Data Guide to the 2021 Diary of Consumer Payment Choice

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Introduction

The Diary of Consumer Payment Choice (DCPC) is a survey of consumer payment behavior run in conjunction with the University of Southern California's Understanding America Study (UAS). Respondents were randomly assigned a three-day period between September 29, 2021 and November 2, 2021 and asked to track all of their payments using an online questionnaire. Respondents were also asked to answer a short survey and report some account balances on the night before the beginning of their diary period. To the extent possible, attempts were made to ensure that on any given day a representative sample of US consumers was actively taking the diary, and any given day can be made statistically representative by using appropriate sample weights. In addition to in-person purchases, respondents were also asked to record their online and mobile purchases, cash holdings, cash deposits, checking transfers, income payments, and other exchanges of liquid assets. The result is three datasets—an individual level dataset, a daily dataset, and a transcation level dataset. The DCPC provides researchers a unique window into the household finances of the U.S. consumer.

Structure of the survey instrument

Modules and duplicates

The instrument is organized in several modules which deal with certain kinds of transactions—for instance, Purchases, Cash Withdrawals, and Checking Transfers. Within each of these modules, respondents are typically asked to list the number of purchases/cash withdrawals/checking transfers/etc they had on a given day. For each transaction, the online diary asks follow-up questions to collect additional details. The variable `module` can be used to identify which module an observation was originally pulled from. Note that while the modules can have rather suggestive names, one should not rely on the name of the module to identify the type of transaction an observation represents—not all transactions reported in the Purchases module are necessarily "purchases", as some transactions may be recategorized after-the-fact if the respondent makes a mistake. Respondents were asked many followups which are a much more reliable means of identifying a transaction's purpose. See **Structure and use of the data** below for more information.

In some cases a respondent would report the same transaction in multiple modules. For instance, a respondent might report a utility bill payment in both the Purchases and Bills module. These duplicates are

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culled from the dataset, and the `module` variable is modified to reflect that a transaction came from multiple parts of the survey. Transactions are considered to be duplicates if they have a matching `id` (primary respondent identifier), `date`, `amnt` (transaction amount), and `pi` (payment instrument) in cases where `pi` is available, and `id`, `date`, and `amnt` in cases where `pi` is not available.

Some notes on the sampling methodology and skip patterns

In order to balance unwanted heterogeneity in response quality across days due to diary fatigue, some diarists were assigned diary periods beginning on September 29 or 30 and some diarists were assigned diary periods ending on November 1 or 2. This was to ensure that every individual day in October has an approximately equal mix of diarists completing their 1st, 2nd, and 3rd diary days. The "burn-in" days of September 29–30 and the "burn-out" days of November 1–2 can be dropped from any analysis which attempts to describe the month of October. Because these observations do not have daily weights, they are automatically excluded if the daily weights are used, but must be excluded manually when using the individual weights—see the **Weighting** section below. For more information on the sampling methodology, see the *2021 DCPC Technical Appendix*.

In order to reduce respondent burden, the diary employs skip patterns to determine whether or not a respondent is asked a given question. In most cases, this is intuitive; a respondent who does not report a credit card payment is not asked about the logo on their credit card. In other cases, however, it can be potentially misleading. For instance, respondents are only asked if they had cash stolen if their reported end of day cash balance fails to match their reported cash transactions (within a margin of error). Thus, in some cases it may be necessary for the researcher to trace variables back to their original diary questions in order to obtain a full understanding of the universe of respondents for a given question.

Structure and use of the data

The 2021 DCPC data is posted as three separate datasets on the Atlanta Fed website[1]: individual-level, day-level, and transaction-level. These datasets are designed to facilitate appropriate methods of analysis for each kind of data. There are 4,896 unique diarists, and 4,453 that completed all four diary days. That leads to 4,453 unique observations in the individual-level dataset. There are also 4,453 unique diarists in the day-level dataset—each diarist has four observations associated with their unique indentifier `id`. Finally, there are 3,902 unique diarists in the transaction-level dataset. This is due to the fact that some diarists do not report any transactions during the three day diary period.

Unique identifier `id`

In prior years of the Survey and Diary of Consumer Payment Choice, the unique identifier for each respondent was a variable called `prim_key`. In 2014, the survey switched vendors to the UAS, and that vendor uses a unique respondent identifier called `uasid`. However, to maintain anonymity, we construct our own unique identifier variable, `id`. The variable can be used to match respondents across different SCPC or DCPC data sets, though it cannot be used to match any other UAS surveys. Survey and diary data from the UAS vendor for years 2015 to 2021 can be merged together to create longitudinal data sets.

[1] https://www.frbatlanta.org/banking-and-payments/consumer-payments/diary-of-consumer-payment-choice/2021-diary

If you want to merge our data with other UAS surveys, contact Kevin Foster at the Atlanta Fed, and contact UAS. It is likely that we can accommodate the request.

Individual-level dataset

The individual-level dataset is structured so that each row in the dataset represents observations for one respondent. There are 1,537 rows in this dataset—one for each respondent. Examples of variables in this dataset include payment preferences and demographic variables. The unique identifier is `id`.

Day-level dataset

In the day-level dataset, each observation represents one diary-day per respondent. In other words, we see 4,453 observations for each diary-day, for a total of 17,812 observations in this dataset. Examples of variables that are in this dataset include cash balances by bill denomination and the participation dates. Here, the unique identifiers are `id` and `diary_day`.

Transaction-level dataset

Finally, the transaction-level dataset contains one transaction per row. There are 19,877 observations in this dataset, consisting on expenditures, account transfers, and income receipts. The main kind of variable in this dataset are the variables that describe a payment. In this dataset, each observation is uniquely identified by `id`, `diary_day`, and `tran`.

Expenditures

Expenditures are defined to be money moving out of a respondent's possession—for instance, purchasing an item at a store. Expenditures generally come from the Purchases or Bills modules, though they may come from other modules as well. A substantial number of merchant categorization followups were asked for each transaction reported in the Purchases and Bills modules to determine what the expenditure was for; these followups have been used to create the variable `merch`.

Transfers

Transfers are when money is moved from one account to another, each owned by the same diarist. In order to identify the actual movement of money, one should use the `from_account` and `to_account` variables. Transfers can be reported in almost any module. For instance, a cash withdrawal would be a transfer from a checking account to cash and would come from the Cash Withdrawals module, while a credit card bill payment could be a transfer from a checking account to a credit account and might come from the Purchases module.

Income

Income is defined as money coming into the respondent's possession. Most income is reported in the Income module, though some types of Cash Withdrawal transactions are also considered income—for instance, receiving money from a family member. Note that, unlike other types of transactions, income receipts can be reported on diary day 0.

Dollar amounts

All transactions which represent a movement of money will have a dollar amount associated with them. This dollar amount is stored in the variable `amnt`, in the transaction-level dataset. Some outlier cleaning has been applied to these dollar amounts, and the original dollar amounts, as originally reported by the respondents, are stored in `amnt_orig`. In addition, if the reported dollar amount was 0, then `amnt` was set to missing and `amnt_orig` was set to 0 for that observation.

Dollar amounts were cleaned based on their likelihood given the type of transaction, the respondent's answer to the various merchant followups, the respondent's written answers in some of the "other" boxes in the survey (which are not included in this dataset due to privacy concerns), and the respondent's answers to some of the questions in the night-before "Day 0" survey. In some cases, unrealistically large dollar amounts are the result of an omitted decimal point.

Other key variables

Each transaction also includes, when applicable, an amount (variable `amnt`), a time (variable `time`), a payment instrument (variable `pi`)—e.g., cash, credit, check—a merchant category (variable `merch`)—e.g., financial services, restaurants, transportation—and the `device` with which the payment was made—e.g., a mobile phone—as well as several other variables related to the payment. Under this organization, it is a very simple matter to estimate, say, the average value of a cash transaction at a restaurant, or the average number of credit payments in a month. It is also possible, under some reasonable assumptions, to generate running balances of the various liquidity accounts in a respondent's possession.

Structure of this document

The variables in this code book are presented alphabetically. Each variable has a description that gives the definition, as well as the coding of the original survey question. This coding can be used to look up the question in the survey questionnaire. When necessary, additional details are provided about how the variable was altered or constructed from the original survey response. Additional histograms and unweighted summary statistics are provided for continuous-valued variables, while simple tabulations and codings are provided for categorical variables.

Appendix variables

Variables listed in the appendix are variables that come directly from the survey. In other words, they are not created variables. These variables have the label "APPENDIX". The only survey variables that appear in the main body of variables are the variables of type `as003`. These are the assessment of payment method characteristics variables, and there are too many of them to rename. Refer to the survey questionnaire to determine what each of these variables refers to i.e. which payment method and which characteristic of the payment instrument is being rated.

Weighting

To allow for estimations that are representative of the United States, three sets of sample weights are provided in these datasets. The first set of base weights, `ind_weight`, are individual-level post-stratification

weights, and are available in the individual-level dataset. The second and third sets of weights are found in the day-level dataset. The weights in the variable `daily_weight`, are day-level weights. The third set of weights, `dow_weight`, are day-level day-of-week weights that attempt to account for day-of-week affects in the number and value of payments. We recommend that this latter set of weights be used whenever attempting cross-year comparisons involving payments. All weights are relative weights—they have a mean of 1 and sum to the number of observations in the dataset. When subsetting the data—especially by date—it may be necessary to generate your own weights, and strictly speaking the day weights provided are not appropriate to use when including diary day 0.

For more information about how the weights are constructed, see **2020 Survey and Diary of Consumer Payment Choice—Sampling and Weighting** by Marco Angrisani.[2]

2021 weights

In 2021, we have two sets of weights available. The weights ending with `_weight` are built from the nationally representative sample. The estimates presented in the 2021 DCPC results paper are calculated using these weights. Specifically, the nationally representative weights are

- `ind_weight`
- `dow_weight`
- `daily_weight`

To use the full sample, which is not nationally representative but includes 484 extra observations, use the weights ending in the suffix `_all`. The non-nationally representative weights are listed below.

- `ind_weight_all`
- `dow_weight_all`
- `daily_weight_all`

The non-nationally representative sample includes observations from the Understanding America Study Los Angeles oversample and the California oversample. The non-nationally representative weights have a slightly higher variance due to oversampling of these populations.

If you have any questions about which set of weights to use, contact Kevin Foster at the Atlanta Fed.

[2] https://www.frbatlanta.org/-/media/documents/banking/consumer-payments/diary-of-consumer-payment-choice/2020/scpc-dcpc-2020-sampling-weights.pdf

Contents

`accept_card`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 2787$

Description: Whether a credit or debit card would have been accepted for this transaction. In the case of this variable, the range of responses has been changed from the survey question `q101j`. In the survey question, the responses range from 1 to 3, but in this created variable, the responses range from 0 to 2, to better match up with the convention in these datasets that NO equals 0 and YES equals 1.

Survey question: q101j

Values	Number	Percent
0	2083	74.7
1	464	16.6
2	240	8.6

Table 1: Frequency table for `accept_card`

Value labels:

0 - No
1 - Yes
2 - I don't know

`accept_cash`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 7528$

Description: Whether cash would have been accepted for this transaction. In the case of this variable, the range of responses has been changed from the survey question `q103j`.

Survey question: q103g

Values	Number	Percent
1	6851	91.0
2	424	5.6
3	174	2.3
4	47	0.6
5	32	0.4

Table 2: Frequency table for `accept_cash`

Value labels:

1 - Yes
2 - No
3 - I'm not sure, but I think so
4 - I'm not sure, but I do not think so
5 - I don't know

age

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4452$

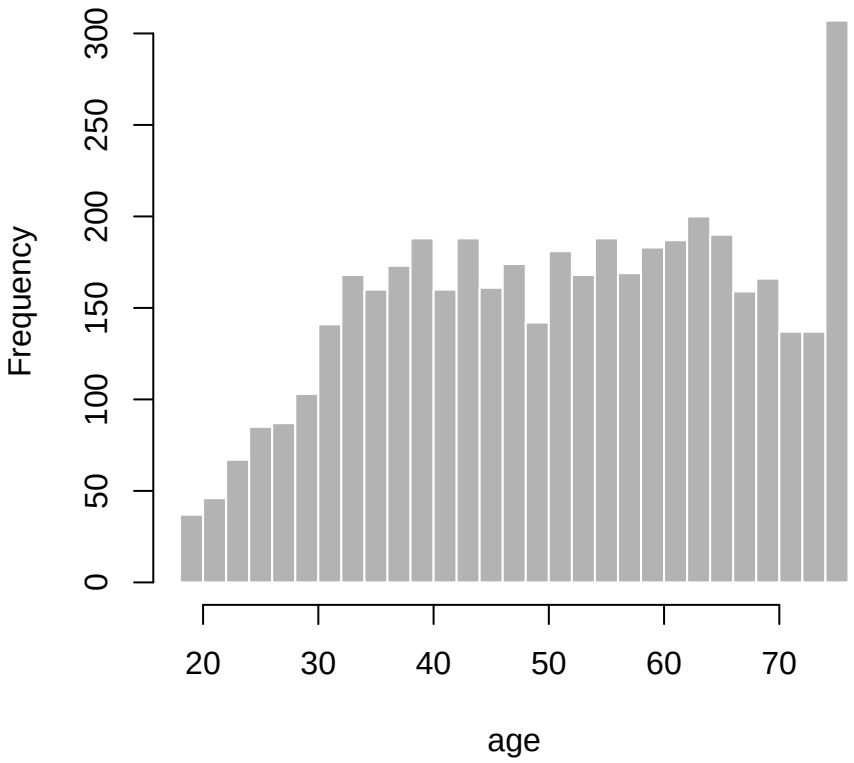
Description: Respondent's age, in years.

Survey question: Calculated from date of birth.

Details: Date of birth is used as reported in My Household Questionnaire. For respondents who have birthdays during the diary period, the age is set to be the greater of the two ages.

min	med	mean	max	sd
18.0	52.0	51.8	111.0	15.8

Table 3: Summary statistics for age



`agerange`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5$

Description: If you would rather not say [your age], please choose a range below. We use your age in order to give you surveys which make the most sense to you, so even knowing what range you are in will help.

Survey question: agerange

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information

Values	Number	Percent
1	2	40.0
3	1	20.0
4	1	20.0
5	1	20.0

Table 4: Frequency table for `agerange`

Value labels:

1 - ages 18-29
2 - ages 30-39
3 - ages 40-49
4 - ages 50-59
5 - ages 60-69
6 - ages 70-79
7 - ages 80-89
8 - ages 90 or more

`amnt`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 19877$

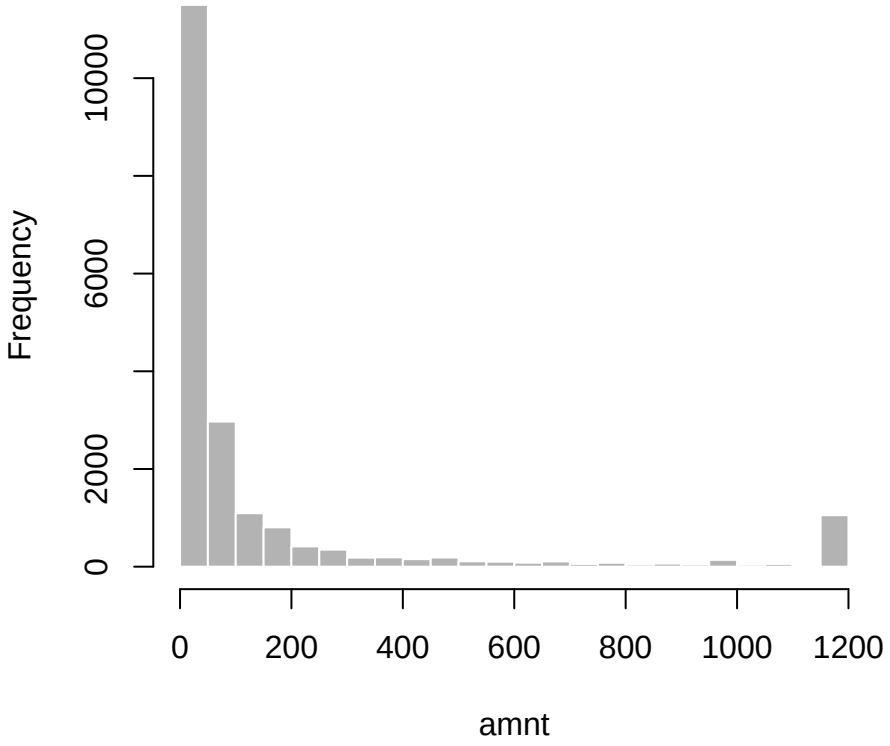
Description: Dollar amount of the transaction, cleaned.

Survey question: Filled in by respondent in nearly every module.

Details: Individual dollar-value cleaning is performed according to a subjective "smell-test". This is to control for extremely large outliers which are, generally, the result of misplaced decimal points. Original dollar amounts are maintained in the variable `amnt_orig`. Data users may notice that some large transactions have been maintained. This is usually because we were able to confirm that they are genuine.

min	med	mean	max	sd
0.0	39.3	263.9	225000.0	1980.4

Table 5: Summary statistics for `amnt`


Frequency
0
2000
6000
10000
0
200
400
600
800
1000
1200
amnt

`amnt_flag`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 339$

Description: This variable has a value of 0 if the original variable `amnt` was edited. Otherwise, the variable has a missing value.

Survey question: N/A

Details: If the value of `amnt` is greater than the 98th percentile then the dollar amount is flagged for potential editing.

Values	Number	Percent
0	339	100.0

Table 6: Frequency table for `amnt_flag`

Value labels:

NA

`amnt_orig`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 19877$

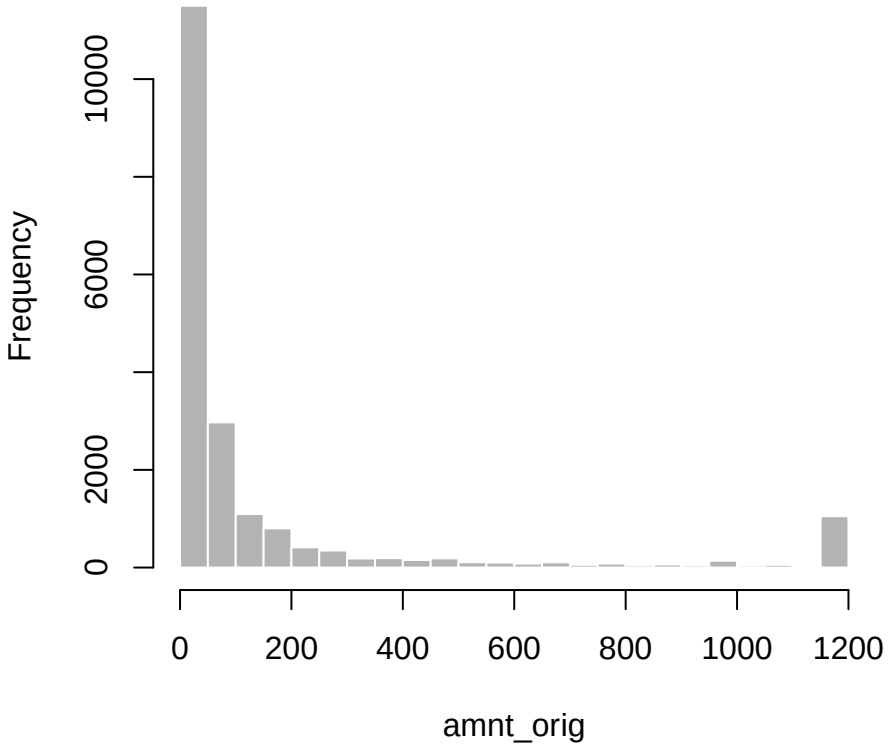
Description: Dollar amount of the transaction, uncleaned.

Survey question: Filled in by respondent in nearly every module.

Details: Uncleaned values. See `amnt` for cleaned values.

min	med	mean	max	sd
0.0	39.3	292.1	417515.0	3598.7

Table 7: Summary statistics for `amnt_orig`



as003_a1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2508$

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of cash

Survey question: as003_a1

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	46	1.8
2	89	3.5
3	241	9.6
4	565	22.5
5	1567	62.5

Table 8: Frequency table for as003_a1

Value labels:

1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted

as003_a2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2507$

Description: Assessment of payment instrument characteristics. COST of cash

Survey question: as003_a2

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	16	0.6
2	42	1.7
3	542	21.6
4	289	11.5
5	1618	64.5

Table 9: Frequency table for as003_a2

Value labels:

1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost

as003_a3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2505$

Description: Assessment of payment instrument characteristics. CONVENIENCE of cash

Survey question: as003_a3

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	93	3.7
2	325	13.0
3	382	15.2
4	744	29.7
5	961	38.4

Table 10: Frequency table for as003_a3

Value labels:

1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient

as003_a4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2508$

Description: Assessment of payment instrument characteristics. SECURITY of cash

Survey question: as003_a4

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	797	31.8
2	429	17.1
3	360	14.4
4	367	14.6
5	555	22.1

Table 11: Frequency table for as003_a4

Value labels:

1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure

as003_a5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2508$

Description: Assessment of payment instrument characteristics. GETTING and SETTING UP of cash

Survey question: as003_a5

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	27	1.1
2	115	4.6
3	468	18.7
4	576	23.0
5	1322	52.7

Table 12: Frequency table for as003_a5

Value labels:

1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up

as003_a6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2508$

Description: Assessment of payment instrument characteristics. PAYMENT RECORDS of cash

Survey question: as003_a6

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	984	39.2
2	597	23.8
3	477	19.0
4	260	10.4
5	190	7.6

Table 13: Frequency table for as003_a6

Value labels:

1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records

as003_a7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4439$

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of cash

Survey question: as003_a7

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	54	1.2
2	399	9.0
3	819	18.5
4	1520	34.2
5	1647	37.1

Table 14: Frequency table for as003_a7

Value labels:

1 - Very slow
2 - Slow
3 - Neither slow nor fast
4 - Fast
5 - Very fast

as003_b1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2508$

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of checks

Survey question: as003_b1

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	222	8.9
2	588	23.4
3	672	26.8
4	675	26.9
5	351	14.0

Table 15: Frequency table for as003_b1

Value labels:

1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted

as003_b2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2507$

Description: Assessment of payment instrument characteristics. COST of checks

Survey question: as003_b2

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	25	1.0
2	183	7.3
3	641	25.6
4	914	36.5
5	744	29.7

Table 16: Frequency table for as003_b2

Value labels:

1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost

as003_b3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2507$

Description: Assessment of payment instrument characteristics. CONVENIENCE of checks

Survey question: as003_b3

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	328	13.1
2	752	30.0
3	543	21.7
4	625	24.9
5	259	10.3

Table 17: Frequency table for as003_b3

Value labels:

1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient

as003_b4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2506$

Description: Assessment of payment instrument characteristics. SECURITY of checks

Survey question: as003_b4

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	206	8.2
2	789	31.5
3	564	22.5
4	763	30.4
5	184	7.3

Table 18: Frequency table for as003_b4

Value labels:

1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure

as003_b5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2509$

Description: Assessment of payment instrument characteristics. GETTING and SETTING UP of checks

Survey question: as003_b5

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	61	2.4
2	325	13.0
3	701	27.9
4	894	35.6
5	528	21.0

Table 19: Frequency table for as003_b5

Value labels:

1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up

as003_b6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2507$

Description: Assessment of payment instrument characteristics. PAYMENT RECORDS of checks

Survey question: as003_b6

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	43	1.7
2	127	5.1
3	415	16.6
4	1140	45.5
5	782	31.2

Table 20: Frequency table for as003_b6

Value labels:

1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records

as003_b7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4434$

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of checks

Survey question: as003_b7

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	834	18.8
2	1743	39.3
3	1093	24.7
4	617	13.9
5	147	3.3

Table 21: Frequency table for as003_b7

Value labels:

1 - Very slow
2 - Slow
3 - Neither slow nor fast
4 - Fast
5 - Very fast

as003_c1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2508$

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of debit cards

Survey question: as003_c1

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	8	0.3
2	35	1.4
3	169	6.7
4	541	21.6
5	1755	70.0

Table 22: Frequency table for as003_c1

Value labels:

1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted

as003_c2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2507$

Description: Assessment of payment instrument characteristics. COST of debit cards

Survey question: as003_c2

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	13	0.5
2	106	4.2
3	547	21.8
4	724	28.9
5	1117	44.6

Table 23: Frequency table for as003_c2

Value labels:

1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost

as003_c3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2508$

Description: Assessment of payment instrument characteristics. CONVENIENCE of debit cards

Survey question: as003_c3

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	40	1.6
2	42	1.7
3	212	8.5
4	831	33.1
5	1383	55.1

Table 24: Frequency table for as003_c3

Value labels:

1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient

as003_c4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2507$

Description: Assessment of payment instrument characteristics. SECURITY of debit cards

Survey question: as003_c4

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	224	8.9
2	661	26.4
3	380	15.2
4	951	37.9
5	291	11.6

Table 25: Frequency table for as003_c4

Value labels:

1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure

as003_c5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2510$

Description: Assessment of payment instrument characteristics. GETTING and SETTING UP of debit cards

Survey question: as003_c5

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	13	0.5
2	116	4.6
3	460	18.3
4	1020	40.6
5	901	35.9

Table 26: Frequency table for as003_c5

Value labels:

1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up

as003_c6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2506$

Description: Assessment of payment instrument characteristics. PAYMENT RECORDS of debit cards

Survey question: as003_c6

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	26	1.0
2	64	2.6
3	283	11.3
4	916	36.6
5	1217	48.6

Table 27: Frequency table for as003_c6

Value labels:

1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records

as003_c7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4436$

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of debit cards

Survey question: as003_c7

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	18	0.4
2	60	1.4
3	527	11.9
4	2126	47.9
5	1705	38.4

Table 28: Frequency table for as003_c7

Value labels:

1 - Very slow
2 - Slow
3 - Neither slow nor fast
4 - Fast
5 - Very fast

as003_d1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2509$

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of credit cards

Survey question: as003_d1

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	10	0.4
2	17	0.7
3	116	4.6
4	469	18.7
5	1897	75.6

Table 29: Frequency table for as003_d1

Value labels:

1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted

as003_d2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2507$

Description: Assessment of payment instrument characteristics. COST of credit cards

Survey question: as003_d2

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	256	10.2
2	694	27.7
3	470	18.7
4	565	22.5
5	522	20.8

Table 30: Frequency table for as003_d2

Value labels:

1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost

as003_d3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2506$

Description: Assessment of payment instrument characteristics. CONVENIENCE of credit cards

Survey question: as003_d3

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	32	1.3
2	29	1.2
3	164	6.5
4	698	27.9
5	1583	63.2

Table 31: Frequency table for as003_d3

Value labels:

1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient

as003_d4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2509$

Description: Assessment of payment instrument characteristics. SECURITY of credit cards

Survey question: as003_d4

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	175	7.0
2	484	19.3
3	298	11.9
4	1061	42.3
5	491	19.6

Table 32: Frequency table for as003_d4

Value labels:

1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure

as003_d5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2506$

Description: Assessment of payment instrument characteristics. GETTING and SETTING UP of credit cards

Survey question: as003_d5

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	41	1.6
2	218	8.7
3	451	18.0
4	940	37.5
5	856	34.2

Table 33: Frequency table for as003_d5

Value labels:

1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up

as003_d6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2504$

Description: Assessment of payment instrument characteristics. PAYMENT RECORDS of credit cards

Survey question: as003_d6

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	13	0.5
2	18	0.7
3	180	7.2
4	858	34.3
5	1435	57.3

Table 34: Frequency table for as003_d6

Value labels:

1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records

as003_d7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4433$

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of credit cards

Survey question: as003_d7

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	20	0.5
2	54	1.2
3	485	10.9
4	1985	44.8
5	1889	42.6

Table 35: Frequency table for as003_d7

Value labels:

1 - Very slow
2 - Slow
3 - Neither slow nor fast
4 - Fast
5 - Very fast

as003_e1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2506$

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of prepaid cards

Survey question: as003_e1

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	39	1.6
2	148	5.9
3	461	18.4
4	922	36.8
5	936	37.4

Table 36: Frequency table for as003_e1

Value labels:

1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted

as003_e2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2508$

Description: Assessment of payment instrument characteristics. COST of prepaid cards

Survey question: as003_e2

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	67	2.7
2	309	12.3
3	880	35.1
4	683	27.2
5	569	22.7

Table 37: Frequency table for as003_e2

Value labels:

1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost

as003_e3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2505$

Description: Assessment of payment instrument characteristics. CONVENIENCE of prepaid cards

Survey question: as003_e3

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	87	3.5
2	286	11.4
3	659	26.3
4	847	33.8
5	626	25.0

Table 38: Frequency table for as003_e3

Value labels:

1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient

as003_e4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2507$

Description: Assessment of payment instrument characteristics. SECURITY of prepaid cards

Survey question: as003_e4

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	377	15.0
2	538	21.5
3	718	28.6
4	650	25.9
5	224	8.9

Table 39: Frequency table for as003_e4

Value labels:

1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure

as003_e5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2507$

Description: Assessment of payment instrument characteristics. GETTING and SETTING UP of prepaid cards

Survey question: as003_e5

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	52	2.1
2	281	11.2
3	845	33.7
4	848	33.8
5	481	19.2

Table 40: Frequency table for as003_e5

Value labels:

1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up

as003_e6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2506$

Description: Assessment of payment instrument characteristics. PAYMENT RECORDS of prepaid cards

Survey question: as003_e6

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	306	12.2
2	550	21.9
3	866	34.6
4	523	20.9
5	261	10.4

Table 41: Frequency table for as003_e6

Value labels:

1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records

as003_e7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4428$

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of prepaid cards

Survey question: as003_e7

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	62	1.4
2	154	3.5
3	1125	25.4
4	1919	43.3
5	1168	26.4

Table 42: Frequency table for as003_e7

Value labels:

1 - Very slow
2 - Slow
3 - Neither slow nor fast
4 - Fast
5 - Very fast

as003_f1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2507$

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of bank account number payments

Survey question: as003_f1

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	566	22.6
2	629	25.1
3	558	22.3
4	413	16.5
5	341	13.6

Table 43: Frequency table for as003_f1

Value labels:

1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted

as003_f2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2508$

Description: Assessment of payment instrument characteristics. COST of bank account number payments

Survey question: as003_f2

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	21	0.8
2	99	3.9
3	729	29.1
4	603	24.0
5	1056	42.1

Table 44: Frequency table for as003_f2

Value labels:

1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost

as003_f3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2506$

Description: Assessment of payment instrument characteristics. CONVENIENCE of bank account number payments

Survey question: as003_f3

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	235	9.4
2	542	21.6
3	617	24.6
4	725	28.9
5	387	15.4

Table 45: Frequency table for as003_f3

Value labels:

1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient

as003_f4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2509$

Description: Assessment of payment instrument characteristics. SECURITY of bank account number payments

Survey question: as003_f4

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	442	17.6
2	716	28.5
3	365	14.5
4	728	29.0
5	258	10.3

Table 46: Frequency table for as003_f4

Value labels:

1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure

as003_f5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2508$

Description: Assessment of payment instrument characteristics. GETTING and SETTING UP of bank account number payments

Survey question: as003_f5

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	65	2.6
2	397	15.8
3	744	29.7
4	849	33.9
5	453	18.1

Table 47: Frequency table for as003_f5

Value labels:

1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up

as003_f6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2507$

Description: Assessment of payment instrument characteristics. PAYMENT RECORDS of bank account number payments

Survey question: as003_f6

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	28	1.1
2	58	2.3
3	406	16.2
4	951	37.9
5	1064	42.4

Table 48: Frequency table for as003_f6

Value labels:

1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records

as003_f7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4429$

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of bank account number payments

Survey question: as003_f7

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	333	7.5
2	936	21.1
3	1437	32.4
4	1244	28.1
5	479	10.8

Table 49: Frequency table for as003_f7

Value labels:

1 - Very slow
2 - Slow
3 - Neither slow nor fast
4 - Fast
5 - Very fast

as003_g1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2507$

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of online banking bill payments

Survey question: as003_g1

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	222	8.9
2	358	14.3
3	530	21.1
4	669	26.7
5	728	29.0

Table 50: Frequency table for as003_g1

Value labels:

1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted

as003_g2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2508$

Description: Assessment of payment instrument characteristics. COST of online banking bill payments

Survey question: as003_g2

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	18	0.7
2	72	2.9
3	627	25.0
4	640	25.5
5	1151	45.9

Table 51: Frequency table for as003_g2

Value labels:

1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost

as003_g3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2509$

Description: Assessment of payment instrument characteristics. CONVENIENCE of online banking bill payments

Survey question: as003_g3

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	83	3.3
2	165	6.6
3	423	16.9
4	914	36.4
5	924	36.8

Table 52: Frequency table for as003_g3

Value labels:

1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient

as003_g4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2507$

Description: Assessment of payment instrument characteristics. SECURITY of online banking bill payments

Survey question: as003_g4

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	180	7.2
2	498	19.9
3	424	16.9
4	1009	40.2
5	396	15.8

Table 53: Frequency table for as003_g4

Value labels:

1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure

as003_g5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2508$

Description: Assessment of payment instrument characteristics. GETTING and SETTING UP of online banking bill payments

Survey question: as003_g5

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	47	1.9
2	323	12.9
3	626	25.0
4	978	39.0
5	534	21.3

Table 54: Frequency table for as003_g5

Value labels:

1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up

as003_g6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2503$

Description: Assessment of payment instrument characteristics. PAYMENT RECORDS of online banking bill payments

Survey question: as003_g6

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	17	0.7
2	35	1.4
3	272	10.9
4	944	37.7
5	1235	49.3

Table 55: Frequency table for as003_g6

Value labels:

1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records

as003_g7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4434$

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of online banking bill payments

Survey question: as003_g7

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	114	2.6
2	426	9.6
3	1067	24.1
4	1867	42.1
5	960	21.7

Table 56: Frequency table for as003_g7

Value labels:

1 - Very slow
2 - Slow
3 - Neither slow nor fast
4 - Fast
5 - Very fast

as003_h1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2509$

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of money orders

Survey question: as003_h1

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	482	19.2
2	692	27.6
3	578	23.0
4	474	18.9
5	283	11.3

Table 57: Frequency table for as003_h1

Value labels:

1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted

as003_h2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2506$

Description: Assessment of payment instrument characteristics. COST of money orders

Survey question: as003_h2

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	120	4.8
2	713	28.5
3	692	27.6
4	771	30.8
5	210	8.4

Table 58: Frequency table for as003_h2

Value labels:

1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost

as003_h3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2508$

Description: Assessment of payment instrument characteristics. CONVENIENCE of money orders

Survey question: as003_h3

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	854	34.1
2	840	33.5
3	468	18.7
4	235	9.4
5	111	4.4

Table 59: Frequency table for as003_h3

Value labels:

1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient

as003_h4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2509$

Description: Assessment of payment instrument characteristics. SECURITY of money orders

Survey question: as003_h4

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	268	10.7
2	469	18.7
3	703	28.0
4	722	28.8
5	347	13.8

Table 60: Frequency table for as003_h4

Value labels:

1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure

as003_h5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2509$

Description: Assessment of payment instrument characteristics. GETTING and SETTING UP of money orders

Survey question: as003_h5

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	290	11.6
2	729	29.1
3	780	31.1
4	474	18.9
5	236	9.4

Table 61: Frequency table for as003_h5

Value labels:

1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up

as003_h6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2507$

Description: Assessment of payment instrument characteristics. PAYMENT RECORDS of money orders

Survey question: as003_h6

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	279	11.1
2	508	20.3
3	838	33.4
4	609	24.3
5	273	10.9

Table 62: Frequency table for as003_h6

Value labels:

1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records

as003_h7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4431$

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of money orders

Survey question: as003_h7

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	1219	27.5
2	1461	33.0
3	1221	27.6
4	397	9.0
5	133	3.0

Table 63: Frequency table for as003_h7

Value labels:

1 - Very slow
2 - Slow
3 - Neither slow nor fast
4 - Fast
5 - Very fast

as003_i1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1214$

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of mobile payments such as Venmo or Zelle

Survey question: as003_i1

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	164	13.5
2	326	26.9
3	359	29.6
4	225	18.5
5	140	11.5

Table 64: Frequency table for as003_i1

Value labels:

1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted

as003_i2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1215$

Description: Assessment of payment instrument characteristics. COST of mobile payments such as Venmo or Zelle

Survey question: as003_i2

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	22	1.8
2	69	5.7
3	432	35.6
4	307	25.3
5	385	31.7

Table 65: Frequency table for as003_i2

Value labels:

1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost

as003_i3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1216$

Description: Assessment of payment instrument characteristics. CONVENIENCE of mobile payments such as Venmo or Zelle

Survey question: as003_i3

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	50	4.1
2	55	4.5
3	274	22.5
4	397	32.6
5	440	36.2

Table 66: Frequency table for as003_i3

Value labels:

1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient

as003_i4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1214$

Description: Assessment of payment instrument characteristics. SECURITY of mobile payments such as Venmo or Zelle

Survey question: as003_i4

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	101	8.3
2	258	21.3
3	380	31.3
4	391	32.2
5	84	6.9

Table 67: Frequency table for as003_i4

Value labels:

1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure

as003_i5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1215$

Description: Assessment of payment instrument characteristics. GETTING and SETTING UP of mobile payments such as Venmo or Zelle

Survey question: as003_i5

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	45	3.7
2	130	10.7
3	372	30.6
4	415	34.2
5	253	20.8

Table 68: Frequency table for as003_i5

Value labels:

1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up

as003_i6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1215$

Description: Assessment of payment instrument characteristics. PAYMENT RECORDS of mobile payments such as Venmo or Zelle

Survey question: as003_i6

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	32	2.6
2	47	3.9
3	361	29.7
4	449	37.0
5	326	26.8

Table 69: Frequency table for as003_i6

Value labels:

1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records

as003_i7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4424$

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of mobile payments such as Venmo or Zelle

Survey question: as003_i7

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	127	2.9
2	200	4.5
3	1492	33.7
4	1523	34.4
5	1082	24.5

Table 70: Frequency table for as003_i7

Value labels:

1 - Very slow
2 - Slow
3 - Neither slow nor fast
4 - Fast
5 - Very fast

`authorization_method`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 2444$

Description: Question text: How was this debit card purchase authorized?

Survey question: q201g

Values	Number	Percent
1	284	11.6
2	1747	71.5
3	107	4.4
4	295	12.1
5	11	0.5

Table 71: Frequency table for `authorization_method`

Value labels:

1 - Swiping the card
2 - Inserting the card's chip
3 - Tapping, waving, or other contactless method
4 - Handing the card to an employee such as a waiter or waitress
5 - Other (specify)

banp_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4257$

Description: Is the respondent a BANK ACCOUNT NUMBER PAYMENT adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	2451	57.6
1	1806	42.4

Table 72: Frequency table for banp_adopt

Value labels:

0 - Not an adopter

1 - Adopter

`bill`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 16957$

Description: Whether this transaction was a bill.

Survey question: pay002, "other" responses.

Details: Question pay002 is used to identify bills reported in the purchases module. All bills reported in the bills reminder module are bills by definition. Observations for which "other" was chosen are manually recategorized. Note that, due to the wording of the question, a very large proportion of respondents (about 25-30 percent) chose "other" and described their payment in words. We attempted to come up with rules for recategorizing these responses, as there were too many to do each one individually.

Values	Number	Percent
0	12907	76.1
1	4050	23.9

Table 73: Frequency table for `bill`

Value labels:

0 - No

1 - Yes

`billautom`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 4047$

Description: Question text: Was this bill payment automatic?

Survey question: pay002_autom, or a radio button in the bills module

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	2522	62.3
1	1525	37.7

Table 74: Frequency table for `billautom`

Value labels:

0 - No

1 - Yes

billdday

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 4032$

Description: Diary day that the bill was paid

Survey question: NA

Values	Number	Percent
0	2548	63.2
1	427	10.6
2	467	11.6
3	590	14.6

Table 75: Frequency table for billdday

Value labels:

NA

`billduedate`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N}$ = 19877

Description: Question text: What day is this bill payment due?

Survey question: pay203

Details: This is a date-valued variable.

`billduedateselected`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N}$ = 19877

Description: Question text: Some bills are paid on the same day they are scheduled; others are paid in the future. Please tell us the date you selected for the bill to be paid.

Survey question: pay205

Details: This is a date-valued variable.

bnk_acnt_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4448

Description: Is the respondent a BANK ACCOUNT adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	190	4.3
1	4258	95.7

Table 76: Frequency table for bnk_acnt_adopt

Value labels:

0 - Not an adopter

1 - Adopter

`bnpl001`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4450$

Description: Question text: Have you heard of paying for goods and services using a payment method called Buy Now, Pay Later?

Survey question: bnpl001

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	2525	56.7
2	1618	36.4
3	307	6.9

Table 77: Frequency table for `bnpl001`

Value labels:

1 - Yes
2 - No
3 - I don't know

`bnpl002`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4450$

Description: Question text: "Buy now, pay later" allows people to make a purchase and spread payments over a period of time. This type of payment is sometimes offered by online stores when checking out through finance companies called Affirm, AfterPay, Klarna, QuadPay, Sezzle, etc. This type of payment is like a loan, but for smaller purposes and sometimes without any interest to pay. Given the description above, have you been offered to use Buy Now, Pay Later when making a purchase?

Survey question: bnpl002

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	1457	32.7
2	2698	60.6
3	295	6.6

Table 78: Frequency table for `bnpl002`

Value labels:

1 - Yes
2 - No
3 - I don't know

`bnpl003`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1457$

Description: Question text: In the last 30 days, have you paid for a good or service using Buy Now, Pay Later?

Survey question: bnpl003

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	293	20.1
2	1162	79.8
3	2	0.1

Table 79: Frequency table for `bnpl003`

Value labels:

1 - Yes
2 - No
3 - I don't know

`bnpl004`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 293$

Description: Question text: For your most recent Buy Now, Pay Later purchase, how many installments will you or did you make to pay the full amount owed?

Survey question: bnpl004

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
2	29	9.9
3	37	12.6
4	146	49.8
5	21	7.2
6	60	20.5

Table 80: Frequency table for `bnpl004`

Value labels:

1 - Two
2 - Three
3 - Four
4 - Five
5 - Six or more

`bnpl006`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 293$

Description: Question text: In the last 30 days, how many times did you use Buy Now, Pay Later when making a purchase?

Survey question: bnpl006

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	173	59.0
2	72	24.6
3	38	13.0
4	10	3.4

Table 81: Frequency table for `bnpl006`

Value labels:

1 - One
2 - Two
3 - Three to five
4 - More than five

`borrowed_for_purchase`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 38$

Description: Question text: Did you borrow money to make this purchase?

Survey question: pay612

Details: This question is only displayed if the payment amount is greater than or equal to 200 dollars, the response to `pay608` is not NONE OF THE ABOVE, and the payment method is not CREDIT CARD.

Values	Number	Percent
0	35	92.1
1	3	7.9

Table 82: Frequency table for `borrowed_for_purchase`

Value labels:

0 - No

1 - Yes

`can_postpone`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 6464

Description: Whether this transaction could have been postponed without penalty.

Survey question: q151_b

Values	Number	Percent
0	4029	62.3
1	2435	37.7

Table 83: Frequency table for `can_postpone`

Value labels:

0 - No
1 - Yes

`carry_acnt2acnt`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 6319$

Description: Whether the repsondent had the ability to make an account to account transfer that day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 11.

Values	Number	Percent
0	5267	83.4
1	1052	16.6

Table 84: Frequency table for `carry_acnt2acnt`

Value labels:

0 - No

1 - Yes

`carry_banp`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 6319$

Description: Whether respondent had the ability to make a bank account number payment that day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 6.

Values	Number	Percent
0	4435	70.2
1	1884	29.8

Table 85: Frequency table for `carry_banp`

Value labels:

0 - No

1 - Yes

`carry_cc`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 6319$

Description: Whether respondent carried credit cards on that diary day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 3.

Values	Number	Percent
0	1499	23.7
1	4820	76.3

Table 86: Frequency table for `carry_cc`

Value labels:

0 - No

1 - Yes

`carry_chk`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 6319$

Description: Whether respondent carried checks on that diary day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 2.

Values	Number	Percent
0	3781	59.8
1	2538	40.2

Table 87: Frequency table for `carry_chk`

Value labels:

0 - No

1 - Yes

`carry_coins`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 13336$

Description: Question text: Did you start today carrying any coins in your pocket, wallet, or purse?

Survey question: q5_1

Values	Number	Percent
0	8336	62.5
1	5000	37.5

Table 88: Frequency table for `carry_coins`

Value labels:

0 - No
1 - Yes

`carry_csh`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 6319$

Description: Whether respondent carried cash on that diary day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 1.

Values	Number	Percent
0	1386	21.9
1	4933	78.1

Table 89: Frequency table for `carry_csh`

Value labels:

0 - No

1 - Yes

`carry_dc`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 6319$

Description: Whether respondent carried debit cards on that diary day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 4.

Values	Number	Percent
0	1525	24.1
1	4794	75.9

Table 90: Frequency table for `carry_dc`

Value labels:

0 - No

1 - Yes

`carry_monord`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 6319$

Description: Whether respondent carried money orders on that diary day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 8.

Values	Number	Percent
0	6172	97.7
1	147	2.3

Table 91: Frequency table for `carry_monord`

Value labels:

0 - No

1 - Yes

`carry_none`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 6319$

Description: The respondent did not carry any of the payment instruments listed in `q97`

Survey question: q97

Details: Created variable. The respondent did not check any of the items in `q97`.

Values	Number	Percent
0	6178	97.8
1	141	2.2

Table 92: Frequency table for `carry_none`

Value labels:

0 - No

1 - Yes

`carry_obbp`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 6319$

Description: Whether respondent had the ability to make an online banking bill payment that day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 7.

Values	Number	Percent
0	4294	68.0
1	2025	32.0

Table 93: Frequency table for `carry_obbp`

Value labels:

0 - No

1 - Yes

carry_oth

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 6319$

Description: Whether respondent carried other payment methods on that diary day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 13.

Values	Number	Percent
0	6287	99.5
1	32	0.5

Table 94: Frequency table for carry_oth

Value labels:

0 - No

1 - Yes

`carry_oth_text`

Dataset: Day-level

Variable type: Character

$\boldsymbol{N} = 17812$

Description: Text entry box for those who selected "other" on item `q97`.

Survey question: q97

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

carry_paypal

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 6319$

Description: Whether the repsondent had the ability to make a Paypal payment that day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 10.

Values	Number	Percent
0	4227	66.9
1	2092	33.1

Table 95: Frequency table for carry_paypal

Value labels:

0 - No

1 - Yes

`carry_prepaid`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 6319$

Description: Whether respondent carried a prepaid card (stored value card) on that diary day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 5.

Values	Number	Percent
0	5051	79.9
1	1268	20.1

Table 96: Frequency table for `carry_prepaid`

Value labels:

0 - No

1 - Yes

`cash_move`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 427$

Description: Cash movements from one form or location to another.

Survey question: q106a-d, q120, q122

Details: Amounts are reported in q106a-d, q120, q122, and `cash_move` is used to identify which question the transaction amount came from.

Values	Number	Percent
1	158	37.0
2	128	30.0
3	23	5.4
4	115	26.9
5	3	0.7

Table 97: Frequency table for `cash_move`

Value labels:

1 - Pocket to storage
2 - Storage to pocket
3 - Cash stolen or lost
4 - Unexpected receipt of cash
5 - Cash to foreign currency
6 - Foreign currency to cash

`cash2coins`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 3085$

Description: Did you convert paper cash to coins today?

Survey question: q5_5

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3066	99.4
1	19	0.6

Table 98: Frequency table for `cash2coins`

Value labels:

0 - No

1 - Yes

cc_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4449$

Description: Is the respondent a CREDIT CARD adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	834	18.7
1	3615	81.3

Table 99: Frequency table for cc_adopt

Value labels:

0 - Not an adopter

1 - Adopter

`cc_discount`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 4799$

Description: Question text: Did you receive a discount from the merchant specifically for using this credit card?

Survey question: q101f

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4604	95.9
1	195	4.1

Table 100: Frequency table for `cc_discount`

Value labels:

0 - No

1 - Yes

cc_num

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3614$

Description: The number of credit cards the respondent has, conditional on the respondent having reported owning at least one credit card.

Survey question: pa056

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	880	24.3
2	930	25.7
3	632	17.5
4	395	10.9
5	246	6.8
6	531	14.7

Table 101: Frequency table for cc_num

Value labels:

1 - One
2 - Two
3 - Three
4 - Four
5 - Five
6 - More than five

`cc_rewards`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3614$

Description: Question text: Think about the credit card you use most often to make payments. Does your credit card give rewards?

Survey question: pa054

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	565	15.6
1	3049	84.4

Table 102: Frequency table for `cc_rewards`

Value labels:

0 - No

1 - Yes

cc_surcharge

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 4799$

Description: Question text: Did you pay an extra charge, surcharge, or convenience fee to the merchant specifically for using this credit card?

Survey question: q101g

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4719	98.3
1	80	1.7

Table 103: Frequency table for cc_surcharge

Value labels:

NA

`ccbaldue`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 572$

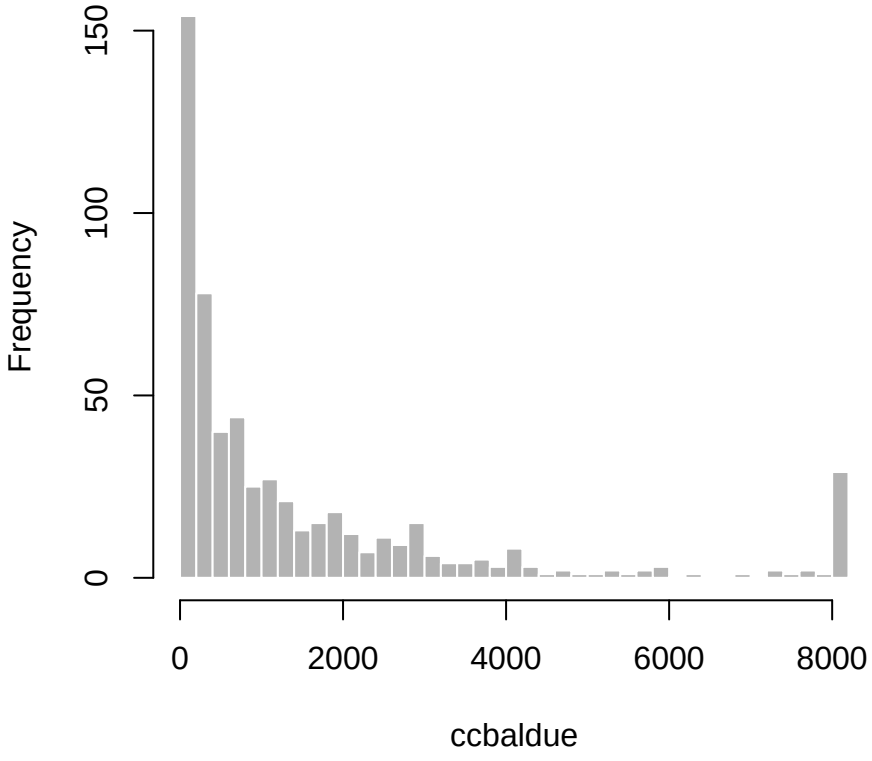
Description: Question text: How much was the full amount due (statement balance) of the credit card bill?

Survey question: pay019

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	666.5	1776.6	26636.0	3250.5

Table 104: Summary statistics for `ccbaldue`



`ccfee_annual`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3613$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary credit card? (check all that apply) Your primary credit card is the card you use most often to make payments. Annual fee

Survey question: pa052

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	2939	81.3
1	674	18.7

Table 105: Frequency table for `ccfee_annual`

Value labels:

0 - No

1 - Yes

`ccfee_baltran`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3613$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary credit card? (check all that apply) Your primary credit card is the card you use most often to make payments. Balance transfer fee

Survey question: pa052

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3496	96.8
1	117	3.2

Table 106: Frequency table for `ccfee_baltran`

Value labels:

0 - No
1 - Yes

`ccfee_csh`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3613$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary credit card? (check all that apply) Your primary credit card is the card you use most often to make payments. Cash advance fee

Survey question: pa052

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3543	98.1
1	70	1.9

Table 107: Frequency table for `ccfee_csh`

Value labels:

0 - No

1 - Yes

`ccfee_foreign`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3613$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary credit card? (check all that apply) Your primary credit card is the card you use most often to make payments. Foreign transaction fee

Survey question: pa052

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3540	98.0
1	73	2.0

Table 108: Frequency table for `ccfee_foreign`

Value labels:

0 - No
1 - Yes

`ccfee_late`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3613$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary credit card? (check all that apply) Your primary credit card is the card you use most often to make payments. Late payment fee

Survey question: pa052

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3400	94.1
1	213	5.9

Table 109: Frequency table for `ccfee_late`

Value labels:

0 - No

1 - Yes

`ccfee_none`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 3613

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary credit card? (check all that apply) Your primary credit card is the card you use most often to make payments. NO FEES

Survey question: pa052

Details: Created variable. Respondent did not check any box for item `pa052`.

Values	Number	Percent
0	989	27.4
1	2624	72.6

Table 110: Frequency table for `ccfee_none`

Value labels:

0 - No

1 - Yes

ccfee_overlimit

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3613$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary credit card? (check all that apply) Your primary credit card is the card you use most often to make payments. Over-limit fee, also known as overdraft fee

Survey question: pa052

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3576	99.0
1	37	1.0

Table 111: Frequency table for ccfee_overlimit

Value labels:

0 - No

1 - Yes

cd_account

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 211$

Description: Account where cash was desposited.

Survey question: cashdep_account

Values	Number	Percent
1	170	80.6
2	26	12.3
6	15	7.1

Table 112: Frequency table for cd_account

Value labels:

1 - Primary checking account
2 - Other checking or savings account
3 - Primary general purpose reloadable prepaid card
4 - Other prepaid card
5 - Primary PayPal account
6 - Other (specify)

`cd_location`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 211$

Description: Cash deposit location.

Survey question: Drop-down box in the cash deposits module. Called "Deposit Method" in the questionnaire.

Values	Number	Percent
1	54	25.6
2	57	27.0
3	100	47.4

Table 113: Frequency table for `cd_location`

Value labels:

1 - ATM
2 - Bank teller
3 - Other (specify)

`census_division`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4006$

Description: The Census division where the respondent lives.

Survey question: statereside

Details: Constructed from UAS Household Survey variable `statereside`

Values	Number	Percent
1	589	14.7
2	151	3.8
3	154	3.8
4	499	12.5
5	414	10.3
6	169	4.2
7	1040	26.0
8	753	18.8
9	237	5.9

Table 114: Frequency table for `census_division`

Value labels:

1 - New England
2 - Middle Atlantic
3 - East North Central
4 - West North Central
5 - South Atlantic
6 - East South Centra
7 - West South Central
8 - Mountain
9 - Pacific

chk_acnt_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4448

Description: Question text: Do you have any checking accounts?

Survey question: pa001_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	225	5.1
1	4223	94.9

Table 115: Frequency table for chk_acnt_adopt

Value labels:

0 - Not an adopter

1 - Adopter

`chk_acnt_num`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4223$

Description: Question text: How many checking accounts do you have?

Survey question: pa001_a_num

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	2909	68.9
2	1008	23.9
3	231	5.5
4	54	1.3
5	16	0.4
6	5	0.1

Table 116: Frequency table for `chk_acnt_num`

Value labels:

1 - One
2 - Two
3 - Three
4 - Four
5 - Five
6 - Six or more

chk_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4372$

Description: Is the respondent a CHECK adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	930	21.3
1	3442	78.7

Table 117: Frequency table for chk_adopt

Value labels:

0 - Not an adopter

1 - Adopter

chk_bal

Dataset: Day-level

Variable type: Numeric

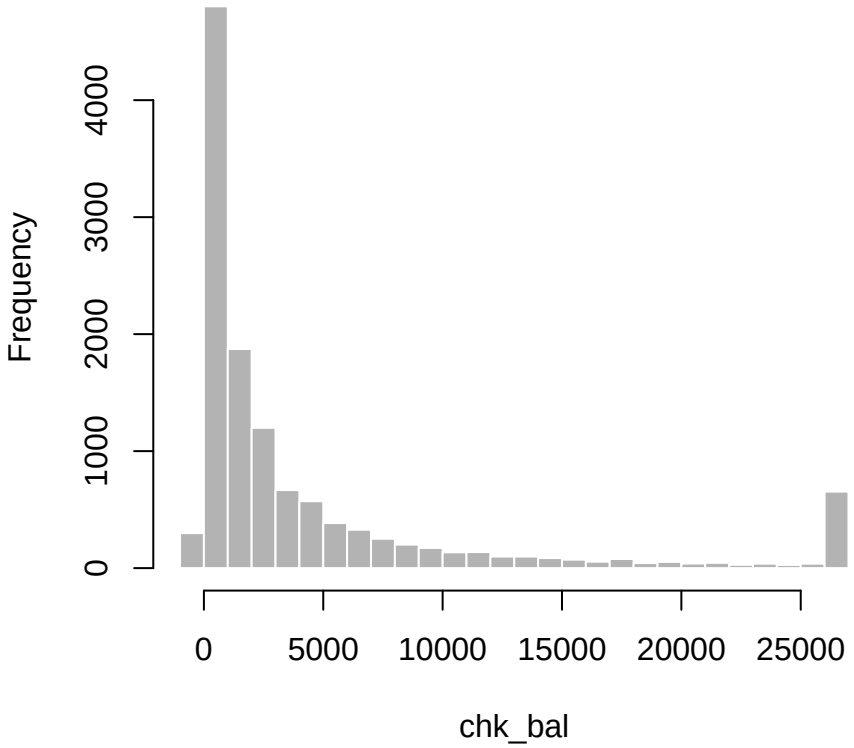
$\boldsymbol{N} = 12475$

Description: Balance of checking account.

Survey question: pa072_a

min	med	mean	max	sd
-700.0	1524.0	6791.9	813000.0	25250.9

Table 118: Summary statistics for chk_bal



`chk_bal_time`

Dataset: Day-level

Variable type: Character

$\boldsymbol{N} = 17812$

Description: Time that diarist checked checking account balance.

Survey question: pa072_a_time

chk_dep_src

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 1506$

Description: The source of the checking deposit.

Survey question: Drop-down box in the checking deposits module.

Values	Number	Percent
1	230	15.3
2	3	0.2
4	3	0.2
5	6	0.4
6	198	13.1
7	846	56.2
8	77	5.1
9	143	9.5

Table 119: Frequency table for chk_dep_src

Value labels:

1 - Check (personal or business)
2 - Money order
3 - Travelers check
4 - Cashiers check
5 - Certified check
6 - Transfer from another account
7 - Direct deposit of income
8 - Venmo cash out
9 - Other

`chk_transfers`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 12659$

Description: Question text: Did you make any transfers from your checking account into another account today?

Survey question: q210_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	12371	97.7
1	288	2.3

Table 120: Frequency table for `chk_transfers`

Value labels:

0 - No

1 - Yes

`citizen`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4451

Description: Whether respondent is a US citizen. *Note: This variable is not provided in the public dataset.*

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	95	2.1
1	4356	97.9

Table 121: Frequency table for `citizen`

Value labels:

0 - No

1 - Yes

`coin2cash_coin_amnt`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 15$

Description: Dollar value of coins to converted to cash.

Survey question: Filled in during the coin-to-cash/cash-to-coin module.

Details: The cash-to-coin/coin-to-cash module is an error-checking module, and only shown to respondents whose daily cash balance implied by their cash transactions does not match their reported end-of-day cash holdings.

Values	Number	Percent
2	2	13.3
3	1	6.7
3.5	1	6.7
3.53	1	6.7
5	3	20.0
6	1	6.7
7	1	6.7
15	1	6.7
17	2	13.3
20	1	6.7
26	1	6.7

Table 122: Frequency table for `coin2cash_coin_amnt`

Value labels:

NA

`coin2cash_loc`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 31$

Description: Coin to cash conversion location.

Survey question: Drop-down box in the coin-to-cash/cash-to-coin module.

Details: The cash-to-coin/coin-to-cash module is an error-checking module, and only shown to respondents whose daily cash balance implied by their cash transactions does not match their reported end-of-day cash holdings.

Values	Number	Percent
1	10	32.3
2	7	22.6
3	6	19.4
4	2	6.5
5	6	19.4

Table 123: Frequency table for `coin2cash_loc`

Value labels:

1 - Coin machine or kiosk
2 - Bank teller
3 - Cash register or checkout in a store
4 - Family or friend
5 - Other (specify)

`coins2cash`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 3086$

Description: Question text: By chance, did you do any of the following on [TODAY'S DATE]? Convert coins to paper cash

Survey question: q5_4

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3073	99.6
1	13	0.4

Table 124: Frequency table for `coins2cash`

Value labels:

0 - No

1 - Yes

computer_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4446$

Description: Question text: In the past 12 months, have you made any payments using a computer?

Survey question: pa301

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	1486	33.4
1	2960	66.6

Table 125: Frequency table for computer_adopt

Value labels:

0 - No

1 - Yes

`crypto_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4449$

Description: Question text: Do you own any cryptocurrency?

Survey question: pa121_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design. In addition, respondents who haven't heard of cryptocurrency (see question pa120a) are given values of 0.

Values	Number	Percent
0	4090	91.9
1	359	8.1

Table 126: Frequency table for `crypto_adopt`

Value labels:

0 - No

1 - Yes

`crypto_used`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4449$

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Cryptocurrency

Survey question: pa050j

Details: Survey variable. See questionnaire for exact wording, question layout, and design. In addition, respondents who don't own cryptocurrency (see question pa121a) are given values of 0.

Values	Number	Percent
0	4429	99.6
1	20	0.4

Table 127: Frequency table for `crypto_used`

Value labels:

0 - No
1 - Yes

`crypto_value`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 356$

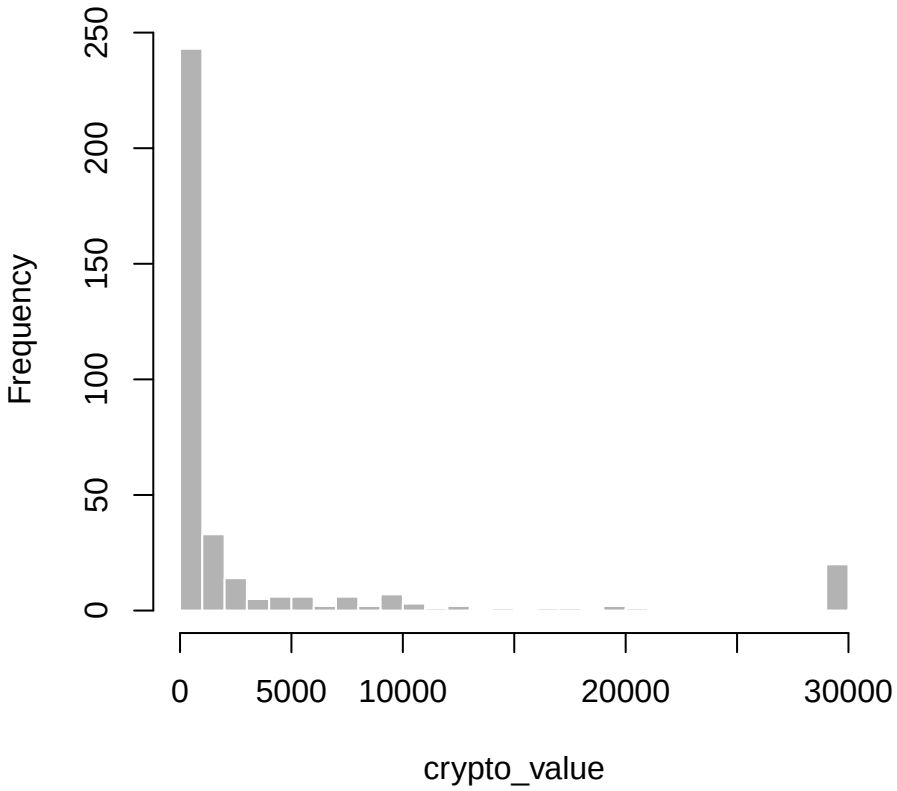
Description: Question text: What is the dollar value of the cryptocurrency that you own, in US dollars?

Survey question: pa123

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	300.0	5835.9	394000.0	26529.1

Table 128: Summary statistics for `crypto_value`



csh_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4453

Description: Is the respondent a CASH adopter?

Survey question: N/A

Details: Created variable, based off several different responses throughout the period of the diary and Day 0 survey. If the respondent makes a payment using cash, holds cash, stores cash, gets cash, or has used cash in the past 30 days, then they are a cash adopter.

Values	Number	Percent
0	177	4.0
1	4276	96.0

Table 129: Frequency table for csh_adopt

Value labels:

0 - Not an adopter
1 - Adopter

`csh_leftover`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 13338

Description: Question text: Did you end the day with any paper cash in your wallet, purse and/or pocket?

Survey question: q5pre

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3412	25.6
1	9926	74.4

Table 130: Frequency table for `csh_leftover`

Value labels:

0 - No

1 - Yes

`csh_stored`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4449

Description: Question text: Do you have any cash stored elsewhere in your home, car, office, etc?

Survey question: pa015_b

Details: Based on the "Cash stored elsewhere" questions in the questionnaire.

Values	Number	Percent
0	3053	68.6
1	1396	31.4

Table 131: Frequency table for `csh_stored`

Value labels:

0 - No

1 - Yes

`cw_location`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 670$

Description: Cash withdrawal location.

Survey question: Drop-down box in the cash withdrawals module.

Values	Number	Percent
1	157	23.4
2	46	6.9
3	51	7.6
4	239	35.7
5	5	0.7
6	42	6.3
7	15	2.2
9	115	17.2

Table 132: Frequency table for `cw_location`

Value labels:

1 - ATM
2 - Cash back at a retail store
3 - Bank teller
4 - Family or friend
5 - Check cashing store
6 - Employer
7 - Cash refund from returning goods
8 - Payday lender
9 - Other location

`cw_source`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 669$

Description: Source of funds for cash withdrawal.

Survey question: Drop-down box in the cash withdrawals module.

Values	Number	Percent
1	200	29.9
2	29	4.3
3	58	8.7
4	24	3.6
5	3	0.4
7	4	0.6
8	248	37.1
9	103	15.4

Table 133: Frequency table for `cw_source`

Value labels:

1 - Primary checking account
2 - Other checking or savings account
3 - Salary wages or tips
4 - Cashing a check
5 - Credit card cash advance
6 - Primary GPR prepaid card cash withdrawal
7 - Other prepaid card cash withdrawal
8 - Another person
9 - Other source

daily_weight

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 11167$

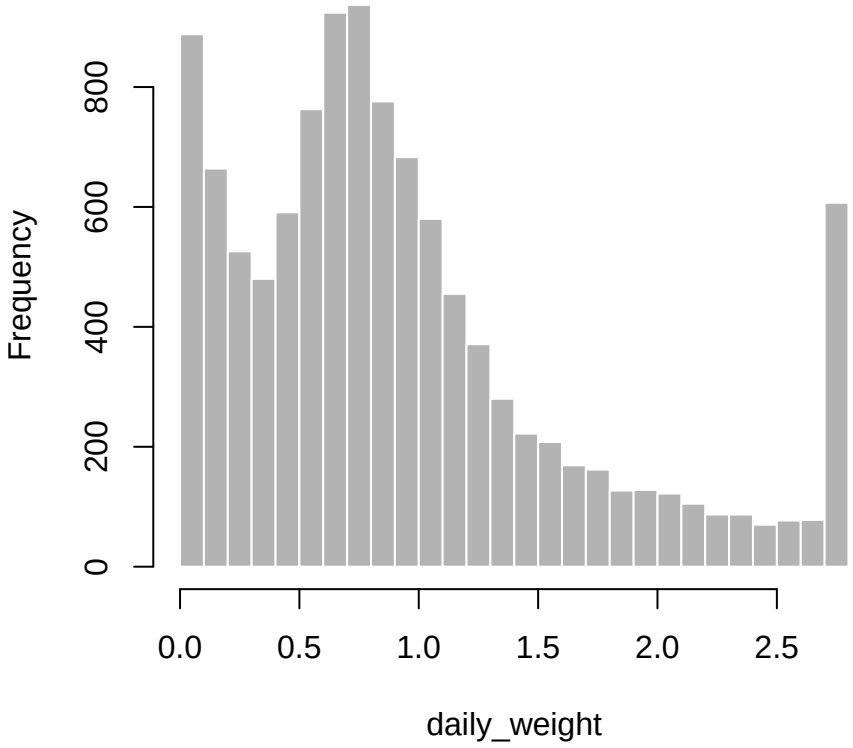
Description: Day-level weights

Survey question: N/A

Details: Raked post-stratification weights. Daily weights are best used for producing single-day estimates. Unlike individual weights, daily weights are not trimmed. See Angrisani, M, 2020 Survey and Diary of Consumer Payment Choice Weighting Procedure (2020) for more information about the construction of the weights. THIS WEIGHT IS BUILT FROM THE NATIONALLY REPRESENTATIVE SAMPLE. To use 484 extra observations in analysis, use daily_weight_all. Note that the non-nationally representative weights have a slightly higher variance than the nationally representative weights, due to oversampling of certain populations.

min	med	mean	max	sd
0.0	0.8	1.0	9.5	0.9

Table 134: Summary statistics for daily_weight


Frequency
0
200
400
600
800
0.0
0.5
1.0
1.5
2.0
2.5
daily_weight

`daily_weight_all`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 12524$

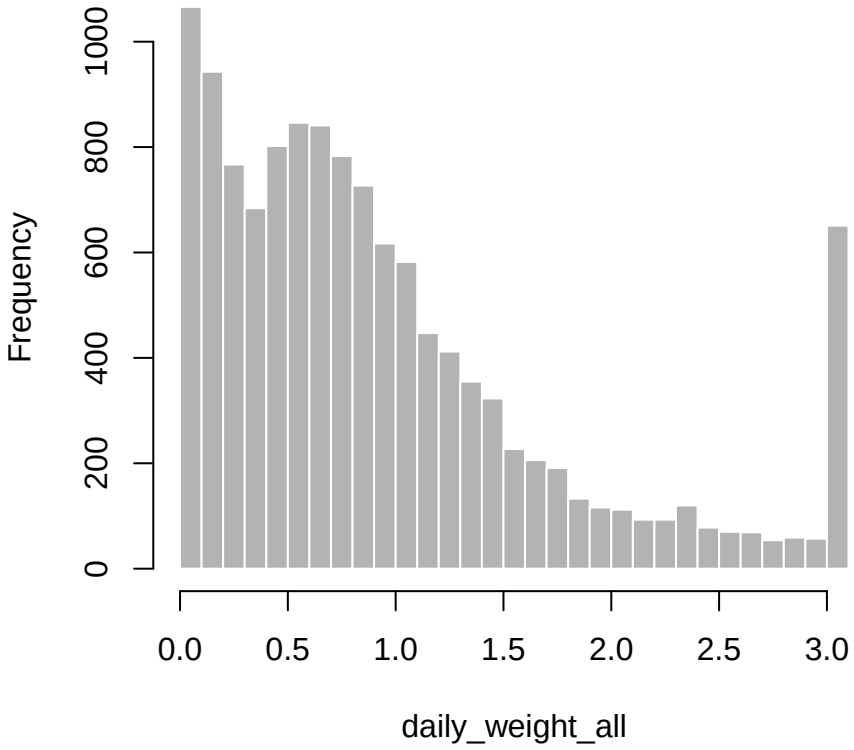
Description: Day-level weights

Survey question: N/A

Details: Raked post-stratification weights. Daily weights are best used for producing single-day estimates. Unlike individual weights, daily weights are not trimmed. See Angrisani, M, `2020 Survey and Diary of Consumer Payment Choice Weighting Procedure` (2020) for more information about the construction of the weights. THIS WEIGHT IS BUILT FROM THE NON-NATIONALLY REPRESENTATIVE SAMPLE. To use the nationally representative sample, use the weight variable `daily_weight`.

min	med	mean	max	sd
0.0	0.7	1.0	9.8	1.0

Table 135: Summary statistics for `daily_weight_all`


Frequency
0
200
400
600
800
1000
0.0
0.5
1.0
1.5
2.0
2.5
3.0
daily_weight_all

`date`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 19133$

Description: The date of the diary day. Each diarist participated in the diary for four consecutive days, with efforts made to ensure a representative sample of Americans on any given day. The dates range from September 28th, 2017 to November 2nd, 2017. In order to ensure the representativeness of the sample and to eliminate any biases from diary fatigue, it is recommended that only dates in October be considered.

Survey question: N/A

Details: In most cases, this variable is determined by the date on which the transaction was reported. For some bills, the date is reported by the respondent on diary day 3 and reassigned ex-post.

`date_authorized`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N}$ = 19877

Description: Question text: What is the date that you authorized this payment to pay?

Survey question: q103n2

Details: Only asked for payments which use the methods Bank Account Number Payment or Online Banking Bill Payment.

`dc_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4443$

Description: Is the respondent a DEBIT CARD adopter?

Survey question: pa008_a

Details: Created variable, based on the response to `pa008_a`

Values	Number	Percent
0	551	12.4
1	3892	87.6

Table 136: Frequency table for `dc_adopt`

Value labels:

0 - Not an adopter

1 - Adopter

dc_num

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3861$

Description: The number of debit cards the respondent has, conditional on the respondent having reported owning at least one debit card.

Survey question: pa008_a_num

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	2637	68.3
2	941	24.4
3	205	5.3
4	54	1.4
5	15	0.4
6	9	0.2

Table 137: Frequency table for dc_num

Value labels:

1 - One
2 - Two
3 - Three
4 - Four
5 - Five
6 - More than five

`dc_rewards`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 3096$

Description: Question text: Did the debit card you used for this payment give rewards?

Survey question: q201d

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	270	8.7
2	2826	91.3

Table 138: Frequency table for `dc_rewards`

Value labels:

0 - No

1 - Yes

`denom_1_end`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 17812

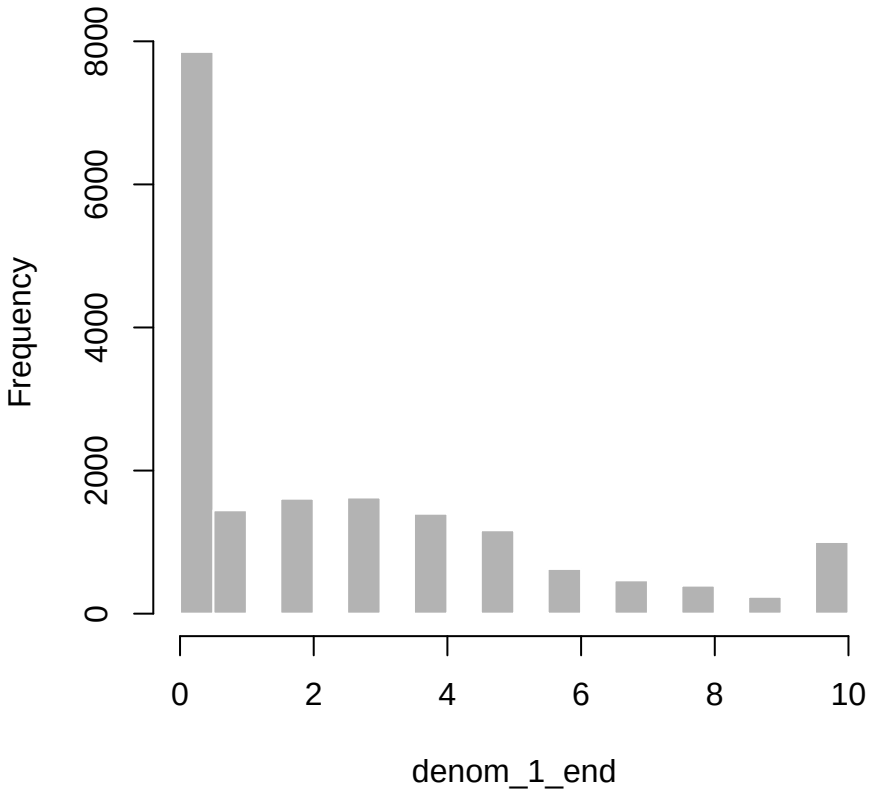
Description: The number of 1 dollar bills carried at the end of the diary day.

Survey question: From the "Count your Paper Cash" screen at the end of each diary day.

Details: Some amounts are cleaned when it is clear that the individual accidentally reported the dollar value rather than the count of bills.

min	med	mean	max	sd
0.0	1.0	2.7	100.0	4.3

Table 139: Summary statistics for `denom_1_end`



`denom_1_stored`

Dataset: Day-level

Variable type: Numeric

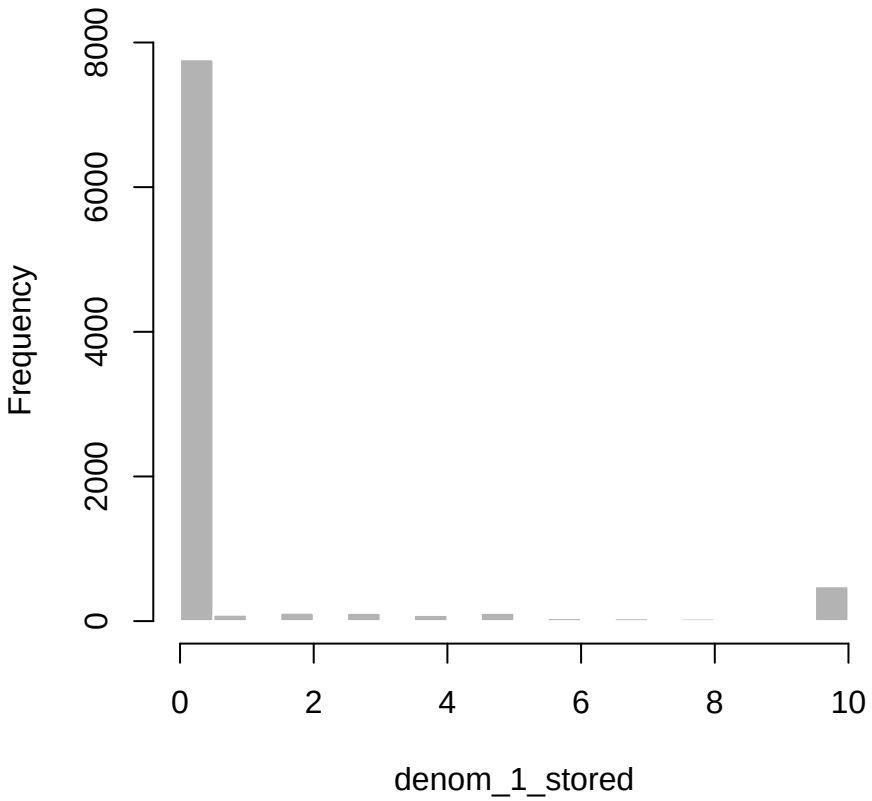
$\boldsymbol{N}$ = 8906

Description: The number of 1 dollar bills stored.

Survey question: Reported in the "Count your paper cash stored elsewhere" screen on day 0.

min	med	mean	max	sd
0.0	0.0	3.9	2500.0	49.1

Table 140: Summary statistics for `denom_1_stored`



`denom_10_end`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 17812

Description: The number of 10 dollar bills carried at the end of the diary day.

Survey question: From the "Count your Paper Cash" screen at the end of each diary day.

Details: Some amounts are cleaned when it is clear that the individual accidentally reported the dollar value rather than the count of bills.

Values	Number	Percent
0	12607	70.8
1	3371	18.9
2	1052	5.9
3	365	2.0
4	184	1.0
5	97	0.5
6	60	0.3
7	11	0.1
8	12	0.1
9	12	0.1
10	18	0.1
11	7	0.0
12	5	0.0
13	2	0.0
14	2	0.0
15	2	0.0
17	1	0.0
20	3	0.0
25	1	0.0

Table 141: Frequency table for `denom_10_end`

Value labels:

NA

`denom_10_stored`

Dataset: Day-level

Variable type: Numeric

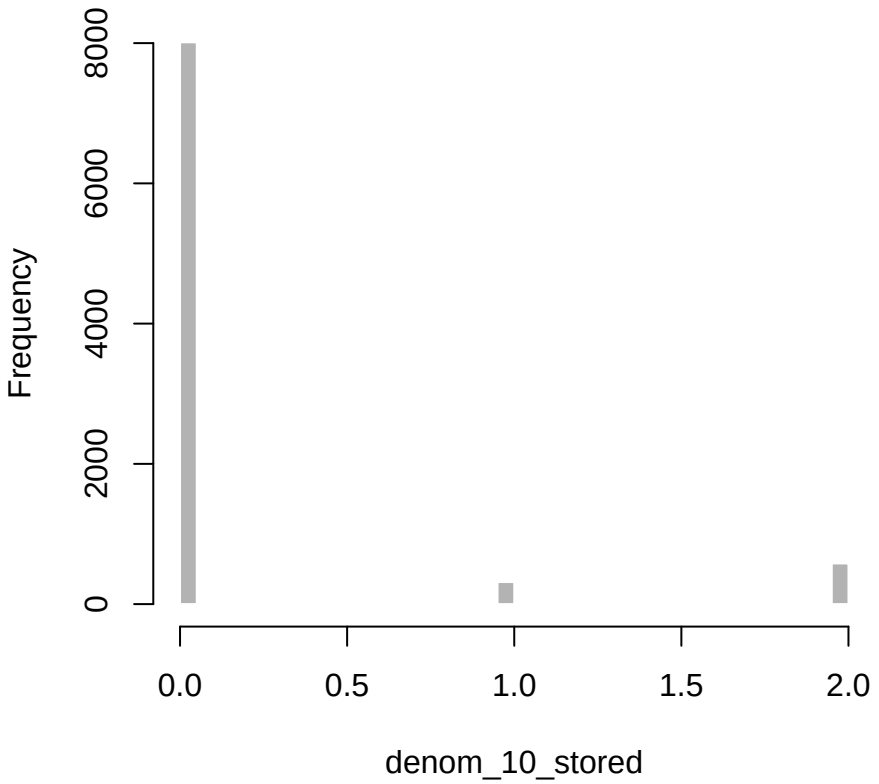
$\boldsymbol{N}$ = 8906

Description: The number of 10 dollar bills stored.

Survey question: Reported in the "Count your paper cash stored elsewhere" screen on day 0.

min	med	mean	max	sd
0.0	0.0	0.6	200.0	5.0

Table 142: Summary statistics for `denom_10_stored`



`denom_100_end`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 17812$

Description: The number of 100 dollar bills carried at the end of the diary day.

Survey question: From the "Count your Paper Cash" screen at the end of each diary day.

Details: Some amounts are cleaned when it is clear that the individual accidentally reported the dollar value rather than the count of bills.

Values	Number	Percent
0	16350	91.8
1	797	4.5
2	285	1.6
3	122	0.7
4	90	0.5
5	52	0.3
6	28	0.2
7	15	0.1
8	16	0.1
9	4	0.0
10	15	0.1
11	8	0.0
12	7	0.0
13	6	0.0
15	4	0.0
18	1	0.0
20	1	0.0
23	4	0.0
25	2	0.0
43	4	0.0
100	1	0.0

Table 143: Frequency table for `denom_100_end`

Value labels:

NA

`denom_100_stored`

Dataset: Day-level

Variable type: Numeric

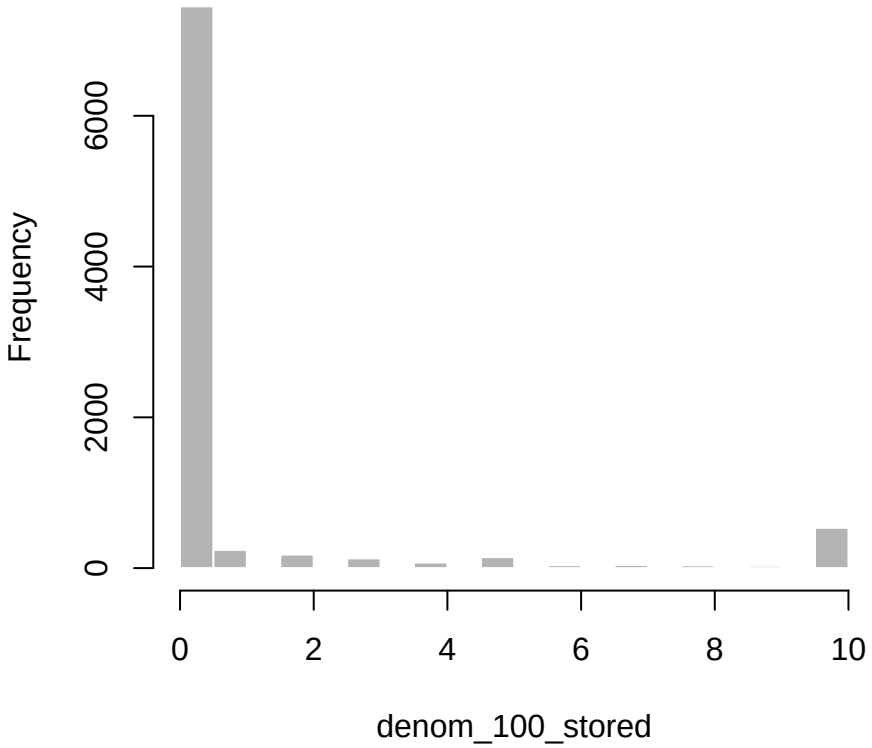
$\boldsymbol{N}$ = 8906

Description: The number of 100 dollar bills stored.

Survey question: Reported in the "Count your paper cash stored elsewhere" screen on day 0.

min	med	mean	max	sd
0.0	0.0	36.5	300020.0	3179.3

Table 144: Summary statistics for `denom_100_stored`



`denom_2_end`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 17812

Description: The number of 2 dollar bills carried at the end of the diary day.

Survey question: From the "Count your Paper Cash" screen at the end of each diary day.

Details: Some amounts are cleaned when it is clear that the individual accidentally reported the dollar value rather than the count of bills.

Values	Number	Percent
0	17465	98.1
1	182	1.0
2	71	0.4
3	40	0.2
4	16	0.1
5	14	0.1
6	7	0.0
7	6	0.0
8	1	0.0
10	3	0.0
16	4	0.0
20	1	0.0
25	1	0.0
100	1	0.0

Table 145: Frequency table for `denom_2_end`

Value labels:

NA

`denom_2_stored`

Dataset: Day-level

Variable type: Numeric

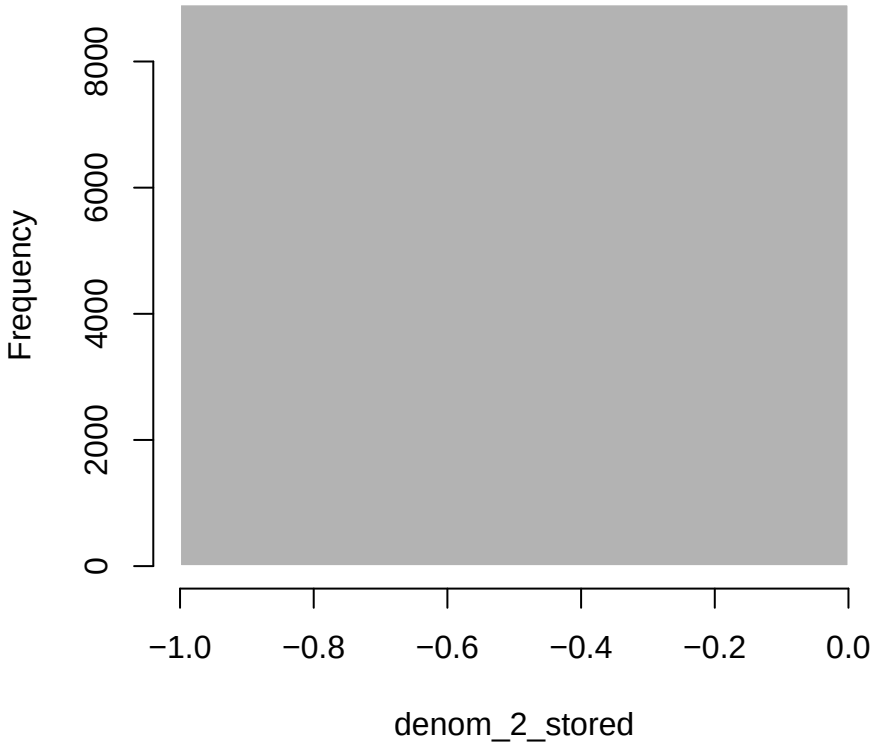
$\boldsymbol{N}$ = 8906

Description: The number of 2 dollar bills stored.

Survey question: Reported in the "Count your paper cash stored elsewhere" screen on day 0.

min	med	mean	max	sd
0.0	0.0	0.3	500.0	6.4

Table 146: Summary statistics for `denom_2_stored`



`denom_20_end`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 17812

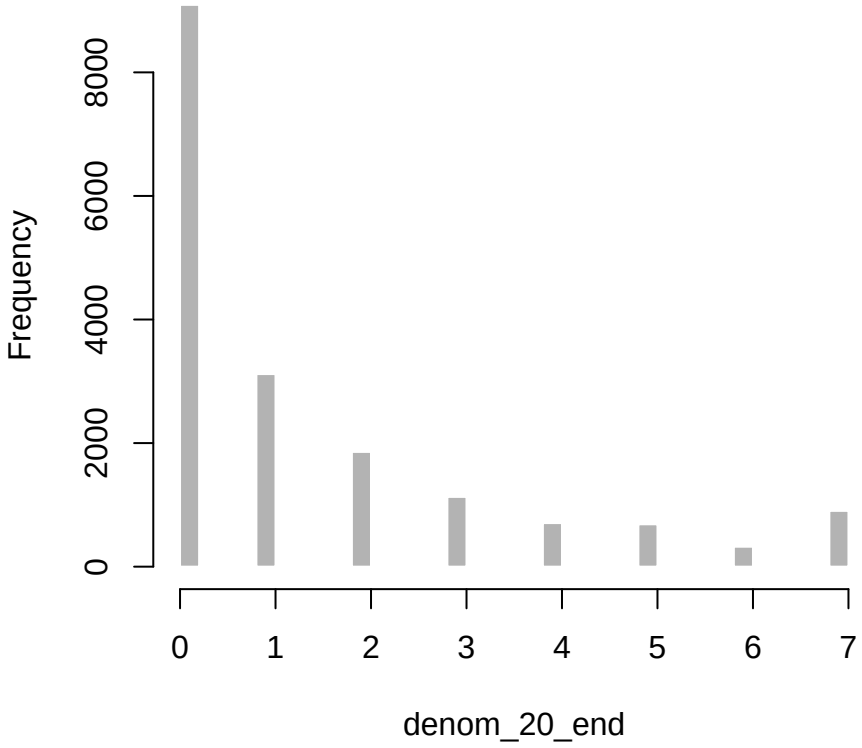
Description: The number of 20 dollar bills carried at the end of the diary day.

Survey question: From the "Count your Paper Cash" screen at the end of each diary day.

Details: Some amounts are cleaned when it is clear that the individual accidentally reported the dollar value rather than the count of bills.

min	med	mean	max	sd
0.0	0.0	1.6	200.0	3.5

Table 147: Summary statistics for `denom_20_end`



`denom_20_stored`

Dataset: Day-level

Variable type: Numeric

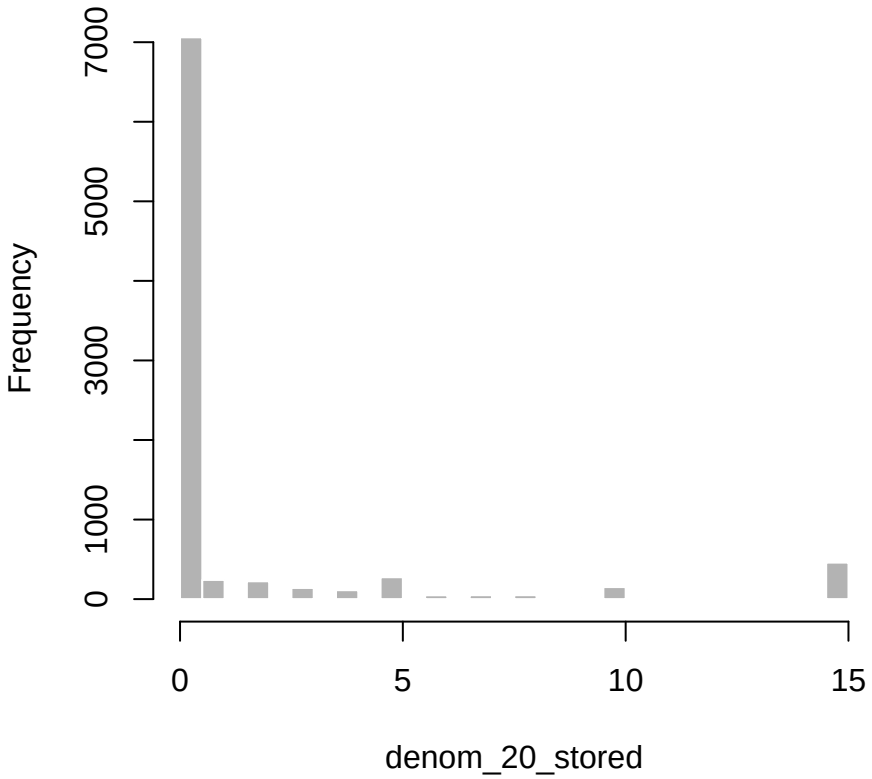
$\boldsymbol{N}$ = 8906

Description: The number of 20 dollar bills stored.

Survey question: Reported in the "Count your paper cash stored elsewhere" screen on day 0.

min	med	mean	max	sd
0.0	0.0	3.0	700.0	16.5

Table 148: Summary statistics for `denom_20_stored`



`denom_5_end`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 17812

Description: The number of 5 dollar bills carried at the end of the diary day.

Survey question: From the "Count your Paper Cash" screen at the end of each diary day.

Details: Some amounts are cleaned when it is clear that the individual accidentally reported the dollar value rather than the count of bills.

Values	Number	Percent
0	10641	59.7
1	3620	20.3
2	1807	10.1
3	822	4.6
4	449	2.5
5	219	1.2
6	103	0.6
7	41	0.2
8	48	0.3
9	16	0.1
10	12	0.1
11	6	0.0
12	8	0.0
13	1	0.0
15	2	0.0
16	2	0.0
19	5	0.0
20	4	0.0
25	1	0.0
30	1	0.0
62	1	0.0
63	3	0.0

Table 149: Frequency table for `denom_5_end`

Value labels:

NA

`denom_5_stored`

Dataset: Day-level

Variable type: Numeric

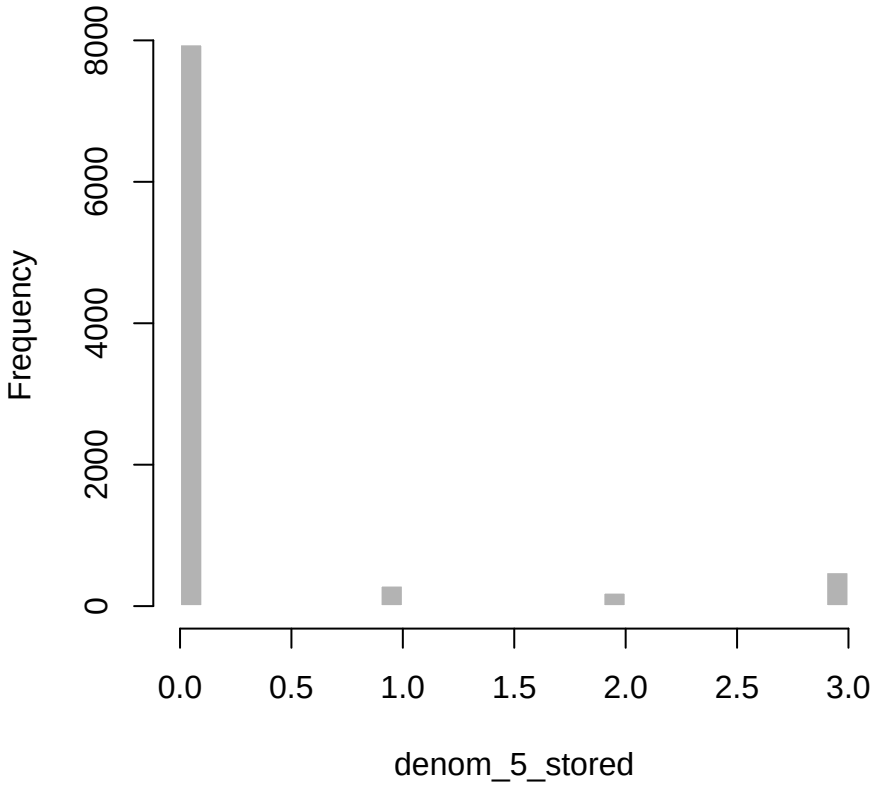
$\boldsymbol{N}$ = 8906

Description: The number of 5 dollar bills stored.

Survey question: Reported in the "Count your paper cash stored elsewhere" screen on day 0.

min	med	mean	max	sd
0.0	0.0	0.8	300.0	7.4

Table 150: Summary statistics for `denom_5_stored`



`denom_50_end`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 17812

Description: The number of 50 dollar bills carried at the end of the diary day.

Survey question: From the "Count your Paper Cash" screen at the end of each diary day.

Details: Some amounts are cleaned when it is clear that the individual accidentally reported the dollar value rather than the count of bills.

Values	Number	Percent
0	16540	92.9
1	761	4.3
2	313	1.8
3	58	0.3
4	48	0.3
5	15	0.1
6	28	0.2
7	9	0.1
8	21	0.1
9	4	0.0
10	11	0.1
18	4	0.0

Table 151: Frequency table for `denom_50_end`

Value labels:

NA

`denom_50_stored`

Dataset: Day-level

Variable type: Numeric

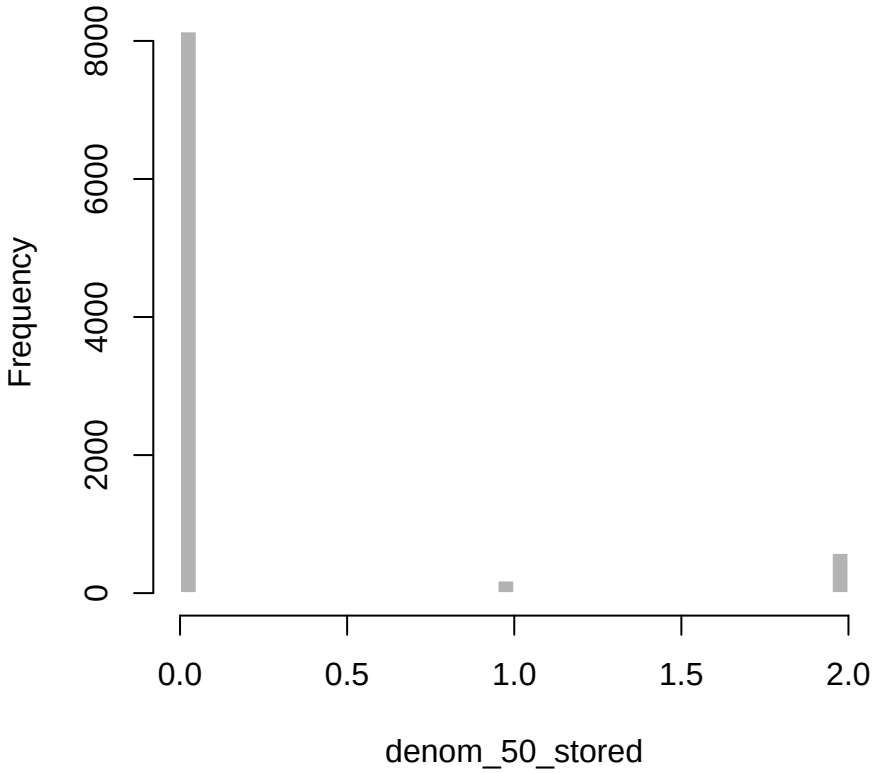
$\boldsymbol{N}$ = 8906

Description: The number of 50 dollar bills stored.

Survey question: Reported in the "Count your paper cash stored elsewhere" screen on day 0.

min	med	mean	max	sd
0.0	0.0	0.7	416.0	7.9

Table 152: Summary statistics for `denom_50_stored`



`device`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 16943

Description: Device used to complete transaction.

Survey question: Drop-down box in the purchases and bills modules.

Details: Responses are presented as they were reported by the respondent.

Values	Number	Percent
1	2172	12.8
2	303	1.8
3	2551	15.1
4	79	0.5
5	293	1.7
6	1480	8.7
7	9851	58.1
8	214	1.3

Table 153: Frequency table for `device`

Value labels:

1 - Computer
2 - Tablet
3 - Mobile phone
4 - Landline phone
5 - Mail or delivery service
6 - Some other device not listed
7 - No device
8 - E-Zpass or other electronic toll device

`diary_day`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 19877

Description: Diary days are numbered between 0 and 3. Note that certain account balances and income payments are reported on diary day 0, but no transactions. The frequency table for this variable is different depending on the dataset (day, ind, tran) that you are using. The frequency table presented below comes from the transaction level dataset.

Survey question: N/A

Values	Number	Percent
1	6089	30.6
2	6335	31.9
3	7453	37.5

Table 154: Frequency table for `diary_day`

Value labels:

0 - Day 0
1 - Day 1
2 - Day 2
3 - Day 3

`discount`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 12499$

Description: Whether a discount was received for using the chosen payment instrument.

Survey question: q101aaa, q101d, q101f

Values	Number	Percent
0	12128	97.0
1	371	3.0

Table 155: Frequency table for `discount`

Value labels:

0 - No
1 - Yes

`dow_weight`

Dataset: Day-level

Variable type: Numeric

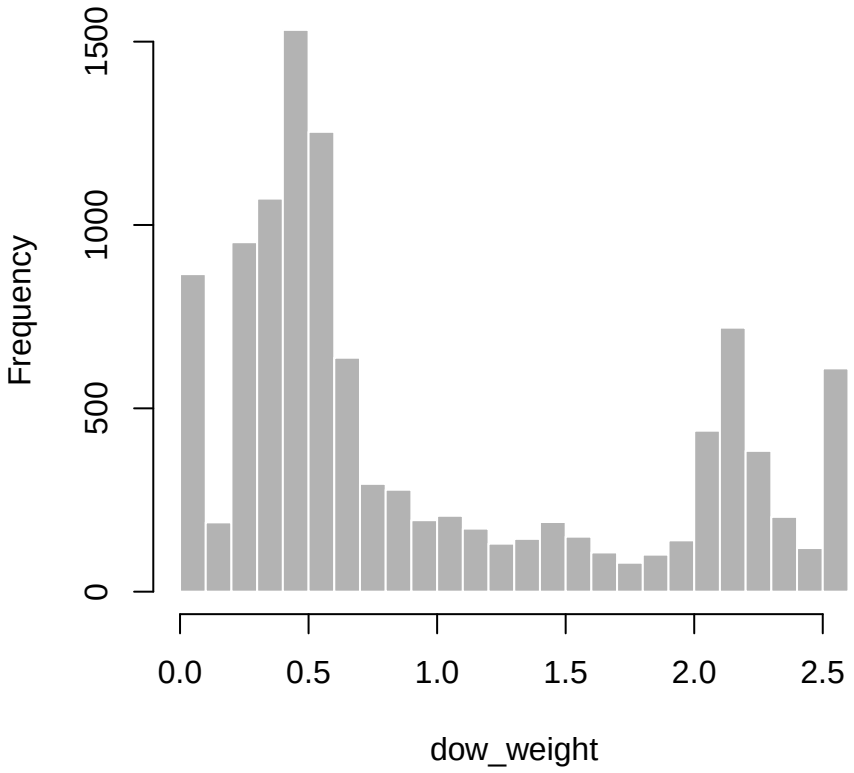
$\boldsymbol{N} = 11167$

Description: Day-of-week weight, built to account for day-of-week effects in the number and value of payments. Researchers attempting to do cross-year comparisons should employ these weights. THIS WEIGHT IS BUILT FROM THE NATIONALLY REPRESENTATIVE SAMPLE. To use 484 extra observations in analysis, use `dow_weight_all`. Note that the non-nationally representative weights have a slightly higher variance than the nationally representative weights, due to oversampling of certain populations.

Survey question: Created internally.

min	med	mean	max	sd
0.1	0.6	1.0	5.1	0.9

Table 156: Summary statistics for `dow_weight`


Frequency
0
500
1000
1500
0.0
0.5
1.0
1.5
2.0
2.5
dow_weight

`dow_weight_all`

Dataset: Day-level

Variable type: Numeric

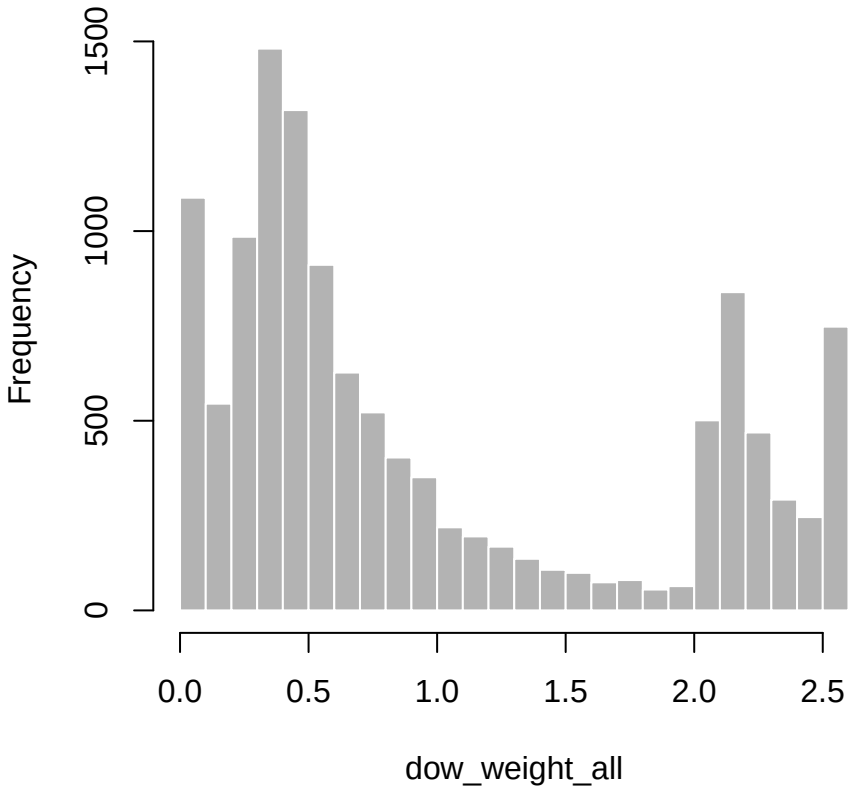
$\boldsymbol{N} = 12524$

Description: Day-of-week weight, built to account for day-of-week effects in the number and value of payments. Researchers attempting to do cross-year comparisons should employ these weights. THIS WEIGHT IS BUILT FROM THE NON-NATIONALLY REPRESENTATIVE SAMPLE. To use the nationally representative sample, use the weight variable `dow_weight`.

Survey question: Created internally.

min	med	mean	max	sd
0.0	0.6	1.0	4.9	0.9

Table 157: Summary statistics for `dow_weight_all`



`durable_type`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 190$

Description: If the payment is greater than or equal to 200 dollars, then the diarist is asked to describe the type of payment. The response options are several categories of durable goods.

Survey question: pay608

Values	Number	Percent
1	16	8.4
2	21	11.1
3	19	10.0
4	14	7.4
5	7	3.7
6	2	1.1
7	1	0.5
8	110	57.9

Table 158: Frequency table for `durable_type`

Value labels:

1 - Cars trucks motorcycles other motor vehicles and parts
2 - Furniture and furnishings
3 - Household appliances
4 - Computers cameras TVs other electronics
5 - Sports equipment, sports and recreactional vehicles, boats
6 - Jewelry and watches
7 - Therapeutic appliances and equipment
8 - None of the above

e_exp_cc

Dataset: Individual-level

Variable type: Numeric

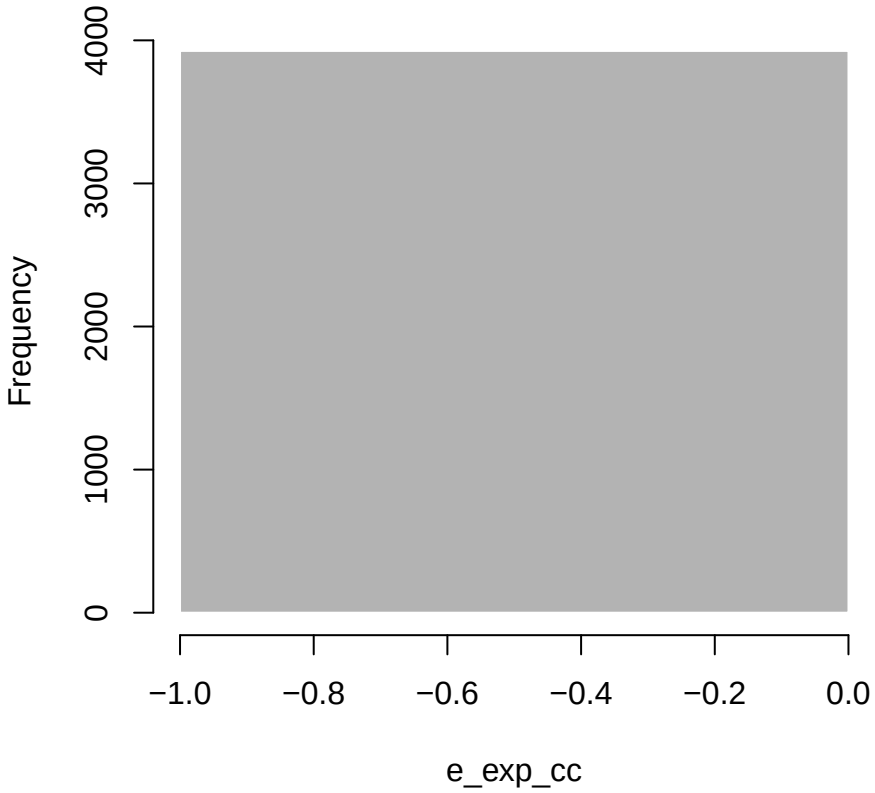
$\boldsymbol{N} = 3926$

Description: Diary Day 1, respondents were asked if they could cover an emergency expense. This is the amount of the emergency expenditure that respondents said they could cover using credit cards.

Survey question: scf006_e

min	med	mean	max	sd
0.0	0.0	122.6	180000.0	3542.2

Table 159: Summary statistics for e_exp_cc



e_exp_chk

Dataset: Individual-level

Variable type: Numeric

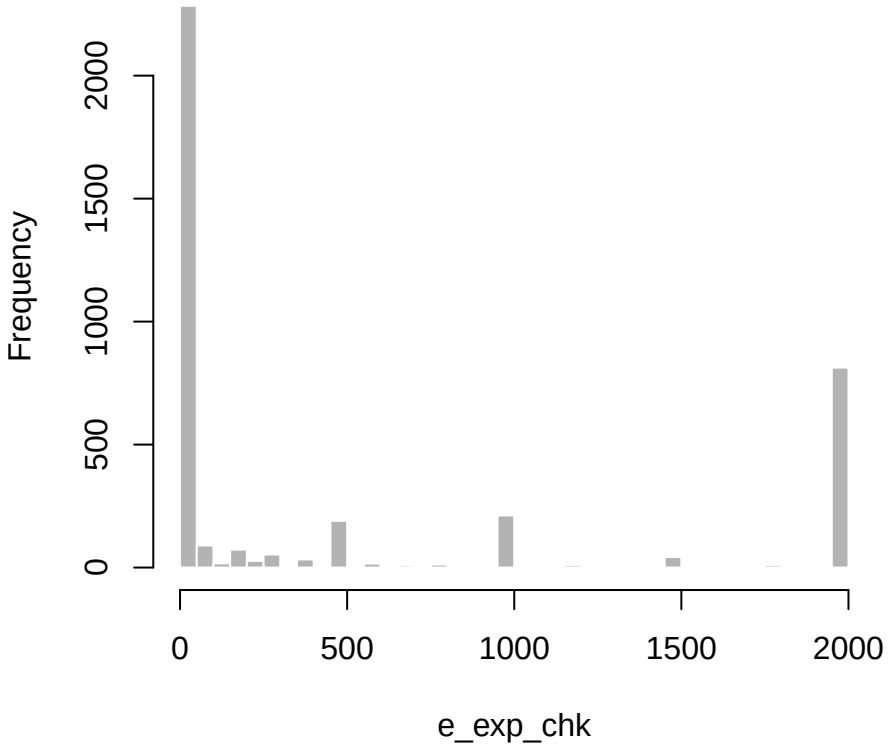
$\boldsymbol{N} = 3954$

Description: Diary Day 1, respondents were asked if they could cover an emergency expense. This is the amount of the emergency expenditure that respondents said they could cover using money in their checking accounts.

Survey question: scf006_b

min	med	mean	max	sd
0.0	0.0	5617.6	20000000.0	318054.4

Table 160: Summary statistics for e_exp_chk



`e_exp_chk_saved`

Dataset: Individual-level

Variable type: Numeric

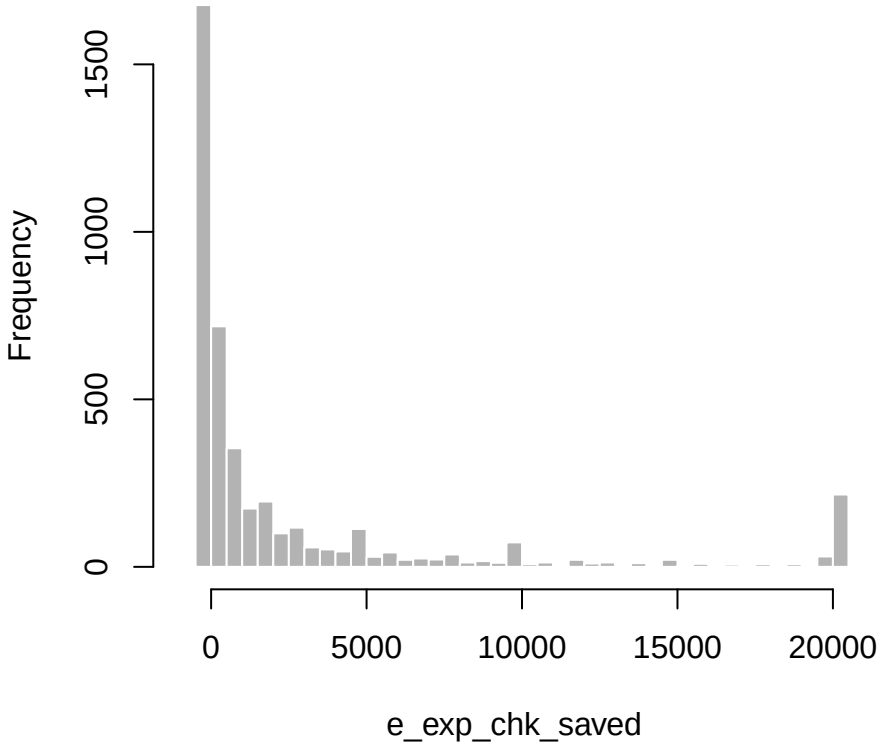
$\boldsymbol{N} = 4313$

Description: As of today, how much money do you have saved for emergency expenses? Checking account

Survey question: scf004_b

min	med	mean	max	sd
-640.0	300.0	4985.7	800000.0	23903.1

Table 161: Summary statistics for `e_exp_chk_saved`



e_exp_cover

Dataset: Individual-level

Variable type: Numeric

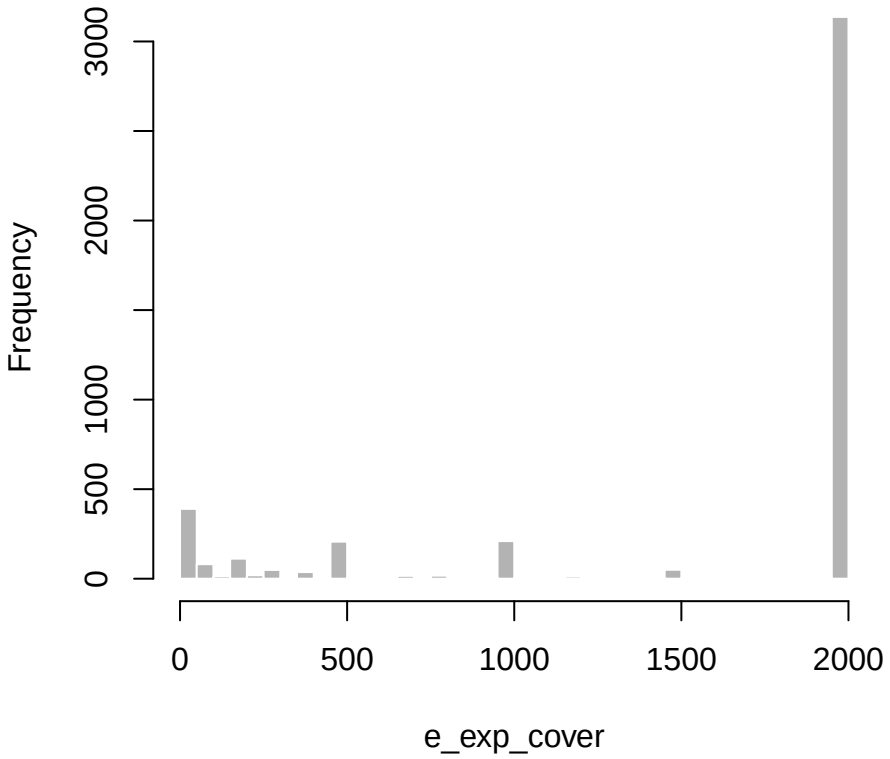
$\boldsymbol{N} = 4419$

Description: Diary Day 1, respondents were asked if they could cover an emergency expense. This is the amount of the emergency expenditure that respondents said they could cover in total.

Survey question: scf006_total

min	med	mean	max	sd
0.0	2000.0	1547.7	2000.0	748.0

Table 162: Summary statistics for e_exp_cover



e_exp_csh

Dataset: Individual-level

Variable type: Numeric

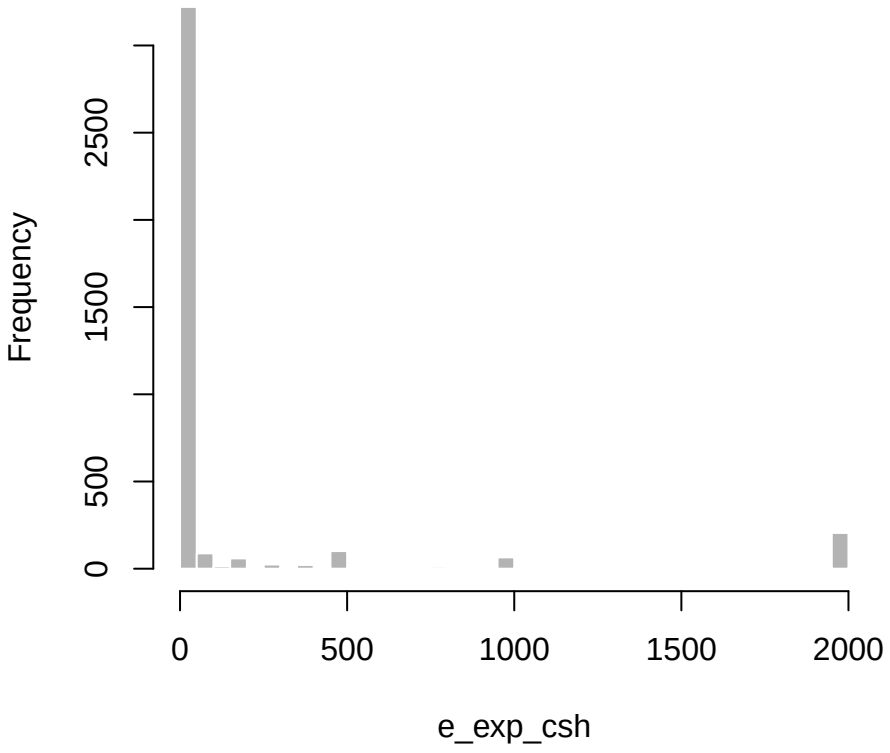
$\boldsymbol{N} = 3867$

Description: Diary Day 1, respondents were asked if they could cover an emergency expense. This is the amount of the emergency expenditure that respondents said they could cover using cash.

Survey question: scf006_a

min	med	mean	max	sd
0.0	0.0	193.6	100000.0	1714.6

Table 163: Summary statistics for e_exp_csh



e_exp_csh_saved

Dataset: Individual-level

Variable type: Numeric

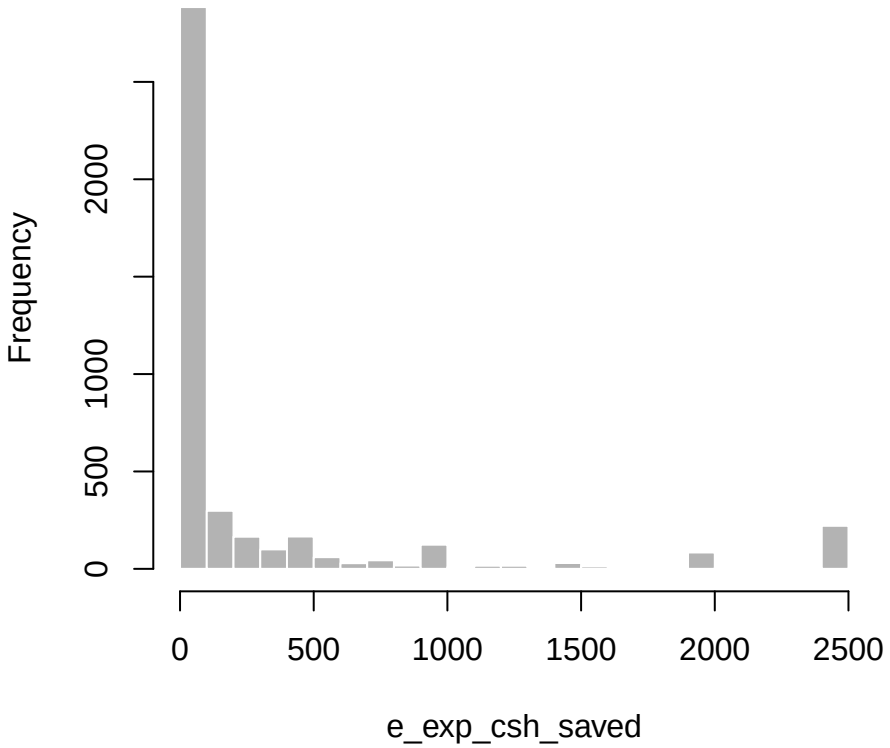
$\boldsymbol{N} = 4318$

Description: As of today, how much money do you have saved for emergency expenses? Cash

Survey question: scf004_a

min	med	mean	max	sd
0.0	10.0	915.3	700000.0	13768.3

Table 164: Summary statistics for e_exp_csh_saved



e_exp_fam

Dataset: Individual-level

Variable type: Numeric

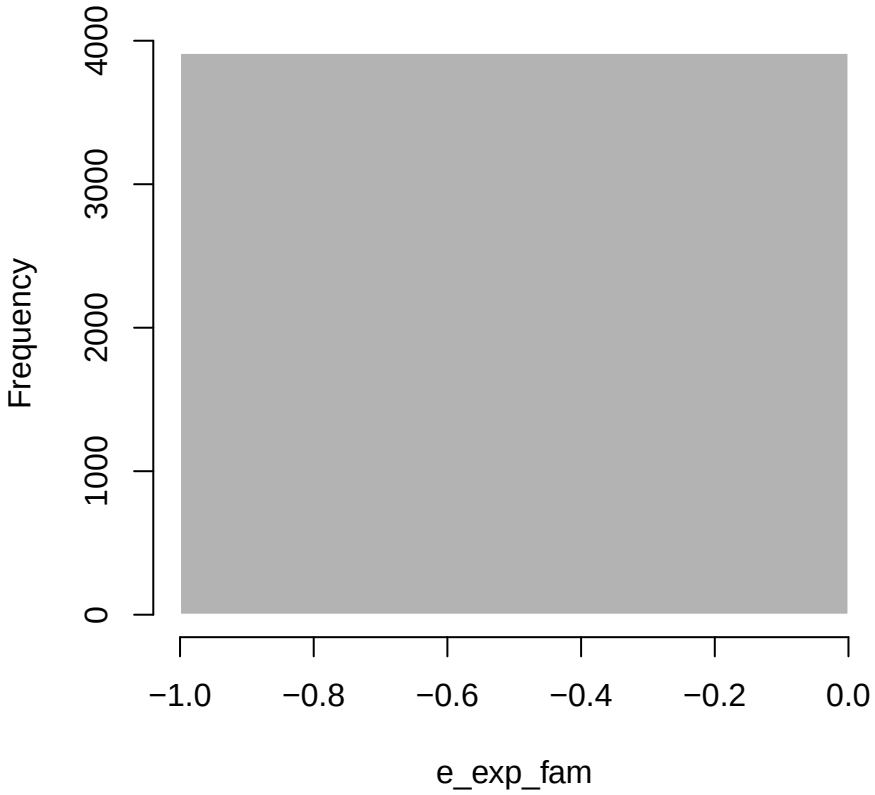
$\boldsymbol{N} = 3915$

Description: Diary Day 1, respondents were asked if they could cover an emergency expense. This is the amount of the emergency expenditure that respondents said they could cover by getting money from family.

Survey question: scf006_i

min	med	mean	max	sd
0.0	0.0	6.5	2900.0	86.0

Table 165: Summary statistics for e_exp_fam



e_exp_heloc

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3924$

Description: Diary Day 1, respondents were asked if they could cover an emergency expense. This is the amount of the emergency expenditure that respondents said they could cover using a HELOC, or Home Equity Line Of Credit.

Survey question: scf006_f

Values	Number	Percent
0	3882	98.9
1	3	0.1
5	2	0.1
9	1	0.0
20	2	0.1
31	1	0.0
100	7	0.2
200	7	0.2
250	3	0.1
255	1	0.0
300	1	0.0
400	2	0.1
500	3	0.1
573	1	0.0
700	1	0.0
760	1	0.0
900	1	0.0
1000	3	0.1
2000	1	0.0
5000	1	0.0

Table 166: Frequency table for e_exp_heloc

Value labels:

NA

e_exp_od

Dataset: Individual-level

Variable type: Numeric

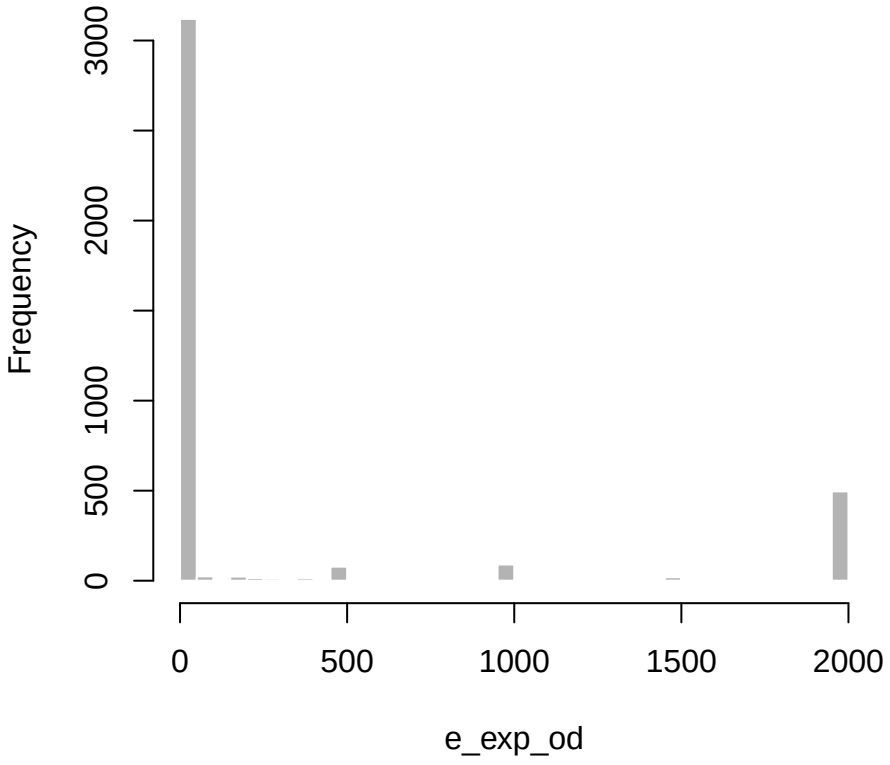
$\boldsymbol{N} = 3956$

Description: Diary Day 1, respondents were asked if they could cover an emergency expense. This is the amount of the emergency expenditure that respondents said they could cover using overdraft protection.

Survey question: scf006_d

min	med	mean	max	sd
0.0	0.0	333.5	35000.0	947.7

Table 167: Summary statistics for e_exp_od



e_exp_pawn

Dataset: Individual-level

Variable type: Numeric

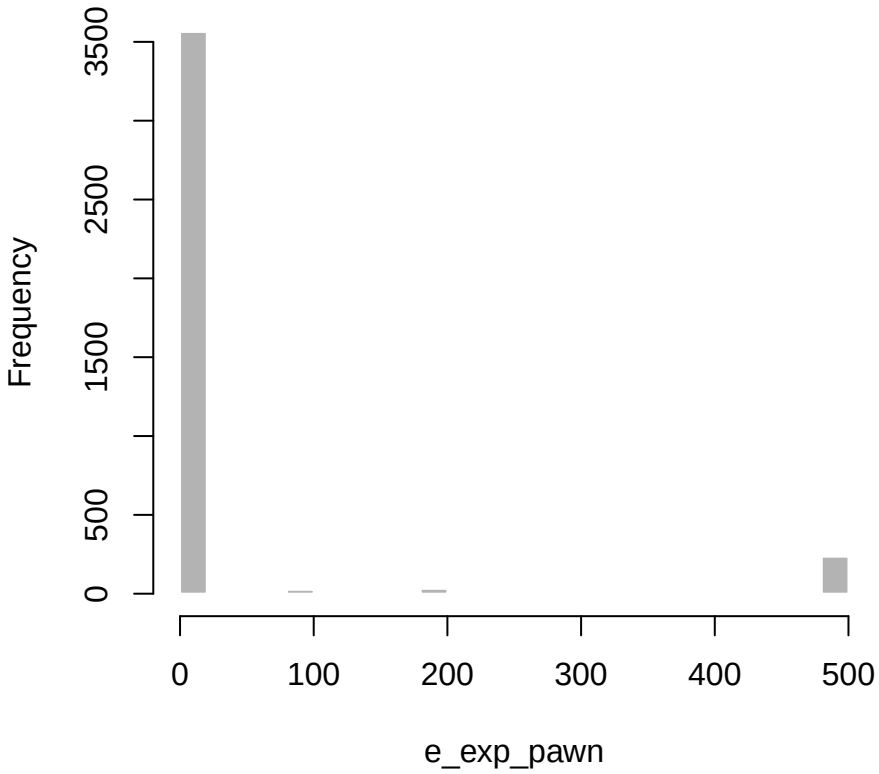
$\boldsymbol{N} = 3922$

Description: Diary Day 1, respondents were asked if they could cover an emergency expense. This is the amount of the emergency expenditure that respondents said they could cover using a pawn shop.

Survey question: scf006_h

min	med	mean	max	sd
0.0	0.0	132.5	200000.0	3210.0

Table 168: Summary statistics for e_exp_pawn



e_exp_payday

Dataset: Individual-level

Variable type: Numeric

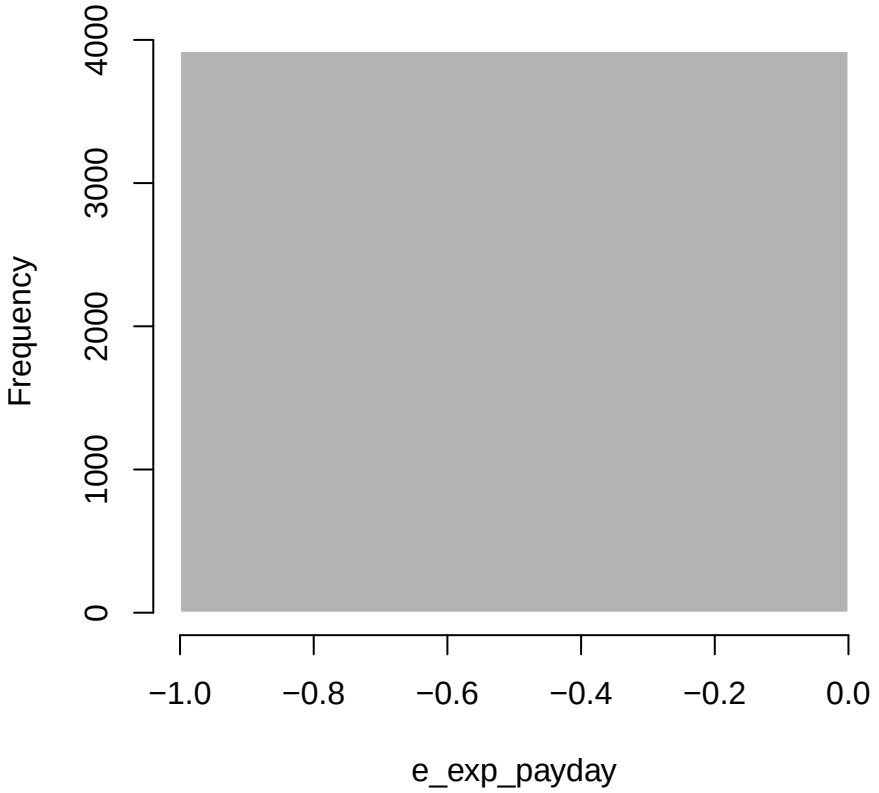
$\boldsymbol{N} = 3923$

Description: Diary Day 1, respondents were asked if they could cover an emergency expense. This is the amount of the emergency expenditure that respondents said they could cover using a payday loan.

Survey question: scf006_g

min	med	mean	max	sd
0.0	0.0	5.3	10000.0	167.2

Table 169: Summary statistics for e_exp_payday



e_exp_prepaid

Dataset: Individual-level

Variable type: Numeric

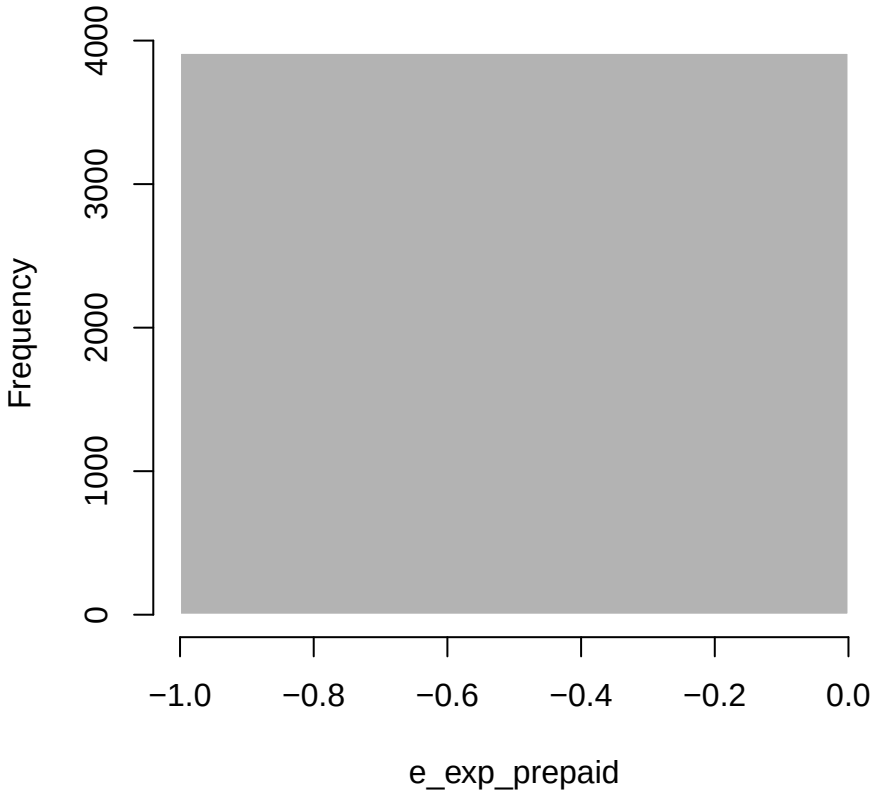
$\boldsymbol{N} = 3914$

Description: Diary Day 1, respondents were asked if they could cover an emergency expense. This is the amount of the emergency expenditure that respondents said they could cover using prepaid cards.

Survey question: scf006_j

min	med	mean	max	sd
0.0	0.0	7.3	2500.0	92.6

Table 170: Summary statistics for e_exp_prepaid



e_exp_prepaid_saved

Dataset: Individual-level

Variable type: Numeric

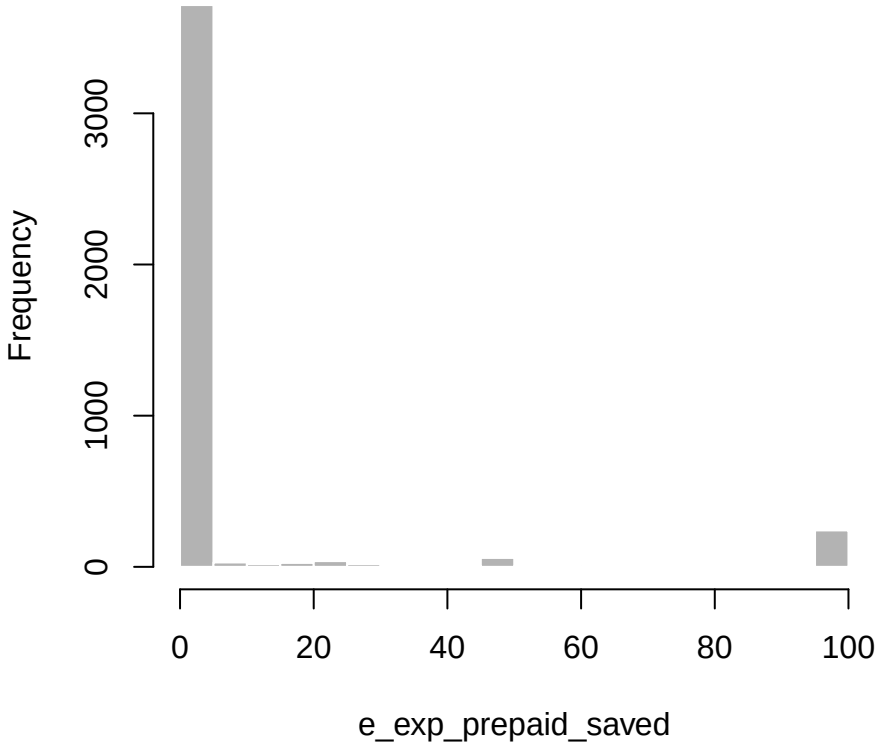
$\boldsymbol{N} = 4223$

Description: As of today, how much money do you have saved for emergency expenses? Prepaid card

Survey question: scf004_d

min	med	mean	max	sd
0.0	0.0	25.1	3500.0	150.2

Table 171: Summary statistics for e_exp_prepaid_saved



e_exp_sav

Dataset: Individual-level

Variable type: Numeric

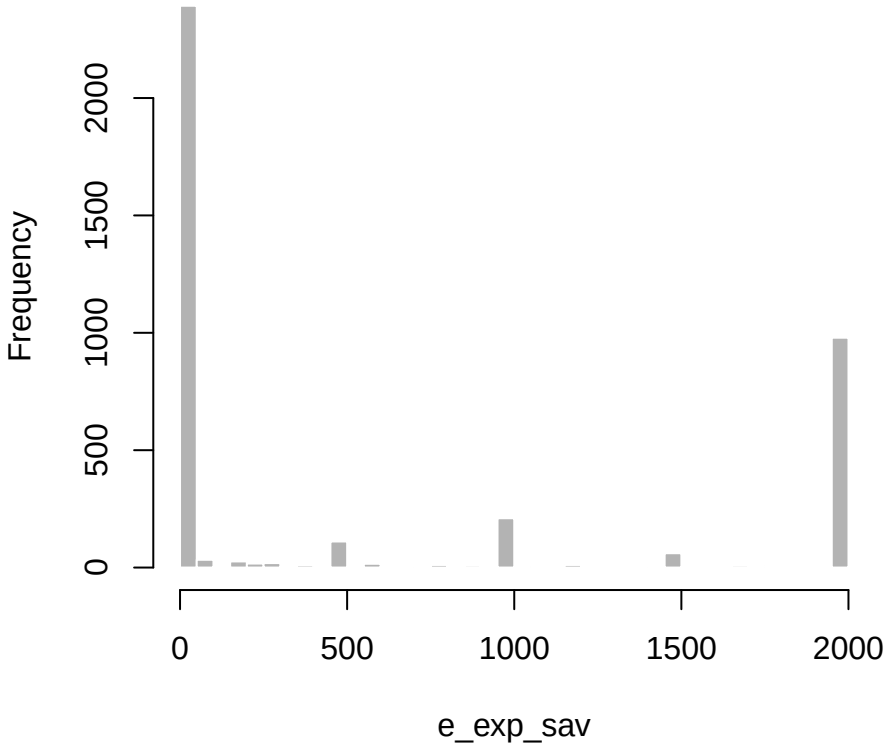
$\boldsymbol{N} = 3972$

Description: Diary Day 1, respondents were asked if they could cover an emergency expense. This is the amount of the emergency expenditure that respondents said they could cover using money in their savings accounts.

Survey question: scf006_c

min	med	mean	max	sd
0.0	0.0	1425.5	3000000.0	47620.7

Table 172: Summary statistics for e_exp_sav



e_exp_sav_saved

Dataset: Individual-level

Variable type: Numeric

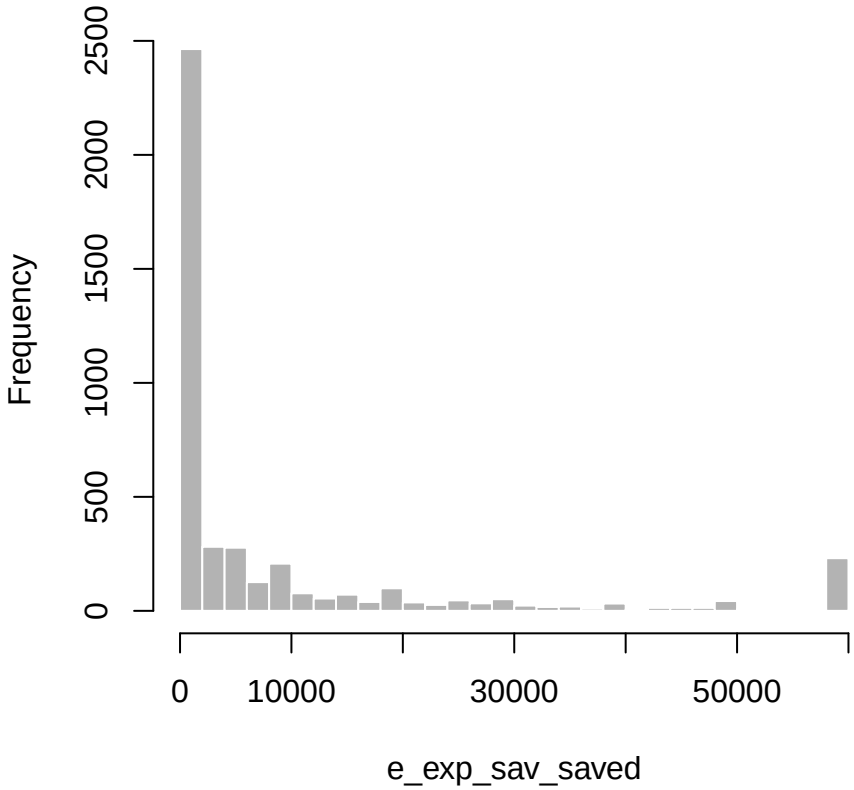
$\boldsymbol{N} = 4335$

Description: As of today, how much money do you have saved for emergency expenses? Savings account

Survey question: scf004_c

min	med	mean	max	sd
0.0	1000.0	40447.1	111111111.0	1688824.5

Table 173: Summary statistics for e_exp_sav_saved



e_exp_tot_saved

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4453$

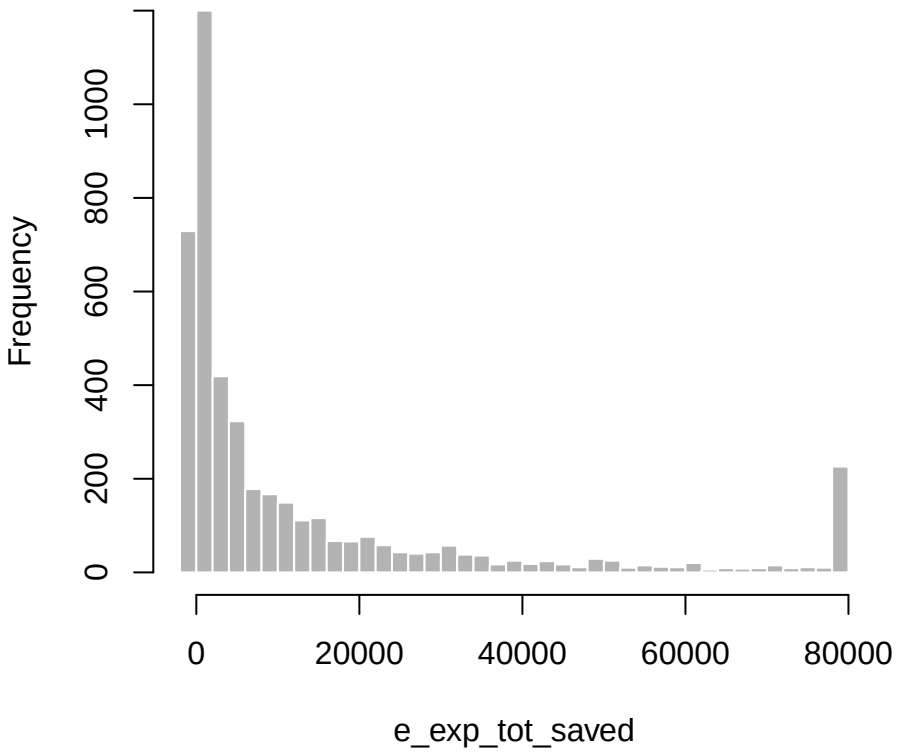
Description: As of today, how much money do you have saved for emergency expenses? Total

Survey question: scf004_total

Details: Value is automatically calculated in real time on the screen while the respondent is entering the other dollar amounts.

min	med	mean	max	sd
-640.0	3275.0	45115.6	111112413.0	1666833.3

Table 174: Summary statistics for e_exp_tot_saved



`end_cash_bal`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 17812$

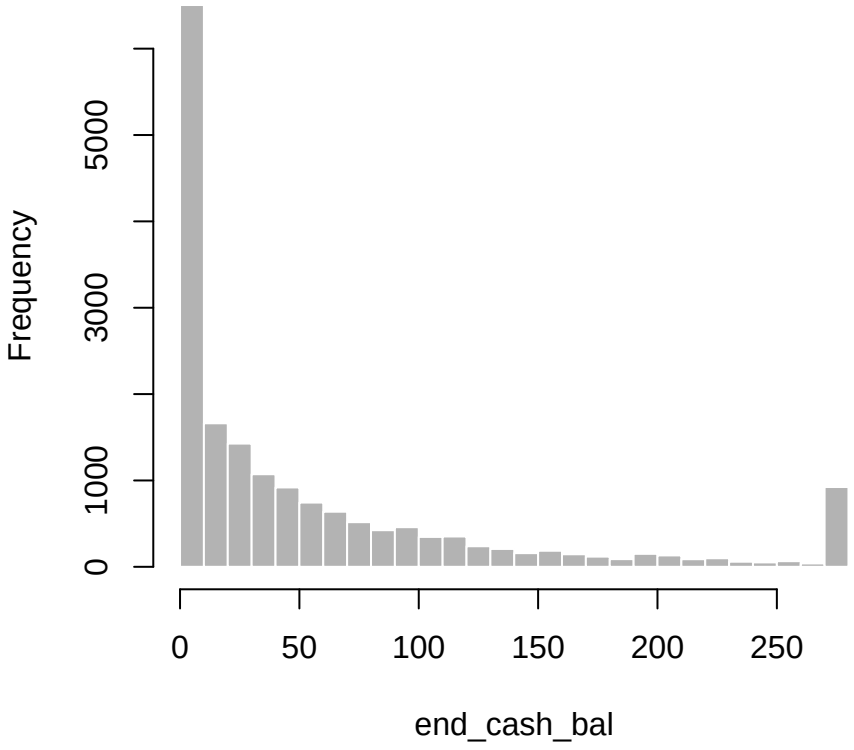
Description: The end-of-day balance of the cash carried by the respondent.

Survey question: From the "Count your Paper Cash" screen at the end of each diary day.

Details: Implied by the number of each bill that the respondent reports carrying.

min	med	mean	max	sd
0.0	25.0	72.4	10016.0	177.3

Table 175: Summary statistics for `end_cash_bal`



`end_date`

Dataset: Individual-level

Variable type: Character

$\boldsymbol{N} = 4453$

Description: The date the respondent completed the survey.

Survey question: N/A

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information. Missing if the respondent did not complete the survey

enough_cash

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 7527$

Description: Whether respondent had enough cash available to pay for this transaction.

Survey question: q103f

Values	Number	Percent
1	3489	46.4
2	3906	51.9
3	75	1.0
4	37	0.5
5	20	0.3

Table 176: Frequency table for enough_cash

Value labels:

1 - Yes
2 - No
3 - I'm not sure, but I think so
4 - I'm not sure, but I do not think so
5 - I don't know

`enoughccbal`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 19877$

Description: Question text: Did you have enough money in your checking or savings account to pay the full amount due (statement balance) of this credit card bill?

Survey question: pay019a

Details: This question is only displayed if the diarist did not pay back the full amount due on the credit card bill.

`fee_amnt`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 359$

Description: The amount of fee paid for this transaction.

Survey question: Entered in the Remittances and Checking Transfers modules.

Values	Number	Percent
0	358	99.7
3	1	0.3

Table 177: Frequency table for `fee_amnt`

Value labels:

NA

`fee_flag`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 97$

Description: Whether a fee was charged.

Survey question: q101g, and as reported in several modules.

Values	Number	Percent
0	72	74.2
1	10	10.3
2	15	15.5

Table 178: Frequency table for `fee_flag`

Value labels:

0 - No

1 - Yes

`fees_paid_atm`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4253$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary bank account? ATM fees for withdrawing cash

Survey question: pa092

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3512	82.6
1	741	17.4

Table 179: Frequency table for `fees_paid_atm`

Value labels:

0 - No

1 - Yes

`fees_paid_bounced`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4253$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary bank account? Bounced check fees

Survey question: pa092

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4213	99.1
1	40	0.9

Table 180: Frequency table for `fees_paid_bounced`

Value labels:

0 - No

1 - Yes

`fees_paid_excesstran`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4253$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary bank account? Too many transaction fees

Survey question: pa092

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4203	98.8
1	50	1.2

Table 181: Frequency table for `fees_paid_excesstran`

Value labels:

0 - No

1 - Yes

`fees_paid_lowbal`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4253$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary bank account? Low balance fees

Survey question: pa092

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4151	97.6
1	102	2.4

Table 182: Frequency table for `fees_paid_lowbal`

Value labels:

0 - No

1 - Yes

`fees_paid_none`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4253$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary bank account? I did not pay any fees

Survey question: pa092

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	1107	26.0
1	3146	74.0

Table 183: Frequency table for `fees_paid_none`

Value labels:

0 - No

1 - Yes

`fees_paid_overdraft`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4253$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary bank account? Overdraft fees

Survey question: pa092

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3813	89.7
1	440	10.3

Table 184: Frequency table for `fees_paid_overdraft`

Value labels:

0 - No

1 - Yes

`fees_paid_teller`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4253$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary bank account? Teller fees

Survey question: pa092

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4219	99.2
1	34	0.8

Table 185: Frequency table for `fees_paid_teller`

Value labels:

0 - No

1 - Yes

`fixed_amount`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 3539$

Description: Whether this recurring bill is a fixed amount each cycle, or whether it varies.

Survey question: pay002e

Values	Number	Percent
1	2091	59.1
2	1448	40.9

Table 186: Frequency table for `fixed_amount`

Value labels:

1 - Same amount each bill

2 - Amount changes from bill to bill

`from_account`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 1100$

Description: The account from which the funds for this transaction were sourced.

Survey question: N/A

Details: `from_account` and `to_account` are purely constructed variables which tracks the movement of money between accounts, as well as tracking which accounts expenditures came from and which accounts income went to. They should generally be used in conjunction with `type` to truly understand the movement of money.

Values	Number	Percent
1	264	24.0
2	593	53.9
3	151	13.7
4	20	1.8
5	46	4.2
6	26	2.4

Table 187: Frequency table for `from_account`

Value labels:

1 - Currency
2 - Primary checking
3 - Other demand deposit account
4 - Nonfinancial deposit account (e.g. PayPal, prepaid card)
5 - Investment account
6 - Credit card account
7 - Other credit account
8 - Other (check, money order, returned goods, etc.)

gender

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4452

Description: Male or female.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	2650	59.5
1	1802	40.5

Table 188: Frequency table for gender

Value labels:

0 - Female

1 - Male

had_chk_dep

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 12661

Description: Question text: Was any money deposited into your checking account on Today?

Survey question: q080_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	11390	90.0
1	1271	10.0

Table 189: Frequency table for had_chk_dep

Value labels:

0 - No

1 - Yes

had_csh_dep

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 13335$

Description: Question text: Did you deposit any cash into your checking or savings account at an ATM, with the bank teller, or some other way on Today?

Survey question: q4

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	13156	98.7
1	179	1.3

Table 190: Frequency table for had_csh_dep

Value labels:

NA

`have_cash_end`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4450$

Description: Question text: At the end of the day on [DISPLAY DIARY DAY 0 HERE, example "Wednesday, October 3"] do you have any paper cash in your wallet, purse and/or pocket?

Survey question: q1

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	937	21.1
1	3513	78.9

Table 191: Frequency table for `have_cash_end`

Value labels:

0 - No

1 - Yes

`heard_crypto`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4449

Description: Question text: Have you heard of cryptocurrency?

Survey question: pa120_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	1689	38.0
1	2760	62.0

Table 192: Frequency table for `heard_crypto`

Value labels:

0 - No

1 - Yes

`hh_size`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 3823

Description: Size of the household in which the respondent lives.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
2	1436	37.6
3	773	20.2
4	734	19.2
5	439	11.5
6	228	6.0
7	88	2.3
8	54	1.4
9	21	0.5
10	22	0.6
11	16	0.4
12	4	0.1
14	5	0.1
15	1	0.0
16	1	0.0
19	1	0.0

Table 193: Frequency table for `hh_size`

Value labels:

NA

`hhincome`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4445$

Description: Which category represents the total combined income of all members of your family (living in your house) during the past 12 months? This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, Social Security payments and any other monetary income received by members of your family who are 15 years of age or older.

Survey question: hhincome

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information.

Values	Number	Percent
1	133	3.0
2	52	1.2
3	71	1.6
4	99	2.2
5	89	2.0
6	142	3.2
7	177	4.0
8	189	4.3
9	209	4.7
10	205	4.6
11	319	7.2
12	319	7.2
13	535	12.0
14	656	14.8
15	707	15.9
16	543	12.2

Table 194: Frequency table for `hhincome`

Value labels:

1 - Less than 5,000
2 - 5,000 to 7,499
3 - 7,500 to 9,999
4 - 10,000 to 12,499
5 - 12,500 to 14,999
6 - 15,000 to 19,999
7 - 20,000 to 24,999
8 - 25,000 to 29,999

9 - 30,000 to 34,999
10 - 35,000 to 39,999
11 - 40,000 to 49,999
12 - 50,000 to 59,999
13 - 60,000 to 74,999
14 - 75,000 to 99,999
15 - 100,000 to 149,999
16 - 150,000 or more

`highest_education`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4450

Description: Respondent's highest level of education, if the respondent is from the UAS sample.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
1	1	0.0
2	4	0.1
3	5	0.1
4	14	0.3
5	37	0.8
6	36	0.8
7	42	0.9
8	50	1.1
9	735	16.5
10	963	21.6
11	309	6.9
12	292	6.6
13	1124	25.3
14	647	14.5
15	92	2.1
16	99	2.2

Table 195: Frequency table for `highest_education`

Value labels:

1 - Less than 1st grade
2 - 1st, 2nd, 3rd, or 4th grade
3 - 5th or 6th grade
4 - 7th or 8th grade
5 - 9th grade
6 - 10th grade
7 - 11th grade
8 - 12 grade - no diploma
9 - High school graduate or GED
10 - Some college but no degree
11 - Associate degree in college - occupational or vocational program
12 - Associate degree in college - academic program
13 - Bachelors degree
14 - Masters degree

15 - Professional school degree
16 - Doctorate degree

`hispaniclatino`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4451

Description: Whether respondent identifies has Hispanic/Latino

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	4016	90.2
1	435	9.8

Table 196: Frequency table for `hispaniclatino`

Value labels:

0 - No

1 - Yes

`hispaniclatino_group`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 440$

Description: Question text: What is your Spanish, Hispanic or Latino group? 1 Mexican, 2 Puerto Rican, 3 Cuban, 4 Central or South American, 5 Other Spanish

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
1	295	67.0
2	35	8.0
3	12	2.7
4	52	11.8
5	46	10.5

Table 197: Frequency table for `hispaniclatino_group`

Value labels:

1 - Mexican
2 - Puerto Rican
3 - Cuban
4 - Central or South American
5 - Other

`homeowner`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4447

Description: Whether respondent owns primary home.

Survey question: de013

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	1421	32.0
1	3026	68.0

Table 198: Frequency table for `homeowner`

Value labels:

0 - No

1 - Yes

`hourswork`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3103$

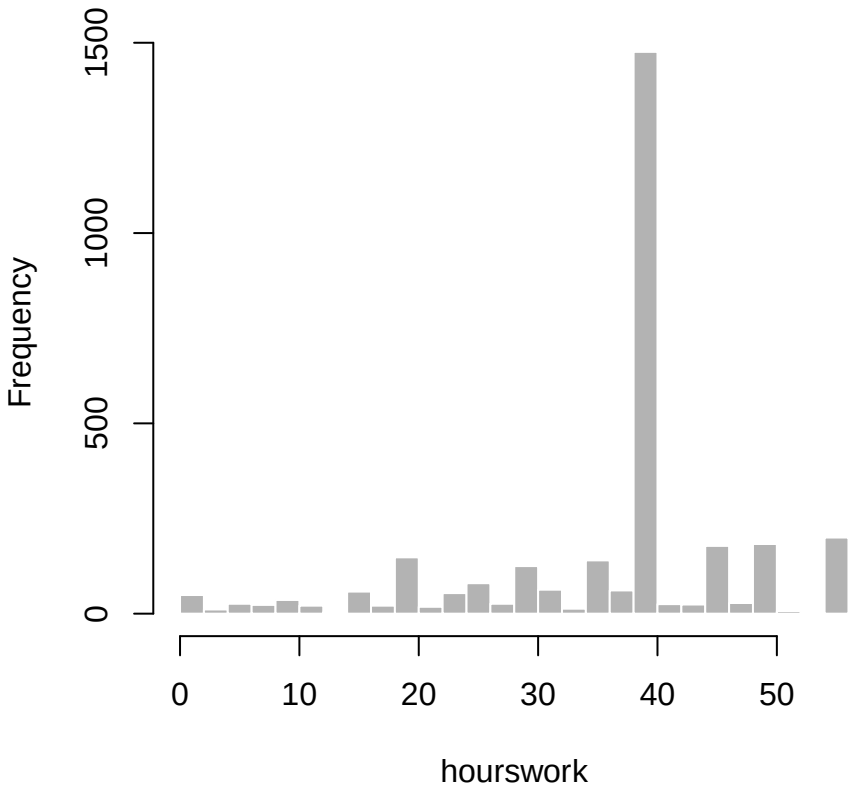
Description: How many hours per week do you work?

Survey question: hourswork

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information.

min	med	mean	max	sd
0.0	40.0	37.4	140.0	12.7

Table 199: Summary statistics for `hourswork`



`in_person`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 16999

Description: Whether the transaction occurred in person.

Survey question: Drop-down box in several modules.

Values	Number	Percent
0	5913	34.8
1	11086	65.2

Table 200: Frequency table for `in_person`

Value labels:

0 - No

1 - Yes

`income_hh`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4358

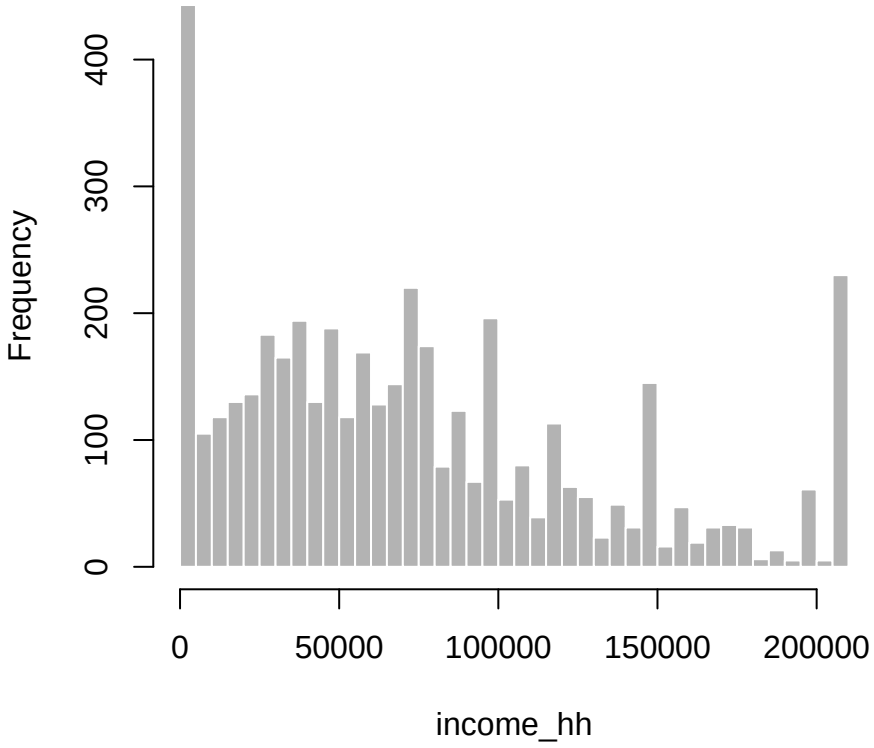
Description: Household income.

Survey question: de010

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	65000.0	90503.8	40000000.0	610653.3

Table 201: Summary statistics for `income_hh`



`inconsistency_explain`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N}$ = 19877

Description: Question text: You told us that this payment was not in person and that you used no device. Please tell us more about how you made this payment. In particular, how was the payment paid to the merchant?

Survey question: q201f

`ind_payee`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 737$

Description: Type of person to which payment was made.

Survey question: pay080, pay081

Details: These two followups are combined, for convenience.

Values	Number	Percent
1	169	22.9
2	456	61.9
3	29	3.9
4	83	11.3

Table 202: Frequency table for `ind_payee`

Value labels:

1 - People who provide goods and services, operating as a business
2 - People who provide goods and services, not operating as a business
3 - Friends or family
4 - Co-worker, classmate, or fellow military
5 - Other (specify)

`ind_weight`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 3969

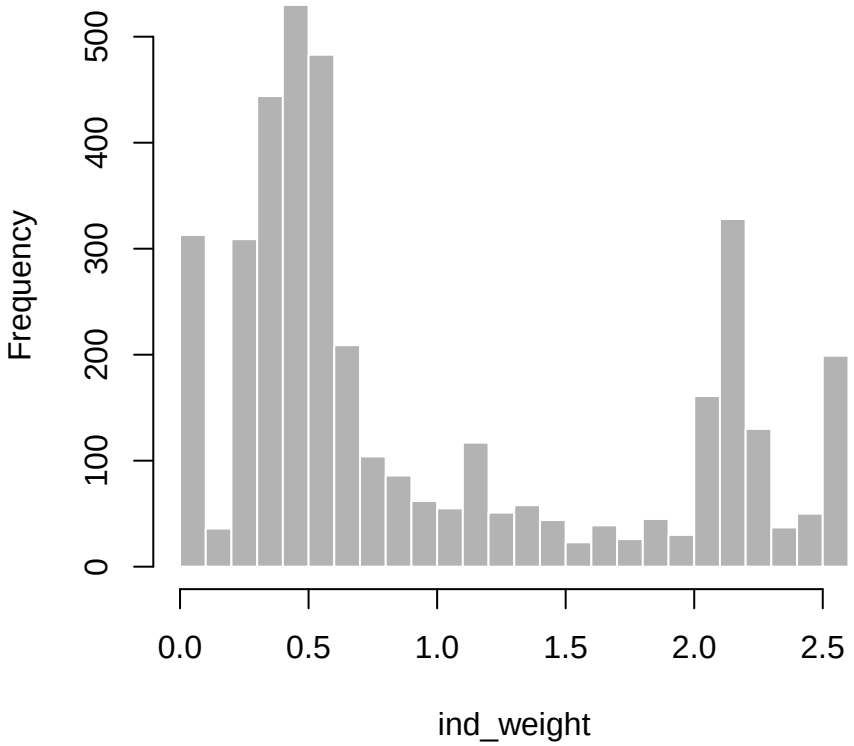
Description: Raked individual sample weights.

Survey question: N/A

Details: Raked post-stratification weights. Individual weights are best used for producing full-sample full-period estimates, for example estimate based on the survey questions on Day 0. See Angrisani, M, `2020 Survey and Diary of Consumer Payment Choice Weighting Procedure` (2020) for more information about the construction of the weights. THIS WEIGHT IS BUILT FROM THE NATIONALLY REPRESENTATIVE SAMPLE. To use 484 extra observations in analysis, use `ind_weight_all`. Note that the non-nationally representative weights have a slightly higher variance than the nationally representative weights, due to oversampling of certain populations.

min	med	mean	max	sd
0.1	0.6	1.0	4.4	0.9

Table 203: Summary statistics for `ind_weight`


Frequency
0
100
200
300
400
500
0.0
0.5
1.0
1.5
2.0
2.5
ind_weight

`ind_weight_all`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4453$

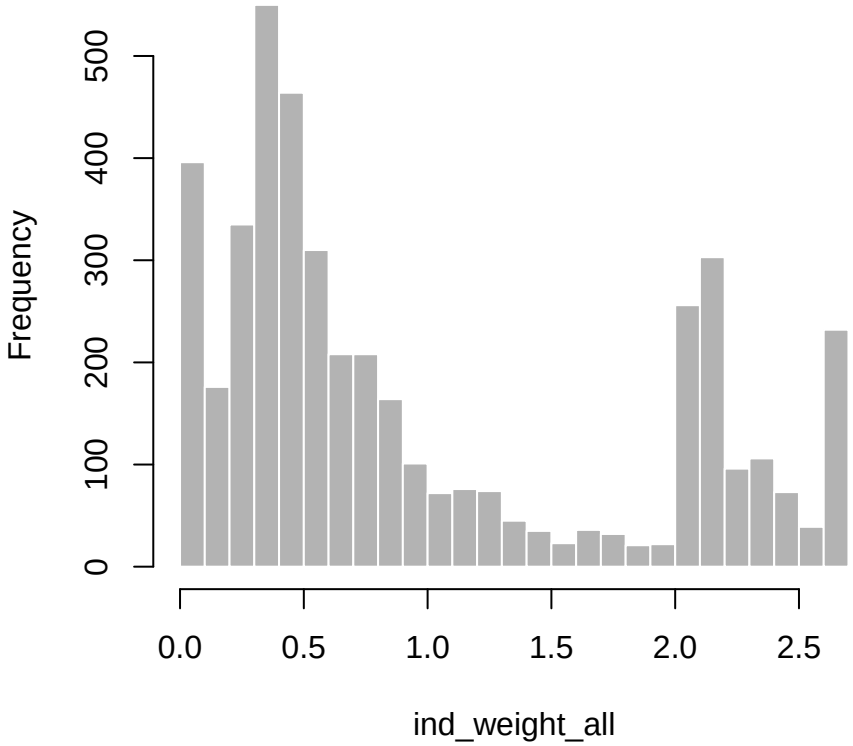
Description: Raked individual sample weights.

Survey question: N/A

Details: Raked post-stratification weights. Individual weights are best used for producing full-sample full-period estimates, for example estimate based on the survey questions on Day 0. See Angrisani, M, `2020 Survey and Diary of Consumer Payment Choice Weighting Procedure` (2020) for more information about the construction of the weights. THIS WEIGHT IS BUILT FROM THE NON-NATIONALLY REPRESENTATIVE SAMPLE. To use the nationally representative sample, use the weight variable `ind_weight`.

min	med	mean	max	sd
0.0	0.6	1.0	4.6	0.9

Table 204: Summary statistics for `ind_weight_all`


Frequency
0
100
200
300
400
500
0.0
0.5
1.0
1.5
2.0
2.5
ind_weight_all

`interest_level`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4424

Description: The self-reported level of interest the respondent had in the survey.

Survey question: cs_001

Values	Number	Percent
1	1649	37.3
2	1843	41.7
3	850	19.2
4	56	1.3
5	26	0.6

Table 205: Frequency table for `interest_level`

Value labels:

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

`laborstatus`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4448$

Description: What is your labor force status? Please choose all that apply.

Survey question: laborstatus

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information. This is a check-all-that-apply question.

Values	Number	Percent
1	2360	53.1
2	28	0.6
3	69	1.6
4	202	4.5
5	907	20.4
6	280	6.3
7	602	13.5

Table 206: Frequency table for `laborstatus`

Value labels:

1 - Currently working
2 - On sick or other leave
3 - Unemployed - on layoff
4 - Unemployed - looking
5 - Retired
6 - Disabled
7 - Other
8 - Selected some combination of the above

`late_fee`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 1561$

Description: Whether a late fee was charged for this payment.

Survey question: q67_e

Values	Number	Percent
0	1509	96.7
1	52	3.3

Table 207: Frequency table for `late_fee`

Value labels:

0 - No
1 - Yes

`livewithpartner`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2068$

Description: Are you currently living with a boyfriend, girlfriend or partner?

Survey question: livewithpartner

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information

Values	Number	Percent
0	1533	74.1
1	535	25.9

Table 208: Frequency table for `livewithpartner`

Value labels:

0 - No

1 - Yes

`loanamntdue`

Dataset: Transaction-level

Variable type: Numeric

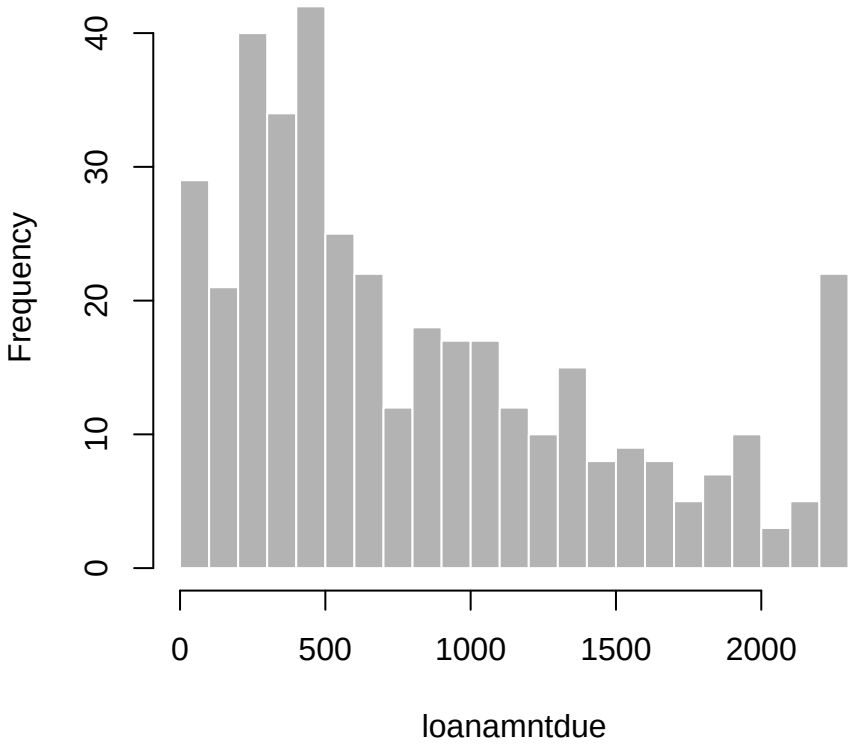
$\boldsymbol{N} = 391$

Description: NA

Survey question: NA

min	med	mean	max	sd
0.0	615.0	885.7	6000.0	843.1

Table 209: Summary statistics for `loanamntdue`



`login_date`

Dataset: Day-level

Variable type: Character

$\boldsymbol{N} = 17378$

Description: The date the diarist logged in to report their payments.

Survey question: N/A

Details: This is different than the assigned diary date. If the diarist logged on to report their activity on the actual diary date, then `report_date` should equal `date`, otherwise, this date will be after `date`.

`marital_status`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4451

Description: Respondent's marital status.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
1	2540	57.1
2	45	1.0
3	70	1.6
4	658	14.8
5	223	5.0
6	915	20.6

Table 210: Frequency table for `marital_status`

Value labels:

1 - Married (spouse lives with me)
2 - Married (spouse lives elsewhere)
3 - Separated
4 - Divorced
5 - Widowed
6 - Never married

mb_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4413$

Description: Question text: In the past 12 months, have you accessed any of your bank accounts using mobile banking?

Survey question: pa026_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	1497	33.9
1	2916	66.1

Table 211: Frequency table for mb_adopt

Value labels:

0 - No

1 - Yes

`memory_finrec`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4415$

Description: Whether the respondent referenced financial records as a memory aid.

Survey question: q25

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	1991	45.1
1	2424	54.9

Table 212: Frequency table for `memory_finrec`

Value labels:

0 - No

1 - Yes

`memory_memory`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4415$

Description: Whether the respondent used their memory to recall transactions.

Survey question: q25

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	2088	47.3
1	2327	52.7

Table 213: Frequency table for `memory_memory`

Value labels:

0 - No

1 - Yes

`memory_none`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4415$

Description: The respondent did not use any of the memory devices suggested

Survey question: q25

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4151	94.0
1	264	6.0

Table 214: Frequency table for `memory_none`

Value labels:

0 - No

1 - Yes

`memory_oth`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4415$

Description: Whether the respondent used some other memory aid.

Survey question: q25

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3878	87.8
1	537	12.2

Table 215: Frequency table for `memory_oth`

Value labels:

0 - No

1 - Yes

`memory_receipts`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4415$

Description: Whether the respondent kept receipts to use as a memory aid.

Survey question: q25

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	2061	46.7
1	2354	53.3

Table 216: Frequency table for `memory_receipts`

Value labels:

0 - No

1 - Yes

`merch`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 17008

Description: Merchant – 21 categories.

Survey question: Drop-down box in the purchases module and pay090 for 9-coded merchants. Questions q66_02, q66_07, q66_08, q66_09, q66_11, q66_20, q66_21, q66_22, q66_23, q66_35 in the bills module.

Details: As reported in the purchases module, based on the followup pay090. The bills module followups (q66_*) are also recategorized into the merchant codes.

Values	Number	Percent
1	3027	17.8
2	1460	8.6
3	1067	6.3
4	2208	13.0
5	2629	15.5
6	563	3.3
7	452	2.7
8	703	4.1
9	86	0.5
10	862	5.1
11	67	0.4
12	159	0.9
13	52	0.3
14	244	1.4
15	1498	8.8
16	737	4.3
17	296	1.7
18	357	2.1
19	156	0.9
20	132	0.8
21	253	1.5

Table 217: Frequency table for `merch`

Value labels:

1 - Grocery stores, convenience stores without gas stations, pharmacies
2 - Gas stations
3 - Sit-down restaurants and bars
4 - Fast food restaurants, coffee shops, cafeterias, food trucks
5 - General merchandise stores, department stores, other stores, online shopping
6 - General services: hair dressers, auto repair, parking lots, laundry or dry cleaning, etc.

7 - Arts, entertainment, recreation

8 - Utilities not paid to the government: electricity, natural gas, water, sewer, trash, heating oil

9 - Taxis, airplanes, delivery

10 - Telephone, internet, cable or satellite tv, video or music streaming services, movie theaters

11 - Building contractors, plumbers, electricians, HVAC, etc.

12 - Professional services: legal, accounting, architectural services; veterinarians; photographers or photo processers

13 - Hotels, motels, RV parks, campsites

14 - Rent for apartments, homes, or other buildings, real estate companies, property managers, etc.

15 - Mortgage companies, credit card companies, banks, insurance companies, stock brokers, IRA funds, mutual funds, credit unions, sending remittances

16 - Can be a gift or repayment to a family member, friend, or co-worker. Can be a payment to somebody who did a small job for you.

17 - Charitable or religious donations

18 - Hospital, doctor, dentist, nursing homes, etc.

19 - Government taxes or fees

20 - Schools, colleges, childcare centers

21 - Public transportation and tolls

`merch_cc_amnt`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 321$

Description: Question text: Did you pay the full amount of the bill, or less than the full amount?

Survey question: pay607a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	286	89.1
2	35	10.9

Table 218: Frequency table for `merch_cc_amnt`

Value labels:

1 - Full amount

2 - Less than the full amount

`merch_cc_bill`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 4089$

Description: Question text: Did you pay a store charge or credit card bill during this payment at a retail store or website?

Survey question: pay606a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3768	92.1
1	321	7.9

Table 219: Frequency table for `merch_cc_bill`

Value labels:

0 - No

1 - Yes

`mobile_app`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 535$

Description: Question text: Which mobile payments app did you use to make this payment?

Survey question: q104

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	181	33.8
2	83	15.5
3	125	23.4
4	146	27.3

Table 220: Frequency table for `mobile_app`

Value labels:

1 - PayPal
2 - Zelle
3 - Venmo
4 - Other (specify)

`mobile_funding`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 534$

Description: Question text: How did you fund this mobile app (PayPal, Zelle, Venmo, etc.) payment?

Survey question: q101_paypal

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	83	15.5
2	103	19.3
3	250	46.8
4	98	18.4

Table 221: Frequency table for `mobile_funding`

Value labels:

1 - Credit card
2 - Debit card
3 - Linked bank account
4 - Money stored with the mobile app (PayPal, Zelle, Venmo, etc.)

`mobile_inperson_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4449$

Description: Question text: In the past 12 months, have you used a mobile phone or tablet to make a payment while you were in-person at a store?

Survey question: pa303

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3542	79.6
1	907	20.4

Table 222: Frequency table for `mobile_inperson_adopt`

Value labels:

0 - No

1 - Yes

`mobile_method`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 2106

Description: Question text: How did you use your phone to pay?

Survey question: q150

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	1055	50.1
2	226	10.7
3	73	3.5
4	83	3.9
5	452	21.5
6	10	0.5
7	207	9.8

Table 223: Frequency table for `mobile_method`

Value labels:

1 - App payment
2 - Tapped to pay
3 - Scanned a QR code or showed screen to cashier or ticket-taker
4 - Paid in advance or remotely (examples: Uber, Fandango)
5 - Payment made in a browser
6 - Text message payment (charged to cell phone bill)
7 - Other (specify)

`mobile_p2p_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4449

Description: Question text: In the past 12 months, have you used a mobile phone or tablet to pay or give money to another person?

Survey question: pa304

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	2504	56.3
1	1945	43.7

Table 224: Frequency table for `mobile_p2p_adopt`

Value labels:

0 - No

1 - Yes

`mobille_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4449

Description: NA

Survey question: NA

Values	Number	Percent
0	1424	32.0
1	3025	68.0

Table 225: Frequency table for `mobille_adopt`

Value labels:

0 - No

1 - Yes

`module`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 19877$

Description: Module from which this observation was drawn. This can be helpful in mapping observations back to their source in the survey instrument, to understand why certain variables may have missing values.

Survey question: q106a-d, q120, q122

Details: Note that "Cash lost/stolen/found/forex/etc" does not come from a separate module, but rather from questions q106a-d, q120, and q122.

mon_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4444$

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Money order

Survey question: pa050c

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4189	94.3
1	255	5.7

Table 226: Frequency table for mon_adopt

Value labels:

0 - Not an adopter

1 - Adopter

`monord_date`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 30$

Description: Date on which the money order was purchased.

Survey question: q103s

Values	Number	Percent
1	14	46.7
2	13	43.3
3	3	10.0

Table 227: Frequency table for `monord_date`

Value labels:

1 - I bought it today
2 - Between today and less than 7 days ago
3 - 7 or more days ago

`monord_source`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 30$

Description: Where the money order was purchased from.

Survey question: q103r

Values	Number	Percent
1	5	16.7
2	6	20.0
3	5	16.7
4	14	46.7

Table 228: Frequency table for `monord_source`

Value labels:

1 - Bank
2 - Post office
3 - Western Union or someplace similar
4 - Other (specify)

`multipi_breakdown`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N}$ = 19877

Description: Which payment instruments did the diarist use if the payment was reported as MULTIPLE PAYMENT INSTRUMENTS?

Survey question: q125_a through q125_n

`nbop_acnt_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4438

Description: Is the respondent an adopter of mobile payment apps such as Venmo, Zelle, PayPal, etc.

Survey question: NA

Details: Created from `paypal_adopt`, `zelle_adopt`, and `venmo_adopt`

Values	Number	Percent
0	1427	32.2
1	3011	67.8

Table 229: Frequency table for `nbop_acnt_adopt`

Value labels:

0 - No

1 - Yes

`num_times_used_coins`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 435$

Description: Question text: For how many cash payments did you use coins to pay for some or all of the payment?

Survey question: q5_3

Values	Number	Percent
0	55	12.6
1	342	78.6
2	34	7.8
3	3	0.7
4	1	0.2

Table 230: Frequency table for `num_times_used_coins`

Value labels:

NA

`numberofpayments`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 13354

Description: NA

Survey question: NA

Values	Number	Percent
0	5431	40.7
1	3518	26.3
2	2063	15.4
3	1171	8.8
4	563	4.2
5	275	2.1
6	172	1.3
7	84	0.6
8	38	0.3
9	16	0.1
10	10	0.1
11	6	0.0
12	3	0.0
13	2	0.0
14	1	0.0
21	1	0.0

Table 231: Frequency table for `numberofpayments`

Value labels:

NA

numprepaidload2

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 13349

Description: NA

Survey question: NA

Values	Number	Percent
0	13339	99.9
1	10	0.1

Table 232: Frequency table for numprepaidload2

Value labels:

NA

ob_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4413$

Description: Question text: In the past 12 months, have you accessed any of your bank accounts using online banking?

Survey question: pa013

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	889	20.1
1	3524	79.9

Table 233: Frequency table for ob_adopt

Value labels:

0 - No

1 - Yes

obbp_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4257$

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Online Banking Bill Payment

Survey question: pa050h

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	1801	42.3
1	2456	57.7

Table 234: Frequency table for obbp_adopt

Value labels:

0 - Not an adopter
1 - Adopter

`obtain_cash`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 13335$

Description: Question text: Did you get or receive any cash today?

Survey question: q99

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	12733	95.5
1	602	4.5

Table 235: Frequency table for `obtain_cash`

Value labels:

0 - No

1 - Yes

`orig_time`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N}$ = 19877

Description: NA

Survey question: NA

`other_device_desc`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 19877$

Description: Question text: You told us that you used some other device to make this payment. Please tell us more about the device.

Survey question: q201e

Details: This question is only displayed if OTHER is selected for the payment device.

`other_nbops_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4434$

Description: Question text: In the past 12 months, have you used any of the following online or mobile methods to make a purchase or pay another person? [Any of the following: Cash App, Apple Pay, Google Pay, Samsung Pay, Other]

Survey question: pa044_d, pa044_g, pa044_h, pa044_i, pa044_e

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3090	69.7
1	1344	30.3

Table 236: Frequency table for `other_nbops_adopt`

Value labels:

0 - No
1 - Yes

`ow_type`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 31$

Description: The type of "Other Withdrawal" reported in the other withdrawals module. This is a place for respondents to report if they purchased any money orders, traveler's checks, or certified checks on a diary day.

Survey question: N/A

Values	Number	Percent
1	22	71.0
2	3	9.7
3	6	19.4

Table 237: Frequency table for `ow_type`

Value labels:

1 - Money order
2 - Travelers check
3 - Certified check

`past_service`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 287$

Description: Question text: When did you receive these medical goods or services?

Survey question: pay031, pay032

Details: Variable is set to 0 based on the response to pay031. Otherwise, the codings to pay032 are used.

Values	Number	Percent
1	226	78.7
2	37	12.9
3	19	6.6
4	5	1.7

Table 238: Frequency table for `past_service`

Value labels:

1 - Within the last month
2 - Between 3 months and 1 month ago
3 - Between 1 year and 3 months ago
4 - Longer than 1 year ago

pay_amnt_coins

Dataset: Day-level

Variable type: Numeric

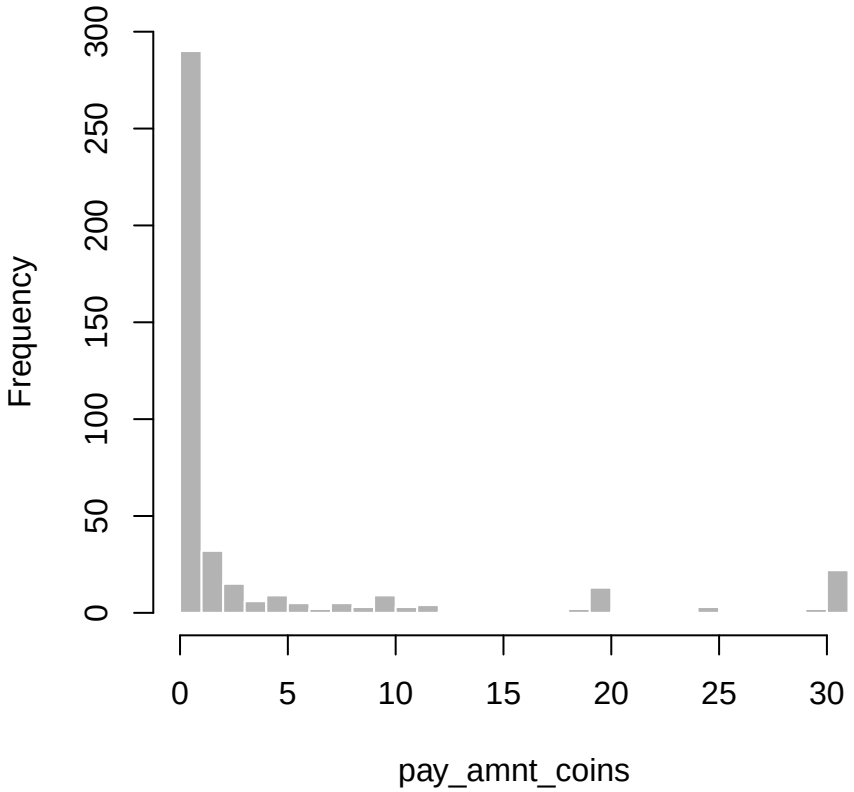
$\boldsymbol{N} = 433$

Description: Question text: What was the total dollar amount of the coins you used for payments today?

Survey question: q5_3_a

min	med	mean	max	sd
0.0	0.6	6.9	259.0	23.8

Table 239: Summary statistics for pay_amnt_coins



pay_timing

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 252$

Description: When OBBP/BANP payment is scheduled to pay.

Survey question: q103n

Values	Number	Percent
1	231	91.7
2	21	8.3

Table 240: Frequency table for pay_timing

Value labels:

1 - Today

2 - At a later date

`payee`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 12273$

Description: Payee designation.

Survey question: N/A

Details: Based on the value of variable `merch`.

Values	Number	Percent
1	1498	12.2
2	132	1.1
3	357	2.9
4	409	3.3
5	296	2.4
6	737	6.0
7	5656	46.1
8	3188	26.0

Table 241: Frequency table for `payee`

Value labels:

1 - Financial services provider
2 - Education provider
3 - Hospital, doctor, dentist, etc.
4 - Government
5 - Nonprofit, charity, religious
6 - A person
7 - Retail store or online retailer
8 - Business that primarily sells services

`payment`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 16958$

Description: Whether the transaction is a payment. A payment is defined as a transaction with a non-missing payment instrument. It may, in some cases, be an asset transfer – for instance, if a person uses a debit card to buy a bond – or it may be an expenditure – buying a cup of coffee with cash. It does not, however, include direct transfers from one owned account to another.

Survey question: N/A

Details: For non-placeholder transactions, `payment` is set equal to 1 if `pi` is not missing, or if the transaction was reported in the Purchases or Bills module of the questionnaire. Otherwise it is set to 0.

Values	Number	Percent
1	16958	100.0

Table 242: Frequency table for `payment`

Value labels:

0 - No

1 - Yes

paypal_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4443$

Description: Question text: In the past 12 months, have you used any of the following online or mobile methods to make a purchase or pay another person? PayPal

Survey question: pa044_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	2519	56.7
1	1924	43.3

Table 243: Frequency table for paypal_adopt

Value labels:

0 - No

1 - Yes

paypref_b1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4445$

Description: Question text: Please tell us the payment method you most prefer to use for making bill payments.

Survey question: q115_b

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	192	4.3
2	399	9.0
3	772	17.4
4	1063	23.9
5	43	1.0
6	506	11.4
7	1316	29.6
8	37	0.8
10	45	1.0
11	45	1.0
13	27	0.6

Table 244: Frequency table for paypref_b1

Value labels:

1 - Cash
2 - Check
3 - Credit card
4 - Debit card
5 - Prepaid/gift/EBT card
6 - Bank account number payment
7 - Online banking bill payment
8 - Money order
9 - Traveler's check
10 - PayPal
11 - Account-to-account transfer
12 - Mobile phone payment
13 - Other payment method

paypref_inperson

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4446$

Description: Question text: Please tell us the payment method you most prefer to use for making in person payments.

Survey question: q165_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	749	16.8
2	63	1.4
3	1572	35.4
4	1909	42.9
5	45	1.0
6	8	0.2
7	11	0.2
8	8	0.2
10	57	1.3
11	4	0.1
13	20	0.4

Table 245: Frequency table for paypref_inperson

Value labels:

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

paypref_web

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3881$

Description: Question text: Please tell us the payment method you most prefer to use for making online purchases (using a computer, mobile phone, or tablet) to buy goods and services (not to pay bills). Examples include purchases made on websites or apps such as Amazon, Walmart, etc.

Survey question: q115_c

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	5	0.1
2	7	0.2
3	2126	54.8
4	1384	35.7
5	77	2.0
6	34	0.9
7	21	0.5
8	1	0.0
10	205	5.3
13	21	0.5

Table 246: Frequency table for paypref_web

Value labels:

1 - Cash
2 - Check
3 - Credit card
4 - Debit card
5 - Prepaid/gift/EBT card
6 - Bank account number payment
7 - Online banking bill payment
8 - Money order
9 - Traveler's check
10 - PayPal
11 - Account-to-account transfer
12 - Mobile phone payment
13 - Other payment method

`personbusiness`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 169$

Description: Question text: To the best of your knowledge, does the person operate as a business?

Survey question: pay081

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	53	31.4
2	84	49.7
3	32	18.9

Table 247: Frequency table for `personbusiness`

Value labels:

1 - Yes
2 - No
3 - I don't know

pi

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 16943$

Description: Payment instrument.

Survey question: Drop-down box in a large number of modules.

Details: Note that in 2018, and going forward, "Traveler's Check" is no longer an option. Travelers Check has never been chosen by respondents in any diary.

Values	Number	Percent
0	73	0.4
1	3189	18.8
2	762	4.5
3	4912	29.0
4	4659	27.5
5	329	1.9
6	1236	7.3
7	1160	6.8
8	33	0.2
10	104	0.6
11	217	1.3
13	202	1.2
14	67	0.4

Table 248: Frequency table for pi

Value labels:

0 - Multiple payment methods
1 - Cash
2 - Check
3 - Credit card
4 - Debit card
5 - Prepaid/gift/EBT card
6 - Bank account number payment
7 - Online banking bill payment
8 - Money order
9 - Traveler's check
10 - PayPal
11 - Account-to-account transfer
12 - Mobile phone payment
13 - Other payment method

14 - Deduction from income

`pmnt_desc`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 19877$

Description: An open-ended response box giving the diarist one last chance to tell us any information they'd like to tell about the payment.

Survey question: paydescribe001

ppload_loc

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 66$

Description: Location of prepaid load.

Survey question: Drop-down box in the prepaid loads module.

Values	Number	Percent
1	16	24.2
2	9	13.6
3	24	36.4
4	5	7.6
5	1	1.5
7	2	3.0
8	9	13.6

Table 249: Frequency table for ppload_loc

Value labels:

1 - Retail location
2 - Online
3 - Mobile phone
4 - ATM
5 - Card machine
6 - Bank teller
7 - Check casher
8 - Other location

prepaid_logo

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 323$

Description: The logo on the prepaid card.

Survey question: q101hhh

Values	Number	Percent
1	47	14.6
2	89	27.6
4	1	0.3
5	130	40.2
6	56	17.3

Table 250: Frequency table for prepaid_logo

Value labels:

1 - Visa
2 - MasterCard
3 - Discover
4 - American Express
5 - No logo
6 - Other logo

prior_goods

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 1102$

Description: Question text: Was this payment made for services that you received prior to today?

Survey question: pay701

Details: See questionnaire for list of conditions that make this question display.

Values	Number	Percent
0	1000	90.7
1	102	9.3

Table 251: Frequency table for prior_goods

Value labels:

0 - No

1 - Yes

prior_goods_time

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 1316$

Description: Approximate time when goods or services were ordered or received.

Survey question: pay702

Values	Number	Percent
1	1113	84.6
2	79	6.0
3	23	1.7
4	101	7.7

Table 252: Frequency table for prior_goods_time

Value labels:

1 - Within the last month
2 - Between 3 months and 1 month ago
3 - Between 1 year and 3 months ago
4 - Longer than 1 year ago

purch_certchk

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 13332$

Description: Question text: Did you purchase any of the following today? Certified check

Survey question: q211_c

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	13326	100.0
1	6	0.0

Table 253: Frequency table for purch_certchk

Value labels:

0 - No

1 - Yes

purch_mon

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 13331

Description: Question text: Did you purchase any of the following today? Money order

Survey question: q211_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	13309	99.8
1	22	0.2

Table 254: Frequency table for purch_mon

Value labels:

0 - No

1 - Yes

purch_tc

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 13331$

Description: Question text: Did you purchase any of the following today? Travelers check

Survey question: q211_b

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	13328	100.0
1	3	0.0

Table 255: Frequency table for purch_tc

Value labels:

0 - No

1 - Yes

`race`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4428

Description: Here is a list of five race categories. Please choose all that apply.

Survey question: race

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information. This is a check-all-that-apply question, and the respondent is self-describing their race.

Values	Number	Percent
1	3584	80.9
2	379	8.6
3	60	1.4
4	176	4.0
5	14	0.3
6	215	4.9

Table 256: Frequency table for `race`

Value labels:

1 - Selected WHITE only
2 - Selected BLACK or AFRICAN AMERICAN only
3 - Selected AMERICAN INDIAN OR ALASKA NATIVE only
4 - Selected ASIAN only
5 - Selected NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER only
6 - Selected some combination of the above

`race_asian`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4428

Description: Respondent reported their race as Asian.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	4192	94.7
1	236	5.3

Table 257: Frequency table for `race_asian`

Value labels:

0 - No

1 - Yes

`race_black`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4428

Description: Respondent reported their race as Black.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	3982	89.9
1	446	10.1

Table 258: Frequency table for `race_black`

Value labels:

0 - No

1 - Yes

`race_other`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4428

Description: Respondent reported their race as something other than White, Black, or Asian.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	4354	98.3
1	74	1.7

Table 259: Frequency table for `race_other`

Value labels:

0 - No

1 - Yes

`race_white`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4428

Description: Respondent reported their race as White.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	658	14.9
1	3770	85.1

Table 260: Frequency table for `race_white`

Value labels:

0 - No

1 - Yes

`receipt_timing`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 4039

Description: Whether bill payment was for previously received goods/services or future goods/services.

Survey question: pay002d

Values	Number	Percent
1	2651	65.6
3	1388	34.4

Table 261: Frequency table for `receipt_timing`

Value labels:

1 - Previously received goods or services

3 - Goods or services to be received in the future

`regularity`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 4045$

Description: The regularity of the bill.

Survey question: pay200

Values	Number	Percent
1	506	12.5
2	184	4.5
3	3224	79.7
4	131	3.2

Table 262: Frequency table for `regularity`

Value labels:

1 - Just once
2 - Less often than once a month
3 - Monthly
4 - More often than once a month

`returns_csh_diff`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 3077$

Description: Question text: By chance, did you do any of the following today? Exchanged goods and paid the difference in cash

Survey question: q7_2

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3067	99.7
1	10	0.3

Table 263: Frequency table for `returns_csh_diff`

Value labels:

0 - No

1 - Yes

`returns_csh_refund`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 3078

Description: Question text: By chance, did you do any of the following today? Returned goods for a cash refund

Survey question: q7_1

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3060	99.4
1	18	0.6

Table 264: Frequency table for `returns_csh_refund`

Value labels:

0 - No

1 - Yes

sav_acnt_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4447

Description: Question text: Do you have any savings accounts?

Survey question: pa001_b

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	1079	24.3
1	3368	75.7

Table 265: Frequency table for sav_acnt_adopt

Value labels:

0 - Not an adopter

1 - Adopter

`sav_acnt_num`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3366$

Description: Question text: How many savings accounts do you have?

Survey question: pa001_b_num

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	2145	63.7
2	851	25.3
3	236	7.0
4	72	2.1
5	29	0.9
6	33	1.0

Table 266: Frequency table for `sav_acnt_num`

Value labels:

1 - One
2 - Two
3 - Three
4 - Four
5 - Five
6 - Six or more

`shops_online`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4449

Description: Question text: In the past 12 months, have you made any online purchases (on the internet) to buy goods and services (not to pay bills)?

Survey question: q115_c_filter

Values	Number	Percent
0	568	12.8
1	3881	87.2

Table 267: Frequency table for `shops_online`

Value labels:

0 - No

1 - Yes

`start_date`

Dataset: Individual-level

Variable type: Character

$\boldsymbol{N} = 4453$

Description: The date the respondent started the survey.

Survey question: N/A

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information

`stored_cash_bal`

Dataset: Day-level

Variable type: Numeric

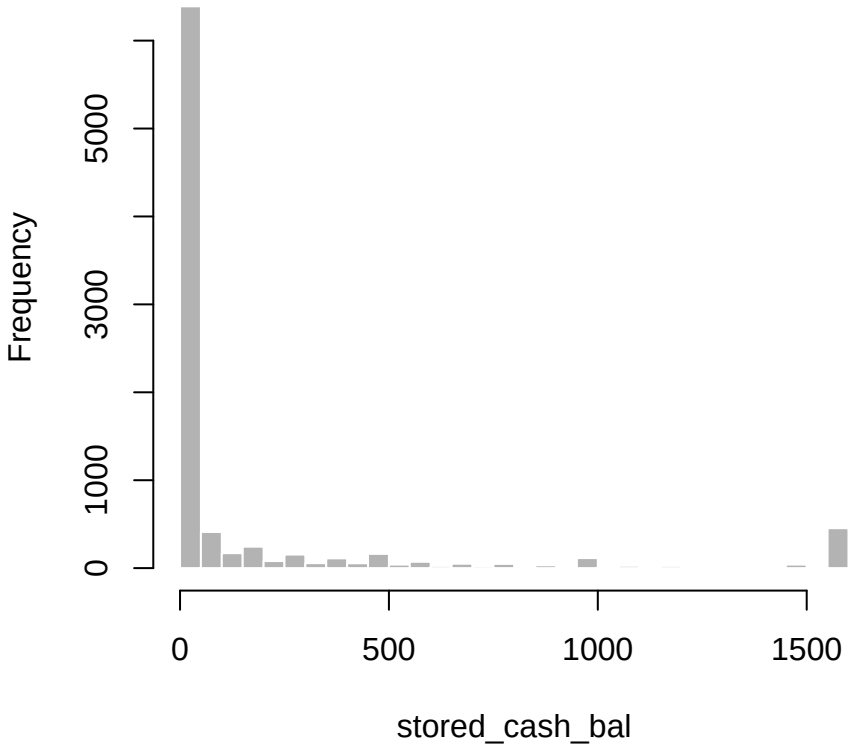
$\boldsymbol{N}$ = 8906

Description: NA

Survey question: NA

min	med	mean	max	sd
0.0	0.0	3753.9	30002430.0	317936.3

Table 268: Summary statistics for `stored_cash_bal`



svc_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4444$

Description: Is the respondent a PREPAID CARD adopter?

Survey question: N/A

Details: Created variable, based on responses to pa198 series of questions.

Values	Number	Percent
0	1548	34.8
1	2896	65.2

Table 269: Frequency table for svc_adopt

Value labels:

0 - Not an adopter

1 - Adopter

`time`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 19877$

Description: The time of the transaction.

Survey question: Clock widget in the various modules.

Details: Coded simply as a 24-hour clock – i.e. a value of 0 is midnight, 100 is 1 AM, 1400 is 2 PM, etc.

`to_account`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 2788$

Description: The account to which the funds for this transaction were transfered.

Survey question: N/A

Details: `from_account` and `to_account` are purely constructed variables which tracks the movement of money between accounts, as well as tracking which accounts expenditures came from and which accounts income went to. They should generally be used in conjunction with `type` to truly understand the movement of money.

Values	Number	Percent
1	711	25.5
2	1681	60.3
3	276	9.9
4	82	2.9
5	7	0.3
8	31	1.1

Table 270: Frequency table for `to_account`

Value labels:

1 - Currency
2 - Primary checking
3 - Other demand deposit account
4 - Nonfinancial deposit account (e.g. PayPal, prepaid card)
5 - Investment account
6 - Credit card account
7 - Other credit account
8 - Other (check, money order, returned goods, etc.)

`tran`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 19877

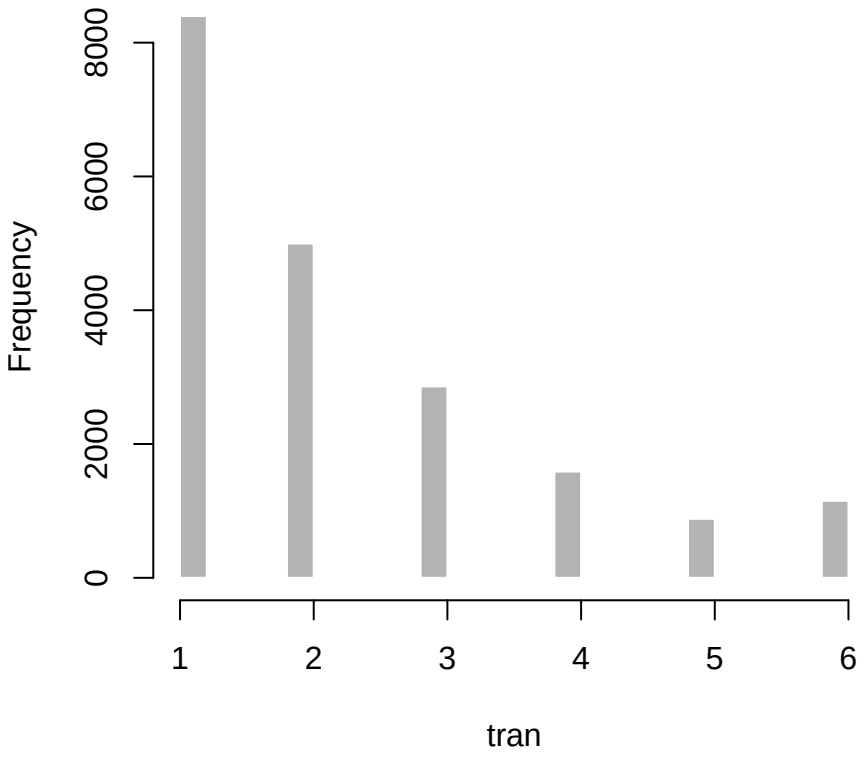
Description: Within-day transaction counter.

Survey question: N/A

Details: Constructed by ordering the transactions according to time, and then creating an ascending counter.

min	med	mean	max	sd
1.0	2.0	2.4	41.0	2.0

Table 271: Summary statistics for `tran`



`tran_account`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 373$

Description: Checking transfer-specific followup regarding the destination account.

Survey question: Drop-down box in the checking transfers (checking withdrawals) module.

Values	Number	Percent
1	250	67.0
2	61	16.4
3	7	1.9
5	1	0.3
7	54	14.5

Table 272: Frequency table for `tran_account`

Value labels:

1 - Another checking or savings account that I own
2 - Another checking or savings account belonging to someone else
3 - Investment account that I own
4 - Investment account belonging to someone else
5 - General purpose reloadable prepaid card that I own
6 - General purpose reloadable prepaid card belonging to someone else
7 - Other

`tran_days`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 339$

Description: Number of days in which the recipient of the checking transfer is supposed to receive the funds.

Survey question: Drop-down box in the checking transfers (checking withdrawals) module.

Details: Note that the value is the number of days, except for 8 which is coded to mean "more than one week".

Values	Number	Percent
0	290	85.5
1	19	5.6
2	9	2.7
3	9	2.7
4	2	0.6
5	2	0.6
7	2	0.6
8	6	1.8

Table 273: Frequency table for `tran_days`

Value labels:

- 0 - Today
- 1 - Tomorrow
- 2 - Two days
- 3 - Three days
- 4 - Four days
- 5 - Five days
- 6 - Six days
- 7 - Seven days
- 8 - More than seven days

`tran_inst`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 360$

Description: Whether the funds were transferred to an account at the same institution.

Survey question: Drop-down box in the checking transfers (checking withdrawals) module.

Values	Number	Percent
0	73	20.3
1	287	79.7

Table 274: Frequency table for `tran_inst`

Value labels:

0 - No
1 - Yes

`tran_min`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 8931

Description: Whether there was a transaction minimum for this purchase using this payment instrument.

Survey question: q101k, q101m, q101n, q101u

Details: The different survey questions listed above relate to different types of payment instruments.

Values	Number	Percent
0	8630	96.6
1	301	3.4

Table 275: Frequency table for `tran_min`

Value labels:

0 - No

1 - Yes

`traveled`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 13330

Description: Whether the respondent traveled on this diary day.

Survey question: q13

Values	Number	Percent
0	12847	96.4
1	483	3.6

Table 276: Frequency table for `traveled`

Value labels:

0 - No

1 - Yes

`underbanked_monord`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 308$

Description: Question text: In the past 30 days, how many times did you purchase any money orders from a non-bank source? Examples of non-bank sources include the post office, Western Union, and Walmart.

Survey question: pa042_a_followup

Details: Survey variable. See questionnaire for exact wording, question layout, and design. This variable is continuous, but due to the partially automated nature of this document, the results are displayed as a discrete variable.

Values	Number	Percent
0	82	26.6
1	153	49.7
2	37	12.0
3	19	6.2
4	6	1.9
5	1	0.3
7	2	0.6
9	1	0.3
10	1	0.3
12	3	1.0
15	1	0.3
16	1	0.3
50	1	0.3

Table 277: Frequency table for `underbanked_monord`

Value labels:

NA

`underbanked_remittance`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 87$

Description: Question text: In the past 30 days, how many times did you send a remittance using a non-bank source? Examples of non-bank remittance senders include MoneyGram, Western Union, TransferWise, OFX, and Xoom.

Survey question: pa042_e_followup

Details: Survey variable. See questionnaire for exact wording, question layout, and design. This variable is continuous, but due to the partially automated nature of this document, the results are displayed as a discrete variable.

Values	Number	Percent
0	25	28.7
1	34	39.1
2	15	17.2
3	8	9.2
4	1	1.1
5	1	1.1
6	1	1.1
8	1	1.1
11	1	1.1

Table 278: Frequency table for `underbanked_remittance`

Value labels:

NA

`unexpected`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 6464

Description: Whether this expenditure was unexpected.

Survey question: q151_a

Values	Number	Percent
0	5872	90.8
1	592	9.2

Table 279: Frequency table for `unexpected`

Value labels:

0 - No

1 - Yes

urban_cat

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4451

Description: Does the respondent live in an urban, rural, or mixed county?

Survey question: N/A

Details: Variable provided by survey vendor UAS.

Values	Number	Percent
1	837	18.8
2	2241	50.3
3	1373	30.8

Table 280: Frequency table for urban_cat

Value labels:

1 - Rural
2 - Mixed
3 - Urban

use_all_csh

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 3412

Description: NA

Survey question: NA

Values	Number	Percent
1	231	6.8
2	1128	33.1
3	2053	60.2

Table 281: Frequency table for use_all_csh

Value labels:

NA

used_chkcashing

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4450$

Description: Question text: In the past 12 months, have you used a check cashing store to get cash?

Survey question: pa055_a2

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4397	98.8
1	53	1.2

Table 282: Frequency table for used_chkcashing

Value labels:

0 - No

1 - Yes

`used_coins`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 2384

Description: Question text: Did you use coins to pay for all or part of a cash payment you made today?

Survey question: q5_2

Values	Number	Percent
0	1949	81.8
1	435	18.2

Table 283: Frequency table for `used_coins`

Value labels:

0 - No
1 - Yes

`used_revolve_cc`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 4799$

Description: Question text: Does this credit card you used for this purchase have an unpaid balance that you carried over from last month?

Survey question: q004

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4179	87.1
1	620	12.9

Table 284: Frequency table for `used_revolve_cc`

Value labels:

0 - No

1 - Yes

used_rewards_cc

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 4788$

Description: Queston text: Does the credit card you used for this payment give rewards?

Survey question: q003

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	356	7.4
1	4432	92.6

Table 285: Frequency table for used_rewards_cc

Value labels:

0 - No

1 - Yes

venmo_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4443

Description: Question text: In the past 12 months, have you used any of the following online or mobile methods to make a purchase or pay another person? Venmo

Survey question: pa044_c

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3174	71.4
1	1269	28.6

Table 286: Frequency table for venmo_adopt

Value labels:

0 - No

1 - Yes

`video_helpful`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2317

Description: Question text: Was the video helpful to your diary experience?

Survey question: cs_005

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	164	7.1
1	2153	92.9

Table 287: Frequency table for `video_helpful`

Value labels:

0 - No

1 - Yes

`watch_video`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4422

Description: Question text: Did you watch the instructional video for this diary?

Survey question: cs_004

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	2103	47.6
1	2319	52.4

Table 288: Frequency table for `watch_video`

Value labels:

0 - No

1 - Yes

`which_crypto`

Dataset: Individual-level

Variable type: Character

$\boldsymbol{N} = 4453$

Description: Question text: What kinds of cryptocurrency do you own? (check all that apply)

Survey question: pa119

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

`which_crypto_bitcoin`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 359$

Description: Question text: What kinds of cryptocurrency do you own? (check all that apply) Bitcoin

Survey question: pa119s1

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	140	39.0
1	219	61.0

Table 289: Frequency table for `which_crypto_bitcoin`

Value labels:

NA

`which_crypto_doge`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 359$

Description: Question text: What kinds of cryptocurrency do you own? (check all that apply) Dogecoin

Survey question: pa119s3

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	196	54.6
1	163	45.4

Table 290: Frequency table for `which_crypto_doge`

Value labels:

NA

`which_crypto_eth`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 359$

Description: Question text: What kinds of cryptocurrency do you own? (check all that apply) Ethereum

Survey question: pa119s2

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	209	58.2
1	150	41.8

Table 291: Frequency table for `which_crypto_eth`

Value labels:

NA

`which_crypto_lite`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 359$

Description: Question text: What kinds of cryptocurrency do you own? (check all that apply) Litecoin

Survey question: pa119s4

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	312	86.9
1	47	13.1

Table 292: Frequency table for `which_crypto_lite`

Value labels:

NA

`which_crypto_other`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 359$

Description: Question text: What kinds of cryptocurrency do you own? (check all that apply) Other cryptocurrency

Survey question: pa119s5

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	250	69.6
1	109	30.4

Table 293: Frequency table for `which_crypto_other`

Value labels:

NA

`why_multipi`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N}$ = 19877

Description: Question text: You said you made a payment of X dollars using multiple payment methods. Why did you use multiple payment methods to make this payment?

Survey question: q126

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

`work_disabled`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4448

Description: Respondent is disabled.

Survey question: laborstatus

Values	Number	Percent
0	4168	93.7
1	280	6.3

Table 294: Frequency table for `work_disabled`

Value labels:

0 - No

1 - Yes

`work_employed`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4448

Description: Respondent is employed.

Survey question: laborstatus

Values	Number	Percent
0	2088	46.9
1	2360	53.1

Table 295: Frequency table for `work_employed`

Value labels:

0 - No

1 - Yes

work_looking

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4448

Description: Respondent is unemployed and looking.

Survey question: laborstatus

Values	Number	Percent
0	4246	95.5
1	202	4.5

Table 296: Frequency table for work_looking

Value labels:

0 - No

1 - Yes

`work_occupation`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 3102

Description: Whether respondent works for government, non-profit, or is self-employed.

Survey question: employmenttype

Values	Number	Percent
1	581	18.7
2	1713	55.2
3	429	13.8
4	379	12.2

Table 297: Frequency table for `work_occupation`

Value labels:

1 - Government
2 - Private-for-profit company
3 - Non-profit organization including tax exempt and charitable organizations
4 - Self-employed

`work_onleave`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4448

Description: Respondent is on sick or other leave.

Survey question: laborstatus

Values	Number	Percent
0	4420	99.4
1	28	0.6

Table 298: Frequency table for `work_onleave`

Value labels:

0 - No
1 - Yes

work_other

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4448

Description: Respondent replied OTHER to question about employment status.

Survey question: laborstatus

Values	Number	Percent
0	3846	86.5
1	602	13.5

Table 299: Frequency table for work_other

Value labels:

0 - No

1 - Yes

`work_retired`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4448

Description: Respondent is retired.

Survey question: laborstatus

Values	Number	Percent
0	3541	79.6
1	907	20.4

Table 300: Frequency table for `work_retired`

Value labels:

0 - No

1 - Yes

work_self

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 3102

Description: Respondent is self-employed.

Survey question: laborstatus

Values	Number	Percent
0	2723	87.8
1	379	12.2

Table 301: Frequency table for work_self

Value labels:

0 - No

1 - Yes

work_temp_unemployed

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4448

Description: Respondent is temporarily unemployed.

Survey question: laborstatus

Values	Number	Percent
0	4379	98.4
1	69	1.6

Table 302: Frequency table for work_temp_unemployed

Value labels:

0 - No

1 - Yes

`workfullpart`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3107$

Description: Do you work full-time or part-time?

Survey question: workfullpart

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information.

Values	Number	Percent
0	688	22.1
1	2419	77.9

Table 303: Frequency table for `workfullpart`

Value labels:

1 - Full-time

2 - Part-time

`zelle_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4439

Description: Question text: In the past 12 months, have you used any of the following online or mobile methods to make a purchase or pay another person?Zelle

Survey question: pa044_b

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3481	78.4
1	958	21.6

Table 304: Frequency table for `zelle_adopt`

Value labels:

0 - No

1 - Yes

APPENDIX: de012

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 239$

Description: Is the amount you reported correct?

Survey question: de012

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4	1.7
1	235	98.3

Table 305: Frequency table for de012

Value labels:

0 - No

1 - Yes

APPENDIX: pa002

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 226$

Description: Please choose the most important reason why you don't have a checking account.

Survey question: pa002

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	46	20.4
2	21	9.3
3	25	11.1
4	26	11.5
5	38	16.8
6	37	16.4
7	33	14.6

Table 306: Frequency table for pa002

Value labels:

1 - I don't write enough checks to make it worthwhile
2 - The minimum balance is too high
3 - I don't like dealing with banks
4 - The fees and service charges are too high
5 - No bank has convenient hours or location
6 - No bank will give me a checking account
7 - Other (explain)

APPENDIX: pa013

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4223$

Description: Have you set up any of the following methods of accessing your checking account(s)? Online banking

Survey question: pa013

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	699	16.6
1	3524	83.4

Table 307: Frequency table for pa013

Value labels:

0 - No

1 - Yes

APPENDIX: pa024

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4450$

Description: Do you have any automatic bill payments set up to occur this month?

Survey question: pa024

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	1128	25.3
1	3322	74.7

Table 308: Frequency table for pa024

Value labels:

0 - No

1 - Yes

APPENDIX: pa026_a

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4223$

Description: Have you set up any of the following methods of accessing your checking account(s)? Mobile banking

Survey question: pa026_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	1307	30.9
1	2916	69.1

Table 309: Frequency table for pa026_a

Value labels:

0 - No

1 - Yes

APPENDIX: pa031

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4222$

Description: Do you have any blank, unused checks?

Survey question: pa031

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	878	20.8
1	3344	79.2

Table 310: Frequency table for pa031

Value labels:

0 - No

1 - Yes

APPENDIX: pa035

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4223$

Description: Have you written a paper check to make a payment in the past 12 months?

Survey question: pa035

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	1343	31.8
1	2880	68.2

Table 311: Frequency table for pa035

Value labels:

0 - No

1 - Yes

APPENDIX: pa040_e

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4449$

Description: In the past 12 months, have you used any of the following payment methods, even once? Remittance

Survey question: pa040_e

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4291	96.4
1	158	3.6

Table 312: Frequency table for pa040_e

Value labels:

0 - No

1 - Yes

APPENDIX: pa042_a

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4448$

Description: Did you purchase any of the money orders you used in the past 12 months from a non-bank source?

Survey question: pa042_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4138	93.0
1	310	7.0

Table 313: Frequency table for pa042_a

Value labels:

0 - No

1 - Yes

APPENDIX: pa042_e

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 158$

Description: Did you send any of the remittances you used in the past 12 months from a non-bank source?

Survey question: pa042_e

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	71	44.9
1	87	55.1

Table 314: Frequency table for pa042_e

Value labels:

0 - No

1 - Yes

APPENDIX: pa044_a

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4443$

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? PayPal

Survey question: pa044_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	2519	56.7
1	1924	43.3

Table 315: Frequency table for pa044_a

Value labels:

0 - No

1 - Yes

APPENDIX: pa044_b

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4439$

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Zelle

Survey question: pa044_b

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3481	78.4
1	958	21.6

Table 316: Frequency table for pa044_b

Value labels:

0 - No

1 - Yes

APPENDIX: pa044_c

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4443$

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Venmo

Survey question: pa044_c

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3174	71.4
1	1269	28.6

Table 317: Frequency table for pa044_c

Value labels:

0 - No

1 - Yes

APPENDIX: pa044_d

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4441

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Cash App

Survey question: pa044_d

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3858	86.9
1	583	13.1

Table 318: Frequency table for pa044_d

Value labels:

0 - No

1 - Yes

APPENDIX: pa044_e

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4428$

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Other (specify)

Survey question: pa044_e

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4284	96.7
1	144	3.3

Table 319: Frequency table for pa044_e

Value labels:

0 - No

1 - Yes

APPENDIX: pa044_g

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4446$

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Apple Pay

Survey question: pa044_g

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3853	86.7
1	593	13.3

Table 320: Frequency table for pa044_g

Value labels:

0 - No

1 - Yes

APPENDIX: pa044_h

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4445$

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Google Pay

Survey question: pa044_h

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4153	93.4
1	292	6.6

Table 321: Frequency table for pa044_h

Value labels:

0 - No

1 - Yes

APPENDIX: pa044_i

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4446$

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Samsung Pay

Survey question: pa044_i

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4388	98.7
1	58	1.3

Table 322: Frequency table for pa044_i

Value labels:

0 - No

1 - Yes

APPENDIX: pa050_banp

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4257$

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Bank account number payment

Survey question: pa050g

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	2451	57.6
1	1806	42.4

Table 323: Frequency table for pa050_banp

Value labels:

0 - No
1 - Yes

APPENDIX: pa050_cc

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3613$

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Credit card

Survey question: pa050e

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	431	11.9
1	3182	88.1

Table 324: Frequency table for pa050_cc

Value labels:

0 - No

1 - Yes

APPENDIX: pa050_chk

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4214$

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Check

Survey question: pa050b

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	2013	47.8
1	2201	52.2

Table 325: Frequency table for pa050_chk

Value labels:

0 - No

1 - Yes

APPENDIX: pa050_crypto

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 360$

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Cryptocurrency

Survey question: pa050j

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	340	94.4
1	20	5.6

Table 326: Frequency table for pa050_crypto

Value labels:

0 - No

1 - Yes

APPENDIX: pa050_csh

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4448$

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Cash

Survey question: pa050a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	591	13.3
1	3857	86.7

Table 327: Frequency table for pa050_csh

Value labels:

0 - No

1 - Yes

APPENDIX: pa050_dc

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3859$

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Debit card

Survey question: pa050d

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	925	24.0
1	2934	76.0

Table 328: Frequency table for pa050_dc

Value labels:

0 - No

1 - Yes

APPENDIX: pa050_mon

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4444$

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Money order

Survey question: pa050c

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4189	94.3
1	255	5.7

Table 329: Frequency table for pa050_mon

Value labels:

0 - No

1 - Yes

APPENDIX: pa050_obbp

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4257$

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Online Banking Bill Payment

Survey question: pa050h

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	1801	42.3
1	2456	57.7

Table 330: Frequency table for pa050_obbp

Value labels:

0 - No
1 - Yes

APPENDIX: pa050_svc

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2893$

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Prepaid card

Survey question: pa050f

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	1875	64.8
1	1018	35.2

Table 331: Frequency table for pa050_svc

Value labels:

0 - No

1 - Yes

APPENDIX: pa052

Dataset: Individual-level

Variable type: Character

$\boldsymbol{N} = 4453$

Description: Do you own any kinds of credit cards that also are branded with a company logo?

Survey question: pa052

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

APPENDIX: pa053

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4449$

Description: Do you have any credit cards or charge cards?

Survey question: pa053

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	834	18.7
1	3615	81.3

Table 332: Frequency table for pa053

Value labels:

0 - No

1 - Yes

APPENDIX: pa055_a2_followup

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 52$

Description: Question text: In the past 30 days, how many times did you use a check cashing store to get cash?

Survey question: pa055_a2_followup

Details: Survey variable. See questionnaire for exact wording, question layout, and design. NOTE: This is actually a continuous response variable, but there are so few unique values that the code which produces this data codebook classified this variable as discrete. Thus the frequency table instead of summary statistics.

Values	Number	Percent
0	18	34.6
1	17	32.7
2	14	26.9
3	2	3.8
4	1	1.9

Table 333: Frequency table for pa055_a2_followup

Value labels:

NA

APPENDIX: pa055_b1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4444$

Description: Question text: In the past 12 months, did you use any of the following financial services? Payday loan

Survey question: pa055_b1

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4401	99.0
1	43	1.0

Table 334: Frequency table for pa055_b1

Value labels:

0 - No

1 - Yes

APPENDIX: pa055_b2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4446$

Description: Question text: In the past 12 months, did you use any of the following financial services? Selling an item at a pawn shop

Survey question: pa055_b2

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4384	98.6
1	62	1.4

Table 335: Frequency table for pa055_b2

Value labels:

0 - No

1 - Yes

APPENDIX: pa055_b3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4448

Description: Question text: In the past 12 months, did you use any of the following financial services? Rent to own services

Survey question: pa055_b3

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4374	98.3
1	74	1.7

Table 336: Frequency table for pa055_b3

Value labels:

0 - No

1 - Yes

APPENDIX: pa055_b4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4448

Description: Question text: In the past 12 months, did you use any of the following financial services? Tax refund anticipation loan

Survey question: pa055_b4

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4421	99.4
1	27	0.6

Table 337: Frequency table for pa055_b4

Value labels:

0 - No

1 - Yes

APPENDIX: pa055_b5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4448$

Description: Question text: In the past 12 months, did you use any of the following financial services? Auto title loan

Survey question: pa055_b5

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4389	98.7
1	59	1.3

Table 338: Frequency table for pa055_b5

Value labels:

0 - No

1 - Yes

APPENDIX: pa056

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3614$

Description: Question text: How many credit cards do you have?

Survey question: pa056

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	880	24.3
2	930	25.7
3	632	17.5
4	395	10.9
5	246	6.8
6	531	14.7

Table 339: Frequency table for pa056

Value labels:

1 - One
2 - Two
3 - Three
4 - Four
5 - Five
6 - More than five

APPENDIX: pa126_a

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 359$

Description: Please tell us your primary reason for owning virtual currency.

Survey question: pa126_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	2	0.6
2	1	0.3
3	271	75.5
4	2	0.6
5	4	1.1
6	59	16.4
8	8	2.2
9	12	3.3

Table 340: Frequency table for pa126_a

Value labels:

1 - I use it to buy goods and services in the United States
2 - I use it to make remittances or other international payments
3 - It is an investment
4 - It allows me to make payments anonymously
5 - It uses secure blockchain technology to prevent loss and fraud
6 - I am interested in new technologies
7 - I do not trust banks
8 - I do not trust the government or the US dollar
9 - Other (specify)

APPENDIX: pa133_a

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 359$

Description: Question text: In the past 12 months, did you buy cryptocurrency?

Survey question: pa133_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	46	12.8
1	313	87.2

Table 341: Frequency table for pa133_a

Value labels:

0 - No

1 - Yes

APPENDIX: pa133_b

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 358$

Description: Question text: In the past 12 months, have you sold any cryptocurrency?

Survey question: pa133_b

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	224	62.6
1	134	37.4

Table 342: Frequency table for pa133_b

Value labels:

0 - No

1 - Yes

APPENDIX: pa133_c

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 359$

Description: Question text: In the past 12 months, have you used cryptocurrency to make payments for goods or services?

Survey question: pa133_c

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	333	92.8
1	26	7.2

Table 343: Frequency table for pa133_c

Value labels:

0 - No

1 - Yes

APPENDIX: pa198_a

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4445$

Description: Please tell us how many of each type of prepaid card that you have. Gift card from a store, merchant, or website

Survey question: pa198_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	2980	67.0
1	1465	33.0

Table 344: Frequency table for pa198_a

Value labels:

0 - No

1 - Yes

APPENDIX: pa198_b

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4450$

Description: Please tell us how many of each type of prepaid card that you have. Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express

Survey question: pa198_b

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	2869	64.5
1	1581	35.5

Table 345: Frequency table for pa198_b

Value labels:

0 - No

1 - Yes

APPENDIX: pa198_c

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4444$

Description: Please tell us how many of each type of prepaid card that you have. Public transportation card or pass

Survey question: pa198_c

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4120	92.7
1	324	7.3

Table 346: Frequency table for pa198_c

Value labels:

0 - No

1 - Yes

APPENDIX: pa198_f

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4448

Description: Please tell us how many of each type of prepaid card that you have. EBT, WIC, SNAP, or TANF

Survey question: pa198_f

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3900	87.7
1	548	12.3

Table 347: Frequency table for pa198_f

Value labels:

0 - No

1 - Yes

APPENDIX: pa198_g

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4448

Description: Please tell us how many of each type of prepaid card that you have. Payroll card (for wages or salary)

Survey question: pa198_g

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4349	97.8
1	99	2.2

Table 348: Frequency table for pa198_g

Value labels:

0 - No

1 - Yes

APPENDIX: pa198_i

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4449$

Description: Please tell us how many of each type of prepaid card that you have. Benefit card (FSA, HRA, HSA, health care, day care)

Survey question: pa198_i

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3732	83.9
1	717	16.1

Table 349: Frequency table for pa198_i

Value labels:

0 - No

1 - Yes

APPENDIX: pa198_k

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4449

Description: Please tell us how many of each type of prepaid card that you have. Rebate card from store, merchant, or website

Survey question: pa198_k

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4043	90.9
1	406	9.1

Table 350: Frequency table for pa198_k

Value labels:

0 - No

1 - Yes

APPENDIX: pay002c

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 315$

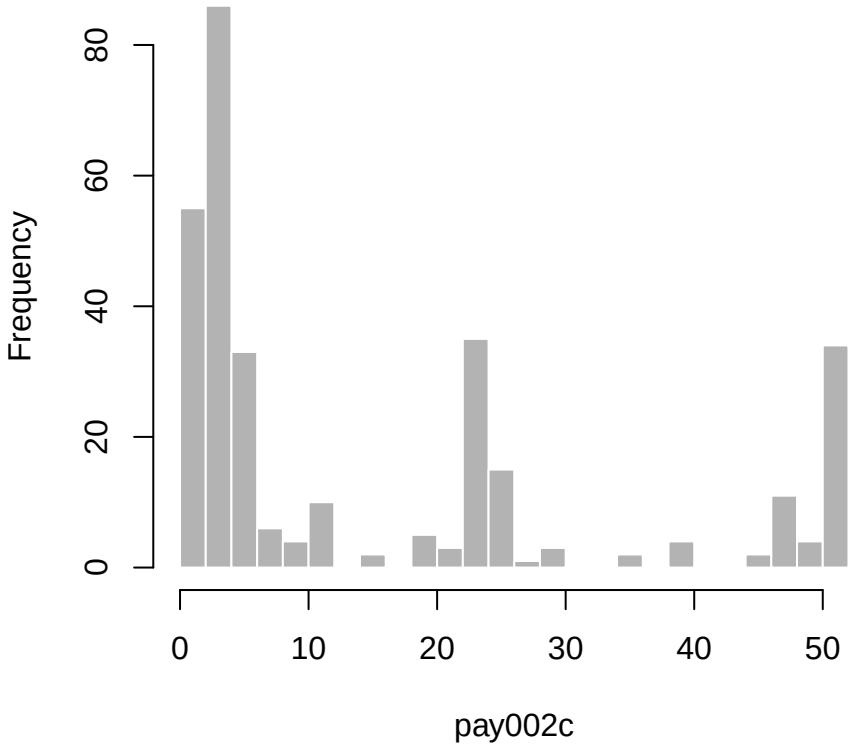
Description: Question text: About how many times per year do you pay this bill?

Survey question: pay002c

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	6.0	17.0	100.0	19.6

Table 351: Summary statistics for pay002c



APPENDIX: pay010

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 1496

Description: Question text: Please tell us the purpose of your payment to a financial services provider.

Survey question: pay010

Values	Number	Percent
1	674	45.1
2	392	26.2
3	283	18.9
4	1	0.1
5	9	0.6
6	30	2.0
7	29	1.9
8	78	5.2

Table 352: Frequency table for pay010

Value labels:

1 - Pay a credit card bill

2 - Make a loan payment (Examples: mortgage, student loan, auto, home equity, installment, zero interest, no-money-down)

3 - Pay for insurance (Examples: health, auto, homeowners, renters, life, umbrella)

4 - Make a remittance to a person in a foreign country

5 - Pay a fee (Examples: checking account, foreign ATM, overdraft, late payment, loan origination)

6 - Transfer money to another account that you own

7 - Make an investment (bought stocks, bonds, mutual funds)

8 - Other (specify)

APPENDIX: pay011

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 392$

Description: Question text: What kind of loan payment did you make?

Survey question: pay011

Values	Number	Percent
1	209	53.3
2	7	1.8
3	96	24.5
4	19	4.8
5	27	6.9
6	2	0.5
7	5	1.3
8	12	3.1
9	15	3.8

Table 353: Frequency table for pay011

Value labels:

1 - Mortgage
2 - Student loan
3 - Auto loan
4 - Home equity loan or home equity line of credit
5 - Installment loan
6 - Zero-interest or no-money-down loan
7 - Payday loan
8 - Online marketplace or peer-to-peer lender (examples: Lending Club, Prosper)
9 - Another type of loan

APPENDIX: pay016

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 190$

Description: Question text: What kind of insurance payment did you make?

Survey question: pay016

Values	Number	Percent
1	17	8.9
2	7	3.7
3	25	13.2
4	69	36.3
5	49	25.8
6	1	0.5
7	22	11.6

Table 354: Frequency table for pay016

Value labels:

1 - Homeowners insurance
2 - Renters insurance
3 - Health insurance
4 - Vehicle insurance
5 - Life insurance
6 - Umbrella insurance
7 - Other types of insurance

APPENDIX: pay020

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 132$

Description: Question text: Please tell us the purpose of your payment to an education provider.

Survey question: pay020

Values	Number	Percent
1	29	22.0
2	14	10.6
3	25	18.9
4	64	48.5

Table 355: Frequency table for pay020

Value labels:

1 - Tuition or fees
2 - Repay student loan
3 - Childcare
4 - Other (specify)

APPENDIX: pay030

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 357$

Description: Question text: Please tell us the purpose of your payment to a medical care provider.

Survey question: pay030

Values	Number	Percent
1	194	54.3
2	30	8.4
3	34	9.5
4	30	8.4
5	69	19.3

Table 356: Frequency table for pay030

Value labels:

1 - Doctor, dentist, other health care professional
2 - Hospital, residential care, other medical institution
3 - Pharmacy
4 - Insurance company
5 - Other (specify)

APPENDIX: pay040

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 156$

Description: Question text: Please tell us the purpose of your payment to a government.

Survey question: pay040

Values	Number	Percent
1	26	16.7
2	55	35.3
3	3	1.9
4	72	46.2

Table 357: Frequency table for pay040

Value labels:

1 - Purchases of goods and services (Examples: local utilities and other services (like trash collection), public transportation, entrance to National Parks, municipal parking.)

2 - Taxes (Examples: Federal, state, local taxes, including property and excise taxes.)

3 - Fines

4 - Other (specify)

APPENDIX: pay041

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 26$

Description: Question text: Please tell us what you paid for. [for a payment to the government that was primarily for goods or services]

Survey question: pay041

Values	Number	Percent
1	12	46.2
4	2	7.7
5	2	7.7
6	1	3.8
8	1	3.8
10	1	3.8
11	7	26.9

Table 358: Frequency table for pay041

Value labels:

1 - Electricity, water, sewer
2 - Tuition
3 - Daycare
4 - Parking
5 - Tolls
6 - Trash collection
7 - Public transportation
8 - Health insurance - out of pocket, including Medicare supplemental insurance
9 - Childcare
10 - Used goods
11 - Other (specify)

APPENDIX: pay042

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 32$

Description: Question text: What kind of tax payment did you make to the government?

Survey question: pay042

Values	Number	Percent
1	7	21.9
2	5	15.6
4	17	53.1
5	1	3.1
6	2	6.2

Table 359: Frequency table for pay042

Value labels:

1 - Federal taxes
2 - State taxes
3 - Local taxes
4 - Property taxes
5 - Car or vehicle taxes
6 - Other kind of payment to the government (Specify)

APPENDIX: pay050

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 296$

Description: Question text: Please tell us the purpose of your payment to a nonprofit, charity, or religious organization.

Survey question: pay050

Values	Number	Percent
1	115	38.9
2	125	42.2
3	27	9.1
4	29	9.8

Table 360: Frequency table for pay050

Value labels:

1 - Make a donation
2 - Make an offering, tithe, put money in the collection plate, etc.
3 - Purchase goods and services
4 - Other (specify)

APPENDIX: pay082

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 738$

Description: Question text: Please tell us the purpose of your payment [to another person]

Survey question: pay082

Values	Number	Percent
1	140	19.0
2	44	6.0
3	44	6.0
4	54	7.3
5	263	35.6
6	64	8.7
7	129	17.5

Table 361: Frequency table for pay082

Value labels:

1 - To give a gift or allowance
2 - To lend money
3 - To give a tip
4 - To repay money I borrowed (a loan)
5 - To purchase goods or pay for services
6 - To split a check or share expenses
7 - Other (specify)

APPENDIX: ph004

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4449

Description: Question text: In the past 12 months, have you been a victim of identity theft?

Survey question: ph004

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4066	91.4
1	383	8.6

Table 362: Frequency table for ph004

Value labels:

0 - No

1 - Yes

APPENDIX: ph006

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4449

Description: Please estimate your most recent credit rating, as measured by a FICO score?

Survey question: ph006

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	370	8.3
2	368	8.3
3	435	9.8
4	696	15.6
5	955	21.5
6	1173	26.4
7	452	10.2

Table 363: Frequency table for ph006

Value labels:

1 - Below 600
2 - 600-649
3 - 650-699
4 - 700-749
5 - 750-800
6 - Above 800
7 - I don't know

APPENDIX: ph009_a

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4446$

Description: During the past 12 months, did you experience any of these financial difficulties? You or someone else in your household lost their primary job

Survey question: ph009_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4309	96.9
1	137	3.1

Table 364: Frequency table for ph009_a

Value labels:

0 - No

1 - Yes

APPENDIX: ph009_b

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4446$

Description: During the past 12 months, did you experience any of these financial difficulties? You declared bankruptcy

Survey question: ph009_b

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4335	97.5
1	111	2.5

Table 365: Frequency table for ph009_b

Value labels:

0 - No

1 - Yes

APPENDIX: ph009_c

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4447$

Description: During the past 12 months, did you experience any of these financial difficulties? Mortgage foreclosure on your primary home

Survey question: ph009_c

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4354	97.9
1	93	2.1

Table 366: Frequency table for ph009_c

Value labels:

0 - No

1 - Yes

APPENDIX: ph009_d

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4447

Description: During the past 12 months, did you experience any of these financial difficulties? Credit card account closed or frozen by the bank or card company

Survey question: ph009_d

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4355	97.9
1	92	2.1

Table 367: Frequency table for ph009_d

Value labels:

0 - No

1 - Yes

APPENDIX: ph025_b

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3614$

Description: In the past 12 months, have you had any fraud or fraudulent activity committed on any of these payment methods that you own? Credit card

Survey question: ph025_b

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3194	88.4
1	420	11.6

Table 368: Frequency table for ph025_b

Value labels:

0 - No

1 - Yes

APPENDIX: ph025_c

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3860$

Description: In the past 12 months, have you had any fraud or fraudulent activity committed on any of these payment methods that you own? Debit card

Survey question: ph025_c

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	3541	91.7
1	319	8.3

Table 369: Frequency table for ph025_c

Value labels:

0 - No

1 - Yes

APPENDIX: ph025_d

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4222$

Description: In the past 12 months, have you had any fraud or fraudulent activity committed on any of these payment methods that you own? Checks or check book

Survey question: ph025_d

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	4202	99.5
1	20	0.5

Table 370: Frequency table for ph025_d

Value labels:

0 - No

1 - Yes

APPENDIX: pu009

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3615$

Description: During the past 12 months, did you carry an unpaid balance on any credit card and-or charge card from one month to the next (that is, you did not pay the balance in full at the monthly due date)?

Survey question: pu009

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	1959	54.2
1	1656	45.8

Table 371: Frequency table for pu009

Value labels:

0 - No

1 - Yes

APPENDIX: pu010

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1648$

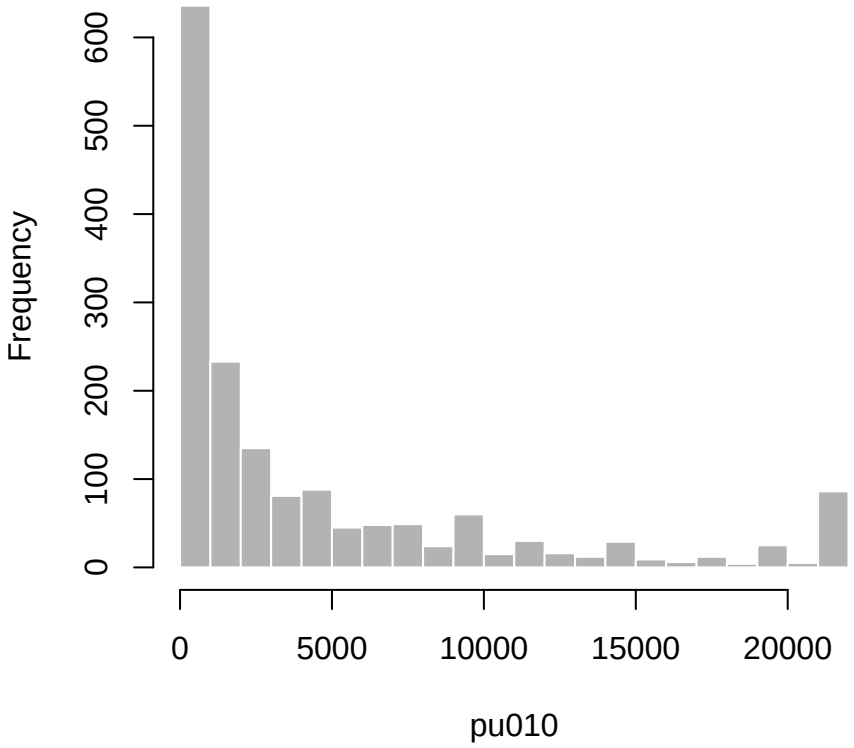
Description: Last month, about how much was the unpaid balance on all of your credit cards and-or charge cards that you carried over from the previous month?

Survey question: pu010

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	2000.0	5440.2	250000.0	10338.7

Table 372: Summary statistics for pu010



APPENDIX: pu011

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1507$

Description: How would you compare your unpaid balance last month to your unpaid balance 12 months ago? Last month's balance is:

Survey question: pu011

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	220	14.6
2	393	26.1
3	379	25.1
4	305	20.2
5	142	9.4
6	68	4.5

Table 373: Frequency table for pu011

Value labels:

1 - Much lower
2 - Lower
3 - About the same
4 - Higher
5 - Much higher
6 - I did not have a balance 12 months ago

APPENDIX: q101iother

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 19877$

Description: Question text: You selected "Other" for your payment method. Please use this space to describe your payment method.

Survey question: q101i_other

Details: Survey variable. See questionnaire for exact wording, question layout, and design. Open ended text response box.

APPENDIX: q115_c_filter

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 4449

Description: Question text: In the past 12 months, have you made any online purchases (using a computer, mobile phone, or tablet) to buy goods and services (not to pay bills). Examples include purchases made on websites or apps such as Amazon, Walmart, etc.

Survey question: q115_c_filter

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	568	12.8
1	3881	87.2

Table 374: Frequency table for q115_c_filter

Value labels:

0 - No
1 - Yes

APPENDIX: q98

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 13340

Description: Question text: Did you make any payments today?

Survey question: q98

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
0	6051	45.4
1	7289	54.6

Table 375: Frequency table for q98

Value labels:

0 - No

1 - Yes

APPENDIX: q98a

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 6050$

Description: Question text: It's OK if you didn't make any payments today. Please tell us the reason that best describes why you didn't make any payments on

Survey question: q98a

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	5353	88.5
2	226	3.7
3	267	4.4
4	204	3.4

Table 376: Frequency table for q98a

Value labels:

1 - I did not need to make any payments today
2 - I was too busy to make payments today
3 - I am trying to spend less
4 - Other (specify)