CEP International Survey
Questionnaire Final Draft

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PROGRAMMER INSTRUCTIONS IN **BLUE**

SURVEY LENGTH: APPROX 15 MIN

	SAMPLE DEFINITION AND STRUCTURE N=2000 TOTAL **U.S. CASH SPENDERS N=1000** **U.S. CASH HANDLERS N=1000**
METHODOLOGY	• 15-minute online survey
U.S. CASH SPENDERS AUDIENCE DEFINITION AND QUOTAS	• U.S. Cash Spenders are consumers aged 16+ who use U.S. currency for one or more monthly financial transactions. o Botswana n=100 o Democratic Republic of Congo n=100 o Kenya n=100 o Liberia n=100 o Tanzania n=100 o Zimbabwe n=100 o Cambodia n=100 o Malaysia n=100 o Papua New Guinea n=100 o Vietnam n=100
U.S. CASH HANDLERS AUDIENCE DEFINITION AND QUOTAS	• U.S. Cash Handlers are those who use U.S. currency for work, such as retail and hospitality workers, bank tellers sand clerks, small business owners, casino workers, and law enforcement. o Botswana n=100 o Democratic Republic of Congo n=100 o Kenya n=100 o Liberia n=100 o Tanzania n=100 o Zimbabwe n=100 o Cambodia n=100 o Malaysia n=100 o Papua New Guinea n=100 o Vietnam n=100

GENERAL SCRIPTING INSTRUCTIONS

- ONCE PARTICIPANT HAS QUALIFIED, A LEGAL DISCLAIMER MUST BE VISIBLE TO THEM (TO BE PROVIDED BY CEP)
- ALWAYS SHOW PROGRESSION BAR
- ENSURE ERROR MESSAGES ARE NICELY WORDED
- SET UP SCREENS TO AVOID SCROLLING USING THE WIDTH OF THE SECREEN

NOTE TO REVIEWER

- TEXT IN BLUE WILL NOT BE VISIBLE TO RESPONDENTS—THESE ARE ONLY SCRIPTING INSTRUCTIONS

- SCREENER BOTH QUALIFICATION QUESTIONS AND MARKET-SPECIFIC DEMOGRAPHIC QUESTIONS TO ENSURE WE ARE SPEAKING TO THE RIGHT AUDIENCE AND MONITORING NATURAL FALLOUT OF KEY DEMOGRAPHICS FOR ANALYSIS. MARKET SPECIFIC DEMOGRAPHIC QUESTIONS CAN BE FOUND

- SCREENER AND SURVEY, WITH THE EXCEPTION OF SCRIPTING INSTRUCTIONS, WILL BE TRANSLATED TO LOCAL LANGUAGE FOR EACH MARKET. ONCE PROGRAMMED, IN-MARKET TRANSLATORS WILL TAKE THE SURVEY TO ENSURE TRANSLATIONS MAKE SENSE FOR RESPONDENTS IN EACH MARKET.

SCREENER

P1_PRELOAD: Markets
1. Botswana (BO)
2. Democratic Republic of Congo (DRC)
3. Kenya (KE)
4. Liberia (LI)
5. Tanzania (TA)
6. Zimbabwe (ZI)
7. Cambodia (CA)
8. Malaysia (MA)
9. Papua New Guinea (PNG)
10. Vietnam (VI)

SHOW LANGUAGE SELECTION QUESTION IN ONE LANGUAGE
- **FOR LIBERIA (P1/4), SHOW IN US ENGLISH**

SHOW LANGUAGE SELECTION QUESTION IN TWO LANGUAGES
- **FOR BOTSWANA (P1/1), SHOW IN US ENGLISH AND SETSWANA**
- **FOR KENYA (P1/3), SHOW IN US ENGLISH AND SWAHILI**
- **FOR TANZANIA (P1/5), SHOW IN US ENGLISH AND SWAHILI**
- **FOR ZIMBABWE (P1/6), SHOW IN US ENGLISH AND SHONA**
- **FOR CAMBODIA (P1/7), SHOW IN US ENGLISH AND KHMER**
- **FOR MALAYSIA (P1/8), SHOW IN US ENGLISH AND MALAY**
- **FOR PAPUA NEW GUINEA (P1/9), SHOW IN US ENGLISH AND TOK PISIN**

SHOW LANGUAGE SELECTION QUESTION IN THREE LANGUAGES
- **FOR DRC (P1/2), SHOW IN FRENCH AND SWAHILI AND KITUBA**
- **FOR VIETNAM (P1/10), SHOW IN US ENGLISH AND VIETNAMESE AND CHINESE (SIMPLIFIED)**

NEW SCREEN / ASK IF P1/(1-10)

S0. If you would prefer to take this survey in another language, please select it below.
1. No, please keep using English as the default language
2. Switch to Setswana **[SHOW IF P1/1]** **[SHOW SURVEY IN SETSWANA IF SELECTED]**
3. Switch to Swahili **[SHOW IF P1/2, 3, 5]** **[SHOW SURVEY IN SWAHILI IF SELECTED]**
4. Switch to Shona **[SHOW IF P1/6]** **[SHOW SURVEY IN SHONA IF SELECTED]**
5. Switch to Khmer **[SHOW IF P1/7]** **[SHOW SURVEY IN KHMER IF SELECTED]**
6. Switch to Malay **[SHOW IF P1/8]** **[SHOW SURVEY IN MALAY IF SELECTED]**
7. Switch to Tok Pisin **[SHOW IF P1/9]** **[SHOW SURVEY IN TOK PISIN IF SELECTED]**
8. Switch to Kituba **[SHOW IF P1/2]** **[SHOW SURVEY IN KITUBA IF SELECTED]**
9. Switch to French **[SHOW IF P1/2]** **[SHOW SURVEY IN FRENCH IF SELECTED]**
10. Switch to Vietnamese **[SHOW IF P1/10]** **[SHOW SURVEY IN VIETNAMESE IF SELECTED]**
11. Switch to Chinese (Simplified) **[SHOW IF P1/10]** **[SHOW SURVEY IN CHINESE (SIMPLIFIED) IF SELECTED]**

[PROGRAMMING NOTE: Please disable copy and paste in open-end boxes; Insert Google reCAPTCHA]

NEW SCREEN / ASK ALL

S0_CONSENT. Thank you for your interest in our survey. The survey data collected will be used for research purposes only and all responses you provide are voluntary, anonymous and will be processed in aggregate to assist us and our client in understanding audiences like you. All information collected and processed will be done in accordance with local and international data protection laws. The survey will take about 30 minutes in total. Based on the information above, do you agree to participate?

1. Yes
2. No   **[TERMINATE]**

NEW SCREEN / ASK ALL

S1. Please indicate your current age: **[NUMERIC OPEN END, RANGE 0-100]** **[TERMINATE IF 0-15]**

S1A_RECODE. HIDDEN Q INTO AGE GROUPS
[PROGRAMMING NOTE: RECODE INTO THE FOLLOWING SCALE OR AGE BRACKETS]

1. 0-15   **[TERMINATE]**
2. 16-24
3. 25-34
4. 35-44

5. 45-54
6. 55-64
7. 65+

S1B_RECODE. HIDDEN Q INTO GENERATIONS [PROGRAMMING NOTE: RECODE INTO THE FOLLOWING SCALE OR AGE BRACKETS]

1. GENERATION Z [16-28]
2. MILLENNIALS [29-44]
3. GENERATION X [45-60]
4. BOOMERS [61-79]
5. GREATEST [80+]

NEW SCREEN / ASK ALL
S2. What is your sex? [SINGLE SELECT]

1. Male
2. Female

NEW SCREEN / ASK IF P1/1 – BOTSWANA
S3_BO. What district or town do you currently live in? *Please select one response.*
[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]
1. Central District
2. Chobe District
3. Ghanzi District
4. Kgalagadi District
5. Kgatleng District
6. Kweneng District
7. North-East District
8. North-West District (also known as Ngamiland)
9. South-East District
10. Southern District
11. Towns:
12. Gaborone
13. Francistown
14. Lobatse
15. Selebi-Phikwe
16. Jwaneng
17. Sowa Town
18. Orapa
99. I do not live in Botswana [TERMINATE] [ANCHOR]

NEW SCREEN / ASK IF P1/2 – DEMOCRATIC REPUBLIC OF CONGO
S3_DRC. What province do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

19. Kinshasa (Capital City)
20. Bas-Uele
21. Haut-Katanga
22. Haut-Lomami
23. Haut-Uele
24. Ituri
25. Kasai
26. Kasai-Central
27. Kasai-Oriental
28. Kongo Centra
29. Kwango
30. Kwilu
31. Lomami
32. Lualaba
33. Mai-Ndombe
34. Mongala
35. Nord-Kivu
36. Sud-Kiv
37. Nord-Ubangi
38. Sud-Ubangi
39. Tshopo
40. Tshuapa
41. Equateur
42. Maniema
43. Orientale
44. Kananga
45. Katanga
99. I do not live in the Democratic Republic of Congo **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/3 – KENYA

S3_KE. What county do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Baringo
2. Bomet
3. Bungoma
4. Busia
5. Elgeyo-Marakwet
6. Embu
7. Garissa
8. Homa Bay
9. Isiolo
10. Kajiado

11. Kakamega
12. Kericho
13. Kiambu
14. Kilifi
15. Kirinyaga
16. Kisii
17. Kisumu
18. Kitui
19. Kwale
20. Laikipia
21. Lamu
22. Machakos
23. Makueni
24. Mandera
25. Marsabit
26. Meru
27. Migori
28. Mombasa
29. Murang'a
30. Nairobi City
31. Nakuru
32. Nandi
33. Narok
34. Nyamira
35. Nyandarua
36. Nyeri
37. Samburu
38. Siaya
39. Taita-Taveta
40. Tana River
41. Tharaka-Nithi
42. Trans Nzoia
43. Turkana
44. Uasin Gishu
45. Vihiga
46. Wajir
47. West Pokot
99. I do not live in Kenya **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/4 – LIBERIA

S3_LI. What county do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Bomi

2. Bong
3. Gbarpolu
4. Grand Bassa
5. Grand Cape Mount
6. Grand Gedeh
7. Grand Kru
8. Lofa
9. Margibi
10. Maryland
11. Montserrado (includes Monrovia)
12. Nimba
13. River Cess
14. River Gee
15. Sinoe
99. I do not live in Liberia [TERMINATE] [ANCHOR]

NEW SCREEN / ASK IF P1/5 – TANZANIA

S3_TA. What region do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Arusha Region
2. Coast Region (Pwani)
3. Dar es Salaam Region
4. Dodoma Region
5. Geita Region
6. Iringa Region
7. Katavi Region
8. Kagera Region
9. Kigoma Region
10. Kilimanjaro Region
11. Lindi Region
12. Mara Region
13. Manyara Region
14. Mbeya Region
15. Morogoro
16. Mtwara
17. Mwanza
18. Njombe
19. Rukwa
20. Ruvuma
21. Shinyanga

22. Singida

23. Simiyu

24. Tabora

25. Tanga

26. Mjini Magharibi (Zanzibar Urban West)

27. Zanzibar North

28. Zanzibar South

29. Pemba North

30. Pemba South

31. Unguja South

99. I do not live in Tanzania **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/6 – ZIMBABWE

S3_ZI. What province do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Bulawayo

2. Harare

3. Manicaland

4. Mashonaland Central

5. Mashonaland East

6. Mashonaland West

7. Masvingo

8. Matabeleland North

9. Matabeleland South

10. Midlands

99. I do not live in Zimbabwe **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/7 – CAMBODIA

S3_CA. What province or municipality do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Banteay Meanchey

2. Battambang

3. Kampong Cham

4. Kampong Chhnang

5. Kampong Speu

6. Kampong Thom

7. Kampot

8. Kandal

9. Kep

10. Koh Kong

11. Kratie

12. Mondulkiri

13. Oddar Meanchey

14. Pailin

15. Phnom Penh (Capital Municipality)

16. Preah Vihear

17. Prey Veng

18. Pursat

19. Ratanakiri

20. Siem Reap

21. Preah Sihanouk (Sihanoukville)

22. Stung Treng

23. Svay Rieng

24. Takeo

25. Tboung Khmum

99. I do not live in Cambodia **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/8 – MALAYSIA

S3_MA. What state or federal territory do you currently live in? *Please select one response.*
[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Johor

2. Kedah

3. Kelantan

4. Melaka (Malacca)

5. Negeri

6. Sembilan

7. Pahang

8. Perak

9. Perlis

10. Penang (Pulau Pinang)

11. Sabah

12. Sarawak

13. Selangor

14. Terengganu

15. Kuala Lumpur

16. Putrajaya

17. Labuan

18. Sarawak

99. I do not live in Malaysia [TERMINATE] [ANCHOR]

NEW SCREEN / ASK IF P1/9 – PAPUA NEW GUINEA

S3_PNG. What province do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Central
2. Chimbu (Simbu)
3. East New Britain
4. East Sepik
5. Eastern Highlands
6. Enga
7. Gulf
8. Hela
9. Jiwaka
10. Madang
11. Manus
12. Milne Bay
13. Morobe
14. New Ireland
15. Oro (Northern)
16. Sandaun (West Sepik)
17. Southern Highlands
18. Western (Fly)
19. Western Highlands
20. West New Britain
21. Autonomous Region of Bougainville
22. National Capital District (Port Moresby)
99. I do not live in Papua New Guinea [TERMINATE] [ANCHOR]

NEW SCREEN / ASK IF P1/10 – VIETNAM

S3_VI. What province or centrally controlled city do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Hanoi
2. Ho Chi Minh City (Saigon)
3. Hai Phong

4. Da Nang
5. Can Tho
6. An Giang
7. Ba Ria–Vung Tau
8. Bac Giang
9. Bac Kan
10. Bac Lieu
11. Bac Ninh
12. Ben Tre
13. Binh Dinh
14. Binh Duong
15. Binh Phuoc
16. Binh Thuan
17. Ca Mau
18. Cao Bang
19. Dak Lak
20. Dak Nong
21. Dien Bien
22. Dong Nai
23. Dong Thap
24. Gia Lai
25. Ha Giang
26. Ha Nam
27. Ha Tinh
28. Hai Duong
29. Hau Giang
30. Hoa Binh
31. Hung Yen
32. Khanh Hoa
33. Kien Giang
34. Kon Tum
35. Lai Chau
36. Lam Dong
37. Lang Son
38. Lao Cai
39. Long An
40. Nam Dinh
41. Nghe An

42. Ninh Binh
43. Ninh Thuan
44. Phu Tho
45. Phu Yen
46. Quang Binh
47. Quang Nam
48. Quang Ngai
49. Quang Ninh
50. Quang Tri
51. Soc Trang
52. Son La
53. Tay Ninh
54. Thai Binh
55. Thai Nguyen
56. Thanh Hoa
57. Thua Thien–Hue
58. Tien Giang
59. Tra Vinh
60. Tuyen Quang
61. Vinh Long
62. Vinh Phuc
63. Yen Bai
99. I do not live in Vietnam [TERMINATE] [ANCHOR]

NEW SCREEN / ASK ALL

S4. How frequently do you use each of the following to **make personal purchases** (e.g., groceries, dining out, clothing, small goods, etc.)? By personal purchases, we mean not including any work-related transactions. *Select one per row.* [SINGLE SELECT PER ROW]

[RANDOMIZE ROWS]	Daily	Weekly	Monthly	Once a Quarter	Once a Year	Never / Not applicable
1. U.S. currency (physical bills or banknotes)	1	2	3	4 **TERM**	5 **TERM**	99 **TERM**
2. Local currency (physical bills or banknotes)	1	2	3	4	5	99
3. Debit card	1	2	3	4	5	99

4. Credit card	1	2	3	4	5	99
5. Check / cheque	1	2	3	4	5	99
6. ACH / electronic fund transfer / bank transfer	1	2	3	4	5	99
7. Mobile payment apps (e.g., Apple Pay, Google Pay, PayPal, Venmo, M-Pesa, Orange Money, MTN MoMo, EcoCash, GrabPay, ShopeePay, MoMo, BSP Mobile)	1	2	3	4	5	99
8. Cryptocurrency	1	2	3	4	5	99
9. Other foreign currency (e.g., Euro, Pound Sterling, Yuan)	1	2	3	4	5	99

NEW SCREEN / ASK ALL

S5. Do you use any of the following to **make personal financial transactions** (e.g., reoccurring payments, withdrawals / deposits)? *Please select which payment type(s) you would use for each financial transaction, if applicable.* [GRID; MULTISELECT PER ROW]

[HOLD ORDER FROM S4; SHOW ROWS 1-9 IF SELECTED COLUMNS 1-5 IN S4]	To make reoccurring payments (i.e., rent, cellphone bills, utilities)	To make withdrawal / deposits	To send or receive personal payments (e.g., sending money to friends / family)	Don't know / Not applicable [EXCLUSIVE]	None of these [EXCLUSIVE]
1. U.S. currency (physical bills or banknotes)	1	2	3	4	5
2. Local currency (physical bills or banknotes)	1	2	3	4	5
3. Debit card	1	2	3	4	5
4. Credit card	1	2	3	4	5

5. Check / cheque	1	2	3	4	5
6. ACH / electronic fund transfer / bank transfer	1	2	3	4	5
7. Mobile payment apps (e.g., Apple Pay, Google Pay, PayPal, Venmo, M-Pesa, Orange Money, MTN MoMo, EcoCash, GrabPay, ShopeePay, MoMo, BSP Mobile)	1	2	3	4	5
8. Cryptocurrency	1	2	3	4	5
9. Other foreign currency (e.g., Euro, Pound Sterling, Yuan)	1	2	3	4	5

NEW SCREEN / ASK IF S5/R1/C1-3

S6. How often do you use U.S. currency notes to make your **personal financial transactions**? [SINGLE SELECT]

1. Never [TERM]
2. Rarely (less than once a month) [TERM]
3. Sometimes (at least once a month, but less than once a week)
4. Often (at least once a week)
5. Don't know/unsure

NEW SCREEN / ASK ALL

S7. Which of the following best describes your current employment status? *Please select one response.* [SINGLE SELECT]

1. Employed full-time [QUALIFIER FOR CASH HANDLERS]
2. Employed part-time [QUALIFIER FOR CASH HANDLERS]
3. Self Employed [QUALIFIER FOR CASH HANDLERS]
4. Unemployed
5. Retired
6. Student
7. Homemaker
8. Other [OPEN-END]
99. Prefer not to answer

NEW SCREEN / ASK IF S7/4-99 UNEMPLOYED

S8. Have you ever held a job / occupation that required you to handle U.S. currency notes? [SINGLE SELECT]

1. Yes
2. No

3. Don't know/unsure

NEW SCREEN / ASK IF S8/1

S9. How long has it been since you were employed in your job / occupation where you would use or handle U.S. currency for work? **[SINGLE SELECT]**

1. Less than 1 year **[TERM]**
2. 1-3 years **[TERM]**
3. 3-5 years
4. 5-10 years
5. 10+ years
6. Other **[SPECIFY] [ANCHOR]**

NEW SCREEN / ASK IF S7/1-3 EMPLOYED

S10. Do you work in any of the following industries currently? *Please select all that apply.* **[MULTI-SELECT, RANDOMIZE ROWS]**

1. Advertising / PR / Marketing **[TERMINATE]**
2. Market Research **[TERMINATE]**
3. Retail
4. Technology
5. None of the above **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK IF S7/1-3 EMPLOYED

S11. Thinking about your job / occupation, which of the following tasks do you perform at work? **[MULTISELECT; RANDOMIZE]**

1. Handling cash (physical bank notes)
2. Buying or selling products or services
3. Interacting with buyers
4. Interacting with sellers
5. Making withdrawals or deposits
6. Other **[SPECIFY] [ANCHOR]**
7. None of these **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK IF S11/1

S12. You mentioned that you handle physical currency notes at your job. Which of the below applies to you? **[SINGLE SELECT]**

1. I only handle physical currency notes in the currency of my country
2. I handle U.S. currency notes
3. I don't handle physical currency notes at all **[TERM]**

NEW SCREEN / ASK IF S12/2

S13. How often do you handle U.S. currency notes? **[SINGLE SELECT]**

1. Never [TERM]
2. Rarely (less than once a month) [TERM]
3. Sometimes (at least once a month, but less than once a week)
4. Often (at least once a week)
5. Don't know/unsure

NEW SCREEN / ASK IF S11/2-6

S14. How frequently do you **receive payment for transactions at your business / work** via each of the following? *Select one per row.* [SINGLE SELECT PER ROW]

[RANDOMIZE ROWS]	Daily	Weekly	Monthly	Once a Quarter	Once a Year	Never / Not applicable
1. U.S. currency (physical bills or banknotes)	1	2	3	4 **TERM**	5 **TERM**	99 **TERM**
2. Local currency (physical bills or banknotes)	1	2	3	4	5	99
3. Debit card	1	2	3	4	5	99
4. Credit card	1	2	3	4	5	99
5. Check / cheque	1	2	3	4	5	99
6. ACH / electronic fund transfer / bank transfer	1	2	3	4	5	99
7. Mobile payment apps (e.g., Apple Pay, Google Pay, PayPal, Venmo, M-Pesa, Orange Money, MTN MoMo, EcoCash, GrabPay, ShopeePay, MoMo, BSP Mobile)	1	2	3	4	5	99
8. Cryptocurrency	1	2	3	4	5	99
9. Other foreign currency (e.g., Euro, Pound Sterling, Yuan)	1	2	3	4	5	99

NEW SCREEN / ASK IF S14/R1/C1-3

S15. Which of the following types of **business / work related financial transactions** do you prefer to utilize U.S. currency for? [MULTISELECT; RANDOMIZE]

1. Reoccurring payments (i.e., vendor payments, rent, payroll)

2. Withdrawal / deposits
3. Payments for products / services
4. Other **[SPECIFY] [ANCHOR]**
5. Don't know / Not applicable **[ANCHOR] [EXCLUSIVE]**
6. None of these **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK IF S13/3-5 OR S14/R1/C1-3

S16. What is your job / occupation where you use or handle U.S. currency for work? *Select all that apply.* **[MULTI-SELECT, RANDOMIZE SECTIONS AND ROWS WITHIN EACH SECTION]**

RETAIL INDUSTRY JOBS
1. Cashier / clerk
2. Retail sales associate
3. Retail store manager
4. Merchant / vender
5. Other retail job **[SPECIFY] [ANCHOR]**

SERVICE INDUSTRY JOBS
6. Server / Restaurant worker
7. Bartender / bar worker
8. Barista / café worker
9. Casino worker
10. Hotel worker
11. Other service job **[SPECIFY] [ANCHOR]**

FINANCE JOBS
12. Company owner / founder
13. Bank teller / clerk
14. Bank manager
15. Financial / securities analyst
16. Other finance job **[SPECIFY] [ANCHOR]**

OTHER JOBS [ANCHOR]
17. Taxi or rideshare driver
18. Transportation worker
19. Housekeeper / cleaner
20. Home health aid
21. Law enforcement officer
22. Other job **[SPECIFY] [ANCHOR]**

NEW SCREEN / ASK IF S12/2 OR S14/R1/C1-3

S17. How long have you held your job / occupation where you use or handle U.S. currency for work? **[SINGLE SELECT]**

7. Less than 1 year **[TERM]**
8. 1-3 years
9. 3-5 years
10. 5-10 years

11. 10+ years
12. Other **[SPECIFY] [ANCHOR]**

S10_RECODE. HIDDEN Q INTO HANDLERS [PROGRAMMING NOTE: RECODE INTO THE FOLLOWING CATEGORIES, MULTI SELECT, ASSIGN RESPONDENT TO ONE GROUP VIA LEAST FILL PER MARKET]

1. **POTENTIAL CASH HANDLERS (S7/1-3 AND S13/3-5)**
2. **POTENTIAL CASH SPENDER ((S4/R1/C1-3 OR S6/3-5) AND (S9/3-6 OR S12/1))**

S100. Audience Qualifications

S100A TO QUALIFY AS CASH SPENDER RESPONDENT MUST:

- Live in one of the markets (P1/1-10)
- Opt-in (S0_CONSENT/1)
- Be age 16+ (S1A_RECODE/2-7)
- Does not live outside of one of the desirable markets (NOT S3_BO/99, S3_DRC/99, S3_KE/99, S3_LI/99, S3_TA/99, S3_ZI/99, S3_CA/99, S3_MA/99, S3_PNG/99, S3_VI/99)
- Does not work in an undesirable industry (NOT S10/1-2)
- Qualify for potential cash spender based on least fill (S10_RECODE/2)

Qualified Cash Spenders N=1000

S100B TO QUALIFY AS CASH HANDLER RESPONDENT MUST:

- Live in one of the markets (P1/1-10)
- Opt-in (S0_CONSENT/1)
- Be age 16+ (S1A_RECODE/2-7)
- Does not live outside of one of the desirable markets (NOT S3_BO/99, S3_DRC/99, S3_KE/99, S3_LI/99, S3_TA/99, S3_ZI/99, S3_CA/99, S3_MA/99, S3_PNG/99, S3_VI/99)
- Employed (S4/1-3)
- If employed, does not work in an undesirable industry (S7/1-3 AND S10/3-5)
- Qualify for potential cash handler based on least fill (S10_RECODE/1)

Qualified Cash Handlers N=1000

All others [TERMINATE]

FOR QUOTA TRACKING

S101: Market Tracking

1. Botswana (P1/1)   N=200
2. Democratic Republic of Congo (P1/2)   N=200
3. Kenya (P1/3)   N=200
4. Liberia (P1/4)   N=200
5. Tanzania (P1/5)   N=200
6. Zimbabwe (P1/6)   N=200
7. Cambodia (P1/7)   N=200
8. Malaysia (P1/8)   N=200
9. Papua New Guinea (P1/9)   N=200
10. Vietnam (P1/10)   N=200

S101A: Cash Spender Market Tracking (N=1000)

1. Botswana (S100A/1 AND P1/1)   N=100
2. Democratic Republic of Congo (S100A/1 AND P1/2)   N=100
3. Kenya (S100A/1 AND P1/3)   N=100
4. Liberia (S100A/1 AND P1/4)   N=100

5. Tanzania (S100A/1 AND P1/5)   N=100
6. Zimbabwe (S100A/1 AND P1/6)   N=100
7. Cambodia (S100A/1 AND P1/7)   N=100
8. Malaysia (S100A/1 AND P1/8)   N=100
9. Papua New Guinea (S100A/1 AND P1/9)   N=100
10. Vietnam (S100A/1 AND P1/10)   N=100

S101B: Cash Handler Market Tracking (N=1000)

1. Botswana (S100B/1 AND P1/1)   N=100
2. Democratic Republic of Congo (S100B/1 AND P1/2)   N=100
3. Kenya (S100B/1 AND P1/3)   N=100
4. Liberia (S100B/1 AND P1/4)   N=100
5. Tanzania (S100B/1 AND P1/5)   N=100
6. Zimbabwe (S100B/1 AND P1/6)   N=100
7. Cambodia (S100B/1 AND P1/7)   N=100
8. Malaysia (S100B/1 AND P1/8)   N=100
9. Papua New Guinea (S100B/1 AND P1/9)   N=100
10. Vietnam (S100B/1 AND P1/10)   N=100

S102A: CASH SPENDER AGE TRACKING

1. Gen Z (S100A/1 AND S1B_RECODE/1)   N= COUNTER
2. Millennials (S100A/1 AND S1B_RECODE/2)   N= COUNTER
3. Gen X (S100A/1 AND S1B_RECODE/3)   N= COUNTER
4. Boomers (S100A/1 AND S1B_RECODE/4)   N= COUNTER
5. Greatest (S100A/1 AND S1B_RECODE/5)   N= COUNTER

S102B: CASH HANDLER AGE TRACKING

1. Gen Z (S100B/1 AND S1B_RECODE/1)   N= COUNTER
2. Millennials (S100B/1 AND S1B_RECODE/2)   N= COUNTER
3. Gen X (S100B/1 AND S1B_RECODE/3)   N= COUNTER
4. Boomers (S100B/1 AND S1B_RECODE/4)   N= COUNTER
5. Greatest (S100B/1 AND S1B_RECODE/5)   N= COUNTER

S103: GENDER TRACKING

1. Man (S2/1)   N= COUNTER
2. Woman (S2/2)   N= COUNTER
3. Self-describe (S2/3)   N= COUNTER
4. Prefer not to answer (S2/99)   N= COUNTER

S103: CASH SPENDER GENDER TRACKING

1. Man (S100A/1 AND S2/1)   N= COUNTER
2. Woman (S100A/1 AND S2/2)   N= COUNTER
3. Self-describe (S100A/1 AND S2/3)   N= COUNTER
4. Prefer not to answer (S100A/1 AND S2/99)   N= COUNTER

S103B: CASH HANDLER GENDER TRACKING

1. Man (S100B/1 AND S2/1)   N= COUNTER
2. Woman (S100B/1 AND S2/2)   N= COUNTER
3. Self-describe (S100B/1 AND S2/3)   N= COUNTER
4. Prefer not to answer (S100B/1 AND S2/99)   N= COUNTER

S104: INDUSTRY TRACKING FOR CASH HANDLERS

1. Retail industry jobs (S100B/1 AND S16/1-5)   N= COUNTER
2. Service industry jobs (S100B/1 AND S16/6-11)   N= COUNTER
3. Finance jobs (S100B/1 AND S16/12-16)   N= COUNTER
4. Other jobs (S100B/1 AND S16/17-22)   N= COUNTER

S105A: CASH SPENDER U.S. CURRENCY USAGE

1. At least once a week (S100A/1 AND S4/R1/C2)   N= COUNTER
2. At least once a month (S100A/1 AND S4/R1/C3)   N= COUNTER

S105B: CASH HANDLER U.S. CURRENCY USAGE

1. At least once a week (S100B/1 AND S13/4)   N= COUNTER
2. At least once a month (S100B/1 AND S13/3)   N= COUNTER
3.

Section 1: Transactions & Payment Methods

[PROGRAMMING NOTE: Insert Honeypot]

DISPLAY

Thank you! Based on your responses, you qualify to participate in our survey today.

The Federal Reserve may not conduct or sponsor, and an organization is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

OMB No: 7100-0332
Approval expires January 31, 2026

NEW SCREEN / DISPLAY IF S100A/1 CASH SPENDERS

For the rest of the survey, we are going to be asking you questions about **personal** financial transactions and purchases. By **personal** transactions, we mean <u>not</u> including any work-related transactions.

NEW SCREEN / DISPLAY IF S100B/1 CASH HANDLERS

For the rest of the survey, we are going to be asking you questions about **work-related** financial transactions. By **work-related** transactions, we mean only transactions related to your job, and <u>not</u> including any personal transactions outside of work.

NEW SCREEN / ASK IF S4/c1-5 SELECTED FOR AT LEAST TWO ROWS

1. Earlier you said you use the following methods of payments when **making personal purchases**. Overall, what is your preferred method of payment when making these purchases? *Please rank from most to least preferred*. [SHOW ROWS ONLY IF S4/c1-5] [RANK CHOICE ALL, MAX 8, MIN 2] [AUTOPOPULATE ROWS FROM S4] [HOLD ORDER FROM Q1] [FORCE RANK IF MINIMUM 2 OPTIONS SELECTED]

NEW SCREEN / ASK IF Q1

2. Please indicate the reason why the following method payment is your preferred way of making purchases: **[INSERT #1 TOP RANKED FROM Q1]**. *Select all that apply.* **[RANDOMIZE] [MULTI-SELECT]**
   1. Easier to carry
   2. More widely accepted
   3. Safer from identity theft threats
   4. Safer from counterfeit threats
   5. Has a higher available value than other payment methods
   6. More reliable / stable
   7. Central / global payment method
   8. Not traceable

9. Easier to access / obtain than other payment methods
10. Allows for more controlled spending / budgeting
11. Easier to transfer / deposit
12. Other [ANCHOR] [OPEN-END]
99. Don't know [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK IF S4/r1-2=c1-5

3. Please select the types of purchases you typically make with each of the following currency types. [RANDOMIZE ROWS] [MULTI-SELECT PER ROW]

	Smaller daily purchases (i.e., transportation fare, daily meal)	Ongoing / routine purchases (i.e., monthly rent / mortgage, weekly grocery expenses)	Higher-end purchases (i.e., appliances, vehicle)
U.S. currency (physical bills or banknotes)	1	2	3
Local currency (physical bills or banknotes)	1	2	3

NEW SCREEN / ASK IF S5/c3 SELECTED FOR AT LEAST TWO ROWS

4. Earlier you said you use the following methods of payments when **receiving personal payments.** Overall, what is your preferred payment method? *Please select one payment method.* [SINGLE SELECT] [AUTOPOPULATE ROWS FROM S5 IF S5/c3] [HOLD ORDER FROM S5]

NEW SCREEN / ASK IF Q4

5. Please indicate the reason(s) why [ROW/PAYMENT METHOD SELECTED FROM Q4] is your preferred method for **receiving personal payments**. *Select all that apply.* [RANDOMIZE] [MULTISELECT]
   1. Easier to carry
   2. More widely accepted
   3. Safer from identity theft threats
   4. Safer from counterfeit threats
   5. Has a higher available value than other payment methods
   6. More reliable / stable
   7. Central / global payment method
   8. Not traceable
   9. Easier to access / obtain than other payment methods
   10. Allows for more controlled spending / budgeting

11. Easier to transfer / deposit
12. Other [ANCHOR] [OPEN-END]
99. Don't know [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK IF S14/c1-5 SELECTED FOR AT LEAST TWO ROWS

6. Earlier you said you use the following methods of payments when **receiving payment transactions for business / work**. Overall, what is your preferred payment method? *Rank from most to least preferred.* [RANK CHOICE ALL, MAX 8, MIN 2] [AUTOPOPULATE ROWS FROM S14 IF S14/c1-5] [HOLD ORDER FROM S14]

NEW SCREEN / ASK IF Q6

7. Please indicate the reason(s) why [INSERT #1 TOP RANKED FROM Q6] is your preferred method of **receiving payment transactions for business / work**. *Select all that apply.* [RANDOMIZE][MULTI-SELECT]
   1. Easier for customers to carry / use
   2. More widely accepted by vendors / suppliers
   3. Less transaction charges / additional fees incurred when used
   4. Safer from identity theft threats
   5. Safer from counterfeit threats
   6. Makes transactions faster
   7. More reliable / stable
   8. Central / global payment method
   9. Not traceable
   10. Easier to access / obtain than other payment methods
   11. Easier to transfer / deposit
   12. Other [ANCHOR] [OPEN-END]
   99. Don't know / Unsure [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK ALL
RH1. What color is the sky? [SINGLE SELECT, RANDOMIZE ROWS]
   1. Purple
   2. Brown
   3. Green
   4. Blue
   5. Red

FLAG IF NOT RH1/4

Section 2: Cash Behaviors & Perceptions

DISPLAY

The next few questions will address your behaviors and perceptions specific to U.S. currency. By U.S. currency, we mean physical U.S. dollar bills or banknotes.

SHOW IF S100A/1 CASH SPENDERS

Again, as you answer these questions, please consider only your **personal** financial transactions, not including any work-related transactions.

SHOW IF S100B/1 CASH HANDLERS

Again, as you answer these questions, please consider only your **work-related** financial transactions, not including any personal transactions outside of work.

NEW SCREEN / ASK ALL

8. Please indicate which U.S. currency denominations you use most often in **your typical transactions**? *Rank from most to least used.* **[RANK CHOICE 1-7]**
    1. $1
    2. $2
    3. $5
    4. $10
    5. $20
    6. $50
    7. $100
    8. I don't use U.S. currency during my typical transactions **[EXCLUSIVE] [ADD AS CHECK BOX BELOW RANKING AS OPTION FOR RESPONDENT TO OPT OUT OF QUESTION]**

NEW SCREEN / ASK IF S100A/1 – CASH SPENDERS

9. Please indicate which U.S. currency denominations you prefer to use **to save / store cash at home**? *Rank from most to least preferred.* **[RANK CHOICE 1-7]**
    1. $1
    2. $2
    3. $5
    4. $10
    5. $20
    6. $50
    7. $100
    8. I don't save / store U.S. currency at home **[EXCLUSIVE] [ADD AS CHECK BOX BELOW RANKING AS OPTION FOR RESPONDENT TO OPT OUT OF QUESTION]**

NEW SCREEN / ASK ALL

10. How much confidence do you have in the following currencies today? Please use a 7-point scale, where 1 means no confidence at all, and 7 means complete confidence. *Select one per row.* [SINGLE SELECT PER ROW] [RANDOMIZE ROWS]

	No confidence at all - 1	2	3	4	5	6	Complete confidence - 7	Don't Know / Unsure
1. U.S. currency (physical bills or banknotes)	1	2	3	4	5	6	7	99
2. Local currency (physical bills or banknotes)	1	2	3	4	5	6	7	99

NEW SCREEN / ASK ALL

11. How, if at all, has your confidence in currency changed over the past year? *Select one per row.* [SINGLE SELECT PER ROW] [HOLD ROW ORDER FROM Q14]

	Decreased	No change	Increased	Don't Know / Unsure
1. U.S. currency (physical bills or banknotes)	1	2	3	99
2. Local currency (physical bills or banknotes)	1	2	3	99

NEW SCREEN / ASK IF Q11/1 OR 3
11a_NEW_2025. **[SHOW IF Q11/r1/c1]** You indicated your confidence in U.S. currency has decreased over the past year. Why has your confidence changed?

[SHOW IF Q11/r1/c3 You indicated your confidence in U.S. currency has increased over the past year. Why has your confidence changed?

[OPEN END; MINIMUM FIVE WORDS]

NEW SCREEN / ASK ALL
12. Which of the following statements about U.S. currency do you personally believe to be true? *Select all that apply.* [MULTI-SELECT] [RANDOMIZE]
    1. Old designs of U.S. currency are not as valuable as new designs
    2. A torn U.S. note is no longer usable

3. A U.S. note that is freshly minted / brand new is more valuable than one that is worn / used

4. U.S. dollars tend to be "frozen dollar" notes where the serial numbers are deactivated

5. The value of U.S. currency is lost / reduced over time

6. U.S. currency expires after a certain date

7. Other [ANCHOR] [OPEN-END]

8. None of the above [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK ALL

13. Do any of the following make you refrain from using U.S. currency? *Select one per row.*
   [SINGLE SELECT PER ROW] [HOLD ORDER FROM Q12; SHOW IF 1-7 SELECTED AT Q12]

	Yes	No	Don't Know / Unsure
1. Old designs of U.S. currency are not as valuable as new designs	1	2	99
2. A torn U.S. note is no longer usable	1	2	99
3. A U.S. note that is freshly minted / brand new is more valuable than one that is worn / used	1	2	99
4. U.S. dollars tend to be "frozen dollar" notes where the serial numbers are deactivated	1	2	99
5. The value of U.S. currency is lost / reduced over time	1	2	99
6. U.S. currency expires after a certain date	1	2	99
7. [PIPE-IN OPEN-END RESPONSE IF SELECTED Q16/7]	1	2	99

Section 3: Counterfeit Concerns, Perceptions, & Behaviors

DISPLAY

These next questions focus on your experiences with and perceptions of counterfeit currency.

SHOW IF S100A/1 CASH SPENDERS

Again, as you answer these questions, please consider only your **personal** financial transactions, not including any work-related transactions.

SHOW IF S100B/1 CASH HANDLERS

Again, as you answer these questions, please consider only your **work-related** financial transactions, <u>not</u> including any personal transactions outside of work.

NEW SCREEN / ASK ALL

14. How concerned are you about receiving **counterfeit** (that is, fake or fraudulent) currency for each of the following? Please use a 7-point scale, where 1 means not at all concerned, and 7 means extremely concerned. *Select one per row.* **[SINGLE SELECT PER ROW]**

	Not at all concerned - 1	2	3	4	5	6	Extremely concerned - 7	Don't Know / Unsure
1. USD $1	1	2	3	4	5	6	7	99
2. USD $2	1	2	3	4	5	6	7	99
3. USD $5	1	2	3	4	5	6	7	99
4. USD $10	1	2	3	4	5	6	7	99
5. USD $20	1	2	3	4	5	6	7	99
6. USD $50	1	2	3	4	5	6	7	99
7. USD $100	1	2	3	4	5	6	7	99
8. Local currency	1	2	3	4	5	6	7	99

NEW SCREEN / ASK ALL

15. Which of the following best describes your experience with counterfeit currency for each of the following? *Select one per row.* **[SINGLE SELECT PER ROW]**

	I've received counterfeit more than once	I've received counterfeit just once	I've never received counterfeit	Don't know / Unsure
1. USD $1	1	2	3	99
2. USD $2	1	2	3	99

3. USD $5	1	2	3	99
4. USD $10	1	2	3	99
5. USD $20	1	2	3	99
6. USD $50	1	2	3	99
7. USD $100	1	2	3	99
8. Local currency	1	2	3	99

NEW SCREEN / ASK IF Q15/r1-7 = c1-2

16. Where do you believe you have encountered counterfeit currency? *Select all that apply.*
    [RANDOMIZE] [MULTISELECT]
    1. A hotel / place of lodging
    2. A restaurant / café / bar
    3. A tourist attraction
    4. Chain grocery store
    5. An outdoor vendor
    6. Local grocery store
    7. Department store
    8. Public transportation
    9. Gas station
    10. Convenience store
    11. Pharmacy / Drug store
    12. Supercenter
    13. ATM
    14. Bank teller
    15. Acquaintance / friend **[SHOW IF CASH SPENDER S100A]**
    16. A customer at work **[SHOW IF CASH HANDLER S100B]**
    17. Don't know / Unsure **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK ALL

RH2. Please select 'Somewhat Disagree' below.[2]
    1. Strongly Agree
    2. Somewhat Agree
    3. Somewhat Disagree
    4. Strongly Disagree

FLAG IF NOT RH2/3

NEW SCREEN / ASK ALL

17. If you were to encounter counterfeit currency, what would you do? *Select all that apply.*
     [RANDOMIZE] [MULTISELECT]

1.   Report it to the local authorities / police
2.   Check security / design features to confirm it is counterfeit
3.   Turn it in at a local bank
4.   Alert my boss / manager **[SHOW IF CASH HANDLER S100B]**
5.   Destroy it / throw it away
6.   Give it to someone else
7.   Try to use it in another transaction to confirm it is counterfeit
8.   Alert the cash handler / cashier during the transaction **[SHOW IF CASH SPENDER S100A]**
9.   Other **[ANCHOR] [OPEN-END]**
10.   Don't know / Unsure **[ANCHOR] [EXCLUSIVE]**

Section 4: Currency Training

DISPLAY

Let's now turn to questions about authenticating currency. By authentication, we mean the process of looking at different features of a bill to determine if it is counterfeit or genuine currency. **[PN: INSERT HONEYPOT EXERCISE]**

SHOW IF S100A/1 CASH SPENDERS

Again, as you answer these questions, please consider only your **personal** financial transactions, not including any work-related transactions.

SHOW IF S100B/1 CASH HANDLERS

Again, as you answer these questions, please consider only your **work-related** financial transactions, not including any personal transactions outside of work.

NEW SCREEN / ASK ALL

18. When you receive U.S. currency, do you typically check its authenticity? **[SINGLE SELECT]**
     1. Yes
     2. No
     3. Don't Know / Unsure

NEW SCREEN / ASK IF Q18/1

18a. When you receive U.S. currency, what specific steps do you take to check its authenticity? *Please be as specific as possible.* **[OPEN END]**

NEW SCREEN / ASK ALL

19. To what extent do you agree or disagree with the following statements? *Select one per row.*
[SINGLE SELECT PER ROW]

[RANDOMIZE ROWS]	Strongly disagree	Somewhat disagree	Somewhat agree	Strongly agree	Don't Know / Unsure
1. I have the information I need to accurately authenticate U.S. currency	1	2	3	4	99
2. I am knowledgeable about how to accurately authenticate U.S. currency	1	2	3	4	99
[SHOW IF CASH HANDLER S100B] 3. My job has / had standard procedures in place to authenticate U.S. currency	1	2	3	4	99
[SHOW IF CASH HANDLER S100B] 4. I go / have gone above and beyond what's required of me when authenticating U.S. currency	1	2	3	4	99
[SHOW IF CASH HANDLER S100B] 5. I have undergone training on how to accurately authenticate U.S. currency	1	2	3	4	99

NEW SCREEN / ASK ALL

20. Which of the following have you heard are ways to tell if the U.S. currency you use is authentic? *Select all that apply.* [MULTI-SELECT] [RANDOMIZE]
    1. The feel of raised print on the bill
    2. The design on the bill
    3. The portrait / statesman featured on the bill
    4. The use of color-shifting ink
    5. The use of shiny ink [RED HERRING]
    6. The serial numbers on the bill
    7. The watermarks on the bill
    8. The 3D security ribbon on the bill
    9. The security thread on the bill
    10. The "microprinting" or small printed words on the bill

11. The security fibers embedded in the bill

12. The multiple languages printed on the bill [RED HERRING]

13. Other [ANCHOR] [OPEN-END]

14. Don't know / Unsure [ANCHOR] [EXCLUSIVE]

FLAG IF RESPONDENT SELECTS Q20/5 AND 12. ONLY FLAG IF BOTH 5 AND 12 ARE SELECTED

NEW SCREEN / ASK IF Q20/1-4, 6-11, 13

24a. Where did you learn what steps to take to authenticate U.S. currency? *Select all that apply.* [MULTI-SELECT] [RANDOMIZE]

1. At work
2. In school
3. From friends or family
4. An in-person training
5. A webinar
6. A written guide / toolkit
7. An online video
8. Other [ANCHOR] [OPEN-END]
9. Don't recall / Unsure [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK IF Q18/2

21. Earlier you mentioned that you do not typically authenticate U.S. currency when you receive it. Which of the following best describes why you do not typically authenticate U.S. currency? *Select all that apply.* [MULTI-SELECT] [RANDOMIZE]

1. I don't have time to authenticate it
2. I forget to authenticate it
3. I trust it is authentic
4. I've never had it rejected [SHOW IF CASH SPENDER S100A]
5. I trust where I get my U.S. currency from [SHOW IF CASH SPENDER S100A]
6. I don't know how to authenticate it
7. Other [ANCHOR] [OPEN-END]

NEW SCREEN / ASK ALL

22. The Feel-Tilt-Check process is a three-step way to quickly authenticate U.S. currency. Are you familiar with the Feel-Tilt-Check process? [SINGLE SELECT]

1. Yes
2. No
3. Don't know / Unsure

NEW SCREEN / ASK IF Q22/1

23. Have you used the Feel-Tilt-Check process when authenticating U.S. currency before?
[SINGLE SELECT]

1. Yes

2. No

3. Don't know / Unsure

NEW SCREEN / ASK ALL

24. The Feel-Tilt-Check process is a three-step way to quickly authenticate U.S. Currency **[INSERT IMAGE BELOW FROM USCURRENCY.GOV/IMAGE OF FEEL. TILT. CHECK. INFOGRAPHIC. USE IMAGE THAT CORRESPONDS TO LANGUAGE USED IN SURVEY CHOSEN BY RESPONDENT IN S0. INCLUDE IMAGES DURING TRANSLATIONS].**
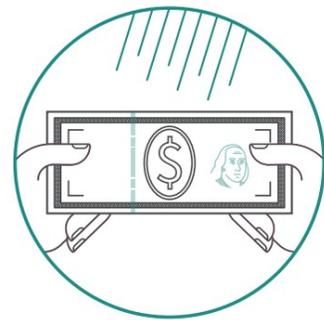**Image 1 English SHOW IF S0/1**

IS IT REAL? KNOW YOUR NOTES.

Feel The Paper   Tilt The Note   Check with Light

Knowing this process now, how likely would you be to use it to authenticate U.S. currency in the future? **[SINGLE SELECT]**

1. 1- Not at all likely

2. 2

3. 3

4. 4

5. 5

6. 6

7. 7- Extremely likely

99. Don't Know / Unsure

NEW SCREEN / ASK ALL

25. Which of the following topics would you be interested in learning more about when it comes to authenticating U.S. currency? *Select all that apply.* [RANDOMIZE] [MULTI-SELECT]
    1. How to identify new design changes
    2. What tools I can use to authenticate U.S. dollar bills
    3. The kind of paper U.S. currency is printed on
    4. What security features can be identified
    5. What does a counterfeit look like versus a genuine note
    6. What are the reporting procedures for counterfeit currency
    7. How to maintain personal safety when reporting a potential counterfeit
    8. Other [ANCHOR] [OPEN-END]
    9. None of these [ANCHOR] EXCLUSIVE]

NEW SCREEN / ASK ALL

26. How likely would you be to use a mobile phone application that assists you in learning about security features of U.S. currency so that you can authenticate the money yourself? Please use a 7-point scale, where 1 means not at all likely, and 7 means extremely likely. [SINGLE SELECT]
    1. Not at all likely
    2.
    3.
    4.
    5.
    6.
    7. Extremely likely
    99. Don't Know / Unsure

NEW SCREEN / ASK IF Q26/1-3

27. You indicated you are **not** likely to use a mobile phone application that assists you in learning about security features of U.S. currency so that you can authenticate the money yourself. Which of the following explains why you are not likely to do so? *Select all that apply.* **[RANDOMIZE; KEEP 2-3, 4-5, AND 6-8 TOGETHER] [MULTI-SELECT]**
    1. I am already knowledgeable enough about security features of U.S. currency
    2. I do not authenticate U.S. currency at all or frequently enough to need an application
    3. I would prefer to access this information on a website
    4. I would prefer to access this information via hand-out or brochure
    5. I do not use mobile phone applications or the internet on my mobile phone

6. I do not have a mobile phone
7. Mobile training applications are not typically available in my language
8. Other **[ANCHOR] [OPEN-END]**

Section 5: CEP and Catalyst Awareness

DISPLAY SHOW ALL

Moving on...

NEW SCREEN / ASK ALL

Q32_NEW_2025. The U.S. Federal government will be unveiling a new design for the $10 bill. Prior to this survey, were you aware of the upcoming redesign of the U.S. $10 bill? **[SINGLE SELECT]**

01 Yes, I was aware of this
02 No, I was not aware of this
03 I might have heard something about this, but I'm not sure

NEW SCREEN / ASK ALL

Q37_NEW_2025. To the best of your knowledge, which of the following elements appear on the **back** of the current $10 U.S. bill? Please answer **without** looking at a $10 U.S. bill. *Select all that apply.* **[MULTI-SELECT] [RANDOMIZE]**

1. Image of the U.S. Treasury building
2. Image of the White House
3. Portrait of Alexander Hamilton
4. The phrase "In God We Trust"
5. The denomination written out as "TEN DOLLARS"
6. Image of a pyramid
7. A serial number
8. The signature of the Secretary of the Treasury
9. The phrase "THIS NOTE IS LEGAL TENDER FOR ALL DEBTS, PUBLIC AND PRIVATE"
98. I'm not sure **[ANCHOR] [EXCLUSIVE]**
99. None of the above **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK ALL

Q38_NEW_2025. When it comes to security features on cash (such as watermarks, security threads, etc.), which statement best describes your view? **[SINGLE-SELECT] [RANDOMIZE]**

1. **[SHOW IF S100A/1]** Security features are mainly for experts and authorities to check, not for me to worry about
2. **[SHOW IF S100B/1]** Security features are mainly for experts and authorities like me to check
3. It's important for me as a cash user to be familiar with security features so I can check my cash is genuine
4. I'm not sure **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK ALL

Q33_NEW_2025. Next, below are some U.S. federal government programs related to U.S. currency that you may or may not have heard of before. For each, please indicate whether you have ever heard of this program before. *Select one response per row.* **[SINGLE SELECT PER ROW]**

[RANDOMIZE ROWS]	Yes, I've heard of this program	No, I haven't heard of this program	Don't know/ Not sure
1. The Currency Education Program (CEP), managed by the Federal Reserve Board	1	2	3
2. The Bureau of Engraving and Printing (BEP), managed by the Department of the Treasury	1	2	3
3. The Counterfeit Currency Processing Facility, managed by the Secret Service	1	2	3

NEW SCREEN / ASK IF AWARE OF CEP (Q33_NEW_2025/1=1)

Q34_NEW_2025. The next couple of questions are about one of these programs in particular: The U.S. Currency Education Program (CEP), managed by the Federal Reserve Board.

What is your opinion of the U.S. Currency Education Program (CEP? **[SINGLE SELECT]**

1. Very unfavorable opinion
2. Somewhat unfavorable opinion
3. Neutral opinion
4. Somewhat favorable opinion
5. Very favorable opinion
6. Don't know enough to say

NEW SCREEN / ASK ALL

Q35_NEW_2025. **[SHOW IF Q33_NEW_2025/1=2-3** The next couple of questions are about one of these programs in particular: The U.S. Currency Education Program (CEP), managed by the Federal Reserve Board.**]** The U.S. Currency Education Program (CEP), managed by the Federal Reserve Board, ensures the integrity of and trust in the U.S. dollar by providing information and training resources to the public. Prior to today, how familiar were you with the U.S. Currency Education Program's mission? **[SINGLE SELECT]**

1. Not at all familiar
2. Not too familiar
3. Somewhat familiar
4. Very familiar

NEW SCREEN / ASK ALL

Q36_NEW_2025. Now knowing the purpose of the CEP, how likely would you be to use their training materials/resources when identifying a counterfeit U.S. banknote? **[SINGLE SELECT]**

1. Very unlikely
2. Somewhat unlikely
3. Likely
4. Very likely
5. Don't know

Section 56: Demographics

DISPLAY

Thank you for your time so far! These last several questions are for further classification purposes.

NEW SCREEN / ASK IF S100B/1 CASH HANDLER

NEW SCREEN / ASK ALL

D6. Which of the following, if any, social media networks are you registered on? **[MULTI SELECT] [RANDOMIZE]**

1. Instagram
2. TikTok
3. YouTube
4. Twitter / X
5. Facebook
6. WeChat
7. WhatsApp
8. LinkedIn

9. Snapchat
98. I don't use social media [ANCHOR] [EXCLUSIVE]
99. Prefer not to answer [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK ALL

D10. Which of the following best describes your marital status? *Please select one.* [SINGLE SELECT]

1. Single, never married
2. Married
3. Separated or divorced
4. Widowed
5. Living with a significant other
99. Prefer not to answer [ANCHOR]

NEW SCREEN / ASK ALL

D11. Are you the parent or guardian of any children under the age of 18 living in your household? [SINGLE SELECT]
1. Yes
2. No
99. Prefer not to answer [ANCHOR]

NEW SCREEN / ASK IF D11/1

D12. How many children in each age bracket are currently living in your household? *Enter number for each. If any category does not apply, please enter '0'.* [MUST BE >0 FOR AT LEAST ONE OF THE CATEGORIES]

1. 0-5 _____ [NUMERIC] [DEFAULT TO ZERO] [RANGE: 0-10]
2. 6-10 _____ [NUMERIC] [DEFAULT TO ZERO] [RANGE: 0-10]
3. 11-15 _____ [NUMERIC] [DEFAULT TO ZERO] [RANGE: 0-10]
4. 16+ _____ [NUMERIC] [DEFAULT TO ZERO] [RANGE: 0-10]
99. Prefer not to answer [ANCHOR]

NEW SCREEN / ASK ALL

D17. What is your highest level of education? *Select one.* [SINGLE SELECT]

1. None completed
2. Primary School
3. Secondary school
4. High School / Tertiary / Tech. College
5. University / Higher Education

6. Postgraduate Education
99. Prefer not to answer / Not applicable

NEW SCREEN / ASK IF P1/1 – BOTSWANA

D18_BO. Thinking about your monthly household income in 2024, which of the following categories best describes your monthly household income that year? *Please select one response.*
[SINGLE SELECT]

1. Less than BWP 2,000
2. BWP 2,000 – 4,999
3. BWP 5,000 – 9,999
4. BWP 10,000 – 19,999
5. BWP 20,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/2 – DEMOCRATIC REPUBLIC OF CONGO

D18_DRC. Thinking about your monthly household income in 2024, which of the following categories best describes your monthly household income that year? *Please select one response.*[SINGLE SELECT]

1. Less than CDF 200,000
2. CDF 200,000 – 499,999
3. CDF 500,000 – 999,999
4. CDF 1,000,000 – 1,999,999
5. CDF 2,000,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/3 – KENYA

D18_KE. Thinking about your monthly household income in 2024, which of the following categories best describes your monthly household income that year? *Please select one response.*[SINGLE SELECT]

1. Less than KES 10,000
2. KES 10,000 – 19,999
3. KES 20,000 – 49,999
4. KES 50,000 – 99,999
5. KES 100,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/4 – LIBERIA

D18_LI. Thinking about your monthly household income in 2024, which of the following

categories best describes your monthly household income that year? *Please select one response.*
[SINGLE SELECT]

1. Less than LRD 10,000
2. LRD 10,000 – 24,999
3. LRD 25,000 – 49,999
4. LRD 50,000 – 99,999
5. LRD 100,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/5 – TANZANIA

D18_TA. Thinking about your monthly household income in 2024, which of the following categories best describes your monthly household income that year? *Please select one response.*
[SINGLE SELECT]

1. Less than TZS 250,000
2. TZS 250,000 – 499,999
3. TZS 500,000 – 999,999
4. TZS 1,000,000 – 1,999,999
5. TZS 2,000,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/6 – ZIMBABWE

D18_ZI. Thinking about your monthly household income in 2024, which of the following categories best describes your monthly household income that year? *Please select one response.*
[SINGLE SELECT]

1. Less than ZWL 100,000
2. ZWL 100,000 – 299,999
3. ZWL 300,000 – 599,999
4. ZWL 600,000 – 1,199,999
5. ZWL 1,200,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/7 – CAMBODIA

D18_CA. Thinking about your monthly household income in 2024, which of the following categories best describes your monthly household income that year? *Please select one response.*
[SINGLE SELECT]

1. Less than KHR 400,000
2. KHR 400,000 – 799,999
3. KHR 800,000 – 1,599,999
4. KHR 1,600,000 – 3,199,999
5. KHR 3,200,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/8 – MALAYSIA

D18_MA. Thinking about your monthly household income in 2024, which of the following categories best describes your monthly household income that year? *Please select one response.*
[SINGLE SELECT]

1. Less than MYR 2,500
2. MYR 2,500 – 4,849
3. MYR 4,850 – 7,999
4. MYR 8,000 – 10,970
5. MYR 10,971 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/9 – PAPUA NEW GUINEA

D18_PNG. Thinking about your monthly household income in 2024, which of the following categories best describes your monthly household income that year? *Please select one response.*
[SINGLE SELECT]

1. Less than PGK 300
2. PGK 300 – 699
3. PGK 700 – 999
4. PGK 1,000 – 1,999
5. PGK 2,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/10 – VIETNAM

D18_VI. Thinking about your monthly household income in 2024, which of the following categories best describes your monthly household income that year? *Please select one response.*
[SINGLE SELECT]

1. Less than VND 3,000,000

2. VND 3,000,000 – 6,999,999

3. VND 7,000,000 – 9,999,999

4. VND 10,000,000 – 14,999,999

5. VND 15,000,000 or more

98. Don't know / Unsure

99. Prefer not to answer

NEW CGSCREEN / ASK ALL

D19_2025. When traveling to neighboring countries, what currency do you typically travel with? *Please select all that apply.* [MULTISELECT]
1. Local currency
2. U.S. currency
3. Euro
4. Pound Sterling
5. Yuan
6. Other [SPECIFY] [ANCHOR]
7. I don't travel with other currencies except my local currency [ANCHOR] [EXCLUSIVE]
99. Prefer not to answer [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK IF D19_2025/2

D20_2025. What is the purpose of your travel to neighboring countries when you're traveling with U.S. currency? *Please select all that apply.* [MULTISELECT]
1. Tourism / to visit a new place
2. Business-related purposes (e.g., meetings, work-related purchases / transactions)
3. Visit friends / family
4. Other [SPECIFY] [ANCHOR]
99. Prefer not to answer [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK ALL

RH3. Finally, in what year were you born? [OPEN NUMERIC]

RH3_FLAG. [PN: Behind the scenes recode for RH3] [YEAR RANGE 1901-2024]
   1: (2024-S1) is +/- 2 of RH3 or equal
   2: (2024-S1) is more than +/- 2 of RH3

FLAG IF RH3_FLAG=2

NEW SCREEN / DISPLAY

Thank you for taking the time to complete this survey! We appreciate your help in better understanding how you use, think, and feel about payment methods.

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