The 2008 Survey of Consumer Payment Choice

Data User Manual

Federal Reserve Bank of Boston
**Introduction**

This data file contains 1010 observations and 1171 variables. There are two broad categories of variables: “derived” and “raw” variables.

The “derived” variables were created by the staff of the Consumer Payments Research Center (CPRC) to aid in data analysis. Most of these variables have names that intuitively describe them using a combination of mnemonics. The first section of this document, titled “Mnemonic-based Variables” explains the most frequently used mnemonics and the structure of the variable names that use them. In addition, this section describes flags, which have names that are based both on mnemonic and “raw” variables. A brief explanation of these variables and their purpose is provided in the Flags subsection, at the end of the first section.

The second section of this document, “Non-Mnemonic variables,” describes “derived” variables that do not follow the mnemonic-based naming conventions. These variables include identifiers, weights, and certain demographic categories, which are described in some detail in this section. The “Non-Mnemonic variables” section also includes “intermediate” derived variables that were created as part of the frequency conversion of some responses, or in unwinding the random answer-category responses.

The “raw” variables are based directly on survey responses. Prior to answering the questions in the Survey of Consumer Payment Choice (SCPC), the respondent is asked to complete the RAND Corporation’s Household Information module. The Household module is used to gather demographic data about each respondent. The names and definitions of raw variables are embedded in the questionnaires, so the two questionnaires, the RAND Household Information questionnaire and the 2008 SCPC Questionnaire, are appended to this document, in that order. Some additional notes pertaining to variables in the RAND Household Information questionnaire follow in this section.

**Conversions of raw variables**

Two processes have been applied to variables in the dataset to make them useful for researchers: Questions that were presented to respondents in a randomized order have been processed to properly log responses, and variables giving respondents multiple frequencies to report in have been converted to one frequency for analysis. More detail on each process follows.

**Unwinding randomization:** To avoid potential biases arising from the order of answer categories presented to respondents, the survey instrument presented answer categories in a randomized order wherever it was appropriate. The questionnaire clearly indicates if responses were randomized. Results from this process will have variable names that differ slightly from the questionnaire. This discrepancy in naming between the survey instrument and the dataset is based upon the internal coding processes of American Life Panel surveys; however, the variables names in the dataset are very similar to the names given in the question text. These variable names are documented in the “Unwound variables” subsection. The raw data from the survey instrument as well as the SAS macros that unwind these variables can be made available upon request.

**Frequency conversion:** Respondents are given the option of enumerating their payment use in terms of a typical week, month, or year. This dataset includes variables where responses have been standardized to a
monthly frequency. The difference between the “intermediate” and the “mnemonic-based” is that the latter accounts for payment instrument adoption.

A similar frequency conversion applies to questions regarding when the respondent adopted a particular payment instrument or payment technology. Respondents are given the option of providing the year of first adoption, or their age at first adoption, or how many years ago they adopted that instrument. These variables have been standardized to the last option. The SAS macros for these frequency conversions can be made available upon request.

Notes on the RAND Household Information questionnaire:

The variables contained in the 2008 SCPC dataset differ slightly from the variables contained in the RAND Household Information questionnaire and 2008 SCPC Questionnaire. They differ primarily in terms of naming. The following inconsistencies should be noted:

- The family income variables that were used in the official 2008 SCPC tables publication (PPDP 09-10, described below) were based on the information in the initial familyincome variable (contained in the RAND Household Information questionnaire) along with the variable DE010, which was asked in the 2008 SCPC Questionnaire. An additional variable from the RAND Household Information questionnaire, familyincome_part2, was used in cases where DE010 was missing. DE010 and familyincome were used because they are the most up to date variables at the time of the survey.
- The variable named “white” in the RAND Household Information questionnaire has been renamed race in this dataset as it is a description of the respondent’s ethnicity or race. White is now an indicator (dummy) variable indicating if the respondent answered the white category or not, which is consistent with other indicator variables for ethnic classifications.
- In general, only one version of each variable from the RAND Household Information questionnaire was included in this dataset. This was done to avoid confusion about duplicated variables (the variables for household income are exceptions, since two variables were actually used to compute the variables used in the 2008 SCPC tables release). Additional versions of these variables may be available from the RAND Corporation in their version of the dataset. The variables in this release were selected for use in the 2008 SCPC tables after consultation with the RAND Corporation and hence we would recommend that researchers use our versions of the RAND Household Information variables.

Further information:

Please see Federal Reserve Bank of Boston Public Policy Discussion Paper No. 09-10, *The 2008 Survey of Consumer Payment Choice*, by Foster, Meijer, Schuh, and Zabek (PPDP 09-10), for further information, including:

- An overview of the survey
- Selected results
- Definitions of the terminology used
- A more detailed discussion of data cleaning and sampling weights
• Additional contact information.


Stable URL for the data: http://www.bos.frb.org/economic/cprc/scpc/index.htm

Questions regarding the data can be directed to:

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Federal Reserve Bank of Boston
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Kevin.Foster@bos.frb.org
Mnemonic-based Variables

Most variable names are a combination of 2-3 mnemonics, combined using underscores (_).

Typically, the first mnemonic refers to the payment instrument and the second or last mnemonic indicates the concept being communicated, such as its characteristic, adoption, or typical use. This is not always the case; a number of variables describe concepts that are independent of any payment instrument.

This section covers mnemonics in roughly the order their corresponding questions appear in the SCPC questionnaire. The major subsections describe mnemonics for payment instruments, the assessment of payment characteristics, payment adoption, and payment use. The last subsection, Flags, includes a brief explanation of the data cleaning and imputations.

Payment Instruments:

<table>
<thead>
<tr>
<th>mnemonic</th>
<th>description</th>
</tr>
</thead>
<tbody>
<tr>
<td>csh</td>
<td>Cash</td>
</tr>
<tr>
<td>chk</td>
<td>Check</td>
</tr>
<tr>
<td>dc</td>
<td>Debit card</td>
</tr>
<tr>
<td>cc</td>
<td>Credit card</td>
</tr>
<tr>
<td>svc</td>
<td>Stored-value card/Prepaid card</td>
</tr>
<tr>
<td>ebad</td>
<td>Electronic bank account deduction</td>
</tr>
<tr>
<td>obbp</td>
<td>Online banking bill payment</td>
</tr>
<tr>
<td>mon</td>
<td>Money order</td>
</tr>
<tr>
<td>tc</td>
<td>Traveler’s check</td>
</tr>
<tr>
<td>ach*</td>
<td>Electronic deduction</td>
</tr>
</tbody>
</table>

* The mnemonic “ach,” indicates a transaction processed through the Automated Clearing House system and is only used with the mnemonics for payment characteristics (below) – this is because respondents are asked to rate each characteristic for “Electronic deductions”, which combines “ebad” and “obbp” above. ACH is not considered a payment instrument in PPDP 09-10.

Note: For definitions of payment instruments please see Appendix A in PPDP 09-10.

Payment Instruments are grouped as follows:

<table>
<thead>
<tr>
<th>group</th>
<th>description</th>
</tr>
</thead>
<tbody>
<tr>
<td>paper</td>
<td>Cash, Check, Money order, Traveler’s checks</td>
</tr>
<tr>
<td>card</td>
<td>Credit cards, Debit cards, Prepaid cards</td>
</tr>
<tr>
<td>elect</td>
<td>Electronic bank account deductions and Online banking bill payments</td>
</tr>
</tbody>
</table>
Assessment of Payment Characteristics:

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>security</td>
<td>Security</td>
</tr>
<tr>
<td>setup</td>
<td>Acquisition and set up</td>
</tr>
<tr>
<td>acceptance</td>
<td>Acceptance for payment</td>
</tr>
<tr>
<td>cost</td>
<td>Cost</td>
</tr>
<tr>
<td>control</td>
<td>Control over payment timing</td>
</tr>
<tr>
<td>records</td>
<td>Payment records</td>
</tr>
<tr>
<td>speed</td>
<td>Payment speed</td>
</tr>
<tr>
<td>ease</td>
<td>Ease of use</td>
</tr>
</tbody>
</table>

Note: For definitions of the above characteristics, please see Appendix A in PPDP 09-10.

For example: The variable ach_security contains respondents’ rankings (1 to 5) of the security of electronic deductions.

Other ‘Assessment of Characteristics’ mnemonics: Questions AS011a and AS011b presented respondents with a randomized list of payment characteristics and asked them to pick the most and least important ones. Variables with prefixes “most_” and “least_” combined with each of the payment characteristics above are dummy variables that contain the unwound responses to these questions. The values are 1 if the respondent reports that characteristic as most (least) important and 0 otherwise.

Payment Adoption:

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>adopt</td>
<td>Respondent is currently an adopter (Y/N)</td>
</tr>
<tr>
<td>ever</td>
<td>Respondent was an adopter (Y/N)</td>
</tr>
<tr>
<td>discard</td>
<td>Respondent was an adopter, not anymore (Y/N)</td>
</tr>
<tr>
<td>num</td>
<td>Number of payment instruments (=0 for non-adopters)</td>
</tr>
<tr>
<td>adopt_ago</td>
<td>Number of years since first adopting a payment instrument, up to 2008. (see PA028)</td>
</tr>
</tbody>
</table>

Please note that _adopt variables are only created where adoption is a separate concept that differs from all other concepts in the survey.

For example, in the 2008 SCPC adopting checks was the same as adopting a checking account, so chk_adopt does not exist in this data, but chk_acnt_adopt is used instead. Similarly adopting money orders is defined as having a positive incidence of use of money orders in a typical year, so mon_t_y (where “_t_y” is defined below) is used in lieu of mon_adopt.

In addition to the payment instruments above, respondents are also asked about their bank account adoption, and adoption of other payment technologies. The corresponding mnemonics are:

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>chk_acnt</td>
<td>Checking account</td>
</tr>
<tr>
<td>sav_acnt</td>
<td>Savings account</td>
</tr>
<tr>
<td>atm</td>
<td>ATM cards only</td>
</tr>
</tbody>
</table>
Payment Use:

Respondents are asked to enumerate their payment use in various transaction types:

<table>
<thead>
<tr>
<th>abp</th>
<th>Automatic bill payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>obp</td>
<td>Online bill payment</td>
</tr>
<tr>
<td>ipbp</td>
<td>In-person bill payment (or via mail)</td>
</tr>
<tr>
<td>bp</td>
<td>bill payment (sums over all bill payments)</td>
</tr>
<tr>
<td>op</td>
<td>Online (non-bill) payments</td>
</tr>
<tr>
<td>erp</td>
<td>Essential retail payments (in-person)</td>
</tr>
<tr>
<td>nerp</td>
<td>Non-essential retail payments (in-person)</td>
</tr>
<tr>
<td>rp</td>
<td>Retail payments (sums over erp and nerp)</td>
</tr>
<tr>
<td>onrp</td>
<td>Other non-retail payments (in-person)</td>
</tr>
<tr>
<td>pos</td>
<td>Point-of-sale (sums over in-person non-bill payments: erp, nerp, and onrp)</td>
</tr>
</tbody>
</table>

Note: For definitions of these transaction types, please see Appendix A in PPDP 09-10.

Frequency-related mnemonics are as follows:

<table>
<thead>
<tr>
<th>typ</th>
<th>Number of transactions in a typical month</th>
</tr>
</thead>
<tbody>
<tr>
<td>t_m</td>
<td>Respondent makes the corresponding type of payment at least once in a typical month (Y/N)</td>
</tr>
<tr>
<td>t_y</td>
<td>Respondent makes the corresponding type of payment at least once in a typical year (Y/N)</td>
</tr>
<tr>
<td>sh</td>
<td>Number of transactions in a typical month, as proportion of all payments (please see below)</td>
</tr>
</tbody>
</table>
Because payment use variables are specific to payment instrument and/or transaction type, variable names can include both mnemonics (with the payment instrument first) and end with the appropriate frequency suffix. Some examples:

- `csh_erp_typ`: number of essential retail payments made using cash in a typical month
- `obbp_obp_typ`: number of online bill payments made using online banking bill payment in a typical month
- `dc_op_t_y`: dummy variable indicating whether respondent uses a debit card to make an online (non-bill) payment in a typical year

Not all payment use variables are specific to a combination of payment instrument and transaction type. For example:

- `abp_typ`: number of automatic bill payments in a typical month
- `chk_typ`: number of payments made using checks in a typical month
- `elect_typ`: number of payments made using any of the electronic payment instruments in a typical month

Although these examples all use _typ, corresponding dummy variables exist with t_m or t_y suffixes.

Please note that not all combinations of payment instruments and transaction types exist. This is because they were assumed not to be possible at the time of the survey. The following table illustrates combinations that do exist in the data and the corresponding combinations of mnemonic prefixes:

<table>
<thead>
<tr>
<th>bp</th>
<th>op</th>
<th>pos</th>
</tr>
</thead>
<tbody>
<tr>
<td>abp</td>
<td>obp</td>
<td>ipbp</td>
</tr>
<tr>
<td>csh</td>
<td>csh_ipbp</td>
<td>csh_erp</td>
</tr>
<tr>
<td></td>
<td></td>
<td>csh_nerp</td>
</tr>
<tr>
<td></td>
<td></td>
<td>csh_onrp</td>
</tr>
<tr>
<td>chk</td>
<td>chk_ipbp</td>
<td>chk_op</td>
</tr>
<tr>
<td></td>
<td></td>
<td>chk_erp</td>
</tr>
<tr>
<td></td>
<td></td>
<td>chk_nerp</td>
</tr>
<tr>
<td></td>
<td></td>
<td>chk_onrp</td>
</tr>
<tr>
<td>dc</td>
<td>dc_abp</td>
<td>dc_op</td>
</tr>
<tr>
<td></td>
<td></td>
<td>dc_erp</td>
</tr>
<tr>
<td></td>
<td></td>
<td>dc_nerp</td>
</tr>
<tr>
<td></td>
<td></td>
<td>dc_onrp</td>
</tr>
<tr>
<td>cc</td>
<td>cc_abp</td>
<td>cc_op</td>
</tr>
<tr>
<td></td>
<td></td>
<td>cc_erp</td>
</tr>
<tr>
<td></td>
<td></td>
<td>cc_nerp</td>
</tr>
<tr>
<td></td>
<td></td>
<td>cc_onrp</td>
</tr>
<tr>
<td>svc</td>
<td>svc_ipbp</td>
<td>svc_op</td>
</tr>
<tr>
<td></td>
<td></td>
<td>svc_erp</td>
</tr>
<tr>
<td></td>
<td></td>
<td>svc_nerp</td>
</tr>
<tr>
<td></td>
<td></td>
<td>svc_onrp</td>
</tr>
<tr>
<td>ebad</td>
<td>ebad_abp</td>
<td>ebad_op</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ebad_erp</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ebad_nerp</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ebad_onrp</td>
</tr>
<tr>
<td>obbp</td>
<td>obbp_obp</td>
<td></td>
</tr>
<tr>
<td>income</td>
<td>income</td>
<td></td>
</tr>
<tr>
<td>mon</td>
<td>mon_bp</td>
<td>mon_pos</td>
</tr>
<tr>
<td>tc</td>
<td>tc_</td>
<td></td>
</tr>
</tbody>
</table>

*Although respondents may have automatic bill payments directly deducted from their paycheck, “income” is not treated as a payment instrument and is excluded from any assessment of payment characteristics.

The variable `tot_pay_typ` is defined for each respondent as the sum of all payments made in a typical month. The “_sh” variables express the original “typ” variable as a proportion of `tot_pay_typ` for that respondent. The tables in Foster et al. (2009) describing payment shares are not computed using these
individually defined variables. Instead, each share denotes the total number of transactions falling under that category as a proportion of all reported transactions, aggregated over all respondents. This differs slightly from taking means of the _sh variables defined in this document because it weights respondents who have a large number of transactions more heavily than respondents who have a smaller number of transactions.

Flags:

The data contained in certain variables in this dataset are different than those in the raw dataset made available through the RAND Corporation. These variables were cleaned based on outlier analysis done by the staff of the CPRC at the Boston Fed. Further details of this analysis are contained in PPDP 09-10 (ref. p. 59).

All variables of the form “f_” followed by a variable name are flags for the corresponding variables, with a value of 1 indicating that the particular observation was identified as an outlier and cleaned by the CPRC.
Non-mnemonic variables

Identifiers:

<table>
<thead>
<tr>
<th>Identifier</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>prim_key*</td>
<td>Unique respondent identifier</td>
</tr>
<tr>
<td>complete</td>
<td>Respondent completed the survey (Y/N)</td>
</tr>
<tr>
<td>tsstart</td>
<td>Timestamp start: date and time in string format</td>
</tr>
<tr>
<td>tsend</td>
<td>Timestamp end: date and time in string format</td>
</tr>
</tbody>
</table>

* prim_key is of the form xyyzzzz:n or xxyyzzzz:n (for 2010 onward), where x or xx is year (9 for 2009, 10 for 2010, e.g.), yy is month (08 for august, e.g.), and zzzz is just a household identifier within that year/month. xyyzzzz and xxyyzzzz are called hhid. The number to the right of the colon is the memberid (1, 2, ..., n) for that household. It is assigned in the order that the respondent entered the survey; only respondents with memberid equal to 1 were originally recruited from the University of Michigan’s Survey of Consumers or the Face to Face Internet Survey Platform. The rest are household members of the original recruits.

Weights:

<table>
<thead>
<tr>
<th>Identifier</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>gend_age</td>
<td>Interacted categories: gender and age</td>
</tr>
<tr>
<td>gend_race</td>
<td>Interacted categories: gender and race</td>
</tr>
<tr>
<td>gend_income</td>
<td>Interacted categories: gender and income</td>
</tr>
<tr>
<td>gend Educ</td>
<td>Interacted categories: gender and education</td>
</tr>
<tr>
<td>r_weight</td>
<td>Post-stratification weights - from a raking procedure</td>
</tr>
</tbody>
</table>

These interacted category variables are used to match distributions and generate weights. The variable r_weight is the actual weight, to be used for data analysis. For more information see the section on Sampling Weights in Appendix B of PPDP 09-10.

Demographic variables:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>age</td>
<td>Age</td>
</tr>
<tr>
<td>edu_lhs</td>
<td>Education: less than high school (Y/N)</td>
</tr>
<tr>
<td>edu_hs</td>
<td>Education: high school (Y/N)</td>
</tr>
<tr>
<td>edu_sc</td>
<td>Education: some college (Y/N)</td>
</tr>
<tr>
<td>edu_c</td>
<td>Education: college (Y/N)</td>
</tr>
<tr>
<td>edu_pgs</td>
<td>Education: post-graduate studies (Y/N)</td>
</tr>
<tr>
<td>edu_mom_lhs</td>
<td>Mother’s education: less than high school (Y/N)</td>
</tr>
<tr>
<td>edu_mom_hs</td>
<td>Mother’s education: high school (Y/N)</td>
</tr>
<tr>
<td>edu_mom_sc</td>
<td>Mother’s education: some college (Y/N)</td>
</tr>
<tr>
<td>edu_mom_c</td>
<td>Mother’s education: college (Y/N)</td>
</tr>
<tr>
<td>edu_mom_pgs</td>
<td>Mother’s education: post-graduate studies (Y/N)</td>
</tr>
<tr>
<td>white</td>
<td>Race: white (Y/N)</td>
</tr>
<tr>
<td>black</td>
<td>Race: black/African American (Y/N)</td>
</tr>
<tr>
<td>Variable</td>
<td>Description</td>
</tr>
<tr>
<td>--------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>asian Race</td>
<td>Asian (Y/N)</td>
</tr>
<tr>
<td>other Race</td>
<td>Other (Y/N)</td>
</tr>
<tr>
<td>latino Ethnicity</td>
<td>Latino or Hispanic (Y/N)</td>
</tr>
<tr>
<td>male Male</td>
<td>(Y/N)</td>
</tr>
<tr>
<td>inc_u25</td>
<td>Household income: under $25,000 per year (Y/N)</td>
</tr>
<tr>
<td>inc_2549</td>
<td>Household income: $25,000–49,999 per year (Y/N)</td>
</tr>
<tr>
<td>inc_5074</td>
<td>Household income: $50,000–74,999 per year (Y/N)</td>
</tr>
<tr>
<td>inc_7599</td>
<td>Household income: $75,000–99,999 per year (Y/N)</td>
</tr>
<tr>
<td>inc_100124</td>
<td>Household income: $100,000–124,000 per year (Y/N)</td>
</tr>
<tr>
<td>inc_o125</td>
<td>Household income: over 125,000 per year (Y/N)</td>
</tr>
<tr>
<td>inc_o75_nocat</td>
<td>Household income: over 75,000 per year, but with no information regarding how much more (Y/N)</td>
</tr>
<tr>
<td>married</td>
<td>Marital status: married (Y/N)</td>
</tr>
<tr>
<td>separated</td>
<td>Marital status: separated (Y/N)</td>
</tr>
<tr>
<td>widowed</td>
<td>Marital status: widowed (Y/N)</td>
</tr>
<tr>
<td>single</td>
<td>Marital status: single (Y/N)</td>
</tr>
<tr>
<td>lf_emp</td>
<td>Labor force status: employed (Y/N)</td>
</tr>
<tr>
<td>lf_retired</td>
<td>Labor force status: retired (Y/N)</td>
</tr>
<tr>
<td>lf_homemaker</td>
<td>Labor force status: homemaker (Y/N)</td>
</tr>
<tr>
<td>lf_unemp</td>
<td>Labor force status: unemployed (Y/N)</td>
</tr>
<tr>
<td>lf_other</td>
<td>Labor force status: other (Y/N)</td>
</tr>
</tbody>
</table>

Other variables:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>csh_wallet</td>
<td>Amount of cash in wallet/purse (see pa015_a)</td>
</tr>
<tr>
<td>csh_house</td>
<td>Amount of cash in house (see pa015_b)</td>
</tr>
<tr>
<td>csh_person</td>
<td>Sum of cash in wallet/purse and cash in house</td>
</tr>
<tr>
<td>csh_amnt</td>
<td>Amount of cash respondent gets most often (see pa017)</td>
</tr>
<tr>
<td>csh_month</td>
<td>An approximation of the amount of cash a respondent gets in a typical month (csh_amnt times csh_freq)</td>
</tr>
<tr>
<td>cc_debt_revolver</td>
<td>Respondent revolves cc debt (Y/N)</td>
</tr>
<tr>
<td>cc_debt_amnt</td>
<td>Amount of revolving cc debt</td>
</tr>
<tr>
<td>svc_reload</td>
<td>Respondent reloaded svc in last 12 months (Y/N)</td>
</tr>
<tr>
<td>as012_a</td>
<td>Rating on: acceptance for payment</td>
</tr>
<tr>
<td>as012_b</td>
<td>Rating on: acquisition and setup</td>
</tr>
<tr>
<td>as012_c</td>
<td>Rating on: control over payment timing</td>
</tr>
<tr>
<td>as012_d</td>
<td>Rating on: cost</td>
</tr>
<tr>
<td>as012_e</td>
<td>Rating on: ease of use</td>
</tr>
<tr>
<td>as012_f</td>
<td>Rating on: security</td>
</tr>
<tr>
<td>as012_g</td>
<td>Rating on: payment speed</td>
</tr>
<tr>
<td>Variable</td>
<td>Description</td>
</tr>
<tr>
<td>---------------</td>
<td>----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>as012_h</td>
<td>Rating on: payment records</td>
</tr>
<tr>
<td>fl_pu012</td>
<td>Survey fill for how payment methods have changed over the past 1 or 3 years</td>
</tr>
<tr>
<td>fl_pu013</td>
<td>Survey fill for how respondent expects payment methods to change over the next 1 or 3 years</td>
</tr>
<tr>
<td>fl1_pu017</td>
<td>Survey fill for check charge, either 5, 10, 25, or 50 cents</td>
</tr>
</tbody>
</table>

**Unwound variables:**

| as003a1       | Rating for cost of cash, equivalent to csh_cost                             |
| as003a2       | Rating for speed of cash, equivalent to csh_speed                           |
| as003a3       | Rating for acquisition and set up of cash, equivalent to csh_setup          |
| as003a4       | Rating for security of cash, equivalent to csh_security                     |
| as003a5       | Rating for control over payment timing of cash, equivalent to csh_control   |
| as003a6       | Rating for payment records of cash, equivalent to csh_records               |
| as003a7       | Rating for acceptance of cash, equivalent to csh_acceptance                |
| as003a8       | Rating for ease of use of cash, equivalent to csh_ease                      |
| as003b1–as003b8 Same characteristics as above, except for check |
| as003c1–as003c8 Same characteristics as above, except for debit card |
| as003d1–as003d8 Same characteristics as above, except for credit card |
| as003e1–as003e8 Same characteristics as above, except for prepaid card |
| as003f1–as003f8 Same characteristics as above, except for electronic deduction |
| as011a_new    | Most important payment instrument characteristic                           |
|               | 1 = Acceptance                                                             |
|               | 2 = Acquisition and set up                                                 |
|               | 3 = Control over payment timing                                             |
|               | 4 = Cost                                                                    |
|               | 5 = Ease of use                                                            |
|               | 6 = Security                                                                |
|               | 7 = Speed                                                                   |
|               | 8 = Records                                                                 |
| as011b_new    | Least important payment instrument characteristic (same response categories as as011a_new) |
| ph005n1       | Ever entered online: Account number (Y/N)                                   |
| ph005n2       | Ever entered online: Address (Y/N)                                         |
| ph005n3       | Ever entered online: Credit card number (Y/N)                               |
| ph005n4       | Ever entered online: Debit card number (Y/N)                                |

11
<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ph005n5</td>
<td>Ever entered online: Mother’s maiden name (Y/N)</td>
</tr>
<tr>
<td>ph005n6</td>
<td>Ever entered online: Phone number (Y/N)</td>
</tr>
<tr>
<td>ph005n7</td>
<td>Ever entered online: Social Security Number (Y/N)</td>
</tr>
<tr>
<td>ph014_new</td>
<td>Unwound response to ph014</td>
</tr>
</tbody>
</table>

**Frequency converted payment use variables:**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>pa018</td>
<td>How often respondent gets cash, aggregated to monthly frequency</td>
</tr>
<tr>
<td>csh_freq</td>
<td>How often respondent gets cash, aggregated to monthly frequency (pa018, with cleaned outliers)</td>
</tr>
<tr>
<td>pa023</td>
<td>How often respondent reloads svc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>svc_reload_freq</td>
<td>How often respondent reloads svc, aggregated to monthly frequency (see pa023, cleaned outliers)</td>
</tr>
<tr>
<td>pu002_a</td>
<td>Total number of abp made using dc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu002_b</td>
<td>Total number of abp made using cc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu002_c</td>
<td>Total number of abp made using ebad, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu002_d</td>
<td>Total number of abp made using income, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu003_a</td>
<td>Total number of obp made using dc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu003_b</td>
<td>Total number of obp made using cc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu003_c</td>
<td>Total number of obp made using ebad, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu003_d</td>
<td>Total number of obp made using obbp, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu004_a</td>
<td>Total number of ipbp made using cash, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu004_b</td>
<td>Total number of ipbp made using chk, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu004_c</td>
<td>Total number of ipbp made using dc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu004_d</td>
<td>Total number of ipbp made using cc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu004_e</td>
<td>Total number of ipbp made using svc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu005_a</td>
<td>Total number of op made using chk, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu005_b</td>
<td>Total number of op made using dc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu005_c</td>
<td>Total number of op made using ebad, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu005_d</td>
<td>Total number of op made using cc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>Code</td>
<td>Description</td>
</tr>
<tr>
<td>--------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>pu005_e</td>
<td>Total number of op made using svc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006a_a</td>
<td>Total number of erp made using cash, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006a_b</td>
<td>Total number of erp made using chk, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006a_c</td>
<td>Total number of erp made using dc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006a_d</td>
<td>Total number of erp made using cc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006a_e</td>
<td>Total number of erp made using svc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006b_a</td>
<td>Total number of nerp made using cash, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006b_b</td>
<td>Total number of nerp made using chk, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006b_c</td>
<td>Total number of nerp made using dc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006b_d</td>
<td>Total number of nerp made using cc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006b_e</td>
<td>Total number of nerp made using svc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006c_a</td>
<td>Total number of onrp made using cash, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006c_b</td>
<td>Total number of onrp made using chk, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006c_c</td>
<td>Total number of onrp made using dc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006c_d</td>
<td>Total number of onrp made using cc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006c_e</td>
<td>Total number of onrp made using svc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu008_a</td>
<td>Total number of bp made using mon, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu008_b</td>
<td>Total number of pos made using mon, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu008_c</td>
<td>Total number of payments made using tc, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu003</td>
<td>Total number of obp, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu004</td>
<td>Total number of ipbp, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu005</td>
<td>Total number of op, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006a</td>
<td>Total number of erp, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006b</td>
<td>Total number of nerp, aggregated to monthly frequency</td>
</tr>
<tr>
<td>pu006c</td>
<td>Total number of onrp, aggregated to monthly frequency</td>
</tr>
</tbody>
</table>
Frequency converted payment adoption variables:

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>pa028_a</td>
<td>How long ago respondent first adopted chk_acnt</td>
</tr>
<tr>
<td>pa028_b</td>
<td>How long ago respondent first adopted dc</td>
</tr>
<tr>
<td>pa028_c</td>
<td>How long ago respondent first adopted atm</td>
</tr>
<tr>
<td>pa028_d</td>
<td>How long ago respondent first adopted cc</td>
</tr>
<tr>
<td>pa028_e</td>
<td>How long ago respondent first adopted svc</td>
</tr>
<tr>
<td>pa028_f</td>
<td>How long ago respondent first adopted abp</td>
</tr>
<tr>
<td>pa028_g</td>
<td>How long ago respondent first adopted ob</td>
</tr>
<tr>
<td>pa028_h</td>
<td>How long ago respondent first adopted obbp</td>
</tr>
<tr>
<td>pa028_i</td>
<td>How long ago respondent first adopted mb</td>
</tr>
<tr>
<td>pa028_j</td>
<td>How long ago respondent first adopted tb</td>
</tr>
</tbody>
</table>

Recall that the difference between these “intermediate” frequency converted variables and the corresponding “mnemonic-based” variables is that the latter accounts for payment instrument adoption in the way missing values are coded. Payment use variables for non-adopters are adjusted to 0 instead of missing.

This document officially concludes with a brief “quiz” on the following page. The quiz is followed by RAND Household Information (10 pages) and the 2008 SCPC Questionnaire, in that order.

Enjoy!
Using this dataset

A data user should be able to re-create the results from PPDP 09-10 with the data set in this release. To confirm that you treat this data the same way as in PPDP 09-10, we suggest that you attempt to re-create the tables in the release. Table 14 from PPDP 09-10, reproduced below, is a particularly straightforward table with which to begin (and possibly end) this exercise. The table is composed of incidences of use for various payment instruments and categories. The reloading of prepaid cards, however, follows a slightly different convention and is described under the heading of “other variables” in this document.

<table>
<thead>
<tr>
<th>Table 14</th>
<th>Incidence of Use of Payment Instruments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers</td>
<td>Monthly</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Paper instruments</th>
<th>95.1</th>
<th>96.3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>86.5</td>
<td>88.9</td>
</tr>
<tr>
<td>Check or money order</td>
<td>83.0</td>
<td>87.5</td>
</tr>
<tr>
<td>Travelers check</td>
<td>0.5</td>
<td>4.7</td>
</tr>
<tr>
<td>Payment cards</td>
<td>89.2</td>
<td>90.2</td>
</tr>
<tr>
<td>Debit</td>
<td>67.0</td>
<td>69.0</td>
</tr>
<tr>
<td>Credit</td>
<td>68.9</td>
<td>72.8</td>
</tr>
<tr>
<td>Prepaid</td>
<td>5.9</td>
<td>8.7</td>
</tr>
<tr>
<td>Prepaid card reloading</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All consumers</td>
<td>na</td>
<td>5.3</td>
</tr>
<tr>
<td>Prepaid card adopters only</td>
<td>na</td>
<td>31.0</td>
</tr>
<tr>
<td>Other payment instruments</td>
<td>73.9</td>
<td>76.3</td>
</tr>
<tr>
<td>Online banking bill payment</td>
<td>33.7</td>
<td>35.5</td>
</tr>
<tr>
<td>Electronic bank account deduction</td>
<td>70.6</td>
<td>73.4</td>
</tr>
<tr>
<td>Direct deduction from income</td>
<td>18.6</td>
<td>19.4</td>
</tr>
</tbody>
</table>
Household information (MS 90001)

IN001 INTRODUCTION
Our goal is to improve policymaking by informing decision makers about how the public is responding to policy changes and life changes. You are part of a randomly selected sample, especially chosen to represent the U.S. both geographically and demographically. To make sure that this selection process is working properly, we would like you to complete this short questionnaire about your household, your background, and your work. By keeping this information current, we will be able to compare our panel to U.S. Census data. This will ensure that our results accurately reflect what is happening across the nation. We will also be able to assess how different types of households are affected by policy changes and life changes. In the future when you login, we will ask you to update us about any important changes to your household or your work as described in this questionnaire.

gender  GENDER
What is your gender?
1 Male
2 Female

[Questions IN002 to birthyear are displayed as a table]

IN002 BIRTH DATE HEADER
What is your birth date?

birthmonth  BIRTH MONTH
Month
1 January - 12 December

birthday  BIRTH DAY
Day
1 01 - 31 31

birthyear  BIRTH YEAR
Year
11 1911 - 99 1999

statereside  STATE RESIDE
Now we would like to know about where you live. In which state do you reside?
1 ALASKA (AK) - 52 PUERTO RICO

borninus  BORN IN US
Were you born in the United States?
1 Yes
2 No

IF BORN IN US = Yes THEN
|
| stateborn  STATE BORN
| In what state were you born?
| 1 ALASKA (AK) - 52 PUERTO RICO
| ENDIF

citizenus  CITIZEN US
Are you a citizen of the United States?
1 Yes
2 No

currentlivingsituation CURRENT LIVING SITUATION
Could you tell us what your current living situation is?
1 Married or living with a partner
2 Separated
3 Divorced
4 Widowed
5 Never married

higthesteducation HIGHEST EDUCATION
What is the highest level of school you have completed or the highest degree you have received?
1 Less than 1st grade
2 1st, 2nd, 3rd, or 4th grade
3 5th or 6th grade
4 7th or 8th grade
5 9th grade
6 10th grade
7 11th grade
8 12th grade NO DIPLOMA
9 HIGH SCHOOL GRADUATE high school DIPLOMA or the equivalent (For example: GED)
10 Some college but no degree
11 Associate degree in college Occupational/vocational program
12 Associate degree in college Academic program
13 Bachelor's degree (For example: BA, AB, BS)
14 Master's degree (For example: MA, MS, MEng, ME, MEd, MSW, MBA)
15 Professional School Degree (For example: MD, DDS, DVM, LLB, JD)
16 Doctorate degree (For example: PhD, EdD)

hispaniclatino HISPANIC LATINO
Do you consider yourself Hispanic or Latino?
1 Yes
2 No

IF HISPANIC LATINO = Yes THEN
| mexican MEXICAN
| Would you say that you are Mexican American, Puerto Rican, Cuban, or something else? [Check all that apply]
| 1 Mexican American
| 2 Puerto Rican
| 3 Cuban
| 4 Something else
ENDIF

white WHITE
Do you consider yourself primarily white or Caucasian, Black or African American, American Indian, or Asian?
1 White/Caucasian
2 Black/African American
3 American Indian or Alaskan Native
4 Asian or Pacific Islander
5 Other

IF WHITE = Other THEN
   |
   | whiteother  WHITE OTHER
   | Please specify.
   | String
   |
ENDIF

currentjobstatus  CURRENT JOB STATUS
What is your current employment situation?
1 Working Now
2 Unemployed and looking for work
3 Temporarily laid off, on sick or other leave
4 Disabled
5 Retired
6 Homemaker
7 Other

IF Other IN CURRENT JOB STATUS THEN
   |
   | currentjobstatusother  CURRENT JOB STATUS OTHER
   | Please specify.
   | String
   |
ENDIF

IF Working Now IN CURRENT JOB STATUS THEN
   |
   | doyouwork  DO YOU WORK
   | Next are some questions about your current, main job. Do you work for someone else, are
   | you self-employed, or what?
   | 1 Work for someone else
   | 2 Self-employed
   | 3 Other
   |
   | typework  TYPE WORK
   | Which of the following categories best describes the type of work you [DO/DID]?
   | 1 Management Occupations
   | 2 Business and Financial Operations Occupations
   | 3 Computer and Mathematical Occupations
   | 4 Architecture and Engineering Occupations
   | 5 Life, Physical, and Social Science Occupations
   | 6 Community and Social Services Occupations
   | 7 Legal Occupations
   | 8 Education, Training, and Library Occupations
   | 9 Arts, Design, Entertainment, Sports, and Media Occupations
   | 10 Healthcare Practitioner and Technical Occupations
   | 11 Healthcare Support Occupations
   | 12 Protective Service Occupations
Which of the following categories best describes the type of work you [DO/DID]?

1. Management Occupations
2. Business and Financial Operations Occupations
3. Computer and Mathematical Occupations
4. Architecture and Engineering Occupations
5. Life, Physical, and Social Science Occupations
6. Community and Social Services Occupations
7. Legal Occupations
8. Education, Training, and Library Occupations
9. Arts, Design, Entertainment, Sports, and Media Occupations
11. Healthcare Support Occupations
12. Protective Service Occupations
13. Food Preparation and Serving Related Occupations
14. Building and Grounds Cleaning and Maintenance Occupations
15. Personal Care and Service Occupations
16. Sales and Related Occupations
17. Office and Administrative Support Occupations
18. Farming, Fishing, and Forestry Occupations
19. Construction and Extraction Occupations
20. Installation, Maintenance, and Repair Occupations
21. Production Occupations
22. Transportation and Material Moving Occupations

Household Members

Now we would like to know about other members of your household, if there are any. [PREVIOUSLY YOU INDICATED THAT YOU LIVE WITH YOUR] How many other people live with you [OTHER THAN YOUR SPOUSE OR PARTNER]? (enter 0 for no one else).

Range: 0..10

IF HOUSEHOLD MEMBERS > 0 or (HOUSEHOLD MEMBERS = 0 and CURRENT LIVING
SITUATION = Married or living with a partner) THEN

[Questions IN005 to dummytableend are displayed as a table]

IN005 RELATED HEADER

Now, please tell us how each person is related to you, as well as indicating the age and gender. [/PLEASE USE THE FIRST LINE FOR YOUR SPOUSE OR PART]

relatedrelation RELATION
Relation
String

relatedage RELATION AGE
Age
Range: 0..120

relatedgender RELATION GENDER
Gender
1 Male
2 Female

IF HOUSEHOLD MEMBERS > Married or living with a partner or (HOUSEHOLD MEMBERS = Married or living with a partner and CURRENT LIVING SITUATION = Married or living with a partner) THEN

relatedrelation RELATION
Relation
String

relatedage RELATION AGE
Age
Range: 0..120

relatedgender RELATION GENDER
Gender
1 Male
2 Female

ENDIF

IF HOUSEHOLD MEMBERS > 2 or (HOUSEHOLD MEMBERS = 2 and CURRENT LIVING SITUATION = Married or living with a partner) THEN

relatedrelation RELATION
Relation
String

relatedage RELATION AGE
Age
Range: 0..120

relatedgender RELATION GENDER
Gender
1 Male
2 Female

ENDIF

IF HOUSEHOLD MEMBERS > 3 or (HOUSEHOLD MEMBERS = 3 and CURRENT LIVING SITUATION = Married or living with a partner) THEN

relation RELATION
Relation
String

age RELATION AGE
Age
Range: 0..120

gender RELATION GENDER
Gender
1 Male
2 Female

ENDIF

IF HOUSEHOLD MEMBERS > 4 or (HOUSEHOLD MEMBERS = 4 and CURRENT LIVING SITUATION = Married or living with a partner) THEN

relation RELATION
Relation
String

age RELATION AGE
Age
Range: 0..120

gender RELATION GENDER
Gender
1 Male
2 Female

ENDIF

IF HOUSEHOLD MEMBERS > 5 or (HOUSEHOLD MEMBERS = 5 and CURRENT LIVING SITUATION = Married or living with a partner) THEN

relation RELATION
Relation
String

age RELATION AGE
Age
Range: 0..120

gender RELATION GENDER
Gender
IF HOUSEHOLD MEMBERS > 6 or (HOUSEHOLD MEMBERS = 6 and CURRENT LIVING SITUATION = Married or living with a partner) THEN

    relatedrelation RELATION
    Relation
    String

   relatedage RELATION AGE
   Age
   Range: 0..120

   relatedgender RELATION GENDER
   Gender
   1 Male
   2 Female

ENDIF

IF HOUSEHOLD MEMBERS > 7 or (HOUSEHOLD MEMBERS = 7 and CURRENT LIVING SITUATION = Married or living with a partner) THEN

    relatedrelation RELATION
    Relation
    String

   relatedage RELATION AGE
   Age
   Range: 0..120

   relatedgender RELATION GENDER
   Gender
   1 Male
   2 Female

ENDIF

IF HOUSEHOLD MEMBERS > 8 or (HOUSEHOLD MEMBERS = 8 and CURRENT LIVING SITUATION = Married or living with a partner) THEN

    relatedrelation RELATION
    Relation
    String

   relatedage RELATION AGE
   Age
   Range: 0..120

   relatedgender RELATION GENDER
| Gender
| 1 Male
| 2 Female
|
| ENDIF
 |
| IF HOUSEHOLD MEMBERS > 9 or (HOUSEHOLD MEMBERS = 9 and CURRENT LIVING SITUATION = Married or living with a partner) THEN
| |
| relatedrelation RELATION
| Relation
| String
|
| relatedage RELATION AGE
| Age
| Range: 0..120
|
| relatedgender RELATION GENDER
| Gender
| 1 Male
| 2 Female
|
| ENDIF
 |
| dummytableend DUMMY
End of householdmember table
|
| ENDIF

familyincome FAMILY INCOME
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.

1 Less than $5,000
2 $5,000 to $7,499
3 $7,500 to $9,999
4 $10,000 to $12,499
5 $12,500 to $14,999
6 $15,000 to $19,999
7 $20,000 to $24,999
8 $25,000 to $29,999
9 $30,000 to $34,999
10 $35,000 to $39,999
11 $40,000 to $49,999
12 $50,000 to $59,999
13 $60,000 to $74,999
14 $75,000 or more

IF FAMILY INCOME = $75,000 or more THEN
|
| familyincome_part2 FAMILY INCOME PART 2
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?

1 $75,000-$99,999
2 $100,000-$124,999
3 $125,000-$199,999
4 $200,000 or more

INTERNET LOCATION

Finally, we would like to know how you are communicating with us. From what location are you currently connected to the Internet?

1 Home
2 Work
3 Internet cafe, library, etc.
4 Elsewhere

IF INTERNET LOCATION = Elsewhere THEN

INTERNET LOCATION OTHER

Please specify.
String

ENDIF

INTERNET TYPE CONNECTION

What type of internet connection do you have at that location?

1 Dial-up modem (via personal computer or internet player)
2 Cable modem
3 DSL
4 Satellite dish
5 Local network
6 Other connection
7 Don't know

IF INTERNET TYPE CONNECTION = Dial-up modem (via personal computer or internet player) THEN

TYPE MODEM

What type of modem do you use to connect to the internet?

1 14.4k modem
2 28.8k modem
3 33.6k modem
4 56k modem
5 Don't know

ENDIF

EMAIL

If you have a new email address, please enter it here. Otherwise, leave this box blank.
String

COMMENTS
Thank you very much for telling us about your household. If you have any comments, you can type them in the box below.

Memo
2008 SCPC Questions
RAND American Life Panel MS1S and “My Household Questionnaire”
September 16, 2008

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
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
    o 12 $50,000-$59,999
    o 13 $60,000-$74,999
    o 14 $75,000 or more
end if
(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>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>
</tr>
<tr>
<td>(FR001_b) Paying bills</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(FR001_c) Shopping</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>
</tr>
</tbody>
</table>

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

- Cash
- Check
- Debit Card
- Prepaid card
- Electronic bank account deduction

You may not have or use all of these payment methods. That’s okay, but it is very important to know the opinions of both users and non-users.

For each question, please rate the characteristics of all payment methods on a scale from 1 to 5 where 1 is the least desirable and 5 is the most desirable. Each characteristic has its own written description of the rating scale.

II. Assessment of Characteristics (AS)

This section has 8 randomized payment characteristics. Each of the 6 payment instruments appears in each payment instrument as AS003_a{\(n\)} to AS003_f{\(n\)} where \(1 \leq n \leq 8\) and \(n\) is the ID number for a certain payment characteristic.

SECURITY

Suppose a payment method has been stolen, misused, or accessed without the owner’s permission. 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>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>AS003_a{(n)}</td>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### ACQUISITION & SET UP

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

Examples: length of time, paperwork, learning to use or install it, or travel.

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

<table>
<thead>
<tr>
<th></th>
<th>1 Very hard to get or set up</th>
<th>2 Hard to get or set up</th>
<th>3 Neither hard nor easy</th>
<th>4 Easy to get or set up</th>
<th>5 Very easy to get or set up</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS003_a</td>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b</td>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_c</td>
<td>Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_d</td>
<td>Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_e</td>
<td>Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_f</td>
<td>Electronic Deduction</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### ACCEPTANCE FOR PAYMENT

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>AS003_a</td>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b</td>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_c</td>
<td>Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

COST

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>AS003_a</td>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b</td>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_c</td>
<td>Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_d</td>
<td>Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_e</td>
<td>Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_f</td>
<td>Electronic Deduction</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

CONTROL OVER PAYMENT TIMING

Rate the control each payment method offers over the timing of the actual payment and the deduction of funds from a bank account.

Examples: date of payment, time of payment, flexibility to change the date or timing of payment, grace periods, float.

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

<table>
<thead>
<tr>
<th></th>
<th>1 Very low control</th>
<th>2 Low control</th>
<th>3 Neither low nor high control</th>
<th>4 High control</th>
<th>5 Very high control</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS003_a</td>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b</td>
<td>Check</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>AS003_c</td>
<td>Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_d</td>
<td>Credit card</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>AS003_e</td>
<td>Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_f</td>
<td>Electronic Deduction</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Credit card

Prepaid card

Electronic Deduction

**PAYMENT RECORDS**

Rate the quality of records (paper or electronic) offered by each payment method.

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

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

<table>
<thead>
<tr>
<th></th>
<th>1 Very poor records</th>
<th>2 Poor records</th>
<th>3 Neither good nor poor</th>
<th>4 Good records</th>
<th>5 Very good records</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS003_a{.}</td>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b{.}</td>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_c{.}</td>
<td>Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_d{.}</td>
<td>Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_e{.}</td>
<td>Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_f{.}</td>
<td>Electronic Deduction</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**PAYMENT SPEED**

Rate the speed of each payment method during a payment transaction. Do not include delays unrelated to the actual use of the payment, such as waiting in line.

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

<table>
<thead>
<tr>
<th></th>
<th>1 Very slow</th>
<th>2 Slow</th>
<th>3 Neither slow nor fast</th>
<th>4 Fast</th>
<th>5 Very Fast</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS003_a{.}</td>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b{.}</td>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_c{.}</td>
<td>Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_d{.}</td>
<td>Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_e{.}</td>
<td>Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

EASE OF USE

Rate the ease of use of each payment method.

Examples: effort to carry, physical requirements at time of payment, or ability to keep or store.

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

<table>
<thead>
<tr>
<th></th>
<th>1 Very hard to use</th>
<th>2 Hard to use</th>
<th>3 Neither hard nor easy to use</th>
<th>4 Easy to use</th>
<th>5 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>
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<tr>
<td>Debit card</td>
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<tr>
<td>Credit card</td>
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</tr>
<tr>
<td>Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic Deduction</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

We have just asked you to rate different payment methods according to 8 different characteristics. Now, we would like you to think about how important these characteristics are to you when you decide which payment methods to use.

The payment characteristics for the following questions are randomized

- (AS011a) If you have to choose just one, which of the following characteristics is the MOST important to you:
  - Security
  - Control over Payment Timing
  - Acquisition & Set up
  - Cost
  - Records
  - Acceptance for Payment
  - Ease of Use
  - Speed

- (AS011b) If you have to choose just one, which of the following characteristics is the LEAST important to you:
  - Security
  - Control over Payment Timing
  - Acquisition & Set up
  - Cost
  - Records
  - Acceptance for Payment
Now please rate each of the remaining payment characteristics on a scale of 1 to 10 in order to describe how important each characteristic is relative to the others. In doing so, keep in mind that your most important characteristic—(what was chosen 2 questions prior)—is a 10 and your least important characteristic (what was chosen in the last question)—is a 1, so your answers should lie in between (but ties are okay).

*A table is created with the remaining 6 variables for respondent to rate from 1 to 10* AS012_a, AS012_b, AS012_c, AS012_d, AS012_e, AS012_f, AS012_g, AS012_h, subtract out the two variables chosen in AS011a and AS011b

---

III. Payment Adoption (PA)

Now we will ask questions about which payments methods you have.

- How many of these bank accounts do you have?
  If none, please enter 0.
  - (PA001_a) Number of checking accounts
  - (PA001_b) Number of savings accounts

IF PA001_a > 0 THEN
  CHKADOPTER := 1
else
  CHKADOPTER := 0
ENDIF

IF PA001_b > 0 THEN
  SAVADOPTER := 1
else
  SAVADOPTER := 0
ENDIF

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

If chkadopter = 0 then
  - (PA002_intro) Why don’t you have a checking account? Please choose up to 3 reasons, Rank 1 for the most important, 2 for the second most important, and 3 for the third most important.
    - (PA002_a) I don’t write enough checks to make it worthwhile
    - (PA002_b) The minimum balance is too high
    - (PA002_c) I don’t like dealing with banks
    - (PA002_d) The fees and service charges are too high
    - (PA002_e) I cannot manage or balance a checking account
    - (PA002_f) No bank has convenient hours or location
I do not have enough money
I have or (had) credit problems
I have privacy concerns
I have security concerns
I do not need/want an account
I cannot get an account from any bank
I have a savings account that meets all of my banking needs
Other (explain)

Have you ever had a checking account in the past?

Yes
No

Have you ever had a savings account in the past?

Yes
No

if (CHKEVER = 1 or SAVEVER = 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
OBBPEVER := 0

if BA_Adopter = 0 then
    if (chkever = 1 or savever = 1) then
        • (PA010) Have you ever had a debit card in the past?
            o 1 Yes
            o 2 No
        if PA010 = 1 then
            DCEVER := 1
            ATMEVER := 1
        else
            DCEVER := 0
            ATMEVER := 0
        endif
    endif

    • (PA009) Have you ever had an ATM card only (these are not debit cards) in the past?
        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) Have you ever had telephone banking in the past?
        o 1 Yes
        o 2 No
    if NEWTB = 1 then
        TBEVER := 1
    else
        TBEVER := 0
    endif

    • (NEWOB) Have you ever had online banking in the past?
        o 1 Yes
        o 2 No
    if NEWOB = 1 then
        OBEVER := 1
    else
        OBEVER := 0
    endif

    • (NEWOBBP) Have you ever had online banking bill payment in the past?
        o 1 Yes
        o 2 No
if NEWOBBP = 1 then
    OBBPEVER := 1
else
    OBBPEVER := 0
endif

ENDIF  *ending if (chkever = 1 or savever = 1);
ENDIF *ending if BA_Adopter = 0;

if BA_Adopter != 0 then
    • (PA008_Intro) How many debit cards and/or ATM cards do you have?
        If none, please enter 0.
          o (PA008_a) Number of debit cards (these are also ATM cards):
          o (PA008_b) Number of ATM cards only (these are not debit cards):

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

    • (PA010) Have you ever had a debit card in the past?
          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

    • (PA009) Have you ever had an ATM card only (these are not debit cards) in the past?
          o 1 Yes
          o 2 No

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

endif
endif

if (PA008_a > 0 or PA008_b > 0) then
  • (PA011) Do any of your debit cards or ATM cards give rewards?
    o 1 Yes
    o 2 No
Endif

• (PA012) Have you set up access to telephone banking with any of your bank account(s)?
  NOTE: This is not mobile banking
    o 1 Yes
    o 2 No
if PA012 = 1 then
  TBADOPTER := 1
else
  TBADOPTER := 0

  • (NEWTB) Have you ever had telephone banking in the past?
    o 1 Yes
    o 2 No
if NEWTB = 1 then
  TBEVER := 1
else
  TBEVER := 0
endif

• (PA013) Have you set up access to online banking with any of your bank account(s)?
  o 1 Yes
  o 2 No
if PA013 = 1 then
  OBADOPTER := 1

  • (PA014) Have you set up access to the online bill payment function of your bank’s online banking?
    o 1 Yes
    o 2 No
if PA014 = 1 then
  OBBPADOPTER := 1
else
  OBBPADOPTER := 0

  • (NEWOBBP) Have you ever had online banking bill payment in the past?
    o 1 Yes
    o 2 No
if NEWOBBP = 1 then
  OBBPEVER := 1
else
  OBBPEVER := 0
endif

else
  OBADOPTER := 0

• (NEWOB) Have you ever had online banking in the past?
2008 Survey of Consumer Payment Choice (9/16/2008)

- 1 Yes
- 2 No

if NEWOB = 1 then
    OBEVER := 1
else
    OBEVER := 0
endif
endif
if CHKADOPTER = 1 then
    • (PA004) Does your primary checking account earn interest?
      - 1 Yes
      - 2 No
      - 3 I don’t know

- (PA006) At what type of bank is your primary checking account?
  - 1 Large national or international commercial bank
  - 2 Small local or regional commercial bank
  - 3 Savings and loan
  - 4 Credit union
  - 5 Internet bank
  - 6 Other:
    - (PA006_other) (please specify)_______
Endif
If SAVADOPTER = 1 then
  • (PA007) At what type of bank is your primary savings account?
    - 1 Large national or international commercial bank
    - 2 Small local or regional commercial bank
    - 3 Savings and loan
    - 4 Credit union
    - 5 Internet bank
    - 6 Other:
      - (PA007_other) (please specify)_______
Endif
If (CHKADOPTER = 1 and SAVADOPTER = 1) then
  • (PA005) Is your primary checking account (the one you use most often) linked to one of your savings accounts at the same bank to allow your bank to transfer money between accounts when you overdraw your account? (This feature is called overdraft protection)
    - 1 Yes
    - 2 No
    - 3 I don’t know
Endif
if BA_Adopter != 0;

- (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

- (PA016_intro)When you get cash, where do you most often get it? Please rank up to three sources. Rank 1 for the most common, 2 for the second most, and 3 for the third most.


12
<table>
<thead>
<tr>
<th>Location</th>
<th>Method</th>
<th>Ranking (1,2,3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automated Teller Machine (ATM)</td>
<td>(PA016_a)ATM/Debit card</td>
<td></td>
</tr>
<tr>
<td>Bank Teller</td>
<td>(PA016_b)Making an account withdrawal</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(PA016_c)Cashing a personal check</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(PA016_d)Cashing a paycheck</td>
<td></td>
</tr>
<tr>
<td>Check cashing store</td>
<td>(PA016_e)Cashing a personal check</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(PA016_f)Cashing a paycheck</td>
<td></td>
</tr>
<tr>
<td>Retail or Grocery store</td>
<td>(PA016_g)Cash back from an ATM/debit card</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(PA016_h)Cashing a personal check</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(PA016_l)Cashing a paycheck</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(PA016_j)Cashing all or part of a paycheck</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(PA016_k)Receive pay in cash</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(PA016_m)Cashing a personal check</td>
<td></td>
</tr>
<tr>
<td>Family, friend, or other household member</td>
<td>(PA016_m)</td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td>(PA016_n)Specify (PA016_other)</td>
<td></td>
</tr>
</tbody>
</table>

- (PA017) When you get cash, what amount do you get most often? If you never get cash, please enter 0.
  - $________.00

- (PA018_intro) In a typical period (week, month, or year), how often do you get cash? If never, please enter 0 in any box.

| (PA018_a)______time(s) per week | (PA018_b)______time(s) per month | (PA018_c)______time(s) per year* |

(PA018_asterisk)*Use this frequency if you typically get cash fewer than once a month

CCADOPTER := 0

- (PA019_intro) How many credit cards do you have?
  - If none, please enter 0.
  - (PA019_a) Number of credit cards that give rewards
  - (PA019_b) Number of credit cards that do not give rewards

IF PA019_a > 0 OR PA019_b > 0 THEN
  CCADOPTER := 1
ENDIF

IF PA019_a = 0 AND PA019_b = 0 THEN
  - (PA020) Have you ever had a credit card in the past?
    - 1 Yes
    - 2 No
  CCEVER := 0
  IF PA020 = 1 THEN
    CCEVER := 1
  ENDIF
ENDIF

PCADOPTER := 0

PCEVER := 0

- (PA021_intro) How many prepaid cards do you currently have?
  - (PA021_a) Number of prepaid cards I bought for my own use
  - (PA021_b) Number of prepaid cards I received for my own use

IF PA021_a = 0 AND PA021_b = 0 THEN
  - (PA022) Have you ever had a prepaid card in the past?
    - 1 Yes
    - 2 No
  IF PA022 = 1 THEN
    PCEVER := 1
ENDIF
ENDIF

IF PA021_a > 0 OR PA021_b > 0 THEN
  PCADOPTER := 1
  - (PA022_extra) In the past 12 months did you add money to any of your prepaid cards?
    - 1 Yes
    - 2 No
  if PA022_extra = 1 then
    - (PA023_intro) In a typical period (week, month, or year), how often do you add money to your prepaid cards? 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) | (PA023_b) | (PA023_c) |
|__________|__________|__________|
| time(s) per week | OR time(s) per month | OR time(s) per year* |

(PA023_asterisk)* Use this frequency if you typically make fewer than one payment per month.

ENDIF

ENDIF

- (PA024) Do you have any automatic bill payments set up to occur this month?
  - 1 Yes
  - 2 No

ABPADOPTER := 0

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

ENDIF
• (PA026) Have you set up access to mobile banking for your cell phone? NOTE: This is not telephone banking
  o 1 Yes
  o 2 No

MBADOPTER := 0

IF PA026 = 1 THEN
  MBADOPTER := 1
ENDIF

• (PA027) Do you have any payment methods with contactless payment technology? Check all that apply:
  o 1 Credit card
  o 2 Debit card
  o 3 Prepaid card
  o 4 Electronic toll payment
  o 5 Key fob

IF CHKEVER=1 OR CHKADOPTER=1 OR DCEVER=1 OR DCADOPTER=1 OR ATMEVER=1 OR ATMADOPTER=1 OR CCEVER=1 OR CCADOPTER=1 OR PCEVER=1 OR PCADOPTER=1 OR ABPEVER=1 OR ABPADOPTER=1 OR OBPPADOPTER=1 OR OBADOPTER=1 OR MBADOPTER=1 OR TBADOPTER=1 THEN

• (PA028_intro) When did you first get or set up each of these payment methods? Please give one answer per row

<table>
<thead>
<tr>
<th>What year was it?</th>
<th>OR How many years ago?</th>
<th>OR How old were you?</th>
</tr>
</thead>
</table>

IF CHKEVER=1 OR CHKADOPTER=1 THEN
  1. Checking account (PA028_a[1], PA028_a[2], PA028_a[3])
ENDIF
IF DCEVER=1 OR DCADOPTER=1 THEN
  2. Debit card (PA028_b[1], PA028_b[2], PA028_b[3])
ENDIF
IF ATMEVER=1 OR ATMADOPTER=1 THEN
  3. ATM card (PA028_c[1], PA028_c[2], PA028_c[3])
ENDIF
IF CCEVER=1 OR CCADOPTER=1 THEN
  4. Credit card (PA028_d[1], PA028_d[2], PA028_d[3])
ENDIF
IF PCEVER=1 OR PCADOPTER=1 THEN
  5. Prepaid card (PA028_e[1], PA028_e[2], PA028_e[3])
ENDIF
IF ABPEVER=1 OR ABPADOPTER=1 THEN
  6. Automatic bill payments (PA028_f[1], PA028_f[2], PA028_f[3])
ENDIF
IF OBADOPTER=1 THEN
  7. Online banking (any) (PA028_g[1], PA028_g[2], PA028_g[3])
ENDIF
IF OBPPADOPTER=1 THEN
  8. Bill payment function of online banking (PA028_h[1], PA028_h[2], PA028_h[3])
ENDIF
IF MBADOPTER=1 THEN
  9. Mobile banking (PA028_i[1], PA028_i[2], PA028_i[3])
ENDIF
IF TBADOPTER=1 THEN
10. Telephone banking (PA028_j[1], PA028_j[2], PA028_j[3])

(error checking code goes here)

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 two types of payments:

* Bill payments
* Payments made for all other purchases

if ABPADOPTER = 1 then

- (PU002_intro2) In a typical period (week, month, or year), about 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></th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>If dcadopter = 1 then Paid with your debit card(s)</td>
<td>(pu002_a1)</td>
<td>(pu002_a2)</td>
<td>(pu002_a3)</td>
</tr>
<tr>
<td>If ccadopter = 1 then Charged to your credit card(s)</td>
<td>(pu002_b1)</td>
<td>(pu002_b2)</td>
<td>(pu002_b3)</td>
</tr>
<tr>
<td>If baadopter = 1 then Deducted from your bank account(s)</td>
<td>(pu002_c1)</td>
<td>(pu002_c2)</td>
<td>(pu002_c3)</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), about 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>If dcadopter = 1</td>
<td>(pu003_a1)</td>
<td>(pu003_a2)</td>
<td>(pu003_a3)</td>
</tr>
<tr>
<td>then Paid with your</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>debit card(s)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If ccadopter = 1</td>
<td>(pu003_b1)</td>
<td>(pu003_b2)</td>
<td>(pu003_b3)</td>
</tr>
<tr>
<td>then Charged to your</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>credit card(s)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If baadopter = 1</td>
<td>(pu003_c1)</td>
<td>(pu003_c2)</td>
<td>(pu003_c3)</td>
</tr>
<tr>
<td>then Deducted from your</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>bank account(s) on the</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>billing company’s web site</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If obbpadopter = 1</td>
<td>(pu003_d1)</td>
<td>(pu003_d2)</td>
<td>(pu003_d3)</td>
</tr>
<tr>
<td>then Paid with the online banking bill payment function on your bank’s web site</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(ERROR Catching code here)

END IF

- *(pu004_intro)In a typical period (week, month, or year) about 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 us 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>Paid in cash</td>
<td>Pa004_a1</td>
<td>Pa004_a2</td>
<td>Pa004_a3</td>
</tr>
<tr>
<td>Paid by check (paper) or money order</td>
<td>Pa004_b1</td>
<td>Pa004_b2</td>
<td>Pa004_b3</td>
</tr>
<tr>
<td>If dcadopter = 1</td>
<td>Pa004_c1</td>
<td>Pa004_c2</td>
<td>Pa004_c3</td>
</tr>
<tr>
<td>then Paid with your</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>debit card(s)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If ccadopter = 1</td>
<td>Pa004_d1</td>
<td>Pa004_d2</td>
<td>Pa004_d3</td>
</tr>
<tr>
<td>then Charged to your</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>credit card(s)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If pcadopter = 1</td>
<td>Pa004_e1</td>
<td>Pa004_e2</td>
<td>Pa004_e3</td>
</tr>
<tr>
<td>then Paid with your</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>prepaid card(s)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(ERROR Catching code here)

*(pu005_intro)Now we will ask about all other payments and purchases besides bills.

- *(pu005_intro2)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.

**Online Payments**
- All purchases made on the Internet (except bill payments)

*\(pu005\_asterisk\)Please use the Per year frequency if you typically make fewer than one payment per month.

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check  (paper) or money order</td>
<td>Pu005_a1</td>
<td>Pu005_a2</td>
<td>Pu005_a3</td>
</tr>
<tr>
<td>If (d)adopter = 1 then Debit card</td>
<td>Pu005_b1</td>
<td>Pu005_b2</td>
<td>Pu005_b3</td>
</tr>
<tr>
<td>If (b)adopter = 1 then Deducted from your bank account(s)</td>
<td>Pu005_c1</td>
<td>Pu005_c2</td>
<td>Pu005_c3</td>
</tr>
<tr>
<td>If (c)adopter = 1 then Credit Card</td>
<td>Pu005_d1</td>
<td>Pu005_d2</td>
<td>Pu005_d3</td>
</tr>
<tr>
<td>If (p)ccadorter = 1 then Prepaid card</td>
<td>Pu005_e1</td>
<td>Pu005_e2</td>
<td>Pu005_e3</td>
</tr>
</tbody>
</table>

(error catching code here)

- *(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:**
- Grocery stores, supermarkets, and food stores
- Restaurants, bars, and coffee shops
- Superstores, warehouses, club stores
- Drug or convenience stores
- Gas stations

Note: Please answer only for goods purchased in person at these (and similar) types of stores. The next two questions ask about other goods sold at other stores and in-person purchases of services.

*\(pu006\_a\_asterisk\)Please use the Per year frequency if you typically make fewer than one payment per month.

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>Pu006a_a1</td>
<td>Pu006a_a2</td>
<td>Pu006a_a3</td>
</tr>
<tr>
<td>Check  (paper) or money order</td>
<td>Pu006a_b1</td>
<td>Pu006a_b2</td>
<td>Pu006a_b3</td>
</tr>
<tr>
<td>If (d)adopter = 1 then Debit card</td>
<td>Pu006a_c1</td>
<td>Pu006a_c2</td>
<td>Pu006a_c3</td>
</tr>
<tr>
<td>If (c)adopter = 1 then Credit card</td>
<td>Pu006a_d1</td>
<td>Pu006a_d2</td>
<td>Pu006a_d3</td>
</tr>
<tr>
<td>If (p)ccadorter = 1 then Prepaid card</td>
<td>Pu006a_e1</td>
<td>Pu006a_e2</td>
<td>Pu006a_e3</td>
</tr>
</tbody>
</table>

(error catching code here)
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 0 in the appropriate row.

**Retail other goods (shopping in person)** including:
- General merchandise and department stores
- Electronics and appliances stores
- Home goods, hardware stores, and furniture stores
- Office supply stores
- Other miscellaneous and specialty 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.

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

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>Pu006b_a1</td>
<td>Pu006b_a2</td>
<td>Pu006b_a3</td>
</tr>
<tr>
<td>Check (paper) or money order</td>
<td>Pu006b_b1</td>
<td>Pu006b_b2</td>
<td>Pu006b_b3</td>
</tr>
<tr>
<td><em>Debit card</em></td>
<td>Pu006b_c1</td>
<td>Pu006b_c2</td>
<td>Pu006b_c3</td>
</tr>
<tr>
<td><em>Credit card</em></td>
<td>Pu006b_d1</td>
<td>Pu006b_d2</td>
<td>Pu006b_d3</td>
</tr>
<tr>
<td><em>Prepaid card</em></td>
<td>Pu006b_e1</td>
<td>Pu006b_e2</td>
<td>Pu006b_e3</td>
</tr>
</tbody>
</table>

(error catching code here)

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 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
- Person-to-person payments

*Please use the Per year frequency if you typically make fewer than one payment per month.*
Cash
Check (paper) or money order

If dcadopter = 1 then
Debit card
If ccadopter = 1 then
Credit card
If pcadopter = 1 then
Prepaid card

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

Money orders for bill payments
Money orders for all other payments
Travelers checks

IF CCADOPTER = 1 THEN

(PU009) During the past 12 months, did you carry and 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?

$________.00

(PU011) Compared to 12 months ago, what is the unpaid balance on all your credit cards?
1. Much lower
2. Lower
3. About the Same
4. Higher
5. Much Higher
Looking BACK to about ___*____ ago, how has your use of each payment method changed? *Randomized: 1 or 3 years

Please check one per row.

<table>
<thead>
<tr>
<th></th>
<th>1 Decreased a lot</th>
<th>2 Decreased somewhat</th>
<th>3 About the same</th>
<th>4 Increased Somewhat</th>
<th>5 Increased a lot</th>
</tr>
</thead>
<tbody>
<tr>
<td>(pu012_a) Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF CHKEVER = 1 or CHKADOPTER = 1 THEN (pu012_b) Check (paper) or money order</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pu013_a)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF CHKEVER = 1 or CHKADOPTER = 1 THEN (pu012_c) Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pu012_d) Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF CCEVER = 1 or CCADOPTER = 1 THEN (pu012_e) Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pu012_f) Electronic Deduction</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF CCEVER = 1 or CCADOPTER = 1 THEN (pu012_g) Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF ABPEVER = 1 or ABPADOPTER = 1 THEN (pu012_h) Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF ABPEVER = 1 or ABPADOPTER = 1 THEN (pu012_i) Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF ABPADOPTER = 1 THEN (pu012_j) Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Looking AHEAD to about ____*____ from now, how do you expect your use of each payment method to change? *Randomized: 1 or 3 years

<table>
<thead>
<tr>
<th></th>
<th>1 Will decrease a lot</th>
<th>2 Will decrease somewhat</th>
<th>3 Will stay about the same</th>
<th>4 Will increase somewhat</th>
<th>5 Will increase a lot</th>
</tr>
</thead>
<tbody>
<tr>
<td>(pu013_a) Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF CHKEVER = 1 or CHKADOPTER = 1 THEN (pu013_b) Check (paper) or</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>money order</td>
<td>IF DCEVER = 1 or DCADOPTER = 1 THEN (PU013_c)</td>
<td>Debit card</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-------------</td>
<td>---------------------------------------------</td>
<td>-----------</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>IF CCEVER = 1 or CCADOPTER = 1 THEN (PU013_d)</td>
<td>Credit card</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>IF PCEVER = 1 or PCADOPTER = 1 THEN (PU013_e)</td>
<td>Prepaid card</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>IF ABPEVER = 1 or ABPADOPTER = 1 THEN (PU013_f)</td>
<td>Electronic Deduction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>IF OBBPADOPTER = 1 THEN (PU013_g)</td>
<td>Online Bill Payment</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

if CHKADOPTER = 1 THEN

- (PU014) Have you ever experienced the following types of conversion of a paper check to an electronic payment?

Check one only.

- 1 Check converted at a retail store (check returned immediately)
- 2 Check converted at a Post Office box by a billing company (check not returned)
- 3 Both types of conversion
- 4 Neither type of conversion
- 5 I don’t know

if PU014 = 1 or PU014 = 2 or PU014 = 3 then

- (PU015) What did you do in response to the paper check conversion?

Check one only.

- 1 Change to another payment method
- 2 Change to a different store or company
- 3 Both changes
- 4 Nothing
else
  • (PU016) What would you do if your paper check were converted?
    Check one only.
    o 1 Change to another payment method
    o 2 Change to a different store or company
    o 3 Both changes
    o 4 Nothing
    o 5 I don’t know
endif

• (PU017) If your bank charged you __*___ cents ($0) per check, how would your use of checks change?
  *Randomized: 5,10,25, or 50 cents
    o 1 Would stop using
    o 2 Would decrease a lot
    o 3 Would decrease somewhat
    o 4 Would stay about the same
    o 5 Would increase somewhat
    o 6 Would increase a lot
    o 7 Would start using

(PU018) **Float** is the time between the moment you write a check and the moment money is deducted from your checking account.
  • If float were eliminated, so money was deducted from your account immediately, how would your use of checks change?
    o 1 Would stop using
    o 2 Would decrease a lot
    o 3 Would decrease somewhat
    o 4 Would stay about the same
    o 5 Would increase somewhat
    o 6 Would increase a lot
    o 7 Would start using

• (PU020) If your bank no longer returned your original (paper) checks under any circumstances, how would your use of checks change?
  o 1 Would stop using
  o 2 Would decrease a lot
  o 3 Would decrease somewhat
  o 4 Would stay about the same
  o 5 Would increase somewhat
  o 6 Would increase a lot
  o 7 Would start using

ENDIF *(if chkadopter = 1);

V. **Payment History (PH)**

Now we will ask questions that will help us understand your payment decisions better.
• (PH001) During the past 12 months, did you use a self-service checkout line at a retail store?
  o 1 Yes
  o 2 No

• (PH003) During the past 12 months, which of the following situations were true for you? Please check all that apply.
  o 1 One of your telephone numbers was unlisted
  o 2 Your identity was blocked from outgoing calls made by one of your telephone numbers
  o 3 You were registered for a ‘Do not call’ list to prevent phone solicitations

• (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? Please check all that apply (Randomized)
  1 – 7 is randomized among the following response categories
  o Account number
  o Address
  o Credit card number
  o Debit card number
  o Mother’s maiden name
  o Phone number
  o Social security number

• (PH006) What is your most recent credit rating, as measured by a FICO score?
  o 1 Below 600
  o 2 600-649
  o 3 650-699
  o 4 700-749
  o 5 750-800
  o 6 Above 800
  o 7 I don’t know

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

• (PH009) During the past 10 years, did you have any of these financial difficulties: bankruptcy, loan or credit card default, tax lien, foreclosure, repossession, or account referred to a collection agency?
  o 1 Yes
  o 2 No

• (PH010) During the past 12 months, when did you most often pay your monthly bills other than pre-scheduled automatic bill payments?
  o 1 Right away (within 1 week of receiving the bill)
  o 2 Last minute (within 1 week of the due date

• (PH011) During the **past 12 months**, did you forget to pay any monthly bill on time even though you had enough money in your bank account?
  - 1 Yes
  - 2 No

• (PH012) During the **past 12 months**, did you do any of the following? Please check all that apply.
  - 1 Use coupons
  - 2 Use mail-in rebates
  - 3 Shop at a wholesale club
  - 4 Pay in cash to receive a discount

• (PH013) During the **past 12 months**, did you pay a membership fee (such as a gym or exercise facility, wholesale club, online grocery store, online video service, etc.) and then use the membership privileges less than you expected?
  - 1 Yes
  - 2 No

• (PH014) Who prepared (or will prepare) your most recent federal income tax return? *(Randomized)*
  1 – 6 are randomized, 7 is always Other(specify)
  - I did, using tax computer software
  - I did, by hand (paper tax return
  - A family member, household member, or friend
  - A tax service company
  - My accountant or financial planner
  - I have never submitted a federal tax return
  - 7 Other ________ (specify)
    - (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)?
  - 1 Yes
  - 2 No

VI. **Demographics (DE)**

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

• (de001) What is the highest level of school **your mother** completed or the highest degree she received?
  - 1 Less than 1st grade
  - 2 1st, 2nd, 3rd, or 4th grade
  - 3 5th or 6th grade
  - 4 7th or 8th grade
  - 5 9th grade
  - 6 10th grade
  - 7 11th grade
8 12th grade NO DIPLOMA
9 HIGH SCHOOL GRADUATE high school DIPLOMA or the equivalent (For example: GED)
10 Some college but no degree
11 Associate degree in college: Occupational/vocational program
12 Associate degree in college: Academic program
13 Bachelor’s degree (For example: BA, AB, BS)
14 Master’s degree (For example: MA, MS, MEng, MEd, MSW, MBA
15 Professional School Degree (For example: MD, DDS, DVM, LLB, JD)
16 Doctorate degree (For example, PhD, EdD)
17 I don’t know

IF internetlocation > 1 THEN

• (DE005) Do you have regular access to the Internet at home?
  1 Yes
  2 No

IF DE005 = 1 THEN

  • (DE006) What type of internet connection do you have at home?
    1 Dial-up modem (via personal computer or internet player)
    2 Cable modem
    3 DSL
    4 Satellite dish
    5 Local network
    6 Other connection
    7 I don’t know

Endif

Endif

IF familyincome = 14 THEN

• (DE010) In your “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?
  1 $75,000-$99,999
  2 $100,000-$124,000
  3 $125,000-$199,999
  4 $200,000 or more

End if

• (DE011) What 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) 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 = 1 then

  • (DE014) What is the approximate market value of your primary home?
Please enter your answer below in thousands of dollars.

- \$______,000

- **(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.

  - \$______,000

Endif

if DE013 = 1 then

  -(DE016) 'Excluding the net worth of your primary home, what is the approximate net worth of your household's other assets? Include real estate other than your primary home. Please enter your answer below in thousands of dollars.'

else

  -(DE016) What is the approximate net worth of your household's assets? Include real estate that you own.
  Please enter your answer below in thousands of dollars.'

endif

**(DE017)** Many religions and philosophies have important teachings about money, finances, and spending.

- What is your **primary** religion or secular philosophy?
  - 1 I prefer not to answer
  - 2 None
  - 3 Undecided
  - 4 Agnosticism
  - 5 Atheism
  - 6 Babi & Baha'i
  - 7 Buddhism
  - 8 Chinese traditional (for example, Confucianism, Taoism, etc)
  - 9 Christian Science
  - 10 Christianity-Roman Catholic
  - 11 Christianity-Eastern Orthodox (Greek, Russian, etc)
  - 12 Christianity-Anglican, Episcopalian, Lutheran, Methodist, or Presbyterian
  - 13 Christianity-Baptist, Congregational, Reformed, or United Churches of Christ
  - 14 Christianity-Assemblies of God, Charismatic, Churches of Christ, or Pentecostal
  - 15 Christianity-Other Protestant denominations
  - 16 Christianity-Non-denominational (See also Jehovah’s Witnesses, Mormonism, Seventh-day Adventism, and Unity)
  - 17 Free thinkers
  - 18 Hinduism
  - 19 Humanism-non-religious
  - 20 Humanism-religious
  - 21 Islam-Shi’ite
  - 22 Islam-Sunni
  - 23 Islam-Other
  - 24 Jehovah’s Witnesses
  - 25 Judaism-Conservative
  - 26 Judaism-Orthodox
  - 27 Judaism-Reform
  - 28 Mormonism (Church of Jesus Christ of Latter-day Saints)
2008 Survey of Consumer Payment Choice (9/16/2008)

- 29 New Age
- 30 Scientology
- 31 Seventh-day Adventism
- 32 Sikhism
- 33 Unitarian Universalism
- 34 Unity
- 35 Other (specify)____(DE017_other)

- (DE018) While answering this survey, did you look at your financial statements, receipts, old checks, websites, or other records at any time? (It is ok if you did).
  o 1 Yes
  o 2 No

- (CS_001) Could you tell us how interesting or uninteresting you found the questions in this interview?
  o 1 Very interesting
  o 2 Interesting
  o 3 Neither interesting or uninteresting
  o 4 Uninteresting
  o 5 Very uninteresting

- (CS_002) Would you have completed this interview if it had been conducted on the phone?
  o 1 Yes
  o 2 No

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