2022 SCPC-DCPC Day 0 Questionnaire
USC CESR Understanding America Study number UAS480
September 28, 2022 through October 30, 2022

YELLOW BACKGROUND, BLACK TEXT = new questions or changes to 2020 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 three-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.

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.*

	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

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 Cash					
AS003_b4 Check					
AS003_h4 Money order					
AS003_c4 Debit card					
AS003_d4 Credit card					

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

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 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.*

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

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

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 Cash					
AS003_b5 Check					
AS003_h5 Money order					
AS003_c5 Debit card					
AS003_d5 Credit card					
AS003_e5 Prepaid card					
AS003_f5 Bank account number					
AS003_g5 Online banking bill pay					
AS003_i5 Mobile payments such as Venmo or Zelle					

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 Cash					
AS003_b6 Check					

AS003_h6 Money order					
AS003_c6 Debit card					
AS003_d6 Credit card					
AS003_e6 Prepaid card					
AS003_f6 Bank account number					
AS003_g6 Online banking bill pay					
AS003_i6 Mobile payments such as Venmo or Zelle					

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 Cash					
AS003_b7 Check					
AS003_h7 Money order					
AS003_c7 Debit card					
AS003_d7 Credit card					
AS003_e7 Prepaid card					

AS003_f7 Bank account number					
AS003_g7 Online banking bill pay					
AS003_i7 Mobile payments such as Venmo or Zelle					

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
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)

- (PA002_other)

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…*

    o *…only by your spouse or partner*

o   *…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 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**?

- o 1 Yes
- o 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.*

  o $_____.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
```

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		

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
```
(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)
   o [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		

(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****
(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 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

****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.*

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:

____ 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_g) Apple Pay		
(pa044_h) Google Pay		
(pa044_i) Samsung Pay		
(pa044_e) Other (please specify) _____		

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

```
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)
```

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?

	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		

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.