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>
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</thead>
<tbody>
<tr>
<td>What is your birth date?</td>
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</table>

<table>
<thead>
<tr>
<th>birthmonth  BIRTH MONTH</th>
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</thead>
<tbody>
<tr>
<td>Month</td>
</tr>
<tr>
<td>1 January</td>
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<td>2 February</td>
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<td>11 November</td>
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<td>12 December</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>birthday  BIRTH DAY</th>
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<td>Day</td>
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<td>1 01</td>
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<tr>
<td>46</td>
</tr>
<tr>
<td>47</td>
</tr>
</tbody>
</table>
internetlocation  INTERNET LOCATION
We would like to know how you are communicating with us. From what location are you currently connected to the Internet?
1 Home
2 Work
3 Internet cafe, library, etc.
4 Elsewhere

ENDIF

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

IF 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 phone with features that enable it to easily access the web, send e-mails, and download apps. Examples of smart phones include the iPhone, Samsung Galaxy, Android, Blackberry, and Windows Mobile. Is your mobile phone a smart phone?
1 Yes
2 No

ELSE

ENDIF

[The following questions are displayed as a table]

AS001_Intro  ASSESSMENT INTRO
Common Payment Methods Next we are going to ask you about several common methods for making payments. Please review the definitions below before moving on.

[End of table display]

LOOP FROM 1 TO 6 DO
## AS003 Intro

COST OF EACH PAYMENT METHOD INTRO

[Randomly select question text 3 to 11]

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 MONEY ORDER

- **Money order**
  - 1 = least desirable
  - 2
  - 3
  - 4
  - 5 = most desirable

### AS003_c
RATING OF USING DEBIT CARD

- **Debit card**
  - 1 = least desirable
  - 2
  - 3
  - 4
  - 5 = most desirable

### AS003_d
RATING ON USING CREDIT CARD

- **Credit card**
  - 1 = least desirable
  - 2
  - 3
  - 4
  - 5 = most desirable

### AS003_e
RATING ON USING PREPAID CARD

- **Prepaid card**
  - 1 = least desirable
  - 2
  - 3
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 = 2 THEN

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

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

AS003_h RATING ON USING MONEY ORDER
Money order
1 = least desirable
2
3
4
5 = most desirable

AS003_f RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION
Bank account number
1 = least desirable
2
3
4
5 = most desirable
AS003_g RATING ON USING ONLINE BANKING BILL PAY
Online banking bill pay
1 = least desirable
2
3
4
5 = most desirable

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

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

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

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

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

AS003_h RATING ON USING MONEY ORDER
Money order
1 = least desirable
2
3
4
5 = most desirable

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

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

ELSEIF FLAS003AddRandom = 4 THEN

AS003_c RATING OF USING DEBIT CARD
Debit card
1 = least desirable
AS003_d RATING ON USING CREDIT CARD
Credit card
1 = least desirable
2
3
4
5 = most desirable

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

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

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

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

AS003_b RATING ON USING CHECK
Check
1 = least desirable
2
3
4
5 = most desirable
AS003_h  RATING ON USING MONEY ORDER
Money order
1 = least desirable
2
3
4
5 = most desirable

ELSEIF 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 MONEY ORDER
Money order
1 = least desirable
2
3
4
5 = most desirable

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

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

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

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

**AS003_d** RATING ON USING CREDIT CARD
2
3
4
5 = most desirable

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

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

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

**AS003_h RATING ON USING MONEY ORDER**
Money order
1 = least desirable
2
3
4
5 = most desirable

ENDIF

[End of table display]
ENDDO

IF AS012_order[1] = EMPTY THEN

ENDIF

**AS012 PAYMENT CHARACTERISTICS MOST IMPORTANT**
Please tell us which payment characteristic is most important when you decide which payment method to use.
1 [FILLS FOR AS012]
2 [FILLS FOR AS012]
3 [FILLS FOR AS012]
PA001_Intro  HOW MANY BANK ACCOUNTS INTRO
Now we're going to ask you about your checking and savings accounts. When answering the questions, please keep the following in mind: If you are married or living with a partner, please report all accounts belonging to you and all accounts held jointly with your spouse or partner. Do not include accounts held... ...only by your spouse or partner ...for business purposes only ...at non-bank online payment services such as PayPal Enter "0" if you have no accounts of the indicated type. How many accounts do you have at banks, credit unions, brokerages, or investment firms?

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

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

IF PA001_a > 0 THEN
| ELSE
| ENDIF

IF PA001_b > 0 THEN
| ELSE
| ENDIF

IF PA001_a > 0 OR PA001_b > 0 THEN
| ELSE
| ENDIF

IF CHKADOPTER = THEN
| IF PA002_order{1} = EMPTY THEN
| | ENDIF

[Questions PA002 to PA002_other are displayed as a table]

PA002  WHY NO CHECKING ACCOUNT
Please choose the most important reason why you don't have a checking account.
| 1 [fills for PA002]
PA002_other  WHY NO CHECKING OTHER TXT

String

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

IF PA003 = Yes THEN

ELSE

ENDIF

ELSE

ENDIF

IF SAVADOPTER = THEN

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

IF NEWSAV = Yes THEN

ELSE

ENDIF

ELSE

ENDIF

IF ( CHKEVER = 1 or SAVEVER = 1) THEN

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

IF PA010 = Yes THEN

ELSE

ENDIF

**PA009  EVER HAD ATM CARD**

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

IF PA009 = Yes THEN

  IF PA010 = No THEN

  ENDIF

ELSE

ENDIF

ELSE

ENDIF

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

Have you ever set up access to telephone banking?
1 Yes  
2 No

IF newtb = Yes THEN

ELSE

ENDIF

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

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

IF NEWOB = Yes THEN

ENDIF

**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

IF NEWOBBP = Yes THEN
ELSE
ENDIF
ELSE
ENDIF
ELSE
IF SAVADOPTER = 1 THEN

[The following questions are displayed as a table]

**PA007** WHAT KIND OF financial institution IS PRIMARY SAVNINGS
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) $Answer3$

**PA007a** INTEREST RATE ON PRIMARY SAVINGS ACCOUNT
What interest rate do you earn on the balance in your primary savings account? Include money
market accounts if that is your primary savings account Please choose “0%” if you do not
earn interest.
1 0%
2 0.01 - 0.05%
3 0.06 - 0.10%
4 0.11 - 0.15%
5 0.16 - 0.20%
6 0.21 - 0.25%
7 0.26 - 0.50%
8 0.51 - 0.75%
9 0.76 - 1.00%
10 1.01 - 1.50%
### PA007_other WHAT KIND OF BANK IS PRIMARY SAVINGS OTHER

String

[End of table display]

ELSE

ENDIF

IF CHKADOPTER = 1 THEN

[The following questions are displayed as a table]

### PA006 WHAT KIND OF financial institution IS PRIMARY CHECKING

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

1 Commercial bank
2 Savings and loan
3 Credit union
4 Brokerage
5 Internet bank
6 Other: (please specify) $Answer3$

### PA004 PRIMARY CHECKING ACCOUNT EARN INTEREST

What interest rate do you earn on the balance in your primary checking account? Include money market accounts if that is your primary checking account. Please choose "0%" if you do not earn interest.

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

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

String
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

Overdraft protection is a service that your bank provides to deposit extra money into your checking account when you make a transaction that exceeds your account balance. It may help you reduce or avoid fees for insufficient funds by transferring money to your checking account from:
A savings account A credit card A loan or overdraft insurance
Does your checking account have overdraft protection?
1 Yes
2 No
3 I don't know

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

Number of ATM cards:
Range: 0..100

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

IF PA010 = Yes THEN

ELSE

ENDIF

ENDIF

IF PA008_b > 0 THEN

IF PA008_a = 0 THEN

ELSE

ENDIF

ELSE

### PA009 EVER HAD ATM CARD

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

IF PA009 = Yes THEN

ELSE

ENDIF

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

ELSE

ENDIF

[The following questions are displayed as a table]

**PA012 Intro**  TELEPHONE and ONLINE BANKING INTRO
Now we'd like to know more about how you access your bank account(s). Have you set up any of the following methods of accessing your current bank accounts?

**PA012 SET UP TELEPHONE BANKING**
Telephone banking You can talk with a teller or use your phone keypad or voice commands
1 Yes
2 No

**PA013 SET UP ONLINE BANKING**
Online banking You have set up a username and password so you can conduct transactions at your bank's website
1 Yes
2 No

**PA026 a SET UP MOBILE BANKING**
Mobile banking You have downloaded your bank's mobile app, use your mobile browser to access your account, or conduct banking via text messages
1 Yes
2 No

[End of table display]

IF PA012 = Yes THEN

ENDIF

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 newtb = Yes THEN

ELSE
PA014 SET UP ONLINE BANKING BILL PAYMENT
Online banking bill payment is an electronic payment made directly from your bank account to a merchant, company, government, or private individual via your bank’s online banking website. To set up access to online banking bill payment, you must sign up on your bank’s online banking website and enter the name, address, account number, and other information of the payee. Have you set up access to the online banking bill payment function of your bank's online banking website?
1 Yes
2 No

IF PA014 = Yes THEN

ELSE

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

IF NEWOBBP = Yes THEN

ELSE

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

IF 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

ENDIF

[The following questions are displayed as a table]

**PA026_intro2** intro
Using your mobile phone, have you done any of the following in the past 12 months?

**PA026_b** PA026 1
[FILLS FOR PA026]
1 Yes
2 No

**PA026_c** PA026 2
[FILLS FOR PA026]
1 Yes
2 No

**PA026_d** PA026 3
[FILLS FOR PA026]
1 Yes
2 No

**PA026_e** PA026 4
[FILLS FOR PA026]
1 Yes
2 No

**PA026_f** PA026 5
[FILLS FOR PA026]
1 Yes
2 No

**PA026_g** PA026 6
[FILLS FOR PA026]
1 Yes
2 No
ELSE

ENDIF

IF PA026_a = Yes OR PA026_b = Yes OR PA026_c = Yes OR PA026_d = Yes OR PA026_e = Yes OR PA026_f = Yes OR PA026_g = Yes THEN

ENDIF

IF ( MBADOPTER = 1 ) THEN

IF ( BAADOPTER = Yes or BAEVER = 1) and ( CPADOPTER = 1 or EVERCELL = 1) THEN

IF ( permPA026_1 = 1 and ( PA026_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)) or ( permPA026_5 = 1 and ( PA026_f = No or PA026_f = empty)) or ( permPA026_6 = 1 and ( PA026_g = No or PA026_g = empty)) THEN

ELSEIF ( 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 = No and ( PA026_d = No or PA026_d = empty)) or ( permPA026_4 = 2 and ( PA026_e = 2 or PA026_e = empty)) or ( permPA026_5 = 2 and ( PA026_f = 2 or PA026_f = empty)) or ( permPA026_6 = 2 and ( PA026_g = 2 or PA026_g = empty)) THEN

ELSEIF ( 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)) or ( permPA026_5 = 3 and ( PA026_f = No or PA026_f = empty)) or ( permPA026_6 = 3 and ( PA026_g = No or PA026_g = empty)) THEN

ELSEIF ( 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)) or ( permPA026_5 = 4 and ( PA026_f = No or PA026_f = empty)) or ( permPA026_6 = 4 and ( PA026_g = No or PA026_g = empty)) THEN

ELSEIF ( permPA026_1 = 5 and ( PA026_b = No or PA026_b = empty)) or ( permPA026_2 = 5 and ( PA026_c = No or PA026_c = empty)) or ( permPA026_3 = 5 and ( PA026_d = No or PA026_d = empty)) or ( permPA026_4 = 5 and ( PA026_e = No or PA026_e = empty)) or ( permPA026_5 = 5 and ( PA026_f = No or PA026_f = empty)) or ( permPA026_6 = 5 and ( PA026_g = No or PA026_g = empty)) THEN

ELSEIF ( permPA026_1 = 6 and ( PA026_b = No or PA026_b = empty)) or ( permPA026_2 = 6 and ( PA026_c = No or PA026_c = empty)) or ( permPA026_3 = 6 and ( PA026_d = No or PA026_d = empty)) or ( permPA026_4 = 6 and ( PA026_e = No or PA026_e = empty)) or ( permPA026_5 = 6 and ( PA026_f = No or PA026_f = empty)) or ( permPA026_6 = 6 and ( PA026_g = No or PA026_g = empty)) THEN

ENDIF
IF askPA126 = Yes THEN

[The following questions are displayed as a table]

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

<table>
<thead>
<tr>
<th>permPA026_1</th>
<th>PA026_b</th>
<th>permPA026_2</th>
<th>PA026_c</th>
<th>permPA026_3</th>
<th>PA026_d</th>
<th>permPA026_4</th>
<th>PA026_e</th>
<th>permPA026_5</th>
<th>PA026_f</th>
<th>permPA026_6</th>
<th>PA026_g</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>No</td>
<td>1</td>
<td>No</td>
<td>1</td>
<td>No</td>
<td>1</td>
<td>No</td>
<td>1</td>
<td>No</td>
<td>1</td>
<td>No</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>2</td>
<td>No</td>
<td>2</td>
<td>No</td>
<td>2</td>
<td>No</td>
<td>2</td>
<td>No</td>
<td>2</td>
<td>No</td>
</tr>
</tbody>
</table>

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 = No and ( PA026_d = No or PA026_d = empty)) or ( permPA026_4 = 2 and ( PA026_e = 2 or PA026_e = empty)) or ( permPA026_5 = 2 and ( PA026_f = 2 or PA026_f = empty)) or ( permPA026_6 = 2 and ( PA026_g = 2 or PA026_g = empty)) THEN

**PA126_b** Check a balance or check recent transactions
Check a balance or check recent transactions
<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

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)) or ( permPA026_5 = 3 and ( PA026_f = No or PA026_f = empty)) or ( permPA026_6 = 3 and ( PA026_g = No or PA026_g = empty)) THEN

**PA126_c** Pay a bill
Pay a bill
<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

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)) or ( permPA026_5 = 4 and ( PA026_f = No or PA026_f = empty)) or ( permPA026_6 = 4 and ( PA026_g = No or PA026_g = empty)) THEN

**PA126_d** Receive a text message alert from your bank
Receive a text message alert from your bank
<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PA126_e</strong></td>
<td>Transfer money between two accounts</td>
</tr>
<tr>
<td>------------</td>
<td>-----------------------------------</td>
</tr>
<tr>
<td>Transfer money between two accounts</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF ( permPA026_1 = 5 and ( PA026_b = No or PA026_b = empty)) or ( permPA026_2 = 5 and ( PA026_c = No or PA026_c = empty)) or ( permPA026_3 = 5 and ( PA026_d = No or PA026_d = empty)) or ( permPA026_4 = 5 and ( PA026_e = No or PA026_e = empty)) or ( permPA026_5 = 5 and ( PA026_f = No or PA026_f = empty)) or ( permPA026_6 = 5 and ( PA026_g = No or PA026_g = empty)) THEN

<table>
<thead>
<tr>
<th><strong>PA126_f</strong></th>
<th>Take a photo of a check to deposit it</th>
</tr>
</thead>
<tbody>
<tr>
<td>Take a photo of a check to deposit it</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF ( permPA026_1 = 6 and ( PA026_b = No or PA026_b = empty)) or ( permPA026_2 = 6 and ( PA026_c = No or PA026_c = empty)) or ( permPA026_3 = 6 and ( PA026_d = No or PA026_d = empty)) or ( permPA026_4 = 6 and ( PA026_e = No or PA026_e = empty)) or ( permPA026_5 = 6 and ( PA026_f = No or PA026_f = empty)) or ( permPA026_6 = 6 and ( PA026_g = No or PA026_g = empty)) THEN

<table>
<thead>
<tr>
<th><strong>PA126_g</strong></th>
<th>Send a text message to your bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Send a text message to your bank</td>
<td></td>
</tr>
<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

ELSE

ENDIF

ENDIF

IF TBADOPTE = Yes or OBADOPTE = 1 or MBADOPTE = 1 OR ( cellphone = 1 AND BAADOPTE = 1) OR BAADOPTE = 1 THEN

IF TBADOPTE = 1 THEN

ENDIF
IF OBADOPTER = 1 THEN
ENDIF

IF MBADOPTER = 1 THEN
ENDIF

IF cellphone = Yes AND BAADOPTER = 1 THEN
ENDIF

IF BAADOPTER = 1 THEN
ENDIF

IF PA033_count = 1 THEN
ELSEIF PA033_count = 2 THEN
ELSEIF PA033_count = 3 THEN
ELSEIF PA033_count = 4 THEN
ELSEIF PA033_count = 5 THEN
ELSEIF PA033_count = 6 THEN
ELSEIF PA033_count = 7 THEN
ENDIF

[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, using a voice call on a mobile or landline phone
Telephone banking, using a voice call on a mobile or landline phone
1 Yes
2 No

ENDIF

IF OBADOPTER = 1 THEN

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

\textbf{PA033\_c} Online banking, using a mobile phone's web browser

1 Yes
2 No

ENDIF

IF cellphone = Yes AND BAADOPTER = 1 THEN

\textbf{PA033\_e} Online banking, using a mobile banking app

1 Yes
2 No

ENDIF

IF BAADOPTER = 1 THEN

\textbf{PA032} In person banking, visiting a bank branch to speak to a teller or other bank employee

1 Yes
2 No

\textbf{PA049} In person banking, using an ATM

1 Yes
2 No

ENDIF

[End of table display]

IF TBADOPTER = 1 THEN

ELSE

ENDIF

ENDIF

\textbf{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]
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

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

IF PA016_order{1} = EMPTY THEN

| ENDIF

[Questions PA016 to PA016_other are displayed as a table]

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

**PA016_other** other

String

IF PA016_order{null} = 1 THEN
**PA016_a WHICH ATM CARD**
When you get cash from an ATM, what kind of plastic card do you use most often?
1 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]
2 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]
3 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]
4 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]
5 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]
6 [Debit card/ATM card/Prepaid card/Credit card cash advance/Other type of card]

ENDIF

IF PA016_order{null} = 4 THEN

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

ENDIF

IF PA016 = ^FL_PA016[permPA016_1] THEN
ELSEIF PA016 = ^FL_PA016[permPA016_2] THEN
ELSEIF PA016 = ^FL_PA016[permPA016_3] THEN
ELSEIF PA016 = ^FL_PA016[permPA016_4] THEN
ELSEIF PA016 = ^FL_PA016[permPA016_5] THEN
ELSEIF PA016 = ^FL_PA016[permPA016_6] THEN
ELSEIF PA016 = Other $Answer2$ THEN
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

| **PA017_a_check** check for large amount |
| Your answer seems large. Please go back and double check your response, or click Next if correct. |

ENDIF

[Questions PA018_intro1 to PA018_c1 are displayed as a table]
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

| 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_a1 > 50 THEN

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

ENDIF

IF PA018_b2 > 30 THEN

| checkMonthlyFreq  DISPLAY IF MONTLY FREQUENCY >30 |
| Your monthly estimate suggests you get cash at least every day. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue. |

ENDIF

IF PA018_c2 > 12 THEN

| checkYearlyFreq  DISPLAY IF YEARLY FREQUENCY >12 |
| Your yearly estimate suggests you get cash at least every month. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue. |

ENDIF

**PA017_b** WHAT AMOUNT MOST OFTEN WHEN GET CASH all other sources
When you get cash from all other sources besides [fill for PA017], what amount do you get most often? Please round to the nearest dollar. If you never get cash, please enter 0.
Range: 0..1000000

IF 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

IF PA017_b > 0 THEN

[Questions PA018_intro2 to PA018_c2 are displayed as a table]

| **PA018_intro2** | HOW OFTEN GET CASH intro all other sources |
In a typical period (week, month, or year), how often do you get cash from all other sources besides [fill for PA017]? Please fill in one box only. Choose the box that best describes your cash activity. Enter the number of times you get cash. DO NOT ENTER DOLLAR AMOUNTS. If you get cash less than once per month, please answer on an annual basis. If never, please enter 0 in any box.

| **PA018_a2** | HOW OFTEN GET CASH TIMES PER WEEK rank 2 |
Integer

| **PA018_b2** | HOW OFTEN GET CASH TIMES PER MONTH rank 2 |
Integer

| **PA018_c2** | HOW OFTEN GET CASH TIMES PER YEAR rank 2 |
Integer

IF (( 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

ENDIF
ENDIF

ENDIF

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. If you are married or living with a partner, please report all cards belonging to you and all cards held jointly with your spouse or partner. Do not include cards held... ...only by your spouse or partner ...for business purposes only Do you have any credit cards or charge cards?
1 Yes
2 No

IF 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

IF PA020 = Yes THEN

ENDIF

ENDIF

[The following questions are displayed as a table]

PA019_Intro HOW MANY CREDIT CARDS and charge cards INTRO
We know we just asked you about credit cards and charge cards, but we’d like to ask the question in a different way. Please pardon the repetition. Do you have any of the following types of credit cards or charge cards?

PA019_a Visa credit cards
Visa credit cards
1 Yes
2 No

PA019_f MasterCard credit cards
MasterCard credit cards
1 Yes
2 No

PA019_g Discover credit cards
Discover credit cards
1 Yes
2 No

PA019_b Company or store branded credit cards (these cards can only be used at the merchant labeled on the card)
Company or store branded credit cards These cards can only be used at the merchant labeled on the card, and do not have logos from Visa, MasterCard, Discover or American Express)
1 Yes
2 No
**PA019_c**  American Express charge cards (these are green, gold or platinum colored)
American Express charge cards These cards must be paid off at the end of each billing period
1 Yes
2 No

**PA019_d**  American Express credit cards (these are not green, gold or platinum colored)
American Express credit cards These cards can carry a balance from one billing period to the next
1 Yes
2 No

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

[End of table display]
IF PA019_a = Yes or PA019_b = Yes or PA019_c = Yes or PA019_d = Yes or PA019_e = Yes
or PA019_f = Yes or PA019_g = Yes THEN

ENDIF

IF CCADOPTER = 1 THEN

[Questions PA054_intro to dummytableend are displayed as a table]

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

IF PA019_a = Yes THEN

**PA054_a1**  Visa credit cards
| Visa credit cards |
| Range: 0..100 |

**PA054_a2**  Visa credit cards
| Visa credit cards |
| Range: 0..100 |

ENDIF

IF PA019_f = Yes THEN

**PA054_f1**  MasterCard credit cards
| MasterCard credit cards |
| Range: 0..100 |

**PA054_f2**  MasterCard credit cards
| MasterCard credit cards |
| Range: 0..100 |
IF PA019_g = Yes THEN

**PA054_g1** Discover credit cards
Discover credit cards
Range: 0..100

**PA054_g2** Discover credit cards
Discover credit cards
Range: 0..100

ENDIF

IF 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

dummytableend  dummytableend

ELSE

IF PA019_a = Yes THEN

ENDIF

IF PA019_b = Yes THEN

ENDIF

IF PA019_c = Yes THEN

ENDIF

IF PA019_d = Yes THEN

ENDIF

IF PA019_e = Yes THEN

ENDIF

IF PA019_f = Yes THEN

ENDIF

IF PA019_g = Yes THEN

ENDIF

ENDIF

[The following questions are displayed as a table]

**PA198_intro** intro

Please tell us how many of each type of prepaid card you have. If you do not have any of a type of card, please enter 0 in the box. Please include electronic "cards" that work with a mobile phone app or to make payments on the internet.
PA198_a  Gift card from a store, merchant, or website  
Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, ITunes)  
Range: 0..100

PA198_c  Public transportation card (subway, bus, train or ferry)  
Public transportation card (subway, bus, train or ferry)  
Range: 0..100

PA198_d  Phone card  
Phone card  
Range: 0..100

PA198_e  Direct Express  
Direct Express  
Range: 0..100

PA198_f  EBT, WIC, SNAP, or TANF  
EBT, WIC, SNAP, or TANF  
Range: 0..100

PA198_m  Other federal, state, or local government benefit card  
Other federal, state, or local government benefit card  
Range: 0..100

PA198_g  Payroll card (for wages or salary)  
Payroll card (for wages or salary)  
Range: 0..100

PA198_h  Employee incentive card (for bonus pay, awards, or recognition from your employer)  
Employee incentive card (for bonus pay, awards, or recognition from your employer)  
Range: 0..100

PA198_i  Benefit card (FSA, HRA, HSA, health care, day care)  
Benefit card (FSA, HRA, HSA, health care, day care)  
Range: 0..100

PA198_j  Remittance card (for sending money overseas)  
Remittance card (for sending money overseas)  
Range: 0..100

PA198_k  Rebate card from store, merchant, or website  
Rebate card from store, merchant, or website  
Range: 0..100

PA198_l  Location specific card (for spending in shopping malls or university campus)  
Location specific card (for spending in shopping malls or university campus)  
Range: 0..100

PA198_b  Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express  
Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express  
Include only cards not reported above.
Express Include only cards not reported above.
Range: 0..100

[End of table display]

IF PA198_a = empty OR PA198_b = empty OR PA198_c = empty OR PA198_d = empty OR PA198_e =
empty
OR PA198_f = empty OR PA198_g = empty OR PA198_h = empty OR PA198_i = empty OR PA198_j =
empty
OR PA198_k = empty OR PA198_l = empty OR PA198_m = empty THEN

| LOOP FROM 1 TO 13 DO
| ENDDO

[The following questions are displayed as a table]

**PA198_confirm_intro** You told us you have the following numbercards prepaid cards:
You told us you have the following [sum] prepaid cards:

**PA198_confirm** confirmation if number of prepaid cards
Is this correct?
1 Yes
2 No

[End of table display]

IF ( PA198_confirm = No ) THEN

[The following questions are displayed as a table]

**PA198_intro** intro
Please tell us how many of each type of prepaid card you have. If you do not have any of a
type of card, please enter 0 in the box. Please include electronic "cards" that work with a
mobile phone app or to make payments on the internet.

**PA198_a** Gift card from a store, merchant, or website
Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, ITunes)
Range: 0..100

**PA198_c** Public transportation card (subway, bus, train or ferry)
Public transportation card (subway, bus, train or ferry)
Range: 0..100

**PA198_d** Phone card
Phone card
Range: 0..100

**PA198_e** Direct Express
Direct Express
Range: 0..100

**PA198_f** EBT, WIC, SNAP, or TANF
EBT, WIC, SNAP, or TANF
PA198_m Other federal, state, or local government benefit card
Other federal, state, or local government benefit card
Range: 0..100

PA198_g Payroll card (for wages or salary)
Payroll card (for wages or salary)
Range: 0..100

PA198_h Employee incentive card (for bonus pay, awards, or recognition from your employer)
Employee incentive card (for bonus pay, awards, or recognition from your employer)
Range: 0..100

PA198_i Benefit card (FSA, HRA, HSA, health care, day care)
Benefit card (FSA, HRA, HSA, health care, day care)
Range: 0..100

PA198_j Remittance card (for sending money overseas)
Remittance card (for sending money overseas)
Range: 0..100

PA198_k Rebate card from store, merchant, or website
Rebate card from store, merchant, or website
Range: 0..100

PA198_l Location specific card (for spending in shopping malls or university campus)
Location specific card (for spending in shopping malls or university campus)
Range: 0..100

PA198_b Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express Include only cards not reported above.
Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express Include only cards not reported above.
Range: 0..100

[End of table display]
ENDIF

ENDIF

IF PA198_sum > THEN

ENDIF

IF PCADOPTER = THEN

PA103 ever had a prepaid card
Have you ever had a prepaid card?
1 Yes
2 No
**PA024 SET UP AUTOMATIC BILL PAYMENT**

An automatic bill payment is a payment set up to occur on a regularly scheduled basis, typically monthly. Once set up, they do not require any additional effort on the consumer's part. They can be processed via: Deductions from a bank account, Debit card transactions, Credit card charges, 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

**PA025 EVER HAD AUTOMATIC BILL PAYMENT**

Have you ever had automatic bill payment in the past?

1. Yes
2. No

IF PA025 = Yes THEN

ENDIF

ENDIF

[Questions PA027_intro to PA027_e are displayed as a table]

**PA027_intro contactless payment intro**

A contactless payment technology allows the consumer to make a payment by tapping or waving a card, 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**

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

ELSE

ENDIF

IF PA008_a > 0 THEN

**PA027_b contactless payment debit card**

<table>
<thead>
<tr>
<th>Debit card</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Yes</td>
</tr>
</tbody>
</table>
IF CPADOPTER = 1 THEN

IF PA051_order{1} = EMPTY THEN

ENDIF

[Questions PA051_intro to PA051_g 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]
1 Yes
2 No

PA051_f mobile payments 6
[FILLS FOR PA051]
1 Yes
2 No

PA051_g mobile payments 7
[FILLS FOR PA051]
1 Yes
2 No
ELSE
ENDIF

[The following questions are displayed as a table]

PA040_intro used payment methods in past 12 months
Certain types of payment methods are purchased ahead of time. Consider the following: In the past 12 months, have you used any of the following payment methods, even once?

PA040_a used money order in past 12 months
Money order A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.
1 Yes
2 No

PA040_b used travelers check in past 12 months
Travelers check A piece of paper that is similar to a check but works like cash and is protected against loss or theft. Traveler's checks are purchased in advance and issued for a specific amount of money.
1 Yes
2 No

PA040_c used cashier's check in past 12 months
Cashier's check A type of check written by a bank and made payable to a third party payee. The bank customer purchases the check for full face value plus a small fee for the check service.
1 Yes
2 No

PA040_d used certified check in past 12 months
Certified check A type of check where the bank guarantees the payee that there is enough cash available in the payer’s account.
1 Yes
2 No

[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
| 2 No
| ENDIF

IF PA041 = Yes THEN
| ENDIF

[The following questions are displayed as a table]

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

PA001_d1 PayPal
PayPal
1 Yes
2 No

PA001_d2 Google Wallet
Google Wallet
1 Yes
2 No

PA001_d3 Amazon Payments
Amazon Payments
1 Yes
2 No

PA001_d4 other
Other (specify) : $Answer6$
1 Yes
2 No

PA001_d4_other other

String

[End of table display]
IF PA001_d1 = Yes or PA001_d2 = Yes or PA001_d3 = Yes THEN
  ELSE
ENDIF

IF PPADOPTER = 1 THEN
  [Questions PA048 to PA044 are displayed as a table]

  PA048 money deposited at a non-bank online payment service
  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.
  1 Credit card
  2 Debit card
  3 Bank account
  4 Money stored with payment service
  5 Some other method : $Answer2$

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

  PA044 past 12 months used non-bank online payment service
  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.
Now we will ask questions about how often you use the payment methods you have. If you are married or living with a partner, please report all payments made by you or made jointly with your spouse or partner. Do not include payments made... only by your spouse or partner for business purposes only. It is OK to refer to your records to get an accurate count of the number of payments you made.

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 include bills, subscriptions or debt payments. Online bill payments include online payments for bills, subscriptions or debit payments, but not set up to be paid automatically. Bill payments by mail, in person, or by phone include payments for bills, subscriptions, or debt payments that you mail in, pay in person, or call on your phone. Purchases of goods & services include online payments for items bought over the internet or donations made online. Retail purchases of goods include purchases of goods at stores, such as: grocery stores, superstores, department stores, drug stores. Services include purchases of services, such as: restaurants, bars, fast food and beverage, transportation and tolls, doctor’s visits, child care, haircuts, education, recreation and entertainment. Person-to-person payments include payments 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]

<table>
<thead>
<tr>
<th><strong>PU002_Intro2</strong> TYPICAL PERIOD AUTOMATIC BILL PAYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatic Bill Payments</td>
</tr>
</tbody>
</table>

IF DCADOPTER = 1 THEN

<table>
<thead>
<tr>
<th><strong>PU002_a1</strong> AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your debit card(s)</td>
</tr>
<tr>
<td>Range: 0..^pu002_a1_scalevar</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>PU002_a2</strong> AUTOMATIC BILL PAYMENTS DEBIT CARD(S) MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your debit card(s)</td>
</tr>
<tr>
<td>Range: 0..^pu002_a2_scalevar</td>
</tr>
</tbody>
</table>

| **PU002_a3** AUTOMATIC BILL PAYMENTS DEBIT CARD(S) YEAR |
Paid with your debit card(s)
Range: 0..1000

ENDIF

IF CCADOPTER = 1 THEN

PU002_b1 AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK
Charged to your credit card(s)
Range: 0..^pu002_b1_scalevar

PU002_b2 AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH
Charged to your credit card(s)
Range: 0..^pu002_b2_scalevar

PU002_b3 AUTOMATIC BILL PAYMENTS CREDIT CARD(S) YEAR
Charged to your credit card(s)
Range: 0..1000

ENDIF

IF BAADOPTER = 1 THEN

PU002_c1 AUTOMATIC BILL PAYMENTS bank account number WEEK
Paid using your bank account and routing numbers
Range: 0..^pu002_c1_scalevar

PU002_c2 AUTOMATIC BILL PAYMENTS bank account number MONTH
Paid using your bank account and routing numbers
Range: 0..^pu002_c2_scalevar

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

ENDIF

IF OBBPADOPTER = 1 THEN

PU002_e1 automatic bill payment online banking bill payment WEEK
Paid using the online banking bill payment function of your bank's website
Range: 0..^pu002_e1_scalevar

PU002_e2 automatic bill payment online banking bill payment month
Paid using the online banking bill payment function of your bank's website
Range: 0..^pu002_e2_scalevar

PU002_e3 automatic bill payment online banking bill payment year
Paid using the online banking bill payment function of your bank's website
Range: 0..1000

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

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

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

dummy_table

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.] Choose one box per row that best describes your typical activity. Answer for each payment method. Enter the number of times you make an online bill payment. DO NOT ENTER DOLLAR AMOUNTS. Answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.

IF 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

| tableenddummy2 TABLE END DUMMY |

ELSE

ENDIF

[Questions PU004_Intro to tableenddummy2 are displayed as a table]
**PU004_Intro**  TYPICAL PERIOD BILL PAYMENTS BY MAIL OR IN-PERSON

Bill Payments by Mail or In-person  In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Choose one box per row that best describes your typical activity. Answer for each payment method. Enter the number of times you make a bill payment by mail, in person or by phone. DO NOT ENTER DOLLAR AMOUNTS. Answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Frequency</th>
<th>Range</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PU004_a1</strong> BILL PAYMENTS MAIL IN-PERSON CASH WEEK</td>
<td>Paid in cash</td>
<td>0..^pu004_a1_scalevar</td>
</tr>
<tr>
<td><strong>PU004_a2</strong> BILL PAYMENTS MAIL IN-PERSON CASH MONTH</td>
<td>Paid in cash</td>
<td>0..^pu004_a2_scalevar</td>
</tr>
<tr>
<td><strong>PU004_a3</strong> BILL PAYMENTS MAIL IN-PERSON CASH YEAR</td>
<td>Paid in cash</td>
<td>0..1000</td>
</tr>
</tbody>
</table>

**IF CHKADOPTER = 1 or MMCADOPTER = 1 THEN**

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Frequency</th>
<th>Range</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PU004_b1</strong> BILL PAYMENTS MAIL IN-PERSON CHECK WEEK</td>
<td>Paid by check (paper)</td>
<td>0..^pu004_b1_scalevar</td>
</tr>
<tr>
<td><strong>PU004_b2</strong> BILL PAYMENTS MAIL IN-PERSON CHECK MONTH</td>
<td>Paid by check (paper)</td>
<td>0..^pu004_b2_scalevar</td>
</tr>
<tr>
<td><strong>PU004_b3</strong> BILL PAYMENTS MAIL IN-PERSON CHECK YEAR</td>
<td>Paid by check (paper)</td>
<td>0..1000</td>
</tr>
</tbody>
</table>

**ENDIF**

**IF MOADOPTER = 1 THEN**

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Frequency</th>
<th>Range</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PU004_b1mo</strong> BILL PAYMENTS MAIL IN-PERSON MONEY ORDER WEEK</td>
<td>Paid by money order</td>
<td>0..^pu004_b1mo_scalevar</td>
</tr>
<tr>
<td><strong>PU004_b2mo</strong> BILL PAYMENTS MAIL IN-PERSON MONEY ORDER MONTH</td>
<td>Paid by money order</td>
<td>0..^pu004_b2mo_scalevar</td>
</tr>
<tr>
<td><strong>PU004_b3mo</strong> BILL PAYMENTS MAIL IN-PERSON MONEY ORDER YEAR</td>
<td>Paid by money order</td>
<td>0..1000</td>
</tr>
</tbody>
</table>

**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

IF CCADOPTER = 1 THEN

| PU004_d1 BILL PAYMENTS MAIL IN-PERSON CREDIT CARD WEEK |
| Charged to your credit card(s)                         |
| Range: 0..^pu004_d1_scalevar                           |

| PU004_d2 BILL PAYMENTS MAIL IN-PERSON CREDIT CARD MONTH |
| Charged to your credit card(s)                         |
| Range: 0..^pu004_d2_scalevar                           |

| PU004_d3 BILL PAYMENTS MAIL IN-PERSON CREDIT CARD YEAR |
| Charged to your credit card(s)                         |
| Range: 0..1000                                      |

ENDIF

IF PCADOPTER = 1 THEN

| PU004_e1 BILL PAYMENTS MAIL IN-PERSON PREPAID CARD WEEK |
| Paid with your prepaid card(s)                         |
| Range: 0..^pu004_e1_scalevar                           |

| PU004_e2 BILL PAYMENTS MAIL IN-PERSON PREPAID CARD MONTH |
| Paid with your prepaid card(s)                         |
| Range: 0..^pu004_e2_scalevar                           |

| PU004_e3 BILL PAYMENTS MAIL IN-PERSON PREPAID CARD YEAR |
| Paid with your prepaid card(s)                         |
| Range: 0..1000                                      |

ENDIF

tableenddummy2 TABLE END DUMMY

IF chkadopter = 1 or mmcadopter = 1 or moadopter = 1 or dcadopter = 1 or baadopter = 1 or ccadopter = 1 or pcadopter = 1 THEN
Now we will ask about all other payments and purchases besides bills. If you are married or living with a partner, please report all payments made by you or made jointly with your spouse or partner. Do not include payments made... only by your spouse or partner for business purposes only

[Questions PU005_Intro2 to tableenddummy2 are displayed as a table]

**PU005_Intro2**  TYPICAL PERIOD ONLINE PAYMENTS AND PURCHASES

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

IF 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

ENDIF

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

tableenddummy2  TABLE END DUMMY
ELSE
ENDIF

[Questions PU006a_Intro to tableenddummy2 are displayed as a table]

PU006a_Intro  TYPICAL PERIOD NOT ONLINE ESSENTIAL RETAIL PROVISI
Retail goods In a typical period (week, month, or year), how many in person retail payments do
you make? Examples of retail goods include items bought while shopping in person at:
Food and grocery stores  Superstores, warehouses, club stores
Drug or convenience stores  Gas stations  Department stores
Electronics, hardware, and appliances stores  Home goods and furniture
stores Choose one box per row that best describes your typical activity. Answer for each
payment method. Enter the number of times you make a payment. DO NOT ENTER DOLLAR AMOUNTS.
Answer
on an annual basis if you typically make less than one payment per month. If you do not use the
payment method, enter 0 (zero) in any box in the appropriate row. Answer only for goods purchases
in person at these (and similar) types of stores. The next question asks about in-person purchases
of services.

PU006a_a1  ESSENTIAL RETAIL NOT ONLINE CASH WEEK
Cash
Range: 0..\^pu006a_a1_scalevar

PU006a_a2  ESSENTIAL RETAIL NOT ONLINE CASH MONTH
Cash
Range: 0..\^pu006a_a2_scalevar

PU006a_a3  ESSENTIAL RETAIL NOT ONLINE CASH YEAR
Cash
Range: 0..1000

IF CHKADOPTER = 1 or MMCADOPTER = 1 THEN

PU006a_b1  ESSENTIAL RETAIL NOT ONLINE CHECK WEEK
Check (paper)
Range: 0..\^pu006a_b1_scalevar
PU006a_b2 ESSENTIAL RETAIL NOT ONLINE CHECK MONTH
Check (paper)
Range: 0..^pu006a_b2_scalevar

PU006a_b3 ESSENTIAL RETAIL NOT ONLINE CHECK YEAR
Check (paper)
Range: 0..1000

ENDIF

IF MOADOPTER = 1 THEN

PU006a_b1mo ESSENTIAL RETAIL NOT ONLINE MONEY ORDER WEEK
Money order
Range: 0..^pu006a_b1mo_scalevar

PU006a_b2mo ESSENTIAL RETAIL NOT ONLINE MONEY ORDER MONTH
Money order
Range: 0..^pu006a_b2mo_scalevar

PU006a_b3mo ESSENTIAL RETAIL NOT ONLINE MONEY ORDER YEAR
Money order
Range: 0..1000

ENDIF

IF 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

tableenddummy2  TABLE END DUMMY

[Questions PU006c_Intro to tableenddummy2 are displayed as a table]

**PU006c_Intro**  TYPICAL PERIOD NOT ONLINE OTHER NON-RETAIL PAYMENT
Retail services In a typical period (week, month, or year), how many payments for services do you make? Examples of services paid for while shopping or paying in person include: Restaurants, bars, fast food and beverage  Transportation and tolls  Medical, dental, and fitness  Education and child care  Personal care (e.g. hair)  Recreation, entertainment, and travel  Maintenance and repairs  Other professional services (business, legal, etc.)  Charitable donations Choose one box per row that best describes your typical activity. Answer for each payment method. Enter the number of times you make a payment. DO NOT ENTER DOLLAR AMOUNTS. Answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.

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

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

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

ENDIF

IF DCADOPTER = 1 THEN

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

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

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

ENDIF

IF CCADOPTER = 1 THEN

| PU006c_d1 OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD WEEK |
| Charged to your credit card |

| PU006c_d2 OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD MONTH |
| Charged to your credit card |

| PU006c_d3 OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD YEAR |
| Charged to your credit card |

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

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

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

PU021_a3 person-to-person payments CASH year
Cash
Range: 0..1000
IF CHKADOPTER = 1 or MMCADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PU021_b1</th>
<th>person-to-person payments CHECK WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid by check (paper)</td>
<td></td>
</tr>
<tr>
<td>Range: 0..^pu021_b1_scalevar</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU021_b2</th>
<th>person-to-person payments CHECK month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid by check (paper)</td>
<td></td>
</tr>
<tr>
<td>Range: 0..^pu021_b2_scalevar</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU021_b3</th>
<th>person-to-person payments CHECK year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid by check (paper)</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF MOADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PU021_b1mo</th>
<th>person-to-person payments MONEY ORDER WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid by money order</td>
<td></td>
</tr>
<tr>
<td>Range: 0..^pu021_b1mo_scalevar</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU021_b2mo</th>
<th>person-to-person payments MONEY ORDER month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid by money order</td>
<td></td>
</tr>
<tr>
<td>Range: 0..^pu021_b2mo_scalevar</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU021_b3mo</th>
<th>person-to-person payments MONEY ORDER year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid by money order</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF DCADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PU021_c1</th>
<th>person-to-person payments DEBIT CARD week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your debit card, through an intermediary such as PayPal or Square</td>
<td></td>
</tr>
<tr>
<td>Range: 0..^pu021_c1_scalevar</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU021_c2</th>
<th>person-to-person payments DEBIT CARD month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your debit card, through an intermediary such as PayPal or Square</td>
<td></td>
</tr>
<tr>
<td>Range: 0..^pu021_c2_scalevar</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU021_c3</th>
<th>person-to-person payments DEBIT CARD year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your debit card, through an intermediary such as PayPal or Square</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF CCADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PU021_d1</th>
<th>person-to-person payments CREDIT CARD week</th>
</tr>
</thead>
</table>

Charged to your credit card, through an intermediary such as PayPal or Square
Range: 0..^pu021_d1_scalevar

**PU021_d2** person-to-person payments CREDIT CARD month
Charged to your credit card, through an intermediary such as PayPal or Square
Range: 0..^pu021_d2_scalevar

**PU021_d3** person-to-person payments CREDIT CARD year
Charged to your credit card, through an intermediary such as PayPal or Square
Range: 0..1000

ENDIF

IF 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

**tableenddummy2** TABLE END DUMMY

IF OBBPADOPTER = 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
5 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

PU012 CARD INTEREST RATE
Think about your credit card that has the largest revolving balance. What interest rate do you pay on that card?

1 0%
2 0.01 - 5.00%
3 5.01 - 10.00%
4 10.01 - 15.00%
5 15.01 - 20.00%
6 20.01 - 25.00%
7 25.01 - 30.00%
8 30.01 - 35.00%
9 More than 35%
10 I don't know

ELSE

ENDIF

ELSE

ENDIF

[Questions PH005_intro to PH005_g are displayed as a table]

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

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

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

PH005_d  item 3
[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
1 Yes
2 No
| ELSE
| ENDIF

IF DCADOPTER = 1 THEN

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

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

IF PH009_order{1} = EMPTY THEN

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
PH009_e financial difficulties 4

1 Yes
2 No

IF flag2 = 2 or flag3 = 2 THEN

| IF randomPH020 = empty THEN |
| ENDIF |

IF randomPH020 = 1 THEN

[Questions PH020_intro to dummytableend are displayed as a table]

PH020_intro part 7 years financial difficulties
We just asked you about financial difficulties that happened in the past year. Now we'd like you to think back 7 years. During the past 7 years, have you experienced any of these financial difficulties?

IF flag2 = 2 THEN

| PH020_a You declared bankruptcy |
| You declared bankruptcy |
| 1 Yes |
| 2 No |
| ELSE |
| ENDIF |

IF flag3 = 2 THEN

| PH020_b Mortgage foreclosure on your primary home |
| Mortgage foreclosure on your primary home |
| 1 Yes |
| 2 No |
| ELSE |
| ENDIF |

dummytableend

dummytableend

ELSEIF randomPH020 = 2 THEN

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

IF flag3 = 2 THEN

PH020_b Mortgage foreclosure on your primary home
Mortgage foreclosure on your primary home
  1 Yes
  2 No
ELSE
ENDIF

IF flag2 = 2 THEN

PH020_a You declared bankruptcy
You declared bankruptcy
  1 Yes
  2 No
ELSE
ENDIF

dummytableend
dummytableend
ENDIF

PH012 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

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..1000000

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

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

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

CS_001 HOW PLEASANT INTERVIEW
Could you tell us how interesting or uninteresting you found the questions in this interview?
1 Very interesting
2 Interesting
3 Neither interesting nor uninteresting
4 Uninteresting
5 Very uninteresting