

2013 Prepaid Card Experiment User's Guide

1 Introduction

This document is a data user's guide for the 2013 Prepaid Card Experiment (PCE) conducted by the Consumer Payments Research Center (CPRC) in August 2013. It describes the data and all other documents relevant to the 2013 PCE data. The [CPRC website](#) contains the following files:

1. *Stata and CSV formats of the 2013 PCE raw data*: The raw data are provided in Stata, and CSV formats. The CPRC assumes that data users are familiar with a statistical analysis software package such as Stata or R. The CPRC does not provide any software assistance.
2. *2013 PCE Questionnaire*: The questionnaire shows all survey questions including instructions and skip patterns.
3. *2013 PCE Data Codebook*: Provides sample summary statistics for all survey questions.
4. *"Measuring Unfamiliar Economic Concepts: The Case of Prepaid Card Adoption"*: This paper focuses on the analysis of how different formats of questions about the adoption of prepaid cards influence adoption rate estimates.
5. *2013 PCE Summary Tables*: This set of tables provides point estimates for a variety of economic variables regarding the adoption and use of prepaid cards among the population of U.S. consumers. Estimates for the same concept are given for different question formats and, whenever relevant, pooled data as well. Demographic information and standard errors of estimates are also included.

Below, we provide a brief overview of the experiments featured in the 2013 PCE and give details about the types of variables included in the raw data.

2 Overview of Experiments

As the main goal of the 2013 PCE is to test how different question formats influence the estimates of prepaid card adoption, the general structure of the survey is as follows. Each respondent is first asked about adoption of prepaid cards as a whole, followed by one of

three versions of a question regarding four broad types of prepaid cards, and then one of two versions of a question about 13 types of prepaid cards. The assignments for the latter two are random. Additional questions about prepaid cards and personal finances are also featured. Two of these questions also have two forms and are randomly assigned to individuals. Below, we describe each of the four experiments.

4-category adoption question There are three versions of the 4-category question (4A, 4B, 4C), defined by different category names and a different order in which they are presented. Details of the question formats can be found in the questionnaire, and motivation for the design is discussed in the paper.

13-category adoption question There are two version of the 13-category question (13A, 13B). The first version asks the respondent to declare whether they are adopters of each the 13 category types. For those adopted, a follow-up question asks for the number of such cards adopted. The second version asks for the number of adopted cards for each of the 13 categories. Details of the question formats can be found in the questionnaire, and motivation for the design is discussed in the paper.

Number of general purpose cards (q5) This experiment is used to test the difference in the reported number of general purpose cards based on two different characterizations of such cards. One version describes them as capable of being “used to make payments at many different types of merchants, stores and websites,” while the second version describes them as having a “Visa, Mastercard, Discover, or American Express logo on them.”

Dollar value stored (q8) This experiment asks some respondents to report the dollar value stored on all prepaid cards and asks others to report the number stored on cards of each of 13 categories.

3 Variable Types

The 2013 PCE dataset is composed of the following categories of variables.

RAND primkey The variable `prim_key` is of the form `xyyzzzz:n` or `xyyyzzzz:n` (for 2010 onward), where `x` or `xx` is year (9 for 2009, 10 for 2010, e.g.), `yy` is month (08 for August, e.g.), and `zzzz` is a household identifier within that year/month. `xyyzzzz` and `xyyyzzzz` are the unique household identifier. The number to the right of the colon is the member id (1, 2, ..., n) for a panel member inside a household. It is assigned in the

order that the respondent entered the survey; panel members with member id equal to 1 are the panelist that was contacted and recruited to join the ALP. Those with member id numbers of 2 or greater are household members of the original recruits.

The `prim_key` for an ALP member is the same across all RAND ALP surveys. This allows data users to merge other RAND ALP survey datasets onto the SCPC dataset.

My Household Questionnaire Variables There are 29 variables related to RAND’s My Household Questionnaire. Most of the variable names correspond to those defined in the questionnaire themselves. The state codes are given below in Table 1. In addition,

tshhbox The most recent date prior to the 2013 PCE on which the respondent completed the My Household Questionnaire.

age The age of the respondent when taking the My Household Questionnaire.

Survey Response Variables There are 69 survey variables relating to the Prepaid Card Survey uniquely. Questions corresponding to each variable are found in the questionnaire as well as the Data Codebook. In addition, the survey variables include:

tsstart The date and time at which the respondent began the survey.

tsend The date and time at which the respondent completed the survey.

cs_001 The final question, featured in all ALP-based surveys:

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

Survey Flow Variables The 2013 PCE involves the random assignment of questions to individuals as well as a skip logic, mostly dictated on asking certain questions only to those respondents who claimed to be prepaid card adopters. The skip logic is explicitly written in the questionnaire. It is mostly a function of responses to other survey variables. Sometimes combinations of survey responses are used to generate new variables that define the flow of the survey. These are defined in the questionnaire and listed below. The variables corresponding to the assignment of question version in the four experiments are also included below.

pcadopter_a A binary variable that indicates whether the respondent is an adopter of prepaid cards (1) or not (0) based on the 1-category question (q1).

pcadopter_b A binary variable that indicates whether the respondent is an adopter of prepaid cards (1) or not (0) based on the 4-category question.

pcadopter_c A binary variable that indicates whether the respondent is an adopter of prepaid cards (1) or not (0) based on the 13-category question.

pcadopter A binary variable that indicates whether the respondent is an adopter of prepaid cards (1) or not (0).

numbercards The number of prepaid cards adopted by a respondent. This variable is sometimes used in question prompts (as can be seen in the questionnaire).

random_4cat A variable that determines which of the three different versions of the 4-category adoption questions a respondent receives. This influences the responses to pa1, pa2, pa3, and pa4.

random_13cat A variable that determines which of the two 13-category adoption questions a respondent receives. This influences pa197_a - pa197_m and pa198_a - pa198_m.

random_q5 A variable that determines whether a respondent sees q5a or q5b.

random_q8 A variable that determines whether a respondent sees q8a or q8b.

1 - Alaska	14 - Indiana	27 - Nebraska	40 - South Carolina
2 - Alabama	15 - Iowa	28 - Nevada	41 - South Dakota
3 - Arizona	16 - Kansas	29 - New Hampshire	42 - Tennessee
4 - Arkansas	17 - Kentucky	30 - New Jersey	43 - Texas
5 - California	18 - Louisiana	31 - New Mexico	44 - Utah
6 - Colorado	19 - Maine	32 - New York	45 - Vermont
7 - Connecticut	20 - Maryland	33 - North Carolina	46 - Virginia
8 - Delaware	21 - Massachusetts	34 - North Dakota	47 - Washington
9 - Florida	22 - Michigan	35 - Ohio	48 - West Virginia
10 - Georgia	23 - Minnesota	36 - Oklahoma	49 - Wisconsin
11 - Hawaii	24 - Mississippi	37 - Oregon	50 - Wyoming
12 - Idaho	25 - Missouri	38 - Pennsylvania	51 - Washington D.C.
13 - Illinois	26 - Montana	39 - Rhode Island	52 - Puerto Rico

Table 1: My Household Questionnaire State Codes