

UnderStandingAmericaStudy

UAS 301: 2020 SURVEY OF CONSUMER PAYMENT CHOICE



Survey author(s): Center for Economic and Social Research for the Federal Reserve Bank
of Boston

Fielded September 15, 2020 - November 8, 2020

Contents

1	Introduction	3
1.1	Topics	3
1.2	Experiments	3
1.3	Citation	3
2	Survey Response And Data	4
2.1	Sample selection and response rate	4
2.2	Timings	4
2.3	Weighting	5
3	Standard Variables	6
4	Background Demographics	9
5	Missing Data Conventions	13
6	Routing Syntax	14
7	Survey with Routing	15
	definitions	15
	demographics	16
	responsibility	17
	paymentmethods	19
	paymentadoption	28
	paymentuse	106
	paymenthistory	143
	extra_demographics	153
	closing	159

1 INTRODUCTION

This UAS panel survey, titled "UAS301: 2020 Survey of Consumer Payment Choice", asks respondents about their adoption and usage of payment methods

This survey is part of a study that took place during the fall of 2020 and was administered to respondents assigned to the study version that included a stand-alone SCPC survey (per variable `dcpc.version` in UAS300).

The survey focuses on how consumers buy goods and services and pay bills, using cash, bank accounts, and other means of payment. The survey covers numerous aspects of payment preference, from security, ease, and acceptance. Participants also filled out diary entries of daily spending in UAS302. This survey is no longer in the field. Respondents were paid \$20 to complete the survey.

Consent for participation in this survey/diary project was obtained in UAS 300. Related surveys in this project are UAS 28, 29, 31, 34 (2015), UAS 62-64 (2016), UAS 104-106 (2017), UAS 142-144 (2018), UAS 200-202 (2019) and UAS300-303 (2020).

1.1 Topics

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

1.2 Experiments

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

1.3 Citation

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

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

All active respondents who gave consent to participate in the Boston Federal Bank SCPC/Diary 2020 project AND were assigned to the 2019 diary version in UAS300.

As such, this survey was made available to 1962 UAS participants. Of those 1962 participants, 1885 completed the survey and are counted as respondents. Of those who are not counted as respondents, 24 started the survey without completing and 53 did not start the survey. The overall response rate was 96.08%.

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.%.

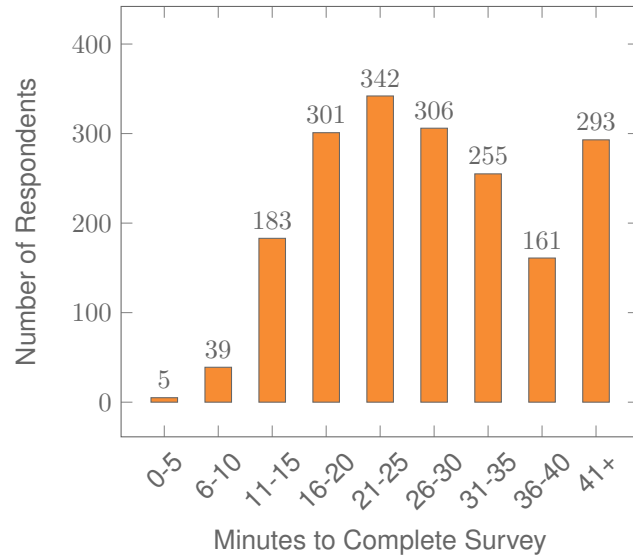
The detailed survey response rate is as follows:

UAS301 - Response Overview	
Size of selected sample	1962
Completed the survey	1885
Started but did not complete the survey	24
Did not start the survey	53
Response rate	96.08%

2.2 Timings

The survey took respondents an average of 29 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

Weights are not (yet) available for this survey. Please contact UAS staff with any questions.

3 STANDARD VARIABLES

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

- **uasid**: the identifier of the respondent. This identifier is assigned to a respondent at recruitment and stays with the respondent throughout each and every survey he/she participates in. When analyzing data from multiple surveys, the 'uasid' can be used to merge data sets.
- **uashhid**: the household identifier of the respondent. Every member is assigned a household identifier, stored in the variable 'uashhid'. For the primary respondent this identifier equals his or her 'uasid'. All other eligible members of the primary respondent's household (everyone who is 18 or older in the household) who become UAS respondents receive the 'uasid' of the primary respondent as their household identifier. The identifier 'uashhid' remains constant over time for all respondents. Thus it is always possible to find the original UAS household of an UAS panel member (even after they, for example, have moved out to form another household).
- **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey. For instance, if the primary respondent and his/her spouse are both UAS members at the time of a given survey, they both receive the same 'survhhid' identifier for that survey. If they subsequently split, they receive two different 'survhhid' in subsequent surveys. They, however, always share the same 'uashhid'. The identifier 'survhhid' is set to missing (.) if no other household members are UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, household members have different 'survhhid' reflecting different household compositions at the time they answered the survey. For instance, suppose that the primary respondent and his/her spouse are both UAS members. If the primary respondent answers the survey when he/she is living with the spouse, but the spouse answers the survey when the couple has split, they receive different 'survhhid'. Hence, the variable 'survhhid' identifies household membership of UAS panel members, at the time the respondent answers the survey. Note: in the My Household survey 'survhhid' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.
- **uasmembers**: is the number of other household members who are also UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart is the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the

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

- **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
32. MSG 2023/06 Nat. Rep. Batch 22

- **primary_respondent**: indicates if the respondent was the first person within the household (i.e. to become a member or whether s/he was added as a subsequent member. A household in this regard is broadly defined as anyone living together with the primary respondent. That is, a household comprises individuals who live together, e.g. as part of a family relationship (like a spouse/child/parent) or in context of some other relationship (like a roommate or tenant).
- **hardware**: indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:
 1. None
 2. Tablet (includes Internet)
- **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.
- **start_date (start_year, start_month, start_day, start_hour, start_min, start_sec)**: indicates the time at which the respondent started the survey.
- **end_date (end_year, end_month, end_day, end_hour, end_min, end_sec)**: indicates the time at which the respondent completed the survey.
- **cs_001**: indicates how interesting the respondent found the survey.

4 BACKGROUND DEMOGRAPHICS

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

The following variables are available in each survey data set:

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

- **education**: the highest level of education attained by the respondent.
- **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.

5 MISSING DATA CONVENTIONS

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

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

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

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

6 ROUTING SYNTAX

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

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

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

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

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

7 SURVEY WITH ROUTING

intro (intro in section Demographics)

Thank you for taking this survey. We are studying how consumers buy goods and services using cash and other ways to pay.

At any time in this survey, feel free to check your bank account or payment card records

Click on any blue word to see its definition.

Try to answer **all** questions the best you can.

Start of section **Definitions**

Fill code of question FLBankAccountNumber executed
Fill code of question FLBankAccountNumberLink executed
Fill code of question FLBankAccountNumberLink.lower executed
Fill code of question FLCash executed
Fill code of question FLCashLink executed
Fill code of question FLCashLink.lower executed
Fill code of question FLCheck executed
Fill code of question FLCheckLink executed
Fill code of question FLCheckLink.lower executed
Fill code of question FLCreditCard executed
Fill code of question FLCreditCardLink executed
Fill code of question FLCreditCardLink.lower executed
Fill code of question FLDebitCard executed
Fill code of question FLDebitCardLink executed
Fill code of question FLDebitCardLink.lower executed
Fill code of question FLMoneyOrder executed
Fill code of question FLMoneyOrderLink executed
Fill code of question FLMoneyOrderLink.lower executed
Fill code of question FLOnlineBankingBillPay executed
Fill code of question FLOnlineBankingLink executed
Fill code of question FLOnlineBankingLink.lower executed
Fill code of question FLPrepaidCard executed
Fill code of question FLPrepaidCardLink executed
Fill code of question FLPrepaidCardLink.lower executed
Fill code of question FLCheckingAccountsLink.lower executed
Fill code of question FLSavingsAccountsLink.lower executed
Fill code of question FLCheckingAccountLink.lower executed
Fill code of question FLSavingsAccountLink.lower executed
Fill code of question FLATMCardsLink.lower executed

Fill code of question FLDebitCardsLink_lower executed
Fill code of question FLRewardsLink_lower executed
Fill code of question FLCreditCardsLink_lower executed
Fill code of question FLPrePaidCardsLink_lower executed
Fill code of question FLBankAccountNumbersLink_lower executed
Fill code of question FLOnlineBankingBillPay_lower executed
Fill code of question FLIdentityTheft executed
Fill code of question FLChecksLink executed
Fill code of question FLPrimaryAccount_Link executed
Fill code of question FLPrimaryAccount_Link_Cap executed
Fill code of question FLSecondaryAccount_Link executed
Fill code of question FLSecondaryAccount_Link_Cap executed
Fill code of question FLPrimaryATMAccount_Link_Cap executed
Fill code of question FLSecondaryATMAccount_Link_Cap executed
Fill code of question FLRemittance executed
Fill code of question FLRemittances executed
Fill code of question FLSavingsAccountsLink2_lower executed

End of section **Definitions**

Start of section **Demographics**

IF age = EMPTY THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

dateofbirth_question (Section Demographics)

What is your date of birth?

dateofbirth_month (R DATE OF BIRTH MONTH in section Demographics)

Month

1 January

2 February

3 March

4 April

5 May

6 June

7 July

8 August

9 September

10 October

11 November

12 December

dateofbirth_day (R DATE OF BIRTH DAY in section Demographics)

Day

RANGE 1..31

dateofbirth_year (R DATE OF BIRTH YEAR in section Demographics)

Year

RANGE 1911..2001

END OF GROUP

IF dateofbirth_year = EMPTY OR dateofbirth_year = "" THEN

agerange (R age range in section Demographics)

If you would rather not say, please choose a range below.

1 18-24

2 25-34

3 35-44

4 45-54

5 55-64

6 65-74

7 75-84

8 85+

ELSE

age := floor((strtotime(date('Y-m-d')) - strtotime(dateofbirth_year . '-' . dateof-
birth_month . '-' . dateofbirth_day)) / 31556926);

IF age > 100 THEN

age_check (Section Paymentadoption)

Congratulations! That makes you (R age()). If this is correct please press Next to
continue.

END OF IF

END OF IF

END OF IF

cellphone (HAVE CELL PHONE in section Demographics)

Do you have a cell phone?

1 Yes

2 No

End of section **Demographics**

Start of section **Responsibility**

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

FR001_intro (intro in section Responsibility)
Financial Responsibility

Help us to understand **your** role in the financial activity of your household.

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

Check one per row only.

Figure 1: Respondent being presented with FR001_a to FR001_d

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

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

- Check one per row only.

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

SUBGROUP OF QUESTIONS

FR001_a (Paying monthly bills (rent or mortgage, utilities, cell phone, etc.) in section Responsibility)

Paying **monthly bills** (rent or mortgage, utilities, cell phone, etc.)

- 1 None or almost none
- 2 Some
- 3 Shared equally with other household members
- 4 Most
- 5 All or almost all

FR001_b (Doing regular shopping for the household (groceries, household supplies, pharmacy, etc.) in section Responsibility)

Doing regular **shopping** for the household (groceries, household supplies, pharmacy,

etc.)

- 1 None or almost none
- 2 Some
- 3 Shared equally with other household members
- 4 Most
- 5 All or almost all

FR001_d (Making decisions about saving and investments (whether to save, how much to save, where to invest, how much to borrow) in section Responsibility)

Making decisions about **saving and investments** (whether to save, how much to save, where to invest, how much to borrow)

- 1 None or almost none
- 2 Some
- 3 Shared equally with other household members
- 4 Most
- 5 All or almost all

FR001_e (Making decisions about other household financial matters (where to bank, what payment methods to use, setting up online bill payments, filing taxes) in section Responsibility)

Making decisions about **other household financial matters** (where to bank, what payment methods to use, setting up online bill payments, filing taxes)

- 1 None or almost none
- 2 Some
- 3 Shared equally with other household members
- 4 Most
- 5 All or almost all

END OF SUBGROUP

END OF GROUP

End of section **Responsibility**

Start of section **Paymentmethods**

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

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

*/

AS001_intro (intro in section Paymentmethods)

Please review these definitions of ways to pay.

textbfElectronic payment instruments

Bank account numberYou pay by giving your bank's number (sometimes called a "routing number") and your account number.Online banking bill payA payment made from your bank's online banking website or mobile app.

Card payment instruments

Debit cardYour payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.Credit cardYou pay back the credit card company later. Credit cards charge interest.Prepaid cardYou store or load money on a prepaid card. Sometimes call "prepaid debit," "gift cards," "payroll cards," or "stored value cards."

Paper payment instruments

CashCoins and paper bills.CheckYou write a paper check to a person or business.Money orderYou 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.

In the questions that follow, please rate all payment methods, even if you do not use them.

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

IF FLAS003AddRandom = EMPTY THEN

 FLAS003AddRandom := mt_rand(1,6)

END OF IF

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

IF sizeof(AS003_order) = 0 THEN

 AS003_order := shuffleArray(array(1,2,3,4,5,6))

 permAS003_1 := AS003_order(1)

 permAS003_2 := AS003_order(2)

 permAS003_3 := AS003_order(3)

 permAS003_4 := AS003_order(4)

 permAS003_5 := AS003_order(5)

 permAS003_6 := AS003_order(6)

END OF IF

LOOP FROM 1 TO 6

,

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

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

The groups themselves are as follows:

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

These questions correspond to the following payment methods:

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

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

AS003a.1: Accepted. Answer options: 1 Rarely accepted, 2 Occasionally accepted, 3 Often accepted, 4 Usually accepted, 5 Almost always accepted
AS003a.2: Cost. Answer options: 1 Very high cost, 2 High cost, 3 Neither high nor low cost, 4 Low cost, 5 Very low cost
AS003a.3: Convenience. Answer options: 1 Very inconvenient, 2 Inconvenient, 3 Neither inconvenient nor convenient, 4 Convenient, 5 Very convenient
AS003a.4: Security. Answer options: 1 Very risky, 2 Risky, 3 Neither risky nor secure, 4 Secure, 5 Very secure
AS003a.5: Setting up. Answer options: 1 Very hard to get or set up, 2 Hard to get or set up, 3 Neither hard nor easy, 4 Easy to get or set up, 5 Very easy to get or set up
AS003a.6: Quality of records. Answer options: 1 Very poor records, 2 Poor records, 3

Neither good nor poor, 4 Good records, 5 Very good records

*/

IF FLAS003AddRandom = 1 THEN

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

ELSEIF FLAS003AddRandom = 2 THEN

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

ELSEIF FLAS003AddRandom = 3 THEN

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

ELSEIF FLAS003AddRandom = 4 THEN

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

ELSEIF FLAS003AddRandom = 5 THEN

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

ELSEIF FLAS003AddRandom = 6 THEN

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

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

IF AS003_order(cnt) = 1 THEN

AS003_a1_intro (intro in section Paymentmethods)

Acceptance For Payment

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

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

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

ELSEIF AS003_order(cnt) = 2 THEN

AS003_a2_intro (intro in section Paymentmethods)

Cost

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

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

*Consider the cost of using or owning the payment method, not the cost of an item purchased. Please choose one answer in each row for **all** payment methods.*
captionoffigureRespondent being asked to indicate level of cost for the listed payment methods

Cost

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

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

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

	Very high cost	High cost	Neither high nor low cost	Low cost	Very low cost
Debit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prepaid card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cash	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Check	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money order	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bank account number	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online banking bill pay	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

ELSEIF AS003_order(cnt) = 3 THEN

AS003_a3_intro (intro in section Paymentmethods)

Convenience

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

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

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

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

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

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

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

	Very inconvenient	Inconvenient	Neither inconvenient nor convenient	Convenient	Very convenient
Cash	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Check	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money order	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bank account number	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online banking bill pay	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Debit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prepaid card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

ELSEIF AS003_order(cnt) = 4 THEN

AS003_a4.intro (intro in section Paymentmethods)

Security

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

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

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

Security

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

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

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

ELSEIF AS003_order(cnt) = 5 THEN

AS003_a5_intro (intro in section Paymentmethods)

Getting & Setting Up

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

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

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

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

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

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

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

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

ELSEIF AS003_order(cnt) = 6 THEN

AS003_a6_intro (intro in section Paymentmethods)
Payment Records

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

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

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

END OF IF

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 8

| Value of question FLAS003_questions(cnt1) asked as question

END OF LOOP

END OF SUBGROUP

END OF GROUP

END OF LOOP

End of section **Paymentmethods**

Start of section **Paymentadoption**

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

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

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

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

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

SUBGROUP OF QUESTIONS

PA001_a (HOW MANY BANK ACCOUNTS CHECKING in section Paymentadoption)
Number of (checking accounts/Allow you to make payments or withdrawals as often as necessary using checks, debit or ATM cards, or online payments. Some checking accounts pay interest on deposits and may be called money market checking accounts.):
RANGE 0..100

PA001_b (HOW MANY BANK ACCOUNTS SAVINGS in section Paymentadoption)
Number of (savings accounts/A type of deposit account held at a bank or other financial institution that pays interest and may require a minimum balance. Unlike a checking account, it limits the number of withdrawals or payments you can make each month.):
Include only traditional accounts (passbook or statement), money market accounts (but not other mutual funds), education accounts (Coverdell or 529), and Christmas Clubs or other account designated for saving purpose (e.g., vacation).
RANGE 0..100

END OF SUBGROUP

END OF GROUP

IF PA001.a > 0 THEN

```
| CHKADOPTER := 1
ELSE
| CHKADOPTER := 0
END OF IF
```

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

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

```
IF CHKADOPTER = 0 THEN
```

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

```
IF sizeof(PA002_order) = 0 THEN
```

```
PA002_order := shuffleArray(array(1,2,3,4,5,6))
permPA002.1 := PA002_order(1)
permPA002.2 := PA002_order(2)
permPA002.3 := PA002_order(3)
permPA002.4 := PA002_order(4)
permPA002.5 := PA002_order(5)
permPA002.6 := PA002_order(6)
```

```
END OF IF
```

```
Fill code of question PA002_fill executed
```

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA002 (WHY NO CHECKING ACCOUNT in section Paymentadoption)

Please choose the **most important reason** why you don't have a checking account.

1 (I don't write enough checks to make it worthwhile /The minimum balance is too high/I don't like dealing with banks/The fees and service charges are too high/No bank

has convenient hours or location/No bank will give me a checking account)
2 (I don't write enough checks to make it worthwhile /The minimum balance is too high/I don't like dealing with banks/The fees and service charges are too high/No bank has convenient hours or location/No bank will give me a checking account)
3 (I don't write enough checks to make it worthwhile /The minimum balance is too high/I don't like dealing with banks/The fees and service charges are too high/No bank has convenient hours or location/No bank will give me a checking account)
4 (I don't write enough checks to make it worthwhile /The minimum balance is too high/I don't like dealing with banks/The fees and service charges are too high/No bank has convenient hours or location/No bank will give me a checking account)
5 (I don't write enough checks to make it worthwhile /The minimum balance is too high/I don't like dealing with banks/The fees and service charges are too high/No bank has convenient hours or location/No bank will give me a checking account)
6 (I don't write enough checks to make it worthwhile /The minimum balance is too high/I don't like dealing with banks/The fees and service charges are too high/No bank has convenient hours or location/No bank will give me a checking account)
7 Other (please specify):

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

END OF GROUP

ELSE

PA002_skip := 1
PA002_other_skip := 1

END OF IF

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

IF BAADOPTER != 0 THEN

IF SAVADOPTER = 1 THEN

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

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

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

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

Include money market accounts if that is your(primary) savings account Please choose "0%" if you do not earn interest.

- 1 0%
- 2 0.01 - 0.05%
- 3 0.06 - 0.10%
- 4 0.11 - 0.15%
- 5 0.16 - 0.20%
- 6 0.21 - 0.25%
- 7 0.26 - 0.50%
- 8 0.51 - 0.75%
- 9 0.76 - 1.00%
- 10 1.01 - 1.50%
- 11 1.51 - 2.00%
- 12 2.01 - 2.50%
- 13 2.51 - 3.00%
- 14 More than 3%
- 15 Don't know

END OF GROUP

ELSE

PA007_a.skip := 1

END OF IF

IF CHKADOPTER = 1 THEN

Fill code of question FLPA075 executed
Fill code of question FLPA075_2 executed
Fill code of question FLPA075_3 executed
Fill code of question FLPA075_4 executed
Fill code of question FLPA075_5 executed
Fill code of question FLPA076 executed
Fill code of question FLPA079 executed

IF pa001_a = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA075_intro (Section Paymentadoption)
Checking Accounts

(Please tell us more about your **checking account**./Please tell us more about your **checking accounts**.)

Are your checking accounts **jointly owned** with someone else?

You might jointly own an account with a spouse, another family member, or somebody else. Your primary account is the account you use most often, not necessarily the account with the most money in it.

/Please tell us more about your **checking accounts**.

Are your checking accounts **jointly owned** with someone else?

You might jointly own an account with a spouse, another family member, or somebody else. Your primary account is the account you use most often, not necessarily the account with the most money in it.

)

PA075_a (JOINT CHECKING ACCOUNT in section Paymentadoption)

(Is this account **jointly owned** with someone else?)

You might jointly own an account with a spouse, another family member, or somebody else./^FLPrimaryAccount_Link_Cap)

- 1 Yes, spouse or partner
- 2 Yes, other family member
- 3 Yes, someone else who is not a family member
- 4 No

PA076_a (INTEREST CHECKING ACCOUNT in section Paymentadoption)

(Does this account **pay interest**?/^FLPrimaryAccount_Link_Cap)

- 1 Yes
- 2 No

PA079_a (OVERDRAFT PROTECTION CHECKING ACCOUNT in section Paymentadoption)

(**Overdraft protection** is a service that your bank provides to deposit extra money into your checking account when you make a transaction that exceeds your account balance. It may help you reduce or avoid fees for insufficient funds by transferring money to your checking account from:

A savings account
A credit card
A loan or overdraft insurance
Do your checking accounts have **overdraft protection**?/^FLPrimaryAccount_Link_Cap)

- 1 Yes
- 2 No

END OF GROUP

PA075_b_skip := 1
PA076_b_skip := 1

PA079_b_skip := 1

IF pa076.a = YES THEN

Fill code of question FLPA004 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA004_intro (Section Paymentadoption)
Checking Accounts

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

*Your primary account is the account you use most often, not necessarily the account with the most money in it./What **interest rate** do you earn on the balance in your checking account(s)?*

Your primary account is the account you use most often, not necessarily the account with the most money in it.)

PA004_a (INTEREST RATE ON PRIMARY CHECKING ACCOUNT in section Paymentadoption)

- 2 0.01 - 0.05%
- 3 0.06 - 0.10%
- 4 0.11 - 0.15%
- 5 0.16 - 0.20%
- 6 0.21 - 0.25%
- 7 0.26 - 0.50%
- 8 0.51 - 0.75%
- 9 0.76 - 1.00%
- 10 1.01 - 1.50%
- 11 1.51 - 2.00%
- 12 2.01 - 2.50%
- 13 2.51 - 3.00%
- 14 More than 3%
- 15 Don't know

END OF GROUP

ELSE

PA004_a_skip := 1

END OF IF

ELSE

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA075_intro (Section Paymentadoption)
Checking Accounts

(Please tell us more about your **checking account**./Please tell us more about your **checking accounts**.

Are your checking accounts **jointly owned** with someone else?
You might jointly own an account with a spouse, another family member, or somebody else. Your primary account is the account you use most often, not necessarily the account with the most money in it.

/Please tell us more about your **checking accounts**.

Are your checking accounts **jointly owned** with someone else?
You might jointly own an account with a spouse, another family member, or somebody else. Your primary account is the account you use most often, not necessarily the account with the most money in it.

)

PA075_a (JOINT CHECKING ACCOUNT in section Paymentadoption)

(Is this account **jointly owned** with someone else?

You might jointly own an account with a spouse, another family member, or somebody else.^FLPrimaryAccount_Link_Cap)

- 1 Yes, spouse or partner
- 2 Yes, other family member
- 3 Yes, someone else who is not a family member
- 4 No

PA075_b (JOINT SECONDARY CHECKING ACCOUNT in section Paymentadoption)

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

- 1 Yes, spouse or partner
- 2 Yes, other family member
- 3 Yes, someone else who is not a family member
- 4 No

PA075_intro2 (Section Paymentadoption)

(

Do your checking accounts **pay interest**?

)

SUBGROUP OF QUESTIONS

PA076_a (INTEREST CHECKING ACCOUNT in section Paymentadoption)

(Does this account **pay interest?** / ^FLPrimaryAccount_Link_Cap)

1 Yes

2 No

PA076_b (INTEREST SECONDARY CHECKING ACCOUNT in section Paymentadoption)

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

1 Yes

2 No

END OF SUBGROUP

PA075_intro3 (Section Paymentadoption)

(

Overdraft protection is a service that your bank provides to deposit extra money into your checking account when you make a transaction that exceeds your account balance. It may help you reduce or avoid fees for insufficient funds by transferring money to your checking account from:

A savings account A credit card A loan or overdraft insurance Do your checking accounts have **overdraft protection?**

)

SUBGROUP OF QUESTIONS

PA079_a (OVERDRAFT PROTECTION CHECKING ACCOUNT in section Paymentadoption)

(**Overdraft protection** is a service that your bank provides to deposit extra money into your checking account when you make a transaction that exceeds your account balance. It may help you reduce or avoid fees for insufficient funds by transferring money to your checking account from:

A savings account A credit card A loan or overdraft insurance Do your checking accounts have **overdraft protection?** / ^FLPrimaryAccount_Link_Cap)

1 Yes

2 No

PA079_b (OVERDRAFT PROTECTION SECONDARY CHECKING ACCOUNT in section Paymentadoption)

(Secondary checking account / Your secondary account is the account you use

second most often to make payments.)

1 Yes

2 No

END OF SUBGROUP

END OF GROUP

IF pa076.a = YES OR pa076.b = YES THEN

Fill code of question FLPA004 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA004_intro (Section Paymentadoption)

Checking Accounts

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

*Your primary account is the account you use most often, not necessarily the account with the most money in it./What **interest rate** do you earn on the balance in your checking account(s)?*

Your primary account is the account you use most often, not necessarily the account with the most money in it.)

IF pa076.a = YES THEN

PA004_intro2 (Section Paymentadoption)

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

PA004.a (INTEREST RATE ON PRIMARY CHECKING ACCOUNT in section Paymentadoption)

2 0.01 - 0.05%

3 0.06 - 0.10%

4 0.11 - 0.15%

5 0.16 - 0.20%

6 0.21 - 0.25%

7 0.26 - 0.50%

8 0.51 - 0.75%

9 0.76 - 1.00%

10 1.01 - 1.50%

11 1.51 - 2.00%

12 2.01 - 2.50%

13 2.51 - 3.00%
14 More than 3%
15 Don't know

ELSE

PA004_a.skip := 1

END OF IF

IF pa076.b = YES THEN

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

PA004_b (INTEREST RATE ON SECONDARY CHECKING ACCOUNT in section Paymentadoption)

2 0.01 - 0.05%
3 0.06 - 0.10%
4 0.11 - 0.15%
5 0.16 - 0.20%
6 0.21 - 0.25%
7 0.26 - 0.50%
8 0.51 - 0.75%
9 0.76 - 1.00%
10 1.01 - 1.50%
11 1.51 - 2.00%
12 2.01 - 2.50%
13 2.51 - 3.00%
14 More than 3%
15 Don't know

ELSE

PA004_b.skip := 1

END OF IF

END OF GROUP

ELSE

PA004_a.skip := 1
PA004_b.skip := 1

END OF IF

END OF IF

ELSE

PA075.a.skip := 1

PA076.a.skip := 1

PA079.a.skip := 1

END OF IF

IF CHKADOPTER = 1 THEN

Fill code of question FLPA031 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA031_intro (Section Paymentadoption)
Checking Accounts

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

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

/)

SUBGROUP OF QUESTIONS

PA031 (BLANK UNUSED CHECKS in section Paymentadoption)
Do you have any **blank, unused checks**?

1 Yes

2 No

PA035 (WRITTEN A PAPER CHECK in section Paymentadoption)
Have you **written a paper check** to make a payment in the **past 12 months**?

1 Yes

2 No

END OF SUBGROUP

END OF GROUP

END OF IF

IF CHKADOPTER = 1 THEN

Fill code of question FLPA008 executed

Fill code of question FLPA008_2 executed

Fill code of question FLPA008_3 executed

Fill code of question FL_PA008.c executed

IF pa001_a = 1 THEN

pa008_a2_skip := 1
pa008_a3_skip := 1
pa008_b2_skip := 1
pa008_b3_skip := 1
pa008_c2_skip := 1
pa008_c3_skip := 1

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA008_intro (HOW MANY DEBIT ATM CARDS INTRO in section Paymentadoption)

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

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

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

How many (ATM cards/A card used at an ATM. An ATM card is a card that allows you to deposit or withdraw cash from an automated teller machine, but cannot be used for purchases or payments.) and/or (debit cards/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.) do you have?

PA008_b1 (HOW MANY ATM CARDS in section Paymentadoption)

(^FLPrimaryATMAccount_Link_Cap)

RANGE 0..100

PA008_a1 (HOW MANY DEBIT CARDS in section Paymentadoption)

(^FLPrimaryATMAccount_Link_Cap)

RANGE 0..100

END OF GROUP

ELSEIF pa001_a = 2 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA008_intro2 (HOW MANY DEBIT ATM CARDS INTRO in section Paymentadoption)

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

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

If you are married or living with a partner, please report only your cards. Do not include cards held.....only by your spouse or partner...for business purposes only Your primary account is the account you use most often, not necessarily the account with the most money in it. Enter "0" if you have no cards of the indicated type.

How many (ATM cards/A card used at an ATM. An ATM card is a card that allows you to deposit or withdraw cash from an automated teller machine, but cannot be used for purchases or payments.) and/or (debit cards/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.) do you have for these checking accounts?

SUBGROUP OF QUESTIONS

PA008_b1 (HOW MANY ATM CARDS in section Paymentadoption)

(^FLPrimaryATMAccount_Link_Cap)

RANGE 0..100

PA008_a1 (HOW MANY DEBIT CARDS in section Paymentadoption)

(^FLPrimaryATMAccount_Link_Cap)

RANGE 0..100

PA008_b2 (HOW MANY ATM CARDS SECONDARY in section Paymentadoption)

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

RANGE 0..100

PA008_a2 (HOW MANY DEBIT CARDS SECONDARY in section Paymentadoption)

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

RANGE 0..100

END OF SUBGROUP

END OF GROUP

ELSE

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA008_intro4 (HOW MANY DEBIT ATM CARDS INTRO in section Paymentadoption)

An **ATM card** is a card that allows you to deposit or withdraw cash from an

automated teller machine (ATM), but cannot be used for purchases or payments.

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

If you are married or living with a partner, please report only your cards. Do not include cards held.....only by your spouse or partner...for business purposes only Your primary account is the account you use most often, not necessarily the account with the most money in it. Enter "0" if you have no cards of the indicated type.

How many (ATM cards/A card used at an ATM. An ATM card is a card that allows you to deposit or withdraw cash from an automated teller machine, but cannot be used for purchases or payments.) and/or (debit cards/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.) do you have for these checking accounts?

SUBGROUP OF QUESTIONS

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

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

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

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

PA008_b3 (HOW MANY ATM CARDS OTHER in section Paymentadoption)
All other accounts
RANGE 0..100

PA008_a3 (HOW MANY DEBIT CARDS OTHER in section Paymentadoption)
All other accounts

```

| | RANGE 0..100
| | END OF SUBGROUP
| | END OF GROUP
END OF IF

IF PA008.a1 > 0 OR (PA001.a > 1 AND PA008.a2 > 0) OR (PA001.a > 2 AND
PA008.a3 > 0) THEN
| DCADOPTER := 1
ELSE
| DCADOPTER := 0
END OF IF

pa008.a.sum := pa008.a1 + pa008.b1
pa008.b.sum := pa008.a2 + pa008.b2
Fill code of question FLPA108.debit executed
Fill code of question FLPA108.atm executed
Fill code of question FLPA108.2 executed

IF PA008.a.sum > 1 THEN
  GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

  PA108.a (SAME DEBIT AS ATM CARD in section Paymentadoption)
  You reported that you have (HOW MANY DEBIT CARDS()) debit card(s) and (HOW
  MANY ATM CARDS()) ATM card(s) for your (primary) checking account.

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

  Please help us understand why you reported that you have more than one
  card for your (primary) checking account.
  1 I counted a card twice, as a debit card and an ATM card.
  2 I counted cards held by another joint account owner on this account.
  3 My bank issued me more than one card for this account.
  4 Other, please specify:

  PA108.a.other (OTHER SAME DEBIT AS ATM CARD in section Paymenta-
  doption)
  STRING

  END OF GROUP
END OF IF

```

IF pa008_b_sum > 1 AND pa001_a > 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA108_b (TOO MANY DEBIT CARDS in section Paymentadoption)

You reported that you have (HOW MANY DEBIT CARDS SECONDARY()) debit card(s) and (HOW MANY ATM CARDS SECONDARY()) ATM card(s) for your secondary checking account.

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

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

- 1 I counted a card twice, as a debit card and an ATM card.
- 2 I counted cards held by another joint account owner on this account.
- 3 My bank issued me more than one card for this account.
- 4 Other, please specify:

PA108_b_other (OTHER TOO MANY DEBIT CARDS in section Paymentadoption)

STRING

END OF GROUP

END OF IF

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

Fill code of question FLPA011 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA011_intro (DEBIT CARDS GIVE REWARDS in section Paymentadoption)

Some debit cards give **rewards** for using the card for purchases or payments. Examples of rewards include frequent flier miles, cash back, or points that can be spent on merchandise. (

Does your debit card give rewards?/

Do any of your ^FLDebitCardsLink_lower give ^FLRewardsLink_lower?)

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

SUBGROUP OF QUESTIONS

```

IF PA008_a1 > 0 THEN
  PA011_a (DEBIT CARDS GIVE REWARDS in section Paymentadoption)
  (Primary checking account/Your primary account is the account you use most
  often to make payments, not necessarily the account with the most money in it.)
  1 Yes
  2 No
  3 I don't know
END OF IF

IF PA008_a2 > 0 THEN
  PA011_b (SECONDARY DEBIT CARDS GIVE REWARDS in section Paymenta-
  doption)
  (Secondary checking account /Your secondary account is the account you use
  second most often to make payments.)
  1 Yes
  2 No
  3 I don't know
END OF IF

IF PA008_a3 > 0 THEN
  PA011_c (OTHER DEBIT CARDS GIVE REWARDS in section Paymentadop-
  tion)
  Other checking accounts
  1 Yes
  2 No
  3 I don't know
END OF IF

END OF SUBGROUP

END OF GROUP
ELSE
  PA011_skip := 1
END OF IF
ELSE
  pa008_a1_skip := 1
  pa008_a2_skip := 1
  pa008_a3_skip := 1

```

pa008_b1_skip := 1
pa008_b2_skip := 1
pa008_b3_skip := 1
pa008_c1_skip := 1
pa008_c2_skip := 1
pa008_c3_skip := 1

END OF IF

IF CHKADOPTER = 1 THEN

Fill code of question FLPA012 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA012_intro (TELEPHONE AND ONLINE BANKING INTRO in section Paymentadoption)

Now we'd like to know more about how you access your checking (account/accounts).

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

SUBGROUP OF QUESTIONS

PA012 (SET UP TELEPHONE BANKING in section Paymentadoption)

Telephone banking *You can talk with a teller or use your phone keypad or voice commands.*

- 1 Yes
- 2 No

PA013 (SET UP ONLINE BANKING in section Paymentadoption)

Online banking *You have set up a username and password so you can conduct transactions at your bank's website.*

- 1 Yes
- 2 No

PA026_a (SET UP MOBILE BANKING in section Paymentadoption)

Mobile banking *You have downloaded your bank's mobile app onto your phone or tablet.*

- 1 Yes
- 2 No

END OF SUBGROUP

END OF GROUP

IF PA013 = YES THEN

OBADOPTER := 1

PA014 (SET UP ONLINE BANKING BILL PAYMENT in section Paymentadoption)

Paying bills via online banking

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

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

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

1 Yes

2 No

IF PA014 = YES THEN

| OBBPADOPTER := 1

ELSE

| OBBPADOPTER := 0

END OF IF

ELSE

| PA014_skip := 1

| OBADOPTER := 0

END OF IF

ELSE

| pa012_skip := 1

| pa013_skip := 1

| pa026_a_skip := 1

END OF IF

END OF IF

IF BAADOPTER = 1 THEN

PA040.d (USED CERTIFIED CHECK IN PAST 12 MONTHS in section Paymentadoption)

A **certified check** is a type of personal check you write where the bank guarantees the payee that there is enough cash available in the payer's account.

In the **past 12 months**, have you used a certified check, even once?

1 Yes

2 No

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA040_intro (INTRO in section Paymentadoption)

Certain types of payment methods are obtained ahead of time. Consider the following:

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

SUBGROUP OF QUESTIONS

PA050 (USED CASH TO MAKE PAYMENT in section Paymentadoption)

(Cash/Coins and paper bills.)

1 Yes

2 No

PA040_a (USED MONEY ORDER IN PAST 12 MONTHS in section Paymentadoption)

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.*

1 Yes

2 No

PA040_b (USED TRAVELERS CHECK IN PAST 12 MONTHS in section Paymentadoption)

Travelers check *A piece of paper that is similar to a check but works like cash and is protected against loss or theft. Traveler's checks are purchased in advance and issued for a specific amount of money.*

1 Yes

2 No

PA040_c (USED CASHIERS CHECK IN PAST 12 MONTHS in section Paymentadoption)

Cashier's check *A type of check written by a bank and made payable to a third party payee. The bank customer purchases the check for full face value plus a small fee for the check service.*

1 Yes

2 No

PA040_e (USED REMITTANCE IN PAST 12 MONTHS in section Paymentadoption)

Remittance *A transfer of money to a person who lives in, or has accounts in, another country.*

1 Yes

2 No

| END OF SUBGROUP

END OF GROUP

IF PA040.a = YES THEN

| MOADOPTER := 1

END OF IF

IF pa040.a = YES OR pa040.e = YES THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

| IF PA040.a = YES THEN

| PA042.a (PURCHASED MONEY ORDERS FROM NON-BANK IN PAST 12 MONTHS in section Paymentadoption)

| Did you purchase any of the **money orders** you used in the past 12 months from a non-bank source? *Examples of non-bank sources include the post office, Western Union, and Walmart.*

| 1 Yes

| 2 No

END OF IF

| IF PA040.e = YES THEN

| PA042.e (SENT REMITTANCE FROM NON-BANK IN PAST 12 MONTHS in section Paymentadoption)

| Did you send any of the **remittances** you used in the past 12 months from a non-bank source? *Examples of non-bank remittance senders include MoneyGram, Western Union, TransferWise, OFX, and Xoom.*

| 1 Yes

| 2 No

END OF IF

END OF GROUP

END OF IF

PA016.atm := empty

/* Answer options for PA016 were randomized using the array below. The seven options are: (1) ATM, (2) Bank, (3) Check cashing store, (4) Cash back at a retail store, (5) I get some or all of my wage/salary in cash, (6) Family or friend, and (7) Payday lender. Option 8, "other", is always presented last. To see which answer is presented in which position, consult the permPA016 variables below. */


```

IF sizeof(PA016_order) = 0 THEN
PA016_order := shuffleArray(array(1,2,3,4,5,6,7))
permPA016_1 := PA016_order(1)
permPA016_2 := PA016_order(2)
permPA016_3 := PA016_order(3)
permPA016_4 := PA016_order(4)
permPA016_5 := PA016_order(5)
permPA016_6 := PA016_order(6)
permPA016_7 := PA016_order(7)

LOOP FROM 1 TO 7
  IF PA016_order(cnt) = 1 THEN
    PA016_atm := cnt
  ELSEIF PA016_order(cnt) = 4 THEN
    PA016_cashback := cnt
  END OF IF
END OF LOOP
END OF IF

```

Fill code of question PA016_fill executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA016 (WHY NO CHECKING ACCOUNT in section Paymentadoption)

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

- 1 (ATM/Bank teller/Check cashing store/Cash back at a retail store/I get some or all of my wage/salary in cash/Family or friend/Payday lender)
- 2 (ATM/Bank teller/Check cashing store/Cash back at a retail store/I get some or all of my wage/salary in cash/Family or friend/Payday lender)
- 3 (ATM/Bank teller/Check cashing store/Cash back at a retail store/I get some or all of my wage/salary in cash/Family or friend/Payday lender)
- 4 (ATM/Bank teller/Check cashing store/Cash back at a retail store/I get some or all of my wage/salary in cash/Family or friend/Payday lender)
- 5 (ATM/Bank teller/Check cashing store/Cash back at a retail store/I get some or all of my wage/salary in cash/Family or friend/Payday lender)
- 6 (ATM/Bank teller/Check cashing store/Cash back at a retail store/I get some or all of my wage/salary in cash/Family or friend/Payday lender)
- 7 (ATM/Bank teller/Check cashing store/Cash back at a retail store/I get some or all of

my wage/salary in cash/Family or friend/Payday lender)
8 Other (please specify):

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

END OF GROUP

PA055_a2 (use check cashing store in section Paymentadoption)
In the **past 12 months**, have you used a **check cashing store** to get cash?
1 Yes
2 No

IF cellphone = YES THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

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

SUBGROUP OF QUESTIONS

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

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

PA189_c (MOBILE APP FOR PAYMENT in section Paymentadoption)
I used a mobile app to pay
1 Yes
2 No

END OF SUBGROUP

END OF GROUP

IF PA189_a = YES OR PA189_b = YES OR PA189_c = YES THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA188 (WHAT PHONE PAYMENT METHOD MOST USED in section Paymentadoption)

When you pay with your **mobile phone**, what payment method do you use most often?

If you are using a service like PayPal, Apple Pay, Zelle, Square Cash, or Venmo, tell us about the payment method which those services use.

- 1 Credit card
- 2 Debit card
- 3 Prepaid card
- 4 Bank account number
- 8 Other, please specify:

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

STRING

END OF GROUP

ELSE

PA188_skip := 1

PA188_other_skip := 1

END OF IF

ELSE

PA189_skip := 1

END OF IF

PA120.a (HEARD BITCOIN in section Paymentadoption)

Cryptocurrency exists online and is different from U.S. dollars (\$), the euro (€), or other official foreign currencies. Cryptocurrency is sometimes called **virtual currency or digital currency**.

Throughout this section, we will display the ticker symbols for each cryptocurrency in parentheses after the name of that cryptocurrency.

Have you heard of **Bitcoin (BTC)**?

- 1 Yes
- 2 No

IF PA120.a = YES THEN

PA120.b7 (HEARD BITCOIN BCH in section Paymentadoption)

Have you heard of **Bitcoin Cash (BCH)**?

- 1 Yes
- 2 No

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

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

SUBGROUP OF QUESTIONS

PA120_b6 (Ethereum in section Paymentadoption)

Ethereum (ETH)

1 Yes

2 No

PA120_b1 (HEARD XRP in section Paymentadoption)

XRP (XRP)

1 Yes

2 No

PA120_b2 (HEARD LITECOIN in section Paymentadoption)

Litecoin (LTC)

1 Yes

2 No

PA120_b8 (HEARD Stellar (XLM) in section Paymentadoption)

Stellar (XLM)

1 Yes

2 No

PA120_b9 (HEARD EOS (EOS) in section Paymentadoption)

EOS (EOS)

1 Yes

2 No

END OF SUBGROUP

PA120_c (HEARD OTHER in section Paymentadoption)

Have you heard of any **other cryptocurrencies** besides Bitcoin (BTC), Bitcoin Cash (BCH), and those listed above? *List up to three, separated by commas*

1 Yes, please specify:

2 No

PA120_c.other (OTHER VIRTUAL COIN in section Paymentadoption)

STRING

END OF GROUP

IF pa120.a = YES OR pa120.b7 = YES THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA131_intro (HOW FAMILIAR WITH WORKING BITCOIN in section Paymentadoption)
How familiar are you with how the following **cryptocurrencies** work?

SUBGROUP OF QUESTIONS

IF pa120.a = YES THEN

PA131a1 (HOW FAMILIAR WITH WORKING BITCOIN in section Paymentadoption)
Bitcoin (BTC)
1 Not at all familiar
2 Slightly familiar
3 Somewhat familiar
4 Moderately familiar
5 Extremely familiar

END OF IF

IF pa120.b7 = YES THEN

PA131a2 (HOW FAMILIAR WITH WORKING BITCOIN CASH in section Paymentadoption)
Bitcoin Cash (BCH)
1 Not at all familiar
2 Slightly familiar
3 Somewhat familiar
4 Moderately familiar
5 Extremely familiar

END OF IF

END OF SUBGROUP

END OF GROUP

END OF IF

IF PA120.a = YES OR PA120.b1 = YES OR PA120.b2 = YES OR PA120.b6 = YES OR
PA120.b7 = YES OR PA120.b8 = YES OR PA120.b9 = YES THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA121_intro (Section Paymentadoption)

Do you have or own any of these **cryptocurrencies**?

SUBGROUP OF QUESTIONS

IF PA120.a = YES THEN

PA121_a (OWN BITCOIN in section Paymentadoption)

Bitcoin (BTC)

1 Yes

2 No

ELSE

PA121.a.skip := 1

END OF IF

IF PA120.b7 = YES THEN

PA121_h (OWN BITCOIN CASH in section Paymentadoption)

Bitcoin Cash (BCH)

1 Yes

2 No

ELSE

PA121.h.skip := 1

END OF IF

IF PA120.b6 = YES THEN

PA121_g (OWN Ethereum in section Paymentadoption)

Ethereum (ETH)

1 Yes

2 No

ELSE

PA121.g.skip := 1

END OF IF

IF PA120.b1 = YES THEN

PA121_b (OWN XRP in section Paymentadoption)

XRP (XRP)

1 Yes

2 No

ELSE

PA121_b.skip := 1

END OF IF

IF PA120.b2 = YES THEN

PA121_c (OWN LITECOIN in section Paymentadoption)

Litecoin (LTC)

1 Yes

2 No

ELSE

PA121_c.skip := 1

END OF IF

IF PA120.b8 = YES THEN

PA121_i (Stellar (XLM) in section Paymentadoption)

Stellar (XLM)

1 Yes

2 No

ELSE

PA121_i.skip := 1

END OF IF

IF PA120.b9 = YES THEN

PA121_j (OWN EOS (EOS) in section Paymentadoption)

EOS (EOS)

1 Yes

2 No

ELSE

```
PA121_j_skip := 1
```

```
END OF IF
```

```
END OF SUBGROUP
```

```
END OF GROUP
```

```
IF (PA121_a_skip = EMPTY AND PA121_a = YES) OR
```

```
/* Answer options for PA126 were randomized using the array below. The eight options  
are: (1) I use it to buy goods and services in the United States, (2) I use it to make  
remittances or other international payments, (3)It is an investment, (4) It allows me to  
make payments anonymously, (5) It uses secure blockchain technology to prevent loss  
and fraud, (6) I am interested in new technologies, (7) I do not trust banks, (8) I do not  
trust the government or U.S. dollar. Option 9, other, is always presented last. To see  
which answer is presented in which position, consult the permPA126 variables below.  
*/
```

```
IF sizeof(PA126_order) = 0 THEN
```

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

```

```
END OF IF
```

```
Fill code of question FLPA126 executed
```

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

```
PA126_a (PRIMARY REASON VIRTUAL CURRENCY in section Paymentadoption)
```

```
Please tell us your primary reason for owning cryptocurrency.
```

```
1 (I use it to buy goods and services in the United States./I use it to make ^FLRemit-  
tances or other international payments./It is an investment./It allows me to make  
payments anonymously./It uses secure blockchain technology to prevent loss and  
fraud./I am interested in new technologies./I do not trust banks./I do not trust the  
government or U.S. dollar.)
```

```
2 (I use it to buy goods and services in the United States./I use it to make ^FLRemit-  
tances or other international payments./It is an investment./It allows me to make  
payments anonymously./It uses secure blockchain technology to prevent loss and
```


fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)

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

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

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

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

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

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

9 Other (please specify):

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

END OF GROUP

PA125_skip := 1
PA125_other_skip := 1

ELSE

PA126_a_skip := 1
PA126_a_other_skip := 1

END OF IF

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

PA123_intro (Section Paymentadoption)
How much **cryptocurrency** do you have or own?

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

SUBGROUP OF QUESTIONS

IF PA121_a_skip = EMPTY AND PA121_a = YES THEN

PA123_a_number (HOW MUCH BITCOIN in section Paymentadoption)
Bitcoin (BTC)
NUMBER (DECIMALS ALLOWED)

PA123_a_US (HOW MUCH BITCOIN IN US in section Paymentadoption)
Bitcoin (BTC)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA123_a_number_skip := 1
PA123_a_US_skip := 1

END OF IF

IF PA121_h_skip = EMPTY AND PA121_h = YES THEN

PA123_h_number (HOW MUCH BITCOIN CASH in section Paymentadoption)
Bitcoin Cash (BCH)
NUMBER (DECIMALS ALLOWED)

PA123_h_US (HOW MUCH BITCOIN CASH in section Paymentadoption)
Bitcoin Cash (BCH)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA123_h_number_skip := 1
PA123_h_US_skip := 1

END OF IF

IF PA121_g_skip = EMPTY AND PA121_g = YES THEN

PA123_g_number (HOW MUCH Ethereum in section Paymentadoption)
Ethereum (ETH)
NUMBER (DECIMALS ALLOWED)

PA123_g_US (HOW MUCH Ethereum IN US in section Paymentadoption)
Ethereum (ETH)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA123_g_number_skip := 1
PA123_g_US_skip := 1

END OF IF

IF PA121_b_skip = EMPTY AND PA121_b = YES THEN

PA123_b_number (HOW MUCH XRP in section Paymentadoption)
XRP (XRP)
NUMBER (DECIMALS ALLOWED)

PA123_b_US (HOW MUCH XRP IN US in section Paymentadoption)
XRP (XRP)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA123_b_number_skip := 1
PA123_b_US_skip := 1

END OF IF

IF PA121_c_skip = EMPTY AND PA121_c = YES THEN

PA123_c_number (HOW MUCH LITECOIN in section Paymentadoption)
Litecoin (LTC)
NUMBER (DECIMALS ALLOWED)

PA123_c_US (HOW MUCH LITECOIN IN US in section Paymentadoption)
Litecoin (LTC)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA123_c_number_skip := 1
PA123_c_US_skip := 1

END OF IF

IF PA121_i_skip = EMPTY AND PA121_i = YES THEN

PA123_i_number (HOW MUCH Stellar (XLM) in section Paymentadoption)
Stellar (XLM)
NUMBER (DECIMALS ALLOWED)

PA123_i_US (HOW MUCH Stellar (XLM) US in section Paymentadoption)
Stellar (XLM)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA123_i_number_skip := 1
PA123_i_US_skip := 1

END OF IF

IF PA121_j_skip = EMPTY AND PA121_j = YES THEN

PA123_j_number (HOW MUCH EOS (EOS) in section Paymentadoption)
EOS (EOS)
NUMBER (DECIMALS ALLOWED)

PA123_j_US (HOW MUCH EOS (EOS) IN US in section Paymentadoption)
EOS (EOS)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA123_j_number_skip := 1
PA123_j_US_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

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

Fill code of question FLPA123 executed

PA123_other (WHY NOT ANSWERED BOTH NUMBER AND VALUE in section Paymentadoption)

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

(Bitcoin (BTC))(Bitcoin Cash (BCH))(Ethereum (ETH))(XRP (XRP))(Litecoin (LTC))(Stellar (XLM))(EOS (EOS))
STRING

ELSE

PA123_other_skip := 1

END OF IF

PA139 (USED RECORDS OR WEB SITES in section Paymentadoption)

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

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

ELSE

PA123_a_number_skip := 1

PA123_a_US_skip := 1

PA123_b_number_skip := 1

PA123_b_US_skip := 1

PA123_c_number_skip := 1

PA123_c_US_skip := 1

PA123_i_number_skip := 1

PA123_i_US_skip := 1

PA123_j_number_skip := 1

PA123_j_US_skip := 1

PA123_h_number_skip := 1

PA123_h_US_skip := 1

PA123_g_number_skip := 1

PA123_g_US_skip := 1

PA139_skip := 1

END OF IF

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

PA137 (how manage and store virtual currency in section Paymentadoption)

Please describe where you **deposit or store** your cryptocurrency.

STRING

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA133_intro (intro virtual currency past 12 months in section Paymentadoption)

In the **past 12 months**, have you exchanged **cryptocurrency** for U.S. dollars or exchanged U.S. dollars for cryptocurrency?

SUBGROUP OF QUESTIONS

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

PA133_a (LAST 12 days BITCOIN in section Paymentadoption)

Bitcoin (BTC)

1 Yes

2 No

ELSE

PA133_a_skip := 1

END OF IF

IF (PA121_h_skip = EMPTY AND PA121_h = YES) OR (PA122_h_skip = EMPTY AND PA122_h = YES) THEN

PA133_h (LAST 12 days BITCOIN CASH in section Paymentadoption)

Bitcoin Cash (BCH)

1 Yes

2 No

ELSE

PA133_h_skip := 1

END OF IF

IF (PA121_g_skip = EMPTY AND PA121_g = YES) OR (PA122_g_skip = EMPTY AND PA122_g = YES) THEN

PA133_g (LAST 12 days Ethereum in section Paymentadoption)
Ethereum (ETH)
1 Yes
2 No

ELSE

PA133_g_skip := 1

END OF IF

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

PA133_b (LAST 12 days XRP in section Paymentadoption)
XRP (XRP)
1 Yes
2 No

ELSE

PA133_b_skip := 1

END OF IF

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

PA133_c (LAST 12 days Litecoin in section Paymentadoption)
Litecoin (LTC)
1 Yes
2 No

ELSE

PA133_c_skip := 1

END OF IF

IF (PA121_i_skip = EMPTY AND PA121_i = YES) OR (PA122_i_skip = EMPTY

AND PA122.i = YES) THEN

PA133.i (LAST 12 days Stellar (XLM) in section Paymentadoption)
Stellar (XLM)
1 Yes
2 No

ELSE

PA133.i_skip := 1

END OF IF

IF (PA121.j_skip = EMPTY AND PA121.j = YES) OR (PA122.j_skip = EMPTY
AND PA122.j = YES) THEN

PA133.j (LAST 12 days EOS (EOS) in section Paymentadoption)
EOS (EOS)
1 Yes
2 No

ELSE

PA133.j_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

IF (PA133.a_skip = EMPTY AND PA133.a = 1) OR (PA133.b_skip = EMPTY AND
PA133.b = 1) OR (PA133.c_skip = EMPTY AND PA133.c = 1) OR (PA133.g_skip
= EMPTY AND PA133.g = 1) OR (PA133.h_skip = EMPTY AND PA133.h = 1) OR
(PA133.i_skip = EMPTY AND PA133.i = 1) OR (PA133.j_skip = EMPTY AND PA133.j =
1) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA135_intro (intro exchange virtual currency in us dollars past 12 months in section
Paymentadoption)
In the **past 12 months**, how many times did you exchange **cryptocurrency** for
U.S. dollars or exchange U.S. dollars for cryptocurrency?

SUBGROUP OF QUESTIONS

IF (PA133_a_skip = EMPTY AND PA133_a = 1) THEN

PA135_a (past 12 months BITCOIN number of exchanges in section Paymentadoption)
Bitcoin (BTC)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA135_a_skip := 1

END OF IF

IF (PA133_h_skip = EMPTY AND PA133_h = 1) THEN

PA135_h (past 12 months BITCOIN CASH number of exchanges in section Paymentadoption)
Bitcoin Cash (BCH)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA135_h_skip := 1

END OF IF

IF (PA133_g_skip = EMPTY AND PA133_g = 1) THEN

PA135_g (past 12 months Ethereum number of exchanges in section Paymentadoption)
Ethereum (ETH)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA135_g_skip := 1

END OF IF

IF (PA133_b_skip = EMPTY AND PA133_b = 1) THEN

PA135_b (past 12 months XRP number of exchanges in section Paymentadoption)
XRP (XRP)

| NUMBER (NO DECIMALS ALLOWED)

ELSE

| PA135_b.skip := 1

END OF IF

IF (PA133_c.skip = EMPTY AND PA133_c = 1) THEN

| **PA135_c** (past 12 months Litecoin number of exchanges in section Payment-
adoption)
Litecoin (LTC)
NUMBER (NO DECIMALS ALLOWED)

ELSE

| PA135_c.skip := 1

END OF IF

IF (PA133_i.skip = EMPTY AND PA133_i = 1) THEN

| **PA135_i** (past 12 months Stellar (XLM) number of exchanges in section Paymen-
tadoption)
Stellar (XLM)
NUMBER (NO DECIMALS ALLOWED)

ELSE

| PA135_i.skip := 1

END OF IF

IF (PA133_j.skip = EMPTY AND PA133_j = 1) THEN

| **PA135_j** (past 12 months EOS (EOS) number of exchanges in section Paymen-
tadoption)
EOS (EOS)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA135_j_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA128_intro (Section Paymentadoption)

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

SUBGROUP OF QUESTIONS

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

PA128_a (USED IN PAST 30 DAYS BITCOIN IN TRANSACTION in section Paymentadoption)

Bitcoin (BTC)

1 Yes

2 No

ELSE

PA128_a_skip := 1

END OF IF

IF (PA121_h_skip = EMPTY AND PA121_h = YES) OR (PA122_h_skip = EMPTY AND PA122_h = YES) THEN

PA128_h (USED IN PAST 30 DAYS BITCOIN CASH IN TRANSACTION in section Paymentadoption)

Bitcoin Cash (BCH)

1 Yes

2 No

ELSE

PA128_h.skip := 1

END OF IF

IF (PA121_g.skip = EMPTY AND PA121.g = YES) OR (PA122_g.skip = EMPTY AND PA122.g = YES) THEN

PA128.g (USED IN PAST 30 DAYS Ethereum IN TRANSACTION in section Paymentadoption)
Ethereum (ETH)
1 Yes
2 No

ELSE

PA128_g.skip := 1

END OF IF

IF (PA121_b.skip = EMPTY AND PA121.b = YES) OR (PA122_b.skip = EMPTY AND PA122.b = YES) THEN

PA128.b (USED IN PAST 30 DAYS XRP IN TRANSACTION in section Paymentadoption)
XRP (XRP)
1 Yes
2 No

ELSE

PA128_b.skip := 1

END OF IF

IF (PA121_c.skip = EMPTY AND PA121.c = YES) OR (PA122_c.skip = EMPTY AND PA122.c = YES) THEN

PA128.c (USED IN PAST 30 DAYS LITECOIN IN TRANSACTION in section Paymentadoption)
Litecoin (LTC)
1 Yes
2 No

ELSE

PA128_c_skip := 1

END OF IF

IF (PA121_i_skip = EMPTY AND PA121_i = YES) OR (PA122_i_skip = EMPTY AND PA122_i = YES) THEN

PA128_i (USED IN PAST 30 DAYS Stellar (XLM) IN TRANSACTION in section Paymentadoption)
Stellar (XLM)
1 Yes
2 No

ELSE

PA128_i_skip := 1

END OF IF

IF (PA121_j_skip = EMPTY AND PA121_j = YES) OR (PA122_j_skip = EMPTY AND PA122_j = YES) THEN

PA128_j (USED IN PAST 30 DAYS EOS (EOS) IN TRANSACTION in section Paymentadoption)
EOS (EOS)
1 Yes
2 No

ELSE

PA128_j_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

IF (PA128_a_skip = EMPTY AND PA128_a = YES) OR (PA128_b_skip = EMPTY AND PA128_b = YES) OR (PA128_c_skip = EMPTY AND PA128_c = YES) OR (PA128_i_skip = EMPTY AND PA128_i = YES) OR (PA128_j_skip = EMPTY AND PA128_j = YES) OR (PA128_h_skip = EMPTY AND PA128_h = YES) OR (PA128_g_skip = EMPTY AND PA128_g = YES) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA140_intro (Section Paymentadoption)

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

SUBGROUP OF QUESTIONS

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

PA140_a (BITCOIN 30 DAYS NO TRANSACTIONS in section Paymentadoption)
Bitcoin (BTC)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA140.a_skip := 1

END OF IF

IF (PA128.h_skip = EMPTY AND PA128.h = YES) THEN

PA140_h (BITCOIN CASH 30 DAYS NO TRANSACTIONS in section Paymentadoption)
Bitcoin Cash (BCH)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA140.h_skip := 1

END OF IF

IF (PA128.b_skip = EMPTY AND PA128.b = YES) THEN

PA140_b (XRP 30 DAYS NO TRANSACTIONS in section Paymentadoption)
XRP (XRP)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA140.b_skip := 1

END OF IF

IF (PA128.g_skip = EMPTY AND PA128.g = YES) THEN

PA140.g (Ethereum 30 DAYS NO TRANSACTIONS in section Paymentadoption)
Ethereum (ETH)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA140.g_skip := 1

END OF IF

IF (PA128.c_skip = EMPTY AND PA128.c = YES) THEN

PA140.c (LITECOIN 30 DAYS NO TRANSACTIONS in section Paymentadoption)
Litecoin (LTC)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA140.c_skip := 1

END OF IF

IF (PA128.i_skip = EMPTY AND PA128.i = YES) THEN

PA140.i (Stellar (XLM) 30 DAYS NO TRANSACTIONS in section Paymentadoption)
Stellar (XLM)
NUMBER (NO DECIMALS ALLOWED)

ELSE

PA140.i_skip := 1

END OF IF

IF (PA128.j_skip = EMPTY AND PA128.j = YES) THEN

PA140.j (EOS (EOS) 30 DAYS NO TRANSACTIONS in section Paymentadoption)
EOS (EOS)

| NUMBER (NO DECIMALS ALLOWED)

ELSE

| PA140_j_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

/* Answer options for PA129_d2 were randomized using the array below. The relevant values are 1) A person (somebody who is not a store, company or other business), 2) Store, company, or other business - Online, 3) Store, company, or other business - In person or 4) Currency exchange (for U.S. dollars or other currencies. Option 5, I'd rather not say, is always presented last. To see which answer is presented in which position, consult the permPA129_d2 variables below. */

IF sizeof(PA129_d2_order) = 0 THEN

| PA129_d2_order := array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5)

| permPA129_d2_1 := PA129_d2_order(1)

| permPA129_d2_2 := PA129_d2_order(2)

| permPA129_d2_3 := PA129_d2_order(3)

| permPA129_d2_4 := PA129_d2_order(4)

| permPA129_d2_5 := PA129_d2_order(5)

END OF IF

Fill code of question FLPA129_d2 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

pa129_d2 (who paid with virtual currency in section Paymentadoption)
Who did you pay using **cryptocurrency**?

Check all that apply.

1 (A person (somebody who is not a store, company or other business)/Store, company, or other business - **Online**/Store, company, or other business - **In person**/Currency exchange (for U.S. dollars or other currencies)/I'd rather not say)

2 (A person (somebody who is not a store, company or other business)/Store, company, or other business - **Online**/Store, company, or other business - **In person**/Currency exchange (for U.S. dollars or other currencies)/I'd rather not say)

3 (A person (somebody who is not a store, company or other business)/Store, company, or other business - **Online**/Store, company, or other business - **In**

person/Currency exchange (for U.S. dollars or other currencies)/I'd rather not say)
4 (A person (somebody who is not a store, company or other business)/Store, company, or other business - **Online**/Store, company, or other business - **In person**/Currency exchange (for U.S. dollars or other currencies)/I'd rather not say)
5 (A person (somebody who is not a store, company or other business)/Store, company, or other business - **Online**/Store, company, or other business - **In person**/Currency exchange (for U.S. dollars or other currencies)/I'd rather not say)
6 Other, please specify:

pa129_d2_other (other who paid with virtual currency in section Paymentadoption)
STRING

END OF GROUP

ELSE

PA140_a_skip := 1
PA140_b_skip := 1
PA140_c_skip := 1
PA140_i_skip := 1
PA140_j_skip := 1
PA140_h_skip := 1
PA140_g_skip := 1

END OF IF

ELSE

PA124_a_skip := 1
PA124_b_skip := 1
PA124_c_skip := 1
PA124_i_skip := 1
PA124_j_skip := 1
PA124_h_skip := 1
PA124_g_skip := 1

END OF IF

ELSE

PA121_a_skip := 1
PA121_b_skip := 1
PA121_c_skip := 1
PA121_i_skip := 1
PA121_j_skip := 1
PA121_h_skip := 1

END OF IF

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

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

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

- 1 Yes
- 2 No

IF PA053 = YES THEN

| CCADOPTER := 1

ELSE

| CCADOPTER := 0

END OF IF

IF ccadopter = 0 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA019_intro (INTRO in section Paymentadoption)

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

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

SUBGROUP OF QUESTIONS

PA019_a (Visa credit cards in section Paymentadoption)

Visa credit cards

- 1 Yes
- 2 No

PA019_f (MasterCard credit cards in section Paymentadoption)

MasterCard credit cards

- 1 Yes
- 2 No

PA019_g (Discover credit cards in section Paymentadoption)

Discover credit cards

- 1 Yes
- 2 No

PA019_b (Company or store branded credit cards in section Paymentadoption)

Company or store branded credit cards *Do not have logos from Visa, MasterCard, Discover or American Express. Examples include Exxon Mobil card, Lowe's card, or J.C. Penney card. These cards can only be used at the merchant labeled on the card.*

- 1 Yes
- 2 No

PA019_c (American Express charge cards in section Paymentadoption)
American Express **charge** cards *These cards must be paid off at the end of each billing period*

- 1 Yes
- 2 No

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

- 1 Yes
- 2 No

PA019_e (Diners Club or other charge cards in section Paymentadoption)
Diners Club or other charge cards

- 1 Yes
- 2 No

END OF SUBGROUP

END OF GROUP

IF PA019.a = YES THEN

| PA054.count := PA054.count + 1

END OF IF

IF PA019.f = YES THEN

| PA054.count := PA054.count + 1

END OF IF

IF PA019.g = YES THEN

| PA054.count := PA054.count + 1

END OF IF

IF PA019.b = YES THEN

| PA054.count := PA054.count + 1

END OF IF

IF PA019.c = YES THEN

| PA054.count := PA054.count + 1

END OF IF

```

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

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

IF PA019_a = YES OR PA019_b = YES OR PA019_c = YES OR PA019_d = YES
OR PA019_e = YES OR PA019_f = YES OR PA019_g = YES THEN
| CCADOPTER := 1
ELSE
| CCADOPTER := 0
END OF IF
END OF IF

```

```

IF ccadopter = 1 THEN

```

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA054_intro (INTRO in section Paymentadoption)

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

If you do not use a certain kind of card, enter 0 (zero) in that box.

SUBGROUP OF QUESTIONS

```

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

```

PA054_a1 (Visa credit cards in section Paymentadoption)

Visa credit cards

RANGE 0..100

PA054_a2 (Visa credit cards without rewards in section Paymentadoption)

Visa credit cards

RANGE 0..100

```

ELSE

```

```

| PA054_a1_skip := 1

```

```

| PA054_a2_skip := 1

```

```

END OF IF

```

IF PA053 = YES OR (PA053 != YES AND PA019.f = YES) THEN

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

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

ELSE

PA054_f1_skip := 1
PA054_f2_skip := 1

END OF IF

IF PA053 = YES OR (PA053 != YES AND PA019.g = YES) THEN

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

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

ELSE

PA054_g1_skip := 1
PA054_g2_skip := 1

END OF IF

IF PA053 = YES OR (PA053 != YES AND PA019.b = YES) THEN

PA054_b1 (Company or store branded credit cards in section Paymentadoption)
Company or store branded credit cards, without a Visa or MasterCard logo
RANGE 0..100

PA054_b2 (Company or store branded credit cards without rewards in section Paymentadoption)
Company or store branded credit cards, without a Visa or MasterCard logo

| RANGE 0..100

ELSE

| PA054_b1_skip := 1
| PA054_b2_skip := 1

END OF IF

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

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

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

ELSE

| PA054_c1_skip := 1
| PA054_c2_skip := 1

END OF IF

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

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

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

ELSE

| PA054_d1_skip := 1
| PA054_d2_skip := 1

END OF IF

IF PA053 = YES OR (PA053 != YES AND PA019.e = YES) THEN

PA054.e1 (Diners Club or other charge cards in section Paymentadoption)

Diners Club or other charge cards

RANGE 0..100

PA054.e2 (Diners Club or other charge cards without rewards in section Paymentadoption)

Diners Club or other charge cards

RANGE 0..100

ELSE

PA054.e1_skip := 1

PA054.e2_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

IF (PA054.a1_skip = EMPTY AND (PA054.a1 > 0 OR PA054.a2 > 0)) OR (PA054.b1_skip = EMPTY AND (PA054.b1 > 0 OR PA054.b2 > 0)) OR (PA054.c1_skip = EMPTY AND (PA054.c1 > 0 OR PA054.c2 > 0)) OR (PA054.d1_skip = EMPTY AND (PA054.d1 > 0 OR PA054.d2 > 0)) OR (PA054.e1_skip = EMPTY AND (PA054.e1 > 0 OR PA054.e2 > 0)) OR (PA054.f1_skip = EMPTY AND (PA054.f1 > 0 OR PA054.f2 > 0)) OR (PA054.g1_skip = EMPTY AND (PA054.g1 > 0 OR PA054.g2 > 0)) THEN

PA054.cards := 0

PA054.a := PA054.a1 + PA054.a2

PA054.b := PA054.b1 + PA054.b2

PA054.c := PA054.c1 + PA054.c2

PA054.d := PA054.d1 + PA054.d2

PA054.e := PA054.e1 + PA054.e2

PA054.f := PA054.f1 + PA054.f2

PA054.g := PA054.g1 + PA054.g2

IF (PA054.a_skip = empty) THEN

PA054.cards := PA054.cards + PA054.a1 + PA054.a2

END OF IF

IF (PA054.b_skip = empty) THEN

PA054.cards := PA054.cards + PA054.b1 + PA054.b2

END OF IF

IF (PA054_c_skip = empty) THEN

| PA054_cards := PA054_cards + PA054_c1 + PA054_c2

END OF IF

IF (PA054_d_skip = empty) THEN

| PA054_cards := PA054_cards + PA054_d1 + PA054_d2

END OF IF

IF (PA054_e_skip = empty) THEN

| PA054_cards := PA054_cards + PA054_e1 + PA054_e2

END OF IF

IF (PA054_f_skip = empty) THEN

| PA054_cards := PA054_cards + PA054_f1 + PA054_f2

END OF IF

IF (PA054_g_skip = empty) THEN

| PA054_cards := PA054_cards + PA054_g1 + PA054_g2

END OF IF

ELSE

PA054_cards := 0

Fill code of question FLPA054 executed

PA054_z (NO CREDIT CARDS in section Paymentadoption)

You told us that you have a credit card, but the number of credit cards you own is (missing/0).

If you would like to go back and enter your number of credit cards, please use the "Back" button below. Otherwise, please help us understand by telling us Otherwise, please help us understand by telling us why you did not enter the number of cards. Use the box below.

STRING

END OF IF

IF pa019_a = 1 OR pa019_f = 1 OR pa019_g = 1 OR pa019_c = 1 OR pa019_d = 1 OR pa054_a1 > 0 OR pa054_a2 > 0 OR pa054_c1 > 0 OR pa054_c2 > 0 OR pa054_d1 > 0 OR pa054_d2 > 0 OR pa054_f1 > 0 OR pa054_f2 > 0 OR pa054_g1 > 0 OR pa054_g2 > 0 THEN

PA052 (own any company logo credit cards in section Paymentadoption)

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

Examples include a Visa card with an Amazon.com logo, a MasterCard with a Macy's logo, a Discover card with an ExxonMobil logo, an American Express card with an American Airlines logo, etc.

1 Yes

2 No

IF PA052 = YES THEN

IF (pa054_a1 > 0 OR pa054_a2 > 0 OR pa054_f1 > 0 OR pa054_f2 > 0 OR pa054_g1 > 0 OR pa054_g2 > 0 OR pa054_c1 > 0 OR pa054_c2 > 0 OR pa054_d1 > 0 OR pa054_d2 > 0) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

IF (pa054_a1 > 0 OR PA054_a2 > 0) THEN

PA051_a (visa store cards in section Paymentadoption)

You told us you have (Visa credit cards()) Visa cards. How many of these are branded with a logo of a company, store, or gas station?

RANGE 0..(Visa credit cards())

END OF IF

IF (pa054_f1 > 0 OR PA054_f2 > 0) THEN

PA051_b (MasterCard store cards in section Paymentadoption)

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

RANGE 0..(MasterCard credit cards())

END OF IF

IF (pa054_g1 > 0 OR PA054_g2 > 0) THEN

PA051_c (Discover store cards in section Paymentadoption)

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

RANGE 0..(Discover credit cards())

END OF IF

IF (pa054_c1 > 0 OR PA054_c2 > 0) THEN

PA051_d (American Express charge store cards in section Paymentadoption)

You told us you have (American Express charge cards()) American Express charge cards. How many of these are branded with a logo of a company, store,

or gas station?
RANGE 0..(American Express charge cards())

END OF IF

IF (pa054_d1 > 0 OR PA054_d2 > 0) THEN

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

END OF IF

END OF GROUP

END OF IF

END OF IF

END OF IF

END OF IF

IF CCADOPTER = 1 THEN

PU020 (CHARGES ON LAST BILLS in section Paymentadoption)

On your last bill(s), about how much were the **new charges** made to all of your credit cards and/or charge cards?

Enter 0 if none.

NUMBER (DECIMALS ALLOWED)

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

Last month, about how much was the **unpaid balance** on all your credit cards that you carried over from the previous month?

Enter 0 if none.

NUMBER (DECIMALS ALLOWED)

IF PU010 = 0 THEN

PU009 (CARRY UNPAID BALANCE ON ANY CREDIT CARD in section Paymentadoption)

During the **past 12 months**, did you carry an unpaid balance on any (credit card/You pay back the credit card company later. Credit cards charge interest.) and/or charge card from one month to the next (that is, you did not pay the balance in full at the monthly due date)?

- 1 Yes
- 2 No

END OF IF

IF PU010 > 0 OR (PU010 = 0 AND PU009 = YES) THEN

PU011 (COMPARED TO 12 MONTHS AGO UNPAID CREDIT CARDS BALANCE in section Paymentadoption)

How would you compare your unpaid balance **last month** to your unpaid balance **12 months ago**? Last month's balance is...

- 1 Much lower
- 2 Lower
- 3 About the same
- 4 Higher
- 5 Much higher
- 6 I did not have a balance 12 months ago

END OF IF

PU013 (TOTAL CREDIT LIMIT in section Paymentadoption)

Today, about how much is the total **credit limit** of all your credit cards?

Only include credit cards, do not include charge cards. If you don't know your credit limit, please give us your best guess.

NUMBER (DECIMALS ALLOWED)

IF pu013 ≥ 100000 THEN

FLpu013 := number_format(round(pu013))

pu013.b (confirm pu013 in section Paymentuse)

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

Is it correct?

- 1 Yes
- 2 No

IF pu013.b = 2 THEN

PU013 (TOTAL CREDIT LIMIT in section Paymentadoption)

Today, about how much is the total **credit limit** of all your credit cards?

Only include credit cards, do not include charge cards. If you don't know your credit limit, please give us your best guess.

NUMBER (DECIMALS ALLOWED)

END OF IF

END OF IF

IF PU010 != EMPTY AND PU013 != EMPTY AND PU010 > PU013 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

pu013.a (correct balance larger than credit limit in section Payment adoption)
You told us that your credit limit is \$(TOTAL CREDIT LIMIT()) and your balance is \$(UNPAID BALANCE CREDIT CARDS CARRIED OVER LAST MONTH()).

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

- 1 Yes, explain (please explain)
- 2 No

pu013.a.other (correct balance larger than credit limit OTHER in section Payment adoption)

You told us that your credit limit is \$(TOTAL CREDIT LIMIT()) and your balance is \$(UNPAID BALANCE CREDIT CARDS CARRIED OVER LAST MONTH()).

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

STRING

END OF GROUP

IF pu013.a = 2 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU010_followup (FOLLOWUP UNPAID BALANCE CREDIT CARDS CARRIED OVER LAST MONTH in section Payment adoption)

Last month, about how much was the **unpaid balance** on all your credit cards that you carried over from the previous month?

Enter 0 if none.

NUMBER (DECIMALS ALLOWED)

PU013_followup (FOLLOWUP TOTAL CREDIT LIMIT in section Payment adoption)

Today, about how much is the total **credit limit** of all your credit cards?

Only include credit cards, do not include charge cards. If you don't know your credit limit, please give us your best guess.

NUMBER (DECIMALS ALLOWED)

END OF GROUP

END OF IF

END OF IF

ELSE

PA054_a_skip := 1
PA054_f_skip := 1
PA054_g_skip := 1
PA054_b_skip := 1
PA054_c_skip := 1
PA054_d_skip := 1
PA054_c_skip := 1
PU010_skip := 1
PU020_skip := 1

END OF IF

IF cellphone = YES THEN

PA045 (PAYMENT VIA TEXT MESSAGE in section Paymentadoption)
Some payments can be made by sending a **text message**.

Examples of these types of payments include making donations to the Red Cross, or using PayPal via text messages.

Have you made a text message payment in the **past 12 months**?

- 1 Yes
- 2 No

IF PA045 = YES THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

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

SUBGROUP OF QUESTIONS

PA045_c (authorize mobile phone company in section Paymentadoption)
Authorize your mobile phone company to pay for you
1 Yes
2 No

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

PA045_b (PAYMENT VIA NONBANK in section Paymentadoption)
Using a non-bank payment service such as PayPal

- 1 Yes
- 2 No

END OF SUBGROUP

END OF GROUP

END OF IF

END OF IF

PCADOPTER := 0

PA201 (have any prepaid cards in section Paymentadoption)

In the next few questions, we are going to ask you about prepaid cards. **For this screen, please do not include the gift card you received for being a study participant in the Understanding America Study when answering questions about prepaid cards you may own.**

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

NetSpend Green Dot American Express Bluebird Walmart MoneyCard Visa Prepaid Card-
MasterCard Prepaid Card Prepaid card from a bank

- 1 Yes
- 2 No

GPRADOPTER := 0

IF PA201 = 1 THEN

GPRADOPTER := 1

PCADOPTER := 1

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA198.intro (INTRO in section Paymentadoption)

Please tell us how many of each type of (prepaid card/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.) you have.

For this screen, please do not include the gift card you received for being a study participant in the Understanding America Study when answering questions about prepaid cards you may own. If you do not have any of a type of card, please enter 0 in the box. Please include electronic "cards" that work with a mobile phone app or to make payments on the internet.

SUBGROUP OF QUESTIONS

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

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

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

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

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

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

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

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

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

PA198_j (Remittance card (for sending money overseas) in section Paymentadoption)
(Remittance/The transfer of money to people who live or have accounts in another country) card (for sending money overseas)

RANGE 0..100

PA198_k (Rebate card from store, merchant, or website in section Paymentadoption)

Rebate card from store, merchant, or website

RANGE 0..100

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

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

RANGE 0..100

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

Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express *Include only cards not reported above. Do not include cards such as Green Dot, etc, reported in the previous question*

RANGE 0..100

END OF SUBGROUP

END OF GROUP

Figure 6: Respondent being asked to list the number of cards for each type of listed card

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

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

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

NUMBERCARDS := PA198.a + PA198.c + PA198.d + PA198.e + PA198.f + PA198.m + PA198.g + PA198.h + PA198.i + PA198.j + PA198.k + PA198.l + PA198.b

IF GPRADOPTER = 0 AND PA198.b > 0 THEN
 | GPRADOPTER := 1
 END OF IF

IF PA198.a = EMPTY OR PA198.b = EMPTY OR PA198.c = EMPTY OR PA198.d = EMPTY OR PA198.e = EMPTY OR PA198.f = EMPTY OR PA198.g = EMPTY OR PA198.h = EMPTY OR PA198.i = EMPTY OR PA198.j = EMPTY OR PA198.k = EMPTY OR PA198.l = EMPTY OR PA198.m = EMPTY THEN

| IF PA198.a = EMPTY THEN
 | | PA198.a := 0
 | END OF IF

| IF PA198.b = EMPTY THEN

```
| PA198_b := 0
END OF IF

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

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

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

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

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

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

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

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

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

IF PA198_l = EMPTY THEN
| PA198_l := 0
```

END OF IF

IF PA198_m = EMPTY THEN

PA198_m := 0

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA198_confirm (INTRO in section Paymentadoption)

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

Type of cardNumber of card(s)(Gift card from a store, merchant, or website())(Public transportation card (subway, bus, train or ferry)))(Phone card())(Direct Express())(EBT, WIC, SNAP, or TANF())(Other federal, state, or local government benefit card())(Payroll card (for wages or salary)))(Employee incentive card (for bonus pay, awards, or recognition from your employer)))(Benefit card (FSA, HRA, HSA, health care, day care)))(Remittance card (for sending money overseas)))(Rebate card from store, merchant, or website())(Location specific card (for spending in shopping malls or university campus)))(Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express Include only cards not reported above.)()

Is this correct?

1 Yes

2 No

END OF GROUP

IF PA198_confirm = NO THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA198_intro (INTRO in section Paymentadoption)

Please tell us how many of each type of (prepaid card/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.) you have.

For this screen, please do not include the gift card you received for being a study participant in the Understanding America Study when answering questions about prepaid cards you may own. If you do not have any of a type of card, please enter 0 in the box. Please include electronic "cards" that work with a mobile phone app or to make payments on the internet.

SUBGROUP OF QUESTIONS

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

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

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

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

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

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

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

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

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

PA198_j (Remittance card (for sending money overseas) in section Paymentadoption)
(Remittance/The transfer of money to people who live or have accounts in another country) card (for sending money overseas)

RANGE 0..100

PA198_k (Rebate card from store, merchant, or website in section Paymentadoption)

Rebate card from store, merchant, or website

RANGE 0..100

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

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

RANGE 0..100

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

Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express *Include only cards not reported above. Do not include cards such as Green Dot, etc, reported in the previous question*

RANGE 0..100

END OF SUBGROUP

END OF GROUP

NUMBERCARDS := PA198_a + PA198.c + PA198_d + PA198_e + PA198.f + PA198.m + PA198.g + PA198.h + PA198.i + PA198.j + PA198.k + PA198.l + PA198.b

IF GPRADOPTER = 0 AND PA198.b > 0 THEN

 GPRADOPTER := 1

END OF IF

ELSE

 PA198_a_skip := 1

 PA198_c_skip := 1

 PA198_d_skip := 1

 PA198_e_skip := 1

 PA198_f_skip := 1

 PA198_m_skip := 1

 PA198_g_skip := 1

 PA198_h_skip := 1

 PA198_i_skip := 1

 PA198_j_skip := 1

 PA198_k_skip := 1

 PA198.l_skip := 1

 PA198_b_skip := 1

| END OF IF
END OF IF

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

IF PCADOPTER = 1 OR gpradopter = 1 THEN

| IF PA198.a > 0 OR PA198.c > 0 OR PA198.d > 0 OR PA198.e > 0 OR PA198.f > 0 OR
PA198.m > 0 OR PA198.g > 0 OR PA198.h > 0 OR PA198.i > 0 OR PA198.j > 0 OR
PA198.k > 0 OR PA198.l > 0 THEN

| GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

| **PA202_intro** (INTRO in section Paymentadoption)

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

| SUBGROUP OF QUESTIONS

| IF PA198.a > 0 THEN

| **PA202_a** (logo store gift card in section Paymentadoption)

| Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)

- | 1 Yes
- | 2 No
- | 3 I don't know

| ELSE

| PA202.a.skip := 1

| END OF IF

| IF PA198.c > 0 THEN

| **PA202_c** (logo public transportation card or pass (subway, bus, train or ferry) in section Paymentadoption)

| Public transportation card or pass (subway, bus, train or ferry)

- | 1 Yes
- | 2 No
- | 3 I don't know

| ELSE

| PA202_c.skip := 1

END OF IF

IF PA198_d > 0 THEN

| **PA202_d** (logo Phone card in section Paymentadoption)

Phone card

1 Yes

2 No

3 I don't know

ELSE

| PA202_d.skip := 1

END OF IF

IF PA198_e > 0 THEN

| **PA202_e** (logo Direct Express in section Paymentadoption)

Direct Express

1 Yes

2 No

3 I don't know

ELSE

| PA202_e.skip := 1

END OF IF

IF PA198_f > 0 THEN

| **PA202_f** (logo EBT, WIC, SNAP, or TANF in section Paymentadoption)

EBT, WIC, SNAP, or TANF

1 Yes

2 No

3 I don't know

ELSE

| PA202_f.skip := 1

END OF IF

IF PA198_m > 0 THEN

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

ELSE

PA202_m_skip := 1

END OF IF

IF PA198_g > 0 THEN

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

ELSE

PA202_g_skip := 1

END OF IF

IF PA198_h > 0 THEN

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

ELSE

PA202_h_skip := 1

END OF IF

IF PA198.i > 0 THEN

PA202.i (logo Benefit card (FSA, HRA, HSA, health care, day care) in section Paymentadoption)
Benefit card (FSA, HRA, HSA, health care, day care)
1 Yes
2 No
3 I don't know

ELSE

PA202.i_skip := 1

END OF IF

IF PA198.j > 0 THEN

PA202.j (logo Remittance card (for sending money overseas) in section Paymentadoption)
(Remittance/The transfer of money to people who live or have accounts in another country) card (for sending money overseas)
1 Yes
2 No
3 I don't know

ELSE

PA202.j_skip := 1

END OF IF

IF PA198.k > 0 THEN

PA202.k (logo Rebate card from store, merchant, or website in section Paymentadoption)
Rebate card from store, merchant, or website
1 Yes
2 No
3 I don't know

ELSE

```

| PA202_k.skip := 1
END OF IF
IF PA198.I > 0 THEN
| PA202_I (logo Location specific card (for spending in shopping malls or university
campus) in section Paymentadoption)
Location specific card (for spending in shopping malls or university campus)
1 Yes
2 No
3 I don't know
ELSE
| PA202_I.skip := 1
END OF IF
END OF SUBGROUP
END OF GROUP
IF (PA202_a.skip = EMPTY AND PA202_a = 1) OR (PA202_c.skip = EMPTY AND
PA202_c = 1)
| GPRADOPTER := 1
END OF IF
IF (PA202_a.skip = EMPTY AND PA202_a = 3) OR (PA202_c.skip = EMPTY AND
PA202_c = 3)
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN
| PA203_intro (INTRO in section Paymentadoption)
Can any of these cards be used to make purchases anywhere credit or debit cards
are accepted?
SUBGROUP OF QUESTIONS
| IF PA202_a.skip = EMPTY AND PA202_a = 3 THEN
| PA203_a (can purchase store gift card in section Paymentadoption)
Gift card from a store, merchant, or website (examples: Home Depot, Target,
Starbucks, iTunes)
1 Yes

```

| 2 No

ELSE

| PA203_a.skip := 1

END OF IF

IF PA202_c.skip = EMPTY AND PA202_c = 3 THEN

| **PA203_c** (can purchase public transportation card or pass (subway, bus, train or ferry) in section Paymentadoption)

Public transportation card or pass (subway, bus, train or ferry)

1 Yes

2 No

ELSE

| PA203_c.skip := 1

END OF IF

IF PA202_d.skip = EMPTY AND PA202_d = 3 THEN

| **PA203_d** (can purchase Phone card in section Paymentadoption)

Phone card

1 Yes

2 No

ELSE

| PA203_d.skip := 1

END OF IF

IF PA202_e.skip = EMPTY AND PA202_e = 3 THEN

| **PA203_e** (can purchase Direct Express in section Paymentadoption)

Direct Express

1 Yes

2 No

ELSE

PA203_e_skip := 1

END OF IF

IF PA202_f_skip = EMPTY AND PA202_f = 3 THEN

PA203.f (can purchase EBT, WIC, SNAP, or TANF in section Paymentadoption)
EBT, WIC, SNAP, or TANF

1 Yes

2 No

ELSE

PA203_f_skip := 1

END OF IF

IF PA202_m_skip = EMPTY AND PA202_m = 3 THEN

PA203.m (can purchase Other federal, state, or local government benefit card in section Paymentadoption)
Other federal, state, or local government benefit card

1 Yes

2 No

ELSE

PA203_m_skip := 1

END OF IF

IF PA202_g_skip = EMPTY AND PA202_g = 3 THEN

PA203.g (can purchase Payroll card (for wages or salary) in section Paymentadoption)
Payroll card (for wages or salary)

1 Yes

2 No

ELSE

PA203_g_skip := 1

END OF IF

IF PA202_h_skip = EMPTY AND PA202_h = 3 THEN

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

ELSE

PA203_h_skip := 1

END OF IF

IF PA202_i_skip = EMPTY AND PA202_i = 3 THEN

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

ELSE

PA203_i_skip := 1

END OF IF

IF PA202_j_skip = EMPTY AND PA202_j = 3 THEN

PA203_j (can purchase Remittance card (for sending money overseas) in section Paymentadoption)
(Remittance/The transfer of money to people who live or have accounts in another country) card (for sending money overseas)
1 Yes
2 No

ELSE

PA203_j_skip := 1

END OF IF

```

IF PA202.k.skip = EMPTY AND PA202.k = 3 THEN
    PA203.k (can purchase Rebate card from store, merchant, or website in section
    Paymentadoption)
    Rebate card from store, merchant, or website
    1 Yes
    2 No
ELSE
    PA203.k.skip := 1
END OF IF

IF PA202.l.skip = EMPTY AND PA202.l = 3 THEN
    PA203.l (can purchase Location specific card (for spending in shopping malls or
    university campus) in section Paymentadoption)
    Location specific card (for spending in shopping malls or university campus)
    1 Yes
    2 No
ELSE
    PA203.l.skip := 1
END OF IF

END OF SUBGROUP

END OF GROUP

IF ((PA202.a.skip = EMPTY AND PA203.a.skip = EMPTY AND PA202.a = 3
AND pa203.a = 1)
    GPRADOPTER := 1
END OF IF
END OF IF
END OF IF

```

PA194 (USED DEVICE FOR TOLL PAY in section Paymentadoption)
Some devices allow drivers to pay tolls without stopping at a toll booth. These devices are often mounted on the inside windshield of the vehicle.

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

In the **past 12 months**, have you used one of these **electronic toll payment devices** to pay a toll?

- 1 Yes
- 2 No

IF PA194 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA193 (HOW FUNDED TOLL PAY in section Paymentadoption)

Think about the **electronic toll payment device** you use most often.

How is that device funded?

- 1 Credit card
- 2 Debit card
- 3 Prepaid card
- 4 Bank account number
- 5 Other, please specify:

PA193_other (OTHER HOW FUNDED TOLL PAY in section Paymentadoption)

STRING

END OF GROUP

END OF IF

PA024 (SET UP AUTOMATIC BILL PAYMENT in section Paymentadoption)

An **automatic bill payment** is a payment set up to occur on a regularly scheduled basis, typically monthly. Once set up, they do not require any additional effort on the consumer's part.

Automatic bill payments can be made using a:Bank account deductionDebit card-Credit cardPrepaid cardDirect payment from your income

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

- 1 Yes
- 2 No

IF PA024 = YES THEN

| ABPADAPTER := 1

ELSE

| ABPADAPTER := 0

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA044_intro (Section Paymentadoption)

In the **past 12 months**, have you used any of the following methods to make a purchase or pay another person?

SUBGROUP OF QUESTIONS

PA044_a (PAYPAL PAYMENT IN PAST 12 MONTHS in section Paymentadoption)

PayPal

1 Yes

2 No

PA044_b (ZELLE PAYMENT IN PAST 12 MONTHS in section Paymentadoption)

Zelle

1 Yes

2 No

PA044_c (VENMO PAYMENT IN PAST 12 MONTHS in section Paymentadoption)

Venmo

1 Yes

2 No

PA044_d (SQUARE CASH APP PAYMENT IN PAST 12 MONTHS in section Paymentadoption)

Square Cash App

1 Yes

2 No

PA044_e (MONEYGRAM PAYMENT IN PAST 12 MONTHS in section Paymentadoption)

MoneyGram

1 Yes

2 No

PA044_f (WESTERN UNION PAYMENT IN PAST 12 MONTHS in section Paymentadoption)

Western Union

1 Yes

2 No

PA044_g (APPLE PAY PAYMENT IN PAST 12 MONTHS in section Paymentadoption)

Apple Pay

1 Yes

2 No

PA044_h (GOOGLE PAY PAYMENT IN PAST 12 MONTHS in section Paymentadoption)

Google Pay

1 Yes

2 No

PA044_i (SAMSUNG PAY PAYMENT IN PAST 12 MONTHS in section Paymentadoption)

Samsung Pay

1 Yes

2 No

PA044_j (AMAZON PAY PAYMENT IN PAST 12 MONTHS in section Paymentadoption)

Amazon Pay

1 Yes

2 No

END OF SUBGROUP

END OF GROUP

IF pa026_a = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

pa001g_intro (Section Paymentadoption)

In the **past 12 months**, have you used any of the following features of your bank's **mobile banking app**?

SUBGROUP OF QUESTIONS

pa001g1 (Online banking bill payment in section Paymentadoption)

Online banking bill payment

1 Yes

2 No

pa001g2 (Pay using a person's email address or mobile phone number in section Paymentadoption)

Pay using a person's email address or mobile phone number

1 Yes

2 No

pa001g3 (Other account-to-account payment in section Paymentadoption)

Other account-to-account payment

1 Yes

2 No

END OF SUBGROUP

END OF GROUP

END OF IF

End of section **Paymentadoption**

Start of section **Paymentuse**

PU001_intro (Section Paymentuse)

Next, please answer some questions about how often you make payments.

If you are married or living with a partner, please report all payments made..... by you... jointly with your spouse or partner. Do not include payments made.....only by your spouse or partner...for business purposes only Feel free to check your records.

PU002_intro (Section Paymentuse)

The next set of questions will be divided into several types of payments:

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

BILLS & RELATED PAYMENTS Automatic bill payments Bill payments that are set up to occur on a regular schedule. Online bill payments Bill payments made online, but not paid automatically. Bill payments by mail, in person, or by phone Bill payments that you mail in, pay in person, or call in on your phone.

PURCHASES OF GOODS & SERVICES Online payments Payments for items bought online or donations made online. Retail purchases of goods Purchases of goods bought in person at stores. Services Purchases of services bought in person, such as food at restaurants, tolls, doctor's visits, childcare, haircuts, education, and entertainment. Person-to-person payments Payments to friends and family, gifts, and casual payments like payments to babysitters and lawn mowers.

IF ABPADOPTER = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU002_intro2 (Section Paymentuse)

Automatic Bill Payments

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

do you make?

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

SUBGROUP OF QUESTIONS

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU002_a1 (AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK in section Paymentuse)

Paid with your (debit cards/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)

RANGE 0..12

PU002_a2 (AUTOMATIC BILL PAYMENTS DEBIT CARD(S) MONTH in section Paymentuse)

Paid with your (debit cards/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)

RANGE 0..50

PU002_a3 (AUTOMATIC BILL PAYMENTS DEBIT CARD(S) YEAR in section Paymentuse)

Paid with your (debit cards/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)

RANGE 0..600

END OF SUBGROUP

ELSE

PU002_a1_skip := 1

PU002_a2_skip := 1

PU002_a3_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU002_b1 (AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK in section Paymentuse)
Charged to your (credit cards/You pay back the credit card company later. Credit cards charge interest.)
RANGE 0..12

PU002_b2 (AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH in section Paymentuse)
Charged to your (credit cards/You pay back the credit card company later. Credit cards charge interest.)
RANGE 0..50

PU002_b3 (AUTOMATIC BILL PAYMENTS CREDIT CARD(S) YEAR in section Paymentuse)
Charged to your (credit cards/You pay back the credit card company later. Credit cards charge interest.)
RANGE 0..600

END OF SUBGROUP

ELSE

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

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU002_f1 (AUTOMATIC BILL PAYMENTS PREPAID CARDS WEEK in section Paymentuse)
Paid with your (prepaid cards/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..12

PU002_f2 (AUTOMATIC BILL PAYMENTS PREPAID CARDS MONTH in section Paymentuse)
Paid with your (prepaid cards/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)

RANGE 0..50

PU002_f3 (AUTOMATIC BILL PAYMENTS PREPAID CARDS YEAR in section Paymentuse)

Paid with your (prepaid cards/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)

RANGE 0..600

END OF SUBGROUP

ELSE

PU002_f1_skip := 1

PU002_f2_skip := 1

PU002_f3_skip := 1

END OF IF

IF baadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU002_c1 (AUTOMATIC BILL PAYMENTS BANK ACCOUNT NUMBER WEEK in section Paymentuse)

Paid using your (bank account and routing numbers/You pay by giving your bank's number (sometimes called a routing number) and your account number.)

RANGE 0..12

PU002_c2 (AUTOMATIC BILL PAYMENTS BANK ACCOUNT NUMBER MONTH in section Paymentuse)

Paid using your (bank account and routing numbers/You pay by giving your bank's number (sometimes called a routing number) and your account number.)

RANGE 0..50

PU002_c3 (AUTOMATIC BILL PAYMENTS BANK ACCOUNT NUMBER YEAR in section Paymentuse)

Paid using your (bank account and routing numbers/You pay by giving your bank's number (sometimes called a routing number) and your account number.)

RANGE 0..600

END OF SUBGROUP

ELSE

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

END OF IF

IF obbpadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU002_e1 (AUTOMATIC BILL PAYMENTS ONLINE BANKING WEEK in section Paymentuse)
Paid using the (online banking bill payment/A payment made from your bank's online banking website or mobile app.) function on your bank's website
RANGE 0..12

PU002_e2 (AUTOMATIC BILL PAYMENTS ONLINE BANKING MONTH in section Paymentuse)
Paid using the (online banking bill payment/A payment made from your bank's online banking website or mobile app.) function on your bank's website
RANGE 0..50

PU002_e3 (AUTOMATIC BILL PAYMENTS ONLINE BANKING YEAR in section Paymentuse)
Paid using the (online banking bill payment/A payment made from your bank's online banking website or mobile app.) function on your bank's website
RANGE 0..600

END OF SUBGROUP

ELSE

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

END OF IF

SUBGROUP OF QUESTIONS

PU002_d1 (AUTOMATIC BILL PAYMENTS INCOME NUMBER WEEK in section Paymentuse)
Paid directly from your income
RANGE 0..12

PU002_d2 (AUTOMATIC BILL PAYMENTS INCOME NUMBER MONTH in section Paymentuse)

Paid directly from your income

RANGE 0..50

PU002_d3 (AUTOMATIC BILL PAYMENTS INCOME NUMBER YEAR in section Paymentuse)

Paid directly from your income

RANGE 0..600

END OF SUBGROUP

END OF SUBGROUP

Figure 7: Respondent being asked to indicate number of automatic bill payments by listed payment method per week, per month or per year

Automatic Bill Payments			
In a typical period (week, month, or year), how many automatic bill payments do you make?			
<ul style="list-style-type: none">Choose one box per row that best describes your typical activity.Answer for each payment method.Enter the number of times you make an automatic bill payment. DO NOT ENTER DOLLAR AMOUNTS.Answer on an annual basis if you typically make less than one payment per month.If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.			
	Weekly basis - Per week	Monthly basis - Per month	Yearly basis - Per year
Paid with your debit cards	<input type="text"/>	<input type="text"/>	<input type="text"/>
Charged to your credit cards	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid using your bank account and routing numbers	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid using the online banking bill payment function on your bank's website	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid directly from your income	<input type="text"/>	<input type="text"/>	<input type="text"/>

END OF GROUP

ELSE

PU002_a1_skip := 1

PU002_a2_skip := 1

PU002_a3_skip := 1

PU002_b1_skip := 1

PU002_b2_skip := 1

PU002_b3_skip := 1

PU002_c1_skip := 1

PU002_c2_skip := 1

PU002_c3_skip := 1

PU002_d1_skip := 1
PU002_d2_skip := 1
PU002_d3_skip := 1
PU002_e1_skip := 1
PU002_e2_skip := 1
PU002_e3_skip := 1
PU002_f1_skip := 1
PU002_f2_skip := 1
PU002_f3_skip := 1

END OF IF

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

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU003_intro (Section Paymentuse)

Online Bill Payments

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

IMPORTANT: Do not count any automatic recurring bill payments that you reported in the previous question.

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

SUBGROUP OF QUESTIONS

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU003.a1 (ONLINE PAYMENTS DEBIT CARD(S) WEEK in section Paymentuse)

Paid with your (debit cards/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)

RANGE 0..12

PU003.a2 (ONLINE PAYMENTS DEBIT CARD(S) MONTH in section Paymentuse)

Paid with your (debit cards/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)

RANGE 0..50

PU003_a3 (ONLINE PAYMENTS DEBIT CARD(S) YEAR in section Paymentuse)
Paid with your (debit cards/Your payments are deducted from your bank account.
Also, you can use a debit card to withdraw or deposit cash at ATMs.)
RANGE 0..600

END OF SUBGROUP

ELSE

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

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU003_b1 (ONLINE PAYMENTS CREDIT CARD(S) WEEK in section Paymentuse)
Charged to your (credit cards/You pay back the credit card company later. Credit cards charge interest.)
RANGE 0..12

PU003_b2 (ONLINE PAYMENTS CREDIT CARD(S) MONTH in section Paymentuse)
Charged to your (credit cards/You pay back the credit card company later. Credit cards charge interest.)
RANGE 0..50

PU003_b3 (ONLINE PAYMENTS CREDIT CARD(S) YEAR in section Paymentuse)
Charged to your (credit cards/You pay back the credit card company later. Credit cards charge interest.)
RANGE 0..600

END OF SUBGROUP

ELSE

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

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU003_e1 (ONLINE PAYMENTS PREPAID CARD(S) WEEK in section Paymentuse)
Paid with your (prepaid cards/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..12

PU003_e2 (ONLINE PAYMENTS PREPAID CARD MONTH in section Paymentuse)
Paid with your (prepaid cards/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..50

PU003_e3 (ONLINE PAYMENTS PREPAID CARD YEAR in section Paymentuse)
Paid with your (prepaid cards/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..600

END OF SUBGROUP

ELSE

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

END OF IF

IF baadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU003_c1 (ONLINE PAYMENTS BANK ACCOUNT NUMBER WEEK in section Paymentuse)
Paid using your (bank account and routing numbers/You pay by giving your bank's number (sometimes called a routing number) and your account number.)

RANGE 0..12

PU003_c2 (ONLINE PAYMENTS BANK ACCOUNT NUMBER MONTH in section Paymentuse)

Paid using your (bank account and routing numbers/You pay by giving your bank's number (sometimes called a routing number) and your account number.)

RANGE 0..50

PU003_c3 (ONLINE PAYMENTS BANK ACCOUNT NUMBER YEAR in section Paymentuse)

Paid using your (bank account and routing numbers/You pay by giving your bank's number (sometimes called a routing number) and your account number.)

RANGE 0..600

END OF SUBGROUP

ELSE

PU003_c1_skip := 1

PU003_c2_skip := 1

PU003_c3_skip := 1

END OF IF

IF obbpadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU003_d1 (ONLINE PAYMENTS ONLINE BANKING WEEK in section Paymentuse)

Paid using the (online banking bill payment/A payment made from your bank's online banking website or mobile app.) function on your bank's website

RANGE 0..12

PU003_d2 (ONLINE PAYMENTS ONLINE BANKING MONTH in section Paymentuse)

Paid using the (online banking bill payment/A payment made from your bank's online banking website or mobile app.) function on your bank's website

RANGE 0..50

PU003_d3 (ONLINE PAYMENTS ONLINE BANKING YEAR in section Paymentuse)

Paid using the (online banking bill payment/A payment made from your bank's online banking website or mobile app.) function on your bank's website

```

| RANGE 0..600
| END OF SUBGROUP
ELSE
| PU003_d1_skip := 1
| PU003_d2_skip := 1
| PU003_d3_skip := 1
| END OF IF
END OF SUBGROUP
END OF GROUP

```

```

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

```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU004_intro (Section Paymentuse)

Bill Payments by mail, in person, or by phone

In a **typical period (week, month, or year)**, how many **bill payments by mail, in person, or by phone** do you make?

*Choose **one box per row** that best describes your typical activity. Answer for each payment method. Enter the **number of times** you make a payment by mail, in person or by phone. DO NOT ENTER DOLLAR AMOUNTS. Answer on an annual basis*

if you typically make less than one payment per month. If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.

SUBGROUP OF QUESTIONS

SUBGROUP OF QUESTIONS

PU004_a1 (BILL PAYMENTS MAIL IN-PERSON CASH WEEK in section Paymentuse)

Paid in (cash/Coins and paper bills.)

RANGE 0..12

PU004_a2 (BILL PAYMENTS MAIL IN-PERSON CASH MONTH in section Paymentuse)

Paid in (cash/Coins and paper bills.)

RANGE 0..50

PU004_a3 (BILL PAYMENTS MAIL IN-PERSON CASH YEAR in section Paymentuse)

Paid in (cash/Coins and paper bills.)

RANGE 0..600

END OF SUBGROUP

IF chkadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU004_b1 (BILL PAYMENTS MAIL IN-PERSON CHECK WEEK in section Paymentuse)

Paid by (check/You write a paper check to a person or business.) (paper)

RANGE 0..12

PU004_b2 (BILL PAYMENTS MAIL IN-PERSON CHECK MONTH in section Paymentuse)

Paid by (check/You write a paper check to a person or business.) (paper)

RANGE 0..50

PU004_b3 (BILL PAYMENTS MAIL IN-PERSON CHECK YEAR in section Paymentuse)

Paid by (check/You write a paper check to a person or business.) (paper)

RANGE 0..600

END OF SUBGROUP

ELSE

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

END OF IF

IF moadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU004_b1mo (BILL PAYMENTS MAIL IN-PERSON MONEY ORDER WEEK in section Paymentuse)

Paid by (money order/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.)

RANGE 0..12

PU004_b2mo (BILL PAYMENTS MAIL IN-PERSON MONEY ORDER MONTH in section Paymentuse)

Paid by (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.)

RANGE 0..50

PU004_b3mo (BILL PAYMENTS MAIL IN-PERSON MONEY ORDER YEAR in section Paymentuse)

Paid by (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.)

RANGE 0..600

END OF SUBGROUP

ELSE

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

END OF IF

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU004_c1 (BILL PAYMENTS MAIL IN-PERSON DEBIT CARD WEEK in section Paymentuse)

Paid with your (debit cards/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)

RANGE 0..12

PU004_c2 (BILL PAYMENTS MAIL IN-PERSON DEBIT CARD MONTH in section Paymentuse)

Paid with your (debit cards/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)

RANGE 0..50

PU004_c3 (BILL PAYMENTS MAIL IN-PERSON DEBIT CARD YEAR in section Paymentuse)

Paid with your (debit cards/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)

RANGE 0..600

END OF SUBGROUP

ELSE

PU004_c1_skip := 1

PU004_c2_skip := 1

PU004_c3_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU004_d1 (BILL PAYMENTS MAIL IN-PERSON CREDIT CARD WEEK in section Paymentuse)

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

RANGE 0..12

PU004_d2 (BILL PAYMENTS MAIL IN-PERSON CREDIT CARD MONTH in section Paymentuse)

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

RANGE 0..50

PU004_d3 (BILL PAYMENTS MAIL IN-PERSON CREDIT CARD YEAR in section Paymentuse)
Charged to your (credit cards/You pay back the credit card company later. Credit cards charge interest.)
RANGE 0..600

END OF SUBGROUP

ELSE

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

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU004_e1 (BILL PAYMENTS MAIL IN-PERSON PREPAID CARD WEEK in section Paymentuse)
Paid with your (prepaid cards/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..12

PU004_e2 (BILL PAYMENTS MAIL IN-PERSON PREPAID CARD MONTH in section Paymentuse)
Paid with your (prepaid cards/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..50

PU004_e3 (BILL PAYMENTS MAIL IN-PERSON PREPAID CARD YEAR in section Paymentuse)
Paid with your (prepaid cards/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..600

END OF SUBGROUP

ELSE

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

END OF IF

IF baadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU004_f1 (BILL PAYMENTS BANK ACCOUNT AND ROUTING NUMBER WEEK in section Paymentuse)
Paid using your (bank account and routing numbers/You pay by giving your bank's number (sometimes called a routing number) and your account number.)
RANGE 0..12

PU004_f2 (BILL PAYMENTS BANK ACCOUNT AND ROUTING NUMBER MONTH in section Paymentuse)
Paid using your (bank account and routing numbers/You pay by giving your bank's number (sometimes called a routing number) and your account number.)
RANGE 0..50

PU004_f3 (BILL PAYMENTS BANK ACCOUNT AND ROUTING NUMBER YEAR in section Paymentuse)
Paid using your (bank account and routing numbers/You pay by giving your bank's number (sometimes called a routing number) and your account number.)
RANGE 0..600

END OF SUBGROUP

ELSE

PU004_f1_skip := 1
PU004_f2_skip := 1
PU004_f3_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

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

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU005_intro2 (Section Paymentuse)

Non-bill internet payments for goods or services

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

Examples of internet payments for goods and services include all non-bill purchases made on the internet and charitable donations made online.

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

SUBGROUP OF QUESTIONS

IF chkadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU005.a1 (ONLINE PAYMENTS CHECK WEEK in section Paymentuse)
Paid by (check/You write a paper check to a person or business.) (paper)
RANGE 0..20

PU005.a2 (ONLINE PAYMENTS CHECK MONTH in section Paymentuse)
Paid by (check/You write a paper check to a person or business.) (paper)
RANGE 0..80

PU005.a3 (ONLINE PAYMENTS CHECK YEAR in section Paymentuse)
Paid by (check/You write a paper check to a person or business.) (paper)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU005.a1_skip := 1
PU005.a2_skip := 1
PU005.a3_skip := 1

END OF IF

IF moadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU005_a1mo (ONLINE PAYMENTS MONEY ORDER WEEK in section Paymentuse)

Paid by (money order/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.)

RANGE 0..20

PU005_a2mo (ONLINE PAYMENTS MONEY ORDER MONTH in section Paymentuse)

Paid by (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.)

RANGE 0..80

PU005_a3mo (ONLINE PAYMENTS MONEY ORDER YEAR in section Paymentuse)

Paid by (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.)

RANGE 0..1000

END OF SUBGROUP

ELSE

PU005_a1mo_skip := 1

PU005_a2mo_skip := 1

PU005_a3mo_skip := 1

END OF IF

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU005_b1 (ONLINE PAYMENTS DEBIT CARD WEEK in section Paymentuse)

Paid with your (debit card/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.), either directly or through an intermediary such as PayPal, Venmo, or Zelle

RANGE 0..20

PU005_b2 (ONLINE PAYMENTS DEBIT CARD MONTH in section Paymentuse)

Paid with your (debit card/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.), either directly or through an intermediary such as PayPal, Venmo, or Zelle
RANGE 0..80

PU005_b3 (ONLINE PAYMENTS DEBIT CARD YEAR in section Paymentuse)

Paid with your (debit card/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.), either directly or through an intermediary such as PayPal, Venmo, or Zelle
RANGE 0..1000

END OF SUBGROUP

ELSE

PU005_b1_skip := 1
PU005_b2_skip := 1
PU005_b3_skip := 1

END OF IF

IF baadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU005_c1 (ONLINE PAYMENTS BANK ACCOUNT NUMBER WEEK in section Paymentuse)

Paid using your (bank account and routing numbers/You pay by giving your bank's number (sometimes called a routing number) and your account number.), either directly or through an intermediary such as PayPal, Venmo, or Zelle
RANGE 0..20

PU005_c2 (ONLINE PAYMENTS BANK ACCOUNT NUMBER MONTH in section Paymentuse)

Paid using your (bank account and routing numbers/You pay by giving your bank's number (sometimes called a routing number) and your account number.), either directly or through an intermediary such as PayPal, Venmo, or Zelle
RANGE 0..80

PU005_c3 (ONLINE PAYMENTS BANK ACCOUNT NUMBER YEAR in section Paymentuse)

Paid using your (bank account and routing numbers/You pay by giving your bank's

number (sometimes called a routing number) and your account number.), either directly or through an intermediary such as PayPal, Venmo, or Zelle
RANGE 0..1000

END OF SUBGROUP

ELSE

PU005_c1_skip := 1
PU005_c2_skip := 1
PU005_c3_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU005_d1 (ONLINE PAYMENTS CREDIT CARD WEEK in section Paymentuse)
Charged to your (credit card/You pay back the credit card company later. Credit cards charge interest.), either directly or through an intermediary such as PayPal, Venmo, or Zelle
RANGE 0..20

PU005_d2 (ONLINE PAYMENTS CREDIT CARD MONTH in section Paymentuse)
Charged to your (credit card/You pay back the credit card company later. Credit cards charge interest.), either directly or through an intermediary such as PayPal, Venmo, or Zelle
RANGE 0..80

PU005_d3 (ONLINE PAYMENTS CREDIT CARD YEAR in section Paymentuse)
Charged to your (credit card/You pay back the credit card company later. Credit cards charge interest.), either directly or through an intermediary such as PayPal, Venmo, or Zelle
RANGE 0..1000

END OF SUBGROUP

ELSE

```
PU005_d1_skip := 1
PU005_d2_skip := 1
PU005_d3_skip := 1
```

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU005_e1 (ONLINE PAYMENTS PREPAID CARD WEEK in section Paymentuse)
Paid with your (prepaid card/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..20

PU005_e2 (ONLINE PAYMENTS PREPAID CARD MONTH in section Paymentuse)
Paid with your (prepaid card/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..80

PU005_e3 (ONLINE PAYMENTS PREPAID CARD YEAR in section Paymentuse)
Paid with your (prepaid card/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..1000

END OF SUBGROUP

ELSE

```
PU005_e1_skip := 1
PU005_e2_skip := 1
PU005_e3_skip := 1
```

END OF IF

END OF SUBGROUP

END OF GROUP

ELSE

```
PU005_a1_skip := 1
PU005_a2_skip := 1
PU005_a3_skip := 1
PU005_a1mo_skip := 1
PU005_a2mo_skip := 1
```

PU005_a3mo_skip := 1
PU005_b1_skip := 1
PU005_b2_skip := 1
PU005_b3_skip := 1
PU005_c1_skip := 1
PU005_c2_skip := 1
PU005_c3_skip := 1
PU005_d1_skip := 1
PU005_d2_skip := 1
PU005_d3_skip := 1
PU005_e1_skip := 1
PU005_e2_skip := 1
PU005_e3_skip := 1

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU006a_intro (Section Paymentuse)
Retail goods

In a **typical period (week, month, or year)**, how many in person **retail payments** do you make?

Examples of retail goods include items bought while shopping in person at:

Food and grocery stores Superstores, warehouses, club stores Drug or convenience stores Gas stations Department stores Electronics, hardware, and appliances stores Home goods and furniture stores

*Choose **one box per row** that best describes your typical activity. Answer for each payment method. Enter the **number of times** you make a payment. DO NOT ENTER DOLLAR AMOUNTS. Answer on an annual basis if you typically make less than one payment per month. If you do not use the payment method, enter 0 (zero) in any box in the appropriate row. Answer only for goods purchased in person at these (and similar) types of stores. The next question asks about in-person purchases of services.*

SUBGROUP OF QUESTIONS

SUBGROUP OF QUESTIONS

PU006a_a1 (ESSENTIAL RETAIL NOT ONLINE CASH WEEK in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..30

PU006a_a2 (ESSENTIAL RETAIL NOT ONLINE CASH MONTH in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..120

PU006a_a3 (ESSENTIAL RETAIL NOT ONLINE CASH YEAR in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..1500

END OF SUBGROUP

IF chkadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006a_b1 (ESSENTIAL RETAIL NOT ONLINE CHECK WEEK in section Paymentuse)
Paid by (check/You write a paper check to a person or business.) (paper)
RANGE 0..30

PU006a_b2 (ESSENTIAL RETAIL NOT ONLINE CHECK MONTH in section Paymentuse)
Paid by (check/You write a paper check to a person or business.) (paper)
RANGE 0..120

PU006a_b3 (ESSENTIAL RETAIL NOT ONLINE CHECK YEAR in section Paymentuse)
Paid by (check/You write a paper check to a person or business.) (paper)
RANGE 0..1500

END OF SUBGROUP

ELSE

PU006a_b1_skip := 1
PU006a_b2_skip := 1
PU006a_b3_skip := 1

END OF IF

IF moadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006a_b1mo (ESSENTIAL RETAIL NOT ONLINE MONEY ORDER WEEK in section Paymentuse)

Paid by (money order/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.)

RANGE 0..30

PU006a_b2mo (ESSENTIAL RETAIL NOT ONLINE MONEY ORDER MONTH in section Paymentuse)

Paid by (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.)

RANGE 0..120

PU006a_b3mo (ESSENTIAL RETAIL NOT ONLINE MONEY ORDER YEAR in section Paymentuse)

Paid by (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.)

RANGE 0..1500

END OF SUBGROUP

ELSE

PU006a_b1mo_skip := 1

PU006a_b2mo_skip := 1

PU006a_b3mo_skip := 1

END OF IF

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006a_c1 (ESSENTIAL RETAIL NOT ONLINE DEBIT CARD WEEK in section Paymentuse)

Paid with your (debit card/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)

RANGE 0..30

PU006a_c2 (ESSENTIAL RETAIL NOT ONLINE DEBIT CARD MONTH in section Paymentuse)

Paid with your (debit card/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)

RANGE 0..120

PU006a_c3 (ESSENTIAL RETAIL NOT ONLINE DEBIT CARD YEAR in section Paymentuse)

Paid with your (debit card/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)

RANGE 0..1500

END OF SUBGROUP

ELSE

PU006a_c1_skip := 1

PU006a_c2_skip := 1

PU006a_c3_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006a_d1 (ESSENTIAL RETAIL NOT ONLINE CREDIT CARD WEEK in section Paymentuse)

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

RANGE 0..30

PU006a_d2 (ESSENTIAL RETAIL NOT ONLINE CREDIT CARD MONTH in section Paymentuse)

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

RANGE 0..120

PU006a_d3 (ESSENTIAL RETAIL NOT ONLINE CREDIT CARD YEAR in section Paymentuse)

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

RANGE 0..1500

END OF SUBGROUP

ELSE

```
PU006a_d1_skip := 1  
PU006a_d2_skip := 1  
PU006a_d3_skip := 1
```

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006a_e1 (ESSENTIAL RETAIL PAYMENTS NOT ONLINE PREPAID CARD WEEK in section Paymentuse)
Paid with your (prepaid card/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..30

PU006a_e2 (ESSENTIAL RETAIL PAYMENTS NOT ONLINE PREPAID CARD MONTH in section Paymentuse)
Paid with your (prepaid card/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..120

PU006a_e3 (ESSENTIAL RETAIL PAYMENTS NOT ONLINE PREPAID CARD YEAR in section Paymentuse)
Paid with your (prepaid card/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..1500

END OF SUBGROUP

ELSE

```
PU006a_e1_skip := 1  
PU006a_e2_skip := 1  
PU006a_e3_skip := 1
```

END OF IF

END OF SUBGROUP

Figure 8: Respondent being asked to indicate number of retail transactions by listed payment method per week, per month or per year

Retail goods

In a **typical period (week, month, or year)**, how many in person **retail payments** do you make?

Examples of retail goods include items bought while shopping in person at:

- Food and grocery stores
- Superstores, warehouses, club stores
- Drug or convenience stores
- Gas stations
- Department stores
- Electronics, hardware, and appliances stores
- Home goods and furniture stores

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

	Weekly basis - Per week	Monthly basis - Per month	Yearly basis - Per year
Cash	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid by check (paper)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid by money order	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid with your debit card	<input type="text"/>	<input type="text"/>	<input type="text"/>
Charged to your credit card	<input type="text"/>	<input type="text"/>	<input type="text"/>

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU006c.intro (Section Paymentuse)

Retail services

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

Examples of services paid for while shopping or paying in person include:

Restaurants, bars, fast food and beverage
Transportation and tolls
Medical, dental, and fitness
Education and child care
Personal care (e.g. hair)
Recreation, entertainment, and travel
Maintenance and repairs
Other professional services (business, legal, etc.)
Charitable donations

Choose **one box per row** that best describes your typical activity. Answer for each payment method. Enter the **number of times** you make a payment. **DO NOT ENTER DOLLAR AMOUNTS.** Answer on an annual basis if you typically make less than one

payment per month. If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.

SUBGROUP OF QUESTIONS

SUBGROUP OF QUESTIONS

PU006c_a1 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH WEEK in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..30

PU006c_a2 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH MONTH in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..120

PU006c_a3 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH YEAR in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..1500

END OF SUBGROUP

IF chkadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006c_b1 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK WEEK in section Paymentuse)
Paid by (check/You write a paper check to a person or business.) (paper)
RANGE 0..30

PU006c_b2 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK MONTH in section Paymentuse)
Paid by (check/You write a paper check to a person or business.) (paper)
RANGE 0..120

PU006c_b3 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK YEAR in section Paymentuse)
Paid by (check/You write a paper check to a person or business.) (paper)
RANGE 0..1500

END OF SUBGROUP

ELSE

PU006c_b1_skip := 1
PU006c_b2_skip := 1
PU006c_b3_skip := 1

END OF IF

IF moadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006c_b1mo (OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER WEEK in section Paymentuse)

Paid by (money order/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.)

RANGE 0..30

PU006c_b2mo (OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER MONTH in section Paymentuse)

Paid by (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.)

RANGE 0..120

PU006c_b3mo (OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER YEAR in section Paymentuse)

Paid by (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.)

RANGE 0..1500

END OF SUBGROUP

ELSE

PU006c_b1mo_skip := 1
PU006c_b2mo_skip := 1
PU006c_b3mo_skip := 1

END OF IF

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006c_c1 (OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD WEEK in section Paymentuse)

Paid with your (debit card/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)

RANGE 0..30

PU006c_c2 (OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD MONTH in section Paymentuse)

Paid with your (debit card/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)

RANGE 0..120

PU006c_c3 (OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD YEAR in section Paymentuse)

Paid with your (debit card/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)

RANGE 0..1500

END OF SUBGROUP

ELSE

PU006c_c1_skip := 1

PU006c_c2_skip := 1

PU006c_c3_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006c_d1 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD WEEK in section Paymentuse)

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

RANGE 0..30

PU006c_d2 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD MONTH in section Paymentuse)

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

RANGE 0..120

PU006c_d3 (OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD YEAR in section Paymentuse)
Charged to your (credit card/You pay back the credit card company later. Credit cards charge interest.)
RANGE 0..1500

END OF SUBGROUP

ELSE

PU006c_d1_skip := 1
PU006c_d2_skip := 1
PU006c_d3_skip := 1

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU006c_e1 (OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD WEEK in section Paymentuse)
Paid with your (prepaid card/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..30

PU006c_e2 (OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD MONTH in section Paymentuse)
Paid with your (prepaid card/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..120

PU006c_e3 (OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD YEAR in section Paymentuse)
Paid with your (prepaid card/You store or load money on a prepaid card. Sometimes called prepaid debit, gift cards, payroll cards, or stored value cards.)
RANGE 0..1500

END OF SUBGROUP

ELSE

PU006c_e1_skip := 1
 PU006c_e2_skip := 1
 PU006c_e3_skip := 1

END OF IF

END OF SUBGROUP

Figure 9: Respondent being asked to indicate number of non-retail payments by listed payment method per week, per month or per year

Retail services

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

Examples of services paid for while shopping or paying in person include:

- Restaurants, bars, fast food and beverage
- Transportation and tolls
- Medical, dental, and fitness
- Education and child care
- Personal care (e.g. hair)
- Recreation, entertainment, and travel
- Maintenance and repairs
- Other professional services (business, legal, etc.)
- Charitable donations

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

	Weekly basis - Per week	Monthly basis - Per month	Yearly basis - Per year
Cash	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid by check (paper)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid by money order	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid with your debit card	<input type="text"/>	<input type="text"/>	<input type="text"/>
Charged to your credit card	<input type="text"/>	<input type="text"/>	<input type="text"/>

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PU021_intro (Section Paymentuse)
Person-to-person payments

In a typical period (week, month, or year), how many person-to-person pay-

ments do you make?

Person-to-person payments include:

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

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

SUBGROUP OF QUESTIONS

SUBGROUP OF QUESTIONS

PU021_a1 (PERSON TO PERSON PAYMENTS CASH WEEK in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..20

PU021_a2 (PERSON TO PERSON PAYMENTS CASH MONTH in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..80

PU021_a3 (PERSON TO PERSON PAYMENTS CASH YEAR in section Paymentuse)
(Cash/Coins and paper bills.)
RANGE 0..1000

END OF SUBGROUP

IF chkadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU021_b1 (PERSON TO PERSON PAYMENTS CHECK WEEK in section Paymentuse)
Paid by (check/You write a paper check to a person or business.) (paper)
RANGE 0..20

PU021_b2 (PERSON TO PERSON PAYMENTS CHECK MONTH in section Paymentuse)

Paid by (check/You write a paper check to a person or business.) (paper)
RANGE 0..80

PU021_b3 (PERSON TO PERSON PAYMENTS CHECK YEAR in section Paymentuse)

Paid by (check/You write a paper check to a person or business.) (paper)
RANGE 0..1000

END OF SUBGROUP

ELSE

PU021_b1_skip := 1
PU021_b2_skip := 1
PU021_b3_skip := 1

END OF IF

IF moadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU021_b1mo (PERSON TO PERSON PAYMENTS MONEY ORDER WEEK in section Paymentuse)

Paid by (money order/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.)

RANGE 0..20

PU021_b2mo (PERSON TO PERSON PAYMENTS MONEY ORDER MONTH in section Paymentuse)

Paid by (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.)

RANGE 0..80

PU021_b3mo (PERSON TO PERSON PAYMENTS MONEY ORDER YEAR in section Paymentuse)

Paid by (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.)

RANGE 0..1000

END OF SUBGROUP

ELSE

PU021_b1mo_skip := 1
PU021_b2mo_skip := 1
PU021_b3mo_skip := 1

END OF IF

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU021_c1 (PERSON TO PERSON PAYMENTS DEBIT CARD WEEK in section Paymentuse)

Paid with your (debit card/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.), through an intermediary such as PayPal, Venmo, or Zelle

RANGE 0..20

PU021_c2 (PERSON TO PERSON PAYMENTS DEBIT CARD MONTH in section Paymentuse)

Paid with your (debit card/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.), through an intermediary such as PayPal, Venmo, or Zelle

RANGE 0..80

PU021_c3 (PERSON TO PERSON PAYMENTS DEBIT CARD YEAR in section Paymentuse)

Paid with your (debit card/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.), through an intermediary such as PayPal, Venmo, or Zelle

RANGE 0..1000

END OF SUBGROUP

ELSE

PU021_c1_skip := 1
PU021_c2_skip := 1
PU021_c3_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU021_d1 (PERSON TO PERSON PAYMENTS CREDIT CARD WEEK in section Paymentuse)

Charged to your (credit card/You pay back the credit card company later. Credit cards charge interest.), through an intermediary such as PayPal, Venmo, or Zelle
RANGE 0..20

PU021_d2 (PERSON TO PERSON PAYMENTS CREDIT CARD MONTH in section Paymentuse)

Charged to your (credit card/You pay back the credit card company later. Credit cards charge interest.), through an intermediary such as PayPal, Venmo, or Zelle
RANGE 0..80

PU021_d3 (PERSON TO PERSON PAYMENTS CREDIT CARD YEAR in section Paymentuse)

Charged to your (credit card/You pay back the credit card company later. Credit cards charge interest.), through an intermediary such as PayPal, Venmo, or Zelle
RANGE 0..1000

END OF SUBGROUP

ELSE

PU021_d1_skip := 1

PU021_d2_skip := 1

PU021_d3_skip := 1

END OF IF

IF obbpadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU021_f1 (PERSON TO PERSON PAYMENTS ONLINE BANKING WEEK in section Paymentuse)

Paid using the (online banking bill payment/A payment made from your bank's online banking website or mobile app.) function on your bank's website
RANGE 0..20

PU021_f2 (PERSON TO PERSON PAYMENTS ONLINE BANKING MONTH in section Paymentuse)

Paid using the (online banking bill payment/A payment made from your bank's online banking website or mobile app.) function on your bank's website

RANGE 0..80

PU021_f3 (PERSON TO PERSON PAYMENTS ONLINE BANKING YEAR in section Paymentuse)

Paid using the (online banking bill payment/A payment made from your bank's online banking website or mobile app.) function on your bank's website

RANGE 0..1000

END OF SUBGROUP

ELSE

PU021_f1_skip := 1

PU021_f2_skip := 1

PU021_f3_skip := 1

END OF IF

IF baadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU021_e1 (PERSON TO PERSON PAYMENTS ACCOUNT TO ACCOUNT WEEK in section Paymentuse)

Account to account payment, using a service provided by your bank

RANGE 0..20

PU021_e2 (PERSON TO PERSON PAYMENTS ACCOUNT TO ACCOUNT MONTH in section Paymentuse)

Account to account payment, using a service provided by your bank

RANGE 0..80

PU021_e3 (PERSON TO PERSON PAYMENTS ACCOUNT TO ACCOUNT YEAR in section Paymentuse)

Account to account payment, using a service provided by your bank

RANGE 0..1000

END OF SUBGROUP

ELSE

PU021_e1_skip := 1

PU021_e2_skip := 1

PU021_e3_skip := 1

END OF IF

IF baadopter = 1 THEN

SUBGROUP OF QUESTIONS

PU021_g1 (PERSON TO PERSON PAYMENTS ACCOUNT TO ACCOUNT NON-BANK WEEK in section Paymentuse)

Account to account payment, using a nonbank service such as PayPal, Venmo, or Zelle

RANGE 0..20

PU021_g2 (PERSON TO PERSON PAYMENTS ACCOUNT TO ACCOUNT NONBANK MONTH in section Paymentuse)

Account to account payment, using a nonbank service such as PayPal, Venmo, or Zelle

RANGE 0..80

PU021_g3 (PERSON TO PERSON PAYMENTS ACCOUNT TO ACCOUNT NONBANK YEAR in section Paymentuse)

Account to account payment, using a nonbank service such as PayPal, Venmo, or Zelle

RANGE 0..1000

END OF SUBGROUP

ELSE

PU021_g1_skip := 1

PU021_g2_skip := 1

PU021_g3_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

End of section **Paymentuse**

Start of section **Paymenthistory**

PH006 (CREDIT RATING in section Paymenthistory)

Please estimate your most recent **credit rating**, as measured by a FICO score?

1 Below 600

- 2 600-649
- 3 650-699
- 4 700-749
- 5 750-800
- 6 Above 800
- 7 I don't know

PH004 (EVER VICTIM OF IDENTIFY THEFT in section Paymenthistory)

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

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

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

IF BAADOPTER = 1 THEN

PH007 (OVERDRAW BANK ACCOUNT in section Paymenthistory)

During the **past 12 months**, did you overdraw any of your bank accounts?

- 1 Yes and I paid an overdraft fee
- 2 Yes but I did not pay an overdraft fee
- 3 No

ELSE

ph007_skip := 1

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PH022_intro (OVERDRAW BANK ACCOUNT in section Paymenthistory)

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

SUBGROUP OF QUESTIONS

PH022_a (STOLEN CASH in section Paymenthistory)

(Cash/Coins and paper bills.)

- 1 Yes
- 2 No

IF CCADOPTER = 1 THEN

PH022_b (STOLEN CREDIT CARD in section Paymenthistory)
(Credit card/You pay back the credit card company later. Credit cards charge interest.)
1 Yes
2 No

ELSE

| ph022_b_skip := 1

END OF IF

IF DCADOPTER = 1 THEN

PH022_c (STOLEN DEBIT CARD in section Paymenthistory)
(Debit card/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)
1 Yes
2 No

ELSE

| ph022_c_skip := 1

END OF IF

IF CHKADOPTER = 1 THEN

PH022_d (STOLEN CHECKS in section Paymenthistory)
(Checks/You write a paper check to a person or business.) or check book (from your own checking account)
1 Yes
2 No

ELSE

| ph022_d_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

IF PH022_a = YES THEN

PH023_a (HOW MUCH STOLEN CASH in section Paymenthistory)
In the **past 12 months**, what was the total amount of **cash** was lost or stolen?
NUMBER (DECIMALS ALLOWED)

ELSE

| ph023_a_skip := 1

END OF IF

IF CCADOPTER = 1 OR DCADOPTER = 1 OR CHKADOPTER = 1 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PH025_2.intro (OVERDRAW BANK ACCOUNT in section Paymenthistory)
In the **past 12 months**, have you had any **fraud or fraudulent activity** committed on any of these payment methods that you own?

SUBGROUP OF QUESTIONS

IF CCADOPTER = 1 THEN

| **PH025_2.b** (FRAUD CREDIT CARD in section Paymenthistory)
(Credit card/You pay back the credit card company later. Credit cards charge interest.)
1 Yes
2 No

ELSE

| ph025_2_b_skip := 1

END OF IF

IF DCADOPTER = 1 THEN

| **PH025_2.c** (FRAUD DEBIT CARD in section Paymenthistory)
(Debit card/Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.)
1 Yes
2 No

ELSE

| ph025_2_c_skip := 1

END OF IF

```

IF CHKADOPTER = 1 THEN
  PH025_2_d (FRAUD CHECKS in section Paymenthistory)
  (Checks/You write a paper check to a person or business.) or check book (from your
  own checking account)
  1 Yes
  2 No

  ELSE

  | ph025_2_d.skip := 1

  END OF IF

  END OF SUBGROUP

  END OF GROUP
END OF IF

IF CCADOPTER = 1 AND PH025_2_b = YES THEN
  PH023_b (HOW MUCH STOLEN USING CREDIT CARD in section Paymenthistory)
  In the past 12 months, what was the total value of the fraudulent charges on your credit
  card?

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

  IF PH023_b > 0 THEN
    FL_PH023_b := number_format(PH023_b)

    PH024_b (HOW MUCH STOLEN PERSONALLY LIABLE USING CREDIT CARD
    in section Paymenthistory)
    Of the $(()) of fraudulent charges on your credit card, how much of that were you
    personally liable for?

    If none, please enter 0.
    RANGE 0..(HOW MUCH STOLEN USING CREDIT CARD())

  ELSE
    | ph024_b.skip := 1
  END OF IF

  ELSE
    | ph023_b.skip := 1
  END OF IF

```

IF DCADOPTER = 1 AND PH025.2_c = YES THEN

PH023_c (HOW MUCH STOLEN USING DEBIT CARD in section Paymenthistory)
In the **past 12 months**, what was the total value of the fraudulent charges on your **debit card**?

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

IF PH023_c > 0 THEN

FL_PH023_c := number_format(PH023_c)

PH024_c (HOW MUCH STOLEN PERSONALLY LIABLE USING DEBIT CARD in section Paymenthistory)
Of the \$(()) of fraudulent charges on your debit card, how much of that were you personally liable for?

If none, please enter 0.
RANGE 0..(HOW MUCH STOLEN USING DEBIT CARD())

ELSE

ph024_c_skip := 1

END OF IF

ELSE

ph023_c_skip := 1

END OF IF

IF CHKADOPTER = 1 AND PH025.2_d = YES THEN

PH023_d (HOW MUCH STOLEN USING CHECKING ACCOUNT in section Paymenthistory)
In the **past 12 months**, what was the total value of the fraudulent activity on your **checking account**?

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

IF PH023_d > 0 THEN

FL_PH023_d := number_format(PH023_d)

PH024_d (HOW MUCH STOLEN PERSONALLY LIABLE USING CHECKING ACCOUNT in section Paymenthistory)
Of the \$(()) of fraudulent activity on your checking account, how much of that were you personally liable for?

If none, please enter 0.

```

| RANGE 0..(HOW MUCH STOLEN USING CHECKING ACCOUNT())
| ELSE
| ph024.d_skip := 1
| END OF IF
ELSE
| ph023.d_skip := 1
END OF IF

```

/* Question texts for PH009_a to PH009_d were randomized using the array below. The four options are: (1) You or someone else in your household lost their primary job, (2) You declared bankruptcy, (3) Mortgage foreclosure on your primary home, (4) Credit card account closed or frozen by the bank or card company To see which question is presented in which position, consult the permPH009 variables below. */

```

IF sizeof(PH009_order) = 0 THEN
| PH009_order := shuffleArray(array(1,2,3,4))
| permPH009_1 := PH009_order(1)
| permPH009_2 := PH009_order(2)
| permPH009_3 := PH009_order(3)
| permPH009_4 := PH009_order(4)
END OF IF

```

Fill code of question PH009_fill executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PH009_intro (Section Paymenthistory)

During the **past 12 months**, did you experience any of these financial difficulties?

SUBGROUP OF QUESTIONS

PH009_a (FINANCIAL DIFFICULTIES ONE in section Paymenthistory)

(You or someone else in your household lost their primary job/You declared bankruptcy/Mortgage foreclosure on your primary home/Credit card account closed or frozen by the bank or card company)

- 1 Yes
- 2 No

PH009_b (FINANCIAL DIFFICULTIES TWO in section Paymenthistory)

(You or someone else in your household lost their primary job/You declared bankruptcy/Mortgage foreclosure on your primary home/Credit card account closed or frozen by the bank or card company)

- 1 Yes

2 No

PH009_c (FINANCIAL DIFFICULTIES THREE in section Paymenthistory)
(You or someone else in your household lost their primary job/You declared bankruptcy/Mortgage foreclosure on your primary home/Credit card account closed or frozen by the bank or card company)

1 Yes
2 No

PH009_d (FINANCIAL DIFFICULTIES FOUR in section Paymenthistory)
(You or someone else in your household lost their primary job/You declared bankruptcy/Mortgage foreclosure on your primary home/Credit card account closed or frozen by the bank or card company)

1 Yes
2 No

END OF SUBGROUP

Figure 10: Respondent being asked to indicate if any of the listed financial difficulties occurred

During the **past 12 months**, did you experience any of these financial difficulties?

	Yes	No
You declared bankruptcy	<input type="radio"/>	<input type="radio"/>
Credit card account closed or frozen by the bank or card company	<input type="radio"/>	<input type="radio"/>
Mortgage foreclosure on your primary home	<input type="radio"/>	<input type="radio"/>
You or someone else in your household lost their primary job	<input type="radio"/>	<input type="radio"/>

END OF GROUP

IF ((permPH009_1 = 2 AND PH009.a = NO) OR (permPH009_2 = 2 AND PH009.b = NO) OR (permPH009_3 = 2 AND PH009.c = NO) OR (permPH009_4 = 2 AND PH009.d = NO)

IF randomPH020 = EMPTY THEN
randomPH020 := mt_rand(1,2)

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PH020_intro (Section Paymenthistory)

We just asked you about financial difficulties that happened in the past year. Now we'd like you to think back 7 years.

During the **past 7 years**, have you experienced any of these financial difficulties?

SUBGROUP OF QUESTIONS

IF randomPH020 = 1 THEN

IF ((permPH009_1 = 2 AND PH009_a = NO) OR (permPH009_2 = 2 AND PH009_b = NO) OR (permPH009_3 = 2 AND PH009_c = NO) OR (permPH009_4 = 2 AND PH009_d = NO)) THEN

PH020_a (You declared bankruptcy in section Paymenthistory)

You declared bankruptcy

1 Yes

2 No

ELSE

ph020_a_skip := 1

END OF IF

IF ((permPH009_1 = 3 AND PH009_a = NO) OR (permPH009_2 = 3 AND PH009_b = NO) OR (permPH009_3 = 3 AND PH009_c = NO) OR (permPH009_4 = 3 AND PH009_d = NO)) THEN

PH020_b (Mortgage foreclosure on your primary home in section Paymenthistory)

Mortgage foreclosure on your primary home

1 Yes

2 No

ELSE

ph020_b_skip := 1

END OF IF

ELSE

IF ((permPH009_1 = 3 AND PH009_a = NO) OR (permPH009_2 = 3 AND PH009_b = NO) OR (permPH009_3 = 3 AND PH009_c = NO) OR (permPH009_4 = 3 AND

```

PH009_d = NO)) THEN
    PH020_b (Mortgage foreclosure on your primary home in section Paymenthistory)
    Mortgage foreclosure on your primary home
    1 Yes
    2 No
ELSE
    ph020_b_skip := 1
END OF IF

IF ((permPH009_1 = 2 AND PH009_a = NO) OR (permPH009_2 = 2 AND
PH009_b = NO) OR (permPH009_3 = 2 AND PH009_c = NO) OR (permPH009_4 =
2 AND PH009_d = NO)) THEN
    PH020_a (You declared bankruptcy in section Paymenthistory)
    You declared bankruptcy
    1 Yes
    2 No
ELSE
    ph020_a_skip := 1
END OF IF
END OF IF
END OF SUBGROUP
END OF GROUP
ELSE
    ph020_a_skip := 1
    ph020_b_skip := 1
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA055_intro2 (Section Paymentadoption)
In the past 12 months, did you use any of the following financial services?

SUBGROUP OF QUESTIONS

```


PA055_b1 (use payday loan in section Paymentadoption)

Payday loan

1 Yes

2 No

PA055_b2 (use selling an item at a pawn shop in section Paymentadoption)

Selling an item at a pawn shop

1 Yes

2 No

PA055_b3 (use rent-to-own services in section Paymentadoption)

Rent-to-own services

1 Yes

2 No

PA055_b4 (use tax refund anticipation loan in section Paymentadoption)

Tax refund anticipation loan

1 Yes

2 No

PA055_b5 (use auto title loan in section Paymentadoption)

Auto title loan

1 Yes

2 No

END OF SUBGROUP

END OF GROUP

End of section **Paymenthistory**

Start of section **Extra_demographics**

LOOP FROM 1 TO 10

DE010 (FAMILY INCOME PREVIOUS 12 MONTHS in section Extra_demographics)

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

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

RANGE 0..99999999

IF DE010 > 200000 THEN

FLDE012 := number_format(round(DE010))

DE012 (CONFIRMED TOTAL COMBINED FAMILY INCOME in section Extra_demographics)

The dollar amount you entered for total household **income** is unusually large. You reported an amount of **\$(Excluding the market value of your primary home, what is the approximate value of your household's other assets?**

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /).

Please confirm that this is the correct amount. If the dollar amount is not accurate, select "No" below and enter the correct amount on the following screen.

Is the amount you reported correct?

1 Yes

2 No

IF de012 = 1 THEN

|

END OF IF

ELSE

|

END OF IF

END OF LOOP

DE011 (PERSONAL INCOME RANK WITHIN HOUSEHOLD in section Extra_demographics)

Where does your own personal income rank within your household?

1 Highest in my household

2 About equal to the highest (roughly the same as another household member)

3 2nd highest

4 3rd highest or lower

DE013 (OWN PRIMARY HOME in section Extra_demographics)

Do you and/or your spouse/partner own your **primary home**?

NOTE: Even if you have an unpaid mortgage, you are considered the owner of the

home.
1 Yes
2 No

IF DE013 = YES THEN

DE014 (MARKET VALUE OF PRIMARY HOME in section Extra_demographics)
What is the approximate market value of your **primary home**?
RANGE 0..99999999

FLDE014 := number_format(round(DE014))

IF DE014 ≥ 100000 THEN

DE014_b (CHECK DE014 > 100000 in section Extra_demographics)
You told us that the market value of your primary home is \$(Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /).

Is this correct?
1 Yes
2 No

IF DE014_b = 2 THEN

DE014 (MARKET VALUE OF PRIMARY HOME in section Extra_demographics)
What is the approximate market value of your **primary home**?
RANGE 0..99999999

END OF IF

END OF IF

FLDE014 := number_format(round(DE014))

IF DE014 > 4500000 THEN

checkDE014 (CHECK DE014 > 4500 in section Extra_demographics)
You told us that the market value of your primary home is \$(Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /). If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

END OF IF

DE015 (OWE ON LOANS FOR PRIMARY HOME in section Extra_demographics)

About how much do you owe on loans for your **primary home**, including mortgages, home equity loans, and home equity lines of credit?
RANGE 0..99999999

FLDE015 := number_format(round(DE015))

IF DE015 ≥ 100000 THEN

DE015_b (CHECK DE015 > 100000 in section Extra_demographics)

You told us that the amount you owe on loans for your primary home is \$(Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /).

Is it correct?

1 Yes

2 No

IF DE015_b = 2 THEN

DE015 (OWE ON LOANS FOR PRIMARY HOME in section Extra_demographics)

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

RANGE 0..99999999

END OF IF

END OF IF

FLDE015 := number_format(round(DE015))

IF DE015 > 2000000 THEN

checkDE015 (CHECK DE015 > 2000 in section Extra_demographics)

You told us that the amount you owe on loans for your primary home is (Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /). If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

END OF IF

END OF IF

Fill code of question FLDE016 executed

DE016 (HOUSEHOLD NET WORTH in section Extra_demographics)
(Excluding the market value of your primary home, what is the approximate value of your household's other assets?)

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /)
RANGE 0..99999999

FLDE016_1 := number_format(round(DE016))

IF DE016 ≥ 100000 THEN

Fill code of question FLDE016_b executed

DE016_b (CHECK DE016 > 100000 in section Extra_demographics)
(You told us that the value of your household's other assets is /You told us that the value of your household's assets is) \$(Excluding the market value of your primary home, what is the approximate value of your household's other assets?)

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /).

Is it correct?

1 Yes

2 No

IF DE016_b = 2 THEN

DE016 (HOUSEHOLD NET WORTH in section Extra_demographics)
(Excluding the market value of your primary home, what is the approximate value of your household's other assets?)

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /)
RANGE 0..99999999

END OF IF

END OF IF

FLDE016_1 := number_format(round(DE016))

Fill code of question FLDE019 executed

DE019 (HOUSEHOLD DEBTS in section Extra_demographics)
(Excluding the debt on the mortgage of your primary home, what is the approximate dollar amount of your remaining debts?)

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

debt./What is the approximate dollar amount of your household's debts?

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

RANGE 0..99999999

FLDE019_1 := number_format(round(DE019))

IF DE019 ≥ 100000 THEN

Fill code of question FLDE019_b executed

DE019_b (CHECK DE019 > 100000 in section Extra_demographics)

(You told us that the dollar amount of your household's other debts is/You told us that the dollar amount of your household's debts is) \$(Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /).

Is it correct?

1 Yes

2 No

IF DE019_b = 2 THEN

DE019 (HOUSEHOLD DEBTS in section Extra_demographics)

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

Examples of other debts include credit card debt, student loan debt, and car loan debt./What is the approximate dollar amount of your household's debts?

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

RANGE 0..99999999

END OF IF

END OF IF

FLDE019_1 := number_format(round(DE019))

IF DE013 = 1 THEN

IF DE019 > 1000000 THEN

checkDE019_1 (CHECK DE019 in section Extra_demographics)

You told us that the dollar value of your household's non-mortgage debt is \$(Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /). If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

END OF IF

ELSE

IF DE019 > 1000000 THEN

checkDE019_2 (CHECK DE019 2 in section Extra_demographics)

You told us that the dollar value of your household's debt is \$(Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /). If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

END OF IF

END OF IF

DE018 (CHECKED RECORDS in section Extra_demographics)

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

- 1 Yes
- 2 No

completed := 1

End of section **Extra_demographics**

Start of section **Closing**

CS_001 (HOW PLEASANT INTERVIEW in section Closing)

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

- 1 Very interesting
- 2 Interesting
- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting

CS_003 (comments in section Closing)

Do you have any other comments on the interview? Please type these in the box below.(If you have no comments, please click next to complete this survey.)

STRING

End of section **Closing**

/* Please note that although question CS_003 is listed in the routing, the answers are not included in the microdata in the event identifiable information is captured. Cleaned responses are available by request. */