

## 2024 SCPC-DCPC Day 0 Questionnaire

USC CESR Understanding America Study number UAS639

September 28, 2024 through October 30, 2024

YELLOW BACKGROUND, BLACK TEXT = new questions or changes to 2022 questionnaire.

~~Red background, strike-through – Deleted text or deleted question~~

Green text: Comments for us here at the Atlanta Fed

\*\*\*Pink text\*\*\* = comments to programmer

(intro)

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 four-day Diary of Consumer Payment Choice. In the Diary, you will record and report all your payments for each day, along with you 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. delt

### I. Preliminaries (related to MHQ)

If calage = 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.*

	None or	Some	Shared equally	Most	All or almost
--	------------	------	-------------------	------	------------------

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

# new screen

**Common Payment Methods**

Please review these definitions of ways to pay.

**Electronic payment methods**

Bank account number	You pay by giving your bank's number (sometimes called a "routing number") and your account number.
Online banking bill pay	A payment made from your bank's online banking website or mobile app.
Mobile payments such as Venmo or Zelle	Any app-based payment service which allows you to make payments to merchants or other people, using your mobile phone or tablet.

**Card payment methods**

Debit card	Your payments are deducted from your bank account. Also, you can use a debit card to withdraw or deposit cash at ATMs.
Credit card	You pay back the credit card company later. Credit cards charge interest on balances that are not paid during the card's billing cycle.
Prepaid card	You store or load money on a prepaid card. Sometimes call "prepaid debit," "gift cards," "payroll cards," or "stored value cards."

**Paper payment methods**

Cash	Coins and paper bills.
Check	You write a paper check to a person or business.
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.

	1 Very Risky	2 Risky	3 Neither risky nor secure	4 Secure	5 Very Secure
AS003_a4 <a href="#">Cash</a>					
AS003_b4 <a href="#">Check</a>					
AS003_h4 <a href="#">Money order</a>					
AS003_c4 <a href="#">Debit card</a>					
AS003_d4 <a href="#">Credit card</a>					
AS003_e4 <a href="#">Prepaid card</a>					
AS003_f4 <a href="#">Bank account number</a>					
AS003_g4 <a href="#">Online banking</a>					

<a href="#">bill pay</a>					
AS003_i4 <a href="#">Mobile payments such as Venmo or Zelle</a>					

## 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.

	1 Rarely accepted	2 Occasionally accepted	3 Often accepted	4 Usually accepted	5 Almost always accepted
AS003_a1 <a href="#">Cash</a>					
AS003_b1 <a href="#">Check</a>					
AS003_h1 <a href="#">Money order</a>					
AS003_c1 <a href="#">Debit card</a>					
AS003_d1 <a href="#">Credit card</a>					
AS003_e1 <a href="#">Prepaid card</a>					
AS003_f1 <a href="#">Bank account number</a>					
AS003_g1 <a href="#">Online banking bill pay</a>					
AS003_i1 <a href="#">Mobile payments such as Venmo or Zelle</a>					

## 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.

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

## 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.

	1 Very	2 Inconvenient	3 Neither	4 Convenient	5 Very
--	-----------	-------------------	--------------	-----------------	-----------

	inconvenient		inconvenient nor convenient		convenient
AS003_a3 <a href="#">Cash</a>					
AS003_b3 <a href="#">Check</a>					
AS003_h3 <a href="#">Money order</a>					
AS003_c3 <a href="#">Debit card</a>					
AS003_d3 <a href="#">Credit card</a>					
AS003_e3 <a href="#">Prepaid card</a>					
AS003_f3 <a href="#">Bank account number</a>					
AS003_g3 <a href="#">Online banking bill pay</a>					
AS003_i3 <a href="#">Mobile payments such as Venmo or Zelle</a>					

## 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.

	1 Very hard to get or set up	2 Hard to get or set up	3 Neither hard nor easy	4 Easy to get or set up	5 Very easy to get or set up
AS003_a5 <a href="#">Cash</a>					
AS003_b5 <a href="#">Check</a>					
AS003_h5 <a href="#">Money order</a>					

AS003_c5 <a href="#">Debit card</a>					
AS003_d5 <a href="#">Credit card</a>					
AS003_e5 <a href="#">Prepaid card</a>					
AS003_f5 <a href="#">Bank account number</a>					
AS003_g5 <a href="#">Online banking bill pay</a>					
AS003_i5 <a href="#">Mobile payments such as Venmo or Zelle</a>					

## 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.

	1 Very poor records	2 Poor records	3 Neither good nor poor	4 Good records	5 Very good records
AS003_a6 <a href="#">Cash</a>					
AS003_b6 <a href="#">Check</a>					
AS003_h6 <a href="#">Money order</a>					
AS003_c6 <a href="#">Debit card</a>					
AS003_d6 <a href="#">Credit card</a>					
AS003_e6 <a href="#">Prepaid card</a>					
AS003_f6 <a href="#">Bank account</a>					

<a href="#">number</a>					
AS003_g6 <a href="#">Online banking bill pay</a>					
AS003_i6 <a href="#">Mobile payments such as Venmo or Zelle</a>					

## 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.

	1 Very slow	2 Slow	3 Neither slow nor fast	4 Fast	5 Very Fast
AS003_a7 <a href="#">Cash</a>					
AS003_b7 <a href="#">Check</a>					
AS003_h7 <a href="#">Money order</a>					
AS003_c7 <a href="#">Debit card</a>					
AS003_d7 <a href="#">Credit card</a>					
AS003_e7 <a href="#">Prepaid card</a>					
AS003_f7 <a href="#">Bank account number</a>					
AS003_g7 <a href="#">Online banking bill pay</a>					
AS003_i7 <a href="#">Mobile payments such as Venmo or Zelle</a>					



### 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.*

(PA001\_a)

Do you have any **checking accounts**?

- 1 – Yes
- 2 – No

(PA001\_b)

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
    SAVADOPTER := 1
else
    SAVADOPTER := 0
```

(NEWSAV)

Have you **ever** had a **savings account**?

- 1 – Yes
- 2 – No

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"\*\*\*

- 1 I don't write enough checks to make it worthwhile
- 2 The minimum balance is too high
- 3 I don't like dealing with banks
- 4 The fees and service charges are too high
- 5 No bank has convenient hours or location
- 6 No bank will give me a checking account
- 7 Other (please specify)
  - (PA002\_other)

**\*\*Same screen as PA002\*\***

(PA003)

Have you **ever** had a **checking account**?

- 1 – Yes
- 2 – No

ENDIF

## 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...*
    - *...only by your spouse or partner*

- ...for business purposes only

(PA008\_a)

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 and using your bank's mobile app on 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

(PA020)

Have you **ever** had a **credit card**?

- 1 – Yes
- 2 – No

ENDIF

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...

- 1 Much lower
- 2 Lower
- 3 About the same
- 4 Higher

- 5 Much higher
- 6 I did not have a balance 12 months ago

ENDIF

## new screen

(pa052)

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 (ccadopter = 1) \*\*\*\*end CREDIT CARD section \*\*\*\*

## V. Prepaid accounts and instruments

PCADOPTER := 0

(PA198)

Do you have any of the following types of **prepaid cards**?

- **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.

	Yes	No
(PA198_a) Gift card from a store, merchant, or website (examples: Home Depot, Target, Starbucks, iTunes)		
(PA198_c) Public transportation card or pass (subway, bus, train or ferrys)		
(PA198_f) EBT, WIC, SNAP, or TANF		
(PA198_g) Payroll card (for wages or salary)		
(PA198_i) Benefit card (FSA, HRA, HSA, health care, day care)		

(PA198_k) Rebate card from store, merchant, or website		
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## ## New screen

(pa198\_b)

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\*\*\*

(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**, **Litecoin**, 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

(pa131a)

How familiar are you with how **Bitcoin** or other **cryptocurrencies** work?

- 1 – Not at all familiar
- 2 – Slightly familiar
- 3 – Somewhat familiar
- 4 – Moderately familiar
- 5 – Extremely familiar

### \*\*\*new screen\*\*\*

If pa120\_a = 1 then

(pa121\_a)

Do you own any **Bitcoin** or other **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]

\*\*\*new screen\*\*\*

(PA137)

Please describe where you **deposit or store** your cryptocurrency.

[open ended text box big enough to write a few sentences]

\*\*\*new screen\*\*\*

(pa123)

What is the **dollar value** of cryptocurrency that you own, in U.S. dollars?

- *Please round to the nearest dollar.*
- \$\_\_\_\_\_.00

\*\*\*new screen – pa133\_a, pa133\_b, pa133\_c all on the same screen\*\*\*

(pa133\_a)

In the **past 12 months**, did you **buy** cryptocurrency?

- 1 – Yes
- 2 – No

(pa133\_b)

In the **past 12 months**, have you **sold** any cryptocurrency?

- 1 – Yes
- 2 – No

(pa133\_c)

In the **past 12 months**, have you used cryptocurrency to make **payments for goods or services**?

- 1 – Yes
- 2 – No

END IF (pa121\_a = 1)

## 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?

	Yes	No
(pa050a) Cash		
IF CHKADOPTER = 1 (pa050b) Paper check		
(pa050c) Money order		
IF DCADOPTER = 1 (pa050d) Debit card		
IF CCADOPTER = 1 (pa050e) Credit card		
IF PCADOPTER = 1 (pa050f) Prepaid card		
IF BAADOPTER = 1 (pa050g) Bank account number payment		
IF BAADOPTER = 1 (pa050h) Online banking bill payment		
IF pa121_a = 1 (pa050j) Cryptocurrency		

## new screen

(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

(cashless11)

In the **past 30 days**, have you tried to pay using cash but couldn't because the merchant did not accept cash?

- Yes
- No

## new screen

IF cashless11 == NO

(cashless12)

Now think back over the past 12 months.

In the **past 12 months**, have you tried to pay using cash but couldn't because the merchant did not accept cash?

- Yes
- No

END (If cashless11 == NO)

## new screen

Display if cashless11 == Yes or cashless12 == Yes

(cashless13)

Think about the most recent time you wanted to use cash for a payment but experienced a merchant who did not accept cash.

What did you do?

- I did not make the payment at all
- I went to another merchant who accepted cash and made a payment there
- I used a "reverse ATM" to convert my cash into a prepaid card which I then used to make the payment
- I used another non-cash payment method to make the payment (e.g. credit or debit card)
- Other (specify)

END IF

## VIII. Buy Now Pay Later

\*\*\*\*new screen\*\*\*\*

(bnpl001)

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

\*\*\*\*new screen\*\*\*\*

(bnpl002)

"Buy now, pay later" allows consumers 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

\*\*\*\*new screen\*\*\*\*

(bnpl005)

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]

\*\*\*\*new screen\*\*\*\*

(bnpl003)

**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

\*\*\*\*new screen – same screen bnpl004 and bnpl006 \*\*\*\*

IF BNPL003 = 1 THEN

(bnpl006)

**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

(bnpl004)

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.*

Currently, 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**.

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:

\_\_\_\_\_ 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:

```
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?

	Yes	No
(pa044_a) PayPal		
(pa044_b) Zelle		
(pa044_c) Venmo		
(pa044_d) Cash App		
(pa044_j) MoneyGram		
(pa044_k) Western Union		
(pa044_g) Apple Pay		
(pa044_h) Google Pay		
(pa044_i) Samsung Pay		
(pa044_e) Other (please specify) _____		

## X. Income

## New screen

(q140)

Do you receive any of the following types of income?

- *Please tell us only about income you receive, not income of a spouse, partner, or other household member.*



	Yes	No
(q140_a) Employment income (wages, salary, bonuses)		
(q140_c) Self-employment income		
(q140_d) Social Security		
(q140_b) Employer-paid retirement		
(q140_j) IRA, Roth IRA, 401(k), or other retirement fund		
(q140_e) Interest and dividends		
(q140_f) Rental income		
(q140_g) Government assistance (disability, unemployment, SNAP, TANF, WIC)		
(q140_h) Alimony		
(q140_i) Child support		

## ## New screen

IF any of q140\_a - q140\_j = YES then  
## only display rows where q140 = YES

(q141)

Please tell us how often you receive income.

	How often you receive income?
(IF q140_a = YES) (q141_a) Employment income (wages, salary, bonuses)	<b>## Show this dropdown in each row that is displayed in the table.</b>  Drop-down: --Select one-- 1. Weekly 2. Every two weeks 3. Twice per month 4. Monthly 5. Quarterly 6. Yearly 7. Other, on a one-time basis 8. Other, on a regular basis 9. Other, on an irregular basis
(IF q140_c = YES) (q141_c) Self-employment income	
(IF q140_d = YES) (q141_d) Social Security	
(IF q140_b = YES) (q141_b) Employer-paid retirement	
(IF q140_j = YES) (q141_j)	

IRA, Roth IRA, 401(k), or other retirement fund	## Variable ID's for this column: q141_a_freq q141_c_freq q141_d_freq q141_b_freq q141_j_freq q141_e_freq q141_f_freq q141_g_freq q141_h_freq q141_i_freq
(IF q140_e = YES) (q141_e) Interest and dividends	
(IF q140_f = YES) (q141_f) Rental income	
(IF q140_g = YES) (q141_g) Government assistance (disability, unemployment, SNAP, TANF, WIC)	
(IF q140_h = YES) (q141_h) Alimony	
(IF q140_i = YES) (q141_i) Child support	

**## BEGIN new Day 0 income questions****## New screen**

IF any of q140\_a - q140\_j = YES then  
## only display rows where q140 = YES

(q142)

Did you **receive any income** from the following sources on [DISPLAY DIARY DATE HERE, example “Wednesday, October 3”]?

	Yes	No
(IF q140_a = YES) (q142_a) Employment income (wages, salary, bonuses)		
(IF q140_c = YES) (q142_c) Self-employment income		
(IF q140_d = YES) (q142_d) Social Security		
(IF q140_b = YES) (q142_b) Employer-paid retirement		
(IF q140_j = YES) (q142_j) IRA, Roth IRA, 401(k), or other retirement fund		
(IF q140_e = YES) (q142_e)		

Interest and dividends (IF q140_f = YES) (q142_f)		
Rental income (IF q140_g = YES) (q142_g)		
Government assistance (disability, unemployment, SNAP, TANF, WIC) (IF q140_h = YES) (q142_h)		
Alimony (IF q140_i = YES) (q142_i)		
Child support		

## ## New screen

IF any of q142\_a - q142\_j = YES then  
## only display rows where q142 = YES

(q144)

How much **net income** (also called after-tax income) did you receive and how did you receive the income on **[DISPLAY DIARY DATE HERE, example “Wednesday, October 3”]**?

In other words, tell us the amount deposited into one of your accounts, or the amount of cash or a check you received.

- Report **NET** amount of income received, after all taxes and other deductions.

Source	Amount	How did you receive your income?
(IF q142_a = YES) (q144_a) Employment (wages, salary, bonuses)	(q144_a) \$_____	<b>## Show the drop down list for each row that is displayed.</b>  [Drop down list] --Select one-- 1. Direct deposit 2. Paper check 3. Cash 4. Prepaid card 5. Other  <b>## Variable names for “How did you receive your income?”</b> q143_a q143_c q143_d
(IF q142_c = YES) (q144_c) Self-employment income	(q144_c) \$_____	
(IF q142_d = YES) (q144_d) Social Security	(q144_d) \$_____	
(IF q142_b = YES) (q144_b) Employer-paid retirement	(q144_b) \$_____	
(IF q142_j = YES) (q144_j) IRA, Roth IRA, 401(k), or other retirement fund	(q144_j) \$_____	
(IF q142_e = YES)	(q144_e)	

(q144_e) Interest and dividends	\$ _____	q143_b q143_j q143_e q143_f q143_g q143_h q143_i
(IF q142_f = YES) (q144_f) Rental income	(q144_f) \$ _____	
(IF q142_g = YES) (q144_g) Government assistance (disability, unemployment, SNAP, TANF, WIC)	(q144_g) \$ _____	
(IF q142_h = YES) (q144_h) Alimony	(q144_h) \$ _____	
(IF q142_i = YES) (q144_i) Child support	(q144_i) \$ _____	

## there used to be some follow-ups for large dollar values here but I don't want those anymore.

(q147)

## new screen

(q18)

Prior to today, please tell us the date of the [FILL: if all of q142 = NO then "last", if any of q142 = YES then "previous"] time you received some form of income.

- Click the arrows to scroll through additional months.

\*\*\*\*Calendar goes here, do not allow them to select a day AFTER the Diary Day's date\*\*\*\*

## END new Day 0 income questions

## XI. 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

END IF (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

END IF (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

END IF (pa042\_e = YES)

END IF (IF pa042\_a = YES or pa042\_e = YES or pa055\_a2 = YES)

## **XII. 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)

## XIII. 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?

	Yes	No
If CCADOPTER = 1 then (PH025_2_b) Credit card	1	2
If DCADOPTER = 1 then (PH025_2_c) Debit card	1	2
If CHKADOPTER = 1 then (PH025_2_d) Checks or check book (from your own checking account)	1	2

(PH009)

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

\*\*\*\*randomize response categories\*\*\*\*

	Yes	No
(PH009_a) You or someone else in your household lost their primary job	1	2
(PH009_b) You declared bankruptcy	1	2
(PH009_c) Mortgage foreclosure on your primary home	1	2
(PH009_d) Credit card account closed or frozen by the bank or card company	1	2

## ## New screen

(PA055\_b)

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



	Yes	No
(PA055_b1) Payday loan		
(PA055_b2) Selling an item at a pawn shop		
(PA055_b3) Rent-to-own services		
(PA055_b4) Tax refund anticipation loan		
(PA055_b5) Auto title loan		

**## New screen**

(ph025)

Do you use any online personal financial management (PFM) service or app to budget and monitor your spending, saving, or account balances?

- *Examples of these services include Mint.com, YNAB (You Need A Budget), Goodbudget, and Honeydue, among others.*
- 1 – Yes
- 2 – No

**XIV. Unexpected/Emergency expense – DAY 0 ONLY**

(scf004)

As of today, how much money do you have **saved for emergency expenses**?

- *Please enter an amount for each row. Enter 0 if none.*
- *Your total dollar amount will be automatically calculated.*

Source of funds	Amount
Cash	(scf004_a) \$_____.00
Checking account	(scf004_b) \$_____.00
Savings account	(scf004_c) \$_____.00
Prepaid card	(scf004_d) \$_____.00
Total amount you have set aside	\$(running total updated in real time).00

(scf005)

Assume that you were facing an **emergency expense of \$2,000** that could not be avoided.  
You would need to make this \$2,000 payment within one month.

- *Examples: Your car breaks down and you need it to get to work. Pipes burst in your house, and plumbing must be immediately repaired.*

How much of this **\$2,000** could you pay for **within one month (the next 30 days)**?

\$ \_\_\_\_\_.00 **## error message “Please enter a number between 0 and 2000.”**

**### New screen – scf006**

(scf006)

You said you **could** get \$[FILL: response from scf005] for an **emergency expense**.

How much **would** you get from each of the following sources?

*Note: The total amount will be calculated automatically and displayed at the bottom.*

Source of funds	Within one month (the next 30 days)
Cash	\$ _____.00
Checking account	\$ _____.00
Savings account	\$ _____.00
Prepaid card	\$ _____.00
Checking account overdraft	\$ _____.00
Credit card	\$ _____.00
Home equity line of credit	\$ _____.00
Payday loan	\$ _____.00
Pawn shop	\$ _____.00
Family and friends	\$ _____.00
Total amount you could pay	\$[running total updated in real time].00

**## error check—dollar amount in “Total amount...” row should equal the response to scf005 above.**

## XV. 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.

- ☐ 1 Yes
- ☐ 2 No

()

Many banks and credit cards let you turn on alerts so that you get a text message or email every time you make a purchase. Getting these text messages can help you keep track of the payments you made during your diary period.

Are you willing to turn on alerts from your credit cards and debit cards today, until you are done with the diary?

- 1 - Yes, I already have alerts turned on
- 2 - Yes, I will turn them on
- 3 - No

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).

## XVI. Closing

(CS\_001)

Could you tell us how interesting or uninteresting you found the questions in this interview?

- ☐ 1 Very interesting
- ☐ 2 Interesting
- ☐ 3 Neither interesting or uninteresting
- ☐ 4 Uninteresting
- ☐ 5 Very uninteresting

(CS\_003)

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