**2009 SCPC Questionnaire**
RAND American Life Panel MS87 and “My Household Questionnaire”
November, 2009

***Pink text*** = comments for online survey programmer

**Preliminaries (related to MHQ)**
If calcage = empty then
  •  (IN002) What is your birth date?
    o  (birthmonth) Range of Months: January-December
    o  (birthday) Range of Days: 1-31
    o  (birthyear) Range of years: 1911-1999
end if

If internetlocation = empty then
  •  (internetlocation) We would like to know how you are communicating with us. From what location are you currently connected to the internet?
    o  1 Home
    o  2 Work
    o  3 Internet café, library, etc.
    o  4 Elsewhere
end if

•  (cellphone) Do you have a **cell phone**?
  o  1 Yes
  o  2 No

If cellphone = 1 then
CPADOPTER := 1
Else
CPADOPTER := 0
ENDIF

If familyincome = empty then
  •  (familyincome) Which Category represents the total combined income of all members of your family (living here) during the past 12 months? This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, social security payments and any other money income received by members of your family who are 15 years of age or older.
    o  1 Less than $5,000
    o  2 $5,000-$7,499
    o  3 $7,500-$9,999
    o  4 $10,000-$12,499
    o  5 $12,500-$14,999
    o  6 $15,000-$19,999
    o  7 $20,000-$24,999
    o  8 $25,000-$29,999
    o  9 $30,000-$34,999
    o  10 $35,000-$39,999
    o  11 $40,000-$49,999
(surveyintro) Thank you for taking this survey. We are studying consumer preferences. This survey asks questions about payment choices you make for purchases and bill paying. As always, your answers are collected anonymously and will never be linked to your name. Please keep the following in mind: Answer for yourself unless instructed to answer for your entire household. Do not include any business-related payments in your answers. CLICK on any underlined 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.

I. Financial Responsibility (FR)

(FR001_intro) 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.

<table>
<thead>
<tr>
<th></th>
<th>1 None or almost none</th>
<th>2 Some</th>
<th>3 Shared equally with other household members</th>
<th>4 Most</th>
<th>5 All or almost all</th>
</tr>
</thead>
<tbody>
<tr>
<td>(FR001_a) Budgeting &amp; managing income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(FR001_b) Paying bills</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(FR001_c) Shopping</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(FR001_d) Investing &amp; managing assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Payment Instruments

Now we will ask your opinions about the main payment methods in use today:

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>Coins and paper bills.</td>
</tr>
<tr>
<td>Check</td>
<td>A piece of paper directing a financial institution to pay a specific amount of money to a person or business.</td>
</tr>
<tr>
<td>Debit card</td>
<td>A card that deducts directly from your bank account.</td>
</tr>
</tbody>
</table>
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 the card. Also known as stored value cards or gift cards.

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. You do not have to visit your bank’s website to make these payments.

Online banking bill pay  A bill payment made from your bank’s online banking website. This payment does not require you or your bank to disclose your bank account number to a third party.

For each question, please rate the characteristics of all payment instruments, even if you do not have or use all of these payment instruments. That’s okay, but it is very important to know the opinions of both users and non-users.

II. Assessment of Characteristics (AS)

SECURITY

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

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

<table>
<thead>
<tr>
<th></th>
<th>1 Very Risky</th>
<th>2 Risky</th>
<th>3 Neither risky nor secure</th>
<th>4 Secure</th>
<th>5 Very Secure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank account number</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online banking bill pay</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ACCEPTANCE FOR PAYMENT

©2008-2010 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.
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.

<table>
<thead>
<tr>
<th></th>
<th>1 Rarely accepted</th>
<th>2 Occasionally accepted</th>
<th>3 Often accepted</th>
<th>4 Usually accepted</th>
<th>5 Almost always accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank account number</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online banking bill pay</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

COST

Please rate the COST of using each payment method.

Examples: fees, penalties, postage, interest paid or lost, subscriptions, or materials raise the cost; cash discounts and rewards (like frequent flyer miles) reduce the cost.

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

<table>
<thead>
<tr>
<th></th>
<th>1 Very high cost</th>
<th>2 High cost</th>
<th>3 Neither high nor low cost</th>
<th>4 Low cost</th>
<th>5 Very low cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank account</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

©2008-2010 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.
CONVENIENCE

Please rate the CONVENIENCE of each payment method.

Examples: speed, record keeping, control over payment timing, ease of use, effort to carry, get or set up, ability to keep or store.

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

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Very hard to use</th>
<th>Hard to use</th>
<th>Neither hard nor easy to use</th>
<th>Easy to use</th>
<th>Very easy to use</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank account number</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online banking bill pay</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- (AS012_Intro) Now we would like you to think about how important these characteristics are to you when you decide which payment methods to use.

Please rank each of the payment characteristics in order to describe how important each characteristic is relative to the others.

*A randomized table is created with the 4 variables for respondent to rate from 1 to 4*
### III. Payment Adoption (PA)

- **(PA001)** We would like to know which types of accounts you have that allow you to make payments.

When considering the number of *money market accounts* that you have, please include money market accounts held at banks, brokerages, or investment firms.

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. Examples of non-bank online payment services include PayPal, Google Checkout and Amazon Payments.

If none, please enter 0.

- **(PA001_a)** Number of checking accounts
- **(PA001_b)** Number of savings accounts
- **(PA001_c)** Number of money market accounts
- **(PA001_d)** Number of non-bank online payment accounts

If PA001_d > 0 then

\[
PPADOPTER = 1
\]

Else

\[
PPADOPTER = 0
\]

Endif

IF PA001_a > 0 THEN

\[
CHKADOPTER := 1
\]

else

\[
CHKADOPTER := 0
\]

ENDIF

IF PA001_b > 0 THEN

\[
SAVADOPTER := 1
\]

else

\[
SAVADOPTER := 0
\]

ENDIF

If PA001_c > 0 THEN

\[
\]
MMADOPTER := 1

If PA001_c > 1 then
  • (PA047) Do any of your money market accounts allow you to write checks or make bank account number payments?
    o 1 Yes
    o 2 No
Else
  • (PA047) Does your money market account allow you to write checks or make bank account number payments?
    o 1 Yes
    o 2 No
Endif
Else
  MMADOPTER := 0
ENDIF

If pa047 = 1 then
  Mcadaptor := 1
Else
  Mcadaptor := 0
endif

IF PA001_a > 0 OR PA001_b > 0 or PA001_c > 0 THEN
  BAADOPTER := 1
else
  BAADOPTER := 0
ENDIF

If chkadopter = 0 then
  • (PA002) Please choose the most important reason why don’t you have a checking account.
    ****randomize 1-6, and always keep 7 as “other”****
    o 1 I don’t write enough checks to make it worthwhile
    o 2 The minimum balance is too high
    o 3 I don’t like dealing with banks
    o 4 The fees and service charges are too high
    o 5 No bank has convenient hours or location
    o 6 No bank will give me a checking account
    o 7 Other (explain)
      • (PA002_other)
  • (PA003) Have you ever had a checking account?
    o 1 Yes
    o 2 No
IF PA003 = 1 THEN
  CHKEVER := 1
else
  CHKEVER := 0
ENDIF

SAVEVER := 0
if SAVADOPTER = 0 then
  • (NEWSAV) Have you ever had a savings account?
    o 1 Yes
    o 2 No

  if NEWSAV = 1 then
    SAVEVER := 1
  else
    SAVEVER := 0
  endif
endif

MMEVER := 0
if MMADOPTER = 0 then
  • (PA030) Have you ever had a money market account?
    o 1 Yes
    o 2 No

  if PA030 = 1 then
    MMEVER := 1
  else
    MMEVER := 0
  endif
endif

if (CHKEVER = 1 or SAVEVER = 1 or MMEVER = 1) then
  BAEVER := 1
else
  BAEVER := 0
endif

DCADOPTER := 0
ATMADOPTER := 0
ATMONLYADOPTER := 0
TBADOPTER := 0
OBADOPTER := 0
OBBPADOPTER := 0
DCEVER := 0
ATMEVER := 0
ATMONLYEVER := 0
TBEVER := 0
OBEVER := 0

©2008-2010 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.
OBBPEVER := 0
MOADOPTER := 0  *money order;
MOEVER := 0
TCADOPTER := 0  *travelers checks;
TCEVER := 0
PPEVER := 0
MBADOPTER := 0  *mobile banking;
MBEVER := 0

if BA_Adopter = 0 then
  if (chkever = 1 or savever = 1) then
    • (PA010) 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?
      o 1 Yes
      o 2 No

    if PA010 = 1 then
      DCEVER := 1
      ATMEVER := 1
    else
      DCEVER := 0
      ATMEVER := 0
  endif

  • (PA009) 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?
      o 1 Yes
      o 2 No

    if PA009 = 1 then
      ATMEVER := 1
      if PA010 = 2 then
        ATMONLYEVER := 1
      else
        ATMONLYEVER := 0
      endif
    else
      ATMEVER := 0
    endif

  • (NEWTB) 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
endif

- (NEWOB) **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 = 1 then
    OBEVER := 1
    - (NEWOBBP) **Online banking bill payment** is an electronic payment made directly from your bank account to a vendor via your bank’s online banking website.

    To initiate the payment, you provide your bank’s website with a vendor’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 = 1 then
        OBBPEVER := 1
    else
        OBBPEVER := 0
    endif
else
    OBEVER := 0
endif
(PA004) Your primary checking account is the checking account you use most often.

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

Please choose “0%” if you do not earn interest.

DROP DOWN BOX WITH ENTRIES
- [initial box] *** Select one ***
  - 0%
  - 0.01 to 0.50%
  - 0.51 to 1.00%
  - 1.01 to 1.50%
  - 1.51 to 2.00%
  - 2.01 to 2.50%
  - 2.51 to 3.00%
  - 3.01 to 3.50%
  - 3.51 to 4.00%
  - More than 4.00%
  - I don’t know

- (PA031) Do you currently have any blank, unused checks?
  - 1 Yes
  - 2 No

- (PA006) At what type of financial institution is your primary checking account?
  - 1 Commercial bank
  - 2 Savings and loan
  - 3 Credit union
  - 4 Brokerage
  - 5 Internet bank
  - 6 Other: (PA006_other) (please specify)_______

Endif ***chkadopter = 1***

If SAVADOPTER = 1 then
- (PA007) At what type of financial institution is your primary savings account?
  - 1 Commercial bank
  - 2 Savings and loan
  - 3 Credit union
Endif
If (CHKADOPTER = 1) then
  o (PA005) Overdraft protection is a service that your bank provides when you make a transaction that exceeds your account balance.
  
  Overdraft protection covers the difference between the transaction amount and your account balance, and therefore you will avoid a fee from the retailer or merchant for having insufficient funds.
  
  Overdraft protection can be activated by linking a savings account or credit card to your checking account, or through overdraft insurance for instance.

  Does your checking account have overdraft protection?
  o 1 Yes
  o 2 No
  o 3 I don’t know
Endif

• (PA008_Intro) 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.

  How many debit cards and/or ATM cards do you have?

  If none, please enter 0.

  o (PA008_a) Number of debit cards:
  o (PA008_b) Number of ATM cards:

  if PA008_a > 0 then
    DCADOPTER := 1
    ATMADOPTER := 1
  else
    DCADOPTER := 0
    ATMADOPTER := 0

• (PA010) Have you ever had a debit card?
  o 1 Yes
  o 2 No
if PA010 = 1 then
    DCEVER := 1
    ATMEVER := 1
else
    DCEVER := 0
    ATMEVER := 0
endif
endif

if PA008_b > 0 then
    ATMADOPTER := 1
    if PA008_a = 0 then
        ATMONLYADOPTER := 1
    else
        ATMONLYADOPTER := 0
    endif
else
    ATMADOPTER := 0
endif

• (PA009) Have you ever had an ATM card?
  o 1 Yes
  o 2 No

if PA009 = 1 then
    ATMEVER := 1
else
    ATMEVER := 0
endif

if (PA008_a > 0) then
  • (PA011) 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 give rewards?

    o 1 Yes
    o 2 No

Endif

• (PA032) In the past 12 months, have you visited a bank branch and spoken with a teller or other bank employee to conduct banking transactions such as opening or closing an account, making a withdrawal or deposit, checking an account balance or making a payment?

    o  Yes
    o  No
• (PA049) In the past 12 months, have you used an ATM to conduct banking transactions such as making a withdrawal, making a deposit, or checking an account balance?
  
  o Yes
  o No

• Now we’d like to know more about how you access your bank account(s).

**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.

**Online banking** is a transaction conducted on the website of a bank, such as viewing account balances, making transfers between accounts, or paying bills electronically.

```sql
if CPADOPTE \[1\] = 1 then
  Mobile banking uses a mobile device to access your bank account. This can be done either by accessing your bank’s web page through the web browser on your mobile device, via text messaging or SMS, or by using a downloadable application on your mobile device.
endif
```

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

<table>
<thead>
<tr>
<th>(PA012) Telephone banking</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA013) Online banking</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>if CPADOPTE = 1 then Mobile banking</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

If pa012 = 1 then
TBADOPTE := 1
Else

***we don’t want to see the whole definition here again, just this one sentence. If you have to rename the variable ID, then that’s fine...rename it as NEWTB2***

• (NEWTB) Have you ever set up access to telephone banking?
  
  o 1 Yes
  o 2 No
End if

if NEWTB = 1 then
    TBEVER := 1
else
    TBEVER := 0
endif

If pa013 = 1 then
    OBADOPTER := 1
• (PA014) **Online banking bill payment** is an electronic payment made directly from your bank account to a vendor via your bank’s online banking website.

To initiate a payment, you provide your bank’s website with a vendor’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 set up access to the **online banking bill payment** function of your bank’s online banking website?

o 1 Yes
o 2 No

if PA014 = 1 then
    OBBPADOPTER := 1
else
    OBBPADOPTER := 0
• (NEWOBBP) Have you **ever** set up access to **online banking bill payment**?

    o 1 Yes
    o 2 No

if NEWOBPP = 1 then
    OBBPEVER := 1
else
    OBBPEVER := 0
endif

else
    OBADOPTER := 0
• (NEWOB) **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?
  o 1 Yes
  o 2 No

if NEWOB = 1 then
  OBEVER := 1
else
  OBEVER := 0
Endif

endif

If pa026 = 1 then
  MBADOPTER := 1
Else
  If cpadopter = 1 then
    • (PA126) Have you ever set up access to mobile banking?
      o 1 Yes
      o 2 No
  End
  End if

If tbadopter = 1 or obadopter = 1 or mbadopter = 1 then
  • In the past 12 months, have you used the following methods to access your account? ***bold used**

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If tbadopter = 1 then (PA033_a) Telephone banking</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>If obadopter = 1 then (PA033_b) Online banking</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>If mbadopter = 1 then (PA033_c) Mobile banking</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

Endif

Endif  *if BA_Adopter != 0;*

• (PA050) In the past 12 months, have you used cash to make a payment, even once?
  o Yes
  o No
**PA015_Intro** About how much cash do you have (do not include cash that other members of your household might have)?

- **PA015_a** ... in your wallet, purse, and/or pocket.
  - About $____.00
- **PA015_b** ... elsewhere in your home, car, office, etc.
  - About $____.00

****for PA015_a and PA015_b, verify from respondent if response is over $1000

Ask the R the following:
You told us that you have [FILL with amount the R entered] in your [wallet, purse, and/or pocket OR home, car, or office].
<br><br>Please choose ‘Back’ if you would like to change your response. Otherwise, choose ‘Next’ to continue.

****

**PA016_intro** When you get cash, where do you get it most often?

***randomize responses 1-6, “Other” is always 7 ***

- 1 ATM
- 2 Bank teller
- 3 Check cashing store
- 4 Retail or grocery store
- 5 Employer
- 6 Family or friend
- 7 Other
  - **PA016_other** Specify:

***here is a series of FILLs that you should use for the next questions. They are slightly reworded versions of the above table***

1. the ATM
2. a bank teller
3. a check cashing store
4. a retail or grocery store
5. your employer
6. a family member or friend
7. [whatever the R writes in the open ended response box PA016_other]

**PA017_a** When you get cash from [FILL WITH ANSWER FROM PA016], what amount do you get most often?

- $____.00

**PA018_intro** In a typical period (week, month, or year), how often do you get cash from [FILL WITH ANSWER FROM PA016]?

If never, please enter 0 in any box.

| (PA018_a1) ______time(s) per week | (PA018_b1) ______time(s) per month | (PA018_c1) ______time(s) per year* |

©2008-2010 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.
*Use this frequency if you typically get cash fewer than once a month

- **(PA017_b)** When you get cash from all other sources besides [fill from answer PA016], what amount do you get most often?
  - $_______.00

- **(PA018_intro)** In a typical period (week, month, or year), how often do you get cash from all other sources besides [fill from answer PA016]?

  If never, please enter 0 in any box.

<table>
<thead>
<tr>
<th>(PA018_a2) time(s) per week</th>
<th>(PA018_b2) time(s) per month</th>
<th>(PA018_c2) time(s) per year</th>
</tr>
</thead>
</table>

*Use this frequency if you typically get cash fewer than once a month

CCADOPTER := 0

- **(PA053)** Do you have any credit cards?
  - 1 Yes
  - 2 No

If PA053 = 1 then
  CCADOPTER = 1
Else
  CCADOPTER = 0

- **(PA020)** Have you ever had a credit card?
  - 1 Yes
  - 2 No

  CCEVER := 0
  IF PA020 = 1 THEN
    CCEVER := 1
  ENDIF

Endif

IF CCADOPTER = 1 THEN
- **(PA019_intro)** Now we'd like to find out about your credit cards.

  General purpose credit cards have a logo from Visa, MasterCard, Discover or American Express, and can be used anywhere those credit cards are accepted.

  Charge cards are similar to credit cards, except that full payment of balance is required at the end of each billing period.
**Branded cards** have a merchant’s logo on the card, and may or may not have a logo from Visa, MasterCard, Discover, or American Express. Examples of this type of card include Sears cards, Exxon cards, Amazon.com cards, or United Mileage cards.

Do you have any of the following types of credit cards?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA019_a) General purpose</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA019_b) Charge</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA019_c) Branded</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

• (PA054) 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 cards you have of each type.

If none, please enter 0.

<BR><BR>

<table>
<thead>
<tr>
<th></th>
<th>Number of cards with rewards</th>
<th>Number of cards without rewards</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF PA019_a = 1 then</td>
<td>PA054_A1</td>
<td>PA054_A2</td>
</tr>
<tr>
<td>General purpose</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF PA019_b = 1 then</td>
<td>PA054_B1</td>
<td>PA054_B2</td>
</tr>
<tr>
<td>Charge</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA019_c = 1 then</td>
<td>PA054_C1</td>
<td>PA054_C2</td>
</tr>
<tr>
<td>Branded</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ENDIF ****end CCADOPTER = 1 section ****

****begin prepaid card section****

PCADOPTER := 0
PCEVER := 0

• (PA099) General purpose prepaid cards can be used at any merchant or retailer. These cards might have a Visa or MasterCard logo on them.

Specific purpose prepaid cards can only be used at specific merchants, retailers or service providers. Some examples of these include public transportation cards, Starbucks or Target cards.

©2008-2010 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.
**Payroll cards** are cards containing wages or salary that an employer can give to an employee as an alternative to a paycheck or direct deposit.

**Electronic Benefits Transfer (EBT)** is a card given to people who receive government benefits. This card can be used to make purchases or payments.

Do you have any of the following types of cards?

<table>
<thead>
<tr>
<th>Type of Card</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA099_a) General purpose</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA099_b) Specific purpose</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA099_c) Payroll card</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA099_d) Electronic benefits transfer</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

If PA099_a = 2 and PA099_b = 2 and PA099_c = 2 and PA099_d = 2 then
- (PA022) Have you ever had a prepaid card?
  - 1 Yes
  - 2 No
  IF PA022 = 1 THEN
    PCEVER := 1
  ENDIF
ENDIF

**** If PA099_a = 2 and PA099_b = 2 and PA099_c = 2 and PA099_d = 2****

If PA099_a = 1 or PA099_b = 1 or PA099_c = 1 or PA099_d = 1 then
PCADOPTER := 1
- (PA100) How many of each type of prepaid card do you have?
  - if PA099_a = 1 then (PA100_a) General purpose _______cards
  - if PA099_b = 1 then (PA100_b) Specific purpose _______cards
  - if PA099_c = 1 then (PA100_c) Payroll card _______cards
  - if PA099_d = 1 then (PA100_d) Electronic benefits transfer _______cards

- (PA039) Some general purpose and specific purpose prepaid cards can be **reloaded** with extra dollar value by the card holder.

Are any of your prepaid cards **reloadable**?
- 1 Yes
- 2 No

If PA039 = 1 then
- (PA022_extra) In the past 12 months, did you add money to **reload** any of your **prepaid cards**?
if PA022_extra = 1 then
    • (PA029) Now think about the prepaid card that you reload most often.

    When you add money to reload that prepaid card, what amount do you add most often?

    • $_______.00

    • (PA023_intro) Continue to think about the prepaid card that you reload most often.

    In a typical period (week, month, or year), how often do you add money to that prepaid card?

    If never, please enter 0 in any box.

    Please use the time(s) per year frequency only if you typically add money to a prepaid card fewer than once per month.

    (PA023_a) _____time(s)
    per week

    (PA023_b) OR______ time(s)
    per month

    (PA023_c) OR_______time(s)
    per year

    • (PA101) Thinking about the prepaid card that you reload most often, what is the most common way that you reload that card?

    ***randomize 1-5, 6 is always “Other”***

    o 1 Cash
    o 2 Credit card
    o 3 Check
    o 4 Directly from income
    o 5 Debit card
    o 6 Other (explain)
    • (PA101_other)

ENDIF  ****if PA022_extra = 1****

Endif  ****if PA039 = 1*****

Endif  ****if PA099_a = 1 or PA099_b = 1 or PA099_c = 1 or PA099_d = 1*****

• (PA024) 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 bank account deductions, debit card transactions, credit card charges, or paid directly from your income.
Do you have any automatic bill payments set up to occur this month?
  o 1 Yes
  o 2 No

ABPADOPTER := 0

IF PA024 = 1 THEN
  ABPADOPTER := 1
ELSE
  (PA025) Have you ever had automatic bill payment in the past?
    o 1 Yes
    o 2 No
  ABPEVER := 0
  IF PA025 = 1 THEN
    ABPEVER := 1
  ENDIF
ENDIF

• (PA027) A contactless payment technology allows the consumer to make a payment by tapping or waving a card or other instrument near a special electronic reading device without swiping, signing or entering a personal identification number.

Do you have any of the following payment methods with contactless payment technology?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA027_a) Credit card</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA027_b) Debit card</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA027_c) Prepaid card</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA027_d) Electronic toll payment</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA027_e) Key fob</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

If cpadopter = 1 then
  • (PA051) Mobile payments are payments or purchases made using a mobile phone. These payments do not involve transactions with your bank or financial institution.

In the past 12 months, have you made any of the following types of mobile payments?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA051_a) Payment made using text message</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>
Contactless payment via tapping or waving your phone

• (PA040) In the past 12 months, have you used a money order, even once?
  o Yes
  o No

If YES then
  MOADOPTER = 1
Else
  • (PA041) Have you ever used a money order, even once?
    o Yes
    o No
    If YES then
      MOEVER = 1
      ENDF
END IF

• (PA042) In the past 12 months, have you used a travelers check, even once?
  o Yes
  o No
If YES then
  TCADOPTER = 1
Else
  • (PA043) Have you ever used a travelers check, even once?
    o Yes
    o No
    If YES then
      TCEVER = 1
      ENDF
END IF

If PPADOPTER = 1 THEN

• (PA044) In the past 12 months, have you used a non-bank online payment service such as PayPal to make a purchase or pay another person?
  o 1 Yes
  o 2 No

If PA044 = 1 then
  • In a typical period, how often do you use a non-bank online payment service such as PayPal to make a purchase or pay another person?
(PA045_a)_______time(s) per week
(PA045_b)_______time(s) per month
(PA045_c) OR_______time(s) per year*

(PA045_asterisk)* Use this frequency if you typically make fewer than one payment per month.

• (PA046) When you make a purchase or pay another person using a non-bank online payment service such as PayPal, what amount do you spend most often?
  ○ _______dollars

IV. Payment Use (PU)

(PU001_Intro) Now we will ask questions about how often you use the payment methods you have.

(PU002_Intro) The next set of questions will be divided into several types of payments:

Bills
  *Automatic bill payments
  *Online bill payments
  *Bill payments by mail or in person

Online
  *Non-bill online payments

Retail or in-person
  *Retail goods
  *Services and other

Person-to-person payments

if ABPADOPTER = 1 then

• (PU002_intro2) In a typical period (week, month, or year), how many automatic bill payments do you make?

If you do not use the payment method to pay bills, please enter a 0 in the appropriate row.

Automatic Bill Payments
*(PU002_asterisk) Please use the Per year frequency if you typically make fewer than one payment per month

<table>
<thead>
<tr>
<th>If dcadaptor = 1 then Paid with your debit card(s)</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>(pu002_a1)</td>
<td>(pu002_a2)</td>
<td>(pu002_a3)</td>
<td></td>
</tr>
<tr>
<td>If ccadaptor</td>
<td>(pu002 b1)</td>
<td>(pu002 b2)</td>
<td>(pu002 b3)</td>
</tr>
</tbody>
</table>
= 1 then
Charged to your credit card(s)  

<table>
<thead>
<tr>
<th>baadopter = 1 then Paid using your bank account number</th>
<th>(pu002_c1)</th>
<th>(pu002_c2)</th>
<th>(pu002_c3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF OBBPADOPTER = 1 THEN Paid using the online banking bill payment function on your bank’s website</td>
<td>(PU002_e3)</td>
<td>(PU002_e3)</td>
<td>(PU002_e3)</td>
</tr>
<tr>
<td>Paid directly from your income</td>
<td>(pu002_d1)</td>
<td>(pu002_d2)</td>
<td>(pu002_d3)</td>
</tr>
</tbody>
</table>

(error catching code goes here)

End if

IF BAADOPTER = 1 or CCADOPTER = 1 THEN

- *(pu003_intro) In a typical period (week, month, or year), how many online bill payments do you make?*

If you do not use the payment method to pay bills, please enter a 0 in the appropriate row.

**Online Bill Payments**

*(pu003_asterisk) Please use the Per year frequency if you typically make fewer than one payment per month.*

<table>
<thead>
<tr>
<th></th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>dcadopter = 1 then</td>
<td>(pu003_a1)</td>
<td>(pu003_a2)</td>
<td>(pu003_a3)</td>
</tr>
<tr>
<td>Paid with your debit card(s)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ccadopter = 1 then</td>
<td>(pu003_b1)</td>
<td>(pu003_b2)</td>
<td>(pu003_b3)</td>
</tr>
<tr>
<td>Charged to your credit card(s)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>baadopter = 1 then</td>
<td>(pu003_c1)</td>
<td>(pu003_c2)</td>
<td>(pu003_c3)</td>
</tr>
<tr>
<td>Paid using your bank account number</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>obbpadopter = 1 then</td>
<td>(pu003_d1)</td>
<td>(pu003_d2)</td>
<td>(pu003_d3)</td>
</tr>
</tbody>
</table>

©2008-2010 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.
• (pu004_intro) In a typical period (week, month, or year), how many bill payments by mail or in-person do you make?

If you do not use the payment method to pay bills, please enter a 0 in the appropriate row.

Bill Payments by Mail or In-person
*(pu004_asterisk) Please use the Per year frequency if you typically make fewer than one payment per month

<table>
<thead>
<tr>
<th>Paid in cash</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>PU004_a1</td>
<td>PU004_a2</td>
<td>PU004_a3</td>
<td></td>
</tr>
</tbody>
</table>

If chkadopter = 1 or mmcadopter = 1 then
Paid by check (paper)
If moadopter = 1 then
Paid by money order
If dcadopter = 1 then
Paid with your debit card(s)
If ccadopter = 1 then
Charged to your credit card(s)
If pcadopter = 1 then
Paid with your prepaid card(s)

©2008-2010 Federal Reserve Bank of Boston. Proprietary and Confidential. Do not release or disclose to unauthorized parties without the prior written consent of the Federal Reserve Bank of Boston.
If you do not use the payment method, please enter a 0 in the appropriate row.

**Online Payments**
- All non-bill purchases made on the Internet
- Charitable donations made online

*(pu005_asterisk)*Please use the **Per year** frequency if you typically make fewer than one payment per month.

<table>
<thead>
<tr>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>If <code>chkadopter = 1</code> or <code>mmcadopter = 1</code> then Paid by <strong>check (paper)</strong></td>
<td>Pu005_a1</td>
<td>Pu005_a2</td>
</tr>
<tr>
<td>If <code>moadopter = 1</code> then Paid by <strong>money order</strong></td>
<td>Pu005_b1</td>
<td>Pu005_b2</td>
</tr>
<tr>
<td>If <code>dcadopter = 1</code> then Paid with your <strong>Debit card</strong>, either directly or through an intermediary such as PayPal</td>
<td>Pu005_c1</td>
<td>Pu005_c2</td>
</tr>
<tr>
<td>If <code>baadopter = 1</code> then Paid using your bank account number, either directly or through an intermediary such as PayPal</td>
<td>Pu005_d1</td>
<td>Pu005_d2</td>
</tr>
<tr>
<td>If <code>ccadopter = 1</code> then Charged to your <strong>credit card</strong>, either directly or through an intermediary such as PayPal</td>
<td>Pu005_e1</td>
<td>Pu005_e2</td>
</tr>
</tbody>
</table>

(error catching code here)

Endif

***delete PU006b and combine it with PU006a***

- *(pu006a_intro)*In a **typical period (week, month, or year)**, how many of the following payments do you make?
If you do not use the payment method, please enter a 0 in the appropriate row.

**Retail goods (shopping in person) including:**
- Food, grocery stores and restaurants
- Superstores, warehouses, club stores
- Drug or convenience stores
- Gas stations
- Department stores
- Electronics, hardware, and appliances stores
- Home goods and furniture stores

Note: Please answer only for goods purchases in person at these (and similar) types of stores. The next question asks about in-person purchases of services.

*(pu006a_asterisk) Please use the Per year frequency if you typically make fewer than one payment per month.

<table>
<thead>
<tr>
<th></th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash</strong></td>
<td>Pu006a_a1</td>
<td>Pu006a_a2</td>
<td>Pu006a_a3</td>
</tr>
<tr>
<td>If chkadopter = 1 or mmcadaptor = 1 then Paid by check (paper)</td>
<td>Pu006a_b1</td>
<td>Pu006a_b2</td>
<td>Pu006a_b3</td>
</tr>
<tr>
<td>If moadopter = 1 then Paid by money order</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If dcadaptor = 1 then Paid with your debit card</td>
<td>Pu006a_c1</td>
<td>Pu006a_c2</td>
<td>Pu006a_c3</td>
</tr>
<tr>
<td>If ccadaptor = 1 then Charged to your credit card</td>
<td>Pu006a_d1</td>
<td>Pu006a_d2</td>
<td>Pu006a_d3</td>
</tr>
<tr>
<td>If pcadaptor = 1 then Paid with your prepaid card</td>
<td>Pu006a_e1</td>
<td>Pu006a_e2</td>
<td>Pu006a_e3</td>
</tr>
</tbody>
</table>

(error catching code here)

- *(pu006c_intro)* In a **typical period (week, month, or year)**, how many of the following payments do you make?

If you do not use the payment method, please enter a 0 in the appropriate row.

**Services and other (shopping/paying in person) including:**
- 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

*(pu006c_asterisk) Please use the Per year frequency if you typically make fewer than one payment per month.

<table>
<thead>
<tr>
<th></th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash</strong></td>
<td>Pu006c_a1</td>
<td>Pu006c_a2</td>
<td>Pu006c_a3</td>
</tr>
<tr>
<td>If chkadopter = 1 or mmcmdadopter = 1 then Paid by <strong>check (paper)</strong></td>
<td>Pu006c_b1</td>
<td>Pu006c_b2</td>
<td>Pu006c_b3</td>
</tr>
<tr>
<td>If moadopter = 1 then Paid by <strong>money order</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If dcadopter = 1 then Paid with your <strong>debit card</strong></td>
<td>Pu006c_c1</td>
<td>Pu006c_c2</td>
<td>Pu006c_c3</td>
</tr>
<tr>
<td>If ccadopter = 1 then Charged to your <strong>credit card</strong></td>
<td>Pu006c_d1</td>
<td>Pu006c_d2</td>
<td>Pu006c_d3</td>
</tr>
<tr>
<td>If pcadopter = 1 then Paid with your <strong>prepaid card</strong></td>
<td>Pu006c_e1</td>
<td>Pu006c_e2</td>
<td>Pu006c_e3</td>
</tr>
</tbody>
</table>

(Person-to-person code here)

**Person-to-person payments**, including
- Babysitting
- Allowances
- Paying a person for something that is not business related
- Account to account payments from your bank account to another person’s bank account

*(pu021_asterisk) Please use the Per year frequency if you typically make fewer than one payment per month.

<table>
<thead>
<tr>
<th></th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash</strong></td>
<td>Pu021_a1</td>
<td>Pu021_a2</td>
<td>Pu021_a3</td>
</tr>
<tr>
<td>If chkadopter = 1 or mmcmdadopter = 1 then Paid by <strong>check (paper)</strong></td>
<td>Pu021_b1</td>
<td>Pu021_b2</td>
<td>Pu021_b3</td>
</tr>
</tbody>
</table>
If \( moadopter = 1 \) then
Paid by *money order*

<table>
<thead>
<tr>
<th></th>
<th>Pu021_c1</th>
<th>Pu021_c2</th>
<th>Pu021_c3</th>
</tr>
</thead>
</table>

If \( dcadopter = 1 \) then
Paid with your *Debit card*, through an intermediary such as PayPal

<table>
<thead>
<tr>
<th></th>
<th>Pu021_d1</th>
<th>Pu021_d2</th>
<th>Pu021_d3</th>
</tr>
</thead>
</table>

If \( ccadopter = 1 \) then
Charged to your *Credit card*, through an intermediary such as PayPal

<table>
<thead>
<tr>
<th></th>
<th>Pu021_e1</th>
<th>Pu021_e2</th>
<th>Pu021_e3</th>
</tr>
</thead>
</table>

If \( baadopter = 1 \) then
Account to account payment

<table>
<thead>
<tr>
<th></th>
<th>Pu021_f1</th>
<th>Pu021_f2</th>
<th>Pu021_f3</th>
</tr>
</thead>
</table>

If \( obbpadopter = 1 \) then
Paid using the *online banking bill payment* function on your bank’s web site

<table>
<thead>
<tr>
<th></th>
<th>Pu021_g1</th>
<th>Pu021_g2</th>
<th>Pu021_g3</th>
</tr>
</thead>
</table>

If \( TCADOPTER = 1 \) or \( TCEVER = 1 \) then

- (pu008_intro) **In a typical period (week, month, or year), how often do you use travelers checks?**
  
  If never, please enter 0.

  *Please use the Per year frequency if you typically make fewer than one payment per month.*

<table>
<thead>
<tr>
<th></th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Travelers checks</strong></td>
<td>Pu008_c1</td>
<td>Pu008_c2</td>
<td>Pu008_c3</td>
</tr>
</tbody>
</table>

(IF \( CCADOPTER = 1 \) THEN

- (PU009) **During the past 12 months**, did you carry an unpaid balance on any *credit card* from one month to the next (that is, you did not pay the balance in full at the end of the month)?
  
  - 1 Yes
  - 2 No

IF \( PU009 = 1 \) THEN
• (pu010) **Last month**, about how much was the unpaid balance on all your credit cards that you carried over from the previous month?
  o $________.00

• (pu011) In the previous question, you told us that last month the unpaid balance on all your credit cards is $[FILL WITH RESPONSE FROM PU010].

  How would you compare your unpaid balance last month to your unpaid balance 12 months ago? Last month’s balance is
  o 1 Much lower
  o 2 Lower
  o 3 About the same
  o 4 Higher
  o 5 Much higher

ENDIF

ENDIF

V. **Payment History (PH)**

Now we will ask questions that will help us understand your payment decisions better.

• (PH004) Have you, or anyone you know well (family, friends, neighbors, coworkers, etc), ever been a victim of what you consider to be identity theft?
  o 1 Yes, myself and someone I know well
  o 2 Yes, someone I know well only
  o 3 Yes, myself only
  o 4 No

• (PH005) Have you ever entered any of the following information on an Internet web site or sent the information in an e-mail message?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>
  | (PH005_a)
  Bank account number | 1 | 2 |
  | (PH005_c)
  Credit card number | 1 | 2 |
  | (PH005_d)
  Debit card number | 1 | 2 |
  | (PH005_e)
  Mother’s maiden name | 1 | 2 |
  | (PH005_g)
  Social security number | 1 | 2 |

• (PH006) Please estimate your most recent credit rating, as measured by a FICO score?
If BAADOPTER = 1 or BAEVER = 1 then

- (PH007) During the past 12 months, did you overdraw any of your bank accounts?
  - 1 Yes and I paid a late fee
  - 2 Yes but I did not pay a fee
  - 3 No

Endif

- (PH009) During the past 12 months, did you experience any of these financial difficulties?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PH009_a)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>You or someone else in your household lost their primary job</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PH009_b)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>You declared bankruptcy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PH009_c)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Mortgage foreclosure on your primary home</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PH009_e)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Credit card account closed or frozen by the bank or card company</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If PH009_b = 2 or PH009_c = 2 then

- (PH020) 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?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If PH009_b = 2 then</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PH020_a)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>You declared bankruptcy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PH009_c = 2 then</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PH020_b)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Mortgage foreclosure on your primary home</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

End if
• (PH012) During the past 12 months, have you done any of the following?  

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PH012_a) Use coupons</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PH012_b) Use mail-in rebates</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PH012_c) Shop at a wholesale club</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PH012_d) Pay in cash to receive a discount</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

• (PH014) Who prepared (or will prepare) your 2008 federal income tax return? (Randomized)  
1 – 6 are randomized, 7 is always Other(specify)  
  o I did, using tax computer software  
  o I did, by hand, on a paper tax return  
  o A family member, household member, or friend  
  o A tax service company  
  o My accountant or financial planner  
  o I have never submitted a federal tax return  
  o 7 Other _______ (specify)  
    o (PH014_other) (specify)

• (PH017) Have you ever decided to stop receiving paper copies of any financial record (such as bank statements, monthly bills, investment account statements, canceled checks)?  
  o 1 Yes  
  o 2 No

• (PH021) Inflation is the annual percentage rate-of-change in the average price of all goods and services in the economy.  

Decimal numbers are allowed. Please tell us your estimate of:  

  o (PH021_a) Actual inflation during the past 12 months ______%  
  o (PH021_b) Expected inflation during the next 12 months ______%

VI. Demographics (DE)

(de000) Now we will ask you some questions similar to those asked in the “My Household Questionnaire”

• (DE005) Do you have access to the internet for personal use at home, work or another location?  
  o 1 Yes
If DE005 = 1 then

• (DE020) Please tell us where you have access to the internet for personal use.

Please check all that apply.

o DE020_a At home
o DE020_b At work
o DE020_c At another location

Endif

IF familyincome = 14 THEN

• (DE010) In your most recent “My Household” questionnaire, you told us that the total combined income of all members of your family (living here) during the preceding 12 months was more than $75,000. Thinking about the total combined income of your family from all sources, approximately how much did members of your family receive during the previous 12 months?

o 1 Less than $5,000
o 2 $5,000-$7,499
o 3 $7,500-$9,999
o 4 $10,000-$12,499
o 5 $12,500-$14,999
o 6 $15,000-$19,999
o 7 $20,000-$24,999
o 8 $25,000-$29,999
o 9 $30,000-$34,999
o 10 $35,000-$39,999
o 11 $40,000-$49,999
o 12 $50,000-$59,999
o 13 $60,000-$74,999
o 14 $75,000-$99,999
o 15 $100,000-$124,000
o 16 $125,000-$199,999
o 17 $200,000 or more

End if

• (DE011) What does your own personal income rank within your household?

o 1 Highest in my household
o 2 About equal to the highest (roughly the same as another household member)
o 3 2nd highest
o 4 3rd highest or lower

• (DE013) 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.
if DE013 = 1 then
  • (DE014) What is the approximate market value of your primary home?

  Please enter your answer below in thousands of dollars.
    o $______,000

  ****DE014: please prompt the R if they enter a number above 4500, which is the equivalent of saying that their house is worth more than $4.5 million

  Prompt for DE014:

  You told us that the market value of your primary home is [FILL WITH RESPONSE FROM DE014, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].
  If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response. ****

  • (DE015) 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.
    o $______,000

  ****DE015: please prompt the R if they enter a number above 2000, which is the equivalent of saying that they owe more than $2 million on their home

  Prompt for DE015:

  You told us that the amount you owe on loans for your primary home is [FILL WITH RESPONSE FROM DE015, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].
  If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response.

  ****

Endif

if DE013 = 1 then
  • (DE016) 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.

  Please enter your answer below in thousands of dollars.
    o $______,000
****DE016, where DE013 = 1: if R makes < $50000 [variable familyincome = (1,2,3,4,5,6,7,8,9,10,11)] then prompt for response above 500 (which is equal to 500,000). If R makes between $50,000 and $75,000 [variable familyincome = (12,13)], please prompt the R if they enter a value above 750, which is the equivalent of saying that their net worth is greater than $750,000. Finally, if the R makes above $75,000 [variable familyincome = 14] then prompt if the R enters a value above 3000, which is equal to saying they have a net worth of $3 million.

Prompt for DE016, where DE013 = 1:

You told us that the market value of your household’s non-home assets is [FILL WITH RESPONSE FROM DE016, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].
<br><br>If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response. ***

- (DE019) Excluding the debt on the mortgage of your primary home, what is the approximate dollar amount of your remaining debts?

Please enter your answer below in thousands of dollars.
- $_______,000

****Prompt user if they enter number above 1000, which is the equivalent of saying they have $1 million in non-mortgage debt.

Prompt for DE019, where DE013 = 1:

You told us that the dollar value of your household’s non-mortgage debt is [FILL WITH RESPONSE FROM DE019, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].
<br><br>If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response. ******

else

- (DE016) 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.
- $_______,000

****DE016, where DE013 != 1: if R makes < $50000 [variable familyincome = (1,2,3,4,5,6,7,8,9,10,11)] then prompt for response above 500 (which is equal to 500,000). If R makes between $50,000 and $75,000 [variable familyincome = (12,13)], please prompt the R if they enter a value above 750, which is the equivalent of saying that their net worth is greater than $750,000. Finally, if the R makes above $75,000 [variable familyincome = 14] then prompt if the R enters a value above 3000, which is equal to saying they have a net worth of $3 million.
$75,000 \text{ [variable familyincome } = 14\text{]} \text{ then prompt if the } R \text{ enters a value above 3000, which is equal to saying they have a net worth of$3 million.}

Prompt for DE016, where DE013 \neq 1:

You told us that the market value of your household’s assets is \text{[FILL WITH RESPONSE FROM DE016, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].}\n
If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response. **

- \text{(DE019) What is the approximate dollar amount of your household’s debts?}}

  \text{Please enter your answer below in thousands of dollars.}
  \begin{itemize}
    \item \text{${\underline{\phantom{0}}}_,{\underline{\phantom{0}}}\phantom{,000}$}
  \end{itemize}

**** Prompt user if they enter number above 1000, which is the equivalent of saying they have $1 million in non-mortgage debt.

Prompt for DE019, where DE013 \neq 1:

You told us that the dollar value of your household’s debt is \text{[FILL WITH RESPONSE FROM DE019, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE$x,xxx,000].}\n
If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response. *****

Endif

- \text{(CS_001) Could you tell us how interesting or uninteresting you found the questions in this interview?}}
  \begin{itemize}
    \item 1 Very interesting
    \item 2 Interesting
    \item 3 Neither interesting or uninteresting
    \item 4 Uninteresting
    \item 5 Very uninteresting
  \end{itemize}

- \text{(CS_003) Do you have any other comments on the interview? Please type these in the box below.}