

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

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 with any questions.

1.1 Topics

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

1.2 Experiments

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

1.3 Citation

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

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

All active respondents 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 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.%.

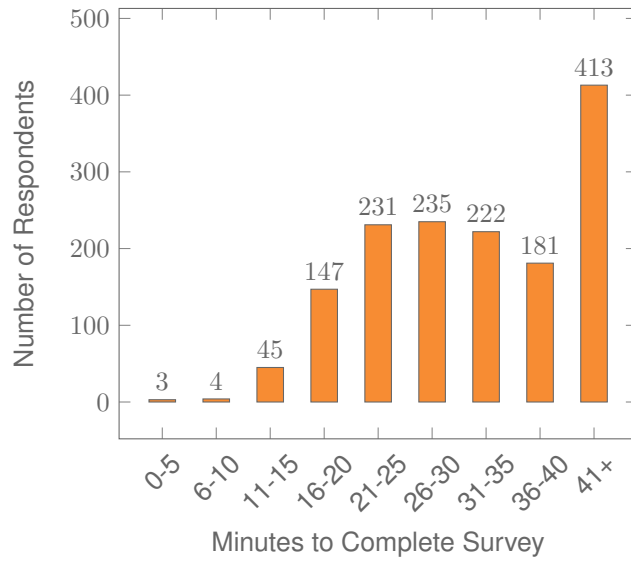
The detailed survey response rate is as follows:

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

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

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

3 STANDARD VARIABLES

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

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

- **sampletype**: indicates the sampling frame from which the household of the respondent was recruited. All UAS recruitment is done through address based sampling (ABS) in which samples are acquired based on postal records. Currently, the variable 'sampletype' takes on three values reflecting three distinct recruitment categories (in future data sets the number of categories may increase due to the incorporation of new recruitment categories):
 1. Nationally Representative Sample
 2. Native Americans: recruited through ABS, where the probability of drawing a zip-code is a function of the percentage of Native Americans in the zip-code. Primary respondents in these zip-codes who are not Native Americans are not invited to join the UAS.
 3. LA County: recruited through ABS drawing from zip-codes in Los Angeles County.
- **batch**: indicates the batch from which the respondent was recruited. There are currently the following values this variable takes (in future data sets the number of categories may increase due to the usage of new recruitment samples):
 1. ASDE 2014/01 Nat.Rep.
 2. ASDE 2014/01 Native Am.
 3. ASDE 2014/11 Native Am.
 4. LA County 2015/05 List Sample
 5. MSG 2015/07 Nat.Rep.
 6. MSG 2016/01 Nat.Rep. Batch 2
 7. MSG 2016/01 Nat.Rep. Batch 3
 8. MSG 2016/01 Nat.Rep. Batch 4
 9. MSG 2016/02 Nat.Rep. Batch 5
 10. MSG 2016/03 Nat.Rep. Batch 6
 11. MSG 2016/04 Nat.Rep. Batch 7
 12. MSG 2016/05 Nat.Rep. Batch 8
 13. MSG 2016/08 LA County Batch 2
 14. MSG 2017/03 LA County Batch 3
 15. MSG 2017/11 California Batch 1
 16. MSG 2018/02 California Batch 2
 17. MSG 2018/08 Nat.Rep. Batch 9

18. MSG 2019/04 LA County Batch 4
19. MSG 2019/05 LA County Batch 5
20. MSG 2019/11 Nat. Rep. Batch 10
21. MSG 2020/08 Nat. Rep. Batch 11
22. MSG 2020/10 Nat. Rep. Batch 12
23. MSG 2021/02 Nat. Rep. Batch 13
24. MSG 2021/08 Nat. Rep. Batch 15
25. MSG 2021/08 Nat. Rep. Batch 16
26. MSG 2022/02 Nat. Rep. Batch 17 (priority)
27. MSG 2022/02 Nat. Rep. Batch 17 (regular)
28. MSG 2022/08 Nat. Rep. Batch 18
29. MSG 2022/11 LA County Batch 6
30. MSG 2022/11 Nat. Rep. Batch 20
31. MSG 2023/01 Nat. Rep. Batch 21
32. MSG 2023/06 Nat. Rep. Batch 22

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

4 BACKGROUND DEMOGRAPHICS

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

The following variables are available in each survey data set:

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

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

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

As an example, if the first household member is in the household at the time of the survey, 'hhmemberin_1' is set to '1 HH Member 1 is in the HH'; if he/she has moved out, 'hhmemberin_1' is set to '0 HH member 1 is no longer in the HH'. Since information of other household members (stored in the variables listed below) is always included in survey data sets, information about 'hhmemberin_1' is available whether this person is still in the household or has moved out.

- **hhmembergen_#**: indicates the gender of another household member as reported by the respondent.
- **hhmemberage_#**: indicates the age of another household member. The age is derived from the month and year of birth of the household member as reported by the respondent.
- **hhmemberrel_#**: indicates the relationship of the respondent to the other household member as reported by the respondent.

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

5 MISSING DATA CONVENTIONS

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

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

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

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

6 ROUTING SYNTAX

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

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

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

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

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

7 SURVEY WITH ROUTING

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

SUBGROUP OF QUESTIONS

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

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

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

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

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

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

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

- 1 None or almost none
- 2 Some

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

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

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

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

END OF SUBGROUP

END OF GROUP

End of section **Responsibility**

Start of section **Paymentmethods**

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

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

AS001_intro (intro in section Paymentmethods)

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

Is this correct?

1 Yes

| 2 No

END OF GROUP

IF PA198_confirm = NO THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PA198_intro (INTRO in section Paymentadoption)

Please tell us how many of each type of (prepaid card/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

| ABPADAPTER := 1
| PA025_skip := 1

ELSE

| ABPADAPTER := 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 chkadoption = 1 OR mmcadoption = 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**