UnderStandingAmericaStudy

UAS 28: 2015 SURVEY OF CONSUMER PAYMENT CHOICE



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for the Federal Reserve Bank of Boston

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1 INTRODUCTION

This UAS panel survey, titled "UAS28: 2015 Survey of Consumer Payment Choice", asks respondents about their adoption and usage of payment methods. This survey is part of a study that took place during the fall of 2015. It focuses on how consumers buy goods and services and pay bills, using cash, bank accounts, and other means of payment. The survey covers numerous aspects of payment preference, from security, ease, and acceptance. Participants filled out diary entries of daily spending in UAS 29 and 34. This survey is no longer in the field. Respondents were paid $20 to complete the survey.
Consent for participation in this survey/diary project was obtained in UAS 31. Related surveys are UAS 28, 29, 31, 34 (2015) and UAS 62-64 (2016). This survey is a revision of UAS9 which was asked in 2014.

Note: data files for this survey were adjusted on January 29, 2019 to remove 1 unqualified respondent who was inadvertently included in the initial data files. Please contact uas-l@usc.edu with any questions.

1.1 Topics

This survey contains questions (among others) on the following topics: Consumer Behavior, Demographics, Financial Literacy. A complete survey topic categorization for the UAS can be found here.

1.2 Experiments

This survey includes experiment(s) of the following type(s): Auxiliary Randomization. Please refer to explanatory comments in the Routing section for detailed information. A complete survey experiment categorization for the UAS can be found here.

1.3 Citation

Each publication, press release or other document that cites results from this survey must include an acknowledgment of UAS as the data source and a disclaimer such as, 'The project described in this paper relies on data from survey(s) administered by the Understanding America Study, which is maintained by the Center for Economic and Social Research (CESR) at the University of Southern California. The content of this paper is solely the responsibility of the authors and does not necessarily represent the official views of USC or UAS.' For any questions or more information about the UAS, contact Tania Gutsche, Project and Panel Manager, Center for Economic and Social Research, University of Southern California, at tgutsche@usc.edu.

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

All active respondents who gave consent to participate in the Boston Federal Bank SCPC/Diary 2015 project in UAS31.

As such, this survey was made available to 2267 UAS participants. Of those 2267 participants, 1505 completed the survey and are counted as respondents. Of those who are not counted as respondents, 30 started the survey without completing and 732 did not start the survey. The overall response rate was 66.39%.

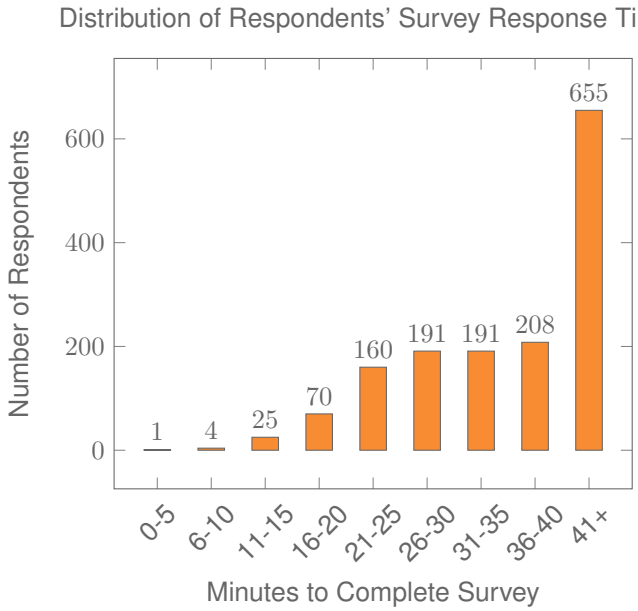
Note: We are unable to provide sample weights for a small number of UAS members (see the Sample weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey response rate.%.

The detailed survey response rate is as follows:

UAS28 - Response Overview	
Size of selected sample	2267
Completed the survey	1505
Started but did not complete the survey	30
Did not start the survey	732
Response rate	66.39%

2.2 Timings

The survey took respondents an average of 41 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.



2.3 Sample & Weighting

Weights are included in the data set for this survey. This survey dataset may contain respondents with a weight of zero. These respondents belong to a small group of UAS members for whom sample weights cannot be computed due to non-probability recruitment for special projects. Hence, while they are accounted for in the total number of survey respondents, they do not contribute to any statistics using sample weights. For more details on the UAS weighing procedures please refer to the UAS Weighting Procedures V1. Please contact UAS staff with any questions.

3 STANDARD VARIABLES

Each Understanding America Study data contains a series of standard variables, consisting of individual, household and sample identifiers, language indicator, time stamps and a rating by the respondent of how much he or she liked the survey:

- **uasid**: the identifier of the respondent. This identifier is assigned to a respondent at recruitment and stays with the respondent throughout each and every survey he/she participates in. When analyzing data from multiple surveys, the 'uasid' can be used to merge data sets.

- **uashhid**: the household identifier of the respondent. Every member is assigned a household identifier, stored in the variable 'uashhid'. For the primary respondent this identifier equals his or her 'uasid'. All other eligible members of the primary respondent's household (everyone who is 18 or older in the household) who become UAS respondents receive the 'uasid' of the primary respondent as their household identifier. The identifier 'uashhid' remains constant over time for all respondents. Thus it is always possible to find the original UAS household of an UAS panel member (even after they, for example, have moved out to form another household).

- **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey. For instance, if the primary respondent and his/her spouse are both UAS members at the time of a given survey, they both receive the same 'survhhid' identifier for that survey. If they subsequently split, they receive two different 'survhhid' in subsequent surveys. They, however, always share the same 'uashhid'. The identifier 'survhhid' is set to missing (.) if no other household members are UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, household members have different 'survhhid' reflecting different household compositions at the time they answered the survey. For instance, suppose that the primary respondent and his/her spouse are both UAS members. If the primary respondent answers the survey when he/she is living with the spouse, but the spouse answers the survey when the couple has split, they receive different 'survhhid'. Hence, the variable 'survhhid' identifies household membership of UAS panel members, at the time the respondent answers the survey. Note: in the My Household survey 'survhhid' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.

- **uasmembers**: is the number of other household members who are also UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart is the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the

number of household and UAS panel members at the time the respondent answers the survey. Note: in the My Household survey 'uasmembers' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.

- **sampleframe**: indicates the sampling frame from which the household of the respondent was recruited. All UAS recruitment is done through address based sampling (ABS) in which samples are acquired based on postal records. Currently, the variable 'sampleframe' takes on four values reflecting four distinct sample frames used by the UAS over the year (in future data sets the number of sample frames used for recruitment may increase if additional specific populations are targeted in future recruitment batches):

  1. U.S. National Territory: recruited through ABS within the entire U.S.
  2. Areas high concentration Nat Ame: recruited through ABS in areas with a high concentration of Native Americans in the zip-code. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
  3. Los Angeles County: recruited through ABS within Los Angeles County.
  4. California: recruited through ABS within California.

  Note: prior to March 6, 2024 this variable was called sampletype and had the following value labels for the above list in UAS data sets:

  1. Nationally Representative Sample: recruited through ABS within the entire U.S.
  2. Native Americans: recruited through ABS in areas with a high concentration of Native Americans. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
  3. LA County: recruited through ABS within Los Angeles County.
  4. California: recruited through ABS within California.

- **batch**: indicates the batch from which the respondent was recruited. Currently, this variable takes the following values (in future data sets the number of batches may increase as new recruitment batches are added to the UAS):

  1. Prob Sample, ASDE 2014/01
  2. Prob Sample, ASDE 2014/01
  3. Prob Sample, ASDE 2014/01
  4. Non-Prob Sample, 2015/05
  5. Prob Sample, MSG 2015/07
  6. Prob Sample, MSG 2016/01
  7. Prob Sample, MSG 2016/01
  8. Prob Sample, MSG 2016/01
  9. Prob Sample, MSG 2016/02

10. Prob Sample, MSG 2016/03
11. Prob Sample, MSG 2016/04
12. Prob Sample, MSG 2016/05
13. Prob Sample, MSG 2016/08
14. Prob Sample, MSG 2017/03
15. Prob Sample, MSG 2017/11
16. Prob Sample, MSG 2018/02
17. Prob Sample, MSG 2018/08
18. Prob Sample, MSG 2019/04
19. Prob Sample, MSG 2019/05
20. Prob Sample, MSG 2019/11
21. Prob Sample, MSG 2020/08
22. Prob Sample, MSG 2020/10
23. Prob Sample, MSG 2021/02
24. Prob Sample, MSG 2021/08
25. Prob Sample, MSG 2021/08
26. Prob Sample, MSG 2022/02
27. Prob Sample, MSG 2022/02
28. Prob Sample, MSG 2022/08
29. Prob Sample, MSG 2022/11
30. Prob Sample, MSG 2022/11
31. Prob Sample, MSG 2023/01
32. Prob Sample, MSG 2023/06
33. Non-Prob Sample, MSG 2023/09
34. Prob Sample, MSG 2023/10

Note: prior to March 6, 2024 this variable had the following value labels for the above list in UAS data sets:

1. ASDE 2014/01 Nat.Rep.
2. ASDE 2014/01 Native Am.
3. ASDE 2014/11 Native Am.
4. LA County 2015/05 List Sample
5. MSG 2015/07 Nat.Rep.
6. MSG 2016/01 Nat.Rep. Batch 2
7. MSG 2016/01 Nat.Rep. Batch 3

8. MSG 2016/01 Nat.Rep. Batch 4
9. MSG 2016/02 Nat.Rep. Batch 5
10. MSG 2016/03 Nat.Rep. Batch 6
11. MSG 2016/04 Nat.Rep. Batch 7
12. MSG 2016/05 Nat.Rep. Batch 8
13. MSG 2016/08 LA County Batch 2
14. MSG 2017/03 LA County Batch 3
15. MSG 2017/11 California Batch 1
16. MSG 2018/02 California Batch 2
17. MSG 2018/08 Nat.Rep. Batch 9
18. MSG 2019/04 LA County Batch 4
19. MSG 2019/05 LA County Batch 5
20. MSG 2019/11 Nat. Rep. Batch 10
21. MSG 2020/08 Nat. Rep. Batch 11
22. MSG 2020/10 Nat. Rep. Batch 12
23. MSG 2021/02 Nat. Rep. Batch 13
24. MSG 2021/08 Nat. Rep. Batch 15
25. MSG 2021/08 Nat. Rep. Batch 16
26. MSG 2022/02 Nat. Rep. Batch 17 (priority)
27. MSG 2022/02 Nat. Rep. Batch 17 (regular)
28. MSG 2022/08 Nat. Rep. Batch 18
29. MSG 2022/11 LA County Batch 6
30. MSG 2022/11 Nat. Rep. Batch 20
31. MSG 2023/01 Nat. Rep. Batch 21
32. MSG 2023/06 Nat. Rep. Batch 22
33. MSG 2023-09 Native Am. Batch 3
34. MSG 2023-10 Nat. Rep. Batch 23

- **primary_respondent**: indicates if the respondent was the first person within the household (i.e. to become a member or whether s/he was added as a subsequent member. A household in this regard is broadly defined as anyone living together with the primary respondent. That is, a household comprises individuals who live together, e.g. as part of a family relationship (like a spouse/child/parent) or in context of some other relationship (like a roommate or tenant).

- **hardware**: indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:

1. None
2. Tablet (includes Internet)

- **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.
- **start_date (start_year, start_month, start_day, start_hour, start_min, start_sec)**: indicates the time at which the respondent started the survey.
- **end_date (end_year, end_month, end_day, end_hour, end_min, end_sec)**: indicates the time at which the respondent completed the survey.
- **cs_001**: indicates how interesting the respondent found the survey.

4 BACKGROUND DEMOGRAPHICS

Every UAS survey data set includes demographic variables, which provide background information about the respondent and his/her household. Demographic information such as age, ethnicity, education, marital status, work status, state of residence, family structure is elicited every quarter through the ‘‘My Household’’ survey. The demographic variables provided with each survey are taken from the most recent ‘MyHousehold’ survey answered by the respondent. If at the time of a survey, the information in ‘‘My Household’’ is more than three months old, a respondent is required to check and update his or her information before being able to take the survey.

The following variables are available in each survey data set:

- **gender**: the gender of the respondent.
- **dateofbirth_year**: the year of birth of the respondent.
- **age**: the age of the respondent at the start of the survey.
- **agerange**: if the respondent’s age cannot be calculate due to missing information, ‘agerange’ indicates the approximate age. Should a value for both the ‘age’ and ‘agerange’ be present, then ‘age’ takes precedence over ‘agerange’.
- **citizenus**: indicates whether the respondent is a U.S. citizen.
- **bornus**: indicates whether the respondent was born in the U.S.
- **stateborn**: indicates the state in which the respondent was born. This is set to missing (.) if the respondent was not born in the U.S.
- **countryborn**: indicates the country in which the respondent was born. This is set to missing (.) if the respondent was born in the U.S.
- **countryborn_other**: indicates the country of birth if that country is not on the drop down list of countries shown to the respondent’.
- **statereside**: the state in which the respondent is living.
- **immigration_status**: indicates whether the respondent is an immigrant. It takes one of the following values: 0 Non-immigrant, 1 First generation immigrant (immigrant who migrated to the U.S), 2 Second generation immigrant (U.S.-born children of at least one foreign-born parent), 3 Third generation immigrant (U.S.-born children of at least one U.S.-born parent, where at least one grandparent is foreign-born), or 4 Unknown immigrant status.
- **maritalstatus**: the marital status of the respondent.
- **livewithpartner**: indicates whether the respondent lives with a partner.

- **education**: the highest level of education attained by the respondent.
- **hisplatino**: indicates whether the respondent identifies him or herself as being Hispanic or Latino. This variable is asked separately from race.
- **hisplatinogroup**: indicates which Hispanic or Latino group a respondent identifies him or herself with. This is set to missing (.) if the respondent does not identify him or herself as being Hispanic or Latino.
- **white**: indicates whether the respondent identifies him or herself as white (Caucasian).
- **black**: indicates whether the respondent identifies him or herself as black (African-American).
- **nativeamer**: indicates whether the respondent identifies him or herself as Native American (American Indian or Alaska Native).
- **asian**: indicates whether the respondent identifies him or herself as Asian (Asian-American).
- **pacific**: indicates whether the respondent identifies him or herself as Native Hawaiian or Other Pacific Islander.
- **race**: indicates the race of the respondent as singular (e.g., '1 White' or '2 Black') or as mixed (in case the respondent identifies with two or more races). The value '6 Mixed' that the respondent answered 'Yes' to at least two of the single race categories. This variable is generated based on the values of the different race variables (white, black, nativeamer, asian, pacific). This composite measure is not conditional on hisplatino, so an individual may identify as Hispanic or Latino, and also as a member of one or more racial groups.
- **working**: indicates whether the respondent is working for pay.
- **sick_leave**: indicates whether the respondent is not working because sick or on leave.
- **unemp_layoff**: indicates whether the respondent is unemployed or on lay off.
- **unemp_look**: indicates whether the respondent is unemployed and looking for a job.
- **retired**: indicates whether the respondent is retired.
- **disabled**: indicates whether the respondent has a disability.
- **lf_other**: specifies other labor force status.
- **laborstatus**: indicates the labor force status of the respondent as singular (e.g., '1 Working for pay' or '2 On sick or other leave') or as mixed (in case the respondent selects two or more labor statuses). The value '8 Mixed' indicates that the respondent answered 'Yes' to at least two of the single labor force status variables. This variable is generated based on the values of the different labor status variables (working, sick_leave, unempl_layoff, unempl_look, retired, disabled, lf_other).

- **employmenttype**: indicates the employment type of the respondent (employed by the government, by a private company, a nonprofit organization, or self-employed). This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **workfullpart**: indicates whether the respondent works full or part-time. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **hourswork**: indicates the number of hours the respondent works per week. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **hhincome**: is the total combined income of all members of the respondent's household (living in their household) during the past 12 months.
- **anyhhmember**: indicates whether there were any members in the respondent's household at the time he/she answered the survey as reported by the respondent.
- **hhmembernumber**: indicates the number of household members in the respondent's household at the time of the survey as reported by the respondent. It may be that 'anyhhmember' is 'Yes', but 'hhmembernumber' is missing if the respondent did not provide the number of household members at the time of the survey.
- **hhmemberin_#**: indicates whether a household member is currently in the household as reported by the respondent. Household members are never removed from the stored household roster and their information is always included in survey data sets. The order of the roster is the same order in which household members were specified by the respondent in the 'MyHousehold' survey. The order is identified by the suffix _# (e.g., _1 indicates the first household member, _2 the second household member, etc.).

  As an example, if the first household member is in the household at the time of the survey, 'hhmemberin_1' is set to '1 HH Member 1 is in the HH'; if he/she has moved out, 'hhmemberin_1' is set to '0 HH member 1 is no longer in the HH'. Since information of other household members (stored in the variables listed below) is always included in survey data sets, information about 'hhmemberin_1' is available whether this person is still in the household or has moved out.
- **hhmembergen_#**: indicates the gender of another household member as reported by the respondent.
- **hhmemberage_#**: indicates the age of another household member. The age is derived from the month and year of birth of the household member as reported by the respondent.
- **hhmemberrel_#**: indicates the relationship of the respondent to the other household member as reported by the respondent.

- **hhmemberuasid_#**: is the 'uasid' of the other household member if this person is also a UAS panel member. It is set to missing (.) if this person is not a UAS panel member at the time of the survey. Since this identifier is directly reported by the respondent (chosen from a preloaded list), it may differ from the actual (correct) 'uasid' of the UAS member it refers to because of reporting error. Also, this variable should not be used to identify UAS members in a given household at the time of the survey. This is because the variables 'hhmemberuasid_#' are taken from the most recent 'My Household' and changes in household composition involving UAS members may have occurred between the time of the respondent answered 'My Household' and the time the respondent answers the survey. To follow UAS members of a given household, it is advised to use the identifiers 'uashhid' and 'survhhid'.

- **lastmyhh_date**: the date on which the demographics variables were collected through the 'My Household' survey.

5 MISSING DATA CONVENTIONS

Data files provide so-called clean data, that is, answers given to questions that are not applicable anymore at survey completion (for example because a respondent went back in the survey and skipped over a previously answered question) are treated as if the questions were never asked. In the data files all questions that were asked, but not answered by the respondent are marked with (.e). All questions never seen by the respondent (or any dirty data) are marked with (.a). The latter may mean that a respondent did not view the question because s/he skipped over it; or alternatively that s/he never reached that question due to a break off. If a respondent did not complete a survey, the variables representing survey end date and time are marked with (.c). Household member variables are marked with (.m) if the respondent has less household members (e.g. if the number of household members is 2, any variables for household member 3 and up are marked with (.m).

UAS provides data in STATA and CSV format. Stata data sets come with include variable labels that are not available in the CSV files. Value labels are provided for single-response answer option. In STATA these labels will include the labels 'Not asked' and 'Not answered' for (.a) and (.e), and will show in tabulations such as 'tab q1, missing'. For multiple-response questions a binary variable is created for each answer option indicating whether the option was selected or not. A summary variable is also provided in string format reflecting which options were selected and in which order. For example, if a question asked about favorite animals with options cat, dog, and horse, then if a respondent selected horse and then cat, the binary variables for horse and cat will be set to yes, while the overall variable would have a string value of '3-1'. If no answer was given, all binary variables and the summary variable will be marked with '.e'.

Questions that are asked multiple times are often implemented as so-called array questions. Supposing the name of such question was Q1 and it was asked in 6 different instances, your data set would contain the variables Q1_1_ to Q1_6_. To illustrate, if a survey asked the names of all children, then child_1_ would contain the name of the first child the respondent named and so on.

More information about the UAS data in general can be found on the UAS Data Pages web site.

6 ROUTING SYNTAX

The survey with routing presented in the next section includes all of the questions that make up this survey, the question answers when choices were provided, and the question routing. The routing includes descriptions of when questions are grouped, conditional logic that determines when questions are presented to the respondent, randomization of questions and answers, and fills of answers from one question to another.

If you are unfamiliar with conditional logic statements, they are typically formatted so that ***if*** the respondent fulfills some condition (e.g. they have a cellphone or a checking account), ***then*** they are presented with some other question or the value of some variable is changed. If the respondent does not fulfill the condition (e.g. they are not a cellphone adopter or they do not have a checking account), something ***else*** happens such as skipping the next question or changing the variable to some other value. Some of the logic involved in the randomization of questions or answers being presented to the respondent is quite complex, and in these instances there is documentation to clarify the process being represented by the routing.

Because logic syntax standards vary, here is a brief introduction to our syntax standards. The syntax used in the conditional statements is as follows: '=' is equal to, '$<$' is less than, '$>$' is greater than, and '!=' is used for does not equal. When a variable is set to some number N, the statement looks like 'variable := N'.

The formatting of the questions and routing are designed to make it easier to interpret what is occurring at any given point in the survey. Question ID is the bold text at the top of a question block, followed by the question text and the answer selections. When a question or variable has associated data, the name links to the appropriate data page, so you can easily get directly to the data. Text color is used to indicate the routing: red is conditional logic, gold is question grouping, green is looping, and orange is used to document randomization and other complex conditional logic processes. The routing is written for a computer to parse rather than a human to read, so when the routing diverges significantly from what is displayed to the respondent, a screenshot of what the respondent saw is included.

The name of the randomization variables are defined in proximity to where they are put into play, and like the question ID the names of the randomization variables can be used to link directly to the associated data page.

7 SURVEY WITH ROUTING

intro (intro in section Demographics)
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 blue 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.

Start of section **Definitions**

Fill code of question FLBankAccountNumber executed
Fill code of question FLBankAccountNumberLink executed
Fill code of question FLBankAccountNumberLink_lower executed
Fill code of question FLCash executed
Fill code of question FLCashLink executed
Fill code of question FLCashLink_lower executed
Fill code of question FLCheck executed
Fill code of question FLCheckLink executed
Fill code of question FLCheckLink_lower executed
Fill code of question FLCreditCard executed
Fill code of question FLCreditCardLink executed
Fill code of question FLCreditCardLink_lower executed
Fill code of question FLDebitCard executed
Fill code of question FLDebitCardLink executed
Fill code of question FLDebitCardLink_lower executed
Fill code of question FLMoneyOrder executed
Fill code of question FLMoneyOrderLink executed
Fill code of question FLMoneyOrderLink_lower executed
Fill code of question FLOnlineBankingBillPay executed
Fill code of question FLOnlineBankingLink executed
Fill code of question FLOnlineBankingLink_lower executed
Fill code of question FLPrepaidCard executed
Fill code of question FLPrepaidCardLink executed
Fill code of question FLPrepaidCardLink_lower executed
Fill code of question FLCheckingAccountsLink_lower executed
Fill code of question FLSavingsAccountsLink_lower executed

Fill code of question FLCheckingAccountLink_lower executed
Fill code of question FLSavingsAccountLink_lower executed
Fill code of question FLATMCardsLink_lower executed
Fill code of question FLDebitCardsLink_lower executed
Fill code of question FLRewardsLink_lower executed
Fill code of question FLCreditCardsLink_lower executed
Fill code of question FLPrePaidCardsLink_lower executed
Fill code of question FLBankAccountNumbersLink_lower executed
Fill code of question FLOnlineBankingBillPay_lower executed
Fill code of question FLIdentityTheft executed
Fill code of question FLChecksLink executed
Fill code of question FLPrimaryAccount_Link executed
Fill code of question FLPrimaryAccount_Link_Cap executed
Fill code of question FLSecondaryAccount_Link executed
Fill code of question FLSecondaryAccount_Link_Cap executed
Fill code of question FLPrimaryATMAccount_Link_Cap executed
Fill code of question FLSecondaryATMAccount_Link_Cap executed

End of section **Definitions**

Start of section **Demographics**

IF age = EMPTY THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

dateofbirth_question (Section Demographics)
What is your date of birth?

dateofbirth_month (R DATE OF BIRTH MONTH in section Demographics)
Month
1 January
2 February
3 March
4 April
5 May
6 June
7 July
8 August
9 September
10 October
11 November
12 December

dateofbirth_day (R DATE OF BIRTH DAY in section Demographics)
Day

RANGE 1..31

dateofbirth_year (R DATE OF BIRTH YEAR in section Demographics)
Year
RANGE 1911..1

END OF GROUP

IF dateofbirth_year = EMPTY OR dateofbirth_year = "" THEN
agerange (R age range in section Demographics)
If you would rather not say, please choose a range below.
1 18-24
2 25-34
3 35-44
4 45-54
5 55-64
6 65-74
7 75-84
8 85+
ELSE
age := floor((strtotime(date('Y-m-d')) - strtotime(dateofbirth_year . '-' . dateofbirth_month . '-' . dateofbirth_day)) / 31556926);

IF age > 100 THEN
age_check (Section Paymentadoption)
Congratulations! That makes you (R age()). If this is correct please press Next to continue.
END OF IF
END OF IF
END OF IF

cellphone (HAVE CELL PHONE in section Demographics)
Do you have a cell phone?
1 Yes
2 No

IF cellphone = 1 THEN

ELSE
evercell (EVER HAD CELL PHONE in section Demographics)
Have you **ever** had a **cell phone**?
1 Yes
2 No

END OF IF

IF cellphone = 1 THEN

CPADOPTER := 1

smartphone (SMART PHONE in section Demographics)
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

END OF IF

End of section **Demographics**

Start of section **Responsibility**

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

FR001_intro (intro in section Responsibility)
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.

Figure 1: *Respondent being presented with FR001_a to FR001_d*



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

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

- *Check one per row only.*

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

SUBGROUP OF QUESTIONS

FR001_a (Paying monthly bills (rent or mortgage, utilities, cell phone, etc.) in section Responsibility)
Paying **monthly bills** (rent or mortgage, utilities, cell phone, etc.)
1 None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

FR001_b (Doing regular shopping for the household (groceries, household supplies, pharmacy, etc.) in section Responsibility)
Doing regular **shopping** for the household (groceries, household supplies, pharmacy, etc.)
1 None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

FR001_d (Making decisions about saving and investments (whether to save, how much to save, where to invest, how much to borrow) in section Responsibility)
Making decisions about **saving and investments** (whether to save, how much to save, where to invest, how much to borrow)
1 None or almost none

2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

FR001_e (Making decisions about other household financial matters (where to bank, what payment methods to use, setting up online bill payments, filing taxes) in section Responsibility)
Making decisions about **other household financial matters** (where to bank, what payment methods to use, setting up online bill payments, filing taxes)
1 None or almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

END OF SUBGROUP

END OF GROUP

End of section **Responsibility**

Start of section **Paymentmethods**

/* There are two aspects of the following questions that are randomized, the order of the six assessment characteristics (Security (1), Acceptance (2), Cost (3), Convenience (4), Getting setting up (5), and Payment Records (6)) and the order of the payment instrument groups. The payment instruments are randomized by the following three groups, and within each payment instrument group, there is no randomization:

1 Paper – Cash (a), Check (b), money order (h),
2 Card - Debit card (c), Credit card (d), Prepaid card (e), and
3 Electronic - Bank account number (f), Online banking bill pay (g).
*/

AS001_intro (intro in section Paymentmethods)
Next we are going to ask you about several common methods for making payments. Please review the definitions below before moving on.

textbfElectronic payment instruments
Bank account numberA payment made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc.Online banking bill payA 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.Virtual

currencyThese payment methods exist online and are different from U.S. dollars ($), the euro (€), or other official foreign currencies. They are sometimes called cryptocurrencies.
Card payment instruments
Debit cardA card that deducts directly from your bank account.Credit cardA card that allows the cardholder to make a purchase that will be paid back to the credit card company later.Prepaid cardA card that has money stored or loaded onto it. Also known as stored value cards or gift cards.
Paper payment instruments
CashCoins and paper bills.CheckA piece of paper directing a financial institution to pay a specific amount of money to a person or business.Money orderA type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.
For each question, please rate the characteristics of **all** payment methods, even if you do not have or use all of them.

IF FLAS003AddRandom = EMPTY THEN
FLAS003AddRandom := mt_rand(1,6)

/* Randomly sets the group order variable **FLAS003AddRandom**, please consult this value to determine the order of the groups of answers that are defined in the loop below. */
END OF IF

/* An array of six numbers is constructed to randomly assigns assessment characteristic order. To see which assessment characteristic is in which position, please consult the permAS003 variables below. */

IF sizeof(AS003_order) = 0 THEN
AS003_order := shuffleArray(array(1,2,3,4,5,6))
permAS003_1 := AS003_order(1)
permAS003_2 := AS003_order(2)
permAS003_3 := AS003_order(3)
permAS003_4 := AS003_order(4)
permAS003_5 := AS003_order(5)
permAS003_6 := AS003_order(6)
END OF IF

LOOP FROM 1 TO 6

/* This process sets out the order of the instruments presented to the subject, based on which random group order variable is randomly assigned in **FLAS003AddRandom**, above. This randomization of payment instrument group applies across all 6 assessment characteristic questions. For instance, if the order of the payment instrument groups is 3, 1, 2, then it will be that same order for all six assessment characteristics. The randomizer

takes the following values:

1=1,2,3
2=1,3,2
3=2,1,3
4=2,3,1
5=3,1,2
6=3,2,1

The groups themselves are as follows:

Group 1: AS003a, AS003b, AS003h
Group 2: AS003c, AS003d, AS003e
Group 3: AS003f, AS003g

These questions correspond to the following payment methods:

AS003a: Cash
AS003b: Check
AS003c: Debit card
AS003d: Credit card
AS003e: Prepaid card
AS003f: Bank account number
AS003g: Online banking bill pay
AS003h: Money order

The questions come in different instances demarcated by for example _1. These suffixes indicate the payment method characteristic:

AS003a_1: Accepted. Answer options: 1 Rarely accepted, 2 Occasionally accepted, 3 Often accepted, 4 Usually accepted, 5 Almost always accepted
AS003a_2: Cost. Answer options: 1 Very high cost, 2 High cost, 3 Neither high nor low cost, 4 Low cost, 5 Very low cost
AS003a_3: Convenience. Answer options: 1 Very inconvenient, 2 Inconvenient, 3 Neither inconvenient nor convenient, 4 Convenient, 5 Very convenient
AS003a_4: Security. Answer options: 1 Very risky, 2 Risky, 3 Neither risky nor secure, 4 Secure, 5 Very secure
AS003a_5: Setting up. Answer options: 1 Very hard to get or set up, 2 Hard to get or set up, 3 Neither hard nor easy, 4 Easy to get or set up, 5 Very easy to get or set up
AS003a_6: Quality of records. Answer options: 1 Very poor records, 2 Poor records, 3 Neither good nor poor, 4 Good records, 5 Very good records

*/

IF FLAS003AddRandom = 1 THEN

FLAS003_questions := array(1 →"AS003_a" . AS003_order(cnt), 2 →"AS003_b" . AS003_order(cnt), 3 →"AS003_h" . AS003_order(cnt), 4 →"AS003_c" . AS003_order(cnt), 5 →"AS003_d" . AS003_order(cnt), 6 →"AS003_e" . AS003_order(cnt), 7 →"AS003_f" . AS003_order(cnt), 8 →"AS003_g" . AS003_order(cnt))

ELSEIF FLAS003AddRandom = 2 THEN

FLAS003_questions := array(1 →"AS003_a" . AS003_order(cnt), 2 →"AS003_b" . AS003_order(cnt), 3 →"AS003_h" . AS003_order(cnt), 4 →"AS003_f" . AS003_order(cnt), 5 →"AS003_g" . AS003_order(cnt), 6 →"AS003_c" . AS003_order(cnt), 7 →"AS003_d" . AS003_order(cnt), 8 →"AS003_e" . AS003_order(cnt))

ELSEIF FLAS003AddRandom = 3 THEN

FLAS003_questions := array(1 →"AS003_c" . AS003_order(cnt), 2 →"AS003_d" . AS003_order(cnt), 3 →"AS003_e" . AS003_order(cnt), 4 →"AS003_a" . AS003_order(cnt), 5 →"AS003_b" . AS003_order(cnt), 6 →"AS003_h" . AS003_order(cnt), 7 →"AS003_f" . AS003_order(cnt), 8 →"AS003_g" . AS003_order(cnt))

ELSEIF FLAS003AddRandom = 4 THEN

FLAS003_questions := array(1 →"AS003_c" . AS003_order(cnt), 2 →"AS003_d" . AS003_order(cnt), 3 →"AS003_e" . AS003_order(cnt), 4 →"AS003_f" . AS003_order(cnt), 5 →"AS003_g" . AS003_order(cnt), 6 →"AS003_a" . AS003_order(cnt), 7 →"AS003_b" . AS003_order(cnt), 8 →"AS003_h" . AS003_order(cnt))

ELSEIF FLAS003AddRandom = 5 THEN

FLAS003_questions := array(1 →"AS003_f" . AS003_order(cnt), 2 →"AS003_g" . AS003_order(cnt), 3 →"AS003_a" . AS003_order(cnt), 4 →"AS003_b" . AS003_order(cnt), 5 →"AS003_h" . AS003_order(cnt), 6 →"AS003_c" . AS003_order(cnt), 7 →"AS003_d" . AS003_order(cnt), 8 →"AS003_e" . AS003_order(cnt))

ELSEIF FLAS003AddRandom = 6 THEN

FLAS003_questions := array(1 →"AS003_f" . AS003_order(cnt), 2 →"AS003_g" . AS003_order(cnt), 3 →"AS003_c" . AS003_order(cnt), 4 →"AS003_d" . AS003_order(cnt), 5 →"AS003_e" . AS003_order(cnt), 6 →"AS003_a"

. AS003_order(cnt), 7 →"AS003_b" . AS003_order(cnt), 8 →"AS003_h" . AS003_order(cnt))

END OF IF

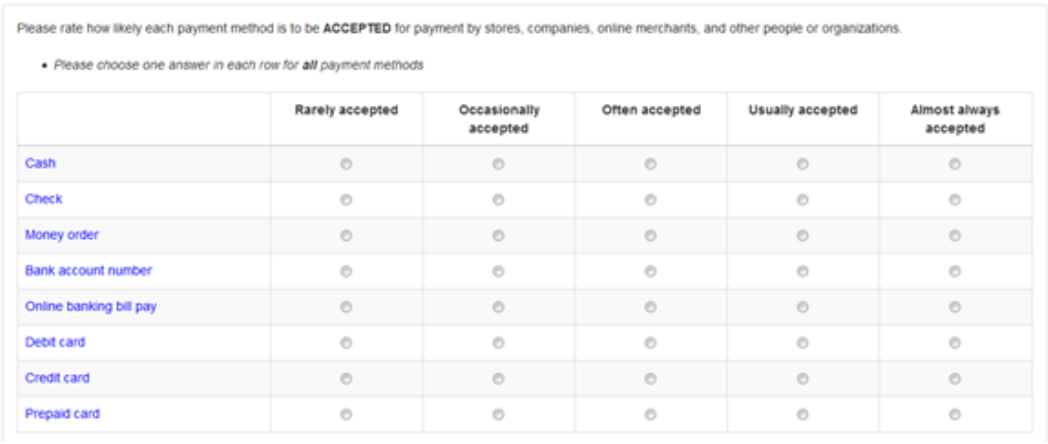
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

IF AS003_order(cnt) = 1 THEN

AS003_a1_intro (intro in section Paymentmethods)
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*

Figure 2: *Respondent being asked to indicate level of acceptance for the listed payment methods*



ELSEIF AS003_order(cnt) = 2 THEN

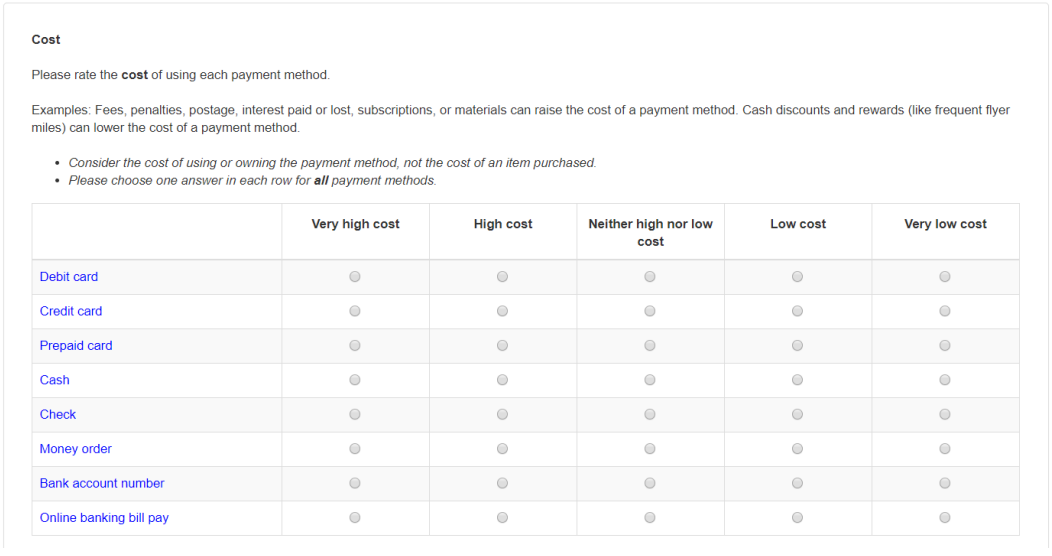
AS003_a2_intro (intro in section Paymentmethods)
Please rate the **COST** of using each payment method.

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

Consider the cost of using or owning the payment method, not the cost of an

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

***Figure 3:** Respondent being asked to indicate level of cost for the listed payment methods*



Cost

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

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

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

	Very high cost	High cost	Neither high nor low cost	Low cost	Very low cost
Debit card	○	○	○	○	○
Credit card	○	○	○	○	○
Prepaid card	○	○	○	○	○
Cash	○	○	○	○	○
Check	○	○	○	○	○
Money order	○	○	○	○	○
Bank account number	○	○	○	○	○
Online banking bill pay	○	○	○	○	○

ELSEIF AS003_order(cnt) = 3 THEN

AS003_a3_intro (intro in section Paymentmethods)
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.

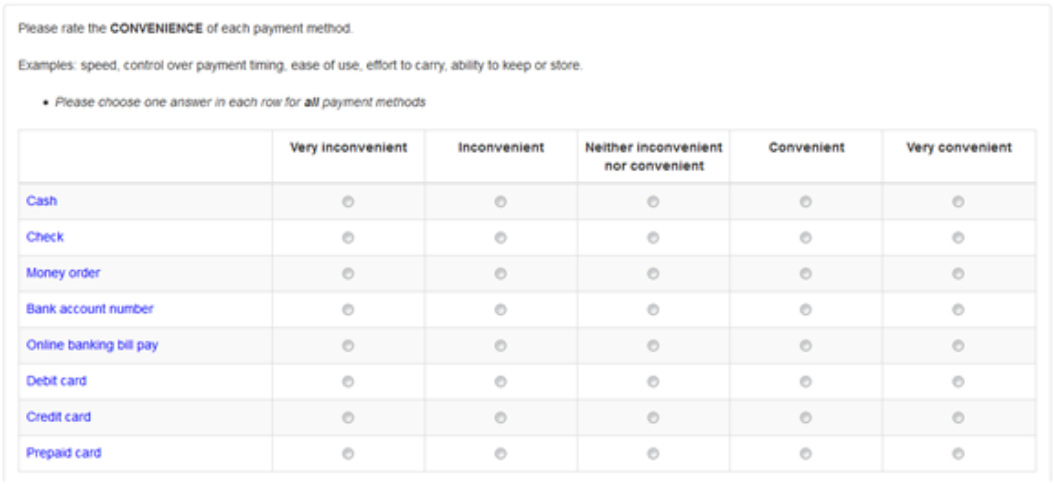
*Please choose one answer in each row for **all** payment methods*

ELSEIF AS003_order(cnt) = 4 THEN

AS003_a4_intro (intro in section Paymentmethods)
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*

Figure 4: *Respondent being asked to indicate level of convenience for the listed payment methods*



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*

	Very inconvenient	Inconvenient	Neither inconvenient nor convenient	Convenient	Very convenient
Cash	○	○	○	○	○
Check	○	○	○	○	○
Money order	○	○	○	○	○
Bank account number	○	○	○	○	○
Online banking bill pay	○	○	○	○	○
Debit card	○	○	○	○	○
Credit card	○	○	○	○	○
Prepaid card	○	○	○	○	○

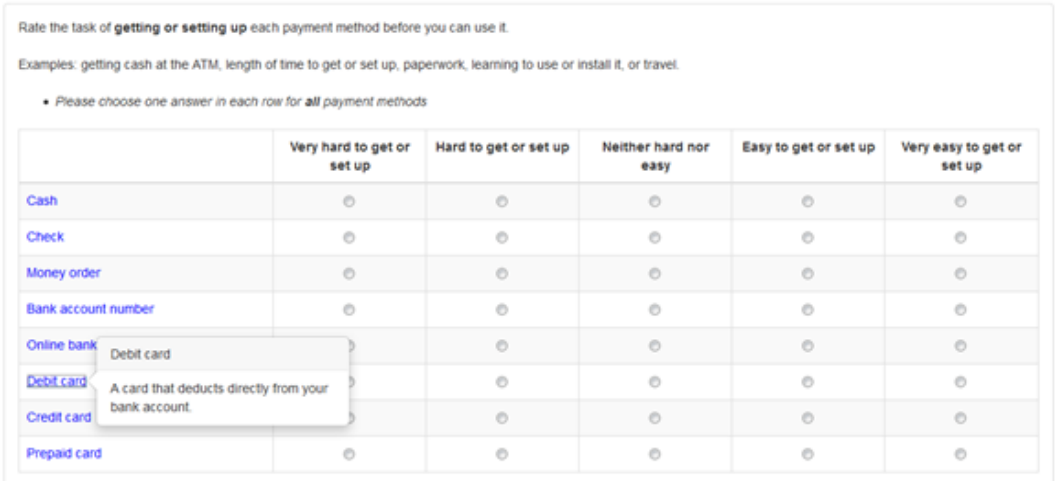
ELSEIF AS003_order(cnt) = 5 THEN

AS003_a5_intro (intro in section Paymentmethods)
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*

Figure 5: *Respondent being asked to indicate level of set up effort for the listed payment methods*



ELSEIF AS003_order(cnt) = 6 THEN

AS003_a6_intro (intro in section Paymentmethods)
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*

Figure 6: *Respondent being asked to indicate level of quality of payment records for the listed payment methods*

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*

	Very poor records	Poor records	Neither good nor poor	Good records	Very good records
Cash					
Check					
Money order					
Bank account number					
Online banking bill pay					
Debit card					
Credit card					
Prepaid card					

END OF IF

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 8

Value of question FLAS003_questions(cnt1) asked as question

END OF LOOP

END OF SUBGROUP

END OF GROUP

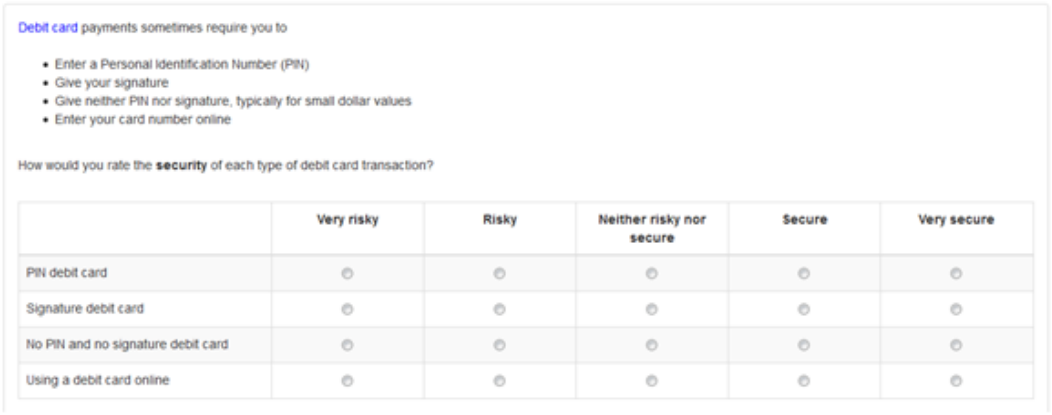
END OF LOOP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

AS005_intro (intro in section Paymentmethods)
(Debit card/A card that deducts directly from your bank account.) payments sometimes require you to

Enter a Personal Identification Number (PIN)Give your signatureGive neither PIN nor signature, typically for small dollar valuesEnter your card number and security code (CVC) onlineRead 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?

Figure 7: *Respondent being asked to indicate level of security for the listed types of debit card transaction*



Debit card payments sometimes require you to

- Enter a Personal Identification Number (PIN)
- Give your signature
- Give neither PIN nor signature, typically for small dollar values
- Enter your card number online

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

	Very risky	Risky	Neither risky nor secure	Secure	Very secure
PIN debit card					
Signature debit card					
No PIN and no signature debit card					
Using a debit card online					

SUBGROUP OF QUESTIONS

AS005_a (PIN debit card in section Paymentmethods)
PIN debit card
1 Very risky
2 Risky
3 Neither risky nor secure
4 Secure
5 Very secure

AS005_b (Signature debit card in section Paymentmethods)
Signature debit card
1 Very risky
2 Risky
3 Neither risky nor secure
4 Secure
5 Very secure

AS005_c (No PIN and no signature debit card in section Paymentmethods)
No PIN and no signature debit card
1 Very risky
2 Risky
3 Neither risky nor secure
4 Secure
5 Very secure

AS005_d (Using a debit card online in section Paymentmethods)
Using a debit card online
1 Very risky

2 Risky
3 Neither risky nor secure
4 Secure
5 Very secure

AS005_e (Using a debit card during a voice telephone call in section Paymentmethods)
Using a debit card during a voice telephone call
1 Very risky
2 Risky
3 Neither risky nor secure
4 Secure
5 Very secure

AS005_f (Using a debit card with a mobile app in section Paymentmethods)
Using a debit card with a mobile app
1 Very risky
2 Risky
3 Neither risky nor secure
4 Secure
5 Very secure

END OF SUBGROUP

END OF GROUP

End of section **Paymentmethods**

Start of section **Paymentadoption**

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA001_intro (HOW MANY BANK ACCOUNTS INTRO in section Paymentadoption)
Checking and Savings Accounts

Now we're going to ask you about your checking and savings accounts. When answering thequestions, please keep the following in mind:

If you are married or living with a partner, please report all accounts belonging to you and all accounts held jointly with your spouse or partner.Do not include accounts held.....only by your spouse or partner...for business purposes only ...at non-bank online payment services such as PayPalEnter "0" if you have no accounts of the indicated type.
How many **accounts** do you have at any banks, credit unions, brokerages, or investment firms?

PA001_a (HOW MANY BANK ACCOUNTS CHECKING in section Paymentadoption)
RANGE 0..100

PA001_b (HOW MANY BANK ACCOUNTS SAVINGS in section Paymentadoption)
RANGE 0..100

END OF GROUP

IF PA001_a > 0 THEN
  CHKADOPTER := 1
ELSE
  CHKADOPTER := 0
END OF IF

IF PA001_b > 0 THEN
  SAVADOPTER := 1
ELSE
  SAVADOPTER := 0
END OF IF

IF PA001_a > 0 OR PA001_b > 0 THEN
  BAADOPTER := 1
ELSE
  BAADOPTER := 0
END OF IF

IF CHKADOPTER = 0 THEN
  /* Answer options for PA002 were randomized using the array below. The six options are: (1) don't write enough checks to make it worthwhile, (2) The minimum balance is too high, (3) I don't like dealing with banks, (4) The fees and service charges are too high, (5) No bank has convenient hours or location, and (6) No bank will give me a checking account. Option 7, "other", is always presented last. To see which answer is presented in which position, consult the permPA002 variables below. */

  IF sizeof(PA002_order) = 0 THEN
    PA002_order := shuffleArray(array(1,2,3,4,5,6))
    permPA002_1 := PA002_order(1)
    permPA002_2 := PA002_order(2)
    permPA002_3 := PA002_order(3)
    permPA002_4 := PA002_order(4)
    permPA002_5 := PA002_order(5)
    permPA002_6 := PA002_order(6)

END OF IF

Fill code of question PA002_fill executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA002 (WHY NO CHECKING ACCOUNT in section Paymentadoption)
Please choose the **most important reason** why you don't have a checking account.
1 (I don't write enough checks to make it worthwhile /The minimum balance is too high/I don't like dealing with banks/The fees and service charges are too high/No bank has convenient hours or location/No bank will give me a checking account)
2 (I don't write enough checks to make it worthwhile /The minimum balance is too high/I don't like dealing with banks/The fees and service charges are too high/No bank has convenient hours or location/No bank will give me a checking account)
3 (I don't write enough checks to make it worthwhile /The minimum balance is too high/I don't like dealing with banks/The fees and service charges are too high/No bank has convenient hours or location/No bank will give me a checking account)
4 (I don't write enough checks to make it worthwhile /The minimum balance is too high/I don't like dealing with banks/The fees and service charges are too high/No bank has convenient hours or location/No bank will give me a checking account)
5 (I don't write enough checks to make it worthwhile /The minimum balance is too high/I don't like dealing with banks/The fees and service charges are too high/No bank has convenient hours or location/No bank will give me a checking account)
6 (I don't write enough checks to make it worthwhile /The minimum balance is too high/I don't like dealing with banks/The fees and service charges are too high/No bank has convenient hours or location/No bank will give me a checking account)
7 Other (please specify):

PA002_other (WHY NO CHECKING ACCOUNT TXT in section Paymentadoption)
STRING

END OF GROUP

PA003 (EVER HAD CHECKING ACCOUNT in section Paymentadoption)
Have you **ever** had a **checking account**?
1 Yes
2 No

IF PA003 = YES THEN
  CHKEVER := 1
ELSE
  CHKEVER := 0
END OF IF
ELSE

PA002_skip := 1
PA002_other_skip := 1
PA003_skip := 1
END OF IF

savever := 0

IF SAVADOPTER = 0 THEN
NEWSAV (EVER HAD SAVINGS ACCOUNT in section Paymentadoption)
Have you **ever** had a **savings account**?
1 Yes
2 No

IF newsav = YES THEN
SAVEVER := 1
ELSE
SAVEVER := 0
END OF IF
ELSE
newsav_skip := 1
END OF IF

IF CHKEVER = 1 OR SAVEVER = 1 THEN
BAEVER := 1
ELSE
BAEVER := 0
END OF IF

DCADOPTER := 0
OBBPADOPTER := 0
MOADOPTER := 0

IF BAADOPTER = 0 THEN
IF CHKEVER = 1 OR SAVEVER = 1 THEN
Fill code of question FL_PA010 executed

PA010 (EVER HAD DEBIT CARD in section Paymentadoption)
(A **debit card** allows you to make purchases or payments in addition to allowing access to your bank accounts through an automated teller machine (ATM).

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

Fill code of question FL_PA009 executed

PA009 (EVER HAD ATM CARD in section Paymentadoption)
(An **ATM card** is a card that allows you to deposit or withdraw cash from an automated teller machine, but cannot be used for purchases or payments.

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

NEWTB (EVER SET UP ACCESS TO TELEPHONE BANKING in section Paymentadoption)
Telephone banking is when you access your account by calling a phone number that your bank has provided. You interact with the system using either voice commands, your phone's numeric keypad, or speaking with a live customer service representative.

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

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

NEWOB (EVER SET UP ACCESS TO ONLINE BANKING in section Paymentadoption)
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 = YES THEN

NEWOBBP (EVER SET UP ONLINE BANKING BILL PAYMENT in section Paymentadoption)
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, ad-

dress, 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

ELSE

END OF IF

ELSE

PA010_skip := 1
PA009_skip := 1
newtb_skip := 1
newob_skip := 1

END OF IF

ELSE

IF SAVADOPTER = 1 THEN

Fill code of question FLPA007 executed
Fill code of question FLPA007_2 executed
Fill code of question FLPA007_3 executed
Fill code of question FLPA007_4 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA007 (WHAT KIND OF FINANCIAL INSTITUTION IS PRIMARY SAVINGS in section Paymentadoption)
Savings Accounts

At what type of financial institution is your (primary) **savings account**? (

Your primary account is the account you use most often, not the account with the most money in it.)
1 Commercial bank
2 Savings and loan
3 Credit union
4 Brokerage
5 Internet bank
6 Other (please specify):

PA007_other (WHAT KIND OF BANK IS PRIMARY SAVINGS OTHER in section Paymentadoption)
STRING

PA007_a (INTEREST RATE ON PRIMARY SAVINGS ACCOUNT in section Paymentadoption)

What **interest rate** do you earn on the balance in your(primary) **savings account**?

Include money market accounts if that is your(primary) savings accountPlease choose "0%" if you do not earn interest.
1 0%
2 0.01 - 0.05%
3 0.06 - 0.10%
4 0.11 - 0.15%
5 0.16 - 0.20%
6 0.21 - 0.25%
7 0.26 - 0.50%
8 0.51 - 0.75%
9 0.76 - 1.00%
10 1.01 - 1.50%
11 1.51 - 2.00%
12 2.01 - 2.50%
13 2.51 - 3.00%
14 More than 3%
15 Don't know

IF pa001_a > 0 THEN

PA007_b (PRIMARY SAVINGS LINKED TO CHECKING in section Paymentadoption)
Checking and savings accounts can be linked by your bank to make transferring money between accounts easier.

Is your(primary) savings account linked to your primary(or secondary) checking (account/accounts)?
1 Yes
2 No
3 I don't know

END OF IF

END OF GROUP
ELSE
PA007_skip := 1
PA007_other_skip := 1
PA007_a_skip := 1
PA007_b_skip := 1
END OF IF

IF CHKADOPTER = 1 THEN

Fill code of question FLPA006 executed
Fill code of question FLPA006_2 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA006_a (WHAT KIND OF FINANCIAL INSTITUTION IS PRIMARY CHECKING in section Paymentadoption)
Checking Accounts

At what type of financial institution is your **(primary) (checking account/Allows you to make payments or withdrawals as often as necessary using checks, debit or ATM cards, or online payments. Some checking accounts pay interest on deposits and may be called money market checking accounts.)**? (

Your primary account is the account you use most often, not the account with the most money in it. The other account is your secondary account./

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 (please specify):

PA006_a_other (WHAT KIND OF BANK IS PRIMARY CHECKING OTHER in section Paymentadoption)
STRING

IF pa001_a $>$ 1 THEN

PA006_b (WHAT KIND OF FINANCIAL INSTITUTION IS SECONDARY CHECKING in section Paymentadoption)
At what type of financial institution is your **secondary (checking account/Allows you to make payments or withdrawals as often as necessary using checks, debit or ATM cards, or online payments. Some checking accounts pay interest on deposits and may be called money market checking accounts.)**?
1 Commercial bank
2 Savings and loan
3 Credit union
4 Brokerage
5 Internet bank

6 Other (please specify):

PA006_b_other (WHAT KIND OF BANK IS PRIMARY CHECKING OTHER in section Paymentadoption)
STRING

END OF IF

END OF GROUP

ELSE

PA006_a_skip := 1
PA006_a_other_skip := 1
PA006_b_skip := 1
PA006_b_other_skip := 1

END OF IF

IF CHKADOPTER = 1 THEN

Fill code of question FLPA073 executed
Fill code of question FLPA073_2 executed
Fill code of question FLPA073_3 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA073_a (CHECKING ACCOUNT BALANCE in section Paymentadoption)
Checking Accounts

About how much money do you have in your **(checking account/ checking accounts)**?
RANGE 0..99999999

IF pa001_a > 1 THEN

PA073_b (SECONDARY CHECKING ACCOUNT BALANCE in section Paymentadoption)
RANGE 0..

ELSE

PA073_b_skip := 1

END OF IF

END OF GROUP

IF (pa073_a = EMPTY OR pa073_b = EMPTY) THEN

Fill code of question FLPA085 executed
PA085_asked := 1

IF (pa001_a = 1 AND pa073_a = EMPTY) THEN

PA085_asked := 2

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA085_intro (Section Paymentadoption)
Checking Accounts

(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./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./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./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.)

PA085_a (AVERAGE CHECKING ACCOUNT BALANCE in section Paymentadoption)
RANGE 0..

END OF GROUP

ELSEIF (pa001_a > 1 AND pa073_a = EMPTY AND pa073_b = RESPONSE) THEN

PA085_asked := 2

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA085_intro (Section Paymentadoption)
Checking Accounts

(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./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./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./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.)

PA085_a (AVERAGE CHECKING ACCOUNT BALANCE in section Paymentadoption)
RANGE 0..

END OF GROUP

ELSEIF (pa001_a > 1 AND pa073_a = RESPONSE AND pa073_b = EMPTY) THEN

PA085_asked := 2

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA085_intro (Section Paymentadoption)
Checking Accounts

(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./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./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./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.)

PA085_b (AVERAGE SECONDARY CHECKING ACCOUNT BALANCE in section Paymentadoption)
RANGE 0..

END OF GROUP

ELSEIF (pa001_a > 1 AND pa073_a = EMPTY AND pa073_b = EMPTY) THEN

PA085_asked := 2

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA085_intro (Section Paymentadoption)
Checking Accounts

(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./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./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./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.)

PA085_a (AVERAGE CHECKING ACCOUNT BALANCE in section Paymentadoption)
RANGE 0..99999999

PA085_b (AVERAGE SECONDARY CHECKING ACCOUNT BALANCE in section Paymentadoption)
RANGE 0..

END OF GROUP
END OF IF

IF PA085_asked = 2 THEN
Fill code of question FLPA086 executed
Fill code of question FLPA086_2 executed

IF (pa001_a = 1 AND pa073_a = EMPTY AND pa085_a = EMPTY) THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA086_intro (Section Paymentadoption)
Checking Accounts

(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./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 ^FLPrimaryAccount_Link balance./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 ^FLSecondaryAccount_Link balance./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 balances.)

PA086_a (RANGE CHECKING ACCOUNT BALANCE in section Paymentadoption)

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

END OF GROUP

ELSEIF (pa001_a > 1 AND pa073_a = EMPTY AND pa085_a = EMPTY AND (pa073_b = RESPONSE OR pa085_b = RESPONSE)) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA086_intro (Section Paymentadoption)
Checking Accounts

(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./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 ^FLPrimaryAccount_Link balance./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 ^FLSecondary-Account_Link balance./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 balances.)

PA086_a (RANGE CHECKING ACCOUNT BALANCE in section Paymentadoption)
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

END OF GROUP

ELSEIF (pa001_a > 1 AND (pa085_a = RESPONSE OR pa073_a = RESPONSE) AND pa073_b = EMPTY AND pa085_b = EMPTY) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA086_intro (Section Paymentadoption)
Checking Accounts

(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./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 ^FLPrimaryAccount_Link balance./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 ^FLSecondary-Account_Link balance./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 balances.)

PA086_b (RANGE SECONDARY CHECKING ACCOUNT BALANCE in section Paymentadoption)
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

END OF GROUP

ELSEIF (pa001_a > 1 AND pa073_a = EMPTY AND pa085_a = EMPTY AND pa073_b = EMPTY AND pa085_b = EMPTY) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA086_intro (Section Paymentadoption)
PA086_a (RANGE CHECKING ACCOUNT BALANCE in section Paymentadoption)

PA086_b (RANGE SECONDARY CHECKING ACCOUNT BALANCE in section Paymentadoption)

END OF GROUP
END OF IF
END OF IF
END OF IF
ELSE
PA073_a_skip := 1
PA073_b_skip := 1
END OF IF

IF CHKADOPTER = 1 THEN
Fill code of question FLPA075 executed
Fill code of question FLPA075_2 executed
Fill code of question FLPA075_3 executed
Fill code of question FLPA075_4 executed
Fill code of question FLPA075_5 executed
Fill code of question FLPA076 executed
Fill code of question FLPA079 executed

IF pa001_a = 1 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA075_intro (Section Paymentadoption)
Checking Accounts

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

SUBGROUP OF QUESTIONS

PA075_a (JOINT CHECKING ACCOUNT in section Paymentadoption)
(Is this account **jointly owned** with someone else?
You might jointly own an account with a spouse, another family member, or

somebody else./^FLPrimaryAccount_Link_Cap)
1 Yes
2 No

PA076_a (INTEREST CHECKING ACCOUNT in section Paymentadoption)
(Does this account **pay interest**?/^FLPrimaryAccount_Link_Cap)
1 Yes
2 No

PA079_a (OVERDRAFT PROTECTION CHECKING ACCOUNT in section Paymentadoption)
(**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 accountA credit cardA loan or overdraft insuranceDo your checking accounts have **overdraft protection**?/^FLPrimaryAccount_Link_Cap)
1 Yes
2 No

END OF SUBGROUP

END OF GROUP

PA075_b_skip := 1
PA076_b_skip := 1
PA079_b_skip := 1

IF pa075_a = YES THEN

Fill code of question FLPA080 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA080_intro (Section Paymentadoption)
Checking Accounts

With whom do you share your **jointly owned** account?

PA080_a (JOINT WITH CHECKING ACCOUNT in section Paymentadoption)
1 Spouse or partner
2 Other family member
3 Other, please specify:

PA080_a_other (OTHER JOINT WITH CHECKING ACCOUNT in section Paymentadoption)
STRING

END OF GROUP

ELSE

PA080_a_skip := 1
PA080_a_other_skip := 1

END OF IF

IF pa076_a = YES THEN

Fill code of question FLPA004 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA004_intro (Section Paymentadoption)
Checking Accounts

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

PA004_a (INTERNEST RATE ON PRIMARY CHECKING ACCOUNT in section Paymentadoption)
2 0.01 - 0.05%
3 0.06 - 0.10%
4 0.11 - 0.15%
5 0.16 - 0.20%
6 0.21 - 0.25%
7 0.26 - 0.50%
8 0.51 - 0.75%
9 0.76 - 1.00%
10 1.01 - 1.50%
11 1.51 - 2.00%
12 2.01 - 2.50%
13 2.51 - 3.00%
14 More than 3%
15 Don't know

END OF GROUP

ELSE

PA004_a_skip := 1

END OF IF

ELSE

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA075_intro (Section Paymentadoption)
Checking Accounts

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

SUBGROUP OF QUESTIONS

PA075_a (JOINT CHECKING ACCOUNT in section Paymentadoption)
(Is this account **jointly owned** with someone else?
You might jointly own an account with a spouse, another family member, or somebody else./^FLPrimaryAccount_Link_Cap)
1 Yes
2 No

PA075_b (JOINT SECONDARY CHECKING ACCOUNT in section Paymentadoption)
(Secondary checking account /Your secondary account is the account you use second most often to make payments.)
1 Yes
2 No

END OF SUBGROUP

PA075_intro2 (Section Paymentadoption)
(
Do your checking accounts **pay interest**?

)

SUBGROUP OF QUESTIONS

PA076_a (INTEREST CHECKING ACCOUNT in section Paymentadoption)
(Does this account **pay interest**?/^FLPrimaryAccount_Link_Cap)
1 Yes

2 No

PA076_b (INTEREST SECONDARY CHECKING ACCOUNT in section Paymentadoption)
(Secondary checking account /Your secondary account is the account you use second most often to make payments.)
1 Yes
2 No

END OF SUBGROUP

PA075_intro3 (Section Paymentadoption)
(
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 accountA credit cardA loan or overdraft insuranceDo your checking accounts have **overdraft protection**?

)

SUBGROUP OF QUESTIONS

PA079_a (OVERDRAFT PROTECTION CHECKING ACCOUNT in section Paymentadoption)
(**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 accountA credit cardA loan or overdraft insuranceDo your checking accounts have **overdraft protection**?/^FLPrimaryAccount_Link_Cap)
1 Yes
2 No

PA079_b (OVERDRAFT PROTECTION SECONDARY CHECKING ACCOUNT in section Paymentadoption)
(Secondary checking account /Your secondary account is the account you use second most often to make payments.)
1 Yes
2 No

END OF SUBGROUP

END OF GROUP

IF pa075_a = YES OR pa075_b = YES THEN

Fill code of question FLPA080 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA080_intro (Section Paymentadoption)
Checking Accounts

With whom do you share your **jointly owned** account?

IF pa075_a = YES THEN

PA080_intro2 (Section Paymentadoption)
(Primary checking account/Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.)

PA080_a (JOINT WITH CHECKING ACCOUNT in section Paymentadoption)
1 Spouse or partner
2 Other family member
3 Other, please specify:

PA080_a_other (OTHER JOINT WITH CHECKING ACCOUNT in section Paymentadoption)
STRING

ELSE

PA080_a_skip := 1
PA080_a_other_skip := 1

END OF IF

IF pa075_b = YES THEN

PA080_intro3 (Section Paymentadoption)
(Secondary checking account /Your secondary account is the account you use second most often to make payments.)

PA080_b (JOINT WITH SECONDARY CHECKING ACCOUNT in section Paymentadoption)

1 Spouse or partner
2 Other family member
3 Other, please specify:

PA080_b_other (OTHER JOINT WITH SECONDARY CHECKING ACCOUNT in section Paymentadoption)
STRING

ELSE

PA080_b_skip := 1
PA080_b_other_skip := 1

END OF IF

END OF GROUP
ELSE
PA080_a_skip := 1
PA080_a_other_skip := 1
PA080_b_skip := 1
PA080_b_other_skip := 1
END OF IF

IF pa076_a = YES OR pa076_b = YES THEN
Fill code of question FLPA004 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA004_intro (Section Paymentadoption)
Checking Accounts

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

IF pa076_a = YES THEN

PA004_intro2 (Section Paymentadoption)
(Primary checking account/Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.)

PA004_a (INTEREST RATE ON PRIMARY CHECKING ACCOUNT in section Paymentadoption)
2 0.01 - 0.05%

3 0.06 - 0.10%
4 0.11 - 0.15%
5 0.16 - 0.20%
6 0.21 - 0.25%
7 0.26 - 0.50%
8 0.51 - 0.75%
9 0.76 - 1.00%
10 1.01 - 1.50%
11 1.51 - 2.00%
12 2.01 - 2.50%
13 2.51 - 3.00%
14 More than 3%
15 Don't know

ELSE

PA004_a_skip := 1

END OF IF

IF pa076_b = YES THEN

PA004_intro3 (Section Paymentadoption)
(Secondary checking account /Your secondary account is the account you use second most often to make payments.)

PA004_b (INTEREST RATE ON SECONDARY CHECKING ACCOUNT in section Paymentadoption)
2 0.01 - 0.05%
3 0.06 - 0.10%
4 0.11 - 0.15%
5 0.16 - 0.20%
6 0.21 - 0.25%
7 0.26 - 0.50%
8 0.51 - 0.75%
9 0.76 - 1.00%
10 1.01 - 1.50%
11 1.51 - 2.00%
12 2.01 - 2.50%
13 2.51 - 3.00%
14 More than 3%
15 Don't know

ELSE

PA004_b_skip := 1

END OF IF

END OF GROUP

ELSE

PA004_a_skip := 1

PA004_b_skip := 1

END OF IF

END OF IF

ELSE

PA075_a_skip := 1

PA076_a_skip := 1

PA079_a_skip := 1

END OF IF

IF CHKADOPTER = 1 THEN

Fill code of question FLPA031 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA031_intro (Section Paymentadoption)
Checking Accounts

(Please tell us about the **paper checks** associated with your **checking account**.

/Please tell us about the **paper checks** associated with your **checking accounts**.

/)

SUBGROUP OF QUESTIONS

PA031 (BLANK UNUSED CHECKS in section Paymentadoption)
Do you currently have any **blank, unused checks**?
1 Yes
2 No

PA035 (WRITTEN A PAPER CHECK in section Paymentadoption)
Have you **written a paper check** to make a payment in the **past 12 months**?
1 Yes
2 No

END OF SUBGROUP

END OF GROUP
END OF IF

IF CHKADOPTER = 1 THEN
Fill code of question FLPA008 executed
Fill code of question FLPA008_2 executed
Fill code of question FLPA008_3 executed

IF pa001_a = 1 THEN
pa008_a2_skip := 1
pa008_a3_skip := 1
pa008_b2_skip := 1
pa008_b3_skip := 1

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA008_intro (HOW MANY DEBIT ATM CARDS INTRO in section Paymentadoption)
An **ATM card** is a card that allows you to deposit or withdraw cash from an automated teller machine (ATM), but cannot be used for purchases or payments.

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

If you are married or living with a partner, please report all cards belonging to you and all cards held jointly with your spouse or partner. Do not include cards held.....only by your spouse or partner...for business purposes only Enter "0" if you have no cards of the indicated type.
How many (ATM cards/A card used at an ATM. 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.) and/or (debit cards/Cards that deduct directly from your bank account.) do you have?

PA008_b1 (HOW MANY ATM CARDS in section Paymentadoption)
(^FLPrimaryATMAccount_Link_Cap)
RANGE 0..100

PA008_a1 (HOW MANY DEBIT CARDS in section Paymentadoption)
(^FLPrimaryATMAccount_Link_Cap)
RANGE 0..100

END OF GROUP
ELSEIF pa001_a = 2 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA008_intro2 (HOW MANY DEBIT ATM CARDS INTRO in section Paymentadoption)
An **ATM card** is a card that allows you to deposit or withdraw cash from an automated teller machine (ATM), but cannot be used for purchases or payments.

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

If you are married or living with a partner, please report all cards belonging to you and all cards held jointly with your spouse or partner. Do not include cards held.....only by your spouse or partner...for business purposes only Enter "0" if you have no cards of the indicated type.
How many (ATM cards/A card used at an ATM. 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.) and/or (debit cards/Cards that deduct directly from your bank account.) do you have for these checking accounts?

SUBGROUP OF QUESTIONS

PA008_b1 (HOW MANY ATM CARDS in section Paymentadoption)
(^FLPrimaryATMAccount_Link_Cap)
RANGE 0..100

PA008_a1 (HOW MANY DEBIT CARDS in section Paymentadoption)
(^FLPrimaryATMAccount_Link_Cap)
RANGE 0..100

PA008_b2 (HOW MANY ATM CARDS SECONDARY in section Paymentadoption)
(Secondary account/Your secondary account is the account you use second most often to make payments.)
RANGE 0..100

PA008_a2 (HOW MANY DEBIT CARDS SECONDARY in section Paymentadoption)
(Secondary account/Your secondary account is the account you use second most often to make payments.)
RANGE 0..100

END OF SUBGROUP

END OF GROUP
ELSE

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA008_intro4 (HOW MANY DEBIT ATM CARDS INTRO in section Paymentadoption)
An **ATM card** is a card that allows you to deposit or withdraw cash from an automated teller machine (ATM), but cannot be used for purchases or payments.

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

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

How many (ATM cards/A card used at an ATM. 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.) and/or (debit cards/Cards that deduct directly from your bank account.) do you have for these checking accounts?

SUBGROUP OF QUESTIONS

PA008_b1 (HOW MANY ATM CARDS in section Paymentadoption)
(^FLPrimaryATMAccount_Link_Cap)
RANGE 0..100

PA008_a1 (HOW MANY DEBIT CARDS in section Paymentadoption)
(^FLPrimaryATMAccount_Link_Cap)
RANGE 0..100

PA008_b2 (HOW MANY ATM CARDS SECONDARY in section Paymentadoption)
(Secondary account/Your secondary account is the account you use second most often to make payments.)
RANGE 0..100

PA008_a2 (HOW MANY DEBIT CARDS SECONDARY in section Paymentadoption)
(Secondary account/Your secondary account is the account you use second most often to make payments.)
RANGE 0..100

PA008_b3 (HOW MANY ATM CARDS OTHER in section Paymentadoption)
All other accounts

RANGE 0..100

PA008_a3 (HOW MANY DEBIT CARDS OTHER in section Paymentadoption)
All other accounts
RANGE 0..100

END OF SUBGROUP

END OF GROUP
END OF IF

IF PA008_b1 > 0 OR (PA001_a > 1 AND PA008_b2 > 0) OR (PA001_a > 2 AND PA008_b3 > 0) THEN
PA009_skip := 1
ELSE
FL_PA009 := EMPTY

/* Answer options for PA022 were randomized using the array below. The four options are: (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, and (4) I don't use cash often. Option 5, "other", is always presented last. To see which answer is presented in which position, consult the pa022$_{o}rdervariables. * /$

IF sizeof(PA022_order) = 0 THEN
PA022_order := shuffleArray(array(1,2,3,4))
END OF IF

Fill code of question FLPA022 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA009 (EVER HAD ATM CARD in section Paymentadoption)
(An **ATM card** is a card that allows you to deposit or withdraw cash from an automated teller machine, but cannot be used for purchases or payments.

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

PA022 (WHY NO ATM CARDS in section Paymentadoption)
Please choose the **most important reason** why you don't have an ATM card.
1 (My bank did not give me one/I have a debit card that I can use to get cash/I get cash from other sources/I don't use cash often)

2 (My bank did not give me one/I have a debit card that I can use to get cash/I get cash from other sources/I don't use cash often)
3 (My bank did not give me one/I have a debit card that I can use to get cash/I get cash from other sources/I don't use cash often)
4 (My bank did not give me one/I have a debit card that I can use to get cash/I get cash from other sources/I don't use cash often)
5 Other, please specify:

PA022_other (OTHER WHY NO ATM CARDS in section Paymentadoption)
STRING

END OF GROUP

END OF IF

IF PA008_a1 > 0 OR (PA001_a > 1 AND PA008_a2 > 0) OR (PA001_a > 2 AND PA008_a3 > 0) THEN

DCADOPTER := 1
PA010_skip := 1

ELSE

DCADOPTER := 0
FL_PA010 := EMPTY

/* Answer options for PA021 were randomized using the array below. The nine options are: (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, and (9) I have an ATM card to get cash. Option 10, "other", is always presented last. To see which answer is presented in which position, consult the pa021$_{o}rdervariables. * /$

IF sizeof(PA021_order) = 0 THEN

PA021_order := shuffleArray(array(1,2,3,4,5,6,7,8,9))

END OF IF

Fill code of question FLPA021 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA010 (EVER HAD DEBIT CARD in section Paymentadoption)
(A **debit card** allows you to make purchases or payments in addition to allowing access to your bank accounts through an automated teller machine (ATM).

)Have you **ever** had a **debit card**?

1 Yes
2 No

PA021 (WHY NO DEBIT CARDS in section Paymentadoption)
Please choose the **most important reason** why you don't have a debit card.
1 (My current payment methods meet all of my needs/I'm worried about a security breach affecting my checking account/I would rather use a credit card/I asked my bank not to give me a debit card/I gave my debit card back to my bank/I would rather write checks/My bank did not give me a debit card/I don't want to overdraft my checking account/I have an ATM card to get cash)
2 (My current payment methods meet all of my needs/I'm worried about a security breach affecting my checking account/I would rather use a credit card/I asked my bank not to give me a debit card/I gave my debit card back to my bank/I would rather write checks/My bank did not give me a debit card/I don't want to overdraft my checking account/I have an ATM card to get cash)
3 (My current payment methods meet all of my needs/I'm worried about a security breach affecting my checking account/I would rather use a credit card/I asked my bank not to give me a debit card/I gave my debit card back to my bank/I would rather write checks/My bank did not give me a debit card/I don't want to overdraft my checking account/I have an ATM card to get cash)
4 (My current payment methods meet all of my needs/I'm worried about a security breach affecting my checking account/I would rather use a credit card/I asked my bank not to give me a debit card/I gave my debit card back to my bank/I would rather write checks/My bank did not give me a debit card/I don't want to overdraft my checking account/I have an ATM card to get cash)
5 (My current payment methods meet all of my needs/I'm worried about a security breach affecting my checking account/I would rather use a credit card/I asked my bank not to give me a debit card/I gave my debit card back to my bank/I would rather write checks/My bank did not give me a debit card/I don't want to overdraft my checking account/I have an ATM card to get cash)
6 (My current payment methods meet all of my needs/I'm worried about a security breach affecting my checking account/I would rather use a credit card/I asked my bank not to give me a debit card/I gave my debit card back to my bank/I would rather write checks/My bank did not give me a debit card/I don't want to overdraft my checking account/I have an ATM card to get cash)
7 (My current payment methods meet all of my needs/I'm worried about a security breach affecting my checking account/I would rather use a credit card/I asked my bank not to give me a debit card/I gave my debit card back to my bank/I would rather write checks/My bank did not give me a debit card/I don't want to overdraft my checking account/I have an ATM card to get cash)
8 (My current payment methods meet all of my needs/I'm worried about a security breach affecting my checking account/I would rather use a credit card/I asked my bank not to give me a debit card/I gave my debit card back to my bank/I would rather write checks/My bank did not give me a debit card/I don't want to overdraft my checking account/I have an ATM card to get cash)

9 (My current payment methods meet all of my needs/I'm worried about a security breach affecting my checking account/I would rather use a credit card/I asked my bank not to give me a debit card/I gave my debit card back to my bank/I would rather write checks/My bank did not give me a debit card/I don't want to overdraft my checking account/I have an ATM card to get cash)
10 Other, please specify:

PA021_other (OTHER WHY NO DEBIT CARDS in section Paymentadoption)
STRING

END OF GROUP
END OF IF

pa008_a_sum := pa008_a1 + pa008_b1
pa008_b_sum := pa008_a2 + pa008_b2
Fill code of question FLPA108_debit executed
Fill code of question FLPA108_atm executed
Fill code of question FLPA108_2 executed

IF PA008_a_sum > 1 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA108_a (SAME DEBIT AS ATM CARD in section Paymentadoption)
You reported that you have (HOW MANY DEBIT CARDS()) debit card(s) and (HOW MANY ATM CARDS()) ATM card(s) for your (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 (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, please specify:

PA108_a_other (OTHER SAME DEBIT AS ATM CARD in section Paymentadoption)
STRING

END OF GROUP
END OF IF

IF pa008_b_sum > 1 AND pa001_a > 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA108_b (TOO MANY DEBIT CARDS in section Paymentadoption)
You reported that you have (HOW MANY DEBIT CARDS SECONDARY()) debit card(s) and (HOW MANY ATM CARDS SECONDARY()) 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, please specify:

PA108_b_other (OTHER TOO MANY DEBIT CARDS in section Paymentadoption)
STRING

END OF GROUP

END OF IF

IF PA008_a1 > 0 OR PA008_a2 > 0 OR PA008_a3 > 0 THEN

Fill code of question FLPA011 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA011_intro (DEBIT CARDS GIVE REWARDS in section Paymentadoption)
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. (

Does your debit card give rewards?/

Do any of your ^FLDebitCardsLink_lower give ^FLRewardsLink_lower?)

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.

SUBGROUP OF QUESTIONS

IF PA008_a1 > 0 THEN

PA011_a (DEBIT CARDS GIVE REWARDS in section Paymentadoption)
(Primary checking account/Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.)
1 Yes
2 No
3 I don't know

END OF IF

IF PA008_a2 > 0 THEN

PA011_b (SECONDARY DEBIT CARDS GIVE REWARDS in section Paymentadoption)
(Secondary checking account /Your secondary account is the account you use second most often to make payments.)
1 Yes
2 No
3 I don't know

END OF IF

IF PA008_a3 > 0 THEN

PA011_c (OTHER DEBIT CARDS GIVE REWARDS in section Paymentadoption)
Other checking accounts
1 Yes
2 No
3 I don't know

END OF IF

END OF SUBGROUP

END OF GROUP

/* Answer options for PA034 were randomized using the array below. The two options are: (1) Pin, and (2) Signature. To see which answer is presented in which position, consult the permPA034 variables. */

IF sizeof(PA034_order) = 0 THEN
PA034_order := shuffleArray(array(1,2))
permPA034_1 := PA034_order(1)
permPA034_2 := PA034_order(2)

END OF IF

Fill code of question PA034_fill executed

PA034 (PIN OR SIGNATURE in section Paymentadoption)
If you are given a choice while completing a debit card purchase, do you prefer to enter your PIN or give your signature?
1 (PIN/Signature)
2 (PIN/Signature)
3 Either one is fine / I'm indifferent
4 Neither one / I don't like PIN or signature

ELSE
PA011_skip := 1
PA034_skip := 1
END OF IF
ELSE
pa008_a1_skip := 1
pa008_a2_skip := 1
pa008_a3_skip := 1
pa008_b1_skip := 1
pa008_b2_skip := 1
pa008_b3_skip := 1
END OF IF

IF CHKADOPTER = 1 THEN
Fill code of question FLPA012 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA012_intro (TELEPHONE AND ONLINE BANKING INTRO in section Paymentadoption)
Now we'd like to know more about how you access your checking (account/accounts).

Have you **set up** any of the following methods of accessing your checking (account/accounts)?

SUBGROUP OF QUESTIONS

PA012 (SET UP TELEPHONE BANKING in section Paymentadoption)
Telephone banking*You can talk with a teller or use your phone keypad or voice commands.*
1 Yes
2 No

PA013 (SET UP ONLINE BANKING in section Paymentadoption)
Online banking *You have set up a username and password so you can conduct transactions at your bank's website.*
1 Yes
2 No

PA026_a (SET UP MOBILE BANKING in section Paymentadoption)
Mobile banking *You have downloaded your bank's mobile app onto your phone or tablet.*
1 Yes
2 No

END OF SUBGROUP

END OF GROUP

IF PA012 = 1 THEN
  TBADOPTER := 1
ELSE
  TBADOPTER := 0
END OF IF

IF TBADOPTER = 0 THEN
  NEWTB (EVER SET UP ACCESS TO TELEPHONE BANKING in section Paymentadoption)
  Telephone banking is when you access your account by calling a phone number that your bank has provided. You interact with the system using either voice commands, your phone's numeric keypad, or speaking with a live customer service representative.

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

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

  IF NEWTB = YES THEN
    TBEVER := 1
  ELSE
    TBEVER := 0
  END OF IF
ELSE
  newtb_skip := 1

END OF IF

IF PA013 = YES THEN
OBADOPTER := 1

PA014 (SET UP ONLINE BANKING BILL PAYMENT in section Paymentadoption)
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 = YES THEN
OBBPADOPTER := 1
newobbp_skip := 1
ELSE
OBBPADOPTER := 0

NEWOBBP (EVER SET UP ONLINE BANKING BILL PAYMENT in section Paymentadoption)
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

IF NEWOBBP = YES THEN
OBBPEVER := 1
ELSE
OBBPEVER := 0
END OF IF
END OF IF

ELSE
PA014_skip := 1
OBADOPTER := 0

NEWOB (EVER SET UP ACCESS TO ONLINE BANKING in section Paymentadoption)
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 = YES THEN
OBEVER := 1

NEWOBBP (EVER SET UP ONLINE BANKING BILL PAYMENT in section Paymentadoption)
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

IF NEWOBBP = YES THEN
OBBPEVER := 1
ELSE
OBBPEVER := 0
END OF IF
ELSE
newobbp_skip := 1
OBEVER := 0
END OF IF
END OF IF

ELSE
pa012_skip := 1
pa013_skip := 1
pa026_a_skip := 1
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA055 (use any financial services in section Paymentadoption)
Some people use **non-bank** financial services, even though they have a checking or savings account at a bank, savings and loan, or credit union.

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

SUBGROUP OF QUESTIONS

PA055_a (use any financial services in section Paymentadoption)
*Services provided by a **non-bank** (such as the Post Office):*

Money order or cashier's checkCheck cashingRemittancePayday loan
1 Yes
2 No

PA055_b (use any financial services in section Paymentadoption)
Other financial services:

Selling an item at a pawn shopRent-to-own servicesTax refund anticipation loan
1 Yes
2 No

END OF SUBGROUP

END OF GROUP

IF PA055_a = YES OR Pa055_b = YES THEN
Fill code of question FLPA059 executed

PA059 (WHICH NON BANKING SERVICES USED in section Paymentadoption)
Which of these non-bank or other financial services did you use?

Check all that apply.
1 (Money order or cashier's check)
2 (Check cashing)
3 (Remittance)
4 (Payday loan)

5 (Selling an item at a pawn shop)
6 (Rent-to-own services)
7 (Tax refund anticipation loan)
END OF IF
END OF IF

IF BAADOPTER = 1 OR BAEVER = 1 THEN
PA040_d (USED CERTIFIED CHECK IN PAST 12 MONTHS in section Paymentadoption)
A **certified check** 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 **past 12 months**, have you used a certified check, even once?
1 Yes
2 No
END OF IF

PA050 (USED CASH TO MAKE PAYMENT in section Paymentadoption)
In the **past 12 months**, have you used **cash** to make a payment, even once?
1 Yes
2 No

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA015_intro (HOW MANY BANK ACCOUNTS INTRO in section Paymentadoption)
About how much (cash/Coins and paper bills.) do you have...

Please round to the nearest dollarDo not include cash owned by other members of your household

PA015_a (HOW MUCH MONEY DAY TO DAY TRANSACTIONS in section Paymentadoption)
... in your wallet, purse, and/or pocket.
RANGE 0..1000000

PA015_b (HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES in section Paymentadoption)
...stored elsewhere in your home, car, office, etc.
RANGE 0..1000000

END OF GROUP

IF PA015_a > 1000 THEN

FL_PA015_a := number_format(PA015_a)

checkPA015_a (check in section Paymentadoption)
You told us that you have $(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.

) in your wallet, purse and/or pocket. Please choose 'Back' if you would like to change your response. Otherwise choose 'Next' to continue.

END OF IF

IF PA015_b > 1000 THEN
FL_PA015_b := number_format(PA015_b)

checkPA015_b (check in section Paymentadoption)
You told us that you have $(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.

) in your your home, car or office. Please choose 'Back' if you would like to change your response. Otherwise choose 'Next' to continue.

END OF IF

IF PA015_b > 0 THEN
IF PA015_random = EMPTY THEN
PA015_random := mt_rand(1,2)
END OF IF

IF PA015_random = 1 THEN
PA015_c (HOW MUCH MONEY NEXT 7 DAYS SAVINGS SAFETY EMERGENCIES in section Paymentadoption)
You said you have $(HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES()) in cash stored elsewhere.

About how much of that are you holding for cash payments (either for planned spending or emergencies)?
RANGE 0..(HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES())
ELSE
PA015_d (HOW MUCH MONEY FOR LONG TERM SAVINGS in section Paymentadoption)
You said you have $(HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES()) in cash stored elsewhere.

About how much of that have you set aside for long-term savings?
RANGE 0..(HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES())

```
| END OF IF
END OF IF

PA016_atm := EMPTY

/* The order of answers 1-6 in PA016, below, are randomized and answer 7, 'other', is
always presented to respondents as the last answer. The answers are identified as follows:
(1) the ATM, (2) a bank teller, (3) a check cashing store, (4) a retail or grocery store, (5)
your employer, and (6) a family member or friend. The permPA016 variables below can be
used to determine which answer is in each position. */

IF sizeof(PA016_order) = 0 THEN
| PA016_order := shuffleArray(array(1,2,3,4,5,6,7))
| permPA016_1 := PA016_order(1)
| permPA016_2 := PA016_order(2)
| permPA016_3 := PA016_order(3)
| permPA016_4 := PA016_order(4)
| permPA016_5 := PA016_order(5)
| permPA016_6 := PA016_order(6)
| permPA016_7 := PA016_order(7)
|
| LOOP FROM 1 TO 7
|
| | IF PA016_order(cnt) = 1 THEN
| |
| | | PA016_atm := cnt
| |
| | ELSEIF PA016_order(cnt) = 4 THEN
| |
| | | PA016_cashback := cnt
| |
| | END OF IF
|
| END OF LOOP
END OF IF

Fill code of question PA016_fill executed
```

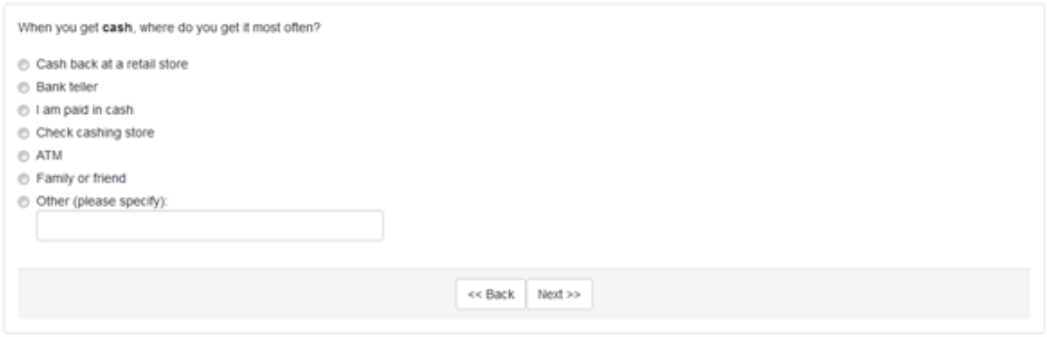
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA016 (WHY NO CHECKING ACCOUNT in section Paymentadoption)
When you get **cash**, where do you get it most often?
1 (ATM/Bank teller/Check cashing store/Cash back at a retail store/I am paid in cash/Family or friend/Payday lender)

2 (ATM/Bank teller/Check cashing store/Cash back at a retail store/I am paid in cash/Family or friend/Payday lender)
3 (ATM/Bank teller/Check cashing store/Cash back at a retail store/I am paid in cash/Family or friend/Payday lender)
4 (ATM/Bank teller/Check cashing store/Cash back at a retail store/I am paid in cash/Family or friend/Payday lender)
5 (ATM/Bank teller/Check cashing store/Cash back at a retail store/I am paid in cash/Family or friend/Payday lender)
6 (ATM/Bank teller/Check cashing store/Cash back at a retail store/I am paid in cash/Family or friend/Payday lender)
7 (ATM/Bank teller/Check cashing store/Cash back at a retail store/I am paid in cash/Family or friend/Payday lender)
8 Other (please specify):

PA016_other (WHERE CASH MOST OFTEN OTHER in section Paymentadoption)
STRING

Figure 8: *Respondent being asked to indicate where s/he gets cash most often*



END OF GROUP

Fill code of question PA017_fill executed
Fill code of question PA017_fill2 executed

/* There are a series of FILLs in PA017_a, PA017_b, PA018_intro, and PA018_intro2, below, that use the same order of answers provided to the respondent in PA016, above. For example, due to how the answers were ordered in the screen shot above, the answers to the other questions would also be presented in some variation on the following order: (4) a retail or grocery store, (2) a bank teller, (5) your employer, (3) a check cashing store, (1) the ATM, (6) a family member or friend, or (7) PA016_other. The permPA016 variables on the prior page can be used to determine which answer is in each position. */

PA017_a (WHAT AMOUNT MOST OFTEN WHEN GET CASH in section Paymentadoption)
When you get (cash/Coins and paper bills.) from (^PA017_fill(permPA016_1)/^PA017_fill(permPA016_2)/^PA017_fill(permPA016_3)/^PA017_fill(permPA016_4)/^PA017_fill(permPA016_5)/^PA017_fill(permPA016_6)/^PA017_fill(permPA016_7)/^PA016_other), **what amount** do you get **most often**?

Please round to the nearest dollar.If you never get cash, please enter 0.
RANGE 0..1000000

IF PA017_a > 900 THEN

checkPA017 (check in section Paymentadoption)
Your answer seems large. Please go back and double check your response, or click Next if correct.

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA018_intro (INTRO in section Paymentadoption)
In a **typical period (week, month, or year)**, how often do you get (cash/Coins and paper bills.) from (^PA017_fill(permPA016_1)/^PA017_fill(permPA016_2)/^PA017_fill(permPA016_3)/^PA017_fill(permPA016_4)/^PA017_fill(permPA016_5)/^PA017_fill(permPA016_6)/^PA017_fill(permPA016_7)/^PA016_other)?

*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 basisIf never, please enter 0 in any box.*

SUBGROUP OF QUESTIONS

PA018_a1 (HOW OFTEN GET CASH TIMES PER WEEK in section Paymentadoption)

PA018_b1 (HOW OFTEN GET CASH TIMES PER MONTH in section Paymentadoption)

PA018_c1 (HOW OFTEN GET CASH TIMES PER YEAR in section Paymentadoption)

END OF SUBGROUP

END OF GROUP

IF PA018_a1 > 50 THEN

checkWeeklyFreq_cash (check in section Paymentadoption)
Your weekly estimate suggests you get cash 200 or more times per month in this category.

Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

END OF IF

IF PA018_b1 > 30 THEN

checkMonthlyFreq_cash (check in section Paymentadoption)
Your monthly estimate suggests you get cash at least every day. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

END OF IF

IF PA018_c1 > 12 THEN

checkYearlyFreq_cash (check in section Paymentadoption)
Your yearly estimate suggests you get cash at least every month. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

END OF IF

PA017_b (WHAT AMOUNT MOST OFTEN WHEN GET CASH ALL OTHER SOURCES in section Paymentadoption)
When you get (cash/Coins and paper bills.) from **all other sources** besides (^PA017_fill(permPA016_1) /^PA017_fill(permPA016_2)/^PA017_fill(permPA016_3)/^PA017_fill(permPA016_4)/^PA017_fill(permPA016_5) /^PA017_fill(permPA016_6)/^PA017_fill(permPA016_7)/^PA016_other), **what amount** do you get **most often**?

Please round to the nearest dollar.If you never get cash from other sources, please enter 0.
RANGE 0..1000000

IF PA017_b > 900 THEN

checkPA017b (check in section Paymentadoption)
Your answer seems large. Please go back and double check your response, or click Next if correct.

END OF IF

IF PA017_b > 0 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA018_intro2 (INTRO in section Paymentadoption)
In a typical period (week, month, or year), how often do you get (cash/Coins and paper bills.) from all other sources besides (^PA017_fill(permPA016_1)/^PA017_fill(permPA016_2)/^PA017_fill(permPA016_3)/^PA017_fill(permPA016_4) /^PA017_fill(permPA016_5)/^PA017_fill(permPA016_6)/^PA017_fill(permPA016_7)/^PA016_other)?

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 basisIf never, please enter 0 in any box.

SUBGROUP OF QUESTIONS

PA018_a2 (HOW OFTEN GET CASH TIMES PER WEEK OTHER SOURCES in section Paymentadoption)

PA018_b2 (HOW OFTEN GET CASH TIMES PER MONTH OTHER SOURCES in section Paymentadoption)

PA018_c2 (HOW OFTEN GET CASH TIMES PER YEAR OTHER SOURCES in section Paymentadoption)

END OF SUBGROUP

END OF GROUP

IF PA018_a2 $>$ 50 THEN
checkWeeklyFreq_cash (check in section Paymentadoption)
Your weekly estimate suggests you get cash 200 or more times per month in this category. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
END OF IF

IF PA018_b2 $>$ 30 THEN
checkMonthlyFreq_cash (check in section Paymentadoption)
Your monthly estimate suggests you get cash at least every day. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
END OF IF

IF PA018_c2 $>$ 12 THEN
checkYearlyFreq_cash (check in section Paymentadoption)
Your yearly estimate suggests you get cash at least every month. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.
END OF IF
ELSE
PA018_a2_skip := 1
PA018_b2_skip := 1
PA018_c2_skip := 1
END OF IF

PA120_a (HEARD BITCOIN in section Paymentadoption)

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**.

Have you heard of **Bitcoin**?
1 Yes
2 No

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA120_b (HEARD OTHER VIRTUAL COIN in section Paymentadoption)
Have you heard of any of these other virtual currencies?

SUBGROUP OF QUESTIONS

PA120_b1 (HEARD RIPPLE in section Paymentadoption)
Ripple
1 Yes
2 No

PA120_b2 (HEARD LITECOIN in section Paymentadoption)
Litecoin
1 Yes
2 No

PA120_b3 (HEARD DASH in section Paymentadoption)
Dash
1 Yes
2 No

PA120_b4 (HEARD STELLAR in section Paymentadoption)
Stellar
1 Yes
2 No

PA120_b5 (HEARD DOGECOIN in section Paymentadoption)
Dogecoin
1 Yes
2 No

END OF SUBGROUP

PA120_c (HEARD OTHER in section Paymentadoption)
Have you heard of any **other virtual currencies** not listed above?
1 Yes, please specify:

2 No

PA120_c_other (OTHER VIRTUAL COIN in section Paymentadoption)
STRING

END OF GROUP

IF PA120_a = YES THEN
PA131a (HOW FAMILIAR WITH WORKING BITCOIN in section Paymentadoption)
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
END OF IF

IF PA120_a = YES OR PA120_b1 = YES OR PA120_b2 = YES OR PA120_b3 = YES OR PA120_b4 = YES OR PA120_b5 = YES THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA121_intro (Section Paymentadoption)
Do you have or own any of these **virtual currencies**?

SUBGROUP OF QUESTIONS

IF PA120_a = YES THEN

PA121_a (OWN BITCOIN in section Paymentadoption)
Bitcoin
1 Yes
2 No

ELSE

PA121_a_skip := 1

END OF IF

IF PA120_b1 = YES THEN

PA121_b (OWN RIPPLE in section Paymentadoption)
Ripple
1 Yes

2 No

ELSE

PA121_b_skip := 1

END OF IF

IF PA120_b2 = YES THEN

PA121_c (OWN LITECOIN in section Paymentadoption)
Litecoin
1 Yes
2 No

ELSE

PA121_c_skip := 1

END OF IF

IF PA120_b3 = YES THEN

PA121_d (OWN DASH in section Paymentadoption)
Dash
1 Yes
2 No

ELSE

PA121_d_skip := 1

END OF IF

IF PA120_b4 = YES THEN

PA121_e (OWN STELLAR in section Paymentadoption)
Stellar
1 Yes
2 No

ELSE

PA121_e_skip := 1

END OF IF

IF PA120_b5 = YES THEN

PA121_f (OWN DOGECOIN in section Paymentadoption)
Dogecoin
1 Yes
2 No

ELSE

PA121_f_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

IF (PA121_a_skip = EMPTY AND PA121_a != YES) OR (PA121_b_skip = EMPTY and PA121_b != YES) OR (PA121_c_skip = EMPTY and PA121_c != YES) OR (PA121_d_skip = EMPTY and PA121_d != YES) OR (PA121_e_skip = EMPTY and PA121_e != YES) OR (PA121_f_skip = EMPTY and PA121_f != YES) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA122_intro (Section Paymentadoption)
Have you **ever** had or owned any of these **virtual currencies**?

SUBGROUP OF QUESTIONS

IF (PA121_a_skip = EMPTY AND PA121_a != YES) THEN

PA122_a (EVER OWN BITCOIN in section Paymentadoption)
Bitcoin
1 Yes
2 No

ELSE

PA122_a_skip := 1

END OF IF

IF (PA121_b_skip = EMPTY AND PA121_b != YES) THEN

PA122_b (EVER OWN RIPPLE in section Paymentadoption)
Ripple
1 Yes
2 No

ELSE

PA122_b_skip := 1

END OF IF

IF (PA121_c_skip = EMPTY AND PA121_c != YES) THEN

PA122_c (EVER OWN LITECOIN in section Paymentadoption)
Litecoin
1 Yes
2 No

ELSE

PA122_c_skip := 1

END OF IF

IF (PA121_d_skip = EMPTY AND PA121_d != YES) THEN

PA122_d (EVER OWN DASH in section Paymentadoption)
Dash
1 Yes
2 No

ELSE

PA122_d_skip := 1

END OF IF

IF (PA121_e_skip = EMPTY AND PA121_e != YES) THEN

PA122_e (EVER OWN STELLAR in section Paymentadoption)
Stellar
1 Yes
2 No

ELSE

PA122_e_skip := 1

END OF IF

IF (PA121_f_skip = EMPTY AND PA121_f != YES) THEN

PA122_f (EVER OWN DOGECOIN in section Paymentadoption)
Dogecoin
1 Yes
2 No

ELSE

PA122_f_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

ELSE

PA122_a_skip := 1
PA122_b_skip := 1
PA122_c_skip := 1
PA122_d_skip := 1
PA122_e_skip := 1
PA122_f_skip := 1

END OF IF

IF (PA121_a_skip = EMPTY AND PA121_a = YES) OR

/* Answer options for PA126 were randomized using the array below. The eight options are: (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. Option 9, other, is always presented last. To see which answer is presented in which position, consult the permPA126 variables below. */

IF sizeof(PA126_order) = 0 THEN

PA126_order := shuffleArray(array(1,2,3,4,5,6,7,8))
permPA126_1 := PA126_order(1)
permPA126_2 := PA126_order(2)
permPA126_3 := PA126_order(3)
permPA126_4 := PA126_order(4)
permPA126_5 := PA126_order(5)
permPA126_6 := PA126_order(6)
permPA126_7 := PA126_order(7)
permPA126_8 := PA126_order(8)

END OF IF

Fill code of question FLPA126 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA126_a (PRIMARY REASON VIRTUAL CURRENCY in section Paymentadoption)
Please tell us your **primary reason** for owning virtual currency.
1 (I use it to buy goods and services in the United States./I use it to make remittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)
2 (I use it to buy goods and services in the United States./I use it to make remittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)
3 (I use it to buy goods and services in the United States./I use it to make remittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)
4 (I use it to buy goods and services in the United States./I use it to make remittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)
5 (I use it to buy goods and services in the United States./I use it to make remittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)
6 (I use it to buy goods and services in the United States./I use it to make remittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am

interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)
7 (I use it to buy goods and services in the United States./I use it to make remittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)
8 (I use it to buy goods and services in the United States./I use it to make remittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)
9 Other (please specify):

PA126_a_other (OTHER PRIMARY REASON VIRTUAL CURRENCY in section Paymentadoption)
STRING

END OF GROUP

IF PA126_a = RESPONSE AND PA126_a $<$ 9 THEN
FLPA126(PA126_order(PA126_a)) := EMPTY
END OF IF

PA125_skip := 1
PA125_other_skip := 1
Fill code of question FLPA126_b executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA126_b (SECONDARY REASON VIRTUAL CURRENCY in section Paymentadoption)
Please tell us your **secondary reason** for owning virtual currency.
1 (I use it to buy goods and services in the United States./I use it to make remittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)
2 (I use it to buy goods and services in the United States./I use it to make remittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)
3 (I use it to buy goods and services in the United States./I use it to make remittances or other international payments./It is an investment./It allows me to make payments

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

PA126_b_other (OTHER SECONDARY REASON VIRTUAL CURRENCY in section Paymentadoption)
STRING

END OF GROUP
ELSE
PA126_a_skip := 1
PA126_a_other_skip := 1
PA126_b_skip := 1
PA126_b_other_skip := 1

IF (PA121_a_skip = EMPTY) OR
/* Answer options for PA125 were randomized using the array below. The six options are: (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. Option 7, other, is always presented last. To see which answer is presented in which position, consult the permPA125 variables below.
*/

IF sizeof(PA125_order) = 0 THEN

PA125_order := shuffleArray(array(1,2,3,4,5,6))
permPA125_1 := PA125_order(1)
permPA125_2 := PA125_order(2)
permPA125_3 := PA125_order(3)
permPA125_4 := PA125_order(4)
permPA125_5 := PA125_order(5)
permPA125_6 := PA125_order(6)

END OF IF

Fill code of question FLPA125 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA125 (WHY NO VIRTUAL CURRENCY in section Paymentadoption)
What is the **main reason** that you **do not own** any virtual currency?
1 (I do not understand the technology./Not accepted for payment very often./My current payment methods meet all of my needs./The U.S. dollar value of the virtual currency varies too much./It is not guaranteed by the U.S. government./It is not easy to acquire or use.)
2 (I do not understand the technology./Not accepted for payment very often./My current payment methods meet all of my needs./The U.S. dollar value of the virtual currency varies too much./It is not guaranteed by the U.S. government./It is not easy to acquire or use.)
3 (I do not understand the technology./Not accepted for payment very often./My current payment methods meet all of my needs./The U.S. dollar value of the virtual currency varies too much./It is not guaranteed by the U.S. government./It is not easy to acquire or use.)
4 (I do not understand the technology./Not accepted for payment very often./My current payment methods meet all of my needs./The U.S. dollar value of the virtual currency varies too much./It is not guaranteed by the U.S. government./It is not easy to acquire or use.)
5 (I do not understand the technology./Not accepted for payment very often./My current payment methods meet all of my needs./The U.S. dollar value of the virtual currency varies too much./It is not guaranteed by the U.S. government./It is not easy to acquire or use.)
6 (I do not understand the technology./Not accepted for payment very often./My current payment methods meet all of my needs./The U.S. dollar value of the virtual

currency varies too much./It is not guaranteed by the U.S. government./It is not easy to acquire or use.)
7 Other (please specify):

PA125_other (OTHER WHY NO VIRTUAL CURRENCY in section Paymentadoption)
STRING

END OF GROUP

END OF IF

ELSE

PA125_skip := 1
PA125_other_skip := 1

END OF IF

IF (PA121_a_skip = EMPTY AND PA121_a = YES) OR

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA123_intro (Section Paymentadoption)
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.

SUBGROUP OF QUESTIONS

IF PA121_a_skip = EMPTY AND PA121_a = YES THEN

PA123_a_number (HOW MUCH BITCOIN in section Paymentadoption)
Bitcoin

PA123_a_US (HOW MUCH BITCOIN IN US in section Paymentadoption)
Bitcoin

ELSE

PA123_a_number_skip := 1
PA123_a_US_skip := 1

END OF IF

IF PA121_b_skip = EMPTY AND PA121_b = YES THEN

PA123_b_number (HOW MUCH RIPPLE in section Paymentadoption)
Ripple

PA123_b_US (HOW MUCH RIPPLE IN US in section Paymentadoption)
Ripple

ELSE

PA123_b_number_skip := 1
PA123_b_US_skip := 1

END OF IF

IF PA121_c_skip = EMPTY AND PA121_c = YES THEN

PA123_c_number (HOW MUCH LITECOIN in section Paymentadoption)
Litecoin

PA123_c_US (HOW MUCH LITECOIN IN US in section Paymentadoption)
Litecoin

ELSE

PA123_c_number_skip := 1
PA123_c_US_skip := 1

END OF IF

IF PA121_d_skip = EMPTY AND PA121_d = YES THEN

PA123_d_number (HOW MUCH DASH in section Paymentadoption)
Dash

PA123_d_US (HOW MUCH DASH IN US in section Paymentadoption)
Dash

ELSE

PA123_d_number_skip := 1
PA123_d_US_skip := 1

END OF IF

IF PA121_e_skip = EMPTY AND PA121_e = YES THEN

PA123_e_number (HOW MUCH STELLAR in section Paymentadoption)
Stellar

PA123_e_US (HOW MUCH STELLAR IN US in section Paymentadoption)
Stellar

ELSE

PA123_e_number_skip := 1
PA123_e_US_skip := 1

END OF IF

IF PA121_f_skip = EMPTY AND PA121_f = YES THEN

PA123_f_number (HOW MUCH DOGECOIN in section Paymentadoption)
Dogecoin

PA123_f_US (HOW MUCH DOGECOIN IN US in section Paymentadoption)
Dogecoin

ELSE

PA123_f_number_skip := 1
PA123_f_US_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

IF (PA123_a_number_skip = EMPTY AND (PA123_a_number = EMPTY OR PA123_a_US = EMPTY)) OR

Fill code of question FLPA123 executed

PA123_other (WHY NOT ANSWERED BOTH NUMBER AND VALUE in section Paymentadoption)
Please tell us why you did not answer both the ”Number of coins” and ”Equivalent value in U.S. dollars” for the following rows:

(Bitcoin)(Ripple)(Litecoin)(Dash)(Stellar)(Dogecoin)
STRING

ELSE

PA123_other_skip := 1
END OF IF

PA139 (USED RECORDS OR WEB SITES in section Paymentadoption)
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.

ELSE
PA123_a_number_skip := 1
PA123_a_US_skip := 1
PA123_b_number_skip := 1
PA123_b_US_skip := 1
PA123_c_number_skip := 1
PA123_c_US_skip := 1
PA123_d_number_skip := 1
PA123_d_US_skip := 1
PA123_e_number_skip := 1
PA123_e_US_skip := 1
PA123_f_number_skip := 1
PA123_f_US_skip := 1
PA139_skip := 1
END OF IF

IF (PA121_a_skip = EMPTY AND PA121_a = YES) OR (PA122_a_skip = EMPTY AND PA122_a = YES) OR
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA124_intro (Section Paymentadoption)
In the **past 30 days**, have you used **virtual currency** to make a payment or transaction?

SUBGROUP OF QUESTIONS

IF (PA121_a_skip = EMPTY AND PA121_a = YES) OR (PA122_a_skip = EMPTY AND PA122_a = YES) THEN

PA124_a (USED BITCOIN IN TRANSACTION in section Paymentadoption)
Bitcoin
1 Yes
2 No

ELSE

PA124_a_skip := 1

END OF IF

IF (PA121_b_skip = EMPTY AND PA121_b = YES) OR (PA122_b_skip = EMPTY AND PA122_b = YES) THEN

PA124_b (USED RIPPLE IN TRANSACTION in section Paymentadoption)
Ripple
1 Yes
2 No

ELSE

PA124_b_skip := 1

END OF IF

IF (PA121_c_skip = EMPTY AND PA121_c = YES) OR (PA122_c_skip = EMPTY AND PA122_c = YES) THEN

PA124_c (USED LITECOIN IN TRANSACTION in section Paymentadoption)
Litecoin
1 Yes
2 No

ELSE

PA124_c_skip := 1

END OF IF

IF (PA121_d_skip = EMPTY AND PA121_d = YES) OR (PA122_d_skip = EMPTY AND PA122_d = YES) THEN

PA124_d (USED DASH IN TRANSACTION in section Paymentadoption)
Dash
1 Yes
2 No

ELSE

PA124_d_skip := 1

END OF IF

IF (PA121_e_skip = EMPTY AND PA121_e = YES) OR (PA122_e_skip = EMPTY AND PA122_e = YES) THEN

PA124_e (USED STELLAR IN TRANSACTION in section Paymentadoption)
Stellar
1 Yes
2 No

ELSE

PA124_e_skip := 1

END OF IF

IF (PA121_f_skip = EMPTY AND PA121_f = YES) OR (PA122_f_skip = EMPTY AND PA122_f = YES) THEN

PA124_f (USED DOGECOIN IN TRANSACTION in section Paymentadoption)
Dogecoin
1 Yes
2 No

ELSE

PA124_f_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

IF (PA124_a_skip = EMPTY AND PA124_a != YES) OR (PA124_b_skip = EMPTY AND PA124_b != YES) OR (PA124_c_skip = EMPTY AND PA124_c != YES) OR (PA124_d_skip = EMPTY AND PA124_d != YES) OR (PA124_e_skip = EMPTY AND PA124_e != YES) OR (PA124_f_skip = EMPTY AND PA124_f != YES) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA128_intro (Section Paymentadoption)
In the **past 12 months**, have you used **virtual currency** to make a payment or transaction?

SUBGROUP OF QUESTIONS

IF (PA124_a_skip = EMPTY AND PA124_a != YES) THEN

PA128_a (USED IN PAST 30 DAYS BITCOIN IN TRANSACTION in section Paymentadoption)
Bitcoin
1 Yes
2 No

ELSE

PA128_a_skip := 1

END OF IF

IF (PA124_b_skip = EMPTY AND PA124_b != YES) THEN

PA128_b (USED IN PAST 30 DAYS RIPPLE IN TRANSACTION in section Paymentadoption)
Ripple
1 Yes
2 No

ELSE

PA128_b_skip := 1

END OF IF

IF (PA124_c_skip = EMPTY AND PA124_c != YES) THEN

PA128_c (USED IN PAST 30 DAYS LITECOIN IN TRANSACTION in section Paymentadoption)
Litecoin
1 Yes
2 No

ELSE

PA128_c_skip := 1

END OF IF

IF (PA124_d_skip = EMPTY AND PA124_d != YES) THEN

PA128_d (USED IN PAST 30 DAYS DASH IN TRANSACTION in section Paymentadoption)
Dash
1 Yes
2 No

ELSE

PA128_d_skip := 1

END OF IF

IF (PA124_e_skip = EMPTY AND PA124_e != YES) THEN

PA128_e (USED IN PAST 30 DAYS STELLAR IN TRANSACTION in section Paymentadoption)
Stellar
1 Yes
2 No

ELSE

PA128_e_skip := 1

END OF IF

IF (PA124_f_skip = EMPTY AND PA124_f != YES) THEN

PA128_f (USED IN PAST 30 DAYS DOGECOIN IN TRANSACTION in section Paymentadoption)
Dogecoin
1 Yes
2 No

ELSE

PA128_f_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

ELSE

PA128_a_skip := 1
PA128_b_skip := 1
PA128_c_skip := 1
PA128_d_skip := 1
PA128_e_skip := 1
PA128_f_skip := 1

END OF IF

IF (PA124_a_skip = EMPTY AND PA124_a = YES) OR (PA124_b_skip = EMPTY AND PA124_b = YES) OR (PA124_c_skip = EMPTY AND PA124_c = YES) OR (PA124_d_skip = EMPTY AND PA124_d = YES) OR (PA124_e_skip = EMPTY AND PA124_e = YES) OR (PA124_f_skip = EMPTY AND PA124_f = YES) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA127_intro (Section Paymentadoption)
In the **past 30 days**, how many payments did you make using a virtual currency?

SUBGROUP OF QUESTIONS

IF (PA124_a_skip = EMPTY AND PA124_a = YES) THEN

PA127_a (BITCOIN 12 MONTHS NO TRANSACTIONS in section Paymentadoption)
Bitcoin

ELSE

PA127_a_skip := 1

END OF IF

IF (PA124_b_skip = EMPTY AND PA124_b = YES) THEN

PA127_b (RIPPLE 12 MONTHS NO TRANSACTIONS in section Paymentadoption)
Ripple

ELSE

PA127_b_skip := 1

END OF IF

IF (PA124_c_skip = EMPTY AND PA124_c = YES) THEN

PA127_c (LITECOIN 12 MONTHS NO TRANSACTIONS in section Paymentadoption)
Litecoin

ELSE

PA127_c_skip := 1

END OF IF

IF (PA124_d_skip = EMPTY AND PA124_d = YES) THEN

PA127_d (DASH 12 MONTHS NO TRANSACTIONS in section Paymentadoption)
Dash

ELSE

PA127_d_skip := 1

END OF IF

IF (PA124_e_skip = EMPTY AND PA124_e = YES) THEN

PA127_e (STELLAR 12 MONTHS NO TRANSACTIONS in section Paymentadoption)
Stellar

ELSE

PA127_e_skip := 1

END OF IF

IF (PA124_f_skip = EMPTY AND PA124_f = YES) THEN

PA127_f (DOGECOIN 12 MONTHS NO TRANSACTIONS in section Paymentadoption)
Dogecoin

ELSE

PA127_f_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

ELSE

PA127_a_skip := 1
PA127_b_skip := 1
PA127_c_skip := 1
PA127_d_skip := 1
PA127_e_skip := 1
PA127_f_skip := 1

END OF IF

IF (PA128_a_skip = EMPTY AND PA128_a = YES) OR (PA128_b_skip = EMPTY AND PA128_b = YES) OR (PA128_c_skip = EMPTY AND PA128_c = YES) OR (PA128_d_skip = EMPTY AND PA128_d = YES) OR (PA128_e_skip = EMPTY AND PA128_e = YES) OR (PA128_f_skip = EMPTY AND PA128_f = YES) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA140_intro (Section Paymentadoption)
In the **past 12 months**, how many payments did you make using a virtual currency?

SUBGROUP OF QUESTIONS

IF (PA128_a_skip = EMPTY AND PA128_a = YES) THEN

PA140_a (BITCOIN 30 DAYS NO TRANSACTIONS in section Paymentadoption)
Bitcoin

ELSE

PA140_a_skip := 1

END OF IF

IF (PA128_b_skip = EMPTY AND PA128_b = YES) THEN

PA140_b (RIPPLE 30 DAYS NO TRANSACTIONS in section Paymentadoption)
Ripple

ELSE

PA140_b_skip := 1

END OF IF

IF (PA128_c_skip = EMPTY AND PA128_c = YES) THEN

PA140_c (LITECOIN 30 DAYS NO TRANSACTIONS in section Paymentadoption)
Litecoin

ELSE

PA140_c_skip := 1

END OF IF

IF (PA128_d_skip = EMPTY AND PA128_d = YES) THEN

PA140_d (DASH 30 DAYS NO TRANSACTIONS in section Paymentadoption)
Dash

ELSE

PA140_d_skip := 1

END OF IF

IF (PA128_e_skip = EMPTY AND PA128_e = YES) THEN

PA140_e (STELLAR 30 DAYS NO TRANSACTIONS in section Paymentadoption)
Stellar

ELSE

PA140_e_skip := 1

END OF IF

IF (PA128_f_skip = EMPTY AND PA128_f = YES) THEN

PA140_f (DOGECOIN 30 DAYS NO TRANSACTIONS in section Paymentadoption)
Dogecoin

ELSE

PA140_f_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

ELSE

PA140_a_skip := 1
PA140_b_skip := 1
PA140_c_skip := 1
PA140_d_skip := 1
PA140_e_skip := 1
PA140_f_skip := 1

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA129_a (USED VIRTUAL CURRENCY TO PAY MERCHANT in section Paymentadoption)
Have you **ever** used virtual currency to pay a merchant (store, company, or other business)?
1 Yes
2 No

PA129_b (USED VIRTUAL CURRENCY TO PAY NON-MERCHANT in section Paymentadoption)
Have you **ever** used virtual currency to pay a person (somebody who is not a merchant)?
1 Yes
2 No

END OF GROUP

IF PA129_a = YES THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA129_intro (Section Paymentadoption)
Please list up to three merchants you have paid using virtual currency.

PA129_c1 (PAID MERCHANT ONE in section Paymentadoption)
STRING

PA129_c2 (PAID MERCHANT TWO in section Paymentadoption)
STRING

PA129_c3 (PAID MERCHANT THREE in section Paymentadoption)
STRING

END OF GROUP
END OF IF
ELSE
PA124_a_skip := 1
PA124_b_skip := 1
PA124_c_skip := 1
PA124_d_skip := 1
PA124_e_skip := 1
PA124_f_skip := 1
END OF IF
ELSE
PA121_a_skip := 1
PA121_b_skip := 1
PA121_c_skip := 1
PA121_d_skip := 1
PA121_e_skip := 1
PA121_f_skip := 1
PA122_a_skip := 1
PA122_b_skip := 1
PA122_c_skip := 1
PA122_d_skip := 1
PA122_e_skip := 1
PA122_f_skip := 1
END OF IF

IF PA120_a = YES THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA130_intro (Section Paymentadoption)
How do you expect the value of one bitcoin to change over the following time periods?

SUBGROUP OF QUESTIONS

PA130_a (BITCOIN VALUE CHANGE NEXT WEEK in section Paymentadoption)
Next week
1 Decrease a lot
2 Decrease some
3 Stay about the same
4 Increase some
5 Increase a lot

PA130_b (BITCOIN VALUE CHANGE NEXT MONTH in section Paymentadoption)
Next month
1 Decrease a lot
2 Decrease some
3 Stay about the same
4 Increase some
5 Increase a lot

PA130_c (BITCOIN VALUE CHANGE NEXT YEAR in section Paymentadoption)
Next year
1 Decrease a lot
2 Decrease some
3 Stay about the same
4 Increase some
5 Increase a lot

END OF SUBGROUP

END OF GROUP
END OF IF

PA053 (HAVE ANY CREDIT CARD in section Paymentadoption)
Credit cards allow you to carry a balance from month to month.

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

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

1 Yes
2 No

IF PA053 = YES THEN
CCADOPTER := 1
ELSE
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA019_intro (INTRO in section Paymentadoption)
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**?

SUBGROUP OF QUESTIONS

PA019_a (Visa credit cards in section Paymentadoption)
Visa credit cards
1 Yes
2 No

PA019_f (MasterCard credit cards in section Paymentadoption)
MasterCard credit cards
1 Yes
2 No

PA019_g (Discover credit cards in section Paymentadoption)
Discover credit cards
1 Yes
2 No

PA019_b (Company or store branded credit cards in section Paymentadoption)
Company or store branded credit cards *Do not have logos from Visa, MasterCard, Discover or American Express.Examples include Sears card or Exxon card.These cards can only be used at the merchant labeled on the card.*
1 Yes
2 No

PA019_c (American Express charge cards in section Paymentadoption)
American Express **charge** cards *These cards must be paid off at the end of each billing period*
1 Yes
2 No

PA019_d (American Express credit cards in section Paymentadoption)
American Express **credit** cards *These cards can carry a balance from one billing*

period to the next
1 Yes
2 No

PA019_e (Diners Club or other charge cards in section Paymentadoption)
Diners Club or other charge cards
1 Yes
2 No

END OF SUBGROUP

END OF GROUP

IF PA019_a = YES THEN
PA054_count := PA054_count + 1
END OF IF

IF PA019_f = YES THEN
PA054_count := PA054_count + 1
END OF IF

IF PA019_g = YES THEN
PA054_count := PA054_count + 1
END OF IF

IF PA019_b = YES THEN
PA054_count := PA054_count + 1
END OF IF

IF PA019_c = YES THEN
PA054_count := PA054_count + 1
END OF IF

IF PA019_d = YES THEN
PA054_count := PA054_count + 1
END OF IF

IF PA019_e = YES THEN
PA054_count := PA054_count + 1
END OF IF

IF PA019_a = YES or PA019_b = YES or PA019_c = YES or PA019_d = YES or PA019_e = YES or PA019_f = YES or PA019_g = YES or PA053 = 1 THEN

CCADOPTER := 1

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA052_intro (Section Paymentadoption)
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.

SUBGROUP OF QUESTIONS

IF PA019_a = YES OR PA053 = 1 THEN

PA052_a (Visa credit cards in section Paymentadoption)
Visa credit cards
1 Yes
2 No

END OF IF

IF PA019_f = YES OR PA053 = 1 THEN

PA052_b (MasterCard credit cards in section Paymentadoption)
MasterCard credit cards
1 Yes
2 No

END OF IF

IF PA019_g = YES OR PA053 = 1 THEN

PA052_c (Discover credit cards in section Paymentadoption)
Discover credit cards
1 Yes
2 No

END OF IF

IF PA019_c = YES OR PA053 = 1 THEN

PA052_d (American Express charge cards in section Paymentadoption)
American Express **charge** cards
1 Yes

2 No

END OF IF

IF PA019_d = YES OR PA053 = 1 THEN

PA052_e (American Express credit cards in section Paymentadoption)
American Express **credit** cards
1 Yes
2 No

END OF IF

END OF SUBGROUP

END OF GROUP

ELSE

CCADOPTER := 0

PA020 (EVER HAD ANY CREDIT CARD in section Paymentadoption)
Have you **ever** had a **credit card** or **charge card**?
1 Yes
2 No

IF sizeof(PA027_order) = 0 THEN

PA027_order := shuffleArray(array(1,2,3,4,5,6,7,8))

END OF IF

Fill code of question FLPA027 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA027 (WHY NO CREDIT CARD in section Paymentadoption)
Please choose the most important reason why you don't have a credit card.
1 (My current payment methods meet all of my needs/I'm worried about my personal or financial information being stolen/Credit cards are too costly/I don't want to go into debt/I only want to spend money that I have/I applied for a credit card, but was not approved/I don't want to pay interest on my purchases/Interest rates are too high)
2 (My current payment methods meet all of my needs/I'm worried about my personal or financial information being stolen/Credit cards are too costly/I don't want to go into debt/I only want to spend money that I have/I applied for a credit card, but was not approved/I don't want to pay interest on my purchases/Interest rates are too high)
3 (My current payment methods meet all of my needs/I'm worried about my personal or financial information being stolen/Credit cards are too costly/I don't want to go into

debt/I only want to spend money that I have/I applied for a credit card, but was not approved/I don't want to pay interest on my purchases/Interest rates are too high)
4 (My current payment methods meet all of my needs/I'm worried about my personal or financial information being stolen/Credit cards are too costly/I don't want to go into debt/I only want to spend money that I have/I applied for a credit card, but was not approved/I don't want to pay interest on my purchases/Interest rates are too high)
5 (My current payment methods meet all of my needs/I'm worried about my personal or financial information being stolen/Credit cards are too costly/I don't want to go into debt/I only want to spend money that I have/I applied for a credit card, but was not approved/I don't want to pay interest on my purchases/Interest rates are too high)
6 (My current payment methods meet all of my needs/I'm worried about my personal or financial information being stolen/Credit cards are too costly/I don't want to go into debt/I only want to spend money that I have/I applied for a credit card, but was not approved/I don't want to pay interest on my purchases/Interest rates are too high)
7 (My current payment methods meet all of my needs/I'm worried about my personal or financial information being stolen/Credit cards are too costly/I don't want to go into debt/I only want to spend money that I have/I applied for a credit card, but was not approved/I don't want to pay interest on my purchases/Interest rates are too high)
8 (My current payment methods meet all of my needs/I'm worried about my personal or financial information being stolen/Credit cards are too costly/I don't want to go into debt/I only want to spend money that I have/I applied for a credit card, but was not approved/I don't want to pay interest on my purchases/Interest rates are too high)
9 Other, please specify:

PA027_other (OTHER WHY NO CREDIT CARD in section Paymentadoption)
STRING

END OF GROUP

END OF IF

END OF IF

IF CCADOPTER = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA054_intro (INTRO in section Paymentadoption)
Please tell us how many credit cards you have of each type.

SUBGROUP OF QUESTIONS

IF PA053 = YES OR (PA053 != YES AND PA019_a = YES) THEN

PA054_a1 (Visa credit cards in section Paymentadoption)
Visa credit cards
RANGE 0..100

PA054_a2 (Visa credit cards without rewards in section Paymentadoption)
Visa credit cards
RANGE 0..100

ELSE

PA054_a1_skip := 1
PA054_a2_skip := 1

END OF IF

IF PA053 = YES OR (PA053 != YES AND PA019_f = YES) THEN

PA054_f1 (MasterCard credit cards in section Paymentadoption)
MasterCard credit cards
RANGE 0..100

PA054_f2 (MasterCard credit cards without rewards in section Paymentadoption)
MasterCard credit cards
RANGE 0..100

ELSE

PA054_f1_skip := 1
PA054_f2_skip := 1

END OF IF

IF PA053 = YES OR (PA053 != YES AND PA019_g = YES) THEN

PA054_g1 (Discover credit cards in section Paymentadoption)
Discover credit cards
RANGE 0..100

PA054_g2 (Discover credit cards without rewards in section Paymentadoption)
Discover credit cards
RANGE 0..100

ELSE

PA054_g1_skip := 1
PA054_g2_skip := 1

END OF IF

IF PA053 = YES OR (PA053 != YES AND PA019_b = YES) THEN

PA054_b1 (Company or store branded credit cards in section Paymentadoption)
Company or store branded credit cards
RANGE 0..100

PA054_b2 (Company or store branded credit cards without rewards in section Paymentadoption)
Company or store branded credit cards
RANGE 0..100

ELSE

PA054_b1_skip := 1
PA054_b2_skip := 1

END OF IF

IF PA053 = YES OR (PA053 != YES AND PA019_c = YES) THEN

PA054_c1 (American Express charge cards in section Paymentadoption)
American Express charge cards
RANGE 0..100

PA054_c2 (American Express charge cards without rewards in section Paymentadoption)
American Express charge cards
RANGE 0..100

ELSE

PA054_c1_skip := 1
PA054_c2_skip := 1

END OF IF

IF PA053 = YES OR (PA053 != YES AND PA019_d = YES) THEN

PA054_d1 (American Express credit cards in section Paymentadoption)
American Express credit cards
RANGE 0..100

PA054_d2 (American Express credit cards without rewards in section Paymentadoption)
American Express credit cards
RANGE 0..100

ELSE

PA054_d1_skip := 1
PA054_d2_skip := 1

END OF IF

IF PA053 = YES OR (PA053 != YES AND PA019_e = YES) THEN

PA054_e1 (Diners Club or other charge cards in section Paymentadoption)
Diners Club or other charge cards
RANGE 0..100

PA054_e2 (Diners Club or other charge cards without rewards in section Paymentadoption)
Diners Club or other charge cards
RANGE 0..100

ELSE

PA054_e1_skip := 1
PA054_e2_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

IF (PA054_a1_skip = EMPTY AND (PA054_a1 > 0 OR PA054_a2 > 0)) OR (PA054_b1_skip = EMPTY AND (PA054_b1 > 0 OR PA054_b2 > 0)) OR (PA054_c1_skip = EMPTY AND (PA054_c1 > 0 OR PA054_c2 > 0)) OR (PA054_d1_skip = EMPTY AND (PA054_d1 > 0 OR PA054_d2 > 0)) OR (PA054_e1_skip = EMPTY AND (PA054_e1 > 0 OR PA054_e2 > 0)) OR (PA054_f1_skip = EMPTY AND (PA054_f1 > 0 OR PA054_f2 > 0)) OR (PA054_g1_skip = EMPTY AND (PA054_g1 > 0 OR PA054_g2 > 0)) THEN

PA054_cards := 0

IF (PA054_a_skip = EMPTY) THEN

PA054_cards := PA054_cards + PA054_a1 + PA054_a

END OF IF

IF (PA054_b_skip = EMPTY) THEN
PA054_cards := PA054_cards + PA054_b1 + PA054_b
END OF IF

IF (PA054_c_skip = EMPTY) THEN
PA054_cards := PA054_cards + PA054_c1 + PA054_c
END OF IF

IF (PA054_d_skip = EMPTY) THEN
PA054_cards := PA054_cards + PA054_d1 + PA054_d
END OF IF

IF (PA054_e_skip = EMPTY) THEN
PA054_cards := PA054_cards + PA054_e1 + PA054_e
END OF IF

IF (PA054_f_skip = EMPTY) THEN
PA054_cards := PA054_cards + PA054_f1 + PA054_f
END OF IF

IF (PA054_g_skip = EMPTY) THEN
PA054_cards := PA054_cards + PA054_g1 + PA054_g
END OF IF

IF PA053 != YES AND ((PA019_a = YES and pa052_a = YES and (pa054_a1 > 0 OR pa054_a2 > 0)) or (PA019_f = YES and pa052_b = YES and (pa054_f1 > 0 OR pa054_f2 > 0)) or (PA019_g = YES and pa052_c = YES and (pa054_g1 > 0 OR pa054_g2 > 0)) or (PA019_c = YES and pa052_d = YES and (pa054_c1 > 0 OR pa054_c2 > 0)) or (PA019_d = YES and pa052_e = YES and (pa054_d1 > 0 OR pa054_d2 > 0))) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

IF pa052_a = YES AND (pa054_a1 > 0 OR PA054_a2 > 0) THEN

PA051_a (visa store cards in section Paymentadoption)
You told us you have (Visa credit cards()) Visa cards. How many of these are branded with a logo of a company, store, or gas station?
RANGE 0..(Visa credit cards())

END OF IF

IF pa052_b = YES AND (pa054_f1 > 0 OR PA054_f2 > 0) THEN

PA051_b (MasterCard store cards in section Paymentadoption)
You told us you have (MasterCard credit cards()) MasterCard cards. How many of these are branded with a logo of a company, store, or gas station?
RANGE 0..(MasterCard credit cards())

END OF IF

IF pa052_c = YES AND (pa054_g1 > 0 OR PA054_g2 > 0) THEN

PA051_c (Discover store cards in section Paymentadoption)
You told us you have (Discover credit cards()) Discover cards. How many of these are branded with a logo of a company, store, or gas station?
RANGE 0..(Discover credit cards())

END OF IF

IF pa052_d = YES AND (pa054_c1 > 0 OR PA054_c2 > 0) THEN

PA051_d (American Express charge store cards in section Paymentadoption)
You told us you have (American Express charge cards()) American Express **charge** cards. How many of these are branded with a logo of a company, store, or gas station?
RANGE 0..(American Express charge cards())

END OF IF

IF pa052_e = YES AND (pa054_d1 > 0 OR PA054_d2 > 0) THEN

PA051_e (American Express credit store cards in section Paymentadoption)
You told us you have (American Express credit cards()) American Express **credit** cards. How many of these are branded with a logo of a company, store, or gas station?
RANGE 0..(American Express credit cards())

END OF IF

END OF GROUP
END OF IF
ELSE

PA054_cards := 0
Fill code of question FLPA054 executed

PA054_z (NO CREDIT CARDS in section Paymentadoption)
You told us that you have a credit card, but the number of credit cards you own is (missing/0).

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.
STRING

END OF IF

PU012 (CARRY UNPAID BALANCE ON ANY CREDIT CARD in section Paymentadoption)
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 != YES THEN

PU009 (CARRY UNPAID BALANCE ON ANY CREDIT CARD in section Paymentadoption)
During the **past 12 months**, did you carry an unpaid balance on any (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.) 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

END OF IF

IF PU012 = YES OR (PU012 != YES AND PU009 = YES) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU010 (UNPAID BALANCE CREDIT CARDS CARRIED OVER LAST MONTH in section Paymentadoption)
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.

PU011 (COMPARED TO 12 MONTHS AGO UNPAID CREDIT CARDS BALANCE in section Paymentadoption)
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 OF GROUP
END OF IF

PU013 (TOTAL CREDIT LIMIT in section Paymentadoption)
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.

IF PU010 != EMPTY AND PU013 != EMPTY AND PU010 > PU013 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

pu013_a (correct balance larger than creadit limit in section Paymentadoption)
You told us that your credit limit is $(TOTAL CREDIT LIMIT()) and your balance is $(UNPAID BALANCE CREDIT CARDS CARRIED OVER LAST MONTH()).

Is it correct that your balance is larger than your credit limit?
1 Yes, explain (please explain)
2 No

pu013_a_other (correct balance larger than creadit limit OTHER in section Paymentadoption)
You told us that your credit limit is $(TOTAL CREDIT LIMIT()) and your balance is $(UNPAID BALANCE CREDIT CARDS CARRIED OVER LAST MONTH()).

Is it correct that your balance is larger than your credit limit?
STRING

END OF GROUP
END OF IF
ELSE
PA054_a_skip := 1
PA054_f_skip := 1
PA054_g_skip := 1
PA054_b_skip := 1
PA054_c_skip := 1
PA054_d_skip := 1

PA054_c_skip := 1
END OF IF

IF cellphone = YES THEN

PA045 (PAYMENT VIA TEXT MESSAGE in section Paymentadoption)
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
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA045_intro (PAYMENT VIA NONBANK in section Paymentadoption)
In the past 12 months, have you authorized a **text message payment** using one of the following methods?

SUBGROUP OF QUESTIONS

PA045_a (PAYMENT VIA BANK in section Paymentadoption)
Via your bank
1 Yes
2 No

PA045_b (PAYMENT VIA NONBANK in section Paymentadoption)
Using a non-bank payment service such as PayPal
1 Yes
2 No

END OF SUBGROUP

END OF GROUP
END OF IF
END OF IF

PCADOPTER := 0
PCEVER := 0

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA201_intro (INTRO in section Paymentadoption)
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?

SUBGROUP OF QUESTIONS

PA201_a (NETSPENT in section Paymentadoption)
NetSpend
1 Yes
2 No

PA201_b (GREEN DOT in section Paymentadoption)
Green Dot
1 Yes
2 No

PA201_c (American Express Bluebird in section Paymentadoption)
American Express Bluebird
1 Yes
2 No

PA201_d (Walmart MoneyCard in section Paymentadoption)
Walmart MoneyCard
1 Yes
2 No

PA201_e (Visa Prepaid Card in section Paymentadoption)
Visa Prepaid Card
1 Yes
2 No

PA201_f (MasterCard Prepaid Card in section Paymentadoption)
MasterCard Prepaid Card
1 Yes
2 No

PA201_h (Account Now Gold Card in section Paymentadoption)
AccountNow Gold Card
1 Yes
2 No

PA201_i (Prepaid card from a bank in section Paymentadoption)

Prepaid card from a bank

Examples: Chase, Bank of America, Wells Fargo, etc.
1 Yes
2 No

END OF SUBGROUP

END OF GROUP

GPRADOPTER := 0

IF PA201_a = YES OR PA201_b = YES OR PA201_c = YES OR PA201_d = YES OR PA201_e = YES OR PA201_f = YES OR PA201_h = YES OR PA201_i = YES THEN
GPRADOPTER := 1
PCADOPTER := 1
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA198_intro (INTRO in section Paymentadoption)
Please tell us how many of each type of (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.) 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.

SUBGROUP OF QUESTIONS

PA198_a (Gift card from a store, merchant, or website in section Paymentadoption)
Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, ITunes)
RANGE 0..100

PA198_c (Public transportation card (subway, bus, train or ferry) in section Paymentadoption)
Public transportation card or pass (subway, bus, train or ferry)
RANGE 0..100

PA198_n (membership cards in section Paymentadoption)
Other types of passes or membership cards (examples: museum, gym, parking, recreation)
RANGE 0..100

PA198_d (Phone card in section Paymentadoption)
Phone card
RANGE 0..100

PA198_e (Direct Express in section Paymentadoption)
Direct Express
RANGE 0..100

PA198_f (EBT, WIC, SNAP, or TANF in section Paymentadoption)
EBT, WIC, SNAP, or TANF
RANGE 0..100

PA198_m (Other federal, state, or local government benefit card in section Paymentadoption)
Other federal, state, or local government benefit card
RANGE 0..100

PA198_g (Payroll card (for wages or salary) in section Paymentadoption)
Payroll card (for wages or salary)
RANGE 0..100

PA198_h (Employee incentive card (for bonus pay, awards, or recognition from your employer) in section Paymentadoption)
Employee incentive card (for bonus pay, awards, or recognition from your employer)
RANGE 0..100

PA198_i (Benefit card (FSA, HRA, HSA, health care, day care) in section Paymentadoption)
Benefit card (FSA, HRA, HSA, health care, day care)
RANGE 0..100

PA198_j (Remittance card (for sending money overseas) in section Paymentadoption)
Remittance card (for sending money overseas)
RANGE 0..100

PA198_k (Rebate card from store, merchant, or website in section Paymentadoption)
Rebate card from store, merchant, or website
RANGE 0..100

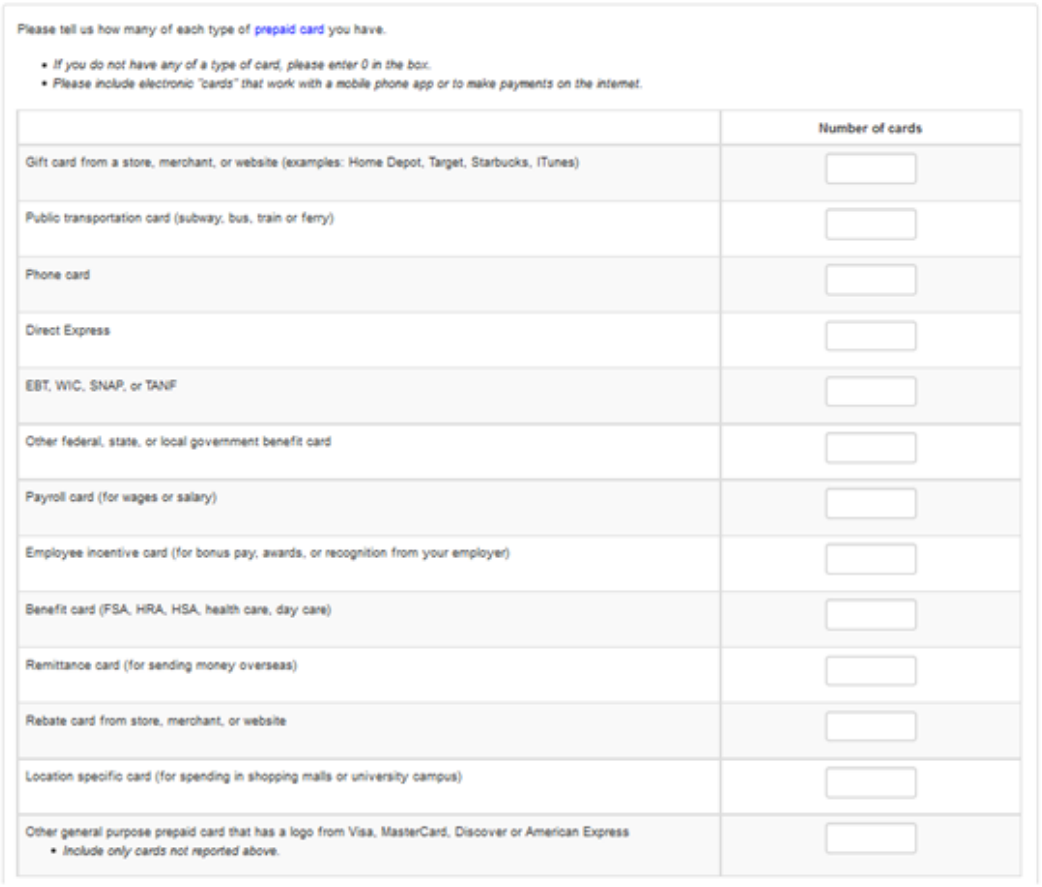
PA198_l (Location specific card (for spending in shopping malls or university campus) in section Paymentadoption)
Location specific card (for spending in shopping malls or university campus)

RANGE 0..100

PA198_b (Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express Include only cards not reported above. in section Paymentadoption)
Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express*Include only cards not reported above.Do not include cards such as Greendot, etc, reported in the previous question*
RANGE 0..100

END OF SUBGROUP

Figure 9: *Respondent being asked to list the number of cards for each type of listed card*


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

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

	Number of cards
Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)	
Public transportation card (subway, bus, train or ferry)	
Phone card	
Direct Express	
EBT, WIC, SNAP, or TANF	
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)	
Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express • *Include only cards not reported above.*	

END OF GROUP

```
NUMBERCARDS := PA198_a + PA198_c + PA198_d + PA198_e + PA198_f + PA198_m +
PA198_g + PA198_h + PA198_i + PA198_j + PA198_k + PA198_l + PA198_b + PA198_n

IF GPRADOPTER = 0 AND PA198_b > 0 THEN
| GPRADOPTER := 1
END OF IF

IF PA198_a = EMPTY OR PA198_b = EMPTY OR PA198_c = EMPTY OR PA198_d
= EMPTY OR PA198_e = EMPTY OR PA198_f = EMPTY OR PA198_g = EMPTY OR
PA198_h = EMPTY OR PA198_i = EMPTY OR PA198_j = EMPTY OR PA198_k = EMPTY
OR PA198_l = EMPTY OR PA198_m = EMPTY OR PA198_n = EMPTY THEN
| IF PA198_a = EMPTY THEN
| | PA198_a := 0
| END OF IF

| IF PA198_b = EMPTY THEN
| | PA198_b := 0
| END OF IF

| IF PA198_c = EMPTY THEN
| | PA198_c := 0
| END OF IF

| IF PA198_d = EMPTY THEN
| | PA198_d := 0
| END OF IF

| IF PA198_e = EMPTY THEN
| | PA198_e := 0
| END OF IF

| IF PA198_f = EMPTY THEN
| | PA198_f := 0
| END OF IF

| IF PA198_g = EMPTY THEN
| | PA198_g := 0
| END OF IF

| IF PA198_h = EMPTY THEN
| | PA198_h := 0
| END OF IF
|
```

IF PA198_i = EMPTY THEN
  PA198_i := 0
END OF IF

IF PA198_j = EMPTY THEN
  PA198_j := 0
END OF IF

IF PA198_k = EMPTY THEN
  PA198_k := 0
END OF IF

IF PA198_l = EMPTY THEN
  PA198_l := 0
END OF IF

IF PA198_m = EMPTY THEN
  PA198_m := 0
END OF IF

IF PA198_n = EMPTY THEN
  PA198_n := 0
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA198_confirm (INTRO in section Paymentadoption)
You told us you have the following (NUMBER OF CARDS()) prepaid cards:

Number of card(s)

Gift card from a store, merchant, or website
Public transportation card (subway, bus, train or ferry)
Other types of passes or membership cards (examples: musuem, gym, parking, recreation)
Phone card
Direct Express
EBT, WIC, SNAP, or TANF())
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)
Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express Include only cards not reported above.

Is this correct?
1 Yes
2 No

END OF GROUP

IF PA198_confirm = NO THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA198_intro (INTRO in section Paymentadoption)
Please tell us how many of each type of (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.) 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.

SUBGROUP OF QUESTIONS

PA198_a (Gift card from a store, merchant, or website in section Paymentadoption)
Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, ITunes)
RANGE 0..100

PA198_c (Public transportation card (subway, bus, train or ferry) in section Paymentadoption)
Public transportation card or pass (subway, bus, train or ferry)
RANGE 0..100

PA198_n (membership cards in section Paymentadoption)
Other types of passes or membership cards (examples: museum, gym, parking, recreation)
RANGE 0..100

PA198_d (Phone card in section Paymentadoption)
Phone card
RANGE 0..100

PA198_e (Direct Express in section Paymentadoption)
Direct Express

RANGE 0..100

PA198_f (EBT, WIC, SNAP, or TANF in section Paymentadoption)
EBT, WIC, SNAP, or TANF
RANGE 0..100

PA198_m (Other federal, state, or local government benefit card in section Paymentadoption)
Other federal, state, or local government benefit card
RANGE 0..100

PA198_g (Payroll card (for wages or salary) in section Paymentadoption)
Payroll card (for wages or salary)
RANGE 0..100

PA198_h (Employee incentive card (for bonus pay, awards, or recognition from your employer) in section Paymentadoption)
Employee incentive card (for bonus pay, awards, or recognition from your employer)
RANGE 0..100

PA198_i (Benefit card (FSA, HRA, HSA, health care, day care) in section Paymentadoption)
Benefit card (FSA, HRA, HSA, health care, day care)
RANGE 0..100

PA198_j (Remittance card (for sending money overseas) in section Paymentadoption)
Remittance card (for sending money overseas)
RANGE 0..100

PA198_k (Rebate card from store, merchant, or website in section Paymentadoption)
Rebate card from store, merchant, or website
RANGE 0..100

PA198_l (Location specific card (for spending in shopping malls or university campus) in section Paymentadoption)
Location specific card (for spending in shopping malls or university campus)
RANGE 0..100

PA198_b (Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express Include only cards not reported above. in section Paymentadoption)
Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express*Include only cards not reported above.Do not include*

cards such as Greendot, etc, reported in the previous question
RANGE 0..100

END OF SUBGROUP

END OF GROUP

NUMBERCARDS := PA198_a + PA198_c + PA198_n + PA198_d + PA198_e + PA198_f + PA198_m + PA198_g + PA198_h + PA198_i + PA198_j + PA198_k + PA198_l + PA198_b

IF GPRADOPTER = 0 AND PA198_b > 0 THEN
GPRADOPTER := 1
END OF IF
ELSE
PA198_a_skip := 1
PA198_c_skip := 1
PA198_n_skip := 1
PA198_d_skip := 1
PA198_e_skip := 1
PA198_f_skip := 1
PA198_m_skip := 1
PA198_g_skip := 1
PA198_h_skip := 1
PA198_i_skip := 1
PA198_j_skip := 1
PA198_k_skip := 1
PA198_l_skip := 1
PA198_b_skip := 1
END OF IF
END OF IF

IF NUMBERCARDS > 0 THEN
PCADOPTER := 1
ELSE
PCADOPTER := 0
END OF IF

IF PCADOPTER = 0 THEN
PA103 (EVER HAD PREPAID CARD in section Paymentadoption)
Have you **ever** had a **prepaid card**?
1 Yes
2 No

IF PA103 = YES THEN
PCEVER := 1
ELSE
PCEVER := 0
END OF IF
ELSE
PA103_skip := 1

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA202_intro (INTRO in section Paymentadoption)
Do any of these cards have a logo from Visa, MasterCard, Discover or American Express?

SUBGROUP OF QUESTIONS

IF PA198_a > 0 THEN

PA202_a (logo store gift card in section Paymentadoption)
Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)
1 Yes
2 No
3 I don't know

ELSE

PA202_a_skip := 1

END OF IF

IF PA198_c > 0 THEN

PA202_c (logo public transportation card or pass (subway, bus, train or ferry) in section Paymentadoption)
Public transportation card or pass (subway, bus, train or ferry)
1 Yes
2 No
3 I don't know

ELSE

PA202_c_skip := 1

END OF IF

IF PA198_n > 0 THEN

PA202_n (logo membership cards in section Paymentadoption)
Other types of passes or membership cards (examples: museum, gym, parking, recreation)
1 Yes
2 No
3 I don't know

ELSE

PA202_n_skip := 1

END OF IF

IF PA198_d > 0 THEN

PA202_d (logo Phone card in section Paymentadoption)
Phone card
1 Yes
2 No
3 I don't know

ELSE

PA202_d_skip := 1

END OF IF

IF PA198_e > 0 THEN

PA202_e (logo Direct Express in section Paymentadoption)
Direct Express
1 Yes
2 No
3 I don't know

ELSE

PA202_e_skip := 1

END OF IF

IF PA198_f > 0 THEN

PA202_f (logo EBT, WIC, SNAP, or TANF in section Paymentadoption)
EBT, WIC, SNAP, or TANF
1 Yes
2 No
3 I don't know

ELSE

PA202_f_skip := 1

END OF IF

IF PA198_m > 0 THEN

PA202_m (logo Other federal, state, or local government benefit card in section Paymentadoption)
Other federal, state, or local government benefit card
1 Yes
2 No
3 I don't know

ELSE

PA202_m_skip := 1

END OF IF

IF PA198_g > 0 THEN

PA202_g (logo Payroll card (for wages or salary) in section Paymentadoption)
Payroll card (for wages or salary)
1 Yes
2 No
3 I don't know

ELSE

PA202_g_skip := 1

END OF IF

IF PA198_h > 0 THEN

PA202_h (logo Employee incentive card (for bonus pay, awards, or recognition from your employer) in section Paymentadoption)
Employee incentive card (for bonus pay, awards, or recognition from your employer)
1 Yes
2 No
3 I don't know

ELSE

PA202_h_skip := 1

END OF IF

IF PA198_i > 0 THEN

PA202_i (logo Benefit card (FSA, HRA, HSA, health care, day care) in section Paymentadoption)
Benefit card (FSA, HRA, HSA, health care, day care)
1 Yes
2 No
3 I don't know

ELSE

PA202_i_skip := 1

END OF IF

IF PA198_j > 0 THEN

PA202_j (logo Remittance card (for sending money overseas) in section Paymentadoption)
Remittance card (for sending money overseas)
1 Yes
2 No
3 I don't know

ELSE

PA202_j_skip := 1

END OF IF

IF PA198_k > 0 THEN

PA202_k (logo Rebate card from store, merchant, or website in section Paymentadoption)
Rebate card from store, merchant, or website
1 Yes
2 No
3 I don't know

ELSE

PA202_k_skip := 1

END OF IF

IF PA198_l > 0 THEN

PA202_l (logo Location specific card (for spending in shopping malls or university campus) in section Paymentadoption)
Location specific card (for spending in shopping malls or university campus)
1 Yes
2 No
3 I don't know

ELSE

PA202_l_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

IF PA202_a = 1 OR PA202_c = 1 OR PA202_d = 1 OR PA202_e = 1 OR PA202_f = 1 OR PA202_g = 1 OR PA202_h = 1 OR PA202_i = 1 OR PA202_j = 1 OR PA202_k = 1 OR PA202_l = 1 OR PA202_m = 1 OR PA202_n = 1 THEN
GPRADOPTER := 1
END OF IF

IF PA202_a = 3 OR PA202_c = 3 OR PA202_d = 3 OR PA202_e = 3 OR PA202_f = 3 OR PA202_g = 3 OR PA202_h = 3 OR PA202_i = 3 OR PA202_j = 3 OR PA202_k = 3 OR PA202_l = 3 OR PA202_m = 3 OR PA202_n = 3 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA203_intro (INTRO in section Paymentadoption)
Can any of these cards be used to make purchases anywhere credit or debit cards are accepted?

SUBGROUP OF QUESTIONS

IF PA202_a = 3 THEN

PA203_a (can purchase store gift card in section Paymentadoption)
Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)
1 Yes
2 No

ELSE

PA203_a_skip := 1

END OF IF

IF PA202_c = 3 THEN

PA203_c (can purchase public transportation card or pass (subway, bus, train or ferry) in section Paymentadoption)
Public transportation card or pass (subway, bus, train or ferry)
1 Yes
2 No

ELSE

PA203_c_skip := 1

END OF IF

IF PA202_n = 3 THEN

PA203_n (can purchase membership cards in section Paymentadoption)
Other types of passes or membership cards (examples: museum, gym, parking, recreation)
1 Yes
2 No

ELSE

PA203_n_skip := 1

END OF IF

IF PA202_d = 3 THEN

PA203_d (can purchase Phone card in section Paymentadoption)
Phone card
1 Yes
2 No

ELSE

PA203_d_skip := 1

END OF IF

IF PA202_e = 3 THEN

PA203_e (can purchase Direct Express in section Paymentadoption)
Direct Express
1 Yes
2 No

ELSE

PA203_e_skip := 1

END OF IF

IF PA202_f = 3 THEN

PA203_f (can purchase EBT, WIC, SNAP, or TANF in section Paymentadoption)
EBT, WIC, SNAP, or TANF
1 Yes
2 No

ELSE

PA203_f_skip := 1

END OF IF

IF PA202_m = 3 THEN

PA203_m (can purchase Other federal, state, or local government benefit card in section Paymentadoption)
Other federal, state, or local government benefit card
1 Yes
2 No

ELSE

PA203_m_skip := 1

END OF IF

IF PA202_g = 3 THEN

PA203_g (can purchase Payroll card (for wages or salary) in section Paymentadoption)
Payroll card (for wages or salary)
1 Yes
2 No

ELSE

PA203_g_skip := 1

END OF IF

IF PA202_h = 3 THEN

PA203_h (can purchase Employee incentive card (for bonus pay, awards, or recognition from your employer) in section Paymentadoption)
Employee incentive card (for bonus pay, awards, or recognition from your employer)
1 Yes
2 No

ELSE

PA203_h_skip := 1

END OF IF

IF PA202_i = 3 THEN

PA203_i (can purchase Benefit card (FSA, HRA, HSA, health care, day care) in section Paymentadoption)
Benefit card (FSA, HRA, HSA, health care, day care)
1 Yes
2 No

ELSE

PA203_i_skip := 1

END OF IF

IF PA202_j = 3 THEN

PA203_j (can purchase Remittance card (for sending money overseas) in section Paymentadoption)
Remittance card (for sending money overseas)
1 Yes
2 No

ELSE

PA203_j_skip := 1

END OF IF

IF PA202_k = 3 THEN

PA203_k (can purchase Rebate card from store, merchant, or website in section Paymentadoption)
Rebate card from store, merchant, or website
1 Yes
2 No

ELSE

PA203_k_skip := 1

END OF IF

IF PA202_l = 3 THEN

PA203_l (can purchase Location specific card (for spending in shopping malls or university campus) in section Paymentadoption)
Location specific card (for spending in shopping malls or university campus)

1 Yes
2 No

ELSE

PA203_l_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

IF ((PA202_a = 3 AND pa203_a = 1) OR (PA202_c = 3 AND pa203_c = 1) OR (PA202_d = 3 AND pa203_d = 1) OR (PA202_e = 3 AND pa203_e = 1) OR (PA202_f = 3 AND pa203_f = 1) OR (PA202_g = 3 AND pa203_g = 1) OR (PA202_h = 3 AND pa203_h = 1) OR (PA202_i = 3 AND pa203_i = 1) OR (PA202_j = 3 AND pa203_j = 1) OR (PA202_k = 3 AND pa203_k = 1) OR (PA202_l = 3 AND pa203_l = 1) OR (PA202_m = 3 AND pa203_m = 1) OR (PA202_n = 3 AND pa203_n = 1)) THEN

GPRADOPTER := 1

END OF IF

END OF IF

END OF IF

IF GPRADOPTER = 0 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA195 (WHY NO GENERAL PURPOSE PREPAID CARD in section Paymentadoption)
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, please specify:

PA195_other (OTHER WHY NO GENERAL PURPOSE PREPAID CARD in section Paymentadoption)
STRING

END OF GROUP

END OF IF

PA194 (USED DEVICE FOR TOLL PAY in section Paymentadoption)
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 = 1 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA193 (HOW FUNDED TOLL PAY in section Paymentadoption)
How is the electronic toll payment device that you use most often funded?
1 Bank account
2 Credit card
3 Other, please specify:

PA193_other (OTHER HOW FUNDED TOLL PAY in section Paymentadoption)
STRING

END OF GROUP
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA040_intro (INTRO in section Paymentadoption)
Certain types of payment methods are purchased ahead of time. Consider the following:

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

SUBGROUP OF QUESTIONS

PA040_a (USED MONEY ORDER IN PAST 12 MONTHS in section Paymentadoption)
Money order*A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.*
1 Yes
2 No

PA040_b (USED TRAVELERS CHECK IN PAST 12 MONTHS in section Paymentadoption)
Travelers check*A piece of paper that is similar to a check but works like cash and is*

protected against loss or theft. Traveler's checks are purchased in advance and issued for a specific amount of money.
1 Yes
2 No

PA040_c (USED CASHIERS CHECK IN PAST 12 MONTHS in section Paymentadoption)
Cashier's check*A type of check written by a bank and made payable to a third party payee. The bank customer purchases the check for full face value plus a small fee for the check service.*
1 Yes
2 No

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

IF PA040_a = YES THEN

MOADOPTER := 1
PA041_skip := 1

ELSE

MOADOPTER := 0

PA041 (USED MONEY ORDER EVER in section Paymentadoption)
Have you **ever** used a **money order**, even once?
1 Yes
2 No

END OF IF

IF PA040_b != YES THEN

PA041_b (USED TRAVELERS CHECK EVER in section Paymentadoption)
Have you **ever** used a **travelers check**, even once?
1 Yes
2 No

END OF IF

IF PA040_c != YES THEN

PA041_C (USED CASHIER CHECK EVER in section Paymentadoption)
Have you **ever** used a **cashier's check**, even once?
1 Yes
2 No

END OF IF

END OF GROUP

IF smartphone = YES THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA192 (USE ANY PHONE APPS in section Paymentadoption)
Do you use any phone apps which 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, Fandango, iTunes, and Amazon.
1 Yes
2 No

PA189 (EVER USED PHONE FOR PAYMENT in section Paymentadoption)
In the **past 12 months**, have you used a mobile phone to make any of these kinds of payments?

SUBGROUP OF QUESTIONS

PA189_a (TAP PHONE FOR PAYMENT in section Paymentadoption)
I used tap and pay at the point of sale
1 Yes
2 No

PA189_b (SCANNED CODE FOR PAYMENT in section Paymentadoption)
I scanned a QR code or showed my phone to a clerk, driver, or restaurant staff at the point of sale
1 Yes
2 No

PA189_c (MOBILE APP FOR PAYMENT in section Paymentadoption)
I used a mobile app to pay while I was not at the point of sale- -at home, on the go, at work, etc.
1 Yes
2 No

| END OF SUBGROUP

END OF GROUP

IF PA189_a = YES OR PA189_b = YES OR PA189_c = YES THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA188 (WHAT PHONE PAYMENT METHOD MOST USED in section Paymentadoption)
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
8 Other, please specify:

PA188_other (OTHER WHAT PHONE PAYMENT METHOD MOST USED in section Paymentadoption)
STRING

END OF GROUP
ELSE
PA188_skip := 1
PA188_other_skip := 1
END OF IF
ELSE
PA192_skip := 1
PA189_skip := 1
END OF IF

PA024 (SET UP AUTOMATIC BILL PAYMENT in section Paymentadoption)
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 deductionDebit card-Credit cardPrepaid cardDirect payment from your income
Do you have any automatic bill payments **set up** to occur this month?
1 Yes
2 No

IF PA024 = YES THEN

ABPADOPTER := 1
PA025_skip := 1
PA109_skip := 1
PA109_other_skip := 1

ELSE

ABPADOPTER := 0

PA025 (EVER HAD AUTOMATIC BILL PAYMENT in section Paymentadoption)
Have you **ever** had an **automatic bill payment** set up in the past?
1 Yes
2 No

/* Answer options for PA109 were randomized using the array below. The four options are: (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. Option 5, other, is always presented last. To see which answer is presented in which position, consult the permPA109 variables below. */

IF sizeof(PA109_order) = 0 THEN

PA109_order := shuffleArray(array(1,2,3,4))
permPA109_1 := PA109_order(1)
permPA109_2 := PA109_order(2)
permPA109_3 := PA109_order(3)
permPA109_4 := PA109_order(4)

END OF IF

Fill code of question PA109_fill executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA109 (WHY NO AUTOMATIC PAYMENT in section Paymentadoption)
Please choose the **most important reason** why you don't have any **automatic bill payments** set up.
1 (I like to have more control over when my bills are paid./I'm worried about identity theft./I'm worried about overdrafting my bank account./I can't be sure that my bills will be paid on time./)
2 (I like to have more control over when my bills are paid./I'm worried about identity theft./I'm worried about overdrafting my bank account./I can't be sure that my bills will be paid on time./)
3 (I like to have more control over when my bills are paid./I'm worried about identity theft./I'm worried about overdrafting my bank account./I can't be sure that my bills will be paid on time./)
4 (I like to have more control over when my bills are paid./I'm worried about identity theft./I'm worried about overdrafting my bank account./I can't be sure that my bills will

be paid on time./)
5 Other, please specify:

PA109_other (OTHER WHY NO AUTOMATIC PAYMENT in section Paymentadoption)
STRING

END OF GROUP
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA001d_intro (INTRO in section Paymentadoption)
Do you have an account with any of the following payment services?

SUBGROUP OF QUESTIONS

PA001_d1 (PAYPAL ACCOUNT in section Paymentadoption)
PayPal
1 Yes
2 No

PA001_d2 (GOOGLE WALLET in section Paymentadoption)
Google Wallet
1 Yes
2 No

PA001_d3 (AMAZON PAYMENTS in section Paymentadoption)
Amazon Payments
1 Yes
2 No

END OF SUBGROUP

END OF GROUP

PAYPALADOPTER := 0

IF PA001_d1 = YES OR PA001_d2 = YES OR PA001_d3 = YES THEN
PPADOPTER := 1

IF PA001_d1 = YES THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA048 (HOW NON BANKING FUNDED in section Paymentadoption)
In the **past 12 months**, have you used any of the following methods to make payments with your **PayPal** account?

SUBGROUP OF QUESTIONS

PA048_a1 (CREDIT CARD PAYPAL FUNDED in section Paymentadoption)
Credit card
1 Yes
2 No

PA048_b1 (DEBIT CARD PAYPAL FUNDED in section Paymentadoption)
Debit card
1 Yes
2 No

PA048_c1 (BANK ACCOUNT PAYPAL FUNDED in section Paymentadoption)
Bank account
1 Yes
2 No

PA048_d1 (PAYMENT SERVICE PAYPAL FUNDED in section Paymentadoption)
Money stored with Paypal
1 Yes
2 No

PA048_e1 (OTHER PAYPAL FUNDED in section Paymentadoption)
Some other method
1 Yes
2 No

END OF SUBGROUP

PA044_a (MADE NON BANKING PAYMENT IN PAST 12 MONTHS in section Paymentadoption)
In the **past 12 months**, have you used **Paypal** to make a purchase or pay another person?
1 Yes
2 No

END OF GROUP

IF PA048_d1 = YES THEN

PA047_a (HOW MUCH IN PAYPAL ACCOUNT in section Paymentadoption)
About how much money do you have in your **PayPal** account?

END OF IF

END OF IF

IF PA001_d2 = YES THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA048_2 (HOW NON BANKING FUNDED in section Paymentadoption)
In the **past 12 months**, have you used any of the following methods to make payments with your **Google Wallet** account?

SUBGROUP OF QUESTIONS

PA048_a2 (CREDIT CARD GOOGLE FUNDED in section Paymentadoption)
Credit card
1 Yes
2 No

PA048_b2 (DEBIT CARD GOOGLE FUNDED in section Paymentadoption)
Debit card
1 Yes
2 No

PA048_c2 (BANK ACCOUNT GOOGLE FUNDED in section Paymentadoption)
Bank account
1 Yes
2 No

PA048_d2 (PAYMENT SERVICE GOOGLE FUNDED in section Paymentadoption)
Money stored with Google Wallet
1 Yes
2 No

PA048_e2 (OTHER GOOGLE FUNDED in section Paymentadoption)
Some other method
1 Yes
2 No

END OF SUBGROUP

PA044_b (MADE GOOGLE PAYMENT IN PAST 12 MONTHS in section Pay-

mentadoption)
In the **past 12 months**, have you used **Google Wallet** to make a purchase or pay another person?
1 Yes
2 No

END OF GROUP

IF PA048_d2 = YES THEN
PA047_b (HOW MUCH IN GOOGLE WALLET ACCOUNT in section Paymentadoption)
About how much money do you have in your **Google Wallet** account?
END OF IF
END OF IF

IF PA001_d3 = YES THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA048_3 (HOW NON BANKING FUNDED in section Paymentadoption)
In the **past 12 months**, have you used any of the following methods to make payments with your **Amazon Payments** account?

SUBGROUP OF QUESTIONS

PA048_a3 (CREDIT CARD AMAZON FUNDED in section Paymentadoption)
Credit card
1 Yes
2 No

PA048_b3 (DEBIT CARD AMAZON FUNDED in section Paymentadoption)
Debit card
1 Yes
2 No

PA048_c3 (BANK ACCOUNT AMAZON FUNDED in section Paymentadoption)
Bank account
1 Yes
2 No

PA048_d3 (PAYMENT SERVICE AMAZON FUNDED in section Paymentadoption)
Money stored with Amazon Payments
1 Yes

2 No

PA048_e3 (OTHER AMAZON FUNDED in section Paymentadoption)
Some other method
1 Yes
2 No

END OF SUBGROUP

PA044_c (MADE AMAZON PAYMENT IN PAST 12 MONTHS in section Paymentadoption)
In the **past 12 months**, have you used **Amazon Payments** to make a purchase or pay another person?
1 Yes
2 No

END OF GROUP

IF PA048_d3 = YES THEN
PA047_c (HOW MUCH IN AMAZON ACCOUNT in section Paymentadoption)
About how much money do you have in your **Amazon Payments** account?
END OF IF
END OF IF
ELSE
PPADOPTER := 0
END OF IF

PA001_e (mobile apps or online accounts in section Paymentadoption)
Do you have any of the following mobile apps or online accounts?

Android PayApple PayDashFacebook MessengeriTunesLevelUpLoopPayPopMoneyStripeVenmo
1 Yes
2 No

IF pa001_e = YES THEN
PA001_f (which mobile apps or online accounts in section Paymentadoption)
Which one of these mobile apps or online accounts do you have?

Check all that apply.
1 Android Pay
2 Apple Pay
3 Dash
4 Facebook Messenger

5 iTunes
6 LevelUp
7 LoopPay
8 PopMoney
9 Stripe
10 Venmo
END OF IF

End of section **Paymentadoption**

Start of section **Paymentuse**

PU001_intro (Section Paymentuse)
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 (Section Paymentuse)
The next set of questions will be divided into several types of payments:

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

BILLS & RELATED PAYMENTS Automatic paymentsPayments set up to occur on a regularly scheduled basis to the same company or person. These include bills, subscriptions and debt payments.Online bill paymentsPayments made online for bills, subscriptions or debt payments, but not set up to be paid automatically.Bill payments by mail, in person, or by phonePayments for bills, subscriptions, or debt payments that you mail in, pay in person, or call on your phone.

PURCHASES OF GOODS & SERVICES Online paymentsPayments for items bought over the internet or donations made online.Retail purchases of goodsPurchases of goods at stores, such as: grocery stores, superstores, department stores, drug stores.ServicesPurchases 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 paymentsPayments 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
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU002_intro2 (Section Paymentuse)
Automatic Bill Payments

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

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

SUBGROUP OF QUESTIONS

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU002_a1 (AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK in section Paymentuse)
Paid with your (debit cards/Cards that deduct directly from your bank account.)
RANGE 0..18

PU002_a2 (AUTOMATIC BILL PAYMENTS DEBIT CARD(S) MONTH in section Paymentuse)
Paid with your (debit cards/Cards that deduct directly from your bank account.)
RANGE 0..78

PU002_a3 (AUTOMATIC BILL PAYMENTS DEBIT CARD(S) YEAR in section Paymentuse)
Paid with your (debit cards/Cards that deduct directly from your bank account.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU002_a1_skip := 1
PU002_a2_skip := 1
PU002_a3_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU002_b1 (AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK in section Paymentuse)
Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)
RANGE 0..13

PU002_b2 (AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH in section Paymentuse)
Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)
RANGE 0..56

PU002_b3 (AUTOMATIC BILL PAYMENTS CREDIT CARD(S) YEAR in section Paymentuse)
Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU002_b1_skip := 1
PU002_b2_skip := 1
PU002_b3_skip := 1

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU002_f1 (AUTOMATIC BILL PAYMENTS PREPAID CARDS WEEK in section Paymentuse)
Paid with your (prepaid cards/Cards that have money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..13

PU002_f2 (AUTOMATIC BILL PAYMENTS PREPAID CARDS MONTH in section Paymentuse)
Paid with your (prepaid cards/Cards that have money stored or loaded onto it. Also known as stored value cards or gift cards.)

RANGE 0..56

PU002_f3 (AUTOMATIC BILL PAYMENTS PREPAID CARDS YEAR in section Paymentuse)
Paid with your (prepaid cards/Cards that have money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU002_f1_skip := 1
PU002_f2_skip := 1
PU002_f3_skip := 1

END OF IF

IF baadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU002_c1 (AUTOMATIC BILL PAYMENTS BANK ACCOUNT NUMBER WEEK in section Paymentuse)
Paid using your (bank account and routing numbers/Payments 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.)
RANGE 0..7

PU002_c2 (AUTOMATIC BILL PAYMENTS BANK ACCOUNT NUMBER MONTH in section Paymentuse)
Paid using your (bank account and routing numbers/Payments 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.)
RANGE 0..26

PU002_c3 (AUTOMATIC BILL PAYMENTS BANK ACCOUNT NUMBER YEAR in section Paymentuse)
Paid using your (bank account and routing numbers/Payments 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.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU002_c1_skip := 1
PU002_c2_skip := 1
PU002_c3_skip := 1

END OF IF

IF obbpadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU002_e1 (AUTOMATIC BILL PAYMENTS ONLINE BANKING WEEK in section Paymentuse)
Paid using the (online banking bill payment/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.) function on your bank's website
RANGE 0..13

PU002_e2 (AUTOMATIC BILL PAYMENTS ONLINE BANKING MONTH in section Paymentuse)
Paid using the (online banking bill payment/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.) function on your bank's website
RANGE 0..56

PU002_e3 (AUTOMATIC BILL PAYMENTS ONLINE BANKING YEAR in section Paymentuse)
Paid using the (online banking bill payment/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.) function on your bank's website
RANGE 0..1000

END OF SUBGROUP

ELSE

PU002_e1_skip := 1
PU002_e2_skip := 1
PU002_e3_skip := 1

END OF IF

SUBGROUP OF QUESTIONS

PU002_d1 (AUTOMATIC BILL PAYMENTS INCOME NUMBER WEEK in section Paymentuse)
Paid directly from your income
RANGE 0..7

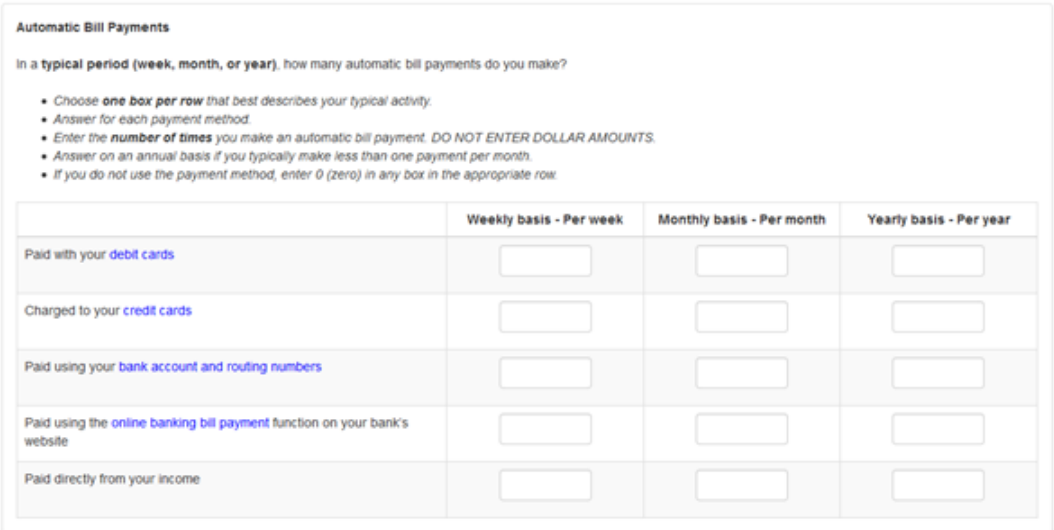
PU002_d2 (AUTOMATIC BILL PAYMENTS INCOME NUMBER MONTH in section Paymentuse)
Paid directly from your income
RANGE 0..26

PU002_d3 (AUTOMATIC BILL PAYMENTS INCOME NUMBER YEAR in section Paymentuse)
Paid directly from your income
RANGE 0..1000

END OF SUBGROUP

END OF SUBGROUP

Figure 10: *Respondent being asked to indicate number of automatic bill payments by listed payment method per week, per month or per year*



Automatic Bill Payments

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

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

	Weekly basis - Per week	Monthly basis - Per month	Yearly basis - Per year
Paid with your debit cards			
Charged to your credit cards			
Paid using your bank account and routing numbers			
Paid using the online banking bill payment function on your bank's website			
Paid directly from your income			

END OF GROUP

ELSE

PU002_a1_skip := 1
PU002_a2_skip := 1
PU002_a3_skip := 1
PU002_b1_skip := 1
PU002_b2_skip := 1
PU002_b3_skip := 1
PU002_c1_skip := 1
PU002_c2_skip := 1
PU002_c3_skip := 1
PU002_d1_skip := 1
PU002_d2_skip := 1
PU002_d3_skip := 1
PU002_e1_skip := 1
PU002_e2_skip := 1
PU002_e3_skip := 1
PU002_f1_skip := 1
PU002_f2_skip := 1
PU002_f3_skip := 1

END OF IF

IF BAADOPTER = 1 OR CCADOPTER = 1 OR PCADOPTER = 1 OR obbpadopter = 1 OR dcadopter = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU003_intro (Section Paymentuse)
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.*

SUBGROUP OF QUESTIONS

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU003_a1 (ONLINE PAYMENTS DEBIT CARD(S) WEEK in section Paymentuse)
Paid with your (debit cards/Cards that deduct directly from your bank account.)
RANGE 0..13

PU003_a2 (ONLINE PAYMENTS DEBIT CARD(S) MONTH in section Paymentuse)
Paid with your (debit cards/Cards that deduct directly from your bank account.)
RANGE 0..56

PU003_a3 (ONLINE PAYMENTS DEBIT CARD(S) YEAR in section Paymentuse)
Paid with your (debit cards/Cards that deduct directly from your bank account.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU003_a1_skip := 1
PU003_a2_skip := 1
PU003_a3_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU003_b1 (ONLINE PAYMENTS CREDIT CARD(S) WEEK in section Paymentuse)
Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)
RANGE 0..8

PU003_b2 (ONLINE PAYMENTS CREDIT CARD(S) MONTH in section Paymentuse)
Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)
RANGE 0..33

PU003_b3 (ONLINE PAYMENTS CREDIT CARD(S) YEAR in section Paymentuse)
Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)

RANGE 0..1000

END OF SUBGROUP

ELSE

PU003_b1_skip := 1
PU003_b2_skip := 1
PU003_b3_skip := 1

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU003_e1 (ONLINE PAYMENTS PREPAID CARD(S) WEEK in section Paymentuse)
Paid with your (prepaid cards/Cards that have money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..8

PU003_e2 (ONLINE PAYMENTS PREPAID CARD MONTH in section Paymentuse)
Paid with your (prepaid cards/Cards that have money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..35

PU003_e3 (ONLINE PAYMENTS PREPAID CARD YEAR in section Paymentuse)
Paid with your (prepaid cards/Cards that have money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU003_e1_skip := 1
PU003_e2_skip := 1
PU003_e3_skip := 1

END OF IF

IF baadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU003_c1 (ONLINE PAYMENTS BANK ACCOUNT NUMBER WEEK in section Paymentuse)
Paid using your (bank account and routing numbers/Payments 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.)
RANGE 0..5

PU003_c2 (ONLINE PAYMENTS BANK ACCOUNT NUMBER MONTH in section Paymentuse)
Paid using your (bank account and routing numbers/Payments 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.)
RANGE 0..22

PU003_c3 (ONLINE PAYMENTS BANK ACCOUNT NUMBER YEAR in section Paymentuse)
Paid using your (bank account and routing numbers/Payments 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.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU003_c1_skip := 1
PU003_c2_skip := 1
PU003_c3_skip := 1

END OF IF

IF obbpadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU003_d1 (ONLINE PAYMENTS ONLINE BANKING WEEK in section Paymentuse)
Paid using the (online banking bill payment/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.) function on your bank's website
RANGE 0..10

PU003_d2 (ONLINE PAYMENTS ONLINE BANKING MONTH in section Paymentuse)
Paid using the (online banking bill payment/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.) function on your bank's website
RANGE 0..46

PU003_d3 (ONLINE PAYMENTS ONLINE BANKING YEAR in section Paymentuse)
Paid using the (online banking bill payment/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.) function on your bank's website
RANGE 0..1000

END OF SUBGROUP

ELSE

PU003_d1_skip := 1
PU003_d2_skip := 1
PU003_d3_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

ELSE

PU003_a1_skip := 1
PU003_a2_skip := 1
PU003_a3_skip := 1
PU003_b1_skip := 1
PU003_b2_skip := 1
PU003_b3_skip := 1
PU003_c1_skip := 1
PU003_c2_skip := 1
PU003_c3_skip := 1
PU003_d1_skip := 1
PU003_d2_skip := 1
PU003_d3_skip := 1
PU003_e1_skip := 1
PU003_e2_skip := 1
PU003_e3_skip := 1

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU004_intro (Section Paymentuse)
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 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.*

SUBGROUP OF QUESTIONS

SUBGROUP OF QUESTIONS

PU004_a1 (BILL PAYMENTS MAIL IN-PERSON CASH WEEK in section Paymentuse)
Paid in (cash/Coins and paper bills.)
RANGE 0..10

PU004_a2 (BILL PAYMENTS MAIL IN-PERSON CASH MONTH in section Paymentuse)
Paid in (cash/Coins and paper bills.)
RANGE 0..46

PU004_a3 (BILL PAYMENTS MAIL IN-PERSON CASH YEAR in section Paymentuse)
Paid in (cash/Coins and paper bills.)
RANGE 0..1000

END OF SUBGROUP

IF chkadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU004_b1 (BILL PAYMENTS MAIL IN-PERSON CHECK WEEK in section Paymentuse)
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)

RANGE 0..9

PU004_b2 (BILL PAYMENTS MAIL IN-PERSON CHECK MONTH in section Paymentuse)
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)
RANGE 0..39

PU004_b3 (BILL PAYMENTS MAIL IN-PERSON CHECK YEAR in section Paymentuse)
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU004_b1_skip := 1
PU004_b2_skip := 1
PU004_b3_skip := 1

END OF IF

IF moadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU004_b1mo (BILL PAYMENTS MAIL IN-PERSON MONEY ORDER WEEK in section Paymentuse)
Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)
RANGE 0..4

PU004_b2mo (BILL PAYMENTS MAIL IN-PERSON MONEY ORDER MONTH in section Paymentuse)
Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)
RANGE 0..17

PU004_b3mo (BILL PAYMENTS MAIL IN-PERSON MONEY ORDER YEAR in section Paymentuse)
Paid by (money order/A type of payment that can be purchased from a bank or

other institution and allows the individual named on the order to receive a specified amount of cash on demand.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU004_b1mo_skip := 1
PU004_b2mo_skip := 1
PU004_b3mo_skip := 1

END OF IF

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU004_c1 (BILL PAYMENTS MAIL IN-PERSON DEBIT CARD WEEK in section Paymentuse)
Paid with your (debit cards/Cards that deduct directly from your bank account.)
RANGE 0..13

PU004_c2 (BILL PAYMENTS MAIL IN-PERSON DEBIT CARD MONTH in section Paymentuse)
Paid with your (debit cards/Cards that deduct directly from your bank account.)
RANGE 0..56

PU004_c3 (BILL PAYMENTS MAIL IN-PERSON DEBIT CARD YEAR in section Paymentuse)
Paid with your (debit cards/Cards that deduct directly from your bank account.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU004_c1_skip := 1
PU004_c2_skip := 1
PU004_c3_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU004_d1 (BILL PAYMENTS MAIL IN-PERSON CREDIT CARD WEEK in section Paymentuse)
Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)
RANGE 0..12

PU004_d2 (BILL PAYMENTS MAIL IN-PERSON CREDIT CARD MONTH in section Paymentuse)
Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)
RANGE 0..52

PU004_d3 (BILL PAYMENTS MAIL IN-PERSON CREDIT CARD YEAR in section Paymentuse)
Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU004_d1_skip := 1
PU004_d2_skip := 1
PU004_d3_skip := 1

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU004_e1 (BILL PAYMENTS MAIL IN-PERSON PREPAID CARD WEEK in section Paymentuse)
Paid with your (prepaid cards/Cards that have money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..3

PU004_e2 (BILL PAYMENTS MAIL IN-PERSON PREPAID CARD MONTH in section Paymentuse)
Paid with your (prepaid cards/Cards that have money stored or loaded onto it. Also known as stored value cards or gift cards.)

RANGE 0..8

PU004_e3 (BILL PAYMENTS MAIL IN-PERSON PREPAID CARD YEAR in section Paymentuse)
Paid with your (prepaid cards/Cards that have money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU004_e1_skip := 1
PU004_e2_skip := 1
PU004_e3_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

IF chkadopter = 1 OR moadopter = 1 OR dcadopter = 1 OR baadopter = 1 OR ccadopter = 1 OR pcadopter = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU005_intro2 (Section Paymentuse)
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 and 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.*

SUBGROUP OF QUESTIONS

IF chkadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU005_a1 (ONLINE PAYMENTS CHECK WEEK in section Paymentuse)
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)
RANGE 0..7

PU005_a2 (ONLINE PAYMENTS CHECK MONTH in section Paymentuse)
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)
RANGE 0..26

PU005_a3 (ONLINE PAYMENTS CHECK YEAR in section Paymentuse)
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU005_a1_skip := 1
PU005_a2_skip := 1
PU005_a3_skip := 1

END OF IF

IF moadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU005_a1mo (ONLINE PAYMENTS MONEY ORDER WEEK in section Paymentuse)
Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)
RANGE 0..3

PU005_a2mo (ONLINE PAYMENTS MONEY ORDER MONTH in section Paymentuse)
Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)
RANGE 0..13

PU005_a3mo (ONLINE PAYMENTS MONEY ORDER YEAR in section Paymentuse)
Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU005_a1mo_skip := 1
PU005_a2mo_skip := 1
PU005_a3mo_skip := 1

END OF IF

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU005_b1 (ONLINE PAYMENTS DEBIT CARD WEEK in section Paymentuse)
Paid with your (debit card/A card that deducts directly from your bank account.), either directly or through an intermediary such as PayPal
RANGE 0..13

PU005_b2 (ONLINE PAYMENTS DEBIT CARD MONTH in section Paymentuse)
Paid with your (debit card/A card that deducts directly from your bank account.), either directly or through an intermediary such as PayPal
RANGE 0..56

PU005_b3 (ONLINE PAYMENTS DEBIT CARD YEAR in section Paymentuse)
Paid with your (debit card/A card that deducts directly from your bank account.), either directly or through an intermediary such as PayPal
RANGE 0..1000

END OF SUBGROUP

ELSE

PU005_b1_skip := 1
PU005_b2_skip := 1
PU005_b3_skip := 1

END OF IF

IF baadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU005_c1 (ONLINE PAYMENTS BANK ACCOUNT NUMBER WEEK in section Paymentuse)
Paid using your (bank account and routing numbers/Payments 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.), either directly or through an intermediary such as PayPal
RANGE 0..4

PU005_c2 (ONLINE PAYMENTS BANK ACCOUNT NUMBER MONTH in section Paymentuse)
Paid using your (bank account and routing numbers/Payments 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.), either directly or through an intermediary such as PayPal
RANGE 0..17

PU005_c3 (ONLINE PAYMENTS BANK ACCOUNT NUMBER YEAR in section Paymentuse)
Paid using your (bank account and routing numbers/Payments 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.), either directly or through an intermediary such as PayPal
RANGE 0..1000

END OF SUBGROUP

ELSE

PU005_c1_skip := 1
PU005_c2_skip := 1
PU005_c3_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU005_d1 (ONLINE PAYMENTS CREDIT CARD WEEK in section Paymentuse)
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.), either directly or through an intermediary such as PayPal
RANGE 0..9

PU005_d2 (ONLINE PAYMENTS CREDIT CARD MONTH in section Paymentuse)
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.), either directly or through an intermediary such as PayPal
RANGE 0..39

PU005_d3 (ONLINE PAYMENTS CREDIT CARD YEAR in section Paymentuse)
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.), either directly or through an intermediary such as PayPal
RANGE 0..1000

END OF SUBGROUP

ELSE

PU005_d1_skip := 1
PU005_d2_skip := 1
PU005_d3_skip := 1

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU005_e1 (ONLINE PAYMENTS PREPAID CARD WEEK in section Paymentuse)
Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..3

PU005_e2 (ONLINE PAYMENTS PREPAID CARD MONTH in section Paymentuse)

Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..7

PU005_e3 (ONLINE PAYMENTS PREPAID CARD YEAR in section Paymentuse)
Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU005_e1_skip := 1
PU005_e2_skip := 1
PU005_e3_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

ELSE

PU005_a1_skip := 1
PU005_a2_skip := 1
PU005_a3_skip := 1
PU005_a1mo_skip := 1
PU005_a2mo_skip := 1
PU005_a3mo_skip := 1
PU005_b1_skip := 1
PU005_b2_skip := 1
PU005_b3_skip := 1
PU005_c1_skip := 1
PU005_c2_skip := 1
PU005_c3_skip := 1
PU005_d1_skip := 1
PU005_d2_skip := 1
PU005_d3_skip := 1
PU005_e1_skip := 1
PU005_e2_skip := 1
PU005_e3_skip := 1

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU006a_intro (Section Paymentuse)
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 storesSuperstores, warehouses, club storesDrug or convenience storesGas stationsDepartment storesElectronics, hardware, and appliances storesHome 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.*

SUBGROUP OF QUESTIONS

SUBGROUP OF QUESTIONS

PU006a_a1 (ESSENTIAL RETAIL NOT ONLINE CASH WEEK in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..30

PU006a_a2 (ESSENTIAL RETAIL NOT ONLINE CASH MONTH in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..130

PU006a_a3 (ESSENTIAL RETAIL NOT ONLINE CASH YEAR in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..1000

END OF SUBGROUP

IF chkadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006a_b1 (ESSENTIAL RETAIL NOT ONLINE CHECK WEEK in section Paymentuse)
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)
RANGE 0..8

PU006a_b2 (ESSENTIAL RETAIL NOT ONLINE CHECK MONTH in section Paymentuse)
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)
RANGE 0..33

PU006a_b3 (ESSENTIAL RETAIL NOT ONLINE CHECK YEAR in section Paymentuse)
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU006a_b1_skip := 1
PU006a_b2_skip := 1
PU006a_b3_skip := 1

END OF IF

IF moadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006a_b1mo (ESSENTIAL RETAIL NOT ONLINE MONEY ORDER WEEK in section Paymentuse)
Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)
RANGE 0..3

PU006a_b2mo (ESSENTIAL RETAIL NOT ONLINE MONEY ORDER MONTH in section Paymentuse)
Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)

RANGE 0..9

PU006a_b3mo (ESSENTIAL RETAIL NOT ONLINE MONEY ORDER YEAR in section Paymentuse)
Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU006a_b1mo_skip := 1
PU006a_b2mo_skip := 1
PU006a_b3mo_skip := 1

END OF IF

IF dcadopter = 1 THEN

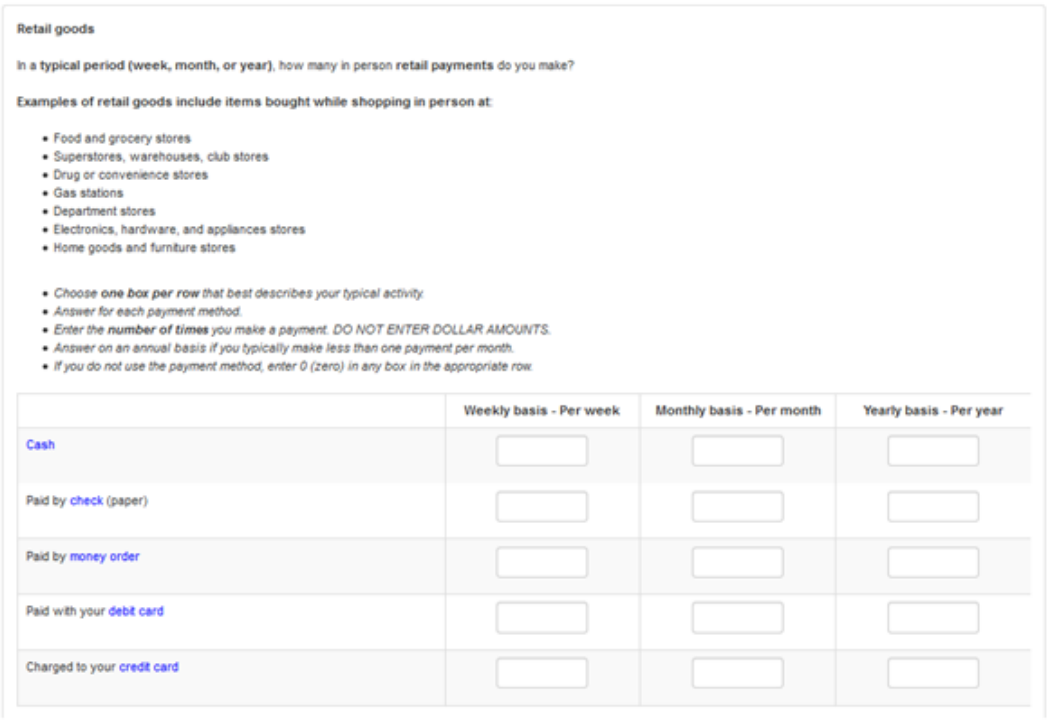
SUBGROUP OF QUESTIONS

PU006a_c1 (ESSENTIAL RETAIL NOT ONLINE DEBIT CARD WEEK in section Paymentuse)
Paid with your (debit card/A card that deducts directly from your bank account.)
RANGE 0..33

PU006a_c2 (ESSENTIAL RETAIL NOT ONLINE DEBIT CARD MONTH in section Paymentuse)
Paid with your (debit card/A card that deducts directly from your bank account.)
RANGE 0..142

PU006a_c3 (ESSENTIAL RETAIL NOT ONLINE DEBIT CARD YEAR in section Paymentuse)
Paid with your (debit card/A card that deducts directly from your bank account.)
RANGE 0..1000

Figure 11: *Respondent being asked to indicate number of retail transactions by listed payment method per week, per month or per year*



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.*

	Weekly basis - Per week	Monthly basis - Per month	Yearly basis - Per year
Cash			
Paid by check (paper)			
Paid by money order			
Paid with your debit card			
Charged to your credit card			

END OF SUBGROUP

ELSE

PU006a_c1_skip := 1
PU006a_c2_skip := 1
PU006a_c3_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006a_d1 (ESSENTIAL RETAIL NOT ONLINE CREDIT CARD WEEK in section Paymentuse)
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.)
RANGE 0..26

PU006a_d2 (ESSENTIAL RETAIL NOT ONLINE CREDIT CARD MONTH in

section Paymentuse)
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.)
RANGE 0..113

PU006a_d3 (ESSENTIAL RETAIL NOT ONLINE CREDIT CARD YEAR in section Paymentuse)
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU006a_d1_skip := 1
PU006a_d2_skip := 1
PU006a_d3_skip := 1

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006a_e1 (ESSENTIAL RETAIL PAYMENTS NOT ONLINE PREPAID CARD WEEK in section Paymentuse)
Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..7

PU006a_e2 (ESSENTIAL RETAIL PAYMENTS NOT ONLINE PREPAID CARD MONTH in section Paymentuse)
Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..27

PU006a_e3 (ESSENTIAL RETAIL PAYMENTS NOT ONLINE PREPAID CARD YEAR in section Paymentuse)
Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU006a_e1_skip := 1
PU006a_e2_skip := 1
PU006a_e3_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU006c_intro (Section Paymentuse)
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 beverageTransportation and tollsMedical, dental, and fitnessEducation and child carePersonal care (e.g. hair)Recreation, entertainment, and travelMaintenance and repairsOther 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.*

SUBGROUP OF QUESTIONS

SUBGROUP OF QUESTIONS

PU006c_a1 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH WEEK in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..16

PU006c_a2 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH MONTH in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..68

PU006c_a3 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH YEAR in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..1000

END OF SUBGROUP

IF chkadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006c_b1 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK WEEK in section Paymentuse)
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)
RANGE 0..7

PU006c_b2 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK MONTH in section Paymentuse)
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)
RANGE 0..29

PU006c_b3 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK YEAR in section Paymentuse)
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU006c_b1_skip := 1
PU006c_b2_skip := 1
PU006c_b3_skip := 1

END OF IF

IF moadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006c_b1mo (OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER WEEK in section Paymentuse)
Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)
RANGE 0..3

PU006c_b2mo (OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER MONTH in section Paymentuse)
Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)
RANGE 0..7

PU006c_b3mo (OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER YEAR in section Paymentuse)
Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU006c_b1mo_skip := 1
PU006c_b2mo_skip := 1
PU006c_b3mo_skip := 1

END OF IF

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006c_c1 (OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD WEEK in section Paymentuse)
Paid with your (debit card/A card that deducts directly from your bank account.)
RANGE 0..20

PU006c_c2 (OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD MONTH in section Paymentuse)
Paid with your (debit card/A card that deducts directly from your bank account.)
RANGE 0..85

PU006c_c3 (OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD YEAR in section Paymentuse)
Paid with your (debit card/A card that deducts directly from your bank account.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU006c_c1_skip := 1
PU006c_c2_skip := 1
PU006c_c3_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006c_d1 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD WEEK in section Paymentuse)
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.)
RANGE 0..16

PU006c_d2 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD MONTH in section Paymentuse)
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.)
RANGE 0..68

PU006c_d3 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD YEAR in section Paymentuse)
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU006c_d1_skip := 1
PU006c_d2_skip := 1
PU006c_d3_skip := 1

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006c_e1 (OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD WEEK in section Paymentuse)
Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..3

PU006c_e2 (OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD MONTH in section Paymentuse)
Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..12

PU006c_e3 (OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD YEAR in section Paymentuse)
Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)
RANGE 0..1000

Figure 12: *Respondent being asked to indicate number of non-retail payments by listed payment method per week, per month or per year*

Retail services

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

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

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

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

	Weekly basis - Per week	Monthly basis - Per month	Yearly basis - Per year
Cash			
Paid by check (paper)			
Paid by money order			
Paid with your debit card			
Charged to your credit card			

END OF SUBGROUP

ELSE

PU006c_e1_skip := 1
PU006c_e2_skip := 1
PU006c_e3_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU021_intro (Section Paymentuse)
Person-to-person payments

In a **typical period (week, month, or year)**, how many **person-to-person** pay-

ments do you make?

Person-to-person payments include:

AllowancesGiving a friend or family member money as a giftPaying a person for something that is not business relatedAccount 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.*

SUBGROUP OF QUESTIONS

SUBGROUP OF QUESTIONS

PU021_a1 (PERSON TO PERSON PAYMENTS CASH WEEK in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..10

PU021_a2 (PERSON TO PERSON PAYMENTS CASH MONTH in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..46

PU021_a3 (PERSON TO PERSON PAYMENTS CASH YEAR in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..1000

END OF SUBGROUP

IF chkadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU021_b1 (PERSON TO PERSON PAYMENTS CHECK WEEK in section Paymentuse)
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)
RANGE 0..3

PU021_b2 (PERSON TO PERSON PAYMENTS CHECK MONTH in section

Paymentuse)
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)
RANGE 0..13

PU021_b3 (PERSON TO PERSON PAYMENTS CHECK YEAR in section Paymentuse)
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU021_b1_skip := 1
PU021_b2_skip := 1
PU021_b3_skip := 1

END OF IF

IF moadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU021_b1mo (PERSON TO PERSON PAYMENTS MONEY ORDER WEEK in section Paymentuse)
Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)
RANGE 0..3

PU021_b2mo (PERSON TO PERSON PAYMENTS MONEY ORDER MONTH in section Paymentuse)
Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)
RANGE 0..11

PU021_b3mo (PERSON TO PERSON PAYMENTS MONEY ORDER YEAR in section Paymentuse)
Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)

RANGE 0..1000

END OF SUBGROUP

ELSE

PU021_b1mo_skip := 1
PU021_b2mo_skip := 1
PU021_b3mo_skip := 1

END OF IF

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU021_c1 (PERSON TO PERSON PAYMENTS DEBIT CARD WEEK in section Paymentuse)
Paid with your (debit card/A card that deducts directly from your bank account.), through an intermediary such as PayPal
RANGE 0..5

PU021_c2 (PERSON TO PERSON PAYMENTS DEBIT CARD MONTH in section Paymentuse)
Paid with your (debit card/A card that deducts directly from your bank account.), through an intermediary such as PayPal
RANGE 0..22

PU021_c3 (PERSON TO PERSON PAYMENTS DEBIT CARD YEAR in section Paymentuse)
Paid with your (debit card/A card that deducts directly from your bank account.), through an intermediary such as PayPal
RANGE 0..1000

END OF SUBGROUP

ELSE

PU021_c1_skip := 1
PU021_c2_skip := 1
PU021_c3_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU021_d1 (PERSON TO PERSON PAYMENTS CREDIT CARD WEEK in section Paymentuse)
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.), through an intermediary such as PayPal
RANGE 0..3

PU021_d2 (PERSON TO PERSON PAYMENTS CREDIT CARD MONTH in section Paymentuse)
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.), through an intermediary such as PayPal
RANGE 0..5

PU021_d3 (PERSON TO PERSON PAYMENTS CREDIT CARD YEAR in section Paymentuse)
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.), through an intermediary such as PayPal
RANGE 0..1000

END OF SUBGROUP

ELSE

PU021_d1_skip := 1
PU021_d2_skip := 1
PU021_d3_skip := 1

END OF IF

IF baadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU021_e1 (PERSON TO PERSON PAYMENTS ACCOUNT TO ACCOUNT WEEK in section Paymentuse)
Account to account payment
RANGE 0..3

PU021_e2 (PERSON TO PERSON PAYMENTS ACCOUNT TO ACCOUNT

MONTH in section Paymentuse)
Account to account payment
RANGE 0..5

PU021_e3 (PERSON TO PERSON PAYMENTS ACCOUNT TO ACCOUNT YEAR in section Paymentuse)
Account to account payment
RANGE 0..1000

END OF SUBGROUP

ELSE

PU021_e1_skip := 1
PU021_e2_skip := 1
PU021_e3_skip := 1

END OF IF

IF obbpadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU021_f1 (PERSON TO PERSON PAYMENTS ONLINE BANKING WEEK in section Paymentuse)
Paid using the (online banking bill payment/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.) function on your bank's website
RANGE 0..4

PU021_f2 (PERSON TO PERSON PAYMENTS ONLINE BANKING MONTH in section Paymentuse)
Paid using the (online banking bill payment/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.) function on your bank's website
RANGE 0..17

PU021_f3 (PERSON TO PERSON PAYMENTS ONLINE BANKING YEAR in section Paymentuse)
Paid using the (online banking bill payment/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.) function on your bank's website

RANGE 0..1000

END OF SUBGROUP

ELSE

PU021_f1_skip := 1
PU021_f2_skip := 1
PU021_f3_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

End of section **Paymentuse**

Start of section **Paymenthistory**

PH006 (CREDIT RATING in section Paymenthistory)
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 (EVER VICTIM OF IDENTIFY THEFT in section Paymenthistory)
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/All types of crime in which someone uses (or attempts to use) someone else's personal information or data without the owner's permission to purchase goods or services, make payments, steal money, set up accounts, or commit fraud. Examples of information used include name and address, Social Security number, credit card or debit card number, and other related financial information.)?
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 (OVERDRAW BANK ACCOUNT in section Paymenthistory)
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

ELSE

ph007_skip := 1

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PH025 (USE ONLINE PERSONAL FINANCIAL MANAGEMENT SERVICE in section Paymenthistory)
Do you use any of the following online personal financial management (PFM) services or apps to budget and monitor your spending, saving, or account balances?

SUBGROUP OF QUESTIONS

PH025_a (Mint.com in section Paymenthistory)
Mint.com
1 Yes
2 No

PH025_b (You Need a Budget in section Paymenthistory)
You Need a Budget
1 Yes
2 No

PH025_c (Moneystream.com in section Paymenthistory)
Moneystream.com
1 Yes
2 No

PH025_d (moneyStrands in section Paymenthistory)
moneyStrands
1 Yes
2 No

PH025_e (BudgetSimple in section Paymenthistory)
BudgetSimple
1 Yes
2 No

PH025_f (Other (specify) in section Paymenthistory)
Other, please specify:

1 Yes
2 No

PH025_f_other (Other (specify) in section Paymenthistory)
STRING

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PH022_intro (OVERDRAW BANK ACCOUNT in section Paymenthistory)
In the **past 12 months**, have you had any of the following stolen or lost?

SUBGROUP OF QUESTIONS

PH022_a (STOLEN CASH in section Paymenthistory)
(Cash/Coins and paper bills.)
1 Yes
2 No

IF CCADOPTER = 1 THEN

PH022_b (STOLEN CREDIT CARD in section Paymenthistory)
(Credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.)
1 Yes
2 No

ELSE

ph022_b_skip := 1

END OF IF

IF DCADOPTER = 1 THEN

PH022_c (STOLEN DEBIT CARD in section Paymenthistory)
(Debit card/A card that deducts directly from your bank account.)
1 Yes
2 No

ELSE

ph022_c_skip := 1

END OF IF

IF CHKADOPTER = 1 THEN

PH022_d (STOLEN CHECKS in section Paymenthistory)
(Checks/Pieces of paper directing a financial institution to pay a specific amount of money to a person or business.) or check book (from your own checking account)
1 Yes
2 No

ELSE

ph022_d_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

IF PH022_a = YES THEN
PH023_a (HOW MUCH STOLEN CASH in section Paymenthistory)
In the **past 12 months**, what was the total amount of **cash** was lost or stolen?
ELSE
ph023_a_skip := 1
END OF IF

IF PH022_b = YES THEN
PH023_b (HOW MUCH STOLEN USING CREDIT CARD in section Paymenthistory)
In the **past 12 months**, what was the total value of the fraudulent charges on your **credit card**?

If none, please enter 0.

IF PH023_b > 0 THEN
FL_PH023_b := number_format(PH023_b)

PH024_b (HOW MUCH STOLEN PERSONALLY LIABLE USING CREDIT CARD in section Paymenthistory)
Of the $(()) of fraudulent charges on your credit card, how much of that were you personally liable for?

If none, please enter 0.
RANGE 0..(HOW MUCH STOLEN USING CREDIT CARD())
ELSE
ph024_b_skip := 1
END OF IF
ELSE
ph023_b_skip := 1
END OF IF

IF PH022_c = YES THEN
PH023_c (HOW MUCH STOLEN USING DEBIT CARD in section Paymenthistory)
In the **past 12 months**, what was the total value of the fraudulent charges on your **debit card**?

If none, please enter 0.

IF PH023_c > 0 THEN
FL_PH023_c := number_format(PH023_c)

PH024_c (HOW MUCH STOLEN PERSONALLY LIABLE USING DEBIT CARD in section Paymenthistory)
Of the $(()) of fraudulent charges on your debit card, how much of that were you personally liable for?

If none, please enter 0.
RANGE 0..(HOW MUCH STOLEN USING DEBIT CARD())
ELSE
ph024_c_skip := 1
END OF IF
ELSE
ph023_c_skip := 1
END OF IF

IF PH022_d = YES THEN
PH023_d (HOW MUCH STOLEN USING CHECKING ACCOUNT in section Paymenthistory)
In the **past 12 months**, what was the total value of the fraudulent charges on your **checking account**?

If none, please enter 0.

IF PH023_d > 0 THEN

FL_PH023_d := number_format(PH023_d)

PH024_d (HOW MUCH STOLEN PERSONALLY LIABLE USING CHECKING ACCOUNT in section Paymenthistory)
Of the $(()) of fraudulent charges on your checking account, how much of that were you personally liable for?

If none, please enter 0.
RANGE 0..(HOW MUCH STOLEN USING CHECKING ACCOUNT())

ELSE
ph024_d_skip := 1
END OF IF
ELSE
ph023_d_skip := 1
END OF IF

/* Question texts for PH009_a to PH009_d were randomized using the array below. The four options are: (1) You or someone else in your household lost their primary job, (2) You declared bankruptcy, (3) Mortgage foreclosure on your primary home, (4) Credit card account closed or frozen by the bank or card company To see which question is presented in which position, consult the permPH009 variables below. */

IF sizeof(PH009_order) = 0 THEN
PH009_order := shuffleArray(array(1,2,3,4))
permPH009_1 := PH009_order(1)
permPH009_2 := PH009_order(2)
permPH009_3 := PH009_order(3)
permPH009_4 := PH009_order(4)
END OF IF

Fill code of question PH009_fill executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PH009_intro (Section Paymenthistory)
During the **past 12 months**, did you experience any of these financial difficulties?

SUBGROUP OF QUESTIONS

PH009_a (FINANCIAL DIFFICULTIES ONE in section Paymenthistory)
(You or someone else in your household lost their primary job/You declared bankruptcy/Mortgage foreclosure on your primary home/Credit card account closed or frozen by the bank or card company)

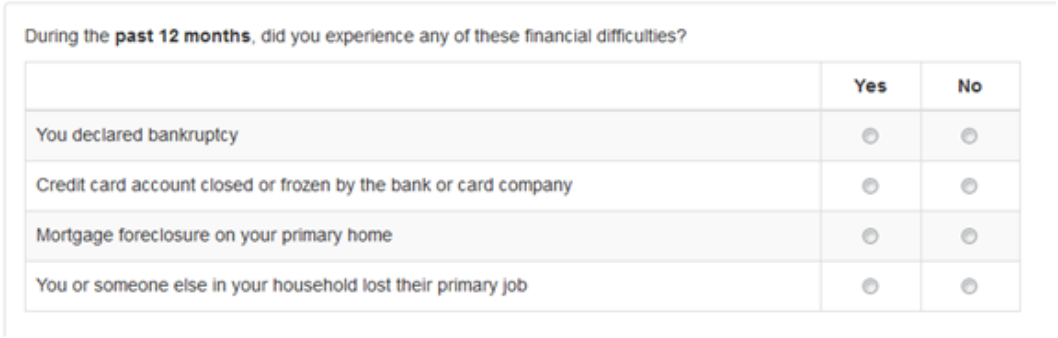
1 Yes
2 No

PH009_b (FINANCIAL DIFFICULTIES TWO in section Paymenthistory)
(You or someone else in your household lost their primary job/You declared bankruptcy/Mortgage foreclosure on your primary home/Credit card account closed or frozen by the bank or card company)
1 Yes
2 No

PH009_c (FINANCIAL DIFFICULTIES THREE in section Paymenthistory)
(You or someone else in your household lost their primary job/You declared bankruptcy/Mortgage foreclosure on your primary home/Credit card account closed or frozen by the bank or card company)
1 Yes
2 No

PH009_d (FINANCIAL DIFFICULTIES FOUR in section Paymenthistory)
(You or someone else in your household lost their primary job/You declared bankruptcy/Mortgage foreclosure on your primary home/Credit card account closed or frozen by the bank or card company)
1 Yes
2 No

Figure 13: *Respondent being asked to indicate if any of the listed financial difficulties occurred*



END OF SUBGROUP

END OF GROUP

IF ((permPH009_1 = 2 AND PH009_a = NO) OR (permPH009_2 = 2 AND PH009_b = NO) OR (permPH009_3 = 2 AND PH009_c = NO) OR (permPH009_4 = 2 AND PH009_d

= NO))

/*
The order of questions PH020_a and PH020_b was randomized using the randomizer below. To see the order, consult the randomPH020 variable below.
*/

IF randomPH020 = EMPTY THEN

randomPH020 := mt_rand(1,2)

/*
(1) PH020_a, PH020_b
(2) PH020_b, PH020_a
/

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PH020_intro (Section Paymenthistory)
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?

SUBGROUP OF QUESTIONS

IF randomPH020 = 1 THEN

IF ((permPH009_1 = 2 AND PH009_a = NO) OR (permPH009_2 = 2 AND PH009_b = NO) OR (permPH009_3 = 2 AND PH009_c = NO) OR (permPH009_4 = 2 AND PH009_d = NO)) THEN

PH020_a (You declared bankruptcy in section Paymenthistory)
You declared bankruptcy
1 Yes
2 No

ELSE

ph020_a_skip := 1

END OF IF

IF ((permPH009_1 = 3 AND PH009_a = NO) OR (permPH009_2 = 3 AND PH009_b = NO) OR (permPH009_3 = 3 AND PH009_c = NO) OR (permPH009_4 =

3 AND PH009_d = NO)) THEN

PH020_b (Mortgage foreclosure on your primary home in section Paymenthistory)
Mortgage foreclosure on your primary home
1 Yes
2 No

ELSE

ph020_b_skip := 1

END OF IF

ELSE

IF ((permPH009_1 = 3 AND PH009_a = NO) OR (permPH009_2 = 3 AND PH009_b = NO) OR (permPH009_3 = 3 AND PH009_c = NO) OR (permPH009_4 = 3 AND PH009_d = NO)) THEN

PH020_b (Mortgage foreclosure on your primary home in section Paymenthistory)
Mortgage foreclosure on your primary home
1 Yes
2 No

ELSE

ph020_b_skip := 1

END OF IF

IF ((permPH009_1 = 2 AND PH009_a = NO) OR (permPH009_2 = 2 AND PH009_b = NO) OR (permPH009_3 = 2 AND PH009_c = NO) OR (permPH009_4 = 2 AND PH009_d = NO)) THEN

PH020_a (You declared bankruptcy in section Paymenthistory)
You declared bankruptcy
1 Yes
2 No

ELSE

ph020_a_skip := 1

END OF IF

END OF IF

END OF SUBGROUP

END OF GROUP

ELSE

ph020_a_skip := 1

ph020_b_skip := 1

END OF IF

End of section **Paymenthistory**

Start of section **Extra_demographics**

DE010 (FAMILY INCOME PREVIOUS 12 MONTHS in section Extra_demographics)
Which category represents the total combined **income** of all members of your family living here during the **past 12 months**?

This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, social security payments and any other money income received by members of your family who are 15 years of age or older.
1 Less than $5,000
2 $5,000-$7,499
3 $7,500-$9,999
4 $10,000-$12,499
5 $12,500-$14,999
6 $15,000-$19,999
7 $20,000-$24,999
8 $25,000-$29,999
9 $30,000-$34,999
10 $35,000-$39,999
11 $40,000-$49,999
12 $50,000-$59,999
13 $60,000-$74,999
14 $75,000-$99,999
15 $100,000-$124,999
16 $125,000-$199,999
17 $200,000-$499,999
18 $500,000 or more

DE011 (PERSONAL INCOME RANK WITHIN HOUSEHOLD in section Extra_demographics)
Where 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 (OWN PRIMARY HOME in section Extra_demographics)
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 = YES THEN

DE014 (MARKET VALUE OF PRIMARY HOME in section Extra_demographics)
What is the approximate market value of your **primary home**?
RANGE 0..99999999

IF DE014 > 4500000 THEN

FLDE014 := number_format(round(DE014))

checkDE014 (CHECK DE014 > 4500 in section Extra_demographics)
You told us that the market value of your primary home is $(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. /What is the approximate market value of your household's assets? Include real estate that you own. /). If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

END OF IF

DE015 (OWE ON LOANS FOR PRIMARY HOME in section Extra_demographics)
About how much do you owe on loans for your **primary home**, including mortgages, home equity loans, and home equity lines of credit?
RANGE 0..99999999

IF DE015 > 2000000 THEN

FLDE015 := number_format(round(DE015))

checkDE015 (CHECK DE015 > 2000 in section Extra_demographics)
You told us that the amount you owe on loans for your primary home is (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. /What is the approximate

market value of your household's assets? Include real estate that you own. /). If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

END OF IF

END OF IF

Fill code of question FLDE016 executed

DE016 (HOUSEHOLD NET WORTH in section Extra_demographics)
(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. /What is the approximate market value of your household's assets? Include real estate that you own. /)
RANGE 0..99999999

FLDE016_1 := number_format(round(DE016))

IF DE013 = 1 THEN

IF ((DE010 >= 1 AND DE010 <= 11) AND DE016 > 500000) THEN

checkDE016_1 (CHECK DE016 in section Extra_demographics)
You told us that the market value of your household's non-home assets is $(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. /What is the approximate market value of your household's assets? Include real estate that you own. /). If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

ELSEIF ((DE010 >= 12 AND <= 13) AND DE016 > 750000) THEN

checkDE016_1 (CHECK DE016 in section Extra_demographics)
You told us that the market value of your household's non-home assets is $(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. /What is the approximate market value of your household's assets? Include real estate that you own. /). If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

ELSEIF ((DE010 = 14 AND DE010 <= 13) AND DE016 > 3000000) THEN

checkDE016_1 (CHECK DE016 in section Extra_demographics)
You told us that the market value of your household's non-home assets is $(Excluding the market value of your primary home, what is the approximate value of your house-

hold's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /). If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

END OF IF

ELSE

IF ((DE010 >= 1 AND DE010 <= 13) AND DE016 > 500000) THEN

checkDE016_2 (CHECK DE016 2 in section Extra_demographics)
You told us that the market value of your household's assets is $(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. /What is the approximate market value of your household's assets? Include real estate that you own. /). If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

ELSEIF ((DE010 >= 12 AND DE010 <= 13) AND DE016 > 750000) THEN

checkDE016_2 (CHECK DE016 2 in section Extra_demographics)
You told us that the market value of your household's assets is $(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. /What is the approximate market value of your household's assets? Include real estate that you own. /). If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

ELSEIF ((DE010 = 14 AND DE010 <= 13) AND DE016 > 3000000) THEN

checkDE016_2 (CHECK DE016 2 in section Extra_demographics)
You told us that the market value of your household's assets is $(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. /What is the approximate market value of your household's assets? Include real estate that you own. /). If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

END OF IF

END OF IF

Fill code of question FLDE019 executed

DE019 (HOUSEHOLD DEBTS in section Extra_demographics)
(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./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./)
RANGE 0..99999999

FLDE019_1 := number_format(round(DE019))

IF DE013 = 1 THEN
  IF DE019 > 1000000 THEN
    checkDE019_1 (CHECK DE019 in section Extra_demographics)
    You told us that the dollar value of your household's non-mortgage debt is $(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. /What is the approximate market value of your household's assets? Include real estate that you own. /). If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.
  END OF IF
ELSE
  IF DE019 > 1000000 THEN
    checkDE019_2 (CHECK DE019 2 in section Extra_demographics)
    You told us that the dollar value of your household's debt is $(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. /What is the approximate market value of your household's assets? Include real estate that you own. /). If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.
  END OF IF
END OF IF

DE018 (CHECKED RECORDS in section Extra_demographics)
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).
1 Yes
2 No

completed := 1

consent (CREDIT PULL in section Extra_demographics)
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 consent = 1 THEN
> **consent_yes** (Section Extra_demographics)
> Thank you very much for your consent. If you have any questions about the study, please call your study manager, Tania Gutsche at 1-855-872-8673 or write uashelp@usc.edu.

ELSE
> **consent_no** (Section Extra_demographics)
> Thank you, as requested we will not do a soft pull of your credit report.

END OF IF

End of section **Extra_demographics**

Start of section **Closing**

CS_001 (HOW PLEASANT INTERVIEW in section Closing)
Could you tell us how interesting or uninteresting you found the questions in this interview?
1 Very interesting
2 Interesting
3 Neither interesting nor uninteresting
4 Uninteresting
5 Very uninteresting

CS_003 (comments in section Closing)
Do you have any other comments on the interview? Please type these in the box below.(If you have no comments, please click next to complete this survey.)
STRING

/* Please note that although question CS_003 is listed in the routing, the answers are not included in the microdata in the event identifiable information is captured. Cleaned responses are available by request. */

End of section **Closing**