Thank you for taking this survey. We are studying how consumers buy goods and services using cash, bank accounts, and other means of payment for all purchases and bill payments.

At any time in this survey, it is OK to refer to your financial records if you wish.

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 download and use apps, access the web, and send e-mails.

  - Examples: iPhone, Samsung Galaxy, HTC One, Android, Blackberry, and Windows Mobile.

  Is your mobile phone a smart phone?
  
  1. Yes
  2. No

Else
  
  CPADOPTER := 0
II. Financial responsibility question

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

In your household, how much responsibility do you have for these tasks?

- Check one per row only.

<table>
<thead>
<tr>
<th></th>
<th>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>(fr001_a) Paying monthly bills</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(fr001_b) Doing regular shopping</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(fr001_d) Making decisions about</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(fr001_e) Making decisions about</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ORDERED LIST

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>
<tr>
<td>Virtual currency</td>
<td>These payment methods exist online and are different from U.S. dollars ($), the euro (€), or other official foreign currencies. They are sometimes called cryptocurrencies.</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>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Instrument</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, Money order),
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>Instrument</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>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_h4 Money order</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_c4 Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</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>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money order</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank account number</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online banking bill pay</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 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.**

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• 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>AS003_a2 Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b2 Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_h2 Money order</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_c2 Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_d2 Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_e2 Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_f2 Bank account number</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_g2 Online banking bill pay</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</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.

<table>
<thead>
<tr>
<th></th>
<th>1 Very inconvenient</th>
<th>2 Inconvenient</th>
<th>3 Neither inconvenient nor convenient</th>
<th>4 Convenient</th>
<th>5 Very convenient</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS003_a3 Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b3 Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_h3 Money order</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_c3 Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_d3 Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_e3 Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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>Payment Method</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>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money order</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Debit card</td>
<td></td>
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</tr>
<tr>
<td>Credit card</td>
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<td></td>
</tr>
<tr>
<td>Prepaid card</td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Bank account number</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online banking bill pay</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.

<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>
</tr>
<tr>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money order</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debit card</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Credit card</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Prepaid card</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Bank account</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online banking</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## 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 and security code (CVC) online
- Read or give your card number and security code (CVC) to a person

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

<table>
<thead>
<tr>
<th>Security Level</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>PIN debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Signature debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No PIN and no signature debit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Using a debit card online

Using a debit card during a voice telephone call

Using a debit card with a mobile app

IV. Bank accounts and instruments

Adoption of bank accounts

Checking and Savings Accounts

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 owned 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?

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

IF PA001_a > 0 THEN

  CHKADOPTER := 1
else
  CHKADOPTER := 0
ENDIF

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

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

If chkadopter = 0 then
  (PA002)
  Please choose the most important reason why you don’t have a checking account.
  ****randomize 1-6, and always keep 7 as “other”****
  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  *debit card;
OBBPADOPTER := 0  *online banking bill pay;
MOADOPTER := 0  *money order;

**Bank account non-adopters**

if BAAdopter = 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
    (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

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

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

Have you ever set up access to online banking?

- 1 Yes
- 2 No

if NEWOB = 1 then

(NEWOBBP)

You can use your bank’s website to make electronic payments from your bank account to a merchant, company, government, or private individual.

To do so, you would need to set up online bill pay by entering the name, address, and account number of the company or person to whom you are paying a bill.

Have you ever set up online bill pay at your bank’s website?

- 1 Yes
- 2 No

endif

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

ENDIF  *ending if BAAdopter = 0;

Bank account adopters

if BA_Adopter != 0 then

## New screen – all three questions pa007, pa007_a, pa007_b on the same screen.
IF pa001_b > 0 THEN

Savings Accounts
At what type of financial institution is your [FILL: If pa001_b > 1 then “primary”] savings account?

[Show instruction if pa001_b > 1]
- Your primary account is the account you use most often, not necessarily the account with the most money in it.
  - 1 Commercial bank
  - 2 Savings and loan
  - 3 Credit union
  - 4 Brokerage
  - 5 Internet bank
  - 6 Other:
    - (PA007_other) (please specify)_______

What interest rate do you earn on the balance in your [FILL: If pa001_b > 1 then “primary”] savings account?

- Include money market accounts if that is your [FILL: If pa001_b > 1 then “primary”] savings account
- Please choose “0%” if you do not earn interest.

DROP DOWN BOX WITH ENTRIES
- [initial box] *** Select one ***
  - 0%
  - 0.01 - 0.05%
  - 0.06 - 0.10%
  - 0.11 - 0.15%
  - 0.16 - 0.20%
  - 0.21 - 0.25%
  - 0.26 - 0.50%
  - 0.51 - 0.75%
  - 0.76 - 1.00%
  - 1.01 - 1.50%
  - 1.51 - 2.00%
  - 2.01 - 2.50%
  - 2.51 - 3.00%
  - More than 3%
  - Don’t know

IF pa001_a > 0 THEN

(pa007_b)

Checking and savings accounts can be linked by your bank to make transferring money between accounts easier.

Is your [FILL: If pa001_b > 1 then “primary”] savings account linked to your primary [FILL: if pa001_a > 1 then “or secondary”] checking [FILL: if pa001_a = 1 then “account”, else if pa001_a > 1 then “accounts”]?
1. Yes
2. No
3. I don’t know

if CHKADOPTER = 1 then

## Checking accounts financial institute – This question was in previous surveys, but the format of the question is a little different because we are asking for primary checking and secondary checking. I have marked it for removal above, and instead we see the new format of the question below in pa006_a and pa006_b.

Checking Accounts

IF pa001_a = 1

(PA006_a)
At what type of financial institution is your checking account?

• 1 Commercial bank
• 2 Savings and loan
• 3 Credit union
• 4 Brokerage
• 5 Internet bank
• 6 Other:
  • (PA006_a_other) (please specify)_______

IF pa001_a >= 2

***pa006_a and pa006_b on same screen
(PA006_a)
At what type of financial institution is your primary checking account?

If pa001_a = 2 then display instruction
• Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it. The other account is your secondary account.

If pa001_a > 2 then display instruction
• Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it. Your secondary account is the account you use next most often to make payments.

• 1 Commercial bank
• 2 Savings and loan
• 3 Credit union
• 4 Brokerage
• 5 Internet bank
6 Other:
   • (PA006_a_other) (please specify)_______

(PA006_b)
At what type of financial institution is your secondary checking account?

1 Commercial bank
2 Savings and loan
3 Credit union
4 Brokerage
5 Internet bank
6 Other:
   • (PA006_b_other) (please specify)_______

## New Screen – New question - checking account balances

Checking Accounts

(IF pa001_a = 1 THEN)
   About how much money do you have in your checking account?

   (pa073_a)
   Balance of checking account $_______________.00

(ELSE IF pa001_a >= 2 THEN)
   About how much money do you have in your checking accounts?

   (pa073_a)
   Balance of primary account $_______________.00
   (pa073_b)
   Balance of secondary account $_______________.00

## New question - Follow-up questions if balance is blank or refused:

Checking Accounts

IF (pa073_a = missing or pa073_b = missing) THEN
   ## Build some variables to control the flow of the follow-up questions pa086, which are displayed after pa085_a and pa085_b if either is unanswered:
   nobalance1 = 1
   nobalance2 = 1

   IF (pa001_a = 1 and pa073_a = missing)
We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us the average balance of your checking account over the past 30 days.

\[ \text{(pa085\_a)} \]
Average balance of checking account $___________.00

IF \ pa085\_a >= 0 then \ nobalance1 = 0

IF \ (pa001\_a >= 2 \ and \ pa073\_a = \text{missing} \ and \ pa073\_b >= 0) \\
We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us the average balance of your primary checking account over the past 30 days.

\[ \text{(pa085\_a)} \]
Average balance of primary checking account $___________.00

IF \ pa085\_a >= 0 then \ nobalance1 = 0

IF \ (pa001\_a >= 2 \ and \ pa073\_a >= 0 \ and \ pa073\_b = \text{missing}) \\
We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us the average balance of your secondary checking account over the past 30 days.

\[ \text{(pa085\_b)} \]
Average balance of secondary checking account $___________.00

IF \ pa085\_b >= 0 then \ nobalance2 = 0

IF \ (pa001\_a >= 2 \ and \ pa073\_a = \text{missing} \ and \ pa073\_b = \text{missing}) \\
We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us the average balance of your checking accounts over the past 30 days.

\[ \text{(pa085\_a)} \]
Average balance of primary checking account $___________.00

\[ \text{(pa085\_b)} \]
Average balance of secondary checking account $___________.00

IF \ pa085\_a >= 0 then \ nobalance1 = 0 \\
IF \ pa085\_b >= 0 then \ nobalance2 = 0

## New question – if the respondent sees pa085\_a or pa085\_b and those items are still missing, then we’ll ask them for their balance again, in a different way.

**Checking Accounts**
IF (nobalance1 = 1 or nobalance2 = 1) THEN
  IF (pa001_a = 1 and nobalance1 = 1)
    We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us a range for your checking account balance.

(pa086_a)
[DROP DOWN LIST]
1. $0 – $99
2. $100 - $249
3. $250 – $499
4. $500 - $749
5. $750 - $999
6. $1,000 - $1,499
7. $1,500 - $1,999
8. $2,000 - $2,999
9. $3,000 - $4,999
10. $5,000 - $7,499
11. $7,500 - $9,999
12. More than $10,000
13. I don’t know

IF (pa001_a >= 2 and nobalance1 = 1 and nobalance2 = 0)
  We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us a range for your primary checking account balance.

(pa086_a)
[DROP DOWN LIST]
1. $0 – $99
2. $100 - $249
3. $250 – $499
4. $500 - $749
5. $750 - $999
6. $1,000 - $1,499
7. $1,500 - $1,999
8. $2,000 - $2,999
9. $3,000 - $4,999
10. $5,000 - $7,499
11. $7,500 - $9,999
12. More than $10,000
13. I don’t know

IF (pa001_a >= 2 and nobalance1 = 0 and nobalance2 = 1)
  We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us a range for your secondary checking account balance.
IF (pa001_a >= 2 and nobalance1 = 1 and nobalance2 = 1)

We realize it is difficult to know your checking account balance at any one moment. If you cannot tell us the exact balance, please tell us a range for your checking account balance.

(pa086_a)
Primary checking account 
1. $0 – $99
2. $100 - $249
3. $250 – $499
4. $500 - $749
5. $750 - $999
6. $1,000 - $1,499
7. $1,500 - $1,999
8. $2,000 - $2,999
9. $3,000 - $4,999
10. $5,000 - $7,499
11. $7,500 - $9,999
12. More than $10,000
13. I don’t know

(pa086_b)
Secondary checking account 
1. $0 – $99
2. $100 - $249
3. $250 – $499
4. $500 - $749
5. $750 - $999
6. $1,000 - $1,499
7. $1,500 - $1,999
8. $2,000 - $2,999
9. $3,000 - $4,999
10. $5,000 - $7,499
11. $7,500 - $9,999
12. More than $10,000
13. I don’t know
11. $7,500 - $9,999
12. More than $10,000

## New screen – Table of Y/N questions for checking accounts
### These screens are new, but some of the follow-ups are existing questions from previous surveys.

**Checking Accounts**

(IF pa001_a = 1 THEN)

Please tell us more about the features of your **checking account**.

(pa075_a)
Is this account **jointly owned** with someone else?
- You might jointly own an account with a spouse, another family member, or somebody else.
  1. Yes
  2. No

(pa076_a)
Does this account **pay interest**?
  1. Yes
  2. No

**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

(pa079_a)
Does your checking account have **overdraft protection**?
  1. Yes
  2. No

(IF pa001_a >= 2 THEN)
### All of these questions pa075_a and _b, pa076_a and _b, pa079_a and _b should be on the same screen.

**Checking Accounts**

Please tell us more about the features of your **checking accounts**.

Are your checking accounts **jointly owned** with someone else?
- You might jointly own an account with a spouse, another family member, or somebody else.
| (pa075_a) Primary account | Yes | No |
| (pa075_b) Secondary account |   |   |

| (pa076_a) Primary account | Yes | No |
| (pa076_b) Secondary account |   |   |

**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

| (pa079_a) Primary account | Yes | No |
| (pa079_b) Secondary account |   |   |

---

### New screen - Follow up for jointly held accounts

(IF pa001_a = 1 THEN)

(IF pa075_a = YES THEN)

**Checking Accounts**

(pa080_a)

With whom do you share your jointly owned account?

1. Spouse or partner
2. Other family member
3. Other (specify)

(pa080_a_other) [OPEN ENDED TEXT BOX]
(IF pa001_a >= 2 THEN)

## pa080_a and pa080_b on the same screen

(IF pa075_a = YES or pa075_b = YES THEN)

Checking Accounts

With whom do you share your jointly owned account?

(if pa075_a = YES)

(pa080_a)

Primary account

1. Spouse or partner
2. Other family member
3. Other (specify)
   (pa080_a_other) [OPEN ENDED TEXT BOX]

(if pa075_b = YES)

(pa080_b)

Secondary account

1. Spouse or partner
2. Other family member
3. Other (specify)
   (pa080_b_other) [OPEN ENDED TEXT BOX]

## New screen – follow-up for interest rates on checking accounts

## Note to programmers—this next question is similar to the ones that appeared in the previous surveys, but now there are additional filters in front of the question which determine if the respondent has one, two, or more than two checking accounts.

(IF pa001_a = 1 THEN)

(If pa076_a = YES THEN)

Checking Accounts
• (PA004_a)

What interest rate do you earn on the balance in your checking account?

DROP DOWN BOX WITH ENTRIES
   o [initial box] *** Select one ***
   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

(IF pa001_a >= 2 THEN)

(IF pa076_a = YES or pa076_b = YES THEN)

Checking Accounts

What interest rate do you earn on the balance in your checking account(s)?

(IF pa076_a = YES)

(PA004_a)

Primary account [DROP DOWN LIST]

(IF pa076_b = YES)

(PA004_b)

Secondary account [DROP DOWN LIST]

DROP DOWN BOX ENTRIES for this question
   o [initial box] *** Select one ***
   o 0.01 - 0.05%
   o 0.06 - 0.10%
   o 0.11 - 0.15%
## New screen – Table of Y/N questions for checking accounts payment instruments

(IF pa001_a > 0 THEN)

Checking Accounts

Please tell us about the paper checks associated with [FILL: IF pa001_a = 1 then “your checking account”, ELSE IF pa001_a > 1 then “your checking accounts.”].

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(pa031) Do you currently have any blank, unused checks?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa035) Have you written a paper check to make a payment in the past 12 months?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## New screen

(If pa001_a = 1 then)

• (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 owned jointly with your spouse or partner.

• Do not include cards held...
  o ...only by your spouse or partner
Enter “0” if you have no cards of the indicated type.

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

• (PA008_b1) Number of ATM cards:___________
• (PA008_a1) Number of debit cards:___________

## New screens – for ATM card or debit card non-adopters

If pa008_b1 = (0, missing) then

## pa009 and pa022 on same screen

(PA009)
Have you ever had an ATM card?
• 1 Yes
• 2 No

(pa022)
Please choose the most important reason why you don’t have an ATM card.

***randomize response options, the last option is always “Other”***
1. My bank did not give me one.
2. I have a debit card that I can use to get cash.
3. I get cash from other sources.
4. I don’t use cash often.
5. Other (specify)
   a. (pa022_other) ____________

endif

if PA008_a1 > 0 then
   DCADOPTER := 1
else
   DCADOPTER := 0
end

## pa010 and pa021 on same screen

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

(pa021)
Please choose the most important reason why you don’t have a debit card. 

***randomize response options, the last option is always “Other”***

1. My current payment methods meet all of my needs.
2. I’m worried about a security breach affecting my checking account.
3. I would rather use a credit card.
4. I asked my bank not to give me a debit card.
5. I gave my debit card back to my bank.
6. I would rather write checks.
7. My bank did not give me a debit card.
8. I don’t want to overdraft my checking account.
9. I have an ATM card to get cash.
10. Other (specify)
    a. (pa021_other) __________

endif

## New screen – pa008_b1,2 and pa008_a1,2 on the same screen.

(IF pa001_a = 2 THEN)

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 owned 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 for these checking accounts?

<table>
<thead>
<tr>
<th></th>
<th>Number of ATM cards</th>
<th>Number of debit cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary account</td>
<td>(pa008_b1)</td>
<td>(pa008_a1)</td>
</tr>
<tr>
<td>Secondary account</td>
<td>(pa008_b2)</td>
<td>(pa008_a2)</td>
</tr>
</tbody>
</table>
if pa008_b1 = (0, missing) and pa008_b2 = (0, missing) then

## same screen -- pa009 and pa022

(PA009)
Have you ever had an ATM card?
  o 1 Yes
  o 2 No

(pa022)
Please choose the most important reason why you don’t have an ATM card.
***randomize response options, the last option is always “Other”***
  1. My bank did not give me one.
  2. I have a debit card that I can use to get cash.
  3. I get cash from other sources.
  4. I don’t use cash often.
  5. Other (specify)
     a. (pa022_other) ____________

endif

if pa008_a1 > 0 or pa008_a2 > 0 then
  DCADOPTER := 1
else
  DCADOPTER := 0
end

## same screen – pa010 and pa021

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

(pa021)
Please choose the most important reason why you don’t have a debit card.
***randomize response options, the last option is always “Other”***
  1. My current payment methods meet all of my needs.
  2. I’m worried about a security breach affecting my checking account.
  3. I would rather use a credit card.
  4. I asked my bank not to give me a debit card.
  5. I gave my debit card back to my bank.
  6. I would rather write checks.
  7. My bank did not give me a debit card.
  8. I don’t want to overdraft my checking account.
  9. I have an ATM card to get cash.
  10. Other (specify)
A. (pa021_other) ____________

endif

## New screen – ATM and debit card on the same screen

(IF pa001_a > 2 THEN)

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 owned 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 for these checking accounts?

<table>
<thead>
<tr>
<th></th>
<th>Number of ATM cards</th>
<th>Number of debit cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary account</td>
<td>(pa008_b1)</td>
<td>(pa008_a1)</td>
</tr>
<tr>
<td>Secondary account</td>
<td>(pa008_b2)</td>
<td>(pa008_a2)</td>
</tr>
<tr>
<td>All other accounts</td>
<td>(pa008_b3)</td>
<td>(pa008_a3)</td>
</tr>
</tbody>
</table>

## New screens – for ATM card or debit card non-adopters

if pa008_b1 = (0, missing) and pa008_b2 = (0, missing) and pa008_b3 = (0, missing) then

## same screen -- pa009 and pa022

(PA009)

Have you **ever** had an **ATM card**?

- 1. Yes
- 2. No
Please choose the most important reason why you don’t have an ATM card.

***randomize response options, the last option is always “Other”***

1. My bank did not give me one.
2. I have a debit card that I can use to get cash.
3. I get cash from other sources.
4. I don’t use cash often.
5. Other (specify)
   a. (pa022_other) ____________

endif

if pa008_a1 > 0 or pa008_a2 > 0 or pa008_a3 > 0 then
  DCADOPTER := 1
else
  DCADOPTER := 0
endif

## same screen -- pa010 and pa021

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

(Pa021)
Please choose the most important reason why you don’t have a debit card.

***randomize response options, the last option is always “Other”***

1. My current payment methods meet all of my needs.
2. I’m worried about a security breach affecting my checking account.
3. I would rather use a credit card.
4. I asked my bank not to give me a debit card.
5. I gave my debit card back to my bank.
6. I would rather write checks.
7. My bank did not give me a debit card.
8. I don’t want to overdraft my checking account.
9. I have an ATM card to get cash.
10. Other (specify)
    a. (pa021_other) ____________

endif

## New screen – follow-up for those who have more one ATM and one debit card for each checking account
IF \( \text{sum(pa008_a1, pa008_b1)} > 1 \) then \# primary or only account

(pa108_a)
You reported that you have [FILL: pa008_a1] debit card(s) and [FILL: pa008_b1] ATM card(s) for your [FILL: if pa001_a = 1 then “checking account”, else if pa001_a > 1 then “primary checking account”].

Most people only have one card per checking account. This is usually either a debit card or an ATM card.

Please help us understand why you reported that you have more than one card for your [FILL: if pa001_a = 1 then “checking account”, else if pa001_a > 1 then “primary checking account”].

1. I counted a card twice, as a debit card and an ATM card.
2. I counted cards held by another joint account owner on this account.
3. My bank issued me more than one card for this account.
4. Other (specify)
   a. [open ended text box]

ENDIF

IF \( \text{sum(pa008_a2, pa008_b2)} > 1 \) and pa001_a >= 2 then \# secondary accounts

(pa108_b)
You reported that you have [FILL: pa008_a2] debit card(s) and [FILL: pa008_b2] ATM card(s) for your secondary checking account.

Most people only have one card per checking account. This is usually either a debit card or an ATM card.

Please help us understand why you reported that you have more than one card for your secondary checking account.

1. I counted a card twice, as a debit card and an ATM card.
2. I counted cards held by another joint account owner on this account.
3. My bank issued me more than one card for this account.
4. Other (specify)
   a. [open ended text box]

ENDIF

## NEW SCREEN - DOES YOUR DEBIT CARD HAVE REWARDS?

IF (pa008_a1 > 0 or pa008_a2 > 0 or pa008_a3 > 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.
IF pa001_a = 1  
Does your debit card give rewards?  

ELSE IF pa001_a > 1  
Do any of your debit cards give rewards?  

- If you have more than one debit card for a checking account, please tell us if any debit cards associated with that account have rewards.

<table>
<thead>
<tr>
<th>Condition</th>
<th>Yes</th>
<th>No</th>
<th>I don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF pa008_a1 &gt; 0 (pa011_a) Primary checking account</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF pa008_a2 &gt; 0 (pa011_b) Secondary checking account</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF pa008_a3 &gt; 0 (pa011_c) Other checking accounts</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## new screen  
(IF pa008_a1 > 0 or pa008_a2 > 0 or pa008_a3 > 0) (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***  
- 1 PIN  
- 2 Signature  
- 3 Either one is fine/ I’m indifferent  
- 4 Neither one / I don’t like PIN or signature.

## new screen  
(IF pa001_a > 0)  
Now we’d like to know more about how you access your checking [FILL: if pa001_a = 1 then “account”, else if pa001_a > 1 then “accounts”].  

Have you set up any of the following methods of accessing your checking [FILL: if pa001_a = 1 then “account”, else if pa001_a > 1 then “accounts”]?  

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

<table>
<thead>
<tr>
<th>(PA013)</th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online banking</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• You have set up a username and password so you can conduct transactions at your bank's website</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA026 _a)</th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobile banking</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• You have downloaded your bank's mobile app onto your phone or tablet.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

IF pa012 = 1 then
  TBADOPTER = 1
ELSE
  TBADOPTER = 0
END IF

If TBADOPTER = 0 then
  (NEWTB)

  Have you **ever** set up access to **telephone banking**?

  • 1 Yes
  • 2 No

Endif

If pa013 = NO then
  (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
    (NEWOBBP)
    You can use your bank’s website to make electronic payments from your bank account to a merchant, company, government, or private individual.

    To do so, you would need to set up online bill pay by entering the name, address, and account number of the company or person to whom you are paying a bill.
Have you 

**ever** set up **online bill pay** at your bank’s website?

- 1 Yes
- 2 No

Endif

Endif

## new screen

(IF pa001_a > 0 and pa013 = YES)

(PA014)

**Paying bills via online banking**

You can use your bank’s website to make electronic payments from your bank account to a merchant, company, government, or private individual.

To do so, you would need to set up online bill pay by entering the name, address, and account number of the company or person to whom you are paying a bill.

Have you set up **online bill pay** at your bank’s website?

- 1 Yes
- 2 No

if PA014 = 1 then

    OBBPADOPTER := 1

else

    OBBPADOPTER := 0

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

(IF pa001_a > 0 and pa014 = NO then

(NEWOBBP)

Have you 

**ever** set up access to **online banking bill payment**?

- 1 Yes
- 2 No

Endif  ****chkadopter = 1 ****
Some people use <b>non-bank</b> financial services, even though they have a checking or savings account at a bank, savings and loan, or credit union.

In the <b>past 12 months</b>, did you use any of the following financial services?

<table>
<thead>
<tr>
<th>(PA055_a)</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Services provided by a &lt;b&gt;non-bank&lt;/b&gt; (such as the Post Office):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Money order or cashier’s check</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Check cashing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Remittance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Payday loan</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA055_b)</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other financial services:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Selling an item at a pawn shop</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Rent-to-own services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Tax refund anticipation loan</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## new screen

IF pa055_a = YES or pa055_b = YES (pa059)

Which of these non-bank or other financial services did you use?

- Check all that apply.

(IF pa055_a = YES then)

- Money order or cashier’s check
- Check cashing
- Remittance
- Payday loan

(IF pa055_b = YES then)

- Selling an item at a pawn shop
- Rent-to-own services
- Tax refund anticipation loan

Endif *if BA_Adopter != 0;

IF BAADOPTER = 1 or BAEVER = 1 then

(pa040_d)

A <b>certified check</b> is a type of personal check you write where the bank guarantees the payee that there is enough cash available in the payer’s account.

In the <b>past 12 months</b>, have you used a certified check, even once?
1. Yes
2. No

ENDIF

V. Cash accounts

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

- (PA015_Intro) About how much cash do you have...
  - Please round to the nearest dollar
  - Do not include cash owned by other members of your household

  (PA015_a) ... in your wallet, purse, and/or pocket.
  - About $____.00

  (PA015_b) ... stored elsewhere in your home, car, office, etc.
  - About $____.00

## New screen – follow up for cash stored elsewhere

IF pa015_b > 0 THEN

## randomize to display either pa015_c or pa015_d

(pa015_c)

## Do not allow answer which is greater than pa015_b

You said you have $[FILL: response for pa015_b] in cash stored elsewhere.

About how much of that are you holding for cash payments (either for planned spending or emergencies)?
  - About $________.00

(pa015_d)

## Do not allow answer which is greater than pa015_b

You said you have $[FILL: response for pa015_b] in cash stored elsewhere.

About how much of that have you set aside for long-term savings?
  - 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 1-7, “Other” is always 8 ***  
- 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 Payday lender  
- o 8 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. a payday lender  
8. [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.

<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 from other sources, 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

VI. Virtual currency accounts and instruments (private money)

### Note to programmers:
In the 2014 SCPC we had a bitcoin/virtual currency section. This is a complete re-working of that section.

***new screen***
(PA120)
Virtual or digital currencies exist online and are different from U.S. dollars ($), the euro (€), or other official foreign currencies. They are sometimes called cryptocurrencies.

(PA120_a)
Have you heard of Bitcoin?
• Yes
**new screen – same screen pa120_b and pa120_c**

(PA120_b)

Have you heard of any of these other virtual currencies?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(pa120_b1) Ripple</td>
<td></td>
</tr>
<tr>
<td>(pa120_b2) Litecoin</td>
<td></td>
</tr>
<tr>
<td>(pa120_b3) Dash</td>
<td></td>
</tr>
<tr>
<td>(pa120_b4) Stellar</td>
<td></td>
</tr>
<tr>
<td>(pa120_b5) Dogecoin</td>
<td></td>
</tr>
</tbody>
</table>

(PA120_c)

Have you heard of any other virtual currencies not listed above?

- Yes, please specify________________
- No

**new screen***

(IF pa120_a = YES)

(pa131a)

How familiar are you with Bitcoin and how it works?

1. Not at all familiar
2. Slightly familiar
3. Somewhat familiar
4. Moderately familiar
5. Extremely familiar

**new screen***

If any of PA120 = Y then

(PA121)

Do you have or own any of these virtual currencies?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If PA120_a = YES</td>
<td></td>
</tr>
<tr>
<td>(PA121_a) Bitcoin</td>
<td></td>
</tr>
<tr>
<td>If PA120_b1 = YES</td>
<td></td>
</tr>
<tr>
<td>(PA121_b) Ripple</td>
<td></td>
</tr>
<tr>
<td>If PA120_b2 = YES</td>
<td></td>
</tr>
<tr>
<td>(PA121_c) Litecoin</td>
<td></td>
</tr>
<tr>
<td>If PA120_b3 = YES</td>
<td></td>
</tr>
</tbody>
</table>
If PA120_b4 = YES

**new screen***
If any of PA121 = N then show this question grid (PA122)

Have you ever had or owned any of these virtual currencies?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If PA121_a = NO</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA122_a)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bitcoin</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA121_b = NO</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA122_b)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ripple</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA121_c = NO</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA122_c)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Litecoin</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA121_d = NO</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA122_d)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dash</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA121_e = NO</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA122_e)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stellar</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA121_f = NO</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA122_f)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dogecoin</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**new screen***
IF (all of PA121 and PA122 = NO)

(PA125)
What is the main reason that you do not own any virtual currency?

*** randomize order below ***

1. I do not understand the technology.
2. Not accepted for payment very often.
3. My current payment methods meet all of my needs.
4. The U.S. dollar value of the virtual currency varies too much.
5. It is not guaranteed by the U.S. government.
6. It is not easy to acquire or use.
7. Other (specify)
## Bitcoin/virtual currency adopter questions

IF any of PA121 = YES then

*** New screen ***

(PA126_a)

***Randomize order below and keep same order in 126_b***

Please tell us your **primary reason** for owning virtual currency.

1. I use it to buy goods and services in the United States.
2. I use it to make remittances or other international payments.
3. It is an investment.
4. It allows me to make payments anonymously.
5. It uses secure blockchain technology to prevent loss and fraud.
6. I am interested in new technologies.
7. I do not trust banks.
8. I do not trust the government or U.S. dollar.
9. Other (specify)
   o [open ended response box]

*** New screen ***

(PA126_b)

Please tell us your **secondary reason** for owning virtual currency.

*** Remove selected response in PA126_a ***

1. I use it to buy goods and services in the United States.
2. I use it to make remittances or other international payments.
3. It is an investment.
4. It allows me to make payments anonymously.
5. It uses secure blockchain technology to prevent loss and fraud.
6. I am interested in new technologies.
7. I do not trust banks.
8. I do not trust the government or U.S. dollar.
9. Other (specify)
   o [open ended response box]

(PA123)

How much **virtual currency** do you have or own?

- Please tell us both the number of coins and the equivalent value in U.S. dollars.

<table>
<thead>
<tr>
<th>Number of coins</th>
<th>Equivalent value in U.S. dollars ($)</th>
</tr>
</thead>
</table>
### Table: Survey of Consumer Payment Choice

- **Do not round to the nearest coin. Use decimal places if necessary. Example: 0.00425**
- **Example: $1670**

<table>
<thead>
<tr>
<th>Condition</th>
<th>Number of Coins</th>
<th>Equivalent Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>PA121_a = YES</td>
<td>(pa123_a_number)</td>
<td>(pa123_a_us)</td>
</tr>
<tr>
<td><strong>Bitcoin</strong></td>
<td></td>
<td>$__________ .00</td>
</tr>
<tr>
<td>PA121_b = YES</td>
<td>(pa123_b_number)</td>
<td>(pa123_b_us)</td>
</tr>
<tr>
<td><strong>Ripple</strong></td>
<td></td>
<td>$__________ .00</td>
</tr>
<tr>
<td>PA121_c = YES</td>
<td>(pa123_c_number)</td>
<td>(pa123_c_us)</td>
</tr>
<tr>
<td><strong>Litecoin</strong></td>
<td></td>
<td>$__________ .00</td>
</tr>
<tr>
<td>PA121_d = YES</td>
<td>(pa123_d_number)</td>
<td>(pa123_d_us)</td>
</tr>
<tr>
<td><strong>Dash</strong></td>
<td></td>
<td>$__________ .00</td>
</tr>
<tr>
<td>PA121_e = YES</td>
<td>(pa123_e_number)</td>
<td>(pa123_e_us)</td>
</tr>
<tr>
<td><strong>Stellar</strong></td>
<td></td>
<td>$__________ .00</td>
</tr>
<tr>
<td>PA121_f = YES</td>
<td>(pa123_f_number)</td>
<td>(pa123_f_us)</td>
</tr>
<tr>
<td><strong>Dogecoin</strong></td>
<td></td>
<td>$__________ .00</td>
</tr>
</tbody>
</table>

**If (any displayed row in table pa123 has one or the other response values missing)**

***Highlight row with missing entries and display following text at top of screen***

It is important for us to know both the number of coins and the equivalent value in U.S. dollars. If you cannot give the exact values, please give us your best estimates.

***New screen***

**If (any displayed row in table pa123 still has one or the other response values missing)**

(pa123_other)

Please tell us why you did not answer both the “Number of coins” and “Equivalent value in U.S. dollars” for the following rows:

***Populate list with one row for each type of virtual currency that had at least one missing value***

[Open ended text box]

***New screen***

(PA139)

Did you have to refer to records or websites to know the number of coins or the equivalent value in U.S. dollars?

1. Yes, for the number of coins.
2. Yes, for the value in U.S. dollars.
3. Yes, for both.
4. No.

***new screen***

(PA124)

In the past 30 days, have you used virtual currency to make a payment or transaction?

*** Populate table rows with virtual currencies either adopted currently or adopted in the past (121_a-121_o = YES or 122_a-122_o = YES). ***

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If PA121_a = YES or PA122_a = YES (PA124_a)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Bitcoin</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA121_b = YES or PA122_b = YES (PA124_b)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Ripple</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA121_c = YES or PA122_c = YES (PA124_c)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Litecoin</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA121_d = YES or PA122_d = YES (PA124_d)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Dash</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA121_e = YES or PA122_e = YES (PA124_e)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Stellar</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA121_f = YES or PA122_f = YES (PA124_f)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Dogecoin</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

***new screen***

IF (any row displayed in PA124 question grid = NO)

(PA128)

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

*** Populate table rows with any row in which pa124 = NO ***

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If PA124_a = NO (PA128_a)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Bitcoin</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA124_b = NO (PA128_b)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Ripple</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA124_c = NO (PA128_c)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Litecoin</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**If PA124_d = NO**  
(PA128_d)  
Dash

**If PA124_e = NO**  
(PA128_e)  
Stellar

**If PA124_f = NO**  
(PA128_f)  
Dogecoin

**If PA124_g = NO**  
(PA128_g)  
BitShares

***new screen***

IF (any row displayed in PA124 question grid = YES)

(pa127)  
In the past 30 days, how many payments did you make using a virtual currency?

*** Populate table rows with any virtual currency in which pa124 = YES or pa128= NO). ***

<table>
<thead>
<tr>
<th>Virtual Currency</th>
<th>Number of payments</th>
</tr>
</thead>
</table>
| If PA124_a = YES  
(PA127_a)  
Bitcoin | |
| If PA124_b = YES  
(PA127_b)  
Ripple | |
| If PA124_c = YES  
(PA127_c)  
Litecoin | |
| If PA124_d = YES  
(PA127_d)  
Dash | |
| If PA124_e = YES  
(PA127_e)  
Stellar | |
| If PA124_f = YES  
(PA127_f)  
Dogecoin | |

***new screen***

IF (any row displayed in PA128 question grid = YES)
In the past 12 months, how many payments did you make using a virtual currency?

*** Populate table rows with any row in which pa128 = YES.***

<table>
<thead>
<tr>
<th>Number of payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>If PA128_a = YES (PA140_a)</td>
</tr>
<tr>
<td>Bitcoin</td>
</tr>
<tr>
<td>If PA128_b = YES (PA140_b)</td>
</tr>
<tr>
<td>Ripple</td>
</tr>
<tr>
<td>If PA128_c = YES (PA140_c)</td>
</tr>
<tr>
<td>Litecoin</td>
</tr>
<tr>
<td>If PA128_d = YES (PA140_d)</td>
</tr>
<tr>
<td>Dash</td>
</tr>
<tr>
<td>If PA128_e = YES (PA140_e)</td>
</tr>
<tr>
<td>Stellar</td>
</tr>
<tr>
<td>If PA128_f = YES (PA140_f)</td>
</tr>
<tr>
<td>Dogecoin</td>
</tr>
</tbody>
</table>

***new screen***

## pa129_a and pa129_b on the same screen

(pa129_a)

Have you ever used virtual currency to pay a merchant (store, company, or other business)?

1. Yes
2. No

(pa129_b)

Have you ever used virtual currency to pay a person (somebody who is not a merchant)?

1. Yes
2. No

If (pa129_a = YES ) then

(pa129_c)

Please list up to three merchants you have paid using virtual currency.

1. [OPEN TEXT BOX]
2. [OPEN TEXT BOX]
3. [OPEN TEXT BOX]

***new screen***
IF pa120_a = YES
(PA130)

How do you expect the value of one bitcoin to change over the following time periods?

<table>
<thead>
<tr>
<th></th>
<th>1 Decrease a lot</th>
<th>2 Decrease some</th>
<th>3 Stay about the same</th>
<th>4 Increase some</th>
<th>5 Increase a lot</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA130_a)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Next week</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA130_b)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Next month</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA130_c)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Next year</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

VII. Credit/charge accounts and instruments

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 owned 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

- (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?
<table>
<thead>
<tr>
<th>(PA019_a) Visa credit cards</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA019_f) MasterCard credit cards</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA019_g) Discover credit cards</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA019_b) Company or store branded credit cards</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>• Do not have logos from Visa, MasterCard, Discover or American Express</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Examples include Sears card or Exxon card.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• These cards can only be used at the merchant labeled on the card.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA019_c) American Express charge cards</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>• These cards must be paid off at the end of each billing period</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA019_d) American Express credit cards</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>• These cards can carry a balance from one billing period to the next</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA019_e) 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

\[ \text{CCADOPTER} = 1 \]

ELSE

\[ \text{CCADOPTER} = 0 \]

<table>
<thead>
<tr>
<th>(PA020) Have you ever had a credit card or charge card?</th>
</tr>
</thead>
<tbody>
<tr>
<td>o 1 Yes</td>
</tr>
<tr>
<td>o 2 No</td>
</tr>
</tbody>
</table>

(pao27) Please choose the **most important reason** why you don’t have a credit card.

***randomize response options, “Other” is always last***

1. My current payment methods meet all of my needs.
2. I’m worried about my personal or financial information being stolen.
3. Credit cards are too costly.
4. I don’t want to go into debt.
5. I only want to spend money that I have.
6. I applied for a credit card, but was not approved.
7. I don’t want to pay interest on my purchases.
8. Interest rates are too high.
9. Other (specify)
   a. (pao27_other) ____________
Do you own any of these kinds of cards which are branded with a logo of a company, store, or gas station?

- *Examples include Amazon.com, various airlines, etc.*

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF PA019_a = YES or pa053 = YES THEN (pa052_a) Visa credit cards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF PA019_f = YES or pa053 = YES THEN (pa052_b) MasterCard credit cards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF PA019_g = YES or pa053 = YES THEN (pa052_c) Discover credit cards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF PA019_c = YES or pa053 = YES THEN (pa052_d) American Express charge cards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF PA019_d = YES or pa053 = YES THEN (pa052_e) American Express credit cards</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Please tell us how many credit cards you have of each type.

<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 pa053 = YES or PA019_a = 1 then Visa credit cards</td>
<td>PA054_a1</td>
<td>PA054_a2</td>
</tr>
<tr>
<td>IF pa053 = YES or PA019_f = 1</td>
<td>PA054_f1</td>
<td>PA054_f2</td>
</tr>
</tbody>
</table>
then
MasterCard credit cards
IF pa053 = YES or PA019_g = 1 then
Discover credit cards
IF pa053 = YES or PA019_b = 1 then
Company or store branded credit cards, without a Visa or MasterCard logo
IF pa053 = YES or PA019_c = 1 then
American Express charge cards
IF pa053 = YES or PA019_d = 1 then
American Express credit cards
IF pa053 = YES or PA019_e = 1 then
Diners Club or other charge cards

numcreditcards = sum(pa054_a1, ..., pa054_g2)

### ERROR CHECK screen:
If the respondent says that they have a credit card, but then do not enter a positive number, we want to ask them why. This happens in about 7 percent of the cases in 2013.

If CCADOPTER = 1 and (every row of pa054 = (0, missing)) then

(pa054_z)
You told us that you have a credit card, but the number of credit cards you own is [FILL: zero/missing –depending on if the respondent entered 0 or left everything missing in pa054].

If you would like to go back and enter your number of credit cards, please use the “Back” button below. Otherwise, please help us understand by telling us in the box below.

[OPEN ENDED TEXT BOX]
IF pa052_a = YES or pa052_b = YES or pa052_c = YES or pa052_d = YES or pa052_e = YES THEN

IF pa052_a = YES and sum(pa054_a1, pa054_a2) > 0 THEN

(pa051_a)
You told us you have [FILL: number of Visa cards from pa054_a] Visa cards. How many of these are branded with a logo of a company, store, or gas station?

_____ cards

IF pa052_b = YES and sum(pa054_f1, pa054_f2) > 0 THEN

(pa051_b)
You told us you have [FILL: number of MasterCard cards from pa054_f] MasterCard cards. How many of these are branded with a logo of a company, store, or gas station?
### From the suggestions file for the 2015 SCPC questionnaire:
In order to make this set of questions match a little more closely with the SCF, we will replace pu009 with a question that asks about “last month” instead of the “past 12 months”.

(pu012)
**Last month,** did you carry an unpaid balance on any credit card from one month to the next (that is, you did not pay the balance in full at the monthly due date)?
1. Yes
2. No

IF pu012 not equal to YES 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

END IF

IF PU012 = YES or PU009 = YES THEN

*****Same screen and 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.

$_______,00

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****

## new screen – credit limit question

Today, about how much is the total credit limit of all your credit cards?
- Only include credit cards, do not include charge cards.
- If you don’t know your credit limit, please give us your best guess.

$_______,00

## new screen – credit limit error check

IF pu010 not missing and pu013 not missing and pu010 > pu013 THEN

You told us that your credit limit is $[FILL: pu013] and your balance is $[FILL: pu010].

Is it correct that your balance is larger than your credit limit?
1. Yes, explain
   a. [open ended text box]
2. No

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

## New screen – question about txt/SMS payments

Some payments can be made by sending a text message. Examples of these types of payments include making donations to the Red Cross or using PayPal via text messages.

Have you made a text message payment in the past 12 months?
1. Yes
2. No

IF pa045 = YES THEN

(pa045_a)
In the past 12 months, have you authorized a text message payment using one of the following methods?

<table>
<thead>
<tr>
<th>(pa045_a)</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Via your bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa045_b)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Using a non-bank payment service such as PayPal</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

VIII. Prepaid accounts and instruments

PCADOPTER := 0
PCEVER := 0

(pa201)

In the next few questions, we are going to ask you about prepaid cards. Please do not consider the gift card you received for completing this survey when answering these questions.

Do you have any of the following types of prepaid cards?

<table>
<thead>
<tr>
<th>(pa201_a)</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>NetSpend</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(pa201_b)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Green Dot</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(pa201_c)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Express Bluebird</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(pa201_d)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Walmart MoneyCard</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(pa201_e)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Visa Prepaid Card</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(pa201_f)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MasterCard Prepaid Card</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(pa201_h)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AccountNow Gold Card</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(pa201_i)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prepaid card from a bank</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>• Examples: Chase, Bank of America, Wells Fargo, etc.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
GPRADOPTER = 0

IF (any of pa201_a – pa201_i = YES) THEN
  GPRADOPTER = 1
  PCADOPTER = 1
END

(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>Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA198_c)</td>
<td>Public transportation card or pass (subway, bus, train or ferry)</td>
</tr>
<tr>
<td>(PA198_n)</td>
<td>Other types of passes or membership cards (examples: museum, gym, parking, recreation)</td>
</tr>
<tr>
<td>(PA198_d)</td>
<td>Phone card</td>
</tr>
<tr>
<td>(PA198_e)</td>
<td>Direct Express</td>
</tr>
<tr>
<td>(PA198_f)</td>
<td>EBT, WIC, SNAP, or TANF</td>
</tr>
<tr>
<td>(PA198_m)</td>
<td>Other federal, state, or local government benefit card</td>
</tr>
<tr>
<td>(PA198_g)</td>
<td>Payroll card (for wages or salary)</td>
</tr>
<tr>
<td>(PA198_h)</td>
<td>Employee incentive card (for bonus pay, awards, or recognition from your employer)</td>
</tr>
<tr>
<td>(PA198_i)</td>
<td>Benefit card (FSA, HRA, HSA, health care, day care)</td>
</tr>
<tr>
<td>(PA198_j)</td>
<td>Remittance card (for sending money overseas)</td>
</tr>
<tr>
<td>(PA198_k)</td>
<td>Rebate card from store, merchant, or website</td>
</tr>
<tr>
<td>(PA198_l)</td>
<td>Location specific card (for spending in shopping malls or university campus)</td>
</tr>
<tr>
<td>(PA198_b)</td>
<td></td>
</tr>
</tbody>
</table>
Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express

- Include only cards not reported above in this table.
- Do not include cards such as Greendot, etc, reported in the previous question

If $\sum(PA198_a, PA198_b, PA198_c, PA198_d, PA198_e, PA198_f, PA198_g, PA198_h, PA198_i, PA198_j, PA198_k, PA198_l, PA198_m, PA198_n) > 0$
then $PCADOPTER = 1$

IF $pa198_b > 0$ then $GPRADOPTER = 1$

****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:

(pa198_confirm)
You told us you have the following [NUMBER OF CARDS] prepaid cards:

<table>
<thead>
<tr>
<th>Description</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>2</td>
</tr>
<tr>
<td>Public transportation card or pass (subway, bus, train or ferry)</td>
<td>3</td>
</tr>
<tr>
<td>Other types of passes or membership cards (examples: museum, gym, parking, recreation)</td>
<td>0</td>
</tr>
<tr>
<td>Phone card</td>
<td>0</td>
</tr>
<tr>
<td>Direct Express</td>
<td>0</td>
</tr>
<tr>
<td>EBT, WIC, SNAP, or TANF</td>
<td>0</td>
</tr>
<tr>
<td>Other federal, state, or local government benefit card</td>
<td>0</td>
</tr>
<tr>
<td>Payroll card (for wages or salary)</td>
<td>0</td>
</tr>
<tr>
<td>Employee incentive card (for bonus pay, awards, or recognition from your employer)</td>
<td>0</td>
</tr>
</tbody>
</table>

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Benefit card (FSA, HRA, HSA, health care, day care)

(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 0

• Include only cards not reported above.

Is this correct?
1. Yes
2. No

IF pa198_confirm = NO then show pa198 table again.

## new screen
IF PCADOPTER = 1 THEN

Do any of these cards have a logo from Visa, MasterCard, Discover or American Express?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
<th>I don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>(IF PA198_a &gt; 0)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa202_a)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(IF PA198_c &gt; 0)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa202_c)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public transportation card or pass (subway, bus, train or ferry)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(IF PA198_n &gt; 0)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa202_n)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other types of passes or membership cards (examples: museum, gym, parking, recreation)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(IF PA198_d &gt; 0)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa202_d)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone card</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(IF PA198_e &gt; 0)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa202_e)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct Express</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(IF PA198_f &gt; 0)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa202_f)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EBT, WIC, SNAP, or TANF</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(IF PA198_m &gt; 0)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Other federal, state, or local government benefit card

Payroll card (for wages or salary)

Employee incentive card (for bonus pay, awards, or recognition from your employer)

Benefit card (FSA, HRA, HSA, health care, day care)

Remittance card (for sending money overseas)

Rebate card from store, merchant, or website

Location specific card (for spending in shopping malls or university campus)

IF (any of pa202_a – pa202_n = YES) then GPRADOPTER = 1

## new screen

IF any of pa202 = “I don’t know” (IDK) THEN

Can any of these cards be used to make purchases anywhere credit or debit cards are accepted?

<table>
<thead>
<tr>
<th>Card Description</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public transportation card or pass (subway, bus, train or ferry)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other types of passes or membership cards (examples: museum, gym, parking, recreation)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct Express</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
IF (any of pa203_a – pa203_n = YES) then GPRADOPTER = 1

IF PCADOPTER = 0 THEN

(PA103)
Have you ever had a prepaid card?

• 1 Yes
• 2 No

ENDIF

IF GPRADOPTER = 0 THEN

(pa195)
A general purpose prepaid card has money stored or loaded on to it. It has a Visa, MasterCard, Discover or American Express and can be used anywhere payment cards are accepted.

Please choose the most important reason why you don’t have a general purpose prepaid card.

1. My current payment methods meet all of my needs.
2. I’ve never heard of this type of card
3. There are too many fees for using these types of cards.
4. No one has given me this type of card.
5. If I’m going to use a card, I would rather use a debit or credit card.
6. Other (specify)
   a. (pa195_other) ____________

END IF

(pa194)
Some devices allow drivers to pay tolls without stopping at a toll booth. These devices are often mounted on the inside windshield of the vehicle.

Examples of these devices include E-ZPass, SunPass, TxTAG, and Fastrak.

In the past 12 months, have you used one of these electronic toll payment devices to pay a toll?
   1. Yes
   2. No

IF pa194 = YES THEN
(pal93)
How is the electronic toll payment device that you use most often funded?
   1. Bank account
   2. Credit card
   3. Other (specify)
      a. (pa193_other) [open ended response box]

## New screen
Certain types of paper 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></td>
<td></td>
</tr>
<tr>
<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>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA040_b)</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travelers check</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 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.</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA040_c)</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cashier’s check</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 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.</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>
## New screen – pa041, pa041_b and pa041_c on same screen

IF pa040_a = NO or pa040_b = NO or pa040_c = NO THEN
  If PA040_a = YES then
    MOADOPTER = 1
  Else
    (PA041)
    Have you ever used a **money order**, even once?
      o Yes
      o No
  END IF

  If PA040_b = NO then
    (PA041_b)
    Have you ever used a **travelers check**, even once?
      o Yes
      o No
  END IF

  If PA040_c = NO then
    (PA041_c)
    Have you ever used a **cashier’s check**, even once?
      o Yes
      o No
  END IF
ENDIF

## new screen – same screen pa192 and pa189

(IF smartphone = YES)

(pal92)
Do you use any phone apps that are funded by buying a prepaid card and entering the number on the card into your app?

Examples of these types of apps include Starbucks, Dunkin Donuts, iTunes, and Amazon.

1. Yes
2. No

(pal89)

In the past 12 months, have you used a mobile phone to make any of these kinds of payments?

<table>
<thead>
<tr>
<th>(pal89_a)</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>I used tap and pay at the point of sale</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pal89_b)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I scanned a QR code or showed my phone to a clerk, driver, or restaurant staff at the</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
point of sale
(pa189_c)
I used a mobile app to pay while I was not at the point of sale—at home, on the go, at work, etc.

If pa189 = YES (in other words, any of the first three options are selected)
(pa188)
When you pay with your mobile phone, what payment method do you use most often?

• If you are using a service like PayPal or Apple Pay, tell us about the payment method which those services use.
  1. Credit card
  2. Debit card
  3. Prepaid card
  4. Bank account number
  5. Other (specify)
    o [open ended response box]

IX. Payment practices with multiple accounts
These are different payment practices that aren’t necessarily accounts, but they need to be adopted. These typically draw their funds from multiple kinds of accounts. For instance, you can set up your mobile payments to draw from your bank account or from your credit card.

(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.

Automatic bill payments can be made using a:

• Bank account deduction
• Debit card
• Credit card
• Prepaid card
• Direct payment 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
Have you ever had an automatic bill payment set up in the past?

- Yes
- No

Please choose the most important reason why you don’t have any automatic bill payments set up.

***Randomize response options, “Other” is always last***

1. I like to have more control over when my bills are paid.
2. I’m worried about identity theft.
3. I’m worried about overdrafting my bank account.
4. I can’t be sure that my bills will be paid on time.
5. Other (specify)
   a. (pa109_other) [open ended response box]

X. Non-bank payment accounts

Do you have an account with any of the following payment services?

<table>
<thead>
<tr>
<th>Service</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>PA001_d1 PayPal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PA001_d2 Google Wallet</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PA001_d3 Amazon Payments</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If PA001_d1 = YES or PA001_d2 = YES or PA001_d3 = YES then

    PPADOPTER = 1

Else

    PPADOPTER = 0

Endif

**** PA048 and PA044 on same screen****

If PA001_d1 = 1 THEN

    (PA048)

In the past 12 months, have you used any of the following methods to make payments with your PayPal account?
## New screen – PayPal balance

If \( \text{pa001}_d1 = \text{YES} \) AND \( \text{pa048}_d1 = \text{YES} \) THEN

**About how much money do you have in your PayPal account?**

\[
\text{About \$_________.00}
\]

**End same screen for PA048 and PA044**

### Google Wallet

In the **past 12 months**, have you used your **Google Wallet** account?

<table>
<thead>
<tr>
<th>Credit card</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debit card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money stored with Google Wallet</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Some other method</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
In the past 12 months, have you used Google Wallet to make a purchase or pay another person?

- 1 Yes
- 2 No

****End same screen for PA048 and PA044****

### New screen – Google Wallet balance

If pa001_d2 = YES AND pa048_d2 = YES THEN

(pa047_b)

About how much money do you have in your Google Wallet account?

About $________.00

If PA001_d3 = 1 THEN  # # Amazon Payments

In the past 12 months, have you used any of the following methods to make payments with your Amazon Payments account?

<table>
<thead>
<tr>
<th>Method</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(pa048_a3) Credit card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa048_b3) Debit card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa048_c3) Bank account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa048_d3) Money stored with Amazon Payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa048_e3) Some other method</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(PA044_c)

In the past 12 months, have you used Amazon Payments to make a purchase or pay another person?

- 1 Yes
- 2 No

****End same screen for PA048 and PA044****

### New screen – Google Wallet balance

If pa001_d3 = YES AND pa048_d3 = YES THEN

(pa047_c)

About how much money do you have in your Amazon Payments account?

About $________.00
(pa001_e)
Do you have any of the following mobile apps or online accounts?

- Android Pay
- Apple Pay
- Dash
- Facebook Messenger
- iTunes
- LevelUp
- LoopPay
- PopMoney
- Stripe
- Venmo

1. Yes
2. No

IF pa001_e = YES then

(pa001_f)
Which one of these mobile apps or online accounts do you have?

- Check all that apply.

- [ ] Android Pay
- [ ] Apple Pay
- [ ] Dash
- [ ] Facebook Messenger
- [ ] iTunes
- [ ] LevelUp
- [ ] LoopPay
- [ ] PopMoney
- [ ] Stripe
- [ ] Venmo

XI. 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.
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.

Online bill 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

- \( (\text{pu002}_\text{intro2}) \)
  \textbf{Automatic Bill Payments}

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

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

<table>
<thead>
<tr>
<th></th>
<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</td>
<td>( (\text{pu002}_\text{a1}) )</td>
<td>( (\text{pu002}_\text{a2}) )</td>
<td>( (\text{pu002}_\text{a3}) )</td>
</tr>
<tr>
<td>with your debit card(s)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If ccadopter = 1 then</td>
<td>( (\text{pu002}_\text{b1}) )</td>
<td>( (\text{pu002}_\text{b2}) )</td>
<td>( (\text{pu002}_\text{b3}) )</td>
</tr>
</tbody>
</table>
Charged to your credit card(s)  
If pcadopter = 1 then Paid with your prepaid card(s)  
PU002_f1  PU002_f2  PU002_f3  

If baadopter = 1 then Paid using your bank account and routing numbers  
(wp002_c1)  (wp002_c2)  (wp002_c3)  

IF OBBPADOPTER = 1 THEN Paid using the online banking bill payment function on your bank’s website  
(wp002_e3)  (wp002_e3)  (wp002_e3)  

Paid directly from your income  
(wp002_d1)  (wp002_d2)  (wp002_d3)  

(error catching code goes here)

End if

IF BAADOPTER = 1 or CCADOPTEP = 1 or PCADOPTER = 1 OR OBBPADOPTER = 1 OR DCADOPTER = 1 OR THEN

• (wp003_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.

<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</td>
<td>(wp003_a1)</td>
<td>(wp003_a2)</td>
</tr>
</tbody>
</table>
then
Paid with your debit card(s)

If ccadopter = 1 then
Charged to your credit card(s)

If pcadopter = 1 then
Paid with your prepaid card(s)

If baadopter = 1 then
Paid using your bank account and routing numbers

If obbpadopter = 1 then
Paid using the online banking bill payment function on your bank’s web site

(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.

<table>
<thead>
<tr>
<th>Paid in</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>PU004_a1</td>
<td>PU004_a2</td>
<td>PU004_a3</td>
</tr>
<tr>
<td>if chkadopter = 1 then</td>
<td>PU004_b1</td>
<td>PU004_b2</td>
<td>PU004_b3</td>
</tr>
</tbody>
</table>
Paid by **check (paper)**

| 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 moadopter = 1 or dcadopter = 1 or baadopter = 1 or ccadopter = 1 or pcadopter = 1 then

- (pu005_intro2)
  **Non-bill internet payments for goods or services**

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

  **Examples of internet payments for goods or services** 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.**

| If chkadopter = 1 then Paid by check (paper) | Weekly basis - Per week | Monthly basis - Per month | Yearly basis - Per year |
| If moadopter = 1 then Paid by money order | Pu005_a1 | Pu005_a2 | Pu005_a3 |
| If dcadopter = 1 then Paid with your Debit card, either directly or through an | Pu005_a1mo | Pu005_a2mo | Pu005_a3mo |
| Pu005_b1 | Pu005_b2 | Pu005_b3 |
intermediary such as PayPal

| 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.

<table>
<thead>
<tr>
<th></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</td>
<td>Pu006a_a2</td>
<td>Pu006a_a3</td>
</tr>
<tr>
<td>If chkadopter = 1 then Paid by check (paper)</td>
<td>Pu006a_b1</td>
<td>Pu006a_b2</td>
<td>Pu006a_b3</td>
</tr>
<tr>
<td>If moadopter = 1 then Paid by money order</td>
<td>Pu006a_b1mo</td>
<td>Pu006a_b2mo</td>
<td>Pu006a_b3mo</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th></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>Pu006c_a1</td>
<td>Pu006c_a2</td>
<td>Pu006c_a3</td>
</tr>
<tr>
<td>If chkadopter = 1 then Paid by check (paper)</td>
<td>Pu006c_b1</td>
<td>Pu006c_b2</td>
<td>Pu006c_b3</td>
</tr>
<tr>
<td>If moadopter = 1 then Paid by money order</td>
<td>Pu006c_b1mo</td>
<td>Pu006c_b2mo</td>
<td>Pu006c_b3mo</td>
</tr>
<tr>
<td>If dcadopter = 1 then Paid with your debit card</td>
<td>Pu006c_c1</td>
<td>Pu006c_c2</td>
<td>Pu006c_c3</td>
</tr>
<tr>
<td>If ccadopter = 1 then Charged to your credit card</td>
<td>Pu006c_d1</td>
<td>Pu006c_d2</td>
<td>Pu006c_d3</td>
</tr>
</tbody>
</table>
If pcadopter = 1 then
Paid with your prepaid card

(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>Cash</td>
<td>Pu021_a1</td>
<td>Pu021_a2</td>
</tr>
<tr>
<td>If chkadopter = 1 then</td>
<td>Pu021_b1</td>
<td>Pu021_b2</td>
</tr>
<tr>
<td>Paid by check (paper)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If moadopter = 1 then</td>
<td>Pu021_b1mo</td>
<td>Pu021_b2mo</td>
</tr>
<tr>
<td>Paid by money order</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If dcadopter = 1 then</td>
<td>Pu021_c1</td>
<td>Pu021_c2</td>
</tr>
<tr>
<td>Paid with your Debit card, through an intermediary such as PayPal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If ccadopter = 1 then</td>
<td>Pu021_d1</td>
<td>Pu021_d2</td>
</tr>
<tr>
<td>Charged to your Credit card, through an intermediary such as PayPal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If baadopter = 1 then</td>
<td>PU021_e1</td>
<td>PU021_e2</td>
</tr>
<tr>
<td>Account to account payment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If obbpadopter = 1 then</td>
<td>PU021_f1</td>
<td>PU021_f2</td>
</tr>
<tr>
<td>Paid using the online banking bill payment function on your bank’s web site</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(error checking code goes here)
XII. 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)
In the past 12 months, have you, or anyone you know well (family, friends, neighbors, coworkers, etc), 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

(ph025)
Do you use any of the following online personal financial management (PFM) service or app to budget and monitor your spending, saving, or account balances?

<table>
<thead>
<tr>
<th>Service</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mint.com</td>
<td></td>
<td></td>
</tr>
<tr>
<td>You Need a Budget</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moneystream.com</td>
<td></td>
<td></td>
</tr>
<tr>
<td>moneyStrands</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BudgetSimple</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
(PH022)
In the past 12 months, have you had any of the following stolen or lost?

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

If PH022_a = 1 then
(PH023_a)
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)
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)
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)

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****

<table>
<thead>
<tr>
<th></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_d) Credit card account closed or frozen by the bank or card</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***

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If PH009_b = 2 then (PH020_a) You declared bankruptcy</td>
<td>1</td>
</tr>
<tr>
<td>If PH009_c = 2 then (PH020_b) Mortgage foreclosure on your primary home</td>
<td>1</td>
</tr>
</tbody>
</table>

End if

XIII. Demographics (DE)

(DE010)

Which category represents the total combined income of all members of your family living here during the past 12 months?

This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, social security payments and any other money income received by members of your family who are 15 years of age or older.

- 1 Less than $5,000
- 2 $5,000-$7,499
- 3 $7,500-$9,999
- 4 $10,000-$12,499
- 5 $12,500-$14,999
- 6 $15,000-$19,999
- 7 $20,000-$24,999
- 8 $25,000-$29,999
- 9 $30,000-$34,999
- 10 $35,000-$39,999
- 11 $40,000-$49,999
- 12 $50,000-$59,999
- 13 $60,000-$74,999
  o 14 $75,000-$99,999
  o 15 $100,000-$124,999
  o 16 $125,000-$199,999
(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?
- $______.00

***DE014: please prompt the R if they enter a number greater than $4.5 million

Prompt for DE014:
You told us that the market value of your primary home is [FILL WITH RESPONSE FROM DE014 IN DOLLARS and format with commas, but no decimal for cents. EXAMPLE $x,xxx,xxx].
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?
- $______.00

***DE015: please prompt the R if they enter a number above $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 IN DOLLARS and format with commas, but no decimal for cents. EXAMPLE $x,xxx,xxx].
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.

  o $________.00

****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 $500,000. If R makes between $50,000 and $75,000 [variable DE010 = (12,13)], please prompt the R if they enter a value above $750,000. Finally, if the R makes above $75,000 [variable DE010 = 14] then prompt if the R enters a value above $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, IN DOLLARS and format with commas, but no decimal for cents. EXAMPLE $x,xxx,xxx].
<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.

  o $________.00

****Prompt user if they enter number above $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, IN DOLLARS and format with commas, but no decimal for cents. EXAMPLE $x,xxx,xxx].
<br><br>If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response.

*****

else

(DE016)
What is the approximate market value of your household's assets? Include real estate that you own.
o $______.00

****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 $500,000. If R makes between $50,000 and $75,000 [variable DE010 = (12,13)], please prompt the R if they enter a value above $750,000. Finally, if the R makes above $75,000 [variable DE010 = 14] then prompt if the R enters a value above $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 and format with commas, but no decimal for cents. EXAMPLE $x,xxx,xxx].
<br><br>If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response. ****

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

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

o $______.00

**** Prompt user if they enter number above $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 and format with commas, but no decimal for cents. EXAMPLE $x,xxx,xxx].
<br><br>If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response. ******

Endif

(DE018)
While answering this survey, did you look at your financial statements, receipts, old checks, websites, or other records at any time? (It is ok if you did).

o 1 Yes

o 2 No

## new screen – Credit pull question.

(consent)
As part of our research study to understand how people make decisions involving their credit, we have a request for you to consider.

In addition to the survey, we would like your permission to request your credit report. The process we would use is called a “soft pull.” A soft pull is simply an inquiry, versus a “hard pull,” which is part of an application for credit. **Soft pulls will not affect your credit in any way.** This component is completely optional and you can complete the survey without authorizing soft pulls of your credit report.

Any information we do receive will be kept confidential. As a reminder your survey responses and personal information is never linked with your name.

Do we have your permission to pull your credit report?

- 1 Yes
- 2 No

**If YES:**
Thank you very much for your consent. If you have any questions about the study, please call your panel manager, [name] at [phone number], or write to [email address].

**If NO:**
Thank you, as requested we will not do a soft pull of your credit report.

(CS_001)
Could you tell us how interesting or uninteresting you found the questions in this interview?

- 1 Very interesting
- 2 Interesting
- 3 Neither interesting or uninteresting
- 4 Uninteresting
- 5 Very uninteresting

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