

# UnderStandingAmericaStudy

UAS 213: BILL PAYMENTS IN THE LAST 30 DAYS



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of Atlanta

Fielded February 19, 2020 - March 6, 2020

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# 1 INTRODUCTION

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This UAS panel survey, titled "UAS213: Bill payments in the last 30 days" asks respondents about any bills they paid in the last 30 days. This survey tested a pilot bill pay module for the Federal Reserve Bank of Atlanta. This survey is no longer in the field.

## 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 did not include any experiments. 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:

Random selection of 140 respondents where 70 have experiences with the Boston Federal Bank SCPC and DCPC surveys and 70 do not.

As such, this survey was made available to 140 UAS participants. Of those 140 participants, 91 completed the survey and are counted as respondents. Of those who are not counted as respondents, 5 started the survey without completing and 44 did not start the survey. The overall response rate was 65%.

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:

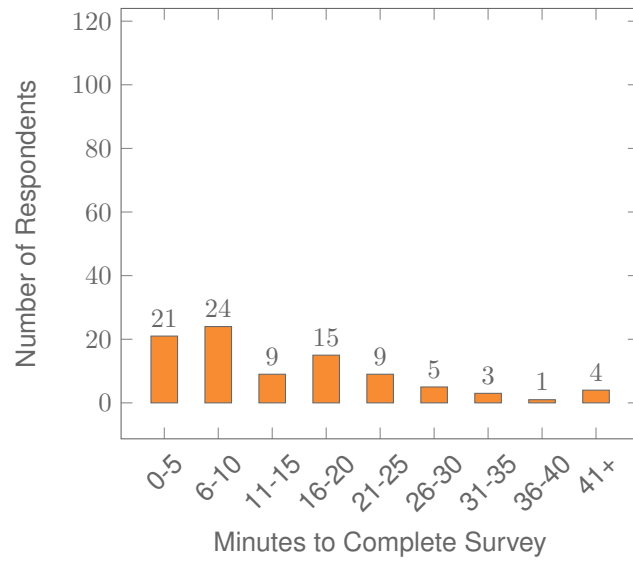
UAS213 - Response Overview	
Size of selected sample	140
Completed the survey	91
Started but did not complete the survey	5
Did not start the survey	44
Response rate	65%

### 2.2 Timings

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The survey took respondents an average of 16 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.

Distribution of Respondents' Survey Response Times



### 2.3 Weighting

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Weights are not (yet) available for this survey. 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.

- **sampletype**: 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 'sampletype' takes on three values reflecting three distinct recruitment categories (in future data sets the number of categories may increase due to the incorporation of new recruitment categories):
  1. Nationally Representative Sample
  2. Native Americans: recruited through ABS, where the probability of drawing a zip-code is a function of the percentage of Native Americans in the zip-code. Primary respondents in these zip-codes who are not Native Americans are not invited to join the UAS.
  3. LA County: recruited through ABS drawing from zip-codes in Los Angeles County.
- **batch**: indicates the batch from which the respondent was recruited. There are currently the following values this variable takes (in future data sets the number of categories may increase due to the usage of new recruitment samples):
  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

- **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 in the survey due to a survey 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 can be found in the UAS Data Guide available 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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### Start of section **Definitions**

Fill code of question FLBankAccount executed  
Fill code of question FLOnline executed  
Fill code of question FLDebit executed  
Fill code of question FLCredit executed  
Fill code of question FLPrePaid executed  
Fill code of question FLCash executed  
Fill code of question FLCheck executed  
Fill code of question FLMoneyOrder executed  
Fill code of question FLOtherBills executed  
Fill code of question FLMoreDetails1 executed  
Fill code of question FLMoreDetails2 executed  
Fill code of question FLHomeBills executed  
Fill code of question FLInsuranceBills executed  
Fill code of question FLSubscriptionBills executed  
Fill code of question FLCreditcardBills executed

### End of section **Definitions**

### Start of section **Bills**

FLDate := getCustomDate()

#### **bills\_mainintro** (Section Bills)

Thank you for agreeing to tell us about the bill payments you have made **since** (()) (in the last 30 days).

For each bill payment, we will ask for some details, including:*How often you pay this bill. The dollar value of the latest bill. The payment method used (click or tap on a payment method for more information):*

**Electronic payment methods****Card payment methods****Paper payment methods**(*Bank account number/You pay by giving your bank's number (sometimes called a 'routing number') and your account number.*)

(*Online banking bill pay/A payment made from your bank's online banking website or mobile app.*)(*Debit card/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.*)

(*Credit card/You pay back the credit card company later. Credit cards charge interest.*)

(*Prepaid card/You store or load money on a prepaid card. Sometimes called 'prepaid debit,' 'gift cards,' 'payroll cards,' or 'stored value cards.'*)(*Cash/Coins and paper bills.*)

(*Check/You write a paper check to a person or business.*)

(*Money order/You purchase a money order from a bank, post office, check-cashing store, or retail store. At the time of purchase, you specify the amount and the person or business to be paid.*)

## GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**pay000** (paid type of bill in section Bills)

Since (()) (in the last 30 days), which of the following bill types have you paid?

Please report:

1. Bills for which you yourself made the payment ((More details/For example, if Alice and Bob share a mortgage, but Alice wrote a check or money order to pay the last bill, Alice should report the mortgage bill and Bob should not./Bills for which you yourself made the payment))

2. Automatic bill payments ((More details/An automatic payment is set up to make payments for repeating bills at set times./Automatic payment)).

If you **did not pay** any bills, check the "I did not pay any bills since (())" box below the table.

1 **Home and Household Utilities**, including: Rent/MortgageHomeowner's association/condo feesEnergy/heating/electricityHouse/yard maintenanceWater/sewer/trash collection

4 **Insurance payments**, including: Health insuranceVehicle insuranceHomeowner's/Condo/Renter's insuranceLife/Umbrella insurance

2 **Phone/cable/internet payments**

7 **Subscriptions**, including: Music streamingVideo streamingNewspaper/magazinesHome delivery of food/clothes/gearGym and health clubsOther club memberships

3 **Credit card and loan payments**, including: Car or other vehicle paymentsStudent loansHELOC loans

5 **Taxes**

6 **Other Bills**: Tuition/childcareAlimony/child supportMedical/dental billsParking/transportation passesReligious/charitable contributionsMiscellaneous bills

**pay000\_none** (none paid type of bill in section Bills)

**OR**

1 I did not pay any bills since (())

: Example



Since January 28, 2020 (in the last 30 days), which of the following bill types have you paid?

Please report:

1. Bills for which you yourself made the payment ([More details](#))
2. Automatic bill payments ([More details](#)).

If you **did not pay** any bills, check the "I did not pay any bills since January 28, 2020" box below the table.

<input type="checkbox"/> <b>Home and Household Utilities</b> , including: <ul style="list-style-type: none"> <li>• Rent/Mortgage</li> <li>• Homeowner's association/condo fees</li> <li>• Energy/heating/electricity</li> <li>• House/yard maintenance</li> <li>• Water/sewer/trash collection</li> </ul>	<input type="checkbox"/> <b>Subscriptions</b> , including: <ul style="list-style-type: none"> <li>• Music streaming</li> <li>• Video streaming</li> <li>• Newspaper/magazines</li> <li>• Home delivery of food/clothes/gear</li> <li>• Gym and health clubs</li> <li>• Other club memberships</li> </ul>	<input type="checkbox"/> <b>Other Bills:</b> <ul style="list-style-type: none"> <li>• Tuition/childcare</li> <li>• Alimony/child support</li> <li>• Medical/dental bills</li> <li>• Parking/transportation passes</li> <li>• Religious/charitable contributions</li> <li>• Miscellaneous bills</li> </ul>
<input type="checkbox"/> <b>Insurance payments</b> , including: <ul style="list-style-type: none"> <li>• Health insurance</li> <li>• Vehicle insurance</li> <li>• Homeowner's/Condo/Renter's insurance</li> <li>• Life/Umbrella insurance</li> </ul>	<input type="checkbox"/> <b>Credit card and loan payments</b> , including: <ul style="list-style-type: none"> <li>• Car or other vehicle payments</li> <li>• Student loans</li> <li>• HELOC loans</li> </ul>	
<input type="checkbox"/> <b>Phone/cable/internet payments</b>	<input type="checkbox"/> <b>Taxes</b>	

OR

I did not pay any bills since January 28, 2020

## END OF GROUP

numberofbills := 0  
split.indicator := 1

### IF 1 IN pay000 THEN

```
billtrack := 1
Fill code of question FLBillType executed
FLSubBillTypes := array()
FLSubBillTypes := getSubTypes(billtrack)
Fill code of question FLSubBillType executed
start := (numberofbills+1)
```

### LOOP FROM START TO 20

#### IF PDCnt = start THEN

```
payhavebill(PDCnt) := 1
```

#### ELSE

```
payhavebill (another bill in section Bills)
Did you pay any more (Home and household utilities/Phone/cable/internet
payments/Credit card and loan payments/Insurance payments/Taxes/Other
bills/Subscriptions/Other/miscellaneous) bills since (()) (in the last 30 days)?
```

```
Examples are:(( ))
1 Yes
```

2 No

: Example

Did you pay any more **Home and household utilities** bills since January 28, 2020 (in the last 30 days)?

Examples are:

- Rent
- Mortgage
- Yard/property maintenance
- Housing maintenance (Cleaning, laundry service, regular servicing)
- Electricity
- Water/sewer
- Natural gas, propane, heating fuel, other energy
- Homeowner's association or condo fees
- Trash collection
- Other regular household/utility bills

Yes

No

END OF IF

IF payhavebill(PDCnt) = 1 THEN

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

**q2\_purchases** (Section Bills)

Please enter the details of your **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill below.

If two or more bills were combined into one payment, please enter each bill that was part of the payment. You can tell us which bills were paid together later.

*If each bill in the payment does not have it's own dollar value, please enter the total dollar value of the payment for each reported bill.*

**paytype** (bill type in section Bills)

1 Rent

2 Mortgage

3 Home equity loan

4 Home Equity Line of Credit (HELOC)

5 Yard/property maintenance

6 Housing maintenance (Cleaning, laundry service, regular servicing)

7 Electricity

8 Water/sewer

- 9 Natural gas, propane, heating fuel, other energy
- 10 Homeowner's association or condo fees
- 11 Trash collection
- 12 Other regular household/utility bills
- 21 Mobile phone
- 22 Cable TV (wired/wireless/satellite)
- 23 Internet
- 24 Telephone (landline)
- 31 Credit card bill
- 32 Car, truck, motorcycle, boat, or other vehicle payments
- 33 Student loan
- 34 Other types of loans
- 41 Health insurance (out-of-pocket, including Medicare supplemental insurance)
- 42 Vehicle insurance
- 43 Homeowner's or Condo insurance
- 44 Renter's insurance
- 45 Life insurance
- 46 Umbrella insurance
- 47 Other types of insurance
- 51 Federal taxes
- 52 State taxes
- 53 Local taxes
- 54 Property taxes
- 55 Car vehicle taxes
- 56 Other taxes
- 61 Tuition, daycare, regular babysitting
- 62 Regular medical or dental payments
- 63 Parking (weekly, monthly, or annual pass)
- 64 Public transportation (weekly, monthly, or annual pass for bus, subway, ferry, etc.)
- 65 Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)
- 66 Regular religious contributions, monetary only (tithes, offerings, etc.)
- 67 Other regular charitable contributions, monetary only (United Way, Red Cross, American Cancer Society, etc.)
- 68 Alimony/child support
- 69 Miscellaneous bills
- 71 Music streaming
- 72 Video streaming
- 73 Newspaper/magazines
- 74 Gaming subscriptions
- 75 Home delivery of food/clothes/gear
- 76 Gym and health clubs
- 77 Other club memberships

- 78 Other subscriptions
- 81 Other/miscellaneous

**payamnt** (paid amount in section Bills)  
 NUMBER (DECIMALS ALLOWED)

**paymethod** (daily purchases payment method in section Bills)

- 0 Multiple payment methods
- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 10 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- 11 Account to account transfer
- 13 Other payment method
- 14 Direct deduction from income

**paylocation** (paid how in section Bills)

STRING

**payfrequency** (paid frequency in section Bills)

STRING

**paydescription** (bill description in section Bills)

Please describe this payment in words

STRING

: Example

Please enter the details of your **Home and household utilities** bill below.

If two or more bills were combined into one payment, please enter each bill that was part of the payment. You can tell us which bills were paid together later.

- If each bill in the payment does not have its own dollar value, please enter the total dollar value of the payment for each reported bill.

Bill type	Amount spent	Payment method	How did you pay?	How often do you pay this bill
Please select ▼	\$	Please select ▼	Please select ▼	Please select ▼

Please describe this payment in words

END OF GROUP

paysplit(PDCnt) := 1

IF (paytype(PDCnt) = EMPTY) THEN

**type\_empty** (type empty in section Bills)  
You left the type of this payment empty. Please go back and select the type.

END OF IF

IF (payamnt(PDCnt) = EMPTY) THEN

**pay\_empty** (amount empty in section Bills)  
You left the amount you paid for this payment empty. Please go back and enter the amount.

END OF IF

IF (paymethod(PDCnt) = EMPTY) THEN

**paymethod\_empty** (amount empty in section Bills)  
You left the method you used for this payment empty. Please go back and enter the method you used.

END OF IF

IF paylocation(PDCnt) = EMPTY THEN

**paylocation\_empty** (amount empty in section Bills)  
You left the did you pay in person question open. Please go back and tell us if you paid in person.

END OF IF

IF payfrequency(PDCnt) = EMPTY THEN

**payfrequency\_empty** (type empty in section Bills)  
You left the frequency of the payment you made empty. Please go back and select the frequency of the payment.

END OF IF

IF paylocation(PDCnt) = 1 THEN

```

pay004 (who set up payment in section Bills)
Who set up the payment?
1 I did
2 Someone else
3 I don't remember

END OF IF

IF paymethod(PDCnt) = 10 THEN

    pay007 (fund mobile app payment in section Bills)
    How did you fund this mobile app payment?
    1 Credit card
    2 Debit card
    3 Linked checking or savings account
    4 Money stored with the mobile app (PayPal, Zelle, Venmo, etc.)

    END OF IF

    numberofbills := numberofbills + 1

ELSE

    |

END OF IF

END OF LOOP
END OF IF

IF 4 IN pay000 THEN

    billtrack := 4
    Fill code of question FLBillType executed
    FLSubBillTypes := array()
    FLSubBillTypes := getSubTypes(billtrack)
    Fill code of question FLSubBillType executed
    start := (numberofbills+1)

    LOOP FROM START TO 20

        IF PDCnt = start THEN

            | payhavebill(PDCnt) := 1

        ELSE

```

**payhavebill** (another bill in section Bills)

Did you pay any more **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bills since (()) (in the last 30 days)?

Examples are:(())

1 Yes

2 No

END OF IF

IF payhavebill(PDCnt) = 1 THEN

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

**q2\_purchases** (Section Bills)

Please enter the details of your **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill below.

If two or more bills were combined into one payment, please enter each bill that was part of the payment. You can tell us which bills were paid together later.

*If each bill in the payment does not have it's own dollar value, please enter the total dollar value of the payment for each reported bill.*

**paytype** (bill type in section Bills)

1 Rent

2 Mortgage

3 Home equity loan

4 Home Equity Line of Credit (HELOC)

5 Yard/property maintenance

6 Housing maintenance (Cleaning, laundry service, regular servicing)

7 Electricity

8 Water/sewer

9 Natural gas, propane, heating fuel, other energy

10 Homeowner's association or condo fees

11 Trash collection

12 Other regular household/utility bills

21 Mobile phone

22 Cable TV (wired/wireless/satellite)

23 Internet

24 Telephone (landline)

31 Credit card bill

32 Car, truck, motorcycle, boat, or other vehicle payments

33 Student loan

- 34 Other types of loans
- 41 Health insurance (out-of-pocket, including Medicare supplemental insurance)
- 42 Vehicle insurance
- 43 Homeowner's or Condo insurance
- 44 Renter's insurance
- 45 Life insurance
- 46 Umbrella insurance
- 47 Other types of insurance
- 51 Federal taxes
- 52 State taxes
- 53 Local taxes
- 54 Property taxes
- 55 Car vehicle taxes
- 56 Other taxes
- 61 Tuition, daycare, regular babysitting
- 62 Regular medical or dental payments
- 63 Parking (weekly, monthly, or annual pass)
- 64 Public transportation (weekly, monthly, or annual pass for bus, subway, ferry, etc.)
- 65 Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)
- 66 Regular religious contributions, monetary only (tithes, offerings, etc.)
- 67 Other regular charitable contributions, monetary only (United Way, Red Cross, American Cancer Society, etc.)
- 68 Alimony/child support
- 69 Miscellaneous bills
- 71 Music streaming
- 72 Video streaming
- 73 Newspaper/magazines
- 74 Gaming subscriptions
- 75 Home delivery of food/clothes/gear
- 76 Gym and health clubs
- 77 Other club memberships
- 78 Other subscriptions
- 81 Other/miscellaneous

**payamnt** (paid amount in section Bills)  
 NUMBER (DECIMALS ALLOWED)

**paymethod** (daily purchases payment method in section Bills)

- 0 Multiple payment methods
- 1 Cash
- 2 Check
- 3 Credit card



- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 10 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- 11 Account to account transfer
- 13 Other payment method
- 14 Direct deduction from income

**paylocation** (paid how in section Bills)  
STRING

**payfrequency** (paid frequency in section Bills)  
STRING

**paydescription** (bill description in section Bills)  
Please describe this payment in words  
STRING

END OF GROUP

paysplit(PDCnt) := 1

IF (paytype(PDCnt) = EMPTY) THEN

**type\_empty** (type empty in section Bills)  
You left the type of this payment empty. Please go back and select the type.

END OF IF

IF (payamnt(PDCnt) = EMPTY) THEN

**pay\_empty** (amount empty in section Bills)  
You left the amount you paid for this payment empty. Please go back and enter the amount.

END OF IF

IF (paymethod(PDCnt) = EMPTY) THEN

**paymethod\_empty** (amount empty in section Bills)  
You left the method you used for this payment empty. Please go back and enter the method you used.

END OF IF

IF paylocation(PDCnt) = EMPTY THEN

**paylocation\_empty** (amount empty in section Bills)  
You left the did you pay in person question open. Please go back and tell us if you paid in person.

END OF IF

IF payfrequency(PDCnt) = EMPTY THEN

**payfrequency\_empty** (type empty in section Bills)  
You left the frequency of the payment you made empty. Please go back and select the frequency of the payment.

END OF IF

IF paylocation(PDCnt) = 1 THEN

**pay004** (who set up payment in section Bills)  
Who set up the payment?  
1 I did  
2 Someone else  
3 I don't remember

END OF IF

IF paymethod(PDCnt) = 10 THEN

**pay007** (fund mobile app payment in section Bills)  
How did you fund this mobile app payment?  
1 Credit card  
2 Debit card  
3 Linked checking or savings account  
4 Money stored with the mobile app (PayPal, Zelle, Venmo, etc.)

END OF IF

```
| numberofbills := numberofbills + 1
| ELSE
|
| END OF IF
| END OF LOOP
| END OF IF
```

```
IF 7 IN pay000 THEN
```

```
billtrack := 7
Fill code of question FLBillType executed
FLSubBillTypes := array()
FLSubBillTypes := getSubTypes(billtrack)
Fill code of question FLSubBillType executed
start := (numberofbills+1)
```

```
LOOP FROM START TO 20
```

```
IF PDCnt = start THEN
```

```
| payhavebill(PDCnt) := 1
```

```
ELSE
```

```
| payhavebill (another bill in section Bills)
Did you pay any more (Home and household utilities/Phone/cable/internet
payments/Credit card and loan payments/Insurance payments/Taxes/Other
bills/Subscriptions/Other/miscellaneous) bills since (()) (in the last 30 days)?
```

```
Examples are:(()
```

```
1 Yes
```

```
2 No
```

```
END OF IF
```

```
IF payhavebill(PDCnt) = 1 THEN
```

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

```
| q2_purchases (Section Bills)
```

```
| Please enter the details of your (Home and household utili-
ties/Phone/cable/internet payments/Credit card and loan payments/Insurance
```

**payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill below.

If two or more bills were combined into one payment, please enter each bill that was part of the payment. You can tell us which bills were paid together later. *If each bill in the payment does not have its own dollar value, please enter the total dollar value of the payment for each reported bill.*

**paytype** (bill type in section Bills)

- 1 Rent
- 2 Mortgage
- 3 Home equity loan
- 4 Home Equity Line of Credit (HELOC)
- 5 Yard/property maintenance
- 6 Housing maintenance (Cleaning, laundry service, regular servicing)
- 7 Electricity
- 8 Water/sewer
- 9 Natural gas, propane, heating fuel, other energy
- 10 Homeowner's association or condo fees
- 11 Trash collection
- 12 Other regular household/utility bills
- 21 Mobile phone
- 22 Cable TV (wired/wireless/satellite)
- 23 Internet
- 24 Telephone (landline)
- 31 Credit card bill
- 32 Car, truck, motorcycle, boat, or other vehicle payments
- 33 Student loan
- 34 Other types of loans
- 41 Health insurance (out-of-pocket, including Medicare supplemental insurance)
- 42 Vehicle insurance
- 43 Homeowner's or Condo insurance
- 44 Renter's insurance
- 45 Life insurance
- 46 Umbrella insurance
- 47 Other types of insurance
- 51 Federal taxes
- 52 State taxes
- 53 Local taxes
- 54 Property taxes
- 55 Car vehicle taxes
- 56 Other taxes
- 61 Tuition, daycare, regular babysitting
- 62 Regular medical or dental payments
- 63 Parking (weekly, monthly, or annual pass)

- 64 Public transportation (weekly, monthly, or annual pass for bus, subway, ferry, etc.)
- 65 Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)
- 66 Regular religious contributions, monetary only (tithes, offerings, etc.)
- 67 Other regular charitable contributions, monetary only (United Way, Red Cross, American Cancer Society, etc.)
- 68 Alimony/child support
- 69 Miscellaneous bills
- 71 Music streaming
- 72 Video streaming
- 73 Newspaper/magazines
- 74 Gaming subscriptions
- 75 Home delivery of food/clothes/gear
- 76 Gym and health clubs
- 77 Other club memberships
- 78 Other subscriptions
- 81 Other/miscellaneous

**payamnt** (paid amount in section Bills)  
NUMBER (DECIMALS ALLOWED)

**paymethod** (daily purchases payment method in section Bills)

- 0 Multiple payment methods
- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 10 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- 11 Account to account transfer
- 13 Other payment method
- 14 Direct deduction from income

**paylocation** (paid how in section Bills)  
STRING

**payfrequency** (paid frequency in section Bills)  
STRING

**paydescription** (bill description in section Bills)

Please describe this payment in words  
STRING

END OF GROUP

paysplit(PDCnt) := 1

IF (paytype(PDCnt) = EMPTY) THEN

**type\_empty** (type empty in section Bills)  
You left the type of this payment empty. Please go back and select the type.

END OF IF

IF (payamnt(PDCnt) = EMPTY) THEN

**pay\_empty** (amount empty in section Bills)  
You left the amount you paid for this payment empty. Please go back and enter the amount.

END OF IF

IF (paymethod(PDCnt) = EMPTY) THEN

**paymethod\_empty** (amount empty in section Bills)  
You left the method you used for this payment empty. Please go back and enter the method you used.

END OF IF

IF paylocation(PDCnt) = EMPTY THEN

**paylocation\_empty** (amount empty in section Bills)  
You left the did you pay in person question open. Please go back and tell us if you paid in person.

END OF IF

IF payfrequency(PDCnt) = EMPTY THEN

**payfrequency\_empty** (type empty in section Bills)  
You left the frequency of the payment you made empty. Please go back and select the frequency of the payment.

```

END OF IF

IF paylocation(PDCnt) = 1 THEN
    pay004 (who set up payment in section Bills)
    Who set up the payment?
    1 I did
    2 Someone else
    3 I don't remember

END OF IF

IF paymethod(PDCnt) = 10 THEN
    pay007 (fund mobile app payment in section Bills)
    How did you fund this mobile app payment?
    1 Credit card
    2 Debit card
    3 Linked checking or savings account
    4 Money stored with the mobile app (PayPal, Zelle, Venmo, etc.)

END OF IF

numberofbills := numberofbills + 1

ELSE
    |
END OF IF

END OF LOOP
END OF IF

IF 2 IN pay000 THEN
    billtrack := 2
    Fill code of question FLBillType executed
    FLSubBillTypes := array()
    FLSubBillTypes := getSubTypes(billtrack)
    Fill code of question FLSubBillType executed
    start := (numberofbills+1)

LOOP FROM START TO 20

    IF PDCnt = start THEN

```

payhavebill(PDCnt) := 1

ELSE

**payhavebill** (another bill in section Bills)

Did you pay any more **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bills since (()) (in the last 30 days)?

Examples are:(())

1 Yes

2 No

END OF IF

IF payhavebill(PDCnt) = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q2\_purchases** (Section Bills)

Please enter the details of your **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill below.

If two or more bills were combined into one payment, please enter each bill that was part of the payment. You can tell us which bills were paid together later.

*If each bill in the payment does not have it's own dollar value, please enter the total dollar value of the payment for each reported bill.*

**paytype** (bill type in section Bills)

1 Rent

2 Mortgage

3 Home equity loan

4 Home Equity Line of Credit (HELOC)

5 Yard/property maintenance

6 Housing maintenance (Cleaning, laundry service, regular servicing)

7 Electricity

8 Water/sewer

9 Natural gas, propane, heating fuel, other energy

10 Homeowner's association or condo fees

11 Trash collection

12 Other regular household/utility bills

21 Mobile phone

22 Cable TV (wired/wireless/satellite)

23 Internet



- 24 Telephone (landline)
- 31 Credit card bill
- 32 Car, truck, motorcycle, boat, or other vehicle payments
- 33 Student loan
- 34 Other types of loans
- 41 Health insurance (out-of-pocket, including Medicare supplemental insurance)
- 42 Vehicle insurance
- 43 Homeowner's or Condo insurance
- 44 Renter's insurance
- 45 Life insurance
- 46 Umbrella insurance
- 47 Other types of insurance
- 51 Federal taxes
- 52 State taxes
- 53 Local taxes
- 54 Property taxes
- 55 Car vehicle taxes
- 56 Other taxes
- 61 Tuition, daycare, regular babysitting
- 62 Regular medical or dental payments
- 63 Parking (weekly, monthly, or annual pass)
- 64 Public transportation (weekly, monthly, or annual pass for bus, subway, ferry, etc.)
- 65 Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)
- 66 Regular religious contributions, monetary only (tithes, offerings, etc.)
- 67 Other regular charitable contributions, monetary only (United Way, Red Cross, American Cancer Society, etc.)
- 68 Alimony/child support
- 69 Miscellaneous bills
- 71 Music streaming
- 72 Video streaming
- 73 Newspaper/magazines
- 74 Gaming subscriptions
- 75 Home delivery of food/clothes/gear
- 76 Gym and health clubs
- 77 Other club memberships
- 78 Other subscriptions
- 81 Other/miscellaneous

**payamnt** (paid amount in section Bills)  
 NUMBER (DECIMALS ALLOWED)

**paymethod** (daily purchases payment method in section Bills)

- 0 Multiple payment methods
- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 10 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- 11 Account to account transfer
- 13 Other payment method
- 14 Direct deduction from income

**paylocation** (paid how in section Bills)  
STRING

**payfrequency** (paid frequency in section Bills)  
STRING

**paydescription** (bill description in section Bills)  
Please describe this payment in words  
STRING

END OF GROUP

paysplit(PDCnt) := 1

IF (paytype(PDCnt) = EMPTY) THEN

**type\_empty** (type empty in section Bills)  
You left the type of this payment empty. Please go back and select the type.

END OF IF

IF (payamnt(PDCnt) = EMPTY) THEN

**pay\_empty** (amount empty in section Bills)  
You left the amount you paid for this payment empty. Please go back and enter the amount.

END OF IF

IF (paymethod(PDCnt) = EMPTY) THEN

**paymethod\_empty** (amount empty in section Bills)

You left the method you used for this payment empty. Please go back and enter the method you used.

END OF IF

IF paylocation(PDCnt) = EMPTY THEN

**paylocation\_empty** (amount empty in section Bills)

You left the did you pay in person question open. Please go back and tell us if you paid in person.

END OF IF

IF payfrequency(PDCnt) = EMPTY THEN

**payfrequency\_empty** (type empty in section Bills)

You left the frequency of the payment you made empty. Please go back and select the frequency of the payment.

END OF IF

IF paylocation(PDCnt) = 1 THEN

**pay004** (who set up payment in section Bills)

Who set up the payment?

- 1 I did
- 2 Someone else
- 3 I don't remember

END OF IF

IF paymethod(PDCnt) = 10 THEN

**pay007** (fund mobile app payment in section Bills)

How did you fund this mobile app payment?

- 1 Credit card
- 2 Debit card
- 3 Linked checking or savings account
- 4 Money stored with the mobile app (PayPal, Zelle, Venmo, etc.)

```

| END OF IF
|   numberofbills := numberofbills + 1
|
| ELSE
|
| END OF IF
|
| END OF LOOP
| END OF IF

IF 3 IN pay000 THEN
| billtrack := 3
| Fill code of question FLBillType executed
| FLSubBillTypes := array()
| FLSubBillTypes := getSubTypes(billtrack)
| Fill code of question FLSubBillType executed
| start := (numberofbills+1)

| LOOP FROM START TO 20
|
| IF PDCnt = start THEN
|   | payhavebill(PDCnt) := 1
|
| ELSE
|   | payhavebill (another bill in section Bills)
|   | Did you pay any more (Home and household utilities/Phone/cable/internet
|   | payments/Credit card and loan payments/Insurance payments/Taxes/Other
|   | bills/Subscriptions/Other/miscellaneous) bills since (()) (in the last 30 days)?
|
|   | Examples are: (())
|   | 1 Yes
|   | 2 No
|
| END OF IF

| IF payhavebill(PDCnt) = 1 THEN
|   | GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

```

**q2\_purchases** (Section Bills)

Please enter the details of your **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill below.

If two or more bills were combined into one payment, please enter each bill that was part of the payment. You can tell us which bills were paid together later.

*If each bill in the payment does not have its own dollar value, please enter the total dollar value of the payment for each reported bill.*

**paytype** (bill type in section Bills)

- 1 Rent
- 2 Mortgage
- 3 Home equity loan
- 4 Home Equity Line of Credit (HELOC)
- 5 Yard/property maintenance
- 6 Housing maintenance (Cleaning, laundry service, regular servicing)
- 7 Electricity
- 8 Water/sewer
- 9 Natural gas, propane, heating fuel, other energy
- 10 Homeowner's association or condo fees
- 11 Trash collection
- 12 Other regular household/utility bills
- 21 Mobile phone
- 22 Cable TV (wired/wireless/satellite)
- 23 Internet
- 24 Telephone (landline)
- 31 Credit card bill
- 32 Car, truck, motorcycle, boat, or other vehicle payments
- 33 Student loan
- 34 Other types of loans
- 41 Health insurance (out-of-pocket, including Medicare supplemental insurance)
- 42 Vehicle insurance
- 43 Homeowner's or Condo insurance
- 44 Renter's insurance
- 45 Life insurance
- 46 Umbrella insurance
- 47 Other types of insurance
- 51 Federal taxes
- 52 State taxes
- 53 Local taxes
- 54 Property taxes
- 55 Car vehicle taxes
- 56 Other taxes

- 61 Tuition, daycare, regular babysitting
- 62 Regular medical or dental payments
- 63 Parking (weekly, monthly, or annual pass)
- 64 Public transportation (weekly, monthly, or annual pass for bus, subway, ferry, etc.)
- 65 Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)
- 66 Regular religious contributions, monetary only (tithes, offerings, etc.)
- 67 Other regular charitable contributions, monetary only (United Way, Red Cross, American Cancer Society, etc.)
- 68 Alimony/child support
- 69 Miscellaneous bills
- 71 Music streaming
- 72 Video streaming
- 73 Newspaper/magazines
- 74 Gaming subscriptions
- 75 Home delivery of food/clothes/gear
- 76 Gym and health clubs
- 77 Other club memberships
- 78 Other subscriptions
- 81 Other/miscellaneous

**payamnt** (paid amount in section Bills)

NUMBER (DECIMALS ALLOWED)

**paymethod** (daily purchases payment method in section Bills)

- 0 Multiple payment methods
- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 10 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- 11 Account to account transfer
- 13 Other payment method
- 14 Direct deduction from income

**paylocation** (paid how in section Bills)

STRING

**payfrequency** (paid frequency in section Bills)

STRING

**paydescription** (bill description in section Bills)

Please describe this payment in words

STRING

END OF GROUP

paysplit(PDCnt) := 1

IF (paytype(PDCnt) = EMPTY) THEN

**type\_empty** (type empty in section Bills)

You left the type of this payment empty. Please go back and select the type.

END OF IF

IF (payamnt(PDCnt) = EMPTY) THEN

**pay\_empty** (amount empty in section Bills)

You left the amount you paid for this payment empty. Please go back and enter the amount.

END OF IF

IF (paymethod(PDCnt) = EMPTY) THEN

**paymethod\_empty** (amount empty in section Bills)

You left the method you used for this payment empty. Please go back and enter the method you used.

END OF IF

IF paylocation(PDCnt) = EMPTY THEN

**paylocation\_empty** (amount empty in section Bills)

You left the did you pay in person question open. Please go back and tell us if you paid in person.

END OF IF

IF payfrequency(PDCnt) = EMPTY THEN

**payfrequency\_empty** (type empty in section Bills)

You left the frequency of the payment you made empty. Please go back and select the frequency of the payment.

END OF IF

IF paylocation(PDCnt) = 1 THEN

**pay004** (who set up payment in section Bills)

Who set up the payment?

- 1 I did
- 2 Someone else
- 3 I don't remember

END OF IF

IF paymethod(PDCnt) = 10 THEN

**pay007** (fund mobile app payment in section Bills)

How did you fund this mobile app payment?

- 1 Credit card
- 2 Debit card
- 3 Linked checking or savings account
- 4 Money stored with the mobile app (PayPal, Zelle, Venmo, etc.)

END OF IF

numberofbills := numberofbills + 1

ELSE

|

END OF IF

END OF LOOP

END OF IF

IF 5 IN pay000 THEN

billtrack := 5

Fill code of question FLBillType executed

FLSubBillTypes := array()

FLSubBillTypes := getSubTypes(billtrack)

Fill code of question FLSubBillType executed



start := (numberofbills+1)

LOOP FROM START TO 20

IF PDCnt = start THEN

    payhavebill(PDCnt) := 1

ELSE

**payhavebill** (another bill in section Bills)

    Did you pay any more **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bills since (()) (in the last 30 days)?

    Examples are:(())

    1 Yes

    2 No

END OF IF

IF payhavebill(PDCnt) = 1 THEN

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

**q2\_purchases** (Section Bills)

    Please enter the details of your **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill below.

    If two or more bills were combined into one payment, please enter each bill that was part of the payment. You can tell us which bills were paid together later.

*If each bill in the payment does not have it's own dollar value, please enter the total dollar value of the payment for each reported bill.*

**paytype** (bill type in section Bills)

    1 Rent

    2 Mortgage

    3 Home equity loan

    4 Home Equity Line of Credit (HELOC)

    5 Yard/property maintenance

    6 Housing maintenance (Cleaning, laundry service, regular servicing)

    7 Electricity

    8 Water/sewer

    9 Natural gas, propane, heating fuel, other energy

- 10 Homeowner's association or condo fees
- 11 Trash collection
- 12 Other regular household/utility bills
- 21 Mobile phone
- 22 Cable TV (wired/wireless/satellite)
- 23 Internet
- 24 Telephone (landline)
- 31 Credit card bill
- 32 Car, truck, motorcycle, boat, or other vehicle payments
- 33 Student loan
- 34 Other types of loans
- 41 Health insurance (out-of-pocket, including Medicare supplemental insurance)
- 42 Vehicle insurance
- 43 Homeowner's or Condo insurance
- 44 Renter's insurance
- 45 Life insurance
- 46 Umbrella insurance
- 47 Other types of insurance
- 51 Federal taxes
- 52 State taxes
- 53 Local taxes
- 54 Property taxes
- 55 Car vehicle taxes
- 56 Other taxes
- 61 Tuition, daycare, regular babysitting
- 62 Regular medical or dental payments
- 63 Parking (weekly, monthly, or annual pass)
- 64 Public transportation (weekly, monthly, or annual pass for bus, subway, ferry, etc.)
- 65 Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)
- 66 Regular religious contributions, monetary only (tithes, offerings, etc.)
- 67 Other regular charitable contributions, monetary only (United Way, Red Cross, American Cancer Society, etc.)
- 68 Alimony/child support
- 69 Miscellaneous bills
- 71 Music streaming
- 72 Video streaming
- 73 Newspaper/magazines
- 74 Gaming subscriptions
- 75 Home delivery of food/clothes/gear
- 76 Gym and health clubs
- 77 Other club memberships
- 78 Other subscriptions

81 Other/miscellaneous

**payamnt** (paid amount in section Bills)  
NUMBER (DECIMALS ALLOWED)

**paymethod** (daily purchases payment method in section Bills)

0 Multiple payment methods

1 Cash

2 Check

3 Credit card

4 Debit card

5 Prepaid/Gift/EBT card

6 Bank account number payment

7 Online banking bill payment

8 Money order

10 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.

11 Account to account transfer

13 Other payment method

14 Direct deduction from income

**paylocation** (paid how in section Bills)

STRING

**payfrequency** (paid frequency in section Bills)

STRING

**paydescription** (bill description in section Bills)

Please describe this payment in words

STRING

**END OF GROUP**

paysplit(PDCnt) := 1

**IF (paytype(PDCnt) = EMPTY) THEN**

**type.empty** (type empty in section Bills)

You left the type of this payment empty. Please go back and select the type.

**END OF IF**

**IF (payamnt(PDCnt) = EMPTY) THEN**

**pay\_empty** (amount empty in section Bills)

You left the amount you paid for this payment empty. Please go back and enter the amount.

END OF IF

IF (paymethod(PDCnt) = EMPTY) THEN

**paymethod\_empty** (amount empty in section Bills)

You left the method you used for this payment empty. Please go back and enter the method you used.

END OF IF

IF paylocation(PDCnt) = EMPTY THEN

**paylocation\_empty** (amount empty in section Bills)

You left the did you pay in person question open. Please go back and tell us if you paid in person.

END OF IF

IF payfrequency(PDCnt) = EMPTY THEN

**payfrequency\_empty** (type empty in section Bills)

You left the frequency of the payment you made empty. Please go back and select the frequency of the payment.

END OF IF

IF paylocation(PDCnt) = 1 THEN

**pay004** (who set up payment in section Bills)

Who set up the payment?

1 I did

2 Someone else

3 I don't remember

END OF IF

IF paymethod(PDCnt) = 10 THEN

```

pay007 (fund mobile app payment in section Bills)
How did you fund this mobile app payment?
1 Credit card
2 Debit card
3 Linked checking or savings account
4 Money stored with the mobile app (PayPal, Zelle, Venmo, etc.)

END OF IF

numberofbills := numberofbills + 1

ELSE
|
END OF IF

END OF LOOP
END OF IF

IF 6 IN pay000 THEN
billtrack := 6
Fill code of question FLBillType executed
FLSubBillTypes := array()
FLSubBillTypes := getSubTypes(billtrack)
Fill code of question FLSubBillType executed
start := (numberofbills+1)

LOOP FROM START TO 20

IF PDCnt = start THEN
| payhavebill(PDCnt) := 1

ELSE

payhavebill (another bill in section Bills)
Did you pay any more (Home and household utilities/Phone/cable/internet
payments/Credit card and loan payments/Insurance payments/Taxes/Other
bills/Subscriptions/Other/miscellaneous) bills since (()) (in the last 30 days)?

Examples are: (())
1 Yes
2 No

```

END OF IF

IF payhavebill(PDCnt) = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q2\_purchases** (Section Bills)

Please enter the details of your **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill below.

If two or more bills were combined into one payment, please enter each bill that was part of the payment. You can tell us which bills were paid together later.  
*If each bill in the payment does not have it's own dollar value, please enter the total dollar value of the payment for each reported bill.*

**paytype** (bill type in section Bills)

- 1 Rent
- 2 Mortgage
- 3 Home equity loan
- 4 Home Equity Line of Credit (HELOC)
- 5 Yard/property maintenance
- 6 Housing maintenance (Cleaning, laundry service, regular servicing)
- 7 Electricity
- 8 Water/sewer
- 9 Natural gas, propane, heating fuel, other energy
- 10 Homeowner's association or condo fees
- 11 Trash collection
- 12 Other regular household/utility bills
- 21 Mobile phone
- 22 Cable TV (wired/wireless/satellite)
- 23 Internet
- 24 Telephone (landline)
- 31 Credit card bill
- 32 Car, truck, motorcycle, boat, or other vehicle payments
- 33 Student loan
- 34 Other types of loans
- 41 Health insurance (out-of-pocket, including Medicare supplemental insurance)
- 42 Vehicle insurance
- 43 Homeowner's or Condo insurance
- 44 Renter's insurance
- 45 Life insurance
- 46 Umbrella insurance
- 47 Other types of insurance

- 51 Federal taxes
- 52 State taxes
- 53 Local taxes
- 54 Property taxes
- 55 Car vehicle taxes
- 56 Other taxes
- 61 Tuition, daycare, regular babysitting
- 62 Regular medical or dental payments
- 63 Parking (weekly, monthly, or annual pass)
- 64 Public transportation (weekly, monthly, or annual pass for bus, subway, ferry, etc.)
- 65 Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)
- 66 Regular religious contributions, monetary only (tithes, offerings, etc.)
- 67 Other regular charitable contributions, monetary only (United Way, Red Cross, American Cancer Society, etc.)
- 68 Alimony/child support
- 69 Miscellaneous bills
- 71 Music streaming
- 72 Video streaming
- 73 Newspaper/magazines
- 74 Gaming subscriptions
- 75 Home delivery of food/clothes/gear
- 76 Gym and health clubs
- 77 Other club memberships
- 78 Other subscriptions
- 81 Other/miscellaneous

**payamnt** (paid amount in section Bills)  
NUMBER (DECIMALS ALLOWED)

**paymethod** (daily purchases payment method in section Bills)

- 0 Multiple payment methods
- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 10 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- 11 Account to account transfer
- 13 Other payment method

14 Direct deduction from income

**paylocation** (paid how in section Bills)  
STRING

**payfrequency** (paid frequency in section Bills)  
STRING

**paydescription** (bill description in section Bills)  
Please describe this payment in words  
STRING

END OF GROUP

paysplit(PDCnt) := 1

IF (paytype(PDCnt) = EMPTY) THEN

**type\_empty** (type empty in section Bills)  
You left the type of this payment empty. Please go back and select the type.

END OF IF

IF (payamnt(PDCnt) = EMPTY) THEN

**pay\_empty** (amount empty in section Bills)  
You left the amount you paid for this payment empty. Please go back and enter the amount.

END OF IF

IF (paymethod(PDCnt) = EMPTY) THEN

**paymethod\_empty** (amount empty in section Bills)  
You left the method you used for this payment empty. Please go back and enter the method you used.

END OF IF

IF paylocation(PDCnt) = EMPTY THEN



**paylocation\_empty** (amount empty in section Bills)

You left the did you pay in person question open. Please go back and tell us if you paid in person.

END OF IF

IF payfrequency(PDCnt) = EMPTY THEN

**payfrequency\_empty** (type empty in section Bills)

You left the frequency of the payment you made empty. Please go back and select the frequency of the payment.

END OF IF

IF paylocation(PDCnt) = 1 THEN

**pay004** (who set up payment in section Bills)

Who set up the payment?

- 1 I did
- 2 Someone else
- 3 I don't remember

END OF IF

IF paymethod(PDCnt) = 10 THEN

**pay007** (fund mobile app payment in section Bills)

How did you fund this mobile app payment?

- 1 Credit card
- 2 Debit card
- 3 Linked checking or savings account
- 4 Money stored with the mobile app (PayPal, Zelle, Venmo, etc.)

END OF IF

numberofbills := numberofbills + 1

ELSE

|

END OF IF

END OF LOOP

END OF IF

End of section **Bills**

Start of section **Summary**

Fill code of question FLThanks executed

IF numberofbills > 0 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN  
**paymentoverview** (Section Summary)

**morebills** (any more bills in section Summary)  
(Thank you for telling us about your bill payments.

) Are there any bills that you would like to add?

*If yes, please select the types of bills you would like to add. Otherwise, select "I don't have any more bills to add" and click "Next" to continue.*

1 Yes, I'd like to add one or more "home or household utility bills" (click (here/Rent/MortgageHomeowner's association/condo feesEnergy/heating/electricityHouse/yard maintenanceWater/sewer/trash collection/Home or household utility bills) to see list)

4 Yes, one or more "insurance bills" (click (here/Health insuranceVehicle insurance-Homeowner's/Condo/Renter's insuranceLife/Umbrella insurance/Insurance bills) to see list)

7 Yes, one or more "subscriptions bills" (click (here/Music streamingVideo streamingNewspaper/magazinesHome delivery of food/clothes/gearGym and health club-sOther club memberships/Subscription bills) to see list)

3 Yes, one or more "credit card/loan bills" (click (here/Car or other vehicle paymentsStudent loansHELOC loans/Credit card/loan bills) to see list)

2 Yes, one or more "phone/cable/internet bills"

5 Yes, one or more "tax bills"

8 Yes, one or more bills that does not fit in the above types (click (here/Other bills/Tuition/childcareAlimony/child supportMedical/dental billsParking/transportation passesReligious/charitable contributionsMiscellaneous bills) to see list of other bills)

9 I don't have any more bills to add

: Example

Bill type	Amount spent	Payment method	How did you pay?	How often do you pay this bill
Mortgage	\$1,000	Check	I sent the payment in the mail	Monthly
Housing maintenance (Cleaning, laundry service, regular servicing)	\$200	Cash	I paid in person	This was a one-time payment
Homeowner's or Condo insurance	\$500	Debit card	I made a payment online	Less often than once a month

Thank you for telling us about your bill payments.

Are there any bills that you would like to add?

- If yes, please select the types of bills you would like to add. Otherwise, select "I don't have any more bills to add" and click "Next" to continue.

- Yes, I'd like to add one or more "home or household utility bills" (click [here](#) to see list)
- Yes, one or more "insurance bills" (click [here](#) to see list)
- Yes, one or more "subscriptions bills" (click [here](#) to see list)
- Yes, one or more "credit card/loan bills" (click [here](#) to see list)
- Yes, one or more "phone/cable/internet bills"
- Yes, one or more "tax bills"
- Yes, one or more bills that does not fit in the above types (click [here](#) to see list of other bills)
- I don't have any more bills to add

## END OF GROUP

### IF 1 IN morebills THEN

billtrack := 1

Fill code of question FLBillType executed

FLSubBillTypes := array()

FLSubBillTypes := getSubTypes(billtrack)

Fill code of question FLSubBillType executed

start := (numberofbills+1)

### LOOP FROM START TO 20

#### IF PDCnt = start THEN

payhavebill\_summary(PDCnt) := 1

#### ELSE

payhavebill\_summary (another bill forgot in section Summary)

Do you have another (**Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous**) bill that you want to add?

Examples are:(( ))

1 Yes

2 No

### END OF IF

IF payhavebill\_summary(PDCnt) = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q2\_purchases** (Section Bills)

Please enter the details of your **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill below.

If two or more bills were combined into one payment, please enter each bill that was part of the payment. You can tell us which bills were paid together later. *If each bill in the payment does not have its own dollar value, please enter the total dollar value of the payment for each reported bill.*

**paytype** (bill type in section Bills)

- 1 Rent
- 2 Mortgage
- 3 Home equity loan
- 4 Home Equity Line of Credit (HELOC)
- 5 Yard/property maintenance
- 6 Housing maintenance (Cleaning, laundry service, regular servicing)
- 7 Electricity
- 8 Water/sewer
- 9 Natural gas, propane, heating fuel, other energy
- 10 Homeowner's association or condo fees
- 11 Trash collection
- 12 Other regular household/utility bills
- 21 Mobile phone
- 22 Cable TV (wired/wireless/satellite)
- 23 Internet
- 24 Telephone (landline)
- 31 Credit card bill
- 32 Car, truck, motorcycle, boat, or other vehicle payments
- 33 Student loan
- 34 Other types of loans
- 41 Health insurance (out-of-pocket, including Medicare supplemental insurance)
- 42 Vehicle insurance
- 43 Homeowner's or Condo insurance
- 44 Renter's insurance
- 45 Life insurance
- 46 Umbrella insurance
- 47 Other types of insurance
- 51 Federal taxes

- 52 State taxes
- 53 Local taxes
- 54 Property taxes
- 55 Car vehicle taxes
- 56 Other taxes
- 61 Tuition, daycare, regular babysitting
- 62 Regular medical or dental payments
- 63 Parking (weekly, monthly, or annual pass)
- 64 Public transportation (weekly, monthly, or annual pass for bus, subway, ferry, etc.)
- 65 Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)
- 66 Regular religious contributions, monetary only (tithes, offerings, etc.)
- 67 Other regular charitable contributions, monetary only (United Way, Red Cross, American Cancer Society, etc.)
- 68 Alimony/child support
- 69 Miscellaneous bills
- 71 Music streaming
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- 73 Newspaper/magazines
- 74 Gaming subscriptions
- 75 Home delivery of food/clothes/gear
- 76 Gym and health clubs
- 77 Other club memberships
- 78 Other subscriptions
- 81 Other/miscellaneous

**payamnt** (paid amount in section Bills)  
NUMBER (DECIMALS ALLOWED)

**paymethod** (daily purchases payment method in section Bills)

- 0 Multiple payment methods
- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 10 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, Money-Gram, Western Union, etc.
- 11 Account to account transfer
- 13 Other payment method

14 Direct deduction from income

**paylocation** (paid how in section Bills)  
STRING

**payfrequency** (paid frequency in section Bills)  
STRING

**paydescription** (bill description in section Bills)  
Please describe this payment in words  
STRING

END OF GROUP

paysplit(PDCnt) := 1

IF (paytype(PDCnt) = EMPTY) THEN

**type\_empty** (type empty in section Bills)  
You left the type of this payment empty. Please go back and select the type.

END OF IF

IF (payamnt(PDCnt) = EMPTY) THEN

**pay\_empty** (amount empty in section Bills)  
You left the amount you paid for this payment empty. Please go back and enter the amount.

END OF IF

IF (paymethod(PDCnt) = EMPTY) THEN

**paymethod\_empty** (amount empty in section Bills)  
You left the method you used for this payment empty. Please go back and enter the method you used.

END OF IF

IF paylocation(PDCnt) = EMPTY THEN

**paylocation\_empty** (amount empty in section Bills)  
You left the did you pay in person question open. Please go back and tell us if you paid in person.

END OF IF

IF **payfrequency(PDCnt) = EMPTY THEN**

**payfrequency\_empty** (type empty in section Bills)  
You left the frequency of the payment you made empty. Please go back and select the frequency of the payment.

END OF IF

IF **paylocation(PDCnt) = 1 THEN**

**pay004** (who set up payment in section Bills)  
Who set up the payment?  
1 I did  
2 Someone else  
3 I don't remember

END OF IF

numberofbills := numberofbills + 1

ELSE

|

END OF IF

END OF LOOP

END OF IF

IF 4 IN **morebills THEN**

billtrack := 4  
Fill code of question FLBillType executed  
FLSubBillTypes := array()  
FLSubBillTypes := getSubTypes(billtrack)  
Fill code of question FLSubBillType executed  
start := (numberofbills+1)

LOOP FROM START TO 20

IF PDCnt = start THEN

payhavebill\_summary(PDCnt) := 1

ELSE

**payhavebill\_summary** (another bill forgot in section Summary)

Do you have another **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill that you want to add?

Examples are:(( ))

1 Yes

2 No

END OF IF

IF payhavebill\_summary(PDCnt) = 1 THEN

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

**q2\_purchases** (Section Bills)

Please enter the details of your **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill below.

If two or more bills were combined into one payment, please enter each bill that was part of the payment. You can tell us which bills were paid together later.

*If each bill in the payment does not have it's own dollar value, please enter the total dollar value of the payment for each reported bill.*

**paytype** (bill type in section Bills)

1 Rent

2 Mortgage

3 Home equity loan

4 Home Equity Line of Credit (HELOC)

5 Yard/property maintenance

6 Housing maintenance (Cleaning, laundry service, regular servicing)

7 Electricity

8 Water/sewer

9 Natural gas, propane, heating fuel, other energy

10 Homeowner's association or condo fees

11 Trash collection

12 Other regular household/utility bills



- 21 Mobile phone
- 22 Cable TV (wired/wireless/satellite)
- 23 Internet
- 24 Telephone (landline)
- 31 Credit card bill
- 32 Car, truck, motorcycle, boat, or other vehicle payments
- 33 Student loan
- 34 Other types of loans
- 41 Health insurance (out-of-pocket, including Medicare supplemental insurance)
- 42 Vehicle insurance
- 43 Homeowner's or Condo insurance
- 44 Renter's insurance
- 45 Life insurance
- 46 Umbrella insurance
- 47 Other types of insurance
- 51 Federal taxes
- 52 State taxes
- 53 Local taxes
- 54 Property taxes
- 55 Car vehicle taxes
- 56 Other taxes
- 61 Tuition, daycare, regular babysitting
- 62 Regular medical or dental payments
- 63 Parking (weekly, monthly, or annual pass)
- 64 Public transportation (weekly, monthly, or annual pass for bus, subway, ferry, etc.)
- 65 Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)
- 66 Regular religious contributions, monetary only (tithes, offerings, etc.)
- 67 Other regular charitable contributions, monetary only (United Way, Red Cross, American Cancer Society, etc.)
- 68 Alimony/child support
- 69 Miscellaneous bills
- 71 Music streaming
- 72 Video streaming
- 73 Newspaper/magazines
- 74 Gaming subscriptions
- 75 Home delivery of food/clothes/gear
- 76 Gym and health clubs
- 77 Other club memberships
- 78 Other subscriptions
- 81 Other/miscellaneous

**payamnt** (paid amount in section Bills)

NUMBER (DECIMALS ALLOWED)

**paymethod** (daily purchases payment method in section Bills)

0 Multiple payment methods

1 Cash

2 Check

3 Credit card

4 Debit card

5 Prepaid/Gift/EBT card

6 Bank account number payment

7 Online banking bill payment

8 Money order

10 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, Money-Gram, Western Union, etc.

11 Account to account transfer

13 Other payment method

14 Direct deduction from income

**paylocation** (paid how in section Bills)

STRING

**payfrequency** (paid frequency in section Bills)

STRING

**paydescription** (bill description in section Bills)

Please describe this payment in words

STRING

END OF GROUP

paysplit(PDCnt) := 1

IF (paytype(PDCnt) = EMPTY) THEN

**type\_empty** (type empty in section Bills)

You left the type of this payment empty. Please go back and select the type.

END OF IF

IF (payamnt(PDCnt) = EMPTY) THEN

**pay\_empty** (amount empty in section Bills)

You left the amount you paid for this payment empty. Please go back and enter the amount.

END OF IF

IF (paymethod(PDCnt) = EMPTY) THEN

**paymethod\_empty** (amount empty in section Bills)  
You left the method you used for this payment empty. Please go back and enter the method you used.

END OF IF

IF paylocation(PDCnt) = EMPTY THEN

**paylocation\_empty** (amount empty in section Bills)  
You left the did you pay in person question open. Please go back and tell us if you paid in person.

END OF IF

IF payfrequency(PDCnt) = EMPTY THEN

**payfrequency\_empty** (type empty in section Bills)  
You left the frequency of the payment you made empty. Please go back and select the frequency of the payment.

END OF IF

IF paylocation(PDCnt) = 1 THEN

**pay004** (who set up payment in section Bills)  
Who set up the payment?  
1 I did  
2 Someone else  
3 I don't remember

END OF IF

numberofbills := numberofbills + 1

ELSE

|

END OF IF

| END OF LOOP

END OF IF

IF 7 IN morebills THEN

billtrack := 7

Fill code of question FLBillType executed

FLSubBillTypes := array()

FLSubBillTypes := getSubTypes(billtrack)

Fill code of question FLSubBillType executed

start := (numberofbills+1)

LOOP FROM START TO 20

IF PDCnt = start THEN

| payhavebill\_summary(PDCnt) := 1

ELSE

| **payhavebill\_summary** (another bill forgot in section Summary)

Do you have another **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill that you want to add?

Examples are:(( ))

1 Yes

2 No

END OF IF

IF payhavebill\_summary(PDCnt) = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

| **q2\_purchases** (Section Bills)

Please enter the details of your **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill below.

If two or more bills were combined into one payment, please enter each bill that was part of the payment. You can tell us which bills were paid together later.

*If each bill in the payment does not have it's own dollar value, please enter the total dollar value of the payment for each reported bill.*

**paytype** (bill type in section Bills)

- 1 Rent
- 2 Mortgage
- 3 Home equity loan
- 4 Home Equity Line of Credit (HELOC)
- 5 Yard/property maintenance
- 6 Housing maintenance (Cleaning, laundry service, regular servicing)
- 7 Electricity
- 8 Water/sewer
- 9 Natural gas, propane, heating fuel, other energy
- 10 Homeowner's association or condo fees
- 11 Trash collection
- 12 Other regular household/utility bills
- 21 Mobile phone
- 22 Cable TV (wired/wireless/satellite)
- 23 Internet
- 24 Telephone (landline)
- 31 Credit card bill
- 32 Car, truck, motorcycle, boat, or other vehicle payments
- 33 Student loan
- 34 Other types of loans
- 41 Health insurance (out-of-pocket, including Medicare supplemental insurance)
- 42 Vehicle insurance
- 43 Homeowner's or Condo insurance
- 44 Renter's insurance
- 45 Life insurance
- 46 Umbrella insurance
- 47 Other types of insurance
- 51 Federal taxes
- 52 State taxes
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- 61 Tuition, daycare, regular babysitting
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- 64 Public transportation (weekly, monthly, or annual pass for bus, subway, ferry, etc.)
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- 66 Regular religious contributions, monetary only (tithes, offerings, etc.)
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- 77 Other club memberships
- 78 Other subscriptions
- 81 Other/miscellaneous

**payamnt** (paid amount in section Bills)  
NUMBER (DECIMALS ALLOWED)

**paymethod** (daily purchases payment method in section Bills)

- 0 Multiple payment methods
- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 10 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, Money-Gram, Western Union, etc.
- 11 Account to account transfer
- 13 Other payment method
- 14 Direct deduction from income

**paylocation** (paid how in section Bills)  
STRING

**payfrequency** (paid frequency in section Bills)  
STRING

**paydescription** (bill description in section Bills)  
Please describe this payment in words  
STRING

END OF GROUP

paysplit(PDCnt) := 1

IF (paytype(PDCnt) = EMPTY) THEN

**type\_empty** (type empty in section Bills)

You left the type of this payment empty. Please go back and select the type.

END OF IF

IF (payamnt(PDCnt) = EMPTY) THEN

**pay\_empty** (amount empty in section Bills)

You left the amount you paid for this payment empty. Please go back and enter the amount.

END OF IF

IF (paymethod(PDCnt) = EMPTY) THEN

**paymethod\_empty** (amount empty in section Bills)

You left the method you used for this payment empty. Please go back and enter the method you used.

END OF IF

IF paylocation(PDCnt) = EMPTY THEN

**paylocation\_empty** (amount empty in section Bills)

You left the did you pay in person question open. Please go back and tell us if you paid in person.

END OF IF

IF payfrequency(PDCnt) = EMPTY THEN

**payfrequency\_empty** (type empty in section Bills)

You left the frequency of the payment you made empty. Please go back and select the frequency of the payment.

END OF IF

IF paylocation(PDCnt) = 1 THEN

**pay004** (who set up payment in section Bills)

Who set up the payment?

1 I did

```

| 2 Someone else
| 3 I don't remember
|
| END OF IF
|
| numberofbills := numberofbills + 1
|
| ELSE
|
| |
|
| END OF IF
|
| END OF LOOP
|
| END OF IF
|
| IF 2 IN morebills THEN
| billtrack := 2
| Fill code of question FLBillType executed
| FLSubBillTypes := array()
| FLSubBillTypes := getSubTypes(billtrack)
| Fill code of question FLSubBillType executed
| start := (numberofbills+1)
|
| LOOP FROM START TO 20
|
| | IF PDCnt = start THEN
| |
| | | payhavebill_summary(PDCnt) := 1
| |
| | ELSE
| |
| | | payhavebill_summary (another bill forgot in section Summary)
| | | Do you have another (Home and household utilities/Phone/cable/internet
| | | payments/Credit card and loan payments/Insurance payments/Taxes/Other
| | | bills/Subscriptions/Other/miscellaneous) bill that you want to add?
| | |
| | | Examples are:(( ))
| | | 1 Yes
| | | 2 No
| |
| | END OF IF
|
| IF payhavebill_summary(PDCnt) = 1 THEN

```



## GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

### **q2\_purchases** (Section Bills)

Please enter the details of your **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill below.

If two or more bills were combined into one payment, please enter each bill that was part of the payment. You can tell us which bills were paid together later. *If each bill in the payment does not have its own dollar value, please enter the total dollar value of the payment for each reported bill.*

### **paytype** (bill type in section Bills)

- 1 Rent
- 2 Mortgage
- 3 Home equity loan
- 4 Home Equity Line of Credit (HELOC)
- 5 Yard/property maintenance
- 6 Housing maintenance (Cleaning, laundry service, regular servicing)
- 7 Electricity
- 8 Water/sewer
- 9 Natural gas, propane, heating fuel, other energy
- 10 Homeowner's association or condo fees
- 11 Trash collection
- 12 Other regular household/utility bills
- 21 Mobile phone
- 22 Cable TV (wired/wireless/satellite)
- 23 Internet
- 24 Telephone (landline)
- 31 Credit card bill
- 32 Car, truck, motorcycle, boat, or other vehicle payments
- 33 Student loan
- 34 Other types of loans
- 41 Health insurance (out-of-pocket, including Medicare supplemental insurance)
- 42 Vehicle insurance
- 43 Homeowner's or Condo insurance
- 44 Renter's insurance
- 45 Life insurance
- 46 Umbrella insurance
- 47 Other types of insurance
- 51 Federal taxes
- 52 State taxes
- 53 Local taxes

- 54 Property taxes
- 55 Car vehicle taxes
- 56 Other taxes
- 61 Tuition, daycare, regular babysitting
- 62 Regular medical or dental payments
- 63 Parking (weekly, monthly, or annual pass)
- 64 Public transportation (weekly, monthly, or annual pass for bus, subway, ferry, etc.)
- 65 Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)
- 66 Regular religious contributions, monetary only (tithes, offerings, etc.)
- 67 Other regular charitable contributions, monetary only (United Way, Red Cross, American Cancer Society, etc.)
- 68 Alimony/child support
- 69 Miscellaneous bills
- 71 Music streaming
- 72 Video streaming
- 73 Newspaper/magazines
- 74 Gaming subscriptions
- 75 Home delivery of food/clothes/gear
- 76 Gym and health clubs
- 77 Other club memberships
- 78 Other subscriptions
- 81 Other/miscellaneous

**payamnt** (paid amount in section Bills)  
NUMBER (DECIMALS ALLOWED)

**paymethod** (daily purchases payment method in section Bills)

- 0 Multiple payment methods
- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 10 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- 11 Account to account transfer
- 13 Other payment method
- 14 Direct deduction from income

**paylocation** (paid how in section Bills)

STRING

**payfrequency** (paid frequency in section Bills)

STRING

**paydescription** (bill description in section Bills)

Please describe this payment in words

STRING

END OF GROUP

paysplit(PDCnt) := 1

IF (paytype(PDCnt) = EMPTY) THEN

**type\_empty** (type empty in section Bills)

You left the type of this payment empty. Please go back and select the type.

END OF IF

IF (payamnt(PDCnt) = EMPTY) THEN

**pay\_empty** (amount empty in section Bills)

You left the amount you paid for this payment empty. Please go back and enter the amount.

END OF IF

IF (paymethod(PDCnt) = EMPTY) THEN

**paymethod\_empty** (amount empty in section Bills)

You left the method you used for this payment empty. Please go back and enter the method you used.

END OF IF

IF paylocation(PDCnt) = EMPTY THEN

**paylocation\_empty** (amount empty in section Bills)

You left the did you pay in person question open. Please go back and tell us if you paid in person.

END OF IF

```

IF payfrequency(PDCnt) = EMPTY THEN
    payfrequency_empty (type empty in section Bills)
    You left the frequency of the payment you made empty. Please go back and select
    the frequency of the payment.
END OF IF
IF paylocation(PDCnt) = 1 THEN
    pay004 (who set up payment in section Bills)
    Who set up the payment?
    1 I did
    2 Someone else
    3 I don't remember
END OF IF
    numberofbills := numberofbills + 1
ELSE
    I
END OF IF
END OF LOOP
END OF IF
IF 3 IN morebills THEN
    billtrack := 3
    Fill code of question FLBillType executed
    FLSubBillTypes := array()
    FLSubBillTypes := getSubTypes(billtrack)
    Fill code of question FLSubBillType executed
    start := (numberofbills+1)
    LOOP FROM START TO 20
        IF PDCnt = start THEN
            payhavebill_summary(PDCnt) := 1
        ELSE

```

**payhavebill\_summary** (another bill forgot in section Summary)

Do you have another **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill that you want to add?

Examples are:({})

1 Yes

2 No

END OF IF

IF **payhavebill\_summary(PDCnt) = 1** THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q2\_purchases** (Section Bills)

Please enter the details of your **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill below.

If two or more bills were combined into one payment, please enter each bill that was part of the payment. You can tell us which bills were paid together later.

*If each bill in the payment does not have its own dollar value, please enter the total dollar value of the payment for each reported bill.*

**paytype** (bill type in section Bills)

1 Rent

2 Mortgage

3 Home equity loan

4 Home Equity Line of Credit (HELOC)

5 Yard/property maintenance

6 Housing maintenance (Cleaning, laundry service, regular servicing)

7 Electricity

8 Water/sewer

9 Natural gas, propane, heating fuel, other energy

10 Homeowner's association or condo fees

11 Trash collection

12 Other regular household/utility bills

21 Mobile phone

22 Cable TV (wired/wireless/satellite)

23 Internet

24 Telephone (landline)

31 Credit card bill

32 Car, truck, motorcycle, boat, or other vehicle payments

- 33 Student loan
- 34 Other types of loans
- 41 Health insurance (out-of-pocket, including Medicare supplemental insurance)
- 42 Vehicle insurance
- 43 Homeowner's or Condo insurance
- 44 Renter's insurance
- 45 Life insurance
- 46 Umbrella insurance
- 47 Other types of insurance
- 51 Federal taxes
- 52 State taxes
- 53 Local taxes
- 54 Property taxes
- 55 Car vehicle taxes
- 56 Other taxes
- 61 Tuition, daycare, regular babysitting
- 62 Regular medical or dental payments
- 63 Parking (weekly, monthly, or annual pass)
- 64 Public transportation (weekly, monthly, or annual pass for bus, subway, ferry, etc.)
- 65 Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)
- 66 Regular religious contributions, monetary only (tithes, offerings, etc.)
- 67 Other regular charitable contributions, monetary only (United Way, Red Cross, American Cancer Society, etc.)
- 68 Alimony/child support
- 69 Miscellaneous bills
- 71 Music streaming
- 72 Video streaming
- 73 Newspaper/magazines
- 74 Gaming subscriptions
- 75 Home delivery of food/clothes/gear
- 76 Gym and health clubs
- 77 Other club memberships
- 78 Other subscriptions
- 81 Other/miscellaneous

**payamnt** (paid amount in section Bills)  
NUMBER (DECIMALS ALLOWED)

**paymethod** (daily purchases payment method in section Bills)

- 0 Multiple payment methods
- 1 Cash
- 2 Check

- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 10 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, Money-Gram, Western Union, etc.
- 11 Account to account transfer
- 13 Other payment method
- 14 Direct deduction from income

**paylocation** (paid how in section Bills)  
STRING

**payfrequency** (paid frequency in section Bills)  
STRING

**paydescription** (bill description in section Bills)  
Please describe this payment in words  
STRING

**END OF GROUP**

paysplit(PDCnt) := 1

**IF (paytype(PDCnt) = EMPTY) THEN**

**type\_empty** (type empty in section Bills)  
You left the type of this payment empty. Please go back and select the type.

**END OF IF**

**IF (payamnt(PDCnt) = EMPTY) THEN**

**pay\_empty** (amount empty in section Bills)  
You left the amount you paid for this payment empty. Please go back and enter the amount.

**END OF IF**

**IF (paymethod(PDCnt) = EMPTY) THEN**

**paymethod\_empty** (amount empty in section Bills)  
You left the method you used for this payment empty. Please go back and enter the method you used.

END OF IF

IF paylocation(PDCnt) = EMPTY THEN

**paylocation\_empty** (amount empty in section Bills)  
You left the did you pay in person question open. Please go back and tell us if you paid in person.

END OF IF

IF payfrequency(PDCnt) = EMPTY THEN

**payfrequency\_empty** (type empty in section Bills)  
You left the frequency of the payment you made empty. Please go back and select the frequency of the payment.

END OF IF

IF paylocation(PDCnt) = 1 THEN

**pay004** (who set up payment in section Bills)  
Who set up the payment?  
1 I did  
2 Someone else  
3 I don't remember

END OF IF

numberofbills := numberofbills + 1

ELSE

|

END OF IF

END OF LOOP

END OF IF

IF 5 IN morebills THEN



billtrack := 5  
Fill code of question FLBillType executed  
FLSubBillTypes := array()  
FLSubBillTypes := getSubTypes(billtrack)  
Fill code of question FLSubBillType executed  
start := (numberofbills+1)

#### LOOP FROM START TO 20

##### IF PDCnt = start THEN

payhavebill\_summary(PDCnt) := 1

##### ELSE

**payhavebill\_summary** (another bill forgot in section Summary)  
Do you have another **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill that you want to add?

Examples are:(( ))

1 Yes

2 No

##### END OF IF

##### IF payhavebill\_summary(PDCnt) = 1 THEN

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

##### **q2\_purchases** (Section Bills)

Please enter the details of your **(Home and household utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill below.

If two or more bills were combined into one payment, please enter each bill that was part of the payment. You can tell us which bills were paid together later.

*If each bill in the payment does not have it's own dollar value, please enter the total dollar value of the payment for each reported bill.*

##### **paytype** (bill type in section Bills)

1 Rent

2 Mortgage

3 Home equity loan

4 Home Equity Line of Credit (HELOC)  
5 Yard/property maintenance  
6 Housing maintenance (Cleaning, laundry service, regular servicing)  
7 Electricity  
8 Water/sewer  
9 Natural gas, propane, heating fuel, other energy  
10 Homeowner's association or condo fees  
11 Trash collection  
12 Other regular household/utility bills  
21 Mobile phone  
22 Cable TV (wired/wireless/satellite)  
23 Internet  
24 Telephone (landline)  
31 Credit card bill  
32 Car, truck, motorcycle, boat, or other vehicle payments  
33 Student loan  
34 Other types of loans  
41 Health insurance (out-of-pocket, including Medicare supplemental insurance)  
42 Vehicle insurance  
43 Homeowner's or Condo insurance  
44 Renter's insurance  
45 Life insurance  
46 Umbrella insurance  
47 Other types of insurance  
51 Federal taxes  
52 State taxes  
53 Local taxes  
54 Property taxes  
55 Car vehicle taxes  
56 Other taxes  
61 Tuition, daycare, regular babysitting  
62 Regular medical or dental payments  
63 Parking (weekly, monthly, or annual pass)  
64 Public transportation (weekly, monthly, or annual pass for bus, subway, ferry, etc.)  
65 Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)  
66 Regular religious contributions, monetary only (tithes, offerings, etc.)  
67 Other regular charitable contributions, monetary only (United Way, Red Cross, American Cancer Society, etc.)  
68 Alimony/child support  
69 Miscellaneous bills  
71 Music streaming  
72 Video streaming

- 73 Newspaper/magazines
- 74 Gaming subscriptions
- 75 Home delivery of food/clothes/gear
- 76 Gym and health clubs
- 77 Other club memberships
- 78 Other subscriptions
- 81 Other/miscellaneous

**payamnt** (paid amount in section Bills)  
NUMBER (DECIMALS ALLOWED)

**paymethod** (daily purchases payment method in section Bills)

- 0 Multiple payment methods
- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 10 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, Money-Gram, Western Union, etc.
- 11 Account to account transfer
- 13 Other payment method
- 14 Direct deduction from income

**paylocation** (paid how in section Bills)  
STRING

**payfrequency** (paid frequency in section Bills)  
STRING

**paydescription** (bill description in section Bills)  
Please describe this payment in words  
STRING

END OF GROUP

paysplit(PDCnt) := 1

IF (paytype(PDCnt) = EMPTY) THEN

**type\_empty** (type empty in section Bills)

You left the type of this payment empty. Please go back and select the type.

END OF IF

IF (payamnt(PDCnt) = EMPTY) THEN

**pay\_empty** (amount empty in section Bills)

You left the amount you paid for this payment empty. Please go back and enter the amount.

END OF IF

IF (paymethod(PDCnt) = EMPTY) THEN

**paymethod\_empty** (amount empty in section Bills)

You left the method you used for this payment empty. Please go back and enter the method you used.

END OF IF

IF paylocation(PDCnt) = EMPTY THEN

**paylocation\_empty** (amount empty in section Bills)

You left the did you pay in person question open. Please go back and tell us if you paid in person.

END OF IF

IF payfrequency(PDCnt) = EMPTY THEN

**payfrequency\_empty** (type empty in section Bills)

You left the frequency of the payment you made empty. Please go back and select the frequency of the payment.

END OF IF

IF paylocation(PDcnt) = 1 THEN

**pay004** (who set up payment in section Bills)

Who set up the payment?

1 I did

2 Someone else

```

| 3 I don't remember
|
| END OF IF
|
| numberofbills := numberofbills + 1
|
| ELSE
|
|
| END OF IF
|
| END OF LOOP
|
| END OF IF
|
| IF 8 IN morebills THEN
| billtrack := 8
| Fill code of question FLBillType executed
| FLSubBillTypes := array()
| FLSubBillTypes := getSubTypes(billtrack)
| Fill code of question FLSubBillType executed
| start := (numberofbills+1)
|
| LOOP FROM START TO 20
|
| IF PDCnt = start THEN
|
| payhavebill_summary(PDCnt) := 1
|
| ELSE
|
| payhavebill_summary (another bill forgot in section Summary)
| Do you have another (Home and household utilities/Phone/cable/internet
| payments/Credit card and loan payments/Insurance payments/Taxes/Other
| bills/Subscriptions/Other/miscellaneous) bill that you want to add?
|
| Examples are:(( ))
| 1 Yes
| 2 No
|
| END OF IF
|
| IF payhavebill_summary(PDCnt) = 1 THEN
|
| GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN
|

```

**q2\_purchases** (Section Bills)

Please enter the details of your **(Home and house-hold utilities/Phone/cable/internet payments/Credit card and loan payments/Insurance payments/Taxes/Other bills/Subscriptions/Other/miscellaneous)** bill below.

If two or more bills were combined into one payment, please enter each bill that was part of the payment. You can tell us which bills were paid together later. *If each bill in the payment does not have its own dollar value, please enter the total dollar value of the payment for each reported bill.*

**paytype** (bill type in section Bills)

- 1 Rent
- 2 Mortgage
- 3 Home equity loan
- 4 Home Equity Line of Credit (HELOC)
- 5 Yard/property maintenance
- 6 Housing maintenance (Cleaning, laundry service, regular servicing)
- 7 Electricity
- 8 Water/sewer
- 9 Natural gas, propane, heating fuel, other energy
- 10 Homeowner's association or condo fees
- 11 Trash collection
- 12 Other regular household/utility bills
- 21 Mobile phone
- 22 Cable TV (wired/wireless/satellite)
- 23 Internet
- 24 Telephone (landline)
- 31 Credit card bill
- 32 Car, truck, motorcycle, boat, or other vehicle payments
- 33 Student loan
- 34 Other types of loans
- 41 Health insurance (out-of-pocket, including Medicare supplemental insurance)
- 42 Vehicle insurance
- 43 Homeowner's or Condo insurance
- 44 Renter's insurance
- 45 Life insurance
- 46 Umbrella insurance
- 47 Other types of insurance
- 51 Federal taxes
- 52 State taxes
- 53 Local taxes
- 54 Property taxes
- 55 Car vehicle taxes

- 56 Other taxes
- 61 Tuition, daycare, regular babysitting
- 62 Regular medical or dental payments
- 63 Parking (weekly, monthly, or annual pass)
- 64 Public transportation (weekly, monthly, or annual pass for bus, subway, ferry, etc.)
- 65 Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)
- 66 Regular religious contributions, monetary only (tithes, offerings, etc.)
- 67 Other regular charitable contributions, monetary only (United Way, Red Cross, American Cancer Society, etc.)
- 68 Alimony/child support
- 69 Miscellaneous bills
- 71 Music streaming
- 72 Video streaming
- 73 Newspaper/magazines
- 74 Gaming subscriptions
- 75 Home delivery of food/clothes/gear
- 76 Gym and health clubs
- 77 Other club memberships
- 78 Other subscriptions
- 81 Other/miscellaneous

**payamnt** (paid amount in section Bills)  
NUMBER (DECIMALS ALLOWED)

**paymethod** (daily purchases payment method in section Bills)

- 0 Multiple payment methods
- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 10 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, Money-Gram, Western Union, etc.
- 11 Account to account transfer
- 13 Other payment method
- 14 Direct deduction from income

**paylocation** (paid how in section Bills)  
STRING

**payfrequency** (paid frequency in section Bills)  
STRING

**paydescription** (bill description in section Bills)  
Please describe this payment in words  
STRING

END OF GROUP

paysplit(PDCnt) := 1

IF (paytype(PDCnt) = EMPTY) THEN

**type\_empty** (type empty in section Bills)  
You left the type of this payment empty. Please go back and select the type.

END OF IF

IF (payamnt(PDCnt) = EMPTY) THEN

**pay\_empty** (amount empty in section Bills)  
You left the amount you paid for this payment empty. Please go back and enter the amount.

END OF IF

IF (paymethod(PDCnt) = EMPTY) THEN

**paymethod\_empty** (amount empty in section Bills)  
You left the method you used for this payment empty. Please go back and enter the method you used.

END OF IF

IF paylocation(PDCnt) = EMPTY THEN

**paylocation\_empty** (amount empty in section Bills)  
You left the did you pay in person question open. Please go back and tell us if you paid in person.

END OF IF

IF payfrequency(PDCnt) = EMPTY THEN



**payfrequency\_empty** (type empty in section Bills)

You left the frequency of the payment you made empty. Please go back and select the frequency of the payment.

END OF IF

IF paylocation(PDcnt) = 1 THEN

**pay004** (who set up payment in section Bills)

Who set up the payment?

- 1 I did
- 2 Someone else
- 3 I don't remember

END OF IF

numberofbills := numberofbills + 1

ELSE

I

END OF IF

END OF LOOP

END OF IF

END OF IF

End of section **Summary**

Start of section **Bundle**

IF numberofbills > 1 THEN

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

**payhavebundle** (any bundled payments in section Bundle)

Sometimes, several bills are combined into one payment. Looking at your reported bills below, were any of them combined into one payment?

- 1 Yes
- 2 No

: Example

Sometimes, several bills are combined into one payment. Looking at your reported bills below, were any of them combined into one payment?

- Yes
- No

Bill type	Amount spent	Payment method	How did you pay?	How often do you pay this bill
Mortgage	\$1,000	Check	I sent the payment in the mail	Monthly
Housing maintenance (Cleaning, laundry service, regular servicing)	\$200	Cash	I paid in person	This was a one-time payment
Homeowner's or Condo insurance	\$500	Debit card	I made a payment online	Less often than once a month
State taxes	\$50	Bank account number payment	I made the payment by a phone call	Less often than once a month

**bundle\_white\_space** (Section Bundle)

**paymentoverview** (Section Summary)

END OF GROUP

IF **payhavebundle** = 1 THEN

**bundlecnt** := 1  
**payhavemorebundle(1)** := 1

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**paybundleone** (Section Bundle)

Please think about one payment that combines several of the bills below and select the bills that were part of that payment.

**paymentoverviewbundle** (Section Bundle)

**payselectbundle** (selected payments for bundle in section Bundle)

- 1 Payment 1
- 2 Payment 2
- 3 Payment 3
- 4 Payment 4
- 5 Payment 5
- 6 Payment 6
- 7 Payment 7
- 8 Payment 8
- 9 Payment 9
- 10 Payment 10
- 11 Payment 11
- 12 Payment 12
- 13 Payment 13
- 14 Payment 14

15 Payment 15  
16 Payment 16  
17 Payment 17  
18 Payment 18  
19 Payment 19  
20 Payment 20  
21 Payment 21  
22 Payment 22  
23 Payment 23  
24 Payment 24  
25 Payment 25  
26 Payment 26  
27 Payment 27  
28 Payment 28  
29 Payment 29  
30 Payment 30  
31 Payment 31  
32 Payment 32  
33 Payment 33  
34 Payment 34  
35 Payment 35  
36 Payment 36  
37 Payment 37  
38 Payment 38  
39 Payment 39  
40 Payment 40  
41 Payment 41  
42 Payment 42  
43 Payment 43  
44 Payment 44  
45 Payment 45  
46 Payment 46  
47 Payment 47  
48 Payment 48  
49 Payment 49  
50 Payment 50  
51 Payment 51  
52 Payment 52  
53 Payment 53  
54 Payment 54  
55 Payment 55  
56 Payment 56  
57 Payment 57  
58 Payment 58  
59 Payment 59

- 60 Payment 60
- 61 Payment 61
- 62 Payment 62
- 63 Payment 63
- 64 Payment 64
- 65 Payment 65
- 66 Payment 66
- 67 Payment 67
- 68 Payment 68
- 69 Payment 69
- 70 Payment 70

: Example

Please think about one payment that combines several of the bills below and select the bills that were part of that payment.

Part of payment?	Bill type	Amount spent	Payment method	How did you pay?	How often do you pay this bill
<input type="checkbox"/>	Mortgage	\$1,000	Check	I sent the payment in the mail	Monthly
<input type="checkbox"/>	Housing maintenance (Cleaning, laundry service, regular servicing)	\$200	Cash	I paid in person	This was a one-time payment
<input type="checkbox"/>	Homeowner's or Condo insurance	\$500	Debit card	I made a payment online	Less often than once a month
<input type="checkbox"/>	State taxes	\$50	Bank account number payment	I made the payment by a phone call	Less often than once a month

END OF GROUP

IF (cardinal(payselectbundle(bundlecnt)) < 2) THEN

payselectbundle\_warning (Section Bundle)  
Please go back and select at least 2 bills.

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

paybundlewho (who paid in section Bundle)  
Who did you make the payment to?  
1 A friend/family member/ roommate  
2 A business  
3 Other, please specify:

paybundlewho\_other (other who paid in section Bundle)  
STRING

END OF GROUP

paybundle\_multi\_method(bundlecnt) := isDifferentPaymentInstruments()

**IF paybundle\_multi\_method(bundlecnt) = 1 THEN**

**paybundlemethod** (instrument paid in section Bundle)

In the previous screens, you reported different payment methods for these bills. Which payment method did you use to make the payment for these bills?

*If these bills were separate payments, please go back to change your response.*

- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 10 Paypal
- 11 Account to account transfer
- 12 Mobile phone payment
- 13 Other payment method
- 14 Direct deduction from income

: Example

In the previous screens, you reported different payment methods for these bills. Which payment method did you use to make the payment for these bills?

*If these bills were separate payments, please go back to change your response.*

- Cash
- Check
- Credit card
- Debit card
- Prepaid/Gift/EBT card
- Bank account number payment
- Online banking bill payment
- Money order
- Paypal
- Account to account transfer
- Mobile phone payment
- Other payment method
- Direct deduction from income

**END OF IF**

paybundle\_multi\_location(bundlecnt) := isDifferentPaymentLocations()

**IF paybundle\_multi\_location(bundlecnt) = 1 THEN**

**paybundlelocation** (location paid in section Bundle)

In the previous screens, you reported different ways of paying for these bills. How did you pay for this combination of bills?

*If these bills were separate payments, please go back to change your response.*

- 1 It was an automatic payment
- 2 I made the payment by a phone call
- 3 I made a payment online
- 4 I sent the payment in the mail
- 5 I paid in person

: Example

In the previous screens, you reported different ways of paying for these bills. How did you pay for this combination of bills?

*If these bills were separate payments, please go back to change your response.*

- It was an automatic payment
- I made the payment by a phone call
- I made a payment online
- I sent the payment in the mail
- I paid in person

END OF IF

paybundle\_same\_total(bundlecnt) := isSameAmount()

IF paybundle\_same\_total(bundlecnt) = 1 THEN

paybundle\_same\_total\_amount(bundlecnt) := getSameAmount()

**paybundletotal** (total same for bills in bundle in section Bundle)

In the previous screens, you reported the amount of each bill as \$(amount if same bill total for all bills in bundle(bundlecnt)). Which of the following is true?

- 1 Each of the bills in the payment was this amount
- 2 The total payment for all of the bills was this amount.

END OF IF

LOOP FROM 2 TO 20

bundlecnt := bundlecnt2

bundlebillsleft(bundlecnt) := getUnbundledBillsCount()

IF bundlebillsleft(bundlecnt) > 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**payhavemorebundle** (any other bundled payments in section Bundle)

Were any of the other bills below combined into one payment?


Note: any bills for which you already indicated they were part of a combined payment have a in front of them.

- 1 Yes
- 2 No



**paynoselectbundle** (Section Bundle)

: Example

Were any of the other bills below combined into one payment?

Note: any bills for which you already indicated they were part of a combined payment have a  in front of them.

- Yes
- No

Already part of combined payment?	Bill type	Amount spent	Payment method	How did you pay?	How often do you pay this bill
	Mortgage	\$1,000	Check	I sent the payment in the mail	Monthly
	Housing maintenance (Cleaning, laundry service, regular servicing)	\$200	Cash	I paid in person	This was a one-time payment
	Homeowner's or Condo insurance	\$500	Debit card	I made a payment online	Less often than once a month
	State taxes	\$50	Bank account number payment	I made the payment by a phone call	Less often than once a month

END OF GROUP

IF payhavemorebundle(bundlecnt) = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**paybunletwoandmore** (Section Bundle)

Please select the bills below that were part of that payment.

Note: any bills for which you already indicated they were part of a combined payment can no longer be selected (they do not have a checkbox in front of them).

**paymentoverviewbundle** (Section Bundle)

**payselectbundle** (selected payments for bundle in section Bundle)

- 1 Payment 1
- 2 Payment 2
- 3 Payment 3
- 4 Payment 4
- 5 Payment 5
- 6 Payment 6
- 7 Payment 7
- 8 Payment 8
- 9 Payment 9
- 10 Payment 10

11 Payment 11  
12 Payment 12  
13 Payment 13  
14 Payment 14  
15 Payment 15  
16 Payment 16  
17 Payment 17  
18 Payment 18  
19 Payment 19  
20 Payment 20  
21 Payment 21  
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26 Payment 26  
27 Payment 27  
28 Payment 28  
29 Payment 29  
30 Payment 30  
31 Payment 31  
32 Payment 32  
33 Payment 33  
34 Payment 34  
35 Payment 35  
36 Payment 36  
37 Payment 37  
38 Payment 38  
39 Payment 39  
40 Payment 40  
41 Payment 41  
42 Payment 42  
43 Payment 43  
44 Payment 44  
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54 Payment 54  
55 Payment 55



56 Payment 56  
57 Payment 57  
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60 Payment 60  
61 Payment 61  
62 Payment 62  
63 Payment 63  
64 Payment 64  
65 Payment 65  
66 Payment 66  
67 Payment 67  
68 Payment 68  
69 Payment 69  
70 Payment 70

**END OF GROUP**

**IF** (cardinal(payselectbundle(bundlecnt)) < 2) **THEN**

**payselectbundle\_warning** (Section Bundle)  
Please go back and select at least 2 bills.

**END OF IF**

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

**paybundlewho** (who paid in section Bundle)  
Who did you make the payment to?  
1 A friend/family member/ roommate  
2 A business  
3 Other, please specify:

**paybundlewho\_other** (other who paid in section Bundle)  
STRING

**END OF GROUP**

paybundle\_multi\_method(bundlecnt) := isDifferentPaymentInstruments()

**IF** paybundle\_multi\_method(bundlecnt) = 1 **THEN**

**paybundlemethod** (instrument paid in section Bundle)

In the previous screens, you reported different payment methods for these bills.  
Which payment method did you use to make the payment for these bills?

*If these bills were separate payments, please go back to change your response.*

- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 10 Paypal
- 11 Account to account transfer
- 12 Mobile phone payment
- 13 Other payment method
- 14 Direct deduction from income

**END OF IF**

paybundle\_multi\_location(bundlecnt) := isDifferentPaymentLocations()

**IF paybundle\_multi\_location(bundlecnt) = 1 THEN**

**paybundlelocation** (location paid in section Bundle)

In the previous screens, you reported different ways of paying for these bills.  
How did you pay for this combination of bills?

*If these bills were separate payments, please go back to change your response.*

- 1 It was an automatic payment
- 2 I made the payment by a phone call
- 3 I made a payment online
- 4 I sent the payment in the mail
- 5 I paid in person

**END OF IF**

paybundle\_same\_total(bundlecnt) := isSameAmount()

**IF paybundle\_same\_total(bundlecnt) = 1 THEN**

```
paybundle_same_total_amount(bundlecnt) := getSameAmount()
```

```
paybundletotal (total same for bills in bundle in section Bundle)
```

```
In the previous screens, you reported the amount of each bill as $(amount if  
same bill total for all bills in bundle(bundlecnt)). Which of the following is true?
```

- ```
1 Each of the bills in the payment was this amount  
2 The total payment for all of the bills was this amount.
```

```
END OF IF
```

```
ELSE
```

```
|
```

```
END OF IF
```

```
END OF IF
```

```
END OF LOOP
```

```
END OF IF
```

```
END OF IF
```

End of section **Bundle**

Start of section **Closing**

```
IF numberofbills > 0 THEN
```

```
cs_000 (Section Closing)
```

```
Thank you for telling us about your bill payments!
```

```
Press "Next" to finish the survey. Press "Back" if you want to make changes to  
your responses.
```

```
ELSE
```

```
earlyexit (Section Closing)
```

```
Thank you for your interest! Since you didn't make any bill payments since (|) (in the last  
30 days), the survey will now finish. Please click "Next" to return to your panel member  
pages.
```

```
Exit the survey
```

```
END OF IF
```

```
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

dummy := doPayout(7)

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. \*/*