# 2017 SCPC Questionnaire
USC CESR Understanding America Study number uas105
*September XX, 2017 through October XX, 2017*

YELLOW BACKGROUND, BLACK TEXT = new questions or changes to 2016 questionnaire.
~~Red background, strike-through = Deleted text or deleted question~~
Green text: Comments for us here at the Boston Fed
***Pink text*** = comments to programmer

(intro)

Thank you for taking this survey. We are studying how consumers buy goods and services using cash and other ways to pay.

At any time in this survey, feel free to check your bank account or payment card records.

CLICK on any blue word to see its definition.

Try to answer **all** questions the best you can.

## I.    Preliminaries (related to MHQ)

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

(cellphone)
Do you have a **cell phone**?
1. Yes
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 phone with features that enable it to easily download and use apps, access the web, and send e-mails.

- *Examples: iPhone, Android, Samsung Galaxy, HTC One, Blackberry, and Windows Phone.*

Is your mobile phone a **smart phone**?
1. Yes
2. No

```
Else
     CPADOPTER := 0
ENDIF
```

## II.  Financial responsibility question
(fr001_intro)

**Financial Responsibility**
Help us to understand **your** role in the financial activity of your household.

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

| | None or almost none | Some | Shared equally with other household members | Most | All or almost all |
|---|---|---|---|---|---|
| (fr001_a)<br>Paying **monthly bills** (rent or mortgage, utilities, cell phone, etc.) | | | | | |
| (fr001_b)<br>Doing regular **shopping** for the household (groceries, household supplies, pharmacy, etc.) | | | | | |
| (fr001_d)<br>Making decisions about **saving and investments** (whether to save, how much to save, where to invest, how much to borrow) | | | | | |
| (fr001_e)<br>Making decisions about **other household financial matters** (where to bank, what payment methods to use, setting up online bill payments, filing taxes) | | | | | |

**Common Payment Methods**

Please review these definitions of ways to pay.

Electronic payment instruments

| Bank account number | You pay by giving your bank's number (sometimes called a "routing number") and your account number. |
| --- | --- |
| Online banking bill pay | A payment made from your bank's online banking website or mobile app. |

Card payment instruments

| Debit card | Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs. |
| --- | --- |
| Credit card | You pay back the credit card company later. Credit cards charge interest. |
| Prepaid card | You store or load money on a prepaid card. Sometimes call "prepaid debit," "gift cards," "payroll cards," or "stored value cards." |

Paper payment instruments

| Cash | Coins and paper bills. |
| --- | --- |
| Check | You write a paper check to a person or business. |
| Money order | You purchase a money order from a bank, post office, check-cashing store, or retail store. At the time of purchase, you specify the amount and the person or business to be paid. |

In the questions that follow, please rate all payment methods, even if you do not use them.

# III.    Assessment of Characteristics (AS)

****Currently, we randomize the order of the six characteristics (Security, Acceptance, Cost, Convenience, Getting & setting up, and Payment Records). In addition, can you randomize the payment instruments by these three groups:
1.   Paper (Cash, Check, Money order),
2.   Card (Debit card, Credit card, Prepaid card), and
3.   Electronic (Bank account number, Online banking bill pay).
So within each group, there would be no randomization, but we will randomize (1, 2, 3).
This randomization would apply across all 6 characteristics, so if the order of the payment instrument groups is (3,1,2) then it will be that same order for all 6 characteristics.
****

**SECURITY** *** _4_ ***

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.*

| | 1<br>Very Risky | 2<br>Risky | 3<br>Neither risky nor secure | 4<br>Secure | 5<br>Very Secure |
| --- | --- | --- | --- | --- | --- |
| AS003_a4<br>Cash | | | | | |
| AS003_b4 | | | | | |

| | | | | | |
|---|---|---|---|---|---|
| Check | | | | | |
| AS003_h4 Money order | | | | | |
| AS003_c4 Debit card | | | | | |
| AS003_d4 Credit card | | | | | |
| AS003_e4 Prepaid card | | | | | |
| AS003_f4 Bank account number | | | | | |
| AS003_g4 Online banking bill pay | | | | | |

**ACCEPTANCE FOR PAYMENT** *** _1_ ***

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.*

| | 1 Rarely accepted | 2 Occasionally accepted | 3 Often accepted | 4 Usually accepted | 5 Almost always accepted |
|---|---|---|---|---|---|
| AS003_a1 Cash | | | | | |
| AS003_b1 Check | | | | | |
| AS003_h1 Money order | | | | | |
| AS003_c1 Debit card | | | | | |
| AS003_d1 Credit card | | | | | |
| AS003_e1 Prepaid card | | | | | |
| AS003_f1 Bank account number | | | | | |
| AS003_g1 Online banking bill pay | | | | | |

**COST** *** _2_ ***

Please rate the **COST** of using each payment method.

Examples: Fees, penalties, postage, interest paid or lost, subscriptions, or materials can raise the cost of a payment method. Cash discounts and rewards (like frequent flyer miles) can lower the cost of a payment method.

- *Consider the cost of using or owning the payment method, not the cost of an item purchased.*
- *Please choose one answer in each row for all payment methods.*

|  | 1<br>Very high cost | 2<br>High cost | 3<br>Neither high nor low cost | 4<br>Low cost | 5<br>Very low cost |
|---|---|---|---|---|---|
| AS003_a2<br>Cash |  |  |  |  |  |
| AS003_b2<br>Check |  |  |  |  |  |
| AS003_h2<br>Money order |  |  |  |  |  |
| AS003_c2<br>Debit card |  |  |  |  |  |
| AS003_d2<br>Credit card |  |  |  |  |  |
| AS003_e2<br>Prepaid card |  |  |  |  |  |
| AS003_f2<br>Bank account number |  |  |  |  |  |
| AS003_g2<br>Online banking bill pay |  |  |  |  |  |

**CONVENIENCE** *** _3_ ***

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.*

|  | 1<br>Very inconvenient | 2<br>Inconvenient | 3<br>Neither inconvenient nor convenient | 4<br>Convenient | 5<br>Very convenient |
|---|---|---|---|---|---|
| AS003_a3<br>Cash |  |  |  |  |  |
| AS003_b3<br>Check |  |  |  |  |  |
| AS003_h3<br>Money order |  |  |  |  |  |

| | | | | | |
|---|---|---|---|---|---|
| AS003_c3<br>Debit card | | | | | |
| AS003_d3<br>Credit card | | | | | |
| AS003_e3<br>Prepaid card | | | | | |
| AS003_f3<br>Bank account number | | | | | |
| AS003_g3<br>Online banking bill pay | | | | | |

**GETTING & SETTING UP** *** _5_ ***

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.*

| | 1<br>Very hard to get or set up | 2<br>Hard to get or set up | 3<br>Neither hard nor easy | 4<br>Easy to get or set up | 5<br>Very easy to get or set up |
|---|---|---|---|---|---|
| AS003_a5<br>Cash | | | | | |
| AS003_b5<br>Check | | | | | |
| AS003_h5<br>Money order | | | | | |
| AS003_c5<br>Debit card | | | | | |
| AS003_d5<br>Credit card | | | | | |
| AS003_e5<br>Prepaid card | | | | | |
| AS003_f5<br>Bank account number | | | | | |
| AS003_g5<br>Online banking bill pay | | | | | |

**PAYMENT RECORDS** *** _6_ ***

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

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

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

| | 1<br>Very poor records | 2<br>Poor records | 3<br>Neither good nor poor | 4<br>Good records | 5<br>Very good records |
|---|---|---|---|---|---|
| AS003_a6<br>Cash | | | | | |
| AS003_b6<br> Check | | | | | |
| AS003_h6<br>Money order | | | | | |
| AS003_c6<br>Debit card | | | | | |
| AS003_d6<br>Credit card | | | | | |
| AS003_e6<br>Prepaid card | | | | | |
| AS003_f6<br>Bank account number | | | | | |
| AS003_g6<br>Online banking bill pay | | | | | |

# IV.    Bank accounts and instruments

## Adoption of bank accounts
(PA001)

**Checking and Savings Accounts**

Now we're going to ask you about your checking and savings accounts. When answering the questions, please keep the following in mind:

- *If you are married or living with a partner, please report only your accounts.*

- *Do not include accounts held…*
  - *…only by your spouse or partner*
  - *…for business purposes only*
  - *…at non-bank online payment services such as PayPal*

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

How many **accounts** do you have at banks, credit unions, brokerages, or investment firms?

| | |
|---|---|
| (PA001_a)<br>Number of checking accounts | _____ |
| (PA001_b)<br>Number of savings accounts<br> • *Include only traditional accounts (passbook or statement), money market accounts (but not other mutual funds), education accounts (Coverdell or 529), and Christmas Clubs or other account designated for saving purpose (e.g., vacation).* | _____ |

```
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 you don't have a checking account.
   ****randomize 1-6, and always keep 7 as "other"***
   - o  1 I don't write enough checks to make it worthwhile
   - o  2 The minimum balance is too high
   - o  3 I don't like dealing with banks
   - o  4 The fees and service charges are too high
   - o  5 No bank has convenient hours or location
   - o  6 No bank will give me a checking account

- o 7 Other (explain)
  - ▪ (PA002_other)

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

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

ENDIF

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

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

DCADOPTER := 0   *debit card;
OBBPADOPTER := 0     *online banking bill pay;
MOADOPTER := 0   *money order;
```

## Bank account non-adopters

```
if BAAdopter = 0 then
     if (chkever = 1 or savever = 1) then

          ***new screen***
          (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

***new screen***
(PA009)

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

Have you **ever** had an **ATM card**?
- o   1 Yes
- o   2 No

***new screen***
(pa909)

A **store-branded card linked to your bank account** allows you to deduct money from your bank account to pay for your purchases. To sign up for the card, you provide your bank account number. Store-branded cards are not issued by your bank.

> Stores or gas stations that issue store-branded cards include Target, Cumberland Farms, Speedway, Nordstrom, Royal Farms, Flash Floods, Fastrac Markets, Pride Stores, and Shell.

Have you ever had a **store-branded card linked to your bank account**?
- o   1 Yes
- o   2 No

***new screen***
(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**?
- o   1 Yes
- o   2 No

***new screen***
(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
```
***new screen***
(`NEWOBBP`)
You can use your bank's website to make electronic payments from your bank account to a merchant, company, government, or private individual.

To do so, you would need to set up online bill pay by entering the name, address, and account number of the company or person to whom you are paying a bill.

Have you **ever** set up **online bill pay** at your bank's website?
- o   1 Yes
- o   2 No

```
      endif
```

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

```
ENDIF   *ending if BAAdopter = 0;
```

## Bank account adopters

```
if BA_Adopter != 0 then
```

## New screen
```
IF pa001_b > 0 THEN
```

**Savings Accounts**

(`PA007_a`)
What **interest rate** do you earn on the balance in your [FILL: If pa001_b > 1 then "primary"] **savings account**?
- *Include money market accounts if that is your* [FILL: If pa001_b > 1 then "*primary*"] *savings account*

- *Please choose "0%" if you do not earn interest.*

  DROP DOWN BOX WITH ENTRIES
    o [initial box] *** Select one ***
    o 0%
    o 0.01 - 0.05%
    o 0.06 - 0.10%
    o 0.11 - 0.15%
    o 0.16 - 0.20%
    o 0.21 - 0.25%
    o 0.26 - 0.50%
    o 0.51 - 0.75%
    o 0.76 - 1.00%
    o 1.01 - 1.50%
    o 1.51 - 2.00%
    o 2.01 - 2.50%
    o 2.51 - 3.00%
    o More than 3%
    o Don't know

```
END IF (pa001_b > 0)

IF CHKADOPTER = 1 then
```

## New screen – **Table of Y/N questions for checking accounts**
## These screens are new, but some of the follow-ups are existing questions from previous surveys.

**Checking Accounts**

```
(IF pa001_a = 1 THEN)
```
Please tell us more about your **checking account**.

```
(pa075_a)
```
Is this account **jointly owned** with someone else?
- *You might jointly own an account with a spouse, another family member, or somebody else.*
1. Yes, spouse or partner
2. Yes, other family member
3. Yes, someone else who is not a family member
4. No

```
(pa076_a)
```
Does this account **pay interest**?
1. Yes
2. No

**Overdraft protection** is a service that your bank provides to deposit extra money into your checking account when you make a transaction that exceeds your account balance. It may help you reduce or avoid fees for insufficient funds by transferring money to your checking account from:
- A savings account
- A credit card

- A loan or overdraft insurance

`(pa079_a)`
Does your checking account have **overdraft protection**?
1. Yes
2. No

`(IF pa001_a >= 2 THEN)`
## all of these questions pa075_a and _b, pa076_a and _b, pa079_a and _b should be on the same screen.

**Checking Accounts**

Please tell us more about your **checking accounts**.

Are your checking accounts **jointly owned** with someone else?
- *You might jointly own an account with a spouse, another family member, or somebody else.*
- *Your primary account is the account you use most often, not necessarily the account with the most money in it.*

`(pa075_a)`
Primary account
1. Yes, spouse or partner
2. Yes, other family member
3. Yes, someone else who is not a family member
4. No

`(pa075_b)`
Secondary account
1. Yes, spouse or partner
2. Yes, other family member
3. Yes, someone else who is not a family member
4. No

Do your checking accounts **pay interest**?

|  | Yes | No |
|---|---|---|
| `(pa076_a)`<br>Primary account |  |  |
| `(pa076_b)`<br>Secondary account |  |  |

**Overdraft protection** is a service that your bank provides to deposit extra money into your checking account when you make a transaction that exceeds your account balance. It may help you reduce or avoid fees for insufficient funds by transferring money to your checking account from:
- A savings account
- A credit card

- A loan or overdraft insurance

Do your checking accounts have **overdraft protection**?

|  | Yes | No |
|---|---|---|
| (pa079_a)<br>Primary account |  |  |
| (pa079_b)<br>Secondary account |  |  |

## New screen – **follow-up for interest rates on checking accounts**

## Note to programmers—this next question is similar to the ones that appeared in the previous surveys, but now there are additional filters in front of the question which determine if the respondent has one, two, or more than two checking accounts.

```
(IF pa001_a = 1 THEN)

    (IF pa076_a = YES THEN)
```

**Checking Accounts**

- (PA004_a)
  What **interest rate** do you earn on the balance in your checking account?

  DROP DOWN BOX WITH ENTRIES
  - ○ [initial box] *** Select one ***
  1. 0.01 - 0.05%
  2. 0.06 - 0.10%
  3. 0.11 - 0.15%
  4. 0.16 - 0.20%
  5. 0.21 - 0.25%
  6. 0.26 - 0.50%
  7. 0.51 - 0.75%
  8. 0.76 - 1.00%
  9. 1.01 - 1.50%
  10. 1.51 - 2.00%
  11. 2.01 - 2.50%
  12. 2.51 - 3.00%
  13. More than 3%
  14. Don't know

```
(IF pa001_a >= 2 THEN)

    (IF pa076_a = YES or pa076_b = YES THEN)
```

**Checking Accounts**

What **interest rate** do you earn on the balance in your checking account(s)?

- *Your primary account is the account you use most often, not necessarily the account with the most money in it.*

(IF pa076_a = YES)

(**PA004_a**)

Primary checking account  [DROP DOWN LIST]

(IF pa076_b = YES)

(**PA004_b**)

Secondary checking account  [DROP DOWN LIST]

DROP DOWN BOX ENTRIES for this question
- o  [initial box] *** Select one ***
- o  0.01 - 0.05%
- o  0.06 - 0.10%
- o  0.11 - 0.15%
- o  0.16 - 0.20%
- o  0.21 - 0.25%
- o  0.26 - 0.50%
- o  0.51 - 0.75%
- o  0.76 - 1.00%
- o  1.01 - 1.50%
- o  1.51 - 2.00%
- o  2.01 - 2.50%
- o  2.51 - 3.00%
- o  More than 3%
- o  Don't know

## New screen – **Table of Y/N questions for checking accounts payment instruments**

(IF pa001_a > 0 THEN)

**Checking Accounts**

Please tell us about the **paper checks** associated with [FILL: IF pa001_a = 1 then **"your checking account"**, ELSE IF pa001_a > 1 then "any of your **checking accounts**."].

|  | Yes | No |
|---|---|---|
| (pa031)<br>Do you have any **blank, unused checks**? |  |  |
| (pa035)<br>Have you **written a paper check** to make a payment in the **past 12 months**? |  |  |

```
IF pa031 = NO THEN
```

   (pa031_b)

   Have you ever had blank paper checks for [FILL: IF pa001_a = 1 then **"your checking account"**, ELSE IF pa001_a > 1 then "any of your **checking accounts**."]?

   1. Yes
   2. No

```
ENDIF (pa031 = NO)
```


## New screen

(If pa001_a = 1 then)

- (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.

   A **store-branded card linked to your bank account** allows you to deduct money from your bank account to pay for your purchases. To sign up for the card, you provide your bank account number. Store-branded cards are not issued by your bank.
      Stores or gas stations that issue store-branded cards include Target, Cumberland Farms, Speedway, Nordstrom, Royal Farms, Flash Floods, Fastrac Markets, Pride Stores, and Shell.

- *If you are married or living with a partner, please report only your cards.*

- *Do not include cards held…*

   o *…only by your spouse or partner*

   o *…for business purposes only*

- *Enter "0" if you have no cards of the indicated type.*

How many **ATM cards** and/or **debit cards** and/or **store-branded cards linked to your bank account** do you have?

- (PA008_b1) Number of ATM cards:_____
- (PA008_a1) Number of debit cards:_____
- (PA008_c1) Number of store-branded cards linked to your bank account:_____

## New screens – for ATM card or debit card non-adopters

```
If pa008_b1 = (0, missing) then
```

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

```
endif
```

```
    if PA008_a1 > 0 then
      DCADOPTER := 1
    else
      DCADOPTER := 0
```

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

```
    End If
```

```
If pa008_c1 = (0, missing) then
```

    ***new screen***
    (pa909)

Have you ever had a **store-branded card linked to your bank account**?
- o  1 Yes
- o  2 No

```
End if (pa008_c1 = (0, missing))
```

## New screen – pa008_b1,2 and pa008_a1,2 on the same screen.

```
(IF pa001_a = 2 THEN)
```

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.

A **store-branded card linked to your bank account** allows you to deduct money from your bank account to pay for your purchases. To sign up for the card, you provide your bank account number. Store-branded cards are not issued by your bank.

>    Stores or gas stations that issue store-branded cards include Target, Cumberland Farms, Speedway, Nordstrom, Royal Farms, Flash Floods, Fastrac Markets, Pride Stores, and Shell.

- *If you are married or living with a partner, please report only your cards.*

- *Do not include cards held…*

  - *…only by your spouse or partner*

  - *…for business purposes only*

- *Your primary account is the account you use most often, not necessarily the account with the most money in it.*

- *Enter "0" if you have no cards of the indicated type.*

How many **ATM cards** and/or **debit cards** and/or **store-branded cards linked to your bank account** do you have for these checking accounts?

|  | Number of ATM cards | Number of debit cards | Number of store-branded cards linked to your bank account |
|---|---|---|---|
| Primary account | (pa008_b1) | (pa008_a1) | (pa008_c1) |
| Secondary account | (pa008_b2) | (pa008_a2) | (pa008_c2) |

## New screens – **for ATM card or debit card non-adopters**

```
if pa008_b1 = (0, missing) and pa008_b2 = (0, missing) then
```

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

```
  endif
```

```
      if pa008_a1 > 0 or pa008_a2 > 0 then
        DCADOPTER := 1
      else
        DCADOPTER := 0
```

(PA010)

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

```
      endif
```

```
If pa008_c1 = (0, missing) and pa008_c2 = (0, missing) then
```

***new screen***
(pa909)

Have you ever had a **store-branded card linked to your bank account**?
- o   1 Yes
- o   2 No

```
End if (pa008_c1 = (0, missing) and pa008_c2 = (0, missing))
```

```
## New screen – ATM and debit card on the same screen
```

```
(IF pa001_a > 2 THEN)
```

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.

A **store-branded card linked to your bank account** allows you to deduct money from your bank account to pay for your purchases. To sign up for the card, you provide your bank account number. Store-branded cards are not issued by your bank.

Stores or gas stations that issue store-branded cards include Target, Cumberland Farms, Speedway, Nordstrom, Royal Farms, Flash Floods, Fastrac Markets, Pride Stores, and Shell.

- *If you are married or living with a partner, please report only your cards.*

- *Do not include cards held…*

  o *…only by your spouse or partner*

  o *…for business purposes only*

- *Your primary account is the account you use most often, not necessarily the account with the most money in it.*

- *Enter "0" if you have no cards of the indicated type.*

How many **ATM cards** and/or **debit cards** and/or **store-branded cards linked to your bank account** do you have for these checking accounts?

|  | Number of ATM cards | Number of debit cards | Number of store-branded cards linked to your bank account |
|---|---|---|---|
| Primary account | (pa008_b1) | (pa008_a1) | (pa008_c1) |
| Secondary account | (pa008_b2) | (pa008_a2) | (pa008_c2) |
| All other accounts | (pa008_b3) | (pa008_a3) | (pa008_c2) |


## New screens – for ATM card or debit card non-adopters

```
if pa008_b1 = (0, missing) and pa008_b2 = (0, missing) and pa008_b3 =
(0, missing) then
```

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

```
endif
```

```
        if pa008_a1 > 0 or pa008_a2 > 0 or pa008_a3 > 0 then
          DCADOPTER := 1
        else
          DCADOPTER := 0
```

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

```
        endif
```

```
If pa008_c1 = (0, missing) and pa008_c2 = (0, missing) and pa008_c3 =
(0, missing) then
```

> ***new screen***
> (pa909)
>
> Have you ever had a **store-branded card linked to your bank account**?
> - o   1 Yes
> - o   2 No

```
End if (pa008_c1 = (0, missing) and pa008_c2 = (0, missing) and …)
```

## New variable to use in DCPC – "sbldc" stands for "store branded linked debit card"

```
sbldc_adopter = 0

IF pa008_c1 >= 1 or pa008_c2 >= 1 or pa008_c3 >= 1 then

      sbldc_adopter = 1

ENDIF (pa008_c1 >= 1 or pa008_c2 >= 1 or pa008_c3 >= 1)
```

## New screen – **follow-up for those who have more one ATM and one debit card for each checking account**

```
IF sum(pa008_a1, pa008_b1) > 1 then   ## primary or only account
  (pa108_a)
```
You reported that you have [FILL: pa008_a1] debit card(s) and [FILL: pa008_b1] ATM card(s) for your [FILL: if pa001_a = 1 then "checking account", else if pa001_a > 1 then "primary checking account"].

Most people only have one card per checking account. This is usually either a debit card or an ATM card.

Please help us understand why you reported that you have more than one card for your [FILL: if pa001_a = 1 then "checking account", else if pa001_a > 1 then "primary checking account"].

1. I counted a card twice, as a debit card and an ATM card.
2. I counted cards held by another joint account owner on this account.
3. My bank issued me more than one card for this account.
4. Other (specify)
   a. [open ended text box]

```
ENDIF

IF sum(pa008_a2, pa008_b2) > 1 and pa001_a >= 2 then   ## secondary
accounts
```

(pa108_b)
You reported that you have [FILL: pa008_a2] debit card(s) and [FILL: pa008_b2] ATM card(s) for your secondary checking account.

Most people only have one card per checking account. This is usually either a debit card or an ATM card.

Please help us understand why you reported that you have more than one card for your secondary checking account.

1. I counted a card twice, as a debit card and an ATM card.
2. I counted cards held by another joint account owner on this account.
3. My bank issued me more than one card for this account.
4. Other (specify)
   a. [open ended text box]

ENDIF

## NEW SCREEN - **DOES YOUR DEBIT CARD HAVE REWARDS?**

IF (pa008_a1 > 0 or pa008_a2 > 0 or pa008_a3 > 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.

IF pa001_a = 1
Does your debit card give rewards?

ELSE IF pa001_a > 1
Do any of your debit cards give rewards?

- *If you have more than one debit card for a checking account, please tell us if any debit cards associated with that account have rewards.*
- *Only report rewards for debit cards issued by your bank. For this screen, **do not consider** any* **store-branded cards linked to your bank account** *you may own.*

|  | Yes | No | I don't know |
|---|---|---|---|
| IF pa008_a1 > 0 (pa011_a) Primary checking account |  |  |  |
| IF pa008_a2 > 0 (pa011_b) Secondary checking account |  |  |  |
| IF pa008_a3 > 0 (pa011_c) Other checking accounts |  |  |  |

## new screen

```
(IF pa001_a > 0)
```

Now we'd like to know more about how you access your checking [FILL: if pa001_a = 1 then "account", else if pa001_a > 1 then "accounts"].

Have you **set up** any of the following methods of accessing your checking [FILL: if pa001_a = 1 then "account", else if pa001_a > 1 then "accounts"]?

|  | Yes | No |
|---|---|---|
| (PA012)<br>Telephone banking<br>• *You can talk with a teller or use your phone keypad or voice commands* | 1 | 2 |
| (PA013)<br>Online banking<br>• *You have set up a username and password so you can conduct transactions at your bank's website* | 1 | 2 |
| (PA026_a)<br>Mobile banking<br>• *You have downloaded your bank's mobile app onto your phone or tablet.* | 1 | 2 |

```
IF pa012 = 1 then
     TBADOPTER = 1
ELSE
     TBADOPTER = 0
END IF

If TBADOPTER = 0 then
    (NEWTB)
```

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

- 1 Yes
- 2 No

```
Endif

If pa013 = NO then
    (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.

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
     (NEWOBBP)
```

You can use your bank's website to make electronic payments from your bank account to a merchant, company, government, or private individual.

To do so, you would need to set up online bill pay by entering the name, address, and account number of the company or person to whom you are paying a bill.

Have you **ever** set up **online bill pay** at your bank's website?

- o   1 Yes
- o   2 No

```
  Endif

Endif
```

## new screen

```
    (IF pa001_a > 0 and pa013 = YES)

    (PA014)
```

**Paying bills via online banking**

You can use your bank's website to make electronic payments from your bank account to a merchant, company, government, or private individual.

To do so, you would need to set up online bill pay by entering the name, address, and account number of the company or person to whom you are paying a bill.

Have you set up **online bill pay** at your bank's website?

- •   1 Yes
- •   2 No

```
    if PA014 = 1 then
         OBBPADOPTER := 1
    else
```

```
        OBBPADOPTER := 0


IF pa001_a > 0 and pa014 = NO then
    (NEWOBBP)
```
        Have you **ever** set up access to **online banking bill payment**?

- o   1 Yes
- o   2 No

```
Endif  ****chkadopter = 1 ****



Endif    *if BA_Adopter != 0;
```

## V.    Infrequently adopted/used payment types

```
IF BAADOPTER = 1 or BAEVER = 1 then

 (pa040_d)
```

A **certified check** is a type of personal check you write where the bank guarantees the payee that there is enough cash available in the payer's account.

In the **past 12 months**, have you used a certified check, even once?
1.   Yes
2.   No
```
ENDIF
```

## New screen
Certain types of paper payment methods are obtained ahead of time. Consider the following:

In the **past 12 months**, have you used any of the following payment methods, even once?

| | Yes | No |
|---|---|---|
| (PA050)<br>Cash | 1 | 2 |
| (PA040_a)<br>Money order<br><ul><li>*You purchase a money order from a bank, post office, check-cashing store, or retail store.  At the time of purchase, you specify the amount and the person or business to be paid.*</li></ul> | 1 | 2 |
| (PA040_b)<br>Travelers check<br><ul><li>*A piece of paper that is similar to a check but works like cash and is protected against*</li></ul> | 1 | 2 |

| | | |
|---|---|---|
| *loss or theft. Traveler's checks are purchased in advance and issued for a specific amount of money.* | | |
| (PA040_c)<br>Cashier's check<br>   • *A type of check written by a bank and made payable to a third party payee. The bank customer purchases the check for full face value plus a small fee for the check service.* | 1 | 2 |
| (PA040_e)<br>Remittance<br>   • *A transfer of money to a person who lives in, or has accounts in, another country.* | 1 | 2 |

## New screen – pa042_a, pa042_e on same screen

```
IF pa040_a = YES or pa040_e = YES then

        IF pa040_a = YES then
        (pa042_a)
```
Did you purchase any of the **money orders** you used in the past 12 months from a non-bank source?
   • *Examples of non-bank sources include the post office, Western Union, and Walmart.*

1. Yes
2. No

```
        ENDIF (pa040_a = YES)

        IF pa040_e = YES then
        (pa042_e)
```
Did you send any of the **remittances** you used in the past 12 months from a non-bank source?
   • *Examples of non-bank remittance senders include MoneyGram, Western Union, TransferWise, OFX, and Xoom.*

1. Yes
2. No

```
        ENDIF (pa040_e = YES)

ENDIF (pa040_a = YES or pa040_e = YES)
```

## New screen – pa041, pa041_b, pa041_c and pa041_e on same screen

```
IF pa040_a = NO or pa040_b = NO or pa040_c = NO or pa040_e = NO THEN

        If PA040_a = YES then
            MOADOPTER = 1
        Else
            (PA041)
```
            Have you **ever** used a **money order**, even once?
                1. Yes
                2. No
```
        END IF
```

```
If PA040_b = NO then
    (PA041_b)
```
Have you **ever** used a **travelers check**, even once?
1. Yes
2. No
```
END IF
```

```
If PA040_c = NO then
    (PA041_c)
```
Have you **ever** used a **cashier's check**, even once?
1. Yes
2. No
```
END IF
```

```
If PA040_e = NO then
    (PA041_e)
```
Have you **ever** sent a **remittance**, even once?
1. Yes
2. No
```
END IF
```

```
ENDIF (pa040_a = NO or pa040_b = NO or pa040_c = NO or pa040_e = NO)
```

## New screen
(pa055_a2)

In the **past 12 months**, have you used a **check cashing store** to get cash?
1. Yes
2. No

## New screen

```
IF cellphone = YES or evercell = YES THEN

    (pa189)
```

In the **past 12 months**, have you used a **mobile phone** to make any of these kinds of payments?

|  | Yes | No |
|---|---|---|
| (pa189_a)<br>I used tap and pay at the point of sale |  |  |
| (pa189_b)<br>I scanned a QR code or showed my phone to a clerk, driver, or restaurant staff at the point of sale |  |  |
| (pa189_c)<br>I used a mobile app to pay |  |  |

```
ENDIF (cellphone = YES or evercell = YES)
```

## New screen

```
If pa189_a = YES or pa189_b = YES or pa189_c = YES THEN
```

> (pa188)
> When you pay with your **mobile phone**, what payment method do you use **most often**?
> - *If you are using a service like PayPal, Apple Pay, or Venmo, tell us about the payment method which those services use.*
> 1. Credit card
> 2. Debit card
> 3. Prepaid card
> 4. Bank account number
> 5. Other (specify)
>    o [open ended response box]

```
END IF (pa189 = YES)
```

# VI.  Virtual currency accounts and instruments (private money)

<span style="color:red">***new screen***</span>
(PA120)
**Virtual or digital currencies** exist online and are different from U.S. dollars ($), the euro (€), or other official foreign currencies. They are sometimes called **cryptocurrencies**.
- *Throughout this section, we will display the ticker symbols for each virtual currency in parentheses after the name of that virtual currency.*

(PA120_a)
Have you heard of **Bitcoin (BTC)**?
- Yes
- No

```
(IF pa120_a = YES)
```

> (pa120_b7)
> Have you heard of **Bitcoin Cash (BCH)**?
> - Yes
> - No

```
END IF (pa120_a = YES)
```

<span style="color:red">***new screen – same screen pa120_b and pa120_c</span>
(PA120_b)
Have you heard of any of these other **virtual currencies**?

| | Yes | No |
|---|---|---|

| | | |
|---|---|---|
| (pa120_b6)<br>Ethereum (ETH) | | |
| (pa120_b1)<br>Ripple (XRP) | | |
| (pa120_b2)<br>Litecoin (LTC) | | |
| (pa120_b8)<br>IOTA (MIOTA) | | |
| (pa120_b9)<br>NEM (XEM) | | |

(PA120_c)

Have you heard of any **other virtual currencies** besides Bitcoin (BTC), Bitcoin Cash (BCH), and those listed above?

- *List up to three, separated by commas*

- Yes, please specify_____
- No

***new screen***

(IF pa120_a = YES or pa120_b7 = YES)

How familiar are you with how the following **virtual currencies** work?

| | Not at all familiar | Slightly Familiar | Somewhat familiar | Moderately familiar | Extremely familiar |
|---|---|---|---|---|---|
| If PA120_a = YES<br>(pa131a1)<br>Bitcoin (BTC) | | | | | |
| If PA120_b7 = YES<br>(pa131a2)<br>Bitcoin Cash (BCH) | | | | | |

ENDIF (pa120_a = YES or pa120_b7 = YES)

***new screen***

If any of PA120 = Y then
(PA121)

Do you have or own any of these **virtual currencies**?

| | Yes | No |
|---|---|---|
| If PA120_a = YES<br>(PA121_a)<br>Bitcoin (BTC) | | |
| If PA120_b7 = YES<br>(PA121_h)<br>Bitcoin Cash (BCH) | | |
| If PA120_b6 = YES | | |

| | | |
|---|---|---|
| `(PA121_g)`<br>Ethereum (ETH) | | |
| `If PA120_b1 = YES`<br>`(PA121_b)`<br>Ripple (XRP) | | |
| `If PA120_b2 = YES`<br>`(PA121_c)`<br>Litecoin (LTC) | | |
| `If PA120_b8 = YES`<br>`(PA121_i)`<br>IOTA (MIOTA) | | |
| `If PA120_b9 = YES`<br>`(PA121_j)`<br>NEM (XEM) | | |

<span style="color:red">***new screen***</span>
```
If any of PA121 = N then show this question grid
(PA122)
```
Have you **ever** had or owned any of these **virtual currencies**?

| | Yes | No |
|---|---|---|
| `If PA121_a = NO`<br>`(PA122_a)`<br>Bitcoin (BTC) | | |
| `If PA121_h = NO`<br>`(PA122_h)`<br>Bitcoin Cash (BCH) | | |
| `If PA121_g = NO`<br>`(PA122_g)`<br>Ethereum (ETH) | | |
| `If PA121_b = NO`<br>`(PA122_b)`<br>Ripple (XRP) | | |
| `If PA121_c = NO`<br>`(PA122_c)`<br>Litecoin (LTC) | | |
| `If PA121_i = NO`<br>`(PA122_i)`<br>IOTA (MIOTA) | | |
| `If PA121_j = NO`<br>`(PA122_j)`<br>NEM (XEM) | | |

<span style="color:red">## New screen</span>
```
IF (pa121_a = YES OR pa122_a = YES) AND (pa120_b7 = NO OR (pa121_h =
NO AND pa122_h = NO)) THEN

     (pa138)
```

Did you own any **Bitcoin (BTC)** on **August 1, 2017**?
- 1 - Yes
- 2 - No

```
ENDIF ((currently or has-ever owned Bitcoin) AND (has never heard of
Bitcoin Cash OR (does not currently own and has never owned Bitcoin
Cash))
```

## Bitcoin/virtual currency adopter questions

```
IF any of PA121 = YES then
```

*** New screen ***
  (PA126_a)
      ***Randomize order below and keep same order in 126_b***

Please tell us your **primary reason** for owning **virtual currency**.
1. I use it to buy goods and services in the United States.
2. I use it to make remittances or other international payments.
3. It is an investment.
4. It allows me to make payments anonymously.
5. It uses secure blockchain technology to prevent loss and fraud.
6. I am interested in new technologies.
7. I do not trust banks.
8. I do not trust the government or U.S. dollar.
9. Other (specify)
    o [open ended response box]

*** New screen ***
(PA126_b)

Please tell us your **secondary reason** for owning **virtual currency**.
*** Remove selected response in PA126_a ***
1. I use it to buy goods and services in the United States.
2. I use it to make remittances or other international payments.
3. It is an investment.
4. It allows me to make payments anonymously.
5. It uses secure blockchain technology to prevent loss and fraud.
6. I am interested in new technologies.
7. I do not trust banks.
8. I do not trust the government or U.S. dollar.
9. Other (specify)
    o [open ended response box]

(PA123)

How much **virtual currency** do you have or own?

- *Please tell us both the number of coins and the equivalent value in U.S. dollars.*

| | Number of coins  • *Do not round to the nearest coin. Use decimal places if necessary. Example: 0.00425* | Today's equivalent value in U.S. dollars ($)  • *Example: $1670* |
|---|---|---|
| If PA121_a = YES (PA123_a) Bitcoin (BTC) | (pa123_a_number) _____ | (pa123_a_us) $_____ .00 |
| If PA121_h = YES (PA123_h) Bitcoin Cash (BCH) | (pa123_h_number) _____ | (pa123_h_us) $_____ .00 |
| If PA121_g = YES (PA123_g) Ethereum (ETH) | (pa123_g_number) _____ | (pa123_g_us) $_____ .00 |
| If PA121_b = YES (PA123_b) Ripple (XRP) | (pa123_b_number) _____ | (pa123_b_us) $_____ .00 |
| If PA121_c = YES (PA123_c) Litecoin (LTC) | (pa123_c_number) _____ | (pa123_c_us) $_____ .00 |
| If PA121_i = YES (PA123_i) IOTA (MIOTA) | (pa123_i_number) _____ | (pa123_i_us) $_____ .00 |
| If PA121_j = YES (PA123_j) NEM (XEM) | (pa123_j_number) _____ | (pa123_j_us) $_____ .00 |

IF (any displayed row in table pa123 has one or the other
response values missing)
*** highlight row with missing entries and display following text at top of screen ***

It is important for us to know both the number of coins and the equivalent value in U.S. dollars. If you cannot give the exact values, please give us your best estimates.

***new screen***
IF (any displayed row in table pa123 still has one or the other
response values missing)

(pa123_other)
Please tell us why you did not answer both the "Number of coins" and "Equivalent value in U.S. dollars" for the following rows:

*** Populate list with one row for each type of virtual currency that had at least one missing value ***
[OPEN ENDED TEXT BOX]

*** new screen ***
(PA139)
Did you refer to records or websites to know the number of coins or the equivalent value in U.S. dollars?
1. Yes, for the number of coins.
2. Yes, for the value in U.S. dollars.
3. Yes, for both.
4. No.

***new screen***

DISPLAY PA137 and PA133 SCREENs IF: any of pa121 = YES or any of pa122 = YES

*** new screen ***
(PA137)
Please describe where you **deposit or store** your virtual currency.
[open ended text box big enough to write a few sentences]

***new screen***
(PA133)
In the **past 12 months**, have you exchanged **virtual currency** for U.S. dollars or exchanged U.S. dollars for virtual currency?

|  | Yes | No |
|---|---|---|
| If PA121_a = YES or PA122_a = YES<br>(PA133_a)<br>Bitcoin (BTC) |  |  |
| If PA121_h = YES or PA122_h = YES<br>(PA133_h)<br>Bitcoin Cash (BCH) |  |  |
| If PA121_g = YES or PA122_g = YES<br>(PA133_g)<br>Ethereum (ETH) |  |  |
| If PA121_b = YES or PA122_b = YES<br>(PA133_b)<br>Ripple (XRP) |  |  |
| If PA121_c = YES or PA122_c = YES<br>(PA133_c)<br>Litecoin (LTC) |  |  |
| If PA121_i = YES or PA122_i = YES |  |  |

| | | |
|---|---|---|
| (PA133_i)<br>IOTA (MIOTA) | | |
| If PA121_j = YES or PA122_j = YES<br>(PA133_j)<br>NEM (XEM) | | |

***new screen***

IF (any row displayed in PA133 question grid = YES)

(pa135)
> In the **past 12 months**, how many times did you exchange **virtual currency** for U.S. dollars or exchange U.S. dollars for virtual currency?

> *** Populate table rows with any row in which pa133= YES).***

| | Number of exchanges |
|---|---|
| If PA133_a = YES<br>(PA135_a)<br>Bitcoin (BTC) | |
| If PA133_h = YES<br>(PA135_h)<br>Bitcoin Cash (BCH) | |
| If PA133_g = YES<br>(PA135_g)<br>Ethereum (ETH) | |
| If PA133_b = YES<br>(PA135_b)<br>Ripple (XRP) | |
| If PA133_c = YES<br>(PA135_c)<br>Litecoin (LTC) | |
| If PA133_i = YES<br>(PA135_i)<br>IOTA (MIOTA) | |
| If PA133_j = YES<br>(PA135_j)<br>NEM (XEM) | |

*** new screen ***
DISPLAY SCREEN IF: any of pa121 = YES or any of pa122 = YES
(PA128)
In the **past 12 months**, have you used **virtual currency** to make a payment for goods or services or to another person?

- *Exclude exchanges from U.S. dollars to virtual currency and vice versa.*

| | Yes | No |
|---|---|---|
| If PA121_a = YES or PA122_a = YES<br>(PA128_a)<br>Bitcoin (BTC) | | |
| If PA121_h = YES or PA122_h = YES<br>(PA128_h)<br>Bitcoin Cash (BCH) | | |
| If PA121_g = YES or PA122_g = YES<br>(PA128_g)<br>Ethereum (ETH) | | |
| If PA121_b = YES or PA122_b = YES<br>(PA128_b)<br>Ripple (XRP) | | |
| If PA121_c = YES or PA122_c = YES<br>(PA128_c)<br>Litecoin (LTC) | | |
| If PA121_i = YES or PA122_i = YES<br>(PA128_i)<br>IOTA (MIOTA) | | |
| If PA121_j = YES or PA122_j = YES<br>(PA128_j)<br>NEM (XEM) | | |

***new screen***

IF (any row displayed in PA128 question grid = YES)

(pa140)
In the **past 12 months**, how many payments for goods or services or to another person did you make using a **virtual currency**?
- *Exclude exchanges from U.S. dollars to virtual currency and vice versa.*
  *** Populate table rows with any row in which pa128= YES).***

| | Number of payments |
|---|---|
| If PA128_a = YES<br>(PA140_a)<br>Bitcoin (BTC) | |
| If PA128_h = YES<br>(PA140_h)<br>Bitcoin Cash (BCH) | |
| If PA128_g = YES<br>(PA140_g) | |

| | |
|---|---|
| Ethereum (ETH) | |
| If PA128_b = YES<br>(PA140_b)<br>Ripple (XRP) | |
| If PA128_c = YES<br>(PA140_c)<br>Litecoin (LTC) | |
| If PA128_i = YES<br>(PA140_i)<br>IOTA (MIOTA) | |
| If PA128_j = YES<br>(PA140_j)<br>NEM (XEM) | |

***new screen***
IF (any row displayed in PA128 question grid = YES)

(pa129_d)
Who did you pay using **virtual currency**?
- *Check all that apply*

1. A person (somebody who is not a store, company or other business)
2. Store, company, or other business – **Online**
3. Store, company, or other business – **In person**
4. Currency exchange (for U.S. dollars or other currencies)
5. I'd rather not say
6. Other (specify)
    a. [open ended text box]

END IF

***new screen – same screen pa130 and pa132***

IF pa120_a = YES OR pa120_b7 = YES THEN

    IF pa120_a = YES

        (PA130)
        How do you expect the **value of one Bitcoin (BTC)** to change over the following time periods?

| | 1<br>Decrease a lot | 2<br>Decrease some | 3<br>Stay about the same | 4<br>Increase some | 5<br>Increase a lot |
|---|---|---|---|---|---|
| (PA130_a)<br>Next week | | | | | |
| (PA130_b)<br>Next month | | | | | |

| (PA130_c) Next year | | | | | |
|---|---|---|---|---|---|

```
END IF (pa120_a = YES)

IF pa120_b7 = YES
```

(PA130)
How do you expect the **value of one Bitcoin Cash coin (BCH)** to change over the following time periods?

| | 1 Decrease a lot | 2 Decrease some | 3 Stay about the same | 4 Increase some | 5 Increase a lot |
|---|---|---|---|---|---|
| (PA130_d) Next week | | | | | |
| (PA130_e) Next month | | | | | |
| (PA130_f) Next year | | | | | |

```
END IF (pa120_b7 = YES)

END IF (pa120_a = YES OR pa120_b7 = YES)
```

## VII.   Credit/charge accounts and instruments

```
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.

- *If you are married or living with a partner, please report all cards belonging to you and all cards owned jointly with your spouse or partner.*
- *Do not include cards held…*
    - *…only by your spouse or partner*
    - *…for business purposes only*

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

- o   1  Yes
- o   2  No

```
If PA053 = 1 then
     CCADOPTER = 1
```

```
Else

     CCADOPTER = 0

ENDIF

IF ccadopter = 0 THEN
```

- (PA019_intro) We know we just asked you about credit cards and charge cards, but we'd like to ask the question in a different way. Please pardon the repetition.

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

| | Yes | No |
|---|---|---|
| (PA019_a)<br>Visa credit cards | 1 | 2 |
| (PA019_f)<br>MasterCard credit cards | 1 | 2 |
| (PA019_g)<br>Discover credit cards | 1 | 2 |
| (PA019_b)<br>Company or store branded credit cards<br>   • *Do not have logos from Visa, MasterCard, Discover or American Express*<br>   • *Examples include Exxon Mobil card, Lowe's card, or J.C. Penney card.*<br>   • *These cards can only be used at the merchant labeled on the card.* | 1 | 2 |
| (PA019_c)<br>American Express **charge** cards<br>   • *These cards must be paid off at the end of each billing period* | 1 | 2 |
| (PA019_d)<br>American Express **credit** cards<br>   • *These cards can carry a balance from one billing period to the next* | 1 | 2 |
| (PA019_e)<br>Diners Club or other charge cards | 1 | 2 |

```
ENDIF (IF ccadopter = 0)

If pa019_a = 1 or pa019_b = 1 or pa019_c = 1 or pa019_d = 1 or pa019_e
= 1 or pa019_f = 1 or pa019_g = 1 then

     CCADOPTER = 1

ELSE

     CCADOPTER = 0


     (PA020)
```

Have you **ever** had a credit card or charge card?
- o  1 Yes
- o  2 No

```
ENDIF (pa019_a = 1 or …)


If CCADOPTER = 1 THEN
```

(PA054)

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

- *If you do not use a certain kind of card, enter 0 (zero) in that box.*

| | Number of credit cards with rewards | Number of credit cards without rewards |
|---|---|---|
| IF pa053 = YES or PA019_a = 1 then<br>Visa credit cards | PA054_a1 | PA054_a2 |
| IF pa053 = YES or PA019_f = 1 then<br>MasterCard credit cards | PA054_f1 | PA054_f2 |
| IF pa053 = YES or PA019_g = 1 then<br>Discover credit cards | PA054_g1 | PA054_g2 |
| IF pa053 = YES or PA019_b = 1 then<br>Company or store branded credit cards, without a Visa or MasterCard logo | PA054_b1 | PA054_b2 |
| If pa053 = YES or PA019_c = 1 then<br>American Express charge cards | PA054_c1 | PA054_c2 |
| If pa053 = YES or PA019_d = 1 then<br>American Express credit cards | PA054_d1 | PA054_d2 |
| If pa053 = YES or PA019_e = 1 then<br>Diners Club or other charge cards | PA054_e1 | PA054_e2 |

```
numcreditcards = sum(pa054_a1, … , pa054_g2)
```

### ERROR CHECK screen:
If the respondent says that they have a credit card, but then do not enter a positive number, we want to ask them why. This happens in about 7 percent of the cases in 2013.

```
If CCADOPTER = 1 and (every cell of pa054 = (0 OR missing)) then
```

(pa054_z)
You told us that you have a credit card, but the number of credit cards you own is [FILL: zero/missing –depending on if the respondent entered 0 or left everything missing in pa054].

If you would like to go back and enter your number of credit cards, please use the "Back" button below. Otherwise, please help us understand by telling us why you did not enter the number of cards. Use the box below.
[OPEN ENDED TEXT BOX]

```
END IF
```

```
IF pa019_a = 1 or pa019_f = 1 or pa019_g = 1 or pa019_c = 1 or pa019_d
= 1 or (pa054_a1 > 0 or pa054_a2 > 0) or
(pa054_c1 > 0 or pa054_c2 > 0) or
(pa054_d1 > 0 or pa054_d2 > 0) or
(pa054_f1 > 0 or pa054_f2 > 0) or
(pa054_g1 > 0 or pa054_g2 > 0) THEN
```

(pa052)
Do you own any kinds of credit cards that also are branded with a company logo?

- *Examples include a Visa card with an Amazon.com logo, a MasterCard with a Macy's logo, a Discover card with an ExxonMobil logo, an American Express card with an American Airlines logo, etc.*

1. Yes
2. No

```
ENDIF
```

```
IF pa052 = YES THEN
```

```
        IF pa054_a1 > 0 OR pa054_a2 > 0 THEN
        (pa051_a)
```
You told us you have [FILL: number of Visa cards from pa054_a, sum(pa054_a1, pa054_a2)] Visa cards. How many of these are branded with a logo of a company, store, or gas station?
_____cards

```
        IF pa054_f1 > 0 OR pa054_f2 > 0 THEN
        (pa051_b)
```

You told us you have [FILL: number of MasterCard cards from pa054_f, `sum(pa054_f1, pa054_f2)`] MasterCard cards. How many of these are branded with a logo of a company, store, or gas station?
_____cards

```
IF pa054_g1 >0 or pa054_g2 > 0 THEN
(pa051_c)
```
You told us you have [FILL: number of Discover cards from pa054_g, `sum(pa054_g1, pa054_g2)`] Discover cards. How many of these are branded with a logo of a company, store, or gas station?
_____cards

```
IF pa054_c1 > 0 OR pa054_c2 > 0 THEN
(pa051_d)
```
You told us you have [FILL: number of AmEx charge cards from pa054_c, `sum(pa054_c1, pa054_c2)`] American Express **charge** cards. How many of these are branded with a logo of a company, store, or gas station?
_____cards

```
IF pa054_d1 > 0 OR pa054_d2 > 0 THEN
(pa051_e)
```
You told us you have [FILL: number of AmEx credit cards from pa054_d, `sum(pa054_d1, pa054_d2)`] American Express **credit** cards. How many of these are branded with a logo of a company, store, or gas station?
_____cards

```
ENDIF (pa052 = YES)

IF ccadopter = 1 THEN
```

## New screen

(pu020)
**On your last bill(s)**, about how much were the **new charges** made to all of your credit cards and/or charge cards?
- *Enter 0 if none.*

   o   $_____.00

## new screen

(pu010)
**Last month**, about how much was the **unpaid balance** on all of your credit cards and/or charge cards that you carried over from the previous month?
- *Enter 0 if none.*

   o   $_____.00

```
IF pu010 = 0 then
```

>   (PU009)
>   During the **past 12 months,** did you carry an unpaid balance on any credit card and/or charge card from one month to the next (that is, you did not pay the balance in full at the monthly due date)?
>   - o   1 Yes
>   - o   2 No

```
 END IF


IF pu010 > 0 OR (pu010 > 0 or PU009 = YES) THEN
```

>   ## New screen: pu011
>   (pu011)
>   How would you compare your unpaid balance **last month** to your unpaid balance **12 months ago**?  Last month's balance is...
>   - o   1   Much lower
>   - o   2   Lower
>   - o   3   About the same
>   - o   4   Higher
>   - o   5   Much higher
>   - o   6   I did not have a balance 12 months ago

```
 ENDIF
```

>   ## new screen – credit limit question
>   (pu013)
>   **Today,** about how much is the total **credit limit** of all your credit cards?
>   - *Only include credit cards, do not include charge cards.*
>   - *If you don't know your credit limit, please give us your best guess.*
>
>   - o   $_____.00

>   ## new screen – credit limit error check
```
IF pu013 >= 100,000 then
```
>        (pu013_b)
>        You told us that your credit limit is $[FILL: pu013, formatted with appropriate commas].
>
>        Is it correct?
>
>        1.   Yes
>        2.   No
>             ### if no go back to screen pu013)

```
End if (pu013 >= 100,000)
```

## new screen – credit limit error check

```
IF pu010 not missing and pu013 not missing and pu010 > pu013 THEN
(pu013_a)
```

You told us that your credit limit is $[FILL: pu013] and your balance is $[FILL: pu010].

Is it correct that your balance is larger than your credit limit?
1. Yes, explain
    a. [open ended text box]
2. No

```
IF PU013_a = NO then
```

## same screen pu010 and pu013)

(pu010)
**Last month**, about how much was the **unpaid balance** on all of your credit cards and/or charge cards that you carried over from the previous month?
- *Enter 0 if none.*

  o  $_____.00

(pu013)
**Today,** about how much is the total **credit limit** of all your credit cards?
- *Only include credit cards, do not include charge cards.*
- *If you don't know your credit limit, please give us your best guess.*

  o  $_____.00

```
ENDIF (pu013_a = NO)
```

```
ENDIF (ccadopter = 1)    ****end CREDIT CARD section ****
```

## New screen
```
IF cellphone = YES
        (pa045)
```
Some payments can be made by sending a **text message**.

Examples of these types of payments include making donations to the Red Cross or using PayPal via text messages.

Have you made a text message payment in the **past 12 months**?

1. Yes
2. No

```
ENDIF (cellphone = YES)
```

## New screen
```
IF pa045 = YES THEN
     (pa045_a)
```
In the **past 12 months**, have you authorized a **text message payment** using one of the following methods?

|  | Yes | No |
|---|---|---|
| (pa045_c)<br>Authorize your mobile phone company to pay for you |  |  |
| (pa045_a)<br>Via your bank |  |  |
| (pa045_b)<br>Using a non-bank payment service such as PayPal |  |  |

```
ENDIF (pa045 = YES)
```

# VIII.    Prepaid accounts and instruments

```
PCADOPTER := 0
PCEVER := 0

(pa201)
```

In the next few questions, we are going to ask you about prepaid cards.
- ***For this screen***, *please do not include the gift card you received for being a study participant in the Understanding America Study when answering questions about prepaid cards you may own.*

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

|  | Number of cards |
|---|---|
| (pa201_a)<br>NetSpend |  |
| (pa201_b)<br>Green Dot |  |
| (pa201_c)<br>American Express Bluebird |  |
| (pa201_d)<br>Walmart MoneyCard |  |
| (pa201_e)<br>Visa Prepaid Card |  |
| (pa201_f)<br>MasterCard Prepaid Card |  |
| (pa201_h) |  |

| AccountNow Gold Card | |
|---|---|
| (pa201_i)<br>Prepaid card from a bank<br>   • *Examples: Chase, Bank of America, Wells Fargo, etc.* | |

```
GPRADOPTER = 0

IF pa201_a > 0 OR pa201_b > 0 OR pa201_c > 0 OR pa201_d > 0 OR pa201_e
> 0 OR pa201_f > 0 OR pa201_h > 0 OR pa201_i > 0 OR THEN
      GPRADOPTER = 1
      PCADOPTER = 1
END
```

(PA198)

Please tell us how many of each type of **prepaid card** that you have.
- *For this screen, please do not include the gift card you received for being a study participant in the Understanding America Study when answering questions about prepaid cards you may own.*
- *If you do not have any of a type of card, please enter 0 in the box.*
- *Please include electronic "cards" that work with a mobile phone app or to make payments on the internet.*

| | Number of cards |
|---|---|
| (PA198_a)<br>Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes) | |
| (PA198_c)<br>Public transportation card or pass (subway, bus, train or ferry) | |
| (PA198_d)<br>Phone card | |
| (PA198_e)<br>Direct Express | |
| (PA198_f)<br>EBT, WIC, SNAP, or TANF | |
| (PA198_m)<br>Other federal, state, or local government benefit card | |
| (PA198_g)<br>Payroll card (for wages or salary) | |
| (PA198_h)<br>Employee incentive card (for bonus pay, awards, or recognition from your employer) | |
| (PA198_i)<br>Benefit card (FSA, HRA, HSA, health care, day care) | |
| (PA198_j)<br>Remittance card (for sending money overseas) | |

| | |
|---|---|
| (PA198_k)<br>Rebate card from store, merchant, or website | |
| (PA198_l)<br>Location specific card (for spending in shopping malls or university campus) | |
| (PA198_b)<br>Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express<br>   • *Include only cards not reported above in this table.*<br>   • *Do not include cards such as Green Dot, etc, reported in the previous question* | |

```
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, PA198_m, PA198_n) > 0
then PCADOPTER = 1

IF pa198_b > 0 then GPRADOPTER = 1
```

**\*\*\*\*The idea of the error check below is to show the entire chart again, filled in by respondent, replacing blanks with zeros.**

**\*\*\*\*Additional error check:** For any single item on PA198, if the box has a blank/missing value, then please alert the respondent by summing up what R has answered and giving opportunity to go back and correct. Please use a zero if respondent has left box blank: "You said you have the following prepaid cards. Is that correct?" y/n If no, give the screen again.**\*\*\*\***

**\*\*\*\*Example:**
(pa198_confirm)
You told us you have the following [NUMBER OF CARDS] prepaid cards:

| | Number of cards |
|---|---|
| (PA198_a)<br>Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes) | 2 |
| (PA198_c)<br>Public transportation card or pass (subway, bus, train or ferry) | 3 |
| (PA198_d)<br>Phone card | 0 |
| (PA198_e)<br>Direct Express | 0 |
| (PA198_f)<br>EBT, WIC, SNAP, or TANF | 0 |
| (PA198_m)<br>Other federal, state, or local government benefit card | 0 |
| (PA198_g)<br>Payroll card (for wages or salary) | 0 |
| (PA198_h) | 0 |

| | |
|---|---|
| Employee incentive card (for bonus pay, awards, or recognition from your employer) | |
| (PA198_i)<br>Benefit card (FSA, HRA, HSA, health care, day care) | 0 |
| (PA198_j)<br>Remittance card (for sending money overseas) | 0 |
| (PA198_k)<br>Rebate card from store, merchant, or website | 0 |
| (PA198_l)<br>Location specific card (for spending in shopping malls or university campus) | 0 |
| (PA198_b)<br>Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express<br>• *Include only cards not reported above.* | 0 |

Is this correct?
1. Yes
2. No

```
IF pa198_confirm = NO then show pa198 table again.
```

```
## new screen
IF PA198_a > 0 OR PA198_c > 0 OR PA198_d > 0 OR PA198_e > 0 OR PA198_f
> 0 OR PA198_m > 0 OR PA198_g > 0 OR PA198_h > 0 OR PA198_i > 0 OR
PA198_j > 0 OR PA198_k > 0 OR PA198_l > 0 THEN
```

Do any of these cards have a logo from Visa, MasterCard, Discover or American Express?

| | Yes | No | I don't know |
|---|---|---|---|
| (IF PA198_a > 0)<br>(pa202_a)<br>Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes) | | | |
| (IF PA198_c > 0)<br>(pa202_c)<br>Public transportation card or pass (subway, bus, train or ferry) | | | |
| (IF PA198_d > 0)<br>(pa202_d)<br>Phone card | | | |
| (IF PA198_e > 0)<br>(pa202_e)<br>Direct Express | | | |
| (IF PA198_f > 0)<br>(pa202_f)<br>EBT, WIC, SNAP, or TANF | | | |

| | | | |
|---|---|---|---|
| (IF PA198_m > 0)<br>(pa202_m)<br>Other federal, state, or local government benefit card | | | |
| (IF PA198_g > 0)<br>(pa202_g)<br>Payroll card (for wages or salary) | | | |
| (IF PA198_h > 0)<br>(pa202_h)<br>Employee incentive card (for bonus pay, awards, or recognition from your employer) | | | |
| (IF PA198_i > 0)<br>(pa202_i)<br>Benefit card (FSA, HRA, HSA, health care, day care) | | | |
| (IF PA198_j > 0)<br>(pa202_j)<br>Remittance card (for sending money overseas) | | | |
| (IF PA198_k > 0)<br>(pa202_k)<br>Rebate card from store, merchant, or website | | | |
| (IF PA198_l > 0)<br>(pa202_l)<br>Location specific card (for spending in shopping malls or university campus) | | | |

```
END IF ((any pa198_X except pa198_b) > 0)


IF (any of pa202_a – pa202_n = YES) then GPRADOPTER = 1
```

## new screen
```
IF any of pa202 = "I don't know" (IDK) THEN
```

Can any of these cards be used to make purchases anywhere credit or debit cards are accepted?

| | Yes | No |
|---|---|---|
| (IF PA202_a = IDK)<br>(pa203_a)<br>Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes) | | |
| (IF PA202_c = IDK)<br>(pa203_c)<br>Public transportation card or pass (subway, bus, train or ferry) | | |
| (IF PA202_d = IDK)<br>(pa203_d)<br>Phone card | | |
| (IF PA202_e = IDK)<br>(pa203_e)<br>Direct Express | | |

| | | |
|---|---|---|
| (IF PA202_f = IDK)<br>(pa203_f)<br>EBT, WIC, SNAP, or TANF | | |
| (IF PA202_m = IDK)<br>(pa203_m)<br>Other federal, state, or local government benefit card | | |
| (IF PA202_g = IDK)<br>(pa203_g)<br>Payroll card (for wages or salary) | | |
| (IF PA202_h = IDK)<br>(pa203_h)<br>Employee incentive card (for bonus pay, awards, or recognition from your employer) | | |
| (IF PA202_i = IDK)<br>(pa203_i)<br>Benefit card (FSA, HRA, HSA, health care, day care) | | |
| (IF PA202_j = IDK)<br>(pa203_j)<br>Remittance card (for sending money overseas) | | |
| (IF PA202_k = IDK)<br>(pa203_k)<br>Rebate card from store, merchant, or website | | |
| (IF PA202_l = IDK)<br>(pa203_l)<br>Location specific card (for spending in shopping malls or university campus) | | |

```
IF (any of pa203_a – pa203_n = YES) then GPRADOPTER = 1


IF PCADOPTER = 0 and gpradopter = 0 THEN
```

> (PA103)
> Have you **ever** had a prepaid card?
>> * 1 Yes
>> * 2 No

```
ENDIF (PCADOPTER = 0 and gpradopter = 0)
```

(pa194)
Some devices allow drivers to pay tolls without stopping at a toll booth. These devices are often mounted on the inside windshield of the vehicle.

Examples of these devices include E-ZPass, SunPass, TxTAG, and Fastrak.

In the **past 12 months**, have you used one of these **electronic toll payment devices** to pay a toll?
1. Yes
2. No

```
IF pa194 = YES THEN
```

(pa193)
How is the **electronic toll payment device** that you use most often funded?
1. Credit card
2. Debit card
3. Prepaid card
4. Bank account number
5. Other (specify)
    a. (pa193_other) [open ended response box]

```
END IF (pa194 = YES)
```

## IX.    Automatic bill payments adoption

(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.

Automatic bill payments can be made using a:
- Bank account deduction
- Debit card
- Credit card
- Prepaid card
- Direct payment from your income

Do you have any automatic bill payments **set up** to occur this month?
- o   1 Yes
- o   2 No

```
ABPADOPTER := 0

IF PA024 = 1 THEN
      ABPADOPTER := 1

ELSE
```

(PA025)
Have you **ever** had an **automatic bill payment** set up in the past?
- o   1 Yes
- o   2 No

```
ENDIF
```

## X.    Non-bank payment accounts
(PA001_d)

## new screen

Do you have an account with any of the following payment services?

|  | Yes | No |
|---|---|---|
| (PA001_d1)<br>PayPal |  |  |
| (PA001_d2)<br>Other non-bank payment services<br>    • *These include Google Wallet, Amazon Payments, etc.* |  |  |

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

## New screen
```
If PA001_d1 = 1 THEN
```

(PA044_a)

In the **past 12 months**, have you used **PayPal** to make a purchase or pay another person?

- o   1 Yes
- o   2 No

## New screen
```
IF pa044_a = YES then
```

(PA048)

In the **past 12 months**, have you used any of the following methods to make payments with your **PayPal** account?

|  | Yes | No |
|---|---|---|
| (pa048_a1)<br>Credit card |  |  |
| (pa048_b1)<br>Debit card |  |  |
| (pa048_c1)<br>Bank account |  |  |
| (pa048_d1)<br>Money stored with PayPal |  |  |
| (pa048_e1)<br>Some other method |  |  |

```
ENDIF (pa044_a = YES)
```

```
ENDIF (PA001_d1 = 1)
```

## New screen

```
(pa001_e)
```
Do you have any of the following mobile apps or online accounts?

- Android Pay
- Apple Pay
- Google Wallet
- Amazon Payments
- Samsung Pay
- Square Cash
- Dash

- Facebook Messenger
- iTunes
- LevelUp
- PopMoney
- Venmo
- Zelle
- Your bank's mobile banking app

1. Yes
2. No

## New screen
```
IF pa001_e = YES then
```

(pa001_f)
Which one of these mobile apps or online accounts do you have?
- *Check all that apply.*

☐ [1] Android Pay
☐ [2] Apple Pay
☐ [14] Google Wallet
☐ [15] Amazon Payments
☐ [11] Samsung Pay
☐ [12] Square Cash
☐ [3] Dash

☐ [4] Facebook Messenger
☐ [5] iTunes
☐ [6] LevelUp
☐ [8] PopMoney
☐ [10] Venmo
☐ [16] Zelle
☐ [13] Your bank's mobile banking app

```
END IF (pa001_e = YES)
```

## New screen
```
IF 13 in pa001_f then
```

> (pa001g)
>
> In the **past 12 months**, have you used any of the following features of your bank's **mobile banking app**?

| | Yes | No |
|---|---|---|
| (pa001g1)<br>Online banking bill payment | | |
| (pa001g2)<br>Pay using a person's email address or mobile phone number | | |
| (pa001g3)<br>Other account-to-account payment | | |

```
ENDIF (13 in pa001_f)
```

# XI.  Payment Use (PU)

(PU001_Intro)
Next, please answer some questions about how often you make payments.

- *If you are married or living with a partner, please report all payments made…*
  - *…by you*
  - *…jointly with your spouse or partner*

- *Do not include payments made…*
  - *…only by your spouse or partner*

- o   *…for business purposes only*

- *Feel free to check your records*

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

- *Categorize each payment you make into one of the categories below. We'll ask you about each type of payment next.*

| BILLS & RELATED PAYMENTS | |
|---|---|
| Automatic bill payments | Bill payments that are set up to occur on a regular schedule. |
| Online bill payments | Bill payments made online, but not paid automatically. |
| Bill payments by mail, in person, or by phone | Bill payments that you mail in, pay in person, or call in on your phone. |
| **PURCHASES OF GOODS & SERVICES** | |
| Online payments | Payments for items bought online or donations made online. |
| Retail purchases of goods | Purchases of goods bought in person at stores. |
| Services | Purchases of services bought in person, such as food at restaurants, tolls, doctor's visits, childcare, haircuts, education, and entertainment. |
| Person-to-person payments | Payments to friends and family, gifts, and casual payments like payments to babysitters and lawn mowers. |

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?

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

| | Weekly basis - | Monthly basis - | Yearly basis - |
|---|---|---|---|

|  | Per **week** | Per **month** | Per **year** |
|---|---|---|---|
| `If dcadopter = 1 then` Paid with your [debit card(s)] | (pu002_a1) | (pu002_a2) | (pu002_a3) |
| `If ccadopter = 1 then` Charged to your [credit card(s)] | (pu002_b1) | (pu002_b2) | (pu002_b3) |
| `If pcadopter = 1 then` Paid with your [prepaid card(s)] | PU002_f1 | PU002_f2 | PU002_f3 |
| `If baadopter = 1 then` Paid using your bank account and routing numbers | (pu002_c1) | (pu002_c2) | (pu002_c3) |
| IF OBBPADOPTER = 1 THEN Paid using the [online banking] bill payment function on your bank's website | (PU002_e3) | (PU002_e3) | (PU002_e3) |
| Paid directly from your [income] | (pu002_d1) | (pu002_d2) | (pu002_d3) |

(error catching code goes here)

```
End if

IF BAADOPTER = 1 or CCADOPTER = 1 or PCADOPTER = 1 OR OBBPADOPTER = 1
OR DCADOPTER = 1 OR 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.*

- *Choose **one box per row** that best describes your typical activity.*
- *Answer for each payment method.*
- *Enter the **number of times** you make an online bill payment. DO NOT ENTER DOLLAR AMOUNTS.*

- *Answer on an annual basis if you typically make less than one payment per month.*
- *If you do not use the payment method, enter 0 (zero) in any box in the appropriate row.*

| | Weekly basis - Per **week** | Monthly basis - Per **month** | Yearly basis - Per **year** |
|---|---|---|---|
| If dcadopter =1 then Paid with your debit card(s) | (pu003_a1) | (pu003_a2) | (pu003_a3) |
| If ccadopter = 1 then Charged to your credit card(s) | (pu003_b1) | (pu003_b2) | (pu003_b3) |
| If pcadopter = 1 then Paid with your prepaid card(s) | PU003_e1 | PU003_e2 | PU003_e3 |
| If baadopter = 1 then Paid using your bank account and routing numbers | (pu003_c1) | (pu003_c2) | (pu003_c3) |
| If obbpadopter = 1 then Paid using the online banking bill payment function on your bank's web site | (pu003_d1) | (pu003_d2) | (pu003_d3) |

(error catching code here)

END IF

- (pu004_intro)

**Bill Payments by mail, in person, or by phone**

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

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

| | Weekly basis - Per **week** | Monthly basis - Per **month** | Yearly basis - Per **year** |
|---|---|---|---|
| Paid in cash | PU004_a1 | PU004_a2 | PU004_a3 |
| If chkadopter = 1 then Paid by check (paper) | PU004_b1 | PU004_b2 | PU004_b3 |
| If moadopter = 1 then Paid by money order | PU004_b1mo | PU004_b2mo | PU004_b3mo |
| 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 |
| If baadopter = 1 then Paid using your bank account and routing numbers | Pu004_f1 | Pu004_f2 | Pu004_f3 |

(error catching code here)

If chkadopter = 1 or moadopter = 1 or dcadopter = 1 or baadopter = 1
or ccadopter = 1 or pcadopter = 1 then

- (pu005_intro2)
  **Non-bill internet payments for goods or services**

  In a **typical period (week, month, or year)**, how many non-bill **internet payments for goods or services** do you make?

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

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

| | Weekly basis - Per **week** | Monthly basis - Per **month** | Yearly basis - Per **year** |
|---|---|---|---|
| If chkadopter = 1 then<br>Paid by check (paper) | Pu005_a1 | Pu005_a2 | Pu005_a3 |
| If moadopter = 1 then<br>Paid by money order | Pu005_a1mo | Pu005_a2mo | Pu005_a3mo |
| If dcadopter = 1 then<br>Paid with your debit card (either bank-issued or store-branded linked to your bank account), either directly or through an intermediary such as PayPal | Pu005_b1 | Pu005_b2 | Pu005_b3 |
| If baadopter = 1 then<br>Paid using your bank account and routing numbers, either directly or through an intermediary such as PayPal | Pu005_c1 | Pu005_c2 | Pu005_c3 |
| If ccadopter = 1 then<br>Charged to your credit card, either directly or through an intermediary such as PayPal | Pu005_d1 | Pu005_d2 | Pu005_d3 |
| If pcadopter = 1 then<br>Paid with your prepaid card | Pu005_e1 | Pu005_e2 | Pu005_e3 |

(error catching code here)

Endif

- (pu006a_intro)
  **Retail goods**

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

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

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

- *Answer only for goods purchased in person at these (and similar) types of stores. The next question asks about in-person purchases of services.*

| | Weekly basis - Per **week** | Monthly basis - Per **month** | Yearly basis - Per **year** |
|---|---|---|---|
| Cash | Pu006a_a1 | Pu006a_a2 | Pu006a_a3 |
| If chkadopter = 1 then Paid by check (paper) | Pu006a_b1 | Pu006a_b2 | Pu006a_b3 |
| If moadopter = 1 then Paid by money order | Pu006a_b1mo | Pu006a_b2mo | Pu006a_b3mo |
| If dcadopter = 1 then Paid with your debit card (either bank-issued or store-branded linked to your bank account) | Pu006a_c1 | Pu006a_c2 | Pu006a_c3 |
| If ccadopter = 1 then Charged to your credit card | Pu006a_d1 | Pu006a_d2 | Pu006a_d3 |
| If pcadopter = 1 then Paid with your prepaid card | Pu006a_e1 | Pu006a_e2 | Pu006a_e3 |

(error catching code here)

- (pu006c_intro)
**Retail services**

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

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

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

| | Weekly basis - Per **week** | Monthly basis - Per **month** | Yearly basis - Per **year** |
|---|---|---|---|

| Cash | Pu006c_a1 | Pu006c_a2 | Pu006c_a3 |
|---|---|---|---|
| If chkadopter = 1 then<br>Paid by check (paper) | Pu006c_b1 | Pu006c_b2 | Pu006c_b3 |
| If moadopter = 1 then<br>Paid by money order | Pu006c_b1mo | Pu006c_b2mo | Pu006c_b3mo |
| If dcadopter = 1 then<br>Paid with your debit card (either bank-issued or store-branded linked to your bank account) | Pu006c_c1 | Pu006c_c2 | Pu006c_c3 |
| If ccadopter = 1 then<br>Charged to your credit card | Pu006c_d1 | Pu006c_d2 | Pu006c_d3 |
| If pcadopter = 1 then<br>Paid with your prepaid card | Pu006c_e1 | Pu006c_e2 | Pu006c_e3 |

(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:**
Allowances
Giving a friend or family member money as a gift
Paying a person for something that is not business related
Account to account payments from your bank account to another person's bank account

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

| | Weekly basis -<br>Per **week** | Monthly basis -<br>Per **month** | Yearly basis -<br>Per **year** |
|---|---|---|---|
| Cash | Pu021_a1 | Pu021_a2 | Pu021_a3 |
| If chkadopter = 1 then<br>Paid by check (paper) | Pu021_b1 | Pu021_b2 | Pu021_b3 |
| If moadopter = 1 then | Pu021_b1mo | Pu021_b2mo | Pu021_b3mo |

| | | | |
|---|---|---|---|
| Paid by money order | | | |
| If dcadopter = 1 then Paid with your debit card, through an intermediary such as PayPal or Venmo | Pu021_c1 | Pu021_c2 | Pu021_c3 |
| If ccadopter = 1 then Charged to your credit card, through an intermediary such as PayPal or Venmo | Pu021_d1 | Pu021_d2 | Pu021_d3 |
| If obbpadopter = 1 then Paid using the online banking bill payment function on your bank's web site | PU021_f1 | PU021_f2 | PU021_f3 |
| If baadopter = 1 then Account to account payment, using a service provided by your bank | PU021_e1 | PU021_e2 | PU021_e3 |
| If baadopter = 1 then Account to account payment, using a nonbank service such as PayPal or Venmo | PU021_g1 | PU021_g2 | PU021_g3 |

(error checking code goes here)

## XII.   Payment History (PH)

(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

(PH004)
**Identity theft** is a fraud that is committed or attempted, using a person's identifying information without authority. ID theft may involve stealing someone's Social Security number (SSN), name, bank account, or credit card numbers, and using that information without permission.

**In the past 12 months**, have you, or anyone you know well (family, friends, neighbors, coworkers, etc), been a victim of identity theft?
- o   1 Yes, myself and someone I know well
- o   2 Yes, someone I know well only
- o   3 Yes, myself only
- o   4 No

```
If BAADOPTER = 1 or BAEVER = 1 then
```
   (PH007)
   During the **past 12 months,** did you <u>overdraw</u> any of your <u>bank accounts</u>?
   - 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?

|  | Yes | No |
|---|---|---|
| (PH022_a)<br>Cash | 1 | 2 |
| If CCADOPTER = 1 then<br>(PH022_b)<br>Credit card | 1 | 2 |
| If DCADOPTER = 1 then<br>(PH022_c)<br>Debit card | 1 | 2 |
| If CHKADOPTER = 1 then<br>(PH022_d)<br>Checks or check book<br>(from your own checking<br>account) | 1 | 2 |

```
If PH022_a = 1 then
```
   (PH023_a)
   In the **past 12 months**, what was the total amount of **cash** was lost or stolen?
         $_____.00
```
End if
```

```
If PH022_b = 1 then
```
   (PH023_b)
   In the **past 12 months**, what was the total value of the fraudulent charges on your **credit card**?
   - *If none, please enter 0.*
         $_____.00

```
   If PH023_b > 0 then
```
      (PH024_b)
      Of the $[ENTER NUMBER FROM PH023_B] of fraudulent charges on your **credit card**, how much of that were you personally liable for?

      - *If none, please enter 0.*
            $_____.00
```
   END IF
```

```
END IF


If PH022_c = 1 then
```
   (PH023_c)

In the **past 12 months**, what was the total value of the fraudulent charges on your **debit card**?
- *If none, please enter 0.*

   $_____.00

```
   If PH023_c > 0 then
```
   (PH024_c)

Of the $[ENTER NUMBER FROM PH023_c] of fraudulent charges on your **debit card**, how much of that were you personally liable for?

- *If none, please enter 0.*

   $_____.00
```
   END IF

End if

If PH022_d = 1 then
```
   (PH023_d)

In the **past 12 months**, what was the total value of the fraudulent activity on your **checking account**?
- *If none, please enter 0.*

   $_____.00

```
   If PH023_d > 0 then
```
   (PH024_d)

Of the $[ENTER NUMBER FROM PH023_c] of fraudulent activity on your **checking account**, how much of that were you personally liable for?

- *If none, please enter 0.*

   $_____.00
```
   END IF

End if
```

(PH009)

During the **past 12 months**, did you experience any of these financial difficulties?

****randomize response categories****

|  | Yes | No |
|---|---|---|
| (PH009_a)<br>You or someone else in your household lost their primary job | 1 | 2 |
| (PH009_b)<br>You declared bankruptcy | 1 | 2 |
| (PH009_c) | 1 | 2 |

| | | |
|---|---|---|
| Mortgage foreclosure on your primary home | | |
| (PH009_d) <br> Credit card account closed or frozen by the bank or card company | 1 | 2 |

```
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****

| | Yes | No |
|---|---|---|
| If PH009_b = 2 then <br> (PH020_a) <br> You declared bankruptcy | 1 | 2 |
| If PH009_c = 2 then <br> (PH020_b) <br> Mortgage foreclosure on your primary home | 1 | 2 |

```
End if
```

## New screen

(PA055_b)

In the **past 12 months**, did you use any of the following financial services?

| | Yes | No |
|---|---|---|
| (PA055_b1) <br> Payday loan | | |
| (PA055_b2) <br> Selling an item at a pawn shop | | |
| (PA055_b3) <br> Rent-to-own services | | |
| (PA055_b4) <br> Tax refund anticipation loan | | |
| (PA055_b5) <br> Auto title loan | | |

# XIII.   Demographics (DE)

(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
10. $35,000-$39,999
11. $40,000-$49,999
12. $50,000-$59,999
13. $60,000-$74,999
14. $75,000-$99,999
15. $100,000-$124,999
16. $125,000-$199,999
17. $200,000-$499,999
18. $500,000 or more

```
IF de010 = 18 THEN
```

(de012)
Please tell us the total combined **income** of all members of your family living here during the **past 12 months**?

$_____.00

```
END IF (de010 = 18)
```

(DE011)
Where 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**?
>
> - $_____.00

```
IF de014 >= 100,000 then
```
> > (de014_b)
> > You told us that the market value of your primary home is $[FILL: de014, formatted with appropriate commas].
> >
> > Is it correct?
> >
> > 1. Yes
> > 2. No
> >    ### if no go back to screen de014)

```
End if (de014 >= 100,000)
```

****DE014: please prompt the R if they enter a number greater than $4.5 million

Prompt for DE014:

You told us that the market value of your primary home is [FILL WITH RESPONSE FROM DE014 IN DOLLARS and format with commas, but no decimal for cents. EXAMPLE $x,xxx,xxx].
<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?
>
> - $_____.00

## new screen – primary home mortgage error check
```
IF de015 >= 100,000 then
```
> > (de015_b)
> > You told us that the amount of the loans on your primary home is $[FILL: de015, formatted with appropriate commas].
> >
> > Is it correct?
> >
> > 1. Yes
> > 2. No
> >    ### if no go back to screen de015)

```
      End if (de015 >= 100,000)
```

****DE015: please prompt the R if they enter a number above $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 IN DOLLARS and format with commas, but no decimal for cents. EXAMPLE $x,xxx,xxx].
<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.

o   $_____.00

## new screen – other assets error check
```
IF de016 >= 100,000 then
      (de016_b)
```
You told us that the value of your household's other assets is $[FILL: de016, formatted with appropriate commas].

Is it correct?

1. Yes
2. No
### if no go back to screen de016)

```
End if (de016 >= 100,000)
```

****DE016, where DE013 = 1:  if R makes < $50000 [variable DE010 = (1,2,3,4,5,6,7,8,9,10,11)] then prompt for response above $500,000.  If R makes between $50,000 and $75,000 [variable DE010 = (12,13)], please prompt the R if they enter a value above $750,000. Finally, if the R makes above $75,000 [variable DE010 = 14] then prompt if the R enters a value above $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, IN DOLLARS and format with commas, but no decimal for cents. EXAMPLE $x,xxx,xxx].
<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.

o   $_____.00

## new screen – other debts error check

```
IF de019 >= 100,000 then
        (de019_b)
```
You told us that the dollar amount of your household's other debts is $[FILL: de019, formatted with appropriate commas].

Is it correct?

1.   Yes
2.   No
### if no go back to screen de019)

```
End if (de019 >= 100,000)
```

****Prompt user if they enter number above $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, IN DOLLARS and format with commas, but no decimal for cents. EXAMPLE $x,xxx,xxx].
<br><br>
If this is correct, please choose 'Next' to continue.  Otherwise, please click 'Back' to change your response.
******

```
else
        (DE016)
```
What is the approximate market value of your household's **assets**? Include real estate that you own.

o $_____.00

<span style="color:red">## new screen – other assets error check</span>

```
IF de016 >= 100,000 then
```
<span style="color:red">(de016_b)</span>

<span style="color:red">You told us that the value of your household's assets is $[FILL: de016, formatted with appropriate commas].</span>

<span style="color:red">Is it correct?</span>

<span style="color:red">1. Yes</span>
<span style="color:red">2. No</span>
<span style="color:red">### if no go back to screen de016)</span>

```
End if (de016 >= 100,000)
```

<span style="color:red">****DE016, where DE013 != 1:  if R makes < $50000 [variable DE010 = (1,2,3,4,5,6,7,8,9,10,11)] then prompt for response above $500,000).  If R makes between $50,000 and $75,000 [variable DE010 = (12,13)], please prompt the R if they enter a value above $750,000. Finally, if the R makes above $75,000 [variable DE010 = 14] then prompt if the R enters a value above $3 million.</span>

<span style="color:red">Prompt for DE016, where DE013 != 1:</span>

<span style="color:red">You told us that the market value of your household's assets is [FILL WITH RESPONSE FROM DE016, BUT PUT IT IN DOLLARS and format with commas, but no decimal for cents. EXAMPLE $x,xxx,xxx].
<br><br>
If this is correct, please choose 'Next' to continue.  Otherwise, please click 'Back' to change your response. ***</span>

(DE019)
What is the approximate dollar amount of your household's **debts**?

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

o $_____.00

<span style="color:red">## new screen – other debts error check</span>

```
IF de019 >= 100,000 then
```
<span style="color:red">(de019_b)</span>

<span style="color:red">You told us that the dollar amount of your household's ~~other~~ debts is $[FILL: de019, formatted with appropriate commas].</span>

<span style="color:red">Is it correct?</span>

<span style="color:red">1. Yes</span>

2. No
<span style="color:red">### if no go back to screen de019)</span>

```
End if (de019 >= 100,000)
```

<span style="color:red">**** Prompt user if they enter number above $1 million in non-mortgage debt.</span>

<span style="color:red">Prompt for DE019, where DE013 != 1:</span>

<span style="color:red">You told us that the dollar value of your household's debt is [FILL WITH RESPONSE FROM DE019, BUT PUT IT IN DOLLARS and format with commas, but no decimal for cents. EXAMPLE $x,xxx,xxx].
<br><br>
If this is correct, please choose 'Next' to continue.  Otherwise, please click 'Back' to change your response. ******</span>

```
Endif
```

**(**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

# XIV.   Credit report matching consent section

<span style="color:red">## new screen – Credit pull question.</span>

```
IF SCPC 2016 variable "consent_previousyes" = YES OR 2016
"consent_newr" = YES OR 2016 "consent_incentive" = YES then

    (consent_previousyes)
```

Last year, you allowed us to match your survey responses to your credit report without linking to your name. Would you agree to this again this year?

- The process will not affect your credit or your credit score in any way.

- No other action is required on your part.

- Researchers will **not** have access to any identifying information.

- Your credit information will be kept without any links to your personal information, just like your survey responses.

Do we have your permission to match your credit report to your survey responses?

- o 1 Yes
- o 2 No

```
END IF (consent_previousyes = YES or consent_newr = YES or
consent_incentive = YES)


ELSE then
```

(consent_newr)

We would like your permission to match your credit report information to your survey responses without linking to your name. This helps us understand your survey responses better and improves researchers' ability to analyze survey results.

- The process will not affect your credit or your credit score in any way.

- No other action is required on your part.

- Researchers will **not** have access to any identifying information.

- Your credit information will be kept without any links to your personal information, just like your survey responses.

Do we have your permission to match your credit report to your survey responses?

- o 1 Yes
- o 2 No

```
END IF


IF consent_previousyes = NO OR consent_newr = NO then
```

(consent_incentive)

```
### IF respondent never got to the incentive screen in 2016 or is
NEW respondent, THEN:
   Display "incentive dollar amount" which will be one of the
   following amounts: $5, $10, $15, $20,
ELSE IF respondent got incentive in 2016 THEN:
    Offer same incentive
ELSE IF respondent saw incentive screen and said NO in 2016 THEN:
    Offer five dollars more than previous incentive.
```

We respect your answer. This information is very important to survey quality, so we will pay you **$[incentive dollar amount]** in return for permission to match your credit report information to your survey responses.

In return for **$[incentive dollar amount]**, will you allow us to match your credit report to your survey responses?

> o  1 Yes
> o  2 No

```
END IF (consent_previousyes = NO OR consent_newr = NO)
```

## Thank you screens for YES or NO

```
IF consent_previousyes = YES OR consent_newr = YES OR
consent_incentive = YES then
```

Thank you for allowing us to match your credit report. If you have any questions, please call your panel manager, [name] at [phone number], or write to [email address].

```
END IF (consent_previousyes = YES OR consent_newr = YES OR
consent_incentive = YES)
```

```
IF consent_incentive = NO then
```

Thank you. We will not match your credit report.

```
END IF (consent_incentive = 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_003)
Do you have any other comments on the interview? Please type these in the box below.