2014 SCPC Questionnaire
CESR Understanding America Study number ???
October, 2014

YELLOW BACKGROUND, BLACK TEXT = new questions or changes to 2013 questionnaire.
~~Red background, strike-through = Deleted text or deleted question~~
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 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

```
ENDIF

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.*

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

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

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.

Card payment instruments

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 has money stored or loaded onto it. Also known as stored value cards or gift cards.

Paper payment instruments

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.
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.

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.*

	1 Very Risky	2 Risky	3 Neither risky nor secure	4 Secure	5 Very Secure
AS003_a4 Cash					
AS003_b4 Check					
AS003_h4 Money order					
AS003_c4 Debit card					
AS003_d4 Credit card					
AS003_e4 Prepaid card					
AS003_f4 Bank account number					
AS003_g4 Online banking bill pay					

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.*

	1 Rarely accepted	2 Occasionally accepted	3 Often accepted	4 Usually accepted	5 Almost always accepted
AS003_a1 Cash					
AS003_b1 Check					
AS003_h1 Money order					
AS003_c1 Debit card					
AS003_d1 Credit card					
AS003_e1					

Prepaid card					
AS003_f1 **Bank account number**					
AS003_g1 **Online banking bill pay**					

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.*

	1 Very high cost	2 High cost	3 Neither high nor low cost	4 Low cost	5 Very low cost
AS003_a2 **Cash**					
AS003_b2 **Check**					
AS003_h2 **Money order**					
AS003_c2 **Debit card**					
AS003_d2 **Credit card**					
AS003_e2 **Prepaid card**					
AS003_f2 **Bank account number**					
AS003_g2 **Online banking bill pay**					

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.*

	1 Very inconvenient	2 Inconvenient	3 Neither inconvenient nor convenient	4 Convenient	5 Very convenient
AS003_a3 Cash					
AS003_b3 Check					
AS003_h3 Money order					
AS003_c3 Debit card					
AS003_d3 Credit card					
AS003_e3 Prepaid card					
AS003_f3 Bank account number					
AS003_g3 Online banking bill pay					

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.*

	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_a5 Cash					
AS003_b5 Check					
AS003_h5 Money order					
AS003_c5 Debit card					
AS003_d5 Credit card					
AS003_e5 Prepaid card					

AS003_f5 Bank account number				
AS003_g5 Online banking bill pay				

PAYMENT RECORDS *** _6_ ***

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_a6 Cash					
AS003_b6 Check					
AS003_h6 Money order					
AS003_c6 Debit card					
AS003_d6 Credit card					
AS003_e6 Prepaid card					
AS003_f6 Bank account number					
AS003_g6 Online banking bill pay					

- (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?

	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					

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…*
    - o *…only by your spouse or partner*
    - o *…for business purposes only*
    - o *…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?

- o (PA001_a) Number of checking accounts
- o (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"****
    - 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 <u>banks</u>
    - 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
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
```

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
        ATMONLYEVER := 1
    else
        ATMONLYEVER := 0
    endif
else
    ATMEVER := 0
endif
```

- (NEWTB) **Telephone banking** is when you access your account by calling a phone number that your bank has provided. You interact with the system using either voice commands, your phone's numeric keypad, or speaking with a live customer service representative.

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

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

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

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

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

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

```
if NEWOB = 1 then
    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%

- o 0.51 - 0.75%
- o 0.76 - 1.00%
- o 1.01 - 1.50%
- o 1.51 - 2.00%
- o 2.01 - 2.50%
- o 2.51 - 3.00%
- o More than 3%
- o Don't know

****End screen****

    Endif ****SAVADOPTER = 1****

    if CHKADOPTER = 1 then

*****Combine PA006 and PA004 onto one screen****

- (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.*
  - o 1 Commercial bank
  - o 2 Savings and loan
  - o 3 Credit union
  - o 4 Brokerage
  - o 5 Internet bank
  - o 6 Other:
    - (PA006_other) (please specify)_____

- (PA004)
  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
    - 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%
    - o 0.51 - 0.75%
    - o 0.76 - 1.00%
    - o 1.01 - 1.50%
    - o 1.51 - 2.00%
    - o 2.01 - 2.50%
    - o 2.51 - 3.00%
    - o More than 3%
    - o Don't know

****End screen****

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

- (PA031) Do you currently have any **blank, unused checks**?
    - o 1 Yes
    - o 2 No

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

****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**?
- o 1 Yes
- o 2 No
- o 3 I don't know

Endif ****chkadopter = 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…*
        - o *…only by your spouse or partner*
        - o *…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
```

- (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
```

- (PA009) Have you **ever** had an **ATM card**?
  - o   1 Yes
  - o   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?

  - 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?

	Yes	No
(PA012) Telephone banking • *You can talk with a teller or use your phone keypad or voice commands*	1	2
(PA013) Online banking • *You have set up a username and password so you can conduct transactions at your bank's website*	1	2

```
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
```

(PA014) **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?

o 1 Yes
o 2 No

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

- (NEWOBBP) 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
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**?
    o 1 Yes
    o 2 No

```
if NEWOB = 1 then
     OBEVER := 1
```

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

```
                           o  1 Yes
                           o  2 No

                  else
                       OBEVER := 0
                  Endif

        endif
```

(PA055)

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?

	Yes	No
[PA055_a] *Services provided by a **non-bank** (such as the Post Office):* • Money order or cashier's check • Check cashing • Remittance • Payday loan		
[PA055_b] *Other financial services:* • Selling an item at a pawn shop • Rent-to-own services • Tax refund anticipation loan		

Endif   *if BA_Adopter != 0;

Cash section

- (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*
    - *As always, your answers will be kept anonymous.*

- o (PA015_a) … in your wallet, purse, and/or pocket.
  - o About $_____.00
- o (PA015_b)…stored elsewhere for safe keeping in your home, car, office, etc.
  - o About $_____.00

****for PA015_a and PA015_b, verify from respondent if response is over $1000
Ask the R the following:
You told us that you have [FILL with amount the R entered] in your [wallet, purse, and/or pocket **OR** home, car or office].

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 ***
  - o 1 ATM
  - o 2 Bank teller
  - o 3 Check cashing store
  - o 4 Cash back at a retail store
  - o 5 I am paid in cash
  - o 6 Family or friend
  - o 7 Other
    - o (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.*

  - o $_____.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 **week**	(PA018_b1) _____time(s) per **month**	(PA018_c1) _____time(s) per **year**

- (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.*

Weekly basis	OR Monthly basis	OR Yearly basis
(PA018_a2) _____time(s) per **week**	(PA018_b2) _____time(s) per **month**	(PA018_c2) _____time(s) per **year**

```
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

```
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?

	Number of coins • *Do not round to the nearest coin. Use decimal places if necessary. Example: 0.00425*	Equivalent value in U.S. dollars ($) • *Round to the nearest dollar. Example: $1670*
`(if PA121_a = Y)` `(PA123_a)` Bitcoin	_____	_____ .00
`(if PA121_b = Y)` `(PA123_b)` Other virtual currencies	_____	_____ .00

```
     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

```
End if [IF (PA121_a = Y or PA121_b = Y) or (PA122_a = Y or PA122_b =
Y)]
```
*****end same screen*****

Credit card section

```
CCADOPTER := 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
     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
```

- (PA019_intro) We know we just asked you about credit cards and charge cards, but we'd like to ask the question in a different way. Please pardon the repetition.

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

	Yes	No

(PA019_a) Visa credit cards	1	2
(PA019_f) MasterCard credit cards	1	2
(PA019_g) Discover credit cards	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 *charge cards* • *These cards must be paid off at the end of each billing period*	1	2
(PA019_d) American Express *credit cards* • *These cards can carry a balance from one billing period to the next*	1	2
(PA019_e) Diners Club or other charge cards	1	2

```
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.

	Number of credit cards with rewards	Number of credit cards without rewards
IF PA019_a = 1 then Visa credit cards	PA054_A1	PA054_A2
IF PA019_f = 1 then MasterCard credit cards	PA054_F1	PA054_F2
IF PA019_g = 1 then Discover credit cards	PA054_G1	PA054_G2
IF PA019_b = 1 then Company or store	PA054_B1	PA054_B2

branded credit cards		
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 ****

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.*

	Number of cards
(PA198_a) Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)	
(PA198_c) Public transportation card (subway, bus, train or ferry)	
(PA198_d) Phone card	
(PA198_e) Direct Express	
(PA198_f) EBT, WIC, SNAP, or TANF	
(PA198_m) Other federal, state, or local government benefit card	
(PA198_g) Payroll card (for wages or salary)	
(PA198_h) Employee incentive card (for bonus pay, awards, or recognition from your employer)	
(PA198_i) Benefit card (FSA, HRA, HSA, health care, day care)	
(PA198_j) Remittance card (for sending money overseas)	
(PA198_k) Rebate card from store, merchant, or website	
(PA198_l) Location specific card (for spending in shopping malls or university campus)	
(PA198_b) Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express • *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:

	Number of cards
(PA198_a) Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)	2
(PA198_c) Public transportation card (subway, bus, train or ferry)	3
(PA198_d) Phone card	0
(PA198_e) Direct Express	0
(PA198_f) EBT, WIC, SNAP, or TANF	0
(PA198_m) Other federal, state, or local government benefit card	0
(PA198_g) Payroll card (for wages or salary)	0
(PA198_h) Employee incentive card (for bonus pay, awards, or recognition from your employer)	0
(PA198_i) Benefit card (FSA, HRA, HSA, health care, day care)	0
(PA198_j) Remittance card (for sending money overseas)	0
(PA198_k) Rebate card from store, merchant, or website	0
(PA198_l) Location specific card (for spending in shopping malls or university campus)	0
(PA198_b) Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express • *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?
  - 1 Yes
  - 2 No

```
ABPADOPTER := 0

IF PA024 = 1 THEN
     ABPADOPTER := 1

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

- (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?

	Yes	No
(PA040_a) Money order	1	2

• *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.*	1	2
(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.*	1	2
(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.*	1	2

If PA040a = YES then

       MOADOPTER = 1

Else

    • (PA041) Have you **ever** used a **money order**, even once?
        o Yes
        o 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 <u>not</u> 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) PayPal		1	2
(PA001_d2) Google Wallet		1	2
(PA001_d3) Amazon Payments		1	2
(PA001_d4) Other (specify)	PA001_d4_other		

```
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.*

BILLS & RELATED PAYMENTS	
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.
PURCHASES OF GOODS & SERVICES	
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 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.*

	Weekly basis - Per **week**	Monthly basis - Per **month**	Yearly basis - Per **year**
`If dcadopter = 1 then` Paid with your debit card(s)	(pu002_a1)	(pu002_a2)	(pu002_a3)
`If ccadopter = 1 then` Charged to your credit card(s)	(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 online banking bill payment function on your bank's website	(PU002_e3)	(PU002_e3)	(PU002_e3)
Paid directly from your income	(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.*

  - *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.*

	Weekly basis - Per **week**	Monthly basis - Per **month**	Yearly basis - Per **year**
If dcadopter =1 then Paid with your debit card(s)	(pu003_a1)	(pu003_a2)	(pu003_a3)
If ccadopter = 1 then Charged to your credit card(s)	(pu003_b1)	(pu003_b2)	(pu003_b3)
If baadopter = 1 then Paid using your bank account and routing numbers	(pu003_c1)	(pu003_c2)	(pu003_c3)
If obbpadopter = 1 then Paid using the online banking bill payment 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?

- *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.*

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

(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.*

- *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.*

	Weekly basis - Per **week**	Monthly basis - Per **month**	Yearly basis - Per **year**
If chkadopter = 1 or mmcadopter = 1 then Paid by check (paper)	Pu005_a1	Pu005_a2	Pu005_a3
If moadopter = 1 then Paid by money order	Pu005_a1mo	Pu005_a2mo	Pu005_a3mo
If dcadopter = 1 then Paid with your Debit card, either directly or through an intermediary such as PayPal	Pu005_b1	Pu005_b2	Pu005_b3
If baadopter = 1 then Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal	Pu005_c1	Pu005_c2	Pu005_c3
If ccadopter = 1 then Charged to your credit card, either directly or through an intermediary such as PayPal	Pu005_d1	Pu005_d2	Pu005_d3
If pcadopter = 1 then Paid with your prepaid card	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

- *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.*

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

- *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.*

	Weekly basis - Per **week**	Monthly basis - Per **month**	Yearly basis - Per **year**
Cash	Pu006c_a1	Pu006c_a2	Pu006c_a3
If chkadopter = 1 or mmcadopter = 1 then Paid by check (paper)	Pu006c_b1	Pu006c_b2	Pu006c_b3
If moadopter = 1 then Paid by money order	Pu006c_b1mo	Pu006c_b2mo	Pu006c_b3mo
If dcadopter = 1 then Paid with your debit card	Pu006c_c1	Pu006c_c2	Pu006c_c3
If ccadopter = 1 then Charged to your credit card	Pu006c_d1	Pu006c_d2	Pu006c_d3
If pcadopter = 1 then Paid with your prepaid card	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

- *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.*

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

(error checking code goes here)

```
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)?
  - o 1 Yes
  - o 2 No

```
  IF PU009 = 1 THEN
```

****Same screen pu010 and pu011****
- (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)

How would you compare your unpaid balance last month to your unpaid balance 12 months ago? Last month's balance is...
- o   1 Much lower
- o   2 Lower
- o   3 About the same
- o   4 Higher
- o   5 Much higher

****End same screen****

```
    ENDIF

ENDIF
```

VI.   Payment History (PH)

- (PH006) Please estimate your most recent **credit rating**, as measured by a FICO score?
  - o   1 Below 600
  - o   2 600-649
  - o   3 650-699
  - o   4 700-749
  - o   5 750-800
  - o   6 Above 800
  - o   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?
  - o   1 Yes, myself and someone I know well
  - o   2 Yes, someone I know well only
  - o   3 Yes, myself only
  - o   4 No

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

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

	Yes	No
(PH022_a) Cash	1	2
If CCADOPTER = 1 then	1	2

(PH022_b) Credit card		
If DCADOPTER = 1 then (PH022_c) Debit card	1	2
If CHKADOPTER = 1 or MMCADOPTER = 1 then (PH022_d) Checks or check book (from your own checking 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) You or someone else in your household lost their primary job	1	2
(PH009_b) You declared bankruptcy	1	2
(PH009_c) Mortgage foreclosure on your primary home	1	2
(PH009_e) 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 (PH020_a) You declared bankruptcy	1	2
If PH009_c = 2 then (PH020_b) Mortgage foreclosure on your primary home	1	2

End if

VII.   Demographics (DE)

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

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

    Please enter your answer below in **thousands** of dollars.
    - o $_____,000

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

Prompt for DE014:

You told us that the market value of your primary home is [FILL WITH RESPONSE FROM DE014, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].

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

- (DE015) About how much do you owe on loans for your **primary home**, including mortgages, home equity loans, and home equity lines of credit?

    Please enter your answer below in **thousands** of dollars.
    - o $_____,000

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

Prompt for DE015:

You told us that the amount you owe on loans for your primary home is [FILL WITH RESPONSE FROM DE015, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].

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

****
Endif

if DE013 = 1 then
- (DE016) Excluding the market value of your primary home, what is the approximate value of your household's **other assets**?

  Include real estate other than your primary home.

  Please enter your answer below in **thousands** of dollars.
    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 non-home assets is [FILL WITH RESPONSE FROM DE016, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].

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

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

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

  Please enter your answer below in **thousands** of dollars.
    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 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.
******

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else
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- (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. ******

Endif

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

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