

**PART 1. ATTITUDES AND OPINIONS ON PAYMENT METHODS AND PAYMENT CHOICE**

[Asked in Wave 2 and 3, N=4,548]

We are interested in your opinion on a series of statements related to the various payment methods. For each of the following statements, please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree.

**Q1. Paying with cash protects one's privacy better than digital or card payments.**

		Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Strongly agree	71%	59%	73%	72%	69%	67%	72%	76%	68%	68%	73%	71%	70%	72%	70%	66%	70%	72%	68%	75%	68%	70%	68%	74%	70%	72%	70%	65%	77%	74%	
Somewhat agree	22%	28%	21%	21%	22%	25%	23%	18%	20%	25%	20%	22%	23%	22%	20%	26%	21%	21%	24%	18%	24%	22%	22%	19%	24%	22%	22%	25%	18%	21%	
Total Agree	93%	87%	94%	93%	91%	92%	95%	94%	88%	93%	93%	93%	93%	94%	90%	92%	91%	93%	92%	93%	92%	92%	90%	93%	94%	94%	92%	90%	95%	95%	
Somewhat disagree	4%	8%	4%	4%	5%	5%	3%	3%	6%	5%	5%	4%	5%	4%	5%	5%	7%	4%	5%	3%	5%	5%	5%	4%	4%	4%	4%	7%	3%	3%	
Strongly disagree	2%	4%	2%	2%	2%	1%	1%	2%	4%	2%	2%	2%	2%	1%	4%	2%	3%	2%	2%	2%	2%	3%	3%	1%	1%	1%	2%	2%	2%	1%	
Total Disagree	6%	12%	6%	6%	7%	6%	4%	5%	10%	7%	7%	6%	7%	5%	9%	7%	10%	6%	7%	5%	7%	8%	8%	5%	5%	5%	6%	9%	5%	4%	
Don't Know/Refused	1%	1%	1%	1%	1%	1%	0%	1%	2%	1%	0%	2%	1%	1%	1%	1%	0%	1%	1%	2%	1%	0%	1%	1%	1%	1%	1%	1%	0%	1%	

**Q2. It's easier to keep track of your spending when you use a card or payment app instead of cash.**

		Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Strongly agree	44%	65%	39%	42%	45%	50%	46%	39%	39%	41%	48%	39%	42%	40%	52%	52%	43%	42%	48%	38%	45%	48%	43%	42%	48%	45%	43%	54%	38%	38%	
Somewhat agree	31%	22%	32%	31%	30%	30%	29%	30%	31%	34%	28%	33%	31%	32%	27%	26%	32%	30%	30%	31%	31%	30%	29%	32%	30%	30%	30%	29%	30%	32%	
Total Agree	75%	87%	71%	73%	75%	80%	75%	69%	70%	75%	76%	72%	73%	72%	79%	78%	75%	72%	78%	69%	76%	78%	72%	74%	78%	75%	73%	83%	68%	70%	
Somewhat disagree	12%	6%	13%	13%	11%	11%	12%	13%	11%	11%	11%	11%	14%	12%	10%	12%	11%	12%	10%	12%	12%	11%	12%	12%	11%	12%	7%	14%	14%	14%	
Strongly disagree	12%	5%	13%	12%	12%	7%	10%	16%	15%	12%	11%	15%	11%	13%	9%	7%	12%	13%	10%	17%	11%	8%	14%	12%	10%	12%	7%	15%	13%		
Total Disagree	24%	11%	26%	25%	23%	18%	22%	29%	26%	23%	22%	26%	25%	25%	19%	19%	23%	25%	20%	29%	23%	19%	26%	24%	21%	24%	24%	14%	29%	27%	
Don't Know/Refused	2%	1%	2%	2%	2%	1%	2%	1%	3%	2%	2%	2%	2%	2%	1%	1%	3%	2%	2%	2%	2%	3%	2%	2%	1%	1%	3%	2%	3%	2%	

**Q3. Paying with cards or digital apps increases the risk of identity theft.**

		Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Strongly agree	52%	41%	55%	51%	54%	44%	51%	61%	54%	51%	54%	52%	51%	53%	56%	47%	49%	55%	47%	59%	50%	49%	56%	51%	48%	53%	52%	44%	60%	53%	
Somewhat agree	34%	38%	33%	35%	33%	40%	35%	28%	31%	35%	34%	33%	34%	34%	31%	36%	37%	32%	38%	29%	36%	35%	30%	36%	37%	35%	34%	40%	28%	34%	
Total Agree	86%	79%	88%	86%	87%	84%	86%	89%	85%	86%	88%	85%	85%	87%	87%	83%	86%	87%	85%	88%	86%	84%	86%	87%	85%	88%	86%	84%	88%	87%	
Somewhat disagree	9%	12%	8%	9%	8%	11%	9%	7%	7%	9%	8%	8%	10%	8%	8%	12%	8%	8%	10%	7%	9%	10%	8%	8%	10%	9%	9%	11%	7%	9%	
Strongly disagree	3%	7%	3%	4%	3%	3%	4%	3%	4%	2%	3%	5%	4%	3%	3%	5%	4%	3%	4%	3%	3%	4%	3%	4%	4%	3%	4%	4%	3%	2%	
Total Disagree	12%	19%	11%	13%	11%	14%	13%	10%	11%	11%	13%	14%	11%	11%	17%	12%	11%	14%	10%	12%	14%	11%	12%	14%	12%	13%	15%	10%	11%		
Don't Know/Refused	2%	2%	2%	1%	2%	2%	1%	1%	4%	3%	1%	2%	2%	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%	2%	1%	1%	2%	2%	2%	2%	

**Q4. During a disaster or public emergency, cash is a more reliable payment option than card or digital payments.**

		Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Strongly agree	57%	44%	60%	57%	58%	50%	59%	65%	56%	57%	60%	56%	55%	58%	57%	58%	53%	60%	52%	62%	55%	56%	58%	61%	55%	57%	58%	50%	65%	58%	
Somewhat agree	28%	34%	27%	29%	27%	36%	27%	23%	27%	27%	28%	30%	29%	29%	28%	25%	31%	27%	32%	25%	30%	29%	26%	28%	30%	28%	28%	33%	23%	29%	
Total Agree	85%	78%	87%	86%	85%	86%	86%	88%	83%	84%	88%	86%	84%	87%	85%	83%	84%	87%	84%	87%	85%	84%	89%	85%	85%	86%	83%	88%	87%		
Somewhat disagree	8%	13%	6%	8%	7%	10%	7%	6%	7%	9%	7%	7%	8%	6%	9%	10%	7%	7%	9%	6%	8%	8%	8%	6%	9%	9%	7%	9%	6%	7%	
Strongly disagree	3%	7%	3%	3%	4%	3%	4%	3%	5%	3%	3%	3%	4%	2%	4%	6%	5%	4%	3%	4%	4%	3%	5%	2%	3%	3%	4%	4%	3%	3%	
Total Disagree	11%	20%	9%	11%	11%	13%	11%	9%	12%	12%	10%	10%	12%	8%	13%	16%	12%	11%	12%	10%	12%	11%	13%	8%	12%	12%	11%	13%	9%	10%	
Don't Know/Refused	3%	2%	3%	3%	4%	2%	3%	3%	5%	4%	2%	3%	4%	3%	3%	2%	4%	3%	5%	3%	3%	4%	3%	3%	3%	3%	3%	3%	3%	3%	

Q5. When places don't accept cash for payment, it makes it too difficult for some people to buy what they want.																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Strongly agree	43%	29%	45%	37%	47%	41%	42%	48%	41%	42%	41%	41%	47%	39%	51%	41%	53%	47%	36%	49%	37%	45%	47%	47%	34%	45%	42%	42%	41%	41%
Somewhat agree	33%	41%	32%	35%	32%	35%	30%	35%	33%	32%	36%	35%	29%	37%	20%	36%	27%	29%	41%	28%	39%	29%	28%	38%	36%	32%	34%	30%	39%	35%
Total Agree	76%	70%	77%	72%	79%	76%	72%	83%	74%	74%	77%	76%	76%	71%	77%	80%	76%	77%	77%	77%	76%	74%	75%	85%	70%	77%	76%	72%	80%	76%
Somewhat disagree	14%	21%	13%	15%	13%	13%	18%	10%	15%	17%	15%	12%	12%	16%	16%	10%	5%	14%	14%	14%	15%	15%	12%	16%	15%	14%	17%	12%	13%	
Strongly disagree	8%	7%	8%	11%	5%	8%	8%	6%	7%	7%	6%	10%	9%	6%	12%	8%	12%	8%	8%	7%	8%	9%	7%	3%	12%	7%	8%	7%	6%	10%
Total Disagree	22%	28%	21%	26%	18%	21%	26%	16%	22%	24%	21%	22%	21%	22%	28%	18%	17%	22%	22%	21%	22%	24%	22%	15%	28%	22%	22%	24%	18%	23%
Don't Know/Refused	2%	2%	2%	2%	2%	2%	2%	1%	4%	1%	3%	2%	2%	2%	0%	5%	3%	2%	2%	2%	3%	2%	4%	0%	3%	2%	2%	5%	1%	1%
Q6. The widespread use of credit cards, debit cards, and digital payment apps increases the risk of identity theft and the theft of personal information.																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Strongly agree	61%	58%	62%	55%	66%	51%	63%	72%	62%	54%	65%	61%	61%	61%	65%	50%	68%	63%	57%	67%	60%	54%	70%	60%	56%	65%	59%	60%	64%	64%
Somewhat agree	30%	30%	30%	34%	27%	36%	30%	25%	27%	31%	27%	34%	29%	31%	28%	34%	21%	28%	33%	24%	32%	34%	21%	32%	34%	26%	31%	33%	25%	30%
Total Agree	91%	88%	92%	89%	93%	87%	93%	97%	89%	85%	92%	95%	90%	92%	93%	84%	89%	91%	90%	91%	92%	88%	91%	92%	90%	91%	90%	93%	89%	94%
Somewhat disagree	6%	9%	6%	6%	6%	11%	4%	2%	7%	10%	6%	3%	6%	6%	3%	12%	3%	7%	6%	6%	6%	6%	7%	5%	6%	6%	6%	5%	7%	4%
Strongly disagree	2%	3%	2%	2%	1%	2%	0%	2%	3%	2%	2%	1%	3%	1%	2%	2%	6%	2%	2%	2%	1%	3%	2%	1%	3%	1%	2%	1%	1%	2%
Total Disagree	8%	12%	8%	8%	7%	13%	4%	4%	10%	12%	8%	4%	9%	7%	8%	14%	9%	9%	8%	8%	7%	9%	9%	6%	9%	7%	8%	6%	8%	6%
Don't Know/Refused	1%	0%	1%	2%	1%	1%	2%	0%	1%	4%	0%	1%	1%	1%	0%	2%	2%	1%	2%	1%	2%	2%	0%	2%	1%	1%	2%	1%	2%	1%
Q7. Banks do a good job of protecting customers from fraud when using digital and card payments.																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Strongly agree	29%	40%	26%	28%	30%	24%	33%	27%	32%	30%	29%	28%	28%	28%	18%	43%	28%	29%	29%	31%	29%	27%	30%	24%	33%	29%	29%	31%	30%	27%
Somewhat agree	46%	41%	48%	45%	47%	45%	47%	49%	45%	48%	46%	48%	44%	51%	43%	33%	38%	43%	52%	44%	46%	50%	40%	53%	49%	47%	46%	47%	49%	43%
Total Agree	75%	81%	74%	73%	77%	69%	80%	76%	77%	78%	75%	76%	72%	79%	61%	76%	66%	72%	81%	75%	75%	77%	70%	77%	82%	76%	75%	78%	79%	70%
Somewhat disagree	12%	11%	12%	12%	12%	14%	12%	12%	11%	10%	10%	13%	15%	10%	13%	12%	21%	13%	11%	14%	11%	11%	15%	10%	11%	9%	13%	9%	11%	15%
Strongly disagree	8%	6%	8%	10%	5%	11%	7%	10%	5%	5%	10%	6%	10%	6%	18%	6%	10%	9%	6%	8%	9%	7%	9%	9%	5%	12%	7%	6%	7%	12%
Total Disagree	20%	17%	20%	22%	17%	25%	19%	22%	16%	15%	20%	19%	25%	16%	31%	18%	31%	22%	17%	22%	20%	18%	24%	19%	16%	21%	20%	15%	18%	27%
Don't Know/Refused	5%	2%	5%	3%	6%	6%	2%	2%	8%	7%	5%	5%	3%	4%	8%	6%	2%	6%	2%	4%	5%	5%	6%	4%	2%	3%	6%	6%	3%	3%
Q8. Cash payments are slower than digital or card payments.																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Strongly agree	16%	23%	14%	17%	16%	21%	11%	17%	15%	14%	17%	18%	15%	14%	18%	23%	22%	17%	15%	13%	19%	16%	18%	17%	14%	20%	15%	11%	14%	19%
Somewhat agree	28%	34%	27%	28%	28%	29%	31%	32%	24%	34%	24%	22%	36%	30%	18%	27%	32%	28%	28%	29%	29%	25%	27%	31%	28%	34%	26%	36%	23%	29%
Total Agree	44%	57%	41%	45%	44%	50%	42%	49%	39%	48%	41%	40%	51%	44%	36%	50%	54%	45%	43%	42%	48%	41%	45%	48%	42%	54%	41%	47%	37%	48%
Somewhat disagree	23%	20%	23%	22%	23%	24%	23%	16%	26%	23%	24%	20%	22%	23%	25%	21%	17%	20%	27%	21%	24%	24%	18%	25%	26%	19%	24%	25%	21%	22%
Strongly disagree	28%	18%	30%	29%	26%	21%	31%	32%	28%	25%	28%	36%	22%	30%	32%	20%	26%	30%	24%	33%	25%	26%	33%	21%	27%	24%	29%	23%	35%	25%
Total Disagree	51%	38%	53%	51%	49%	45%	54%	48%	54%	48%	52%	56%	44%	53%	57%	41%	43%	50%	51%	54%	49%	50%	51%	46%	53%	43%	53%	48%	56%	47%
Don't Know/Refused	5%	5%	5%	4%	6%	5%	4%	4%	7%	5%	6%	4%	6%	5%	8%	9%	3%	5%	5%	5%	4%	8%	4%	5%	5%	3%	6%	4%	7%	5%

Q9. Digital payment apps make it easier to split costs or share payments with others.																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Strongly agree	35%	59%	29%	28%	40%	52%	49%	27%	15%	37%	38%	29%	33%	29%	42%	51%	48%	34%	36%	30%	35%	42%	36%	28%	41%	42%	32%	41%	22%	37%
Somewhat agree	31%	22%	33%	36%	28%	33%	30%	35%	26%	34%	28%	35%	30%	34%	24%	30%	26%	29%	34%	30%	32%	30%	24%	38%	35%	34%	30%	32%	33%	32%
Total Agree	66%	81%	62%	64%	68%	85%	79%	62%	41%	71%	66%	64%	63%	63%	66%	81%	74%	63%	70%	60%	67%	72%	60%	66%	76%	76%	62%	73%	55%	69%
Somewhat disagree	10%	3%	11%	11%	8%	6%	6%	11%	16%	8%	10%	9%	11%	11%	6%	5%	8%	9%	12%	12%	9%	8%	11%	9%	8%	7%	11%	8%	13%	9%
Strongly disagree	10%	5%	11%	10%	9%	5%	9%	10%	13%	7%	9%	10%	13%	10%	14%	9%	7%	12%	6%	13%	8%	9%	14%	8%	7%	10%	10%	7%	10%	11%
Total Disagree	20%	8%	22%	21%	17%	11%	15%	21%	29%	15%	19%	19%	24%	21%	20%	14%	15%	21%	18%	25%	17%	17%	25%	17%	15%	17%	21%	15%	23%	20%
Don't Know/Refused	15%	11%	16%	14%	15%	3%	6%	18%	29%	13%	15%	18%	14%	16%	15%	5%	10%	16%	12%	16%	16%	11%	14%	17%	11%	7%	17%	13%	21%	11%
Q10. Paying with cash protects a person's privacy more than digital or card payments.																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Strongly agree	70%	72%	70%	72%	68%	66%	72%	80%	66%	74%	70%	65%	70%	71%	63%	73%	72%	72%	66%	75%	68%	67%	70%	74%	69%	76%	68%	65%	76%	72%
Somewhat agree	24%	21%	24%	22%	25%	26%	24%	17%	25%	23%	22%	27%	24%	24%	28%	19%	25%	21%	27%	21%	24%	26%	22%	21%	26%	20%	25%	27%	21%	22%
Total Agree	94%	93%	94%	94%	93%	92%	96%	97%	91%	97%	92%	92%	94%	95%	91%	92%	97%	93%	93%	96%	92%	93%	92%	95%	95%	96%	93%	92%	97%	94%
Somewhat disagree	4%	2%	4%	4%	4%	5%	3%	1%	5%	2%	4%	5%	3%	3%	6%	4%	2%	3%	4%	2%	5%	4%	3%	4%	4%	3%	4%	4%	3%	4%
Strongly disagree	1%	3%	1%	1%	2%	0%	0%	2%	3%	1%	2%	1%	1%	1%	4%	0%	1%	1%	2%	1%	1%	2%	1%	1%	1%	0%	2%	2%	1%	2%
Total Disagree	5%	5%	5%	5%	6%	5%	3%	3%	8%	3%	6%	6%	4%	4%	10%	4%	3%	4%	6%	3%	6%	6%	5%	5%	5%	3%	6%	6%	4%	6%
Don't Know/Refused	1%	1%	1%	1%	2%	3%	0%	0%	1%	0%	2%	2%	1%	1%	0%	4%	1%	2%	0%	1%	2%	2%	4%	0%	0%	0%	2%	2%	1%	0%
Q11. Paying with credit cards, debit cards, or digital payment apps makes it easier to track spending.																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Strongly agree	52%	66%	49%	54%	51%	61%	53%	48%	47%	49%	52%	48%	57%	53%	46%	55%	52%	50%	55%	45%	55%	56%	52%	53%	55%	58%	50%	54%	49%	53%
Somewhat agree	30%	24%	31%	30%	29%	23%	32%	33%	34%	31%	31%	31%	25%	33%	28%	25%	23%	29%	32%	34%	28%	27%	27%	31%	32%	29%	30%	33%	28%	31%
Total Agree	82%	90%	80%	84%	80%	84%	85%	81%	81%	80%	83%	79%	82%	86%	74%	80%	75%	79%	87%	79%	83%	83%	79%	84%	87%	87%	80%	87%	77%	84%
Somewhat disagree	9%	3%	11%	7%	11%	7%	10%	11%	8%	13%	7%	10%	8%	7%	8%	14%	15%	11%	6%	12%	8%	6%	12%	9%	7%	5%	10%	6%	12%	8%
Strongly disagree	6%	7%	6%	6%	6%	4%	4%	7%	8%	3%	6%	7%	8%	5%	11%	3%	8%	6%	6%	7%	6%	6%	8%	4%	5%	5%	7%	5%	9%	6%
Total Disagree	15%	10%	17%	13%	17%	11%	14%	18%	16%	16%	13%	17%	16%	12%	19%	17%	23%	17%	12%	19%	14%	12%	20%	13%	12%	10%	17%	11%	21%	14%
Don't Know/Refused	3%	1%	3%	3%	3%	5%	1%	1%	3%	4%	3%	4%	1%	2%	7%	3%	1%	4%	1%	2%	3%	5%	2%	4%	1%	2%	3%	3%	2%	2%
Q12. Using physical cash makes it easier to stay within a budget.																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Strongly agree	40%	29%	42%	37%	42%	37%	41%	44%	37%	39%	39%	39%	43%	35%	38%	56%	48%	45%	31%	48%	37%	34%	43%	36%	39%	46%	38%	34%	49%	40%
Somewhat agree	30%	32%	30%	29%	31%	32%	29%	31%	29%	32%	29%	31%	29%	34%	27%	12%	32%	27%	34%	27%	34%	24%	29%	39%	27%	29%	30%	34%	29%	30%
Total Agree	70%	61%	72%	66%	73%	69%	70%	75%	66%	71%	68%	70%	72%	69%	65%	68%	80%	72%	65%	75%	71%	58%	72%	75%	66%	75%	68%	68%	78%	70%
Somewhat disagree	18%	21%	18%	19%	18%	20%	19%	17%	17%	18%	18%	19%	18%	19%	19%	17%	15%	17%	20%	18%	16%	23%	15%	16%	21%	17%	19%	19%	11%	19%
Strongly disagree	9%	18%	7%	12%	7%	8%	7%	7%	13%	6%	12%	8%	7%	9%	15%	10%	4%	8%	11%	4%	10%	15%	10%	8%	10%	6%	10%	7%	9%	
Total Disagree	27%	39%	25%	31%	25%	28%	26%	24%	30%	24%	30%	27%	25%	28%	34%	27%	19%	25%	31%	22%	26%	38%	25%	24%	31%	23%	29%	29%	18%	28%
Don't Know/Refused	3%	0%	3%	3%	3%	3%	3%	1%	4%	5%	2%	3%	3%	3%	0%	5%	1%	3%	3%	3%	3%	5%	3%	1%	4%	1%	4%	3%	4%	2%

Q13. Reducing the amount of cash in circulation would help lessen criminal activity, such as money laundering or illegal transactions.																															
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party			
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Strongly agree	14%	26%	10%	9%	17%	16%	14%	8%	15%	8%	13%	16%	17%	7%	29%	29%	17%	18%	6%	16%	11%	16%	25%	8%	7%	21%	11%	16%	9%	11%	
Somewhat agree	17%	26%	15%	18%	16%	22%	8%	11%	21%	21%	19%	14%	12%	16%	19%	18%	16%	17%	15%	11%	18%	23%	20%	14%	16%	12%	18%	18%	17%	14%	
Total Agree	31%	52%	25%	27%	33%	38%	22%	19%	36%	29%	32%	30%	29%	23%	48%	47%	33%	35%	21%	27%	29%	39%	45%	22%	23%	33%	29%	34%	26%	25%	
Somewhat disagree	27%	24%	28%	29%	25%	26%	29%	31%	24%	27%	30%	28%	21%	29%	26%	18%	32%	26%	30%	29%	27%	25%	22%	33%	29%	27%	27%	26%	27%	31%	
Strongly disagree	34%	15%	38%	36%	31%	27%	43%	43%	28%	34%	31%	31%	39%	37%	23%	25%	29%	31%	38%	37%	35%	26%	27%	36%	38%	35%	33%	27%	42%	36%	
Total Disagree	61%	39%	66%	65%	56%	53%	72%	74%	52%	61%	59%	60%	66%	49%	43%	61%	57%	68%	66%	62%	62%	51%	49%	69%	67%	62%	60%	53%	69%	67%	
Don't Know/Refused	9%	9%	9%	8%	10%	10%	6%	8%	12%	10%	6%	11%	12%	11%	4%	10%	6%	7%	12%	7%	11%	9%	7%	9%	11%	6%	10%	13%	4%	8%	
Q14. Digital payments offer more protection than cash because lost or stolen cards and phones can be disabled.																															
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party			
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Strongly agree	29%	39%	27%	26%	33%	34%	30%	28%	25%	26%	31%	24%	34%	24%	40%	49%	26%	31%	27%	28%	29%	31%	32%	25%	33%	33%	28%	35%	25%	29%	
Somewhat agree	39%	41%	39%	41%	38%	38%	42%	38%	40%	41%	39%	41%	37%	43%	29%	26%	46%	38%	41%	37%	40%	40%	35%	43%	40%	40%	39%	38%	39%	43%	
Total Agree	68%	80%	66%	67%	71%	72%	72%	66%	65%	67%	70%	65%	71%	67%	69%	75%	72%	69%	68%	65%	69%	71%	67%	68%	73%	73%	67%	73%	64%	72%	
Somewhat disagree	17%	10%	19%	17%	17%	17%	20%	15%	18%	14%	21%	16%	18%	18%	16%	10%	15%	20%	16%	15%	21%	15%	17%	19%	15%	18%	17%	19%	14%		
Strongly disagree	10%	6%	11%	11%	9%	10%	7%	11%	11%	7%	12%	11%	9%	10%	11%	7%	12%	10%	9%	13%	10%	5%	13%	11%	5%	9%	10%	6%	11%	12%	
Total Disagree	27%	16%	30%	28%	26%	27%	24%	31%	26%	25%	26%	32%	25%	28%	29%	23%	22%	25%	29%	29%	25%	26%	28%	28%	24%	24%	28%	23%	30%	26%	
Don't Know/Refused	4%	3%	4%	5%	4%	2%	4%	3%	8%	8%	4%	4%	4%	4%	2%	2%	6%	5%	3%	6%	4%	2%	5%	3%	4%	3%	5%	5%	7%	1%	
Q15. Using a credit card is more expensive than cash because businesses have to pay credit card fees.																															
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party			
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Strongly agree	47%	47%	47%	46%	48%	42%	45%	54%	48%	43%	51%	49%	44%	47%	57%	38%	45%	50%	43%	52%	49%	36%	54%	44%	45%	47%	48%	42%	55%	48%	
Somewhat agree	37%	36%	36%	38%	36%	40%	38%	37%	33%	44%	36%	34%	34%	38%	27%	40%	33%	35%	40%	31%	35%	48%	29%	41%	39%	40%	35%	37%	32%	38%	
Total Agree	84%	83%	83%	84%	84%	82%	83%	91%	81%	87%	87%	83%	78%	85%	84%	78%	78%	85%	83%	83%	84%	84%	83%	85%	84%	87%	83%	79%	87%	86%	
Somewhat disagree	9%	13%	9%	9%	9%	9%	14%	6%	10%	8%	8%	11%	11%	10%	9%	6%	12%	8%	11%	9%	9%	8%	8%	12%	10%	9%	10%	9%	8%		
Strongly disagree	4%	3%	4%	4%	4%	6%	2%	2%	5%	1%	4%	3%	7%	3%	6%	8%	8%	4%	3%	6%	3%	3%	6%	3%	4%	3%	4%	6%	2%	4%	
Total Disagree	13%	16%	13%	13%	13%	15%	16%	8%	15%	9%	12%	14%	18%	13%	15%	14%	20%	12%	14%	15%	12%	12%	14%	11%	16%	13%	13%	16%	11%	12%	
Don't Know/Refused	3%	1%	3%	3%	3%	3%	1%	1%	4%	3%	2%	3%	4%	2%	1%	8%	1%	3%	2%	2%	3%	5%	4%	4%	1%	1%	4%	5%	2%	2%	
Q16. During a disaster or public emergency, it is important to have cash since card or digital payments might not be reliable.																															
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party			
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Strongly agree	70%	63%	72%	66%	75%	66%	71%	82%	63%	65%	74%	67%	71%	70%	63%	73%	75%	73%	64%	79%	66%	65%	69%	72%	70%	70%	70%	66%	81%	65%	
Somewhat agree	24%	32%	23%	27%	21%	30%	23%	16%	26%	31%	21%	25%	23%	25%	26%	21%	22%	21%	30%	16%	27%	30%	26%	22%	25%	23%	25%	26%	16%	27%	
Total Agree	94%	95%	95%	93%	96%	96%	94%	98%	89%	96%	95%	92%	94%	95%	89%	94%	97%	94%	94%	95%	93%	95%	95%	94%	95%	93%	95%	92%	97%	92%	
Somewhat disagree	4%	3%	4%	5%	3%	3%	5%	2%	6%	2%	4%	5%	4%	3%	8%	6%	1%	4%	4%	2%	6%	2%	3%	5%	4%	5%	3%	6%	2%	5%	
Strongly disagree	1%	0%	1%	1%	0%	1%	0%	0%	1%	0%	0%	2%	0%	1%	1%	0%	0%	1%	0%	1%	0%	1%	0%	1%	0%	1%	0%	1%	0%	1%	
Total Disagree	5%	3%	5%	6%	3%	4%	5%	2%	7%	2%	4%	7%	4%	4%	9%	6%	1%	5%	4%	3%	6%	3%	3%	6%	4%	6%	3%	7%	2%	6%	
Don't Know/Refused	1%	2%	1%	2%	1%	0%	1%	0%	4%	2%	1%	2%	2%	2%	1%	0%	1%	1%	2%	1%	1%	2%	2%	1%	1%	1%	2%	2%	1%	2%	
Q17. [Asked in Waves 2 and 3, N=4,584] How important is it for the U.S. to keep cash available in case of national security threats that could disrupt electronic payments?																															
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party			
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Very important	73%	60%	76%	71%	75%	71%	71%	79%	71%	72%	75%	72%	71%	72%	77%	74%	66%	75%	68%	77%	72%	70%	73%	75%	70%	73%	72%	68%	80%	74%	
Somewhat important	21%	29%	19%	22%	20%	24%	22%	16%	21%	21%	20%	20%	22%	21%	20%	21%	23%	19%	24%	17%	22%	23%	20%	20%	22%	20%	21%	24%	16%	21%	
Total Important	94%	89%	95%	93%	95%	95%	93%	95%	92%	93%	95%	92%	93%	93%	97%	95%	89%	94%	92%	94%	94%	93%	93%	95%	92%	93%	93%	92%	96%	95%	
Somewhat unimportant	3%	6%	2%	4%	2%	3%	4%	2%	3%	3%	2%	3%	3%	3%	2%	2%	5%	2%	4%	2%	3%	3%	2%	4%	3%	3%	4%	2%	2%		
Very unimportant	2%	3%	1%	2%	1%	1%	2%	2%	2%	2%	1%	2%	2%	2%	1%	2%	2%	1%	2%	1%	2%	2%	2%	2%	2%	2%	1%	2%	2%	2%	
Total Not Important	5%	9%	3%	6%	3%	4%	6%	4%	5%	5%	3%	5%	5%	5%	3%	4%	7%	3%	6%	3%	5%	5%	5%	4%	6%	5%	4%	6%	4%	4%	
Don't Know/Refused	2%	2%	2%	1%	2%	1%	2%	2%	2%	2%	1%	2%	2%	2%	1%	1%	3%	2%	2%	2%	1%	2%	1%	2%	2%	2%	2%	2%	1%	1%	

PART 2. PAYMENT METHOD AND CHOICE BEHAVIORS

Q1KEY. For research purposes, we are interested in what you use to pay for things every month including regular bills and everyday spending. For each of the following, please tell me whether you have used the following payment method in the last 30 days. (ROTATE Q1-Q7)

Q1. [Asked in all 3 waves, N=5,570] In the last 30 days, did you pay for anything with a credit card?

	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH			Party	
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	70%	70%	70%	71%	69%	62%	74%	72%	74%	77%	66%	70%	71%	74%	65%	62%	66%	62%	85%	64%	74%	68%	52%	72%	84%	65%	72%	76%	71%	72%
No	30%	30%	30%	29%	31%	38%	26%	28%	25%	23%	34%	30%	29%	26%	35%	38%	34%	37%	15%	36%	25%	31%	47%	28%	15%	34%	28%	24%	29%	28%
Don't know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%

Q2. [Asked in all 3 waves, N=5,570] In the last 30 days, did you pay for anything with a debit card linked to a bank account?

	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH			Party	
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	74%	79%	73%	73%	75%	85%	77%	73%	59%	71%	76%	69%	77%	71%	82%	81%	70%	78%	66%	73%	74%	75%	74%	79%	72%	81%	71%	75%	72%	75%
No	26%	21%	26%	26%	25%	15%	22%	27%	41%	28%	24%	31%	22%	28%	17%	19%	28%	22%	33%	27%	26%	24%	25%	21%	28%	19%	28%	25%	27%	25%
Don't know/Refused	1%	0%	1%	0%	0%	0%	1%	0%	0%	1%	0%	0%	1%	0%	1%	0%	2%	1%	0%	0%	1%	1%	1%	0%	0%	1%	0%	0%	1%	0%

Q3. [Asked in all 3 waves, N=5,570] In the last 30 days, did you pay for anything with a digital payment app-such as PayPal, Venmo, Cash App, Zelle, Google Pay, or Apple Pay?

	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH			Party	
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	57%	72%	54%	58%	57%	73%	73%	51%	28%	59%	59%	53%	58%	53%	61%	70%	61%	54%	65%	45%	62%	64%	49%	58%	69%	71%	51%	63%	48%	59%
No	42%	28%	45%	42%	43%	27%	27%	49%	71%	40%	41%	47%	42%	47%	37%	30%	38%	46%	35%	55%	38%	35%	50%	42%	30%	29%	48%	36%	51%	41%
Don't know/Refused	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	1%	0%	0%	1%	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	0%

Q4. [Asked in all 3 waves, N=5,570] In the last 30 days, did you pay for anything using Mobile Banking - whether as needed or through scheduled autopay features?

	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH			Party	
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	67%	73%	66%	70%	65%	70%	73%	68%	56%	68%	65%	66%	70%	69%	62%	65%	69%	63%	76%	61%	70%	68%	56%	68%	80%	71%	65%	72%	67%	69%
No	32%	26%	33%	29%	34%	29%	27%	31%	42%	31%	34%	33%	29%	31%	37%	34%	30%	36%	23%	38%	29%	30%	43%	31%	20%	28%	34%	27%	32%	30%
Don't know/Refused	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%

Q5. [Asked in all 3 waves, N=5,570] In the last 30 days, did you pay for anything with actual cash - dollar bills or change?

	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH			Party	
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	85%	60%	91%	85%	85%	80%	88%	87%	87%	84%	88%	83%	87%	79%	79%	83%	85%	85%	86%	88%	84%	83%	84%	87%	85%	87%	85%	81%	89%	87%
No	15%	39%	9%	14%	15%	19%	12%	13%	12%	16%	11%	16%	12%	21%	21%	17%	15%	15%	14%	11%	16%	17%	16%	13%	14%	13%	15%	18%	11%	13%
Don't know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q6. [Asked in Wave 1, N=1,022] In the last 30 days, did you pay for anything by writing a personal check?

		Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Yes	44%	23%	49%	42%	46%	15%	39%	54%	66%	47%	41%	51%	38%	52%	29%	26%	25%	40%	50%	61%	39%	29%	36%	40%	54%	34%	47%	42%	59%	40%	
No	56%	77%	51%	58%	54%	84%	61%	46%	33%	53%	58%	48%	62%	48%	71%	74%	74%	60%	50%	39%	60%	70%	63%	60%	46%	66%	52%	58%	41%	59%	
Don't know/Refused	1%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	1%	1%	0%	0%	0%	1%	1%	0%	0%	1%	1%	1%	0%	0%	0%	1%	0%	0%	1%	0%

Q7. [Asked in Wave 1, N=1,022] In the last 30 days, did you pay for anything with a money order - such as a Western Union money order or United States Postal Service money order?

	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH			Party	
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	7%	4%	7%	5%	9%	10%	8%	7%	3%	8%	4%	5%	13%	4%	14%	14%	6%	8%	4%	6%	6%	11%	11%	4%	5%	8%	6%	8%	5%	7%
No	93%	96%	93%	95%	91%	90%	92%	92%	97%	91%	96%	95%	87%	96%	84%	86%	94%	91%	96%	94%	94%	88%	89%	96%	94%	92%	93%	92%	95%	93%
Don't know/Refused	0%	0%	0%	1%	0%	0%	0%	1%	0%	1%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%

Q8. [Asked in all 3 waves, N=5,570] Compared to five years ago, has your usage of cash increased, decreased, or remained the same?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Increased	12%	7%	14%	12%	13%	16%	12%	10%	11%	12%	13%	12%	12%	12%	17%	12%	13%	14%	10%	16%	10%	13%	15%	12%	10%	12%	13%	12%	11%	13%
Decreased	47%	64%	44%	47%	48%	50%	51%	48%	39%	49%	48%	42%	48%	44%	53%	54%	50%	45%	51%	39%	50%	53%	45%	48%	51%	52%	45%	53%	42%	45%
Remained the same	40%	29%	42%	41%	39%	33%	37%	42%	49%	38%	38%	45%	40%	44%	30%	34%	37%	41%	39%	46%	40%	34%	40%	40%	39%	36%	42%	34%	47%	41%
Don't know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Q9. [Asked in all 3 waves, N=5,570] As you think about the next five years, do you expect that your usage of cash will increase, decrease, or remain the same?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Increase	13%	11%	13%	12%	13%	18%	11%	12%	9%	14%	14%	11%	11%	11%	19%	16%	12%	15%	9%	15%	12%	12%	17%	12%	9%	12%	13%	12%	12%	13%
Decrease	30%	36%	29%	31%	28%	33%	34%	28%	24%	31%	30%	28%	30%	27%	36%	35%	34%	29%	31%	26%	31%	33%	29%	31%	31%	34%	28%	31%	26%	30%
Remain the same	55%	51%	56%	54%	56%	48%	53%	58%	63%	53%	53%	58%	57%	60%	42%	47%	49%	53%	58%	57%	54%	53%	51%	54%	58%	52%	56%	56%	59%	55%
Don't know/Refused	2%	2%	2%	2%	3%	1%	2%	3%	3%	2%	2%	3%	3%	2%	2%	2%	4%	3%	2%	2%	3%	2%	3%	2%	2%	2%	3%	1%	3%	2%
Q10. [Asked in Wave 3, N=3,464] Of all the payment options available to you, which one do you personally prefer to use most often?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Debit Card	35%	40%	34%	31%	39%	35%	39%	36%	29%	31%	39%	34%	33%	34%	42%	37%	31%	38%	29%	35%	36%	33%	39%	37%	31%	36%	35%	39%	34%	31%
Cash	24%	10%	28%	27%	22%	22%	25%	28%	21%	23%	24%	28%	23%	23%	23%	28%	24%	28%	16%	33%	20%	22%	32%	24%	17%	28%	23%	15%	29%	27%
Credit Card	24%	25%	23%	27%	21%	20%	22%	24%	32%	28%	21%	25%	24%	28%	13%	16%	24%	16%	40%	19%	25%	27%	13%	21%	35%	18%	26%	28%	23%	24%
Digital Payment Apps	11%	23%	9%	10%	12%	21%	11%	7%	4%	11%	12%	8%	14%	9%	18%	16%	15%	12%	10%	5%	14%	14%	9%	13%	13%	15%	10%	14%	5%	13%
Check	4%	1%	4%	3%	4%	1%	1%	3%	11%	4%	3%	4%	4%	4%	2%	2%	3%	4%	3%	6%	2%	2%	4%	4%	2%	2%	4%	3%	5%	3%
Something else	1%	1%	1%	1%	1%	1%	1%	2%	2%	1%	1%	1%	1%	1%	2%	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%
Don't know/Refused	1%	1%	1%	1%	1%	0%	1%	1%	2%	1%	1%	0%	0%	1%	0%	0%	2%	1%	1%	0%	1%	1%	0%	1%	1%	1%	1%	0%	1%	0%
Q11. [Asked in Wave 3, N=3,464] And of all the remaining payment options available to you, what is your second most preferred payment method?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Cash	32%	20%	34%	32%	31%	33%	31%	32%	29%	32%	33%	31%	29%	33%	33%	28%	30%	32%	30%	31%	32%	30%	33%	30%	30%	30%	32%	29%	34%	32%
Debit Card	25%	28%	24%	25%	25%	32%	24%	24%	16%	21%	25%	25%	27%	22%	30%	32%	24%	28%	18%	26%	23%	27%	27%	28%	21%	28%	23%	20%	23%	27%
Digital Payment Apps	16%	27%	14%	15%	17%	18%	24%	13%	8%	17%	14%	18%	18%	16%	14%	17%	18%	14%	22%	13%	16%	20%	13%	16%	21%	22%	14%	22%	12%	15%
Credit Card	15%	19%	15%	17%	14%	13%	14%	17%	18%	17%	16%	13%	15%	16%	12%	17%	18%	14%	18%	13%	18%	12%	12%	14%	19%	12%	17%	18%	17%	14%
Check	9%	4%	10%	8%	10%	2%	5%	11%	23%	10%	8%	11%	8%	11%	7%	5%	7%	9%	8%	13%	8%	6%	10%	10%	7%	6%	11%	9%	12%	9%
Something else	2%	1%	2%	2%	2%	1%	2%	2%	2%	2%	2%	2%	1%	2%	4%	1%	1%	2%	2%	2%	2%	2%	3%	1%	2%	2%	2%	2%	1%	2%
Don't know/Refused	1%	1%	1%	1%	1%	0%	1%	1%	3%	1%	2%	1%	2%	1%	1%	1%	3%	1%	1%	1%	1%	2%	2%	1%	0%	1%	2%	1%	1%	1%
Q12. [Asked in Wave 1, N=1,022] Do you mainly use cash to pay people you know, like friends or family, or to pay for things like shopping, bills, services, or to leave tips?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
To pay friends and individuals	30%	30%	31%	34%	27%	31%	25%	27%	37%	36%	27%	28%	33%	33%	17%	32%	32%	28%	34%	29%	33%	27%	26%	33%	34%	28%	31%	30%	29%	30%
To pay businesses and bills	21%	20%	20%	19%	22%	27%	21%	21%	14%	17%	22%	22%	21%	19%	34%	15%	23%	18%	25%	17%	22%	23%	21%	19%	21%	26%	19%	25%	14%	22%
Equally both	35%	31%	36%	35%	36%	34%	42%	37%	30%	33%	34%	38%	36%	33%	36%	37%	40%	39%	28%	40%	33%	33%	40%	36%	31%	34%	35%	30%	38%	36%
Don't Know/Refused	14%	19%	13%	13%	15%	8%	13%	15%	20%	14%	18%	12%	10%	15%	13%	16%	6%	14%	14%	14%	13%	17%	13%	13%	14%	12%	14%	15%	19%	12%
Q13. [Asked in Wave 1, N=1,022] And as best as you can, how many times in an average month do you use cash to pay for things?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Average Count of Transactions	18	12	20	21	15	15	19	19	21	23	17	14	20	21	13	13	17	20	15	24	14	17	20	17	19	16	19	15	25	15

[Asked in Wave 2, N=1,084]																															
Q14KEY. Next, I'm going to ask you about the types of purchases you make in a typical month and whether you ever use cash for them. Please think about your spending in an average month.																															
Q14. First, major recurring bills. This includes things like your rent or mortgage, a car payment, or utility bills like electricity or internet. In a typical month, do you ever use cash to pay for these?																															
		Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Yes	12%	7%	13%	10%	14%	9%	10%	16%	13%	7%	15%	13%	11%	9%	24%	15%	14%	14%	7%	14%	10%	12%	25%	7%	6%	10%	13%	11%	11%	12%	
No	87%	93%	86%	89%	84%	89%	88%	84%	87%	92%	85%	84%	89%	90%	75%	83%	86%	84%	92%	85%	88%	86%	73%	93%	94%	89%	86%	88%	89%	88%	
Don't know/Refused	1%	0%	1%	1%	2%	2%	2%	0%	1%	2%	0%	3%	0%	1%	1%	2%	0%	1%	0%	0%	1%	2%	2%	0%	0%	1%	1%	1%	0%	0%	
Q15. Next, everyday essentials. This includes things like groceries from a supermarket or gasoline for your car. Do you ever use cash for these?																															
		Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Yes	60%	30%	67%	58%	62%	59%	61%	64%	58%	60%	59%	64%	59%	57%	66%	64%	67%	65%	50%	66%	54%	65%	71%	63%	50%	61%	60%	50%	60%	67%	
No	39%	69%	33%	42%	37%	40%	39%	36%	42%	40%	41%	35%	40%	42%	34%	36%	33%	34%	49%	33%	45%	35%	29%	37%	50%	39%	39%	49%	40%	32%	
Don't know/Refused	0%	1%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	1%	1%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%
Q16. How about discretionary purchases? This would be things like clothes shopping, dining at restaurants, and convenience store purchases. Do you ever use cash for these?																															
		Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Yes	75%	44%	82%	74%	77%	81%	76%	70%	72%	74%	75%	81%	70%	72%	80%	83%	78%	77%	70%	79%	75%	71%	79%	76%	71%	79%	74%	68%	74%	82%	
No	25%	56%	18%	26%	23%	19%	24%	30%	27%	26%	24%	19%	30%	28%	20%	17%	22%	22%	30%	21%	25%	29%	21%	24%	29%	21%	26%	32%	26%	18%	
Don't know/Refused	0%	1%	0%	0%	0%	0%	0%	0%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	
Q17. [Asked in Wave 2, N=1,084] About how many times in a typical month do you use cash for major bills? (Results only shown for N>= 50)																															
		Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Average amount of Cash	3		4		3	2	4	4	3		3			4			3			3		4				4					
Q18. [Asked in Wave 2, N=1,084] About how many times in a typical month do you use cash for essentials like groceries or gas? (Results only shown for N>= 50)																															
		Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Average amount of Cash	8	4	8	8	8	6	9	11	6	8	10	7	5	8	7	6	9	7	7	10	6	7	11	7	12	7	8	6	9		
Q19. [Asked in Wave 2, N=1,084] About how many times in a typical month do you use cash for discretionary purchases like clothes shopping and dining at restaurants? (Results only shown for N>= 50)																															
		Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Average amount of Cash	6	3	6	6	6	5	4	11	4	4	7	5	7	7	7	5	7	4	5	6	8	7	7	4	7	5	5	7	7		
[Asked in Wave 1, N=1,022]																															
Q20KEY. For each of the following, please indicate how frequently this occurs. Is it often, sometimes, rarely, or never? (ROTATE Q20-Q23)																															
Q20. Having cash with you in your wallet, purse or pocket.																															
		Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth	
Often	56%	24%	63%	64%	48%	49%	46%	58%	68%	63%	54%	57%	52%	61%	47%	36%	56%	52%	63%	61%	55%	51%	51%	62%	57%	46%	60%	54%	63%	54%	
Sometimes	25%	20%	26%	23%	27%	31%	32%	20%	19%	25%	26%	23%	25%	21%	35%	44%	17%	27%	22%	23%	25%	29%	24%	25%	25%	29%	24%	25%	22%	29%	
Total Frequently	81%	44%	89%	87%	75%	80%	78%	78%	87%	88%	80%	80%	77%	82%	82%	80%	73%	79%	85%	84%	80%	80%	75%	87%	82%	75%	84%	79%	85%	83%	
Rarely	15%	45%	8%	10%	19%	13%	20%	20%	9%	9%	14%	18%	17%	14%	13%	15%	23%	16%	13%	14%	15%	14%	19%	11%	14%	22%	12%	19%	11%	12%	
Never	3%	11%	2%	3%	4%	6%	2%	2%	3%	2%	5%	2%	4%	3%	5%	5%	3%	4%	3%	1%	4%	5%	6%	1%	4%	2%	4%	2%	2%	4%	
Total Infrequently	18%	56%	10%	13%	23%	19%	22%	22%	12%	11%	19%	20%	21%	17%	18%	20%	26%	20%	16%	15%	19%	19%	25%	12%	18%	24%	16%	21%	13%	16%	
Don't Know/Refused	1%	0%	1%	0%	1%	1%	0%	0%	1%	2%	1%	0%	1%	0%	0%	0%	1%	1%	0%	0%	1%	1%	0%	0%	0%	1%	0%	0%	1%	1%	1%

Payment Choice Coalition Poll Conducted by the Siena Research Institute  
May 20 - October 22, 2025  
5570 United States Residents  
MOE +/- 1.7%

Q21. Tipping with cash.																																
		Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party			
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth		
Often	45%	26%	49%	45%	45%	38%	45%	43%	51%	49%	43%	44%	44%	46%	44%	46%	36%	48%	38%	52%	41%	42%	46%	48%	42%	36%	48%	42%	51%	43%		
Sometimes	28%	22%	29%	27%	28%	28%	27%	31%	27%	33%	29%	25%	26%	30%	30%	19%	20%	27%	30%	27%	28%	30%	26%	28%	28%	32%	27%	30%	29%	26%		
Total Frequently	73%	48%	78%	72%	73%	66%	72%	74%	78%	82%	72%	69%	70%	76%	74%	65%	56%	75%	68%	79%	69%	72%	72%	76%	70%	68%	75%	72%	80%	69%		
Rarely	20%	38%	17%	21%	20%	28%	20%	19%	15%	17%	20%	21%	24%	18%	19%	29%	30%	18%	25%	15%	25%	19%	19%	19%	24%	25%	19%	21%	15%	25%		
Never	7%	14%	5%	6%	7%	5%	8%	7%	7%	1%	9%	11%	5%	6%	7%	6%	13%	7%	7%	6%	7%	9%	9%	5%	6%	7%	7%	8%	5%	5%		
Total Infrequently	27%	52%	22%	27%	27%	33%	28%	26%	22%	18%	29%	32%	29%	24%	26%	35%	43%	25%	32%	21%	32%	28%	28%	24%	30%	32%	26%	29%	20%	30%		
Don't Know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%		

Q22. Giving cash to friends or family.																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Often	19%	8%	22%	22%	18%	16%	23%	14%	24%	21%	17%	18%	23%	19%	20%	24%	18%	20%	18%	22%	18%	18%	20%	21%	18%	20%	19%	16%	25%	19%
Sometimes	37%	28%	40%	40%	36%	39%	33%	43%	34%	40%	36%	39%	36%	37%	38%	28%	48%	40%	34%	42%	37%	32%	35%	40%	39%	39%	37%	32%	37%	42%
Total Frequently	56%	36%	62%	62%	54%	55%	56%	57%	58%	61%	53%	57%	59%	56%	58%	52%	66%	60%	52%	64%	55%	50%	55%	61%	57%	59%	56%	48%	62%	61%
Rarely	32%	44%	28%	29%	34%	32%	35%	35%	27%	29%	30%	33%	35%	33%	27%	36%	26%	28%	37%	26%	34%	34%	32%	29%	33%	31%	32%	43%	25%	28%
Never	11%	19%	9%	9%	13%	12%	9%	8%	14%	9%	17%	9%	6%	11%	15%	12%	8%	12%	11%	10%	10%	15%	12%	9%	10%	10%	12%	9%	12%	11%
Total Infrequently	43%	63%	37%	38%	47%	44%	44%	43%	41%	38%	47%	42%	41%	44%	42%	48%	34%	40%	48%	36%	44%	44%	44%	38%	43%	41%	44%	52%	37%	39%
Don't Know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q23. Withdrawing cash from an ATM.																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Often	16%	10%	17%	20%	13%	13%	17%	19%	17%	20%	13%	19%	16%	15%	27%	21%	16%	16%	17%	18%	13%	20%	15%	16%	18%	17%	16%	22%	19%	13%
Sometimes	34%	22%	37%	36%	33%	33%	44%	32%	30%	39%	29%	32%	39%	36%	30%	30%	29%	34%	35%	29%	39%	31%	29%	34%	40%	40%	32%	31%	30%	38%
Total Frequently	50%	32%	54%	56%	46%	46%	61%	51%	47%	59%	42%	51%	55%	51%	57%	51%	45%	50%	52%	47%	52%	51%	44%	50%	58%	57%	48%	53%	49%	51%
Rarely	32%	54%	28%	28%	36%	36%	30%	34%	26%	28%	38%	26%	30%	32%	25%	35%	36%	32%	33%	33%	31%	32%	34%	32%	32%	34%	31%	35%	31%	30%
Never	17%	13%	17%	16%	18%	15%	8%	15%	27%	12%	18%	23%	15%	17%	15%	15%	19%	18%	16%	21%	17%	13%	21%	18%	10%	10%	20%	13%	20%	19%
Total Infrequently	49%	67%	45%	44%	54%	53%	38%	49%	53%	40%	56%	49%	45%	49%	40%	50%	55%	50%	49%	54%	48%	45%	55%	50%	42%	44%	51%	48%	51%	49%
Don't Know/Refused	1%	1%	0%	1%	0%	1%	0%	1%	0%	1%	1%	0%	1%	0%	2%	0%	0%	1%	0%	0%	0%	3%	1%	0%	1%	0%	1%	0%	0%	0%

[Asked in Wave 1, N=1,022]

Q24KEY. Have you done any of the following in the past 30 days? (ROTATE Q24-Q26)

Q24. In the past 30 days, have you paid with cash in order to get a discount on a purchase?

	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	29%	19%	31%	33%	25%	28%	35%	34%	21%	37%	24%	31%	28%	31%	22%	34%	21%	28%	30%	31%	29%	26%	18%	34%	38%	32%	28%	30%	32%	27%
No	70%	81%	67%	64%	75%	72%	64%	64%	77%	60%	76%	67%	70%	68%	76%	66%	79%	70%	69%	68%	71%	71%	81%	65%	60%	67%	71%	69%	67%	71%
Don't know/Refused	1%	0%	1%	2%	0%	0%	1%	2%	2%	3%	0%	2%	1%	1%	2%	0%	0%	2%	1%	1%	0%	4%	1%	1%	2%	1%	1%	0%	1%	2%

Q25. In the past 30 days, have you paid in cash for services like landscaping, housekeeping, or home repairs?

	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	20%	11%	22%	19%	21%	10%	17%	24%	26%	24%	20%	17%	19%	21%	16%	13%	20%	17%	25%	21%	19%	19%	14%	17%	28%	20%	20%	23%	19%	21%
No	80%	89%	78%	80%	79%	90%	82%	75%	74%	74%	80%	83%	81%	79%	82%	87%	80%	83%	75%	79%	81%	79%	86%	83%	71%	80%	80%	77%	80%	79%
Don't know/Refused	0%	0%	0%	1%	0%	0%	0%	1%	0%	2%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%	1%	0%	1%	0%



Q26. In the past 30 days, have you paid in cash to settle a debt or obligation?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	22%	10%	24%	26%	18%	21%	29%	21%	17%	22%	19%	23%	24%	20%	14%	29%	28%	22%	21%	30%	19%	14%	25%	20%	21%	22%	21%	19%	23%	20%
No	77%	90%	75%	73%	81%	78%	71%	77%	81%	74%	81%	77%	76%	80%	82%	71%	72%	77%	78%	69%	80%	84%	75%	79%	78%	77%	77%	81%	75%	79%
Don't know/Refused	1%	0%	1%	1%	0%	1%	0%	2%	2%	4%	0%	1%	0%	1%	3%	0%	0%	1%	1%	1%	1%	2%	1%	0%	1%	1%	1%	0%	2%	1%
Q27. [Asked in Wave 1, N=1,022] Do you keep or store cash in a place other than in your wallet or purse, a bank account or credit union account?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	51%	44%	53%	56%	47%	58%	50%	52%	47%	46%	53%	47%	56%	51%	49%	57%	53%	52%	51%	57%	50%	47%	46%	56%	55%	56%	49%	49%	56%	54%
No	45%	54%	43%	40%	49%	41%	47%	44%	48%	49%	44%	48%	41%	45%	49%	42%	44%	45%	44%	39%	47%	48%	50%	39%	44%	42%	46%	49%	38%	42%
Don't know/Refused	4%	2%	4%	4%	4%	1%	3%	4%	5%	5%	3%	5%	4%	4%	2%	1%	2%	3%	5%	4%	3%	5%	4%	5%	1%	2%	5%	1%	6%	4%
Q28. [Asked in Wave 1, N=1,022] Do you and your household have a monthly budget, either written, on your computer or through an app, that you use to keep track of your income and expenses?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	35%	33%	35%	38%	33%	38%	36%	37%	29%	36%	36%	33%	33%	34%	29%	43%	34%	30%	43%	38%	32%	37%	25%	38%	42%	41%	32%	33%	37%	34%
No	63%	64%	62%	60%	65%	58%	63%	61%	68%	59%	63%	64%	63%	65%	67%	50%	64%	67%	55%	60%	66%	60%	72%	58%	57%	57%	65%	63%	62%	64%
Don't know/Refused	3%	3%	2%	3%	3%	4%	1%	2%	3%	5%	1%	4%	3%	1%	4%	7%	2%	3%	2%	2%	3%	3%	3%	3%	1%	2%	3%	5%	2%	2%
Q29. [Asked in Wave 1, N=1,022] How easy or difficult is it for you to access cash when you need it?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Very easy	54%	39%	58%	55%	54%	52%	48%	56%	61%	49%	52%	59%	58%	57%	51%	58%	43%	53%	58%	58%	55%	48%	49%	53%	61%	51%	56%	57%	57%	53%
Somewhat easy	35%	40%	34%	36%	34%	37%	39%	34%	30%	43%	36%	32%	30%	34%	28%	37%	40%	35%	34%	35%	35%	35%	33%	40%	32%	37%	34%	35%	37%	33%
Total Easy	89%	79%	92%	91%	88%	89%	87%	90%	91%	92%	88%	91%	88%	91%	79%	95%	83%	88%	92%	93%	90%	83%	82%	93%	93%	88%	90%	92%	94%	86%
Somewhat difficult	8%	13%	6%	7%	8%	7%	11%	5%	8%	6%	8%	6%	10%	7%	10%	4%	10%	8%	8%	4%	8%	11%	11%	6%	6%	8%	7%	7%	5%	9%
Very difficult	2%	7%	1%	1%	3%	3%	1%	4%	1%	0%	5%	0%	2%	1%	9%	1%	7%	4%	0%	3%	1%	4%	7%	0%	0%	3%	2%	2%	1%	3%
Total Difficult	10%	20%	7%	8%	11%	10%	12%	9%	9%	6%	13%	6%	12%	8%	19%	5%	17%	12%	8%	7%	9%	15%	18%	6%	6%	11%	9%	9%	6%	12%
Don't Know/Refused	1%	0%	1%	1%	1%	1%	0%	1%	0%	2%	0%	3%	1%	0%	2%	0%	0%	1%	0%	0%	1%	2%	1%	0%	1%	1%	1%	0%	0%	1%
Q30. [Asked in Wave 1, N=1,022] Where do you most often obtain or access cash?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
ATM at a bank or credit union	46%	46%	46%	44%	48%	42%	53%	47%	43%	41%	49%	43%	46%	48%	35%	47%	44%	39%	57%	41%	47%	50%	37%	45%	54%	51%	44%	49%	45%	44%
In person at a bank or credit union (teller or drive-thru)	21%	13%	24%	23%	20%	13%	13%	23%	35%	19%	18%	31%	20%	22%	27%	14%	19%	24%	18%	29%	20%	14%	26%	19%	19%	9%	26%	18%	30%	20%
ATM at a retail store or gas station	7%	8%	6%	7%	7%	7%	11%	7%	4%	11%	6%	6%	5%	7%	15%	5%	3%	7%	6%	5%	9%	5%	6%	7%	9%	11%	5%	8%	4%	8%
Cash back at a store checkout	6%	9%	5%	6%	6%	6%	6%	6%	6%	5%	7%	4%	5%	7%	6%	2%	4%	5%	7%	7%	4%	7%	6%	8%	5%	7%	5%	7%	5%	6%
ATM in another place (such as a lobby, office, or sidewalk)	5%	6%	5%	6%	4%	6%	2%	8%	3%	6%	6%	1%	5%	4%	3%	7%	7%	5%	4%	3%	6%	4%	5%	5%	5%	6%	4%	6%	4%	6%
From family or friends	5%	11%	4%	3%	7%	10%	5%	3%	2%	7%	4%	6%	4%	4%	4%	8%	10%	7%	2%	5%	4%	7%	8%	6%	2%	7%	4%	7%	3%	5%
Check cashing service	1%	0%	1%	1%	0%	1%	1%	0%	0%	0%	0%	0%	2%	0%	0%	3%	0%	1%	0%	0%	1%	0%	1%	1%	0%	1%	0%	0%	1%	1%
Other (specify)	7%	4%	7%	8%	6%	13%	9%	4%	3%	6%	8%	6%	9%	6%	7%	9%	10%	9%	5%	6%	8%	8%	8%	7%	6%	8%	5%	6%	9%	9%
Don't Know/Refused	3%	3%	2%	3%	3%	3%	1%	2%	3%	4%	2%	3%	3%	1%	4%	6%	4%	4%	2%	3%	3%	4%	4%	2%	1%	2%	3%	1%	3%	2%

PART 3. ISSUES AND LEGISLATION IN PAYMENT CHOICE

[Asked in Wave 3 if Cash Usage Decreased over Past 5 Years, N=2,071]

Q1KEY. Now I'm going to read to you a few reasons why some people say they are using cash less often these days. For each one, please tell me if it applies to you - yes or no. (ROTATE Q1-Q5)

Q1. I prefer the convenience of using cards or mobile payment

	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH			Party	
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	86%	95%	83%	84%	87%	87%	86%	83%	85%	85%	85%	87%	86%	85%	87%	88%	81%	85%	87%	83%	86%	87%	83%	87%	87%	86%	85%	90%	87%	80%
No	13%	4%	16%	14%	12%	12%	13%	15%	12%	14%	15%	11%	12%	13%	12%	12%	19%	14%	12%	16%	13%	12%	16%	12%	12%	13%	13%	9%	12%	18%
Don't know/Refused	1%	1%	1%	1%	1%	1%	1%	2%	3%	1%	1%	2%	2%	2%	1%	0%	0%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%

Q2. Many stores or businesses do not accept cash anymore

	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH			Party	
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	30%	28%	30%	27%	32%	34%	28%	29%	25%	26%	29%	35%	29%	29%	22%	30%	37%	30%	32%	29%	29%	32%	28%	28%	33%	33%	28%	30%	28%	30%
No	64%	63%	65%	69%	60%	64%	68%	63%	60%	67%	64%	59%	66%	64%	72%	65%	54%	64%	65%	63%	65%	64%	63%	65%	62%	65%	64%	64%	67%	64%
Don't know/Refused	6%	9%	6%	5%	8%	2%	5%	8%	15%	6%	7%	6%	5%	7%	5%	5%	10%	7%	5%	8%	6%	5%	8%	6%	5%	2%	8%	6%	5%	6%

Q3. I am concerned about carrying cash because it can be lost or stolen

	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH			Party	
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	38%	53%	33%	34%	43%	46%	34%	36%	35%	35%	43%	30%	38%	32%	51%	43%	45%	42%	32%	38%	36%	42%	50%	38%	42%	39%	38%	36%	33%	40%
No	61%	47%	66%	66%	57%	53%	66%	64%	64%	64%	56%	69%	61%	67%	48%	57%	55%	58%	68%	61%	63%	58%	49%	62%	69%	61%	61%	64%	67%	59%
Don't know/Refused	1%	0%	1%	0%	1%	1%	0%	0%	1%	1%	0%	1%	0%	1%	1%	0%	0%	1%	1%	1%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%

Q4. I do less in-person shopping now than I used to

	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH			Party	
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	62%	67%	60%	58%	67%	51%	70%	66%	67%	64%	63%	63%	59%	66%	53%	59%	59%	59%	69%	64%	61%	62%	53%	65%	68%	60%	63%	64%	66%	62%
No	37%	32%	39%	41%	33%	49%	30%	34%	32%	36%	37%	36%	41%	33%	46%	41%	41%	40%	30%	36%	38%	37%	46%	34%	31%	39%	36%	35%	33%	37%
Don't know/Refused	1%	1%	0%	1%	1%	1%	0%	1%	1%	0%	1%	1%	0%	1%	1%	0%	0%	1%	1%	0%	0%	1%	1%	0%	1%	1%	1%	1%	1%	0%

Q5. I don't carry cash regularly or don't have cash readily available

	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH			Party	
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	60%	85%	52%	55%	64%	66%	64%	59%	43%	55%	63%	59%	59%	55%	67%	64%	65%	60%	59%	59%	58%	63%	63%	63%	55%	62%	58%	62%	52%	59%
No	39%	15%	47%	44%	35%	33%	35%	39%	57%	44%	37%	39%	40%	44%	32%	35%	33%	39%	41%	41%	40%	36%	36%	35%	45%	37%	41%	38%	47%	40%
Don't know/Refused	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	0%	2%	1%	1%	1%	1%	2%	1%	1%	0%	1%	1%	1%	2%	0%	1%	1%	0%	0%	1%

Q6. [Asked in all 3 waves, N=5,570] Some have said that it's getting harder to find places that accept cash. How strongly do you agree or disagree with that statement?

		Cashless			Gender		Age				Region				Ethnicity				Education			Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth		
Strongly agree	14%	16%	13%	12%	15%	15%	16%	14%	10%	12%	15%	14%	13%	12%	17%	17%	16%	15%	12%	15%	13%	14%	17%	12%	13%	16%	13%	13%	13%	14%		
Somewhat agree	30%	33%	29%	32%	28%	35%	31%	28%	23%	28%	28%	32%	32%	29%	23%	32%	37%	29%	32%	27%	32%	31%	25%	33%	32%	33%	29%	32%	28%	29%		
Total Agree	44%	49%	42%	44%	43%	50%	47%	42%	33%	40%	43%	46%	45%	41%	40%	49%	53%	44%	44%	42%	45%	45%	42%	45%	45%	49%	42%	45%	41%	43%		
Somewhat disagree	24%	22%	25%	25%	23%	24%	22%	25%	27%	27%	23%	23%	24%	26%	23%	21%	21%	24%	25%	23%	24%	26%	25%	24%	25%	21%	25%	26%	24%	24%		
Strongly disagree	28%	24%	29%	28%	29%	25%	27%	29%	33%	29%	29%	27%	27%	29%	32%	28%	22%	29%	26%	31%	28%	25%	29%	27%	26%	28%	26%	31%	29%			
Total Disagree	52%	46%	54%	53%	52%	49%	49%	54%	60%	56%	52%	50%	51%	55%	55%	49%	43%	53%	51%	54%	52%	51%	54%	51%	51%	49%	53%	52%	55%	53%		
Don't Know/Refused	4%	6%	4%	3%	5%	2%	3%	4%	7%	4%	4%	3%	5%	4%	4%	3%	4%	4%	5%	3%	5%	4%	4%	4%	4%	3%	5%	5%	4%	4%		

Q7. [Asked in Wave 3, N=3,464] How concerned are you that if people and businesses use cash less often, the entire cash payment system could be disrupted? Are you very concerned, somewhat concerned, not very concerned, or not at all concerned?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Very concerned	20%	12%	22%	18%	23%	14%	19%	28%	20%	20%	21%	21%	19%	21%	19%	19%	20%	22%	16%	29%	17%	16%	23%	23%	16%	20%	21%	18%	30%	20%
Somewhat concerned	34%	27%	36%	31%	38%	36%	33%	33%	35%	33%	32%	37%	36%	35%	39%	33%	31%	35%	32%	33%	35%	34%	36%	35%	34%	36%	33%	34%	35%	32%
Total Concerned	54%	39%	58%	49%	61%	50%	52%	61%	55%	53%	53%	58%	55%	56%	58%	52%	51%	57%	48%	62%	52%	50%	59%	58%	50%	56%	54%	52%	65%	52%
Not very concerned	27%	34%	25%	29%	25%	29%	28%	23%	26%	28%	27%	23%	29%	29%	22%	24%	29%	25%	31%	22%	29%	28%	23%	27%	30%	26%	27%	31%	20%	28%
Not at all concerned	18%	26%	16%	22%	13%	20%	19%	15%	17%	18%	19%	19%	15%	15%	19%	24%	18%	17%	20%	16%	18%	20%	17%	14%	20%	17%	18%	17%	14%	19%
Total Not Concerned	45%	60%	41%	51%	38%	49%	47%	38%	43%	46%	46%	42%	44%	44%	41%	48%	47%	42%	51%	38%	47%	48%	40%	41%	50%	43%	45%	48%	34%	47%
Don't know/Refused	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%	3%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	0%
Q8. [Asked in all 3 waves, N=5,570] If the U.S. stopped using paper and coin currency - becoming a fully cashless society - to what extent do you support or oppose that change?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Strongly support	3%	9%	2%	3%	3%	4%	4%	2%	1%	2%	3%	3%	4%	2%	4%	5%	4%	3%	3%	2%	3%	4%	4%	3%	3%	4%	2%	3%	2%	3%
Somewhat support	10%	24%	7%	10%	11%	11%	12%	10%	8%	11%	11%	8%	11%	8%	12%	17%	10%	11%	10%	9%	10%	14%	13%	9%	10%	10%	10%	12%	7%	9%
Total Support	13%	33%	9%	13%	14%	15%	16%	12%	9%	13%	14%	11%	15%	10%	16%	22%	14%	14%	13%	11%	13%	18%	17%	12%	13%	14%	12%	15%	9%	12%
Somewhat oppose	23%	30%	21%	24%	21%	30%	23%	17%	20%	23%	24%	21%	22%	20%	33%	23%	26%	22%	25%	19%	26%	22%	21%	23%	24%	24%	22%	26%	17%	24%
Strongly oppose	61%	33%	68%	61%	61%	52%	59%	68%	67%	61%	59%	66%	60%	67%	48%	52%	55%	62%	60%	68%	59%	56%	59%	63%	61%	59%	62%	57%	73%	62%
Total Oppose	84%	63%	89%	85%	82%	82%	82%	85%	87%	84%	83%	87%	82%	87%	81%	75%	81%	84%	85%	87%	85%	78%	80%	86%	85%	83%	84%	83%	90%	86%
Don't Know/Refused	3%	4%	2%	2%	3%	3%	2%	2%	3%	3%	3%	2%	3%	2%	4%	2%	5%	2%	3%	2%	2%	4%	3%	2%	2%	3%	3%	2%	2%	3%
Q9. [Asked in all 3 waves, N=5,570] When, if ever, do you think that the United States would stop using paper and coin currency?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Within the next 5 years	6%	9%	6%	5%	8%	7%	7%	6%	5%	4%	6%	7%	7%	5%	10%	8%	8%	8%	4%	7%	5%	7%	10%	6%	4%	7%	6%	6%	6%	7%
In 6 to 10 years	17%	19%	17%	14%	19%	21%	16%	16%	14%	16%	19%	14%	16%	15%	24%	17%	20%	18%	14%	17%	17%	16%	18%	16%	16%	20%	15%	16%	17%	15%
In more than 10 years	33%	40%	31%	38%	28%	39%	36%	29%	24%	30%	33%	31%	34%	34%	25%	36%	29%	30%	37%	31%	34%	33%	28%	34%	36%	34%	32%	33%	29%	35%
Never	38%	28%	40%	39%	36%	31%	34%	41%	45%	41%	36%	39%	36%	40%	35%	34%	33%	37%	38%	39%	38%	37%	37%	36%	38%	34%	39%	38%	42%	37%
Don't Know/Refused	7%	5%	7%	4%	9%	3%	6%	8%	11%	9%	5%	8%	6%	7%	6%	4%	9%	6%	7%	7%	7%	7%	7%	7%	6%	5%	7%	8%	6%	6%
Q10. [Asked in all 3 waves, N=5,570] Supporters of the US becoming a cashless society would say it would be more convenient, your money would be safer and easier to manage, it would lessen fraud, drive down crime and be helpful for businesses. Opponents of the US becoming a cashless society say it would make life very difficult if not impossible for those that do not have a banking relationship, it would increase the risk of cybercrime, it would be a threat to individual privacy and could lead to consumers overspending. On the issue of the US becoming a cashless society you tend to agree more with ...																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Supporters of the US becoming a cashless society	10%	28%	7%	12%	9%	12%	12%	9%	8%	8%	12%	9%	10%	8%	14%	14%	13%	11%	9%	8%	11%	11%	13%	8%	10%	11%	10%	12%	7%	10%
Opponents of the US becoming a cashless society	83%	63%	88%	82%	84%	83%	82%	84%	84%	85%	82%	84%	84%	86%	77%	80%	78%	82%	85%	85%	84%	80%	79%	86%	85%	82%	84%	83%	88%	84%
Don't Know/Refused	6%	9%	5%	6%	7%	4%	6%	7%	8%	7%	6%	7%	6%	6%	9%	6%	9%	7%	5%	7%	5%	8%	8%	6%	5%	6%	6%	5%	5%	5%
Q11. [Asked in Waves 2 and 3, N=4,584] How important is it for the U.S. to keep cash available in case of national security threats that could disrupt electronic payments?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Very important	73%	60%	76%	71%	75%	71%	71%	79%	71%	72%	75%	72%	71%	72%	77%	74%	66%	75%	68%	77%	72%	70%	73%	75%	70%	73%	72%	68%	80%	74%
Somewhat important	21%	29%	19%	22%	20%	24%	22%	16%	21%	21%	20%	20%	22%	21%	20%	21%	23%	19%	24%	17%	22%	23%	20%	20%	22%	20%	21%	24%	16%	21%
Total Important	94%	89%	95%	93%	95%	95%	93%	95%	92%	93%	95%	92%	93%	93%	97%	95%	89%	94%	92%	94%	94%	93%	93%	95%	92%	93%	93%	92%	96%	95%
Somewhat unimportant	3%	6%	2%	4%	2%	3%	4%	2%	3%	3%	2%	3%	3%	3%	2%	2%	5%	2%	4%	2%	3%	3%	3%	2%	4%	3%	3%	4%	2%	2%
Very unimportant	2%	3%	1%	2%	1%	1%	2%	2%	2%	2%	1%	2%	2%	2%	1%	2%	2%	1%	2%	1%	2%	2%	2%	2%	2%	2%	1%	2%	2%	2%
Total Not Important	5%	9%	3%	6%	3%	4%	6%	4%	5%	5%	3%	5%	5%	5%	3%	4%	7%	3%	6%	3%	5%	5%	5%	4%	6%	5%	4%	6%	4%	4%
Don't Know/Refused	2%	2%	2%	1%	2%	1%	2%	2%	2%	2%	1%	2%	2%	2%	1%	1%	3%	2%	2%	2%	1%	2%	1%	2%	2%	2%	2%	2%	1%	1%

Q12. [Asked in Waves 2 and 3, N=4,584] Should businesses, regardless of size, be required to accept cash as a form of payment?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes, all businesses should be required to accept cash	59%	49%	61%	57%	61%	58%	54%	67%	58%	64%	59%	59%	55%	59%	59%	64%	54%	63%	50%	65%	55%	58%	65%	61%	53%	57%	60%	53%	66%	58%
Only some businesses (e.g., essential services) should be required	15%	20%	13%	16%	13%	19%	17%	10%	11%	12%	16%	13%	16%	14%	13%	13%	21%	13%	19%	9%	17%	16%	14%	14%	16%	16%	14%	19%	8%	15%
No, businesses should be free to choose	25%	30%	24%	26%	25%	23%	28%	22%	29%	23%	24%	27%	28%	26%	26%	23%	23%	23%	30%	24%	26%	24%	20%	24%	30%	26%	25%	26%	25%	25%
Don't Know/Refused	1%	1%	1%	1%	2%	0%	1%	1%	3%	2%	1%	1%	1%	1%	1%	0%	2%	1%	2%	1%	1%	2%	2%	1%	1%	1%	1%	2%	1%	1%
Q13. [Asked in Waves 2 and 3, N=4,584] Have you ever encountered a brick-and-mortar business that refused to accept cash for a purchase?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes, within the last 30 days	13%	12%	13%	13%	13%	15%	16%	12%	8%	11%	13%	13%	14%	12%	11%	16%	13%	11%	18%	9%	14%	15%	8%	11%	19%	17%	11%	16%	11%	13%
Yes, within the past year but not in the last 30 days	16%	16%	16%	16%	16%	15%	21%	17%	11%	16%	15%	18%	17%	18%	14%	12%	16%	15%	19%	16%	17%	16%	10%	18%	20%	18%	15%	16%	18%	16%
Yes, more than a year ago	9%	11%	9%	11%	8%	9%	10%	10%	8%	8%	10%	8%	10%	9%	9%	10%	11%	9%	10%	9%	10%	10%	11%	9%	10%	9%	10%	10%	9%	10%
No, never	59%	59%	59%	58%	61%	58%	51%	60%	73%	63%	60%	58%	57%	59%	65%	61%	53%	63%	51%	65%	57%	57%	68%	60%	49%	54%	62%	56%	60%	59%
Don't Know/Refused	2%	2%	2%	2%	2%	3%	2%	2%	1%	1%	2%	3%	2%	1%	1%	2%	6%	2%	2%	1%	2%	3%	3%	1%	2%	2%	2%	1%	2%	2%
Q14. [Asked in Wave 3 if encountered a business that refused to accept cash, N=1,338] Were you unable to pay with cash at a restaurant or a business that serves food?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	51%	48%	51%	49%	54%	55%	54%	49%	41%	51%	52%	48%	52%	47%	50%	58%	62%	49%	54%	44%	52%	57%	47%	49%	54%	50%	51%	55%	46%	53%
No	45%	47%	45%	47%	43%	42%	41%	47%	57%	43%	44%	48%	46%	49%	48%	38%	37%	47%	42%	54%	44%	38%	49%	48%	41%	45%	45%	41%	51%	43%
Don't know/Refused	4%	5%	4%	5%	3%	3%	5%	4%	2%	6%	4%	4%	3%	5%	2%	4%	1%	3%	4%	2%	4%	5%	4%	3%	5%	5%	3%	4%	3%	4%
Q15. [Asked in Wave 3 if encountered a business that refused to accept cash, N=1,338] Were you unable to pay with cash at a retail, convenience, or grocery store?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	31%	32%	31%	30%	32%	34%	31%	30%	30%	32%	31%	26%	34%	31%	29%	38%	23%	33%	28%	34%	31%	29%	30%	33%	30%	33%	30%	31%	36%	30%
No	66%	65%	67%	66%	66%	65%	66%	66%	68%	65%	66%	70%	65%	66%	71%	61%	75%	65%	68%	64%	67%	69%	67%	65%	67%	65%	67%	66%	62%	67%
Don't know/Refused	3%	3%	2%	3%	1%	1%	3%	4%	2%	3%	3%	3%	1%	4%	0%	1%	2%	2%	4%	2%	3%	2%	2%	2%	3%	3%	2%	3%	2%	3%
Q16. [Asked in Wave 3 if encountered a business that refused to accept cash, N=1,338] Were you unable to pay with cash at an entertainment or recreation venue?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Yes	53%	50%	54%	51%	55%	51%	62%	54%	38%	55%	49%	63%	49%	55%	51%	59%	42%	52%	55%	56%	55%	48%	46%	53%	58%	58%	50%	51%	57%	54%
No	43%	46%	42%	45%	41%	46%	34%	41%	57%	39%	45%	34%	48%	40%	47%	39%	53%	44%	40%	40%	41%	49%	47%	44%	38%	36%	46%	47%	40%	41%
Don't know/Refused	4%	4%	4%	4%	5%	3%	4%	4%	4%	5%	5%	3%	3%	5%	2%	2%	5%	4%	5%	5%	4%	4%	6%	3%	4%	5%	4%	3%	3%	5%

Payment Choice Coalition Poll Conducted by the Siena Research Institute  
May 20 - October 22, 2025  
5570 United States Residents  
MOE +/- 1.7%

Q17. [Asked in Wave 3 if encountered a business that refused to accept cash, N=1,338] And, were you unable to pay with cash at another business not previously mentioned?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
No	65%	64%	65%	65%	65%	68%	66%	61%	64%	61%	64%	66%	70%	63%	75%	67%	68%	63%	69%	59%	67%	68%	59%	65%	68%	63%	66%	69%	60%	68%
Restaurants/Food Services	3%	1%	3%	4%	2%	4%	3%	3%	1%	2%	2%	2%	4%	2%	3%	4%	5%	3%	2%	4%	2%	2%	3%	3%	3%	4%	2%	2%	4%	2%
Entertainment/Recreation Venues	3%	6%	2%	3%	3%	3%	2%	4%	4%	3%	3%	4%	1%	3%	7%	3%	0%	4%	1%	3%	3%	4%	4%	3%	3%	3%	1%	4%	3%	
Vending/Pop-up Kiosks	3%	8%	2%	2%	4%	3%	4%	2%	1%	2%	3%	3%	4%	2%	1%	6%	3%	3%	3%	2%	3%	3%	3%	4%	3%	4%	2%	3%	3%	2%
Retail & Grocery Stores	2%	0%	3%	2%	2%	3%	2%	2%	4%	2%	3%	3%	2%	3%	1%	0%	2%	2%	3%	3%	2%	3%	5%	1%	2%	2%	3%	2%	2%	2%
Travel/Lodging	2%	1%	2%	2%	2%	1%	1%	3%	2%	2%	2%	1%	2%	2%	1%	3%	2%	3%	1%	4%	1%	1%	1%	3%	1%	2%	2%	0%	2%	2%
Professional/Medical Services	2%	3%	2%	2%	3%	1%	2%	2%	2%	2%	3%	1%	1%	2%	3%	2%	2%	2%	2%	1%	3%	2%	2%	1%	2%	2%	2%	4%	2%	1%
Personal Care & Services	1%	1%	1%	0%	2%	1%	2%	1%	1%	0%	2%	1%	1%	1%	0%	3%	1%	1%	1%	1%	1%	1%	0%	0%	2%	2%	1%	3%	1%	0%
Housing and related expenses (e.g., rent, lawn care, home repair,	1%	0%	1%	1%	1%	2%	0%	1%	1%	1%	1%	0%	1%	1%	0%	0%	3%	1%	1%	2%	1%	0%	1%	2%	0%	1%	0%	0%	1%	1%
Public/Commercial Transportation (e.g., airlines)	1%	0%	1%	1%	0%	0%	0%	1%	1%	0%	1%	1%	1%	1%	0%	0%	0%	0%	1%	0%	1%	0%	0%	1%	1%	1%	0%	1%	1%	1%
Automotive Sales & Services	1%	4%	1%	2%	1%	2%	0%	2%	2%	3%	1%	1%	1%	1%	1%	2%	1%	2%	1%	1%	2%	1%	2%	2%	1%	2%	1%	2%	2%	1%
Gas Station/Travel Centers	0%	0%	1%	0%	1%	0%	0%	1%	1%	0%	1%	1%	0%	0%	2%	0%	1%	0%	1%	0%	1%	0%	0%	1%	1%	1%	0%	0%	1%	0%
Vehicle Parking & Tolls	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%	1%
Financial Institution	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Other	4%	4%	5%	5%	4%	4%	4%	4%	6%	7%	3%	5%	4%	5%	2%	4%	4%	5%	3%	5%	4%	5%	3%	4%	4%	3%	5%	1%	5%	7%
Don't know/Refused	11%	9%	11%	11%	11%	8%	12%	13%	9%	12%	12%	11%	7%	14%	4%	5%	8%	10%	12%	14%	10%	9%	15%	10%	9%	10%	11%	11%	12%	9%
Q23. [Asked in Wave 2 if encountered a business that refused to accept cash, N=381] Where did this occur? Please describe the type of business and its location as best you can.																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Restaurants/Food Services	33%	26%	34%	34%	31%	42%	24%	37%	24%	24%	35%	28%	37%	36%	11%	36%	28%	30%	37%	23%	36%	36%	26%	34%	35%	40%	29%	39%	29%	29%
Retail & Grocery Stores	19%	27%	17%	22%	17%	22%	16%	19%	24%	14%	19%	19%	24%	17%	34%	13%	30%	21%	17%	22%	18%	19%	30%	18%	16%	20%	19%	22%	18%	21%
Entertainment/Recreation Venues	15%	20%	14%	9%	21%	13%	23%	12%	8%	19%	13%	19%	12%	15%	15%	15%	10%	11%	20%	19%	13%	14%	15%	10%	19%	21%	12%	11%	19%	17%
Gas Station/Travel Centers	4%	2%	4%	4%	3%	0%	9%	2%	4%	3%	1%	3%	8%	4%	0%	4%	3%	5%	2%	8%	3%	2%	1%	7%	3%	3%	4%	2%	7%	3%
Travel/Lodging	2%	1%	2%	2%	2%	1%	0%	5%	2%	2%	1%	6%	1%	3%	0%	0%	0%	1%	3%	6%	0%	2%	3%	4%	0%	0%	3%	1%	3%	2%
Vending/Pop-up Kiosks	3%	2%	3%	2%	4%	2%	3%	3%	3%	5%	2%	4%	1%	2%	7%	0%	5%	3%	3%	1%	1%	7%	2%	2%	3%	3%	2%	3%	1%	4%
Personal Care & Services	2%	1%	2%	2%	3%	0%	6%	0%	3%	0%	4%	0%	2%	2%	1%	4%	0%	3%	1%	0%	3%	3%	0%	5%	2%	2%	2%	1%	1%	2%
Professional/Medical Services	1%	2%	1%	1%	2%	1%	0%	3%	3%	3%	2%	0%	1%	1%	1%	0%	0%	1%	1%	0%	1%	3%	1%	1%	2%	0%	2%	0%	1%	2%
Housing and related expenses (e.g., rent, lawn care, home repair, utilities, etc.)	7%	12%	6%	7%	8%	13%	0%	4%	9%	17%	8%	4%	3%	6%	6%	11%	9%	8%	6%	6%	7%	9%	8%	5%	5%	1%	11%	8%	5%	6%
Public/Commercial Transportation (e.g., airlines)	1%	1%	2%	2%	1%	0%	3%	0%	4%	0%	3%	0%	1%	1%	0%	4%	0%	2%	1%	0%	3%	0%	1%	1%	2%	1%	2%	0%	1%	0%
Vehicle Parking & Tolls	1%	0%	1%	1%	0%	0%	0%	2%	1%	1%	1%	0%	0%	1%	0%	1%	0%	1%	1%	1%	1%	0%	0%	1%	1%	1%	1%	0%	3%	0%
Financial Institution	1%	4%	0%	2%	0%	0%	2%	0%	2%	0%	2%	0%	1%	0%	7%	0%	0%	2%	0%	1%	1%	1%	0%	1%	2%	0%	1%	0%	1%	2%
Automotive Sales & Services	1%	0%	2%	2%	0%	3%	0%	0%	2%	0%	1%	5%	0%	0%	0%	6%	0%	2%	0%	0%	3%	0%	0%	0%	3%	0%	2%	1%	0%	0%
Other	6%	3%	7%	7%	6%	3%	6%	12%	4%	7%	6%	6%	7%	5%	18%	4%	8%	7%	5%	9%	7%	3%	5%	10%	5%	6%	7%	10%	6%	6%
Don't know/Refused	3%	0%	4%	5%	2%	0%	8%	1%	5%	4%	2%	6%	4%	5%	0%	0%	6%	4%	3%	5%	3%	2%	7%	2%	4%	3%	4%	1%	6%	5%
Q18KEY. [Asked in Waves 2 and 3, N=4,584] We're almost finished. The next couple of questions ask about specific parts of a proposed federal law called the Payment Choice Act.																														
Q18. The Payment Choice Act of 2025 would require most businesses with physical storefronts to accept cash as a form of payment. How strongly do you support or oppose this proposal?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr Amer	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K- \$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Strongly support	62%	48%	66%	59%	66%	57%	59%	69%	66%	63%	63%	63%	59%	63%	60%	65%	60%	67%	53%	69%	60%	59%	69%	64%	56%	62%	62%	56%	70%	62%
Somewhat support	23%	29%	21%	24%	22%	29%	23%	19%	19%	24%	21%	21%	25%	23%	23%	23%	24%	20%	29%	17%	25%	26%	19%	24%	25%	22%	23%	28%	18%	22%
Total Support	85%	77%	87%	83%	88%	86%	82%	88%	85%	87%	84%	84%	84%	86%	83%	88%	84%	87%	82%	86%	85%	85%	88%	88%	81%	84%	85%	84%	88%	84%
Somewhat oppose	8%	13%	6%	10%	6%	9%	9%	5%	6%	6%	8%	8%	8%	7%	10%	8%	6%	7%	9%	6%	8%	8%	7%	6%	10%	8%	7%	9%	6%	8%
Strongly oppose	5%	8%	5%	6%	5%	4%	7%	5%	5%	4%	5%	6%	5%	5%	7%	3%	5%	5%	6%	5%	6%	5%	3%	5%	6%	6%	5%	5%	5%	5%
Total Oppose	13%	21%	11%	16%	11%	13%	16%	10%	11%	10%	13%	14%	13%	12%	17%	11%	11%	12%	15%	11%	14%	13%	10%	11%	16%	14%	12%	14%	11%	13%
Don't Know/Refused	2%	2%	2%	2%	2%	2%	2%	2%	3%	2%	2%	2%	3%	2%	1%	1%	5%	2%	3%	2%	2%	3%	2%	1%	3%	2%	2%	2%	1%	2%

Payment Choice Coalition Poll Conducted by the Siena Research Institute  
May 20 - October 22, 2025  
5570 United States Residents  
MOE +/- 1.7%

Q19. The proposed bill would prohibit businesses from charging cash-paying customers a higher price than those paying with other methods. How strongly do you support or oppose this part of the bill?																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Strongly support	58%	49%	60%	58%	58%	59%	62%	63%	48%	58%	56%	62%	58%	62%	54%	53%	56%	57%	61%	57%	59%	57%	53%	63%	61%	59%	58%	61%	62%	57%
Somewhat support	9%	13%	9%	10%	8%	14%	11%	7%	5%	10%	10%	9%	9%	9%	10%	8%	13%	8%	12%	7%	10%	10%	10%	7%	11%	9%	11%	6%	8%	
Total Support	67%	62%	69%	68%	66%	73%	73%	70%	53%	68%	66%	71%	67%	71%	64%	61%	69%	65%	73%	64%	69%	67%	63%	70%	72%	70%	67%	72%	68%	65%
Somewhat oppose	7%	12%	6%	8%	6%	10%	6%	5%	6%	8%	7%	6%	6%	6%	10%	7%	9%	7%	6%	7%	7%	7%	9%	6%	6%	8%	6%	5%	6%	8%
Strongly oppose	24%	24%	24%	23%	25%	16%	21%	24%	39%	22%	25%	22%	25%	22%	24%	31%	20%	26%	19%	27%	22%	23%	27%	23%	20%	20%	26%	21%	25%	25%
Total Oppose	31%	36%	30%	31%	31%	26%	27%	29%	45%	30%	32%	28%	31%	28%	34%	38%	29%	33%	25%	34%	29%	30%	36%	29%	26%	28%	32%	26%	31%	33%
Don't Know/Refused	2%	2%	2%	2%	2%	1%	1%	2%	2%	2%	2%	1%	2%	2%	1%	1%	3%	2%	2%	1%	1%	2%	2%	1%	1%	2%	2%	1%	1%	2%

Q20. The Payment Choice Act of 2025 includes an exception that allows businesses to provide a device that converts cash into prepaid cards on premises, provided there are no fees, a low minimum deposit, no expiration, and no collection of personal information.																														
	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Strongly support	21%	28%	19%	21%	20%	24%	22%	19%	16%	17%	22%	20%	20%	16%	36%	27%	19%	22%	19%	18%	21%	24%	26%	19%	18%	21%	20%	21%	16%	19%
Somewhat support	32%	33%	32%	33%	31%	41%	30%	29%	25%	31%	32%	29%	34%	32%	28%	36%	32%	32%	31%	31%	33%	29%	29%	32%	34%	35%	30%	34%	30%	31%
Total Support	53%	61%	51%	54%	51%	65%	52%	48%	41%	48%	54%	49%	54%	48%	64%	63%	51%	54%	50%	49%	54%	53%	55%	51%	52%	56%	50%	55%	46%	50%
Somewhat oppose	16%	15%	16%	15%	17%	17%	16%	15%	17%	16%	16%	16%	17%	15%	15%	17%	20%	15%	18%	16%	17%	18%	17%	16%	16%	16%	16%	17%	18%	
Strongly oppose	25%	18%	27%	26%	25%	13%	26%	30%	33%	26%	25%	27%	24%	28%	18%	21%	20%	25%	25%	29%	24%	22%	22%	26%	27%	24%	26%	22%	31%	25%
Total Oppose	41%	33%	43%	41%	42%	30%	42%	45%	50%	43%	41%	43%	40%	45%	33%	33%	40%	40%	43%	45%	39%	40%	39%	42%	43%	40%	42%	38%	48%	43%
Don't Know/Refused	6%	5%	6%	5%	7%	5%	5%	7%	9%	8%	5%	8%	5%	7%	4%	4%	8%	6%	7%	6%	6%	7%	6%	7%	6%	4%	7%	6%	5%	7%

Q21. [Asked in Waves 2 and 3, N=4,584] Some supporters of the Payment Choice Act of 2025 say it protects a fundamental right for consumers to use cash, promotes financial inclusion, and ensures that everyone - especially people without bank accounts or digital access - can still make purchases in person. Opponents of the bill say it interferes with the freedom of businesses to choose how they operate, adds unnecessary regulation, and could slow the adoption of modern, more efficient payment technologies. On this issue, whose position do you tend to agree with more?

	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Supporters of the Payment Choice	64%	60%	65%	63%	65%	69%	65%	61%	60%	64%	64%	62%	67%	65%	63%	62%	67%	63%	67%	60%	65%	67%	61%	66%	66%	64%	64%	67%	63%	63%
Opponents of the Payment Choice	25%	29%	25%	27%	24%	24%	24%	25%	28%	26%	26%	27%	21%	24%	28%	28%	21%	26%	24%	28%	25%	23%	26%	24%	25%	26%	25%	25%	27%	26%
Both	5%	6%	5%	5%	5%	4%	6%	7%	4%	4%	5%	5%	6%	5%	6%	5%	7%	5%	5%	6%	5%	5%	7%	5%	5%	6%	5%	4%	5%	5%
Don't Know/Refused	5%	5%	5%	5%	6%	3%	5%	6%	8%	5%	5%	7%	5%	6%	3%	6%	6%	6%	4%	6%	5%	5%	6%	5%	4%	4%	6%	4%	5%	5%

Q22. [Asked in Waves 2 and 3, N=4,584] If your elected representative voted in favor of the Payment Choice Act of 2025, how satisfied would you be with that decision?

	Cashless			Gender		Age				Region				Ethnicity				Education		Area			Income			Child in HH		Party		
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Black/Afr	Latino	Other	Less than Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$50K-\$100K	\$100K+	Yes	No	Dem	Rep	Ind / Oth
Very satisfied	31%	25%	33%	28%	34%	32%	31%	35%	26%	32%	32%	29%	33%	32%	28%	35%	27%	31%	32%	31%	33%	30%	29%	34%	33%	31%	32%	32%	36%	30%
Somewhat satisfied	37%	46%	35%	39%	35%	48%	37%	29%	32%	38%	38%	36%	36%	36%	41%	34%	46%	37%	38%	34%	38%	38%	39%	37%	36%	42%	35%	38%	31%	38%
Total Satisfied	68%	71%	68%	67%	69%	80%	68%	64%	58%	70%	70%	65%	69%	68%	69%	69%	73%	68%	70%	65%	71%	68%	68%	71%	69%	73%	67%	70%	67%	68%
Not very satisfied	12%	11%	13%	14%	11%	10%	13%	14%	14%	11%	12%	15%	11%	13%	15%	12%	7%	12%	12%	13%	12%	13%	11%	13%	12%	11%	13%	13%	12%	12%
Not at all satisfied	12%	9%	12%	12%	12%	6%	11%	14%	19%	11%	12%	12%	13%	11%	11%	14%	11%	12%	11%	14%	10%	11%	14%	10%	12%	9%	13%	11%	13%	13%
Total Unsatisfied	24%	20%	25%	26%	23%	16%	24%	28%	33%	22%	24%	27%	24%	24%	26%	26%	18%	24%	23%	27%	22%	24%	25%	23%	24%	20%	26%	24%	25%	25%
Don't Know/Refused	8%	9%	7%	7%	8%	5%	8%	8%	9%	8%	7%	7%	8%	8%	6%	5%	9%	7%	8%	8%	7%	8%	8%	6%	7%	7%	8%	7%	7%	6%

Payment Choice Coalition Poll Conducted by the Siena Research Institute  
May 20 - October 22, 2025  
5570 United States Residents  
MOE +/- 1.7%

Nature of the Sample	
United States Residents	
Cashless	
Yes	17%
No	81%
Gender	
Male	48%
Female	50%
Age	
18-34	29%
35-49	24%
50-64	24%
65+	21%
Region	
Northeast	18%
South	38%
Midwest	21%
West	24%
Ethnicity	
White	58%
Black/African American	12%
Latino	16%
Other	10%
Education	
Less than Bachelors'	67%
Bachelors'+	32%
Area	
Rural	30%
Suburban	46%
Urban	24%
Income	
<\$50K	28%
\$50K-\$100K	31%
\$100K+	33%
Child in HH	
Yes	31%
No	68%
Party (If registered to vote)	
Democrat	30%
Republican	26%
Independent / Other Party	40%

This Payment Choice Coalition Poll was conducted May 20 - October 22, 2025, among 5570 United States Residents. Of the 5570 respondents, 5570 were contacted through a dual frame (landline and cell phone) mode (1587 completed via text to web) and 0 respondents were drawn from a proprietary online panel (Cint). Telephone calls were conducted in English and respondent sampling was initiated by asking for the youngest person in the household. Telephone sampling was conducted via a stratified dual frame probability sample of landline and cell phone telephone numbers weighted to reflect known population patterns. The landline telephone sample was obtained from ASDE and the cell phone sample was obtained from Marketing Systems Group (MSG).

Interviews conducted online are excluded from the sample and final analysis if they fail any data quality checks. Duplicate responses are identified by their response ID and removed from the sample. Coding of open-ended responses was done by a single human coder. Data from collection modes was weighted to balance sample demographics to match estimates for the United State's population using data from the Census Bureau's 2023 U.S. American Community Survey (ACS), on age, region, race/ethnicity, education, and gender to ensure representativeness. It has an overall margin of error of +/- 1.7 percentage points including the design effects resulting from weighting. Sampling error is only one of many potential sources of error and there may be other unmeasured error in this or any other public opinion poll.

The Siena Research Institute, directed by Donald Levy, Ph.D., conducts political, economic, social, and cultural research primarily in NYS. SRI, an independent, non-partisan research institute, subscribes to the American Association of Public Opinion Research Code of Professional Ethics and Practices.