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 will be kept anonymous.

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.

I. 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
If cellphone = 1 then
   CPADOPTER := 1
   ▲ (smartphone) A smart phone is a mobile phone with features that enable it to easily access the web, send e-mails, and download apps.

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

   Is your mobile phone a smart phone?
   • Yes
   • No

Else
   CPADOPTER := 0
ENDIF

II. Financial responsibility question
(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>(fr001_a)</th>
<th>None or almost none</th>
<th>Some</th>
<th>Shared equally with other household members</th>
<th>Most</th>
<th>All or almost all</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paying monthly bills (rent or mortgage, utilities, cell phone, etc.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(fr001_b)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doing regular shopping for the household (groceries, household supplies, pharmacy, etc.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(fr001_d)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Making decisions about saving and investments (whether to save, how much to save, where to invest, how much to borrow)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(fr001_e)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Making decisions about other household financial matters (where to bank, what payment methods to use, setting up online bill payments, filing taxes)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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.

Electronic payment instruments

<table>
<thead>
<tr>
<th>Method</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<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 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.</td>
</tr>
</tbody>
</table>

Card payment instruments

<table>
<thead>
<tr>
<th>Method</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<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 it. Also known as stored value cards or gift cards.</td>
</tr>
</tbody>
</table>

Paper payment instruments

<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>Money order</td>
<td>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.</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.

III. Assessment of Characteristics (AS)

****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 *** _4_ ***
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_a4 Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b4 Check</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>AS003_h4 Money order</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>AS003_c4 Debit card</td>
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<td></td>
</tr>
<tr>
<td>AS003_d4 Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_e4 Prepaid card</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>AS003_f4 Bank account number</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>AS003_g4 Online banking bill pay</td>
<td></td>
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</tr>
</tbody>
</table>

**ACCEPTANCE FOR PAYMENT ***_1_***

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_a1 Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b1 Check</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_h1 Money order</td>
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</tr>
<tr>
<td>AS003_c1 Debit card</td>
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<td></td>
</tr>
<tr>
<td>AS003_d1 Credit card</td>
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<tr>
<td>AS003_e1</td>
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</tr>
</tbody>
</table>
**Survey of Consumer Payment Choice**

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**COST ***2*** ***

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.

<table>
<thead>
<tr>
<th></th>
<th>1 Very high cost</th>
<th>2 High cost</th>
<th>3 Neither high nor low cost</th>
<th>4 Low cost</th>
<th>5 Very low cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check</td>
<td></td>
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<tr>
<td>Money order</td>
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<tr>
<td>Debit card</td>
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<tr>
<td>Credit card</td>
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<td>Prepaid card</td>
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<tr>
<td>Bank account number</td>
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<tr>
<td>Online banking bill pay</td>
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</tbody>
</table>

---

**CONVENIENCE ***3*** ***

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.

---

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### GETTING & SETTING UP ***5***

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 Very hard to get or set up</th>
<th>2 Hard to get or set up</th>
<th>3 Neither hard nor easy</th>
<th>4 Easy to get or set up</th>
<th>5 Very easy to get or set up</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS003_a5</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Cash</td>
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</tr>
<tr>
<td>AS003_b5</td>
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<td></td>
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<tr>
<td>Check</td>
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<tr>
<td>AS003_h5</td>
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<tr>
<td>Money order</td>
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<tr>
<td>AS003_c5</td>
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<td>Debit card</td>
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<td>AS003_d5</td>
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<td>Credit card</td>
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<tr>
<td>AS003_f5</td>
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<tr>
<td>AS003_g5</td>
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<tr>
<td>Online banking bill pay</td>
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</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Payment Method</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>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Check</td>
<td></td>
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<tr>
<td>Money order</td>
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<tr>
<td>Debit card</td>
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<td>Credit card</td>
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<tr>
<td>Online banking bill pay</td>
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</tr>
</tbody>
</table>

- (AS005) Rating the security of debit cards

Debit card payments sometimes require you to
  - Enter a Personal Identification Number (PIN)
  - Give your signature
  - Give neither PIN nor signature, typically for small dollar values
  - Enter your card number online

How would you rate the security of each type of debit card transaction?
### IV. Payment Adoption (PA)

**(PA001)**

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

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

- *If you are married or living with a partner, please report all accounts belonging to you and all accounts held jointly with your spouse or partner.*

- *Do not include accounts held...*
  - *only by your spouse or partner*
  - *for business purposes only*
  - *at non-bank online payment services such as PayPal*

- *Enter “0” if you have no accounts of the indicated type.*

How many accounts do you have at banks, credit unions, brokerages, or investment firms?

- *(PA001_a) Number of [checking accounts]*
- *(PA001_b) Number of [savings accounts]*

IF PA001_a > 0 THEN
    CHKADOPTER := 1

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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”****
        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
    • (NEWSAV) Have you ever had a savings account?
        o 1 Yes
        o 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
OBPADOPTER := 0
DCEVER := 0
ATMEVER := 0
ATMONLYEVER := 0
TBEVER := 0
OBEVER := 0
OBPBEVER := 0
DCEVER := 0
ATMEVER := 0
ATMONLYEVER := 0
TBEVER := 0
OBEVER := 0
OBPBEVER := 0
MOADOPTER := 0  *money order;
MOEVER := 0
TCADOPTER := 0  *travelers checks;
TCEVER := 0
PPEVER := 0

Bank account non-adopters

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
    ATMONLEYEVER := 1
  else
    ATMONLEYEVER := 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
  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**?
  o 1 Yes
  o 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;

**Bank account adopters**

if BA_Adopter != 0 then

*****Combine PA007 and PA007a onto one screen*****

  If SAVADOPTER = 1 then
    • **(PA007a)**
  
  What *interest rate* do you earn on the balance in your primary savings account?
  • Include money market accounts if that is your primary savings account
  • Please choose “0%” if you do not earn interest.

DROP DOWN BOX WITH ENTRIES
  o [initial box] *** Select one ***
  o 0%
  o 0.01 - 0.05%
  o 0.06 - 0.10%
  o 0.11 - 0.15%
  o 0.16 - 0.20%
  o 0.21 - 0.25%
  o 0.26 - 0.50%
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.
  - Commercial bank
  - Savings and loan
  - Credit union
  - Brokerage
  - Internet bank
  - Other:
    - (please specify)_______

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.

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
****Combine PA031 and PA035 onto one screen****

- (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

****End screen****

(PA005) **Overdraft protection** is a service that your bank provides to deposit extra money into your checking account when you make a transaction that exceeds your account balance. It may help you reduce or avoid fees for insufficient funds by transferring money to your checking account from:

- A savings account
- A credit card
- A loan or overdraft insurance

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

  - 1 Yes
  - 2 No
  - 3 I don’t know

Endif ****chkadaptor = 1 ****

- (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.

- If you are married or living with a partner, please report all cards belonging to you and all cards held jointly with your spouse or partner.
- Do not include cards held...
  - ...only by your spouse or partner
  - ...for business purposes only
- Enter "0" if you have no cards of the indicated type.

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

  - (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

• \(\text{(PA010)}\) 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
endif

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

• \(\text{(PA009)}\) Have you ever had an ATM card?
  o 1 Yes
  o 2 No

if PA009 = 1 then
  ATMEVER := 1
else
  ATMEVER := 0
endif

if (PA008_a > 0) then
  • \(\text{(PA011)}\) 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
  o 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 response options 1 and 2***
  o 1 PIN
  o 2 Signature
  o 3 Either one is fine/ I’m indifferent
  o 4 Neither one / I don’t like PIN or signature.

Endif

• Now we’d like to know more about how you access your bank account(s).

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

<table>
<thead>
<tr>
<th>(PA012) Telephone banking</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>• You can talk with a teller or use your phone keypad or voice commands</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA013) Online banking</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>• You have set up a username and password so you can conduct transactions at your bank’s website</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

If pa012 = 1 then
  TBADOPTER := 1
End if

If TBADOPTER = 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
Online banking bill payment is an electronic payment made directly from your bank account to a merchant, company, government, or private individual via your bank’s online banking website.

To set up access to online banking bill payment, you must sign up on your bank’s online banking website and enter the name, address, account number, and other information of the payee.

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
    OBPPADOPTER := 1
else
    OBPPADOPTER := 0
endif

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

- 1 Yes
- 2 No

if NEWOBBP = 1 then
    OBPBEVER := 1
else
    OBPBEVER := 0
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.

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
endif

• (NEWOBBP) Have you ever set up access to online banking bill payment?
Some people use non-bank financial services, even though they have a checking or savings account at a bank, savings and loan, or credit union.

In the past 12 months, did you use any of the following financial services?

<table>
<thead>
<tr>
<th>Services provided by a non-bank (such as the Post Office):</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Money order or cashier’s check</td>
</tr>
<tr>
<td>• Check cashing</td>
</tr>
<tr>
<td>• Remittance</td>
</tr>
<tr>
<td>• Payday loan</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other financial services:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Selling an item at a pawn shop</td>
</tr>
<tr>
<td>• Rent-to-own services</td>
</tr>
<tr>
<td>• Tax refund anticipation loan</td>
</tr>
</tbody>
</table>

Cash section

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

- (PA015Intro) About how much cash do you have...
  - Please round to the nearest dollar
  - Do not include cash owned by other members of your household
  - As always, your answers will be kept anonymous.
2014 Survey of Consumer Payment Choice 2/5/2015 2:43 PM

- {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:

**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.

<table>
<thead>
<tr>
<th>Weekly basis</th>
<th>OR Monthly basis</th>
<th>OR Yearly basis</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA018_a1)</td>
<td>(PA018_b1)</td>
<td>(PA018_c1)</td>
</tr>
<tr>
<td>_____ time(s) per week</td>
<td>_____ time(s) per month</td>
<td>_____ time(s) per year</td>
</tr>
</tbody>
</table>

- (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.

  o $_____.00

If PA017_b > 0 then

- (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.

<table>
<thead>
<tr>
<th>Weekly basis</th>
<th>OR Monthly basis</th>
<th>OR Yearly basis</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA018_a2)</td>
<td>(PA018_b2)</td>
<td>(PA018_c2)</td>
</tr>
<tr>
<td>_____ time(s) per week</td>
<td>_____ time(s) per month</td>
<td>_____ time(s) per year</td>
</tr>
</tbody>
</table>

Endif

Virtual currency questions

***same screen***

(PA120)

Virtual or digital currencies exist online and are different from U.S. dollars ($), the euro (€), or other official foreign currencies.

(PA120_a)

Have you heard of Bitcoin?
  - Yes
  - No

(PA120_b)

Have you heard of any other virtual currency?
  - Yes, please specify ______________
  - No

***end same screen***

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If PA120_a = Y or PA120_b = Y then (PA121)
Do you have or own any of these virtual currencies?

- (if PA120_a = Y) (PA121_a) Bitcoin   Y  N
- (if PA120_b = Y) (PA121_b) Other virtual currencies   Y  N

If PA121_a = N or PA121_b = N then (PA122)
Have you ever had or owned any of these virtual currencies?

- (if PA121_a = N) (PA122_a) Bitcoin   Y  N
- (if PA121_b = N) (PA122_b) Other virtual currencies   Y  N

End if

***same screen***

IF (PA121_a = Y or PA121_b = Y) or (PA122_a = Y or PA122_b = Y) then

IF (PA121_a = Y or PA121_b = Y) then (PA123)

How much virtual currency do you have or own?

<table>
<thead>
<tr>
<th>Number of coins</th>
<th>Equivalent value in U.S. dollars ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Do not round to the nearest coin. Use decimal places if necessary. Example: 0.00425</td>
<td>• Round to the nearest dollar. Example: $1670</td>
</tr>
<tr>
<td>(if PA121_a = Y) (PA123_a) Bitcoin</td>
<td>_________</td>
</tr>
<tr>
<td>(if PA121_b = Y) (PA123_b) Other virtual currencies</td>
<td>_________</td>
</tr>
</tbody>
</table>

END IF (PA121_a = Y or PA121_b = Y) (PA124)

In the past 12 months, have you used virtual currency to make a payment or transaction?

- (if PA121_a = Y) Bitcoin   Y  N
- (if PA121_b = Y) Other virtual currencies   Y  N

Comment [kmf1]: In USC, PA123 and PA124 are on the same screen. In RAND, they are not.
End if [IF (PA121_a = Y or PA121_b = Y) or (PA122_a = Y or PA122_b = Y)]

*****end same screen*****

Credit card section

CCADOPTE := 0

- (PA053) Credit cards allow you to carry a balance from month to month.

Charge cards must be paid in full at the end of each billing cycle.

- If you are married or living with a partner, please report all cards belonging to you and all cards held jointly with your spouse or partner.
- Do not include cards held...
  - ...only by your spouse or partner
  - ...for business purposes only

Do you have any credit cards or charge cards?

- 1 Yes
- 2 No

If PA053 = 1 then
CCADOPTE = 1
Else
CCADOPTE = 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

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

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

©2008-2014 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.
<table>
<thead>
<tr>
<th>(PA019_a)</th>
<th>Visa credit cards</th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA019_f)</td>
<td>MasterCard credit cards</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA019_g)</td>
<td>Discover credit cards</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA019_b)</td>
<td>Company or store branded credit cards</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>• 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</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA019_c)</td>
<td>American Express charge cards</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>• These cards must be paid off at the end of each billing period</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA019_d)</td>
<td>American Express credit cards</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>• These cards can carry a balance from one billing period to the next</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA019_e)</td>
<td>Diners Club or other charge cards</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

If pa019_a = 1 or pa019_b = 1 or pa019_c = 1 or pa019_d = 1 or pa019_e = 1 or pa019_f = 1 or pa019_g = 1 then CCADOPTER = 1

If CCADOPTER = 1 THEN

- (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>

<table>
<thead>
<tr>
<th></th>
<th>Number of credit cards with rewards</th>
<th>Number of credit cards without rewards</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF PA019_a = 1 then</td>
<td>PA054_A1</td>
<td>PA054_A2</td>
</tr>
<tr>
<td>Visa credit cards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF PA019_f = 1 then</td>
<td>PA054_F1</td>
<td>PA054_F2</td>
</tr>
<tr>
<td>MasterCard credit cards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF PA019_g = 1 then</td>
<td>PA054_G1</td>
<td>PA054_G2</td>
</tr>
<tr>
<td>Discover credit cards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF PA019_b = 1 then</td>
<td>PA054_B1</td>
<td>PA054_B2</td>
</tr>
<tr>
<td>Company or store</td>
<td></td>
<td></td>
</tr>
<tr>
<td>branded credit cards</td>
<td>if PA019_c = 1 then American Express charge cards</td>
<td>PA054_C1</td>
</tr>
<tr>
<td>----------------------</td>
<td>--------------------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td></td>
<td>if PA019_d = 1 then American Express credit cards</td>
<td>PA054_d1</td>
</tr>
<tr>
<td></td>
<td>if PA019_e = 1 then Diners Club or other charge cards</td>
<td>PA054_e1</td>
</tr>
</tbody>
</table>

ENDIF  ****end CCADOPTER = 1 section ****
## Prepaid card section

PCADOPTER := 0  
PCEVER := 0  

(PA198)

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

- **If you do not have any of a type of card, please enter 0 in the box.**
- **Please include electronic “cards” that work with a mobile phone app or to make payments on the internet.**

<table>
<thead>
<tr>
<th>(PA198_a)</th>
<th>Number of cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA198_c)</th>
<th>Number of cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public transportation card (subway, bus, train or ferry)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA198_d)</th>
<th>Number of cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phone card</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA198_e)</th>
<th>Number of cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Express</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA198_f)</th>
<th>Number of cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>EBT, WIC, SNAP, or TANF</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA198_m)</th>
<th>Number of cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other federal, state, or local government benefit card</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA198_g)</th>
<th>Number of cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payroll card (for wages or salary)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA198_h)</th>
<th>Number of cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee incentive card (for bonus pay, awards, or recognition from your employer)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA198_i)</th>
<th>Number of cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit card (FSA, HRA, HSA, health care, day care)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA198_j)</th>
<th>Number of cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Remittance card (for sending money overseas)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA198_k)</th>
<th>Number of cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rebate card from store, merchant, or website</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA198_l)</th>
<th>Number of cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Location specific card (for spending in shopping malls or university campus)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA198_b)</th>
<th>Number of cards</th>
</tr>
</thead>
</table>
| Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express  
- Include only cards not reported above. |
If \( \sum(PA198_a, PA198_b, PA198_c, PA198_d, PA198_e, PA198_f, PA198_g, PA198_h, PA198_i, PA198_j, PA198_k, PA198_l, PA198_m) > 0 \) then 

\( PCADOPTER = 1 \)

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

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

****Example:

<table>
<thead>
<tr>
<th>Item</th>
<th>Number of cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA198_a) Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)</td>
<td>2</td>
</tr>
<tr>
<td>(PA198_c) Public transportation card (subway, bus, train or ferry)</td>
<td>3</td>
</tr>
<tr>
<td>(PA198_d) Phone card</td>
<td>0</td>
</tr>
<tr>
<td>(PA198_e) Direct Express</td>
<td>0</td>
</tr>
<tr>
<td>(PA198_f) EBT, WIC, SNAP, or TANF</td>
<td>0</td>
</tr>
<tr>
<td>(PA198_m) Other federal, state, or local government benefit card</td>
<td>0</td>
</tr>
<tr>
<td>(PA198_g) Payroll card (for wages or salary)</td>
<td>0</td>
</tr>
<tr>
<td>(PA198_h) Employee incentive card (for bonus pay, awards, or recognition from your employer)</td>
<td>0</td>
</tr>
<tr>
<td>(PA198_i) Benefit card (FSA, HRA, HSA, health care, day care)</td>
<td>0</td>
</tr>
<tr>
<td>(PA198_j) Remittance card (for sending money overseas)</td>
<td>0</td>
</tr>
<tr>
<td>(PA198_k) Rebate card from store, merchant, or website</td>
<td>0</td>
</tr>
<tr>
<td>(PA198_l) Location specific card (for spending in shopping malls or university campus)</td>
<td>0</td>
</tr>
</tbody>
</table>
| (PA198_b) Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express  
  \* Include only cards not reported above. | 0 |
IF PCADOPTER = 0 THEN

(PA103)
Have you ever had a prepaid card?
  • 1 Yes
  • 2 No
ENDIF

“Other” adoption section

• (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:
  • Deductions from a bank account
  • Debit card transactions
  • Credit card charges
  • Direct payments from your income

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

ABPADOPTER := 0

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

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

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

<table>
<thead>
<tr>
<th>(PA040_a)</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money order</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>
- 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.

**[PA040_b]**

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.

**[PA040_c]**

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.

**[PA040_d]**

[IF BAADOPTER = 1 or BAEVER = 1 then]
Certified check
- A type of check where the bank guarantees the payee that there is enough cash available in the payer’s account.

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?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA001_d1) PayPal</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA001_d2) Google Wallet</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA001_d3) Amazon Payments</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA001_d4) Other (specify) PA001_d4_other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
If PA001_d1 = 1 or PA001_d2 = 1 or PA001_d3 = 1 then
   PPADOPTER = 1
Else
   PPADOPTER = 0
Endif

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

V. 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.*

- *Do not include payments made...*
  - *...only by your spouse or partner*
  - *...for business purposes 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.*

<table>
<thead>
<tr>
<th>BILLS &amp; RELATED PAYMENTS</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatic payments</td>
<td>Payments set up to occur on a regularly scheduled basis to the same company or person. These include bills, subscriptions and debt payments.</td>
</tr>
<tr>
<td>Online bill payments</td>
<td>Payments made online for bills, subscriptions or debt payments, but not set up to be paid automatically.</td>
</tr>
<tr>
<td>Bill payments by mail, in person, or by phone</td>
<td>Payments for bills, subscriptions, or debt payments that you mail in, pay in person, or call on your phone.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PURCHASES OF GOODS &amp; SERVICES</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online payments</td>
<td>Payments for items bought over the internet or donations made online.</td>
</tr>
<tr>
<td>Retail purchases of goods</td>
<td>Purchases of goods at stores, such as: grocery stores, superstores, department stores, drug stores.</td>
</tr>
<tr>
<td>Services</td>
<td>Purchases of services, such as: restaurants, bars, fast food and beverage,</td>
</tr>
</tbody>
</table>
transportation and tolls, doctor’s visits, child care, haircuts, education, recreation and entertainment.

| Person-to-person payments | Payments to people not 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?

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

<table>
<thead>
<tr>
<th>Weekly basis - Per week</th>
<th>Monthly basis - Per month</th>
<th>Yearly basis - Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>If dcadopter = 1 then Paid with your debit card(s) (pu002_a1) (pu002_a2) (pu002_a3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If ccadopter = 1 then Charged to your credit card(s) (pu002_b1) (pu002_b2) (pu002_b3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If baadopter = 1 then Paid using your bank account and routing numbers (pu002_c1) (pu002_c2) (pu002_c3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF OBBPADOPTER = 1 THEN Paid using the online banking bill payment function on your bank’s website (PU002_e3) (PU002_e3) (PU002_e3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paid directly from your income (pu002_d1) (pu002_d2) (pu002_d3)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(error catching code goes here)
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.

- Choose one box per row 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.**
- Answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.

<table>
<thead>
<tr>
<th>weekly basis - Per week</th>
<th>Monthly basis - Per month</th>
<th>Yearly basis - Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>If dcadopt = 1 then Paid with your <strong>debit card(s)</strong></td>
<td>(pu003_a1)</td>
<td>(pu003_a2)</td>
</tr>
<tr>
<td>If ccadopt = 1 then Charged to your <strong>credit card(s)</strong></td>
<td>(pu003_b1)</td>
<td>(pu003_b2)</td>
</tr>
<tr>
<td>If baadopt = 1 then Paid using your bank account and routing numbers</td>
<td>(pu003_c1)</td>
<td>(pu003_c2)</td>
</tr>
<tr>
<td>If obbpadopt = 1 then Paid using the <strong>online banking bill payment function on your bank's web site</strong></td>
<td>(pu003_d1)</td>
<td>(pu003_d2)</td>
</tr>
</tbody>
</table>

(error catching code here)
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?

- Choose one box per row 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.
- Answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.

<table>
<thead>
<tr>
<th>Paid in cash</th>
<th>Weekly basis - Per week</th>
<th>Monthly basis - Per month</th>
<th>Yearly basis - Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>PU004_a1</td>
<td>PU004_a2</td>
<td>PU004_a3</td>
<td></td>
</tr>
<tr>
<td>PU004_b1</td>
<td>PU004_b2</td>
<td>PU004_b3</td>
<td></td>
</tr>
<tr>
<td>PU004_b1mo</td>
<td>PU004_b2mo</td>
<td>PU004_b3mo</td>
<td></td>
</tr>
<tr>
<td>PU004_c1</td>
<td>PU004_c2</td>
<td>PU004_c3</td>
<td></td>
</tr>
<tr>
<td>PU004_d1</td>
<td>PU004_d2</td>
<td>PU004_d3</td>
<td></td>
</tr>
<tr>
<td>PU004_e1</td>
<td>PU004_e2</td>
<td>PU004_e3</td>
<td></td>
</tr>
</tbody>
</table>

(error catching code here)

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.
Do not include payments made...
- only by your spouse or partner
- for business purposes 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.

- Choose one box per row 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.
- Answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.

<table>
<thead>
<tr>
<th>Do not include payments made...</th>
<th>Weekly basis - Per week</th>
<th>Monthly basis - Per month</th>
<th>Yearly basis - Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>only by your spouse or partner</td>
<td>Pu005_a1</td>
<td>Pu005_a2</td>
<td>Pu005_a3</td>
</tr>
<tr>
<td>for business purposes only</td>
<td>Pu005_a1</td>
<td>Pu005_a2</td>
<td>Pu005_a3</td>
</tr>
</tbody>
</table>

(error catching code here)

Endif
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

- Choose one box per row 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.
- Answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.
- Answer only for goods purchased 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>Weekly basis - Per week</th>
<th>Monthly basis - Per month</th>
<th>Yearly basis - Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>Pu006a_a1 Pu006a_a2 Pu006a_a3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If chkadopter = 1 or mmcadopter = 1 then Paid by check (paper)</td>
<td>Pu006a_b1 Pu006a_b2 Pu006a_b3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If moadopter = 1 then Paid by money order</td>
<td>Pu006a_b1mo Pu006a_b2mo Pu006a_b3mo</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If dcadopter = 1 then Paid with your debit card</td>
<td>Pu006a_c1 Pu006a_c2 Pu006a_c3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If ccadopter = 1 then Charged to your credit card</td>
<td>Pu006a_d1 Pu006a_d2 Pu006a_d3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If pcadopter = 1 then Paid with your prepaid card</td>
<td>Pu006a_e1 Pu006a_e2 Pu006a_e3</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

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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

- **Choose one box per row** 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.**
- **Answer on an annual basis** if you typically make less than one payment per month.
- **If you do not use the payment method,** enter 0 (zero) in any box in the appropriate row.

<table>
<thead>
<tr>
<th>Cash</th>
<th>Weekly basis - Per week</th>
<th>Monthly basis - Per month</th>
<th>Yearly basis - Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pu006c_a1</td>
<td>Pu006c_a2</td>
<td>Pu006c_a3</td>
<td></td>
</tr>
<tr>
<td>If chkadopter = 1 or mmcadaptor = 1 then Paid by check (paper) Pu006c_b1</td>
<td>Pu006c_b2</td>
<td>Pu006c_b3</td>
<td></td>
</tr>
<tr>
<td>If moadopter = 1 then Paid by money order Pu006c_b1mo</td>
<td>Pu006c_b2mo</td>
<td>Pu006c_b3mo</td>
<td></td>
</tr>
<tr>
<td>If dcadaptor = 1 then Paid with your debit card Pu006c_c1</td>
<td>Pu006c_c2</td>
<td>Pu006c_c3</td>
<td></td>
</tr>
<tr>
<td>If ccadaptor = 1 then Charged to your credit card Pu006c_d1</td>
<td>Pu006c_d2</td>
<td>Pu006c_d3</td>
<td></td>
</tr>
<tr>
<td>If pcadaptor = 1 then Paid with your prepaid card Pu006c_e1</td>
<td>Pu006c_e2</td>
<td>Pu006c_e3</td>
<td></td>
</tr>
</tbody>
</table>

(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
• Choose **one box per row** 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.**
• **Answer on an annual basis** if you typically make less than one payment per month.
• **If you do not use the payment method,** enter 0 (zero) in any box in the appropriate row.

<table>
<thead>
<tr>
<th>Weekly basis - Per week</th>
<th>Monthly basis - Per month</th>
<th>Yearly basis - Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If chkadopter = 1 or mmcadaptor = 1 then Paid by <strong>check (paper)</strong></td>
<td>Pu021_b1</td>
<td>Pu021_b2</td>
</tr>
<tr>
<td>If moadaptor = 1 then Paid by <strong>money order</strong></td>
<td>Pu021_b1mo</td>
<td>Pu021_b2mo</td>
</tr>
<tr>
<td>If dcadaptor = 1 then Paid with your <strong>Debit card</strong>, through an intermediary such as PayPal or Square</td>
<td>Pu021_c1</td>
<td>Pu021_c2</td>
</tr>
<tr>
<td>If ccadaptor = 1 then Charged to your <strong>Credit card</strong>, through an intermediary such as PayPal or Square</td>
<td>Pu021_d1</td>
<td>Pu021_d2</td>
</tr>
<tr>
<td>If baadaptor = 1 then Account to account payment</td>
<td>PU021_e1</td>
<td>PU021_e2</td>
</tr>
<tr>
<td>If obbpadopter = 1 then Paid using the <strong>online banking bill payment</strong> function on your bank’s web site</td>
<td>PU021_f1</td>
<td>PU021_f2</td>
</tr>
</tbody>
</table>

(error checking code goes here)

**IF CCADOPTE R = 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)?
  o 1 Yes
  o 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.**
    o $________.00

• **(pu011)**

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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

****End same screen****

---

VI. Payment History (PH)

- **(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

- **(PH004)** Have you, or anyone you know well (family, friends, neighbors, coworkers, etc), ever been a victim of what you consider to be identity theft?
  - 1. Yes, myself and someone I know well
  - 2. Yes, someone I know well only
  - 3. Yes, myself only
  - 4. No

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?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>PH022_a</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>IF CCADOPTER = 1 then</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
</tr>
</tbody>
</table>
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 PH022_d = 1 then

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

End if

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?

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

***RANDOMIZE responses***
If PH009_b = 2 then
(PH020_a)
You declared bankruptcy

If PH009_c = 2 then
(PH020_b)
Mortgage foreclosure on your primary home

End if

VII. Demographics (DE)

- [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 2nd highest
  - 4 3rd 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].

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?

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].

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.
    o $________,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].

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?

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

    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. ******

End if

- \(\text{CS}_001\) 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

- \(\text{CS}_003\) Do you have any other comments on the interview? Please type these in the box below.