

## 2012 SCPC Questionnaire

RAND American Life Panel MSXXX and "My Household Questionnaire"

October, 2012

\*\*\*Pink text\*\*\* = comments

(surveyintro)

Thank you for taking this survey. We are studying how consumers pay for goods and services. This survey asks questions about payment choices you make for purchases and bill paying. As always, your answers are collected anonymously and will never be linked to your name.

Please keep the following in mind:

CLICK on any underlined word to see its definition.

Try to answer **all** questions the best you can, even if:

- *You are unsure of your answer.*
- *You do not have or use the payment method.*

### Preliminaries (related to MHQ)

If calcage = empty then

- (IN002) What is your birth date?
  - (birthmonth) Range of Months: January-December
  - (birthday) Range of Days: 1-31
  - (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?
  - 1 Home
  - 2 Work
  - 3 Internet café, library, etc.
  - 4 Elsewhere

end if

- (cellphone) Do you have a **cell phone**?
  - 1 Yes
  - 2 No

IF cellphone = NO THEN

- (evercell) Have you ever had a cell phone?
  - 1 Yes
  - 2 No

ENDIF

If cellphone = 1 then

CPADOPTER := 1

- (smartphone) A **smart phone** is a mobile telephone with features that may enable it to easily access the web, send e-mails, and interact with computers.

Examples of smart phones include the iPhone, Android, Blackberry, and Windows Mobile.

Is your cell phone a smart phone?

- Yes
- No

Else

CPADOPTER := 0

ENDIF

- (tablet) Do you have a **tablet** device?
  - *Examples of common tablets include the iPad, Samsung Galaxy, Amazon Kindle Fire, and Google Nexus 7.*
  - 1 Yes
  - 2 No

**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.*

	None or almost none	Some	Shared equally with other household members	Most	All or almost all
(FR001_a) Paying <b>monthly bills</b> (rent or mortgage, utilities, cell phone, etc.)					
(FR001_b) Doing regular <b>shopping</b> for the household (groceries, household supplies, pharmacy, etc.)					
(FR001_d) Making decisions about <b>saving and investments</b> (whether to save, how much to save, where to invest, how much to borrow)					
(FR001_e)					

Making decisions about <b>other household financial matters</b> (where to bank, what payment methods to use, setting up online bill payments, filing taxes)					
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### Common Payment Methods

Next we are going to ask you about several common methods for making payments. Please review the definitions below before moving on.

Cash	Coins and paper bills.
Check	A piece of paper directing a financial institution to pay a specific amount of money to a person or business.
Debit card	A card that deducts directly from your bank account.
Credit card	A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.
Prepaid card	A card that either stores or records a dollar value. Also known as stored value cards or gift cards. Some of these cards may have a Visa, MasterCard, Discover or American Express logo on them, but they are not a credit or debit card. Some cards are for specific payments, like a phone card, and others work for many payments, like NetSpend or Green Dot. In addition, there are government-issued prepaid cards such as EBT, Direct Express, SNAP, and TANF. Most prepaid cards have a dollar value that can be used to make payments, which are deducted from the value stored on the card. Other types of prepaid cards may be valid for use over a specific period of time, such as a monthly public transit pass, but the value of these cards is not deducted each time the card is used.
Bank account number	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.
Online banking bill pay	A payment made from your bank’s online banking website, usually for a bill but it can be used to pay other people too. This payment does not require you or your bank to disclose your bank account number to a third party.

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)

\*\*\*RAND: currently, we randomize the order of the six characteristics (Security, Acceptance, Cost, Convenience, Getting & setting up, and Payment Records). In addition, can you randomize the payment instruments by these three groups:

1. Paper (Cash, Check),
2. Card (Debit card, Credit card, Prepaid card), and
3. Electronic (Bank account number, Online banking bill pay).

So within each group, there would be no randomization, but we will randomize (1, 2, 3).

This randomization would apply across all 6 characteristics, so if the order of the payment instrument groups is (3,1,2) then it will be that same order for all 6 characteristics.

\*\*\*\*

**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.

	1 Very Risky	2 Risky	3 Neither risky nor secure	4 Secure	5 Very Secure
AS003_a{.} <a href="#">Cash</a>					
AS003_b{.} <a href="#">Check</a>					
AS003_h{.} <a href="#">Money order</a>					
AS003_c{.} <a href="#">Debit card</a>					
AS003_d{.} <a href="#">Credit card</a>					
AS003_e{.} <a href="#">Prepaid card</a>					
AS003_f{.} <a href="#">Bank account number</a>					
AS003_g{.} <a href="#">Online banking bill pay</a>					

**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.

	1 Rarely accepted	2 Occasionally accepted	3 Often accepted	4 Usually accepted	5 Almost always accepted
AS003_a{.} <a href="#">Cash</a>					
AS003_b{.} <a href="#">Check</a>					
AS003_h{.}					

<a href="#">Money order</a>					
AS003_c{.} <a href="#">Debit card</a>					
AS003_d{.} <a href="#">Credit card</a>					
AS003_e{.} <a href="#">Prepaid card</a>					
AS003_f{.} <a href="#">Bank account number</a>					
AS003_g{.} <a href="#">Online banking bill pay</a>					

**COST**

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

Examples: Fees, penalties, postage, interest paid or lost, subscriptions, or materials can raise the cost of a payment method. Cash discounts and rewards (like frequent flyer miles) can lower the cost of a payment method.

- Consider the cost of using or owning the payment method, not the cost of an item purchased.
- Please choose one answer in each row for **all** payment methods.

	1 Very high cost	2 High cost	3 Neither high nor low cost	4 Low cost	5 Very low cost
AS003_a{.} <a href="#">Cash</a>					
AS003_b{.} <a href="#">Check</a>					
AS003_h{.} <a href="#">Money order</a>					
AS003_c{.} <a href="#">Debit card</a>					
AS003_d{.} <a href="#">Credit card</a>					
AS003_e{.} <a href="#">Prepaid card</a>					
AS003_f{.} <a href="#">Bank account number</a>					
AS003_g{.} <a href="#">Online banking bill pay</a>					

**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.

	1 Very inconvenient	2 Inconvenient	3 Neither inconvenient nor convenient	4 Convenient	5 Very convenient
AS003_a{.} <a href="#">Cash</a>					
AS003_b{.} <a href="#">Check</a>					
AS003_h{.} <a href="#">Money order</a>					
AS003_c{.} <a href="#">Debit card</a>					
AS003_d{.} <a href="#">Credit card</a>					
AS003_e{.} <a href="#">Prepaid card</a>					
AS003_f{.} <a href="#">Bank account number</a>					
AS003_g{.} <a href="#">Online banking bill pay</a>					

### 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.

	1 Very hard to get or set up	2 Hard to get or set up	3 Neither hard nor easy	4 Easy to get or set up	5 Very easy to get or set up
AS003_a{.} <a href="#">Cash</a>					
AS003_b{.} <a href="#">Check</a>					
AS003_h{.} <a href="#">Money order</a>					

AS003_c{.} <a href="#">Debit card</a>					
AS003_d{.} <a href="#">Credit card</a>					
AS003_e{.} <a href="#">Prepaid card</a>					
AS003_f{.} <a href="#">Bank account number</a>					
AS003_g{.} <a href="#">Online banking bill pay</a>					

**PAYMENT RECORDS**

Rate the quality of **payment 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.

	1 Very poor records	2 Poor records	3 Neither good nor poor	4 Good records	5 Very good records
AS003_a{.} <a href="#">Cash</a>					
AS003_b{.} <a href="#">Check</a>					
AS003_h{.} <a href="#">Money order</a>					
AS003_c{.} <a href="#">Debit card</a>					
AS003_d{.} <a href="#">Credit card</a>					
AS003_e{.} <a href="#">Prepaid card</a>					
AS003_f{.} <a href="#">Bank account number</a>					
AS003_g{.} <a href="#">Online banking bill pay</a>					

- (AS012\_Intro) Please rank the importance of each payment characteristic when you decide which payment method to use.

- Please choose each ranking only once.

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

	Least important 1	2	3	4	5	Most important 6
(AS012_a) <a href="#">Acceptance for Payment</a>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>			
(AS012_b) Getting & Setting up						
(AS012_d) <a href="#">Cost</a>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>			<input type="radio"/>
(AS012_e) Convenience	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>			<input type="radio"/>
(AS012_f) Payment records						
(AS012_h) <a href="#">Security</a>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>			<input type="radio"/>

- (AS004) How do you rate the **security** of the following **means** of making a payment?
  - Please rate all means of making a payment, even if you do not use that method.

\*\*\*randomize order of categories\*\*\*\*

	1 Very Risky	2 Risky	3 Neither risky nor secure	4 Secure	5 Very Secure
(AS004_a) In person					
(AS004_b) By mail or other delivery service					
(AS004_c) Landline phone					
(AS004_d) Laptop or desktop computer (internet)					
(AS004_e) Laptop or desktop computer (voice call using service like Skype)					



(AS004_f) Mobile phone (voice call)					
(AS004_g) Mobile phone (internet)					
(AS004_h) Mobile phone (text message)					
(AS004_i) Tablet (internet)					
(AS004_j) Tablet (voice call using service like Skype)					

- (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?

	1 Very Risky	2 Risky	3 Neither risky nor secure	4 Secure	5 Very Secure
(AS005_a) PIN debit card					
(AS005_b) Signature debit card					
(AS005_c) No PIN and no signature debit card					
(AS005_d) Using a debit card online					

### III. Payment Adoption (PA)

(PA001)

Now we're going to ask you about your checking and savings accounts.

**Checking accounts** allow you to make payments or withdrawals as often as necessary using checks, debit or ATM cards, or online payments. Some checking accounts pay interest on deposits and may be called [money market checking accounts](#).

**Savings accounts** allow only a limited number of payments, withdrawals, or transfers. Savings accounts pay interest on deposits that is usually higher than interest-bearing checking accounts. Examples include traditional savings accounts, money market savings accounts, Christmas Club accounts, and Coverdell or 529 education accounts.

When answering the questions, please keep the following in mind:

- *If you are married or living with a partner, please report all accounts of your own and all accounts held jointly with your spouse or partner, but not any accounts held only by your spouse or partner.*
- *If you own or operate a business, please do not report accounts used for business purposes only.*
- *Enter "0" if you have no accounts of the indicated type.*

How many **accounts** do you have at any financial institution, including banks, credit unions, brokerages, or investment firms?

- *Do not include deposits held at online services such as PayPal.*
  - (PA001\_\_a) Number of [checking accounts](#)
  - (PA001\_\_b) Number of [savings accounts](#)

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

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

```
IF PA001_a > 0 OR PA001_b > 0 THEN
    BAADOPTER := 1
else
    BAADOPTER := 0
ENDIF
```

If chkadopter = 0 then

- (PA002) Please choose the **most important reason** why you don't have a checking account.

\*\*\*\*randomize 1-6, and always keep 7 as "other"\*\*\*\*

- 1 I don't write enough checks to make it worthwhile
- 2 The minimum balance is too high
- 3 I don't like dealing with banks
- 4 The fees and service charges are too high
- 5 No bank has convenient hours or location
- 6 No bank will give me a checking account
- 7 Other (explain)
  - (PA002\_other)

- (PA003) Have you **ever** had a checking account?

- 1 Yes
- 2 No

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

ENDIF

SAVEVER := 0

if SAVADOPTER = 0 then

- (NEWSAV) Have you **ever** had a savings account?

- 1 Yes
- 2 No

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

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

```
DCADOPTER := 0
ATMADOPTER := 0
ATMONLYADOPTER := 0
TBADOPTER := 0
OBADOPTER := 0
OBBPADOPTER := 0
DCEVER := 0
ATMEVER := 0
ATMONLYEVER := 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**?

- 1 Yes
- 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**?

- 1 Yes
- 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?

- 1 Yes
- 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**?

- 1 Yes
- 2 No

```
if NEWOB = 1 then
```

OBEVER := 1

- (NEWOBBP) **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?

- *Include money market accounts if that is 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% - 0.05%
- 0.06% - 0.10%
- 0.11% - 0.15%
- 0.16% - 0.20%
- 0.21% - 0.25%
- 0.26% - 0.50%
- 0.51% - 0.75%
- 0.76% - 1.00%

- 1.01% - 1.50%
- 1.51% - 2.00%
- 2.01% - 2.50%
- 2.51% - 3.00%
- More than 3%
- Don't know

- (PA031) Do you currently have any **blank, unused checks**?
  - 1 Yes
  - 2 No
  
- (PA035) Have you **written a paper check** to make a payment in the **past 12 months**?
  - 1 Yes
  - 2 No
  
- (PA006) At what type of financial institution is your primary [checking account](#)?
  - *Your primary account is the account you use most often, not the account with the most money in it.*
    - 1 Commercial bank
    - 2 Savings and loan
    - 3 Credit union
    - 4 Brokerage
    - 5 Internet bank
    - 6 Other:
      - (PA006\_other) (please specify)\_\_\_\_\_

Endif \*\*\*chkadopter = 1\*\*\*

If SAVADOPTER = 1 then

- (PA007) At what type of financial institution is your primary [savings account](#)?
  - *Your primary account is the account you use most often, not the account with the most money in it.*
    - 1 Commercial bank
    - 2 Savings and loan
    - 3 Credit union
    - 4 Brokerage
    - 5 Internet bank
    - 6 Other:
      - (PA007\_other) (please specify)\_\_\_\_\_

Endif

If (CHKADOPTER = 1) then

- (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.

Does your checking account have **overdraft protection**?

- 1 Yes
- 2 No
- 3 I don't know

Endif

- (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 [ATM cards](#) and/or [debit cards](#) do you have?

- *If you are married or living with a partner, please report all cards of your own and all cards held jointly with your spouse or partner, but not any cards held only by your spouse or partner.*
- *If you own or operate a business, please do not report cards used for business purposes only.*
- *Enter "0" if you have no cards of the indicated type.*
  - (PA008\_b) Number of ATM cards:
  - (PA008\_a) Number of debit cards:

```
if PA008_a > 0 then
    DCADOPTER := 1
    ATMADOPTER := 1
```

```
else
    DCADOPTER := 0
    ATMADOPTER := 0
```

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

```
if PA010 = 1 then
    DCEVER := 1
    ATMEVER := 1
```

```
else
    DCEVER := 0
    ATMEVER := 0
```

```
endif
```

```
endif
```



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

- (PA009) Have you **ever** had an **ATM card**?

- 1 Yes
- 2 No

```
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](#)?

- 1 Yes
- 2 No
- 3 I don't know

- (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\*\*\***

- 1 PIN
- 2 Signature
- 3 Either one is fine/ I'm indifferent

```
Endif
```

- (PA032) In the **past 12 months**, have you **visited a bank branch, a savings and loan, or a credit union** and spoken with a teller or other 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?

- 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.

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

	Yes	No
(PA012) Telephone banking	1	2
(PA013) Online banking	1	2

If pa012 = 1 then

TBADAPTER := 1

End if

If TBADAPTER = 0 then

(NEWTB) Have you **ever** set up access to telephone banking?

- o 1 Yes
- o 2 No

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
```

- (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
```

- (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
• (NEWOBBP) Have you ever set up access to online banking bill payment?
    ○ 1 Yes
    ○ 2 No

else
    OBEVER := 0
Endif

endif

```

```
IF CELLPHONE = 1 AND BAADOPTER = 1 THEN
```

**Mobile banking** uses a **mobile phone** to access your bank account. This can be done either by accessing your bank’s web page on your mobile phone, via text messaging, reading emails from your bank, or by using a downloadable app on your mobile phone.

(PA026\_a) Do you currently have your bank’s mobile banking app installed on your mobile phone?

- 1 Yes
- 2 No

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

\*\*\*randomize\*\*\*

	Yes	No
(PA026_b) Check a balance or check recent transactions	1	2
(PA026_c) Pay a bill	1	2
(PA026_d) Receive a text message alert from your bank	1	2
(PA026_e) Transfer money between two accounts	1	2

```
ENDIF
```

```
IF ((cellphone = 1 and PA026_a = 2) or evercell = 1) and (BAADOPTER = 1 or BAEVER = 1) THEN
```

(PA028) Have you **ever** downloaded your bank’s mobile banking app on your cell phone?

- 1 Yes
- 2 No

```
ENDIF
```

```

If pa026_a = 1 then
    MBADOPTER := 1
Endif

```

```

If (pa026_b = (2,missing) OR pa026_c = (2,missing) OR pa026_d = (2,missing) OR pa026_e = (2,missing)) then

```

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

```
    (PA126) Using your mobile phone, have you ever done any of the following?
```

- IF PA026\_b = (2,missing) THEN  
Check a balance or check recent transactions
- IF PA026\_c = (2,missing) THEN  
Pay a bill
- IF PA026\_d = (2,missing) THEN  
Receive a text message alert from your bank
- IF PA026\_e = (2,missing) THEN  
Transfer money between two accounts
  - 1 Yes
  - 2 No

```
    ENDIF
```

```
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?

	Yes	No
If tbadopter = 1 then (PA033_a) Telephone banking	1	2
If obadopter = 1 then (PA033_b) Online banking, using a computer or laptop	1	2
If mbadopter = 1 then (PA033_c) Online banking, using a mobile phone	1	2
(PA033_d) Online banking, using other internet connected device	1	2
(PA033_d_other) Other device (please specify)_____		

Endif

Endif     \*if BA\_Adopter != 0;

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

- (PA015\_Intro) About how much [cash](#) do you have...
  - *Please round to the nearest dollar*
  - *Do not include cash owned by other members of your household*
- (PA015\_a) ... in your wallet, purse, and/or pocket.
  - About \$\_\_\_\_.00
- (PA015\_b)...stored elsewhere for safe keeping in your home, car, office, etc.
  - 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.

\*\*\*\*

- (PA016)When you get **cash**, where do you get it most often?
  - \*\*\*randomize responses 1-6, "Other" is always 7 \*\*\*
  - 1 ATM
  - 2 Bank teller
  - 3 Check cashing store
  - 4 Cash back at a retail store
  - 5 I am paid in cash
  - 6 Family or friend
  - 7 Other
    - (PA016\_other) Specify:

IF PA016 = ATM then

- (PA016\_a) When you get cash from an ATM, what kind of plastic card do you use **most often**?
  - IF DCADOPTER = 1 THEN
    - 1 Debit card
  - End IF
  - If ATMADOPTER = 1 THEN
    - 2 ATM card
  - END IF
  - 3 Prepaid card
  - 4 Credit card cash advance
  - 5 Other type of card

ELSE IF PA016 = "Cash back at a retail store" then

- (PA016\_b) When you get cash back at a retail store, what method do you use **most often**?
  - IF DCADOPTER = 1 THEN
    - 1 Debit card
  - End IF
  - IF CHKADOPTER = 1 THEN
    - 2 Write a check

END IF  
 ○ 3 Prepaid card  
 ○ 4 Other method  
 END IF

\*\*\*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]

- (PA017\_a) When you get cash from [FILL WITH ANSWER FROM PA016], **what amount** do you get **most often**?
  - Please round to the nearest dollar
  - If you never get cash, please enter 0.

○ \$\_\_\_\_\_.00

- (PA018\_intro)In a **typical period (week, month, or year)**, how often do you get cash from [FILL WITH ANSWER FROM PA016]?

- Please fill in **one box only**. Choose the box that best describes your cash activity.
- Enter the **number of times** you get cash. **DO NOT ENTER DOLLAR AMOUNTS**.
- If you get cash less than once per month, please answer on an annual basis
- If never, please enter 0 in any box.

Weekly basis	OR Monthly basis	OR Yearly basis
(PA018_a1) _____time(s) per <b>week</b>	(PA018_b1) _____time(s) per <b>month</b>	(PA018_c1) _____time(s) per <b>year</b>

- (PA017\_b) When you get cash from **all other sources** besides [fill from answer PA016], **what amount** do you get **most often**?
  - Please round to the nearest dollar
  - If you never get cash, please enter 0.

○ \$\_\_\_\_\_.00

- (PA018\_intro)In a **typical period (week, month, or year)**, how often do you get cash from **all other sources** besides [fill from answer PA016]?

- Please fill in **one box only**. Choose the box that best describes your cash activity.
- Enter the **number of times** you get cash. **DO NOT ENTER DOLLAR AMOUNTS**.

- *If you get cash less than once per month, please answer on an annual basis*
- *If never, please enter 0 in any box.*

Weekly basis	OR Monthly basis	OR Yearly basis
(PA018_a2) _____time(s) per <b>week</b>	(PA018_b2) _____time(s) per <b>month</b>	(PA018_c2) _____time(s) per <b>year</b>

CCADOPTER := 0

- (PA053)  
**Credit cards** allow you to carry a balance from month to month. This is called revolving credit.  
**Charge cards** must be paid in full at the end of each billing cycle.

Do you have any **credit cards** or **charge cards**?

- *If you're married or living with someone, please report only those cards that you use or that you both use, not cards used only by your spouse or partner.*
- *Leave out any cards used only for business purposes*
  - 1 Yes
  - 2 No

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

- (PA020) Have you **ever** had a credit card or charge card?
  - 1 Yes
  - 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 and charge cards.

Do you have any of the following types of **credit cards** or **charge cards**?

	Yes	No
(PA019_a) Visa, MasterCard, or Discover credit cards (these cards can be used anywhere credit cards are accepted)	1	2



(PA019_b) Company or store branded credit cards (these cards can only be used at the merchant labeled on the card, and do not have logos from Visa, MasterCard, Discover or American Express)	1	2
(PA019_c) American Express <i>charge cards</i> (these are green, gold or platinum colored)	1	2
(PA019_d) American Express <i>credit cards</i> (these are <u>not</u> green, gold or platinum colored)	1	2
(PA019_e) Diners Club or other charge cards	1	2

- (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 credit cards you have of each type.

**If none, please enter 0.**

<BR><BR>

	Number of credit cards with rewards	Number of credit cards without rewards
IF PA019_a = 1 then Visa, MasterCard, or Discover credit cards	PA054_A1	PA054_A2
IF PA019_b = 1 then Company or store branded credit cards	PA054_B1	PA054_B2
If PA019_c = 1 then American Express charge cards	PA054_C1	PA054_C2
If PA019_d = 1 then American Express credit cards	PA054_d1	PA054_d2
If PA019_e = 1 then Diners Club or other charge cards	PA054_e1	PA054_e2

ENDIF    **\*\*\*end CCADOPTER = 1 section \*\*\***

\*\*\*\*begin prepaid card section\*\*\*\*

PCADOPTER := 0

PCEVER := 0

(PA197)

Now we'd like to find out about any **prepaid cards** you might have. These cards are also known as **gift cards** or **stored value cards**. Some of these cards may have a Visa, MasterCard, Discover or American Express logo on them, but they are not a credit or debit card. Some cards are for specific payments, like a phone card, and others work for many payments, like NetSpend or Green Dot. In addition, there are government-issued prepaid cards such as EBT, Direct Express, SNAP, and TANF. Most prepaid cards have a dollar value that can be used to make payments, which are deducted from the value stored on the card. Other types of prepaid cards may be valid for use over a specific period of time, such as a monthly public transit pass, but the value of these cards is not deducted each time the card is used.

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

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 then PCADOPTER = 1

IF PCADOPTER = 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.\*\*\*

(PA199) What is the total dollar value of all cards in each type of prepaid card that you have?

- Please answer to the nearest dollar.
- If cards of one type have no value, please enter 0 in the box for that type of card.

	Dollar value of cards
IF PA197_a = 1 (PA199_a) Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)	
IF PA197_c = 1 (PA199_c) Public transportation card (subway, bus, train or ferry)	
IF PA197_d = 1 (PA199_d) Phone card	
IF PA197_e = 1 (PA199_e) Direct Express	
IF PA197_f = 1 (PA199_f) EBT, WIC, SNAP, or TANF	
IF PA197_m = 1 (PA199_m) Other federal, state, or local government benefit card	
IF PA197_g = 1 (PA199_g) Payroll card (for wages or salary)	
IF PA197_h = 1 (PA199_h) Employee incentive card (for bonus pay, awards, or recognition from your employer)	
IF PA197_i = 1 (PA199_i) Benefit card (FSA, HRA, HSA, health care, day care)	
IF PA197_j = 1 (PA199_j)	

Remittance card (for sending money overseas)	
IF PA197_k = 1 (PA199_k) Rebate card from store, merchant, or website	
IF PA197_l = 1 (PA199_l) Location specific card (for spending in shopping malls or university campus)	
IF PA197_b = 1 (PA199_b) General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express) (include only cards not reported above)	

ENDIF \*\*\*PCADOPTER = 1\*\*\*

\*\*\*getting the people who ever had a card\*\*\*

IF PCADOPTER = 0 THEN

(PA103)

Have you **ever** had a prepaid card?

- 1 Yes
- 2 No

ENDIF

\*\*\*Some more general questions that we want to ask to anybody who currently has or has had a card in the past 12 months\*\*\*

If PCADOPTER = 1 then

- (PA022\_extra) In the **past 12 months**, did you **load** money onto any of your [prepaid cards](#)?
  - 1 Yes
  - 2 No

if PA022\_extra = 1 then

- (PA029) Now think about the prepaid card that you load **most often**.

When you add money to load that prepaid card, **what amount** do you add **most often**?

- \$\_\_\_\_.00

- (PA023\_intro) Continue to think about the prepaid card that you load 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 loading behavior.

Enter the **number of times** you load 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 <b>week</b>	(PA023_b) OR ____time(s) <b>per month</b>	(PA023_c) OR ____time(s) per <b>year</b>
---	---	--

- (PA101) Thinking about the prepaid card that you **load** most often, what is the **most common** way that you load that card? **\*\*\*randomize 1-8, 9 is always "Other"\*\*\***
  - 1 Cash
  - 2 Credit card
  - 3 Check
  - 4 Directly from income
  - 5 Debit card
  - 6 Rewards from loyalty program
  - 7 Refund or store credit
  - 8 Other prepaid card
  - 9 Other (explain)
    - (PA101\_other)

ENDIF **\*\*\*if PA022\_extra = 1\*\*\***

Endif **\*\*\* PCADOPTER = 1 \*\*\***

- (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
    ABPADAPTER := 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, mobile phone, or other instrument near a special terminal, reader, or scanner without swiping, signing or entering a personal identification number. Examples: electronic toll pass, gas station payment key fob.

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

|                                                                              | Yes | No |
|------------------------------------------------------------------------------|-----|----|
| IF PA053 = 1 THEN<br>(PA027_a)<br><a href="#">Credit card</a><br>END IF      | 1   | 2  |
| IF PA008_a > 0 THEN<br>(PA027_b)<br><a href="#">Debit card</a><br>END IF     | 1   | 2  |
| IF PCADOPTER = 1 THEN<br>(PA027_c)<br><a href="#">Prepaid card</a><br>END IF | 1   | 2  |
| If cellphone = 1 THEN<br>(PA027_f)<br><b>Mobile phone</b><br>ENDIF           | 1   | 2  |
| (PA027_d)<br><a href="#">Electronic toll payment</a>                         | 1   | 2  |
| (PA027_e)<br><a href="#">Key fob</a>                                         | 1   | 2  |

If cpadapter = 1 then

- (PA051) **Mobile payments** are purchases, bill payments, charitable donations, payments to another person, or any other payments made using a **mobile phone**.

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

\*\*\*\*randomize\*\*\*\*

|                                                                                              | Yes | No |
|----------------------------------------------------------------------------------------------|-----|----|
| (PA051_a)<br>Used a text message to make a mobile payment                                    | 1   | 2  |
| (PA051_b)<br>Tapping or waving your phone to make a contactless mobile payment               | 1   | 2  |
| (PA051_c)<br>Scanned a barcode or QR code using your phone to make a mobile payment          | 1   | 2  |
| (PA051_d)<br>Used your mobile phone's web browser to make a mobile payment                   | 1   | 2  |
| (PA051_e)<br>Used a downloadable app to make a mobile payment                                | 1   | 2  |
| (PA051_f)<br>Swiped a credit, debit or prepaid card in a device attached to the mobile phone | 1   | 2  |

endif

\*\*\*\* changed PA040 and PA042 into a table\*\*\*\*

- (PA040) Certain types of payment methods are purchased ahead of time. Consider the following:

**Money order** - A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.

**Travelers check** - A piece of paper that is similar to a check but works like cash and is protected against loss or theft. Traveler's checks are purchased in advance and issued for a specific amount of money.

**Cashier's check** – A type of check written by a bank and made payable to a third party payee. The bank customer purchases the check for full face value plus a small fee for the check service.

**Certified check** – A type of check where the bank guarantees the payee that there is enough cash available in the payer's account.

In the **past 12 months**, have you used any of the following payment methods, even once?

|                              | Yes | No |
|------------------------------|-----|----|
| (PA040_a)<br>Money order     | 1   | 2  |
| (PA040_b)<br>Travelers check | 1   | 2  |
| (PA040_c)<br>Cashier's check | 1   | 2  |
| (PA040_d)<br>Certified check | 1   | 2  |



If PA040a = 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

(PA001\_d)

Now we're going to ask you about newer online companies such as PayPal that are not banks but allow people to make payments.

A **non-bank online payment account** is a payment service provided by a company that is not a bank. These services allow a consumer to send and receive money online, and pay for purchases or bills.

Do you have an account at any of the following non-bank online payment services?

|                               | Yes            | No |
|-------------------------------|----------------|----|
| (PA001_d1)<br>PayPal          | 1              | 2  |
| (PA001_d2)<br>Google Wallet   | 1              | 2  |
| (PA001_d3)<br>Amazon Payments | 1              | 2  |
| (PA001_d4)<br>Other (specify) | PA001_d4_other |    |

If PA001\_d1 = 1 or PA001\_d2 = 1 or PA001\_d3 = 1 then

PPADOPTER = 1

Else

PPADOPTER = 0

Endif

If PPADOPTER = 1 THEN

- (PA048)

Non-bank online payment services are usually funded by a link to a credit card, debit card, or bank account that you already own. In addition, you can store money for transactions with the payment service itself.

Please tell us how your non-bank online payment service is funded.

- *Examples of non-bank online payment services include PayPal, Google Wallet, and Amazon Payments.*
- *Check all that apply.*

- 1 Credit card
  - 2 Debit card
  - 3 Bank account
  - 4 Money stored with payment service
  - 5 Some other method
    - 5other Specify\_\_\_\_\_
- (PA044) In the **past 12 months**, have you used a non-bank online payment service to make a purchase or pay another person?
    - *Examples of non-bank online payment services include PayPal, Google Wallet, and Amazon Payments.*
    - 1 Yes
    - 2 No

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

**IV. Payment Use (PU)**

(PU001\_Intro)

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

- *If you are married or living with a partner, please report all payments made by you or made jointly with your spouse or partner—but not payments made only by your spouse or partner.*
- *If you own or operate a business, please do not report payments related to your business only.*
- *It is OK to refer to your records to get an accurate count of the number of payments you made.*

(PU002\_Intro)

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

- *Categorize each payment you make into one of the categories below. We'll ask you about each type of payment next.*

|                                               |                                                                                                                                              |
|-----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| <b>BILLS &amp; RELATED PAYMENTS</b>           |                                                                                                                                              |
| Automatic payments                            | Payments set up to occur on a regularly scheduled basis to the same company or person. These include bills, subscriptions and debt payments. |
| Online bill payments                          | Payments made online for bills, subscriptions or debt payments, but not set up to be paid automatically.                                     |
| Bill payments by mail, in person, or by phone | Payments for bills, subscriptions, or debt payments that you mail in, pay in person, or call on your phone.                                  |
| <b>PURCHASES OF GOODS &amp; SERVICES</b>      |                                                                                                                                              |

|                           |                                                                                                                                                                                      |
|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Online payments           | Payments for items bought over the internet or donations made online.                                                                                                                |
| Retail purchases of goods | Purchases of goods at stores, such as: grocery stores, superstores, department stores, drug stores.                                                                                  |
| Services                  | Purchases of services, such as: restaurants, bars, fast food and beverage, transportation and tolls, doctor’s visits, child care, haircuts, education, recreation and entertainment. |
| Person-to-person payments | Payments to people <u>not</u> made through a retail establishment, such as payments for allowances, paying back a friend, or gifts to other people.                                  |

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?

- Please fill in **one box per row**. Choose the box that best describes your typical activity.
- Answer for each payment method.
- Enter the **number of times** you make an automatic payment. **DO NOT ENTER DOLLAR AMOUNTS**.
- Please answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method to pay automatic bills, please enter a 0 in any box in the appropriate row.

|                                                                            | Weekly basis -<br>Per week | Monthly basis -<br>Per month | Yearly basis -<br>Per year |
|----------------------------------------------------------------------------|----------------------------|------------------------------|----------------------------|
| If dcadopter = 1 then Paid with your <a href="#">debit card(s)</a>         | (pu002_a1)                 | (pu002_a2)                   | (pu002_a3)                 |
| If ccadopter = 1 then Charged to your <a href="#">credit card(s)</a>       | (pu002_b1)                 | (pu002_b2)                   | (pu002_b3)                 |
| If baadopter = 1 then Paid using your bank account and routing numbers     | (pu002_c1)                 | (pu002_c2)                   | (pu002_c3)                 |
| IF OBBPADOPTER = 1 THEN Paid using the <a href="#">online banking</a> bill | (PU002_e3)                 | (PU002_e3)                   | (PU002_e3)                 |

|                                                |            |            |            |
|------------------------------------------------|------------|------------|------------|
| payment function on your bank's website        |            |            |            |
| Paid directly from your <a href="#">income</a> | (pu002_d1) | (pu002_d2) | (pu002_d3) |

(error catching code goes here)

End if

IF BAADOPTER = 1 or CCADOPTER = 1 THEN

- (pu003\_intro)  
**Online Bill Payments**

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

- *IMPORTANT: Do not count any automatic recurring bill payments that you reported in the previous question.*
- *Please fill in **one box per row**. Choose the box that best describes your typical activity.*
- *Answer for each payment method.*
- *Enter the **number of times** you make an online bill payment. DO NOT ENTER DOLLAR AMOUNTS.*
- *Please answer on an annual basis if you typically make less 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.*

|                                                                              | Weekly basis -<br>Per <b>week</b> | Monthly basis -<br>Per <b>month</b> | Yearly basis -<br>Per <b>year</b> |
|------------------------------------------------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|
| If dcadopter = 1<br>then<br>Paid with your <a href="#">debit card(s)</a>     | (pu003_a1)                        | (pu003_a2)                          | (pu003_a3)                        |
| If ccadopter = 1<br>then<br>Charged to your <a href="#">credit card(s)</a>   | (pu003_b1)                        | (pu003_b2)                          | (pu003_b3)                        |
| If baadopter = 1<br>then<br>Paid using your bank account and routing numbers | (pu003_c1)                        | (pu003_c2)                          | (pu003_c3)                        |

|                                                                                                                        |            |            |            |
|------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|
| If obbpadopter = 1 then<br>Paid using the <a href="#">online banking bill payment</a> function on your bank's web site | (pu003_d1) | (pu003_d2) | (pu003_d3) |
|------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|

(error catching code here)

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?

- Please fill in **one box per row**. Choose the box that best describes your typical activity.
- Answer for each payment method.
- Enter the **number of times** you make a bill payment by mail, in person or by phone. **DO NOT ENTER DOLLAR AMOUNTS.**
- Please answer on an annual basis if you typically make less than one payment per month.
- 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.

|                                                                                   | Weekly basis -<br>Per <b>week</b> | Monthly basis -<br>Per <b>month</b> | Yearly basis -<br>Per <b>year</b> |
|-----------------------------------------------------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|
| Paid in <a href="#">cash</a>                                                      | PU004_a1                          | PU004_a2                            | PU004_a3                          |
| If chkadopter = 1 or mmcadopter = 1 then<br>Paid by <a href="#">check (paper)</a> | PU004_b1                          | PU004_b2                            | PU004_b3                          |
| If moadopter = 1 then<br>Paid by <a href="#">money order</a>                      | PU004_b1mo                        | PU004_b2mo                          | PU004_b3mo                        |
| If dcadopter = 1 then<br>Paid with your <a href="#">debit card(s)</a>             | PU004_c1                          | PU004_c2                            | PU004_c3                          |
| If ccadopter = 1 then<br>Charged to your <a href="#">credit card(s)</a>           | PU004_d1                          | PU004_d2                            | PU004_d3                          |
| If pcadopter = 1 then<br>Paid with your <a href="#">prepaid</a>                   | PU004_e1                          | PU004_e2                            | PU004_e3                          |

|                         |  |  |  |
|-------------------------|--|--|--|
| <a href="#">card(s)</a> |  |  |  |
|-------------------------|--|--|--|

(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.

- If you are married or living with a partner, please report all payments made by you or made jointly with your spouse or partner—but not payments made only by your spouse or partner.
- If you own or operate a business, please do not report payments related to your business only.

- (pu005\_intro2)  
**Internet payments (non-bill)**

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

**Examples of internet payments** include all non-bill purchases made on the internet and charitable donations made online.

- Please fill in **one box per row**. Choose the box that best describes your typical activity.
- Answer for each payment method.
- Enter the **number of times** you make an internet payment. **DO NOT ENTER DOLLAR AMOUNTS**.
- Please answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method to make internet payments, please enter a 0 in any box in the appropriate row.

|                                                                                                                                             | Weekly basis -<br>Per <b>week</b> | Monthly basis -<br>Per <b>month</b> | Yearly basis -<br>Per <b>year</b> |
|---------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|
| If chkadopter = 1 or mmcadopter = 1 then<br>Paid by <a href="#">check (paper)</a>                                                           | Pu005_a1                          | Pu005_a2                            | Pu005_a3                          |
| If moadopter = 1 then<br>Paid by <a href="#">money order</a>                                                                                | Pu005_a1mo                        | Pu005_a2mo                          | Pu005_a3mo                        |
| If dcadopter = 1 then<br>Paid with your <a href="#">Debit card</a> , either directly or through an intermediary such as PayPal              | Pu005_b1                          | Pu005_b2                            | Pu005_b3                          |
| If baadopter = 1 then<br>Paid using your <a href="#">bank account and routing numbers</a> , either directly or through an intermediary such | Pu005_c1                          | Pu005_c2                            | Pu005_c3                          |

|                                                                                                                                        |          |          |          |
|----------------------------------------------------------------------------------------------------------------------------------------|----------|----------|----------|
| as PayPal                                                                                                                              |          |          |          |
| If ccadopter = 1 then<br>Charged to your <a href="#">credit card</a> ,<br>either directly or through an<br>intermediary such as PayPal | Pu005_d1 | Pu005_d2 | Pu005_d3 |
| If pcadopter = 1 then<br>Paid with your <a href="#">prepaid card</a>                                                                   | Pu005_e1 | Pu005_e2 | Pu005_e3 |

(error catching code here)

Endif

- (pu006a\_intro)  
**Retail goods**

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

**Examples of retail goods include items bought while shopping in person at:**

- Food and grocery stores
- Superstores, warehouses, club stores
- Drug or convenience stores
- Gas stations
- Department stores
- Electronics, hardware, and appliances stores
- Home goods and furniture stores

- Please fill in **one box per row**. Choose the box that best describes your typical activity.
- Answer for each payment method.
- Enter the **number of times** you make a payment. **DO NOT ENTER DOLLAR AMOUNTS**.
- Please answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method to make payments, please enter a 0 in any box in the appropriate row.
- 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.

|                                                                                      | Weekly basis -<br>Per week | Monthly basis -<br>Per month | Yearly basis -<br>Per year |
|--------------------------------------------------------------------------------------|----------------------------|------------------------------|----------------------------|
| <a href="#">Cash</a>                                                                 | Pu006a_a1                  | Pu006a_a2                    | Pu006a_a3                  |
| If chkadopter = 1 or<br>mmcadopter = 1 then<br>Paid by <a href="#">check (paper)</a> | Pu006a_b1                  | Pu006a_b2                    | Pu006a_b3                  |
| If moadopter = 1 then<br>Paid by <a href="#">money order</a>                         | Pu006a_b1mo                | Pu006a_b2mo                  | Pu006a_b3mo                |
| If dcadopter = 1 then<br>Paid with your <a href="#">debit card</a>                   | Pu006a_c1                  | Pu006a_c2                    | Pu006a_c3                  |
| If ccadopter = 1 then<br>Charged to your <a href="#">credit card</a>                 | Pu006a_d1                  | Pu006a_d2                    | Pu006a_d3                  |

|                                                                       |           |           |           |
|-----------------------------------------------------------------------|-----------|-----------|-----------|
| If pcardopter = 1 then<br>Paid with your <a href="#">prepaid card</a> | Pu006a_e1 | Pu006a_e2 | Pu006a_e3 |
|-----------------------------------------------------------------------|-----------|-----------|-----------|

(error catching code here)

- (pu006c\_intro)

**Retail services**

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

**Examples of services paid for while shopping or paying in person include:**

- Restaurants, bars, fast food and beverage
- Transportation and tolls
- Medical, dental, and fitness
- Education and child care
- Personal care (e.g. hair)
- Recreation, entertainment, and travel
- Maintenance and repairs
- Other professional services (business, legal, etc.)
- Charitable donations

- Please fill in one box per row. Choose the box that best describes your typical activity.
- Answer for each payment method.
- Enter the number of times you make a payment. DO NOT ENTER DOLLAR AMOUNTS.
- Please answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method to make payments, please enter a 0 in any box in the appropriate row.

|                                                                                     | Weekly basis -<br>Per <b>week</b> | Monthly basis -<br>Per <b>month</b> | Yearly basis -<br>Per <b>year</b> |
|-------------------------------------------------------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|
| <a href="#">Cash</a>                                                                | Pu006c_a1                         | Pu006c_a2                           | Pu006c_a3                         |
| If chkadopter = 1 or<br>mmadopter = 1 then<br>Paid by <a href="#">check (paper)</a> | Pu006c_b1                         | Pu006c_b2                           | Pu006c_b3                         |
| If moadopter = 1<br>then<br>Paid by <a href="#">money order</a>                     | Pu006c_b1mo                       | Pu006c_b2mo                         | Pu006c_b3mo                       |
| If dcardopter = 1<br>then<br>Paid with your <a href="#">debit card</a>              | Pu006c_c1                         | Pu006c_c2                           | Pu006c_c3                         |
| If ccardopter = 1<br>then<br>Charged to your <a href="#">credit card</a>            | Pu006c_d1                         | Pu006c_d2                           | Pu006c_d3                         |
| If pcardopter = 1<br>then<br>Paid with your <a href="#">prepaid card</a>            | Pu006c_e1                         | Pu006c_e2                           | Pu006c_e3                         |



(error catching code here)

- (pu021\_intro)  
**Person-to-person payments**

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

**Person-to-person payments include:**

- Allowances
- Giving a friend or family member money as a gift
- Paying a person for something that is not business related
- Account to account payments from your bank account to another person’s bank account

- Please fill in **one box per row**. Choose the box that best describes your typical activity.
- Answer for each payment method.
- Enter the **number of times** you make a payment. **DO NOT ENTER DOLLAR AMOUNTS**.
- Please answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method to make payments, please enter a 0 in any box in the appropriate row.

|                                                                                                                               | Weekly basis -<br>Per week | Monthly basis -<br>Per month | Yearly basis -<br>Per year |
|-------------------------------------------------------------------------------------------------------------------------------|----------------------------|------------------------------|----------------------------|
| <a href="#">Cash</a>                                                                                                          | Pu021_a1                   | Pu021_a2                     | Pu021_a3                   |
| If chkadopter = 1 or<br>mmcadopter = 1 then<br>Paid by <a href="#">check (paper)</a>                                          | Pu021_b1                   | Pu021_b2                     | Pu021_b3                   |
| If moadopter = 1 then<br>Paid by <a href="#">money order</a>                                                                  | Pu021_b1mo                 | Pu021_b2mo                   | Pu021_b3mo                 |
| If dcadopter = 1 then<br>Paid with your <a href="#">Debit card</a> , through<br>an intermediary such as PayPal or<br>Square   | Pu021_c1                   | Pu021_c2                     | Pu021_c3                   |
| If ccadopter = 1 then<br>Charged to your <a href="#">Credit card</a> ,<br>through an intermediary such as<br>PayPal or Square | Pu021_d1                   | Pu021_d2                     | Pu021_d3                   |
| If baadopter = 1 then<br>Account to account payment                                                                           | PU021_e1                   | PU021_e2                     | PU021_e3                   |
| If obbpadopter = 1 then<br>Paid using the <a href="#">online banking bill<br/>payment</a> function on your bank’s<br>web site | PU021_f1                   | PU021_f2                     | PU021_f3                   |

(error checking code goes here)

(PU100)

Were any of the payments you reported in the previous questions made for both your household and some other organization?

- *Check all that apply.*
  - Yes, some payments were for my employer (not a business that I own).
  - Yes, some payments were for a business that I own.
  - Yes, some payments were for another organization such as religious organizations, community or social organizations, or charity.
  - No

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 monthly due date)?
  - 1 Yes
  - 2 No

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?
  - *Enter 0 if none.*
  - \$\_\_\_\_\_.00
- (pu011)  
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
- (PU012) What interest rate do you pay on the card where you have the largest balance?
  1. 0%
  2. 0.01 – 5.00%
  3. 5.01 – 10.00%
  4. 10.01 – 15.00%
  5. 15.01 – 20.00%
  6. 20.01 – 25.00%
  7. 25.01 – 30.00%
  8. 30.01 – 35.00%
  9. More than 35%
  10. I don't know

ENDIF

ENDIF

(PU101)

During the **past 12 months**, in how many weeks did you make fewer total payments than you do in a typical week?

- *If none, please enter 0, otherwise,*
- *Please enter a number between 1 and 52.*

\_\_\_\_\_weeks

**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\*\*\*\*

|                                     | Yes | No |
|-------------------------------------|-----|----|
| (PH005_a)<br>Bank account number    | 1   | 2  |
| (PH005_c)<br>Credit card number     | 1   | 2  |
| (PH005_d)<br>Debit card number      | 1   | 2  |
| (PH005_e)<br>Mother's maiden name   | 1   | 2  |
| (PH005_g)<br>Social security number | 1   | 2  |

- (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
  - 6 Above 800
  - 7 I don't know

If BAADOPTER = 1 or BAEVER = 1 then

- (PH007) During the **past 12 months**, did you overdraw any of your bank accounts?
  - 1 Yes and I paid an overdraft fee
  - 2 Yes but I did not pay an overdraft fee
  - 3 No

Endif

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

|                                                                                                                         | Yes | No |
|-------------------------------------------------------------------------------------------------------------------------|-----|----|
| (PH022_a)<br>Cash                                                                                                       | 1   | 2  |
| If CCADOPTER = 1 then<br>(PH022_b)<br>Credit card                                                                       | 1   | 2  |
| If DCADOPTER = 1 then<br>(PH022_c)<br>Debit card                                                                        | 1   | 2  |
| If CHKADOPTER = 1 or<br>MMCADOPTER = 1 then<br>(PH022_d)<br>Checks or check book<br>(from your own checking<br>account) | 1   | 2  |

If PH022\_a = 1 then

(PH023\_a)

Q. In the **past 12 months**, what was the total amount of **cash** was lost or stolen?

\$\_\_\_\_\_ .00

End if

If PH022\_b = 1 then

(PH023\_b)

Q. In the **past 12 months**, what was the total value of the fraudulent charges on your **credit card**?

- *If none, please enter 0.*

\$\_\_\_\_\_ .00

If PH023\_b > 0 then

- (PH024\_b) Of the \$[ENTER NUMBER FROM PH023\_B] of fraudulent charges on your **credit card**, how much of that were you personally liable for?

- *If none, please enter 0.*

\$\_\_\_\_\_ .00

END IF

END IF

If PH022\_c = 1 then

(PH023\_c)

Q. In the **past 12 months**, what was the total value of the fraudulent charges on your **debit card**?

- *If none, please enter 0.*

\$\_\_\_\_\_.00

If PH023\_c > 0 then

- (PH024\_c) Of the \$[ENTER NUMBER FROM PH023\_c] of fraudulent charges on your **debit card**, how much of that were you personally liable for?

- *If none, please enter 0.*

\$\_\_\_\_\_.00

END IF

End if

If PH022\_d = 1 then

(PH023\_d)

Q. In the **past 12 months**, what was the total value of the fraudulent activity on your **checking account**?

- *If none, please enter 0.*

\$\_\_\_\_\_.00

If PH023\_d > 0 then

- (PH024\_d) Of the \$[ENTER NUMBER FROM PH023\_c] of fraudulent activity on your **checking account**, how much of that were you personally liable for?

- *If none, please enter 0.*

\$\_\_\_\_\_.00

END IF

End if

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

\*\*\*randomize response categories\*\*\*

|                                                                               | Yes | No |
|-------------------------------------------------------------------------------|-----|----|
| (PH009_a)<br>You or someone else in your household lost their primary job     | 1   | 2  |
| (PH009_b)<br>You declared bankruptcy                                          | 1   | 2  |
| (PH009_c)<br>Mortgage foreclosure on your primary home                        | 1   | 2  |
| (PH009_e)<br>Credit card account closed or frozen by the bank or card company | 1   | 2  |

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?

\*\*\*RANDOMIZE responses\*\*\*

|                                                                               | Yes | No |
|-------------------------------------------------------------------------------|-----|----|
| If PH009_b = 2 then<br>(PH020_a)<br>You declared bankruptcy                   | 1   | 2  |
| If PH009_c = 2 then<br>(PH020_b)<br>Mortgage foreclosure on your primary home | 1   | 2  |

End if

- (PH012) During the **past 12 months**, did you pay for anything in cash to receive a discount?
  - *For example, paying for gasoline in cash to get a discount.*
  - 1 Yes
  - 2 No

## VI. Demographics (DE)

(de000) Now we will ask you some questions similar to those asked in the "My Household Questionnaire"

- (DE020) Please tell us where you have access to the internet for personal use.

Please check all that apply.

- DE020\_a At home
- DE020\_b At work
- DE020\_c At another location
- (DE010) 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-\$99,999
  - 15 \$100,000-\$124,999
  - 16 \$125,000-\$199,999
  - 17 \$200,000 or more
- (DE011) What 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 2<sup>nd</sup> highest
    - 4 3<sup>rd</sup> highest or lower
  - (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.
    - 1 Yes
    - 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.

- \$\_\_\_\_\_,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].

<br><br>

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.

- \$\_\_\_\_\_,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].

<br><br>

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 DE010 = (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 DE010 = (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 DE010 = 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].

<br><br>

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].

<br><br>

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 DE010 = (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 DE010 = (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 DE010 = 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].

<br><br>

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.

- \$\_\_\_\_\_,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].

<br><br>

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?
  - 1 Very interesting
  - 2 Interesting
  - 3 Neither interesting or uninteresting
  - 4 Uninteresting
  - 5 Very uninteresting
  
- (CS\_003) Do you have any other comments on the interview? Please type these in the box below.