The 2008 Survey of Consumer Payment Choice

Survey Questionnaire

Federal Reserve Bank of Boston
2008 SCPC Questionnaire
(RAND American Life Panel MS15)
September 16, 2008

Note: Prior to answering the questions in the Survey of Consumer Payment Choice, the respondent is asked to complete the RAND Corporation’s My Household Questionnaire (MHQ) module. The MHQ is used to gather demographic data about each respondent. For more information about the MHQ, contact Tania Gutsche, Panel Manager and Technical Support, Roybal Center for Financial Decision Making, RAND Corporation, at Tania_Gutsche@rand.org. For questions about this questionnaire, please contact Kevin Foster, at kevin.foster@bos.frb.org.

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 to or use the payment method.

I. Financial Responsibility (FR)

(FR001_intro) First, help us to understand your role in the financial activity of your household.

- In your household, how much responsibility do you have for these tasks? Check one per row only.

<table>
<thead>
<tr>
<th></th>
<th>1 None or almost none</th>
<th>2 Some</th>
<th>3 Shared equally with other household members</th>
<th>4 Most</th>
<th>5 All or almost all</th>
</tr>
</thead>
<tbody>
<tr>
<td>(FR001_a) Budgeting &amp; managing income</td>
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<tr>
<td>(FR001_b) Paying bills</td>
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<td>(FR001_c) Shopping</td>
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<td>(FR001_d) Investing &amp; managing assets</td>
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</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. The 6 payment instruments appear in each characteristic assessment matrix 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></th>
<th>1 Very Risky</th>
<th>2 Risky</th>
<th>3 Neither risky nor secure</th>
<th>4 Secure</th>
<th>5 Very Secure</th>
</tr>
</thead>
<tbody>
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</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>
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</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>
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</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>
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**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>
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**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>
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</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>
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</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>
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<td>AS003_a{}</td>
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</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 two questions, AS011a and AS011b, 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
  - Ease of Use
  - Speed

- (AS012_Intro) 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 for the respondent to rate 6 payment characteristics. These six payment characteristics consist of the original 8 payment characteristics, minus the two characteristics chosen in AS011a and AS011b. The remaining payment characteristics are randomized and given the variable names AS012_a, AS012_b, AS012_c, AS012_d, AS012_e, AS012_f.
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.
    o (PA001_a) Number of checking accounts
    o (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
  o (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.
    o (PA002_a) I don’t write enough checks to make it worthwhile
    o (PA002_b) The minimum balance is too high
    o (PA002_c) I don’t like dealing with banks
    o (PA002_d) The fees and service charges are too high
    o (PA002_e) I cannot manage or balance a checking account
    o (PA002_f) No bank has convenient hours or location
    o (PA002_g) I do not have enough money
    o (PA002_h) I have or (had) credit problems
    o (PA002_i) I have privacy concerns
    o (PA002_j) I have security concerns
    o (PA002_k) I do not need/want an account
    o (PA002_l) I cannot get an account from any bank
    o (PA002_m) I have a savings account that meets all of my banking needs
    o (PA002_n) Other (explain)
      o (PA002_other)

  o (PA003) Have you ever had a checking account in the past?
    o 1 Yes
    o 2 No

IF PA003 = 1 THEN
  CHKEVER := 1
else
CHKEVER := 0
ENDIF

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

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
• (NEWTB) Have you ever had telephone banking in the past?
  - 1 Yes
  - 2 No

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

• (NEWOB) Have you ever had online banking in the past?
  - 1 Yes
  - 2 No

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

• (NEWOBPP) Have you ever had online banking bill payment in the past?
  - 1 Yes
  - 2 No

if NEWOBPP = 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.
    - (PA008_a) Number of debit cards (these are also ATM cards):
    - (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

• (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
end

• (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

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
  TBADOPTE := 1
else
  TBADOPTE := 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

• (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
  else
    OBADOPTER := 0
  endif

  • (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
  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

else
  OBADOPTER := 0

• (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

endif

if CHKADOPTER = 1 then
  • (PA004) Does your primary checking account earn interest?
    o 1 Yes
    o 2 No
    o 3 I don’t know

  • (PA006) At what type of bank is your primary checking account?
    o 1 Large national or international commercial bank
    o 2 Small local or regional commercial bank
    o 3 Savings and loan
If SAVADOPTER = 1 then

• (PA007) At what type of bank is your primary savings account?
  o 1 Large national or international commercial bank
  o 2 Small local or regional commercial bank
  o 3 Savings and loan
  o 4 Credit union
  o 5 Internet bank
  o 6 Other:
    ▪ (PA007_other) (please specify) __________

Endif

If 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)
  o 1 Yes
  o 2 No
  o 3 I don’t know

Endif

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)...
  o (PA015_a) ...in your wallet, purse, and/or pocket? About $ _____.00
  o (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.

<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_i) Cashing a paycheck</td>
<td></td>
</tr>
<tr>
<td>Employer</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_l) 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: Specify_{PA016_other}</td>
<td>(PA016_n)</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.
  o $_____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.
  o (PA019_a) Number of **credit cards** that give **rewards**
  o (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?
    o 1 Yes
    o 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?
  If none, please enter 0.
  o (PA021_a) Number of **prepaid cards** I bought for my own use
  o (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?
    o 1 Yes
    o 2 No
  IF PA022 = 1 THEN
    PCEVER := 1
  ENDIF
ENDIF

IF PA021_a > 0 OR PA021_b > 0 THEN
  • (PA022_extra) In the past 12 months did you add money to any of your **prepaid cards**?
    o 1 Yes
    o 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)_____time(s) per week | (PA023_b) OR_____ time(s) per month | (PA023_c) 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?
  o 1 Yes
  o 2 No

ABPADOPTER := 0

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

• (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 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 OBBPADOPTER=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])
ENDIF

(Error catching code goes here.)
ENDIF

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 ABPA('DPTER = 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 dcadop5er =1 then</td>
<td>(pu003_a1)</td>
<td>(pu003_a2)</td>
<td>(pu003_a3)</td>
</tr>
<tr>
<td>Paid with your debit card(s)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If ccadop5er = 1 then</td>
<td>(pu003_b1)</td>
<td>(pu003_b2)</td>
<td>(pu003_b3)</td>
</tr>
<tr>
<td>Charged to your credit card(s)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If baadop5er = 1 then</td>
<td>(pu003_c1)</td>
<td>(pu003_c2)</td>
<td>(pu003_c3)</td>
</tr>
<tr>
<td>Deducted from your bank account(s) on the billing company’s web site</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If obbpadop5er = 1 then</td>
<td>(pu003_d1)</td>
<td>(pu003_d2)</td>
<td>(pu003_d3)</td>
</tr>
<tr>
<td>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 goes 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 use the Per year frequency if you typically make fewer than one payment per month

<table>
<thead>
<tr>
<th>Paid in</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>cash</td>
<td>Pa004_a1</td>
<td>Pa004_a2</td>
<td>Pa004_a3</td>
</tr>
<tr>
<td>check</td>
<td>Pa004_b1</td>
<td>Pa004_b2</td>
<td>Pa004_b3</td>
</tr>
<tr>
<td>debit card(s)</td>
<td>Pa004_c1</td>
<td>Pa004_c2</td>
<td>Pa004_c3</td>
</tr>
<tr>
<td>credit card(s)</td>
<td>Pa004_d1</td>
<td>Pa004_d2</td>
<td>Pa004_d3</td>
</tr>
<tr>
<td>prepaid card(s)</td>
<td>Pa004_e1</td>
<td>Pa004_e2</td>
<td>Pa004_e3</td>
</tr>
</tbody>
</table>

(Error catching code goes here.)
Now we will ask about all other payments and purchases besides bills.

- 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)

*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 dcadopter = 1 then Debit card</td>
<td>Pu005_b1</td>
<td>Pu005_b2</td>
<td>Pu005_b3</td>
</tr>
<tr>
<td>If baadopter = 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 ccadopter = 1 then Credit Card</td>
<td>Pu005_d1</td>
<td>Pu005_d2</td>
<td>Pu005_d3</td>
</tr>
<tr>
<td>If pcadopter = 1 then Prepaid card</td>
<td>Pu005_e1</td>
<td>Pu005_e2</td>
<td>Pu005_e3</td>
</tr>
</tbody>
</table>

*(Error catching code goes 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 basic 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.

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

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

* (Error catching code goes 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.

*(pu006b_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>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>If dcadaptor = 1 then Debit card</td>
<td>Pu006b_c1</td>
<td>Pu006b_c2</td>
<td>Pu006b_c3</td>
</tr>
<tr>
<td>If ccadaptor = 1 then Credit card</td>
<td>Pu006b_d1</td>
<td>Pu006b_d2</td>
<td>Pu006b_d3</td>
</tr>
<tr>
<td>If pcadaptor = 1 then Prepaid card</td>
<td>Pu006b_e1</td>
<td>Pu006b_e2</td>
<td>Pu006b_e3</td>
</tr>
</tbody>
</table>

(Error catching code goes here.)
• (pu006c_intro) In a typical period (week, month, or year), how many of the following payments do you make?

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

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

*(pu006c_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>Pu006c_a1</td>
<td>Pu006c_a2</td>
<td>Pu006c_a3</td>
</tr>
<tr>
<td>Check (paper) or money order</td>
<td>Pu006c_b1</td>
<td>Pu006c_b2</td>
<td>Pu006c_b3</td>
</tr>
<tr>
<td>Debit card</td>
<td>Pu006c_c1</td>
<td>Pu006c_c2</td>
<td>Pu006c_c3</td>
</tr>
<tr>
<td>Credit card</td>
<td>Pu006c_d1</td>
<td>Pu006c_d2</td>
<td>Pu006c_d3</td>
</tr>
<tr>
<td>Prepaid card</td>
<td>Pu006c_e1</td>
<td>Pu006c_e2</td>
<td>Pu006c_e3</td>
</tr>
</tbody>
</table>

(Error catching code goes here.)

• (pu007) During the past 12 months what portion of retail purchases did you make online?
  - 1 None or almost none
  - 2 Less than half online
  - 3 About half
  - 4 More than half online
  - 5 All or almost all online

• (pu008_intro) In a typical period (week, month, or year), how often do you use the following payment methods?

  If never, please enter 0.

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

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Per week</th>
<th>Per month</th>
<th>Per year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money orders for bill payments</td>
<td>Pu008_a1</td>
<td>Pu008_a2</td>
<td>Pu008_a3</td>
</tr>
<tr>
<td>Money orders for all other payments</td>
<td>Pu008_b1</td>
<td>Pu008_b2</td>
<td>Pu008_b3</td>
</tr>
<tr>
<td>Travelers checks</td>
<td>Pu008_c1</td>
<td>Pu008_c2</td>
<td>Pu008_c3</td>
</tr>
</tbody>
</table>

(Error catching code goes here.)

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)?
  o 1 Yes
  o 2 No

IF PU009 = 1 THEN

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

• (pu011) Compared to 12 months ago, what is the unpaid balance on all your credit cards?
  o 1 Much lower
  o 2 Lower
  o 3 About the Same
  o 4 Higher
  o 5 Much Higher

ENDIF

ENDIF

• (pu012 intro) Looking BACK to about ___"___ ago, how has your use of each payment method changed? *Randomized: 3 or 5 years

Please check one per row.

<table>
<thead>
<tr>
<th>(pu012_a) Cash</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>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>IF DCEVER = 1 or DCADOPTER = 1 THEN (PU012_c) Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF CCEVER = 1 or CCADOPTER = 1 THEN (PU012_d) Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF PCEVER = 1 or PCADOPTER = 1 THEN (PU012_e) Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>IF ABPEVER = 1 or ABPADOPTER = 1 THEN (PU012_f) Electronic Deduction</td>
<td></td>
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</tr>
<tr>
<td>IF OBBPADOPTER = 1 THEN (PU012_g) Online Bill Payment</td>
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</tr>
</tbody>
</table>
Looking AHEAD to about ____*____ from now, how do you expect your use of each payment method to change? *Randomized: 3 or 5 years

<table>
<thead>
<tr>
<th>(pu013_a)</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>Cash</td>
<td></td>
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</tr>
<tr>
<td>IF CHKEVER = 1 or CHKADOPTER = 1 THEN (PU013_b)</td>
<td>Check (paper) or money order</td>
<td></td>
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<tr>
<td>Debit card</td>
<td></td>
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</tr>
<tr>
<td>IF DCEVER = 1 or DCADOPTER = 1 THEN (PU013_c)</td>
<td>Debit card</td>
<td></td>
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<tr>
<td>Credit card</td>
<td></td>
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</tr>
<tr>
<td>IF CCEVER = 1 or CCADOPTER = 1 THEN (PU013_d)</td>
<td>Credit card</td>
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<tr>
<td>Prepaid card</td>
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</tr>
<tr>
<td>IF PCEVER = 1 or PCADOPTER = 1 THEN (PU013_e)</td>
<td>Prepaid card</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Electronic Deduction</td>
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</tr>
<tr>
<td>IF ABPEVER = 1 or ABPADOPTER = 1 THEN (PU013_f)</td>
<td>Electronic Deduction</td>
<td></td>
<td></td>
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<tr>
<td>Online Bill Payment</td>
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</tr>
<tr>
<td>IF OBPPADOPTER = 1 THEN (PU013_g)</td>
<td>Online Bill Payment</td>
<td></td>
<td></td>
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<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.

- Check converted at a retail store (check returned immediately)
• (PU014) 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
2008 Survey of Consumer Payment Choice

- 5 Would increase somewhat
- 6 Would increase a lot
- 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?
  - 1 Yes
  - 2 No

- (PH003) During the past 12 months, which of the following situations were true for you? Please check all that apply.
  - 1 One of your telephone numbers was unlisted
  - 2 Your identity was blocked from outgoing calls made by one of your telephone numbers
  - 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?
  - 1 Yes, myself and someone I know well
  - 2 Yes, someone I know well only
  - 3 Yes, myself only
  - 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)
  Responses 1–7 are randomized among the following response categories.
  - Account number
  - Address
  - Credit card number
  - Debit card number
  - Mother’s maiden name
  - Phone number
  - Social security number

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

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

• (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)
  o 3 Between right away and last minute
  o 4 Late (after the bill is due)
  o 5 I don’t pay any bills
  o 6 I pay all of my bills using automatic bill payment

• (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?
  o 1 Yes
  o 2 No

• (PH012) During the past 12 months, did you do any of the following? Please check all that apply.
  o 1 Use coupons
  o 2 Use mail-in rebates
  o 3 Shop at a wholesale club
  o 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?
  o 1 Yes
  o 2 No

• (PH014) Who prepared (or will prepare) your most recent federal income tax return? (Randomized) Responses 1–6 are randomized among the following response categories, response 7 is always “Other (specify)”.
  o 1 I did, using tax computer software
  o 1 I did, by hand (paper tax return)
  o 2 A family member, household member, or friend
  o 3 A tax service company
  o 4 My accountant or financial planner
  o 5 I have never submitted a federal tax return
  o 6 Other _______ (specify)
    o (PH014_other) (specify)

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

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

- 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

- Do you have regular access to the Internet at home?
  - 1 Yes
  - 2 No

  IF DE005 = 1 THEN
  - 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

- 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

- What does your own personal income rank within your household?
o 1 Highest in my household
o 2 About equal to the highest (roughly the same as another household member)
o 3 2nd highest
o 4 3rd highest or lower

• (DE013) Do you and/or your spouse/partner own your primary home?
  Note: Even if you have an unpaid mortgage, you are considered the owner of the home.
o 1 Yes
o 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.
o $______,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.
o $______,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?
o 1 I prefer not to answer
o 2 None
o 3 Undecided
o 4 Agnosticism
o 5 Atheism
o 6 Babi & Baha’i
o 7 Buddhism
o 8 Chinese traditional (for example, Confucianism, Taoism, etc)
o 9 Christian Science
o 10 Christianity—Roman Catholic
o 11 Christianity—Eastern Orthodox (Greek, Russian, etc)
o 12 Christianity-Anglican, Episcopalian, Lutheran, Methodist, or Presbyterian
o 13 Christianity-Baptist, Congregational, Reformed, or United Churches of Christ
o 14 Christianity—Assemblies of God, Charismatic, Churches of Christ, or Pentecostal
o 15 Christianity—Other Protestant denominations
o 16 Christianity—Non-denominational (See also Jehovah’s Witnesses, Mormonism, Seventh-day Adventism, and Unity)
o 17 Free thinkers
o 18 Hinduism
o 19 Humanism—non-religious
o 20 Humanism—religious
o 21 Islam—Shi’ite
o 22 Islam—Sunni
o 23 Islam—Other
o 24 Jehovah’s Witnesses
o 25 Judaism—Conservative
o 26 Judaism—Orthodox
o 27 Judaism—Reform
o 28 Mormonism (Church of Jesus Christ of Latter-day Saints)
o 29 New Age
o 30 Scientology
o 31 Seventh-day Adventism
o 32 Sikhism
o 33 Unitarian Universalism
o 34 Unity
o 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.