

# UnderStandingAmericaStudy

UAS 9: SURVEY OF CONSUMER PAYMENT CHOICE



Survey author(s): Federal Reserve Bank of Boston

Fielded October 7, 2014 - January 30, 2015

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# 1 INTRODUCTION

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This UAS panel survey, titled "UAS9: Survey of Consumer Payment Choices", asks respondents about their adoption and usage of payment methods. This survey is asked during the fall of each year. The researchers are studying how consumers buy goods and services using cash, bank accounts, and other means of payment for all purchases and bill payments. The survey covers numerous aspects of payment preference, including security, ease, and acceptance. This survey is no longer in the field. Respondents were paid \$20 to complete the survey.

Note: data files for this survey were adjusted on January 29, 2019 to remove 2 unqualified respondents who were inadvertently included in the initial data files. Please contact [uas-l@usc.edu](mailto:uas-l@usc.edu) with any questions.

## 1.1 Topics

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

## 1.2 Experiments

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

## 1.3 Citation

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

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## 2 SURVEY RESPONSE AND DATA

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### 2.1 Sample selection and response rate

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The sample selection for this survey was:

All active respondents except for the LA County sample and Spanish speakers.

As such, this survey was made available to 1975 UAS participants. Of those 1975 participants, 1476 completed the survey and are counted as respondents. Of those who are not counted as respondents, 39 started the survey without completing and 460 did not start the survey. The overall response rate was 74.73%.

Note: We are unable to provide sample weights for a small number of UAS members (see the Sample and 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:

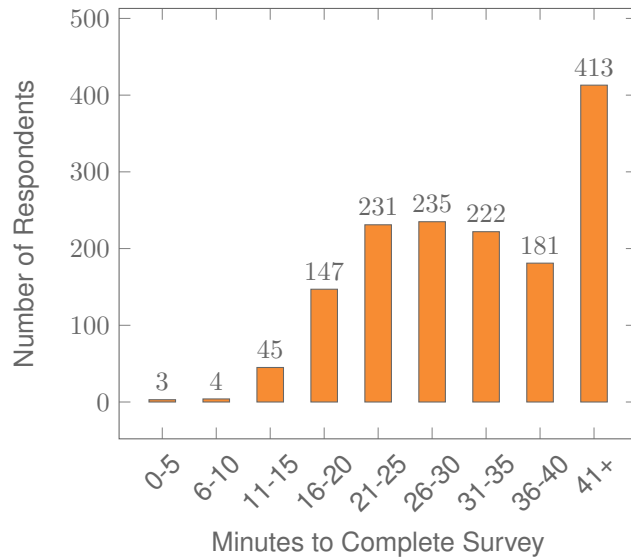
UAS9 - Response Overview	
Size of selected sample	1975
Completed the survey	1476
Started but did not complete the survey	39
Did not start the survey	460
Response rate	74.73%

### 2.2 Timings

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The survey took respondents an average of 35 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 Sample & Weighting

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

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### 3 STANDARD VARIABLES

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Each Understanding America Study data set 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. These variables are based on the questions asked quarterly in the My Household survey after the application of a cleaning process (<https://uasdata.usc.edu/page/Data+Cleaning+Process>). They are the following:

- **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 is 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 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).
- **uashhid.current**: the current household identifier of the respondent. Uniquely identifies the household a UAS panel member belongs to in a given survey INDEPENDENT of the exact composition of the household in terms of who else in the household are UAS members. Missing (.n) for respondents who are in a single-UAS member household. Available on request in data sets prior to September 3, 2025.
- **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey DEPENDENT on the exact composition of the household in terms of who else in the household are UAS members. Is set to missing (.n) if no other household members are UAS panel members at the time of the survey. 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 if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the number of household and UAS panel members at the time the respondent answers the survey. Note: in the My Household survey 'uasmembers' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.

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

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

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

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

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

1. ASDE 2014/01
2. ASDE 2014/01
3. ASDE 2014/01
4. Public records 2015/05
5. MSG 2015/07
6. MSG 2016/01
7. MSG 2016/01
8. MSG 2016/01
9. MSG 2016/02
10. MSG 2016/03
11. MSG 2016/04
12. MSG 2016/05

13. MSG 2016/08
14. MSG 2017/03
15. MSG 2017/11
16. MSG 2018/02
17. MSG 2018/08
18. MSG 2019/04
19. MSG 2019/05
20. MSG 2019/11
21. MSG 2020/08
22. MSG 2020/10
23. MSG 2021/02
24. MSG 2021/08
25. MSG 2021/08
26. MSG 2022/02
27. MSG 2022/02
28. MSG 2022/08
29. MSG 2022/11
30. MSG 2022/11
31. MSG 2023/01
32. MSG 2023/06
33. MSG 2023/09
34. MSG 2023/10
35. MSG 2025/02
36. MSG 2025/09

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

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

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

- **primary\_respondent**: indicates if the respondent was the first person within the household (i.e. to become a member or whether s/he was added as a subsequent member. A household in this regard is broadly defined as anyone living together with the primary respondent. That is, a household comprises individuals who live together, e.g. as part of a family relationship (like a spouse/child/parent) or in context of some other relationship (like a roommate or tenant).
- **hardware**: indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:

1. None
  2. Tablet (includes Internet)
- **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.
  - **start\_date (start\_year, start\_month, start\_day, start\_hour, start\_min, start\_sec)**: indicates the time at which the respondent started the survey.
  - **end\_date (end\_year, end\_month, end\_day, end\_hour, end\_min, end\_sec)**: indicates the time at which the respondent completed the survey.
  - **cs\_001**: indicates how interesting the respondent found the survey.

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## 4 DEMOGRAPHICS

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Every UAS survey data set also includes demographic variables, which provide background information about the respondent and their 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 demographic variables are based on the questions taken from the My Household survey after the application of the cleaning process.

The following variables are available in survey data sets after October 8, 2025:

- **sex**: indicates the sex of the respondent as assigned at birth. Is set to gender if the respondent has not filled out My Household after October 8, 2025.
- **genderid**: indicates the current gender of the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025. Available in data sets after October 8, 2025.
- **dateofbirth\_year**: indicates the year of birth of the respondent.
- **age**: indicates 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. Is set to missing (.) if the respondent was not born in the U.S.
- **countryborn**: indicates the country in which the respondent was born. Is set to missing (.) if the respondent was born in the U.S.
- **statereside**: indicates 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**: indicates the marital status of the respondent.
- **livewithpartner**: indicates whether the respondent lives with a partner.
- **education**: indicates the highest level of education attained by the respondent.
- **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 hisplatinio, so an individual may identify as Hispanic or Latino, and also as a member of one or more racial groups.
- **race\_identify**: indicates the race the respondent identifies with most (if mixed). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hisplatinio**: indicates whether the respondent identifies him or herself as being Hispanic or Latino. This variable is asked separately from race.
- **mena**: indicates whether the respondent identifies as being of Middle Eastern or North African ancestry. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **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.
- **workemployer**: indicates whether the respondent works for an employer. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **workself**: indicates whether the respondent is self-employed. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **homemaker**: indicates whether the respondent is a homemaker. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **student**: indicates whether the respondent is a student. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **notworking**: indicates whether the respondent is not working and not looking for work. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **If\_other**: indicates whether the respondent has another 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).
- **hourswork**: indicates the number of hours the respondent works per week. Is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **hhincome**: indicates 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. Based on the hhmemberin variables if the respondent has not filled out My Household after October 8, 2025. Based on hhcomp\_total if the respondent has filled out My Household after October 8, 2025.
- **hhmembervar**: 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 'hhmembnumber' is missing if the respondent did not provide the number of household members at the time of the survey. Based on the hhmemberin variables if the respondent has not filled out My Household after October 8, 2025. Based on hhcomp\_total if the respondent has filled out My Household after October 8, 2025.

- **hhcomp\_male\_0\_3**: indicates the number of male children ages 0 through 4 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_female\_0\_3**: indicates the number of female children ages 0 through 4 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_other\_0\_3**: indicates the number of other-gendered children ages 0 through 4 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_male\_4\_12**: indicates the number of male children ages 5 through 12 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_female\_4\_12**: indicates the number of female children ages 5 through 12 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_other\_4\_12**: indicates the number of other-gendered children ages 5 through 12 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_male\_13\_17**: indicates the number of male children ages 13 through 17 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_female\_13\_17**: indicates the number of female children ages 13 through 17 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_other\_13\_17**: indicates the number of other-gendered children ages 13 through 17 who are living in the respondent's household right now (even if they only

live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

- **hhcomp\_male\_18\_64**: indicates the number of male adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_female\_18\_64**: indicates the number of female adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_other\_18\_64**: indicates the number of other-gendered adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_male\_65plus**: indicates the number of male adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_female\_65plus**: indicates the number of female adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_other\_65plus**: indicates the number of other-gendered adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_total\_18\_64**: indicates the total number of adults 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_total\_65plus**: indicates the total number of adults 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_total\_adults**: indicates the total number of adults who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

- **hhcomp\_total\_children**: indicates the total number of children who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp\_total**: indicates the total number of people who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **parent\_guardian\_a**: indicates whether the respondent is the parent or guardian of one or more children ages 0 to 4. Is set to missing (".a") if hhcomp\_total\_children is not greater than 0. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **parent\_guardian\_b**: indicates whether the respondent is the parent or guardian of one or more children ages 5 to 12. Is set to missing (".a") if hhcomp\_total\_children is not greater than 0. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **parent\_guardian\_c**: indicates whether the respondent is the parent or guardian of one or more children ages 13 to 17. Is set to missing (".a") if hhcomp\_total\_children is not greater than 0. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

The following variables were provided up until October 8, 2025. Several remain available in data sets created after October 8, 2025 on request.

- **gender**: indicates the gender of the respondent. Available in data sets before October 9, 2025.
- **countryborn\_other**: indicates the country of birth if that country is not on the drop down list of countries shown to the respondent'.
- **hisplatinogroup**: indicates which Hispanic or Latino group a respondent identifies him or herself with. Is set to missing (.) if the respondent does not identify him or herself as being Hispanic or Latino. Available in data sets after October 8, 2025 on request.
- **employmenttype**: indicates the employment type of the respondent (employed by the government, by a private company, a nonprofit organization, or self-employed). Is set to missing (.) if the respondent is not currently working or currently on sick or other leave. Available in data sets before October 9, 2025.
- **workfullpart**: indicates whether the respondent works full or part-time. Is set to missing (.) if the respondent is not currently working or currently on sick or other leave. Available in data sets before October 9, 2025.

- **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. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.

- **hhmembergen\_#**: indicates the gender of the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.
- **hhmemberage\_#**: indicates the age of the household member. The age is derived from the month and year of birth of the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.
- **hhmemberrel\_#**: indicates the relationship of the respondent to the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.
- **hhmemberuasid\_#**: indicates the 'uasid' of the 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'. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.

Lastly, data sets created after May 8, 2025 include an urbanicity variable. It is based on panel members' current census tract of residence and the 2010 Rural-Urban Commuting Area (RUCA) codes released by the US Department of Agriculture's Economic Research Service. To preserve confidentiality, the UAS collapses the 10 primary RUCA codes to 4

levels: Metropolitan, Micropolitan, Small/Rural, and Unknown. The Metropolitan level corresponds to primary RUCA codes 1-3, the Micropolitan level corresponds to RUCA codes 4-6, and the Small/Rural UAS classification corresponds to RUCA codes 7-10.

For detailed information and definitions of the 10 primary RUCA codes, please visit the USDA ERS Rural-Urban Commuting Area Codes site. Surveys conducted completely prior to May 8, 2025 will have an urbanicity data variable available on request. Data sets created after February 6, 2026 contain two urbanicity variables (urbanicity2010 and urbanicity2020, based on the 2010 and 2020 RUCA codes respectively). Information regarding differences between the 2010 and 2020 codes is located [here](#).

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## 5 MISSING DATA CONVENTIONS

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

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

Questions that are asked multiple times are often implemented as so-called array questions. Supposing the name of such question was Q1 and it was asked in 6 different instances, your data set would contain the variables Q1\_1\_ to Q1\_6\_. To illustrate, if a survey asked the names of all children, then child\_1\_ would contain the name of the first child the respondent named and so on.

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

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## 6 ROUTING SYNTAX

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

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

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

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

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

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## 7 SURVEY WITH ROUTING

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**intro** (intro in section Base)

Thank you for taking this survey. We are studying how consumers pay for goods and services. This survey asks questions about payment choices you make for purchases and bill paying. As always, your answers will be kept anonymous.

Please keep the following in mind:

CLICK on any blue word to see its definition.

Try to answer **all** questions the best you can, even if:

*You are unsure of your answer. You do not have or use the payment method.*

Start of section **Definitions**

Fill code of question FLBankAccountNumber executed  
Fill code of question FLBankAccountNumberLink executed  
Fill code of question FLBankAccountNumberLink\_lower executed  
Fill code of question FLCash executed  
Fill code of question FLCashLink executed  
Fill code of question FLCashLink\_lower executed  
Fill code of question FLCheck executed  
Fill code of question FLCheckLink executed  
Fill code of question FLCheckLink\_lower executed  
Fill code of question FLCreditCard executed  
Fill code of question FLCreditCardLink executed  
Fill code of question FLCreditCardLink\_lower executed  
Fill code of question FLDebitCard executed  
Fill code of question FLDebitCardLink executed  
Fill code of question FLDebitCardLink\_lower executed  
Fill code of question FLMoneyOrder executed  
Fill code of question FLMoneyOrderLink executed  
Fill code of question FLMoneyOrderLink\_lower executed  
Fill code of question FLOnlineBankingBillPay executed  
Fill code of question FLOnlineBankingLink executed  
Fill code of question FLOnlineBankingLink\_lower executed  
Fill code of question FLPrepaidCard executed  
Fill code of question FLPrepaidCardLink executed  
Fill code of question FLPrepaidCardLink\_lower executed  
Fill code of question FLCheckingAccountsLink\_lower executed  
Fill code of question FLSavingsAccountsLink\_lower executed

Fill code of question FLCheckingAccountLink\_lower executed  
Fill code of question FLSavingsAccountLink\_lower executed  
Fill code of question FLATMCardsLink\_lower executed  
Fill code of question FLDebitCardsLink\_lower executed  
Fill code of question FLRewardsLink\_lower executed  
Fill code of question FLCreditCardsLink\_lower executed  
Fill code of question FLPrePaidCardsLink\_lower executed  
Fill code of question FLBankAccountNumbersLink\_lower executed  
Fill code of question FLOnlineBankingBillPay\_lower executed  
Fill code of question FLIdentityTheft executed  
Fill code of question FLChecksLink executed

End of section **Definitions**

Start of section **Demographics**

**IF age = EMPTY THEN**

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

**dateofbirth\_question** (Section Paymentadoption)

What is your date of birth?

**dateofbirth\_month** (R DATE OF BIRTH MONTH in section Demographics)

Month

1 January

2 February

3 March

4 April

5 May

6 June

7 July

8 August

9 September

10 October

11 November

12 December

**dateofbirth\_day** (R DATE OF BIRTH DAY in section Demographics)

Day

RANGE 1..31

**dateofbirth\_year** (R DATE OF BIRTH YEAR in section Demographics)

Year

RANGE 1911..1

END OF GROUP

IF dateofbirth\_year = EMPTY OR dateofbirth\_year = "" THEN

**agerange** (R age range in section Demographics)

If you would rather not say, please choose a range below. We use your age in order to give you surveys which make the most sense to you, so even knowing what range you are in will help.

- 1 18-29
- 2 30-39
- 3 40-49
- 4 50-59
- 5 60-69
- 6 70-79
- 7 80-89
- 8 90+

ELSE

age := floor( (strtotime(date('Y-m-d')) - strtotime(dateofbirth\_year . '-' . dateofbirth\_month . '-' . dateofbirth\_day)) / 31556926);

IF age > 100 THEN

**age\_check** (Section Paymentadoption)

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

END OF IF

END OF IF

END OF IF

**cellphone** (HAVE CELL PHONE in section Paymentadoption)

Do you have a cell phone?

- 1 Yes
- 2 No

IF cellphone = 1 THEN

ELSE /\* evercell is only asked of those who answered "no" above \*/

**evercell** (EVER HAD CELL PHONE in section Paymentadoption)

Have you **ever** had a **cell phone**?

- 1 Yes
- 2 No

END OF IF

IF cellphone = 1 THEN

CPADOPTER := 1

**smartphone** (SMART PHONE in section Paymentadoption)

A smart phone is a mobile phone with features that enable it to easily access the web, send e-mails, and download apps.

Examples of smart phones include the iPhone, Samsung Galaxy, Android, Blackberry, and Windows Mobile.

Is your mobile phone a smart phone?

1 Yes

2 No

ELSE /\* if they have never owned a cellphone CPADOPTER is set to 0 \*/

CPADOPTER := 0

END OF IF

End of section **Demographics**

Start of section **Responsibility**

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**FR001\_intro** (intro in section Responsibility)

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

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

*Check one per row only.*

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

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

- Check one per row only.

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

## SUBGROUP OF QUESTIONS

**FR001\_a** (Paying monthly bills (rent or mortgage, utilities, cell phone, etc.) in section Responsibility) Paying **monthly bills** (rent or mortgage, utilities, cell phone, etc.)

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

**FR001\_b** (Doing regular shopping for the household (groceries, household supplies, pharmacy, etc.) in section Responsibility)

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

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

**FR001\_d** (Making decisions about saving and investments (whether to save, how much to save, where to invest, how much to borrow) in section Responsibility)

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

- 1 None or almost none
- 2 Some

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

**FR001\_e** (Making decisions about other household financial matters (where to bank, what payment methods to use, setting up online bill payments, filing taxes) in section Responsibility)

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

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

END OF SUBGROUP

END OF GROUP

End of section **Responsibility**

Start of section **Paymentmethods**

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

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

**AS001\_intro** (intro in section Paymentmethods)

Next we are going to ask you about several common methods for making payments. Please review the definitions below before moving on.

### **Electronic payment instruments**

Bank account number - A payment made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc.

Online banking bill pay - A payment made from your bank's online banking website, usually for a bill but it can be used to pay other people too. This payment does not require you or your bank to disclose your bank account number to a third party.

### Card payment instruments

Debit card - A card that deducts directly from your bank account.

Credit card - A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.

Prepaid card - A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.

### Paper payment instruments

Cash - Coins and paper bills.

Check - A piece of paper directing a financial institution to pay a specific amount of money to a person or business.

Money order - A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.

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

*/\* 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 on the next page. \*/*

```
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(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) AS003_order := shuffleArray(array(1,2,3,4,5,6))  
  permAS003_1  
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. \*/

IF FLAS003AddRandom = 1 THEN /\* group order 1,2,3 \*/

```
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 /\* group order 1,3,2 \*/

```
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 /\* group order 2,1,3 \*/

```
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 /\* group order 2,3,1 \*/

```
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 /\* group order 3,1,2 \*/

```
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 /\* group order 3,2,1 \*/

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

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

IF AS003\_order(cnt) = 1 THEN

**AS003\_a1\_intro** (intro in section Paymentmethods)

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

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

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

ELSEIF AS003\_order(cnt) = 2 THEN

**AS003\_a2\_intro** (intro in section Paymentmethods)

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.

**ELSEIF AS003\_order(cnt) = 3 THEN**

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

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

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

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

**ELSEIF AS003\_order(cnt) = 4 THEN**

**AS003\_a4.intro** (intro in section Paymentmethods)

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

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

**ELSEIF AS003\_order(cnt) = 5 THEN**

**AS003\_a5.intro** (intro in section Paymentmethods)

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

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

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

**ELSEIF AS003\_order(cnt) = 6 THEN**

**AS003\_a6.intro** (intro in section Paymentmethods)

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

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

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

END OF IF

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 8

| Value of question FLAS003\_questions(cnt1) asked as question

END OF LOOP

END OF SUBGROUP

END OF GROUP

END OF LOOP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

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

(Debit card/A card that deducts directly from your bank account.) payments sometimes require you to

Enter a Personal Identification Number (PIN) Give your signature Give neither PIN nor signature, typically for small dollar values Enter your card number online How would you rate the **security** of each type of debit card transaction?

SUBGROUP OF QUESTIONS

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

PIN debit card

1 Very risky

2 Risky

3 Neither risky nor secure

4 Secure

5 Very secure

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

Signature debit card

1 Very risky

2 Risky

3 Neither risky nor secure

4 Secure

5 Very secure

**AS005\_c** (No PIN and no signature debit card in section Paymentmethods)

No PIN and no signature debit card

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

**AS005\_d** (Using a debit card online in section Paymentmethods)

Using a debit card online

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

END OF SUBGROUP

END OF GROUP

End of section **Paymentmethods**

Start of section **Paymentadoption**

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA001\_intro** (HOW MANY BANK ACCOUNTS INTRO in section Paymentadoption)

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

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

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

RANGE 0..100

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

RANGE 0..100

END OF GROUP

```
IF PA001.a > 0 THEN
| CHKADOPTER := 1
ELSE
| CHKADOPTER := 0
END OF IF
```

```
IF PA001.b > 0 THEN
| SAVADOPTER := 1
ELSE
| SAVADOPTER := 0
END OF IF
```

```
IF PA001.a > 0 OR PA001.b > 0 THEN
| BAADOPTER := 1
ELSE
| BAADOPTER := 0
END OF IF
```

```
IF CHKADOPTER = 0 THEN
| IF sizeof(PA002.order) = 0 THEN
| PA002.order := shuffleArray(array(1,2,3,4,5,6))
| permPA002.1 := PA002.order(1)
| permPA002.2 := PA002.order(2)
| permPA002.3 := PA002.order(3)
| permPA002.4 := PA002.order(4)
| permPA002.5 := PA002.order(5)
| permPA002.6 := PA002.order(6)
| END OF IF
```

Fill code of question PA002\_fill executed

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

##### PA002 (WHY NO CHECKING ACCOUNT in section Paymentadoption)

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

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

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

**PA002\_other** (WHY NO CHECKING ACCOUNT TXT in section Paymentadoption)  
STRING

END OF GROUP

**PA003** (EVER HAD CHECKING ACCOUNT in section Paymentadoption)  
Have you **ever** had a **checking account**?

1 Yes  
2 No

IF PA003 = YES THEN

| CHKEVER := 1

ELSE

| CHKEVER := 0

END OF IF

ELSE

| PA002\_skip := 1

| PA002\_other\_skip := 1

| PA003\_skip := 1

END OF IF

savever := 0

IF SAVADOPTER = 0 THEN

**NEWSAV** (EVER HAD SAVINGS ACCOUNT in section Paymentadoption)

Have you **ever** had a **savings account**?

1 Yes  
2 No

IF newsav = YES THEN

| SAVEVER := 1

```
ELSE
| SAVEVER := 0
END OF IF
```

```
ELSE
| newsav_skip := 1
END OF IF
```

```
IF CHKEVER = 1 OR SAVEVER = 1 THEN
| BAEVER := 1
```

```
ELSE
| BAEVER := 0
END OF IF
```

```
DCADOPTER := 0
ATMADOPTER := 0
ATMONLYADOPTER := 0
TBADOPTER := 0
OBADOPTER := 0
OBBPADOPTER := 0
DCEVER := 0
ATMEVER := 0
ATMONLYEVER := 0
TBEVER := 0
OBEVER := 0
OBBPEVER := 0
MOADOPTER := 0
MOEVER := 0
TCADOPTER := 0
TCEVER := 0
PPEVER := 0
```

```
IF BAADOPTER = 0 THEN
```

```
IF CHKEVER = 1 OR SAVEVER = 1 THEN
| Fill code of question FL_PA010 executed
```

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

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

- 1 Yes
- 2 No

IF PA010 = YES THEN

| DCEVER := 1  
| ATMEVER := 1

ELSE

| DCEVER := 0  
| ATMEVER := 0

END OF IF

Fill code of question FL\_PA009 executed

**PA009** (EVER HAD ATM CARD in section Paymentadoption)

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

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

1 Yes

2 No

IF PA009 = YES THEN

| ATMEVER := 1

ELSE

| ATMEVER := EMPTY

END OF IF

IF PA009 = YES THEN

| ATMEVER := 1

IF PA010 = NO THEN

| ATMONLYEVER := 1

ELSE

| ATMONLYEVER := 0

END OF IF

ELSE

| ATMEVER := 0

END OF IF

**NEWTB** (EVER SET UP ACCESS TO TELEPHONE BANKING in section Paymentadoption)

**Telephone banking** is when you access your account by calling a phone number that your bank has provided. You interact with the system using either voice commands, your phone's numeric keypad, or speaking with a live customer service representative.

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

PIN.

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

- 1 Yes
- 2 No

**IF NEWTB = 1 THEN**

| TBEVER := 1

**ELSE**

| TBEVER := 0

**END OF IF**

**NEWOB** (EVER SET UP ACCESS TO ONLINE BANKING in section Payment-adoption)

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

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

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

- 1 Yes
- 2 No

**IF NEWOB = YES THEN**

| OBEVER := 1

**NEWOBBP** (EVER SET UP ONLINE BANKING BILL PAYMENT in section Payment-adoption)

**Online banking bill payment** is an electronic payment made directly from your bank account to a merchant via your bank's online banking website.

To initiate the payment, you provide your bank's website with a merchant's information and authorize the bank to make a deduction from your account.

To set up access to online banking bill payment, you must sign up on your bank's online banking website.

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

- 1 Yes
- 2 No

**IF NEWOBBP = YES THEN**

```

| | OBBPEVER := 1
| | ELSE
| | OBBPEVER := 0
| | END OF IF
| ELSE
| | OBEVER := 0
| | END OF IF
| ELSE
| | PA010_skip := 1
| | PA009_skip := 1
| | newtb_skip := 1
| | newob_skip := 1
| | END OF IF
| ELSE
| | IF SAVADOPTER = 1 THEN
| | | PA007a (INTEREST RATE ON PRIMARY SAVINGS ACCOUNT in section Payment-
| | | doption)
| | | 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
| | | ELSE
| | | | PA007a_skip := 1
| | | END OF IF
| | | IF CHKADOPTER = 1 THEN
| | | | GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

```

**PA006** (WHAT KIND OF FINANCIAL INSTITUTION IS PRIMARY CHECKING in section Paymentadoption)

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

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

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

**PA006\_other** (WHAT KIND OF BANK IS PRIMARY CHECKING OTHER in section Paymentadoption)

STRING

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

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

*Include money market accounts if that is your primary checking 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

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

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

Do you currently have any **blank, unused checks**?

- 1 Yes
- 2 No

**PA035** (WRITTEN A PAPER CHECK in section Paymentadoption)

Have you **written a paper check** to make a payment in the **past 12 months**?

- 1 Yes
- 2 No

END OF GROUP

**PA005** (OVERDRAFT PROTECTION 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*

Does your checking account have overdraft protection?

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

ELSE

PA006\_skip := 1

PA006\_other\_skip := 1

PA004\_skip := 1

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA008\_intro** (HOW MANY DEBIT ATM CARDS INTRO in section Paymentadoption)

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

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

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

How many (ATM cards/A card used at an ATM. An ATM card is a card that allows you

to deposit or withdraw cash from an automated teller machine, but cannot be used for purchases or payments.) and/or (debit cards/Cards that deduct directly from your bank account.) do you have?

**PA008\_b** (HOW MANY ATM CARDS in section Paymentadoption)  
RANGE 0..100

**PA008\_a** (HOW MANY DEBIT CARDS in section Paymentadoption)  
RANGE 0..100

#### END OF GROUP

**IF PA008\_a > 0 THEN**

DCADOPTER := 1  
ATMADOPTER := 1  
PA010\_skip := 1

**ELSE**

DCADOPTER := 0  
ATMADOPTER := 0  
FL\_PA010 := EMPTY

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

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

1 Yes  
2 No

**IF PA010 = YES THEN**

DCEVER := 1  
ATMEVER := 1

**ELSE**

DCEVER := 0  
ATMEVER := 0

**END OF IF**

**END OF IF**

**IF PA008\_b > 0 THEN**

ATMADOPTER := 1  
PA009\_skip := 1

**IF PA008\_a = 0 THEN**

ATMONLYADOPTER := 1

```

ELSE
| ATMONLYADOPTER := 0
END OF IF
ELSE
ATMADOPTER := 0
FL_PA009 := EMPTY

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

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

IF PA009 = YES THEN
| ATMEVER := 1
ELSE
| ATMEVER := 0
END OF IF
END OF IF

IF PA008.a > 0 THEN
PA011 (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.

Do any of your (debit cards/Cards that deduct directly from your bank account.) give (rewards/Any type of benefit given to payment card owners when they use their card to make purchases and other payments. Common rewards include cash back (a percentage of the dollar value), frequent flyer miles (airlines), frequent stayer points (lodging), college tuition funding, and shopping network points.)?
1 Yes
2 No
3 I don't know

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

```

Fill code of question PA034\_fill executed

**PA034** (PIN OR SIGNATURE in section Paymentadoption)

If you are given a choice while completing a debit card purchase, do you prefer to enter your PIN or give your signature?

- 1 (PIN/Signature)
- 2 (PIN/Signature)
- 3 Either one is fine / I'm indifferent
- 4 Neither one / I don't like PIN or signature

**ELSE**

PA011\_skip := 1

PA034\_skip := 1

**END OF IF**

#### 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 bank account(s).

Have you **set up** any of the following methods of accessing your current bank 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

**END OF SUBGROUP**

**END OF GROUP**

**IF PA012 = 1 THEN**

TBADAPTER := 1

**ELSE**

| TBADOPTER := 0

END OF IF

IF TBADOPTER = 0 THEN

**NEWTB** (EVER SET UP ACCESS TO TELEPHONE BANKING in section Paymentadoption)

**Telephone banking** is when you access your account by calling a phone number that your bank has provided. You interact with the system using either voice commands, your phone's numeric keypad, or speaking with a live customer service representative.

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

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

1 Yes

2 No

IF NEWTB = YES THEN

| TBEVER := 1

ELSE

| TBEVER := 0

END OF IF

ELSE

| newtb\_skip := 1

END OF IF

IF PA013 = YES THEN

OBADOPTER := 1

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

**Online banking bill payment** is an electronic payment made directly from your bank account to a merchant, company, government, or private individual via your bank's online banking website.

To set up access to online banking bill payment, you must sign up on your bank's online banking website and enter the name, address, account number, and other information of the payee.

Have you set up access to the online banking bill payment function of your bank's online banking website?

1 Yes

2 No

**IF PA014 = YES THEN**

OBBPADOPTER := 1  
newobbp\_skip := 1

**ELSE**

OBBPADOPTER := 0

**NEWOBBP** (EVER SET UP ONLINE BANKING BILL PAYMENT in section Payment-adoption)

**Online banking bill payment** is an electronic payment made directly from your bank account to a merchant via your bank's online banking website.

To initiate the payment, you provide your bank's website with a merchant's information and authorize the bank to make a deduction from your account.

To set up access to online banking bill payment, you must sign up on your bank's online banking website.

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

- 1 Yes
- 2 No

**IF NEWOBBP = YES THEN**

OBBPEVER := 1

**ELSE**

OBBPEVER := 0

**END OF IF**

**END OF IF**

**ELSE**

PA014\_skip := 1  
OBADOPTER := 0

**NEWOB** (EVER SET UP ACCESS TO ONLINE BANKING in section Payment-adoption)

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

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

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

- 1 Yes
- 2 No

**IF NEWOB = YES THEN**

OBEVER := 1

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

**Online banking bill payment** is an electronic payment made directly from your bank account to a merchant via your bank's online banking website.

To initiate the payment, you provide your bank's website with a merchant's information and authorize the bank to make a deduction from your account.

To set up access to online banking bill payment, you must sign up on your bank's online banking website.

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

1 Yes

2 No

**IF NEWOBBP = YES THEN**

| OBBPEVER := 1

**ELSE**

| OBBPEVER := 0

**END OF IF**

**ELSE**

| newobbp\_skip := 1

| OBEVER := 0

**END OF IF**

**END OF IF**

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

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

Some people use **non-bank** financial services, even though they have a checking or savings account at a bank, savings and loan, or credit union.

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

**SUBGROUP OF QUESTIONS**

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

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

Money order or cashier's check Check cashing Remittance Payday loan

1 Yes

2 No

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

*Other financial services:*

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

1 Yes

2 No

END OF SUBGROUP

END OF GROUP

END OF IF

**PA050** (USED CASH TO MAKE PAYMENT in section Paymentadoption)

In the **past 12 months**, have you used **cash** to make a payment, even once?

1 Yes

2 No

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA015\_intro** (HOW MANY BANK ACCOUNTS INTRO in section Paymentadoption)

About how much (cash/Coins and paper bills.) do you have...

*Please round to the nearest dollar Do not include cash owned by other members of your household As always, your answers will be kept anonymous.*

**PA015\_a** (HOW MUCH MONEY DAY TO DAY TRANSACTIONS in section Paymentadoption)

... in your wallet, purse, and/or pocket.

RANGE 0..1000000

**PA015\_b** (HOW MUCH MONEY SAVINGS SAFETY EMERGENCIES in section Paymentadoption)

...stored elsewhere for safe keeping in your home, car, office, etc.

RANGE 0..1000000

END OF GROUP

IF **PA015.a > 1000 THEN**

FL\_PA015\_a := number\_format(PA015\_a)

**checkPA015\_a** (check in section Paymentadoption)

You told us that you have \$(An **ATM card** is a card that allows you to deposit or withdraw

cash from an automated teller machine, but cannot be used for purchases or payments.

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

END OF IF

IF PA015.b > 1000 THEN

FL\_PA015\_b := number\_format(PA015\_b)

**checkPA015\_b** (check in section Paymentadoption)

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

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

END OF IF

PA016\_atm := EMPTY

IF sizeof(PA016\_order) = 0 THEN

PA016\_order := shuffleArray(array(1,2,3,4,5,6))

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)

LOOP FROM 1 TO 6

IF PA016\_order(cnt) = 1 THEN

PA016\_atm := cnt

ELSEIF PA016\_order(cnt) = 4 THEN

PA016\_cashback := cnt

END OF IF

END OF LOOP

END OF IF

Fill code of question PA016\_fill executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA016** (WHY NO CHECKING ACCOUNT in section Paymentadoption)

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

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

**PA016\_other** (WHERE CASH MOST OFTEN OTHER in section Paymentadoption)

STRING

END OF GROUP

Fill code of question PA017\_fill executed

Fill code of question PA017\_fill2 executed

**PA017\_a** (WHAT AMOUNT MOST OFTEN WHEN GET CASH in section Paymentadoption)

When you get (cash/Coins and paper bills.) from (^PA017\_fill(permPA016\_1)/^PA017\_fill(permPA016\_2)/^PA017\_fill(permPA016\_3)) what amount do you get **most often**?

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

RANGE 0..1000000

**IF PA017\_a > 900 THEN**

**checkPA017** (check in section Paymentadoption)

Your answer seems large. Please go back and double check your response, or click Next if correct.

**END OF IF**

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA018.intro** (INTRO in section Paymentadoption)

In a **typical period** (**week, month, or year**), how of-

ten do you get (cash/Coins and paper bills.) from  
(^PA017\_fill(permPA016\_1)/^PA017\_fill(permPA016\_2)/^PA017\_fill(permPA016\_3)/^PA017\_fill(permPA016\_4)/^PA017

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

#### SUBGROUP OF QUESTIONS

**PA018.a1** (HOW OFTEN GET CASH TIMES PER WEEK in section Paymentadoption)

**PA018.b1** (HOW OFTEN GET CASH TIMES PER MONTH in section Paymentadoption)

**PA018.c1** (HOW OFTEN GET CASH TIMES PER YEAR in section Paymentadoption)

#### END OF SUBGROUP

#### END OF GROUP

#### IF PA018.a1 > 50 THEN

**checkWeeklyFreq\_cash** (check in section Paymentadoption)

Your weekly estimate suggests you get cash 200 or more times per month in this category. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

#### END OF IF

#### IF PA018.b1 > 30 THEN

**checkMonthlyFreq\_cash** (check in section Paymentadoption)

Your monthly estimate suggests you get cash at least every day. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

#### END OF IF

#### IF PA018.c1 > 12 THEN

**checkYearlyFreq\_cash** (check in section Paymentadoption)

Your yearly estimate suggests you get cash at least every month. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

#### END OF IF

**PA017.b** (WHAT AMOUNT MOST OFTEN WHEN GET CASH ALL OTHER SOURCES in section Paymentadoption)

When you get (cash/Coins and paper bills.) from **all other sources** besides (^PA017\_fill(permPA016\_1)/^PA017\_fill(per  
**what amount** do you get **most often**?

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

**IF PA017.b > 900 THEN**

**checkPA017b** (check in section Paymentadoption)

Your answer seems large. Please go back and double check your response, or click Next if correct.

**END OF IF**

**IF PA017.b > 0 THEN**

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

**PA018.intro2** (INTRO in section Paymentadoption)

In a typical period (week, month, or year), how often do you get (cash/Coins and paper bills.) from all other sources besides (^PA017\_fill(permPA016\_1)/^PA017\_fill(permPA016\_2)/^PA017\_fill(permPA016\_3)/^PA017\_fill(permPA016\_4)/^PA017\_fill(permPA016\_5))

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

**SUBGROUP OF QUESTIONS**

**PA018.a2** (HOW OFTEN GET CASH TIMES PER WEEK OTHER SOURCES in section Paymentadoption)

**PA018.b2** (HOW OFTEN GET CASH TIMES PER MONTH OTHER SOURCES in section Paymentadoption)

**PA018.c2** (HOW OFTEN GET CASH TIMES PER YEAR OTHER SOURCES in section Paymentadoption)

**END OF SUBGROUP**

**END OF GROUP**

**IF PA018.a2 > 50 THEN**

**checkWeeklyFreq\_cash** (check in section Paymentadoption)

Your weekly estimate suggests you get cash 200 or more times per month in this category. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

END OF IF

IF PA018.b2 > 30 THEN

**checkMonthlyFreq\_cash** (check in section Paymentadoption)

Your monthly estimate suggests you get cash at least every day. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

END OF IF

IF PA018.c2 > 12 THEN

**checkYearlyFreq\_cash** (check in section Paymentadoption)

Your yearly estimate suggests you get cash at least every month. Please choose 'Back' if you would like to change your response. Otherwise, choose 'Next' to continue.

END OF IF

ELSE

PA018.a2\_skip := 1

PA018.b2\_skip := 1

PA018.c2\_skip := 1

END OF IF

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

**PA120.a** (HEARD BITCOIN in section Paymentadoption)

**Virtual or digital currencies** exist online and are different from U.S. dollars (\$), the euro (€), or other official foreign currencies.

Have you heard of **Bitcoin**?

1 Yes

2 No

**PA120.b** (HEARD OTHER VIRTUAL COIN in section Paymentadoption)

Have you heard of any **other virtual currency**?

1 Yes (please specify):

2 No

**PA120.b.other** (OTHER VIRTUAL COIN in section Paymentadoption)

STRING

#### END OF GROUP

IF PA120.a = YES OR PA120.b = YES THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA121\_intro** (Section Paymentadoption)

Do you have or own any of these **virtual currencies**?

SUBGROUP OF QUESTIONS

IF PA120.a = YES THEN

**PA121\_a** (OWN BITCOIN in section Paymentadoption)

Bitcoin

1 Yes

2 No

ELSE

PA121.a.skip := 1

END OF IF

IF PA120.b = YES THEN

**PA121\_b** (OWN OTHER VIRTUAL CURRENCY in section Paymentadoption)

Other virtual currencies

1 Yes

2 No

ELSE

PA121.b.skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

IF (PA121.a.skip = EMPTY AND PA121.a != YES) OR (PA121.b.skip = EMPTY AND PA121.b != YES) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA122\_intro** (Section Paymentadoption)

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

SUBGROUP OF QUESTIONS

```

IF (PA121_a_skip = EMPTY AND PA121_a != YES) THEN
  PA122_a (EVER OWN BITCOIN in section Paymentadoption)
  Bitcoin
  1 Yes
  2 No
ELSE
  PA122_a_skip := 1
END OF IF

IF (PA121_b_skip = EMPTY AND PA121_b != YES) THEN
  PA122_b (EVER OWN OTHER VIRTUAL CURRENCY in section Paymentadoption)
  Other virtual currencies
  1 Yes
  2 No
ELSE
  PA122_b_skip := 1
END OF IF

END OF SUBGROUP

END OF GROUP
ELSE
  PA122_a_skip := 1
  PA122_b_skip := 1
END OF IF

IF (PA121_a_skip = EMPTY AND PA121_a = YES) OR (PA121_b_skip = EMPTY AND
PA121_b = YES) OR (PA122_a_skip = EMPTY AND PA122_a = YES) OR (PA122_b_skip
= EMPTY AND PA122_b = YES) THEN
  IF Pa123_randomizer = EMPTY THEN
    Pa123_randomizer := mt_rand(1,2)
  END OF IF

```

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

IF (PA121\_a\_skip = EMPTY AND PA121\_a = YES) OR (PA121\_b\_skip = EMPTY AND PA121\_b = YES) THEN

**PA123\_intro** (Section Paymentadoption)  
How much **virtual currency** do you have or own?

**SUBGROUP OF QUESTIONS**

IF PA121\_a\_skip = EMPTY AND PA121\_a = YES THEN

IF PA123\_randomizer = 1 THEN

**PA123\_a\_number** (HOW MUCH BITCOIN in section Paymentadoption)  
Bitcoin

ELSE

**PA123\_a\_number\_nopoint** (HOW MUCH BITCOIN in section Paymentadoption)  
Bitcoin

END OF IF

**PA123\_a\_US** (HOW MUCH BITCOIN IN US in section Paymentadoption)  
Bitcoin

ELSE

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

END OF IF

IF PA121\_b\_skip = EMPTY AND PA121\_b = YES THEN

IF PA123\_randomizer = 1 THEN

**PA123\_b\_number** (HOW MUCH OTHER VIRTUAL CURRENCIES in section Paymentadoption)  
Other virtual currencies

ELSE

**PA123\_b\_number\_nopoint** (HOW MUCH OTHER VIRTUAL CURRENCIES in section Paymentadoption)  
Other virtual currencies

END OF IF

**PA123\_b\_US** (HOW MUCH OTHER VIRTUAL CURRENCY IN US in section Paymentadoption)  
Other virtual currencies

ELSE

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

END OF IF

END OF SUBGROUP

ELSE

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

END OF IF

IF (PA121\_a\_skip = EMPTY AND PA121\_a = YES) OR (PA122\_a\_skip = EMPTY AND PA122\_a = YES) OR (PA121\_b\_skip = EMPTY AND PA121\_b = YES) OR (PA122\_b\_skip = EMPTY AND PA122\_b = YES) THEN

**PA124\_intro** (Section Paymentadoption)

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

SUBGROUP OF QUESTIONS

IF (PA121\_a\_skip = EMPTY AND PA121\_a = YES) OR (PA122\_a\_skip = EMPTY AND PA122\_a = YES) THEN

**PA124\_a** (USED BITCOIN IN TRANSACTION in section Paymentadoption)

Bitcoin

1 Yes

```

| 2 No
| ELSE
| PA124_a_skip := 1
| END OF IF
| IF (PA121_b_skip = EMPTY AND PA121_b = YES) OR (PA122_b_skip = EMPTY
AND PA122_b = YES) THEN
| PA124_b (USED OTHER VIRTUAL CURRENCIES IN TRANSACTION in section
Paymentadoption)
Other virtual currencies
1 Yes
2 No
| ELSE
| PA124_b_skip := 1
| END OF IF
| END OF SUBGROUP
| ELSE
| PA124_a_skip := 1
| PA124_b_skip := 1
| END OF IF
| END OF GROUP
| ELSE
| PA123_a_number_skip := 1
| PA123_a_US_skip := 1
| PA123_b_number_skip := 1
| PA123_b_US_skip := 1
| PA124_a_skip := 1
| PA124_b_skip := 1
| END OF IF
| ELSE
| PA121_a_skip := 1
| PA121_b_skip := 1

```

PA122\_a\_skip := 1  
PA122\_b\_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 all cards belonging to you and all cards held jointly with your spouse or partner. Do not include cards held.....only by your spouse or partner...for business purposes only* Do you have any **credit cards** or **charge cards**?

1 Yes  
2 No

IF PA053 = YES THEN

CCADOPTER := 1

ELSE

pa053\_skip := 1  
CCADOPTER := 0

**PA020** (EVER HAD ANY CREDIT CARD in section Paymentadoption)  
Have you **ever** had a **credit card** or **charge card**?

1 Yes  
2 No

IF PA020 = YES THEN

CCEVER := 1

ELSE

CCEVER := 0

END OF IF

END OF IF

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

**PA019\_intro** (INTRO in section Paymentadoption)

We know we just asked you about credit cards and charge cards, but we'd like to ask the question in a different way. Please pardon the repetition. Do you have any of the following types of **credit cards** or **charge cards**?

#### SUBGROUP OF QUESTIONS

**PA019\_a** (Visa credit cards in section Paymentadoption)

Visa credit cards

1 Yes

2 No

**PA019\_f** (MasterCard credit cards in section Paymentadoption)

MasterCard credit cards

1 Yes

2 No

**PA019\_g** (Discover credit cards in section Paymentadoption)

Discover credit cards

1 Yes

2 No

**PA019\_b** (Company or store branded credit cards in section Paymentadoption)

Company or store branded credit cards *These cards can only be used at the merchant labeled on the card, and do not have logos from Visa, MasterCard, Discover or American Express*

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 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

END OF IF

IF CCADOPTER = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA054\_intro** (INTRO in section Paymentadoption)

Some credit 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.

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

**If none, please enter 0.**

SUBGROUP OF QUESTIONS

IF PA019\_a = YES THEN

**PA054\_a1** (Visa credit cards with rewards 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 PA019\_f = YES THEN

**PA054\_f1** (MasterCard credit cards with rewards 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 PA019\_g = YES THEN

**PA054\_g1** (Discover credit cards with rewards 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 PA019\_b = YES THEN

**PA054\_b1** (Company or store branded credit cards with rewards in section Paymentadoption)  
Company or store branded credit cards  
RANGE 0..100

**PA054\_b2** (Company or store branded credit cards without rewards in section Paymentadoption)  
Company or store branded credit cards  
RANGE 0..100

ELSE

PA054\_b1\_skip := 1  
PA054\_b2\_skip := 1

END OF IF

**IF PA019\_c = YES THEN**

**PA054\_c1** (American Express charge cards with rewards 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 PA019\_d = YES THEN**

**PA054\_d1** (American Express credit cards with rewards 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 PA019\_e = YES THEN**

**PA054\_e1** (Diners Club or other charge cards with rewards in section Paymentadoption)  
Diners Club or other charge cards  
RANGE 0..100

```

| PA054_e2 (Diners Club or other charge cards without rewards in section Pay-
| mentadoption)
| 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
ELSE
PA054_a1_skip := 1
PA054_a2_skip := 1
PA054_f1_skip := 1
PA054_f2_skip := 1
PA054_g1_skip := 1
PA054_g2_skip := 1
PA054_b1_skip := 1
PA054_b2_skip := 1
PA054_c1_skip := 1
PA054_c2_skip := 1
PA054_d1_skip := 1
PA054_d2_skip := 1
PA054_c1_skip := 1
PA054_c2_skip := 1

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  
END OF IF
```

```
PCADOPTER := 1  
PCEVER := 1
```

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

**PA198\_intro** (INTRO in section Paymentadoption)

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

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

#### SUBGROUP OF QUESTIONS

**PA198\_a** (Gift card from a store, merchant, or website in section Paymentadoption)

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

RANGE 0..100

**PA198\_c** (Public transportation card (subway, bus, train or ferry) in section Paymentadoption)

Public transportation card (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 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, Master-

Card, 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.*

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 PA198\_a = EMPTY OR PA198\_b = EMPTY OR PA198\_c = EMPTY OR PA198\_d = EMPTY OR PA198\_e = EMPTY OR PA198\_f = EMPTY OR PA198\_g = EMPTY OR PA198\_h = EMPTY OR PA198\_i = EMPTY OR PA198\_j = EMPTY OR PA198\_k = EMPTY OR PA198\_l = EMPTY OR PA198\_m = EMPTY THEN

IF PA198\_a = EMPTY THEN

PA198\_a := 0

END OF IF

IF PA198.b = EMPTY THEN

PA198.b := 0

END OF IF

IF PA198.c = EMPTY THEN

PA198.c := 0

END OF IF

IF PA198.d = EMPTY THEN

PA198.d := 0

END OF IF

IF PA198.e = EMPTY THEN

PA198.e := 0

END OF IF

IF PA198.f = EMPTY THEN

PA198.f := 0

END OF IF

IF PA198.g = EMPTY THEN

PA198.g := 0

END OF IF

IF PA198.h = EMPTY THEN

| PA198.h := 0

END OF IF

IF PA198.i = EMPTY THEN

| PA198.i := 0

END OF IF

IF PA198.j = EMPTY THEN

| PA198.j := 0

END OF IF

IF PA198.k = EMPTY THEN

| PA198.k := 0

END OF IF

IF PA198.l = EMPTY THEN

| PA198.l := 0

END OF IF

IF PA198.m = EMPTY THEN

| PA198.m := 0

END OF IF

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

**PA198\_confirm** (INTRO in section Paymentadoption)

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

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

Is this correct?

1 Yes

| 2 No

END OF GROUP

IF PA198\_confirm = NO THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA198\_intro** (INTRO in section Paymentadoption)

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

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

SUBGROUP OF QUESTIONS

**PA198\_a** (Gift card from a store, merchant, or website in section Paymentadoption)

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

RANGE 0..100

**PA198\_c** (Public transportation card (subway, bus, train or ferry) in section Paymentadoption)

Public transportation card (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 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.*  
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

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

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

IF NUMBERCARDS > 0 THEN

```
PCADOPTER := 1
```

ELSE

```
PCADOPTER := 0
```

END OF IF

IF PCADOPTER = 0 THEN

**PA103** (EVER HAD PREPAID CARD in section Paymentadoption)

Have you **ever** had a **prepaid card**?

1 Yes

2 No

IF PA103 = YES THEN

```
PCEVER := 1
```

ELSE

```
PCEVER := 0
```

| END OF IF  
ELSE  
| PA103\_skip := 1  
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.

They can be processed via: Deductions from a bank account Debit card transactions Credit card charges Direct payments from your income

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

- 1 Yes
- 2 No

IF PA024 = YES THEN

| ABPADOPTER := 1  
| PA025\_skip := 1

ELSE

| ABPADOPTER := 0

**PA025** (EVER HAD AUTOMATIC BILL PAYMENT in section Paymentadoption)

Have you **ever** had **automatic bill payment** in the past?

- 1 Yes
- 2 No

IF PA025 = YES THEN

| ABPEVER := 1

ELSE

| ABPEVER := 0

END OF IF

END OF IF

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

**PA040\_intro** (INTRO in section Paymentadoption)

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

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

#### SUBGROUP OF QUESTIONS

**PA040\_a** (USED MONEY ORDER IN PAST 12 MONTHS in section Paymentadoption)  
Money order *A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.*

- 1 Yes
- 2 No

**PA040\_b** (USED TRAVELERS CHECK IN PAST 12 MONTHS in section Paymentadoption)

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

- 1 Yes
- 2 No

**PA040\_c** (USED CASHIERS CHECK IN PAST 12 MONTHS in section Paymentadoption)

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

- 1 Yes
- 2 No

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

**PA040\_d** (USED CERTIFIED CHECK IN PAST 12 MONTHS in section Paymentadoption)

Certified check *A type of check where the bank guarantees the payee that there is enough cash available in the payer's account.*

- 1 Yes
- 2 No

**ELSE**

PA040\_d.skip := 1

**END OF IF**

**END OF SUBGROUP**

**END OF GROUP**

**IF PA040\_a = YES THEN**

MOADOPTER := 1  
PA041.skip := 1

ELSE

MOADOPTER := 0

**PA041** (USED MONEY ORDER EVER in section Paymentadoption)

Have you **ever** used a **money order**, even once?

1 Yes

2 No

IF PA041 = YES THEN

MOEVER := 1

ELSE

MOEVER := 0

END OF IF

END OF IF

### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA001d\_intro** (INTRO in section Paymentadoption)

Now we're going to ask you about newer online companies such as PayPal that are not banks but allow people to make payments.

A **non-bank online payment account** is a payment service provided by a company that is not a bank. These services allow a consumer to send and receive money online, and pay for purchases or bills.

Do you have an account at any of the following non-bank online payment services?

### SUBGROUP OF QUESTIONS

**PA001\_d1** (PAYPAL ACCOUNT in section Paymentadoption)

PayPal

1 Yes

2 No

**PA001\_d2** (GOOGLE WALLET in section Paymentadoption)

Google Wallet

1 Yes

2 No

**PA001\_d3** (AMAZON PAYMENTS in section Paymentadoption)

Amazon Payments

1 Yes

2 No

**PA001\_d4** (OTHER NON-BANKING in section Paymentadoption)

Other (please specify):

1 Yes

2 No

**PA001\_d4.other** (OTHER NON-BANKING TXT in section Paymentadoption)

STRING

END OF SUBGROUP

END OF GROUP

IF PA001\_d1 = YES OR PA001\_d2 = YES OR PA001\_d3 = YES THEN

PPADOPTER := 1

ELSE

PPADOPTER := 0

END OF IF

**newwarning** (Section Paymentadoption)

Please note that the next screen will take some time to load. Please be patient until the next screen appears and DO NOT click the next button more than once.

End of section **Paymentadoption**

Start of section **Scalevars**

IF scalevarrand = EMPTY THEN

scalevarrand := mt\_rand(1,2)

END OF IF

IF scalevarrand = 1 THEN

pu002.a1.scalevar := 14

pu002.a2.scalevar := 60

pu002.a3.scalevar := 1000

pu002.b1.scalevar := 10

pu002.b2.scalevar := 43

pu002.b3.scalevar := 1000

pu002.c1.scalevar := 5

pu002.c2.scalevar := 20

pu002.c3.scalevar := 1000

pu002.d1.scalevar := 5

pu002.d2.scalevar := 20

pu002.d3.scalevar := 1000

pu002.e1.scalevar := 10

```
pu002.e2_scalevar := 43
pu002.e3_scalevar := 1000
pu003.a1_scalevar := 10
pu003.a2_scalevar := 43
pu003.a3_scalevar := 1000
pu003.b1_scalevar := 6
pu003.b2_scalevar := 25
pu003.b3_scalevar := 1000
pu003.c1_scalevar := 4
pu003.c2_scalevar := 17
pu003.c3_scalevar := 1000
pu003.d1_scalevar := 8
pu003.d2_scalevar := 35
pu003.d3_scalevar := 1000
pu004.a1_scalevar := 8
pu004.a2_scalevar := 35
pu004.a3_scalevar := 1000
pu004.b1_scalevar := 7
pu004.b1mo_scalevar := 3
pu004.b2_scalevar := 30
pu004.b2mo_scalevar := 13
pu004.b3_scalevar := 1000
pu004.b3mo_scalevar := 1000
pu004.c1_scalevar := 10
pu004.c2_scalevar := 43
pu004.c3_scalevar := 1000
pu004.d1_scalevar := 9
pu004.d2_scalevar := 40
pu004.d3_scalevar := 1000
pu004.e1_scalevar := 1
pu004.e2_scalevar := 6
pu004.e3_scalevar := 1000
pu005.a1_scalevar := 5
pu005.a1mo_scalevar := 2
pu005.a2_scalevar := 20
pu005.a2mo_scalevar := 10
pu005.a3_scalevar := 1000
pu005.a3mo_scalevar := 1000
pu005.b1_scalevar := 10
pu005.b2_scalevar := 43
pu005.b3_scalevar := 1000
pu005.c1_scalevar := 3
pu005.c2_scalevar := 13
pu005.c3_scalevar := 1000
pu005.d1_scalevar := 7
```

```
pu005_d2_scalevar := 30
pu005_d3_scalevar := 1000
pu005_e1_scalevar := 1
pu005_e2_scalevar := 5
pu005_e3_scalevar := 1000
pu006a_a1_scalevar := 23
pu006a_a2_scalevar := 100
pu006a_a3_scalevar := 1000
pu006a_b1_scalevar := 6
pu006a_b1mo_scalevar := 2
pu006a_b2_scalevar := 25
pu006a_b2mo_scalevar := 7
pu006a_b3_scalevar := 1000
pu006a_b3mo_scalevar := 1000
pu006a_c1_scalevar := 25
pu006a_c2_scalevar := 109
pu006a_c3_scalevar := 1000
pu006a_d1_scalevar := 20
pu006a_d2_scalevar := 87
pu006a_d3_scalevar := 1000
pu006a_e1_scalevar := 5
pu006a_e2_scalevar := 21
pu006a_e3_scalevar := 1000
pu006c_a1_scalevar := 12
pu006c_a2_scalevar := 52
pu006c_a3_scalevar := 1000
pu006c_b1_scalevar := 5
pu006c_b1mo_scalevar := 1
pu006c_b2_scalevar := 22
pu006c_b2mo_scalevar := 5
pu006c_b3_scalevar := 1000
pu006c_b3mo_scalevar := 1000
pu006c_c1_scalevar := 15
pu006c_c2_scalevar := 65
pu006c_c3_scalevar := 1000
pu006c_d1_scalevar := 12
pu006c_d2_scalevar := 52
pu006c_d3_scalevar := 1000
pu006c_e1_scalevar := 2
pu006c_e2_scalevar := 9
pu006c_e3_scalevar := 1000
pu021_a1_scalevar := 8
pu021_a2_scalevar := 35
pu021_a3_scalevar := 1000
pu021_b1_scalevar := 2
```

```
pu021_b1mo_scalevar := 2
pu021_b2_scalevar := 10
pu021_b2mo_scalevar := 9
pu021_b3_scalevar := 1000
pu021_b3mo_scalevar := 1000
pu021_c1_scalevar := 4
pu021_c2_scalevar := 17
pu021_c3_scalevar := 1000
pu021_d1_scalevar := 1
pu021_d2_scalevar := 4
pu021_d3_scalevar := 1000
pu021_e1_scalevar := 1
pu021_e2_scalevar := 4
pu021_e3_scalevar := 1000
pu021_f1_scalevar := 3
pu021_f2_scalevar := 13
pu021_f3_scalevar := 1000
```

#### ELSE

```
pu002_a1_scalevar := 18
pu002_a2_scalevar := 78
pu002_b1_scalevar := 13
pu002_b2_scalevar := 56
pu002_c1_scalevar := 7
pu002_c2_scalevar := 26
pu002_d1_scalevar := 7
pu002_d2_scalevar := 26
pu002_e1_scalevar := 13
pu002_e2_scalevar := 56
pu003_a1_scalevar := 13
pu003_a2_scalevar := 56
pu003_b1_scalevar := 8
pu003_b2_scalevar := 33
pu003_c1_scalevar := 5
pu003_c2_scalevar := 22
pu003_d1_scalevar := 10
pu003_d2_scalevar := 46
pu004_a1_scalevar := 10
pu004_a2_scalevar := 46
pu004_b1_scalevar := 9
pu004_b1mo_scalevar := 4
pu004_b2_scalevar := 39
pu004_b2mo_scalevar := 17
pu004_c1_scalevar := 13
pu004_c2_scalevar := 56
pu004_d1_scalevar := 12
```

pu004.d2\_scalevar := 52  
pu004.e1\_scalevar := 3  
pu004.e2\_scalevar := 8  
pu005.a1\_scalevar := 7  
pu005.a1mo\_scalevar := 3  
pu005.a2\_scalevar := 26  
pu005.a2mo\_scalevar := 13  
pu005.b1\_scalevar := 13  
pu005.b2\_scalevar := 56  
pu005.c1\_scalevar := 4  
pu005.c2\_scalevar := 17  
pu005.d1\_scalevar := 9  
pu005.d2\_scalevar := 39  
pu005.e1\_scalevar := 3  
pu005.e2\_scalevar := 7  
pu006a.a1\_scalevar := 30  
pu006a.a2\_scalevar := 130  
pu006a.b1\_scalevar := 8  
pu006a.b1mo\_scalevar := 3  
pu006a.b2\_scalevar := 33  
pu006a.b2mo\_scalevar := 9  
pu006a.c1\_scalevar := 33  
pu006a.c2\_scalevar := 142  
pu006a.d1\_scalevar := 26  
pu006a.d2\_scalevar := 113  
pu006a.e1\_scalevar := 7  
pu006a.e2\_scalevar := 27  
pu006c.a1\_scalevar := 16  
pu006c.a2\_scalevar := 68  
pu006c.b1\_scalevar := 7  
pu006c.b1mo\_scalevar := 3  
pu006c.b2\_scalevar := 29  
pu006c.b2mo\_scalevar := 7  
pu006c.c1\_scalevar := 20  
pu006c.c2\_scalevar := 85  
pu006c.d1\_scalevar := 16  
pu006c.d2\_scalevar := 68  
pu006c.e1\_scalevar := 3  
pu006c.e2\_scalevar := 12  
pu021.a1\_scalevar := 10  
pu021.a2\_scalevar := 46  
pu021.b1\_scalevar := 3  
pu021.b1mo\_scalevar := 3  
pu021.b2\_scalevar := 13  
pu021.b2mo\_scalevar := 11

pu021\_c1\_scalevar := 5  
pu021\_c2\_scalevar := 22  
pu021\_d1\_scalevar := 3  
pu021\_d2\_scalevar := 5  
pu021\_e1\_scalevar := 3  
pu021\_e2\_scalevar := 5  
pu021\_f1\_scalevar := 4  
pu021\_f2\_scalevar := 17  
pu002\_a3\_scalevar := 1000  
pu002\_b3\_scalevar := 1000  
pu002\_c3\_scalevar := 1000  
pu002\_d3\_scalevar := 1000  
pu002\_e3\_scalevar := 1000  
pu003\_a3\_scalevar := 1000  
pu003\_b3\_scalevar := 1000  
pu003\_c3\_scalevar := 1000  
pu003\_d3\_scalevar := 1000  
pu004\_a3\_scalevar := 1000  
pu004\_b3\_scalevar := 1000  
pu004\_b3mo\_scalevar := 1000  
pu004\_c3\_scalevar := 1000  
pu004\_d3\_scalevar := 1000  
pu004\_e3\_scalevar := 1000  
pu005\_a3\_scalevar := 1000  
pu005\_a3mo\_scalevar := 1000  
pu005\_b3\_scalevar := 1000  
pu005\_c3\_scalevar := 1000  
pu005\_d3\_scalevar := 1000  
pu005\_e3\_scalevar := 1000  
pu006a\_a3\_scalevar := 1000  
pu006a\_b3\_scalevar := 1000  
pu006a\_b3mo\_scalevar := 1000  
pu006a\_c3\_scalevar := 1000  
pu006a\_d3\_scalevar := 1000  
pu006a\_e3\_scalevar := 1000  
pu006c\_a3\_scalevar := 1000  
pu006c\_b3\_scalevar := 1000  
pu006c\_b3mo\_scalevar := 1000  
pu006c\_c3\_scalevar := 1000  
pu006c\_d3\_scalevar := 1000  
pu006c\_e3\_scalevar := 1000  
pu021\_a3\_scalevar := 1000  
pu021\_b3\_scalevar := 1000  
pu021\_b3mo\_scalevar := 1000  
pu021\_c3\_scalevar := 1000

pu021\_d3\_scalevar := 1000  
pu021\_e3\_scalevar := 1000  
pu021\_f3\_scalevar := 1000

END OF IF

End of section **Scalevars**

Start of section **Paymentuse**

**PU001\_intro** (Section Paymentuse)

Now we will ask questions about how often you use the payment methods you have.

*If you are married or living with a partner, please report all payments made by you or made jointly with your spouse or partner. Do not include payments made.....only by your spouse or partner...for business purposes only. It is OK to refer to your records to get an accurate count of the number of payments you made.*

**PU002\_intro** (Section Paymentuse)

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

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

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

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

IF ABPADAPTER = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PU002\_intro2** (Section Paymentuse)

**Automatic Bill Payments**

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

do you make?

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

#### SUBGROUP OF QUESTIONS

IF dcadopter = 1 THEN

#### SUBGROUP OF QUESTIONS

**PU002\_a1** (AUTOMATIC BILL PAYMENTS DEBIT CARD(S) WEEK in section Paymentuse)  
Paid with your (debit cards/Cards that deduct directly from your bank account.)  
RANGE 0..(())

**PU002\_a2** (AUTOMATIC BILL PAYMENTS DEBIT CARD(S) MONTH in section Paymentuse)  
Paid with your (debit cards/Cards that deduct directly from your bank account.)  
RANGE 0..(())

**PU002\_a3** (AUTOMATIC BILL PAYMENTS DEBIT CARD(S) YEAR in section Paymentuse)  
Paid with your (debit cards/Cards that deduct directly from your bank account.)  
RANGE 0..(())

END OF SUBGROUP

ELSE

PU002\_a1.skip := 1  
PU002\_a2.skip := 1  
PU002\_a3.skip := 1

END OF IF

IF ccadopter = 1 THEN

#### SUBGROUP OF QUESTIONS

**PU002.b1** (AUTOMATIC BILL PAYMENTS CREDIT CARD(S) WEEK in section Paymentuse)

Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)

RANGE 0..(())

**PU002.b2** (AUTOMATIC BILL PAYMENTS CREDIT CARD(S) MONTH in section Paymentuse)

Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)

RANGE 0..(())

**PU002.b3** (AUTOMATIC BILL PAYMENTS CREDIT CARD(S) YEAR in section Paymentuse)

Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)

RANGE 0..(())

END OF SUBGROUP

ELSE

PU002.b1\_skip := 1

PU002.b2\_skip := 1

PU002.b3\_skip := 1

END OF IF

IF baadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU002.c1** (AUTOMATIC BILL PAYMENTS BANK ACCOUNT NUMBER WEEK in section Paymentuse)

Paid using your (bank account and routing numbers/Payments made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc.)

RANGE 0..(())

**PU002.c2** (AUTOMATIC BILL PAYMENTS BANK ACCOUNT NUMBER MONTH in section Paymentuse)

Paid using your (bank account and routing numbers/Payments made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc.)

RANGE 0..(())

**PU002.c3** (AUTOMATIC BILL PAYMENTS BANK ACCOUNT NUMBER YEAR in section Paymentuse)

Paid using your (bank account and routing numbers/Payments made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc.)

RANGE 0..(())

END OF SUBGROUP

ELSE

PU002.c1\_skip := 1

PU002.c2\_skip := 1

PU002.c3\_skip := 1

END OF IF

IF obbpadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU002.e1** (AUTOMATIC BILL PAYMENTS ONLINE BANKING WEEK in section Paymentuse)

Paid using the (online banking bill payment/A payment made from your bank's online banking website, usually for a bill but it can be used to pay other people too. This payment does not require you or your bank to disclose your bank account number to a third party.) function on your bank's website

RANGE 0..(())

**PU002.e2** (AUTOMATIC BILL PAYMENTS ONLINE BANKING MONTH in section Paymentuse)

Paid using the (online banking bill payment/A payment made from your bank's online banking website, usually for a bill but it can be used to pay other people too. This payment does not require you or your bank to disclose your bank account number to a third party.) function on your bank's website

RANGE 0..(())

**PU002.e3** (AUTOMATIC BILL PAYMENTS ONLINE BANKING YEAR in section Paymentuse)

Paid using the (online banking bill payment/A payment made from your bank's online banking website, usually for a bill but it can be used to pay other people too. This payment does not require you or your bank to disclose your bank account number to a third party.) function on your bank's website

```

| RANGE 0..(())
| 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..(())
| PU002_d2 (AUTOMATIC BILL PAYMENTS INCOME NUMBER MONTH in section
| Paymentuse)
| Paid directly from your income
| RANGE 0..(())
| PU002_d3 (AUTOMATIC BILL PAYMENTS INCOME NUMBER YEAR in sec-
| tion Paymentuse)
| Paid directly from your income
| RANGE 0..(())
| END OF SUBGROUP
| END OF SUBGROUP
| 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

END OF IF

IF BAADOPTER = 1 OR CCADOPTER = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PU003\_intro** (Section Paymentuse)  
**Online Bill Payments**

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

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

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

SUBGROUP OF QUESTIONS

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU003\_a1** (ONLINE PAYMENTS DEBIT CARD(S) WEEK in section Paymentuse)  
Paid with your (debit cards/Cards that deduct directly from your bank account.)  
RANGE 0..(())

**PU003\_a2** (ONLINE PAYMENTS DEBIT CARD(S) MONTH in section Paymentuse)  
Paid with your (debit cards/Cards that deduct directly from your bank account.)  
RANGE 0..(())

**PU003\_a3** (ONLINE PAYMENTS DEBIT CARD(S) YEAR in section Paymentuse)  
Paid with your (debit cards/Cards that deduct directly from your bank account.)  
RANGE 0..(())

END OF SUBGROUP

ELSE

PU003\_a1\_skip := 1  
PU003\_a2\_skip := 1  
PU003\_a3\_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU003\_b1** (ONLINE PAYMENTS CREDIT CARD(S) WEEK in section Paymentuse)

Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)

RANGE 0..(())

**PU003\_b2** (ONLINE PAYMENTS CREDIT CARD(S) MONTH in section Paymentuse)

Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)

RANGE 0..(())

**PU003\_b3** (ONLINE PAYMENTS CREDIT CARD(S) YEAR in section Paymentuse)

Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)

RANGE 0..(())

END OF SUBGROUP

ELSE

PU003\_b1\_skip := 1  
PU003\_b2\_skip := 1  
PU003\_b3\_skip := 1

END OF IF

IF baadopter = 1 THEN

#### SUBGROUP OF QUESTIONS

**PU003\_c1** (ONLINE PAYMENTS BANK ACCOUNT NUMBER WEEK in section Paymentuse)

Paid using your (bank account and routing numbers/Payments made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc.)

RANGE 0..(())

**PU003\_c2** (ONLINE PAYMENTS BANK ACCOUNT NUMBER MONTH in section Paymentuse)

Paid using your (bank account and routing numbers/Payments made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc.)

RANGE 0..(())

**PU003\_c3** (ONLINE PAYMENTS BANK ACCOUNT NUMBER YEAR in section Paymentuse)

Paid using your (bank account and routing numbers/Payments made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc.)

RANGE 0..(())

#### END OF SUBGROUP

#### ELSE

PU003\_c1\_skip := 1

PU003\_c2\_skip := 1

PU003\_c3\_skip := 1

#### END OF IF

IF obbpadopter = 1 THEN

#### SUBGROUP OF QUESTIONS

**PU003\_d1** (ONLINE PAYMENTS ONLINE BANKING WEEK in section Paymentuse)

Paid using the (online banking bill payment/A payment made from your bank's online banking website, usually for a bill but it can be used to pay other people too. This payment does not require you or your bank to disclose your bank account number to a third party.) function on your bank's website

RANGE 0..(())

**PU003\_d2** (ONLINE PAYMENTS ONLINE BANKING MONTH in section Paymentuse)

Paid using the (online banking bill payment/A payment made from your bank's online banking website, usually for a bill but it can be used to pay other people too. This payment does not require you or your bank to disclose your bank account number to a third party.) function on your bank's website  
RANGE 0..(())

**PU003\_d3** (ONLINE PAYMENTS ONLINE BANKING YEAR in section Paymentuse)

Paid using the (online banking bill payment/A payment made from your bank's online banking website, usually for a bill but it can be used to pay other people too. This payment does not require you or your bank to disclose your bank account number to a third party.) function on your bank's website  
RANGE 0..(())

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

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..()

**PU004\_a2** (BILL PAYMENTS MAIL IN-PERSON CASH MONTH in section Paymentuse)

Paid in (cash/Coins and paper bills.)

RANGE 0..()

**PU004\_a3** (BILL PAYMENTS MAIL IN-PERSON CASH YEAR in section Paymentuse)

Paid in (cash/Coins and paper bills.)

RANGE 0..()

END OF SUBGROUP

IF **chkadopter = 1 OR mmcadopter = 1** THEN

SUBGROUP OF QUESTIONS

**PU004\_b1** (BILL PAYMENTS MAIL IN-PERSON CHECK WEEK in section Paymentuse)

Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)

RANGE 0..()

**PU004\_b2** (BILL PAYMENTS MAIL IN-PERSON CHECK MONTH in section Paymentuse)

Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)

RANGE 0..(())

**PU004\_b3** (BILL PAYMENTS MAIL IN-PERSON CHECK YEAR in section Paymentuse)

Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)

RANGE 0..(())

END OF SUBGROUP

ELSE

PU004\_b1\_skip := 1

PU004\_b2\_skip := 1

PU004\_b3\_skip := 1

END OF IF

IF moadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU004\_b1mo** (BILL PAYMENTS MAIL IN-PERSON MONEY ORDER WEEK in section Paymentuse)

Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)

RANGE 0..(())

**PU004\_b2mo** (BILL PAYMENTS MAIL IN-PERSON MONEY ORDER MONTH in section Paymentuse)

Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)

RANGE 0..(())

**PU004\_b3mo** (BILL PAYMENTS MAIL IN-PERSON MONEY ORDER YEAR in section Paymentuse)

Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)

RANGE 0..(())

END OF SUBGROUP

ELSE

PU004\_b1mo\_skip := 1  
PU004\_b2mo\_skip := 1  
PU004\_b3mo\_skip := 1

END OF IF

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU004\_c1** (BILL PAYMENTS MAIL IN-PERSON DEBIT CARD WEEK in section Paymentuse)  
Paid with your (debit cards/Cards that deduct directly from your bank account.)  
RANGE 0..(())

**PU004\_c2** (BILL PAYMENTS MAIL IN-PERSON DEBIT CARD MONTH in section Paymentuse)  
Paid with your (debit cards/Cards that deduct directly from your bank account.)  
RANGE 0..(())

**PU004\_c3** (BILL PAYMENTS MAIL IN-PERSON DEBIT CARD YEAR in section Paymentuse)  
Paid with your (debit cards/Cards that deduct directly from your bank account.)  
RANGE 0..(())

END OF SUBGROUP

ELSE

PU004\_c1\_skip := 1  
PU004\_c2\_skip := 1  
PU004\_c3\_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU004\_d1** (BILL PAYMENTS MAIL IN-PERSON CREDIT CARD WEEK in section Paymentuse)

Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)

RANGE 0..(())

**PU004\_d2** (BILL PAYMENTS MAIL IN-PERSON CREDIT CARD MONTH in section Paymentuse)

Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)

RANGE 0..(())

**PU004\_d3** (BILL PAYMENTS MAIL IN-PERSON CREDIT CARD YEAR in section Paymentuse)

Charged to your (credit cards/Cards that allow the cardholder to make a purchase that will be paid back to the credit card company later.)

RANGE 0..(())

END OF SUBGROUP

ELSE

PU004\_d1\_skip := 1

PU004\_d2\_skip := 1

PU004\_d3\_skip := 1

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU004\_e1** (BILL PAYMENTS MAIL IN-PERSON PREPAID CARD WEEK in section Paymentuse)

Paid with your (prepaid cards/Cards that have money stored or loaded onto it. Also known as stored value cards or gift cards.)

RANGE 0..(())

**PU004\_e2** (BILL PAYMENTS MAIL IN-PERSON PREPAID CARD MONTH in section Paymentuse)

Paid with your (prepaid cards/Cards that have money stored or loaded onto it. Also known as stored value cards or gift cards.)

RANGE 0..(())

**PU004\_e3** (BILL PAYMENTS MAIL IN-PERSON PREPAID CARD YEAR in

section Paymentuse)

Paid with your (prepaid cards/Cards that have money stored or loaded onto it. Also known as stored value cards or gift cards.)

RANGE 0..(())

END OF SUBGROUP

ELSE

PU004\_e1\_skip := 1

PU004\_e2\_skip := 1

PU004\_e3\_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

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

**PU005\_intro** (Section Paymentuse)

Now we will ask about all other payments and purchases besides bills.

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

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PU005\_intro2** (Section Paymentuse)

**Internet payments (non-bill)**

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

**Examples of internet payments** 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 OR mmcadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU005\_a1** (ONLINE PAYMENTS CHECK WEEK in section Paymentuse)

Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)

RANGE 0..(())

**PU005\_a2** (ONLINE PAYMENTS CHECK MONTH in section Paymentuse)

Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)

RANGE 0..(())

**PU005\_a3** (ONLINE PAYMENTS CHECK YEAR in section Paymentuse)

Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)

RANGE 0..(())

END OF SUBGROUP

ELSE

PU005\_a1\_skip := 1

PU005\_a2\_skip := 1

PU005\_a3\_skip := 1

END OF IF

IF moadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU005\_a1mo** (ONLINE PAYMENTS MONEY ORDER WEEK in section Paymentuse)

Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)

RANGE 0..(())

**PU005\_a2mo** (ONLINE PAYMENTS MONEY ORDER MONTH in section Paymentuse)

Paid by (money order/A type of payment that can be purchased from a bank

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

**PU005\_a3mo** (ONLINE PAYMENTS MONEY ORDER YEAR in section Paymentuse)  
Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)  
RANGE 0..(())

END OF SUBGROUP

ELSE

PU005\_a1mo\_skip := 1  
PU005\_a2mo\_skip := 1  
PU005\_a3mo\_skip := 1

END OF IF

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU005\_b1** (ONLINE PAYMENTS DEBIT CARD WEEK in section Paymentuse)  
Paid with your (debit card/A card that deducts directly from your bank account.), either directly or through an intermediary such as PayPal  
RANGE 0..(())

**PU005\_b2** (ONLINE PAYMENTS DEBIT CARD MONTH in section Paymentuse)  
Paid with your (debit card/A card that deducts directly from your bank account.), either directly or through an intermediary such as PayPal  
RANGE 0..(())

**PU005\_b3** (ONLINE PAYMENTS DEBIT CARD YEAR in section Paymentuse)  
Paid with your (debit card/A card that deducts directly from your bank account.), either directly or through an intermediary such as PayPal  
RANGE 0..(())

END OF SUBGROUP

ELSE

PU005\_b1\_skip := 1  
PU005\_b2\_skip := 1  
PU005\_b3\_skip := 1

END OF IF

IF baadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU005\_c1** (ONLINE PAYMENTS BANK ACCOUNT NUMBER WEEK in section Paymentuse)

Paid using your (bank account and routing numbers/Payments made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc.), either directly or through an intermediary such as PayPal

RANGE 0..(())

**PU005\_c2** (ONLINE PAYMENTS BANK ACCOUNT NUMBER MONTH in section Paymentuse)

Paid using your (bank account and routing numbers/Payments made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc.), either directly or through an intermediary such as PayPal

RANGE 0..(())

**PU005\_c3** (ONLINE PAYMENTS BANK ACCOUNT NUMBER YEAR in section Paymentuse)

Paid using your (bank account and routing numbers/Payments made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc.), either directly or through an intermediary such as PayPal

RANGE 0..(())

END OF SUBGROUP

ELSE

PU005\_c1\_skip := 1  
PU005\_c2\_skip := 1  
PU005\_c3\_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU005\_d1** (ONLINE PAYMENTS CREDIT CARD WEEK in section Paymentuse)  
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.), either directly or through an intermediary such as PayPal  
RANGE 0..(())

**PU005\_d2** (ONLINE PAYMENTS CREDIT CARD MONTH in section Paymentuse)  
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.), either directly or through an intermediary such as PayPal  
RANGE 0..(())

**PU005\_d3** (ONLINE PAYMENTS CREDIT CARD YEAR in section Paymentuse)  
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.), either directly or through an intermediary such as PayPal  
RANGE 0..(())

END OF SUBGROUP

ELSE

PU005\_d1\_skip := 1  
PU005\_d2\_skip := 1  
PU005\_d3\_skip := 1

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU005\_e1** (ONLINE PAYMENTS PREPAID CARD WEEK in section Paymentuse)  
Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)  
RANGE 0..(())

**PU005\_e2** (ONLINE PAYMENTS PREPAID CARD MONTH in section Paymentuse)

Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)

RANGE 0..(())

**PU005\_e3** (ONLINE PAYMENTS PREPAID CARD YEAR in section Paymentuse)

Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)

RANGE 0..(())

END OF SUBGROUP

ELSE

PU005\_e1\_skip := 1

PU005\_e2\_skip := 1

PU005\_e3\_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

ELSE

PU005\_a1\_skip := 1

PU005\_a2\_skip := 1

PU005\_a3\_skip := 1

PU005\_a1mo\_skip := 1

PU005\_a2mo\_skip := 1

PU005\_a3mo\_skip := 1

PU005\_b1\_skip := 1

PU005\_b2\_skip := 1

PU005\_b3\_skip := 1

PU005\_c1\_skip := 1

PU005\_c2\_skip := 1

PU005\_c3\_skip := 1

PU005\_d1\_skip := 1

PU005\_d2\_skip := 1

PU005\_d3\_skip := 1

PU005\_e1\_skip := 1

PU005\_e2\_skip := 1

PU005\_e3\_skip := 1

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PU006a\_intro** (Section Paymentuse)  
**Retail goods**

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

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

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

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

SUBGROUP OF QUESTIONS

SUBGROUP OF QUESTIONS

**PU006a\_a1** (ESSENTIAL RETAIL NOT ONLINE CASH WEEK in section Paymentuse)  
(Cash/Coins and paper bills.)  
RANGE 0..()

**PU006a\_a2** (ESSENTIAL RETAIL NOT ONLINE CASH MONTH in section Paymentuse)  
(Cash/Coins and paper bills.)  
RANGE 0..()

**PU006a\_a3** (ESSENTIAL RETAIL NOT ONLINE CASH YEAR in section Paymentuse)  
(Cash/Coins and paper bills.)  
RANGE 0..()

END OF SUBGROUP

IF chkadopter = 1 OR mmcadopter = 1 THEN

#### SUBGROUP OF QUESTIONS

**PU006a\_b1** (ESSENTIAL RETAIL NOT ONLINE CHECK WEEK in section Paymentuse)

Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)

RANGE 0..(())

**PU006a\_b2** (ESSENTIAL RETAIL NOT ONLINE CHECK MONTH in section Paymentuse)

Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)

RANGE 0..(())

**PU006a\_b3** (ESSENTIAL RETAIL NOT ONLINE CHECK YEAR in section Paymentuse)

Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)

RANGE 0..(())

#### END OF SUBGROUP

ELSE

PU006a\_b1\_skip := 1

PU006a\_b2\_skip := 1

PU006a\_b3\_skip := 1

END OF IF

IF moadopter = 1 THEN

#### SUBGROUP OF QUESTIONS

**PU006a\_b1mo** (ESSENTIAL RETAIL NOT ONLINE MONEY ORDER WEEK in section Paymentuse)

Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)

RANGE 0..(())

**PU006a\_b2mo** (ESSENTIAL RETAIL NOT ONLINE MONEY ORDER MONTH in section Paymentuse)

Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified

amount of cash on demand.)  
RANGE 0..(())

**PU006a\_b3mo** (ESSENTIAL RETAIL NOT ONLINE MONEY ORDER YEAR in section Paymentuse)

Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)  
RANGE 0..(())

END OF SUBGROUP

ELSE

PU006a\_b1mo\_skip := 1  
PU006a\_b2mo\_skip := 1  
PU006a\_b3mo\_skip := 1

END OF IF

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU006a\_c1** (ESSENTIAL RETAIL NOT ONLINE DEBIT CARD WEEK in section Paymentuse)

Paid with your (debit card/A card that deducts directly from your bank account.)  
RANGE 0..(())

**PU006a\_c2** (ESSENTIAL RETAIL NOT ONLINE DEBIT CARD MONTH in section Paymentuse)

Paid with your (debit card/A card that deducts directly from your bank account.)  
RANGE 0..(())

**PU006a\_c3** (ESSENTIAL RETAIL NOT ONLINE DEBIT CARD YEAR in section Paymentuse)

Paid with your (debit card/A card that deducts directly from your bank account.)  
RANGE 0..(())

END OF SUBGROUP

ELSE

PU006a\_c1\_skip := 1  
PU006a\_c2\_skip := 1  
PU006a\_c3\_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU006a\_d1** (ESSENTIAL RETAIL NOT ONLINE CREDIT CARD WEEK in section Paymentuse)  
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.)  
RANGE 0..(())

**PU006a\_d2** (ESSENTIAL RETAIL NOT ONLINE CREDIT CARD MONTH in section Paymentuse)  
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.)  
RANGE 0..(())

**PU006a\_d3** (ESSENTIAL RETAIL NOT ONLINE CREDIT CARD YEAR in section Paymentuse)  
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.)  
RANGE 0..(())

END OF SUBGROUP

ELSE

PU006a\_d1\_skip := 1  
PU006a\_d2\_skip := 1  
PU006a\_d3\_skip := 1

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU006a\_e1** (ESSENTIAL RETAIL PAYMENTS NOT ONLINE PREPAID CARD WEEK in section Paymentuse)  
Paid with your (prepaid card/A card that has money stored or loaded onto it. Also

known as stored value cards or gift cards.)  
RANGE 0..(())

**PU006a\_e2** (ESSENTIAL RETAIL PAYMENTS NOT ONLINE PREPAID CARD MONTH in section Paymentuse)

Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)  
RANGE 0..(())

**PU006a\_e3** (ESSENTIAL RETAIL PAYMENTS NOT ONLINE PREPAID CARD YEAR in section Paymentuse)

Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)  
RANGE 0..(())

END OF SUBGROUP

ELSE

PU006a\_e1\_skip := 1

PU006a\_e2\_skip := 1

PU006a\_e3\_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PU006c\_intro** (Section Paymentuse)

**Retail services**

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

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

Restaurants, bars, fast food and 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..(())

**PU006c\_a2** (OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH MONTH in section Paymentuse)  
(Cash/Coins and paper bills.)  
RANGE 0..(())

**PU006c\_a3** (OTHER NON-RETAIL PAYMENTS NOT ONLINE CASH YEAR in section Paymentuse)  
(Cash/Coins and paper bills.)  
RANGE 0..(())

##### END OF SUBGROUP

**IF chkadopter = 1 OR mmcadopter = 1 THEN**

##### SUBGROUP OF QUESTIONS

**PU006c\_b1** (OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK WEEK in section Paymentuse)  
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)  
RANGE 0..(())

**PU006c\_b2** (OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK MONTH in section Paymentuse)  
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)  
RANGE 0..(())

**PU006c\_b3** (OTHER NON-RETAIL PAYMENTS NOT ONLINE CHECK YEAR in section Paymentuse)  
Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)

RANGE 0..(())

END OF SUBGROUP

ELSE

PU006c\_b1\_skip := 1

PU006c\_b2\_skip := 1

PU006c\_b3\_skip := 1

END OF IF

IF moadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU006c\_b1mo** (OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER WEEK in section Paymentuse)

Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)

RANGE 0..(())

**PU006c\_b2mo** (OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER MONTH in section Paymentuse)

Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)

RANGE 0..(())

**PU006c\_b3mo** (OTHER NON-RETAIL PAYMENTS NOT ONLINE MONEY ORDER YEAR in section Paymentuse)

Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)

RANGE 0..(())

END OF SUBGROUP

ELSE

PU006c\_b1mo\_skip := 1

PU006c\_b2mo\_skip := 1

PU006c\_b3mo\_skip := 1

END OF IF

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU006c\_c1** (OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD WEEK in section Paymentuse)

Paid with your (debit card/A card that deducts directly from your bank account.)

RANGE 0..(())

**PU006c\_c2** (OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD MONTH in section Paymentuse)

Paid with your (debit card/A card that deducts directly from your bank account.)

RANGE 0..(())

**PU006c\_c3** (OTHER NON-RETAIL PAYMENTS NOT ONLINE DEBIT CARD YEAR in section Paymentuse)

Paid with your (debit card/A card that deducts directly from your bank account.)

RANGE 0..(())

END OF SUBGROUP

ELSE

PU006c\_c1\_skip := 1

PU006c\_c2\_skip := 1

PU006c\_c3\_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU006c\_d1** (OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD WEEK in section Paymentuse)

Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.)

RANGE 0..(())

**PU006c\_d2** (OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD MONTH in section Paymentuse)

Charged to your (credit card/A card that allows the cardholder to make a purchase

that will be paid back to the credit card company later.)  
RANGE 0..(())

**PU006c\_d3** (OTHER NON-RETAIL PAYMENTS NOT ONLINE CREDIT CARD YEAR in section Paymentuse)  
Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.)  
RANGE 0..(())

END OF SUBGROUP

ELSE

PU006c\_d1\_skip := 1  
PU006c\_d2\_skip := 1  
PU006c\_d3\_skip := 1

END OF IF

IF pcadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU006c\_e1** (OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD WEEK in section Paymentuse)  
Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)  
RANGE 0..(())

**PU006c\_e2** (OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD MONTH in section Paymentuse)  
Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)  
RANGE 0..(())

**PU006c\_e3** (OTHER NON-RETAIL PAYMENTS NOT ONLINE PREPAID CARD YEAR in section Paymentuse)  
Paid with your (prepaid card/A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.)  
RANGE 0..(())

END OF SUBGROUP

ELSE

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

END OF IF

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PU021\_intro** (Section Paymentuse)

**Person-to-person payments**

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

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

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

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

SUBGROUP OF QUESTIONS

SUBGROUP OF QUESTIONS

**PU021\_a1** (PERSON TO PERSON PAYMENTS CASH WEEK in section Paymentuse)

(Cash/Coins and paper bills.)

RANGE 0..(())

**PU021\_a2** (PERSON TO PERSON PAYMENTS CASH MONTH in section Paymentuse)

(Cash/Coins and paper bills.)

RANGE 0..(())

**PU021\_a3** (PERSON TO PERSON PAYMENTS CASH YEAR in section Paymentuse)

(Cash/Coins and paper bills.)  
RANGE 0..(())

#### END OF SUBGROUP

IF chkadopter = 1 OR mmcadopter = 1 THEN

#### SUBGROUP OF QUESTIONS

**PU021\_b1** (PERSON TO PERSON PAYMENTS CHECK WEEK in section Paymentuse)

Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)

RANGE 0..(())

**PU021\_b2** (PERSON TO PERSON PAYMENTS CHECK MONTH in section Paymentuse)

Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)

RANGE 0..(())

**PU021\_b3** (PERSON TO PERSON PAYMENTS CHECK YEAR in section Paymentuse)

Paid by (check/A piece of paper directing a financial institution to pay a specific amount of money to a person or business.) (paper)

RANGE 0..(())

#### END OF SUBGROUP

ELSE

PU021\_b1\_skip := 1

PU021\_b2\_skip := 1

PU021\_b3\_skip := 1

END OF IF

IF moadopter = 1 THEN

#### SUBGROUP OF QUESTIONS

**PU021\_b1mo** (PERSON TO PERSON PAYMENTS MONEY ORDER WEEK in section Paymentuse)

Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified

amount of cash on demand.)  
RANGE 0..(())

**PU021\_b2mo** (PERSON TO PERSON PAYMENTS MONEY ORDER MONTH in section Paymentuse)

Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)  
RANGE 0..(())

**PU021\_b3mo** (PERSON TO PERSON PAYMENTS MONEY ORDER YEAR in section Paymentuse)

Paid by (money order/A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.)  
RANGE 0..(())

END OF SUBGROUP

ELSE

PU021\_b1mo\_skip := 1  
PU021\_b2mo\_skip := 1  
PU021\_b3mo\_skip := 1

END OF IF

IF dcadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU021\_c1** (PERSON TO PERSON PAYMENTS DEBIT CARD WEEK in section Paymentuse)

Paid with your (debit card/A card that deducts directly from your bank account.), through an intermediary such as PayPal or Square  
RANGE 0..(())

**PU021\_c2** (PERSON TO PERSON PAYMENTS DEBIT CARD MONTH in section Paymentuse)

Paid with your (debit card/A card that deducts directly from your bank account.), through an intermediary such as PayPal or Square  
RANGE 0..(())

**PU021\_c3** (PERSON TO PERSON PAYMENTS DEBIT CARD YEAR in section Paymentuse)

Paid with your (debit card/A card that deducts directly from your bank account.), through an intermediary such as PayPal or Square  
RANGE 0..(())

END OF SUBGROUP

ELSE

PU021\_c1\_skip := 1  
PU021\_c2\_skip := 1  
PU021\_c3\_skip := 1

END OF IF

IF ccadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU021\_d1** (PERSON TO PERSON PAYMENTS CREDIT CARD WEEK in section Paymentuse)

Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.), through an intermediary such as PayPal or Square

RANGE 0..(())

**PU021\_d2** (PERSON TO PERSON PAYMENTS CREDIT CARD MONTH in section Paymentuse)

Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.), through an intermediary such as PayPal or Square

RANGE 0..(())

**PU021\_d3** (PERSON TO PERSON PAYMENTS CREDIT CARD YEAR in section Paymentuse)

Charged to your (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.), through an intermediary such as PayPal or Square

RANGE 0..(())

END OF SUBGROUP

ELSE

PU021\_d1\_skip := 1  
PU021\_d2\_skip := 1  
PU021\_d3\_skip := 1

END OF IF

IF baadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU021\_e1** (PERSON TO PERSON PAYMENTS ACCOUNT TO ACCOUNT WEEK in section Paymentuse)  
Account to account payment  
RANGE 0..(())

**PU021\_e2** (PERSON TO PERSON PAYMENTS ACCOUNT TO ACCOUNT MONTH in section Paymentuse)  
Account to account payment  
RANGE 0..(())

**PU021\_e3** (PERSON TO PERSON PAYMENTS ACCOUNT TO ACCOUNT YEAR in section Paymentuse)  
Account to account payment  
RANGE 0..(())

END OF SUBGROUP

ELSE

PU021\_e1\_skip := 1  
PU021\_e2\_skip := 1  
PU021\_e3\_skip := 1

END OF IF

IF obbpadopter = 1 THEN

SUBGROUP OF QUESTIONS

**PU021\_f1** (PERSON TO PERSON PAYMENTS ONLINE BANKING WEEK in section Paymentuse)  
Paid using the (online banking bill payment/A payment made from your bank's online banking website, usually for a bill but it can be used to pay other people too. This payment does not require you or your bank to disclose your bank account number to a third party.) function on your bank's website

RANGE 0..(())

**PU021\_f2** (PERSON TO PERSON PAYMENTS ONLINE BANKING MONTH in section Paymentuse)

Paid using the (online banking bill payment/A payment made from your bank's online banking website, usually for a bill but it can be used to pay other people too. This payment does not require you or your bank to disclose your bank account number to a third party.) function on your bank's website

RANGE 0..(())

**PU021\_f3** (PERSON TO PERSON PAYMENTS ONLINE BANKING YEAR in section Paymentuse)

Paid using the (online banking bill payment/A payment made from your bank's online banking website, usually for a bill but it can be used to pay other people too. This payment does not require you or your bank to disclose your bank account number to a third party.) function on your bank's website

RANGE 0..(())

END OF SUBGROUP

ELSE

PU021\_f1\_skip := 1

PU021\_f2\_skip := 1

PU021\_f3\_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

IF ccadopter = 1 THEN

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

During the **past 12 months**, did you carry an unpaid balance on any (credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.) from one month to the next (that is, you did not pay the balance in full at the monthly due date)?

1 Yes

2 No

IF PU009 = YES THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

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

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

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

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

- 1 Much lower
- 2 Lower
- 3 About the same
- 4 Higher
- 5 Much higher

END OF GROUP

ELSE

pu010.skip := 1

pu011.skip := 1

END OF IF

ELSE

pu009.skip := 1

END OF IF

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)

Have you, or anyone you know well (family, friends, neighbors, coworkers, etc), ever been a victim of what you consider to be (identity theft/All types of crime in which someone uses (or attempts to use) someone else's personal information or data without the owner's permission to purchase goods or services, make payments, steal money, set up accounts, or commit fraud. Examples of information used include name and address, Social Security

number, credit card or debit card number, and other related financial information. )?

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

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

**PH007** (OVERDRAW BANK ACCOUNT in section Paymenthistory)

During the **past 12 months**, did you overdraw any of your bank accounts?

- 1 Yes and I paid an overdraft fee
- 2 Yes but I did not pay an overdraft fee
- 3 No

**ELSE**

| ph007\_skip := 1

**END OF IF**

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

**PH022\_intro** (OVERDRAW BANK ACCOUNT in section Paymenthistory)

In the **past 12 months**, have you had any of the following stolen or lost?

**SUBGROUP OF QUESTIONS**

**PH022\_a** (STOLEN CASH in section Paymenthistory)

(Cash/Coins and paper bills.)

- 1 Yes
- 2 No

**IF CCADOPTER = 1 THEN**

**PH022\_b** (STOLEN CREDIT CARD in section Paymenthistory)

(Credit card/A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.)

- 1 Yes
- 2 No

**ELSE**

| ph022\_b\_skip := 1

**END OF IF**

**IF DCADOPTER = 1 THEN**

```

PH022_c (STOLEN DEBIT CARD in section Paymenthistory)
(Debit card/A card that deducts directly from your bank account.)
1 Yes
2 No

ELSE

| ph022_c_skip := 1

END OF IF

IF CHKADOPTER = 1 OR MMCADOPTER = 1 THEN

| PH022_d (STOLEN CHECKS in section Paymenthistory)
(Checks/Pieces of paper directing a financial institution to pay a specific amount of
money to a person or business.) or check book (from your own checking account)
1 Yes
2 No

ELSE

| ph022_d_skip := 1

END OF IF

END OF SUBGROUP

END OF GROUP

IF PH022_a = YES THEN
| PH023_a (HOW MUCH STOLEN CASH in section Paymenthistory)
In the past 12 months, what was the total amount of cash was lost or stolen?
ELSE
| ph023_a_skip := 1
END OF IF

IF PH022_b = YES THEN
| PH023_b (HOW MUCH STOLEN USING CREDIT CARD in section Paymenthistory)
In the past 12 months, what was the total value of the fraudulent charges on your credit
card?

If none, please enter 0.

| IF PH023_b > 0 THEN

```

```

FL_PH023_b := number_format(PH023_b)

PH024_b (HOW MUCH STOLEN PERSONALLY LIABLE USING CREDIT CARD
in section Paymenthistory)
Of the $(()) of fraudulent charges on your credit card, how much of that were you
personally liable for?

If none, please enter 0.
RANGE 0..(HOW MUCH STOLEN USING CREDIT CARD())
ELSE
| ph024_b_skip := 1
END OF IF
ELSE
| ph023_b_skip := 1
END OF IF

IF PH022_c = YES THEN
PH023_c (HOW MUCH STOLEN USING DEBIT CARD in section Paymenthistory)
In the past 12 months, what was the total value of the fraudulent charges on your debit
card?

If none, please enter 0.

IF PH023_c > 0 THEN
FL_PH023_c := number_format(PH023_c)

PH024_c (HOW MUCH STOLEN PERSONALLY LIABLE USING DEBIT CARD in
section Paymenthistory)
Of the $(()) of fraudulent charges on your debit card, how much of that were you
personally liable for?

If none, please enter 0.
RANGE 0..(HOW MUCH STOLEN USING DEBIT CARD())
ELSE
| ph024_c_skip := 1
END OF IF
ELSE
| ph023_c_skip := 1
END OF IF

IF PH022.d = YES THEN

```

**PH023\_d** (HOW MUCH STOLEN USING CHECKING ACCOUNT in section Paymenthistory)

In the **past 12 months**, what was the total value of the fraudulent charges on your **checking account**?

*If none, please enter 0.*

**IF PH023\_d > 0 THEN**

FL\_PH023\_d := number\_format(PH023\_d)

**PH024\_d** (HOW MUCH STOLEN PERSONALLY LIABLE USING CHECKING ACCOUNT in section Paymenthistory)

Of the \$(()) of fraudulent charges on your checking account, how much of that were you personally liable for?

*If none, please enter 0.*

RANGE 0..(HOW MUCH STOLEN USING CHECKING ACCOUNT())

**ELSE**

ph024\_d\_skip := 1

**END OF IF**

**ELSE**

ph023\_d\_skip := 1

**END OF IF**

**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

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

```

End of section **Paymenthistory**

Start of section **Extra\_demographics**

**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**?

Please enter your answer below in **thousands** of dollars.  
RANGE 0..100000

**IF DE014 > 4500 THEN**

FLDE014 := number\_format(DE014)

**checkDE014** (CHECK DE014 > 4500 in section Extra\_demographics)  
You told us that the market value of your primary home is \$(Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /),000.00 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?

Please enter your answer below in **thousands** of dollars.  
RANGE 0..100000

**IF DE015 > 2000 THEN**

FLDE015 := number\_format(DE015)

**checkDE015** (CHECK DE015 > 2000 in section Extra\_demographics)  
You told us that the amount you owe on loans for your primary home is (Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /),000.00 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. /)

Please enter your answer below in thousands of dollars.

RANGE 0..100000

FLDE016\_1 := number\_format(DE016)

IF DE013 = 1 THEN

IF ((DE010 >= 1 AND DE010 <= 11) AND DE016 > 500) THEN

**checkDE016\_1** (CHECK DE016 in section Extra\_demographics)

You told us that the market value of your household's non-home assets is \$(Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /),000.00. If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

ELSEIF ((DE010 >= 12 AND DE010 <= 13) AND DE016 > 750) THEN

**checkDE016\_1** (CHECK DE016 in section Extra\_demographics)

You told us that the market value of your household's non-home assets is \$(Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /),000.00. If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

**ELSEIF ((DE010 = 14 AND DE010 <= 13) AND DE016 >) THEN**

**checkDE016\_1** (CHECK DE016 in section Extra\_demographics)

You told us that the market value of your household's non-home assets is \$(Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /),000.00. If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

**END OF IF**

**ELSE**

**IF ((DE010 >= 1 AND DE010 <= 11) AND DE016 > 500) THEN**

**checkDE016\_2** (CHECK DE016 2 in section Extra\_demographics)

You told us that the market value of your household's assets is \$(Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /),000.00. If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

**ELSEIF ((DE010 >= 12 AND DE010 <= 13) AND DE016 > 750) THEN**

**checkDE016\_2** (CHECK DE016 2 in section Extra\_demographics)

You told us that the market value of your household's assets is \$(Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /),000.00. If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

**ELSEIF ((DE010 = 14 AND DE010 <= 13) AND DE016 > 3000) THEN**

**checkDE016\_2** (CHECK DE016 2 in section Extra\_demographics)

You told us that the market value of your household's assets is \$(Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Include real estate other than your primary home. /What is the approximate market value of your household's assets? Include real estate that you own. /),000.00. If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

**END OF IF**

END OF IF

Fill code of question FLDE019 executed

**DE019** (HOUSEHOLD DEBTS in section Extra\_demographics)  
(Excluding the debt on the mortgage of your primary home, what is the approximate dollar amount of your remaining debts?)

Examples of other debts include credit card debt, student loan debt, and car loan debt./What is the approximate dollar amount of your household's debts?

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

Please enter your answer below in thousands of dollars.  
RANGE 0..100000

FLDE019\_1 := number\_format(DE019)

IF DE013 = 1 THEN

IF DE019 > 1000 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. /),000.00. If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

END OF IF

ELSE

IF DE019 > 1000 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. /),000.00. If this is correct, please choose 'Next' to continue. Otherwise, please click 'Back' to change your response.

END OF IF

END OF IF

End of section **Extra\_demographics**

Start of section **Closing**

completed := 1

**consent** (soft pull consent in section Closing)

Thank you for completing this survey.

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

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

Any information we do receive will be kept confidential and not be shared with other agencies or institutions. As a reminder your survey responses and personal information is never linked with your name.

Do we have your permission to pull your credit report?

1 Yes

2 No

**IF consent = 1 THEN**

**consent\_yes** (Section Closing)

Thank you very much for your consent. If you have any questions about the study, please call your study manager Tania Gutsche at 1-855-872-8673 or write uashelp@usc.edu.

**ELSE**

**consent\_no** (Section Closing)

Thank you, as requested we will not do a soft pull of your credit report.

**END OF IF**

**CS\_001** (HOW PLEASANT INTERVIEW in section Closing)

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

1 Very interesting

2 Interesting

3 Neither interesting nor uninteresting

4 Uninteresting

5 Very uninteresting

**CS\_003** (comments in section Closing)

Do you have any other comments on the interview? Please type these in the box below.(If you have no comments, please click next to complete this survey.)  
STRING

/\* Please note that although question CS\_003 is listed in the routing, the answers are not included in the microdata in the event identifiable information is captured. Cleaned responses are available by request. \*/

End of section **Closing**