IF CALCULATED AGE = empty THEN

[Questions IN002 to birthyear are displayed as a table]

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

<table>
<thead>
<tr>
<th><strong>birthmonth</strong> BIRTH MONTH</th>
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</thead>
<tbody>
<tr>
<td>Month</td>
</tr>
<tr>
<td>1 January</td>
</tr>
<tr>
<td>2 February</td>
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<td>3 March</td>
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<td>4 April</td>
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<td>10 October</td>
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<tr>
<td>11 November</td>
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<tr>
<td>12 December</td>
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<table>
<thead>
<tr>
<th><strong>birthday</strong> BIRTH DAY</th>
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<tr>
<td>Day</td>
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<td>1 01</td>
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</tbody>
</table>
IF INTERNET LOCATION = EMPTY THEN

internetlocation  INTERNET LOCATION

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

Questions FR001_intro to FR001_d are displayed as a table
Paying bills
1 None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

FR001_c HOUSEHOLD FINANCIAL ACTIVITY SHOPPING
Shopping
1 None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

FR001_d HOUSEHOLD FINANCIAL ACTIVITY INVESTING AND MANAGING ASSETS
Investing & managing assets
1 None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

LOOP FROM 1 TO 4 DO

[Questions AS003_Intro to AS003_g[cnt] are displayed as a table]

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

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

| AS003_c RATING OF USING DEBIT CARD |
| Debit card |
| 1 = least desirable |
| 2 |
| 3 |
| 4 |
| 5 = most desirable |
Now, we would like you to think about how important these characteristics are to you when you decide which payment methods to use. Please rank each of the payment characteristics in order to describe how important each characteristic is relative to the others.

**AS012 **PAYMENT CHARACTERISTICS INTRO

**AS012_a** RATING ON PAYMENT CHARACTERISTICS 1

1 1 = least important
2 2
3 3
4 4 = most important

**AS012_d** RATING ON USING CREDIT CARD

<table>
<thead>
<tr>
<th>Credit card</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 = least desirable</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>5 = most desirable</td>
</tr>
</tbody>
</table>

**AS012_e** RATING ON USING PREPAID CARD

<table>
<thead>
<tr>
<th>Prepaid card</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 = least desirable</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>5 = most desirable</td>
</tr>
</tbody>
</table>

**AS012_f** RATING ON USING ELECTRONIC BANK ACCOUNT DEDUCTION

<table>
<thead>
<tr>
<th>Bank account number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 = least desirable</td>
</tr>
<tr>
<td>2</td>
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<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>5 = most desirable</td>
</tr>
</tbody>
</table>

**AS012_g** RATING ON USING ONLINE BANKING BILL PAY

<table>
<thead>
<tr>
<th>Online banking bill pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 = least desirable</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>5 = most desirable</td>
</tr>
</tbody>
</table>

Questions AS012_Intro to AS012_h are displayed as a table.
4 4=most important

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

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

IF RATING ON PAYMENT CHARACTERISTICS 1 = RATING ON PAYMENT CHARACTERISTICS 2
or RATING ON
PAYMENT CHARACTERISTICS 1 = RATING ON PAYMENT CHARACTERISTICS 3 or RATING ON
PAYMENT
CHARACTERISTICS 1 = RATING ON PAYMENT CHARACTERISTICS 4 or RATING ON PAYMENT
CHARACTERISTICS 2 = RATING ON
PAYMENT CHARACTERISTICS 3 or RATING ON PAYMENT CHARACTERISTICS 2 = RATING ON
PAYMENT
CHARACTERISTICS 4 or RATING ON PAYMENT CHARACTERISTICS 3 = RATING ON
PAYMENT
CHARACTERISTICS 4 THEN

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

[Questions PA001_Intro to PA001_d are displayed as a table]

**PA001_Intro** HOW MANY BANK ACCOUNTS INTRO
We would like to know which types of accounts you have that allow you to make payments. When
considering the number of money market accounts that you have, please include money market
accounts held at banks, brokerages, or investment firms. A non-bank online payment account
is a payment service provided by a company that is not a bank. These services allow a consumer
to send and receive money online. Examples of non-bank online payment services include PayPal,
Google Checkout and Amazon Payments. If none, please enter 0.

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

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

**PA001_c** HOW MANY BANK ACCOUNTS MONEY MARKET
Number of money market accounts:
Range: 0..100

IF HOW MANY BANK ACCOUNTS MONEY MARKET > 0 THEN

| PA047 money market accounts allow you to write checks or make bank account number payments? |
| 1 Yes |
| 2 No |

ENDIF

IF CHECK ADOPTER = THEN

[Questions PA002 to PA002_other are displayed as a table]

| PA002 WHY NO CHECKING ACCOUNT |
| Please choose the most important reason why you don't have a checking account. |
| 1 [fills for PA002] |
| 2 [fills for PA002] |
| 3 [fills for PA002] |
| 4 [fills for PA002] |
| 5 [fills for PA002] |
| 6 [fills for PA002] |
| 7 Other (explain) |

| PA002_other WHY NO CHECKING OTHER TXT |
| String |

ENDIF

IF BA ADOPTER = THEN

ELSE

| PA004 PRIMARY CHECKING ACCOUNT EARN INTEREST |
| Your primary checking account is the checking account you use most often. What interest rate do you earn on the balance in your primary checking account? Please choose "0%" if you do not earn interest. |
| 1 0% |
| 2 0.01 to 0.50% |
| 3 0.51 to 1.00% |
| 4 1.01 to 1.50% |
| 5 1.51 to 2.00% |
| 6 2.01 to 2.50% |
| 7 2.51 to 3.00% |
| 8 3.01 to 3.50% |
| 9 3.51 to 4.00% |
More than 4.00%
I don't know

Do you currently have any blank, unused checks?

1 Yes
2 No

[Questions PA006 to PA006_other are displayed as a table]

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

WHAT KIND OF BANK IS PRIMARY CHECKING OTHER
String

ENDIF

IF SAVINGS ADOPTER = 1 THEN

[Questions PA007 to PA007_other are displayed as a table]

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

WHAT KIND OF BANK IS PRIMARY SAVINGS OTHER
String

ENDIF

IF CHECK ADOPTER = 1 THEN

overdraft protection

Overdraft protection is a service that your bank provides when you make a transaction that exceeds your account balance. Overdraft protection covers the difference between the transaction amount and your account balance, and therefore you will avoid a fee from the retailer or merchant for having insufficient funds. Overdraft protection can be activated by linking a savings account or credit card to your checking account, or through overdraft insurance for instance. Does your checking account have overdraft protection?
An ATM card is a card that allows you to deposit or withdraw cash from an automated teller machine (ATM), but cannot be used for purchases or payments. A debit card allows you to make purchases or payments in addition to allowing access to your bank accounts through an ATM. How many debit cards and/or ATM cards do you have? If none, please enter 0.

If HOW MANY DEBIT CARDS > 0 THEN

Some debit cards give rewards for using the card for purchases or payments. Examples of rewards include frequent flier miles, cash back, or points that can be spent on merchandise. Do any of your debit cards give rewards?

1 Yes
2 No

IF cell phone adopter = 1 THEN

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

**PA012** SET UP TELEPHONE BANKING
- Telephone banking
  - 1 Yes
  - 2 No

**PA013** SET UP ONLINE BANKING
- Online banking
  - 1 Yes
  - 2 No

**PA026** SET UP MOBILE BANKING
- Mobile banking
  - 1 Yes
  - 2 No

Else

[Questions PA012_intro2 to PA013 are displayed as a table]

**PA012_intro2** TELEPHONE BANKING INTRO
Now we'd like to know more about how you access your bank account(s). Telephone banking is when you access your account by calling a phone number that your bank has provided. You interact with the system using either voice commands, your phone's numeric keypad, or speaking with a live customer service representative. Online banking is a transaction conducted on the website of a bank, such as viewing account balances, making transfers between accounts, or paying bills electronically. Have you set up any of the following methods of accessing your bank accounts?

**PA012** SET UP TELEPHONE BANKING
- Telephone banking
  - 1 Yes
  - 2 No

**PA013** SET UP ONLINE BANKING
- Online banking
  - 1 Yes
  - 2 No

ENDIF

IF SET UP TELEPHONE BANKING = Yes THEN

ELSE

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

ELSE

IF cell phone adopter = 1 THEN

PA126 ever set up access to mobile banking
Have you ever set up access to mobile banking?
1 Yes
2 No

ENDIF

ENDIF

IF TELEPHONE BANKING ADOPTER = 1 or ONLINE BANKING ADOPTER = 1 or MOBILE BANKING ADOPTER = 1 THEN

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

IF TELEPHONE BANKING ADOPTER = 1 THEN

PA033_a Telephone banking
Telephone banking
1 Yes
2 No

ENDIF

IF ONLINE BANKING ADOPTER = 1 THEN

PA033_b Online banking
Online banking
1 Yes
2 No

ENDIF

IF MOBILE BANKING ADOPTER = 1 THEN

PA033_c Mobile banking
Mobile banking
1 Yes
2 No

ENDIF
PA050  past 12 months cash payment
In the past 12 months, have you used cash to make a payment, even once?
1 Yes
2 No

[Questions PA015_Intro to PA015_b are displayed as a table]

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

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

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

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

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

[Questions PA016 to PA016_other are displayed as a table]

PA016  where get cash most often
When you get cash, where do you get it most often?
1 [fills for PA016]
2 [fills for PA016]
 WHAT AMOUNT MOST OFTEN WHEN GET CASH
When you get cash from [fill for PA017], what amount do you get most often? If you never get
 cash, please enter 0. (Please round to the nearest dollar.)
Range: 0..1000000

[Questions PA018_intro1 to PA018_asterisk are displayed as a table]

HOW OFTEN GET CASH intro 1
In a typical period (week, month, or year), how often do you get cash from [fill for PA017]? If
never, please enter 0 in any box.

HOW OFTEN GET CASH TIMES PER WEEK rank 1
Range: 0..100

HOW OFTEN GET CASH TIMES PER MONTH rank 1
Range: 0..100

HOW OFTEN GET CASH TIMES PER YEAR rank 1
Range: 0..100

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

IF (( HOW OFTEN GET CASH TIMES PER WEEK rank 1 <> empty and ( HOW OFTEN GET CASH
TIMES PER MONTH rank 1 <> empty or HOW OFTEN GET CASH TIMES PER YEAR rank 1 <> empty)) or ( HOW
OFTEN GET CASH TIMES PER MONTH rank 1 <> empty and HOW OFTEN GET CASH TIMES PER YEAR
rank 1 <> empty)) THEN
| | checkMoreThanOne MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
| ENDIF

IF HOW OFTEN GET CASH TIMES PER WEEK rank 1 > 50 THEN
| | checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category. Please
| choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
| ENDIF
When you get cash from all other sources besides [fill for PA017], what amount do you get most often? If you never get cash, please enter 0. (Please round to the nearest dollar.)
Range: 0..100000

Questions PA018_intro2 to PA018_asterisk are displayed as a table

HOW OFTEN GET CASH intro all other sources
In a typical period (week, month, or year), how often do you get cash from all other sources besides [fill for PA017]? If never, please enter 0 in any box.

HOW OFTEN GET CASH TIMES PER WEEK rank 2
Range: 0..100

HOW OFTEN GET CASH TIMES PER MONTH rank 2
Range: 0..100

HOW OFTEN GET CASH TIMES PER YEAR rank 2
Range: 0..100

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

IF ((HOW OFTEN GET CASH TIMES PER WEEK rank 2 <> empty and (HOW OFTEN GET CASH TIMES PER MONTH rank 2 <> empty or HOW OFTEN GET CASH TIMES PER YEAR rank 2 <> empty)) or (HOW OFTEN GET CASH TIMES PER MONTH rank 2 <> empty and HOW OFTEN GET CASH TIMES PER YEAR rank 2 <> empty)) THEN
  checkMoreThanOne  MORE THAN ONE ANSWER GIVEN
  You gave more than one answer in a single row. Please go back and change your answer.
ENDIF

IF HOW OFTEN GET CASH TIMES PER WEEK rank 2 > 50 THEN
  checkWeeklyFreq  DISPLAY IF WEEKLY FREQUENCY > 50
  Your weekly estimate suggests you make 200 or more payments per month in this category. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
ENDIF

IF CREDIT CARD ADOPTER = 1 THEN
  [Questions PA019_Intro to PA019_c are displayed as a table]
ENDIF
Now we'd like to find out about your credit cards. General purpose credit cards have a logo from Visa, MasterCard, Discover or American Express, and can be used anywhere those credit cards are accepted. Charge cards are similar to credit cards, except that full payment of balance is required at the end of each billing period. Branded cards have a merchant's logo on the card, and may or may not have a logo from Visa, MasterCard, Discover, or American Express. Examples of this type of card include Sears cards, Exxon cards, Amazon.com cards, or United Mileage cards. Do you have any of the following types of credit cards?

**PA019_a** General purpose
- 1 Yes
- 2 No

**PA019_b** Charge
- 1 Yes
- 2 No

**PA019_c** Branded
- 1 Yes
- 2 No

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

[Questions PA054_intro to dummytableend are displayed as a table]

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

IF General purpose = Yes THEN

**PA054_a1** general purpose with rewards
- General purpose
- Range: 0..100

**PA054_a2** general purpose without rewards
- General purpose
- Range: 0..100

ENDIF

IF Charge = Yes THEN

**PA054_b1** charge with rewards
- Charge
- Range: 0..100

**PA054_b2** charge without rewards
- Charge
- Range: 0..100
General purpose prepaid cards can be used at any merchant or retailer. These cards might have a Visa or MasterCard logo on them. Specific purpose prepaid cards can only be used at specific merchants, retailers or service providers. Some examples of these include public transportation cards, Starbucks or Target cards. Payroll cards are cards containing wages or salary that an employer can give to an employee as an alternative to a paycheck or direct deposit. Electronic Benefits Transfer (EBT) is a card given to people who receive government benefits. This card can be used to make purchases or payments. Do you have any of the following types of cards?

**PA099a** General purpose
- General purpose
  - 1 Yes
  - 2 No

**PA099b** Specific purpose
- Specific purpose
  - 1 Yes
  - 2 No

**PA099c** Payroll card
- Payroll card
  - 1 Yes
  - 2 No

IF General purpose = Yes or Specific purpose = Yes or Payroll card = Yes or Electronic benefits transfer = Yes THEN
How many of each type of prepaid card do you have?

IF General purpose = Yes THEN

PA100a General purpose
General purpose
Range: 0..200

ENDIF

IF Specific purpose = Yes THEN

PA100b Specific purpose
Specific purpose
Range: 0..200

ENDIF

IF Payroll card = Yes THEN

PA100c Payroll card
Payroll card
Range: 0..200

ENDIF

IF Electronic benefits transfer = Yes THEN

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

ENDIF

reloadable cards
Some general purpose and specific purpose prepaid cards can be reloaded with extra dollar value by the card holder. Are any of your prepaid cards reloadable?
1 Yes
2 No

IF reloadable cards = Yes THEN

PA022_extra PAST 12 MONTHS ADD MONEY TO ANY PREPAID CARD
In the past 12 months, did you add money to reload any of your prepaid cards?
1 Yes
2 No

IF PAST 12 MONTHS ADD MONEY TO ANY PREPAID CARD = Yes THEN
Now think about the prepaid card that you reload most often. When you add money to reload that prepaid card what amount do you add most often?

Range: 0..1000000

[Questions PA023_intro to PA023_c are displayed as a table]

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

**PA023_a** HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER WEEK

Range: 0..100

**PA023_b** HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER MONT

Range: 0..100

**PA023_c** HOW OFTEN PUT MONEY ON PREPAID CARD TIMES PER YEAR

Range: 0..100

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

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

ENDIF

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

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

ENDIF

[Questions PA101 to PA101_other are displayed as a table]

**PA101** prepaid card most common way to reload
Thinking about the prepaid card that you reload most often, what is the most common way that you reload that card?
| 1 [fills for PA101] |
| 2 [fills for PA101] |
| 3 [fills for PA101] |
| 4 [fills for PA101] |
| 5 [fills for PA101] |
| 6 Other (explain) |
| PA101_other other |
| String |
| ENDIF |
| ENDIF |

[Questions PA027_intro to PA027_e are displayed as a table]

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

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

**PA027_b**  contactless payment debit card
Debit card
1 Yes
2 No

**PA027_c**  contactless payment prepaid card
Prepaid card
1 Yes
2 No

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

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

IF cell phone adopter = 1 THEN

[Questions PA051_intro to PA051_b are displayed as a table]
Mobile payments are payments or purchases made using a mobile phone. These payments do not involve transactions with your bank or financial institution. In the past 12 months, have you made any of the following types of mobile payments?

**PA051_a** Payment made using text message
Payment made using text message
1 Yes
2 No

**PA051_b** Contactless payment via tapping or waving your phone
Contactless payment via tapping or waving your phone
1 Yes
2 No

ENDIF

IF PAYPAL ADOPTER = 1 THEN

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

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

[Questions PA045_intro to PA045_asterisk are displayed as a table]

**PA045_intro** HOW OFTEN use non-bank online payment service
In a typical period (week, month, or year), how often do you use a non-bank online payment service such as PayPal to make a purchase or pay another person? If never, please enter 0 in any box.

**PA045_a** HOW OFTEN use a non-bank online payment service TIMES PER WEEK
Range: 0..100

**PA045_b** HOW OFTEN use a non-bank online payment service TIMES PER MONTH
Range: 0..100

**PA045_c** HOW OFTEN use a non-bank online payment service TIMES PER YEAR
Range: 0..100

**PA045_asterisk** ASTERISK WARNING
*Use this frequency if you typically make fewer than one payment per month.

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

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

ENDIF

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

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

ENDIF

PA046 WHAT AMOUNT spent most often using a non-bank online payment service
When you make a purchase or pay another person using a non-bank online payment service such as PayPal, what amount do you spend most often? If never, please enter 0. (Please round to the nearest dollar.)
Range: 0..1000000

ENDIF

ENDIF

PU001_Intro PAYMENT USE INTRO
Now we will ask questions about how often you use the payment methods you have.

PU002_Intro BILL PAYMENTS AND PAYMENTS FOR ALL OTHER PURCHASES
The next set of questions will be divided into several types of payments: Bills
- Automatic bill payments
- Online bill payments
- Bill payments by mail or in person
- Online non-bill payments
- Retail or in-person payments
- Services and other Person-to-person payments

IF AUTOMATIC BILL PAY ADOPTER = 1 THEN

[Questions PU002_Intro2 to tableenddummy are displayed as a table]

PU002_Intro2 TYPICAL PERIOD AUTOMATIC BILL PAYMENT
In a typical period (week, month, or year), how many automatic bill payments do you make? If you do not use the payment method to pay bills, please enter a 0 in the appropriate row. There should only be one number in each row. Automatic Bill Payments

PU002_asterisk ASTERISK TEXT
*Please use the Per year frequency if you typically make fewer than one payment per month.

IF DEBIT CARD ADOPTER = 1 THEN

PU002_a1 AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK
Paid with your debit card(s)
Range: 0..1000

**PU002_a2** AUTOMATIC BILL PAYMENTS DEBIT CARD(S) MONTH
Paid with your debit card(s)
Range: 0..1000

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

**ENDIF**

IF CREDIT CARD ADOPTER = 1 THEN

**PU002_b1** AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK
Charged to your credit card(s)
Range: 0..1000

**PU002_b2** AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH
Charged to your credit card(s)
Range: 0..1000

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

**ENDIF**

IF BA ADOPTER = 1 THEN

**PU002_c1** AUTOMATIC BILL PAYMENTS bank account number WEEK
Paid using your bank account number
Range: 0..1000

**PU002_c2** AUTOMATIC BILL PAYMENTS bank account number MONTH
Paid using your bank account number
Range: 0..1000

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

**ENDIF**

IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN

**PU002_e1** automatic bill payment online banking bill payment WEEK
Paid using the online banking bill payment function of your bank's website
Range: 0..1000

**PU002_e2** automatic bill payment online banking bill payment month
Paid using the online banking bill payment function of your bank's website
Range: 0..1000

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

**PU002_e3** AUTOMATIC BILL PAYMENTS INCOME WEEK
Paid directly from your income
Range: 0..1000

**PU002_d1** AUTOMATIC BILL PAYMENTS INCOME MONTH
Paid directly from your income
Range: 0..1000

**PU002_d2** AUTOMATIC BILL PAYMENTS INCOME YEAR
Paid directly from your income
Range: 0..1000

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

**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.

**END**

**IF CREDIT CARD ADOPTER = 1 THEN**

**IF (( AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK <> empty and ( AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH <> empty or AUTOMATIC BILL PAYMENTS CREDIT CARD(S) YEAR <> empty)) or ( AUTOMATIC BILL PAYMENTS DEBIT CARD(S) MONTH <> empty and AUTOMATIC BILL PAYMENTS DEBIT CARD(S) YEAR <> empty)) THEN**

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

**ENDIF**

**IF AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK > 50 THEN**

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

**END**

**END**

**IF CREDIT CARD ADOPTER = 1 THEN**

**IF (( AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK <> empty and ( AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH <> empty or AUTOMATIC BILL PAYMENTS CREDIT CARD(S) YEAR <> empty)) or ( AUTOMATIC BILL PAYMENTS DEBIT CARD(S) MONTH <> empty and AUTOMATIC BILL PAYMENTS DEBIT CARD(S) YEAR <> empty)) THEN**

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

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

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

ENDIF

IF (( AUTOMATIC BILL PAYMENTS INCOME WEEK <> empty and ( AUTOMATIC BILL PAYMENTS INCOME MONTH <> empty or AUTOMATIC BILL PAYMENTS INCOME YEAR <> empty)) or ( AUTOMATIC BILL PAYMENTS INCOME MONTH <> empty and AUTOMATIC BILL PAYMENTS INCOME YEAR <> empty)) THEN

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

ENDIF

IF AUTOMATIC BILL PAYMENTS INCOME WEEK > 50 THEN

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

ENDIF

IF BA ADOPTER = 1 or CREDIT CARD ADOPTER = 1 THEN

[Questions PU003_Intro to tableenddummy are displayed as a table]

PU003_Intro  TYPICAL PERIOD ONLINE BILL PAYMENT
In a typical period (week, month, or year), how many online bill payments do you make? If you do not use the payment method to pay bills, please enter a 0 in the appropriate row. There should only be one number in each row. Online Bill Payments

PU003_asterisk  ASTERISK TEXT
*Please use the Per year frequency if you typically make fewer than one payment per month.

IF DEBIT CARD ADOPTER = 1 THEN

| PU003_a1  ONLINE BILL PAYMENTS DEBIT CARD(S) WEEK
| Paid with your debit card(s)
| Range: 0..1000

| PU003_a2  ONLINE BILL PAYMENTS DEBIT CARD(S) MONTH
|
Paid with your debit card(s)
Range: 0..1000

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

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

**PU003_b1** ONLINE BILL PAYMENTS CREDIT CARD(S) WEEK
Charged to your credit card(s)
Range: 0..1000

**PU003_b2** ONLINE BILL PAYMENTS CREDIT CARD(S) MONTH
Charged to your credit card(s)
Range: 0..1000

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

ENDIF

IF BA ADOPTER = 1 THEN

**PU003_c1** ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number WEEK
Paid using your bank account number
Range: 0..1000

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

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

ENDIF

IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN

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

**PU003_d2** ONLINE BILL PAYMENTS BANK ACCOUNT(S) month
Paid with the online banking bill payment function on your bank's web site
Range: 0..1000

**PU003_d3** ONLINE BILL PAYMENTS BANK ACCOUNT(S) year
Paid with the online banking bill payment function on your bank's web site
IF DEBIT CARD ADOPTER = 1 THEN

IF ((ONLINE BILL PAYMENTS DEBIT CARD(S) WEEK <> empty and (ONLINE BILL PAYMENTS DEBIT CARD(S) MONTH <> empty or ONLINE BILL PAYMENTS DEBIT CARD(S) YEAR <> empty)) or (ONLINE BILL PAYMENTS DEBIT CARD(S) MONTH <> empty and ONLINE BILL PAYMENTS DEBIT CARD(S) YEAR <> empty)) THEN

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

ENDIF

IF ONLINE BILL PAYMENTS DEBIT CARD(S) WEEK > 50 THEN

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

ENDIF

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

IF ((ONLINE BILL PAYMENTS CREDIT CARD(S) WEEK <> empty and (ONLINE BILL PAYMENTS CREDIT CARD(S) MONTH <> empty or ONLINE BILL PAYMENTS CREDIT CARD(S) YEAR <> empty)) or (ONLINE BILL PAYMENTS CREDIT CARD(S) MONTH <> empty and ONLINE BILL PAYMENTS CREDIT CARD(S) YEAR <> empty)) THEN

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

ENDIF

IF ONLINE BILL PAYMENTS CREDIT CARD(S) WEEK > 50 THEN

checkWeeklyFreq  DISPLAY IF WEEKLY FREQUENCY > 50
Your weekly estimate suggests you make 200 or more payments per month in this category. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next'
IF BA ADOPTER = 1 THEN

IF ((ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number WEEK <> empty and (ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number MONTH <> empty or ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number YEAR <> empty)) or (ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number MONTH <> empty and ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number YEAR <> empty)) THEN

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

ENDIF

IF ONLINE BILL PAYMENTS DEDUCTION BANK ACCOUNT number WEEK > 50 THEN

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

ENDIF

ENDIF

IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN

IF ((ONLINE BILL PAYMENTS BANK ACCOUNT(S) WEEK <> empty and (ONLINE BILL PAYMENTS BANK ACCOUNT(S) month <> empty or ONLINE BILL PAYMENTS BANK ACCOUNT(S) year <> empty)) or (ONLINE BILL PAYMENTS BANK ACCOUNT(S) month <> empty and ONLINE BILL PAYMENTS BANK ACCOUNT(S) year <> empty)) THEN

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

ENDIF

ENDIF

IF ONLINE BILL PAYMENTS BANK ACCOUNT(S) WEEK > 50 THEN

checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
Your weekly estimate suggests you make 200 or more payments per month in this category.
Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next'
TYPICAL PERIOD BILL PAYMENTS BY MAIL OR IN-PERSON

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

| Questions PU004Intro to tableenddummy are displayed as a table |

**PU004 Intro**

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

| BILL PAYMENTS MAIL IN-PERSON CASH WEEK |
| Paid in cash |
| Range: 0..1000 |

| BILL PAYMENTS MAIL IN-PERSON CASH MONTH |
| Paid in cash |
| Range: 0..1000 |

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

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

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

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

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

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

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

| BILL PAYMENTS MAIL IN-PERSON MONEY ORDER MONTH |

ENDIF
Paid by money order
Range: 0..1000

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

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

| **PU004_c1** BILL PAYMENTS MAIL IN-PERSON DEBIT CARD WEEK
| Paid with your debit card(s)
| Range: 0..1000

| **PU004_c2** BILL PAYMENTS MAIL IN-PERSON DEBIT CARD MONTH
| Paid with your debit card(s)
| Range: 0..1000

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

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

| **PU004_d1** BILL PAYMENTS MAIL IN-PERSON CREDIT CARD WEEK
| Charged to your credit card(s)
| Range: 0..1000

| **PU004_d2** BILL PAYMENTS MAIL IN-PERSON CREDIT CARD MONTH
| Charged to your credit card(s)
| Range: 0..1000

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

ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

| **PU004_e1** BILL PAYMENTS MAIL IN-PERSON PREPAID CARD WEEK
| Paid with your prepaid card(s)
| Range: 0..1000

| **PU004_e2** BILL PAYMENTS MAIL IN-PERSON PREPAID CARD MONTH
| Paid with your prepaid card(s)
| Range: 0..1000

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

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

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

ENDIF

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

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

ENDIF

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

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

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

ENDIF

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

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

ENDIF

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN
IF ((BILL PAYMENTS MAIL IN-PERSON MONEY ORDER WEEK <> empty and (BILL PAYMENTS MAIL IN-PERSON MONEY ORDER MONTH <> empty or BILL PAYMENTS MAIL IN-PERSON MONEY ORDER YEAR <> empty)) or (BILL PAYMENTS MAIL IN-PERSON MONEY ORDER MONTH <> empty and BILL PAYMENTS MAIL IN-PERSON MONEY ORDER YEAR <> empty)) THEN

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

ENDIF

IF BILL PAYMENTS MAIL IN-PERSON MONEY ORDER WEEK > 50 THEN

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

ENDIF

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

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

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

ENDIF

ENDIF

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

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

ENDIF

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

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

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

ENDIF

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

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

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

ENDIF
IF PRE PAID CARD ADOPTER = 1 THEN

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

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

ENDIF

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

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

ENDIF

ENDIF

IF CHECK ADOPTER = 1 or money market checking adopter = 1 or MONEY ORDERS ADOPTER = 1 or DEBIT CARD ADOPTER = 1 or BA ADOPTER = 1 or CREDIT CARD ADOPTER = 1 or PRE PAID CARD ADOPTER = 1 THEN

ALL OTHER PAYMENTS BESIDES BILLS
Now we will ask about all other payments and purchases besides bills.
TYPICAL PERIOD ONLINE PAYMENTS AND PURCHASES

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

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

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

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

<table>
<thead>
<tr>
<th>PU005_a1</th>
<th>ONLINE PAYMENTS CHECK WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check (paper)</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU005_a2</th>
<th>ONLINE PAYMENTS CHECK MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check (paper)</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU005_a3</th>
<th>ONLINE PAYMENTS CHECK YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check (paper)</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PU005_a1mo</th>
<th>ONLINE PAYMENTS MONEY ORDER WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money order</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU005_a2mo</th>
<th>ONLINE PAYMENTS MONEY ORDER MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money order</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU005_a3mo</th>
<th>ONLINE PAYMENTS MONEY ORDER YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money order</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PU005_b1</th>
<th>ONLINE PAYMENTS DEBIT CARD WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your Debit card, either directly or through an intermediary such as PayPal</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU005_b2</th>
<th>ONLINE PAYMENTS DEBIT CARD MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your Debit card, either directly or through an intermediary such as PayPal</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>
If Debit Card ADOPTER = 1 THEN

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

ENDIF

If BA ADOPTER = 1 THEN

ONLINE PAYMENTS BANK ACCOUNT number WEEK
Paid using your bank account number, either directly or through an intermediary such as PayPal
Range: 0..1000

ONLINE PAYMENTS BANK ACCOUNT number MONTH
Paid using your bank account number, either directly or through an intermediary such as PayPal
Range: 0..1000

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

ENDIF

If CREDIT CARD ADOPTER = 1 THEN

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

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

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

ENDIF

If PRE PAID CARD ADOPTER = 1 THEN

ONLINE PAYMENTS PREPAID CARD WEEK
Paid with your prepaid card
Range: 0..1000

ONLINE PAYMENTS PREPAID CARD MONTH
Paid with your prepaid card
Range: 0..1000

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

| ENDIF | **tableenddummy**  TABLE END DUMMY |

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

| IF (( ONLINE PAYMENTS CHECK WEEK <> empty and ( ONLINE PAYMENTS CHECK MONTH <> empty or ONLINE PAYMENTS CHECK YEAR <> empty)) or ( ONLINE PAYMENTS CHECK MONTH <> empty and ONLINE PAYMENTS CHECK YEAR <> empty)) THEN |

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

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

| ENDIF |
| ENDIF |

| IF ONLINE PAYMENTS CHECK WEEK > 50 THEN |

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

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

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

| ENDIF |
| ENDIF |

| IF MONEY ORDERS ADOPTER = 1 THEN |

| IF (( ONLINE PAYMENTS MONEY ORDER WEEK <> empty and ( ONLINE PAYMENTS MONEY ORDER MONTH <> empty or ONLINE PAYMENTS MONEY ORDER YEAR <> empty)) or ( ONLINE PAYMENTS MONEY ORDER MONTH <> empty and ONLINE PAYMENTS MONEY ORDER YEAR <> empty)) THEN |

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

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

| ENDIF |
| ENDIF |

| IF ONLINE PAYMENTS MONEY ORDER WEEK > 50 THEN |

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

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

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

| ENDIF |
| ENDIF |

| IF DEBIT CARD ADOPTER = 1 THEN |
IF ( (ONLINE PAYMENTS DEBIT CARD WEEK <> empty and (ONLINE PAYMENTS DEBIT CARD MONTH <> empty) or (ONLINE PAYMENTS DEBIT CARD YEAR <> empty)) or (ONLINE PAYMENTS DEBIT CARD MONTH <> empty and ONLINE PAYMENTS DEBIT CARD YEAR <> empty)) THEN

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

ENDIF

ENDIF

IF ONLINE PAYMENTS DEBIT CARD WEEK > 50 THEN

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

ENDIF

ENDIF

IF BA ADOPTER = 1 THEN

    IF ( (ONLINE PAYMENTS BANK ACCOUNT number WEEK <> empty and (ONLINE PAYMENTS BANK ACCOUNT number MONTH <> empty) or (ONLINE PAYMENTS BANK ACCOUNT number YEAR <> empty)) or (ONLINE PAYMENTS BANK ACCOUNT number MONTH <> empty and ONLINE PAYMENTS BANK ACCOUNT number YEAR <> empty)) THEN

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

    ENDIF

ENDIF

ENDIF

IF ONLINE PAYMENTS BANK ACCOUNT number WEEK > 50 THEN

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

ENDIF

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

    IF ( (ONLINE PAYMENTS CREDIT CARD WEEK <> empty and (ONLINE PAYMENTS CREDIT CARD MONTH <> empty) or (ONLINE PAYMENTS CREDIT CARD YEAR <> empty)) or (ONLINE PAYMENTS CREDIT CARD MONTH <> empty and ONLINE PAYMENTS CREDIT CARD YEAR <> empty)) THEN

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

    ENDIF

ENDIF

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

**Panel 006a_asterisk**: ASTRISK TEXT

*Panel 006a_a1*: ESSENTIAL RETAIL NOT ONLINE CASH WEEK
Cash
Range: 0..1000

*Panel 006a_a2*: ESSENTIAL RETAIL NOT ONLINE CASH MONTH
Cash
Range: 0..1000

*Panel 006a_a3*: ESSENTIAL RETAIL NOT ONLINE CASH YEAR
Cash
Range: 0..1000

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

**Panel 006a_b1**: ESSENTIAL RETAIL NOT ONLINE CHECK WEEK
Check (paper)
Range: 0..1000

**Panel 006a_b2**: ESSENTIAL RETAIL NOT ONLINE CHECK MONTH
Check (paper)
Range: 0..1000

**Panel 006a_b3**: ESSENTIAL RETAIL NOT ONLINE CHECK YEAR
Check (paper)
Range: 0..1000

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

**Panel 006a_b1mo**: ESSENTIAL RETAIL NOT ONLINE MONEY ORDER WEEK
Money order
Range: 0..1000

**Panel 006a_b2mo**: ESSENTIAL RETAIL NOT ONLINE MONEY ORDER MONTH
Money order
Range: 0..1000

**Panel 006a_b3mo**: ESSENTIAL RETAIL NOT ONLINE MONEY ORDER YEAR
Money order
Range: 0..1000

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

**Panel 006a_c1**: ESSENTIAL RETAIL NOT ONLINE DEBIT CARD WEEK
Paid with your debit card
Range: 0..1000
IF CREDIT CARD ADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PU006a_d1</th>
<th>ESSENTIAL RETAIL NOT ONLINE CREDIT CARD WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charged to your credit card</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU006a_d2</th>
<th>ESSENTIAL RETAIL NOT ONLINE CREDIT CARD MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charged to your credit card</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU006a_d3</th>
<th>ESSENTIAL RETAIL NOT ONLINE CREDIT CARD YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charged to your credit card</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

<table>
<thead>
<tr>
<th>PU006a_e1</th>
<th>ESSENTIAL RETAIL NOT ONLINE PREPAID CARD WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your prepaid card</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU006a_e2</th>
<th>ESSENTIAL RETAIL NOT ONLINE PREPAID CARD MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your prepaid card</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU006a_e3</th>
<th>ESSENTIAL RETAIL NOT ONLINE PREPAID CARD YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your prepaid card</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

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

<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 ESSENTIAL RETAIL NOT ONLINE CASH WEEK > 50 THEN

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

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

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

| IF ESSENTIAL RETAIL NOT ONLINE CHECK WEEK > 50 THEN
| |
| |
| |
| ENDIF

| IF MONEY ORDERS ADOPTER = 1 THEN
| |
| |
| |
| ENDIF

| IF ESSENTIAL RETAIL NOT ONLINE MONEY ORDER WEEK > 50 THEN
| |
| |
| |
| ENDIF

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

| IF ESSENTIAL RETAIL NOT ONLINE MONEY ORDER WEEK > 50 THEN
| |
| |
| |
| ENDIF
IF DEBIT CARD ADOPTER = 1 THEN

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

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

ENDIF

IF ESSENTIAL RETAIL NOT ONLINE DEBIT CARD WEEK > 50 THEN

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

ENDIF

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

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

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

ENDIF

IF ESSENTIAL RETAIL NOT ONLINE CREDIT CARD WEEK > 50 THEN

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

ENDIF

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

[Questions PU006cIntro to tableenddummy are displayed as a table]

**PU006c Intro**  TYPICAL PERIOD NOT ONLINE OTHER NON-RETAIL PAYMENT
In a typical period (week, month, or year), how many of the following payments do you make? If you do not use the payment method, please enter a 0 in the appropriate row. There should only be one number in each row. Services and other (shopping/paying in person) including:
- Transportation and tolls
- Medical, dental, and fitness
- Education and child care
- Personal care (e.g. hair)
- Recreation, entertainment, and travel
- Maintenance and repairs
- Other professional services (business, legal, etc.)
- Charitable donations

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

**PU006c_a1**  OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH WEEK
Cash
Range: 0..1000

**PU006c_a2**  OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH MONTH
Cash
Range: 0..1000

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

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

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

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

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER WEEK
| Money order |
| Range: 0..1000 |

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

OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER YEAR
| Money order |
| Range: 0..1000 |

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

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

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

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

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

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

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

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

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

ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

PU006c_e1 OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD
Paid with your prepaid card
Range: 0..1000

IF PRE PAID CARD ADOPTER = 1 THEN

PU006c_e2 OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD
Paid with your prepaid card
Range: 0..1000

ENDIF

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

ENDIF

tableenddummy TABLE END DUMMY

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

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

ENDIF

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

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

ENDIF

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

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

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

ENDIF

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

ENDIF
IF MONEY ORDERS ADOPTER = 1 THEN

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

| ENDIF

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

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

| ENDIF

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

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

| ENDIF

ENDIF
IF OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD WE > 50 THEN

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

ENDIF

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

| IF (( OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD W <> empty and ( OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD M <> empty or OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD Y <> empty)) or ( OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD M <> empty and OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD Y <> empty)) THEN
| checkMoreThanOne | MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.

ENDIF

ENDIF

IF PRE PAID CARD ADOPTER = 1 THEN

| IF (( OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD <> empty and ( OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD <> empty or OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD <> empty and OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD <> empty)) THEN
| checkMoreThanOne | MORE THAN ONE ANSWER GIVEN
| You gave more than one answer in a single row. Please go back and change your answer.
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.

[Questions PU021 Intro to tableenddummy are displayed as a table]

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

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

**PU021_a1**  person-to-person payments CASH WEEK
Cash
Range: 0..1000

**PU021_a2**  person-to-person payments CASH month
Cash
Range: 0..1000

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

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

**PU021_b1**  person-to-person payments CHECK WEEK
Paid by check (paper)
Range: 0..1000

**PU021_b2**  person-to-person payments CHECK month
Paid by check (paper)
Range: 0..1000

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

ENDIF
IF MONEY ORDERS ADOPTER = 1 THEN

| PU021_b1mo | person-to-person payments, MONEY ORDER WEEK
| Paid by money order
| Range: 0..1000

| PU021_b2mo | person-to-person payments, MONEY ORDER month
| Paid by money order
| Range: 0..1000

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

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

| PU021_c1 | person-to-person payments, DEBIT CARD week
| Paid with your debit card, through an intermediary such as PayPal
| Range: 0..1000

| PU021_c2 | person-to-person payments, DEBIT CARD month
| Paid with your debit card, through an intermediary such as PayPal
| Range: 0..1000

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

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

| PU021_d1 | person-to-person payments, CREDIT CARD week
| Charged to your credit card, through an intermediary such as PayPal
| Range: 0..1000

| PU021_d2 | person-to-person payments, CREDIT CARD month
| Charged to your credit card, through an intermediary such as PayPal
| Range: 0..1000

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

ENDIF

IF BA ADOPTER = 1 THEN

| PU021_e1 | person-to-person payments account payment week
| Account to account payment
IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN

| **PU021_f1** person-to-person payments online banking bill payment WEEK
| Paid using the online banking bill payment function on your bank’s web site
| Range: 0..1000

| **PU021_f2** person-to-person payments online banking bill payment month
| Paid using the online banking bill payment function on your bank’s web site
| Range: 0..1000

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

ENDIF

**tableenddummy** TABLE END DUMMY

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

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

ENDIF

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

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

ENDIF

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

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

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

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

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

ENDIF

IF MONEY ORDERS ADOPTER = 1 THEN

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

ENDIF

IF person-to-person payments MONEY ORDER WEEK > 50 THEN

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

ENDIF

IF DEBIT CARD ADOPTER = 1 THEN

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

ENDIF

IF person-to-person payments DEBIT CARD week > 50 THEN

| checkWeeklyFreq DISPLAY IF WEEKLY FREQUENCY > 50
| Your weekly estimate suggests you make 200 or more payments per month in this category.
| Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
IF CREDIT CARD ADOPTER = 1 THEN

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

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

| ENDIF

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

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

| ENDIF

| ENDIF

IF BA ADOPTER = 1 THEN

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

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

| ENDIF

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

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

| ENDIF

| ENDIF

IF ONLINE BANKING BILL PAYMENT ADOPTER = 1 THEN

| IF (( person-to-person payments online banking bill payment WEEK <> empty and ( person-to-person payments online banking bill payment month <> empty or person-to-person payments online banking bill payment year <> empty)) or (person-to-person payments online banking bill payment month <> empty and person-to-person payments online banking bill payment year <> empty)) THEN
 payments online banking bill payment year <> empty)) or ( person-to-person payments online banking bill payment month <> empty and person-to-person payments online banking bill payment year <> empty)) THEN

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

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

ENDIF

ENDIF

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

[Questions PU008_Intro to tableenddummy are displayed as a table]

<table>
<thead>
<tr>
<th>PU008_Intro</th>
<th>TYPICAL PERIOD HOW OFTEN USE travellers checks</th>
</tr>
</thead>
<tbody>
<tr>
<td>In a typical period (week, month, or year), how often do you use travelers checks? If never, please enter 0.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU008_asterisk</th>
<th>ASTERISK TEXT</th>
</tr>
</thead>
<tbody>
<tr>
<td>*Please use the Per year frequency if you typically make fewer than one payment per month.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU008_c1</th>
<th>HOW OFTEN TRAVELERS CHECKS WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travelers checks</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU008_c2</th>
<th>HOW OFTEN TRAVELERS CHECKS MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travelers checks</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PU008_c3</th>
<th>HOW OFTEN TRAVELERS CHECKS YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travelers checks</td>
<td></td>
</tr>
<tr>
<td>Range: 0..1000</td>
<td></td>
</tr>
</tbody>
</table>

| tableenddummy | TABLE END DUMMY |

<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>
IF HOW OFTEN TRAVELERS CHECKS WEEK > 50 THEN

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

ENDIF

IF CREDIT CARD ADOPTER = 1 THEN

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

IF CARRY UNPAID BALANCE ON ANY CREDIT CARD = Yes THEN

| PU010 UNPAID BALANCE CREDIT CARDS CARRIED OVER LAST MONT |
| Last month, about how much was the unpaid balance on all your credit cards that you carried over from the previous month? Enter 0 if none. |
| Range: 0..100000 |

| PU011 COMPARED TO 12 MONTHS AGO UNPAID CREDIT CARDS BALA |
| In the previous question, you told us that last month the unpaid balance on all your credit cards is $[] How would you compare your unpaid balance last month to your unpaid balance 12 months ago? Last month's balance is |
| 1 Much lower |
| 2 Lower |
| 3 About the same |
| 4 Higher |
| 5 Much higher |

ENDIF

ENDIF

[Questions PH005_intro to PH005_g are displayed as a table]

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

PH005_a item 1 [RANDOM ORDER ANSWER CATEGORIES]
1 Yes
2 No
PH005_c item 2
[RANDOM ORDER ANSWER CATEGORIES]
1 Yes
2 No

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

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

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

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

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

[Questions PH009_intro to PH009_e are displayed as a table]

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

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

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

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

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

LOOP FROM 1 TO 4 DO
ENDDO

IF flag2 = 2 or flag3 = 2 THEN

| IF randomPH020 = 1 THEN
| 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
| 1 Yes
| 2 No
| ENDIF
| IF flag3 = 2 THEN
| PH020_b Mortgage foreclosure on your primary home
| 1 Yes
| 2 No
| ENDIF
| dummytableend dummytableend
| ELSEIF randomPH020 = 2 THEN
| PH020_intro part 7 years financial difficulties
| We just asked you about financial difficulties that happened in the past year. Now we'd
| like you to think back 7 years. During the past 7 years, have you experienced any of
| these financial difficulties?
IF flag3 = 2 THEN
  Mortgage foreclosure on your primary home
  1 Yes
  2 No
ENDIF

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

dummytableend
dummytableend

[Questions PH012_Intro to PH012_d are displayed as a table]

PH012_intro past 12 months done any of the following intro
During the past 12 months, have you done any of the following?

PH012_a item 1
[fills for PH012]
1 Yes
2 No

PH012_b item 2
[fills for PH012]
1 Yes
2 No

PH012_c item 3
[fills for PH012]
1 Yes
2 No

[Questions PH014 to PH014_other are displayed as a table]

PH014 WHO PREPARED 2008 FEDERAL INCOME TAX RETURN
Who prepared (or will prepare) your 2008 federal income tax return?
1 [RANDOM ORDER ANSWER CATEGORIES]
2 [RANDOM ORDER ANSWER CATEGORIES]
3 [RANDOM ORDER ANSWER CATEGORIES]
4 [RANDOM ORDER ANSWER CATEGORIES]
5 [RANDOM ORDER ANSWER CATEGORIES]
Who prepared your 2006 federal income tax return?

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

[Questions PH021_intro to PH021_b are displayed as a table]

PH021_a  Actual inflation during the past 12 months
Actual inflation during the past 12 months
Real

PH021_b  Expected inflation during the next 12 months
Expected inflation during the next 12 months
Real

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

DE005  access to the internet
Do you have access to the internet for personal use at home, work or another location?
1 Yes
2 No

IF access to the internet = Yes THEN

| DE020  where you have access to the internet for personal use
Please tell us where you have access to the internet for personal use. Please check all that apply.
| 1 At home
| 2 At work
| 3 At another location

ENDIF

IF FAMILY INCOME = $75,000 or more THEN

| DE010  FAMILY INCOME PREVIOUS 12 MONTHS
In your most recent "My Household" questionnaire, you told us that the total combined income of all members of your family (living here) during the preceding 12 months was more than $75,000. Thinking about the total combined income of your family from all sources, approximately how much did members of your family receive during the previous 12 months?
| 1 Less than $5,000
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

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 you own your 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 the market value of your primary home is greater than 4500, please verify.

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 you owe more than 2000, please verify.
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

DE016  HOUSEHOLD NET WORTH

[TEXT FILL FOR DE016]
Range: 0..100000

IF OWN PRIMARY HOME = Yes THEN

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

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

| ENDIF
| ELSE

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

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

| ENDIF

ENDIF

DE019  debts

[TEXT FILL FOR DE019]
Range: 0..100000

IF OWN PRIMARY HOME = Yes THEN

| IF debts > 1000 THEN

| checkDE019_1  check DE019 when DE013 = 1
| You told us that the dollar value of your household's non-mortgage debt is [] If this is correct
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

please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

ELSE

IF debts > 1000 THEN

checkDE019_2  check DE019 when DE013 <> 1

You told us that the dollar value of your household's debt is [] If this is correct,
please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

ENDIF

ENDIF

ENDIF