 0..`pu006c_c2_scalevar` |

| **PU006c_c3** OTHER NON- RETAIL PAYMENTS NOT ONLINE DEBIT CARD YE |
| Paid with your debit card |
| Range: 0..1000 |

ENDIF

IF CCADOPTER = 1 THEN

| **PU006c_d1** OTHER NON- RETAIL PAYMENTS NOT ONLINE CREDIT CARD W |
| Charged to your credit card |
| Range: 0..`pu006c_d1_scalevar` |

| **PU006c_d2** OTHER NON- RETAIL PAYMENTS NOT ONLINE CREDIT CARD M |
| Charged to your credit card |
| Range: 0..`pu006c_d2_scalevar` |

| **PU006c_d3** OTHER NON- RETAIL PAYMENTS NOT ONLINE CREDIT CARD Y |
| Charged to your credit card |
| Range: 0..1000 |

ENDIF

IF PCADOPTER = 1 THEN

| **PU006c_e1** OTHER NON- RETAIL PAYMENTS NOT ONLINE PREPAID CARD |
| Paid with your prepaid card |
| Range: 0..`pu006c_e1_scalevar` |

| **PU006c_e2** OTHER NON- RETAIL PAYMENTS NOT ONLINE PREPAID CARD |
| Paid with your prepaid card |
| Range: 0..`pu006c_e2_scalevar` |

| **PU006c_e3** OTHER NON- RETAIL PAYMENTS NOT ONLINE PREPAID CARD |
| Paid with your prepaid card |
| Range: 0..1000 |

ENDIF

[Questions PU021_Intro to tableenddummy2 are displayed as a table]

**PU021_Intro** TYPICAL PERIOD person-to-person payments intro
Person-to-person payments In a typical period (week, month, or year), how many person-to-person payments do you make? Person-to-person payments include: Allowances Giving a friend or family member money as a gift Paying a person for something that is not business related Account to account payments from your bank account to another person's bank account Please fill in one box per row. Choose the box that best describes your typical activity. Answer for each payment method. Enter the number of times you make a payment. DO NOT ENTER DOLLAR AMOUNTS. Please answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method to make payments, please enter a 0 in any box in the appropriate row.

| PU021_a1 | person-to-person payments CASH WEEK |
| Cash |
| Range: 0..^pu021_a1_scalevar |

| PU021_a2 | person-to-person payments CASH month |
| Cash |
| Range: 0..^pu021_a2_scalevar |

| PU021_a3 | person-to-person payments CASH year |
| Cash |
| Range: 0..1000 |

IF CHKADOPTER = 1 or MMCADOPTER = 1 THEN

| PU021_b1 | person-to-person payments CHECK WEEK |
| Paid by check (paper) |
| Range: 0..^pu021_b1_scalevar |

| PU021_b2 | person-to-person payments CHECK month |
| Paid by check (paper) |
| Range: 0..^pu021_b2_scalevar |

| PU021_b3 | person-to-person payments CHECK year |
| Paid by check (paper) |
| Range: 0..1000 |

ENDIF

IF MOADOPTER = 1 THEN

| PU021_b1mo | person-to-person payments MONEY ORDER WEEK |
| Paid by money order |
| Range: 0..^pu021_b1mo_scalevar |

| PU021_b2mo | person-to-person payments MONEY ORDER month |
| Paid by money order |
| Range: 0..^pu021_b2mo_scalevar |

| PU021_b3mo | person-to-person payments MONEY ORDER year |
| Paid by money order |
| Range: 0..1000 |

ENDIF

IF DCADOPTER = 1 THEN
IF CCADOPTER = 1 THEN

| PU021_c1  person-to-person payments DEBIT CARD week       |
| Paid with your debit card, through an intermediary such as PayPal or Square |
| Range: 0..\^pu021_c1_scalevar                                       |

| PU021_c2  person-to-person payments DEBIT CARD month       |
| Paid with your debit card, through an intermediary such as PayPal or Square |
| Range: 0..\^pu021_c2_scalevar                                    |

| PU021_c3  person-to-person payments DEBIT CARD year        |
| Paid with your debit card, through an intermediary such as PayPal or Square |
| Range: 0..1000                                                |

ENDIF

IF BAADOPTER = 1 THEN

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

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

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

ENDIF

IF OBBPADOPTER = 1 THEN

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

| PU021_f2  person-to-person payments online banking bill payment month|

|
Paid using the online banking bill payment function on your bank's web site
| Range: 0..^pu021_f2_scalevar

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

ENDIF

IF OB BP ADOPTER = 1 THEN

| IF (( PU021_f1 <> empty and ( PU021_f2 <> empty or PU021_f3 <> empty)) or (PU021_f2 <> empty
| and PU021_f3 <> empty)) THEN

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

| ENDIF

ENDIF

PU100 payments made for both your household and some other organization
Were any of the payments you reported in the previous questions made for both your household and
some other organization? Check all that apply.
1 Yes, some payments were for my employer (not a business that I own).
2 Yes, some payments were for a business that I own.
3 Yes, some payments were for another organization such as religious organizations, community or social
organizations, or charity.
4 No

IF CCADOPTER = 1 THEN

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

| IF PU009 = Yes THEN

| [The following questions are displayed as a table]

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

| PU011 COMPARED TO 12 MONTHS AGO UNPAID CREDIT CARDS BALA
| How would you compare your unpaid balance last month to your unpaid balance 12 months ago? Last
| month's balance is...
| 1 Much lower
| 2 Lower
| 3 About the same
| 4 Higher
Much higher

[End of table display]
IF PU010 > 1000000 THEN

PU010_check large answer check
Your answer seems large. Please go back and double check your response, or click Next if it is correct.

ENDIF

<table>
<thead>
<tr>
<th><strong>PU012</strong> CARD INTEREST RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>What interest rate do you pay on the card where you have the largest balance?</td>
</tr>
<tr>
<td>1 0%</td>
</tr>
<tr>
<td>2 0.01-5.00%</td>
</tr>
<tr>
<td>3 5.01-10.00%</td>
</tr>
<tr>
<td>4 10.01-15.00%</td>
</tr>
<tr>
<td>5 15.01-20.00%</td>
</tr>
<tr>
<td>6 20.01-25.00%</td>
</tr>
<tr>
<td>7 25.01-30.00%</td>
</tr>
<tr>
<td>8 30.01-35.00%</td>
</tr>
<tr>
<td>9 More than 35%</td>
</tr>
<tr>
<td>10 I don't know</td>
</tr>
</tbody>
</table>
ELSE
ENDIF
ELSE
ENDIF

**PU101** weeks make fewer payments than typical
During the past 12 months, in how many weeks did you make fewer total payments than you do in a typical week? If none, please enter 0, otherwise, Please enter a number between 1 and 52.
Range: 0..52

IF FLPH005{1} = EMPTY THEN
ENDIF

[Questions PH005_intro to PH005_g are displayed as a table]

**PH005_intro** EVER SENT WEB OR ENTERED IN EMAIL MESSAGE
Have you ever entered any of the following information on an Internet web site or sent the information in an e-mail message?

**PH005_a** item 1
[RANDOM ORDER ANSWER CATEGORIES]
1 Yes
2 No

**PH005_c** item 2
[RANDOM ORDER ANSWER CATEGORIES]
1 Yes
2 No

PH005_d item 3
[RANDOM ORDER ANSWER CATEGORIES]
1 Yes
2 No

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

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

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

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

[The following questions are displayed as a table]

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

PH022_a Cash
Cash
1 Yes
2 No

IF CCADOPTER = 1 THEN
  |
  PH022_b Credit card
  Credit card
IF DCADOPTER = 1 THEN

| PH022_c debit card
| Debit card
| 1 Yes
| 2 No
| ELSE
| ENDIF

IF CHKADOPTER = 1 or MMCADOPTER = 1 THEN

| PH022_d checks or check book
| Checks or check book (from your own checking account)
| 1 Yes
| 2 No
| ELSE
| ENDIF

[End of table display]

IF PH022_a = Yes THEN

| PH023_a cash stolen
| In the past 12 months, what was the total amount of cash was lost or stolen?
| Integer
| ELSE
| ENDIF

IF PH022_b = Yes THEN

| PH023_b fraudulent credit card charges
| In the past 12 months, what was the total value of the fraudulent charges on your credit card?
| If none, please enter 0.
| Integer
| ELSE
| ENDIF

IF pH023_b > THEN

| PH024_b Credit card fraud liable for
Of the $[fraudulent credit card charges]$ of fraudulent charges on your credit card, how much of that were you personally liable for? if none please enter 0
Integer

ENDIF

IF PH022_c = Yes THEN

| PH023_c fraudulent debit card charges
| In the past 12 months, what was the total value of the fraudulent charges on your debit card? If none, please enter 0.
| Integer

ELSE

ENDIF

IF pH023_c > THEN

| PH024_c Credit card fraud liable for
| Of the $[fraudulent debit card charges]$ of fraudulent charges on your debit card, how much of that were you personally liable for? if none please enter 0
| Integer

ENDIF

IF PH022_d = Yes THEN

| PH023_d fraudulent checking account value
| In the past 12 months, what was the total value of the fraudulent activity on your checking account? If none, please enter 0.
| Integer

ELSE

ENDIF

IF PH023_d > THEN

| PH024_d checking account fraud liable for
| Of the $[fraudulent checking account value]$ of fraudulent activity on your checking account, how much of that were you personally liable for? if none please enter 0
| Integer

ENDIF

[Questions PH009_intro to PH009_e are displayed as a table]

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

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

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

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

**PH009_e** financial difficulties 4
[fills for PH009]
1 Yes
2 No

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

    IF flag3 = 2 THEN
      **PH020_b** Mortgage foreclosure on your primary home
      Mortgage foreclosure on your primary home
      1 Yes
      2 No
    ELSE
      ENDIF

    ELSEIF randomPH020 = 2 THEN
      [Questions PH020_intro to dummytableend are displayed as a table]
  ELSE
    ENDIF

ELSE
  ENDIF

ENDIF
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

Mortgage foreclosure on your primary home
Mortgage foreclosure on your primary home
1 Yes
2 No
ELSE
ENDIF

IF flag2 = 2 THEN

You declared bankruptcy
You declared bankruptcy
1 Yes
2 No
ELSE
ENDIF

ENDIF

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

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

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

FAMILY INCOME PREVIOUS 12 MONTHS
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-$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

DE011 PERSONAL INCOME RANK WITHIN HOUSEHOLD
Where does your own personal income rank within your household?
1 Highest in my household
2 About equal to the highest (roughly the same as another household member)
3 2nd highest
4 3rd highest or lower

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

IF DE013 = Yes THEN

DE014 MARKET VALUE OF PRIMARY HOME
What is the approximate market value of your primary home? Please enter your answer below in thousands of dollars.
Range: 0..10000000

IF DE014 > 4500 THEN

checkDE014 DE014 > 4500
You told us that the market value of your primary home is [] If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

ENDIF

DE015 OWE ON LOANS FOR PRIMARY HOME
About how much do you owe on loans for your primary home, including mortgages, home equity loans, and home equity lines of credit? Please enter your answer below in thousands of dollars.
Range: 0..10000000

IF DE015 > 2000 THEN

checkDE015 DE015 > 2000
You told us that the amount you owe on loans for your primary home is [] If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

ENDIF
ELSE

ENDIF

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

IF DE013 = Yes THEN
  IF ( DE010 <= 000,999 and DE016 > 500 ) or ((DE010 = 000,999 or DE010 = 000,999 )
  and DE016 > 750 ) or (DE010 = 000,999 and DE016 > 3000 ) THEN
    checkDE016_1 check DE016 when DE013 = 1
    You told us that the market value of your household's non-home assets is [] If this is correct,
    please choose 'Next' to continue. Otherwise, please click 'Back' to change your response
  ENDIF
ELSE
ENDIF
ELSE
  IF ( DE010 <= 000,999 and DE016 > 500 ) or ((DE010 = 000,999 or familyincome = 000
  to 999 ) and DE016 > 750 ) or (DE010 = 000,999 and DE016 > 3000 ) THEN
    checkDE016_2 check DE016 when DE013 <> 1
    You told us that the market value of your household's assets is [] If this is correct, please
    choose 'Next' to continue. Otherwise, please click 'Back' to change your response.
  ENDIF
ENDIF

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

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

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.

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