

# UnderStandingAmericaStudy

UAS 62: 2016 SURVEY OF CONSUMER PAYMENT CHOICE



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of Boston

Fielded September 19, 2016 - November 1, 2016

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## 1 INTRODUCTION

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This UAS panel survey, titled "UAS 62: 2016 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 2016. 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 also filled out diary entries of daily spending in UAS 63. 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 64. Related surveys in this project are UAS 28, 29, 31, 34 (2015) and UAS 62-64 (2016).

### 1.1 Topics

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

### 1.2 Experiments

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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

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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](mailto:tgutsche@usc.edu).

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## 2 SURVEY RESPONSE AND DATA

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### 2.1 Sample selection and response rate

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The sample selection for this survey was:

All active respondents who gave consent to participate in the Boston Federal Bank SCPC/Diary 2016 project in UAS64.

As such, this survey was made available to 3464 UAS participants. Of those 3464 participants, 3384 completed the survey and are counted as respondents. Of those who are not counted as respondents, 19 started the survey without completing and 61 did not start the survey. The overall response rate was 97.69%.

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.%.

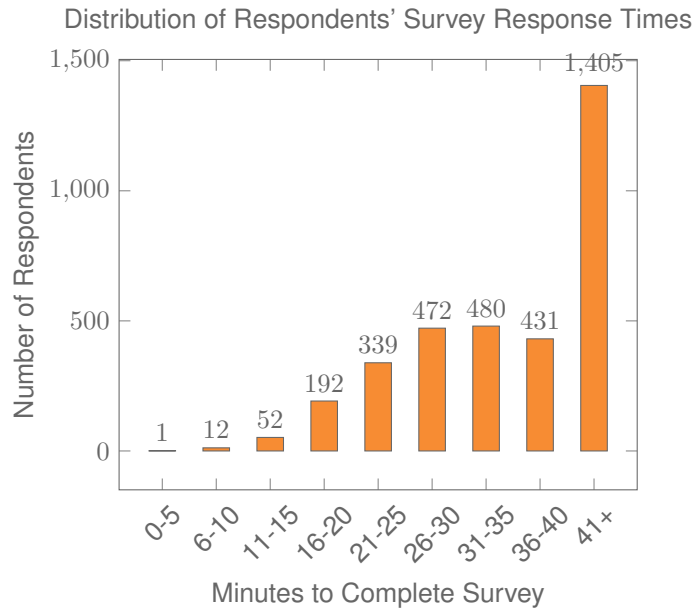
The detailed survey response rate is as follows:

UAS62 - Response Overview	
Size of selected sample	3464
Completed the survey	3384
Started but did not complete the survey	19
Did not start the survey	61
Response rate	97.69%

### 2.2 Timings

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The survey took respondents an average of 40 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.

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### 3 STANDARD VARIABLES

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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. ASDE 2014/01
    2. ASDE 2014/01
    3. ASDE 2014/01
    4. Public records 2015/05
    5. MSG 2015/07
    6. MSG 2016/01
    7. MSG 2016/01
    8. MSG 2016/01
    9. MSG 2016/02

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

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## 4 BACKGROUND DEMOGRAPHICS

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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.
- **hisplativo**: 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 hisplativo, 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.
- **If\_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, If\_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.
- **hhmembervnumber**: 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 'hhmembervnumber' 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.

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## 5 MISSING DATA CONVENTIONS

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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.

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## 6 ROUTING SYNTAX

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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.



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## 7 SURVEY WITH ROUTING

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**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  
Fill code of question FLRemittance executed  
Fill code of question FLRemittances executed  
Fill code of question FLSavingsAccountsLink2\_lower 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..1999

**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, Android, Samsung Galaxy, HTC One, 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 <b>monthly bills</b> (rent or mortgage, utilities, cell phone, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Doing regular <b>shopping</b> for the household (groceries, household supplies, pharmacy, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Making decisions about <b>saving and investments</b> (whether to save, how much to save, where to invest, how much to borrow)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Making decisions about <b>other household financial matters</b> (where to bank, what payment methods to use, setting up online bill payments, filing taxes)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## 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 business, organization, or person, such as an insurance or 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.

### **Card payment instruments**

Debit card A card that deducts directly from your bank account. Credit card A card that allows the cardholder to make a purchase that will be paid back to the credit card company later. Prepaid card A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.

### **Paper payment instruments**

Cash Coins and paper bills. Check A piece of paper directing a financial institution to pay a specific amount of money to a person or business. Money order A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.

For each question, please rate the characteristics of **all** payment methods, even if you do not have or use all of them.

**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)

**Acceptance For Payment**

Please rate how likely each payment method is to be **accepted** for payment by stores, companies, online merchants, and other people or organizations.

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

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

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

	Rarely accepted	Occasionally accepted	Often accepted	Usually accepted	Almost always accepted
Cash	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Check	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money order	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bank account number	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online banking bill pay	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Debit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prepaid card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

ELSEIF AS003\_order(cnt) = 2 THEN

AS003\_a2\_intro (intro in section Paymentmethods)

**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.*

**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	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prepaid card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cash	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Check	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money order	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bank account number	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online banking bill pay	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

ELSEIF AS003\_order(cnt) = 3 THEN

**AS003\_a3.intro** (intro in section Paymentmethods)

**Convenience**

Please rate the **convenience** of each payment method.

Examples: speed, control over payment timing, ease of use, effort to carry, ability to keep or store.

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

**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	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Check	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money order	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bank account number	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online banking bill pay	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Debit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prepaid card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

ELSEIF AS003\_order(cnt) = 4 THEN

AS003\_a4.intro (intro in section Paymentmethods)

### Security

Suppose a payment method has been stolen, misused, or accessed without the owner's permission. Please rate the **security** of each method against permanent financial loss or unwanted disclosure of personal information.

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

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

### Security

Suppose a payment method has been stolen, misused, or accessed without the owner's permission. Please rate the **security** of each method against permanent financial loss or unwanted disclosure of personal information.

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

	Very risky	Risky	Neither risky nor secure	Secure	Very secure
Debit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prepaid card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bank account number	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online banking bill pay	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cash	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Check	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money order	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

ELSEIF AS003\_order(cnt) = 5 THEN

AS003\_a5\_intro (intro in section Paymentmethods)

### Getting & Setting Up

Rate the task of **getting or setting up** each payment method before you can use it.

Examples: getting cash at the ATM, length of time to get or set up, paperwork, learning to use or install it, or travel.

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

**Figure 6:** Respondent being asked to indicate level of set up effort for the listed payment methods

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

	Very hard to get or set up	Hard to get or set up	Neither hard nor easy	Easy to get or set up	Very easy to get or set up
Cash	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Check	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money order	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bank account number	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online bank	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Debit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prepaid card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

ELSEIF AS003\_order(cnt) = 6 THEN

AS003\_a6\_intro (intro in section Paymentmethods)

### Payment Records

Rate the quality of **payment records** offered by each payment method. Consider both paper and electronic records.

Examples: proof of purchase, account balances, spending history, usefulness in correcting errors or dispute resolution, or ease of storage.

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

**Figure 7:** 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	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Check	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money order	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bank account number	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online banking bill pay	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Debit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prepaid card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

/\* Answer options for AS012 were randomized using the array below. The six options are: (1) Acceptance for payment, (2) Getting and setting up, (3) Cost, (4) Convenience, (5) Payment records (6) Security. To see which answer is presented in which position, consult the permAS012 variables below. \*/

IF sizeof(AS012\_order) = 0 THEN

```
AS012_order := shuffleArray(array(1,2,3,4,5,6))
permAS012_1 := AS012_order(1)
permAS012_2 := AS012_order(2)
permAS012_3 := AS012_order(3)
permAS012_4 := AS012_order(4)
permAS012_5 := AS012_order(5)
```

```
| permAS012.6 := AS012_order(6)
```

```
END OF IF
```

Fill code of question AS012\_fill executed

**AS012** (PAYMENT CHARACTERISTICS MOST IMPORTANT in section Paymentmethods)  
Please tell us which payment characteristic is most important when you decide which payment method to use.

1 (Acceptance for payment/Getting and setting up/Cost/Convenience/Payment records/Security)

2 (Acceptance for payment/Getting and setting up/Cost/Convenience/Payment records/Security)

3 (Acceptance for payment/Getting and setting up/Cost/Convenience/Payment records/Security)

4 (Acceptance for payment/Getting and setting up/Cost/Convenience/Payment records/Security)

5 (Acceptance for payment/Getting and setting up/Cost/Convenience/Payment records/Security)

6 (Acceptance for payment/Getting and setting up/Cost/Convenience/Payment records/Security)

*/\* The order of the questions in the series AS004\_a to AS004\_e were randomized using the array below. The five questions are: (1) In person, (2) By mail or other delivery service, (3) Over a landline phone, (4) Using a laptop or desktop computer, (5) Using an app on a mobile phone or tablet. To see which question is presented in which position in the table, consult the permAS004 variables below. \*/*

```
IF sizeof(AS004_order) = 0 THEN
```

```
| AS004_order := shuffleArray(array(1,2,3,4,5))
```

```
| permAS004_1 := AS004_order(1)
```

```
| permAS004_2 := AS004_order(2)
```

```
| permAS004_3 := AS004_order(3)
```

```
| permAS004_4 := AS004_order(4)
```

```
| permAS004_5 := AS004_order(5)
```

```
END OF IF
```

```
FLAS004_questions := array(1 →"AS004_a", 2 →"AS004_b", 3 →"AS004_c", 4 →"AS004_d",  
5 →"AS004_e")
```

#### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**AS004\_intro** (intro in section Paymentmethods)

How do you rate the security of the following means of making a payment?

*Please rate all means of making a payment, even if you do not use that method.*

#### SUBGROUP OF QUESTIONS

```
| LOOP FROM 1 TO 5
```



Value of question FLAS004\_questions(AS004\_order(cnt1)) asked as question

END OF LOOP

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**AS005\_intro** (intro in section Paymentmethods)

How would you rate the **security** of each type of (debit card/A card that deducts directly from your bank account.) transaction?

**Figure 8:** 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	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Signature debit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
No PIN and no signature debit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Using a debit card online	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

SUBGROUP OF QUESTIONS

**AS005\_a** (PIN debit card in section Paymentmethods)

In-person, typing in your Personal Identification Number (PIN)

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

**AS005\_b** (Signature debit card in section Paymentmethods)

In person, giving your signature

- 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)

In person, using neither PIN nor signature

- 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)

Online, providing security code (CVV)

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

**AS005\_g** (Online without providing CVV in section Paymentmethods)

Online, without providing security code (CVV)

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

**AS005\_h** (telephone with CCV in section Paymentmethods)

During a voice telephone call, with security code (CVV)

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

**AS005\_i** (telephone without CVV in section Paymentmethods)

During a voice telephone call, without security code (CVV)

- 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 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 the questions, please keep the following in mind:

*If you are married or living with a partner, please report only your accounts. Do not include accounts held.....only by your spouse or partner...for business purposes only ...at non-bank online payment services such as PayPal. Enter "0" if you have no accounts of the indicated type.*

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

SUBGROUP OF QUESTIONS

**PA001\_a** (HOW MANY BANK ACCOUNTS CHECKING in section Paymentadoption)

Number of (checking accounts/Allow you to make payments or withdrawals as often as necessary using checks, debit or ATM cards, or online payments. Some checking accounts pay interest on deposits and may be called money market checking accounts.):  
RANGE 0..100

**PA001\_b** (HOW MANY BANK ACCOUNTS SAVINGS in section Paymentadoption)

Number of (savings accounts/A type of deposit account held at a bank or other financial institution that pays interest and may require a minimum balance. Unlike a checking account, it limits the number of withdrawals or payments you can make each month.):  
*Include only traditional accounts (passbook or statement), money market accounts (but*

*not other mutual funds),  
education accounts (Coverdell or 529), and Christmas Clubs or other account desig-  
nated for saving purpose (e.g., vacation).*

RANGE 0..100

END OF SUBGROUP

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**

**NEWOB BP** (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 account Please 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

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..99999999

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..99999999

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..99999999

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..99999999

**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..99999999

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 ^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 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)

**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

**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

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** (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

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 account A credit card A loan or overdraft insurance Do 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 any of your **checking accounts**.

/)

**SUBGROUP OF QUESTIONS**

**PA031** (BLANK UNUSED CHECKS in section Paymentadoption)

Do you 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 only your cards. 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 only your cards. 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 only your cards. 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\_ordervariables. \*/*

IF sizeof(PA022\_order) = 0 THEN

| PA022\_order := shuffleArray(array(1,2,3,4))

END OF IF

Fill code of question FLPA022 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

IF (pa008.a1 = 0 OR pa008.a1 = EMPTY) AND (pa008.a2 = 0 OR pa008.a2 = EMPTY) AND (pa008.a3 = 0 OR pa008.a3 = EMPTY) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**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

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_ordervariables`. \*/

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 Paymentadop-
tion)
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 BAADOPTER = 1 THEN

ELSE

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  
newobbbp\_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**

**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**

## 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

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA055** (use any financial services in section Paymentadoption)

Some people use **non-bank** financial services, whether or not 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?

*Services provided by a **non-bank** (such as the Post Office or Western Union):*

SUBGROUP OF QUESTIONS

**PA055\_a1** (use money order or cashiers check in section Paymentadoption)

Money order

1 Yes

2 No

**PA055\_a2** (use check cashing in section Payment adoption)

Check cashing

1 Yes

2 No

**PA055\_a3** (use remittance in section Payment adoption)

(Remittance/The transfer of money to people who live or have accounts in another country)

1 Yes

2 No

#### END OF SUBGROUP

**PA055\_intro2** (Section Payment adoption)

*Other financial services:*

#### SUBGROUP OF QUESTIONS

**PA055\_b1** (use payday loan in section Payment adoption)

Payday loan

1 Yes

2 No

**PA055\_b2** (use selling an item at a pawn shop in section Payment adoption)

Selling an item at a pawn shop

1 Yes

2 No

**PA055\_b3** (use rent-to-own services in section Payment adoption)

Rent-to-own services

1 Yes

2 No

**PA055\_b4** (use tax refund anticipation loan in section Payment adoption)

Tax refund anticipation loan

1 Yes

2 No

**PA055\_b5** (use auto title loan in section Payment adoption)

Auto title loan

1 Yes

2 No

#### END OF SUBGROUP

## END OF GROUP

**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 dollar Do 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

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

When you get **cash**, where do you get it most often?

- Cash back at a retail store
- Bank teller
- I am paid in cash
- Check cashing store
- ATM
- Family or friend
- Other (please specify):

<< Back    Next >>

**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)) 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))

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

### SUBGROUP OF QUESTIONS

**PA018.a1** (HOW OFTEN GET CASH TIMES PER WEEK in section Paymentadoption)  
NUMBER (NO DECIMALS ALLOWED)

**PA018.b1** (HOW OFTEN GET CASH TIMES PER MONTH in section Paymentadoption)  
NUMBER (NO DECIMALS ALLOWED)

**PA018.c1** (HOW OFTEN GET CASH TIMES PER YEAR in section Paymentadoption)  
NUMBER (NO DECIMALS ALLOWED)

**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)) **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))

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

*please enter 0 in any box.*

#### SUBGROUP OF QUESTIONS

**PA018\_a2** (HOW OFTEN GET CASH TIMES PER WEEK OTHER SOURCES in section Paymentadoption)  
NUMBER (NO DECIMALS ALLOWED)

**PA018\_b2** (HOW OFTEN GET CASH TIMES PER MONTH OTHER SOURCES in section Paymentadoption)  
NUMBER (NO DECIMALS ALLOWED)

**PA018\_c2** (HOW OFTEN GET CASH TIMES PER YEAR OTHER SOURCES in section Paymentadoption)  
NUMBER (NO DECIMALS ALLOWED)

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.b6** (Ethereum in section Paymentadoption)

Ethereum

1 Yes

2 No

**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.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.b6 = YES THEN

**PA121\_g** (OWN Ethereum in section Paymentadoption)

Ethereum

1 Yes

2 No

**ELSE**

| PA121\_g\_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
|
| PA121_e_skip := 1
|
| 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\_g\_skip = EMPTY AND PA121\_g != YES) THEN

PA122\_g (EVER OWN Ethereum in section Paymentadoption)  
Ethereum  
1 Yes  
2 No

ELSE

PA122\_g\_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

PA122_e_skip := 1

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
PA122_g_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 ^FLRemittances 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 ^FLRemittances 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 ^FLRemittances 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 ^FLRemittances 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 ^FLRemit-

tances 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 ^FLRemittances 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 ^FLRemittances 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 ^FLRemittances 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 (PA126 FILL(permPA126\_1))

2 (PA126 FILL(permPA126\_2))

3 (PA126 FILL(permPA126\_3))

4 (PA126 FILL(permPA126\_4))

5 (PA126 FILL(permPA126\_5))



```
6 (PA126 FILL(permPA126_6))
7 (PA126 FILL(permPA126_7))
8 (PA126 FILL(permPA126_8))
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

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  
NUMBER (DECIMALS ALLOWED)

**PA123\_a\_US** (HOW MUCH BITCOIN IN US in section Paymentadoption)  
Bitcoin  
NUMBER (NO DECIMALS ALLOWED)

**ELSE**

PA123\_a\_number\_skip := 1  
PA123\_a\_US\_skip := 1

**END OF IF**

**IF PA121\_g\_skip = EMPTY AND PA121\_g = YES THEN**

**PA123\_g\_number** (HOW MUCH Ethereum in section Paymentadoption)  
Ethereum  
NUMBER (DECIMALS ALLOWED)

**PA123\_g\_US** (HOW MUCH Ethereum IN US in section Paymentadoption)  
Ethereum  
NUMBER (NO DECIMALS ALLOWED)

**ELSE**

PA123\_g\_number\_skip := 1  
PA123\_g\_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  
NUMBER (DECIMALS ALLOWED)

**PA123\_b\_US** (HOW MUCH RIPPLE IN US in section Paymentadoption)  
Ripple  
NUMBER (NO DECIMALS ALLOWED)

**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  
NUMBER (DECIMALS ALLOWED)

**PA123\_c.US** (HOW MUCH LITECOIN IN US in section Paymentadoption)  
Litecoin  
NUMBER (NO DECIMALS ALLOWED)

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  
NUMBER (DECIMALS ALLOWED)

**PA123\_d.US** (HOW MUCH DASH IN US in section Paymentadoption)  
Dash  
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA123\_d.number\_skip := 1  
PA123\_d.US\_skip := 1

END OF IF

PA123\_e.number\_skip := 1  
PA123\_e.US\_skip := 1

IF PA121\_f.skip = EMPTY AND PA121\_f = YES THEN

**PA123\_f\_number** (HOW MUCH DOGECOIN in section Paymentadoption)  
Dogecoin  
NUMBER (DECIMALS ALLOWED)

**PA123\_f\_US** (HOW MUCH DOGECOIN IN US in section Paymentadoption)  
Dogecoin  
NUMBER (NO DECIMALS ALLOWED)

**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.

**IF PA121\_a = 1 OR PA122\_a = 1 OR PA121\_b = 1 OR PA122\_b = 1 OR PA121\_c = 1 OR PA122\_c = 1 OR PA121\_d = 1 OR PA122\_d = 1 OR PA121\_f = 1 OR PA122\_f =**

1 OR PA121\_g = 1 OR PA122\_g = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA133\_intro** (intro virtual currency past 12 months in section Paymentadoption)  
In the **past 12 months**, have you exchanged **virtual currency** for U.S. dollars or exchanged U.S. dollars for virtual currency?

SUBGROUP OF QUESTIONS

IF PA121\_a = 1 OR PA122\_a = 1 THEN

**PA133\_a** (LAST 12 days BITCOIN in section Paymentadoption)  
Bitcoin  
1 Yes  
2 No

END OF IF

IF PA121\_g = 1 OR PA122\_g = 1 THEN

**PA133\_g** (LAST 12 days Ethereum in section Paymentadoption)  
Ethereum  
1 Yes  
2 No

END OF IF

IF PA121\_b = 1 OR PA122\_b = 1 THEN

**PA133\_b** (LAST 12 days Ripple in section Paymentadoption)  
Ripple  
1 Yes  
2 No

END OF IF

IF PA121\_c = 1 OR PA122\_c = 1 THEN

**PA133\_c** (LAST 12 days Litecoin in section Paymentadoption)  
Litecoin  
1 Yes  
2 No

END OF IF

IF PA121\_d = 1 OR PA122\_d = 1 THEN

**PA133\_d** (LAST 12 days Dash in section Paymentadoption)

Dash

1 Yes

2 No

END OF IF

IF PA121\_f = 1 OR PA122\_f = 1 THEN

**PA133\_f** (LAST 12 days Dogecoin in section Paymentadoption)

Dogecoin

1 Yes

2 No

END OF IF

END OF SUBGROUP

END OF GROUP

IF PA133\_a = 1 OR PA133\_b = 1 OR PA133\_c = 1 OR PA133\_d = 1 OR PA128\_e = 1  
OR PA133\_f = 1 OR PA133\_g = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA135\_intro** (intro exchange virtual currency in us dollars past 12 months in section Paymentadoption)

In the **past 12 months**, how many times did you exchanged **virtual currency** for U.S. dollars or exchange U.S. dollars for virtual currency?

SUBGROUP OF QUESTIONS

IF PA133\_a = 1 THEN

**PA135\_a** (past 12 months BITCOIN number of exchanges in section Paymentadoption)

Bitcoin

NUMBER (NO DECIMALS ALLOWED)

END OF IF

IF PA133\_g = 1 THEN

**PA135.g** (past 12 months Ethereum number of exchanges in section Payment-adoption)  
Ethereum  
NUMBER (NO DECIMALS ALLOWED)

END OF IF

IF PA133.b = 1 THEN

**PA135.b** (past 12 months Ripple number of exchanges in section Payment-adoption)  
Ripple  
NUMBER (NO DECIMALS ALLOWED)

END OF IF

IF PA133.c = 1 THEN

**PA135.c** (past 12 months Litecoin number of exchanges in section Payment-adoption)  
Litecoin  
NUMBER (NO DECIMALS ALLOWED)

END OF IF

IF PA133.d = 1 THEN

**PA135.d** (past 12 months Dash number of exchanges in section Payment-adoption)  
Dash  
NUMBER (NO DECIMALS ALLOWED)

END OF IF

IF PA133.f = 1 THEN

**PA135.f** (past 12 months Dogecoin number of exchanges in section Payment-adoption)  
Dogecoin  
NUMBER (NO DECIMALS ALLOWED)

END OF IF

END OF SUBGROUP



END OF GROUP

END OF IF

END OF IF

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

PA123\_g\_number\_skip := 1

PA123\_g\_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

**PA128\_intro** (Section Paymentadoption)

In the **past 12 months**, have you used **virtual currency** to make a payment for goods or services or to another person? *Exclude exchanges from U.S. dollars to virtual currency and vice versa.*

SUBGROUP OF QUESTIONS

IF PA121\_a = 1 OR PA122\_a = 1 THEN

**PA128.a** (USED IN PAST 30 DAYS BITCOIN IN TRANSACTION in section Paymentadoption)

Bitcoin

1 Yes

2 No

END OF IF

IF PA121\_g = 1 OR PA122\_g = 1 THEN

**PA128\_g** (USED IN PAST 30 DAYS Ethereum IN TRANSACTION in section Paymentadoption)

Ethereum

1 Yes

2 No

END OF IF

IF PA121\_b = 1 OR PA122\_b = 1 THEN

**PA128\_b** (USED IN PAST 30 DAYS RIPPLE IN TRANSACTION in section Paymentadoption)

Ripple

1 Yes

2 No

END OF IF

IF PA121\_c = 1 OR PA122\_c = 1 THEN

**PA128\_c** (USED IN PAST 30 DAYS LITECOIN IN TRANSACTION in section Paymentadoption)

Litecoin

1 Yes

2 No

END OF IF

IF PA121\_d = 1 OR PA122\_d = 1 THEN

**PA128\_d** (USED IN PAST 30 DAYS DASH IN TRANSACTION in section Paymentadoption)

Dash

1 Yes

2 No

END OF IF

IF PA121\_f = 1 OR PA122\_f = 1 THEN

**PA128\_f** (USED IN PAST 30 DAYS DOGECOIN IN TRANSACTION in section Paymentadoption)

Dogecoin

1 Yes

| 2 No

| END OF IF

| END OF SUBGROUP

END OF GROUP

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) OR (PA128.g.skip = EMPTY AND PA128.g = YES) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA140\_intro** (Section Paymentadoption)

In the **past 12 months**, how many payments for goods or services or to another person did you make using a **virtual currency**? *Exclude exchanges from U.S. dollars to virtual currency and vice versa.*

SUBGROUP OF QUESTIONS

IF (PA128.a.skip = EMPTY AND PA128.a = YES) THEN

| **PA140\_a** (BITCOIN 30 DAYS NO TRANSACTIONS in section Paymentadoption)

| Bitcoin

| NUMBER (NO DECIMALS ALLOWED)

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

| NUMBER (NO DECIMALS ALLOWED)

ELSE

| PA140.b.skip := 1

END OF IF

IF (PA128.g\_skip = EMPTY AND PA128.g = YES) THEN

PA140\_g (Ethereum 30 DAYS NO TRANSACTIONS in section Paymentadoption)  
Ethereum  
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA140.g\_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  
NUMBER (NO DECIMALS ALLOWED)

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  
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA140.d\_skip := 1

END OF IF

PA140.e\_skip := 1

IF (PA128.f\_skip = EMPTY AND PA128.f = YES) THEN

**PA140\_f** (DOGECOIN 30 DAYS NO TRANSACTIONS in section Paymentadoption)  
Dogecoin  
NUMBER (NO DECIMALS ALLOWED)

**ELSE**

PA140\_f\_skip := 1

**END OF IF**

**END OF SUBGROUP**

**END OF GROUP**

**pa129\_d2** (who paid with virtual currency in section Paymentadoption)  
Who did you pay using **virtual currency**?  
1 Merchant (store, company, or other business)  
2 A person (somebody who is not a merchant)  
3 Both

**IF pa129\_d2 = 1 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**

PA140\_a\_skip := 1

PA140\_b\_skip := 1

PA140\_c\_skip := 1

PA140\_d\_skip := 1

PA140\_e\_skip := 1

PA140\_f\_skip := 1  
PA140\_g\_skip := 1

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  
PA124\_g\_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  
PA122\_g\_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 only your cards. 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

CCADOPTER := 0

END OF IF

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 THEN
```

```
| CCADOPTER := 1
```

```
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

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 = YES THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA052\_intro** (Section Paymentadoption)

Do you own any of these kinds of credit cards that also are branded with a company logo?

*Examples include Amazon.com, Macy's, ExxonMobil, American Airlines, Costco, Kohl's.*

SUBGROUP OF QUESTIONS

IF PA019\_a = YES OR PA053 = YES 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 = YES 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 = YES 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 = YES 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 = YES 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

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  
PA054.a := PA054.a1 + PA054.a2  
PA054.b := PA054.b1 + PA054.b2  
PA054.c := PA054.c1 + PA054.c2  
PA054.d := PA054.d1 + PA054.d2  
PA054.e := PA054.e1 + PA054.e2  
PA054.f := PA054.f1 + PA054.f2  
PA054.g := PA054.g1 + PA054.g2

```

IF (PA054_a_skip = empty) THEN
| PA054_cards := PA054_cards + PA054_a1 + PA054_a2
END OF IF

IF (PA054_b_skip = empty) THEN
| PA054_cards := PA054_cards + PA054_b1 + PA054_b2
END OF IF

IF (PA054_c_skip = empty) THEN
| PA054_cards := PA054_cards + PA054_c1 + PA054_c2
END OF IF

IF (PA054_d_skip = empty) THEN
| PA054_cards := PA054_cards + PA054_d1 + PA054_d2
END OF IF

IF (PA054_e_skip = empty) THEN
| PA054_cards := PA054_cards + PA054_e1 + PA054_e2
END OF IF

IF (PA054_f_skip = empty) THEN
| PA054_cards := PA054_cards + PA054_f1 + PA054_f2
END OF IF

IF (PA054_g_skip = empty) THEN
| PA054_cards := PA054_cards + PA054_g1 + PA054_g2
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

IF (((PA019_a = YES OR PA053 = YES) AND pa052_a = YES AND (pa054_a1 > 0

```



OR pa054.a2 > 0)) OR ((PA019.f = YES OR PA053 = YES) AND pa052.b = YES AND (pa054.f1 > 0 OR pa054.f2 > 0)) OR ((PA019.g = YES OR PA053 = YES) AND pa052.c = YES AND (pa054.g1 > 0 OR pa054.g2 > 0)) OR ((PA019.c = YES OR PA053 = YES) AND pa052.d = YES AND (pa054.c1 > 0 OR pa054.c2 > 0)) OR ((PA019.d = YES OR PA053 = YES) AND pa052.e = YES AND (pa054.d1 > 0 OR pa054.d2 > 0))) THEN

**GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN**

IF (PA019.a = YES OR PA053 = YES) AND 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 (PA019.f = YES OR PA053 = YES) AND 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 (PA019.g = YES OR PA053 = YES) AND 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 (PA019.c = YES OR PA053 = YES) AND 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 (PA019\_d = YES OR PA053 = YES) AND 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

**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.

NUMBER (DECIMALS ALLOWED)

**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
- 6 I did not have a balance 12 months ago

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.*

NUMBER (DECIMALS ALLOWED)

IF  $pu013 \geq 100000$  THEN

FLpu013 := number\_format(round(pu013))

**pu013.b** (confirm pu013 in section Paymentuse)

You told us that your credit limit is \$(fill for money pu013()).

Is it correct?

- 1 Yes
- 2 No

IF  $pu013.b = 2$  THEN

**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.*

NUMBER (DECIMALS ALLOWED)

END OF IF

END OF IF

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

**pu013\_a** (correct balance larger than credit 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 credit 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\_c** (authorize mobile phone company in section Paymentadoption)

Authorize your mobile phone company to pay for you

1 Yes

2 No

**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\_j = 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\_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 Pay-

mentadoption)  
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/The transfer of money to people who live or have accounts in another country) 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 10:** 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)	<input type="text"/>
Public transportation card (subway, bus, train or ferry)	<input type="text"/>
Phone card	<input type="text"/>
Direct Express	<input type="text"/>
EBT, WIC, SNAP, or TANF	<input type="text"/>
Other federal, state, or local government benefit card	<input type="text"/>
Payroll card (for wages or salary)	<input type="text"/>
Employee incentive card (for bonus pay, awards, or recognition from your employer)	<input type="text"/>
Benefit card (FSA, HRA, HSA, health care, day care)	<input type="text"/>
Remittance card (for sending money overseas)	<input type="text"/>
Rebate card from store, merchant, or website	<input type="text"/>
Location specific card (for spending in shopping malls or university campus)	<input type="text"/>
Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express • Include only cards not reported above.	<input type="text"/>

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

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 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

#### 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:

**Type of card**Number of card(s)(Gift card from a store, merchant, or website()(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.())

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\_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/The transfer of money to people who live or have accounts in another country) card (for sending money overseas)  
RANGE 0..100

**PA198\_k** (Rebate card from store, merchant, or website in section Paymenta-

doption)  
Rebate card from store, merchant, or website  
RANGE 0..100

**PA198\_I** (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\_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\_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.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/The transfer of money to people who live or have accounts in another country) 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 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 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\_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/The transfer of money to people who live or have accounts in another country) 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)) 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 sec-
tion 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**

**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.



- 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 deduction Debit card Credit card Prepaid card Direct payment from your income

Do you have any automatic bill payments **set up** to occur this month?

- 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?

NUMBER (DECIMALS ALLOWED)

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 Paymentadoption)

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?

NUMBER (DECIMALS ALLOWED)

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)

tion)  
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?  
NUMBER (DECIMALS ALLOWED)

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 PaySamsung PaySquare CashDashFacebook 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
- 11 Samsung Pay
- 12 Square Cash
- 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 payments Payments set up to occur on a regularly scheduled basis to the same company or person. These include bills, subscriptions and debt payments. Online bill payments Payments made online for bills, subscriptions or debt payments, but not set up to be paid automatically. Bill payments by mail, in person, or by phone Payments for bills, subscriptions, or debt payments that you mail in, pay in person, or call on your phone.

**PURCHASES OF GOODS & SERVICES** Online payments Payments for items bought over the internet or donations made online. Retail purchases of goods Purchases of goods at stores, such as: grocery stores, superstores, department stores, drug stores. Services Purchases of services, such as: restaurants, bars, fast food and beverage, transportation and tolls, doctor's visits, child care, haircuts, education, recreation and entertainment. Person-to-person payments Payments to people not made through a retail establishment, such as



payments for allowances, paying back a friend, or gifts to other people.

**IF ABPADOPTER = 1 THEN**

**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 11: 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 <b>debit cards</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Charged to your <b>credit cards</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid using your <b>bank account and routing numbers</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid using the <b>online banking bill payment</b> function on your bank's website	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid directly from your income	<input type="text"/>	<input type="text"/>	<input type="text"/>

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 sec-  
tion 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 madopter = 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 Pay-
|     mentuse)
|     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 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.*

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

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 pcardopter = 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

**Figure 12:** 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	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid by check (paper)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid by money order	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid with your debit card	<input type="text"/>	<input type="text"/>	<input type="text"/>
Charged to your credit card	<input type="text"/>	<input type="text"/>	<input type="text"/>

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 beverage  
 Transportation and tolls  
 Medical, dental, and fitness  
 Education and child care  
 Personal care (e.g. hair)  
 Recreation, entertain-

ment, 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

| END OF SUBGROUP

ELSE

PU006c\_e1\_skip := 1  
PU006c\_e2\_skip := 1  
PU006c\_e3\_skip := 1

END OF IF

END OF SUBGROUP

**Figure 13:** 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	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid by check (paper)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid by money order	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid with your debit card	<input type="text"/>	<input type="text"/>	<input type="text"/>
Charged to your credit card	<input type="text"/>	<input type="text"/>	<input type="text"/>

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** payments do you make?

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

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

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

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)

**Identity theft** is a fraud that is committed or attempted, using a person's identifying information without authority. ID theft may involve stealing someone's Social Security number (SSN), name, bank account, or credit card numbers, and using that information without permission.

In the past 12 months, have you, or anyone you know well (family, friends, neighbors, coworkers, etc), been a victim of identity theft?

1 Yes, myself and someone I know well

- 2 Yes, someone I know well only
- 3 Yes, myself only
- 4 No

**IF BAADOPTER = 1 OR BAEVER = 1 THEN**

**PH007** (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\_g** (MoneyWiz in section Paymenthistory)

MoneyWiz

1 Yes

2 No

**ph025\_h** (GoodBudget in section Paymenthistory)

GoodBudget

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?
| NUMBER (DECIMALS ALLOWED)
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.*

NUMBER (NO DECIMALS ALLOWED)

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.*

NUMBER (NO DECIMALS ALLOWED)

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 activity on your
  checking account?

```

```

  If none, please enter 0.
  NUMBER (NO DECIMALS ALLOWED)

```

```

  IF PH023.d > 0 THEN

```

```

    FL_PH023.d := number_format(PH023.d)

```

```

    PH024.d (HOW MUCH STOLEN PERSONALLY LIABLE USING CHECKING AC-
    COUNT in section Paymenthistory)
    Of the $(()) of fraudulent activity 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 ac-
count 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

## END OF SUBGROUP

**Figure 14:** Respondent being asked to indicate if any of the listed financial difficulties occurred

During the <b>past 12 months</b> , did you experience any of these financial difficulties?		
	Yes	No
You declared bankruptcy	<input type="radio"/>	<input type="radio"/>
Credit card account closed or frozen by the bank or card company	<input type="radio"/>	<input type="radio"/>
Mortgage foreclosure on your primary home	<input type="radio"/>	<input type="radio"/>
You or someone else in your household lost their primary job	<input type="radio"/>	<input type="radio"/>

## 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 difficul-

ties?

#### 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

**IF DE010 = 18 THEN**

**DE012** (TOTAL COMBINED FAMILY INCOME in section Extra\_demographics)

Please tell us the total combined **income** of all members of your family living here during the **past 12 months**?

RANGE 0..99999999

**END OF IF**

**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

FLDE014 := number\_format(round(DE014))

**IF DE014 ≥ 100000 THEN**

**DE014\_b** (CHECK DE014 > 100000 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. /).

Is this correct?

1 Yes

2 No

**IF DE014\_b = 2 THEN**

**DE014** (MARKET VALUE OF PRIMARY HOME in section Extra\_demographics)

What is the approximate market value of your **primary home**?

RANGE 0..99999999

**END OF IF**

**END OF IF**

FLDE014 := number\_format(round(DE014))

**IF DE014 > 4500000 THEN**

**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

FLDE015 := number\_format(round(DE015))

**IF DE015 ≥ 100000 THEN**



**DE015\_b** (CHECK DE015 > 100000 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. /).

Is it correct?

1 Yes

2 No

**IF DE015\_b = 2 THEN**

**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

**END OF IF**

**END OF IF**

FLDE015 := number\_format(round(DE015))

**IF DE015 > 2000000 THEN**

**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 DE016 ≥ 100000 THEN**

Fill code of question FLDE016.b executed

**DE016\_b** (CHECK DE016 > 100000 in section Extra\_demographics)

(You told us that the value of your household's other assets is /You told us that the 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. /).

Is it correct?

1 Yes

2 No

**IF DE016.b = 2 THEN**

**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

**END OF IF**

**END OF IF**

FLDE016\_1 := number\_format(round(DE016))

**IF DE013 = 1 THEN**

**IF ((DE010 ≥ 1 AND DE010 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 DE010 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 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 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 ((DE010 ≥ 1 AND DE010 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 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 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 DE019 ≥ 100000 THEN**

Fill code of question FLDE019\_b executed

**DE019\_b** (CHECK DE019 > 100000 in section Extra\_demographics)

(You told us that the dollar amount of your household's other debts is/You told us that the dollar amount of your household's debts 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. /).

Is it correct?

1 Yes

2 No

**IF DE019\_b = 2 THEN**

**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

END OF IF

END OF IF

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  
consent2015 := getConsent2015()  
consent := 2

**IF consent2015 = 1 THEN**

**consent\_previousyes** (previous year consent yes in section Extra\_demographics)

Last year, you allowed us to match your survey responses to your credit report without linking to your name. Would you agree to this again this year? *The process will not affect your credit or your credit score in any way. No other action is required on your part. Researchers will **not** have access to any identifying information. Your credit information will be kept without any links to your personal information, just like your survey responses.* Do we have your permission to match your credit report to your survey responses?

1 Yes  
2 No

**ELSE**

**consent\_newr** (new r consent yes in section Extra\_demographics)

We would like your permission to match your credit report information to your survey responses without linking to your name. This helps us understand your survey responses better and improves researchers' ability to analyze survey results. *The process will not affect your credit or your credit score in any way. No other action is required on your part. Researchers will **not** have access to any identifying information. Your credit information will be kept without any links to your personal information, just like your survey responses.* Do we have your permission to match your credit report to your survey responses?

1 Yes  
2 No

**END OF IF**

**IF consent\_previousyes = 2 OR consent\_newr = 2 THEN**

**IF selectedincentive = EMPTY THEN**

| selectedincentive := mt\_rand(1,4)

**END OF IF**

Fill code of question FLIncentive executed

**consent\_incentive** (consent for incentive in section Extra\_demographics)

We respect your answer. This information is very important to survey quality, so we will pay you **\$(5/10/15/20)** in return for permission to match your credit report information to your survey responses.

In return for **\$(5/10/15/20)**, will you allow us to match your credit report to your survey responses?

1 Yes

2 No

**IF consent\_incentive = 1 THEN**

| consent := 1

**END OF IF**

**ELSE**

| consent := 1

**END OF IF**

**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

End of section **Closing**

*/\* 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. \*/*