

# Prepaid card survey – Summer 2013

---

\*\*\*\* Description seen prior to first page of survey: This questionnaire mainly concerns your use of prepaid cards. It asks questions about the types of cards you have and how you get them. Some of the questions may seem repetitive, but your answers are very important so please answer them all. This questionnaire will take about X minutes to complete.

```
Initialize PCADOPTER_a = 0
Initialize PCADOPTER_b = 0
Initialize PCADOPTER_c = 0
Initialize PCADOPTER    = 0
```

## INTRO

Thank you for agreeing to take our short survey! We are interested in collecting information about your usage of a variety of types of prepaid cards.

q0\_a.

Do you have any **checking accounts**?

- *Please report all accounts of your own 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 online services such as PayPal.*
- Yes
- No

q1.

Next we will ask you several questions about prepaid cards. Some of the questions may seem similar or repetitive, but your answers are very important. Please answer all questions to the best of your ability.

A **prepaid card** has money stored or loaded on to a card that can be used to make payments. These are also known as **gift cards** or **stored value cards**.

Do you have any **prepaid cards**?

- Yes
- No

If Q1 = YES then PCADOPTER\_a = 1

If PCADOPTER\_a = 1

\*\*\*\*Put q2a and q2b on the same page\*\*\*\*

q2a. Please tell us the number of prepaid cards that you currently have.  
[numeric response box]

END IF

If PCADOPTER\_a = 0

Now we're going to ask you in more detail about prepaid cards, even if you told us you have none.

If you change your mind, please do not go back and change answers to previous questions.

If PCADOPTER\_a = 1

Now we're going to ask you in more detail about prepaid cards.

If you change your mind, please do not go back and change answers to previous questions.

EXPERIMENT : 4A vs. 4B vs. 4C

\*\*\*\*Even if the respondent says NO to Q1 – Do you have any prepaid cards?, we want them to see one version of this 3-part experiment. One point of the question order is to increase the number of disaggregations of prepaid cards from one to four to 13, in order to prompt more recall from the respondent. In the version of the survey on August 1, 2013, if the respondent answers NO to Q1 then they do not get any version of the 4-category prepaid card question. That is incorrect. All respondents should see a version of this question\*\*\*\*

**IF VERSION\_A:=TRUE**

**General purpose** prepaid cards can be used at any merchant or retailer. These cards usually have a Visa or MasterCard logo on them.

**Merchant specific** prepaid cards can only be used at specific merchants, retailers or service providers. Some examples of these include public transportation cards, Starbucks or Target cards.

**Payroll** cards are cards containing wages or salary that an employer can give to an employee as an alternative to a paycheck or direct deposit.

**Government issued** prepaid cards are given to people who receive government benefits. Examples of these cards include Direct Express and Electronic Benefit Transfer (EBT) cards. These cards can be used to make purchases or payments.

Do you have any of the following types of cards?

	Yes	No
( PA1 ) General purpose	1	2
( PA2 ) Merchant specific	1	2
( PA3 ) Payroll card	1	2
( PA4 ) Government issued	1	2

If PA1 = 1 or PA2 = 1 or PA3 = 1 or PA4 = 1 then PCADOPTER\_b = 1

**IF VERSION\_B:=TRUE**

A **prepaid card** is a card that has money stored or loaded onto it. It is also often known as a stored value card or a gift card. Most prepaid cards have a dollar value that can be used to make payments, which are deducted from the value or valid for use over time, such as a monthly pass. Some prepaid cards can be reloaded with additional dollar value using other payment instruments.

We will ask you about 4 types of prepaid cards:

**Government issued** cards are used by federal, state or local governments to distribute benefits to citizens. Examples include Direct Express and Electronic Benefit Transfer (EBT).

**Employer issued** cards are given to employees for compensation instead of cash, checks, or direct deposit. Examples include payroll cards (wages or salary), incentive cards (bonuses or awards), and benefit cards (e.g. FSA, HSA, HRA).

**General purpose** cards can be used anywhere debit or credit cards are accepted and almost always have a logo from Visa, MasterCard, American Express, or Discover.

**Specific purpose** prepaid cards can only be used at specific merchants (Starbucks, Target, Home Depot, etc.), at specific locations (shopping malls or universities), or for specific products or services (public transportation, phone cards, etc.)

Do you have any of the following types of prepaid cards?

	Yes	No
( PA1 ) Government issued	1	2
( PA2 ) Employer issued	1	2
( PA3 ) General purpose	1	2
( PA4 ) Specific purpose	1	2

If PA1 = 1 or PA2 = 1 or PA3 = 1 or PA4 = 1 then PCADOPTER\_b = 1

**IF VERSION\_C:=TRUE**

A **prepaid card** is a card that has money stored or loaded onto it. It is also often known as a stored value card or a gift card. Most prepaid cards have a dollar value that can be used to make payments, which are deducted from the value or valid for use over time, such as a monthly pass. Some prepaid cards can be reloaded with additional dollar value using other payment instruments.

We will ask you about 4 types of prepaid cards:

**General purpose** cards can be used anywhere debit or credit cards are accepted and almost always have a logo from Visa, MasterCard, American Express, or Discover.

**Specific purpose** prepaid cards can only be used at specific merchants (Starbucks, Target, Home Depot, etc.), at specific locations (shopping malls or universities), or for specific products or services (public transportation, phone cards, etc.)

**Employer issued** cards are given to employees for compensation instead of cash, checks, or direct deposit. Examples include payroll cards (wages or salary), incentive cards (bonuses or awards), and benefit cards (e.g. FSA, HSA, HRA).

**Government issued** cards are used by federal, state or local governments to distribute benefits to citizens. Examples include Direct Express and Electronic Benefit Transfer (EBT).

Do you have any of the following types of prepaid cards?

	Yes	No
( PA1 ) General purpose	1	2
( PA2 ) Specific purpose	1	2
( PA3 ) Employer issued	1	2
( PA4 ) Government issued	1	2

If PA1 = 1 or PA2 = 1 or PA3 = 1 or PA4 = 1 then PCADOPTER\_b = 1

EXPERIMENT : 13A vs. 13B

\*\*\*RAND – half of respondents get version A, half get version B.\*\*\*

**VERSION A**

(PA197)

Do you have any of the following types of **prepaid cards**?

	Yes	No
(PA197_a) Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)	1	2
(PA197_c) Public transportation card (subway, bus, train or ferry)	1	2
(PA197_d) Phone card	1	2
(PA197_e) Direct Express	1	2
(PA197_f) EBT, WIC, SNAP, or TANF	1	2
(PA197_m) Other federal, state, or local government benefit card	1	2
(PA197_g) Payroll card (for wages or salary)	1	2
(PA197_h) Employee incentive card (for bonus pay, awards, or recognition from your employer)	1	2
(PA197_i) Benefit card (FSA, HRA, HSA, health care, day care)	1	2
(PA197_j) Remittance card (for sending money overseas)	1	2
(PA197_k) Rebate card from store, merchant, or website	1	2
(PA197_l) Location specific card (for spending in shopping malls or university campus)	1	2
(PA197_b) General purpose prepaid card (has a logo from Visa, MasterCard, Discover, or American Express) (include only cards not reported above)	1	2

- *You do not need to change answers to any previous questions.*

IF PA197\_a = 1 or PA197\_b = 1 or PA197\_c = 1 or PA197\_d = 1 or PA197\_e = 1 or PA197\_f = 1 or PA197\_g = 1 or PA197\_h = 1 or PA197\_i = 1 or PA197\_j = 1 or PA197\_k = 1 or PA197\_l = 1 or PA197\_m = 1 then  
PCADOPTER\_c = 1

IF PCADOPTER\_c = 1 THEN:

(PA198)

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

	Number of cards
IF PA197_a = 1 (PA198_a) Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)	
IF PA197_c = 1 (PA198_c) Public transportation card (subway, bus, train or ferry)	
IF PA197_d = 1 (PA198_d) Phone card	
IF PA197_e = 1 (PA198_e) Direct Express	
IF PA197_f = 1 (PA198_f) EBT, WIC, SNAP, or TANF	
IF PA197_m = 1 (PA198_m) Other federal, state, or local government benefit card	
IF PA197_g = 1 (PA198_g) Payroll card (for wages or salary)	
IF PA197_h = 1 (PA198_h) Employee incentive card (for bonus pay, awards, or recognition from your employer)	
IF PA197_i = 1 (PA198_i) Benefit card (FSA, HRA, HSA, health care, day care)	
IF PA197_j = 1 (PA198_j) Remittance card (for sending money overseas)	
IF PA197_k = 1 (PA198_k) Rebate card from store, merchant, or website	
IF PA197_l = 1 (PA198_l) Location specific card (for spending in shopping malls or university campus)	
IF PA197_b = 1 (PA198_b)	

General purpose prepaid card (has a logo from Visa, MasterCard, Discover, or American Express) (include only cards not reported above)	
--	--

\*\*\*error check and message:

If sum(PA198\_a, PA198\_b, PA198\_c, PA198\_d, PA198\_e, PA198\_f, PA198\_g, PA198\_h, PA198\_i, PA198\_j, PA198\_k, PA198\_l, PA198\_m) = (0 or missing) then

You told us that you have a prepaid card. Please tell us how many cards you have.

\*\*\*note: when it says (0 or missing) in the above error check, we don't mean valid skips, but actual missings where the respondent was supposed to answer the question but did not.\*\*\*

**END VERSION A**

**VERSION B**

(PA198)

Please tell us how many cards of that type 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.

	Number of cards
(PA198_a) Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)	
(PA198_c) Public transportation card (subway, bus, train or ferry)	
(PA198_d) Phone card	
(PA198_e) Direct Express	
(PA198_f) EBT, WIC, SNAP, or TANF	
(PA198_m) Other federal, state, or local government benefit card	
(PA198_g) Payroll card (for wages or salary)	
(PA198_h) Employee incentive card (for bonus pay, awards, or recognition from your employer)	
(PA198_i)	



Benefit card (FSA, HRA, HSA, health care, day care) (PA198_j)	
Remittance card (for sending money overseas) (PA198_k)	
Rebate card from store, merchant, or website (PA198_l)	
Location specific card (for spending in shopping malls or university campus) (PA198_b)	
Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express <ul style="list-style-type: none"> <li>• <i>Include only cards not reported above.</i></li> </ul>	

- *You do not need to change answers to any previous questions.*

**\*\*\*\*The idea of the error check below is to show the entire chart again, filled in by respondent, replacing blanks with zeros.**

**\*\*\*\*Additional error check:** For any single item on PA198, if the box has a blank/missing value, then please alert the respondent by summing up what R has answered and giving opportunity to go back and correct. Please use a zero if respondent has left box blank: "You said you have the following prepaid cards. Is that correct?" y/n If no, give the screen again. \*\*\*\*

**\*\*\*\*Example:**

	Number of cards
(PA198_a) Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)	2
(PA198_c) Public transportation card (subway, bus, train or ferry)	3
(PA198_d) Phone card	0
(PA198_e) Direct Express	0
(PA198_f)	0

EBT, WIC, SNAP, or TANF	
(PA198_m) Other federal, state, or local government benefit card	0
(PA198_g) Payroll card (for wages or salary)	0
(PA198_h) Employee incentive card (for bonus pay, awards, or recognition from your employer)	0
(PA198_i) Benefit card (FSA, HRA, HSA, health care, day care)	0
(PA198_j) Remittance card (for sending money overseas)	0
(PA198_k) Rebate card from store, merchant, or website	0
(PA198_l) Location specific card (for spending in shopping malls or university campus)	0
(PA198_b) Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express <ul style="list-style-type: none"> <li>• <i>Include only cards not reported above.</i></li> </ul>	0

**END VERSION B, END EXPERIMENT**

```
numbercards = sum(PA198_a, PA198_b, PA198_c, PA198_d, PA198_e,
PA198_f, PA198_g, PA198_h, PA198_i, PA198_j, PA198_k, PA198_l,
PA198_m)
```

```
If numbercards > 0 then PCADOPTER_c = 1
```

```
If PCADOPTER_a = 1 or PCADOPTER_b = 1 or PCADOPTER_c = 1 then
PCADOPTER = 1
```

**EXPERIMENT**

\*\*\*\*RAND – half of respondents get version A, half get version B.\*\*\*\*

**VERSION A**

```
IF PCADOPTER = 1 THEN
```

```
    If numbercards > 0 then
```

```
        q5a.
```

You told us you have the following [insert numbercards] prepaid cards:

\*\*\*\*Show a table here that displays the cards they told us that they have. Use the text from PA197/PA198 for each box, and then display the number of cards they told us, if that number is greater than 0. Here is an example:  
The R told us that she has 2 prepaid cards, and that it is one gift card and one payroll card. Then that R should see:

Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)	1
Payroll card (for wages or salary)	1

\*\*\*\*

How many of these cards can be used to make payments at many different types of merchants, stores, and websites?

- [numeric response box]

\*\*\*\* error check for the response:  
 $0 \leq \text{response} \leq \text{numbercards}$

END VERSION A

VERSION B

q5b.

You told us you have the following [insert numbercards] prepaid cards:

\*\*\*\*Show a table here that displays the cards they told us that they have. Use the text from PA197/PA198 for each box, and then display the number of cards they told us, if that number is greater than 0. Here is an example:  
The R told us that she has 2 prepaid cards, and that it is one gift card and one payroll card. Then that R should see:

Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)	1
Payroll card (for wages or salary)	1

\*\*\*\*

How many of these cards have a Visa, MasterCard, Discover, or American Express logo on them?

- [numeric response box]

\*\*\*\* error check for the response:

0 <= response <= numbercards

End (if numbercards > 0)

**END VERSION B, END EXPERIMENT**

EXPERIMENT

\*\*\*RAND – half of respondents get version A, half get version B.\*\*\*

VERSION A

q8a.

What is the total dollar amount currently stored or loaded on all your prepaid cards?

- If you do not have any money your cards, please enter 0 in the box.
- Please round to the nearest dollar.

\*\*\*RAND: please put “.00” in numeric response box, so R understand we only want whole dollar amounts.

- [numeric response box]

VERSION B

q8b.

For each type of prepaid card, please tell us the total dollar amount currently stored or loaded on all cards of that type.

- If you do not have any money on a card, please enter 0 in the box next to that type of card.
- Please round to the nearest dollar.

\*\*\*RAND: please put “.00” in numeric response box, so R understand we only want whole dollar amounts.

	Dollar value
IF PA197_a = 1 or PA198_a > 0 (q8b_1) Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)	
IF PA197_c = 1 or PA198_c > 0 (q8b_2) Public transportation card (subway, bus, train or ferry)	
IF PA197_d = 1 or PA198_d > 0 (q8b_3) Phone card	
IF PA197_e = 1 or PA198_e > 0 (q8b_4) Direct Express	
IF PA197_f = 1 or PA198_f > 0 (q8b_5) EBT, WIC, SNAP, or TANF	
IF PA197_m = 1 or PA198_m > 0 (q8b_6) Other federal, state, or local government benefit card	

IF PA197_g = 1 or PA198_g > 0 (q8b_7) Payroll card (for wages or salary)	
IF PA197_h = 1 or PA198_h > 0 (q8b_8) Employee incentive card (for bonus pay, awards, or recognition from your employer)	
IF PA197_i = 1 or PA198_i > 0 (q8b_9) Benefit card (FSA, HRA, HSA, health care, day care)	
IF PA197_j = 1 or PA198_j > 0 (q8b_10) Remittance card (for sending money overseas)	
IF PA197_k = 1 or PA198_k > 0 (q8b_11) Rebate card from store, merchant, or website	
IF PA197_l = 1 or PA198_l > 0 (q8b_12) Location specific card (for spending in shopping malls or university campus)	
IF PA197_b = 1 or PA198_b > 0 (q8b_13) Other general purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express) <ul style="list-style-type: none"> <li>• <i>Include only cards not reported above.</i></li> </ul>	

\*\*\*\*Error check: If the respondent leaves an item missing, please prompt them and point them to the missing item. Currently, there is a generic warning, but we would like the warning to be on the same page as the question itself. Sort of like above in q5a, q5a2, q5b, and q5b2 how the error message appears above the question and it stays on the same page.\*\*\*\*

**END EXPERIMENT**

If numbercards > 0 then

q10.

Do you have any of the following types of prepaid cards?

	Yes	No
NetSpend	1	2
Green Dot	1	2
Bluebird	1	2
Prepaid card from a bank (Examples: Chase, Bank of America, Wells Fargo.)	1	2

END IF (PCADOPTER = 1)

\*\*\*\* Add question for people who say they have no prepaid cards with all ways of asking the question. (No to q1. No to PA1, PA2, PA3, PA4 in any version of experiment (A,B, or C). No to all in PA197 or all zeros/blank to PA 198. If PCADOPTER = 0 then ask this question:\*\*\*\*

Q12.

According to your answers so far, you do not have a prepaid card.

Have you ever had a prepaid card?

- Yes
- No

If Q12 = YES OR PCADOPTER = 1 then

Q12b.

Now, we'd like you to think back over all the prepaid cards you have now or had before.

- During the **past month**, did you pay for anything using any of your prepaid cards?
  - 1 Yes
  - 2 No

If Q12b = NO then

Q12a.

- During the **past 12 months**, did you pay for anything using any of your prepaid cards?
  - 1 Yes
  - 2 No

END IF (q12b = NO)

END IF (q12 = YES)

q11.

Please tell us how you receive your **main source of income** (salary, wages, social security, retirement, unemployment, alimony, etc.):

- *Check all that apply*

\*\*\*\*Randomize response options 1 – 4\*\*\*\*

- 1 Direct deposited to a bank account

- 2 Directly loaded on to a prepaid card
- 3 Paper paycheck
- 4 Cash
- 5 Other (specify)
  - (q11\_other)\_\_\_\_\_