National Housing Survey Questionnaire, Q3 2018
In Partnership with PSB

Questions highlighted in grey are asked during one quarter of the year as part of a rotating series of questions that aim to delve into a new aspect of the housing market. This quarter, the rotating questions focus on consumer finance.

SCREENERS

/* Q1S */ /* CODE */ SAMPLE UDF

1) RDD (a job)
2) RDD HISP (b job)
3) RDD AA (b job)
4) RDD CELL ONLY (c job)
5) Targeted (a job)
6) FM Sample – 0%-80% AMI
7) FM Sample – 80%-100% AMI
8) Spanish
9) Elderly Homeowner Oversample

/* Q1B */ /* CODE */ AUDIENCE

1) General Population
2) Hispanic – English Dominant
3) Hispanic – Spanish Dominant
4) Oversample Delinquent (PSB)
5) Oversample Delinquent (Fannie Mae)
6) Cell Phone Only
7) Hispanic – Bilingual
8) Elderly Homeowner Oversample

/* Q1 */ /* CODE */ SAMPLE

1) General Population
2) Hispanic – English Dominant
3) Hispanic – Spanish Dominant
4) Oversample Delinquent (PSB)
5) Oversample Delinquent (Fannie Mae)
6) Oversample 0%-80% AMI
7) Oversample 80%-100% AMI
8) Elderly Homeowner Oversample

/* Q122a */ What is your age? /* OPEN END NUMERIC (18 TO 120) */ ## ALLOW DON'T KNOW ## ## TERMINATE IF YOUNGER THAN 18 ##
// Q122b */ /* CODE */ Age buckets ## CODE BASED ON Q122a ##

1) 18-20 ## IF Q122A=18-20 ##
2) 21-24 ## IF Q122A=21-24 ##
3) 25-29 ## IF Q122A=25-29 ##
4) 30-34 ## IF Q122A=30-34 ##
5) 35-39 ## IF Q122A=35-39 ##
6) 40-44 ## IF Q122A=40-44 ##
7) 45-49 ## IF Q122A=45-49 ##
8) 50-54 ## IF Q122A=50-54 ##
9) 55-59 ## IF Q122A=55-59 ##
10) 60-64 ## IF Q122A=60-64 ##
11) 65-69 ## IF Q122A=65-69 ##
12) 70-74 ## IF Q122A=70-74 ##
13) 75+ ## IF Q122A=75-120 ##
14) Don’t know ## IF Q122A=Don’t know ##

// Q120a */ /* What is the ZIP code where you currently live? */ OPEN END NUMERIC (00001 TO 99999) */ ## ADD DON’T KNOW VOL OPTION ##

// Q3a */ /* CODE */ State ## CODE BASED ON Q120a ##

1) Alabama
2) Alaska
3) Arizona
4) Arkansas
5) California
6) Colorado
7) Connecticut
8) Delaware
9) District of Columbia
10) Florida
11) Georgia
12) Hawaii
13) Idaho
14) Illinois
15) Indiana
16) Iowa
17) Kansas
18) Kentucky
19) Louisiana
20) Maine
21) Maryland
22) Massachusetts
23) Michigan
24) Minnesota
25) Mississippi
26) Missouri
27) Montana
28) Nebraska
29) Nevada
30) New Hampshire
31) New Jersey
32) New Mexico
33) New York
34) North Carolina
35) North Dakota
36) Ohio
37) Oklahoma
38) Oregon
39) Pennsylvania
40) Rhode Island
41) South Carolina
42) South Dakota
43) Tennessee
44) Texas
45) Utah
46) Vermont
47) Virginia
48) Washington
49) West Virginia
50) Wisconsin
51) Wyoming
52) Refused/Do not live in the United States

/* QCENSUS */ /* CODE */

1) Division 1  ## CODE DIVISION 1 IF Q3=C7,20,22,30,40,46 ##
2) Division 2  ## CODE DIVISION 2 IF Q3=C31,33,39 ##
3) Division 3  ## CODE DIVISION 3 IF Q3=C14,15,23,36,50 ##
4) Division 4  ## CODE DIVISION 4 IF Q3=C16,17,24,26,28,35,42 ##
5) Division 5  ## CODE DIVISION 5 IF Q3=C8,9,10,11,21,34,41,47,49 ##
6) Division 6  ## CODE DIVISION 6 IF Q3=C1,18,25,43 ##
7) Division 7  ## CODE DIVISION 7 IF Q3=C4,19,37,44 ##
8) Division 8  ## CODE DIVISION 8 IF Q3=C3,6,13,27,29,32,45,51 ##
9) Division 9  ## CODE DIVISION 9 IF Q3=C2,5,12,38,48 ##

/* Q9 */ Which of the following best describes how financial decisions are made in your household? READ CHOICES

1) You make all or almost all financial decisions yourself.
2) You share financial decisions with your spouse, partner, or someone else in your household.
3) Your spouse or someone else in your household makes all or almost all financial decisions. NOTE TO INTERVIEWER: ASK TO SPEAK TO THE DECISION MAKER IN THE HOUSE; IF NOT THERE /* TERMINATE */
4) Don’t know VOL /* TERMINATE */

/* QPHONE */ Which of the following applies to you? READ CHOICES

1) I have both a land line and cell phone
2) I have only a land line phone
3) I have only a cell phone
4) Don’t know VOL
Which of the following electronic devices do you own? READ CHOICES /* RANDOM ROTATE CHOICES */ /* MULTIPLE RESPONSES PERMITTED */

1) Smartphone
2) Tablet
3) Other type of cellphone
4) None VOL /* DO NOT ROTATE */
5) Don’t know VOL /* DO NOT ROTATE */

Are you of Hispanic, Latino or Spanish origin or descent?

1) Yes ## CODE HISPANIC ##
2) No
3) Don’t know VOL

For statistical purposes only, could you please tell me your race?

1) White / Caucasian
2) Black / African-American
3) Hispanic / Latino
4) Asian
5) Middle Eastern
6) American Indian or Alaska Native
7) Native Hawaiian or Pacific Islander
8) Other /* SPECIFY */
9) Don’t know VOL

For statistical purposes only, we need to know your total family income for 2017. Will you please tell me which of the following categories best represents your total family income? READ CHOICES

1) Less than $10,000
2) $10,000-$14,999
3) $15,000-$24,999
4) $25,000-$34,999
5) $35,000-$49,999
6) $50,000-$74,999
7) $75,000-$99,999
8) $100,000-$149,999
9) $150,000-$199,999
10) $200,000+
11) Don’t know VOL
CURRENT ENVIRONMENT

/* DISPLAY */ Today I’d like to hear your opinions on some topics that people have been talking about recently.

/* Q10 */ In general do you think our economy is on the right track or is it off on the wrong track?

1) Right track
2) Wrong track
3) Don’t know VOL

/* Q11 */ Looking ahead one year, do you expect your personal financial situation to get much better, somewhat better, stay about the same, get somewhat worse, or get much worse?

1) Much better
2) Somewhat better
3) Stay about the same
4) Somewhat worse
5) Much worse
6) Don’t know VOL

CLIMATE FOR HOME OWNERSHIP — CORE TRACKERS

/* DISPLAY */ In this survey I’ll be asking you some questions related to housing. For the purposes of this survey, when I use the word house or home, I am referring to a person’s primary residence, whether it’s a house, a townhome, a condo, an apartment or any other place that a person might live.

/* Q12 */ In general, do you think this is a very good time to buy a house, a somewhat good time, a somewhat bad time, or a very bad time to buy a house?

1) Very good time
2) Somewhat good time
3) Somewhat bad time
4) Very bad time
5) Don’t know VOL

/* Q12b */ ## IF Q12=C1 or C2 ## Please tell me the primary reason why you think this is a good time to buy a house.

READ CHOICES /* RANDOM ROTATE CHOICES */

1) Home prices are low
2) Mortgage rates are favorable
3) There are many homes available on the market
4) It is easy to qualify for a mortgage
5) Economic conditions overall are favorable
6) Other /* SPECIFY */
7) Don’t know VOL
Please tell me the primary reason why you think this is a bad time to buy a house.

READ CHOICES

1) Home prices are high
2) Mortgage rates are not favorable
3) There are not many homes available on the market
4) It is difficult to qualify for a mortgage
5) Economic conditions overall are not favorable
6) Other
7) Don’t know

In general, do you think this is a very good time to sell a house, a somewhat good time, a somewhat bad time, or a very bad time to sell a house?

1) Very good time
2) Somewhat good time
3) Somewhat bad time
4) Very bad time
5) Don’t know

Please tell me the primary reason why you think this is a good time to sell a house.

READ CHOICES

1) Home prices are high
2) Mortgage rates are favorable
3) There are not many homes available on the market
4) It is easy for buyers to qualify for a mortgage
5) Economic conditions overall are favorable
6) Other
7) Don’t know

Please tell me the primary reason why you think this is a bad time to sell a house.

READ CHOICES

1) Home prices are low
2) Mortgage rates are not favorable
3) There are many homes available on the market
4) It is difficult for buyers to qualify for a mortgage
5) Economic conditions overall are not favorable
6) Other
7) Don’t know

When do you expect to move next?

1) Never
2) Less than 1 year
3) 1-3 years
4) 3-5 years
5) More than 5 years
6) Don’t know
/* Q15 */ During the next 12 months, do you think home prices in general will go up, go down, or stay the same as where they are now?

1) Prices will go up
2) Prices will go down
3) Prices will remain about the same
4) Don't know VOL

/* Q16 */ ## IF DOWN (Q15=C2) ## By about what percent do you think home prices in general will go down on the average over the next 12 months? /* OPEN END NUMERIC (0 TO 100) */ ## ADD DON'T KNOW VOL OPTION ##

/* Q17 */ ## IF UP (Q15=C1) ## By about what percent do you think home prices in general will go up on the average over the next 12 months? /* OPEN END NUMERIC (0 TO 100) */ ## ADD DON'T KNOW VOL OPTION ##

/* Q18 */ During the next 12 months, do you think home rental prices in general will go up, go down, or stay the same as where they are now?

1) Prices will go up
2) Prices will go down
3) Prices will remain about the same
4) Don't know VOL

/* Q19 */ ## IF DOWN (Q18=C2) ## By about what percent do you think home rental prices in general will go down on the average over the next 12 months? /* OPEN END NUMERIC (0 TO 100) */ ## ADD DON'T KNOW VOL OPTION ##

/* Q20 */ ## IF UP (Q18=C1) ## By about what percent do you think home rental prices in general will go up on the average over the next 12 months? /* OPEN END NUMERIC (0 TO 100) */ ## ADD DON'T KNOW VOL OPTION ##

/* Q20b */ During the next 12 months, do you think home mortgage interest rates will go up, go down, or stay the same as where they are now?

1) Rates will go up
2) Rates will go down
3) Rates will remain about the same
4) Don't know VOL

/* Q20f */ As of XXX, the average interest rate on a 30 year fixed rate mortgage is X.XX%, according to Freddie Mac data. What do you expect the average interest rate on a 30 year fixed rate mortgage will be in 12 months? /* OPEN END NUMERIC (0 TO 100) */ ## NOTE TO PROGRAMMING: DOUBLE ## ## ADD DON'T KNOW VOL OPTION ##
We’d now like to ask you some questions about home ownership and the climate of buying homes today. In answering these questions, please focus just on your primary residence, as opposed to any second home or investment properties.

Do you think it would be very difficult, somewhat difficult, somewhat easy, or very easy for you to get a home mortgage today?

1) Very difficult
2) Somewhat difficult
3) Somewhat easy
4) Very easy
5) Don’t know

What would be your biggest obstacle to getting a mortgage to purchase or refinance a home today?

1) Affording the down payment or closing costs
2) Insufficient credit score or credit history
3) Too much existing debt
4) Insufficient income for monthly payments
5) Lack of job security or stability
6) The process is too complicated
7) Others
8) None/no obstacles
9) Don’t know/No response

Do you own your primary residence?

1) Yes
2) No
3) Don’t know

Do you have a mortgage on your primary residence or do you own your primary residence outright with no mortgage?

1) Have a mortgage
2) Own home outright
3) Don’t know

Do you have a first mortgage on your primary residence?

1) Yes
2) No
3) Don’t know

Do you have a Second mortgage or Home Equity Line of Credit?

1) Yes
2) No
3) Don’t know
/* Q24g */ ## IF q24c=2 ## Do you rent your primary residence or do you live with someone else and not pay for housing?

1) Rent ## CODE RENTER ##
2) Live with someone else and don't pay for housing ## CODE BOARDER ##
3) Don't know VOL /* TERMINATE */

/* Q24 */ /* CODE */ HOMEOWNERSHIP STATUS

1) Own your home outright and do not have any debt on it ## CODE OWNER IF 24D=C2 ##
2) Have a mortgage on your home, such as a first mortgage, second mortgage or Home Equity Line of Credit or HELOC ## CODE MORTGAGE IF 24D=C1 ##
3) Rent ## CODE RENTER IF 24G=C1 ##
4) Live with someone else and don’t pay for housing ## CODE BOARDER IF 24G=C2 ##
5) Don’t know VOL /* TERMINATE */

/* Q25 */ ## IF (Q24=C1 OR C2) ## Is this the first home you’ve owned?

1) Yes
2) No
3) Don’t know VOL

/* Q26a */ ## IF (Q24=C1 OR C2) ## How long have you owned your current home? NOTE TO INTERVIEWER: IN YEARS /* OPEN END NUMERIC (0 TO 100) */ ## ADD DON'T KNOW VOL OPTION ##

/* Q24h */ ## IF Q24H=C4 ## Which of the following describes the type of home you currently live in?

1) Mobile Home
2) Single family house unit that is detached from any other house
3) Single family house unit that is attached to one or more houses (e.g., townhomes)
4) Apartments/Condos
5) Others VOL
6) Don’t know VOL

/* Q24i */ ## IF Q24H=C4 ## You mentioned that you currently live in an apartment or a condo, how many units are there in the building you live in?

1) Building with 4 or fewer apartments/condos
2) Building with 5 to 49 apartments/condos
3) Building with 50 or more apartments/condos
4) Don’t know VOL

OWNING VERSUS RENTING

/* Q31 */ If you were going to move, would you be more likely to: READ CHOICES /* RANDOM ROTATE CHOICES */

1) Rent
2) Buy
3) Don’t know VOL /* DO NOT ROTATE */

/* Q47 */ Which is closer to your view? READ CHOICES /* RANDOM ROTATE CHOICES */

1) Renting makes more sense because it protects you against house price declines and is actually a better deal than owning.
2) Owning makes more sense because you’re protected against rent increases and owning is a good investment over the long term.
3) Don’t know VOL /* DO NOT ROTATE */

/* Q47bb */ Which is closer to your view? READ CHOICES /* RANDOM ROTATE CHOICES */

1) Renting makes more sense because it is less stressful and gives you more flexibility in future decisions
2) Owning makes more sense because you have more control over where you live and a better sense of privacy and security
3) Don’t Know VOL /* DO NOT ROTATE */

/* Q50 */ In the future, are you more likely to: READ CHOICES /* RANDOM ROTATE CHOICES */

1) Always rent
2) Buy at some point in the future
3) Don’t know VOL /* DO NOT ROTATE */

/* Q50b */ In the future, are you more likely to: READ CHOICES /* RANDOM ROTATE CHOICES */

1) Always own
2) Rent at some point in the future
3) Don’t know VOL /* DO NOT ROTATE */

HOME FINANCES SITUATION

/* DISPLAY */ Now we’re going to talk about your home mortgage. /* OWNER */ Now we’re going to talk about your home financing.

/* Q71b */ Have you ever refinanced the mortgage on your current home?

1) Yes
2) No
3) Don’t know VOL

/* Q71c */ What was the most recent year you refinanced your mortgage? /* OPEN END NUMERIC (1900 TO 2018) */ ADD DON’T KNOW VOL OPTION

/* Q71d */ What year did you get your original mortgage on your CURRENT home? /* OPEN END NUMERIC (1900 TO 2018) */ ADD DON’T KNOW VOL OPTION

/* Q71i */ How likely are you to refinance the mortgage on your primary home in the next 12 months? READ CHOICES

1) Very likely
2) Somewhat likely
3) Somewhat unlikely
4) Very unlikely
5) Don’t know VOL

/* Q223 */ If you were selling your home now, what do you think the selling price would be? NOTE TO INTERVIEWER: DO NOT RECORD COMMAS OR DOLLAR SIGNS, ONLY WHOLE NUMBERS /* OPEN END NUMERIC (10000 TO 30000000) */ ALLOW DON’T KNOW

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/* Q223a */ ## OWNERS AND MORTGAGE (IF Q24=C1, C2) ## /* CODE */ Current home selling price ## CODE
BASED ON Q223 ##

1) Less than $100,000 ## IF Q223=10,000 - 99,999 ##
2) $100,000-$249,999 ## IF Q223=100,000 - 249,999##
3) $250,000-$499,999 ## IF Q223=250,000 - 499,999 ##
4) $500,000-$749,999 ## IF Q223=500,000 - 749,999 ##
5) $750,000 or more ## IF Q223=750,000 - 100,000,000 ##
6) Don't know VOL ## IF Q223=Don't know ##

HOME OWNERSHIP DISTRESS

/* Q91 */ ## MORTGAGE (IF Q24=C2) ## Thinking about the total amount you owe on your home (including first mortgage, second mortgage, and home equity line of credit debt) compared to the value of your home today, would you say the total amount you owe on your home is: READ CHOICES

1) At least 20% more than the value of your home
2) About 5-20% more than the value of your home
3) About the same as the value of your home
4) About 5-20% less than the value of your home
5) At least 20% less than the value of your home
6) Don't know VOL

/* Q99 */ ## OWNERS AND MORTGAGE (Q24=C1, C2) ## Thinking about the value of your home today compared to what you paid for the home, would you say your home is worth: READ CHOICES

1) At least 20% more than what you paid for it
2) About 5-20% more than what you paid for it
3) About the same as you paid for it
4) About 5-20% less than what you paid for it
5) At least 20% less than what you paid for it
6) Don't know VOL

RENTAL PRICE IN THE PAST YEAR

/* Q328 */ ## IF RENTER Q24=C3 ## Over the past 12 months, has your rent gone up, gone down, or stayed the same?

1) Gone up
2) Gone down
3) Stayed the same
4) Don't know VOL

/* Q329 */ ## IF DOWN (Q328=C2) ## By about what percent has your rent gone down over the past 12 months? /* OPEN END NUMERIC (0 TO 100) */ ## ADD DON'T KNOW VOL OPTION ##

/* Q330 */ ## IF UP (Q328=C1) ## By about what percent has your rent gone up over the past 12 months? /* OPEN END NUMERIC (0 TO 100) */ ## ADD DON'T KNOW VOL OPTION ##
HOUSEHOLD FINANCIAL MANAGEMENT

/* Q107 */ Which if any of the following do you currently have? Please tell me all that apply. READ CHOICES/* 
MULTIPLE RESPONSES PERMITTED */ /* RANDOM ROTATE CHOICES */

1) **DO NOT ASK**: First Home mortgage AUTO POPULATE IF 24E=C1
2) **DO NOT ASK**: Second mortgage or home equity line of credit AUTO POPULATE IF 24F=C1
3) Credit Card Debt that you don’t pay off every month
4) Car Loans
5) School Loans
6) Back taxes
7) Other Loans/Debt /* SPECIFY */ /* DO NOT ROTATE */
8) Don’t have any debt /* EXCLUSIVE */ /* DO NOT ROTATE */
9) Don’t know VOL /* EXCLUSIVE */ /* DO NOT ROTATE */

/* Q112b */ How concerned are you that you will lose your job in the next twelve months? Are you very concerned, somewhat concerned, not very concerned, or not at all concerned that you will lose your job in the next twelve months?

1) Very concerned
2) Somewhat concerned
3) Not very concerned
4) Not at all concerned
5) Don’t know VOL

/* Q116 */ How does your current monthly household income compare to what it was twelve months ago? Would you say it is:

READ CHOICES

1) Significantly higher now
2) About the same vs. twelve months ago
3) Significantly lower now
4) Don’t know VOL

CONSUMER FINANCE QUESTIONS

/* Q346 */ How likely are you to recommend your primary bank or financial institution to a friend or relative?

READ CHOICES

1) Very likely
2) Somewhat likely
3) Not too likely
4) Not at all likely
5) Don’t know VOL

/* Q347 */ What’s the main reason you use your primary bank or financial institution rather than switching to another?

READ CHOICES /* MULTIPLE RESPONSES PERMITTED (UP TO 3) */ /* RANDOM ROTATE CHOICES */

1) Already set up there/no reason to change
2) Better rates, prices, or rewards
3) Fast and convenient services and products
4) Online or mobile interface
5) Trustworthiness and reliability
6) Nearby physical locations
7) No other options available
8) I would like to switch but haven’t done so yet
9) Other VOL /* SPECIFY */ /* DO NOT ROTATE */
10) Don’t know VOL /* EXCLUSIVE */ /* DO NOT ROTATE */

Q348 /* Do you regularly manage your money or conduct banking activities online using any of the following? READ CHOICES /* MULTIPLE RESPONSES PERMITTED */

1) Laptop or desktop computer
2) Smartphone
3) Tablet
4) None of the above VOL /* EXCLUSIVE */
5) Don’t know VOL /* EXCLUSIVE */

Q349 /* METRIC A */ ## IF MANAGE MONEY ONLINE (Q348=C1,C2,C3) ## I’m going to read a list of common financial activities. For each one, please tell me whether you generally prefer to go online or talk to a live person (in-person or by phone) to complete the activity:

1) Online
2) Talk to a live person
3) Don’t know VOL

Q349 /* Deposit money */
Q350 /* Pay a bill */
Q351 /* Resolve a login issue */
Q352 /* Dispute an unfamiliar transaction */
Q353 /* Open a new account */
Q354 /* Apply for a mortgage */
Q355 /* Resolve a complaint */
Q356 /* Dispute a fee */

Q357 /* END SERIES */

Q358 /* METRIC A */ ## IF MANAGE MONEY ONLINE (Q348=C1,C2,C3) ## Is your primary bank’s online interface (website or app) easy or difficult to use? READ CHOICES

1) Very easy to use
2) Somewhat easy to use
3) Somewhat difficult to use
4) Very difficult to use
5) Don’t know VOL

Q358 /* METRIC A */ ## IF MANAGE MONEY ONLINE (Q348=C1,C2,C3) ## Do you think your primary bank’s online interface (website or app) provides all the functionality you would like from it? READ CHOICES

1) Has everything I would want to do
2) Has most of what I would want to do
3) Has a little of what I would want to do
4) Doesn’t provide anything I would want to do
5) Don’t know VOL

Q359 /* Out of these technology companies, what is your favorite? READ CHOICES /* RANDOM ROTATE CHOICES */

1) Amazon
2) Apple
3) Google
4) Samsung
5) Microsoft
6) Intel
7) Facebook
8) Snapchat
9) PayPal
10) Twitter
11) Pinterest
12) Don't know

Would you trust Google, Samsung, Microsoft, Intel, Facebook, Snapchat, PayPal, Twitter, Pinterest, or Don't know to handle any of the following financial activities for you? Please tell me all that apply.

READ CHOICES

1) Investment activity
2) Banking activity
3) Loan and credit card services
4) Mortgage activities
5) None of the above
6) Don't know

Which of the following would you trust most with your money?

READ CHOICES

1) Your primary bank
2) Financial institutions
3) Payment services company (ex. PayPal/Venmo, Zelle, etc.)
4) Large retailer (ex. Walmart, Target, etc.)
5) Tech company (ex. Apple, Google, Microsoft, etc.)
6) Social media platform (ex. Facebook, Snapchat, etc.)
7) Don't know

Do you use your mobile device to do any of the following?

READ CHOICES

1) Buy goods or services
2) Pay bills
3) Pay individual people
4) None of the above
5) Don't know

How do you make payments on your mobile device?

READ CHOICES

1) Enter credit card or bank account information directly
2) Sign into my primary bank's website or app
3) Sign into a third-party payment website or app, such as PayPal/Venmo, Apple Pay, or Google Pay
4) None of the above
5) Don't know

Which mobile payment method do you prefer?
1) Enter credit card or bank account information directly ## SHOW IF Q363=C1 ## ## AUTO CODE IF Q363=C1 ONLY ##
2) Sign into my primary bank’s website or app ## SHOW IF Q363=C2 ## ## AUTO CODE IF Q363=C2 ONLY ##
3) Sign into a third-party payment website or app, such as PayPal/Venmo, Apple Pay, or Google Pay ## SHOW IF Q363=C3 ## ## AUTO CODE IF Q363=C3 ONLY ##
4) Don’t know

/* Q365 */ ## IF USE THIRD-PARTY PAYMENTS (Q363=C3) ## What types of payments do you make using a third-party payment website or app on your mobile device? Please tell me all that apply. READ CHOICES /* RANDOM ROTATE CHOICES */ /* MULTIPLE RESPONSES PERMITTED */

1) Monthly rent or mortgage payment
2) Other monthly bills such as utilities or car payment
3) Payments for goods bought online, such as household items, electronics, or clothing
4) Miscellaneous payments to friends and family
5) Payments for goods or services bought in person at a store, restaurant, doctor’s office or other merchant
6) Payments for services ordered online, such as Uber, Lyft, InstaCart, or TaskRabbit
7) Other VOL /* SPECIFY */ /* DO NOT ROTATE */
8) Don’t know VOL /* EXCLUSIVE */ /* DO NOT ROTATE */

/* Q366 */ ## IF USE THIRD-PARTY PAYMENTS (Q363=C3) ## Thinking about the main third-party payment service you use, is this a standalone service or does the company provide other products or services besides mobile payments?

1) Standalone service
2) Offers other products or services
3) Don’t know

/* Q367 */ ## IF Q366=C2 ## Do you use or buy any of these other products or services besides mobile payments?

1) Only use mobile payments
2) Use other products or services in addition to mobile payments
3) Don’t know

DEMOGRAPHICS

/* DISPLAY */ The remaining questions are for statistical purposes only.

/* Q121 */ What is the last grade that you completed? READ CHOICES

1) Grade school
2) Some high school
3) High school graduate
4) Some college
5) College graduate
6) Graduate school
7) Technical school
8) Don’t know

/* Q125 */ What is your current marital status - are you: READ CHOICES

1) Married or have an unmarried partner
2) Single
3) Widowed
4) Divorced
5) Other VOL /* SPECIFY */
6) Don’t know VOL

/* METRIC A */ We’d now like to get a sense of the people in your household. Please tell me how many of each of the following live in your house, other than yourself and your spouse or partner: /* OPEN END NUMERIC (0 TO 20) */

/* REPEAT CODES */

/* Q126 */ Children under age 18 ## ADD DON’T KNOW VOL OPTION ##
/* Q127 */ Children age 18-22 ## ADD DON’T KNOW VOL OPTION ##
/* Q128 */ Children age 23 or older ## ADD DON’T KNOW VOL OPTION ##
/* Q129 */ Parents of you or your spouse or partner ## ADD DON’T KNOW VOL OPTION ##

/* END SERIES */

/* Q132 */ Which of the following best describes your current employment status? READ CHOICES

1) Employed full-time
2) Employed part-time
3) Not currently employed in a paying job
4) Retired
5) Don’t know VOL

/* Q132b */ ## IF PART TIME Q132=C2 ## Which of the following best describes why you are working part-time rather than full-time: READ CHOICES

1) You are unable to work full-time due to a disability
2) You prefer to work part-time for personal or other reasons
3) You are actively looking for full-time work but cannot find anything right
4) You have given up looking for a full-time job for now because of the job market
5) Don’t know VOL

/* Q132c */ ## IF UNEMPLOYED Q132=C3 ## Which of the following best describes why you are not currently employed in a paying job: READ CHOICES

1) You are unable to work due to a disability
2) You prefer not to work for personal or other reasons
3) You are actively looking for work but cannot find anything right
4) You have given up looking for a job for now because of the job market
5) Don’t know VOL

/* EMPLOYMENT */ /* CODE */ EMPLOYMENT TYPE

1) Employed full-time ## Q132=C1 ##
2) Employed part-time ## IF Q132=C2 minus Q132b=C4 ##
3) Unemployed ## IF Q132=C3 AND Q132C=C3 ##
4) Discouraged worker ## IF Q132=C3 AND Q132C=C4 ##
5) Employed part-time for economic reasons ## IF Q132=C2 AND Q132B=C4 ##

/* Q140 */ Did you immigrate to the United States from another country?

1) Yes
2) No
3) Don’t know VOL

/* QGENDER */

1) Male
2) Female
3) Don’t know

/* DISPLAY */ That concludes our interview today. We realize your time is valuable and would like to thank you for your patience and input.

Enjoy your evening. Goodnight!