

# UnderStandingAmericaStudy

UAS 407: DIARY OF CONSUMER PAYMENT CHOICE CHOICE 2021 CONSENT AND  
PREVIEW



Survey author(s): Center for Economic and Social Research for the Federal Reserve Bank  
of Atlanta

Fielded September 6, 2021 - October 4, 2021

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# 1 INTRODUCTION

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This UAS panel survey, titled "UAS 407: Consent Survey for the DCPC 2021" asks respondents about their interest in participating in a diary experiment in which they are asked to keep track of their payments over the course of a week. They could earn \$90 for their participation in the experiment. This question was required to get consent for the entire project. This survey is no longer in the field. Respondents were paid \$2 to complete the survey.

Consent for participation in this survey/diary project was obtained in UAS 407. Related surveys in this project are UAS 28, 29, 31, 34 (2015), UAS 62-64 (2016), UAS 104-106 (2017), UAS 142-144 (2018), UAS 200-202 (2019), UAS300-303 (2020), and UAS407 and UAS412 (2021).

## 1.1 Topics

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This survey contains questions (among others) on the following topics: Consumer Behavior. A complete survey topic categorization for the UAS can be found [here](#).

## 1.2 Experiments

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This survey includes experiment(s) of the following type(s): Auxiliary Randomization. Please refer to explanatory comments in the Routing section for detailed information. A complete survey experiment categorization for the UAS can be found [here](#).

## 1.3 Citation

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Each publication, press release or other document that cites results from this survey must include an acknowledgment of UAS as the data source and a disclaimer such as, 'The project described in this paper relies on data from survey(s) administered by the Understanding America Study, which is maintained by the Center for Economic and Social Research (CESR) at the University of Southern California. The content of this paper is solely the responsibility of the authors and does not necessarily represent the official views of USC or UAS.' For any questions or more information about the UAS, contact Tania Gutsche, Project and Panel Manager, Center for Economic and Social Research, University of Southern California, at [tgutsche@usc.edu](mailto:tgutsche@usc.edu).

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## 2 SURVEY RESPONSE AND DATA

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### 2.1 Sample selection and response rate

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The sample selection for this survey was:

A custom selection of active respondents.

As such, this survey was made available to 8002 UAS participants. Of those 8002 participants, 5806 completed the survey and are counted as respondents. Of those who are not counted as respondents, 38 started the survey without completing and 2158 did not start the survey. The overall response rate was 72.56%.

Note: We are unable to provide sample weights for a small number of UAS members (see the Sample and weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey response rate.%.

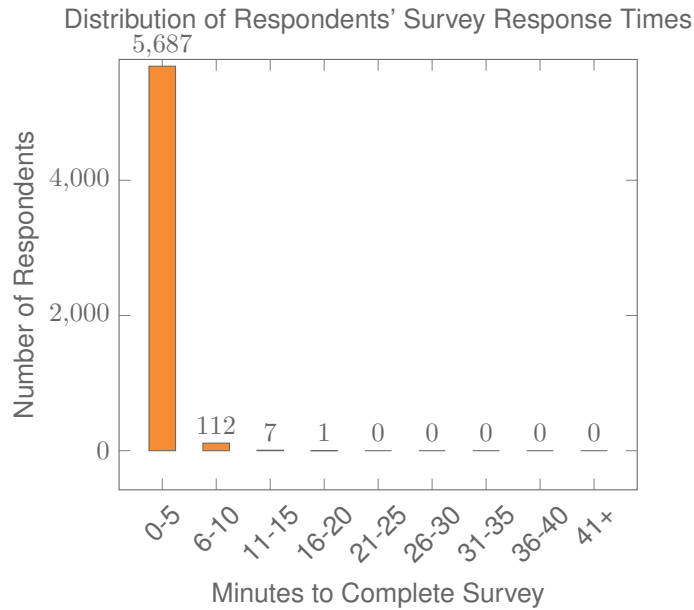
The detailed survey response rate is as follows:

UAS407 - Response Overview	
Size of selected sample	8002
Completed the survey	5806
Started but did not complete the survey	38
Did not start the survey	2158
Response rate	72.56%

### 2.2 Timings

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The survey took respondents an average of 1 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.



## 2.3 Sample & Weighting

Sample weights for this survey are computed following the general UAS Weighting Procedure. Specifically, we use a two-step process where we first compute base weights, which correct for unequal probabilities of sampling UAS members, and then generate final, post-stratification weights, which align the sample to the reference population along certain socio-economic dimensions. These are gender (male/female), race and ethnicity (White/Black/Other/Hispanic/Native American), age (18-39/40-49/50/59/60+), education (High school or less/Some college/Bachelor or more), Census regions (Northeast/Midwest/West, excl. CA/CA, excl. LAC, LAC). Benchmark distributions for these variables are derived from the 6 most recent available Current Population Survey (CPS) Basic Monthly Survey with respect to the survey's completion date. The reference population considered for the weights is the U.S. population of adults age 18 and older.

This survey dataset may contain respondents with a weight of zero. These respondents belong to a small group of UAS members for whom sample weights cannot be computed due to non-probability recruitment for special projects. Hence, while they are accounted for in the total number of survey respondents, they do not contribute to any statistics using sample weights. More information is available from the UAS Weighting Procedure. Please contact UAS staff with any questions.

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### 3 STANDARD VARIABLES

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Each Understanding America Study data contains a series of standard variables, consisting of individual, household and sample identifiers, language indicator, time stamps and a rating by the respondent of how much he or she liked the survey:

- **uasid**: the identifier of the respondent. This identifier is assigned to a respondent at recruitment and stays with the respondent throughout each and every survey he/she participates in. When analyzing data from multiple surveys, the 'uasid' can be used to merge data sets.
- **uashhid**: the household identifier of the respondent. Every member is assigned a household identifier, stored in the variable 'uashhid'. For the primary respondent this identifier equals his or her 'uasid'. All other eligible members of the primary respondent's household (everyone who is 18 or older in the household) who become UAS respondents receive the 'uasid' of the primary respondent as their household identifier. The identifier 'uashhid' remains constant over time for all respondents. Thus it is always possible to find the original UAS household of an UAS panel member (even after they, for example, have moved out to form another household).
- **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey. For instance, if the primary respondent and his/her spouse are both UAS members at the time of a given survey, they both receive the same 'survhhid' identifier for that survey. If they subsequently split, they receive two different 'survhhid' in subsequent surveys. They, however, always share the same 'uashhid'. The identifier 'survhhid' is set to missing (.) if no other household members are UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, household members have different 'survhhid' reflecting different household compositions at the time they answered the survey. For instance, suppose that the primary respondent and his/her spouse are both UAS members. If the primary respondent answers the survey when he/she is living with the spouse, but the spouse answers the survey when the couple has split, they receive different 'survhhid'. Hence, the variable 'survhhid' identifies household membership of UAS panel members, at the time the respondent answers the survey. Note: in the My Household survey 'survhhid' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.
- **uasmembers**: is the number of other household members who are also UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the

number of household and UAS panel members at the time the respondent answers the survey. Note: in the My Household survey 'uasmembers' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.

- **sampleframe**: indicates the sampling frame from which the household of the respondent was recruited. All UAS recruitment is done through address based sampling (ABS) in which samples are acquired based on postal records. Currently, the variable 'sampleframe' takes on four values reflecting four distinct sample frames used by the UAS over the year (in future data sets the number of sample frames used for recruitment may increase if additional specific populations are targeted in future recruitment batches):

1. U.S. National Territory: recruited through ABS within the entire U.S.
2. Areas high concentration Nat Ame: recruited through ABS in areas with a high concentration of Native Americans in the zip-code. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
3. Los Angeles County: recruited through ABS within Los Angeles County.
4. California: recruited through ABS within California.

Note: prior to March 6, 2024 this variable was called sampletype and had the following value labels for the above list in UAS data sets:

1. Nationally Representative Sample: recruited through ABS within the entire U.S.
2. Native Americans: recruited through ABS in areas with a high concentration of Native Americans. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
3. LA County: recruited through ABS within Los Angeles County.
4. California: recruited through ABS within California.

- **batch**: indicates the batch from which the respondent was recruited. Currently, this variable takes the following values (in future data sets the number of batches may increase as new recruitment batches are added to the UAS):

1. ASDE 2014/01
2. ASDE 2014/01
3. ASDE 2014/01
4. Public records 2015/05
5. MSG 2015/07
6. MSG 2016/01
7. MSG 2016/01
8. MSG 2016/01
9. MSG 2016/02

10. MSG 2016/03
11. MSG 2016/04
12. MSG 2016/05
13. MSG 2016/08
14. MSG 2017/03
15. MSG 2017/11
16. MSG 2018/02
17. MSG 2018/08
18. MSG 2019/04
19. MSG 2019/05
20. MSG 2019/11
21. MSG 2020/08
22. MSG 2020/10
23. MSG 2021/02
24. MSG 2021/08
25. MSG 2021/08
26. MSG 2022/02
27. MSG 2022/02
28. MSG 2022/08
29. MSG 2022/11
30. MSG 2022/11
31. MSG 2023/01
32. MSG 2023/06
33. MSG 2023/09
34. MSG 2023/10
35. MSG 2025/02

Note: prior to March 6, 2024 this variable had the following value labels for the above list in UAS data sets:

1. ASDE 2014/01 Nat.Rep.
2. ASDE 2014/01 Native Am.
3. ASDE 2014/11 Native Am.
4. LA County 2015/05 List Sample
5. MSG 2015/07 Nat.Rep.
6. MSG 2016/01 Nat.Rep. Batch 2



7. MSG 2016/01 Nat.Rep. Batch 3
8. MSG 2016/01 Nat.Rep. Batch 4
9. MSG 2016/02 Nat.Rep. Batch 5
10. MSG 2016/03 Nat.Rep. Batch 6
11. MSG 2016/04 Nat.Rep. Batch 7
12. MSG 2016/05 Nat.Rep. Batch 8
13. MSG 2016/08 LA County Batch 2
14. MSG 2017/03 LA County Batch 3
15. MSG 2017/11 California Batch 1
16. MSG 2018/02 California Batch 2
17. MSG 2018/08 Nat.Rep. Batch 9
18. MSG 2019/04 LA County Batch 4
19. MSG 2019/05 LA County Batch 5
20. MSG 2019/11 Nat. Rep. Batch 10
21. MSG 2020/08 Nat. Rep. Batch 11
22. MSG 2020/10 Nat. Rep. Batch 12
23. MSG 2021/02 Nat. Rep. Batch 13
24. MSG 2021/08 Nat. Rep. Batch 15
25. MSG 2021/08 Nat. Rep. Batch 16
26. MSG 2022/02 Nat. Rep. Batch 17 (priority)
27. MSG 2022/02 Nat. Rep. Batch 17 (regular)
28. MSG 2022/08 Nat. Rep. Batch 18
29. MSG 2022/11 LA County Batch 6
30. MSG 2022/11 Nat. Rep. Batch 20
31. MSG 2023/01 Nat. Rep. Batch 21
32. MSG 2023/06 Nat. Rep. Batch 22
33. MSG 2023-09 Native Am. Batch 3
34. MSG 2023-10 Nat. Rep. Batch 23

- **primary\_respondent:** indicates if the respondent was the first person within the household (i.e. to become a member or whether s/he was added as a subsequent member. A household in this regard is broadly defined as anyone living together with the primary respondent. That is, a household comprises individuals who live together, e.g. as part of a family relationship (like a spouse/child/parent) or in context of some other relationship (like a roommate or tenant).

- **hardware**: indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:
  1. None
  2. Tablet (includes Internet)
- **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.
- **start\_date (start\_year, start\_month, start\_day, start\_hour, start\_min, start\_sec)**: indicates the time at which the respondent started the survey.
- **end\_date (end\_year, end\_month, end\_day, end\_hour, end\_min, end\_sec)**: indicates the time at which the respondent completed the survey.
- **cs.001**: indicates how interesting the respondent found the survey.

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## 4 BACKGROUND DEMOGRAPHICS

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Every UAS survey data set includes demographic variables, which provide background information about the respondent and his/her household. Demographic information such as age, ethnicity, education, marital status, work status, state of residence, family structure is elicited every quarter through the “My Household” survey. The demographic variables provided with each survey are taken from the most recent ‘MyHousehold’ survey answered by the respondent. If at the time of a survey, the information in “My Household” is more than three months old, a respondent is required to check and update his or her information before being able to take the survey.

The following variables are available in each survey data set:

- **gender**: the gender of the respondent.
- **dateofbirth\_year**: the year of birth of the respondent.
- **age**: the age of the respondent at the start of the survey.
- **agerange**: if the respondent’s age cannot be calculate due to missing information, ‘agerange’ indicates the approximate age. Should a value for both the ‘age’ and ‘agerange’ be present, then ‘age’ takes precedence over ‘agerange’.
- **citizenus**: indicates whether the respondent is a U.S. citizen.
- **bornus**: indicates whether the respondent was born in the U.S.
- **stateborn**: indicates the state in which the respondent was born. This is set to missing (.) if the respondent was not born in the U.S.
- **countryborn**: indicates the country in which the respondent was born. This is set to missing (.) if the respondent was born in the U.S.
- **countryborn\_other**: indicates the country of birth if that country is not on the drop down list of countries shown to the respondent’.
- **statereside**: the state in which the respondent is living.
- **immigration\_status**: indicates whether the respondent is an immigrant. It takes one of the following values: 0 Non-immigrant, 1 First generation immigrant (immigrant who migrated to the U.S), 2 Second generation immigrant (U.S.-born children of at least one foreign-born parent), 3 Third generation immigrant (U.S.-born children of at least one U.S.-born parent, where at least one grandparent is foreign-born), or 4 Unknown immigrant status.
- **maritalstatus**: the marital status of the respondent.
- **livewithpartner**: indicates whether the respondent lives with a partner.

- **education**: the highest level of education attained by the respondent.
- **hisplatin**: indicates whether the respondent identifies him or herself as being Hispanic or Latino. This variable is asked separately from race.
- **hisplatinogroup**: indicates which Hispanic or Latino group a respondent identifies him or herself with. This is set to missing (.) if the respondent does not identify him or herself as being Hispanic or Latino.
- **white**: indicates whether the respondent identifies him or herself as white (Caucasian).
- **black**: indicates whether the respondent identifies him or herself as black (African-American).
- **nativeamer**: indicates whether the respondent identifies him or herself as Native American (American Indian or Alaska Native).
- **asian**: indicates whether the respondent identifies him or herself as Asian (Asian-American).
- **pacific**: indicates whether the respondent identifies him or herself as Native Hawaiian or Other Pacific Islander.
- **race**: indicates the race of the respondent as singular (e.g., '1 White' or '2 Black') or as mixed (in case the respondent identifies with two or more races). The value '6 Mixed' that the respondent answered 'Yes' to at least two of the single race categories. This variable is generated based on the values of the different race variables (white, black, nativeamer, asian, pacific). This composite measure is not conditional on hisplatin, so an individual may identify as Hispanic or Latino, and also as a member of one or more racial groups.
- **working**: indicates whether the respondent is working for pay.
- **sick\_leave**: indicates whether the respondent is not working because sick or on leave.
- **unemp\_layoff**: indicates whether the respondent is unemployed or on lay off.
- **unemp\_look**: indicates whether the respondent is unemployed and looking for a job.
- **retired**: indicates whether the respondent is retired.
- **disabled**: indicates whether the respondent has a disability.
- **If\_other**: specifies other labor force status.
- **laborstatus**: indicates the labor force status of the respondent as singular (e.g., '1 Working for pay' or '2 On sick or other leave') or as mixed (in case the respondent selects two or more labor statuses). The value '8 Mixed' indicates that the respondent answered 'Yes' to at least two of the single labor force status variables. This variable is generated based on the values of the different labor status variables (working, sick\_leave, unempl\_layoff, unempl\_look, retired, disabled, If\_other).

- **employmenttype**: indicates the employment type of the respondent (employed by the government, by a private company, a nonprofit organization, or self-employed). This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **workfullpart**: indicates whether the respondent works full or part-time. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **hourswork**: indicates the number of hours the respondent works per week. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **hhincome**: is the total combined income of all members of the respondent's household (living in their household) during the past 12 months.
- **anyhhmember**: indicates whether there were any members in the respondent's household at the time he/she answered the survey as reported by the respondent.
- **hhmembernumber**: indicates the number of household members in the respondent's household at the time of the survey as reported by the respondent. It may be that 'anyhhmember' is 'Yes', but 'hhmembernumber' is missing if the respondent did not provide the number of household members at the time of the survey.
- **hhmemberin\_#**: indicates whether a household member is currently in the household as reported by the respondent. Household members are never removed from the stored household roster and their information is always included in survey data sets. The order of the roster is the same order in which household members were specified by the respondent in the 'MyHousehold' survey. The order is identified by the suffix \_# (e.g., \_1 indicates the first household member, \_2 the second household member, etc.).

As an example, if the first household member is in the household at the time of the survey, 'hhmemberin\_1' is set to '1 HH Member 1 is in the HH'; if he/she has moved out, 'hhmemberin\_1' is set to '0 HH member 1 is no longer in the HH'. Since information of other household members (stored in the variables listed below) is always included in survey data sets, information about 'hhmemberin\_1' is available whether this person is still in the household or has moved out.

- **hhmembergen\_#**: indicates the gender of another household member as reported by the respondent.
- **hhmemberage\_#**: indicates the age of another household member. The age is derived from the month and year of birth of the household member as reported by the respondent.
- **hhmemberrel\_#**: indicates the relationship of the respondent to the other household member as reported by the respondent.

- **hhmemberuasid\_#**: is the 'uasid' of the other household member if this person is also a UAS panel member. It is set to missing (.) if this person is not a UAS panel member at the time of the survey. Since this identifier is directly reported by the respondent (chosen from a preloaded list), it may differ from the actual (correct) 'uasid' of the UAS member it refers to because of reporting error. Also, this variable should not be used to identify UAS members in a given household at the time of the survey. This is because the variables 'hhmemberuasid\_#' are taken from the most recent 'My Household' and changes in household composition involving UAS members may have occurred between the time of the respondent answered 'My Household' and the time the respondent answers the survey. To follow UAS members of a given household, it is advised to use the identifiers 'uashhid' and 'survhhid'.
- **lastmyhh\_date**: the date on which the demographics variables were collected through the 'My Household' survey.

In addition, data sets created after May 8, 2025 include an urbanicity variable. It is based on panel members' current census tract of residence and the 2010 Rural-Urban Commuting Area (RUCA) codes released by the US Department of Agriculture's Economic Research Service. To preserve confidentiality, the UAS collapses the 10 primary RUCA codes to 4 levels: Metropolitan, Micropolitan, Small/Rural, and Unknown. The Metropolitan level corresponds to primary RUCA codes 1-3, the Micropolitan level corresponds to RUCA codes 4-6, and the Small/Rural UAS classification corresponds to RUCA codes 7-10.

For detailed information and definitions of the 10 primary RUCA codes, please visit the USDA ERS Rural-Urban Commuting Area Codes site. Surveys conducted completely prior to May 8, 2025 will have an urbanicity data set available on request.

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## 5 MISSING DATA CONVENTIONS

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Data files provide so-called clean data, that is, answers given to questions that are not applicable anymore at survey completion (for example because a respondent went back in the survey and skipped over a previously answered question) are treated as if the questions were never asked. In the data files all questions that were asked, but not answered by the respondent are marked with (.e). All questions never seen by the respondent (or any dirty data) are marked with (.a). The latter may mean that a respondent did not view the question because s/he skipped over it; or alternatively that s/he never reached that question due to a break off. If a respondent did not complete a survey, the variables representing survey end date and time are marked with (.c). Household member variables are marked with (.m) if the respondent has less household members (e.g. if the number of household members is 2, any variables for household member 3 and up are marked with (.m)).

UAS provides data in STATA and CSV format. Stata data sets come with include variable labels that are not available in the CSV files. Value labels are provided for single-response answer option. In STATA these labels will include the labels 'Not asked' and 'Not answered' for (.a) and (.e), and will show in tabulations such as 'tab q1, missing'. For multiple-response questions a binary variable is created for each answer option indicating whether the option was selected or not. A summary variable is also provided in string format reflecting which options were selected and in which order. For example, if a question asked about favorite animals with options cat, dog, and horse, then if a respondent selected horse and then cat, the binary variables for horse and cat will be set to yes, while the overall variable would have a string value of '3-1'. If no answer was given, all binary variables and the summary variable will be marked with '.e'.

Questions that are asked multiple times are often implemented as so-called array questions. Supposing the name of such question was Q1 and it was asked in 6 different instances, your data set would contain the variables Q1\_1\_ to Q1\_6\_. To illustrate, if a survey asked the names of all children, then child\_1\_ would contain the name of the first child the respondent named and so on.

More information about the UAS data in general can be found on the UAS Data Pages web site.

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## 6 ROUTING SYNTAX

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The survey with routing presented in the next section includes all of the questions that make up this survey, the question answers when choices were provided, and the question routing. The routing includes descriptions of when questions are grouped, conditional logic that determines when questions are presented to the respondent, randomization of questions and answers, and fills of answers from one question to another.

If you are unfamiliar with conditional logic statements, they are typically formatted so that **if** the respondent fulfills some condition (e.g. they have a cellphone or a checking account), **then** they are presented with some other question or the value of some variable is changed. If the respondent does not fulfill the condition (e.g. they are not a cellphone adopter or they do not have a checking account), something **else** happens such as skipping the next question or changing the variable to some other value. Some of the logic involved in the randomization of questions or answers being presented to the respondent is quite complex, and in these instances there is documentation to clarify the process being represented by the routing.

Because logic syntax standards vary, here is a brief introduction to our syntax standards. The syntax used in the conditional statements is as follows: '=' is equal to, '<' is less than, '>' is greater than, and '!= ' is used for does not equal. When a variable is set to some number N, the statement looks like 'variable := N'.

The formatting of the questions and routing are designed to make it easier to interpret what is occurring at any given point in the survey. Question ID is the bold text at the top of a question block, followed by the question text and the answer selections. When a question or variable has associated data, the name links to the appropriate data page, so you can easily get directly to the data. Text color is used to indicate the routing: **red** is conditional logic, **gold** is question grouping, **green** is looping, and **orange** is used to document randomization and other complex conditional logic processes. The routing is written for a computer to parse rather than a human to read, so when the routing diverges significantly from what is displayed to the respondent, a screenshot of what the respondent saw is included.

The name of the randomization variables are defined in proximity to where they are put into play, and like the question ID the names of the randomization variables can be used to link directly to the associated data page.



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## 7 SURVEY WITH ROUTING

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Start of section  **Screener**

/\* The 'willing' variable indicates whether respondents consent to participate in the project. By default it is set to 'No' and set to 'Yes' accordingly per the routing in this section. \*/

willing := NO

/\* Any participation in similar projects in the past is preloaded. This is then used in the initial screen to inform respondents of their participation in previous years. \*/

```
willing := NO
participated_2015 := getParticipated2015()
participated_2016 := getParticipated2016()
participated_2017 := getParticipated2017()
participated_2018 := getParticipated2018()
participated_2019 := getParticipated2019()
participated_2020 := getParticipated2020()
participated := 2
```

```
IF participated_2015 IN (1,2) THEN
| participated := 1
ELSEIF participated_2016 IN (1,2) THEN
| participated := 1
ELSEIF participated_2017 IN (1,2) THEN
| participated := 1
ELSEIF participated_2018 IN (1,2) THEN
| participated := 1
ELSEIF participated_2019 IN (1,2) THEN
| participated := 1
ELSEIF participated_2020 IN (1,2) THEN
| participated := 1
END OF IF
```

\*/ Respondents were assigned to a single study version in which they participated in the Survey of Consumer Payment Choice (SCPC) through a four day diary (DCPC) process occurring fall of 2021. Respondents who expressed interest were asked to complete a series of surveys in UAS412 in which the first survey constituted a shortened version of the

2020 DCPC UAS301 survey. \*/

dcpc\_version := 1

Fill code of question FLinvite001 executed

IF dcpc\_version = 1 THEN

**invite001** (willing to participate in section Screener)

Would you be willing to participate in a short survey and three-day diary that you will take between late September and early November? (You previously participated in this study in/ 2020/ and/ 2019/ and/ 2018/ and/ 2017/ and/ 2016/ and/ 2015/You previously participated in the first part of this study in/,/.)

*You will earn **\$90** for recording information on four consecutive days that will be randomly assigned between September 28 and November 2, 2021. The first day is a 10-minute survey. For the next three days you will record information about your cash on hand, your purchases and bill payments, and cash deposits and withdrawals. Each night you will login online and report your activity. This takes about 20 minutes per day. You must complete all four days, and you will earn **\$90** for completing this study.*

Will you be willing to participate in this study?

1 Yes

2 No

ELSE

**invite001\_version2** (Section Screener)

Would you will be willing to participate in a four-day survey that you will take between mid-September and early November? (You previously participated in this study in/ 2020/ and/ 2019/ and/ 2018/ and/ 2017/ and/ 2016/ and/ 2015/You previously participated in the first part of this study in/,/.)

*You will earn **\$90** for recording information on four consecutive days that will be randomly assigned between September 28 and November 2, 2021. The first day is a 10-minute survey. For the next three days you will record information in a memory aid about your cash on hand, your purchases and bill payments, and cash deposits and withdrawals. Each night you will log-in online and report your activity. This takes about 20 minutes per day. You must complete all four days, and you will earn **\$90** for completing this study.*

Will you be willing to participate in this study?

1 Yes

2 No

invite001 := invite001\_version2

END OF IF

**IF invite001 = YES THEN**

willing := BOTH

**invite002** (international travel in section Screener)

Thank you!

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

Do you have any international travel planned for the period between September 28 and November 2, 2021?

1 Yes

2 No

**IF invite002 = YES THEN**

FLMinimumDate := "2021/09/28"

**IF invite003.a = EMPTY THEN**

| invite003.a := FLMinimumDate

**END OF IF**

**IF invite003.b = EMPTY THEN**

| invite003.b := FLMinimumDate

**END OF IF**

**GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN**

**invite003.a** (leaving travel in section Screener)

Please let us know what dates you will be travelling internationally between September 28 and November 2, 2021.

I will be leaving on:

DATE

**invite003.b** (returning travel in section Screener)

I will be returning home on:

DATE

**END OF GROUP**

**END OF IF**

**ELSE**

**invite004** (why not interested in section Screener)

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

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

IF invite004 = RESPONSE THEN

IF 5 IN invite004 THEN

**invite004\_other** (other why not interested in section Screener)

Please tell us the other reason(s) why you declined to participate.

STRING

END OF IF

Fill code of question FLInvite005 executed

**invite005** (reconsider in section Screener)

(**Don't spend much.** Even if you spend \$0 on any day, or even \$0 on all three days, we are still interested in having you participate. /**Don't manage finances.** All levels of financial responsibility are important to us. We are still interested in having you participate./**Traveling or vacation.** As long as you are traveling within the U.S., you can participate. If you will be traveling internationally, let us know when and we will find suitable dates for you. /**Privacy.** All survey responses are confidential and will not be associated with your name or address./**Other.** Is there anything we could do to make it possible for you to accept the invitation? If so, please get in touch with Study Manager Tania Gutsche, uashelp@usc.edu, 855.872.8673 if you have questions.)

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

- 1 Yes
- 2 No

IF invite005 = YES THEN

willing := BOTH

**invite002** (international travel in section Screener)

Thank you!

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

Do you have any international travel planned for the period between September 28 and November 2, 2021?

- 1 Yes

2 No

IF invite002 = YES THEN

FLMinimumDate := "2021/09/28"

IF invite003\_a = EMPTY THEN

invite003\_a := FLMinimumDate

END OF IF

IF invite003\_b = EMPTY THEN

invite003\_b := FLMinimumDate

END OF IF

#### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**invite003\_a** (leaving travel in section Screener)

Please let us know what dates you will be travelling internationally between September 28 and November 2, 2021.

I will be leaving on:

DATE

**invite003\_b** (returning travel in section Screener)

I will be returning home on:

DATE

END OF GROUP

END OF IF

END OF IF

END OF IF

IF willing = NO THEN

**invite010\_intro** (Section Screener)

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

Fill code of question FLInvite010 executed

Fill code of question FLInvite011 executed

#### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**invite010** (checking account in section Screener)

(Do you have a **checking account**?/Do you have any **checking accounts**?)

1 Yes

2 No

**invite011** (savings account in section Screener)

(Do you have a **savings account**?/Do you have any **savings accounts**?)

1 Yes

2 No

#### END OF GROUP

#### IF invite010 = 1 THEN

Fill code of question FLInvite016 executed

Fill code of question FLInvite017 executed

#### IF dcpc\_version = 1 THEN

##### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**pa012\_intro** (Section Screener)

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

**pa013** (used online banking in section Screener)

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** (USED MOBILE BANKING in section Screener)

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

#### END OF GROUP

#### ELSE

##### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**invite016** (SET UP ONLINE BANKING in section Screener)

(Online banking *You have set up a username and password so you can conduct transactions at your bank's website.*/Setting up **online banking** involves creating

a username and password so you can conduct transactions and check balances on your bank's website.

Have you set up **online banking** at your bank's website? /)

1 Yes

2 No

**invite017** (SET UP MOBILE BANKING in section Screener)

(Mobile banking *You have downloaded your bank's mobile app onto your phone or tablet.*/Setting up **mobile banking** involves downloading your bank's mobile app onto your phone or tablet.

Have you set up **mobile banking**? /)

1 Yes

2 No

END OF GROUP

END OF IF

END OF IF

**pa015.a** (how much cash in wallet in section Screener)

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

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

RANGE 0..1000000

**pa120.a** (HEARD CRYPTO CURRENCY in section Screener)

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

Examples of cryptocurrency include Bitcoin, Ethereum, and Dogecoin.

Have you heard of **cryptocurrency**?

1 Yes

2 No

IF PA120.a = YES THEN

**pa121.a** (OWN CRYPTOCURRENCY in section Screener)

Do you own any cryptocurrency?

1 Yes

2 No

IF PA121\_a = YES THEN

/\* The answer options in pa119 are presented in random order per variables pa119\_order with values:

- o 1 Bitcoin
- o 2 Ethereum
- o 3 Dogecoin
- o 4 Litecoin
- o 5 Other

Note: the 'Other' option is always presented last. \*/

IF sizeof(pa119\_order) = 0 THEN

pa119\_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4))  
pa119\_order(5) := 5

END OF IF

#### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**pa119** (KINDS OF CRYPTOCURRENCIES OWNED in section Screener)

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

- 1 Bitcoin
- 2 Ethereum
- 3 Dogecoin
- 4 Litecoin
- 5 Other, please specify:

**pa119\_other** (OTHER KINDS OF CRYPTOCURRENCIES OWNED in section Screener)

STRING

END OF GROUP

/\* The answer options in pa126 are presented in random order per variables permPA126\_1 to permPA126\_8 with values:

- o 1 I use it to buy goods and services in the United States.
- o 2 I use it to make remittances or other international payments.
- o 3 It is an investment.
- o 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

Note: the 'Other' option is always presented last. \*/

IF sizeof(PA126\_order) = 0 THEN

PA126\_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7, 8 →8))

END OF IF

permPA126\_1 := PA126\_order(1)

permPA126\_2 := PA126\_order(2)

permPA126\_3 := PA126\_order(3)

permPA126\_4 := PA126\_order(4)

permPA126\_5 := PA126\_order(5)

permPA126\_6 := PA126\_order(6)

permPA126\_7 := PA126\_order(7)

permPA126\_8 := PA126\_order(8)

Fill code of question FLRemittances executed

Fill code of question FLPA126 executed

#### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**PA126\_a** (PRIMARY REASON VIRTUAL CURRENCY in section Screener)

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

1 (I use it to buy goods and services in the United States./I use it to make ^FLRemittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)

2 (I use it to buy goods and services in the United States./I use it to make ^FLRemittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)

3 (I use it to buy goods and services in the United States./I use it to make ^FLRemittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not

trust the government or U.S. dollar.)

4 (I use it to buy goods and services in the United States./I use it to make ^FLRemittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)

5 (I use it to buy goods and services in the United States./I use it to make ^FLRemittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)

6 (I use it to buy goods and services in the United States./I use it to make ^FLRemittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)

7 (I use it to buy goods and services in the United States./I use it to make ^FLRemittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)

8 (I use it to buy goods and services in the United States./I use it to make ^FLRemittances or other international payments./It is an investment./It allows me to make payments anonymously./It uses secure blockchain technology to prevent loss and fraud./I am interested in new technologies./I do not trust banks./I do not trust the government or U.S. dollar.)

9 Other (please specify):

**PA126\_a\_other** (OTHER PRIMARY REASON VIRTUAL CURRENCY in section Screener)  
STRING

END OF GROUP

END OF IF

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**fr001\_intro** (Section Screener)

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

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

*Check one per row only.*

## SUBGROUP OF QUESTIONS

**fr001\_a** (Paying monthly bills rent or mortgage, utilities, cell phone, etc.) in section Screener)

Paying **monthly bills** (rent or mortgage, utilities, cell phone, etc.)

- 1 None or almost none
- 2 Some
- 3 Shared equally with other household members
- 4 Most
- 5 All or almost all

**fr001\_b** (Doing regular shopping for the household (groceries, household supplies, pharmacy, etc.) in section Screener)

Doing regular **shopping** for the household (groceries, household supplies, pharmacy, etc.)

- 1 None or almost none
- 2 Some
- 3 Shared equally with other household members
- 4 Most
- 5 All or almost all

**fr001\_d** (Making decisions about saving and investments (whether to save, how much to save, where to invest, how much to borrow) in section Screener)

Making decisions about **saving and investments** (whether to save, how much to save, where to invest, how much to borrow)

- 1 None or almost none
- 2 Some
- 3 Shared equally with other household members
- 4 Most
- 5 All or almost all

**fr001\_e** (Making decisions about other household financial matters (where to bank, what payment methods to use, setting up online bill payments, filing taxes) in section Screener)

Making decisions about **other household financial matters** (where to bank, what payment methods to use, setting up online bill payments, filing taxes)

- 1 None or almost none
- 2 Some
- 3 Shared equally with other household members
- 4 Most
- 5 All or almost all

## END OF SUBGROUP

END OF GROUP

IF dcpc\_version = 1 THEN

**de011** (PERSONAL INCOME RANK WITHIN HOUSEHOLD in section Screener)

Where does **your own** personal income rank within your household?

- 1 Highest in my household
- 2 About equal to the highest (roughly the same as another household member)
- 3 2nd highest
- 4 3rd highest or lower

END OF IF

**q115.b** (most preferred method for bill payments in section Screener)

**Bill payment preferences**

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

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

**q115.a** (most preferred method for non bill payments in section Screener)

**Purchases and other non-bill payments preferences**

Please tell us the payment method you most prefer to use for making **purchases and other nonbill payments**.

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

13 Other payment method

IF dcpc\_version = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

pa189\_intro (Section Screener)

In the **past 12 months**, have you used a **mobile phone** to make any of these kinds of payments?

SUBGROUP OF QUESTIONS

pa189\_a (TAP PHONE FOR PAYMENT in section Screener)

I used tap-and-pay at the point of sale

1 Yes

2 No

pa189\_b (SCANNED CODE FOR PAYMENT in section Screener)

I scanned a QR code or showed my phone to a clerk, driver, or restaurant staff at the point of sale

1 Yes

2 No

pa189\_c (MOBILE APP FOR PAYMENT in section Screener)

I used a mobile app to pay

1 Yes

2 No

END OF SUBGROUP

END OF GROUP

END OF IF

END OF IF

END OF IF

IF willing = NO THEN

thanks\_no (thanks for no sayers in section Screener)

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

Tania Gutsche, Study Manager

uashelp@usc.edu

855.872.8673

ELSEIF willing = BOTH THEN

IF dcpc\_version = 1 THEN

**thanks\_both** (thanks for no sayers in section Screener)

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

Tania Gutsche, Study Manager  
uashelp@usc.edu  
855.872.8673

**ELSE**

**thanks\_both\_version2** (thanks for no sayers in section Screener)

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

Tania Gutsche, Study Manager  
uashelp@usc.edu  
855.872.8673

**END OF IF**

**END OF IF**

End of section **Screener**

Start of section **Closing**

**CS\_001** (HOW PLEASANT INTERVIEW in section Closing)

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

- 1 Very interesting
- 2 Interesting
- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting

**CS\_003** (comments in section Closing)

Do you have any other comments on the interview? Please type these in the box below.(If you have no comments, please click next to complete this survey.)

STRING

End of section **Closing**

/\* Please note that although question CS\_003 is listed in the routing, the answers are not included in the microdata in the event identifiable information is captured. Cleaned responses are available by request. \*/