Thank you for participating in this survey and diary. We are studying how consumers buy goods and services using cash, checks, credit cards, debit cards, and other payment methods.

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

CLICK on any blue word to see its definition.

Try to answer all questions the best you can.

Tomorrow, after you finish this survey, you will begin the three-day Diary of Consumer Payment Choice. In the Diary, you will record and report all your payments for each day, along with your cash activity.

Please log on each evening to record your payments and cash activity for the day. It is important for you to log on even if you did not make any payments or have any cash activity for the day.

I. Preliminaries (related to MHQ)

If calcage = empty then

(IN002)

What is your date of birth?

- (birthmonth) Range of Months: January-December
- (birthday) Range of Days: 1-31
- (birthyear) Range of years: 1911-2002

end if

# new screen

(fr001_intro)

Financial Responsibility

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

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

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

# new screen

**Common Payment Methods**

Please review these definitions of ways to pay.

**Electronic payment methods**

<table>
<thead>
<tr>
<th>Method</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank account number</td>
<td>You pay by giving your bank’s number (sometimes called a “routing number”) and your account number.</td>
</tr>
<tr>
<td>Online banking bill pay</td>
<td>A payment made from your bank’s online banking website or mobile app.</td>
</tr>
<tr>
<td>Mobile payments such as Venmo or Zelle</td>
<td>Any app-based payment service which allows you to make payments to merchants or other people, using your mobile phone or tablet.</td>
</tr>
</tbody>
</table>

**Card payment methods**

<table>
<thead>
<tr>
<th>Card type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debit card</td>
<td>Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.</td>
</tr>
<tr>
<td>Credit card</td>
<td>You pay back the credit card company later. Credit cards charge interest on balances that are not paid during the card’s billing cycle.</td>
</tr>
<tr>
<td>Prepaid card</td>
<td>You store or load money on a prepaid card. Sometimes call “prepaid debit,” “gift cards,” “payroll cards,” or “stored value cards.”</td>
</tr>
</tbody>
</table>

**Paper payment methods**

<table>
<thead>
<tr>
<th>Payment type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>Coins and paper bills.</td>
</tr>
<tr>
<td>Check</td>
<td>You write a paper check to a person or business.</td>
</tr>
</tbody>
</table>
Money order | You purchase a money order from a bank, post office, check-cashing store, or retail store. At the time of purchase, you specify the amount and the person or business to be paid.

IF respondent has never taken SCPC/DCPC before, display text on same screen as above:
In the questions that follow, please rate all payment methods, even if you do not use them.

II. **Assessment of Characteristics (AS)**

**** Only ask these AS003 questions for respondents who have never participated in the SCPC or DCPC. Going forward, we will ask these questions to everybody every three years. The last time we asked the questions to everybody was in 2020 SCPC. Next few times will be 2023, 2026, 2029, … ****

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

**SECURITY**

*** _4_ ***

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

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

<table>
<thead>
<tr>
<th></th>
<th>1 Very Risky</th>
<th>2 Risky</th>
<th>3 Neither risky nor secure</th>
<th>4 Secure</th>
<th>5 Very Secure</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS003_a4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_h4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money order</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_c4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_d4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ACCEPTANCE FOR PAYMENT

*** _1_ ***

Please rate how likely each payment method is to be ACCEPTED for payment by stores, companies, online merchants, and other people or organizations.

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

| AS003_e4 | Prepaid card |
| AS003_f4 | Bank account number |
| AS003_g4 | Online banking bill pay |
| AS003_i4 | Mobile payments such as Venmo or Zelle |

| AS003_a1 | Cash |
| AS003_b1 | Check |
| AS003_h1 | Money order |
| AS003_c1 | Debit card |
| AS003_d1 | Credit card |
| AS003_e1 | Prepaid card |
| AS003_f1 | Bank account number |
| AS003_g1 | Online banking bill pay |
| AS003_i1 | Mobile payments |
such as Venmo or Zelle

COST

*** _2_ ***

Please rate the COST of using each payment method.

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

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

<table>
<thead>
<tr>
<th></th>
<th>1 Very high cost</th>
<th>2 High cost</th>
<th>3 Neither high nor low cost</th>
<th>4 Low cost</th>
<th>5 Very low cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS003_a2 Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b2 Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_h2 Money order</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_c2 Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_d2 Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_e2 Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_f2 Bank account number</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_g2 Online banking bill pay</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_i2 Mobile payments such as Venmo or Zelle</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

CONVENIENCE

*** _3_ ***
Please rate the **CONVENIENCE** of each payment method.

Examples: speed, control over payment timing, ease of use, effort to carry, ability to keep or store.

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

<table>
<thead>
<tr>
<th></th>
<th>1 Very inconvenient</th>
<th>2 Inconvenient</th>
<th>3 Neither inconvenient nor convenient</th>
<th>4 Convenient</th>
<th>5 Very convenient</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS003_a3 Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b3 Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_h3 Money order</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_c3 Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_d3 Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_e3 Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_f3 Bank account number</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_g3 Online banking bill pay</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_i3 Mobile payments such as Venmo or Zelle</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**GETTING & SETTING UP**

*** _5_ ***

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

Examples: getting cash at the ATM, length of time to get or set up, paperwork, learning to use or install it, or travel.

- **Please choose one answer in each row for all payment methods.**
<table>
<thead>
<tr>
<th></th>
<th>1 Very hard to get or set up</th>
<th>2 Hard to get or set up</th>
<th>3 Neither hard nor easy</th>
<th>4 Easy to get or set up</th>
<th>5 Very easy to get or set up</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS003_a5 Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b5 Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_h5 Money order</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_c5 Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_d5 Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_e5 Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_f5 Bank account number</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_g5 Online banking bill pay</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_i5 Mobile payments such as Venmo or Zelle</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**PAYMENT RECORDS**

*** _6_ ***

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

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

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

<table>
<thead>
<tr>
<th></th>
<th>1 Very poor records</th>
<th>2 Poor records</th>
<th>3 Neither good nor poor</th>
<th>4 Good records</th>
<th>5 Very good records</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS003_a6 Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AS003_b6 Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### PAYMENT SPEED

*** _7_ ***

Rate the speed of each payment method during a payment transaction. Examples of speed include the time spent at the payment counter, or the time spent on a website’s checkout page.

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.**

<table>
<thead>
<tr>
<th>Method</th>
<th>1 Very slow</th>
<th>2 Slow</th>
<th>3 Neither slow nor fast</th>
<th>4 Fast</th>
<th>5 Very Fast</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money order</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prepaid card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank account number</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online banking bill pay</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mobile payments such as Venmo or Zelle</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
III. Bank accounts and instruments

Adoption of bank accounts
(PA001)

Checking and Savings Accounts

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

- If you are married or living with a partner, please report only your accounts and those that are jointly held.

- Do not include accounts held...
  - ...only by your spouse or partner
  - ...for business purposes only
  - ...at non-bank online payment services such as PayPal, Venmo, Square Cash, etc.

Do you have any checking accounts?
- 1 – Yes
- 2 – No

Do you have any savings accounts?
- 1 – Yes
- 2 – No

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

IF PA001_b = 1 THEN

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SAVADOPTER := 1
else
  SAVADOPTER := 0
ENDIF

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

## New screen, same screen for pa001_a_num and pa001_b_num

IF BAADOPTER = 1 THEN
  IF CHKADOPTER = 1 THEN
    (pa001_a_num)
    How many checking accounts do you have?
    [DROP DOWN LIST]
    [Select] ** default display option
    [1, 2, 3, 4, 5, 6 or more]
  END IF (CHKADOPTER = 1)

  IF SAVADOPTER = 1 THEN
    (pa001_b_num)
    How many savings accounts do you have?
    [DROP DOWN LIST]
    [Select] ** default display option
    [1, 2, 3, 4, 5, 6 or more]
  END IF (SAVADOPTER = 1)

END IF (BAADOPTER = 1)

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

If chkadopter = 0 then
  (PA002)
  Please choose the most important reason why you don’t have a checking account.  
  ****randomize 1-6, and always keep 7 as “other”****
  o 1 I don’t write enough checks to make it worthwhile
  o 2 The minimum balance is too high
  o 3 I don’t like dealing with banks
  o 4 The fees and service charges are too high
  o 5 No bank has convenient hours or location
  o 6 No bank will give me a checking account
  o 7 Other (please specify)
Bank account adopters

if BAAdopter != 0 then

IF CHKADOPTER = 1 then

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

(IF chkadopter = 1 THEN)

Checking Accounts

Please tell us about the paper checks associated with your checking account(s).

(pa031)
Do you have any blank, unused checks?
• 1 – Yes
• 2 – No

(small thin line)

(pa035)
Have you written a paper check to make a payment in the past 12 months?
• 1 – Yes
• 2 – No

ENDIF (chkadopter = 1)

## New screen

(If pa001_a = 1 then)

• (PA008 Intro)
  A debit card allows you to make purchases or payments in addition to allowing access to your bank accounts through an ATM.
  
  • If you are married or living with a partner, please report only your cards or those that are part of a joint account.
  
  • Do not include cards held...

    o ...only by your spouse or partner
Diary of Consumer Payment Choice – Day 0

Do you have any debit cards?

- 1 – Yes
- 2 – No

if PA008_a = 1 then
  DCADOPTER := 1
  (pa008_a_num)
  How many debit cards do you have?
  [DROP DOWN LIST]
  [Select a number] ** default display option
  [1, 2, 3, 4, 5, 6 or more]

End If

## new screen
(IF pa001_a = 1)

Now we'd like to know more about how you access your checking account(s).

( PA013 )
Using **online banking** involves accessing your bank’s website by entering a username and password. After entering your username and password, you can conduct transactions and check balances.

In the **past 12 months**, have you accessed any of your bank accounts using **online banking**?
- 1 – Yes
- 2 – No

( PA026_a )
Using **mobile banking** involves downloading your bank’s mobile app onto your phone or tablet.

In the **past 12 months**, have you accessed any of your bank accounts using **mobile banking**?
- 1 – Yes
- 2 – No

## New screen
(pa092)
In the **past 12 months**, did you pay any of the following kinds of **fees** on your primary bank account? (check all that apply)
- Your primary account is the account you use most often to make payments, not necessarily the account with the most money in it.
## randomize, pin “I did not pay any fees” to the bottom.
- ATM fees for withdrawing cash
- Overdraft fees
- Bounced check fees
- Low balance fees
- Too-many-transactions fees
- Teller fees
- I did not pay any fees *(if the user selects this, it will blank out the other boxes if they are selected)*

Endif  *if BA_Adopter != 0;

### IV. Credit/charge accounts and instruments

CCADOPTER := 0

(PA053)

Credit cards allow you to make payments now, which you agree to pay back to the credit card company at a later date. You don’t have to pay back the full amount at the end of the billing cycle, and you can carry a balance from month to month.

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

Do you have any **credit cards**?

- 1 Yes
- 2 No

If PA053 = 1 then

CCADOPTER = 1

(pa056)

How many **credit cards** do you have?

[DROP DOWN LIST]

[Select a number] ** default display option

[1, 2, 3, 4, 5, 6 or more]

Else

CCADOPTER = 0

nowENDIF
If CCADOPTER = 1 THEN

(PA054)
Think about the credit card you use most often to make payments.

Does your credit card give rewards?

• 1 – Yes
• 2 – No

IF ccadopter = 1 THEN

## new screen

(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 paid only part of the balance due at the monthly due date)?

• 1 – Yes
• 2 – No

IF pu009 = 1 then

(pu010)
Last month, about how much was the unpaid balance on all your credit card(s) that you carried over from the previous month?

• Enter 0 if none.

  $______________.00

END IF (pu009 = 1)

IF pu010 > 0 THEN

## New screen: pu011

(pu011)
How would you compare your unpaid balance last month to your unpaid balance 12 months ago? Last month’s balance is...

  o 1 Much lower
  o 2 Lower
  o 3 About the same
  o 4 Higher
  o 5 Much higher
  o 6 I did not have a balance 12 months ago

ENDIF
In the past 12 months, did you pay any of the following kinds of fees on your primary credit card? (check all that apply)

- Your primary credit card is the card you use most often to make payments.

### randomize response options 1-6, pin 7 to the bottom

- 1 – Cash advance fee
- 2 – Late payment fee
- 3 – Balance transfer fee
- 4 – Annual fee
- 5 – Over-limit fee (also known as overdraft fee)
- 6 – Foreign transaction fee
- 7 – I did not pay any fees *(if the user selects this, it will blank out the other boxes if they are selected)*

ENDIF (ccadaptor = 1)  

***end CREDIT CARD section***

V. Prepaid accounts and instruments

PCADOPTR := 0

For this screen, please do not include the gift card you received for being a study participant in the Understanding America Study when answering questions about prepaid cards you may own.

### New screen

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA198_a) Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)</td>
<td></td>
</tr>
<tr>
<td>(PA198_c) Public transportation card or pass (subway, bus, train or ferries)</td>
<td></td>
</tr>
<tr>
<td>(PA198_f) EBT, WIC, SNAP, or TANF</td>
<td></td>
</tr>
<tr>
<td>(PA198_g) Payroll card (for wages or salary)</td>
<td></td>
</tr>
<tr>
<td>(PA198_i) Benefit card (FSA, HRA, HSA, health care, day care)</td>
<td></td>
</tr>
<tr>
<td>(PA198_k) Rebate card from store, merchant, or website</td>
<td></td>
</tr>
</tbody>
</table>
Do you own any of the type of prepaid card that can be used anywhere debit and credit cards are accepted?

- These prepaid cards often have a logo from Visa, MasterCard, Discover, or American Express.
- 1 – Yes
- 2 – No

If PA198_a = 1 or pa198_b = 1 or PA198_c = 1 or PA198_f = 1 or PA198_g = 1 or PA198_i = 1 or PA198_k = 1 then PCADOPTER = 1

VI. Cryptocurrency

***new screen***

(CPA120)

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, Litecoin, and Dogecoin.

(CPA120_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

(CPA121_a)

Do you own any cryptocurrency?

- 1 – Yes
- 2 – No

## Bitcoin/cryptocurrency adopter questions

IF pa121_a = 1 then

*** New screen ***

(CPA119)

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)
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)
   o [open ended response box]

Please describe where you deposit or store your cryptocurrency.
[open ended text box big enough to write a few sentences]

What is the dollar value of cryptocurrency that you own, in U.S. dollars?
• Please round to the nearest dollar.

$__________.00

In the past 12 months, did you buy cryptocurrency?
• 1 – Yes
• 2 – No

In the past 12 months, have you sold any cryptocurrency?
• 1 – Yes
• 2 – No

In the past 12 months, have you used cryptocurrency to make payments for goods or services?
• 1 – Yes
• 2 – No
VII.  Cash

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?

<table>
<thead>
<tr>
<th>Method</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>(pa050a)</em> Cash</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF CHKADOPTER = 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>(pa050b)</em> Paper check</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>(pa050c)</em> Money order</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF DCADOPTER = 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>(pa050d)</em> Debit card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF CCADOPTER = 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>(pa050e)</em> Credit card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF PCADOPTER = 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>(pa050f)</em> Prepaid card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF BAADOPTER = 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>(pa050g)</em> Bank account number payment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF BAADOPTER = 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>(pa050h)</em> Online banking bill payment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF pa121_a = 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>(pa050j)</em> Cryptocurrency</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*(cashless01)*

Do you currently have any plans to stop using cash in the future?

- 1 – No, I do not have any plans to stop using cash
- 2 – Yes, I have already stopped using cash
- 3 – Yes, in the next 2 years
- 4 – Yes, 2 to 5 years from now
- 5 – Yes, more than 5 years from now

## new screen

## notes for cashless02 and cashless03: for cashless03, let’s hide the options that the R selected in cashless02. Note if the first four options are selected, cashless03 is not asked (i.e. only the ‘other’ option was left). If not all first four options are selected, cashless03 is asked; other in that case is always shown independent of whether it was selected in cashless02 or not.

**IF cashless01 == 2, 3, 4, or 5**

*(cashless02)  ## randomize items 1-4, anchor 5 to the bottom row.*
Which of the following **have you stopped** doing? *Select all that apply.*

I have stopped...

- 1 - …using cash to pay for things
- 2 - …holding cash in my pockets, wallet, or purse
- 3 - …storing cash in places like my house, car, or office
- 4 - …using cash to transfer money to friends or family
- 5 - Other (please specify) _______________

## new screen
(cashless03) ## same randomization as cashless02.

Which of the following are you **planning to stop** doing? *Select all that apply.*

I plan to stop...

- 1 - …using cash to pay for things
- 2 - …holding cash in my pockets, wallet, or purse
- 3 - …storing cash in places like my house, car, or office
- 4 - …using cash to transfer money to friends or family
- 5 - Other (please specify) _______________

END IF (cashless01 == 2, 3, 4, or 5)

## new screen
(cashless04)

Would it be problematic for you if U.S. consumers stopped paying with cash or businesses stopped accepting cash?

- 1 – Yes
- 2 – No
- 3 – Don’t know/Not sure

## new screen
If cashless04 == 1 or 2 (cashless05)

Why [FILL: if cashless04 == 1 display “would”, if cashless04 == 2 display “wouldn’t”] it be problematic for you if U.S. consumers stopped paying with cash or businesses stopped accepting cash?

- Please describe in your own words.

[open ended text box]

## new screen – display cashless06 and cashless07
If cashless04 == 1 (cashless06)

How would you cope if there was no cash in society as we know it today?

- 1 – I wouldn’t cope at all. Cash is essential to how I live my life.
- 2 – I don’t know how I would cope. Cash is very important to how I live my life.
- 3 – I would cope but losing cash would be a major inconvenience to how I live my life.
4 – I would cope. Losing cash would be a minor inconvenience to how I live my life.

(cashless07) ## randomize response order

Why would you find it difficult to cope in a cashless society?
- Select all that apply

- 1 – I need cash for when other payment methods are not accepted, for example to pay workers, community groups, or charities
- 2 – I use cash to monitor my spending or as a budgeting tool.
- 3 – I don’t have access to a debit card or credit card, so cash is the only payment method that is accessible to me.
- 4 – I use cash in case of power outages or other events that make other payment methods unusable
- 5 – I get paid in cash.
- 6 – Other (specify)  ## pin response option to bottom

END IF (cashless04 == 1)

## new screen

If cashless04 == 2 or 3
(cashless08) ## randomize response order – same as cashless07

What reasons do you think other people might give for having a hard time coping in a cashless society?
- Select all that apply

- 1 – They need cash for when other payment methods are not accepted, for example to pay workers, community groups, or charities
- 2 – They use cash to monitor my spending or as a budgeting tool.
- 3 – They don’t have access to a debit card or credit card, so cash is the only payment method that is accessible to me.
- 4 – They use cash in case of power outages or other events that make other payment methods unusable
- 5 – They get paid in cash.
- 6 – Other (specify)  ## pin response option to bottom

END IF (cashless04 == 2 or 3)

VIII. Buy Now Pay Later

****new screen****

(bnp1001)

Have you heard of paying for goods and services using a payment method called Buy Now, Pay Later?
- 1. Yes
- 2. No
- 3. I don’t know
“Buy now, pay later” allows people to make a purchase and spread payments over a period of time. This type of payment is sometimes offered by online stores when checking out through finance companies called Affirm, AfterPay, Klarna, QuadPay, Sezzle, etc. This type of payment is like a loan, but for smaller purchases and sometimes without any interest to pay.

Give the description above, have you been offered to use Buy Now, Pay Later when making a purchase?

- 1. Yes
- 2. No
- 3. I don’t know

If BNPL002 = 1 THEN

To better understand your experience, in your own words, please briefly describe the most recent time you were offered Buy Now, Pay Later when making a purchase.

[text comment box]

In the last 30 days, have you paid for a good or service using Buy Now, Pay Later?

- 1. Yes
- 2. No
- 3. I don’t know

IF BNPL003 = 1 THEN

In the last 30 days, how many times did you use Buy Now, Pay Later when making a purchase?

- 1
- 2
- 3 to 5
- More than 5

For your most recent Buy Now, Pay Later purchase, how many installments will you or did you make to pay the full amount owed?

- 2
- 3
- 4
- 5
- 6 or more

END IF (bnpl003 = 1)
END IF (bnpl002 = 1)

****new screen****
(q1)
It is important that we know how much cash you started this diary period with.

- Do not count foreign currency.
- Do not count coins.

At the end of the day on [DISPLAY DIARY DAY 0 HERE, example “Wednesday, October 3”] do you have any paper cash in your wallet, purse and/or pocket?

1. Yes
2. No

If q1 = YES then show the following screen:

**Cash in wallet, purse and/or pocket**

Please tell us the number of bills of each denomination in your wallet, purse and/or pocket at the end of the day on [DISPLAY DIARY DAY 0 HERE, example “Wednesday, October 3”].

Your total dollar amount will be automatically calculated.

- Do not consider coins.
- Do not include foreign currencies.

NUMBER OF:

___ x $1 bills = $[calculated on the fly]  ___ x $20 bills = $[calculated on the fly]
___ x $2 bills = $[calculated on the fly]  ___ x $50 bills = $[calculated on the fly]
___ x $5 bills = $[calculated on the fly]  ___ x $100 bills = $[calculated on the fly]
___ x $10 bills = $[calculated on the fly]

Total dollar amount $[GRAND TOTAL DOLLAR AMOUNT, calculated on the fly]

## Variable names for the items above:

denom1_num (the number of bills), denom1_amnt (the dollar amount)
denom2_num, denom2_amnt
denom5_num, denom5_amnt
denom10_num, denom10_amnt
denom20_num, denom20_amnt
denom50_num, denom50_amnt
denom100_num, denom100_amnt
amntcashend
**If q1b = NO, please take the diarist back to the “Count your paper cash” screen so they can correct their numbers**

## The name of the variable for GRAND TOTAL DOLLAR AMOUNT should be “amntcashend_day0”. If the respondent does not have any cash at the start of Day 0, then amntcashend_day0 = 0. If q1 = NO then amntcashend_day0 should be set to 0, not missing (pa015_b)

Do you have any cash stored elsewhere in your **home, car, office, etc.**?
- **Do not include cash owned by other members of your household.**

1. Yes
2. No

IF pa015_b = YES then

### Cash stored elsewhere

Please tell us the **number of bills** of each denomination stored elsewhere in your **home, car, office, etc.**, on [DISPLAY DIARY DATE HERE, example “Wednesday, October 3”].

Your total dollar amount will be automatically calculated.
- **Do not consider coins.**
- **Do not include foreign currencies.**

**NUMBER OF:**

- $$\text{____ x }$1\text{ bills} = [\text{calculated on the fly}]$$
- $$\text{____ x }$20\text{ bills} = [\text{calculated on the fly}]$$
- $$\text{____ x }$2\text{ bills} = [\text{calculated on the fly}]$$
- $$\text{____ x }$50\text{ bills} = [\text{calculated on the fly}]$$
- $$\text{____ x }$5\text{ bills} = [\text{calculated on the fly}]$$
- $$\text{____ x }$100\text{ bills} = [\text{calculated on the fly}]$$
- $$\text{____ x }$10\text{ bills} = [\text{calculated on the fly}]$$

**Total dollar amount** $[\text{GRAND TOTAL DOLLAR AMOUNT, calculated on the fly}]

## Variable names for the items above:
- storedcash1_num, storedcash1_amnt
- storedcash2_num, storedcash2_amnt
- storedcash5_num, storedcash5_amnt
- storedcash10_num, storedcash10_amnt
- storedcash20_num, storedcash20_amnt
- storedcash50_num, storedcash50_amnt
- storedcash100_num, storedcash100_amnt
- storedcash_total_amnt
IX. Online/mobile payments

### same screen pa301 and pa302
(pa301)
In the last 30 days, have you made any payments using a computer?
- 1 – Yes
- 2 – No

(pa302)
In the last 30 days, have you made any payments using a mobile phone or tablet?
- 1 – Yes
- 2 – No

### new screen
(PA024)
An automatic bill payment is a payment set up to occur on a regularly scheduled basis, typically monthly. Once set up, they do not require any additional effort on the consumer’s part.

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

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

ABPADOPTER := 0

IF PA024 = 1 THEN
    ABPADOPTER := 1
ENDIF

### same screen pa303, pa304
(pa303)
In the last 30 days, have you used a mobile phone or tablet to make a payment while you were in-person at a store?
- 1 – Yes
- 2 – No

(pa304)
In the last 30 days, have you used a mobile phone or tablet to pay or give money to another person?
- 1 – Yes
- 2 – No
### new screen (PA044)
In the past 12 months, have you used any of the following online or mobile methods to make a purchase or pay another person?

<table>
<thead>
<tr>
<th>Method</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(pa044_a) PayPal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa044_b) Zelle</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa044_c) Venmo</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa044_d) Cash App</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa044_g) Apple Pay</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa044_h) Google Pay</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa044_i) Samsung Pay</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(pa044_e) Other (please specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### X. Infrequently adopted/used payment types

(PA040_e)
A remittance is a transfer of money to a person who lives in, or has accounts in, another country.

In the past 12 months, have you sent a remittance to a person or account in another country?

- 1 – Yes
- 2 – No

### New screen – pa042_a, pa042_e on same screen (pa042_a)
In the past 12 months, did you purchase any money orders from a non-bank source?

- Examples of non-bank sources include the post office, Western Union, and Walmart.

1. Yes
2. No

IF pa040_e = YES then (pa042_e)
Did you send any of the remittances you used in the past 12 months from a non-bank source?

- Examples of non-bank remittance senders include MoneyGram, Western Union, TransferWise, OFX, and Xoom.
1. Yes
2. No

ENDIF (pa040_e = YES)

## New screen
(pa055_a2)
In the past 12 months, have you used a check cashing store to get cash?
   1. Yes
   2. No

## New screen – same screen pa042_a_followup, pa042_e_followup, pa055_a2_followup
IF pa042_a = YES or pa042_e = YES or pa055_a2 = YES

IF pa042_a = YES

    (pa042_a_followup)
    In the past 30 days, how many times did you purchase any money orders from a non-bank source?
    • Examples of non-bank sources include the post office, Western Union, and Walmart.

            ________ times

ENDIF (pa042_a = YES)

IF pa042_e = YES

    (pa042_e_followup)
    In the past 30 days, how many times did you send a remittance using a non-bank source?
    • Examples of non-bank remittance senders include MoneyGram, Western Union, TransferWise, OFX, and Xoom.

            ________ times

ENDIF (pa042_e = YES)

IF pa055_a2 = YES

    (pa055_a2_followup)
    In the past 30 days, how many times did you use a check cashing store to get cash?

            ________ times

ENDIF (pa042_e = YES)

END IF (IF pa042_a = YES or pa042_e = YES or pa055_a2 = YES)
XI. Payment preferences

## New screen – bill payments section
(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
9. Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
10. Account-to-account transfer
11. Other payment method

## New screen – in person payments section
(q165_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. We’ll ask about online purchases next.

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
- 9 – Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- 10 – Account-to-account transfer
- 11 – Other payment method

Online payments

## New screen
(q115_c_filter)

In the past 12 months, have you made any online purchases (using a computer, mobile phone, or tablet) to buy goods and services (not to pay bills). Examples include purchases made on websites or apps such as Amazon, Walmart, etc.
1. Yes
2. No

IF q115_c_filter = YES then

### New screen – online payments section
(q115_c)

**Online purchases preferences**

Please tell us the payment method you most prefer to use for making **online purchases** (using a computer, mobile phone, or tablet) to buy goods and services (not to pay bills). Examples include purchases made on websites or apps such as Amazon, Walmart, etc.

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
9. Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
10. Account-to-account transfer
11. Other payment method

END IF (q115_c_filter = YES)

**XII. Payment History (PH)**

(PH006)

Please estimate 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

(PH004)

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

**In the past 12 months**, have you been a victim of identity theft?

- 1 – Yes
2 – No

## New screen

(display screen if CCADOPTER = 1 OR DCADOPTER = 1 OR CHKADOPTER = 1)

In the past 12 months, have you had any fraud or fraudulent activity committed on any of these payment methods that you own?

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If CCADOPTER = 1 then (PH025_2_b)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Credit card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If DCADOPTER = 1 then (PH025_2_c)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Debit card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If CHKADOPTER = 1 then (PH025_2_d)</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Checks or check book (from your own checking account)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## New screen

(PH009)

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

****randomize response categories****

<table>
<thead>
<tr>
<th>Difficulty</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PH009_a) You or someone else in your household lost their primary job</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PH009_b) You declared bankruptcy</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PH009_c) Mortgage foreclosure on your primary home</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(PH009_d) Credit card account closed or frozen by the bank or card company</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

## New screen

(PA055_b)

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

<table>
<thead>
<tr>
<th>Service</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(PA055_b1) Payday loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA055_b2) Selling an item at a pawn shop</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(PA055_b3) Rent-to-own services</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
XIII. Demographics (DE)

(DE010)
Please tell us 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.

$_____________.00

IF de010 > 200,000 THEN

(de012)
The dollar amount you entered for total household income is unusually large. You reported an amount of [FILL: value of de010, formatted with dollar sign and commas as necessary].

Please confirm that this is the correct amount. If the dollar amount is not accurate, select “No” below and enter the correct amount on the following screen.

Is the amount you reported correct?
1-Yes
2-No    ## if they select NO, take them back to the screen de010

END IF (de010 > 200,000)

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

NOTE: Even if you have an unpaid mortgage, you are considered the owner of the home.
   o  1 Yes
   o  2 No

XIV. END OF DAY 0 TEXT

*** New Screen ***
Thank you for answering our questions. Please log on tomorrow to enter your purchases or cash activity, even if you have no activity tomorrow.
To get ready to enter your payment information tomorrow, [Day 1], please read the diary instructions and watch the video (if you haven’t already).

XV.  Closing

(CS_001) Could you tell us how interesting or uninteresting you found the questions in this interview?
   o 1 Very interesting
   o 2 Interesting
   o 3 Neither interesting or uninteresting
   o 4 Uninteresting
   o 5 Very uninteresting

(CS_003) Do you have any other comments on the interview? Please type these in the box below.