



Consumer Payment Study Survey Questionnaire



February 2007

Consumer Payment Survey – Questionnaire

INTRODUCTION: THIS IS {NAME} FROM {NAME OF RESEARCH FIRM}. WE ARE NOT SELLING ANYTHING. THIS IS FOR RESEARCH PURPOSES ONLY. WE ARE CONDUCTING A SURVEY ABOUT PEOPLE'S ATTITUDES ABOUT FINANCIAL ISSUES. YOUR ANSWERS TO THIS SURVEY WILL BE KEPT COMPLETELY CONFIDENTIAL AND WILL NOT BE SHARED WITH ANYONE.

1. How much responsibility do you have for paying bills for your household? (Select one.)
- All of the responsibility (Proceed to Q2)
 - Most of the responsibility (Proceed to Q2)
 - Share responsibility equally with other household members, no one in your household has more responsibility for paying bills than you do (Proceed to Q2)
 - Some of the responsibility (Go to 1a)
 - None of the responsibility (Go to 1a)

{If “some” or “none” of the responsibility in Q1}

1a. For this survey, I need to speak with the person in your household who has most of the responsibility for paying your household's bills. May I speak with that person?

- Yes
- No, not in / Call back
- No, will not talk

{ONCE CONNECTED TO NEXT PERSON}

REPEAT INTRODUCTION. THEN, ASK Q1 OF THIS PERSON:

How much responsibility do you have for paying bills for your household? (Select one.)

- All of the responsibility (Proceed to Q2)
- Most of the responsibility (Proceed to Q2)
- Share responsibility equally with other household members, no one in your household has more responsibility for paying bills than you do (Proceed to Q2)
- Some of the responsibility (Go to 1a)
- None of the responsibility (Go to 1a)

ONCE PERSON RESPONSIBLE FOR PAYING HOUSEHOLD BILLS IS ON THE PHONE:

- 1b. Are you younger than 25 years old or at least 25 years old?
- Younger than 25 {TERMINATE}
 - At least 25 {CONTINUE}

2. Now, EXCLUDING investment accounts, such as accounts that include stocks, bonds, or mutual funds, which of the following types of accounts, if any, do you currently have at a bank, credit union, or savings and loan. (Select all that apply) Do you have

- a checking account or similar account from which you can withdraw funds by writing checks {If Yes: “Is this a checking account, a money market account, or something else?” (record responses; allow multiple responses)}
- a savings account

{IF RESPONDENT HAS AN ACCOUNT FROM WHICH FUNDS CAN BE WITHDRAWN BY WRITING CHECKS **BUT REFERRED TO IT AS SOMETHING OTHER THAN A CHECKING ACCOUNT:**} READ: “FOR THE REST OF THIS SUREY, I WILL REFER TO YOUR ACCOUNT FROM WHICH CHECKS CAN BE WRITTEN AS A ‘CHECKING ACCOUNT.’”}

2a. {If checking account or similar account from which checks can be written: }

*Does your primary checking account earn interest?

- Yes
- No

2aa. {If no checking account:} Why don’t you have a checking account? (Do not read list. Mark all that apply.)

- Do not need one
- Don’t like banks
- Privacy concerns
- Security concerns
- Fees
- Other (record verbatim)_____

2b. Which of the following, if any, do you currently have? (Select all that apply.) (Note to Interviewer: If one card serves multiple functions and is, for example, both an ATM card and a debit card, mark each function.)

- {only ask this if respondent has a checking account or similar account:} An ATM card that can be used at an automated teller machine to withdraw money from your checking account
- {only ask this if respondent has a checking account or similar account:} A check card or similar debit card that takes money out of your checking account immediately when you use it to pay for purchases
- A credit card
- A card with a specified dollar value, such as a store gift card or phone card

2c. {If no credit card per Q2b:} Why don't you have a credit card? (Do not read list. Mark all that apply.)

- Inconvenient
- Fees
- Risk of accumulating debt
- Unable to qualify / bad credit
- Risk of theft
- Privacy concerns
- Lack of / difficult record keeping
- Other (specify)

2d. {If no ATM card per Q2b but has a checking account per Q2:} Why don't you have an ATM card? (Do not read list. Mark all that apply.)

- Inconvenient
- Fees
- Prefer dealing with a real person/bank teller
- Do not know how use to an ATM card/ATM machine
- Do not want money immediately deducted from my account
- Fear of overdraft / fear of withdrawing more money than I have
- Risk of theft
- Privacy concerns
- Lack of /difficult Record keeping
- Credit card incentives
- Have not been offered an ATM card
- Other (specify)

2e. {If no check card or similar debit card per Q2b but has a checking account per Q2:} Why don't you have a check card or similar debit card? (Do not read list. Mark all that apply.)

- Inconvenient
- Fees
- Do not want money immediately deducted from my account
- Do not know how to use a check card/debit card
- Fear of overdraft / fear of withdrawing more money than I have
- Risk of theft
- Privacy concerns
- Lack of /difficult Record keeping
- Credit card incentives
- Have not been offered a check card/debit card
- Other (specify)

3. Which of the following best describes your employment status? {If respondent is both employed by someone else and self employed, mark both boxes. }

- Employed full-time (go to Q3a)
- Employed part-time (go to Q3a)
- Self-employed, full or part time (go to Q3a)
- Retired and not working (Skip to 3c) {do NOT mark this if either employed or not retired}
- Not retired and not employed (Skip to Q3c) (do NOT mark this if either employed or retired)

3a. {If employed or self-employed:} When you are paid for your work, do you receive **most** of your pay as . . . (Check one.) (If respondent reports having more than one job or employer, ask about their “main job.”)

- An automatic deposit directly into your bank account (Go to 3c)
- A paper paycheck {Go to 3b}
- Cash {Go to 3aa}
- Other (specify)_____

{If Cash marked in 3a:}

3aa. When you are paid in cash, do you most often (Check one.)

- Deposit **all** of it into your bank account, or {Go to 3aaa}
- Deposit **some** of it into your bank account and keep some cash, or {Go to 3aaa}
- Keep all of the cash without depositing any into a bank account (Go to 3c)
- Other (specify) _____

3aaa. {If Deposit all or some in 3aa:} Where do you most often go to deposit your cash pay? Do you (Check one.)

- Go to an ATM to deposit it into your bank account, or (Go to 3c)
- Go to a bank branch office to have a bank employee deposit it into your bank account (Go to 3c)
- Other (specify) _____

{If Paper Paycheck marked in 3a:}

*3b. When you receive your paycheck, do you most often (Check one)

- Deposit **all** of it into your bank account , or {Go to 3bb}
- Deposit **some** of it into your bank account and get some cash back, or{Go to 3bbb}
- Cash all of it {Go to 3bbbb}
- Other (specify) _____

3bb. {If Deposit all in 3b:} Where do you most often go to deposit your paycheck? Do you (Check one.)

- Go to an ATM to deposit it into your bank account (Go to 3c)
- Go to a bank branch office to have a bank employee deposit it into your bank account (Go to 3c)
- Other (specify) _____

3bbb. {If Deposit some in 3b:} Where do you most often go to deposit your paycheck and get some cash back? Do you (Check one.)

- Go to an ATM to deposit some of it into your bank account and get some cash back
- Go to a bank branch office to have a bank employee deposit some of it *into your bank account and* give you some cash back
- Other (specify) _____

3bbbb. {If Cash all in 3b:} Where do you most often go to cash your paycheck? (Check one.)

- A bank branch office
- A store that cashes checks
- Other _____

3c. Do you **currently receive** any form of retirement income on a regular basis, such as payments from Social Security, pensions, or any other type of retirement accounts?

- Yes
- No

3c-2. {If yes to Q3c:} Which, if any, of the following forms of retirement income do you currently receive on a regular basis? ... {Check all that apply}

- Social Security retirement payments
- Pension payments for veterans provided by the U.S. government
- Payments from a 401(k) or 403(b) retirement account,
- Payments from an employer pension plan (**excluding** 401(k) and 403(b) plans),
- Payments from an individual retirement account or IRA
- Do you currently receive any other retirement income? (specify) _____

3d. {If respondent receives any retirement income in 3c-2: For each of the retirement payments that respondent receives, ask the following question separately and record response separately for each:} Do you receive your {Social Security retirement payments/pension plan payments/401(k) plan payments/IRA payments} as a paper check or as a direct deposit into your bank account?

- Paper check
- Direct deposit into your bank account
- Other
- Don't know

{ASK 4A ONLY IF RESPONDENT HAS CHECKING ACCOUNT OR SIMILAR ACCOUNT FROM WHICH CHECKS CAN BE WRITTEN PER Q2.}

4a. Which of the following methods, if any, do you currently use to withdraw cash from your checking account? (Select all that apply.)

- Withdraw cash at an ATM
- Go to a bank branch office to have a bank employee withdraw cash for you
- Do you use any other methods to withdraw cash from your checking account? (specify) _____

4b. Do you have access to the Internet (such as email, the World Wide Web, or other part of the Internet) *for personal use* at home, work, or another location? (Check all that apply.)

- Yes, at home
- Yes, at work
- Yes, at another location
- No, no access (If this is selected, others may not be selected.)

4bb. {If access *for personal use*:} On average, including your use of email and any other parts of the Internet, how often do you access the Internet *for personal use*? (Check one.)

- At least once a day
- At least once a week, but not every day
- One to three times a month,
- Less than once a month
- Never

SAY TO ALL RESPONDENTS: “FOR THE REST OF THIS SURVEY, TO DESCRIBE SOMETHING ON THE INTERNET, I AM GOING TO USE THE WORD ‘ONLINE’.”

4d. Now, thinking about all of those times in a **typical month** that you **pay for something**, including but not limited to **paying bills and paying for anything else such as products and services**, about how many payments, if any, do you make in a typical month with {Cash}? {Probe for one actual number for each method. If necessary: “Your best guess is fine.”} Then, proceed to {A Check} and each of the other items. (Enter # for each payment method.)

- a. Cash
- b. A Check
- c. A Money order
- d. A Check card or similar debit card (**Exclude** ATM transactions, but include all types of payments that you make with your check card or debit card,—including any bills that are charged to your check card automatically, other non-automatic charges, and online payments.)
{Note to Interviewer: Item D and E may overlap with item I. That is okay.}
- e. A Credit card (include all types of credit card payments, including any bills that are charged to your credit card automatically, other non-automatic charges, and online payments with your credit card)
- f. A Card with a specified dollar value, such as store gift cards or phone cards

And, about how many payments, if any, do you make in a typical month with . . . ?

- g. A Regularly scheduled **automatic** bill payment deducted directly from your bank account (for payment of certain recurring bills, such as mortgage payments, telephone bills, etc.)
- h. **Online banking**—that is, online bill payment directly from your bank account at your bank’s web site
- i. **Online bill payment at the web sites of any companies to which you owe money** (NOT at your bank’s web site)
- j. Do you use any other payment methods in a typical month? (specify type of method(s)) {For each other method named: About how many times in a typical month do you make a payment using that method?}

{**ONLY** FOR METHODS THAT RESPONDENT DOES **NOT** USE IN A TYPICAL MONTH PER Q4D}

5. At anytime within the past FIVE YEARS, have you **ever** paid for something with . . . ?

- a. Cash
- b. A Check
- c. A Money order
- d. A Check card or similar debit card that can be used to pay for purchases
- e. A Credit card

- f. A Card with a specified dollar value, such as store gift cards or phone cards
- g. A Regularly scheduled **automatic** bill payment deducted directly from your bank account (for payment of certain recurring bills, such as mortgage payments, telephone bills, etc.,)
- h. Online banking – that is, online bill payment directly from your bank account at your bank’s web site
- i. Online bill payment at the web sites of any companies to which you owe money (NOT at your bank’s web site)
- j. Have you ever used any other type of payment method? (specify)

6a. {If respondent does not use cash in a typical month per Q4d:} Why do you not use cash in a typical month? (If respondent says that they do not have cash, ask why and record response here.) (Do not read list. Mark all that apply.)

- Inconvenient
- Risk of theft
- Lack of / difficult Record keeping
- Credit card incentives
- Debit card incentives
- Other (specify)

6b. {If respondent does not use checks in a typical month per Q4d and has a checking account or similar account per Q2:} Why do you not use checks in a typical month? (If respondent says that they do not have checks, ask why and record response here.) (Do not read list. Mark all that apply.)

- Inconvenient
- Fees
- Risk of theft
- Privacy concerns
- Lack of / difficult Record keeping
- Credit card incentives
- Debit card incentives
- Fear of overdraft / fear of withdrawing more money than I have
- Other (specify)

6c. {If respondent does not use money orders in a typical month per Q4d:} Why do you not use money orders in a typical month? (Do not read list. Mark all that apply.)

- Inconvenient
- Fees
- Risk of theft
- Privacy concerns
- Lack of / difficult Record keeping

- Credit card incentives
- Other (specify)

6d. {If respondent does not use check cards or similar debit cards in a typical month per Q4d and has a debit card per Q2b:} Why do you not use check cards or similar debit cards in a typical month? (Do not read list. Mark all that apply.)

- Inconvenient
- Fees
- Do not want money immediately deducted from my account
- Fear of overdraft / fear of withdrawing more money than I have
- Risk of theft
- Privacy concerns
- Lack of /difficult Record keeping
- Credit card incentives
- Other (specify)

6e. {If respondent does not use credit cards in a typical month per Q4d and has a credit card per Q2b:} Why do you not use credit cards in a typical month? (Do not read. Mark all that apply.)

- Inconvenient
- Fees
- Risk of accumulating debt
- Risk of theft
- Privacy concerns
- Lack of / difficult record keeping
- Other (specify)

6f. {If respondent does not use cards with a specified dollar value, such as store gift cards or phone cards in a typical month per Q4d:} Why do you not use cards with a specified dollar value, such as store gift cards or phone cards in a typical month? (Do not read list. Mark all that apply.)

- Inconvenient
- Credit card incentives
- Lack of / difficult record keeping
- Risk of theft
- Do not have such cards
- Do not need such cards
- Other (specify)

6g. {If respondent does not use regularly scheduled automatic bill payments in a typical month per Q4d:} Why do you not use regularly scheduled automatic bill payments deducted directly from your bank account in a typical month? (Do not read list. Mark all that apply.)

- Want control over payments
- Difficult to set up
- Don't know how
- Fear of overdraft / fear of withdrawing more money than I have
- Inconvenient
- Privacy concerns
- Lack of / difficult Record keeping
- Risk of theft
- No need
- Have never been given the option
- Other (specify)

6h. {If respondent does not use online bill payment through bank's web site in a typical month per Q4d:} In a typical month, why do you not use online banking to pay any of your bills online directly from your bank account through your bank's web site? (Do not read list. Mark all that apply.)

- Difficult to set up
- Don't know how
- Don't have Internet access
- Don't have a computer
- Inconvenient
- Privacy concerns
- Lack of /difficult Record keeping
- Risk of theft
- Have never been given the option
- No need
- Other (specify)

6i. {If respondent does not use online bill payment at web site of companies to which he/she owes money in a typical month per Q4d:} In a typical month, why do you not pay any of your bills online at the web sites of companies to which you owe money? (Do not read list. Mark all that apply.)

- Difficult to set up
- Don't know how
- Don't have Internet access
- Don't have a computer
- Inconvenient
- Privacy concerns
- Lack of /difficult Record keeping
- Risk of theft
- Have never been given the option

- Other (specify)

15. For each of the following payment methods that you use, indicate whether your use of each method has increased, decreased, or stayed the same over the past THREE years. {ONLY MENTION METHODS IDENTIFIED IN Q4D OR Q5 ANSWERS. FOR ANY METHOD THAT RESPONDENTS SAYS THAT THEY DO NOT USE, READ: “Did you use {insert name of method} THREE years ago? If Yes: Record response as “Decreased / Stopped using entirely”}.

Increased Decreased Stayed the Same

- a. Cash
- b. Checks
- c. Money orders
- d. Check cards or similar debit cards
- e. Credit cards
- f. Cards with a specified dollar value, such as store gift cards or phone cards
- g. Regularly scheduled **automatic** bill payments deducted directly from your bank account
- h. Online banking –that is, online bill payment at your bank’s web site
- i. Online bill payment at the web site of any companies to which you owe money (NOT at your bank’s web site)

16. For each of the following types of expenses or bills, please tell me how you most often pay for it. If I read an expense that you do not have, please let me know. {DO NOT READ PAYMENT METHODS UNLESS REPENDENT NEEDS PROMPTING. IF PROMPTING IS NEEDED, READ: “Do you most often pay with cash, a check, a money order, a check card or similar debit card, a credit card, a card with a specified dollar value such as store gift cards or phone cards, regularly scheduled **automatic** bill payments deducted directly from your bank account, online banking—that is, online bill payment directly from your bank account at your bank’s web site, or online bill payment at the web site of any companies to which you owe money . . .” ONLY MENTION METHODS SELECTED IN Q4D or Q5} (Select one payment method for each.)

- Mortgage payments
- Rent payments
- Car loan payments
- College tuition payments
- Student loan payments
- Electric bills for your home
- Telephone payments
- Grocery purchases
- Gasoline purchases for your car
- Internet service bills
- Medical bills
- Credit card bills

*****{DELETED QUESTION 17}*****

18a. {If use/used cash in Q4d or Q5:} Using a scale of 1 to 10 where 1 is poor and 10 is excellent, how would you rate cash as far as {rotate order of items}

- a. Cost or Fees
- b. Convenience
- c. Safety
- d. Privacy
- e. Accuracy
- f. Payment timing
- g. Record keeping

18b. {If use/used checks in Q4d or Q5:} Using a scale of 1 to 10 where 1 is poor and 10 is excellent, how would you rate checks as far as {rotate order of items}

- a. Cost or Fees
- b. Convenience
- c. Safety
- d. Privacy
- e. Accuracy
- f. Payment timing
- g. Record keeping

18c. {If use/used debit cards in Q4d or Q5:} Using a scale of 1 to 10 where 1 is poor and 10 is excellent, how would you rate check cards or similar debit cards as far as {rotate order of items}

- a. Cost or Fees
- b. Convenience
- c. Safety
- d. Privacy
- e. Accuracy
- f. Payment timing
- g. Record keeping

19. {If use/used credit cards in Q4d or Q5:} Using a scale of 1 to 10 where 1 is poor and 10 is excellent, how would you rate credit cards as far as {rotate order of items}

- a. Cost or Fees
- b. Convenience
- c. Safety
- d. Privacy
- e. Accuracy
- f. Payment timing
- g. Record keeping

20. { If use/used auto payments in Q4d or Q5:} Using a scale of 1 to 10 where 1 is poor and 10 is excellent, how would you rate **automatic bill payments directly from your bank account** as far as {rotate order of items}

- a. Cost or Fees
- b. Convenience
- c. Safety
- d. Privacy
- e. Accuracy
- f. Payment timing
- g. Record keeping

21. { If use/used cards with value in Q4d or Q5:} Using a scale of 1 to 10 where 1 is poor and 10 is excellent, how would you rate **cards with a specified dollar value, such as store gift cards or phone cards** as far as {rotate order of items}

- a. Cost or Fees
- b. Convenience
- c. Safety
- d. Privacy
- e. Accuracy
- f. Payment timing
- g. Record keeping

22. { If use/used online banking in Q4d or Q5:} Using a scale of 1 to 10 where 1 is poor and 10 is excellent, how would you rate **online banking – that is, online bill payment directly from your bank account at your bank’s web site--** as far as {rotate order of items}

- a. Cost or Fees
- b. Convenience
- c. Safety
- d. Privacy
- e. Accuracy
- f. Payment timing
- g. Record keeping

{IF NO CHECKING ACCOUNT PER Q2, SKIP TO Q36.}

“Now, I have a few questions about your use of checks.”

22b. { If mention “Check” in Q4d or Q5: }

When you write a check to pay for something in a store, do you know how many days it usually takes before the value of the check is deducted from your checking account?

- Yes
- No

22bb. {If mention “Check” in Q4d or Q5:} If, each time you paid for something in a store by writing a check, the check’s value was deducted from your checking account on the very same day that you wrote the check, would that cause you to use fewer checks than you do now, more checks than you do now, or have no impact on your use of checks? . (Select one.)

- Fewer checks than you do now
- More checks than you do now
- No impact

23. {If ever or currently use “check” in Q4d or Q5:} When you have paid by check at a store, has the cashier ever handed your check back to you immediately after your purchase was completed?

- Yes
- No {SKIP TO Q28}

24. {IF Yes to Q23:} When this happens, are you aware that your check has been immediately deducted from your checking account?

- Yes
- No

25. Has this check technology caused you to stop using checks at stores that use this technology or use checks less often at these stores?

- Yes, stopped using checks at these stores
- Yes, use checks less often at these stores
- No {SKIP TO Q27}

26. {If Yes to Q25:} Why did you reduce your use of checks at these stores? (Don’t read list. Check all that apply.)

- Can use debit card and do the same thing
- Don’t want payment deducted from my account immediately
- Don’t like this technology
- Don’t want my check handed back right away
- Other (specify)

27. Has this check technology caused you to reduce or discontinue your use of stores that process your checks this way?

- Yes
- No

27b. {If “Yes” to Q23:} If you had the option, would you ask banks or stores to stop using technology that allows a store to immediately deduct your check from your checking account?

- Yes
- No
- Don’t know

28. {If checking account per Q2, and mention checks in Q4d or Q5:} For your primary checking account, does your bank return your canceled checks, paper copies of those checks, or electronic copies of those checks to you?

- Yes, canceled checks (Go to Q29)
- Yes, paper copies of cancelled checks (Go to Q29)
- Yes, electronic copies of cancelled checks (Go To Q29)
- No (Skip to Q36)

29. {If Yes – canceled checks, paper copies, or electronic copies in Q28:} When paying a recurring bill (such as a credit card bill, a utility bill, or any other recurring bill) with a check by mail, have you ever failed to receive {“your cancelled check” or “a paper copy of your cancelled check” or “an electronic copy of your cancelled check”} from your bank?

- Yes
- No {SKIP TO Q36}

30. {If Yes to Q29} Are you aware that this means that your check was probably deducted from your checking account electronically **the very same day** that the check was received, which is usually faster than other more traditional methods of processing checks?

- Yes
- No

31. Has this check technology caused you to stop using checks to pay bills or use checks less often to pay bills? {Record one.}

- Yes, stop using checks
- Yes, use checks less often {ask and record separately: Is that somewhat less often or much less often?}
- No

32. {If Yes to Q31;} Why? (Do not read. Check all that apply.)
- Can use check card or similar debit card and do the same thing
 - Don't like this technology
 - Don't want payment deducted from my account immediately
 - Want to receive my cancelled check
 - Other (specify)

34. {If Yes to Q29;} Has this technology caused you to reduce or discontinue your use of any of the companies that process your checks this way?

- Yes
- No

35. {If "Yes" to Q23 or Q29;} If you had the option, would you ask banks or companies that bill you to stop using technology that allows a company to immediately deduct your check from your checking account as soon as the company receives your check?

- Yes
- No
- Don't know

{FOR Q36: ONLY MENTION METHODS IDENTIFIED IN Q4D OR Q5:}

36. When you shop **in person** at a grocery, pharmacy, or retail store that accepts different payment methods, which payment method do you **most** often choose to pay for purchases that are **less than \$20**? (DO NOT READ LIST OF METHODS UNLESS RESPONDENT NEEDS PROMPTING: Cash, check, check card or similar debit card, credit card, or cards with specified dollar values?) (CHECK ONE)

- Cash
- Check
- Check card or Similar Debit Card
- Credit Card
- Cards with specified dollar values, such as store gift cards
- Other (specify)

{FOR Q37: ONLY MENTION METHODS IDENTIFIED IN Q4D OR Q5:}

37. And, for purchases that are **more than \$20 but less than \$50**? (CHECK ONE.) {If necessary, repeat: "This refers to when you shop **in person** at a grocery, pharmacy, or retail store."} (DO NOT READ LIST OF METHODS UNLESS RESPONDENT NEEDS PROMPTING: Cash, check, check card or similar debit card, credit card, or cards with specified dollar values?)

- Cash
- Check
- Check card or Similar Debit Card
- Credit Card
- Cards with specified dollar values, such as store gift cards
- Other (specify)

{FOR Q38: ONLY MENTION METHODS IDENTIFIED IN Q4D OR Q5:}

38. And, for purchases that are **more than \$50**? (CHECK ONE.) {If necessary, repeat: “This refers to when you shop **in person** at a grocery, pharmacy, or retail store.”}
(DON’T READ LIST OF METHODS UNLESS RESPONDENT NEEDS PROMPTING:
Cash, Check, check card or similar debit card, credit card, or cards with specified dollar values?)

- Cash
- Check
- Check card or Similar Debit Card
- Credit Card
- Cards with specified dollar values, such as store gift cards
- Other (specify)

41a. How confident do you feel that the Internet is a reliable method for conducting personal financial transactions online, such as paying household bills online or purchasing products or services online? Are you . . (Select one.)

- Very confident
- Somewhat confident
- Not too confident
- Not at all confident

41c. How would you rate your level of experience conducting personal financial transactions online? Are you . .

- Not at all experienced
- A beginner, with a little experience
- moderately experienced
- very experienced
- an expert

*****{DELETED QUESTIONS 42 - 53}*****

DEMOGRAPHICS

54. Record Gender

- Male
- Female

55. What is your age? (Record age)

56a. Which of the following best describes your marital status?

- Married
- Living as a couple with a partner; not married
- Separated
- Divorced
- Widowed
- Single

56b. Besides yourself, who else currently lives in your household . .

- {If married or living as couple:} Your spouse or partner
- Any other adults age 18 or older that are related to you {if applicable: or to your spouse/partner}
- Any children under 18 that are related to you {if applicable: or to your spouse/partner}
- Anybody else that is not related to you {if applicable: or to your spouse/partner}

56c. Including yourself, how many people, in total, live in your household? _____

57. What is the highest level of education that you have completed?

- Some high school
- High school diploma
- Some college
- 2-year college degree
- 4-year college degree
- Some post-graduate work
- Post-graduate degree

58. Are you of Hispanic or Latino origin or descent?

- Yes
- No

59. Which of the following best describes your race?

- White
- Black or African American
- Asian or Pacific Islander
- American Indian or Alaska Native, or
- Other (specify)

60. What was your total household income last year before taxes? (Select one)

- Less than \$15,000
- \$15,000 - \$24,999
- \$25,000 - \$34,999
- \$35,000 - \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 +

61. Are you or your spouse a member of AARP (formerly known as the American Association for Retired Persons)

- Yes
- No