2011 SCPC Questionnaire  
RAND American Life Panel MSXXX and “My Household Questionnaire”  
October, 2011

***Pink text*** = comments

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

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

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

IF cellphone = NO THEN
  • (evercell) Have you ever had a cell phone?
    1 Yes
    2 No
ENDIF

If cellphone = 1 then
  CPADOPTER := 1

  • (smartphone) A smart phone is a mobile telephone with features that may enable it to easily access the web, send e-mails, and interact with computers.

  Smart phones include the iPhone, Android, Blackberry, and Windows Mobile.

  Is your cell phone a smart phone?
  • Yes
  • No

Else
  CPADOPTER := 0
Thank you for taking this survey. We are studying consumer payment 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:

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

**Common Payment Methods**

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

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>Coins and paper bills.</td>
</tr>
<tr>
<td>Check</td>
<td>A piece of paper directing a financial institution to pay a specific amount of money to a person or business.</td>
</tr>
<tr>
<td>Debit card</td>
<td>A card that deducts directly from your bank account.</td>
</tr>
<tr>
<td>Credit card</td>
<td>A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.</td>
</tr>
<tr>
<td>Prepaid card</td>
<td>A card that has money stored or loaded onto the card. Also known as stored value cards or gift cards.</td>
</tr>
<tr>
<td>Bank account number</td>
<td>A payment made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc.</td>
</tr>
<tr>
<td>Online banking bill pay</td>
<td>A bill payment made from your bank’s online banking website. This payment does not require you or your bank to disclose your bank account number to a third party.</td>
</tr>
</tbody>
</table>

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

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II. Assessment of Characteristics (AS)

SECURITY

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

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

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

ACCEPTANCE FOR PAYMENT

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

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

<table>
<thead>
<tr>
<th></th>
<th>1 Rarely accepted</th>
<th>2 Occasionally accepted</th>
<th>3 Often accepted</th>
<th>4 Usually accepted</th>
<th>5 Almost always accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
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<td></td>
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<tr>
<td>Check</td>
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<tr>
<td>Debit card</td>
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<tr>
<td>Credit card</td>
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</tr>
</tbody>
</table>
COST

Please rate the COST of using each payment method.

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

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

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

CONVENIENCE

Please rate the CONVENIENCE of each payment method.

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

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

<table>
<thead>
<tr>
<th></th>
<th>1 Very inconvenient</th>
<th>2 Inconvenient</th>
<th>3 Neither inconvenient</th>
<th>4 Convenient</th>
<th>5 Very convenient</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td></td>
<td></td>
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<tr>
<td>Check</td>
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<td>Debit card</td>
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<tr>
<td>Credit card</td>
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<td>Prepaid card</td>
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<td>Bank account number</td>
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<tr>
<td>Online banking bill pay</td>
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<td></td>
</tr>
</tbody>
</table>
## GETTING & SETTING UP

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

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

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

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Check</strong></td>
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<td></td>
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</tr>
<tr>
<td><strong>Debit card</strong></td>
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</tr>
<tr>
<td><strong>Credit card</strong></td>
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<tr>
<td><strong>Prepaid card</strong></td>
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<tr>
<td><strong>Bank account number</strong></td>
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<td></td>
</tr>
<tr>
<td><strong>Online banking bill pay</strong></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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PAYMENT RECORDS

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

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

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

<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>Bank account number</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_g</td>
<td>Online banking bill pay</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- (AS012_Intro) Please rank the importance of each payment characteristic when you decide which payment method to use.

  - Please choose each ranking only once.

***A randomized table is created with the 6 variables for respondent to rate from 1 to 6***

<table>
<thead>
<tr>
<th></th>
<th>Least important 1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Most important 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>(AS012_a) Acceptance for Payment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(AS012_b) Getting &amp; Setting up</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(AS012_d) Cost</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(AS012_e) Convenience</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
• (AS004) How do you rate the security of the following means of making a payment?

***randomize order of categories****

<table>
<thead>
<tr>
<th></th>
<th>1 Very Risky</th>
<th>2 Risky</th>
<th>3 Neither risky nor secure</th>
<th>4 Secure</th>
<th>5 Very Secure</th>
</tr>
</thead>
<tbody>
<tr>
<td>(AS004_a) In person</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(AS004_b) Online</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(AS004_c) By mail</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(AS004_d) By phone, on a land line</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(AS004_e) Mobile phone</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

• (AS005) Rating the security of debit cards

Debit card payments sometimes require you to
  o Enter a Personal Identification Number (PIN)
  o Give your signature
  o No PIN or signature, typically for small dollar values
  o Card number entered online

How would you rate the security of each type of debit card transaction?

<table>
<thead>
<tr>
<th></th>
<th>1 Very Risky</th>
<th>2 Risky</th>
<th>3 Neither risky nor secure</th>
<th>4 Secure</th>
<th>5 Very Secure</th>
</tr>
</thead>
<tbody>
<tr>
<td>(AS005_a) PIN debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(AS005_b) Signature debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(AS005_c) No PIN and no signature debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(AS005_d)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Using a debit card online</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
III. Payment Adoption (PA)

(PA001)

Now we’re going to ask you about your checking and savings accounts.

**Checking accounts** allow you to make payments or withdrawals as often as necessary using checks, debit or ATM cards, or online payments. Some checking accounts pay interest on deposits and may be called *money market checking accounts*.

**Savings accounts** allow only a limited number of payments, withdrawals, or transfers. Savings accounts pay interest on deposits that is usually higher than interest-bearing checking accounts. Examples include traditional savings accounts, money market savings accounts, Christmas Club accounts, and Coverdell or 529 education accounts.

When answering the questions, please keep the following in mind:

- *If you are married or living with a partner, please report all accounts of your own and all accounts held jointly with your spouse or partner, but not any accounts held only by your spouse or partner.*

- *If you own or operate a business, please do not report accounts used for business purposes only.*

- *Enter “0” if you have no accounts of the indicated type.*

How many accounts do you have at any financial institution, including banks, credit unions, brokerages, or investment firms?

- *Do not include deposits held at online services such as PayPal.*

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

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

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

ENDIF

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

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
MOADOPTER := 0  *money order;
MOEVER := 0
TCADOPTER := 0  *travelers checks;
TCEVER := 0
PPEVER := 0
MBADOPTER := 0  *mobile banking;
MBEVER := 0

if BA_ADOPTER = 0 then
  if (chkever = 1 or savever = 1) then
    • (PA010) A debit card allows you to make purchases or payments in addition to allowing access to your bank accounts through an automated teller machine (ATM).

    Have you ever had a debit card?
      o 1 Yes
      o 2 No

    if PA010 = 1 then
      DCEVER := 1
      ATMEVER := 1
    else
      DCEVER := 0
      ATMEVER := 0
  endif
• (PA009) An **ATM card** is a card that allows you to deposit or withdraw cash from an automated teller machine, but cannot be used for purchases or payments.

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

- 1 Yes
- 2 No

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

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

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

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

- 1 Yes
- 2 No

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

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

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

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

- 1 Yes
- 2 No

```c
if NEWOB = 1 then
```

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OBEVER := 1

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

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

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

Have you ever **set up access to** online banking bill payment?
  - 1 Yes
  - 2 No

if NEWOBBP = 1 then
  OBBPEREVER := 1
else
  OBBPEREVER := 0
endif

else
  OBEVER := 0
endif

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

ENDIF  *ending if BA_Adopter = 0;

if BA_Adopter != 0 then
  if CHKADOPTER = 1 then
    - **PA004** Your primary checking account is the checking account you use most often.

    What **interest rate** do you earn on the balance in your primary checking account?
      - Include money market accounts if that is your primary checking account
      - Please choose “0%” if you do not earn interest.

    DROP DOWN BOX WITH ENTRIES
      - [initial box] *** Select one ***
      - 0%
      - 0.01 to 0.25%
      - 0.26 to 0.50%
      - 0.51 to 0.75%
      - 0.76 to 1.00%
      - 1.01 to 1.25%
      - 1.26 to 1.50%
o 1.51 to 1.75%
o 1.76 to 2.00%
o 2.01 to 2.25%
o 2.26 to 2.50%
o 2.51 to 2.75%
o 2.76 to 3.00%
o More than 3.00%
o Don’t know

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

• (PA035) Have you written a paper check to make a payment in the past 12 months?
o 1 Yes
o 2 No

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

Endif  ***chkadopter = 1***

If SAVADOPTER = 1 then
• (PA007) At what type of financial institution is your primary savings account?
o 1 Commercial bank
o 2 Savings and loan
o 3 Credit union
o 4 Brokerage
o 5 Internet bank
o 6 Other:
  ▪ (PA007_other) (please specify)_______

Endif

If (CHKADOPTER = 1) then
  o (PA005) Overdraft protection is a service that your bank provides when you make a transaction that exceeds your account balance.

Overdraft protection covers the difference between the transaction amount and your account balance, and therefore you will avoid a fee from the retailer or merchant for having insufficient funds.
Overdraft protection can be activated by linking a savings account or credit card to your checking account, or through overdraft insurance for instance.

Does your checking account have **overdraft protection**?

- 1 Yes
- 2 No
- 3 I don’t know

**Endif**

- (PA008_Intro) **An ATM card** is a card that allows you to deposit or withdraw cash from an automated teller machine (ATM), but cannot be used for purchases or payments.

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

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

- If you are married or living with a partner, please report all cards of your own and all cards held jointly with your spouse or partner, but **not** any cards held only by your spouse or partner.
- If you own or operate a business, please do **not** report cards used for business purposes only.
- Enter “0” if you have no cards of the indicated type.

  - (PA008_a) Number of **debit cards**:
  - (PA008_b) Number of **ATM cards**:

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

  - (PA010) **Have you ever had a debit card?**
    - 1 Yes
    - 2 No

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

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

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

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

if (PA008_a > 0) then
    - (PA011) Some debit cards give rewards for using the card for purchases or payments. Examples of rewards include frequent flier miles, cash back, or points that can be spent on merchandise.

Do any of your debit cards give rewards?
  - 1 Yes
  - 2 No

- (PA034) If you are given a choice while completing a debit card purchase, do you prefer to enter your PIN or give your signature? ***randomize responses***
  - 1 PIN
  - 2 Signature
  - 3 Either one is fine/ I’m indifferent
  - 4 Neither one/ I prefer not to enter a PIN or give my signature

Endif

- (PA032) In the past 12 months, have you visited a bank branch and spoken with a teller or other bank employee to conduct banking transactions such as opening or closing an account, making a withdrawal or deposit, checking an account balance or making a payment?
  - 1 Yes
  - 2 No
If (pa008_a > 0 or pa008_b > 0) then

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

End if

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

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

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

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

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

If pa012 = 1 then

TBADOPTER := 1

End if

If TBADOPTER = 0 then

(NEWTB) Have you ever set up access to telephone banking?

  o 1 Yes
  o 2 No

End if

if NEWTB = 1 then

TBEVER := 1
else

  TBEVER := 0
endif

If pa013 = 1 then

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

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

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

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

  o 1 Yes
  o 2 No

  if PA014 = 1 then
      OBBPADOPTER := 1
  else
      OBBPADOPTER := 0
  endif

• (NEWOBBP) Have you ever set up access to **online banking bill payment**?

  o 1 Yes
  o 2 No

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

else
  OBADOPTER := 0

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

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

Have you ever set up access to online banking?

  o 1 Yes
  o 2 No

  if NEWOB = 1 then
      OBEVER := 1
• (NEWOBBP) Have you ever set up access to online banking bill payment?
  
  o 1 Yes
  o 2 No

else
  OBEVER := 0
Endif

endif

IF CELLPHONE = 1 AND BAADOPTER = 1 THEN

Mobile banking uses a mobile phone to access your bank account. This can be done either by accessing your bank’s web page on your mobile phone, via text messaging, or by using a downloadable app on your mobile phone.

(PA026_a) Do you currently have your bank’s mobile banking app installed on your mobile phone?
  • 1 Yes
  • 2 No

Using your mobile phone, have you done any of the following in the past 12 months? ****randomize****

<table>
<thead>
<tr>
<th>(PA026_b) Check a balance or check recent transactions</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA026_c) Pay a bill</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA026_d) Receive a text message alert from your bank</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA026_e) Transfer money between two accounts</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

ENDIF

IF ((cellphone = 1 and PA026_a = 2) or evercell = 1) and (BAADOPTER = 1 or BAEVER = 1) THEN
  (PA028) Have you ever downloaded your bank’s mobile banking app on your cell phone?
  • 1 Yes
  • 2 No
ENDIF

If pa026_a = 1 then
  MBADOPTER := 1
Endif

If (pa026_b = (2,missing) OR pa026_c = (2,missing) OR pa026_d = (2,missing) OR pa026_e = (2,missing)) then
IF (BAADOPTER = 1 or BAEVER = 1) and (CPADOPTER = 1 OR EVERCELL = 1) THEN  

(PA126) Using your mobile phone, have you ever done any of the following?  
• IF PA026_b = (2,missing) THEN  
  Check a balance or check recent transactions  
• IF PA026_c = (2,missing) THEN  
  Pay a bill  
• IF PA026_d = (2,missing) THEN  
  Receive a text message alert from your bank  
• IF PA026_e = (2,missing) THEN  
  Transfer money between two accounts  
  • 1 Yes  
  • 2 No  
ENDIF  
End if

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

<table>
<thead>
<tr>
<th>Method</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If tbadopter = 1 then (PA033_a) Telephone banking</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>If obadopter = 1 then (PA033_b) Online banking, using a computer or laptop</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>If mbadopter = 1 then (PA033_c) Online banking, using a mobile phone</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA033_d) Online banking, using other internet connected device</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA033_d_other) Other device (please specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Endif

Endif  *if BA_Adopter != 0;  

• (PA050) In the past 12 months, have you used cash to make a payment, even once?  
  o Yes  
  o No  

• (PA015_Intro) About how much cash do you have...

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• Please round to the nearest dollar
• Do not include cash owned by other members of your household

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

***for PA015_a and PA015_b, verify from respondent if response is over $1000
Ask the R the following:
You told us that you have [FILL with amount the R entered] in your [wallet, purse, and/or pocket OR home, car, or office].
<br><br>Please choose ‘Back’ if you would like to change your response. Otherwise, choose ‘Next’ to continue.

- (PA016_intro)When you get cash, where do you get it most often?
  ***randomize responses 1-6, “Other” is always 7 ***
  - 1 ATM
  - 2 Bank teller
  - 3 Check cashing store
  - 4 Cash back at a retail store
  - 5 Employer
  - 6 Family or friend
  - 7 Other
    - (PA016_other) Specify:

***here is a series of FILLs that you should use for the next questions. They are slightly reworded versions of the above table***
  1. the ATM
  2. a bank teller
  3. a check cashing store
  4. a retail or grocery store
  5. your employer
  6. a family member or friend
  7. [whatever the R writes in the open ended response box PA016_other]

- (PA017_a) When you get cash from [FILL WITH ANSWER FROM PA016], what amount do you get most often?
  - Please round to the nearest dollar
  - 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 from [FILL WITH ANSWER FROM PA016]?
  - Please fill in one box only. Choose the box that best describes your cash activity.
Enter the **number of times** you get cash. DO NOT ENTER DOLLAR AMOUNTS.

If you get cash less than once per month, please answer on an annual basis.

If never, please enter 0 in any box.

<table>
<thead>
<tr>
<th>Weekly basis</th>
<th>OR Monthly basis</th>
<th>OR Yearly basis</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA018_a1)</td>
<td>(PA018_b1)</td>
<td>(PA018_c1)</td>
</tr>
<tr>
<td>_____time(s) per week</td>
<td>_____time(s) per month</td>
<td>_____time(s) per year</td>
</tr>
</tbody>
</table>

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

- Please round to the nearest dollar
- 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** from all other sources besides [fill from answer PA016]?

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

<table>
<thead>
<tr>
<th>Weekly basis</th>
<th>OR Monthly basis</th>
<th>OR Yearly basis</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA018_a2)</td>
<td>(PA018_b2)</td>
<td>(PA018_c2)</td>
</tr>
<tr>
<td>_____time(s) per week</td>
<td>_____time(s) per month</td>
<td>_____time(s) per year</td>
</tr>
</tbody>
</table>

CCADOPTER := 0

(PA053)

**Credit cards** allow you to carry a balance from month to month.

**Charge cards** must be paid in full at the end of each billing cycle.

Do you have any **credit cards** or **charge cards**?

- If you're married or living with someone, please report only those cards that you use or that you both use, not cards used only by your spouse or partner.
- Leave out any cards used only for business purposes

  - 1 Yes
  - 2 No

If PA053 = 1 then

CCADOPTER = 1

Else

CCADOPTER = 0

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• (PA020) Have you ever had a credit card or charge card?
  o 1 Yes
  o 2 No
CCEVER := 0
IF PA020 = 1 THEN
  CCEVER := 1
ENDIF

Endif

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

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

<table>
<thead>
<tr>
<th>Description</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visa, MasterCard, or Discover credit cards (these cards can be used anywhere credit cards are accepted)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Company or store branded credit cards (these cards can only be used at the merchant labeled on the card, and do not have logos from Visa, MasterCard, Discover or American Express)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>American Express charge cards (these are green, gold or platinum colored)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>American Express credit cards (these are not green, gold or platinum colored)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Diners Club or other charge cards</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

• (PA054) Some credit cards give rewards for using the card for purchases or payments. Examples of rewards include frequent flier miles, cash back, or points that can be spent on merchandise.

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

If none, please enter 0.

<br><br>

<table>
<thead>
<tr>
<th>Description</th>
<th>Number of cards with rewards</th>
<th>Number of cards without rewards</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF PA019_a = 1 then Visa, MasterCard, or Discover credit cards</td>
<td>PA054_A1</td>
<td>PA054_A2</td>
</tr>
<tr>
<td>Condition</td>
<td>PA054_B1</td>
<td>PA054_B2</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>----------</td>
<td>----------</td>
</tr>
<tr>
<td>IF PA019_b = 1 then</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Company or store branded</td>
<td></td>
<td></td>
</tr>
<tr>
<td>branded credit cards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA019_c = 1 then</td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Express charge cards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA019_d = 1 then</td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Express credit cards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If PA019_e = 1 then</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diners Club or other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>charge cards</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ENDIF ****end CCADOPTER = 1 section ****
...begin prepaid card section...

PCADOPTER := 0
PCEVER := 0

(PA099_intro) Now we’d like to find out about any prepaid cards you might have. These cards are also known as gift cards or stored value cards. Most prepaid cards have a dollar value that can be used to make payments, which are deducted from the value or valid for use over time, such as a monthly pass. Some prepaid cards can be reloaded with additional dollar value using other payment instruments.

We’ll be asking you about 4 types of prepaid cards:

**Government issued** cards are used by federal, state or local governments to distribute benefits to citizens. Examples include Direct Express and Electronic Benefit Transfer (EBT).

**Employer issued** cards are given to employees for compensation instead of cash, checks, or direct deposit. Examples include payroll cards (wages or salary), incentive cards (bonuses or awards), and benefit cards (e.g. FSA, HSA, HRA).

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

**Specific purpose** prepaid cards can only be used at specific merchants (Starbucks, Target, Home Depot, etc.), at specific locations (shopping malls or universities), or for specific products or services (public transportation, phone cards, etc.)

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

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA099_a) Government issued</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA099_b) Employer issued</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA099_c) General purpose</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA099_d) Specific purpose</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

...make a few new variables here to make it easier to control the survey flow later on...

GISVCADOPTER = 0
EISVCADOPTER = 0
GPSVCADOPTER = 0
SPSVCADOPTER = 0

IF pa099_a = 1 THEN GISVCADOPTER = 1
IF pa099_b = 1 THEN EISVCADOPTER = 1
IF pa099_c = 1 THEN GPSVCADOPTER = 1
IF pa099_d = 1 THEN SPSVCADOPTER = 1

If GISVCADOPTER = 1 or EISVCADOPTER = 1 or GPSVCADOPTER = 1 or SPSVCADOPTER = 1 then PCADOPTER := 1

IF PCADOPTER = 1 THEN

(PA100)
Please tell us how many of each type of prepaid card you have.

<table>
<thead>
<tr>
<th>(PA100_a)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>IF GISVCADOPTER = 1</td>
<td></td>
</tr>
<tr>
<td>Government issued (Direct Express, EBT)</td>
<td>cards</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA100_b)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>IF EISVCADOPTER = 1</td>
<td></td>
</tr>
<tr>
<td>Employer issued (payroll, incentive, benefit)</td>
<td>cards</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA100_c)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>IF GPSVCADOPTER = 1</td>
<td></td>
</tr>
<tr>
<td>General purpose (have a Visa, MasterCard, Discover or American Express logo on them)</td>
<td>cards</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA100_d)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>IF SPSVCADOPTER = 1</td>
<td></td>
</tr>
<tr>
<td>Specific purpose (can only be used at specific merchants, stores, locations or for services such as public transportation)</td>
<td>cards</td>
</tr>
</tbody>
</table>

****error check and message:

If sum(PA100_a, PA100_b, PA100_c, PA100_d) = (0 or missing) then

You told us that you have a prepaid card. Please tell us how many cards you have.

****note: when it says (0 or missing) in the above error check, we don’t mean valid skips, but actual missings where the respondent was supposed to answer the question but did not.***

(PA102) What is the total dollar value of all cards in each type of prepaid card that you have?

- Please answer to the nearest dollar.
- If cards of one type have no value, please enter 0 in the box for that type of card.

<table>
<thead>
<tr>
<th>(PA102_a)</th>
<th>Dollar value</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF GISVCADOPTER = 1</td>
<td>$________</td>
</tr>
<tr>
<td>Government issued (Direct Express, EBT)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(PA102_b)</th>
<th>Dollar value</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF EISVCADOPTER = 1</td>
<td>$________</td>
</tr>
<tr>
<td>Employer issued (payroll, incentive, benefit)</td>
<td></td>
</tr>
</tbody>
</table>
Now we’d like to find out about any prepaid cards you might have. These cards are also known as gift cards or stored value cards.

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA197_a) Gift card from a store, merchant, or website</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA197_b) General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA197_c) Public transportation card (subway, bus, train or ferry)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA197_d) Phone card</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA197_e) Direct Express</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA197_f) EBT (Electronic Benefit Transfer)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA197_g) Payroll card (for wages or salary)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA197_h) Incentive card (for bonus pay from your employer)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA197_i) Benefit card (FSA, HRA, HSA, health care, day care)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA197_j) Remittance card (for sending money overseas)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA197_k) Merchant rebate card</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA197_l)</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>
**Location specific card (for spending in shopping malls or university campus)**

***FOR 2012 SCPC—is it possible to randomize all responses except PA197_a and PA197_b? In other words, PA197_a and PA197_b would be pinned to the top of the list while the others are randomized.***

IF PA197_a = 1 or PA197_b = 1 or PA197_c = 1 or PA197_d = 1 or PA197_e = 1 or PA197_f = 1 or PA197_g = 1 or PA197_h = 1 or PA197_i = 1 or PA197_j = 1 or PA197_k = 1 or PA197_l = 1 then PCADOPTER = 1

### IF PCADOPTER = 1 THEN

(PA198)

Please tell us how many of each type of prepaid card you have.

<table>
<thead>
<tr>
<th>Number of cards</th>
<th>Prepaid Card Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>Gift card from a store, merchant, or website</strong></td>
</tr>
<tr>
<td></td>
<td>IF PA197_a = 1</td>
</tr>
<tr>
<td></td>
<td>(PA198_a)</td>
</tr>
<tr>
<td>0</td>
<td>General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)</td>
</tr>
<tr>
<td></td>
<td>IF PA197_c = 1</td>
</tr>
<tr>
<td></td>
<td>(PA198_c)</td>
</tr>
<tr>
<td>1</td>
<td>Public transportation card (subway, bus, train or ferry)</td>
</tr>
<tr>
<td></td>
<td>IF PA197_d = 1</td>
</tr>
<tr>
<td></td>
<td>(PA198_d)</td>
</tr>
<tr>
<td>0</td>
<td><strong>Phone card</strong></td>
</tr>
<tr>
<td>0</td>
<td>Direct Express</td>
</tr>
<tr>
<td></td>
<td>IF PA197_e = 1</td>
</tr>
<tr>
<td></td>
<td>(PA198_e)</td>
</tr>
<tr>
<td>0</td>
<td>EBT (Electronic Benefit Transfer)</td>
</tr>
<tr>
<td></td>
<td>IF PA197_g = 1</td>
</tr>
<tr>
<td></td>
<td>(PA198_g)</td>
</tr>
<tr>
<td>0</td>
<td>Payroll card (for wages or salary)</td>
</tr>
<tr>
<td></td>
<td>IF PA197_h = 1</td>
</tr>
<tr>
<td></td>
<td>(PA198_h)</td>
</tr>
<tr>
<td>0</td>
<td>Incentive card (for bonus pay from your employer)</td>
</tr>
<tr>
<td></td>
<td>IF PA197_i = 1</td>
</tr>
<tr>
<td></td>
<td>(PA198_i)</td>
</tr>
<tr>
<td>0</td>
<td>Benefit card (FSA, HRA, HSA, health care, day care)</td>
</tr>
<tr>
<td></td>
<td>IF PA197_j = 1</td>
</tr>
<tr>
<td></td>
<td>(PA198_j)</td>
</tr>
<tr>
<td>0</td>
<td>Remittance card (for sending money overseas)</td>
</tr>
<tr>
<td></td>
<td>IF PA197_k = 1</td>
</tr>
<tr>
<td></td>
<td>(PA198_k)</td>
</tr>
</tbody>
</table>
Merchant rebate card
IF PA197_l = 1
(PA198_l)
Location specific card (for spending in shopping malls or university campus)

****error check and message:

If sum(PA198_a, PA198_b, PA198_c, PA198_d, PA198_e, PA198_f, PA198_g, PA198_h, PA198_i, PA198_j, PA198_k, PA198_l) = (0 or missing) then
You told us that you have a prepaid card. Please tell us how many cards you have.

****note: when it says (0 or missing) in the above error check, we don’t mean valid skips, but actual missings where the respondent was supposed to answer the question but did not.***

(PA199) What is the total dollar value of all cards in each type of prepaid card that you have?
- Please answer to the nearest dollar.
- If cards of one type have no value, please enter 0 in the box for that type of card.

<table>
<thead>
<tr>
<th>Dollar value of cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF PA197_a = 1</td>
</tr>
<tr>
<td>(PA199_a)</td>
</tr>
<tr>
<td>Gift card from a store, merchant, or website</td>
</tr>
<tr>
<td>IF PA197_b = 1</td>
</tr>
<tr>
<td>(PA199_b)</td>
</tr>
<tr>
<td>General purpose prepaid card (has a logo from Visa, MasterCard, Discover or American Express)</td>
</tr>
<tr>
<td>IF PA197_c = 1</td>
</tr>
<tr>
<td>(PA199_c)</td>
</tr>
<tr>
<td>Public transportation card (subway, bus, train or ferry)</td>
</tr>
<tr>
<td>IF PA197_d = 1</td>
</tr>
<tr>
<td>(PA199_d)</td>
</tr>
<tr>
<td>Phone card</td>
</tr>
<tr>
<td>IF PA197_e = 1</td>
</tr>
<tr>
<td>(PA199_e)</td>
</tr>
<tr>
<td>Direct Express</td>
</tr>
<tr>
<td>IF PA197_f = 1</td>
</tr>
<tr>
<td>(PA199_f)</td>
</tr>
<tr>
<td>EBT (Electronic Benefit Transfer)</td>
</tr>
<tr>
<td>IF PA197_g = 1</td>
</tr>
<tr>
<td>(PA199_g)</td>
</tr>
<tr>
<td>Payroll card (for wages or salary)</td>
</tr>
<tr>
<td>IF PA197_h = 1</td>
</tr>
<tr>
<td>(PA199_h)</td>
</tr>
<tr>
<td>Incentive card (for bonus pay from your employer)</td>
</tr>
<tr>
<td>IF PA197_i = 1</td>
</tr>
<tr>
<td>(PA199_i)</td>
</tr>
<tr>
<td>Benefit card (FSA, HRA, HSA, health care, day care)</td>
</tr>
<tr>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td>IF PA197_j = 1 (PA199_j)</td>
</tr>
<tr>
<td>Remittance card (for sending money overseas)</td>
</tr>
<tr>
<td>IF PA197_k = 1 (PA199_k)</td>
</tr>
<tr>
<td>Merchant rebate card</td>
</tr>
<tr>
<td>IF PA197_l = 1 (PA199_l)</td>
</tr>
<tr>
<td>Location specific card (for spending in shopping malls or university campus)</td>
</tr>
</tbody>
</table>

ENDIF  ***PCADOPTER = 1***

END ALTERNATE to PA099, PA100 and PA102

***getting the people who ever had a card***

IF PCADOPTER = 0 THEN

(PA103)
Have you ever had a prepaid card?

- 1 Yes
- 2 No

ENDIF
***Some more general questions that we want to ask to anybody who currently has or has had a card in the past 12 months***

If PCADOPTER = 1 then

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

Are any of your prepaid cards reloadable?

- Please tell us about cards you currently have and cards you had in the past 12 months.

  - 1 Yes
  - 2 No

If PA039 = 1 then

- (PA022_extra) In the past 12 months, did you add money to **reload** any of your prepaid cards?

  - 1 Yes
  - 2 No

if PA022_extra = 1 then

- (PA029) Now think about the prepaid card that you reload **most often**.

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

  - $______.00

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

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

  Answer in one box only. Choose the box that best describes your prepaid card reloading behavior.

  Enter the **number of times** you reload your prepaid card. DO NOT ENTER DOLLAR AMOUNTS.

  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.
- (PA101) Thinking about the prepaid card that you **reload** most often, what is the **most common** way that you reload that card?
   ***randomize 1-7, 8 is always “Other”***
   - 1 Cash
   - 2 Credit card
   - 3 Check
   - 4 Directly from income
   - 5 Debit card
   - 6 Rewards from loyalty program
   - 7 Refund or store credit
   - 8 Other (explain)
     - (PA101_other)

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

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

Endif  ****GISVCADOPTER = 1 or pa106_a = 1 or EISVCADOPTER = 1 or pa106_b = 1 or GPSVCADOPTER = 1 or pa106_c = 1 or SPSVCADOPTER = 1 or pa106_d = 1 ****

- (PA024) An **automatic bill payment** is a payment set up to occur on a regularly scheduled basis, typically monthly. Once set up, they do not require any additional effort on the consumer’s part. They can be processed via bank account deductions, debit card transactions, credit card charges, or paid directly from your income.

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

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• (PA027) **Contactless payment technology** allows the consumer to make a payment by tapping or waving a card or other instrument near a special terminal or reader without swiping, signing or entering a personal identification number.

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

<table>
<thead>
<tr>
<th>Method</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF PA053 = 1 THEN</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA027_a) Credit card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>END IF</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF PA008_a &gt; 0 THEN</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA027_b) Debit card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>END IF</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF PCADOPTER = 1 THEN</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA027_c) Prepaid card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>END IF</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA027_d) Electronic toll payment</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA027_e) Key fob</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

If cpadopter = 1 then

• (PA051) **Mobile payments** are purchases, bill payments, charitable donations, payments to another person, or any other payments made using a **mobile phone**.

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

<table>
<thead>
<tr>
<th>Method</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA051_a) Used a text message to make a mobile payment</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA051_b) Tapping or waving your phone to make a contactless mobile payment</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA051_c) Scanned a barcode using your phone to make a mobile payment</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA051_d) Used your mobile phone’s web browser to make a mobile payment</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA051_e) Used a downloadable app to make a mobile payment</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

• (PA040) In the past 12 months, have you used a **money order**, even once?

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

• (PA042) In the past 12 months, have you used a travelers check, even once?
      o Yes
      o No

****here is the PayPal question that used to be up with the checking and savings account question.****
(PA001_d)

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

A non-bank online payment account is a payment service provided by a company that is not a bank. These services allow a consumer to send and receive money online.

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

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA001_d1) PayPal</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA001_d2) Google Checkout</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA001_d3) Amazon Payments</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PA001_d4) Other (specify)</td>
<td>PA001_d_other</td>
<td></td>
</tr>
</tbody>
</table>

If PA001_d1 = 1 or PA001_d2 = 1 or PA001_d3 = 1 then
   PPADOPTER = 1
Else
   PPADOPTER = 0
Endif

If PPADOPTER = 1 THEN

• (PA048)
Do you have any money deposited at a non-bank online payment service?

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

  o 1 Yes  
  o 2 No

- (PA044) In the past 12 months, have you used a non-bank online payment service to make a purchase or pay another person?
  - Examples of non-bank online payment services include PayPal, Google Checkout, and Amazon Payments.

  o 1 Yes  
  o 2 No

### IV. Payment Use (PU)

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

- If you are married or living with a partner, please report all payments made by you or made jointly with your spouse or partner—but not payments made only by your spouse or partner.
- If you own or operate a business, please do not report payments related to your business only.

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

<table>
<thead>
<tr>
<th>BILL</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatic bill payments</td>
<td>Payments set up to occur on a regularly scheduled basis.</td>
</tr>
<tr>
<td>Online bill payments</td>
<td>Bill payments made online, but not set up to be paid automatically.</td>
</tr>
<tr>
<td>Bill payments by mail, in person, or by phone</td>
<td>Bills you mail in, pay in person, or by calling on your phone.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PURCHASES OF GOODS &amp; SERVICES</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online payments</td>
<td>Payments for items bought over the internet or donations made online.</td>
</tr>
<tr>
<td>Retail purchases of goods</td>
<td>Purchases of goods at stores, such as: grocery stores, superstores, department stores, drug stores.</td>
</tr>
<tr>
<td>Services</td>
<td>Purchases of services, such as: restaurants, bars, fast food and beverage, transportation and tolls, doctor’s visits, child care, haircuts, education, recreation and entertainment.</td>
</tr>
</tbody>
</table>
Person-to-person payments | Payments to people not made through a retail establishment, such as payments for babysitting, allowances, yardwork.

if ABPADOPTER = 1 then

- (pu002_intro2)

**Automatic Bill Payments**

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

- Please fill in one box per row. Choose the box that best describes your typical activity.
- Answer for each payment method.
- Enter the number of times you make an automatic payment. DO NOT ENTER DOLLAR AMOUNTS.
- Please answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method to pay automatic bills, please enter a 0 in any box in the appropriate row.

<table>
<thead>
<tr>
<th>Weekly basis - Per week</th>
<th>Monthly basis - Per month</th>
<th>Yearly basis - Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>If dcadopeter = 1 then Paid with your debit card(s)</td>
<td>(pu002_a1)</td>
<td>(pu002_a2)</td>
</tr>
<tr>
<td>If ccadopeter = 1 then Charged to your credit card(s)</td>
<td>(pu002_b1)</td>
<td>(pu002_b2)</td>
</tr>
<tr>
<td>If baadopeter = 1 then Paid using your bank account and routing numbers</td>
<td>(pu002_c1)</td>
<td>(pu002_c2)</td>
</tr>
<tr>
<td>IF OBBPADOPTER = 1 THEN Paid using the online banking bill payment function on your bank’s website</td>
<td>(PU002_e1)</td>
<td>(PU002_e2)</td>
</tr>
<tr>
<td>Paid directly from your income</td>
<td>(pu002_d1)</td>
<td>(pu002_d2)</td>
</tr>
</tbody>
</table>

(error catching code goes here)
End if

IF BAADOPTER = 1 or CCADOPTE R = 1 THEN

- (pu003_intro)
  **Online Bill Payments**

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

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

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

<table>
<thead>
<tr>
<th>Paid method</th>
<th>Weekly basis - Per week</th>
<th>Monthly basis - Per month</th>
<th>Yearly basis - Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>(pu003_a1)</td>
<td>(pu003_a2)</td>
<td>(pu003_a3)</td>
</tr>
<tr>
<td>2</td>
<td>(pu003_b1)</td>
<td>(pu003_b2)</td>
<td>(pu003_b3)</td>
</tr>
<tr>
<td>3</td>
<td>(pu003_c1)</td>
<td>(pu003_c2)</td>
<td>(pu003_c3)</td>
</tr>
<tr>
<td>4</td>
<td>(pu003_d1)</td>
<td>(pu003_d2)</td>
<td>(pu003_d3)</td>
</tr>
</tbody>
</table>

(error catching code here)
Bill Payments by mail, in person, or by phone

In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make?

- Please fill in one box per row. Choose the box that best describes your typical activity.
- Answer for each payment method.
- Enter the number of times you make a bill payment by mail, in person or by phone. DO NOT ENTER DOLLAR AMOUNTS.
- Please answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method to pay bills by mail, in person, or by phone, please enter a 0 in any box in the appropriate row.

<table>
<thead>
<tr>
<th>Paid in cash</th>
<th>Weekly basis - Per week</th>
<th>Monthly basis - Per month</th>
<th>Yearly basis - Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>PU004_a1</td>
<td>PU004_a2</td>
<td>PU004_a3</td>
<td></td>
</tr>
</tbody>
</table>

If chkadopter = 1 or mmcadaptor = 1 then
- Paid by check (paper)
  - PU004_b1
  - PU004_b2
  - PU004_b3

If moadopter = 1 then
- Paid by money order

If dcadopter = 1 then
- Paid with your debit card(s)
  - PU004_c1
  - PU004_c2
  - PU004_c3

If ccadopter = 1 then
- Charged to your credit card(s)
  - PU004_d1
  - PU004_d2
  - PU004_d3

If pcadopter = 1 then
- Paid with your prepaid card(s)
  - PU004_e1
  - PU004_e2
  - PU004_e3

(error catching code here)

If chkadopter = 1 or mmcadaptor = 1 or moadopter = 1 or dcadopter = 1 or baadopter = 1 or ccadopter = 1 or pcadopter = 1 then
Now we will ask about all other payments and purchases besides bills.

- **If you are married or living with a partner, please report all payments made by you or made jointly with your spouse or partner—but not payments made only by your spouse or partner.**
- **If you own or operate a business, please do not report payments related to your business only.**

### Internet payments

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

**Examples of internet payments** include all non-bill purchases made on the internet and charitable donations made online.

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

<table>
<thead>
<tr>
<th>Method Description</th>
<th>Weekly basis - Per week</th>
<th>Monthly basis - Per month</th>
<th>Yearly basis - Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid by check (paper)</td>
<td>Pu005_a1</td>
<td>Pu005_a2</td>
<td>Pu005_a3</td>
</tr>
<tr>
<td>Paid by money order</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paid with your Debit card, either directly or through an intermediary such as PayPal</td>
<td>Pu005_b1</td>
<td>Pu005_b2</td>
<td>Pu005_b3</td>
</tr>
<tr>
<td>Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal</td>
<td>Pu005_c1</td>
<td>Pu005_c2</td>
<td>Pu005_c3</td>
</tr>
<tr>
<td>Charged to your credit card, either directly or through an intermediary such as PayPal</td>
<td>Pu005_d1</td>
<td>Pu005_d2</td>
<td>Pu005_d3</td>
</tr>
<tr>
<td>Paid with your prepaid card</td>
<td>Pu005_e1</td>
<td>Pu005_e2</td>
<td>Pu005_e3</td>
</tr>
</tbody>
</table>
Retail goods

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

Examples of retail goods include items bought while shopping in person at:
- Food and grocery stores
- Superstores, warehouses, club stores
- Drug or convenience stores
- Gas stations
- Department stores
- Electronics, hardware, and appliances stores
- Home goods and furniture stores

- Please fill in one box per row. Choose the box that best describes your typical activity.
- Answer for each payment method.
- Enter the number of times you make a payment. DO NOT ENTER DOLLAR AMOUNTS.
- Please answer on an annual basis if you typically make less than one payment per month.
- If you do not use the payment method to make payments, please enter a 0 in any box in the appropriate row.
- 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.
In a **typical period (week, month, or year)**, how many payments for **services** do you make?

**Examples of services paid for while shopping or paying in person include:**
- Restaurants, bars, fast food and beverage
- Transportation and tolls
- Medical, dental, and fitness
- Education and child care
- Personal care (e.g. hair)
- Recreation, entertainment, and travel
- Maintenance and repairs
- Other professional services (business, legal, etc.)
- Charitable donations

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

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

(error catching code here)

- (pu021_intro)

**Person-to-person payments**

In a **typical period (week, month, or year)**, how many **person-to-person** payments do you make?
Person-to-person payments include:
- Babysitting
- Allowances
- Giving a friend or family member money as a gift
- Paying a person for something that is not business related
- Account to account payments from your bank account to another person’s bank account

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

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Weekly basis - Per week</th>
<th>Monthly basis - Per month</th>
<th>Yearly basis - Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>Pu021_a1</td>
<td>Pu021_a2</td>
<td>Pu021_a3</td>
</tr>
<tr>
<td>If chkadopter = 1 or mmcadopter = 1 then Paid by check (paper)</td>
<td>Pu021_b1</td>
<td>Pu021_b2</td>
<td>Pu021_b3</td>
</tr>
<tr>
<td>If moadopter = 1 then Paid by money order</td>
<td>Pu021_c1</td>
<td>Pu021_c2</td>
<td>Pu021_c3</td>
</tr>
<tr>
<td>If dcadopter = 1 then Paid with your Debit card, through an intermediary such as PayPal</td>
<td>Pu021_d1</td>
<td>Pu021_d2</td>
<td>Pu021_d3</td>
</tr>
<tr>
<td>If ccadopter = 1 then Charged to your Credit card, through an intermediary such as PayPal</td>
<td>Pu021_e1</td>
<td>Pu021_e2</td>
<td>Pu021_e3</td>
</tr>
<tr>
<td>If baadopter = 1 then Account to account payment</td>
<td>Pu021_f1</td>
<td>Pu021_f2</td>
<td>Pu021_f3</td>
</tr>
<tr>
<td>If obbpadopter = 1 then Paid using the online banking bill payment function on your bank’s web site</td>
<td>Pu021_g1</td>
<td>Pu021_g2</td>
<td>Pu021_g3</td>
</tr>
</tbody>
</table>

(error checking code goes here)

(PU100)
Were any of the payments you reported in the previous questions made for both your household and some other organization?

- Check all that apply.
  - Yes, some payments were for my employer (not a business that I own)
  - Yes, some payments were for a business that I own
Yes, some payments were for another organization such as religious organizations, community or social organizations, or charity.

No

IF CCADOPTER = 1 THEN

• (PU009) During the past 12 months, did you carry an unpaid balance on any credit card from one month to the next (that is, you did not pay the balance in full at the monthly due date)?
  • 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?
  • Enter 0 if none.
  • $________.00

• (pu011) How would you compare your unpaid balance last month to your unpaid balance 12 months ago? Last month’s balance is...
  • 1 Much lower
  • 2 Lower
  • 3 About the same
  • 4 Higher
  • 5 Much higher

ENDIF

ENDIF

(PU101)

During the past 12 months, how many weeks did you make fewer total payments than you do in a typical week?

• If none, please enter 0, otherwise,
• Please enter a number between 1 and 52.

________ weeks

V. Payment History (PH)

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

• (PH005) Have you ever entered any of the following information on an Internet web site or sent the information in an e-mail message?
  ****randomize responses****
| (PH005_a) Bank account number | Yes | No | 1 | 2 |
| (PH005_c) Credit card number | Yes | No | 1 | 2 |
| (PH005_d) Debit card number | Yes | No | 1 | 2 |
| (PH005_e) Mother’s maiden name | Yes | No | 1 | 2 |
| (PH005_g) Social security number | Yes | No | 1 | 2 |

- **(PH006)** Please estimate 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

If BAADOPTER = 1 or BAEVER = 1 then
- **(PH007)** During the past 12 months, did you overdraw any of your bank accounts?
  - o 1 Yes and I paid an overdraft fee
  - o 2 Yes but I did not pay an overdraft fee
  - o 3 No

Endif

- **(PH022)** In the past 12 months, have you had any of the following stolen or lost?

| (PH022_a) Cash | Yes | No | 1 | 2 |
| If CCADOPTER = 1 then (PH022_b) Credit card | Yes | No | 1 | 2 |
| If DCADOPTER = 1 then (PH022_c) Debit card | Yes | No | 1 | 2 |
| If CHKADOPTER = 1 or MMCADOPTER = 1 then (PH022_d) Checks or check book | Yes | No | 1 | 2 |

If PH022_a = 1 then
  - **(PH023_a)** Q. In the past 12 months, what was the total amount of cash was lost or stolen?
$\underline{_______.00}$

End if

If PH022_b = 1 then

(PH023_b)

Q. In the past 12 months, what was the total value of the fraudulent charges on your credit card?

- If none, please enter 0.
  $\underline{_______.00}$

End if

If PH022_c = 1 then

(PH023_c)

Q. In the past 12 months, what was the total value of the fraudulent charges on your debit card?

- If none, please enter 0.
  $\underline{_______.00}$

End if

If PH022_d = 1 then

(PH023_d)

Q. In the past 12 months, what was the total value of the fraudulent activity on your checking account?

- If none, please enter 0.
  $\underline{_______.00}$

End if

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

  ****randomize response categories****

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

If PH009_b = 2 or PH009_c = 2 then

- (PH020) We just asked you about financial difficulties that happened in the past year. Now we’d like you to think back 7 years.
During the past 7 years, have you experienced any of these financial difficulties?

**RANDOMIZE responses**

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

End if

- (PH012) During the past 12 months, did you pay for anything in cash to receive a discount?
  - 1 Yes
  - 2 No

VI. Demographics (DE)

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

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

  Please check all that apply.

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

- (DE010) 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-$7,499
  - 3 $7,500-$9,999
  - 4 $10,000-$12,499
  - 5 $12,500-$14,999
  - 6 $15,000-$19,999
  - 7 $20,000-$24,999
  - 8 $25,000-$29,999
  - 9 $30,000-$34,999
• (DE011) What does your own personal income rank within your household?
  o 1 Highest in my household
  o 2 About equal to the highest (roughly the same as another household member)
  o 3 2\textsuperscript{nd} highest
  o 4 3\textsuperscript{rd} 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 $\underline{}\underline{}\underline{}\underline{}\underline{}\underline{}\underline{}\underline{}\underline{}\underline{}$00

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

Prompt for DE014:

You told us that the market value of your primary home is [FILL WITH RESPONSE FROM DE014, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].

<br><br> If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response. ****

• (DE015) About how much do you owe on loans for your primary home, including mortgages, home equity loans, and home equity lines of credit?

    Please enter your answer below in thousands of dollars.
    o $\underline{}\underline{}\underline{}\underline{}\underline{}\underline{}\underline{}\underline{}\underline{}\underline{}$00

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

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

****
Endif

if DE013 = 1 then
  • (DE016) Excluding the market value of your primary home, what is the approximate value of your household’s other assets?

  Include real estate other than your primary home.

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

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

Prompt for DE016, where DE013 = 1:

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

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

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

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

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

Prompt for DE019, where DE013 = 1:
You told us that the dollar value of your household’s non-mortgage debt is [FILL WITH RESPONSE FROM DE019, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].

If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response.

else

- (DE016) What is the approximate market value of your household’s assets? Include real estate that you own.

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

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

Prompt for DE016, where DE013 != 1:

You told us that the market value of your household’s assets is [FILL WITH RESPONSE FROM DE016, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].

If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response.

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

  Please enter your answer below in thousands of dollars.

  o $_______,000

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

Prompt for DE019, where DE013 != 1:

You told us that the dollar value of your household’s debt is [FILL WITH RESPONSE FROM DE019, BUT PUT IT IN DOLLARS, NOT THOUSANDS OF DOLLARS, and format with commas, but no decimal for cents. EXAMPLE $x,xxx,000].

If this is correct, please choose ‘Next’ to continue. Otherwise, please click ‘Back’ to change your response. ******
Endif

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

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