2010 SCPC Questionnaire
RAND American Life Panel MS142 and “My Household Questionnaire”
October, 2010

***Pink text*** = comments

Preliminaries (related to MHQ)
If calcage = empty then
  • (IN002) What is your birth date?
    o (birthmonth) Range of Months: January-December
    o (birthday) Range of Days: 1-31
    o (birthyear) Range of years: 1911-1999
end if

If internetlocation = empty then
  • (internetlocation) We would like to know how you are communicating with us. From what location are you currently connected to the internet?
    o 1 Home
    o 2 Work
    o 3 Internet café, library, etc.
    o 4 Elsewhere
end if

• (cellphone) Do you have a cell phone?
  o 1 Yes
  o 2 No

If cellphone = 1 then
  CPADOPTER := 1
  • (smartphone) Does your cell phone have any of the following features?
    | Yes | No |
    |-----|----|
    | (smartphone_a) Text/SMS with no texting plan | 1   | 2   |
    | (smartphone_b) Text/SMS with texting plan      | 1   | 2   |
    | (smartphone_c) Web browsing                    | 1   | 2   |
    | (smartphone_d) Smart phone such as iPhone, Android or BlackBerry | 1   | 2   |

Else
  CPADOPTER := 0
ENDIF

If familyincome = empty then
  • (familyincome) Which Category represents the total combined income of all members of your family (living here) during the past 12 months? This includes money from jobs, net income
from business, farm or rent, pensions, dividends, interest, social security payments and any
other money income received by members of your family who are 15 years of age or older.

- 1 Less than $5,000
- 2 $5,000-$7,499
- 3 $7,500-$9,999
- 4 $10,000-$12,499
- 5 $12,500-$14,999
- 6 $15,000-$19,999
- 7 $20,000-$24,999
- 8 $25,000-$29,999
- 9 $30,000-$34,999
- 10 $35,000-$39,999
- 11 $40,000-$49,999
- 12 $50,000-$59,999
- 13 $60,000-$74,999
- 14 $75,000 or more

end if

(surveyintro) Thank you for taking this survey. We are studying consumer payment preferences. As always, your answers are collected anonymously and will never be linked to your name.

Answer for yourself unless instructed to answer for your entire household.

Do not include any payments related to a business you own or work for, except payments that are made for both your work and yourself.

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.

I. Financial Responsibility (FR)

(FR001_intro) First, help us to understand your role in the financial activity of your household.

- In your household, how much responsibility do you have for these tasks? Check one per row only.

<table>
<thead>
<tr>
<th></th>
<th>1 None or almost none</th>
<th>2 Some</th>
<th>3 Shared equally with other household members</th>
<th>4 Most</th>
<th>5 All or almost all</th>
</tr>
</thead>
<tbody>
<tr>
<td>(FR001_a)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Common Payment Methods

<table>
<thead>
<tr>
<th>Method</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>Coins and paper bills.</td>
</tr>
<tr>
<td>Check</td>
<td>A piece of paper directing a financial institution to pay a specific amount of money to a person or business.</td>
</tr>
<tr>
<td>Debit card</td>
<td>A card that deducts directly from your bank account.</td>
</tr>
<tr>
<td>Credit card</td>
<td>A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.</td>
</tr>
<tr>
<td>Prepaid card</td>
<td>A card that has money stored or loaded onto the card. Also known as stored value cards or gift cards.</td>
</tr>
<tr>
<td>Bank account number</td>
<td>A payment made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc.</td>
</tr>
<tr>
<td>Online banking bill pay</td>
<td>A bill payment made from your bank’s online banking website. This payment does not require you or your bank to disclose your bank account number to a third party.</td>
</tr>
</tbody>
</table>

For each question, please rate the characteristics of all payment methods, even if you do not have or use all of them.

### II. Assessment of Characteristics (AS)

#### SECURITY

Suppose a payment method has been stolen, misused, or accessed without the owner’s permission. Please rate the SECURITY of each method against permanent financial loss or unwanted disclosure of personal information.

Please choose one answer in each row for all payment methods.

<table>
<thead>
<tr>
<th></th>
<th>1 Very Risky</th>
<th>2 Risky</th>
<th>3 Neither risky nor secure</th>
<th>4 Secure</th>
<th>5 Very Secure</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS003_a {.}</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b {.}</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check</td>
<td></td>
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</tr>
</tbody>
</table>

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### ACCEPTANCE FOR PAYMENT

Please rate how likely each payment method is to be **ACCEPTED** for payment by stores, companies, online merchants, and other people or organizations.

Please choose one answer in each row for all payment methods.

<table>
<thead>
<tr>
<th></th>
<th>1 Rarely accepted</th>
<th>2 Occasionally accepted</th>
<th>3 Often accepted</th>
<th>4 Usually accepted</th>
<th>5 Almost always accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS003_a{.} Cash</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>AS003_b{.} Check</td>
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<td></td>
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<tr>
<td>AS003_c{.} Debit card</td>
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<tr>
<td>AS003_d{.} Credit card</td>
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<tr>
<td>AS003_e{.} Prepaid card</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>AS003_f{.} Bank account number</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_g{.} Online banking bill pay</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### COST

Please rate the **COST** of using each payment method.

Examples: fees, penalties, postage, interest paid or lost, subscriptions, or materials raise the cost; cash discounts and rewards (like frequent flyer miles) reduce the cost.

Please choose one answer in each row for all payment methods.
### CONVENIENCE

Please rate the **CONVENIENCE** of each payment method.

Examples: speed, control over payment timing, ease of use, effort to carry, ability to keep or store.

Please choose one answer in each row for all payment methods.

<table>
<thead>
<tr>
<th></th>
<th>1 Very inconvenient</th>
<th>2 Inconvenient</th>
<th>3 Neither inconvenient nor convenient</th>
<th>4 Convenient</th>
<th>5 Very convenient</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS003_a{.} Cash</td>
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<tr>
<td>AS003_b{.} Check</td>
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<tr>
<td>AS003_c{.} Debit card</td>
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<tr>
<td>AS003_d{.} Credit card</td>
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<td>AS003_e{.} Prepaid card</td>
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</tbody>
</table>
**GETTING & SETTING UP**

Rate the **task of getting or setting up** each payment method before you can use it.

Examples: getting cash at the ATM, length of time to get or set up, paperwork, learning to use or install it, or travel.

Please choose one answer in each row for **all** payment methods.

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
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<tbody>
<tr>
<td>AS003_a</td>
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<td>Cash</td>
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<td>AS003_b</td>
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<tr>
<td>Check</td>
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<tr>
<td>AS003_c</td>
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<tr>
<td>Debit card</td>
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<tr>
<td>Online banking bill pay</td>
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</tbody>
</table>

**PAYMENT RECORDS**

Rate the quality of **records** offered by each payment method. Consider both paper and electronic records.

Examples: proof of purchase, account balances, spending history, usefulness in correcting errors or dispute resolution, or ease of storage.

Please choose one answer in each row for **all** payment methods.

<table>
<thead>
<tr>
<th></th>
<th>1 Very poor records</th>
<th>2 Poor records</th>
<th>3 Neither good nor poor</th>
<th>4 Good records</th>
<th>5 Very good records</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS003_a</td>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b</td>
<td>Check</td>
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<tr>
<td>AS003_c</td>
<td>Debit</td>
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</tbody>
</table>
Survey of Consumer Payment Choice

<table>
<thead>
<tr>
<th>card</th>
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<td>AS003_d{.}</td>
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<tr>
<td><strong>Credit card</strong></td>
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<td>AS003_e{.}</td>
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<td><strong>Prepaid card</strong></td>
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<tr>
<td>AS003_g{.}</td>
<td><strong>Online banking bill pay</strong></td>
<td></td>
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</tr>
</tbody>
</table>

- **(AS012_Intro)** Please rank the importance of each payment characteristic when you decide which payment method to use.

***A randomized table is created with the 6 variables for respondent to rate from 1 to 6***

<table>
<thead>
<tr>
<th></th>
<th>Least important</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Most important 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>(AS012_a) <strong>Acceptance for Payment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(AS012_b) <strong>Getting &amp; Setting up</strong></td>
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</tr>
<tr>
<td>(AS012_d) <strong>Cost</strong></td>
<td></td>
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</tr>
<tr>
<td>(AS012_e) <strong>Convenience</strong></td>
<td></td>
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</tr>
<tr>
<td>(AS012_f) <strong>Payment records</strong></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>(AS012_h) <strong>Security</strong></td>
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<td></td>
</tr>
</tbody>
</table>

- **(AS004)** How do you rate the **security** of the following **locations** of making a payment?

***randomize order of categories***

<table>
<thead>
<tr>
<th></th>
<th>1 Very Risky</th>
<th>2 Risky</th>
<th>3 Neither risky nor secure</th>
<th>4 Secure</th>
<th>5 Very Secure</th>
</tr>
</thead>
<tbody>
<tr>
<td>(AS004_a) <strong>In person</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(AS004_b) <strong>Online</strong></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>(AS004_c) <strong>By mail</strong></td>
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</tr>
</tbody>
</table>
### (AS004_d) By phone

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<table>
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</thead>
</table>

<p>| | | | |</p>
<table>
<thead>
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</tr>
</thead>
</table>

### (AS004_e) Mobile

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
</table>

- **(AS005) Rating the security of debit cards**

  **Debit card** payments sometimes require you to
  
  - Enter a Personal Identification Number (PIN)
  - Give your signature
  - No PIN or signature, typically for small dollar values
  - Card number entered online

  How would you rate the security of each type of debit card transaction?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>(AS005_a) PIN debit card</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>(AS005_b) Signature debit card</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>(AS005_c) No PIN and no signature debit card</strong></td>
<td></td>
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</tr>
<tr>
<td><strong>(AS005_d) Using a debit card online</strong></td>
<td></td>
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</tr>
</tbody>
</table>

### III. Payment Adoption (PA)

- **(PA001) Please tell us the types of accounts you have that allow you to make payments.**

  **Money market accounts** are similar to regular savings accounts, but they usually pay higher interest, have higher minimum balance requirements, and only allow three to six withdrawals per month. Also, many money market accounts will let you write a small number of checks each month.

  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) Number of **checking accounts**
(PA001_b) Number of **savings accounts**
(PA001_c) Number of **money market accounts**
(PA001_d) Number of non-bank online payment accounts

If PA001_d > 0 then
PPADOPTER = 1
Else
PPADOPTER = 0
Endif

IF PA001_a > 0 THEN
CHKADOPTER := 1
else
CHKADOPTER := 0
ENDIF

IF PA001_b > 0 THEN
SAVADOPTER := 1
else
SAVADOPTER := 0
ENDIF

If PA001_c > 0 THEN
MMADOPTER := 1
If PA001_c > 1 then
• (PA047) Do any of your money market accounts allow you to **write checks** or make **bank account number** payments?
  o 1 Yes
  o 2 No
 Else
• (PA047) Does your money market account allow you to **write checks** or make **bank account number** payments?
  o 1 Yes
  o 2 No
 Endif
Else
MMADOPTER := 0
ENDIF

If pa047 = 1 then
Mmcadopter := 1
Else
Mmcadopter := 0
endif
IF PA001_a > 0 OR PA001_b > 0 or PA001_c > 0 THEN
  BAADOPTER := 1
else
  BAADOPTER := 0
ENDIF

If chkadopter = 0 then
  • (PA002) Please choose the most important reason why don’t you have a checking account.
    ***randomize 1-6, and always keep 7 as “other”***
      o 1 I don’t write enough checks to make it worthwhile
      o 2 The minimum balance is too high
      o 3 I don’t like dealing with banks
      o 4 The fees and service charges are too high
      o 5 No bank has convenient hours or location
      o 6 No bank will give me a checking account
      o 7 Other (explain)
        ▪ (PA002_other)

  • (PA003) Have you ever had a checking account?
    o 1 Yes
    o 2 No

IF PA003 = 1 THEN
  CHKEVER := 1
else
  CHKEVER := 0
ENDIF

ENDIF

SAVEVER := 0
if SAVADOPTER = 0 then
  • (NEVS) Have you ever had a savings account?
    o 1 Yes
    o 2 No

  if NEWSAV = 1 then
    SAVEVER := 1
  else
    SAVEVER := 0
  endif
endif

MMEVER := 0
if MMADOPTER = 0 then
  • (PA030) Have you ever had a money market account?
    o 1 Yes
2010 Survey of Consumer Payment Choice

o 2 No
    if PA030 = 1 then
    MMEVER := 1
else
    MMEVER := 0
endif
endif

if (CHKEVER = 1 or SAVEVER = 1 or MMEVER = 1) then
    BAEVER := 1
else
    BAEVER := 0
endif

DCADOPTER := 0
ATMADOPTER := 0
ATMONLYADOPTER := 0
TBADOPTER := 0
OBADOPTER := 0
OBBPADOPTER := 0
DCEVER := 0
ATMEVER := 0
ATMONLEYEVER := 0
TBEVER := 0
OBEVER := 0
OBBPEVER := 0
MOADOPTER := 0  *money order;
MOEVER := 0
TCADOPTER := 0  *travelers checks;
TCEVER := 0
PPEVER := 0
MBADOPTER := 0  *mobile banking;
MBEVER := 0

if BA_Adopter = 0 then
    if (chkever = 1 or savever = 1) then
        (PA010) A debit card allows you to make purchases or payments in addition to
        allowing access to your bank accounts through an automated teller machine (ATM).

Have you ever had a debit card?
    o 1 Yes
    o 2 No

    if PA010 = 1 then
        DCEVER := 1
        ATMEVER := 1
    else
        DCEVER := 0
        ATMEVER := 0
    endif
• (PA009) An ATM card is a card that allows you to deposit or withdraw cash from an automated teller machine, but cannot be used for purchases or payments.

Have you ever had an ATM card?
  o 1 Yes
  o 2 No

if PA009 = 1 then
  ATMEVER := 1
  if PA010 = 2 then
    ATMONLYEVER := 1
  else
    ATMONLYEVER := 0
  endif
else
  ATMEVER := 0
endif

• (NEWTB) 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.

To set up access to telephone banking, you may need to create a password or PIN.

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

if NEWTB = 1 then
  TBEVER := 1
else
  TBEVER := 0
endif

• (NEWOB) Online banking is a method of accessing a bank account via the website of a bank, to perform such actions as viewing account balances, making transfers between accounts, or paying bills electronically.

In order to set up access to your bank’s online banking website, you usually have to set up a username, password, site key or PIN.

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

if NEWOB = 1 then
Online banking bill payment is an electronic payment made directly from your bank account to a merchant via your bank’s online banking website.

To initiate the payment, you provide your bank’s website with a merchant’s information and authorize the bank to make a deduction from your account.

To set up access to online banking bill payment, you must sign up on your bank’s online banking website.

Have you ever set up access to online banking bill payment?
- 1 Yes
- 2 No

if NEWOBBP = 1 then
  OBBPEVER := 1
else
  OBBPEVER := 0
endif

else
  OBEVER := 0
endif

ENDIF  *ending if (chkever = 1 or savever = 1);*

ENDIF  *ending if BA_Adopter = 0;*

if BA_Adopter != 0 then
  if CHKADOPTER = 1 then
    • (PA004) 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.

    DROP DOWN BOX WITH ENTRIES
    - [initial box] *** Select one ***
    - 0%
    - 0.01 to 0.50%
    - 0.51 to 1.00%
    - 1.01 to 1.50%
    - 1.51 to 2.00%
    - 2.01 to 2.50%
    - 2.51 to 3.00%
    - 3.01 to 3.50%
• (PA031) Do you currently have any blank, unused checks?
  o 1 Yes
  o 2 No

• (PA035) Have you written a paper check to make a payment in the past 12 months?
  o 1 Yes
  o 2 No

• (PA006) At what type of financial institution is your primary checking account?
  o 1 Commercial bank
  o 2 Savings and loan
  o 3 Credit union
  o 4 Brokerage
  o 5 Internet bank
  o 6 Other:
    ▪ (PA006_other) (please specify)_______
Endif ***chkadopter=1***

If SAVADOPTER = 1 then
• (PA007) At what type of financial institution is your primary savings account?
  o 1 Commercial bank
  o 2 Savings and loan
  o 3 Credit union
  o 4 Brokerage
  o 5 Internet bank
  o 6 Other:
    ▪ (PA007_other) (please specify)_______
Endif

If (CHKADOPTER = 1) then
  o (PA005) 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?
  o 1 Yes
No
3 I don’t know

- (PA008_Intro) An ATM card is a card that allows you to deposit or withdraw cash from an automated teller machine (ATM), but cannot be used for purchases or payments.

A debit card allows you to make purchases or payments in addition to allowing access to your bank accounts through an ATM.

How many debit cards and/or ATM cards do you have?

If none, please enter 0.

- (PA008_a) Number of debit cards:
- (PA008_b) Number of ATM cards:

if PA008_a > 0 then
    DCADOPTER := 1
    ATMADOPTER := 1
else
    DCADOPTER := 0
    ATMADOPTER := 0
endif

- (PA010) Have you ever had a debit card?
    o 1 Yes
    o 2 No

if PA010 = 1 then
    DCEVER := 1
    ATMEVER := 1
else
    DCEVER := 0
    ATMEVER := 0
endif

if PA008_b > 0 then
    ATMADOPTER := 1
    if PA008_a = 0 then
        ATMONLYADOPTER := 1
    else
        ATMONLYADOPTER := 0
    endif
else
    ATMADOPTER := 0
endif

- (PA009) Have you ever had an ATM card?
if PA009 = 1 then
    ATMEVER := 1
else
    ATMEVER := 0
endif
endif

if (PA008_a > 0) then
    • (PA011) 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?

        o 1 Yes
        o 2 No

    • (PA034) If you are given a choice while completing a debit card purchase, do you prefer to enter your PIN or give your signature? ***randomize responses***

        o 1 PIN
        o 2 Signature
        o 3 Either one is fine/ I’m indifferent
        o 4 Neither one/ I prefer not to enter a PIN or give my signature

Endif

• (PA032) In the past 12 months, have you visited a bank branch and spoken with a teller or other bank employee to conduct banking transactions such as opening or closing an account, making a withdrawal or deposit, checking an account balance or making a payment?

        o Yes
        o No

If (pa008_a > 0 or pa008_b > 0) then
    • (PA049) In the past 12 months, have you used an ATM to conduct banking transactions such as making a withdrawal, making a deposit, or checking an account balance?

        o Yes
        o No

End if
• 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.

```plaintext
if CPADOPTER = 1 then
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.
endif
```

Have you **set up** any of the following methods of accessing your current bank accounts?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA012) Telephone banking</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA013) Online banking</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>if CPADOPTER = 1 then Mobile banking</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

```
If pa012 = 1 then
TBADOPTER := 1
End if

if NEWTB = 1 then
TBEVER := 1
else
TBEVER := 0
endif

If pa013 = 1 then
OBADOPTER := 1
```

• **(PA014) Online banking bill payment** is an electronic payment made directly from your bank account to a merchant via your bank’s online banking website.
To initiate a payment, you provide your bank’s website with a merchant’s information and authorize the bank to make a deduction from your account.

To set up access to online banking bill payment, you must sign up on your bank’s online banking website.

Have you set up access to the online banking bill payment function of your bank’s online banking website?

- 1 Yes
- 2 No

if PA014 = 1 then
  OBBPADOPTER := 1
else
  OBBPADOPTER := 0
endif

- (NEWOBBP) Have you ever set up access to online banking bill payment?

  - 1 Yes
  - 2 No

if NEWOBBP = 1 then
  OBBPEVER := 1
else
  OBBPEVER := 0
endif
endif

else
  OBADOPTER := 0
endif

- (NEWOB) Online banking is a method of accessing a bank account via the website of a bank, to perform such actions as viewing account balances, making transfers between accounts, or paying bills electronically.

In order to set up access to your bank’s online banking website, you usually have to set up a username, password, site key or PIN.

Have you ever set up access to online banking?

  - 1 Yes
  - 2 No

if NEWOB = 1 then
  OBEVER := 1
else
  OBEVER := 0
Endif
If pa026 = 1 then
   MBADOPTER := 1
Else
   If cpadopter = 1 then
      • (PA126) Have you ever set up access to mobile banking?
         o 1 Yes
         o 2 No
   End
End if

If tbadopter = 1 or obadopter = 1 or mbadopter = 1 then
   • In the past 12 months, have you used the following methods to access your account?

<table>
<thead>
<tr>
<th>Method</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone banking</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Online banking</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Mobile banking</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

Endif

Endif  *if BA_Adopter != 0;

• (PA050) In the past 12 months, have you used cash to make a payment, even once?
  o Yes
  o No

• (PA015_Intro) About how much cash do you have (do not include cash that other members of your household might have)...
  o (PA015_a)...in your wallet, purse, and/or pocket.
    o About $_____00
  o (PA015_b)...elsewhere in your home, car, office, etc.
    o About $_____00

****for PA015_a and PA015_b, verify from respondent if response is over $1000
Ask the R the following:
You told us that you have [FILL with amount the R entered] in your [wallet, purse, and/or pocket OR home, car or office].
<br><br>Please choose ‘Back’ if you would like to change your response. Otherwise, choose ‘Next’ to continue.****
When you get cash, where do you get it most often?***

1. ATM
2. Bank teller
3. Check cashing store
4. Cash back at a retail store
5. Employer
6. Family or friend
7. Other
   (PA016_other) Specify:

***here is a series of FILLs that you should use for the next questions. They are slightly reworded versions of the above table***

1. the ATM
2. a bank teller
3. a check cashing store
4. a retail or grocery store
5. your employer
6. a family member or friend
7. [whatever the R writes in the open ended response box PA016_other]

When you get cash from [FILL WITH ANSWER FROM PA016], what amount do you get most often?

$______.00

When you get cash from all other sources besides [fill from answer PA016], what amount do you get most often?

$______.00

In a typical period (week, month, or year), how often do you get cash from [FILL WITH ANSWER FROM PA016]? Answer in one box only. Choose the box that best describes your cash activity.

Enter the number of times you get cash. DO NOT ENTER DOLLAR AMOUNTS.

If never, please enter 0 in any box.

(PA018_asterisk)*Use the Per Year frequency if you typically get cash fewer than once a month

When you get cash from all other sources besides [fill from answer PA016], how often do you get cash from all other sources besides [fill from answer PA016]?
Answer in one box only. Choose the box that best describes your cash activity.

Enter the number of times you get cash. DO NOT ENTER DOLLAR AMOUNTS.

If never, please enter 0 in any box.

| (PA018_a2) time(s) per week | (PA018_b2) time(s) per month | (PA018_c2) time(s) per year* |

(PA018_asterisk)*Use the Per Year frequency if you typically get cash fewer than once a month

CCADOPTER := 0

• (PA053) Do you have any credit cards?
  o 1 Yes
  o 2 No

If PA053 = 1 then
  CCADOPTER = 1
Else
  CCADOPTER = 0

• (PA020) Have you ever had a credit card?
  o 1 Yes
  o 2 No

CCEVER := 0
IF PA020 = 1 THEN
  CCEVER := 1
ENDIF
Endif

IF CCADOPTER = 1 THEN
  • (PA019_intro) 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.

  Store 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?
### (PA054) 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.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>General purpose</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Charge</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Store branded</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

• (PA099) 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?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA099_a) General purpose</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA099_b) Merchant specific</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA099_c) Payroll card</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA099_d) Government issued</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

If PA099_a = 2 and PA099_b = 2 and PA099_c = 2 and PA099_d = 2 then

- **(PA022)** Have you ever had a prepaid card?
  - 1 Yes
  - 2 No
  IF PA022 = 1 THEN
    PCEVER := 1
 ENDIF

ENDIF  **** If PA099_a = 2 and PA099_b = 2 and PA099_c = 2 and PA099_d = 2****

If PA099_a = 1 or PA099_b = 1 or PA099_c = 1 or PA099_d = 1 then PCADOPTER := 1

- **(PA100)** How many of each type of prepaid card do you have?
  - if PA099_a = 1 then (PA100_a) General purpose ________ cards
  - if PA099_b = 1 then (PA100_b) Merchant specific ________ cards
  - if PA099_c = 1 then (PA100_c) Payroll card ________ cards
  - if PA099_d = 1 then (PA100_d) Government issued ________ cards

- **(PA102)** What is the value of all general purpose and merchant specific prepaid cards that you currently have?
  
  Please answer to nearest dollar.
  
  - $_____.00

- **(PA039)** Some general purpose and merchant specific prepaid cards can be **reloaded** with extra dollar value by the card holder.

  Are any of your prepaid cards **reloadable**?
  - 1 Yes
If PA039 = 1 then
   • (PA022_extra) In the past 12 months, did you add money to reload any of your prepaid cards?
      o 1 Yes
      o 2 No

if PA022_extra = 1 then
   • (PA029) 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?
       • $______.00

   • (PA023_intro) 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?

   Answer in one box only. Choose the box that best describes your prepaid card reloading behavior.

   Enter the number of times you reload your prepaid card. DO NOT ENTER DOLLAR AMOUNTS.

   If never, please enter 0 in any box.

   Please use the time(s) per year frequency only if you typically add money to a prepaid card fewer than once per month.

   | (PA023_a) _____time(s) per week | (PA023_b) OR_____ time(s) per month | (PA023_c) OR_______time(s) per year |

   • (PA101) Thinking about the prepaid card that you reload most often, what is the most common way that you reload that card?

   ***randomize 1-7, 8 is always “Other”***
      o 1 Cash
      o 2 Credit card
      o 3 Check
      o 4 Directly from income
      o 5 Debit card
      o 6 Rewards from loyalty program
      o 7 Refund or store credit
• (PA024) An **automatic bill payment** is a payment set up to occur on a regularly scheduled basis, typically monthly. Once set up, they do not require any additional effort on the consumer’s part. They can be processed via bank account deductions, debit card transactions, credit card charges, or paid directly from your income.

Do you have any automatic bill payments **set up** to occur this month?
- 1 Yes
- 2 No

ABPADOPTER := 0

IF PA024 = 1 THEN
ABPADOPTER := 1
ELSE
 • (PA025) **Have you ever** had automatic bill payment in the past?
  - 1 Yes
  - 2 No
  ABPEVER := 0
  IF PA025 = 1 THEN
  ABPEVER := 1
ENDIF
ENDIF

• (PA027) A **contactless payment technology** allows the consumer to make a payment by tapping or waving a card or other instrument near a special terminal or reader without swiping, signing or entering a personal identification number.

Do you have any of the following payment methods with contactless payment technology?

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF PA053 = 1 THEN</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA027_a) Credit card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>END IF</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF PA008_a &gt; 0 THEN</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA027_b) Debit card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>END IF</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF PCADOPTER = 1 THEN</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>
(PA027_c)
Prepaid card
END IF

(PA027_d)
Electronic toll payment

(PA027_e)
Key fob

If MBADOPTER = 1 then
  • (PA052) Have you ever used the mobile banking feature of your bank account to pay a bill?

    Consider bills paid using your bank’s mobile banking website or mobile banking app. Do not consider bills paid by calling your bank’s telephone banking service.

    o 1 Yes
    o 2 No

End if (mbadopter = 1)

If cpadopter = 1 then

  • (PA051) Mobile payments are payments, purchases or charitable donations made using a mobile phone.

    Do not consider payments made using the mobile banking feature of your bank account.

In the past 12 months, have you made any of the following types of mobile payments?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA051_a) Payment, purchase or charitable donation made using text message</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA051_b) Contactless payment via tapping or waving your phone</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA051_c) Used your phone to scan a barcode to make a payment</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

endif

• (PA040) In the past 12 months, have you used a money order, even once?
  o Yes
  o No

If YES then
  MOADOPTER = 1
Else
• (PA041) Have you ever used a **money order**, even once?
  - Yes
  - No
  If YES then
    MOEVER = 1
  ENDIF
END IF

• (PA042) In the past 12 months, have you used a **travelers check**, even once?
  - Yes
  - No
  If YES then
    TCADOPTR = 1
  Else
  - (PA043) Have you ever used a **travelers check**, even once?
    - Yes
    - No
    If YES then
      TCEVER = 1
      ENDIF
END IF

If PPADOPTR = 1 THEN

• (PA044) 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 PA044 = 1 then
    - In a typical period, how often do you use a non-bank online payment service such as PayPal to make a purchase or pay another person?

    Answer in one box only. Choose the box that best describes your use of non-bank online payment services.

    Enter the number of times you use a non-bank online payment service. DO NOT ENTER DOLLAR AMOUNTS.

    If never, please enter 0 in any box.

| (PA045_a) _____time(s) per week | (PA045_b) _____time(s) per month | (PA045_c) OR _____time(s) per year* |
(PA045_asterisk)*Use the Per Year frequency if you typically make fewer than one payment per month.

- (PA046) 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?
  - __________dollars

ENDIF
ENDIF ****PPADOPTER = 1 ****

IV. Payment Use (PU)

(PU001_Intro) Now we will ask questions about how often you use the payment methods you have.

(PU002_Intro) The next set of questions will be divided into several types of payments:

Bills
- Automatic bill payments
- Online bill payments
- Bill payments by mail, in person, or by phone

Online
- Non-bill internet payments

Retail or in-person
- Retail goods
- Services and other

Person-to-person payments

if ABPADOPTER = 1 then

- (PU002_intro2)
  Automatic Bill Payments

In a typical period (week, month, or year), how many automatic bill payments do you make?

Answer in one box per row. Choose the box that best describes your typical behavior.

Answer for each payment method.

Enter the number of times you make an automatic bill payment. DO NOT ENTER DOLLAR AMOUNTS.

If you do not use the payment method to pay bills, please enter a 0 in any box in the appropriate row.
### Online Bill Payments

In a typical period (week, month, or year), how many online bill payments do you make?

if ABPADOPTER = 1 then
Do not count any automatic recurring bill payments that you reported in the previous question.
Endif

Answer in one box per row. Choose the box that best describes your typical behavior.

Answer for each payment method.

Enter the number of times you make an online bill payment. DO NOT ENTER DOLLAR AMOUNTS.

---

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your debit card(s) if dcadopter = 1</td>
<td>(pu002_a1)</td>
<td>(pu002_a2)</td>
<td>(pu002_a3)</td>
</tr>
<tr>
<td>Charged to your credit card(s) if ccadopter = 1</td>
<td>(pu002_b1)</td>
<td>(pu002_b2)</td>
<td>(pu002_b3)</td>
</tr>
<tr>
<td>Paid using your bank account and routing numbers if baadopter = 1</td>
<td>(pu002_c1)</td>
<td>(pu002_c2)</td>
<td>(pu002_c3)</td>
</tr>
<tr>
<td>Paid using the online banking bill payment function on your bank’s website if OBBPADOPTER = 1</td>
<td>(pu002_e1)</td>
<td>(pu002_e2)</td>
<td>(pu002_e3)</td>
</tr>
<tr>
<td>Paid directly from your income</td>
<td>(pu002_d1)</td>
<td>(pu002_d2)</td>
<td>(pu002_d3)</td>
</tr>
</tbody>
</table>

(error catching code goes here)

* (PU002_asterisk) Please use the Per year frequency if you typically make fewer than one payment per month

---
If you do not use the payment method to pay bills online, please enter a 0 in any box in the appropriate row.

<table>
<thead>
<tr>
<th>Condition</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>If dcadorder = 1 then Paid with your debit card(s)</td>
<td>(pu003_a1)</td>
<td>(pu003_a2)</td>
<td>(pu003_a3)</td>
</tr>
<tr>
<td>If ccadorder = 1 then Charged to your credit card(s)</td>
<td>(pu003_b1)</td>
<td>(pu003_b2)</td>
<td>(pu003_b3)</td>
</tr>
<tr>
<td>If baadorder = 1 then Paid using your bank account and routing numbers</td>
<td>(pu003_c1)</td>
<td>(pu003_c2)</td>
<td>(pu003_c3)</td>
</tr>
<tr>
<td>If obbpadorder = 1 then Paid using the online banking bill payment function on your bank’s web site</td>
<td>(pu003_d1)</td>
<td>(pu003_d2)</td>
<td>(pu003_d3)</td>
</tr>
</tbody>
</table>

(error catching code here)

*(pu003_asterisk) Please use the Per year frequency if you typically make fewer than one payment per month.

END IF

- *(pu004_intro)

Bill Payments by mail, in person, or by phone

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

Answer in one box per row. Choose the box that best describes your typical behavior.

Enter the number of times you make a bill payment by mail, in person, or by phone. DO NOT ENTER DOLLAR AMOUNTS.

If you do not use the payment method to pay bills by mail, in person, or by phone, please enter a 0 in any box in the appropriate row.
Paid in **cash**  | PU004_a1 | PU004_a2 | PU004_a3
---|---|---|---
If chkadopter = 1 or mmcadopter = 1 then
Paid by **check (paper)**  | PU004_b1 | PU004_b2 | PU004_b3
If moadopter = 1 then
Paid by **money order**
If dcadopter = 1 then
Paid with your **debit card(s)**
If ccadopter = 1 then
Charged to your **credit card(s)**
If pcadopter = 1 then
Paid with your **prepaid card(s)**

*(pu004_asterisk)* Please use the Per year frequency if you typically make fewer than one payment per month

(error catching code here)

If chkadopter = 1 or mmcadopter = 1 or moadopter = 1 or dcadopter = 1 or baadopter = 1 or ccadopter = 1 or pcadopter = 1 then

*(pu005_intro)* Now we will ask about all other payments and purchases besides bills.

- *(pu005_intro2)*
  **Internet payments**

  In a **typical period (week, month, or year)**, how many **internet payments** do you make?

  Answer in **one box per row**. Choose the box that best describes your typical behavior.

  Answer for each payment method.

  Enter the **number of times** you make an internet payment. DO NOT ENTER DOLLAR AMOUNTS.

  If you do not use the payment method, please enter a 0 in any box in the appropriate row.

  **Examples of internet payments**
  - All non-bill purchases made on the Internet
  - Charitable donations made online
A survey of consumer payment choice.

<table>
<thead>
<tr>
<th>If chkadopter = 1 or mmcadopter = 1 then</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid by check (paper)</td>
<td>Pu005_a1</td>
<td>Pu005_a2</td>
<td>Pu005_a3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If moadopter = 1 then</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid by money order</td>
<td>Pu005_b1</td>
<td>Pu005_b2</td>
<td>Pu005_b3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If dcadopter = 1 then</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your Debit card, either directly or through an intermediary such as PayPal</td>
<td>Pu005_c1</td>
<td>Pu005_c2</td>
<td>Pu005_c3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If baadopter = 1 then</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal</td>
<td>Pu005_d1</td>
<td>Pu005_d2</td>
<td>Pu005_d3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If ccadopter = 1 then</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charged to your credit card, either directly or through an intermediary such as PayPal</td>
<td>Pu005_e1</td>
<td>Pu005_e2</td>
<td>Pu005_e3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If pcadopter = 1 then</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid with your prepaid card</td>
<td>Pu005_a1</td>
<td>Pu005_a2</td>
<td>Pu005_a3</td>
</tr>
</tbody>
</table>

*(pu005_asterisk)Please use the Per year frequency if you typically make fewer than one payment per month.

(error catching code here)

End if

- (pu006a_intro)

Retail goods

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

Answer in one box per row. Choose the box that best describes your typical behavior.

Answer for each payment method.

Enter the number of times you make a retail payment. DO NOT ENTER DOLLAR AMOUNTS.

If you do not use the payment method, please enter a 0 in any box in the appropriate row.

Examples of retail goods include items bought while shopping in person at:
- Food and grocery stores
- Superstores, warehouses, club stores
- Drug or convenience stores
- Gas stations
- Department stores
- Electronics, hardware, and appliances stores

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-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.

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash</strong></td>
<td>Pu006a_a1</td>
<td>Pu006a_a2</td>
<td>Pu006a_a3</td>
</tr>
<tr>
<td>Paid by check (paper)</td>
<td>Pu006a_b1</td>
<td>Pu006a_b2</td>
<td>Pu006a_b3</td>
</tr>
<tr>
<td><strong>Money order</strong></td>
<td>Pu006a_c1</td>
<td>Pu006a_c2</td>
<td>Pu006a_c3</td>
</tr>
<tr>
<td><strong>Debit card</strong></td>
<td>Pu006a_d1</td>
<td>Pu006a_d2</td>
<td>Pu006a_d3</td>
</tr>
<tr>
<td><strong>Credit card</strong></td>
<td>Pu006a_e1</td>
<td>Pu006a_e2</td>
<td>Pu006a_e3</td>
</tr>
<tr>
<td><strong>Prepaid card</strong></td>
<td>Pu006a_f1</td>
<td>Pu006a_f2</td>
<td>Pu006a_f3</td>
</tr>
</tbody>
</table>

*(pu006a_asterisk) Please use the Per year frequency if you typically make fewer than one payment per month.

(error catching code here)

- (pu006c_intro)
  Retail services

  In a typical period (week, month, or year), how many payments for services do you make?

  Answer in one box per row. Choose the box that best describes your typical behavior.

  Answer for each payment method.

  Enter the number of times you make payment for a service. DO NOT ENTER DOLLAR AMOUNTS.

  If you do not use the payment method, please enter a 0 in any box in the appropriate row now.

  Examples of services paid for while shopping or paying in person include:
  - Restaurants, bars, fast food and beverage
  - Transportation and tolls
  - Medical, dental, and fitness
  - Education and child care
  - Personal care (e.g., hair)
  - Recreation, entertainment, and travel
  - Maintenance and repairs
  - Other professional services (business, legal, etc.)
  - Charitable donations
![Image of a page from a document]

2010 Survey of Consumer Payment Choice

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<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>Pu021_a1</td>
<td>Pu021_a2</td>
<td>Pu021_a3</td>
</tr>
<tr>
<td>If chkadopter = 1 or mmcadaptor = 1 then</td>
<td>Pu021_b1</td>
<td>Pu021_b2</td>
<td>Pu021_b3</td>
</tr>
</tbody>
</table>
2010 Survey of Consumer Payment Choice

<table>
<thead>
<tr>
<th>Paid by check (paper)</th>
<th>Paid by money order</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid by check (paper)</td>
<td></td>
</tr>
<tr>
<td>Paid by money order</td>
<td></td>
</tr>
</tbody>
</table>

If moadopter = 1 then

If dcadopeter = 1 then

Paid with your Debit card, through an intermediary such as PayPal

Pu021_c1  Pu021_c2  Pu021_c3

If ccadopeter = 1 then

Charged to your Credit card, through an intermediary such as PayPal

Pu021_d1  Pu021_d2  Pu021_d3

If baadopeter = 1 then

Account to account payment

Pu021_e1  Pu021_e2  Pu021_e3

If obbpadopeter = 1 then

Paid using the online banking bill payment function on your bank’s web site

Pu021_f1  Pu021_f2  Pu021_f3

*(pu006c_asterisk)Please use the Per year frequency if you typically make fewer than one payment per month.

(error checking code goes here)

If TCADOPTER = 1 or TCEVER = 1 then

- (pu008_intro)In a typical period (week, month, or year), how often do you use travelers checks?

   Answer in one box only. Choose the box that best describes your typical behavior.

   Enter the number of times you use travelers checks to make a payment. DO NOT ENTER DOLLAR AMOUNTS.

   If never, please enter 0 in any box.

<table>
<thead>
<tr>
<th>Travelers checks</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Pu008_c1</td>
<td>Pu008_c2</td>
<td>Pu008_c3</td>
</tr>
</tbody>
</table>

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

(error catching code here)

ENDIF

IF CCADOPTER = 1 THEN

- (PU009) 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

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IF PU009 = 1 THEN

- (pu010) Last month, about how much was the unpaid balance on all your credit cards that you carried over from the previous month?
  - $________.00

- (pu011) In the previous question, you told us that last month the unpaid balance on all your credit cards is $[FILL WITH RESPONSE FROM PU010].

  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

V. Payment History (PH)

Now we will ask questions that will help us understand your payment decisions better.

- (PH005) Have you ever entered any of the following information on an Internet web site or sent the information in an e-mail message?
  ****randomize responses****

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PH005_a) Bank account number</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PH005_c) Credit card number</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PH005_d) Debit card number</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PH005_e) Mother’s maiden name</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PH005_g) Social security number</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

- (PH006) 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
If BAADOPTER = 1 or BAEVER = 1 then
  • (PH007) During the past 12 months, did you overdraw any of your bank accounts?
    o 1 Yes and I paid an overdraft fee
    o 2 Yes but I did not pay an overdraft fee
    o 3 No
Endif

• (PH022) In the past 12 months, have you had any of the following stolen or lost?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PH022_a) Cash</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>If CCADOPTER = 1 then</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PH022_b) Credit card</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>If DCADOPTER = 1 then</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PH022_c) Debit card</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>If CHKADOPTER = 1 or</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MMCADOPTER = 1 then</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PH022_d) Checks or check book</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If PH022_a = 1 then
  (PH023_a)
  Q. What amount of cash was lost or stolen?
    $________.00
End if

If PH022_b = 1 then
  (PH023_b)
  Q. What was the approximate value of the fraudulent charges on your credit card? If none, please enter 0.
    $________.00
End if

If PH022_c = 1 then
  (PH023_c)
  Q. What was the approximate value of the fraudulent charges on your debit card? If none, please enter 0.
    $________.00
End if

If PH022_d = 1 then
  (PH023_d)
Q. What was the approximate value of the fraudulent activity on your checking account? If none, please enter 0.

\[ \$_________.00 \]

End if

- **(PH009)** During the **past 12 months**, did you experience any of these financial difficulties?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PH009_a)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>You or someone else in your household lost their primary job</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PH009_b)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>You declared bankruptcy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PH009_c)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Mortgage foreclosure on your primary home</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PH009_e)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Credit card account closed or frozen by the bank or card company</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If PH009_b = 2 or PH009_c = 2 then

- **(PH020)** 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?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If PH009_b = 2 then (PH020_a) You declared bankruptcy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PH009_c = 2 then (PH020_b) Mortgage foreclosure on your primary home</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

End if

- **(PH012)** During the past 12 months, did you pay in cash to receive a discount?
  - o 1 Yes
  - o 2 No

**VI. Demographics (DE)**

(de000) Now we will ask you some questions similar to those asked in the “My Household Questionnaire”
• (DE005) Do you have access to the internet for personal use at home, work or another location?
  o 1 Yes
  o 2 No

If DE005 = 1 then

• (DE020) Please tell us where you have access to the internet for personal use.
  Please check all that apply.
  o DE020_a At home
  o DE020_b At work
  o DE020_c At another location

Endif

IF familyincome = 14 THEN

• (DE010) 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?
  o 1 Less than $5,000
  o 2 $5,000-$7,499
  o 3 $7,500-$9,999
  o 4 $10,000-$12,499
  o 5 $12,500-$14,999
  o 6 $15,000-$19,999
  o 7 $20,000-$24,999
  o 8 $25,000-$29,999
  o 9 $30,000-$34,999
  o 10 $35,000-$39,999
  o 11 $40,000-$49,999
  o 12 $50,000-$59,999
  o 13 $60,000-$74,999
  o 14 $75,000-$99,999
  o 15 $100,000-$124,999
  o 16 $125,000-$199,999
  o 17 $200,000 or more

End if

• (DE011) What does your own personal income rank within your household?
  o 1 Highest in my household
  o 2 About equal to the highest (roughly the same as another household member)
  o 3 2nd highest
(DE013) 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.
  o  1 Yes
  o  2 No

if DE013 = 1 then
  ● (DE014) What is the approximate market value of your primary home?

Please enter your answer below in thousands of dollars.
  o $______,000

****DE014: please prompt the R if they enter a number above 4500, which is the equivalent of saying that their house is worth more than $4.5 million

Prompt for DE014:
You told us that the market value of your primary home is [FILL WITH RESPONSE FROM DE014, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].
If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response. ****

● (DE015) 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.
  o $______,000

****DE015: please prompt the R if they enter a number above 2000, which is the equivalent of saying that they owe more than $2 million on their home

Prompt for DE015:
You told us that the amount you owe on loans for your primary home is [FILL WITH RESPONSE FROM DE015, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].
If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response.

****
Endif

if DE013 = 1 then
  ● (DE016) Excluding the market value of your primary home, what is the approximate value of your household’s other assets?
Include real estate other than your primary home.

Please enter your answer below in thousands of dollars.

- $________,000

****DE016, where DE013 = 1: if R makes < $50000 [variable familyincome = (1,2,3,4,5,6,7,8,9,10,11)] then prompt for response above 500 (which is equal to 500,000). If R makes between $50,000 and $75,000 [variable familyincome = (12,13)], please prompt the R if they enter a value above 750, which is the equivalent of saying that their net worth is greater than $750,000. Finally, if the R makes above $75,000 [variable familyincome = 14] then prompt if the R enters a value above 3000, which is equal to saying they have a net worth of $3 million.

Prompt for DE016, where DE013 = 1:

You told us that the market value of your household’s non-home assets is [FILL WITH RESPONSE FROM DE016, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].

If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response. ****

- (DE019) Excluding the debt on the mortgage of your primary home, what is the approximate dollar amount of your remaining debts?

Examples of other debts include credit card debt, student loan debt, and car loan debt.

Please enter your answer below in thousands of dollars.

- $________,000

****Prompt user if they enter number above 1000, which is the equivalent of saying they have $1 million in non-mortgage debt.

Prompt for DE019, where DE013 = 1:

You told us that the dollar value of your household’s non-mortgage debt is [FILL WITH RESPONSE FROM DE019, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].

If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response.

******

else

- (DE016) What is the approximate market value of your household’s assets? Include real estate that you own.

Please enter your answer below in thousands of dollars.

- $________,000
****DE016, where DE013 != 1: if R makes < $50000 [variable familyincome = (1,2,3,4,5,6,7,8,9,10,11)] then prompt for response above 500 (which is equal to 500,000). If R makes between $50,000 and $75,000 [variable familyincome = (12,13)], please prompt the R if they enter a value above 750, which is the equivalent of saying that their net worth is greater than $750,000. Finally, if the R makes above $75,000 [variable familyincome = 14] then prompt if the R enters a value above 3000, which is equal to saying they have a net worth of $3 million.

Prompt for DE016, where DE013 != 1:

You told us that the market value of your household’s assets is [FILL WITH RESPONSE FROM DE016, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].

If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response. ***

• (DE019) What is the approximate dollar amount of your household’s debts?

Please enter your answer below in thousands of dollars.
  o $________,000

**** Prompt user if they enter number above 1000, which is the equivalent of saying they have $1 million in non-mortgage debt.

Prompt for DE019, where DE013 != 1:

You told us that the dollar value of your household’s debt is [FILL WITH RESPONSE FROM DE019, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].

If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response. *****

Endif

• (CS_001) Could you tell us how interesting or uninteresting you found the questions in this interview?
  o 1 Very interesting
  o 2 Interesting
  o 3 Neither interesting or uninteresting
  o 4 Uninteresting
  o 5 Very uninteresting

• (CS_003) Do you have any other comments on the interview? Please type these in the box below.