

The 2008 Survey of Consumer Payment Choice

Survey Questionnaire

Federal Reserve Bank of Boston

2008 SCPC Questionnaire

(RAND American Life Panel MS15)

September 16, 2008

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

Preliminaries (related to MHQ)

If calclage = empty then

- (IN002) What is your birth date?
 - (birthmonth) Range of Months: January–December
 - (birthday) Range of Days: 1–31
 - (birthyear) Range of years: 1911–1999

end if

If internetlocation = empty then

- (internetlocation) We would like to know how you are communicating with us. From what location are you currently connected to the internet?
 - 1 Home
 - 2 Work
 - 3 Internet café, library, etc.
 - 4 Elsewhere

end if

If familyincome = empty then

- (familyincome) Which Category represents the total combined income of all members of your family (living here) during the past 12 months? This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, social security payments and any other money income received by members of your family who are 15 years of age or older.
 - 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 or more

end if

(surveyintro) Thank you for taking this survey. We are studying consumer preferences. This survey asks questions about payment choices you make for purchases and bill paying. As always, your answers are collected anonymously and will never be linked to your name. Please keep the following in mind: Answer for yourself unless instructed to answer for your entire household. Do not include any business-related payments in your answers. CLICK on any underlined word to see its definition. Try to answer all questions the best you can, even if: *You are unsure of your answer.* You do not have or use the payment method.

I. Financial Responsibility (FR)

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

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

	1 None or almost none	2 Some	3 Shared equally with other household members	4 Most	5 All or almost all
(FR001_a) Budgeting & managing income					
(FR001_b) Paying bills					
(FR001_c) Shopping					
(FR001_d) Investing & managing assets					

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

- [Cash](#)
- [Check](#)
- [Debit Card](#)
- [Prepaid card](#)
- [Electronic bank account deduction](#)

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

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

II. Assessment of Characteristics (AS)

This section has 8 randomized payment characteristics. The 6 payment instruments appear in each characteristic assessment matrix as AS003_a{n} to AS003_f{n} where 1 <= n <= 8 and n is the ID number for a certain payment characteristic.

SECURITY

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

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

	1 Very Risky	2 Risky	3 Neither risky nor secure	4 Secure	5 Very Secure
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Electronic Deduction					

ACQUISITION & SET UP

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

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

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

	1 Very hard to get or set up	2 Hard to get or set up	3 Neither hard nor easy	4 Easy to get or set up	5 Very easy to get or set up
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Electronic Deduction					

ACCEPTANCE FOR PAYMENT

Rate how likely each payment method is to be **accepted for payment** by stores, companies, online merchants, and other people or organizations.

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

	1 Rarely accepted	2 Occasionally accepted	3 Often accepted	4 Usually accepted	5 Almost always accepted
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Electronic Deduction					

COST

Rate the **cost** of using each payment method.

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

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

	1 Very high cost	2 High cost	3 Neither high nor low cost	4 Low cost	5 Very low cost
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Electronic Deduction					

CONTROL OVER PAYMENT TIMING

Rate the **control** each payment method offers over the **timing** of the actual payment and the deduction of funds from a [bank](#) account.

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

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

	1 Very low control	2 Low control	3 Neither low nor high control	4 High control	5 Very high control
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Electronic Deduction					

PAYMENT RECORDS

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

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

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

	1 Very poor records	2 Poor records	3 Neither good nor poor	4 Good records	5 Very good records
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Electronic Deduction					

PAYMENT SPEED

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

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

	1 Very slow	2 Slow	3 Neither slow nor fast	4 Fast	5 Very Fast
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Electronic Deduction					

EASE OF USE

Rate the **ease of use** of each payment method.

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

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

	1 Very hard to use	2 Hard to use	3 Neither hard nor easy to use	4 Easy to use	5 Very easy to use
AS003_a{.} Cash					
AS003_b{.} Check					
AS003_c{.} Debit card					
AS003_d{.} Credit card					
AS003_e{.} Prepaid card					
AS003_f{.} Electronic Deduction					

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

The payment characteristics for the following two questions, AS011a and AS011b, are randomized.

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

- (AS011b) If you have to choose just one, which of the following characteristics is the LEAST important to you:
 - [Security](#)
 - [Control over Payment Timing](#)
 - [Acquisition & Set up](#)
 - [Cost](#)
 - [Records](#)
 - [Acceptance for Payment](#)
 - [Ease of Use](#)
 - [Speed](#)

- (AS012_Intro) Now please rate each of the remaining payment characteristics on a scale of 1 to 10 in order to describe how important each characteristic is relative to the others. In doing so, keep in mind that your most important characteristic— (what was chosen 2 questions prior) is a 10 and your least important characteristic(what was chosen in the last question)—is a 1, so your answers should lie in between (but ties are okay).

**A table is created for the respondent to rate 6 payment characteristics. These six payment characteristics consist of the original 8 payment characteristics, minus the two characteristics chosen in AS011a and AS011b. The remaining payment characteristics are randomized and given the variable names AS012_a, AS012_b, AS012_c, AS012_d, AS012_e, AS012_f.*

III. Payment Adoption (PA)

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

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

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

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

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

If `chkadopter = 0` then

- (PA002_intro) Why don't you have a [checking account](#)? Please choose up to 3 reasons, Rank 1 for the most important, 2 for the second most important, and 3 for the third most important.
 - (PA002_a) I don't write enough checks to make it worthwhile
 - (PA002_b) The minimum balance is too high
 - (PA002_c) I don't like dealing with [banks](#)
 - (PA002_d) The fees and service charges are too high
 - (PA002_e) I cannot manage or balance a checking account
 - (PA002_f) No [bank](#) has convenient hours or location
 - (PA002_g) I do not have enough money
 - (PA002_h) I have or (had) credit problems
 - (PA002_i) I have privacy concerns
 - (PA002_j) I have security concerns
 - (PA002_k) I do not need/want an account
 - (PA002_l) I cannot get an account from any [bank](#)
 - (PA002_m) I have a [savings account](#) that meets all of my banking needs
 - (PA002_n) Other (explain)
 - (PA002_other)
- (PA003) Have you **ever** had a checking account in the past?
 - 1 Yes
 - 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 in the past?
        o 1 Yes
        o 2 No
    if NEWSAV = 1 then
        SAVEVER := 1
    else
        SAVEVER := 0
    endif
endif

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

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

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

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

        • (PA009) Have you ever had an ATM card only (these are not debit cards) in the past?
            o 1 Yes
    
```

- o 2 No

```

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

```

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

```

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

```

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

```

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

```

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

```

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

```

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

if BA_Adopter != 0 then

- (PA008_Intro) How many [debit cards](#) and/or [ATM cards](#) do you have?
 If none, please enter 0.
 - o (PA008_a) Number of [debit cards](#) (these are also [ATM cards](#)):
 - o (PA008_b) Number of [ATM cards only \(these are not debit cards\)](#):

if PA008_a > 0 then

```

        DCADOPTER := 1
        ATMADOPTER := 1
    else
        DCADOPTER := 0
        ATMADOPTER := 0

        • (PA010) Have you ever had a debit card in the past?
            o 1 Yes
            o 2 No

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

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

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

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

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

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

    if PA012 = 1 then
        TBADOPTER := 1
    else
        TBADOPTER := 0

```

```

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

    if NEWTB = 1 then
      TBEVER := 1
    else
      TBEVER := 0
    endif
  endif
endif
• (PA013) Have you set up access to online banking with any of your bank account(s)?
  o 1 Yes
  o 2 No
if PA013 = 1 then
  OBADOPTER := 1
  • (PA014) Have you set up access to the online bill payment function of your bank's online
    banking?
    o 1 Yes
    o 2 No
  if PA014 = 1 then
    OBBPADOPTER := 1
  else
    OBBPADOPTER := 0
    • (NEWOBBP) Have you ever had online banking bill payment in the past?
      o 1 Yes
      o 2 No
    if NEWOBBP = 1 then
      OBBPEVER := 1
    else
      OBBPEVER := 0
    endif
  endif
endif
else
  OBADOPTER := 0
  • (NEWOB) Have you ever had online banking in the past?
    o 1 Yes
    o 2 No
  if NEWOB = 1 then
    OBEVER := 1
  else
    OBEVER := 0
  endif
endif
if CHKADOPTER = 1 then
  • (PA004) Does your primary checking account earn interest?
    o 1 Yes
    o 2 No
    o 3 I don't know

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

```

- o 4 Credit union
- o 5 Internet bank
- o 6 Other:
 - (PA006_other) (please specify)_____

Endif

If SAVADOPTER = 1 then

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

Endif

If (CHKADOPTER = 1 and SAVADOPTER = 1) then

- (PA005) Is your primary [checking account](#) (the one you use most often) linked to one of your [savings accounts at the same bank](#) to allow your [bank](#) to transfer money between accounts when you overdraw your account? (This feature is called overdraft protection)
 - o 1 Yes
 - o 2 No
 - o 3 I don't know

Endif

Endif **if BA_Adopter != 0;*

- (PA015_Intro) About how much [cash](#) do you have (do not include cash that other members of your household might have)...
 - o (PA015_a) ...in your wallet, purse, and/or pocket? About \$____.00
 - o (PA015_b) ...elsewhere in your home, car, office, etc? About \$____.00

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

Location	Method	Ranking (1,2,3)
Automated Teller Machine (ATM)	(PA016_a) ATM/Debit card	
Bank Teller	(PA016_b) Making an account withdrawal	
	(PA016_c) Cashing a personal check	
	(PA016_d) Cashing a paycheck	
Check cashing store	(PA016_e) Cashing a personal check	
	(PA016_f) Cashing a paycheck	
Retail or Grocery store	(PA016_g) Cash back from an ATM/debit card	
	(PA016_h) Cashing a personal check	
	(PA016_i) Cashing a paycheck	
Employer	(PA016_j) Cashing all or part of a paycheck	
	(PA016_k) Receive pay in cash	
	(PA016_l) Cashing a personal check	
Family, friend, or other household member	(PA016_m)	
Other: Specify_(PA016_other)_____	(PA016_n)	

- (PA017) When you get [cash](#), **what amount** do you get **most often**? If you never get [cash](#), please enter 0.
 - \$____.00
- (PA018_intro) In a **typical period (week, month, or year)**, how often do you **get [cash](#)**? If never, please enter 0 in any box.

(PA018_a)_____time(s) per week	(PA018_b)_____time(s) per month	(PA018_c)_____time(s) per year*
--	---	---

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

CCADOPTER := 0

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

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

```
IF PA019_a = 0 AND PA019_b = 0 THEN
```

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

```
ENDIF
```

```
PCADOPTER := 0
PCEVER := 0
```

- (PA021_intro) How many [prepaid cards](#) do you currently have?
 - If none, please enter 0.
 - (PA021_a) Number of [prepaid cards](#) I **bought** for my own use
 - (PA021_b) Number of [prepaid cards](#) I **received** for my own use

```
IF PA021_a = 0 AND PA021_b = 0 THEN
```

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

```
ENDIF
```

```
IF PA021_a > 0 OR PA021_b > 0 THEN
```

- PCADOPTER := 1
- (PA022_extra) In the **past 12 months** did you add money to any of your [prepaid cards](#)?
 - 1 Yes
 - 2 No

if PA022_extra = 1 then

- (PA023_intro) In a **typical period (week, month, or year)**, how often do you add money to your prepaid cards? If never, please enter 0 in any box. Please use the time(s) per year frequency only if you typically add money to a prepaid card fewer than once per month.

(PA023_a) _____ time(s) per week	(PA023_b) OR _____ time(s) per month	(PA023_c) OR _____ time(s) per year*
---	--	---

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

ENDIF

ENDIF

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

ABPADOPTER := 0

IF PA024 = 1 THEN

ABPADOPTER := 1

ELSE

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

ABPEVER := 0

IF PA025 = 1 THEN

ABPEVER := 1

ENDIF

ENDIF

- (PA026) Have you **set up** access to [mobile banking](#) for your cell phone? NOTE: This is not [telephone banking](#)
 - 1 Yes
 - 2 No

MBADOPTER := 0

IF PA026 = 1 THEN

MBADOPTER := 1

ENDIF

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

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

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

What year was it? _____	OR How many years ago? _____	OR How old were you? _____
-------------------------	------------------------------	----------------------------

```

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

(Error catching code goes here.)

ENDIF

IV. Payment Use (PU)

(PU001_intro) Now we will ask questions about how often you use the payment methods you have.

(PU002_intro) The next set of questions will be divided into two types of payments:

*Bill payments

*Payments made for all other purchases

if ABPADOPTER = 1 then

- (PU002_intro2) In a **typical period (week, month, or year)**, about how many [automatic bill payments](#) do you make?

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

Automatic Bill Payments

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

	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 baadopter = 1 then Deducted from your bank account(s)	(pu002_c1)	(pu002_c2)	(pu002_c3)
Paid directly from your income	(pu002_d1)	(pu002_d2)	(pu002_d3)

(Error catching code goes here.)

End if

IF BAADOPTER = 1 or CCADOPTER = 1 THEN

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

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

Online Bill Payments

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

	Per week	Per month	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 baadopter = 1 then Deducted from your bank account(s) on the billing company's web site	(pu003_c1)	(pu003_c2)	(pu003_c3)
If obbpadopter = 1 then Paid with the online banking bill payment function on your bank's web site	(pu003_d1)	(pu003_d2)	(pu003_d3)

(Error catching code goes here.)

END IF

- (pu004_intro) In a **typical period (week, month, or year)** about how many **bill payments by mail or in-person** do you make?

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

Bill Payments by Mail or In-person

*(pu004_asterisk) Please use the Per year frequency if you typically make fewer than one payment per month

	Per week	Per month	Per year*
Paid in cash	Pa004_a1	Pa004_a2	Pa004_a3
Paid by check (paper) or money order	Pa004_b1	Pa004_b2	Pa004_b3
If dcadopter = 1 then Paid with your debit card(s)	Pa004_c1	Pa004_c2	Pa004_c3
If ccadopter = 1 then Charged to your credit card(s)	Pa004_d1	Pa004_d2	Pa004_d3
If pcadopter = 1 then Paid with your prepaid card(s)	Pa004_e1	Pa004_e2	Pa004_e3

(Error catching code goes here.)

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

- (pu005_intro2) In a **typical period (week, month, or year)**, how many of the following payments do you make?

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

Online Payments

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

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

	Per week	Per month	Per year*
Check (paper) or money order	Pu005_a1	Pu005_a2	Pu005_a3
If dcadopter = 1 then Debit card	Pu005_b1	Pu005_b2	Pu005_b3
If baadopter = 1 then Deducted from your bank account(s)	Pu005_c1	Pu005_c2	Pu005_c3
If ccadopter = 1 then Credit Card	Pu005_d1	Pu005_d2	Pu005_d3
If pcadopter = 1 then Prepaid card	Pu005_e1	Pu005_e2	Pu005_e3

(Error catching code goes here.)

- (pu006a_intro) In a **typical period (week, month, or year)**, how many of the following payments do you make?

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

Retail basic goods (shopping in person) including:

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

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

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

	Per week	Per month	Per year*
Cash	Pu006a_a1	Pu006a_a2	Pu006a_a3
Check (paper) or money order	Pu006a_b1	Pu006a_b2	Pu006a_b3
If dcadopter = 1 then Debit card	Pu006a_c1	Pu006a_c2	Pu006a_c3
If ccadopter = 1 then Credit card	Pu006a_d1	Pu006a_d2	Pu006a_d3
If pcadopter = 1 then Prepaid card	Pu006a_e1	Pu006a_e2	Pu006a_e3

(Error catching code goes here.)

- (pu006b_intro) In a **typical period (week, month, or year)**, how many of the following payments do you make?

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

Retail other goods (shopping in person) including:

- General merchandise and department stores
- Electronics and appliances stores
- Home goods, hardware stores, and furniture stores
- Office supply stores
- Other miscellaneous and specialty stores

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

*(pu006b_asterisk) Please use the Per year frequency if you typically make fewer than one payment per month.

	Per week	Per month	Per year*
Cash	Pu006b_a1	Pu006b_a2	Pu006b_a3
Check (paper) or money order	Pu006b_b1	Pu006b_b2	Pu006b_b3
If dcadopter = 1 then Debit card	Pu006b_c1	Pu006b_c2	Pu006b_c3
If ccadopter = 1 then Credit card	Pu006b_d1	Pu006b_d2	Pu006b_d3
If pcadopter = 1 then Prepaid card	Pu006b_e1	Pu006b_e2	Pu006b_e3

(Error catching code goes here.)

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

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

Retail services and other (shopping/paying in person) including:

- Transportation and tolls
- Medical, dental, and fitness
- Education and child care
- Personal care (e.g. hair)
- Recreation, entertainment, and travel
- Maintenance and repairs
- Other professional services (business, legal, etc.)
- Charitable donations
- Person-to-person payments

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

	Per week	Per month	Per year*
Cash	Pu006c_a1	Pu006c_a2	Pu006c_a3
Check (paper) or money order	Pu006c_b1	Pu006c_b2	Pu006c_b3
If dcadopter = 1 then Debit card	Pu006c_c1	Pu006c_c2	Pu006c_c3
If ccadopter = 1 then Credit card	Pu006c_d1	Pu006c_d2	Pu006c_d3
If pcadopter = 1 then Prepaid card	Pu006c_e1	Pu006c_e2	Pu006c_e3

(Error catching code goes here.)

- (pu007) During the **past 12 months** what portion of **retail purchases** did you make online?
 - 1 None or almost none
 - 2 Less than half online
 - 3 About half
 - 4 More than half online
 - 5 All or almost all online
- (pu008_intro) In a **typical period (week, month, or year)**, how often do you use the following payment methods?

If never, please enter 0.

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

	Per week	Per month	Per year*
Money orders for bill payments	Pu008_a1	Pu008_a2	Pu008_a3
Money orders for all other payments	Pu008_b1	Pu008_b2	Pu008_b3
Travelers checks	Pu008_c1	Pu008_c2	Pu008_c3

(Error catching code goes here.)

IF CCADOPTER = 1 THEN

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

IF PU009 = 1 THEN

- (pu010) **Last month**, about how much was the unpaid balance on **all** your credit cards that you carried over from the previous month?
 - \$_____.00
- (pu011) Compared to **12 months ago**, what is the unpaid balance on **all** your credit cards?
 - 1 Much lower
 - 2 Lower
 - 3 About the Same
 - 4 Higher
 - 5 Much Higher

ENDIF

ENDIF

- (pu012_intro) **Looking BACK to about ____* ____ ago**, how has your use of each payment method changed? **Randomized: 3 or 5 years*

Please check one per row.

	1 Decreased a lot	2 Decreased somewhat	3 About the same	4 Increased Somewhat	5 Increased a lot
(pu012_a) Cash					
IF CHKEVER = 1 or CHKADOPTER = 1 THEN (pu012_b) Check (paper) or money order					
IF DCEVER = 1 or DCADOPTER = 1 THEN (PU012_c) Debit card					
IF CCEVER = 1 or CCADOPTER = 1 THEN (PU012_d) Credit card					
IF PCEVER = 1 or PCADOPTER = 1 THEN (PU012_e) Prepaid card					
IF ABPEVER = 1 or ABPADOPTER = 1 THEN (PU012_f) Electronic Deduction					
IF OBBPADOPTER = 1 THEN (PU012_g) Online Bill Payment					

- (pu013_a) **Looking AHEAD to about ____*____ from now**, how do you expect your use of each payment method to change? **Randomized: 3 or 5 years*

	1 Will decrease a lot	2 Will decrease somewhat	3 Will stay about the same	4 Will increase somewhat	5 Will increase a lot
(pu013_a) Cash					
IF CHKEVER = 1 or CHKADOPTER = 1 THEN (PU013_b) Check (paper) or money order					
IF DCEVER = 1 or DCADOPTER = 1 THEN (PU013_c) Debit card					
IF CCEVER = 1 or CCADOPTER = 1 THEN (PU013_d) Credit card					
IF PCEVER = 1 or PCADOPTER = 1 THEN (PU013_e) Prepaid card					
IF ABPEVER = 1 or ABPADOPTER = 1 THEN (PU013_f) Electronic Deduction					
IF OBBPADOPTER = 1 THEN (PU013_g) Online Bill Payment					

if CHKADOPTER = 1 THEN

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

Check one only.

- 1 Check converted at a **retail store** (check returned immediately)

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

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

- (PU015) What **did** you do in response to the paper [check conversion](#)?
Check one only.
 - 1 Change to another payment method
 - 2 Change to a different store or company
 - 3 Both changes
 - 4 Nothing

else

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

endif

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

(PU018) **Float** is the time between the moment you write a check and the moment money is deducted from your [checking account](#).

- If **float** were eliminated, so money was deducted from your account immediately, how would your use of checks change?
 - 1 Would stop using
 - 2 Would decrease a lot
 - 3 Would decrease somewhat
 - 4 Would stay about the same
 - 5 Would increase somewhat
 - 6 Would increase a lot
 - 7 Would start using
- (PU020) If your [bank](#) no longer returned your original (paper) [checks](#) under any circumstances, how would your use of checks change?
 - 1 Would stop using
 - 2 Would decrease a lot
 - 3 Would decrease somewhat
 - 4 Would stay about the same

- 5 Would increase somewhat
- 6 Would increase a lot
- 7 Would start using

ENDIF **(if chkadopter = 1);*

V. Payment History (PH)

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

- (PH001) During the **past 12 months**, did you use a self-service checkout line at a retail store?
 - 1 Yes
 - 2 No

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

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

- (PH005) Have you **ever** entered any of the following information on an Internet web site or sent the information in an e-mail message? Please check all that apply (*Randomized*)
Responses 1–7 are randomized among the following response categories.
 - Account number
 - Address
 - Credit card number
 - Debit card number
 - Mother's maiden name
 - Phone number
 - Social security number

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

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

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

- (PH010) During the **past 12 months**, when did you most often pay your monthly bills other than pre-scheduled [automatic bill payments](#)?
 - 1 Right away (within 1 week of receiving the bill)
 - 2 Last minute (within 1 week of the due date)
 - 3 Between right away and last minute
 - 4 Late (after the bill is due)
 - 5 I don't pay any bills
 - 6 I pay all of my bills using [automatic bill payment](#)

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

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

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

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

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

VI. Demographics (DE)

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

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

IF internetlocation > 1 THEN

- (DE005) Do you have regular access to the Internet at home?
 - 1 Yes
 - 2 No
- IF DE005 = 1 THEN
- (DE006) What type of internet connection do you have at home?
 - 1 Dial-up modem (via personal computer or internet player)
 - 2 Cable modem
 - 3 DSL
 - 4 Satellite dish
 - 5 Local network
 - 6 Other connection
 - 7 I don’t know

Endif

Endif

IF familyincome = 14 THEN

- (DE010) In your “My Household” questionnaire, you told us that the total combined income of all members of your family (living here) during the preceding 12 months was more than \$75,000. Thinking about the total combined income of your family from all sources, approximately how much did members of your family receive during the previous 12 months?
 - 1 \$75,000–\$99,999
 - 2 \$100,000–\$124,000
 - 3 \$125,000–\$199,999
 - 4 \$200,000 or more

End if

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

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

- (DE013) Do you and/or your spouse/partner own your **primary home**?

Note: Even if you have an unpaid mortgage, you are considered the owner of the home.

- 1 Yes
- 2 No

if DE013 = 1 then

- (DE014) What is the approximate market value of your **primary home**?

Please enter your answer below in thousands of dollars.

- \$_____,000

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

Please enter your answer below in thousands of dollars.

- \$_____,000

Endif

if DE013 = 1 then

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

else

(DE016) What is the approximate net worth of your household's assets? Include real estate that you own.

Please enter your answer below in thousands of dollars.

endif

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

- What is your **primary** religion or secular philosophy?
 - 1 I prefer not to answer
 - 2 None
 - 3 Undecided
 - 4 Agnosticism
 - 5 Atheism
 - 6 Babi & Baha'i
 - 7 Buddhism
 - 8 Chinese traditional (for example, Confucianism, Taoism, etc)
 - 9 Christian Science
 - 10 Christianity—Roman Catholic
 - 11 Christianity—Eastern Orthodox (Greek, Russian, etc)
 - 12 Christianity-Anglican, Episcopalian, Lutheran, Methodist, or Presbyterian
 - 13 Christianity-Baptist, Congregational, Reformed, or United Churches of Christ
 - 14 Christianity-Assemblies of God, Charismatic, Churches of Christ, or Pentecostal
 - 15 Christianity- Other Protestant denominations
 - 16 Christianity-Non-denominational (See also Jehovah's Witnesses, Mormonism, Seventh-day Adventism, and Unity)

- 17 Free thinkers
 - 18 Hinduism
 - 19 Humanism—non-religious
 - 20 Humanism—religious
 - 21 Islam—Shi'ite
 - 22 Islam—Sunni
 - 23 Islam—Other
 - 24 Jehovah's Witnesses
 - 25 Judaism—Conservative
 - 26 Judaism—Orthodox
 - 27 Judaism—Reform
 - 28 Mormonism (Church of Jesus Christ of Latter-day Saints)
 - 29 New Age
 - 30 Scientology
 - 31 Seventh-day Adventism
 - 32 Sikhism
 - 33 Unitarian Universalism
 - 34 Unity
 - 35 Other (specify)____(DE017_other)
- (DE018) While answering this survey, did you look at your financial statements, receipts, old checks, websites, or other records at any time? (It is ok if you did).
 - 1 Yes
 - 2 No
 - (CS_001) Could you tell us how interesting or uninteresting you found the questions in this interview?
 - 1 Very interesting
 - 2 Interesting
 - 3 Neither interesting or uninteresting
 - 4 Uninteresting
 - 5 Very uninteresting
 - (CS_002) Would you have completed this interview if it had been conducted on the phone?
 - 1 Yes
 - 2 No
 - (CS_003) Do you have any other comments on the interview? Please type these in the box below.