

SCPC/DCPC 2025 recruitment survey – UAS732

Email invite to mini-consent survey

[SUBJECT LINE] Opportunity for Panel Members!

Dear [NAME],

You are invited to answer a short survey about how you manage your money and pay for things.

This special survey will take only 5 minutes of your time and you will receive \$5 for completing it!

Mini-consent survey

(invite001)

Would you be willing to participate in a short survey and three-day diary that you will take between late September and early November?

[conditional text = UAS member has previously participated in the SCPC/DCPC]

You previously participated in this study in [2024, 2023, 2022, 2021, 2020, 2019, 2018, 2017, 2016 and 2015, display conditional on what years they actually participated].

[end conditional text]

- *You will earn **\$70** for recording information on five consecutive days that will be randomly assigned between September 28 and November 2, 2025.*
 - *The first day is a 10-minute survey*
 - *For the next three days you will record information about your cash on hand, your purchases and bill payments, and cash deposits and withdrawals. Each night you will login online and report your activity. This takes about 20 minutes per day.*
 - *The morning after the third day, you will have an opportunity to login to report any payments you may have made after you logged off at the end of Day 3.*

You must complete all five days, and you will earn **\$70** for completing this study.

Will you be willing to participate in this study?

1. Yes
2. No

IF invite001 = YES

(invite002)

Thank you!

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Please note, for this study we are only interested in the spending you do in the United States. We can schedule your survey dates for when you are in the United States.

Do you have any international travel planned for the period between September 28 and November 2, 2025?

1. Yes
2. No

IF invite002 = YES

(invite003)

Please let us know what dates you will be travelling internationally between September 28 and November 2, 2025.

I will be leaving on:

[insert small calendar like the ones on airline/hotel websites]

I will be returning home on:

[insert small calendar like the ones on airline/hotel websites]

ENDIF (invite002 = YES)

new screen

(text message screen 1)

Some respondents have told us they think it would be helpful to get a few texts from us during each diary day to help remember all daily payments. Would you like to receive such texts during your three diary days in October?

- 1 – Yes
- 2 – No

new screen – display if text message screen 1 == YES

(text message screen 2)

Great! Please enter the cell phone number you would like us to use. We will use it **only** to send you these reminders.

Mobile phone number: _____

Please enter your phone number again.

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Mobile phone number: _____

END IF (invite001 = YES)

ELSE IF invite001 = NO

(invite004)

We understand that you may be busy or not interested. Could you please tell us the reasons why you declined to participate?

- *Check all that apply.*

[check all that apply]

1. I don't spend that much money
2. I don't manage the finances for my household
3. I will be traveling/on vacation
4. I want to keep this information private
5. Other

(invite004_other)

In your own words, please tell us the reason(s) why you declined to participate.

[open ended text box]

New screen. Display if any of the options in invite004 are checked

(invite005)

(if invite004 item 1 = checked)

Don't spend much. Even if you spend \$0 on any day, or even \$0 on all three days, we are still interested in having you participate.

(if invite004 item 2 = checked)

Don't manage finances. All levels of financial responsibility are important to us. We are still interested in having you participate.

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(if invite004 item 3 = checked)

Traveling or vacation. As long as you are traveling within the U.S., you can participate. If you will be traveling internationally, let us know when and we will find suitable dates for you.

(if invite004 item 4 = checked)

Privacy. All survey responses are confidential and will not be associated with your name or address.

(if invite004 item 5 = checked)

Other. Is there anything we could do to make it possible for you to accept the invitation? If so, please get in touch with Study Manager Tania Gutsche, uashelp@usc.edu, 855.872.8673 if you have questions.

After considering this new information, would you be willing to participate in this study?

1. Yes
2. No

IF invite005 = YES then

invite002

IF invite002 = YES then

invite003

ENDIF (invite002 = YES)

END IF (invite005 = YES)

ELSE IF invite005 = NO then

New screen

Thank you for considering this survey offer. We'd like to ask you a few more questions and then this survey will be finished.

New screen invite010 and invite011 on the same screen

(invite010)

Do you have a **checking account**?

1. Yes
2. No

(invite011)

Do you have a **savings account**?

1. Yes
2. No

New screen invite012 and invite013 on the same screen

(invite012)

Do you have a **credit card**?

1. Yes
2. No

IF invite010 == YES

(invite013)

Do you have a **debit card**?

1. Yes
2. No

END IF (invite010 == YES)

New screen

(pa015_a)

How much **cash** do you have in your wallet, purse, and/or pocket?

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

About \$_____00

new screen

(PA120)

Cryptocurrency exists online and is different from U.S. dollars (\$), the euro (€), or other official foreign currencies. Cryptocurrency is sometimes called **virtual currency** or **digital currency**.

Examples of cryptocurrency include Bitcoin, Ethereum, and Dogecoin.

(PA120_a)

Have you heard of **Bitcoin** or any other **cryptocurrencies**, such as Ethereum, Litecoin, or Dogecoin?

- Yes
- No

new screen

If pa120_a = 1 then

(pa121_a)

Do you own any cryptocurrency?

- 1 – Yes
- 2 – No

Bitcoin/cryptocurrency adopter questions

IF pa121_a = 1 then

*** New screen ***

(PA119)

What kinds of **cryptocurrency** do you own? (check all that apply)

Randomize order of 1–4, pin 5 to bottom

- 1 – Bitcoin
- 2 – Ethereum
- 3 – Dogecoin
- 4 – Litecoin
- 5 – Other (specify)
 - _____ (pa119_other)

*** New screen ***

(PA126_a)

Randomize order 1–8, pin 9 to bottom

Please tell us your **primary reason** for owning **cryptocurrency**.

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

END (crypto section)

New screen

(fr001_intro)

Please help us to understand **your** role in the financial activity of your household.

In your household, how much responsibility do **you** have for these tasks?

- *Check one per row only.*

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

New screen – bill preferences

(q115_b)

Bill payment preferences

Please tell us the payment method you most prefer to use for making **bill payments**.

- 1 - Cash
- 2 - Check
- 3 - Credit card
- 4 - Debit card
- 5 - Prepaid/Gift/EBT card
- 6 - Bank account number payment
- 7 - Online banking bill payment
- 8 - Money order
- 10 – Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- 11 - Account-to-account transfer
- 13 - Other payment method

Response option 9 was Travelers checks, but we removed them from all surveys and diaries in 2018

New screen – retail and non-bill preferences

(q115_a)

In-person payments preferences

Now think about non-bill payments that you make in person. These are your everyday shopping trips and day-to-day purchases at a store.

Please tell us the payment method you most prefer to use for making **in-person payments**.

- 1 - Cash
- 2 - Check
- 3 - Credit card
- 4 - Debit card
- 5 - Prepaid/Gift/EBT card
- 6 - Bank account number payment
- 7 - Online banking bill payment
- 8 - Money order
- 10 – Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- 11 - Account-to-account transfer
- 13 - Other payment method

Response option 9 was Travelers checks, but we removed them from all surveys and diaries in 2018

New screen

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(pa050)

In the **last 30 days**, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person?

	Yes	No
(pa050a) Cash		
(pa050b) Paper check		
(pa050c) Money order		
(pa050d) Debit card		
(pa050e) Credit card		
(pa050f) Prepaid card		
(pa050g) Bank account number payment		
(pa050h) Online banking bill payment		
(pa050j) Cryptocurrency		

END IF (invite005 = NO)

END IF (invite001 = NO)

IF invite001 = NO and invite005 = NO THEN

New screen - this is for everybody who says NO to invite001
and invite005

Thank you for considering this survey offer. If you have questions or would like more
information, please contact:

Tania Gutsche, Study Manager

uashelp@usc.edu

2025 SCPC/DCPC recruitment invitation survey

855.872.8673

END IF (invite001 = NO and invite005 = NO)

IF invite001 = YES or invite005 = YES THEN

New screen - this is for everybody who accepts the
survey/diary

Thank you for agreeing to participate in this survey and diary. We will send you an email as soon as your reporting dates are assigned to you. If you have questions or would like more information, please contact:

Tania Gutsche, Study Manager

uashelp@usc.edu

855.872.8673

END IF (invite001 = YES or invite005 = YES)

(SURVEY END – I don't know if you'll put cs001 and cs003 on this short survey or not, but if so, this is where they will go.)