#### 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 stat	ements	relate	d to the	various	navmen	t method	ls. For	each o	f the fo	llowing	state	ments, nl	ease tell me w	hether vo	u strongly	agree, somew	hat agree, some	what dis	agree, or stron	ıglv disag	ree.							
Q1. Paying with cash protects one								· memor	45.101	cucii o	i die ie	ttowni	State	memo, pe	cuse tett me n	nether yo	u strongt	agree, somew	nat agree, some	wildt dis	ugree, or stron	igty uisug	100.							
Ç,		_	hless	_	nder		Ag	e			Re	gion			Ethnic	ity		Educ	cation		Area			Income	!	Child	l in HH		Party	
												Ī			Black/Afr			Less than						\$50K-					T	Ind /
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	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%	_	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 you	ır spending	_	_			ment ap	p instead	d of cash				Į.										l		l						<u> </u>
		Cas	hless	Ge	nder		Ag	e			Re	gion			Ethnic	ity			cation		Area			Income	!	Child	in HH		Party	
															Black/Afr			Less than						\$50K-						Ind /
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	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	<i>7</i> 5%	87%	71%	73%	<i>7</i> 5%	80%	<i>7</i> 5%	69%	<b>70</b> %	<b>75</b> %	<b>76</b> %	<b>72</b> %	73%	72%	79%	78%	<i>7</i> 5%	72%	<b>78</b> %	69%	76%	78%	72%	74%	78%	<i>7</i> 5%	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%	12%	7%	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%	12%	7%	15%	13%
Total Disagree	24%	11%	26%	<b>25</b> %	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 ap	ps increase	es the r	isk of i	dentity	theft.																									
		Cas	hless	Ge	nder		Ag	e			Re	gion			Ethnic	ity		Educ	cation		Area			Income		Child	l in HH		Party	
															Black/Afr			Less than						\$50K-						Ind /
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	<u> </u>	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%	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%
																											<u> </u>	<u> </u>	<u> </u>	
Q4. During a disaster or public em	ergency, c				• •	ent optio	n than ca	ard or dig	gital pa	yment	s.																			
		Cas	hless	Ge	nder		Ag	e			Re	gion			Ethnic	ity		Educ	cation		Area			Income		Child	in HH	<u> </u>	Party	
															Black/Afr			Less than						\$50K-						Ind /
	Total	Yes	_	М	F	18-34	35-49		65+	NE	SO	MW	WE	_	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	Oth
Strongly agree	57%	44%	_	57%	58%	50%	59%	65%	56%	57%	60%	56%	55%		57%	58%	53%	60%	52%	62%	55%	56%	58%	61%	55%	57%	58%	_	65%	58%
Somewhat agree	28%	34%	_	29%	27%	36%	27%	23%	27%	27%	28%	30%	29%	29%	28%	25%	31%	27%	32%	25%	30%	29%	26%	28%	30%	28%	28%		23%	29%
Total Agree	85%	78%	_	86%	_	86%	86%	88%	83%	84%	88%	86%	84%	87%	85%	83%	84%	87%	84%	87%	85%	85%	84%	89%	85%	85%	86%		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%

[Asked in Wave 1, N=1,022]																														
Q5KEY. We are interested in your opi												of the f	ollowir	ng statem	ents, please to	ell me whe	ther you	strongly agree,	somewhat agre	e, some	what disagree,	or strong	ly disagre	e. (ROTA	TE Q5-Q16	)				
Q5. When places don't accept cash	for paym		makes hless		lifficult nder	for some			hat the	y want				1	Ethnic			F-1	cation	1	A		ı			Ohila	in HH		Danta	
	1	Cas	niess	Ge	naer		Ag	e	1		Keş	ion	1		Black/Afr	l		Less than	cation		Area	1		Income \$50K-	! 	Child	III HH		Party	Ind /
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	-	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%	
Somewhat agree	33%	41%	32%	35%	_	35%	30%	35%	33%	32%	36%	35%	29%	37%	20%	36%	27%	29%	41%	28%	39%	29%	28%	38%	36%	32%	34%	30%	39%	_
Total Agree	76%	<b>70</b> %	77%	72%	79%	76%	72%	83%	74%	74%	<i>77</i> %	<b>76</b> %	<b>76</b> %	76%	71%	77%	80%	76%	77%	77%	76%	74%	<i>7</i> 5%	85%	70%	77%	<b>76</b> %	72%	80%	_
Somewhat disagree	14%	21%	13%	15%	13%	13%	18%	10%	15%	17%	15%	12%	12%	16%	16%	10%	5%	14%	14%	14%	14%	15%	15%	12%	16%	15%	14%	17%	12%	_
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 car	ds, debit			<del>ĭ :</del>		apps inc			f identi	ty thef			t of per	sonal info		l .		1							l.			<u> </u>		<u> </u>
	1	Cas	hless	Ge	nder	ļ	Ag	e			Reg	ion			Ethnic	ity	1		cation	1	Area	1	ļ	Income		Child	in HH		Party	
										l					Black/Afr			Less than						\$50K-	١.					Ind/
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem		_
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%	6%	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	Custom	ore fro	m frau	dwhon	ueing	ligital an	d card na	numonte																						
Q7. Danks do a good job of protecting	Custom		hless		nder	Ingitat an	Ag	•	•	1	Reg	ion			Ethnic	itv		Educ	cation		Area			Income		Child	in HH		Party	,
					1		1.5	<u> </u>							Black/Afr			Less than	1		704			\$50K-		0	1		1	Ind/
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	
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%	<i>7</i> 5%	76%	72%	79%	61%	76%	66%	72%	81%	<i>7</i> 5%	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%	_
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 o	digital or	card p	aymen	ts.																										
		Cas	hless	Ge	nder		Ag	e			Reg	gion			Ethnic	ity		Educ	cation		Area			Income	!	Child	in HH		Party	,
															Black/Afr			Less than						\$50K-						Ind/
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem		
Strongly agree	16%	23%		17%		21%	11%	17%	15%	14%	17%	18%	15%	14%	18%	23%	22%	17%	15%	13%	19%	16%	18%	17%	14%	20%	15%	11%	_	
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%	<b>57</b> %	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%	_	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%
											1																			=01
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			hless		nder		Ag	e			Rec	gion			Ethnic	itv		Edua	cation		Area			Income	,	Child	in HH		Party	
		Oas	111633	00	liuei		75				I	51011			Black/Afr	.ity	1	Less than	Lation		Aica			\$50K-		Omtu			raity	Ir
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	ľ
trongly 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%	+-
Strongly agree	31%		33%	_			30%	35%	26%	34%	28%	35%	30%	34%	24%				34%				24%	38%	35%		_	32%		3
Somewhat agree	66%	22% <b>81%</b>	62%	36% <b>64</b> %	28% <b>68%</b>	33% <b>85%</b>	79%	62%	41%	71%	66%	64%	63%	63%	66%	30%	26% <b>74%</b>	29%	70%	30% <b>60</b> %	32%	30%	60%	66%	76%	34% <b>76</b> %	30%	73%	33% <b>55%</b>	_
Total Agree			-	_						-						81%		63%			67%	72%		+			62%			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%		5%	9%	10%	13%	7%	9%	10%	13%	10%	14%	9%	7%	12%	6%	13%	8%	9%	14%	8%	7%	10%	10%	7%	10%	1
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%	2
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%	1
Q10. Paying with cash protects	a nerson´s nr	vacy n	nore th	an dig	ital or ca	ard navn	nents				l		l				l .	ı	I											<u> Ш</u>
Q 10.1 dying with cush protects	парсізон з рі		hless	, <u> </u>	nder	па рауп	Ag	e			Res	gion			Ethnic	itv		Fdu	cation		Area			Income		Child	in HH	$\overline{}$	Party	
					1		75	_			<del>.</del>		l		Black/Afr	<b>,</b>		Less than			7			\$50K-				$\overline{}$		In
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	0
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%	_	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
	1%	3%	1%	1%	2%	0%	0%	2%	3%	1%	2%	1%	1%	1%	4%	0%	1%	1%	2%	1%	1%	2%	2%	1%	1%	0%	2%	2%	1%	2
Strongly disagree  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
		1%	-	1%		3%			1%	0%	2%	2%	1%	1%					1	1%							_		1%	+
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, o	dehit cards or	digital	navme	nt anr	ne mako	e it easie	ar to trac	k enandi	nd	<u> </u>						<u> </u>	<u> </u>	1	ļ					<u> </u>	<u> </u>					Н
Q			hless	<del></del>	nder	11 04011	Ag				Res	gion			Ethnic	itv		Educ	cation		Area			Income		Child	in HH		Party	_
			1	1	T										Black/Afr		1	Less than	T					\$50K-						Inc
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	Ot
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%	81
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%	20
20 CIOW/ПСТИЗСИ	570	1/0	5,0	5,0	0,0	0,0	1/0	170	0,0	770	570	770	1/0	270	7,0	0.70	170	770	1/0	270	070	0,0	270	7,0	170	270	070	0,0	270	Ť
Q12. Using physical cash make	es it easier to s	ay wit	hin a b	udget.		1	1	1	1			1			1					1			1			1	1			
		Cas	hless	Ge	nder		Ag	e			Re	gion			Ethnic	ity		Educ	cation		Area			Income	)	Child	in HH	1	Party	
															Black/Afr			Less than						\$50K-				í '		In
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	0
	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
Strongly agree		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
	30%									-			72%	69%	65%	68%	80%	72%	65%	75%	71%	58%	72%	75%	66%	75%	68%	68%	78%	70
Somewhat agree	30% <b>70</b> %	61%	72%	66%	73%	69%	70%	<i>7</i> 5%	66%	71%	68%	70%	12%	03%	03%															
Somewhat agree Total Agree			<b>72%</b> 18%	_	<b>73</b> %	_		75% 17%		-								1		18%		-		+			19%			+
Somewhat agree Total Agree Somewhat disagree	<b>70%</b> 18%	<b>61%</b> 21%	18%	19%	18%	20%	19%	17%	17%	18%	18%	19%	18%	19%	19%	17%	15%	17%	20%	18% 4%	16%	23%	15%	16%	21%	17%	19%	19%	11%	19
Somewhat agree  Total Agree  Somewhat disagree  Strongly disagree	<b>70%</b> 18% 9%	61% 21% 18%	18% 7%	19% 12%	18% 7%	20% 8%	19% 7%	17% 7%	17% 13%	18% 6%	18% 12%	19% 8%	18% 7%	19% 9%	19% 15%	17% 10%	15% 4%	17% 8%	20% 11%	4%	16% 10%	23% 15%	15% 10%	16% 8%	21% 10%	17% 6%	19% 10%	19% 10%	11% 7%	19
Somewhat agree Total Agree Somewhat disagree	<b>70%</b> 18%	<b>61%</b> 21%	18%	19%	18%	20%	19%	17%	17%	18%	18%	19%	18%	19%	19%	17%	15%	17%	20%		16%	23%	15%	16%	21%	17%	19%	19%	11%	19 9' <b>28</b>

Q13. Reducing the amount of case	ii iii cii culat	_	ila nel iless	_	nder	iiidi dulii	nty, such Age		ey taun	ueillig		gion	Saction	13.	Ethnic	itu		Edua	cation	I	Area		1	Income		Child	in HH		Partv	
	-	Casi	itess	Gei	liuei		Age	3	1		ne	gion	1		Black/Afr	l	ı	Less than	l	<b> </b>	Alea	1	-	\$50K-		Cilitu	III nn		Party	Ind
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	01
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%	61%	59%	60%	66%	49%	43%	61%	57%	68%	66%	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%	80
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Q14. Digital payments offer more	protection	han ca	sh bec	ause lo	st or st	olen car	ds and ph	iones ca	n be di	isabled	i.																			
		Cash	ıless	Gei	nder		Age	9			Reg	gion			Ethnic	ity		Educ	cation		Area			Income		Child	in HH		Party	
							Ĭ				<u> </u>	ĺ			Black/Afr			Less than						\$50K-					Ť	Inc
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	01
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%		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%	<b>72</b> %	72%	66%	65%	67%	70%	65%	71%	67%	69%	75%	<b>72</b> %	69%	68%	65%	69%	71%	67%	68%	73%	73%	67%		64%	72
Somewhat disagree	17%	10%	19%	17%	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
· ·			_	_			7%				12%			10%	1				1				-			_	+	_		_
Strongly disagree	10% 27%	6% <b>16%</b>	11% 30%	11% 28%	9% <b>26%</b>	10% 27%	7% <b>24</b> %	11% 31%	11% 26%	7% <b>25%</b>	26%	11% 32%	9% <b>25%</b>	28%	11% 29%	7% <b>23%</b>	12%	10%	9% <b>29%</b>	13% 29%	10%	5% <b>26</b> %	13% 28%	11% 28%	5% <b>24%</b>	9% <b>24%</b>	10% 28%	6% <b>23%</b>	11% 30%	12 26
Total Disagree					_					25% 8%	4%	32% 4%					22%	25%			25%					_		23% 5%	<b>30%</b> 7%	
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%	10
O1E Heing a gradit gard in mare	avnoncivo th	n aaal	haaa	usa bu	oinocco	0 0000 0		dit oord	iooo							<u> </u>	<u> </u>				ļ	ļ		ļ			لــــــــــــــــــــــــــــــــــــــ			
Q15. Using a credit card is more	expensive th					s nave to	<u> </u>		ees.						Feb			I =		1	•					T 01:11:1			n	_
		Cash	ness	Gei	nder		Age	9	1		Ke	gion			Ethnic	ity	1		cation	<b> </b>	Area	1	1	Income		Chila	in HH		Party	· ·
		١.,		١	_	l									Black/Afr	l		Less than		l				\$50K-		l., '	1 !		_	Ind
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No		Rep	Ot
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%	480
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%	380
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%		87%	869
Somewhat disagree	9%	13%	9%	9%	9%	9%	14%	6%	10%	8%	8%	11%	11%	10%	9%	6%	12%	8%	11%	9%	9%	9%	8%	8%	12%	10%	9%	10%	9%	89
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%	49
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%		11%	129
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%	29
																														<u> </u>
Q16. During a disaster or public of	emergency, i	is imp	ortant	to have	e cash s	since car	d or digit	al paym	ents m	ight no	t be re	liable.																		
		Cash	ıless	Gei	nder		Age	9			Re	gion			Ethnic	ity		Educ	cation		Area			Income		Child	d in HH		Party	
															Black/Afr			Less than						\$50K-						Ind
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	Otl
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%	659
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%	279
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%	929
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%	59
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%	19
Total Disagree	5%	3%	5%	6%	3%	4%	5%	2%	7%	2%	4%	<b>7</b> %	4%	4%	9%	6%	1%	5%	4%	3%	6%	3%	3%	6%	4%	6%	3%	7%	2%	69
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%	21
																										$\Box$	$\sqcap$			一
Q17. [Asked in Waves 2 and 3, N	=4,5841 How	import	ant is i	t for th	e U.S. t	o keep c	ash availa	able in c	ase of	nation	al secu	rity thr	eats th	at could o	lisrupt electro	nic paym	ents?	•	•	•		•	•	•						•
	<del></del>		ıless		nder		Age					gion			Ethnic			Educ	cation		Area			Income		Child	l in HH	ſ	Party	
				1 2	T .							Ī			Black/Afr	<u> </u>		Less than						\$50K-						In
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	0
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%		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%	_		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
Joinewnat unnilportalit					-																						_			
Very unimportant	204	30%	104	20%	104	104	204	204	20%	204	104	204	20%	20%	104	204	204	104	204	104	204	204	20%	204	204	204	104	20/-	204	,,
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%	29
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
•				_	-																						_			49 19

Part	PART 2. PAYMENT METHOD AND CHO	DICE BEH	AVIOR	s																											
1	O1KEV For research nurnoses, we a	re interes	ted in	what v	AII IISA	to nav	for thing	s every n	nonth inc	rluding	regula	r hills a	and eve	rvdav	snending	For each of th	ne followir	o nlease	tell me wheth	er vou have use	d the follo	wing navmen	t method	in the las	t 30 days	(BOTATE O	11-07)				
Part											reguta	ו טוננס נ	illu eve	iyuay	spending	roi eacii oi ti	ie iottowii	ig, piease	tell ille wiletin	ei you nave use	u tile lott	owing paymen	tilletilou	III tile tas	t 30 uays.	(NOTATE Q	(1-Q/)				
Part							ĺ					Reg	gion			Ethnic	ity		Educ	cation		Area			Income		Child	in HH		Party	
Feat   Page		Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White		Latino	Other		Bachelors'+	Rural	Suburban	Urban	<\$50K		\$100K+	Yes	No	Dem	Rep	Ind / Oth
Sequential line line line line line line line lin	Yes	_		_	_	69%	+		_		_															_				_	72%
California State   California		30%	30%	30%	29%		_	26%	_	25%	23%		30%	29%	26%			34%			36%			_	28%	15%			24%		28%
Control   Cont	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%
Part	Q2. [Asked in all 3 waves, N=5,570] I	n the last	30 day	ys, did	you pa	y for an	l lything w	ith a deb	it card li	nked to	a banl	accol	ınt?		l																
Part			Cas	hless	Ge	nder		Αę	ge	,		Reg	gion				ity		Educ	cation		Area	•				Child	in HH		Party	
No. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.		Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White		Latino	Other		Bachelors'+	Rural	Suburban	Urban	<\$50K		\$100K+	Yes	No	Dem	Rep	Ind / Oth
Dark Homore Related   15k   0k   15k   0k   0k   0k   15k   0k   0k   15k   0k   0k   0k   15k   0k   0k   0k   15k   0k   0k   0k   15k   0k   0k   0k   0k   0k   0k   0k	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%
Capalises   Capa	No	26%	21%	26%	26%		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%
Cashee   C	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%
Total Ves	Q3. [Asked in all 3 waves, N=5,570] I	n the last	30 day	ys, did	you pay	y for an	ything w	ith a digi	ital paym	ent ap	p-such	as Pay	Pal, Ve	nmo, C	ash App,	Zelle, Google	Pay, or Ap	ple Pay?	l	1	1			l .							
Total   Tota			Cas	hless	Ge	nder		Ag	ge			Reg	gion			Ethnic	ity		Educ	cation		Area			Income		Child	in HH		Party	
1		Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White		Latino	Other		Bachelors'+	Rural	Suburban	Urban	<\$50K		\$100K+	Yes	No	Dem	Rep	Ind / Oth
Dark Line with a list State	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%
Capacity   Capacity	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%
Cashless   Gender   Age	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%	1%	0%	0%	0%	0%	0%	1%	0%
Cashless   Gender   Age	04 [Asked in all 3 waves N=5 5701]	n the last	30 day	vs did	vou na	v for an	vthing us	sing Moh	nile Ranki	ing - wi	nether a	s neer	led or t	hrough	schedul	ed autonav fe:	tures?														
Total Ves	Q4. [A3864 III 48 6 Waves, 14 6,67 6] 1	T the tast					T T T T T T T T T T T T T T T T T T T							шоць	Joneaut				Educ	cation		Area			Income		Child	in HH		Party	
Yes									ĺ								ľ		Less than												Ind/
No		Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	Oth
Don'tknow/Refused   1%   1%   1%   1%   1%   1%   1%   1	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%
Continue   Continue	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%
Cashless   Gender   Fegion   Fegion   Fegion   Fegion   Fegion   Feducation   Fed	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%
Cashless   Gender   Fegion   Fegion   Fegion   Fegion   Fegion   Feducation   Fed	Q5. [Asked in all 3 waves, N=5,570] I	n the last	30 day	ys, did	you pa	y for an	ything w	ith actua	al cash - d	dollar b	ills or c	hange	?		<u> </u>	I.	l		<u> </u>				1	l			1				
Total   Ves   No   M   F   18-34   35-49   50-64   65+   NE   SO   MW   WE   White   Amer   Latino   Other   Bachelors'   Bachelors'							ĺ									Ethnic	ity		Educ	cation		Area			Income		Child	in HH		Party	
Ves																														-	Ind/
No				_		F	+		_		_															_					Oth
Don't know/Refused   0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%				_	_	_	+			_				_																	87%
Cashless   Gender   Age   Region   Ethnicity   Education   Area   Income   Child in HH   Party				_	_							_															_	_			13% 0%
Cashless   Gender   Age   Region   Ethnicity   Education   Area   Income   Child in HH   Party	00 Malada Wara 4 N 4 0001 la th								I																						
Total   Yes   No   M   F   18-34   35-49   50-64   65+   NE   SO   MW   WE   White   Amer   Latino   Other   Bachelors'   Bachelors'   Bachelors'   Bachelors'   Rural   Suburban   Urban   <\$50K   \$100K   \$100K+   Yes   No   Dem   Rep   Other   No   Dem   Rep   Other   No   Dem   Rep   Other   No   No   So   So   So   So   So   So	Q6. [Asked in Wave 1, N=1,022] in th	e tast 30					Ing by wr			песк		Por	tion		1	Ethnic	itv		Educ	ration	I	Area			Income		Child	in HH		Darty	
Total   Yes   No   M   F   18-34   35-49   50-64   65+   NE   SO   MW   WE   White   Amer   Latino   Other   Bachelors'   Bachelors'		1	Oas	111633	00	liuei	1	76	1			1,6	1011				l			Cation		Aica					Cilita			raity	Ind/
No					_	<u> </u>										Amer			Bachelors'						\$100K						Oth
Don't know/Refused					_	_	+																								40%
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?    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?    Q8.   S   S   S   S   S   S   S   S   S				_																											59%
Cashes   Gender   Age   Region   Ethnicity   Education   Area   Income   Child in Ha   Party   Factor   Facto	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%
Total   Ves   No   M   F   18-34   35-49   50-64   65+   NE   SO   MW   WE   White   Amer   Latino   Other   Bachelors'   Bachelors'	Q7. [Asked in Wave 1, N=1,022] In th	e last 30	days, d	did you	pay for	anythi	ing with a	a money	order - s	uch as	a West	ern Uni	ion moi	ney ord	ler or Unit	ed States Pos	tal Servic	e money o	order?										•		
Total         Yes         No         M         F         18-34         35-49         50-64         65+         Ne         SO         MW         We         White         Amer         Latino         Other         Bachelors'+         Bachelors'+         Rural         Suburban         Urban         <\$50K         \$100K         \$100K+         Yes         No         Dem         Rep         O           Yes         7%         4%         7%         5%         9%         10%         8%         7%         3%         8%         4%         14%         14%         6%         8%         4%         6%         6%         11%         11%         4%         5%         8%         5%         5%         7%         7%         8%         6%         8%         4%         6%         6%         6%         11%         11%         4%         5%         8%         5%         7%         7%         7%         9%         9%         96%         84%         86%         94%         91%         96%         94%         94%         94%         88%         89%         96%         94%         95%         95%         95%         95%         96%         84%         86%			Cas	hless	Ge	nder		Ą	ge			Reg	gion				ity			cation		Area					Child	in HH		Party	
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% 95% 95%		Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White		Latino	Other		Bachelors'+	Rural	Suburban	Urban	<\$50K		\$100K+	Yes	No	Dem	Rep	Ind / Oth
	Yes				_	9%														1							_	_			7%
Don't know/Refused 0% 0% 0% 1% 0% 0% 10% 0% 10% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0		93%	96%		95%	_	90%	92%	92%	97%	91%		95%	87%	96%	84%	86%	94%	91%	96%	94%	94%	88%	89%	96%	94%	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] C		Cash	_	Ger	_	_	Ag				Reg				Ethnic	itv		Educ	cation		Area			Income		Child i	n HH	F	Party
							_ · •				,	,			Black/Afr			Less than	I					\$50K-				T	
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep (
ncreased	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% 1
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% 4
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% 4
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%
					<u> </u>																								
Q9. [Asked in all 3 waves, N=5,570] A	s you thi	ık aboı	ıt the ı	ext five	e years	, do you	expect tl	nat your	usage	of cash	will in	crease	, decre	ase, or re	main the sam	e?	•				•	•							
		Cash	less	Ger	ıder		Ag	е			Re	gion			Ethnic	ity		Educ	cation		Area			Income		Child i	n HH	F	arty
					1										Black/Afr			Less than						\$50K-					- 1
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep
ncrease	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%
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%
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%
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%
Q10. [Asked in Wave 3, N=3,464] Of a	all the pay	/ment	ption	availa	ble to	you, whi	ch one d	you pe	rsonall	y prefe	r to use	most	often?																
		Cash	less	Ger	ıder		Ag	е			Re	gion			Ethnic	ity		Educ	cation		Area			Income		Child i	n HH	F	arty
		, ¬			ı										Black/Afr			Less than						\$50K-					_
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep
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%
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% 2
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%
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%
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%
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%	1%	2%
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%
					L																								
Q11. [Asked in Wave 3, N=3,464] And	d of all the	remai	ning p	ayment	( optio	ıs availa	ble to yo	u, what i	s your	second	most	referr	ed pay	ment met	hod?														
		Cash	less	Ger	der		Ag	е			Re	gion			Ethnic	ity		Educ	cation		Area			Income		Child i	n HH	F	arty
		, '			ı										Black/Afr			Less than						\$50K-					1
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes			Rep
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%				34% 3
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%				23% 2
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%				12% 1
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%		17%		17%
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%		12%
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%
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%
		لــــــا																											
Q12. [Asked in Wave 1, N=1,022] Do	you main	_				ou know			mily, c	r to pay			e shop	ping, bills			ps?			1			1		1				
VIL. [Makeu III Wave 1, N-1,022] DU		Cash	less	Ger	der		Ag	е			Re	ion			Ethnic	ity			cation		Area			Income		Child i	n HH	F	Party
Z-2. [MSKEU III WAVE 1, N-1,022] DU		, ,			1 _								l		Black/Afr			Less than		l				\$50K-				_	_   1
ά <del>στι</del> [∪ουεα III πααε Τ' Ια−Τ'075] DΩ		۱ ۱		М	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes			Rep (
	Total	Yes	No	0.401		31%	25%	27%	37%	36%	27%	28%	33%	33%	17%	32%	32%	28%	34%	29%	33%	27%	26%	33%	34%				29% 3
To pay friends and individuals	30%	30%	31%	34%	27%									19%	34%	15%	23%	18%	25%	17%	22%	23%	21%	19%	21%	26%			14% 2
To pay friends and individuals To pay businesses and bills	30% 21%	30% 20%	31% 20%	19%	22%	27%	21%	21%	14%	17%	22%	22%	21%					39%	28%	40%							35%	30%	38%
o pay friends and individuals o pay businesses and bills equally both	30% 21% 35%	30% 20% 31%	31% 20% 36%	19% 35%	22% 36%	27% 34%	42%	37%	30%	33%	34%	38%	36%	33%	36%	37%	40%				33%	33%	40%	36%	31%				
To pay friends and individuals To pay businesses and bills Equally both	30% 21%	30% 20%	31% 20%	19%	22%	27%						_	_		36% 13%	37% 16%	6%	14%	14%	14%	33% 13%	33% 17%	40% 13%	36% 13%	31% 14%				19%
To pay friends and individuals To pay businesses and bills Equally both Don't Know/Refused	30% 21% 35% 14%	30% 20% 31% 19%	31% 20% 36% 13%	19% 35% 13%	22% 36% 15%	27% 34% 8%	42% 13%	37% 15%	30% 20%	33% 14%	34% 18%	38% 12%	36% 10%	33%															19%
o pay friends and individuals o pay businesses and bills qually both lon't Know/Refused	30% 21% 35% 14%	30% 20% 31% 19%	31% 20% 36% 13%	19% 35% 13% w man	22% 36% 15% y times	27% 34% 8%	42% 13% /erage m	37% 15% onth do y	30% 20%	33% 14%	34% 18% o pay 1	38% 12% or thin	36% 10%	33%	13%	16%		14%	14%		13%			13%	14%	12%	14%	15%	
o pay friends and individuals o pay businesses and bills iqually both bon't Know/Refused	30% 21% 35% 14%	30% 20% 31% 19%	31% 20% 36% 13%	19% 35% 13%	22% 36% 15% y times	27% 34% 8%	42% 13%	37% 15% onth do y	30% 20%	33% 14%	34% 18% o pay 1	38% 12%	36% 10%	33%	13% Ethnic	16%		14% Educ						13%	14%		14%	15%	Party
Fo pay friends and individuals Fo pay businesses and bills Equally both Don't Know/Refused	30% 21% 35% 14%	30% 20% 31% 19% Cash	31% 20% 36% 13% can, ho	19% 35% 13% w man Ger	22% 36% 15% sy times	27% 34% 8% s in an av	42% 13% /erage m Ag	37% 15% onth do y	30% 20% you us	33% 14% e cash t	34% 18% o pay 1 Reg	38% 12% or thingion	36% 10% gs?	33% 15%	13% Ethnic	16%	6%	14%  Educ	14%	14%	13%	17%	13%	Income \$50K-	14%	12% Child i	14%	15% F	Party
	30% 21% 35% 14%	30% 20% 31% 19%	31% 20% 36% 13%	19% 35% 13% w man	22% 36% 15% y times	27% 34% 8%	42% 13% /erage m	37% 15% onth do y	30% 20%	33% 14%	34% 18% o pay 1	38% 12% or thin	36% 10%	33%	13% Ethnic	16%		14% Educ	14%		13%			13%	14%	12%	14%	15% F	

[Asked in Wave 2, N=1,084] Q14KEY. Next, I'm going to ask yo	ou about the	ypes of	f purch	ases yo	วน mak	e in a typ	vical mo	nth and v	vnetne	. ,			01 11101			ai spenai	iig iii aii e	average month.											
Q14. First, major recurring bills.	This includes	things	like yo	ur rent	or mor	tgage, a	car payr	nent, or ı	utility h	ills lik	elect	ricity o	r interi	et. In a ty	pical month,	lo you eve	r use cas	sh to pay for the	se?										
		Cash	nless	Gen	der		Age	е			Reg	gion			Ethnic	ty		Educ	cation		Area			Income	!	Child	in HH		Party
			i '	ī			ĺ								Black/Afr			Less than						\$50K-					1
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep
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%
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%
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%
Q15. Next, everyday essentials.	This includes	things	like gr	oceries	from a	sunerm	arket or	gasoline	for you	ur car.	On vou	ever III	se cast	for these	1?														
<u> </u>			nless	Gen		ощронн	Age		10. 300		Reg		JO 000.		Ethnic	tv		Educ	cation		Area			Income	!	Child	in HH		Party
					i			<u> </u>	$\Box$			,			Black/Afr	-		Less than			1			\$50K-					1
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep
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%
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%
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%
Q16. How about discretionary pu	rchases? Thi	s would	d he th	inge lik	e cloth	os shonr	ning din	ing at res	tauran	ts and	convo	nience	store	nurchasa	s Do vou ever	uso cash i	for those	2											
Q10. How about discretionary po	ichases: Illi	Cash		Gen		es snopp	Age		tauran	to, and	Reg		31016	Juichase	Ethnic		or these		cation		Area			Income		Child	in HH		Party
			1				.16	<u>-</u>	一			,. ,			Black/Afr	,		Less than			7			\$50K-		Ju		1	urty
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep
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%
No	25%	56%	18%	26%	23%	19%	24%	30%	27%		24%	19%	30%	28%	20%	17%	22%	22%	30%	21%	25%	29%	21%	24%	29%	21%	26%	32%	26%
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%
Don't know/heruseu	070	170	0 /0	0 70	070	070	070	070	170	0 70	170	0 70	070	070	070	070	0 70	070	070	0 70	070	070	070	070	070	0 70	0 70	0 70	170
Q17. [Asked in Wave 2, N=1,084]	About how n	any tir	nes in	a typica	al mont	h do you	use cas	h for maj	or bills	? (Resi	ılts on	ly show	n for N	>= 50)							•								
		Cash	ıless	Gen	der		Age	е			Reg	gion			Ethnic	ty		Educ	cation		Area			Income	1	Child	in HH		Party
		, !	i '	1	.		1		'	'					Black/Afr			Less than						\$50K-					
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep
Average amount of Cash	3		4		3	2	4	4	3	igsquare	3			4			3			3		4				4			
O10 [Asked in Ways 2 N=1 004]	About how n		maa in		ol mont	h da vav		h for oos	L	Liko ar	ooorio.	0.00	2/000	ılta anlı ı	hour for N>=	E0\													
Q18. [Asked in Wave 2, N=1,084]	About now n	Cash		Gen		n ao you	use cas		antiats	uke gr	Reg		? (Res	utts onty s	=/snown for N	_		Educ	cation	I	Area			Income		Child	in UU		Party
		Casii	1633	Gen	uei		Ag	<u> </u>		$\vdash \neg$	neg	31011			Black/Afr	ty		Less than	Zation		Alea			\$50K-	! 	Cilitu		1	arty
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep
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 7	12	7	8	6	9
		$\dashv$																			-								
Q19. [Asked in Wave 2, N=1,084]	About how n	any tir	nes in	a typica	al mont	h do you	use cas	h for disc	retion	ary pur	chases	s like cl	othes	shopping	and dining at	estaurant	s? (Resu	ilts only shown f	for N>= 50)		•	•						•	
			1000	Gen	der		Age	е			Reg	gion			Ethnic	ty		Educ	cation		Area			Income	1	Child	in HH		Party
		Cash	iless												Black/Afr			Less than						\$50K-					-
		Casi	11622	1	1	_	١ _		۱ ۱	۱ ۱					Black/Afr			Less man											
	Total	Cash Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep
Average amount of Cash	Total 6			<b>M</b>	<b>F</b>	<b>18-34</b>	<b>35-49</b>	<b>50-64</b>	<b>65+</b>	NE 4	<b>SO</b>	<b>MW</b> 5	<b>WE</b> 7	White 7		Latino 5	Other 7		Bachelors'+	Rural 6	Suburban 8	Urban 7	< <b>\$50K</b>	\$100K	<b>\$100K+</b>	Yes 5	<b>No</b> 5	Dem 7	<b>Rep</b> 7
		Yes	No	_											Amer			Bachelors'											
[Asked in Wave 1, N=1,022]	6	Yes 3	<b>No</b>	6	6	5	4	11	4	4	7	5	7	7	Amer			Bachelors'											
[Asked in Wave 1, N=1,022] Q20KEY. For each of the followin	6 g, please ind	Yes 3	No 6	6	6	5	4	11	4	4	7	5	7	7	Amer			Bachelors'											
[Asked in Wave 1, N=1,022]	6 g, please ind	Yes 3 icate ho	No 6 ow free	6 quently	6 f	5	4 it often, s	11 sometim	4	4	7 never?	5 (ROTA	7	7	Amer 7	5		Bachelors'	5		8			4	7	5	5	7	7
[Asked in Wave 1, N=1,022] Q20KEY. For each of the followin	6 g, please ind	Yes 3	No 6 ow free	6	6 f	5	4	11 sometim	4	4	7 never?	5	7	7	Amer 7	5		Bachelors' 4 Educ						Income	7		5	7	7 Party
[Asked in Wave 1, N=1,022] Q20KEY. For each of the followin	g, please ind r wallet, purs	Yes 3 dicate hose or po Cash	No 6 ow free	6 quently Gen	this oc	5 ccurs. Is	4 it often, s	11 sometim	4 nes, rare	4 ely, or r	7 never? Reg	5 (ROTA)	7 TE Q20	7 -Q23)	Amer 7 Ethnic Black/Afr	5	7	Bachelors' 4 Educ	5 cation	6	8 Area	7	7	Income \$50K-	7	5 Child	5 in HH	7	7 Party
[Asked in Wave 1, N=1,022] Q20KEY. For each of the followin Q20. Having cash with you in you	g, please ind r wallet, purs	Yes 3 icate hose or po Cash Yes	No 6 ow free ocket. nless	6 quently Gen	this oc	5 ccurs. Is	4 it often, s Ag 35-49	sometime e 50-64	4 es, rare	ely, or r	7 never? Reg	(ROTA)	7 TE Q20 WE	7 -Q23) White	Amer 7  Ethnic Black/Afr Amer	5 ity Latino	7 Other	Bachelors'  4  Educ Less than Bachelors'	5 cation Bachelors'+	6 Rural	Area Suburban	7 Urban	7 <\$50K	Income \$50K-\$100K	7 \$100K+	5 Child	in HH	7 Dem	Party Rep
[Asked in Wave 1, N=1,022] Q20KEY. For each of the followin Q20. Having cash with you in you Often	g, please ind r wallet, purs Total	Yes 3 icate hose or po Cash Yes 24%	No 6  ow free ocket. nless  No 63%	Gen M 64%	this oc	5 ccurs. Is i	4 it often, s Ag 35-49 46%	11 sometime e 50-64 58%	65+ 68%	ely, or r	7 never? Reg SO 54%	(ROTATES)	7 TE Q20 WE 52%	7 -Q23) White 61%	Ethnic Black/Afr Amer 47%	5  Ety  Latino 36%	7 Other 56%	Educ Less than Bachelors'	5 cation Bachelors'+ 63%	6 Rural 61%	Area Suburban 55%	7 Urban 51%	7 <\$50K 51%	Income \$50K-\$100K 62%	7 \$100K+ 57%	5 Child Yes 46%	5 in HH No 60%	7 Dem 54%	7 Party Rep 63%
[Asked in Wave 1, N=1,022] Q20KEY. For each of the followin Q20. Having cash with you in you Often Sometimes	g, please ind r wallet, purs Total 56% 25%	Yes 3 icate hose or po Cash Yes 24% 20%	No 6  ow free ocket. hless  No 63% 26%	6 quently Gen M 64% 23%	r this oc nder F 48% 27%	5 ccurs. Is 18-34 49% 31%	4 it often, s Ag 35-49 46% 32%	11 sometime e 50-64 58% 20%	65+ 68% 19%	ely, or r  NE 63% 25%	7 Reg 50 54% 26%	5 (ROTA)	7 TE Q20 WE 52% 25%	7 -Q23) White 61% 21%	Ethnic Black/Afr Amer 47% 35%	5  Latino 36% 44%	7 Other 56% 17%	Educ Less than Bachelors' 52% 27%	5  cation  Bachelors'+  63%  22%	6 Rural 61% 23%	Area  Suburban  55% 25%	7 Urban 51% 29%	7 <\$50K 51% 24%	Income \$50K-\$100K 62% 25%	7 \$100K+ 57% 25%	5 Child Yes 46% 29%	5 in HH No 60% 24%	7 Dem 54% 25%	7 Party Rep 63% : 22% :
[Asked in Wave 1, N=1,022] Q20KEY. For each of the followin Q20. Having cash with you in you Often Sometimes Total Frequently	g, please ind r wallet, purs Total 56% 25% 81%	Yes 3 dicate here or po Cash Yes 24% 20% 44%	No 6  ow free ocket. nless  No 63% 26% 89%	Gen M 64% 23% 87%	this oc nder F 48% 27%	18-34 49% 31% 80%	4 it often, s Ag 35-49 46% 32% 78%	11 sometime e 50-64 58% 20% 78%	65+ 68% 19% 87%	ely, or r  NE 63% 25% 88%	7 Reg SO 54% 26%	5 (ROTA) gion MW 57% 23% 80%	7 TE Q20 WE 52% 25% 77%	7 -Q23) White 61% 21% 82%	### Amer   7	5 Latino 36% 44% 80%	7 Other 56% 17% 73%	Educ Less than Bachelors' 52% 27% 79%	5  Bachelors'+  63%  22%  85%	Rural 61% 23% 84%	Area  Suburban  55% 25% 80%	7 Urban 51% 29% 80%	<pre></pre>	4   S50K-   \$100K   62%   25%   87%	\$100K+ 57% 25% 82%	5 Child Yes 46% 29% 75%	5 in HH No 60% 24% 84%	7 Dem 54% 25% 79%	7 Party Rep 63% 22% 385% 8
[Asked in Wave 1, N=1,022] Q20KEY. For each of the followin Q20. Having cash with you in you  Often Sometimes Total Frequently Rarely	g, please ind r wallet, purs Total 56% 25% 81%	Yes 3 icate hose or po Cash Yes 24% 20% 44% 45%	No 6  ow free ocket. nless  No 63% 26% 89% 8%	Gen  M 64% 23% 87% 10%	r this oc nder F 48% 27% 75%	18-34 49% 31% 80% 13%	4 it often, s Ag 35-49 46% 32% 78% 20%	11 sometim e 50-64 58% 20% 78% 20%	65+ 68% 19% 87% 9%	ely, or r  NE 63% 25% 88% 9%	7 Reg SO 54% 26% 80% 14%	5 (ROTAT	7 TE Q20 WE 52% 25% 77% 17%	7 -Q23)  White 61% 21% 82% 14%	Ethnic Black/Afr Amer 47% 35% 82% 13%	5  Latino 36% 44% 80% 15%	7 Other 56% 17% 73% 23%	Educ Less than Bachetors' 52% 79% 79%	5  Bachelors'+  63%  22%  85%  13%	Rural 61% 23% 84% 14%	Area  Suburban  55% 25% 80% 15%	7 Urban 51% 29% 80% 14%	7 <\$50K 51% 24% 75% 19%	Income \$50K- \$100K 62% 25% 87% 11%	\$100K+ 57% 25% 82% 14%	5 Child Yes 46% 29% 75% 22%	5 in HH No 60% 24% 84% 12%	7  Dem  54%  25%  79%  19%	7 Party Rep 63% : 22% : 85% & 11%
[Asked in Wave 1, N=1,022] Q20KEY. For each of the followin Q20. Having cash with you in you  Often Sometimes Total Frequently Rarely Never	g, please ind r wallet, purs Total 56% 25% 81% 15% 3%	Yes 3 icate hose or po Cash Yes 24% 20% 44% 45% 11%	No 6  ow free ocket. nless  No 63% 26% 89% 8% 2%	Gen  M 64% 23% 87% 10% 3%	6   rthis oc   rthis o	18-34 49% 31% 80% 13% 6%	4  it often, 3  Ag  35-49  46% 32% 78% 20% 2%	11 sometime e 50-64 58% 20% 78% 20% 2%	65+ 68% 19% 87% 9% 3%	NE 63% 25% 88% 9% 2%	7 Reg SO 54% 26% 80% 14% 5%	5 (ROTA) (sion  MW 57% 23% 80% 18% 2%	7 WE 52% 25% 77% 17% 4%	7 -Q23)  White 61% 21% 82% 14% 3%	Ethnic Black/Afr Amer 47% 35% 82% 13% 5%	5  Latino 36% 44% 80% 15% 5%	7 Other 56% 17% 73% 23% 3%	Educ Less than Bachelors' 52% 79% 16% 4%	5  Bachelors'+ 63% 22% 85% 13% 3%	Rural 61% 23% 84% 14% 1%	8  Area  Suburban  55% 25% 80% 15% 4%	7 Urban 51% 29% 80% 14% 5%	7 <\$50K 51% 24% 75% 19% 6%	Income \$50K- \$100K 62% 25% 87% 11% 1%	\$100K+ 57% 25% 82% 14% 4%	5 Child Yes 46% 29% 75% 22% 2%	5 in HH No 60% 24% 84% 12% 4%	7  Dem  54% 25% 79% 19% 2%	7 Party Rep 63% 22% 11% 2%
[Asked in Wave 1, N=1,022] Q20KEY. For each of the followin Q20. Having cash with you in you  Often Sometimes Total Frequently Rarely	g, please ind r wallet, purs Total 56% 25% 81%	Yes 3 icate hose or po Cash Yes 24% 20% 44% 45%	No 6  ow free ocket. nless  No 63% 26% 89% 8% 2%	Gen  M 64% 23% 87% 10%	r this oc nder F 48% 27% 75%	18-34 49% 31% 80% 13%	4 it often, s Ag 35-49 46% 32% 78% 20%	11 sometim e 50-64 58% 20% 78% 20%	65+ 68% 19% 87% 9%	NE 63% 25% 88% 9% 2%	7 Reg SO 54% 26% 80% 14%	5 (ROTAT	7 TE Q20 WE 52% 25% 77% 17%	7 -Q23)  White 61% 21% 82% 14%	Ethnic Black/Afr Amer 47% 35% 82% 13%	5  Latino 36% 44% 80% 15%	7 Other 56% 17% 73% 23%	Educ Less than Bachetors' 52% 79% 79%	5  Bachelors'+  63%  22%  85%  13%	Rural 61% 23% 84% 14%	Area  Suburban  55% 25% 80% 15%	7 Urban 51% 29% 80% 14%	7 <\$50K 51% 24% 75% 19%	Income \$50K- \$100K 62% 25% 87% 11%	\$100K+ 57% 25% 82% 14%	5 Child Yes 46% 29% 75% 22%	5 in HH No 60% 24% 84% 12%	7  Dem  54%  25%  79%  19%	7 Party Rep 63% : 22% : 85% & 11%

Q21. Tipping with cash.																													
		Cash	ıless	Gei	nder		Ag	е			Re	gion			Ethnic	ity		Educ	cation		Area			Income	!	Child	in HH		Party
															Black/Afr			Less than						\$50K-					Ind /
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep 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%	<b>78</b> %	<b>72</b> %	73%	66%	72%	74%	<b>78</b> %	82%	<b>72</b> %	69%	<b>70</b> %	76%	74%	65%	56%	<i>7</i> 5%	68%	<b>79</b> %	69%	72%	72%	76%	70%	68%	<i>7</i> 5%	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	<u> </u>										<u> </u>																		
Q22. Giving cash to menus or family	,. 	Cast	ıless	Ger	nder		Ag	ρ.		1	Res	ion			Ethnic	itv		Educ	cation	1	Area			Income		Child	in HH		Partv
	-	Ousi	11033	00.	luci			Ĭ				,,,,,,,			Black/Afr	· · · y		Less than	Julion		Aicu			\$50K-		Omtu			Ind /
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep 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%		37% 42%
Total Frequently	56%	36%	62%	62%	54%	55%	56%	57%	58%	61%	53%		59%	56%	58%	52%	66%	60%	52%	64%	55%	50%	55%	61%	57%	59%	56%		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%	49%	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	1				-		-				-				-		•					-			•				
		Cash	ıless	Gei	nder		Ag	е			Re	gion			Ethnic	ity			ation		Area			Income		Child	in HH		Party
															Black/Afr			Less than						\$50K-					Ind /
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep 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%		49% 51%
Rarely	32%	54%	28%	28%	36%	38%	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	<b>49%</b> 1%	<b>67%</b>	<b>45%</b>	<b>44%</b>	<b>54%</b>	53% 1%	<b>38%</b> 0%	<b>49%</b> 1%	<b>53%</b>	<b>40</b> %	<b>56%</b>	<b>49%</b>	<b>45%</b> 1%	<b>49%</b> 0%	<b>40</b> %	<b>50%</b>	<b>55%</b>	<b>50%</b> 1%	<b>49%</b> 0%	<b>54%</b>	<b>48%</b> 0%	<b>45%</b> 3%	55% 1%	<b>50%</b>	<b>42%</b> 1%	<b>44%</b>	<b>51%</b>	<b>48%</b>	51% 49% 0% 0%
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]	-1			<u> </u>	l		l	<u> </u>	1		<u> </u>													ı	l				
Q24KEY. Have you done any of the f	ollowing i	n the pa	ast 30	davs?(	ROTATE	024-02	26)																						
Q24. In the past 30 days, have you p	aid with c	ash in d	order t	o get a	discour	nt on a pi	urchase?	?																					
		01		Go	nder		Ag	e			Res	ion			Ethnic	itv		Ed	cation		Area			Income		Child	in HH		Party
		Cash	ness	O C				<u> </u>				,1011			Euillic	ity		Educ	zation					\$50K-					
															Black/Afr			Less than										1	Ind /
	Total	Yes	No	М	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	\$100K	\$100K+	Yes	No		Rep Oth
Yes	29%	Yes 19%	No 31%	<b>M</b> 33%	<b>F</b> 25%	28%	<b>35-49</b> 35%	<b>50-64</b> 34%	21%	37%	<b>SO</b> 24%	MW 31%	28%	31%	Black/Afr Amer 22%	Latino 34%	21%	Less than Bachelors' 28%	Bachelors'+	31%	29%	26%	18%	<b>\$100K</b>	38%	32%	28%	30%	Rep Oth 32% 27%
No	29% 70%	Yes 19% 81%	No 31% 67%	M 33% 64%	<b>F</b> 25% 75%	28% 72%	<b>35-49</b> 35% 64%	<b>50-64</b> 34% 64%	21% 77%	37% 60%	<b>SO</b> 24% 76%	MW 31% 67%	28% 70%	31% 68%	Black/Afr Amer 22% 76%	Latino 34% 66%	21% 79%	Less than Bachelors' 28% 70%	Bachelors'+ 30% 69%	31% 68%	29% 71%	26% 71%	18% 81%	\$100K 34% 65%	38% 60%	32% 67%	28% 71%	30% 69%	Rep         Oth           32%         27%           67%         71%
	29%	Yes 19%	No 31%	<b>M</b> 33%	<b>F</b> 25%	28%	<b>35-49</b> 35%	<b>50-64</b> 34%	21%	37%	<b>SO</b> 24%	MW 31%	28%	31%	Black/Afr Amer 22%	Latino 34%	21%	Less than Bachelors' 28%	Bachelors'+	31%	29%	26%	18%	<b>\$100K</b>	38%	32%	28%	30%	Rep Oth 32% 27%
No Don't know/Refused	29% 70% 1%	Yes 19% 81% 0%	No 31% 67% 1%	M 33% 64% 2%	F 25% 75% 0%	28% 72% 0%	35-49 35% 64% 1%	50-64 34% 64% 2%	21% 77% 2%	37% 60% 3%	<b>SO</b> 24% 76%	MW 31% 67%	28% 70%	31% 68%	Black/Afr Amer 22% 76%	Latino 34% 66%	21% 79%	Less than Bachelors' 28% 70%	Bachelors'+ 30% 69%	31% 68%	29% 71%	26% 71%	18% 81%	\$100K 34% 65%	38% 60%	32% 67%	28% 71%	30% 69%	Rep         Oth           32%         27%           67%         71%
No	29% 70% 1%	Yes 19% 81% 0%	No 31% 67% 1%	M 33% 64% 2% like la	F 25% 75% 0%	28% 72% 0%	35-49 35% 64% 1% sekeepin	50-64 34% 64% 2%	21% 77% 2%	37% 60% 3%	\$0 24% 76% 0%	MW 31% 67% 2%	28% 70%	31% 68%	Black/Afr Amer 22% 76% 2%	Latino 34% 66% 0%	21% 79%	Less than Bachelors' 28% 70% 2%	Bachelors'+ 30% 69% 1%	31% 68%	29% 71% 0%	26% 71%	18% 81%	\$100K 34% 65% 1%	38% 60% 2%	32% 67% 1%	28% 71% 1%	30% 69% 0%	Rep         Oth           32%         27%           67%         71%           1%         2%
No Don't know/Refused	29% 70% 1%	Yes 19% 81% 0%	No 31% 67% 1%	M 33% 64% 2% like la	F 25% 75% 0%	28% 72% 0%	35-49 35% 64% 1%	50-64 34% 64% 2%	21% 77% 2%	37% 60% 3%	\$0 24% 76% 0%	MW 31% 67%	28% 70%	31% 68%	Black/Afr Amer 22% 76% 2% Ethnic	Latino 34% 66% 0%	21% 79%	Less than Bachelors' 28% 70% 2%	Bachelors'+ 30% 69%	31% 68%	29% 71%	26% 71%	18% 81%	\$100K 34% 65% 1%	38% 60% 2%	32% 67%	28% 71% 1%	30% 69% 0%	Rep Oth 32% 27% 67% 71% 1% 2% Party
No Don't know/Refused	29% 70% 1% aid in cas	Yes 19% 81% 0% h for se Cash	No 31% 67% 1% rvices	M 33% 64% 2% like lai	F 25% 75% 0%	28% 72% 0% ing, hous	35-49 35% 64% 1% sekeepin	50-64 34% 64% 2% ag, or hore	21% 77% 2% me rep	37% 60% 3% airs?	SO 24% 76% 0%	MW 31% 67% 2%	28% 70% 1%	31% 68% 1%	### Black/Afr Amer	Latino 34% 66% 0%	21% 79% 0%	Less than Bachelors' 28% 70% 2% Educ	Bachelors'+ 30% 69% 1%	31% 68% 1%	29% 71% 0% Area	26% 71% 4%	18% 81% 1%	\$100K 34% 65% 1% Income	38% 60% 2%	32% 67% 1% Child	28% 71% 1% in HH	30% 69% 0%	Rep         Oth           32%         27%           67%         71%           1%         2%    Party  Ind A
No Don't know/Refused Q25. In the past 30 days, have you p	29% 70% 1% aaid in cas	Yes 19% 81% 0% h for se Cash	No 31% 67% 1% rvices	M 33% 64% 2% like lai Gei	F 25% 75% 0% omdscapinder F	28% 72% 0% ing, hous	35-49 35% 64% 1% sekeepin Ag 35-49	50-64 34% 64% 2% eg, or hore	21% 77% 2% me rep	37% 60% 3% airs?	SO 24% 76% 0% Reg	MW 31% 67% 2% Sion MW	28% 70% 1% WE	31% 68% 1% White	Black/Afr Amer 22% 76% 2% Ethnic Black/Afr Amer	Latino 34% 66% 0% ity Latino	21% 79% 0% Other	Less than Bachelors' 28% 70% 2%  Educ Less than Bachelors'	Bachelors'+	31% 68% 1% Rural	29% 71% 0% Area	26% 71% 4% Urban	18% 81% 1% <\$50K	\$100K 34% 65% 1% Income \$50K- \$100K	38% 60% 2% \$100K+	32% 67% 1% Child	28% 71% 1% in HH	30% 69% 0% Dem	Rep         Oth           32%         27%           67%         71%           1%         2%    Party  Rep Oth
No Don't know/Refused	29% 70% 1% axid in cas Total 20%	Yes 19% 81% 0% h for se Cash Yes 11%	No 31% 67% 1% rvices nless No 22%	M 33% 64% 2% like lai Gei	F 25% 75% 0% omdscapinder F 21%	28% 72% 0% ing, hous 18-34 10%	35-49 35% 64% 1% sekeepin Ag 35-49 17%	50-64 34% 64% 2% eg, or house 50-64 24%	21% 77% 2% me rep 65+ 26%	37% 60% 3% airs? NE 24%	SO 24% 76% 0% Reg SO 20%	MW 31% 67% 2% sion MW 17%	28% 70% 1% <b>WE</b> 19%	31% 68% 1% White 21%	Black/Afr Amer 22% 76% 2% Ethnic Black/Afr Amer 16%	Latino 34% 66% 0% ity  Latino 13%	21% 79% 0% Other 20%	Less than Bachelors' 28% 70% 2%  Educ Less than Bachelors' 17%	Bachelors'+ 30% 69% 1%  cation  Bachelors'+ 25%	31% 68% 1% Rural 21%	29% 71% 0% Area Suburban 19%	26% 71% 4% Urban 19%	18% 81% 1% -<\$50K 14%	\$100K 34% 65% 1% Income \$50K- \$100K	38% 60% 2% \$100K+ 28%	32% 67% 1% Child Yes 20%	28% 71% 1% in HH No 20%	30% 69% 0% Dem 23%	Rep         Oth           32%         27%           67%         71%           1%         2%    Party  Ind / Rep Oth 19% 21%
No Don't know/Refused Q25. In the past 30 days, have you p	29% 70% 1% aaid in cas	Yes 19% 81% 0% h for se Cash	No 31% 67% 1% rvices	M 33% 64% 2% like lai Gei	F 25% 75% 0% omdscapinder F	28% 72% 0% ing, hous	35-49 35% 64% 1% sekeepin Ag 35-49	50-64 34% 64% 2% eg, or hore	21% 77% 2% me rep	37% 60% 3% airs?	SO 24% 76% 0% Reg	MW 31% 67% 2% Sion MW	28% 70% 1% WE	31% 68% 1% White	Black/Afr Amer 22% 76% 2% Ethnic Black/Afr Amer	Latino 34% 66% 0% ity Latino	21% 79% 0% Other	Less than Bachelors' 28% 70% 2%  Educ Less than Bachelors'	Bachelors'+	31% 68% 1% Rural	29% 71% 0% Area	26% 71% 4% Urban	18% 81% 1% <\$50K	\$100K 34% 65% 1% Income \$50K- \$100K	38% 60% 2% \$100K+	32% 67% 1% Child	28% 71% 1% in HH	30% 69% 0% Dem	Rep         Oth           32%         27%           67%         71%           1%         2%    Party  Rep Oth

		Cas	nless	Ge	nder		Ag	e			Res	gion			Ethnic	ity		Educ	cation		Area			Income	!	Child	in HH	-	Party	
							Τ								Black/Afr	ĺ		Less than						\$50K-					iΤ	Ind
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No		Rep	Ot
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%		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%	19
Q27. [Asked in Wave 1, N=1,022] Do	you keep	or sto	e cash	in a pl	ace oth	ner than i	in your w	allet or p	urse, a	bank a	ccoun	it or cre	dit uni	on accou	nt?					1		l		1	I	ш				_
		Cas	nless	Ge	nder		Ag	e			Re	gion			Ethnic	ity		Edu	cation		Area			Income		Child	l in HH		Party	
															Black/Afr			Less than						\$50K-					1	Inc
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	Ot
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%	49
Q28. [Asked in Wave 1, N=1,022] Do	vou and v	our ho	useho	ld have	a mon	thly hud	get eithe	er written	onvo	ur com	nuter	or thro	ıgh an	ann that	vou use to ke	n track of	vour inc	ome and eynen	5057											_
~==: p.ca.ca 11470 2, 11-2,022] DU	, , , a and )		nless		nder	, Duu	Ag		, on ye	3. 5011	•	gion	.g uii	pp, that	Ethnic	-	,		cation		Area			Income	!	Child	l in HH		Party	_
			<u> </u>				T				<u> </u>				Black/Afr			Less than	T		1			\$50K-				$\overline{}$	<u> </u>	Inc
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	Ot
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%	640
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%
OOO factord in Wood 4 Not 0001 Hou		d:66:	14:-:44							ļ										ļ		ļ .				ш	ш		ш	—
Q29. [Asked in Wave 1, N=1,022] Hov	w easy or		it is it i		nder	ess casn	wnen yo		<u> </u>		Res	gion			Ethnic	itv		Educ	cation		Area			Income		Child	l in HH		Party	
	1										1,				Black/Afr			Less than	1		1			\$50K-				$\neg$	·,	Ind
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	Ot
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%	539
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%	330
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%	869
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%	99
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%	129
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] Wh	ere do vo	u mosi	often	ohtain	or acce	ess cash	?																			ш				
<b></b>	1		nless		nder	1	Ag	e			Res	gion			Ethnic	ity		Edu	cation		Area			Income	!	Child	in HH		Party	
															Black/Afr			Less than						\$50K-						Ind
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	Otl
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%	449
In person at a bank or credit union	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%	200
(teller or drive-thru)	2170	1370	2470	23%	2070	1370	1370	2370	3370	1970	1070	3170	2070	2270	2770	1470	1970	2470	1070	2570	2070	1470	2070	1970	1970	370	2070	1070	3070	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%	81
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%	69
ATM in another place (such as a	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%	60
	1 0.0		4%	3%																										
lobby, office, or sidewalk)	E0/				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
From family or friends	5%	11%				10/	10/	00/	00/	00/	00/	00/	20/	00/	00/	20/	00/	10/	00/	00/	10/	00/	10/	10/	00/	10/	007	00/	10/	
From family or friends 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%	10
From family or friends						1% 13% 3%	1% 9% 1%	0% 4% 2%	0% 3% 3%	0% 6% 4%	0% 8% 2%	0% 6% 3%	2% 9% 3%	0% 6% 1%	0% 7% 4%	3% 9% 6%	0% 10% 4%	1% 9% 4%	0% 5% 2%	0% 6% 3%	1% 8% 3%	0% 8% 4%	1% 8% 4%	1% 8% 2%	0% 7% 1%	1% 6% 2%	0% 8% 3%	0% 5% 1%	1% 6% 3%	9

#### 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 Ethnicity Education Area Child in HH Region Income Party Black/Afr Less than \$50K-Ind NE so MW WE \$100K Total Yes Nο м 18-34 35-49 50-64 65+ White Amer Latino Other Bachelors' Bachelors'+ Rural Suburban Urhan <\$50k \$100K+ Yes Nο Rep Oth Dem 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% 4% 14% 13% 15% 14% 15% 16% 12% 13% 16% 12% 11% 12% 19% 13% 12% 16% 12% 13% 9% 12% Don't know/Refused 1% 1% 1% 1% 2% 3% 1% 2% 2% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 2% 1% 0% 0% 1% 1% 2% 1% Q2. Many stores or businesses do not accept cash anymore Cashless Ethnicity Education Child in HH Gender Age Area Income Party Region Black/Afr Less than \$50K-Ind. Total Yes 18-34 35-49 50-64 65+ NE SO MW WE White Latino Other Bachelors' Bachelors'+ Rural Suburban Urban <\$50K \$100K \$100K+ Yes No Dem Rep Oth No Amer 25% 28% 30% 27% 32% 34% 28% 26% 29% 35% 29% 29% 22% 30% 37% 30% 30% 29% 29% 32% 28% 28% 33% 33% 28% 30% 28% 30% Yes 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 Region Ethnicity Education Area Income Child in HH Party Black/Afr Less than \$50K-Ind. Total 18-34 35-49 50-64 65+ NE SO MW WE White Amer Latino Other Bachelors' Bachelors'+ Rural Suburban Urban <\$50K \$100K \$100K+ Yes No Oth Yes No Dem Rep Yes 38% 53% 33% 34% 43% 46% 34% 36% 35% 35% 43% 30% 38% 32% 45% 36% 50% 38% 30% 39% 38% 36% 40% 51% 43% 32% 38% 42% 33% 42% 56% 61% 47% 66% 66% 57% 53% 66% 64% 64% 64% 69% 61% 67% 48% 57% 55% 58% 68% 61% 63% 58% 49% 62% 69% 61% 61% 64% 67% 59% Don't know/Refused 1% 1% 0% 1% 1% 0% 0% 1% 1% 0% 1% 1% 1% 0% 1% 1% 0% 0% 0% 0% 0% 1% 0% 0% 1% 1% 0% 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 Rlack/Afr \$50K-Ind / Less than NE SO MW WE \$100K Total Yes No 18-34 35-49 50-64 65+ White Amer Latino Other Bachelors' Bachelors'+ Rural Suburban Urban <\$50k \$100K+ Yes No Dem Rep Oth Yes 67% 60% 58% 67% 51% 70% 66% 67% 64% 63% 63% 59% 66% 53% 59% 69% 64% 65% 68% 60% 63% 64% 59% 61% 62% 53% 66% 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% 0% 1% 0% 1% 0% 1% 1% 1% 1% 1% 0% 1% 0% 1% 1% 0% 0% 1% 1% 0% 0% 1% 1% 1% 0% 1% 1% 1% 1% 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 Black/Afr \$50K-Less than Ind. 18-34 35-49 50-64 65+ NE SO MW WE Latino Other Bachelors' Bachelors'+ Rural Suburban Urban <\$50K \$100K \$100K+ Yes No Dem Oth Yes No Amer Rep Yes 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% 39% 15% 47% 44% 35% 57% 44% 37% 39% 44% 37% 41% 38% 47% 35% 33% 39% 40% 32% 35% 33% 39% 41% 41% 40% 36% 36% 35% 45% 40% 0% 1% 1% 1% 1% 1% 0% 0% 1% 1% 0% Don't know/Refused 1% 1% 1% 1% 2% 1% 1% 1% 1% 2% 1% 1% 1% 1% 1% 2% 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 Child in HH Gender Age Region Area Black/Afr \$50K-Less than Ind. 35-49 NE so MW WE Latino Other \$100K \$100K+ Oth Total Yes No 18-34 50-64 65+ White Amer Bachelors' Bachelors'+ Rural Suburban Urban <\$50K Yes No Dem Rep Strongly agree 14% 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% 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% 42% 33% 40% 43% 49% 42% 45% Total Agree 44% 49% 42% 44% 43% 50% 47% 46% 45% 41% 40% 49% 53% 44% 44% 42% 45% 45% 42% 45% 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% 33% 28% 24% 29% 28% 29% 25% 27% 29% 29% 29% 27% 27% 29% 32% 28% 22% 29% 31% 28% 25% 29% 27% 26% 28% 28% 26% 31% 29% Strongly disagree 26% 54% 60% 56% 53% 52% 46% 53% 52% 49% 49% 54% 52% 50% 51% 55% 55% 43% 51% 54% 53% 52% 55% Total Disagree 49% 53% 52% 51% 54% 51% 51% 49% 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	concerne	ed are v	ou tha	t if pec	ple an	d busine	sses use	cash les	s ofter	, the e	ntire ca	sh pavi	ment s	ystem co	uld be disrupt	ed? Are ve	ou verv c	oncerned. some	ewhat concerne	d, not ve	ry concerned.	or not at a	all concer	ned?					
		Cash			nder		Age					ion			Ethnic				cation	ĺ	Area			Income		Child	in HH		Party
												ĺ			Black/Afr			Less than						\$50K-					Inc
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep Of
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%		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.	stoppe	d usin	g pape	r and c	oin curre	ncy - bed	coming a	fully c	ashles	s socie	ty - to w	hat ex	tent do y	ou support or	oppose th	at chang	e?											
			less	-	nder		Age				Reg	-			Ethnic	• • • • • • • • • • • • • • • • • • • •			cation		Area			Income		Child	in HH		Party
							Ī								Black/Afr			Less than						\$50K-					Inc
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep O
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% 39
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% 99
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% 39
Q9. [Asked in all 3 waves, N=5,570] V	/hen, if e	ver, do	you th	ink tha	t the U	nited Sta	ites woul	d stop u	sing pa	per an	d coin (	currenc	y?		•			•	•										•
		Cash	less	Ger	nder		Age	е			Reg	gion			Ethnic	ity		Educ	cation		Area			Income	!	Child	in HH		Party
															Black/Afr	-		Less than						\$50K-					Inc
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep Of
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% 79
In 6 to 10 years	17%	19%	17%	14%	19%	21%			_			_									070			1			_		
												14%	16%	15%	24%	17%	20%	18%	1.4%	17%	17%	16%	18%	16%	16%	20%	15%	16%	17%   15
In more than 10 years	1						16%	16%	24%	16%	19%	14%	16%	15%	24%	17%	20%	18%	14% 37%	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	33% 38%	40% 28%	31% 40%	38% 39%	28% 36%	39% 31%	36% 34%	29% 41%	24% 45%	30% 41%	33% 36%	31% 39%	34% 36%	34% 40%	25% 35%	36% 34%	29% 33%	30% 37%	37% 38%	31% 39%	34% 38%	33% 37%	28% 37%	34% 36%	36% 38%	34% 34%	32% 39%	33% 38%	29% 35 42% 37
•	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 Don't Know/Refused	33% 38% 7%	40% 28% 5%	31% 40% 7%	38% 39% 4%	28% 36% 9%	39% 31% 3%	36% 34% 6%	29% 41% 8%	24% 45% 11%	30% 41% 9%	33% 36% 5%	31% 39% 8%	34% 36% 6%	34% 40% 7%	25% 35% 6%	36% 34% 4%	29% 33% 9%	30% 37% 6%	37% 38% 7%	31% 39% 7%	34% 38% 7%	33% 37% 7%	28% 37% 7%	34% 36% 7%	36% 38% 6%	34% 34% 5%	32% 39% 7%	33% 38% 8%	29% 35 42% 37 6% 69
Never Don't Know/Refused Q10. [Asked in all 3 waves, N=5,570]	33% 38% 7% Supporte	40% 28% 5% ers of th	31% 40% 7%	38% 39% 4% ecomi	28% 36% 9% ng a ca	39% 31% 3% shless s	36% 34% 6% ociety wo	29% 41% 8% ould say	24% 45% 11% it woul	30% 41% 9% d be me	33% 36% 5% ore cor	31% 39% 8% avenien	34% 36% 6% t, your	34% 40% 7% money w	25% 35% 6% vould be safer	36% 34% 4% and easie	29% 33% 9% r to mana	30% 37% 6% age, it would les	37% 38% 7% sen fraud, drive	31% 39% 7% down cr	34% 38% 7% ime and be hel	33% 37% 7% Ipful for b	28% 37% 7% usinesse	34% 36% 7% s. Oppone	36% 38% 6% ents of the	34% 34% 5% US bec	32% 39% 7% coming	33% 38% 8% a cashle	29% 35 42% 37 6% 69 ss society
Never Don't Know/Refused Q10. [Asked in all 3 waves, N=5,570] say it would make life very difficult if	33% 38% 7% Supporte	40% 28% 5% ers of th	31% 40% 7%	38% 39% 4% ecomi	28% 36% 9% ng a ca	39% 31% 3% shless s	36% 34% 6% ociety wo	29% 41% 8% ould say	24% 45% 11% it woul	30% 41% 9% d be me	33% 36% 5% ore cor	31% 39% 8% avenien	34% 36% 6% t, your	34% 40% 7% money w	25% 35% 6% vould be safer	36% 34% 4% and easie	29% 33% 9% r to mana	30% 37% 6% age, it would les	37% 38% 7% sen fraud, drive	31% 39% 7% down cr	34% 38% 7% ime and be hel	33% 37% 7% Ipful for b	28% 37% 7% usinesse	34% 36% 7% s. Oppone	36% 38% 6% ents of the	34% 34% 5% US bec	32% 39% 7% coming	33% 38% 8% a cashle	29% 35 42% 37 6% 69 ss society
Never Don't Know/Refused Q10. [Asked in all 3 waves, N=5,570]	33% 38% 7% Supporte	40% 28% 5% ers of the	31% 40% 7% ne US to	38% 39% 4% ecomi	28% 36% 9% ng a ca	39% 31% 3% shless s	36% 34% 6% ociety wo	29% 41% 8% ould say elations	24% 45% 11% it woul	30% 41% 9% d be me	33% 36% 5% ore cor	31% 39% 8% evenien	34% 36% 6% t, your	34% 40% 7% money w	25% 35% 6% vould be safer	36% 34% 4% and easie	29% 33% 9% r to mana	30% 37% 6% age, it would les	37% 38% 7% sen fraud, drive	31% 39% 7% down cr	34% 38% 7% ime and be hel	33% 37% 7% Ipful for b	28% 37% 7% usinesse	34% 36% 7% s. Oppone	36% 38% 6% ents of the l	34% 34% 5% US bec	32% 39% 7% coming ociety y	33% 38% 8% a cashle	29% 35 42% 37 6% 69 ss society to agree
Never Don't Know/Refused Q10. [Asked in all 3 waves, N=5,570] say it would make life very difficult if	33% 38% 7% Supporte	40% 28% 5% ers of th	31% 40% 7% ne US to	38% 39% 4% ecomi	28% 36% 9% ng a ca	39% 31% 3% shless s	36% 34% 6% ociety wo	29% 41% 8% ould say elations	24% 45% 11% it woul	30% 41% 9% d be me	33% 36% 5% ore cor	31% 39% 8% avenien	34% 36% 6% t, your	34% 40% 7% money w	25% 35% 6% rould be safer e, it would be a	36% 34% 4% and easie	29% 33% 9% r to mana	30% 37% 6% age, it would les	37% 38% 7% sen fraud, drive	31% 39% 7% down cr	34% 38% 7% ime and be hel	33% 37% 7% Ipful for b	28% 37% 7% usinesse	34% 36% 7% s. Oppone US becom	36% 38% 6% ents of the l	34% 34% 5% US bec	32% 39% 7% coming	33% 38% 8% a cashle	29% 35 42% 37 6% 69 ss society to agree
Never Don't Know/Refused  Q10. [Asked in all 3 waves, N=5,570] say it would make life very difficult if more with	33% 38% 7% Supporte	40% 28% 5% ers of the	31% 40% 7% ne US to	38% 39% 4% ecomi	28% 36% 9% ng a ca	39% 31% 3% shless s	36% 34% 6% ociety wo	29% 41% 8% ould say elations	24% 45% 11% it woul	30% 41% 9% d be me	33% 36% 5% ore cor	31% 39% 8% evenien	34% 36% 6% t, your	34% 40% 7% money w	25% 35% 6% vould be safer	36% 34% 4% and easie	29% 33% 9% r to mana	30% 37% 6% age, it would les	37% 38% 7% sen fraud, drive	31% 39% 7% down cr	34% 38% 7% ime and be hel	33% 37% 7% Ipful for b	28% 37% 7% usinesse	34% 36% 7% s. Oppone	36% 38% 6% ents of the l	34% 34% 5% US bec	32% 39% 7% coming ociety y	33% 38% 8% a cashle	29% 35 42% 37 6% 69 ss society to agree
Never Don't Know/Refused Q10. [Asked in all 3 waves, N=5,570] say it would make life very difficult if	33% 38% 7% Supporte	40% 28% 5% ers of thessible	31% 40% 7% The US to for tho	38% 39% 4% Decomi se that	28% 36% 9% ng a ca t do not	39% 31% 3% shless so t have a b	36% 34% 6% occiety wo	29% 41% 8% ould say elations	24% 45% 11% it woul hip, it v	30% 41% 9% d be mo	33% 36% 5% ore corncrease	31% 39% 8% ovenien e the ris	34% 36% 6% t, your k of cy	34% 40% 7% money w	25% 35% 6% vould be safer it would be a  Ethnic Black/Afr	36% 34% 4% and easie threat to	29% 33% 9% r to mana individua	30% 37% 6% age, it would les al privacy and co	37% 38% 7% sen fraud, drive	31% 39% 7% e down cri	34% 38% 7% ime and be heleverspending. Area	33% 37% 7% lpful for b On the iss	28% 37% 7% usinesse sue of the	34% 36% 7% s. Oppone US becor	36% 38% 6% ents of the ming a cash	34% 34% 5% US beconless so	32% 39% 7% coming ociety y	33% 38% 8% a cashle	29% 35 42% 37 6% 66 ss society to agree Party
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Never Don't Know/Refused  Q10. [Asked in all 3 waves, N=5,570] say it would make life very difficult if more with  Supporters of the US becoming a cashless society Doponents of the US becoming a cashless society Don't Know/Refused  Q11. [Asked in Waves 2 and 3, N=4,5]  Very important Somewhat important  Total Important	33% 38% 7% Supporter not impo  Total 10% 83% 6%  Total 73% 21% 94%	40% 28% 5% ers of the sessible  Cash Yes 28% 63% 9% mportac Cash Yes 60% 29% 89%	31% 40% 7% le USE for tho 88% 5% sunt is it less No 76% 19% 95%	38% 39% 4% 4% 4% Ecomi se that Ger M 12% 6% 67 4for the Ger M 71% 22% 93%	28% 36% 9% ng a ca a t do not nder  F 9% 84% 7% b U.S. to nder  F 75% 20% 95%	39% 31% 3% shless sit have a b 18-34 12% 4% 4% 18-34 71% 24% 95%	36% 34% 6% cociety wo sanking re Ag 35-49 12% 82% 6% ash availa Ag 71% 22% 93%	29% 41% 8% which says the says	24% 45% 11% it woul hip, it v 65+ 84% 88% 845- 71% 21% 92%	30% 41% 9% d be m vould ir NE 85% 7% nationa NE 72% 21%	33% 36% 5% 5% 5% 82% 82% 6% 12% 82% 6% 12% 82% 6% 95%	31% 39% 8% 8% 8% 8% 9% 100 100 100 100 100 100 100 100 100 10	34% 36% 6% WE 10% 84% 6% wE 11% 22% 93%	34% 40% 7% money whererime 8% 86% 6% trould d White 72% 21% 93%	25% 35% 6% 6% rould be safer e, it would be a Ethnic Black/Afr Amer 14% 77% 9% isrupt electro Ethnic Black/Afr Amer 77% 20% 97%	36% 34% 4% and easie a threat to ity  Latino 14% 80% 6% nic payme ity  Latino 74% 21% 95%	29% 33% 9% r to manaindividua  Other 13% 78% 9%  other 66% 23% 89%	30% 37% 6% 6% age, it would les al privacy and critical less than Bachelors' 11% 82% 7% Educ Less than Bachelors' 119% 94%	37% 38% 7% sen fraud, drive ould lead to con cation  Bachelors'+ 9% 85% 5% cation  Bachelors'+ 68% 24% 92%	31% 39% 7% e down crissumers c Rural 8% 85% 7% Rural 77% 17% 94%	34% 38% 7%  Ime and be heleverspending.  Area  Suburban 11%  84% 5%  Area  Suburban 72% 22% 94%	33% 37% 7% Pupful for b On the is: Urban 11% 80% 8%	28% 37% 7% usinesse sue of the <\$50K 13% 79% 8% -<\$50K 20% 93%	34% 36% 7% s. Oppone US becor Income \$50K- \$100K 8% 6% Income \$50K- \$100K 20% 95%	36% 38% 6% ents of the lining a cash \$100K+ 10% 85% 5% \$100K+ 70% 22% 92%	34% 34% 5% US becomess si Child Yes 11% 82% 6% Child Yes 73% 20% 93%	32% 39% 7%	33% 8% 8% a cashle ou tend Dem 12% 83% 5% Dem 68% 24% 92%	29% 35 42% 37 6% 66  25
Never Don't Know/Refused  Q10. [Asked in all 3 waves, N=5,570] say it would make life very difficult if more with  Supporters of the US becoming a cashless society Opponents of the US becoming a cashless society Don't Know/Refused  Q11. [Asked in Waves 2 and 3, N=4,5]  Very important Somewhat important  Total Important Somewhat unimportant	33% 38% 7% Supporte not impo  Total 10% 83% 6%  Total 73% 21% 94% 3%	40% 28% 5% ers of the sessible  Cash Yes 28% 63% 9% mporta Cash Yes 60% 29% 89% 6%	31% 40% 7% le USE for tho 88% 5% sho 19% 95% 2%	38% 39% 4% 4% Ecomi se that 12% 82% 6% For the Ger M 71% 22% 93% 4%	28% 36% 9% ng a ca t do not  ref 84% 7% 84% 7% 20% 95% 20%	39% 31% 3% 31% 3% shless s have a b 18-34 12% 4% 4% 18-34 71% 24% 95% 3%	36% 34% 6% ociety wo anking re  35-49 12% 82% 6% 35-49 22% 93% 4%	29% 41% 8% 100 100 100 100 100 100 100 100 100 10	24% 45% 11% it woul hip, it v 65+ 84% 84% 85- 21% 21% 92% 3%	30% 41% 9% d be mi vould ir NE 8% 7% aationa NE 72% 21% 93% 3%	33% 36% 5% 5% 57 57 67 68 82% 6% 68 68 68 68 75% 20% 95% 2%	31% 39% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8%	34% 36% 6% t, your k of cy  WE 10% 84% 6%  ats tha  WE 71% 22% 93% 3%	34% 40% 7% money white 8% 86% 6% t could d  White 72% 93% 3%	25% 35% 6% 35% 6%  rould be safer e, it would be a  Ethnic Black/Afr Amer 14% 77% 9%  isrupt electro Ethnic Black/Afr Amer 20% 97% 22%	36% 34% 4% and easie threat to ity  Latino 14% 80% 6% mic payme ity  Latino 74% 21% 95% 2%	29% 33% 9% r to manaindividua  Other 13% 78% 9% ents?  Other 66% 23% 89% 5%	30% 37% 6%  age, it would less al privacy and critical privacy and criti	37% 38% 7% 38% 7% sen fraud, drive ould lead to con ation  Bachelors'+ 9% 85% 5% 5% cation  Bachelors'+ 68% 24% 92% 4%	31% 39% 7% 7% e down crissumers c  Rural 8% 85% 7% Rural 17% 179% 94% 2%	34% 38% 7%  Ime and be heleverspending.  Area  Suburban 11% 84% 5%  Area  Suburban 72% 94% 3%	33% 37% 7% 7%  Urban 11% 80% 8%  Urban 23% 93% 3%	28% 37% 7%  usinesse sue of the  <\$50K 13% 79% 8%  <\$50K 20% 93% 3%	34% 36% 7% s. Oppone US becor Income \$50K- \$100K 8% 6% 6% Income \$50K- \$20% 95% 2%	36% 38% 6% ents of the enting a cash \$100K+ 10% 85% 5% \$100K+ 700K- 22% 92% 4%	34% 34% 5% 5% Child Yes 11% 6% Child Yes 20% 93% 3%	32% 39% 7%	33% 8% 8% Dem 12% 83% 5%	29% 35 42% 37 6% 66 24 25 26 25 26 26 26 27 28 26 28 26 28 26 28 26 28 27 28 2
Never Don't Know/Refused  Q10. [Asked in all 3 waves, N=5,570] say it would make life very difficult if more with  Supporters of the US becoming a cashless society Opponents of the US becoming a cashless society Don't Know/Refused  Q11. [Asked in Waves 2 and 3, N=4,5i  Very important  Total Important Somewhat important Somewhat unimportant Very unimportant Very unimportant	33% 38% 7% Supportenot impo  Total 10% 83% 6%  Total 73% 21% 94% 3% 2%	40% 28% 5% ers of the same of	31% 40% 7% 40% 7%  Re US t for tho slless No 7% 88% 5% No 19% 95% 2% 1%	38% 39% 4% 4% ecomi se that 12% 82% 6% 171% 22% 93% 4% 2%	28% 36% 9% ng a ca t do not  der  9% 84% 7% 20% 95% 20% 1%	39% 31% 3% shless schave at 18-34 12% 83% 4% 0 keep ca 18-34 71% 24% 95% 3% 196	36% 34% 6% ociety wo anking re Ag 35-49 12% 82% 6% 35-49 71% 22% 4% 4% 2%	29% 41% 8% wild say elations:  e  50-64 9% 84% 7% wild be in c e  50-64 16% 59% 2% 2% 2%	24% 45% 11% 1t would hip, it v  65+ 8% 8% 8% 21% 65+ 21% 92% 3% 2%	30% 41% 9% d be mi vould in NE 85% 7% aationa NE 21% 93% 33% 29%	33% 36% 5% ore correctors 12% 82% 6% 1 securi Reg SO 20% 95% 22% 14%	31% 39% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8%	34% 36% 6%  t, your k of cy  WE 10% 84% 6%  we 22% 93% 3% 2%	34% 40% 7% money white 8% 86% 6% it could d  White 72% 21% 93% 3% 2%	25% 35% 6% 35% 6%  rould be safer 2, it would be a  Ethnic Black/Afr Amer 14% 77% 9% isrupt electro Ethnic Black/Afr Amer 77% 20% 97% 2% 1%	36% 34% 4% and easie threat to ity  Latino 14% 80% 6% nic payme ity  Latino 74% 21% 95% 2% 2%	29% 33% 9% r to mana individua  Other 13% 78% 9% ents?  Other 66% 23% 89% 5% 2%	30% 37% 6%  age, it would less al privacy and collection in the second i	37% 38% 7% sen fraud, drive ould lead to con ation Bachelors'+ 9% 85% 5%  cation Bachelors'+ 68% 24% 22%	31% 39% 7% 8e down crissumers c Rural 8% 85% 7% Rural 17% 94% 2% 1%	34% 38% 7% ime and be hel overspending.  Area  Suburban 11% 84% 5%  Area  Suburban 72% 94% 3% 2%	33% 37% 7% Pupful for b On the is: Urban 11% 80% 8% Urban 70% 23% 23% 23% 336 296	28% 37% 7%  usinesse sue of the  <\$50K 13% 79% 8%  <\$50K 23% 33% 22%	34% 36% 7% s. Oppone US becor Income \$50K- \$100K 8% 6% 6% Income \$50K- \$100K 75% 20% 2% 2%	36% 38% 6% ents of the thing a cast \$100K+ 10% 85% 5% \$100K+ 70% 92% 4% 2%	34% 34% 5% US becomes so child Yes 11% 6% Child Yes 20% 93% 3% 2%	32% 39% 7% 7% in HH No 10% 84% 6% 11 HH No 21% 93% 3% 1%	33% 8% 8% Dem 12% 5% Dem 68% 24% 92%	29% 35 42% 37 6% 66  SSS SOCIETY  REP OI 88% 84 5% 56  Party  Rep OI 80% 74 16% 21 96% 955 2% 26 2% 26
Never Don't Know/Refused  Q10. [Asked in all 3 waves, N=5,570] say it would make life very difficult if more with  Supporters of the US becoming a cashless society Opponents of the US becoming a cashless society Don't Know/Refused  Q11. [Asked in Waves 2 and 3, N=4,5]  Very important Somewhat important  Total Important Somewhat unimportant	33% 38% 7% Supporte not impo  Total 10% 83% 6%  Total 73% 21% 94% 3%	40% 28% 5% ers of the sessible  Cash Yes 28% 63% 9% mporta Cash Yes 60% 29% 89% 6%	31% 40% 7% le USE for tho 88% 5% sho 19% 95% 2%	38% 39% 4% 4% Ecomi se that 12% 82% 6% For the Ger M 71% 22% 93% 4%	28% 36% 9% ng a ca t do not  ref 84% 7% 84% 7% 20% 95% 20%	39% 31% 3% 31% 3% shless s have a b 18-34 12% 4% 4% 18-34 71% 24% 95% 3%	36% 34% 6% ociety wo anking re  35-49 12% 82% 6% 35-49 22% 93% 4%	29% 41% 8% 100 100 100 100 100 100 100 100 100 10	24% 45% 11% it woul hip, it v 65+ 84% 84% 85- 21% 21% 92% 3%	30% 41% 9% d be mi vould ir NE 8% 7% aationa NE 72% 21% 93% 3%	33% 36% 5% 5% 57 57 67 68 82% 6% 68 68 68 68 75% 20% 95% 2%	31% 39% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8%	34% 36% 6% t, your k of cy  WE 10% 84% 6%  ats tha  WE 71% 22% 93% 3%	34% 40% 7% money white 8% 86% 6% t could d  White 72% 93% 3%	25% 35% 6% 35% 6%  rould be safer e, it would be a  Ethnic Black/Afr Amer 14% 77% 9%  isrupt electro Ethnic Black/Afr Amer 20% 97% 22%	36% 34% 4% and easie threat to ity  Latino 14% 80% 6% mic payme ity  Latino 74% 21% 95% 2%	29% 33% 9% r to manaindividua  Other 13% 78% 9% ents?  Other 66% 23% 89% 5%	30% 37% 6%  age, it would less al privacy and critical privacy and criti	37% 38% 7% 38% 7% sen fraud, drive ould lead to con ation  Bachelors'+ 9% 85% 5% 5% cation  Bachelors'+ 68% 24% 92% 4%	31% 39% 7% 7% e down crissumers c  Rural 8% 85% 7% Rural 17% 179% 94% 2%	34% 38% 7%  Ime and be heleverspending.  Area  Suburban 11% 84% 5%  Area  Suburban 72% 94% 3%	33% 37% 7% 7%  Urban 11% 80% 8%  Urban 23% 93% 3%	28% 37% 7%  usinesse sue of the  <\$50K 13% 79% 8%  <\$50K 20% 93% 3%	34% 36% 7% s. Oppone US becor Income \$50K- \$100K 8% 6% 6% Income \$50K- \$20% 95% 2%	36% 38% 6% ents of the enting a cash \$100K+ 10% 85% 5% \$100K+ 700K- 22% 92% 4%	34% 34% 5% 5% Child Yes 11% 6% Child Yes 20% 93% 3%	32% 39% 7%	33% 8% 8% Dem 12% 83% 5%	29% 35 42% 37 6% 66 24 25 26 25 26 26 26 27 28 26 28 26 28 26 28 26 28 27 28 2

Q12. [Asked in Waves 2 and 3, N=4,5	34] Shou					f size, be	•		pt cas	h as a f		• •	nt?																	
		Cas	hless	Ge	nder		Ag	е			Reg	gion			Ethnic	ity		Educ	cation		Area			Income	)	Child	in HH	ı	Party	
	Total	Yes	No	м	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	500/	400/	040/	F70/	040/	500/	F 40/	070/	500/	0.40/	500/	500/	FF0/	500/	500/	0.40/	E 40/	000/	500/	050/	550/	500/	050/	040/	F00/	F70/	000/	500/	000/	500
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%	589
Only some businesses (e.g.,																														
essential services) should be	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
required																														ĺ
No, businesses should be free to																								2.404						
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=4,5	34] Have	you ev	er enc	ounter	ed a bri	ck-and-ı	mortar bu	ısiness t	hat ref	used to	accep	t cash	for a pu	ırchase?				l.			l .									
		Cas	hless	Ge	nder		Ag	е			Reg	ion			Ethnic	ity		Educ	cation		Area			Income	)	Child	in HH		Party	
							Ι				Ì				Black/Afr			Less than						\$50K-						In
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	01
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	l a busin	ess tha	at refus	ed to a	ccept	ash, N=	1,338] W	ere you u	ınable	to pay	with ca	sh at a	restau	rant or a l	ousiness that	serves foo	d?	l.			l .									
, ,		Cas	hless	Ge	nder		Ag	e		Ė	Reg	ion			Ethnic	ity		Educ	cation		Area			Income		Child	in HH		Party	
															Black/Afr			Less than						\$50K-						In
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	01
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%	49
Q15. [Asked in Wave 3 if encountered	l a busin	ess tha	at refus	ed to a	ccept	ash, N=	1,338] W	ere you i	unable	to pay	with ca	sh at a	retail,	convenie	ence, or groce	ry store?		L			l .									
		Cas	hless	Ge	nder		Ag	e			Reg	ion			Ethnic	ity		Educ	cation		Area			Income		Child	in HH		Party	
															Black/Afr			Less than						\$50K-						Ind
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	Ot
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%	31
Q16. [Asked in Wave 3 if encountered	l a busin	ess tha	at refus	ed to a	ccept	ash, N=	1,338] W	ere you i	unable	to pay	with ca	sh at a	n ente	rtainmen	t or recreation	venue?														
•		Cas	hless	Ge	nder		Ag	e		<u> </u>	Reg	ion			Ethnic	ity		Educ	cation		Area			Income		Child	in HH		Party	
															Black/Afr			Less than						\$50K-						Inc
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	0
					+											59%	42%	52%	55%	56%	55%	48%	46%	53%	58%	58%	50%	51%	57%	54
Yes	53%	50%	54%	51%	55%	51%	62%	54%	38%	55%	49%	63%	49%	55%	51%	39%														
Yes No				51% 45%	55% 41%	51% 46%	62% 34%	54% 41%	38% 57%	39%	49% 45%	63% 34%	49%	55% 40%	47%	39%	53%	44%	40%		41%	49%	47%	44%	38%		46%	47%		-
	53%	50%	54% 42% 4%																	40%						36% 5%			40%	41

Q17. [Asked in Wave 3 if encountered	l a busin	ess th	at refus	ed to a	ccept	cash, N=	1,338] A	nd, were	you ur	able to	pay w	ith cas	h at an	other bus	siness not prev	iously me	ntioned?													
		Cas	hless	Gei	nder		Ag	e			Re	gion			Ethnic	ity		Educ	ation		Area			Income		Child	in HH		Party	
															Black/Afr			Less than						\$50K-					1	Ind/
	Total	Yes	No	M	F	18-34	35-49	50-64	65+	NE	SO	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	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%	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	1%	0%	1%	104	0%	0%	0%	1%	1%	0%	1%	1%	1%	1%	0%	0%	0%	0%	1%	0%	104	0%	0%	1%	1%	1%	0%	1%	106	1%
(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%	U%	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	d a busir	ness th	at refus	sed to a	accept	cash, N=	381] Wh	l iere did t	his occ	ur? Ple	ease de	escribe	the ty	pe of busi	ness and its lo	cation as	best you o	can.				Į								
		Cas	hless	Gei	nder		Ag	e			Re	gion			Ethnic	ity		Educ	ation		Area			Income		Child	in HH		Party	
	Total	Yes	No	м	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.,	170	270	170	1/0	270	1/0	070	070	070	070	270	070	170	170	170	070	070	170	170	070	170	070	170	170	270	070	270	070		
rent, lawn care, home repair,	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	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%
(e.g., airlines)	170	170	≥70	∠70	170	070	370	070	→70	070	J70	J 70	170	170	J 70	470	U 70	∠70	170	070	J70	070	170	1 70	∠70	170	∠ 70	U 70	1/0	U 70
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] V	Ve're a	lmost f	inished	d. The n	ext coup	le of que	estions a	sk abo	ut spec	ific pa	rts of a	propo	sed feder	al law called t	 he Paymeı	nt Choice	Act.		<u> </u>										
Q18. The Payment Choice Act of 2025	would	require	most b	ousines	sses wi	th physic	cal store	fronts to	accept	cash a	s a for	m of pa	yment	. How str	ongly do you s	upport or o	ppose th	is proposal?											_	
		Cas	hless	Gei	nder		Ag	e			Re	gion			Ethnic	ity		Educ	ation		Area			Income		Child	in HH		Party	
															Black/Afr			Less than						\$50K-					ī	Ind/
	Total	Yes	No	М	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	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%
	- /0	- /3	- /0	-/-	-70	-70	-70	-70	270	-70	-70	-/-	1 370	-70	1/0	270	- 7·0	-/0	5,0	- 70	270	270	-70	270	570	- /0	-70	-70	2.0	
											•																			

		Cas	hless	Ge	nder		Age	е			Re	gion			Ethnic	ity		Educ	ation		Area			Income	)	Child	l in HH		Party	
									1			Ī	1		Black/Afr	ĺ		Less than						\$50K-				<b>—</b>	T	li
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	
trongly 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%	5
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%	11%	9%	11%	6%	
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%	6
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%	Ť
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%	1
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%	3
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%	Ť
Jon Cknow/Helasea	270	270	270	270	270	170	170	270	270	270	270	170	270	270	170	170	070	270	270	170	170	270	270	170	170	270	270	170	170	t
220. The Payment Choice Act of 202	5 include	s an e	centio	n that	allows	husines	ses to pro	vide a d	evice t	hat con	verts (	cash in	to prep	aid cards	on premises.	nrovided t	here are	no fees, a low m	inimum denosi	t. no exn	iration, and no	collectio	n of ners	onal infor	mation.			—	1	
20. The Fayment Onoice Act of 202	Include	_	hless		nder	l	Age			liut co.		gion	to pi cp	liu curus	Ethnic	•	ilere di e		ation	t, no exp	Area	Concon	l or pers	Income		Child	l in HH	$\overline{}$	Partv	
		Ous	111033	00	luci		75	Ĭ			1.0	1			Black/Afr			Less than	I		Aicu	1		\$50K-	1	Omtu	T	+	- unty	П
	Total	Yes	No	м	F	18-34	35-49	50-64	65+	NE	so	MW	WE	White	Amer	Latino	Other	Bachelors'	Bachelors'+	Rural	Suburban	Urban	<\$50K	\$100K	\$100K+	Yes	No	Dem	Rep	1.
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%	1
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%	3:
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%	17%	16%	16%	16%	17%	15%	12%	20%	15%	18%	16%	15%	18%	17%	16%	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%	2
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%	+=
τοιαι Ομμούς	4170	3370	4370																											
• • • • • • • • • • • • • • • • • • • •	60/	E0/	60/	E0/	-				_	_		_														_	-		_	_
Don't Know/Refused Q21. [Asked in Waves 2 and 3, N=4,5	-				7% aymen	5%	5% Act of 20	7% 25 say it	9% protect	8%	5% ndame	8% ental rig	5% (ht for d	7% consume	4% s to use cash,	4% promotes	8%	6% inclusion, and	7% ensures that ev	6% eryone -	6% especially peo	7%	6%	7%	6%	4%	7%	6%	5%	
Don't Know/Refused Q21. [Asked in Waves 2 and 3, N=4,5 person. Opponents of the bill say it in	84] Some	suppo with th	orters o	f the P	7% aymen	5%	5% Act of 20	7% 25 say it	9% protect	8%	5% ndame	8% ental rig	5% (ht for d	7% consume	4% s to use cash,	4% promotes	8%	6% inclusion, and	7% ensures that ev	6% eryone -	6% especially peo	7%	6%	7%	6%	4%	7%	6%	5%	-
Don't Know/Refused Q21. [Asked in Waves 2 and 3, N=4,5 person. Opponents of the bill say it in	84] Some	suppo with the	orters o	of the P dom of re?	7% aymen	5%	5% Act of 20	7% 25 say it ow they o	9% protect	8%	5% ndame	8% ental rig	5% (ht for d	7% consume	4% s to use cash,	4% promotes e adoption	8%	6% inclusion, and rn, more efficie	7% ensures that ev	6% eryone -	6% especially peo	7%	6%	7%	6% or digital ac	4% ccess -	7%	6% ill make	5%	ase
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Don't Know/Refused  Q21. [Asked in Waves 2 and 3, N=4,5 person. Opponents of the bill say it in On this issue, whose position do you  Supporters of the Payment Choice Opponents of the Payment Choice Both Don't Know/Refused  Q22. [Asked in Waves 2 and 3, N=4,5	Total 64% 5% 5% 5% 5% 5% 68% 12%	suppy with the gree was a construction of the	No   65%   25%   5%   13%   68%   13%	f the P f dom of re?  Gel  M 63% 5% 5% 5% Fesent: Gel  M 28% 39% 67% 14%	7% aymen busine  F 65% 24% 5% 6%	18-34 69% 24% 4% 3% oted in fa 18-34 80% 10%	5%  Act of 20 choose he  Age  35-49  65%  24%  6%  5%  vor of the  Age  35-49  31%  37%  68%  13%	7% 25 say it ow they of the second se	9% protectoperat  65+ 60% 28% 4% 8% ant Cho 65+ 26% 32% 58% 14%	NE 64% 4% 5% iice Act NE 32% 38% 70% 11%	5%	8%	## WE 67% 5% 5% 5% 6% 6% 669% 11% 6% 69% 6% 69% 6% 69% 69% 69% 69% 69% 6	7%  consumeration, and  White 65% 24% 5% 6%  dwould  White 32% 36% 68% 13%	4%  s to use cash, could slow the Ethnic Black/Afr Amer 63% 28% 6% 3% ou be with the Ethnic Black/Afr Amer 28% 41% 69% 15%	4% promotes e adoption ity Latino 62% 28% 5% 6% at decision ity Latino 35% 34% 69% 12%	8% financial of mode  Other 67% 21% 7% 6%  1?  Other 27% 46% 73% 7%	6% inclusion, and rn, more efficie  Educ Less than Bachelors' 63% 5% 6%  Educ Less than Bachelors' 31% 68% 12%	7% ensures that event payment tecl cation  Bachetors'+ 67% 24% 5% 4%  cation  Bachetors'+ 32% 38% 70% 12%	6% eryone	6% especially peo  Area  Suburban 65% 25% 5% 5% Area  Suburban 33% 38% 71% 12%	7%  Urban 67% 23% 5% 5%  Urban 30% 38% 68% 13%	6% <\$50K 61% 26% 7% 6% <\$50K <\$9% 39% 68% 11%	7% Income \$50K- \$100K 66% 24% 5% 5% Income \$50K- \$100K 34% 71% 13%	\$100K+ 66% 25% 5% 4% \$100K+ 33% 36% 69% 12%	Child Yes 64% 4% Child Yes 31% 42% 73% 11%	7% can sti lin HH No 64% 25% 6%  1 in HH No 32% 35% 67% 13%	6%	Party Rep 63% 5% 5% Party Rep 36% 31% 67% 12%	77   77   78   79   79   79   79   79

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	589					
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.

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