

# Data User's Guide: 2024 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 by the Federal Reserve Bank of Atlanta in cooperation with the University of Southern California's Understanding America Study (UAS). Respondents were randomly assigned a three-day period between September 29, 2024 and November 2, 2024 and asked to track all of their payments using an online questionnaire. Respondents were also asked to answer a short survey and report certain 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,

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and a transaction level dataset. The DCPC provides researchers a unique window into the household finances of the U.S. consumer.

## Structure of the survey questionnaire

### Modules and duplicates

The questionnaire 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 reclassified after-the-fact if the respondent makes a mistake. Respondents were asked follow-up questions after each transaction. These follow-ups are a 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 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

We define *diary fatigue* as a decline in reporting as the diary days increase. For example, on average, Day 2 has fewer payments reported than Day 1, and Day 3 has fewer payments than Day 2. There is some evidence that diary fatigue occurs in this diary and other diary-like surveys, such as the Consumer Expenditure Surveys from the U.S. Bureau of Labor Statistics, and in consumer payments diaries conducted at other central banks. In order to balance unwanted heterogeneity in response quality across days due to diary fatigue, some diarists are assigned diary periods beginning on September 29 or 30 and some diarists are assigned diary periods ending on November 1 or 2. This is to ensure that every day in October has an approximately equal mix of diarists completing their 1st, 2nd, and 3rd diary days.

While this method does not eliminate diary fatigue, it can help smooth over the effects of diary fatigue on any given diary day in the month of October. 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.

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 confusing. 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 2024 DCPC data is posted as three separate datasets on the Atlanta Fed website<sup>1</sup>: individual-level, day-level, and transaction-level. These datasets are designed to facilitate appropriate methods of analysis for each kind of data. All analyses in the results paper and tables are done on diarists who completed all four diary days. There are **5,583** unique 4-day diarists. Finally, there are 5127 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 of the UAS panelists, 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 2024 can be merged together to create longitudinal data sets.

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 5583 rows in this dataset—one for each respondent. Examples of variables in this dataset include payment preferences and demographic variables.

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<sup>1</sup><https://www.atlantafed.org/banking-and-payments/consumer-payments/survey-and-diary-of-consumer-payment-choice/2024-survey-and-diary>

The unique identifier for the individual-level dataset is `id`.

## Day-level dataset

In the day-level dataset, each observation represents one diary-day per respondent. In other words, we see 5583 observations for each diary-day, for a total of 22,332 observations in this dataset. Examples of variables that are in this dataset include cash balances by bill denomination and the participation dates. In this dataset, the unique identifiers are `id` and `diary_day`.

## Transaction-level dataset

Finally, the transaction-level dataset contains one transaction per row. There are 32,267 observations in this dataset, consisting of expenditures, account transfers, and income receipts. There were 5127 diarists who made payments during their three day diary period. 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. Several merchant categorization follow-up questions were asked for each transaction reported in the Purchases and Bills modules; these follow-up questions 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 follow-up questions, 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, and those dollar values have been edited to reflect our best guess at the true dollar value.

## 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 card, debit card, 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 raw 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.<sup>2</sup>

## 2024 weights

In 2024, we have two sets of weights available. The weights ending with the suffix `_weight` are built from the nationally representative sample. The estimates presented in the 2024 DCPC results paper and the accompanying tables are calculated using these weights. Specifically, the nationally representative weights are

- `ind_weight`
- `dow_weight`

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<sup>2</sup>If you would like to obtain this document, email Kevin Foster at [kevin.foster@atl.frb.org](mailto:kevin.foster@atl.frb.org). We can send you the document.

- `daily_weight`

To use the full sample, which is not nationally representative but includes 361 extra diarists, 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 Federal Reserve Bank of Atlanta, `kevin.foster@atl.frb.org`.

## Note about the bar charts in this document

In this document, continuous variables are described by a summary statistics table and by a bar chart. The right-most, largest valued bar in every bar chart represents all observations over the 95th percentile for the distribution of values of that variable.

The summary statistics table describes the minimum, median, mean, maximum and standard deviation of the variable.

All statistics and bar charts are based on the unweighted data. In addition, the frequency tables for the categorical variables are also unweighted.

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accept\_card

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 3633$

**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	629	17.3
1	2721	74.9
3	283	7.8

Table 1: Frequency table for accept\_card

**Value labels:**

0 - No

1 - Yes

3 - I don't know

`accept_cash`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 13297$

**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	11620	87.4
2	993	7.5
3	415	3.1
4	132	1.0
5	137	1.0

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

$N = 5581$

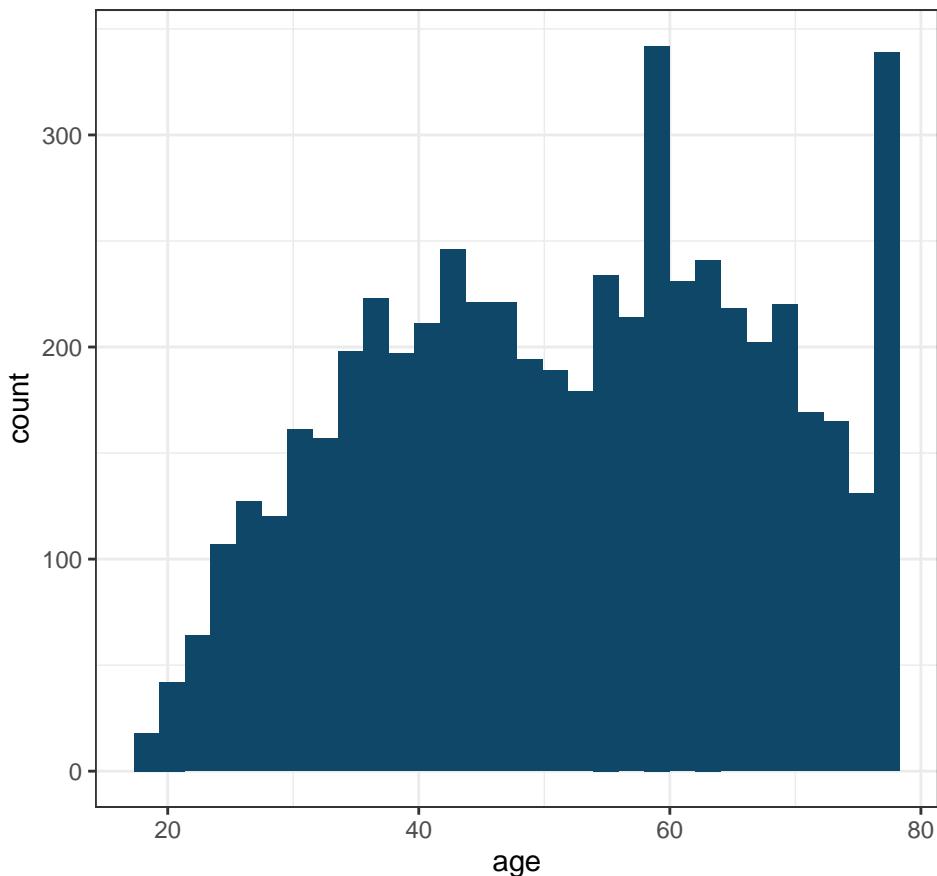
**Description:** Respondent's age, in years.

**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	53.0	52.2	114.0	16.0

Table 3: Summary statistics for age



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## agerange

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 7$

**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	28.6
2	1	14.3
3	2	28.6
4	1	14.3
5	1	14.3

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

$N = 32267$

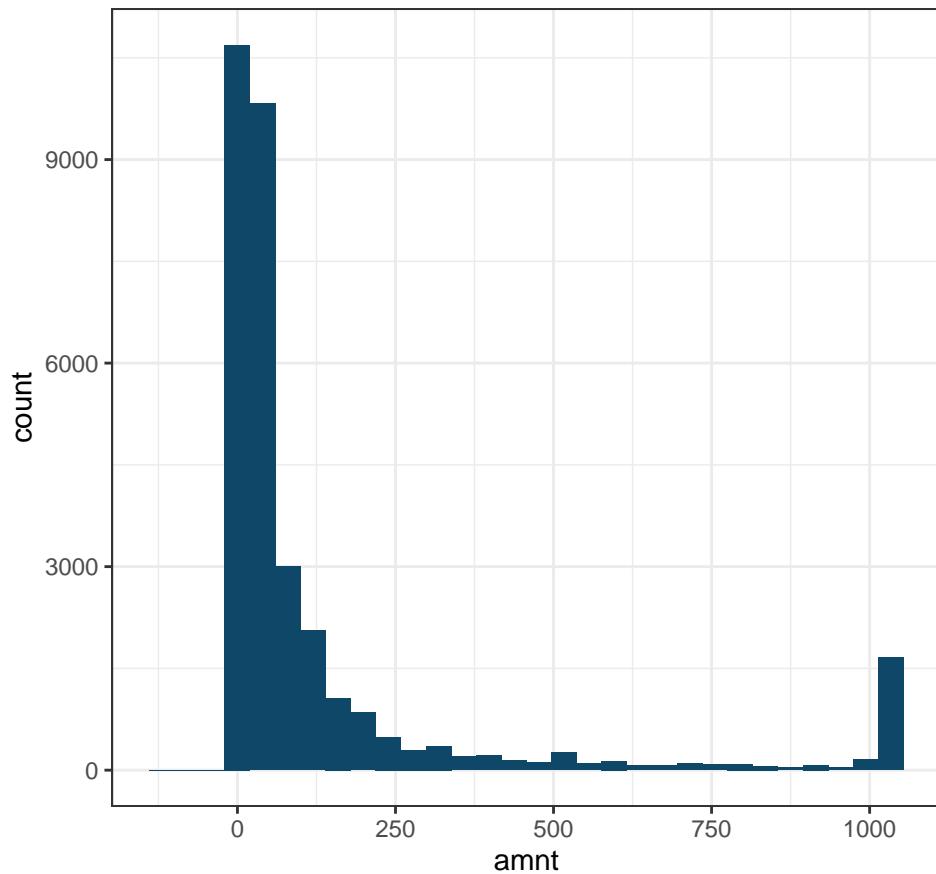
**Description:** Dollar amount of the transaction, cleaned.

**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
	-100.0	35.0	234.8	63521.0	1087.3

Table 5: Summary statistics for `amnt`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## amnt\_flag

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 582$

**Description:** This variable has a value of 0 or 1 if the original variable `amnt` was edited. Otherwise, the variable has a missing value.

**Survey question:** Any place in the diary where the respondent enters a dollar amount.

**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	582	100.0

Table 6: Frequency table for `amnt_flag`

### Value labels:

0 - original variable `amnt` was edited

1 - original variable `amnt` was edited by hand when cleaning for large dollar amounts within payment instruments

## amnt\_orig

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 32267$

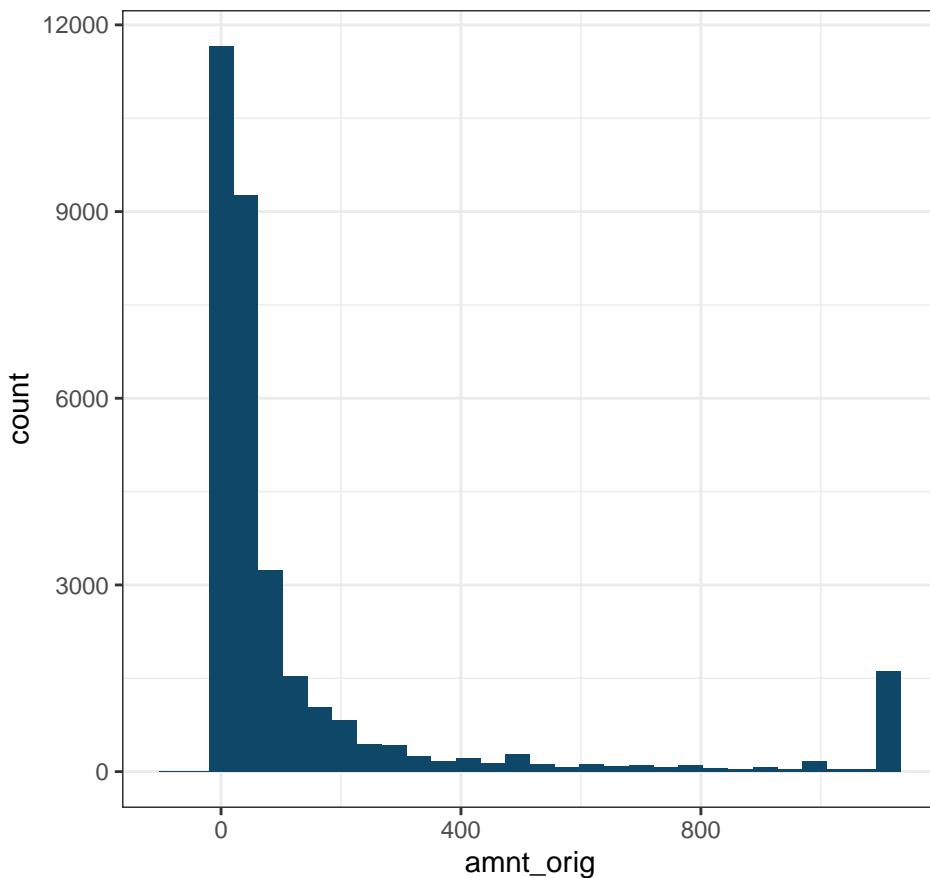
**Description:** Dollar amount of the transaction, uncleaned.

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

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

	min	med	mean	max	sd
	-100.0	35.0	277.8	759897.0	4540.2

Table 7: Summary statistics for `amnt_orig`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**anypayments**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16745$

**Description:** Question text: Did you make any payments on [FILL WITH TODAY'S DIARY DATE]?

**Survey question:** q98

**Details:** The variable has a value of 1 if q98 == 1, 0 otherwise.

Values	Number	Percent
0	6396	38.2
1	10349	61.8

Table 8: Frequency table for **anypayments**

**Value labels:**

0 - No

1 - Yes

as003\_a1

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 989$

**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	28	2.8
2	45	4.6
3	120	12.1
4	255	25.8
5	541	54.7

Table 9: 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

$N = 991$

**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	15	1.5
2	26	2.6
3	249	25.1
4	139	14.0
5	562	56.7

Table 10: 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

$N = 991$

**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	49	4.9
2	133	13.4
3	187	18.9
4	288	29.1
5	334	33.7

Table 11: 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

$N = 990$

**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	311	31.4
2	148	14.9
3	160	16.2
4	142	14.3
5	229	23.1

Table 12: 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

$N = 990$

**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	20	2.0
2	50	5.1
3	215	21.7
4	197	19.9
5	508	51.3

Table 13: 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

$N = 990$

**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	354	35.8	
2	214	21.6	
3	205	20.7	
4	110	11.1	
5	107	10.8	

Table 14: 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

$N = 991$

**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	18	1.8
2	90	9.1
3	183	18.5
4	285	28.8
5	415	41.9

Table 15: 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

$N = 990$

**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	196	19.8
2	289	29.2
3	245	24.7
4	161	16.3
5	99	10.0

Table 16: 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

$N = 990$

**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	11	1.1
2	71	7.2
3	325	32.8
4	315	31.8
5	268	27.1

Table 17: 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

$N = 991$

**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	210	21.2
2	319	32.2
3	243	24.5
4	147	14.8
5	72	7.3

Table 18: 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

$N = 987$

**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	108	10.9
2	334	33.8
3	225	22.8
4	236	23.9
5	84	8.5

Table 19: 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

$N = 990$

**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	6.2
2		173	17.5
3		351	35.5
4		231	23.3
5		174	17.6

Table 20: 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

$N = 991$

**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	32	3.2
2	74	7.5
3	241	24.3
4	371	37.4
5	273	27.5

Table 21: 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

$N = 990$

**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	214	21.6
2	357	36.1
3	260	26.3
4	118	11.9
5	41	4.1

Table 22: 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

$N = 990$

**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	0.8
2	15	1.5
3	69	7.0
4	179	18.1
5	719	72.6

Table 23: 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

$N = 991$

**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	15	1.5
2	65	6.6
3	232	23.4
4	269	27.1
5	410	41.4

Table 24: 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

$N = 990$

**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	20	2.0
2	20	2.0
3	91	9.2
4	284	28.7
5	575	58.1

Table 25: 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

$N = 990$

**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	128	12.9
2	230	23.2
3	153	15.5
4	338	34.1
5	141	14.2

Table 26: 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

$N = 991$

**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		7	0.7
2		46	4.6
3		185	18.7
4		340	34.3
5		413	41.7

Table 27: 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

$N = 991$

**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	8	0.8
2	13	1.3
3	106	10.7
4	313	31.6
5	551	55.6

Table 28: 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

$N = 991$

**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	2	0.2
2	14	1.4
3	110	11.1
4	356	35.9
5	509	51.4

Table 29: 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

$N = 991$

**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	1.0
2	9	0.9
3	62	6.3
4	165	16.6
5	745	75.2

Table 30: 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

$N = 990$

**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	106	10.7
2	269	27.2
3	203	20.5
4	201	20.3
5	211	21.3

Table 31: 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

$N = 990$

**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		26	2.6
2		14	1.4
3		79	8.0
4		240	24.2
5		631	63.7

Table 32: 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

$N = 989$

**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		81	8.2
2		171	17.3
3		129	13.0
4		365	36.9
5		243	24.6

Table 33: 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

$N = 990$

**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		30	3.0
2		77	7.8
3		177	17.9
4		338	34.1
5		368	37.2

Table 34: 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

$N = 990$

**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	6	0.6
2	7	0.7
3	105	10.6
4	280	28.3
5	592	59.8

Table 35: 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

$N = 991$

**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	6	0.6
2	11	1.1
3	100	10.1
4	320	32.3
5	554	55.9

Table 36: 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

$N = 989$

**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	36	3.6
2	84	8.5
3	188	19.0
4	319	32.3
5	362	36.6

Table 37: 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

$N = 991$

**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	25	2.5
2	120	12.1
3	348	35.1
4	258	26.0
5	240	24.2

Table 38: 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

$N = 991$

**Description:** Assessment of payment instrument characteristics. CONVENIENCE of pre-paid cards

**Survey question:** as003\_e3

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

Values	Number	Percent
1	48	4.8
2	112	11.3
3	288	29.1
4	289	29.2
5	254	25.6

Table 39: 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

$N = 990$

**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		154	15.6
2		214	21.6
3		284	28.7
4		236	23.8
5		102	10.3

Table 40: 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

$N = 991$

**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		27	2.7
2		114	11.5
3		334	33.7
4		284	28.7
5		232	23.4

Table 41: 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

$N = 989$

**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	122	12.3
2	176	17.8
3	367	37.1
4	206	20.8
5	118	11.9

Table 42: 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

$N = 991$

**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	19	1.9
2	37	3.7
3	241	24.3
4	358	36.1
5	336	33.9

Table 43: 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

$N = 990$

**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		193	19.5
2		229	23.1
3		204	20.6
4		184	18.6
5		180	18.2

Table 44: 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

$N = 990$

**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		10	1.0
2		37	3.7
3		310	31.3
4		216	21.8
5		417	42.1

Table 45: 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

$N = 989$

**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	78	7.9	
2	215	21.7	
3	251	25.4	
4	264	26.7	
5	181	18.3	

Table 46: 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

$N = 991$

**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		172	17.4
2		252	25.4
3		134	13.5
4		272	27.4
5		161	16.2

Table 47: 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

$N = 988$

**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	27	2.7	
2	132	13.4	
3	273	27.6	
4	356	36.0	
5	200	20.2	

Table 48: 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

$N = 991$

**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		11	1.1
2		19	1.9
3		152	15.3
4		322	32.5
5		487	49.1

Table 49: 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

$N = 989$

**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	60	6.1	
2	223	22.5	
3	276	27.9	
4	256	25.9	
5	174	17.6	

Table 50: 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

$N = 989$

**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	90	9.1
2	139	14.1
3	208	21.0
4	224	22.6
5	328	33.2

Table 51: 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

$N = 991$

**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	8	0.8
2	56	5.7
3	269	27.1
4	226	22.8
5	432	43.6

Table 52: 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

$N = 991$

**Description:** Assessment of payment instrument characteristics. CONVENIENCE of on-line banking bill payments

**Survey question:** as003\_g3

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

Values	Number	Percent
1	44	4.4
2	69	7.0
3	164	16.5
4	336	33.9
5	378	38.1

Table 53: 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

$N = 990$

**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	97	9.8	
2	180	18.2	
3	147	14.8	
4	376	38.0	
5	190	19.2	

Table 54: 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

$N = 989$

**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		19	1.9
2		90	9.1
3		248	25.1
4		363	36.7
5		269	27.2

Table 55: 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

$N = 991$

**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		11	1.1
2		8	0.8
3		115	11.6
4		332	33.5
5		525	53.0

Table 56: 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

$N = 989$

**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		33	3.3
2		119	12.0
3		207	20.9
4		339	34.3
5		291	29.4

Table 57: 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

$N = 989$

**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	264	26.7
2	286	28.9
3	196	19.8
4	138	14.0
5	105	10.6

Table 58: 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

$N = 991$

**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	48	4.8
2	251	25.3
3	308	31.1
4	273	27.5
5	111	11.2

Table 59: 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

$N = 990$

**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	374	37.8
2	292	29.5
3	189	19.1
4	87	8.8
5	48	4.8

Table 60: 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

$N = 989$

**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		117	11.8
2		226	22.9
3		275	27.8
4		246	24.9
5		125	12.6

Table 61: 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

$N = 991$

**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	144	14.5
2	279	28.2
3	319	32.2
4	146	14.7
5	103	10.4

Table 62: 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

$N = 990$

**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		111	11.2
2		146	14.7
3		360	36.4
4		233	23.5
5		140	14.1

Table 63: 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

$N = 989$

**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	254	25.7
2	297	30.0
3	291	29.4
4	99	10.0
5	48	4.9

Table 64: 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

$N = 991$

**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	106	10.7
2	228	23.0
3	290	29.3
4	222	22.4
5	145	14.6

Table 65: 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

$N = 991$

**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		12	1.2
2		59	6.0
3		320	32.3
4		263	26.5
5		337	34.0

Table 66: 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

$N = 991$

**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	34	3.4	
2	46	4.6	
3	199	20.1	
4	312	31.5	
5	400	40.4	

Table 67: 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

$N = 989$

**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		132	13.3
2		252	25.5
3		249	25.2
4		267	27.0
5		89	9.0

Table 68: 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

$N = 990$

**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	30	3.0	
2	76	7.7	
3	277	28.0	
4	319	32.2	
5	288	29.1	

Table 69: 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

$N = 991$

**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	27	2.7	
2	40	4.0	
3	279	28.2	
4	330	33.3	
5	315	31.8	

Table 70: 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

$N = 991$

**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	22	2.2
2	36	3.6
3	230	23.2
4	337	34.0
5	366	36.9

Table 71: Frequency table for as003\_i7

**Value labels:**

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

`assigned_day_week`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 22332$

**Description:** What day of the week is it for that day's diary day?

**Survey question:** N/A

**Details:** None

Values	Number	Percent
0	3024	13.5
1	3213	14.4
2	3397	15.2
3	3416	15.3
4	3228	14.5
5	3042	13.6
6	3012	13.5

Table 72: Frequency table for `assigned_day_week`

**Value labels:**

- 0 - Sunday
- 1 - Monday
- 2 - Tuesday
- 3 - Wednesday
- 4 - Thursday
- 5 - Friday
- 6 - Saturday

**assigned\_diarydate**

**Dataset:** Day-level

**Variable type:** Character

$N = 22332$

**Description:** What is the date of today's assigned diary day?

**Survey question:** N/A

**Details:** None

`assigned_diarydate_num`

**Dataset:** Day-level

**Variable type:** Date

$N = 22332$

**Description:** What is the date of today's assigned diary day?

**Survey question:** N/A

**Details:** None

`authorization_method`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 8107$

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

**Survey question:** q201g

	Values	Number	Percent
1		614	7.6
2		4046	49.9
3		2400	29.6
4		986	12.2
5		61	0.8

Table 73: 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

$N = 5582$

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

**Survey question:** 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

**Details:** Created variable

Values	Number	Percent
0	3011	53.9
1	2571	46.1

Table 74: Frequency table for banp\_adopt

**Value labels:**

0 - Not an adopter

1 - Adopter

## bill

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 28807$

**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	22278	77.3
1	6529	22.7

Table 75: Frequency table for **bill**

**Value labels:**

0 - No

1 - Yes

**billautom**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 6530$

**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	3673	56.2
1	2857	43.8

Table 76: Frequency table for **billautom**

**Value labels:**

0 - No

1 - Yes

**bnk\_acnt\_adopt**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

**Description:** Is the respondent a BANK ACCOUNT adopter?

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	248	4.4
1	5335	95.6

Table 77: Frequency table for `bnk_acnt_adopt`

**Value labels:**

0 - Not an adopter

1 - Adopter

**bnpl001**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**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	4309	77.2	
2	1034	18.5	
3	239	4.3	

Table 78: Frequency table for **bnpl001**

**Value labels:**

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

bnpl002

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**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, Quad-Pay, 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	2833	50.8
2	2433	43.6
3	316	5.7

Table 79: Frequency table for bnpl002

**Value labels:**

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

bnpl003

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2832$

**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		535	18.9
2		2283	80.6
3		14	0.5

Table 80: Frequency table for bnpl003

**Value labels:**

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

bnpl004

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 535$

**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		32	6.0
3		44	8.2
4		309	57.8
5		22	4.1
6		128	23.9

Table 81: 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

$N = 535$

**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		269	50.3
2		133	24.9
3		98	18.3
4		35	6.5

Table 82: Frequency table for bnpl006

**Value labels:**

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

**bnp1008**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4987$

**Description:** Question text: Buy Now, Pay Later (BNPL) services allow consumers to make a purchase and spread payments over a period of time. For any of the payments you made over the last 3 days, did you use a service commonly known as Buy Now, Pay Later?

**Survey question:** bnp1008

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

Values	Number	Percent
1	69	1.4
2	4918	98.6

Table 83: Frequency table for bnp1008

**Value labels:**

- 1 - Yes
- 2 - No

`card_adopt`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5581$

**Description:** Does the respondent have any payment cards (credit, debit, or prepaid)?

**Survey question:** Created from three sets of survey questions: pa008\_a Do you have any debit cards?; pa053 Do you have any credit cards?; and the pa198 questions Do you have any of the following types of prepaid cards?

**Details:** Created variable

Values	Number	Percent
0	49	0.9
1	5532	99.1

Table 84: Frequency table for `card_adopt`

**Value labels:**

0 - No

1 - Yes

**carry\_acnt2acnt**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16739$

**Description:** Whether the respondent 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	13714	81.9
1	3025	18.1

Table 85: Frequency table for **carry\_acnt2acnt**

**Value labels:**

0 - No

1 - Yes

`carry_banp`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16739$

**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	10978	65.6	
1	5761	34.4	

Table 86: Frequency table for `carry_banp`

**Value labels:**

0 - No

1 - Yes

**carry\_cc**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16739$

**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		4638	27.7
1		12101	72.3

Table 87: Frequency table for **carry\_cc**

**Value labels:**

0 - No

1 - Yes

**carry\_chk**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16739$

**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		10326	61.7
1		6413	38.3

Table 88: Frequency table for **carry\_chk**

**Value labels:**

0 - No

1 - Yes

**carry\_coins**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16744$

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

**Survey question:** q5\_1

	Values	Number	Percent
0		10653	63.6
1		6091	36.4

Table 89: Frequency table for **carry\_coins**

**Value labels:**

0 - No

1 - Yes

**carry\_csh**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16739$

**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		5426	32.4
1		11313	67.6

Table 90: Frequency table for **carry\_csh**

**Value labels:**

0 - No

1 - Yes

**carry\_dc**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16739$

**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		4246	25.4
1		12493	74.6

Table 91: Frequency table for **carry\_dc**

**Value labels:**

0 - No

1 - Yes

**carry\_monord**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16739$

**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		16272	97.2
1		467	2.8

Table 92: Frequency table for **carry\_monord**

**Value labels:**

0 - No

1 - Yes

**carry\_none**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16739$

**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	15404	92.0	
1	1335	8.0	

Table 93: Frequency table for **carry\_none**

**Value labels:**

0 - No

1 - Yes

`carry_obbp`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16739$

**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	10757	64.3	
1	5982	35.7	

Table 94: Frequency table for `carry_obbp`

**Value labels:**

0 - No

1 - Yes

**carry\_oth**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16739$

**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	16610	99.2	
1	129	0.8	

Table 95: Frequency table for **carry\_oth**

**Value labels:**

0 - No

1 - Yes

## carry\_paypal

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16739$

**Description:** Whether the respondent 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	10330	61.7
1	6409	38.3

Table 96: Frequency table for carry\_paypal

**Value labels:**

0 - No

1 - Yes

`carry_prepaid`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16739$

**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	13852	82.8
1	2887	17.2

Table 97: Frequency table for `carry_prepaid`

**Value labels:**

0 - No

1 - Yes

`cashapp_adopt`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5564$

**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? Cash App

**Survey question:** pa044\_d

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

	Values	Number	Percent
0	4489	80.7	
1	1075	19.3	

Table 98: Frequency table for `cashapp_adopt`

**Value labels:**

0 - No

1 - Yes

**cashdepaccount**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 259$

**Description:** Question text: Please tell us about each time you deposited paper cash or coins on DIARY DATE. Account where cash was deposited

**Survey question:** cashdep\_account

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

	Values	Number	Percent
1		217	83.8
2		33	12.7
3		9	3.5

Table 99: Frequency table for cashdepaccount

**Value labels:**

- 1 - Primary checking account
- 2 - Other checking or savings account
- 3 - Other (specify)

## **cashdepmethod**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 258$

**Description:** Question text: Please tell us about each time you deposited paper cash or coins on DIARY DATE. Deposit method

**Survey question:** cashdep\_method

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

	Values	Number	Percent
1		77	29.8
2		53	20.5
3		128	49.6

Table 100: Frequency table for cashdepmethod

**Value labels:**

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

**cashdeptime**

**Dataset:** Transaction-level

**Variable type:** Character

**$N$**  = 32267

**Description:** Question text: Please tell us about each time you deposited paper cash or coins on DIARY DATE. Time

**Survey question:** cashdep\_time

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

## **cashgetfee**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 695$

**Description:** Question text: Receiving or getting cash. Please enter the information for your cash activity on DIARY DATE. Were you charged a fee?

**Survey question:** cashget\_fee

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

	Values	Number	Percent
0		645	92.8
1		50	7.2

Table 101: Frequency table for **cashgetfee**

**Value labels:**

0 - No

1 - Yes

**cashgetlocation****Dataset:** Transaction-level**Variable type:** Numeric $N = 696$ **Description:** Cash withdrawal location.**Survey question:** cashget\_location**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	146	21.0
2	32	4.6
3	56	8.0
4	280	40.2
5	1	0.1
6	74	10.6
7	11	1.6
9	96	13.8

Table 102: Frequency table for cashgetlocation

**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

**cashgetsource****Dataset:** Transaction-level**Variable type:** Numeric $N = 695$ **Description:** Source of funds for cash withdrawal.**Survey question:** cashget\_source**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	186	26.8
2	37	5.3
3	70	10.1
4	14	2.0
5	4	0.6
7	8	1.2
8	285	41.0
9	91	13.1

Table 103: Frequency table for cashgetsource

**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
- 7 - Other prepaid card cash withdrawal
- 8 - Another person
- 9 - Other source

`cashgettime`

**Dataset:** Transaction-level

**Variable type:** Character

$N = 32267$

**Description:** Time of cash withdrawal

**Survey question:** `cashget_time`

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

**cashless01**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**Description:** Question text: Do you currently have any plans to stop using cash in the future?

**Survey question:** cashless01

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

	Values	Number	Percent
1	5164	92.5	
2	260	4.7	
3	65	1.2	
4	50	0.9	
5	43	0.8	

Table 104: Frequency table for **cashless01**

**Value labels:**

- 1 - No, I do not have any plans to stop using cash
- 2 - Yes, I have already stopped using cash
- 3 - Yes, in the next 2 years
- 4 - Yes, 2 to 5 years from now
- 5 - Yes, more than 5 years from now

**cashless11**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**Description:** Question text: In the past 30 days, have you tried to pay using cash but couldn't because the merchant did not accept cash?

**Survey question:** cashless11

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

Values	Number	Percent
0	4979	89.2
1	603	10.8

Table 105: Frequency table for **cashless11**

**Value labels:**

0 - No

1 - Yes

**cashless12**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4979$

**Description:** Question text: Now think back over the past 12 months. In the past 12 months, have you tried to pay using cash but couldn't because the merchant did not accept cash?

**Survey question:** `cashless12`

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

Values	Number	Percent
0	4467	89.7
1	512	10.3

Table 106: Frequency table for `cashless12`

**Value labels:**

0 - No

1 - Yes

## cashless13

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 1115$

**Description:** Question text: Think about the most recent time you wanted to use cash for a payment but experienced a merchant who did not accept cash. What did you do?

**Survey question:** cashless13

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

	Values	Number	Percent
0	74	6.6	
1	76	6.8	
3	13	1.2	
4	915	82.1	
5	37	3.3	

Table 107: Frequency table for cashless13

**Value labels:**

- 1 - I did not make the payment at all
- 2 - I went to another merchant who accepted cash and made the payment there
- 3 - I used a reverse ATM to convert my cash into a prepaid card which I then used to make the payment
- 4 - I used another non-cash payment method to make the payment (e.g. credit or debit card)
- 5 - Other (specify)

**cc\_adopt**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

**Description:** Is the respondent a CREDIT CARD adopter?

**Survey question:** Question text: Do you have any credit cards?

**Details:** Created variable using **pa053**

	Values	Number	Percent
0		936	16.8
1		4647	83.2

Table 108: Frequency table for **cc\_adopt**

**Value labels:**

0 - Not an adopter

1 - Adopter

## cc\_discount

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 9771$

**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	9366	95.9
1	405	4.1

Table 109: Frequency table for `cc_discount`

**Value labels:**

0 - No

1 - Yes

**cc\_num**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4646$

**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	998	21.5	
2	1074	23.1	
3	856	18.4	
4	543	11.7	
5	374	8.0	
6	801	17.2	

Table 110: 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

$N = 4646$

**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	591	12.7
1	4055	87.3

Table 111: Frequency table for `cc_rewards`

**Value labels:**

0 - No

1 - Yes

**cc\_surcharge**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 9773$

**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	9476	97.0	
1	297	3.0	

Table 112: Frequency table for `cc_surcharge`

**Value labels:**

0 - No

1 - Yes

ccbaldue

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 1312$

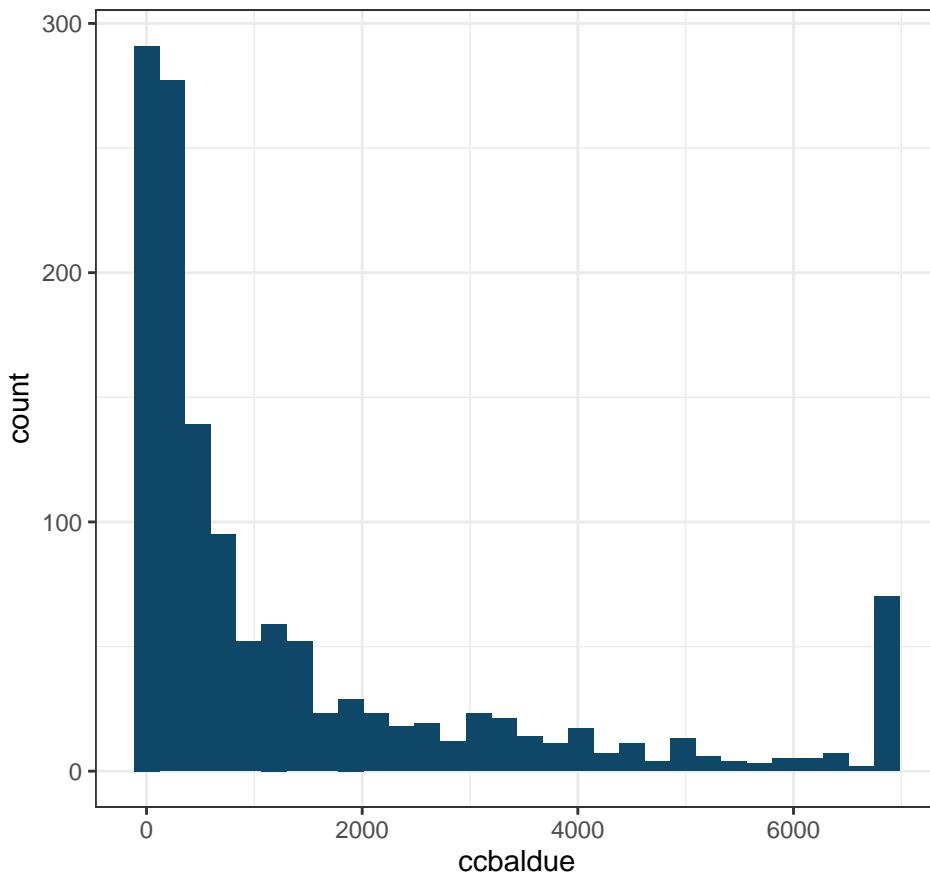
**Description:** Question text: How much was the full amount due (statement balance) of the credit card bill?

**Survey question:** pay019

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

min	med	mean	max	sd
0.0	495.5	1594.3	33000.0	2923.6

Table 113: Summary statistics for ccbaldue



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## ccfee\_annual

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4646$

**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	3685	79.3
1	961	20.7

Table 114: Frequency table for ccfee\_annual

**Value labels:**

0 - No

1 - Yes

## ccfee\_baltran

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4646$

**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	4483	96.5
1	163	3.5

Table 115: Frequency table for ccfee\_baltran

**Value labels:**

0 - No

1 - Yes

## ccfee\_csh

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4646$

**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	4538	97.7
1	108	2.3

Table 116: Frequency table for ccfee\_csh

**Value labels:**

0 - No

1 - Yes

## ccfee\_foreign

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4646$

**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	4459	96.0
1	187	4.0

Table 117: Frequency table for ccfee\_foreign

**Value labels:**

0 - No

1 - Yes

**ccfee\_late**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4646$

**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	4281	92.1
1	365	7.9

Table 118: Frequency table for **ccfee\_late**

**Value labels:**

0 - No

1 - Yes

**ccfee\_none****Dataset:** Individual-level**Variable type:** Numeric $N = 4646$ 

**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	1490	32.1
1	3156	67.9

Table 119: Frequency table for **ccfee\_none**

**Value labels:**

0 - No

1 - Yes

**ccfee\_overlimit****Dataset:** Individual-level**Variable type:** Numeric $N = 4646$ 

**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	4564	98.2
1	82	1.8

Table 120: Frequency table for **ccfee\_overlimit****Value labels:**

0 - No

1 - Yes

**census\_division****Dataset:** Individual-level**Variable type:** Numeric $N = 4986$ **Description:** The Census division where the respondent lives.**Survey question:** statereside**Details:** Constructed from UAS Household Survey variable `statereside`

Values	Number	Percent
1	671	13.5
2	201	4.0
3	196	3.9
4	658	13.2
5	602	12.1
6	244	4.9
7	1185	23.8
8	951	19.1
9	278	5.6

Table 121: 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 Central
- 7 - West South Central
- 8 - Mountain
- 9 - Pacific

chk\_acnt\_adopt

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

**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		278	5.0
1		5305	95.0

Table 122: Frequency table for chk\_acnt\_adopt

**Value labels:**

0 - Not an adopter

1 - Adopter

**chk\_acnt\_num****Dataset:** Individual-level**Variable type:** Numeric $N = 5303$ **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	3446	65.0
2	1370	25.8
3	373	7.0
4	79	1.5
5	18	0.3
6	17	0.3

Table 123: 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

$N = 5583$

**Description:** Is the respondent a CHECK adopter?

**Survey question:** Question text: pa031 Do you have any blank, unused checks? and pa035 Have you written a paper check to make a payment in the past 12 months?

**Details:** Created variable using pa031 and pa035

	Values	Number	Percent
0		1527	27.4
1		4056	72.6

Table 124: Frequency table for `chk_adopt`

**Value labels:**

0 - Not an adopter

1 - Adopter

## chk\_bal

**Dataset:** Day-level

**Variable type:** Numeric

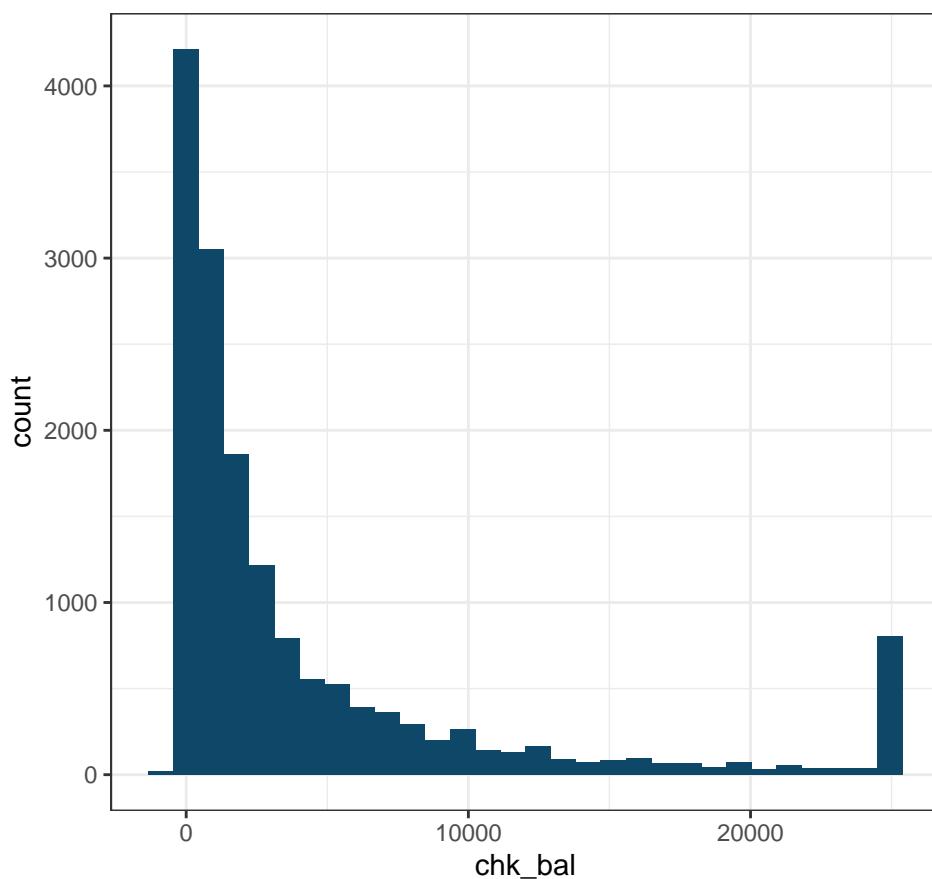
$N = 15778$

**Description:** Balance of checking account.

**Survey question:** pa072\_a

	min	med	mean	max	sd
	-845.0	1600.0	6240.3	1110570.0	23151.4

Table 125: Summary statistics for chk\_bal



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**chk\_bal\_time**

**Dataset:** Day-level

**Variable type:** Character

$N = 22332$

**Description:** Time that diarist checked checking account balance.

**Survey question:** pa072\_a\_time

**chk\_transfers****Dataset:** Day-level**Variable type:** Numeric $N = 15916$ **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	15513	97.5	
1	403	2.5	

Table 126: Frequency table for `chk_transfers`**Value labels:**

0 - No

1 - Yes

## chkdepfunds

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 1926$

**Description:** Question text: Please tell us about each noncash deposit to your checking account on DIARY DATE. What kind of funds were deposited?

**Survey question:** chkdep\_funds

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

Values	Number	Percent
1	206	10.7
2	5	0.3
4	1	0.1
5	7	0.4
6	284	14.7
7	1044	54.2
8	131	6.8
9	248	12.9

Table 127: Frequency table for chkdepfunds

### Value labels:

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

## chktransferaccount

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 462$

**Description:** Question text: What kind of account did the funds come from which were deposited into your primary checking account?

**Survey question:** pa081\_a

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

Values	Number	Percent
1	320	69.3
2	60	13.0
3	17	3.7
4	1	0.2
5	8	1.7
6	4	0.9
7	52	11.3

Table 128: Frequency table for `chktransferaccount`

### 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

## chktransferfee

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 454$

**Description:** Question text: How much was the fee for this check transfer?

**Survey question:** `chktransfer_fee`

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

Values	Number	Percent
0	444	97.8
0.5	1	0.2
0.75	1	0.2
0.89	1	0.2
1	1	0.2
3	2	0.4
3.99	1	0.2
5	1	0.2
8	2	0.4

Table 129: Frequency table for `chktransferfee`

### Value labels:

This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the algorithm that wrote this data codebook. The algorithm was hand-written by a human—we promise!

**chktransferinstitution****Dataset:** Transaction-level**Variable type:** Numeric $N = 445$ **Description:** Question text: Was the account that the money came from at the same financial institution as the account the money was transferred to?**Survey question:** `chktransfer_institution`**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

	Values	Number	Percent
0		133	29.9
1		312	70.1

Table 130: Frequency table for `chktransferinstitution`**Value labels:**

0 - No

1 - Yes

**chktransferwhenrec****Dataset:** Transaction-level**Variable type:** Numeric $N = 440$ **Description:** Question text: When is the person to whom you transferred the money supposed to receive it?**Survey question:** `chktransfer_whenrec`**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

	Values	Number	Percent
1	361	82.0	
2	28	6.4	
3	15	3.4	
4	18	4.1	
5	2	0.5	
6	1	0.2	
7	1	0.2	
8	5	1.1	
9	9	2.0	

Table 131: Frequency table for `chktransferwhenrec`**Value labels:**

- 1 - Today
- 2 - Tomorrow
- 3 - Two days
- 4 - Three days
- 5 - Four days
- 6 - Five days
- 7 - Six days
- 8 - One week
- 9 - More than a week

**citizen****Dataset:** Individual-level**Variable type:** Numeric $N = 5583$ **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	137	2.5
1	5446	97.5

Table 132: Frequency table for **citizen****Value labels:**

0 - No

1 - Yes

`computer_adopt`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5581$

**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	2466	44.2	
1	3115	55.8	

Table 133: Frequency table for `computer_adopt`

**Value labels:**

0 - No

1 - Yes

`crypto_adopt`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**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	5172	92.7
1	410	7.3

Table 134: Frequency table for `crypto_adopt`

**Value labels:**

0 - No

1 - Yes

## crypto\_used

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**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	5564	99.7	
1	18	0.3	

Table 135: Frequency table for `crypto_used`

**Value labels:**

0 - No

1 - Yes

## crypto\_value

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 405$

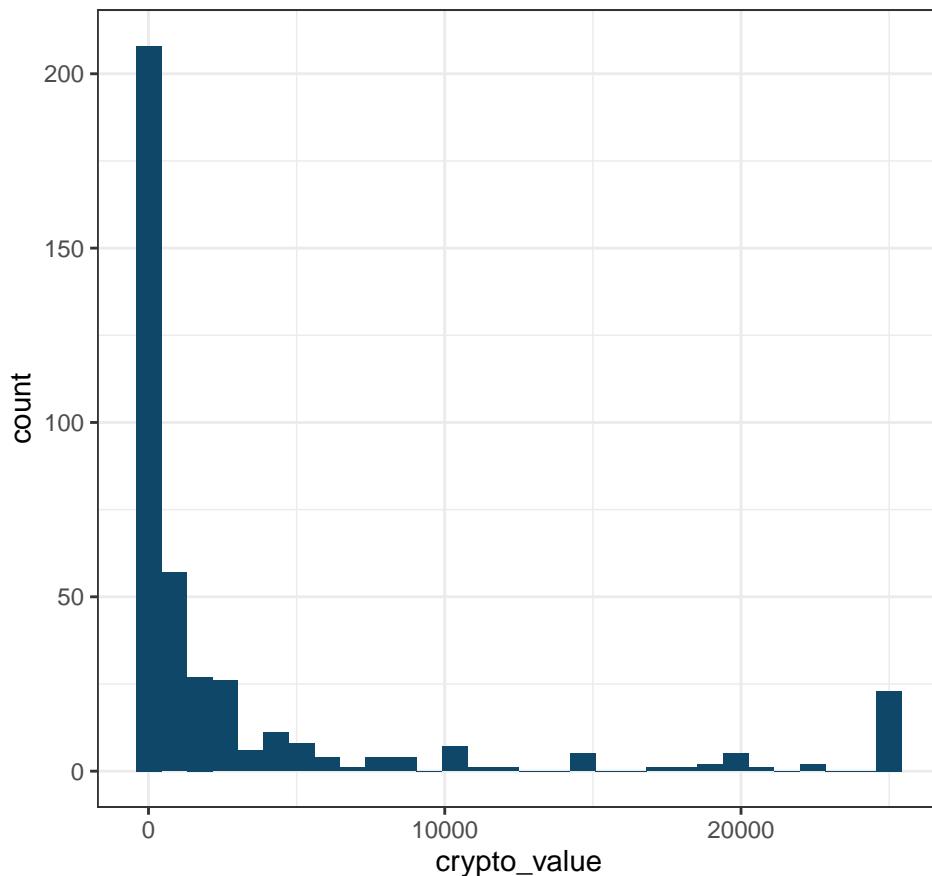
**Description:** Question text: What is the dollar value of the cryptocurrency that you own, in US dollars?

**Survey question:** pa123

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

min	med	mean	max	sd
0.0	400.0	1488689.7	600002951.0	29814062.5

Table 136: Summary statistics for crypto\_value



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## csh\_adopt

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

**Description:** Is the respondent a CASH adopter?

**Survey question:** This create variable is based off several different questions throughout the Diary.

**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		264	4.7
1		5319	95.3

Table 137: Frequency table for csh\_adopt

### Value labels:

0 - Not an adopter

1 - Adopter

**csh\_leftover****Dataset:** Day-level**Variable type:** Numeric $N = 16744$ **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	5098	30.4
1	11646	69.6

Table 138: Frequency table for `csh_leftover`**Value labels:**

0 - No

1 - Yes

**csh\_stored****Dataset:** Individual-level**Variable type:** Numeric $N = 5582$ **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	3893	69.7
1	1689	30.3

Table 139: Frequency table for **csh\_stored****Value labels:**

0 - No

1 - Yes

## `daily_weight`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 14715$

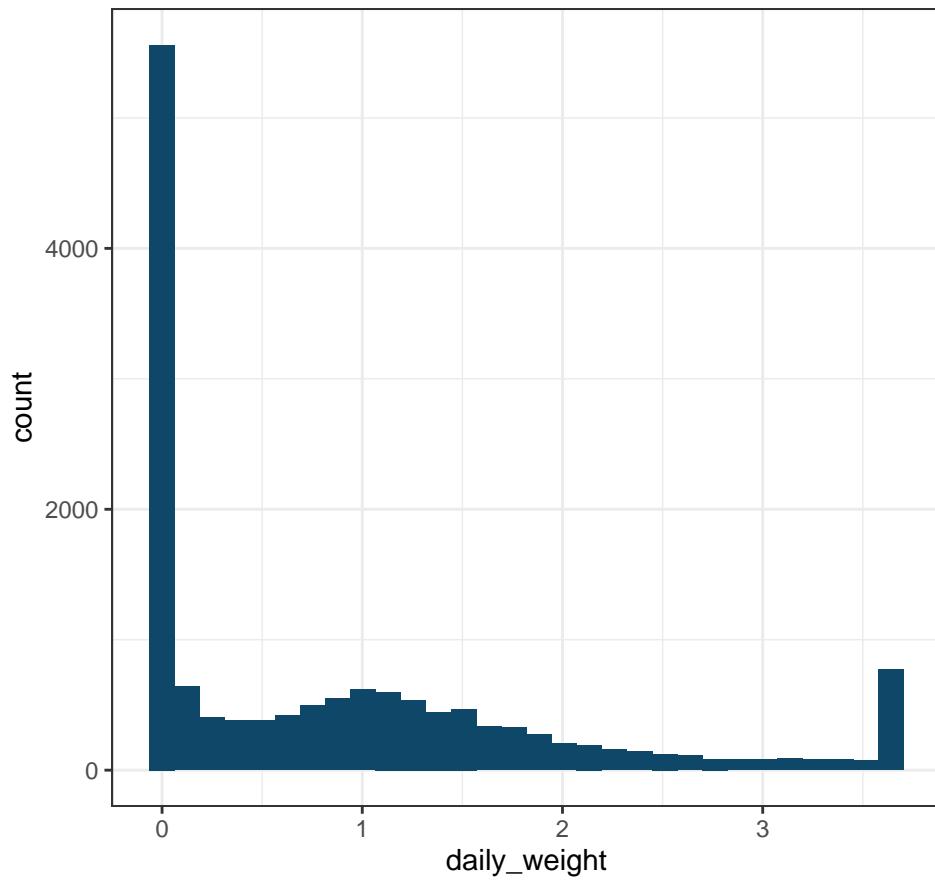
**Description:** Day-level weights

**Survey question:** Weights are built by economists at our survey vendor Understanding America Study (UAS)

**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 the 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	0.6	1.0	21.8	1.5

Table 140: Summary statistics for `daily_weight`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`daily_weight_all`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 15737$

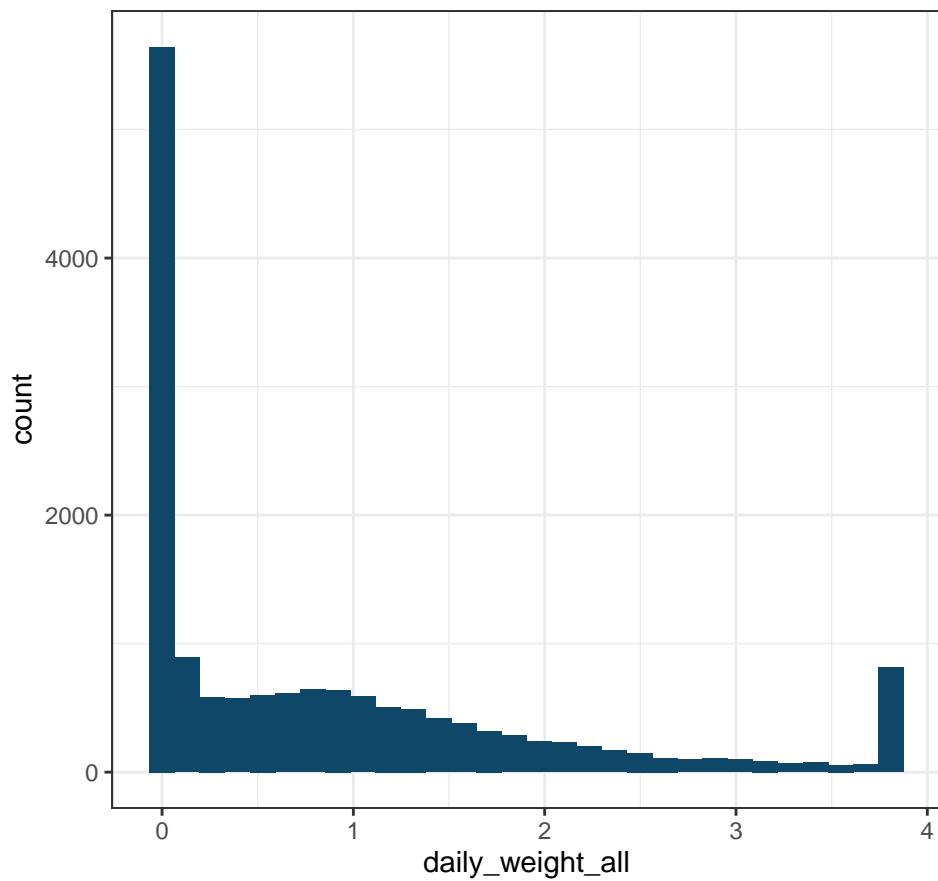
**Description:** Day-level weights

**Survey question:** Weights are built by economists at our survey vendor Understanding America Study (UAS)

**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	0.5	1.0	20.8	1.5

Table 141: Summary statistics for `daily_weight_all`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**date**

**Dataset:** Transaction-level

**Variable type:** Date

$N = 28810$

**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.

**dc\_adopt**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5577$

**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	555	10.0
1	5022	90.0

Table 142: Frequency table for dc\_adopt

**Value labels:**

0 - Not an adopter

1 - Adopter

**dc\_num**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4939$

**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	3113	63.0
2	1348	27.3
3	351	7.1
4	88	1.8
5	21	0.4
6	18	0.4

Table 143: 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

$N = 5272$

**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
0		4861	92.2
1		411	7.8

Table 144: Frequency table for dc\_rewards

**Value labels:**

0 - No

1 - Yes

`denom_100_end`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 22332$

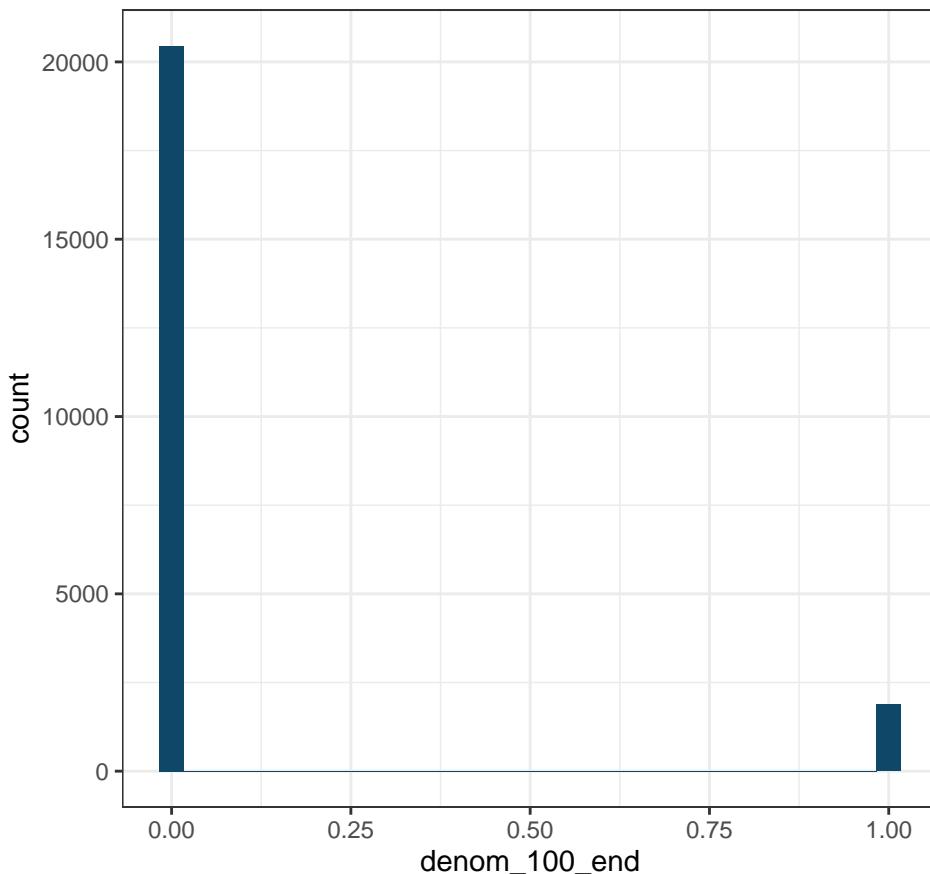
**Description:** The number of 100 dollar bills carried at the end of the diary day.

**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.

	min	med	mean	max	sd
	0.0	0.0	0.2	100.0	1.7

Table 145: Summary statistics for `denom_100_end`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`denom_100_stored`

**Dataset:** Day-level

**Variable type:** Numeric

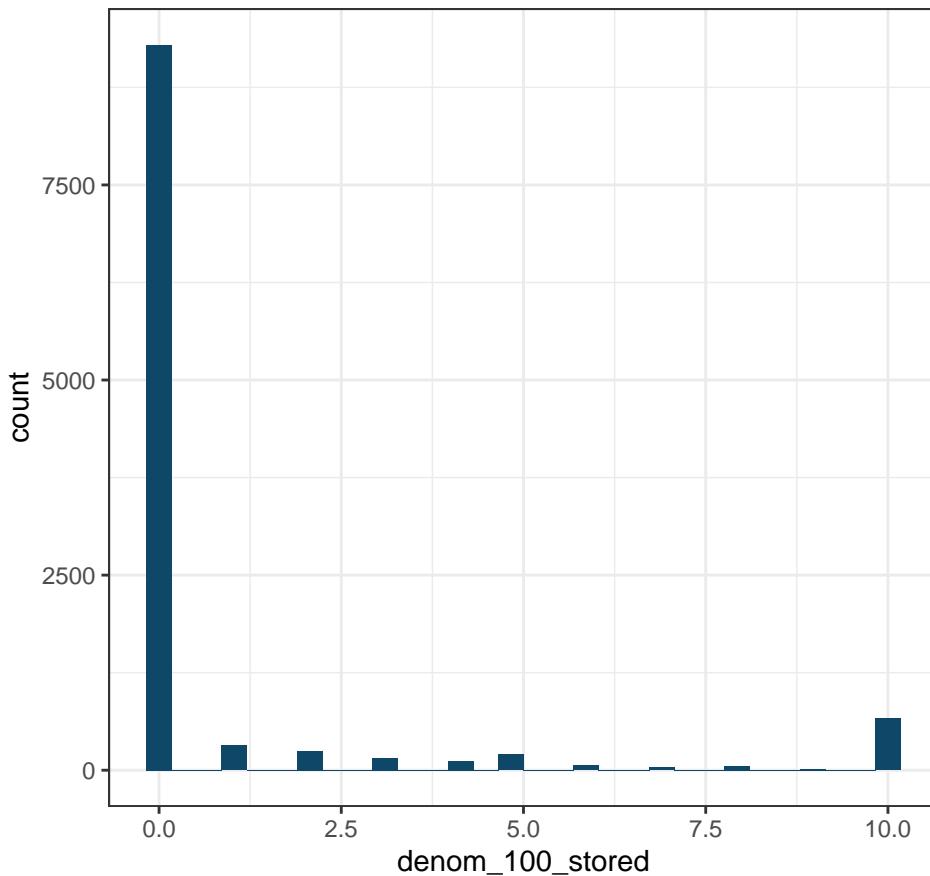
$N = 11166$

**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	2.5	1058.0	20.3

Table 146: Summary statistics for `denom_100_stored`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`denom_10_end`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 22332$

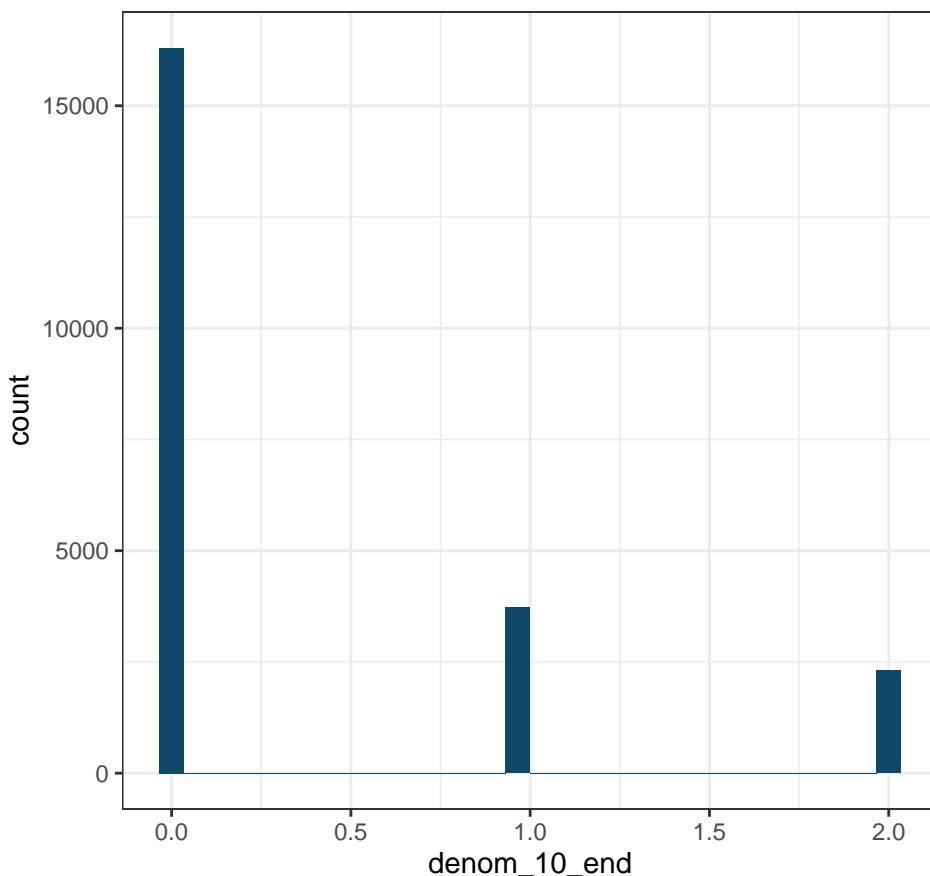
**Description:** The number of 10 dollar bills carried at the end of the diary day.

**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.

	min	med	mean	max	sd
	0.0	0.0	0.5	90.0	1.4

Table 147: Summary statistics for `denom_10_end`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## denom\_10\_stored

**Dataset:** Day-level

**Variable type:** Numeric

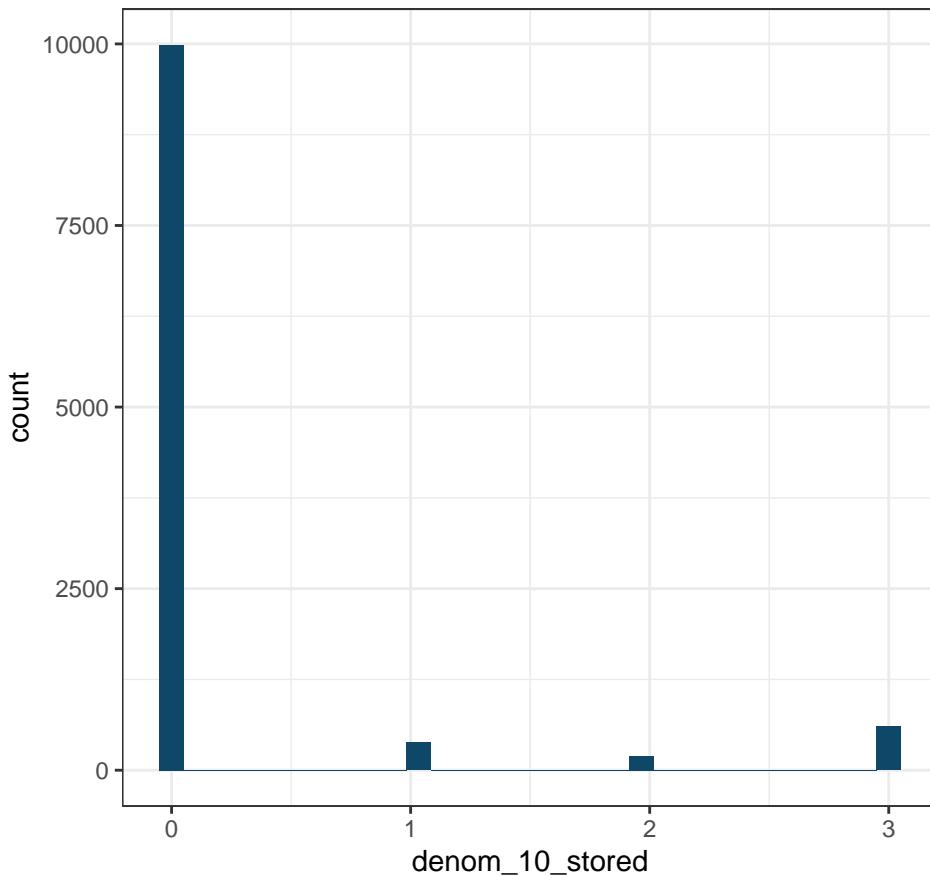
$N = 11166$

**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	0.7	210.0	5.0

Table 148: Summary statistics for `denom_10_stored`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`denom_1_end`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 22332$

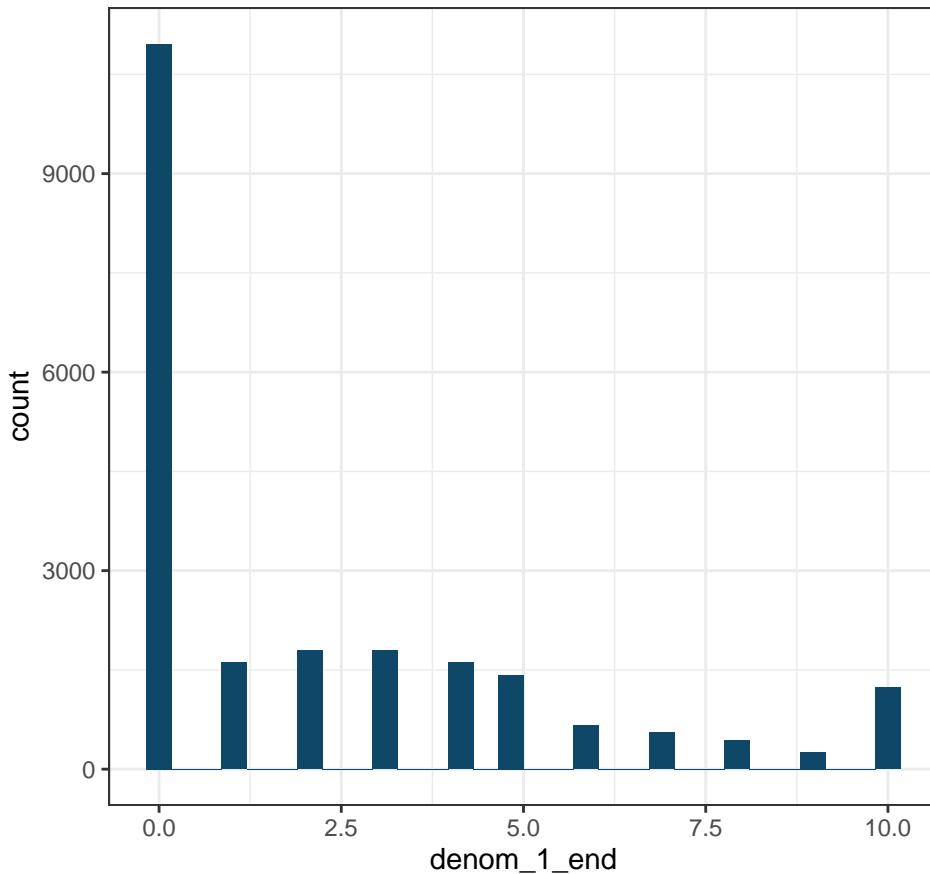
**Description:** The number of 1 dollar bills carried at the end of the diary day.

**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	2.6	150.0	5.0

Table 149: Summary statistics for `denom_1_end`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## denom\_1\_stored

**Dataset:** Day-level

**Variable type:** Numeric

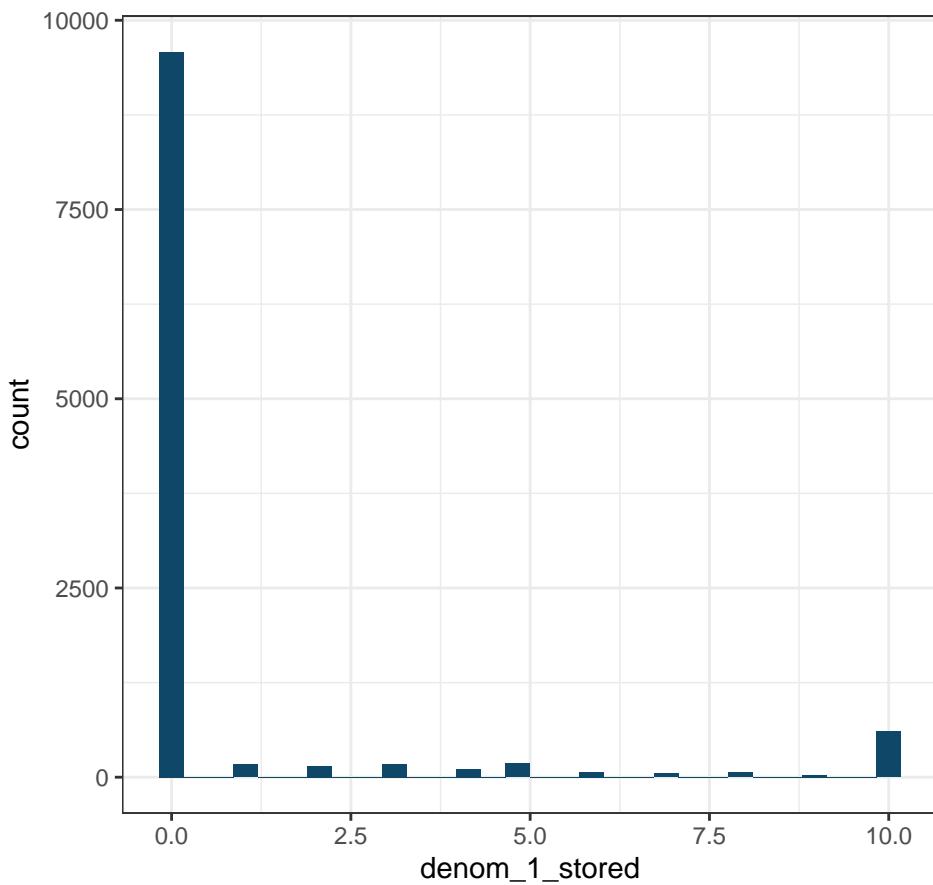
$N = 11166$

**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	2.8	1800.0	30.4

Table 150: Summary statistics for `denom_1_stored`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`denom_20_end`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 22332$

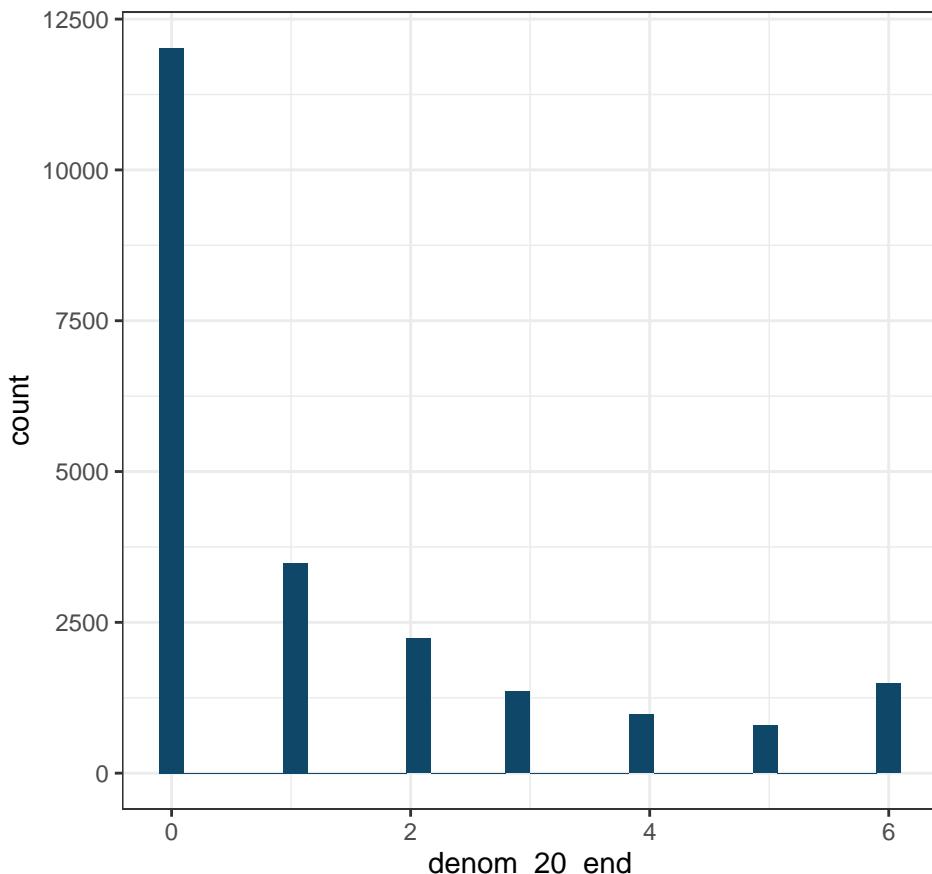
**Description:** The number of 20 dollar bills carried at the end of the diary day.

**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	130.0	3.6

Table 151: Summary statistics for `denom_20_end`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`denom_20_stored`

**Dataset:** Day-level

**Variable type:** Numeric

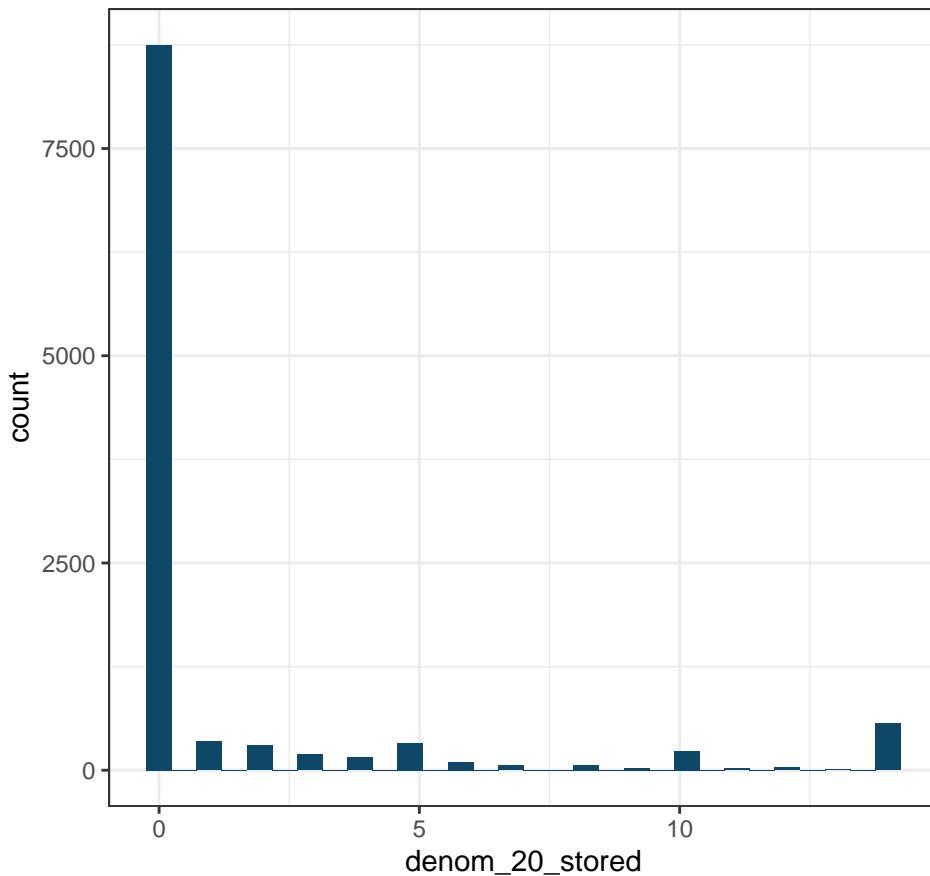
$N = 11166$

**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	1258.0	21.4

Table 152: Summary statistics for `denom_20_stored`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`denom_2_end`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 22332$

**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	21916	98.1
1	220	1.0
2	102	0.5
3	6	0.0
4	29	0.1
5	32	0.1
6	5	0.0
8	2	0.0
10	10	0.0
12	3	0.0
15	1	0.0
20	3	0.0
22	1	0.0
50	1	0.0
60	1	0.0

Table 153: Frequency table for `denom_2_end`

**Value labels:**

This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the algorithm that wrote this data codebook. The algorithm was hand-written by a human—we promise!

## denom\_2\_stored

**Dataset:** Day-level

**Variable type:** Numeric

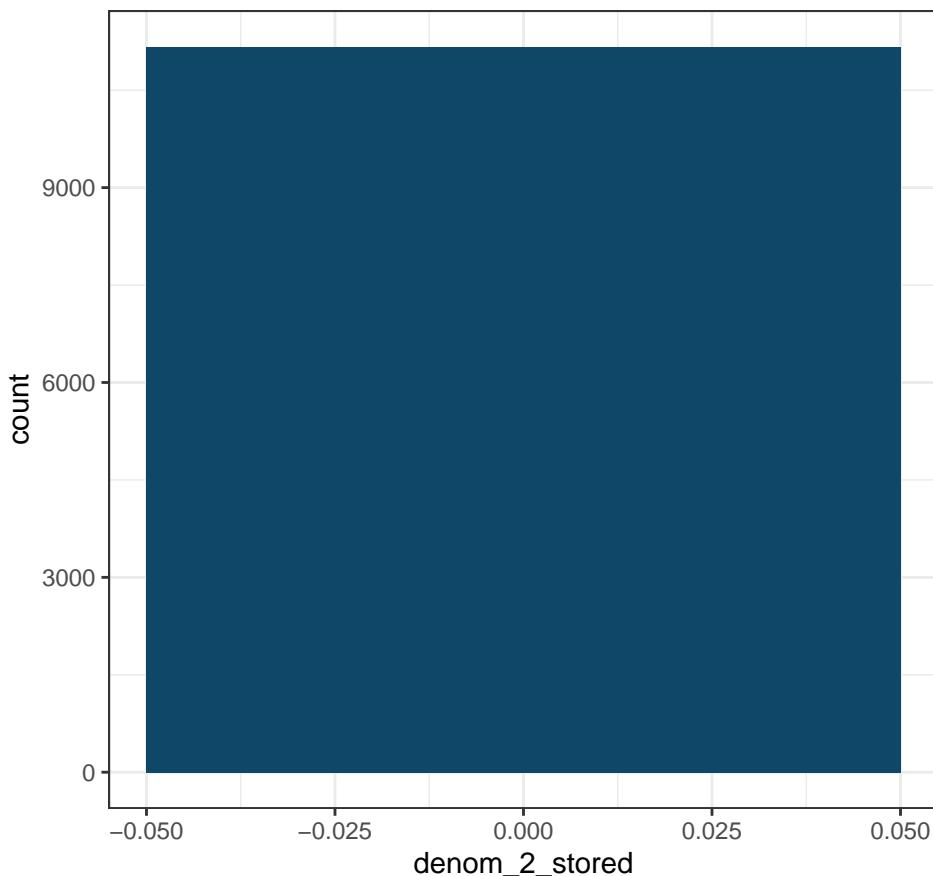
$N = 11166$

**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	0.4	1000.0	10.9

Table 154: Summary statistics for `denom_2_stored`



**NOTE:** The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`denom_50_end`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 22332$

**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	20842	93.3
1	901	4.0
2	314	1.4
3	105	0.5
4	63	0.3
5	26	0.1
5.001	1	0.0
6	36	0.2
7	6	0.0
8	3	0.0
9	13	0.1
10	4	0.0
12	3	0.0
13	4	0.0
14	4	0.0
19	4	0.0
20	2	0.0
50	1	0.0

Table 155: Frequency table for `denom_50_end`

**Value labels:**

This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the algorithm that wrote this data codebook. The algorithm was hand-written by a human—we promise!

`denom_50_stored`

**Dataset:** Day-level

**Variable type:** Numeric

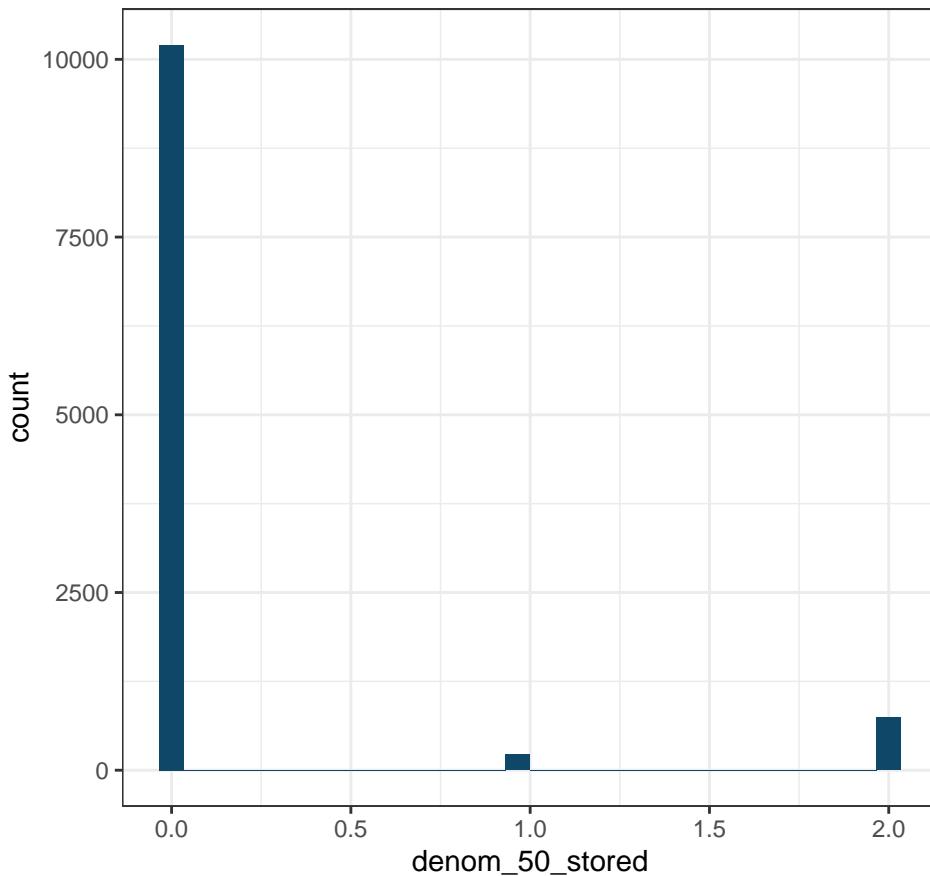
$N = 11166$

**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	0.6	608.0	9.0

Table 156: Summary statistics for `denom_50_stored`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## denom\_5\_end

**Dataset:** Day-level

**Variable type:** Numeric

$N = 22332$

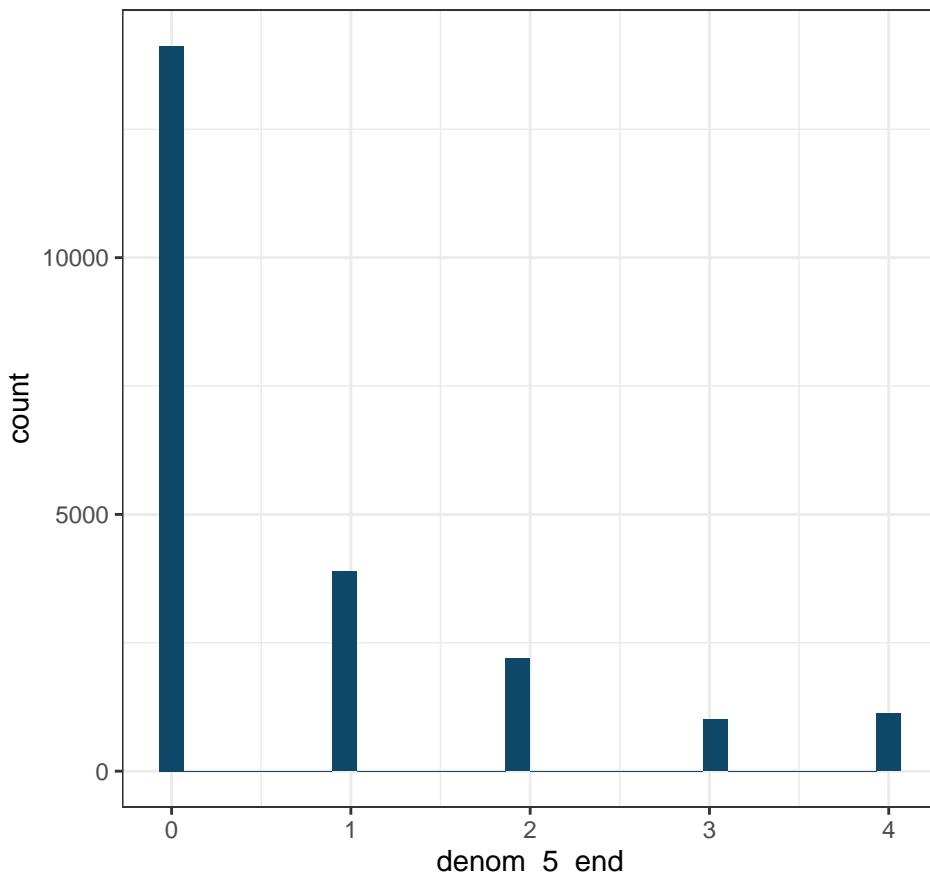
**Description:** The number of 5 dollar bills carried at the end of the diary day.

**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.

	min	med	mean	max	sd
	0.0	0.0	0.8	50.0	1.7

Table 157: Summary statistics for `denom_5_end`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## denom\_5\_stored

**Dataset:** Day-level

**Variable type:** Numeric

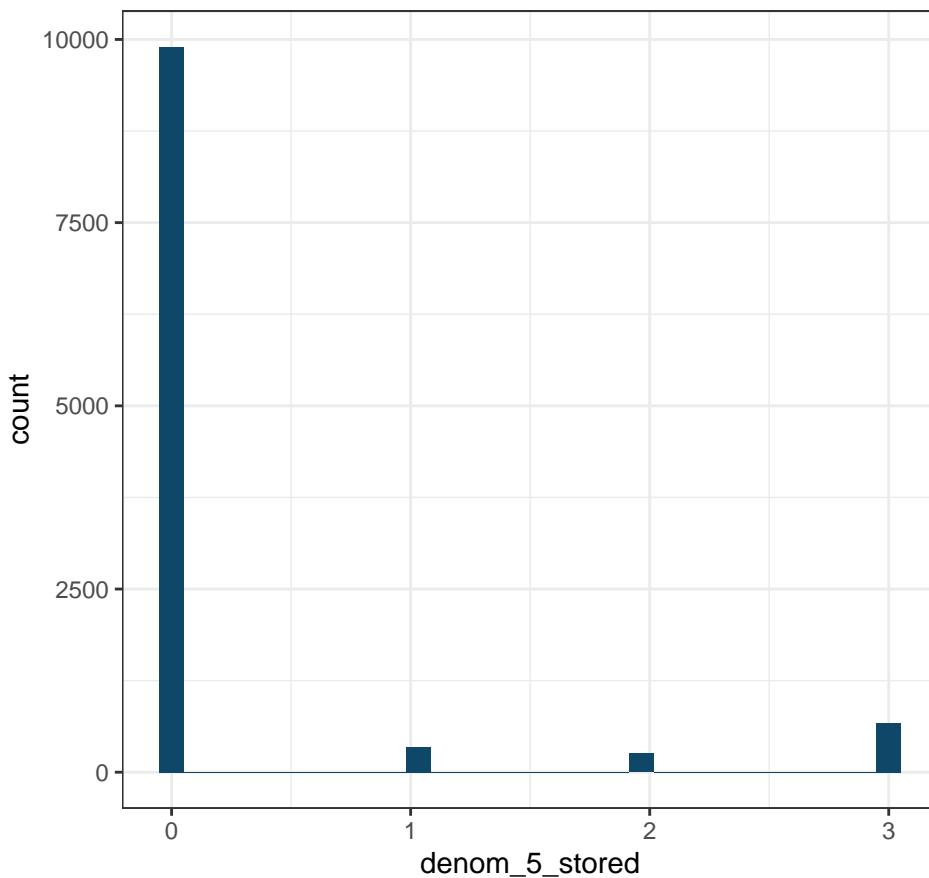
$N = 11166$

**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	0.7	228.0	5.2

Table 158: Summary statistics for `denom_5_stored`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**device**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 28787$

**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	1	0.0
1	3391	11.8
2	543	1.9
3	6221	21.6
4	153	0.5
5	293	1.0
6	2558	8.9
7	15288	53.1
8	339	1.2

Table 159: 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

$N = 28762$

**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	9959	34.6
2	9724	33.8
3	9079	31.6

Table 160: 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

$N = 21616$

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

**Survey question:** q101aaa, q101d, q101f

Values	Number	Percent
0	20853	96.5
1	763	3.5

Table 161: Frequency table for **discount**

**Value labels:**

0 - No

1 - Yes

`dow_weight`

**Dataset:** Day-level

**Variable type:** Numeric

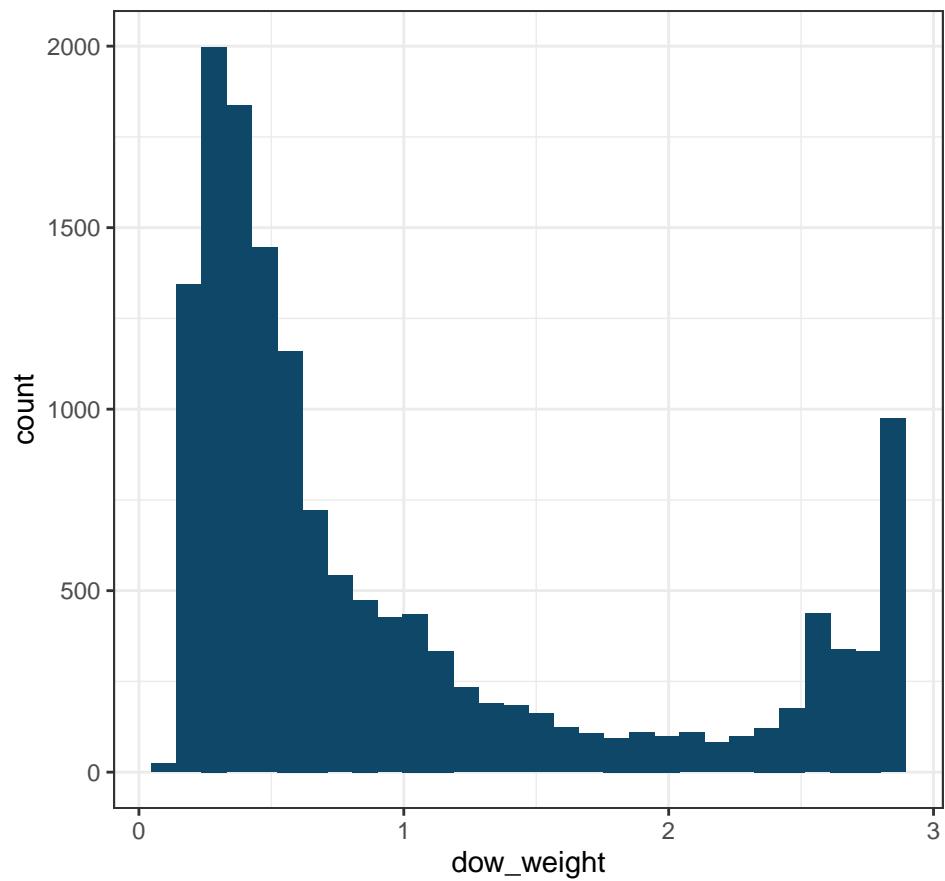
$N = 14715$

**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 the 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:** Weights are built by economists at our survey vendor Understanding America Study (UAS)

min	med	mean	max	sd
0.1	0.6	1.0	4.3	0.9

Table 162: Summary statistics for `dow_weight`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`dow_weight_all`

**Dataset:** Day-level

**Variable type:** Numeric

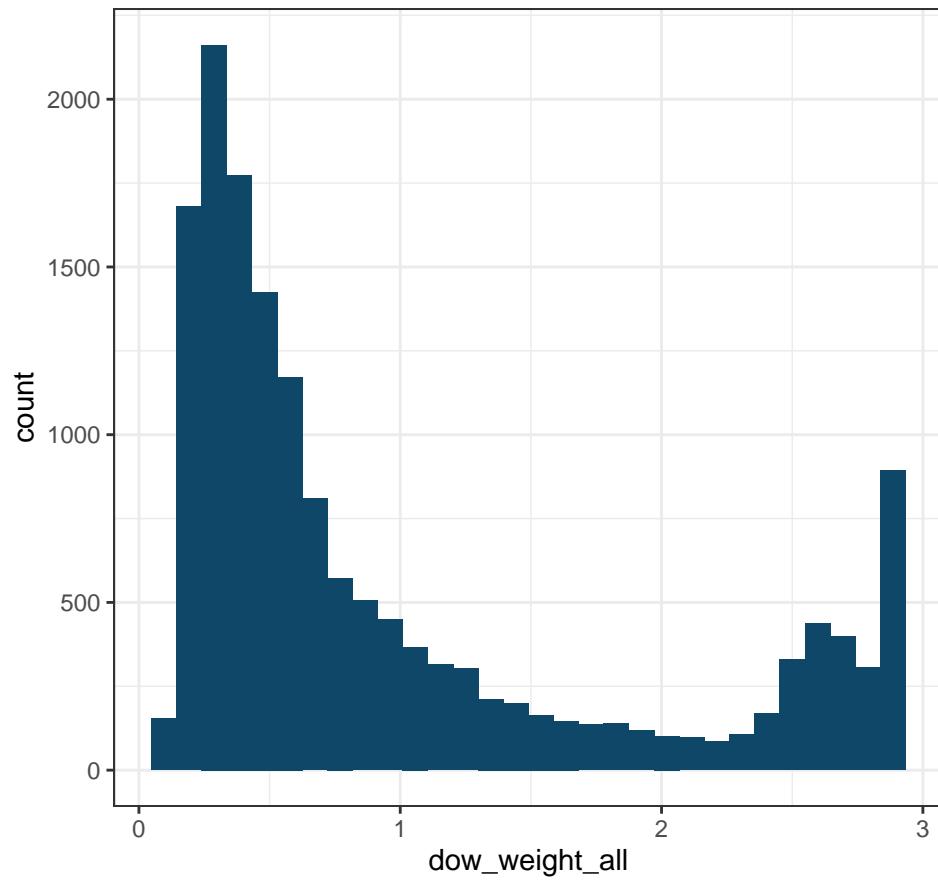
$N = 15737$

**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:** Weights are built by economists at our survey vendor Understanding America Study (UAS)

min	med	mean	max	sd
0.1	0.6	1.0	4.4	0.9

Table 163: Summary statistics for `dow_weight_all`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**e\_exp\_cc**

**Dataset:** Individual-level

**Variable type:** Numeric

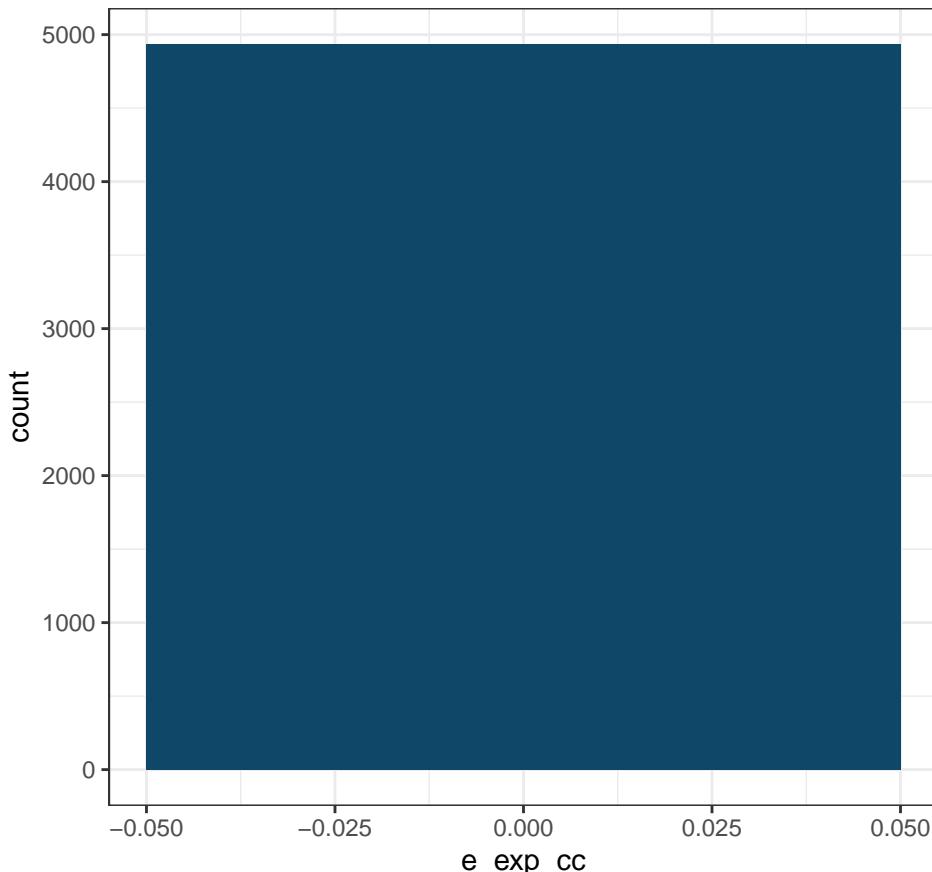
$N = 4934$

**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	49.4	77000.0	1501.0

Table 164: Summary statistics for **e\_exp\_cc**



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## e\_exp\_chk

**Dataset:** Individual-level

**Variable type:** Numeric

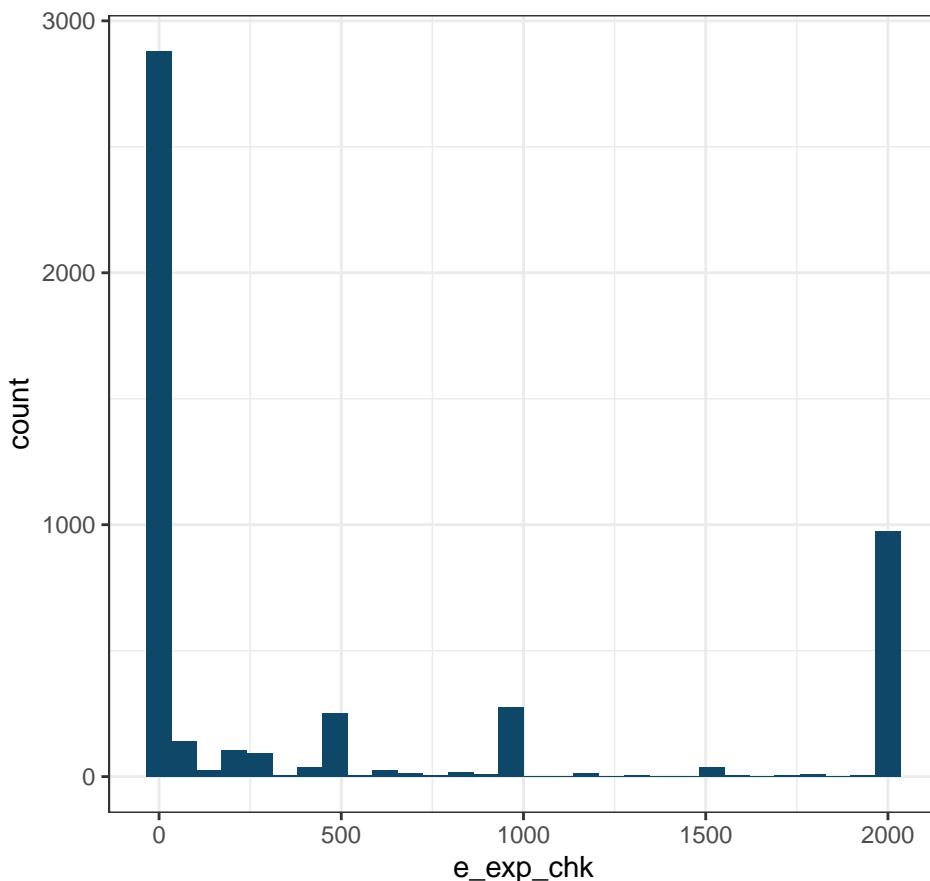
$N = 4949$

**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	548.3	80000.0	1392.3

Table 165: Summary statistics for e\_exp\_chk



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**e\_exp\_chk\_saved**

**Dataset:** Individual-level

**Variable type:** Numeric

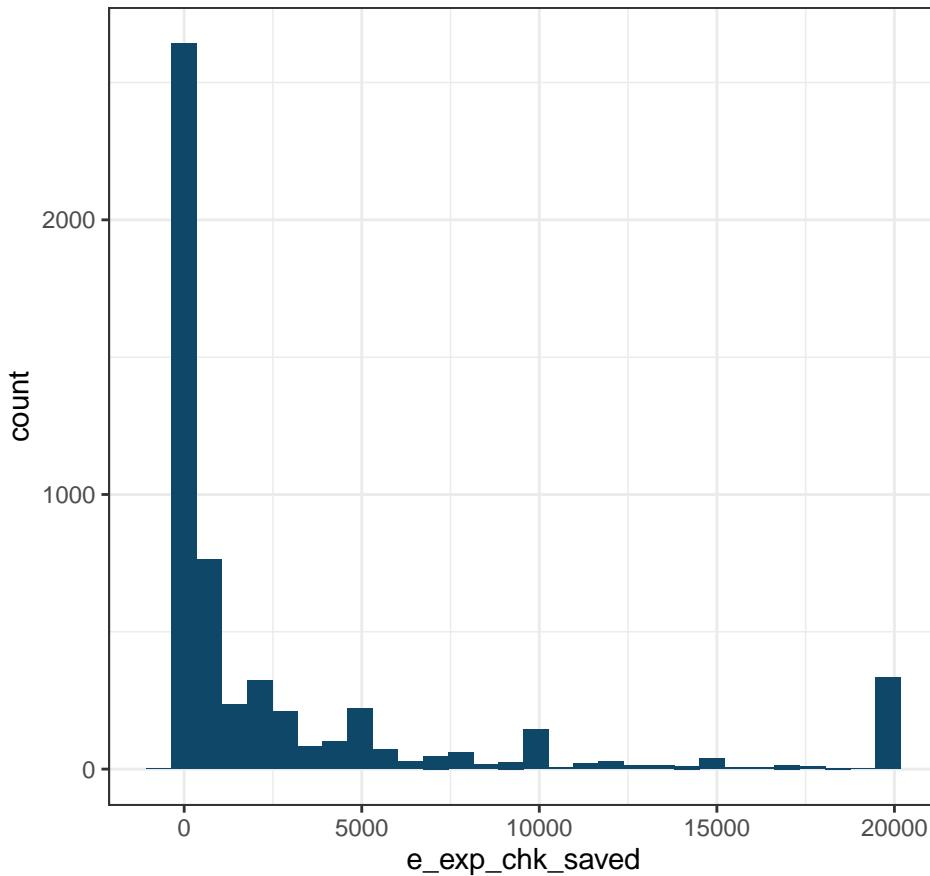
$N = 5480$

**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
	-525.0	500.0	8523.0	16690173.0	227174.7

Table 166: Summary statistics for **e\_exp\_chk\_saved**



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

### e\_exp\_cover

**Dataset:** Individual-level

**Variable type:** Numeric

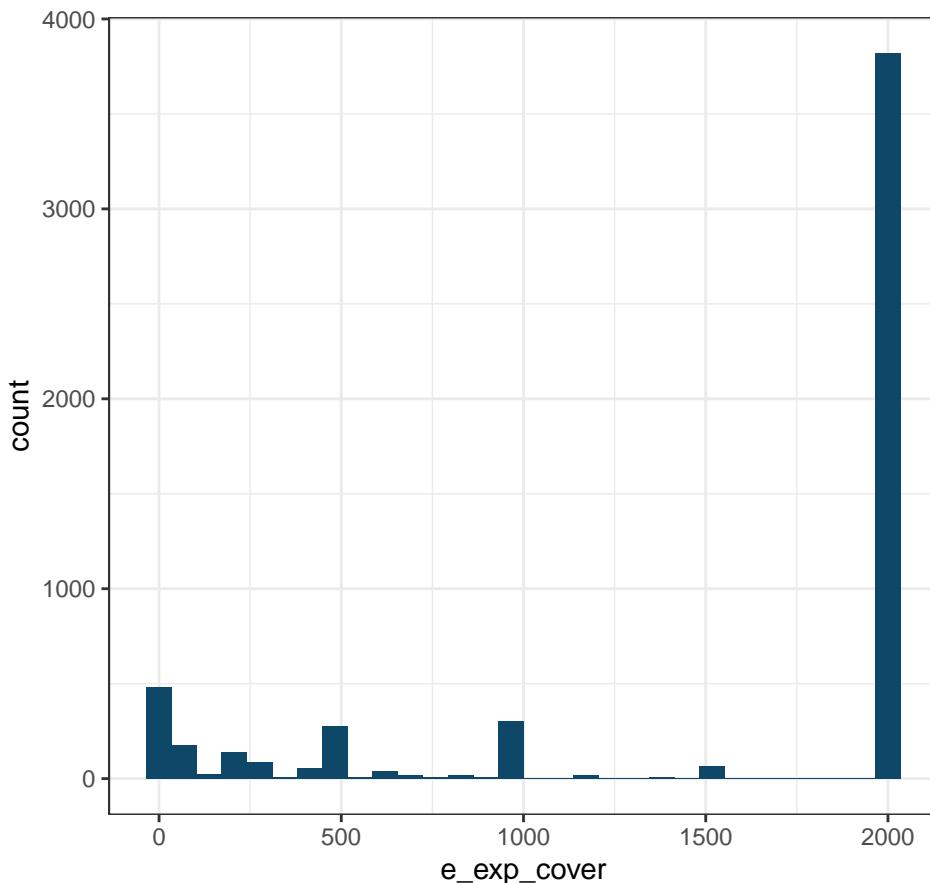
$N = 5572$

**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:** scf005

	min	med	mean	max	sd
	0.0	2000.0	1509.2	2000.0	766.7

Table 167: Summary statistics for e\_exp\_cover



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## e\_exp\_csh

**Dataset:** Individual-level

**Variable type:** Numeric

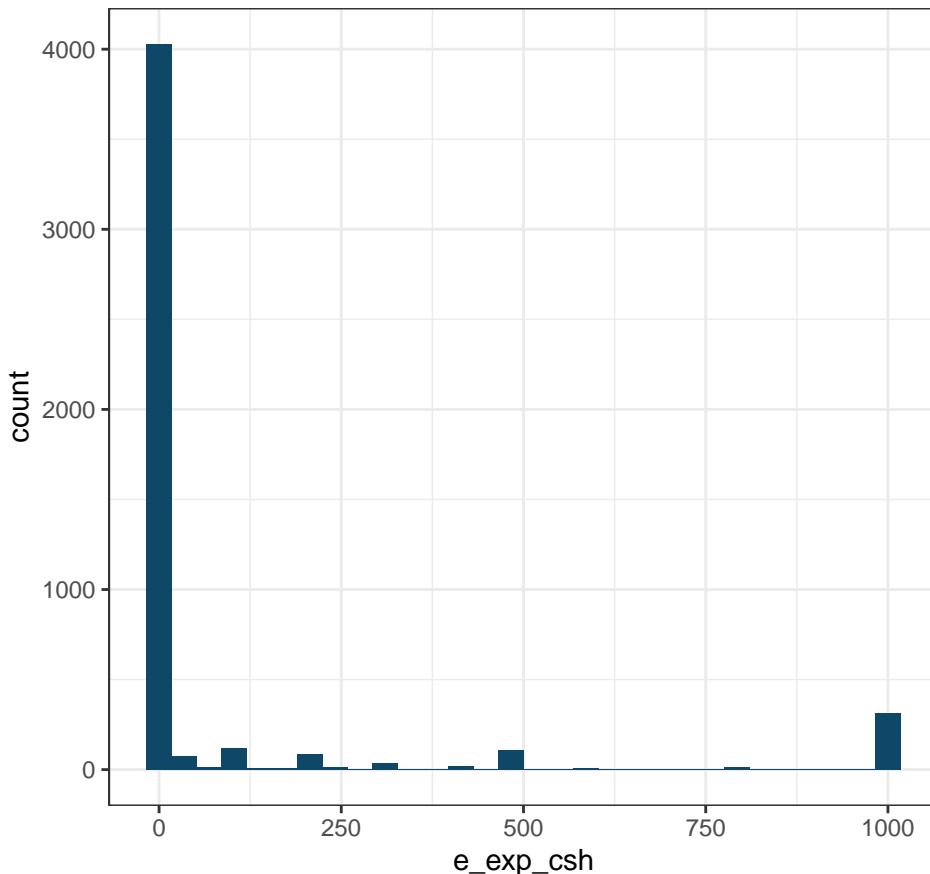
$N = 4874$

**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	146.3	25000.0	584.4

Table 168: Summary statistics for e\_exp\_csh



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## e\_exp\_csh\_saved

**Dataset:** Individual-level

**Variable type:** Numeric

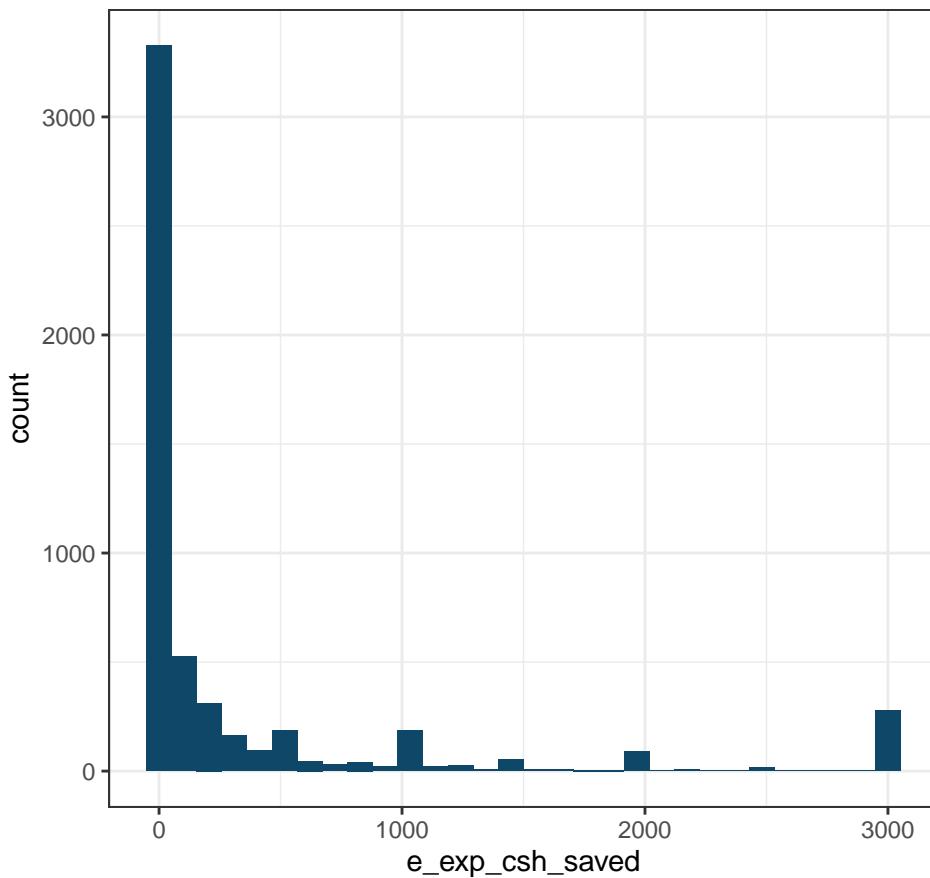
$N = 5480$

**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	0.0	936.3	1000000.0	14382.6

Table 169: Summary statistics for e\_exp\_csh\_saved



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**e\_exp\_fam**

**Dataset:** Individual-level

**Variable type:** Numeric

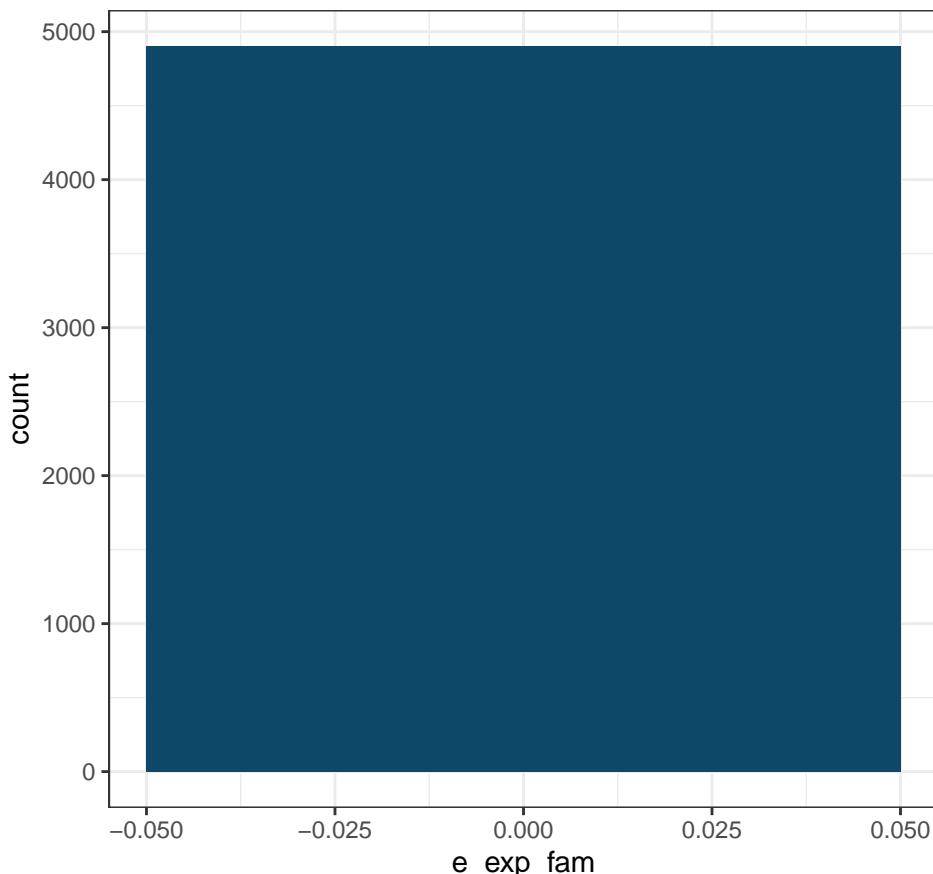
$N = 4901$

**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	2.9	1000.0	34.3

Table 170: Summary statistics for **e\_exp\_fam**



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**e\_exp\_heloc**

**Dataset:** Individual-level

**Variable type:** Numeric

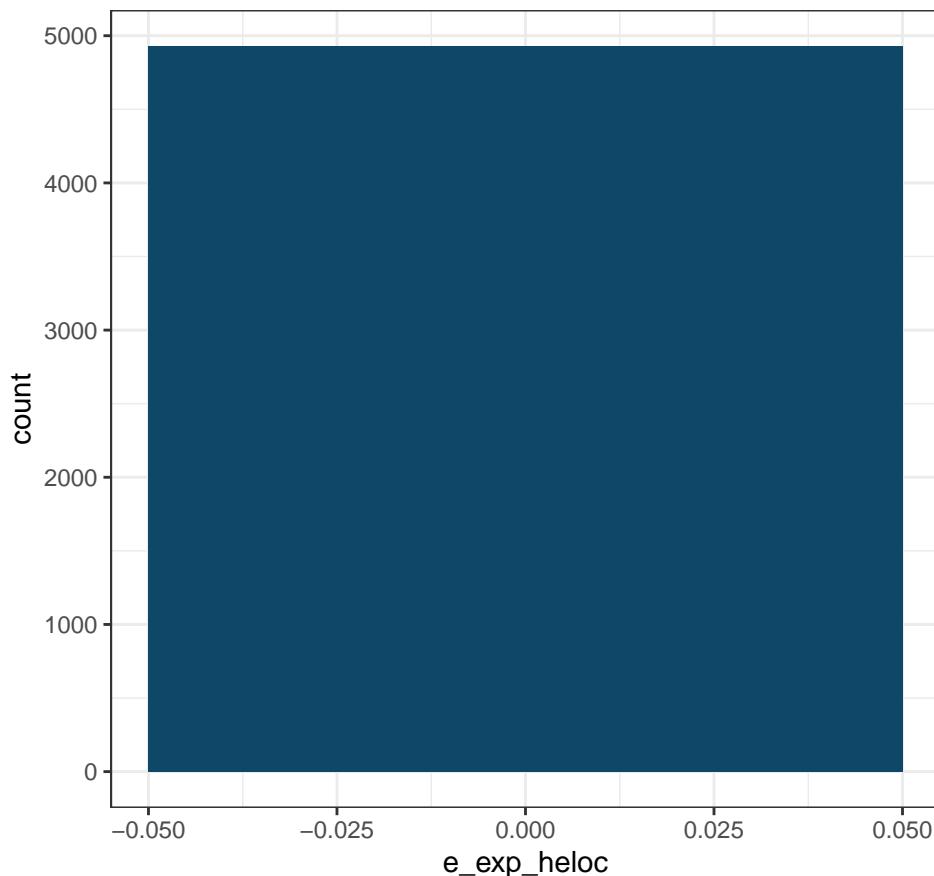
$N = 4928$

**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

min	med	mean	max	sd
0.0	0.0	5.5	2000.0	79.4

Table 171: Summary statistics for **e\_exp\_heloc**



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

e\_exp\_od

**Dataset:** Individual-level

**Variable type:** Numeric

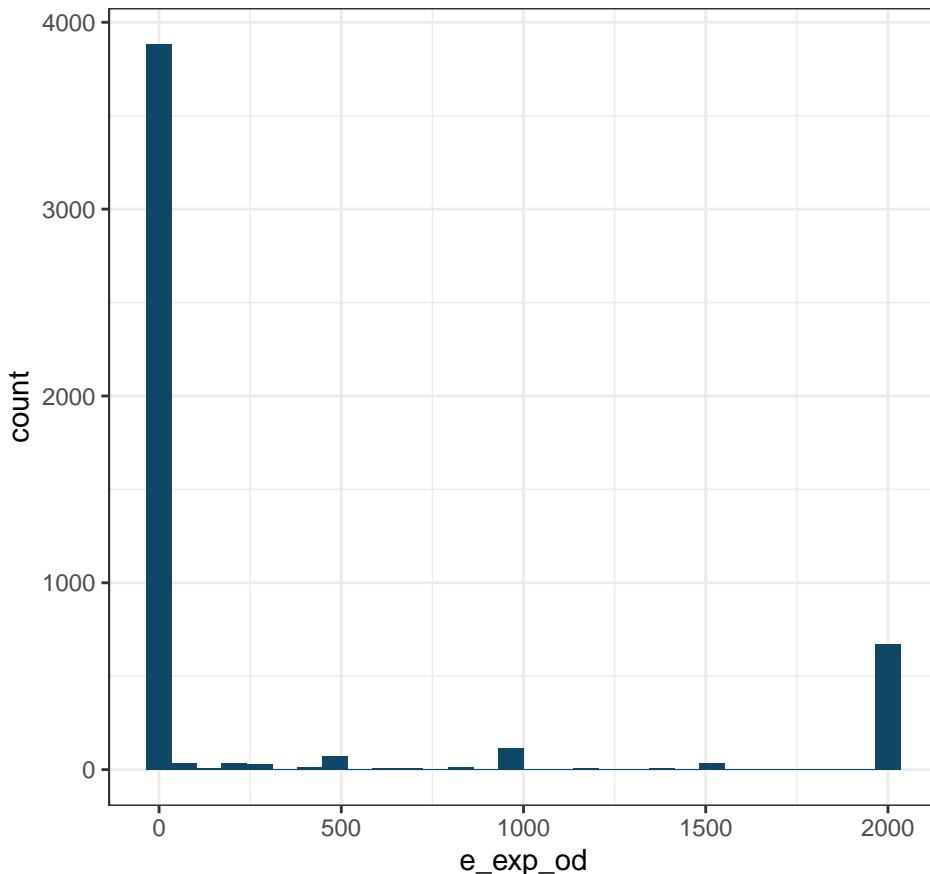
$N = 4966$

**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	339.1	15000.0	754.8

Table 172: Summary statistics for e\_exp\_od



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**e\_exp\_pawn**

**Dataset:** Individual-level

**Variable type:** Numeric

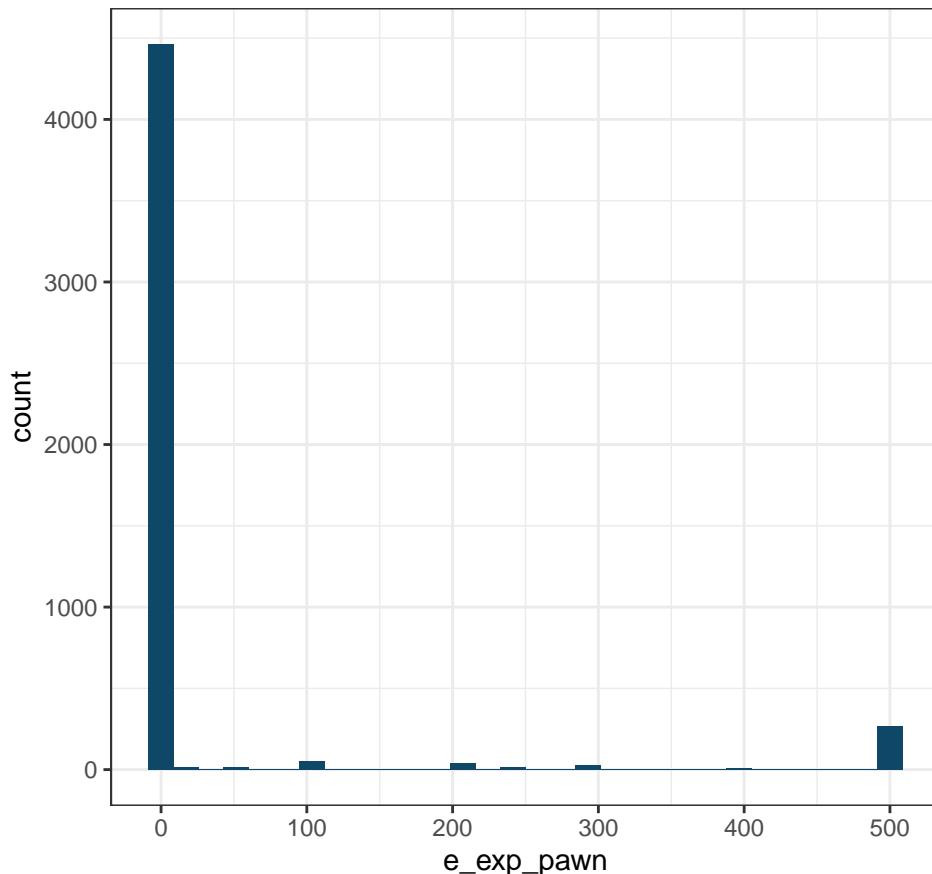
$N = 4931$

**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	75.9	10000.0	368.8

Table 173: Summary statistics for **e\_exp\_pawn**



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**e\_exp\_payday**

**Dataset:** Individual-level

**Variable type:** Numeric

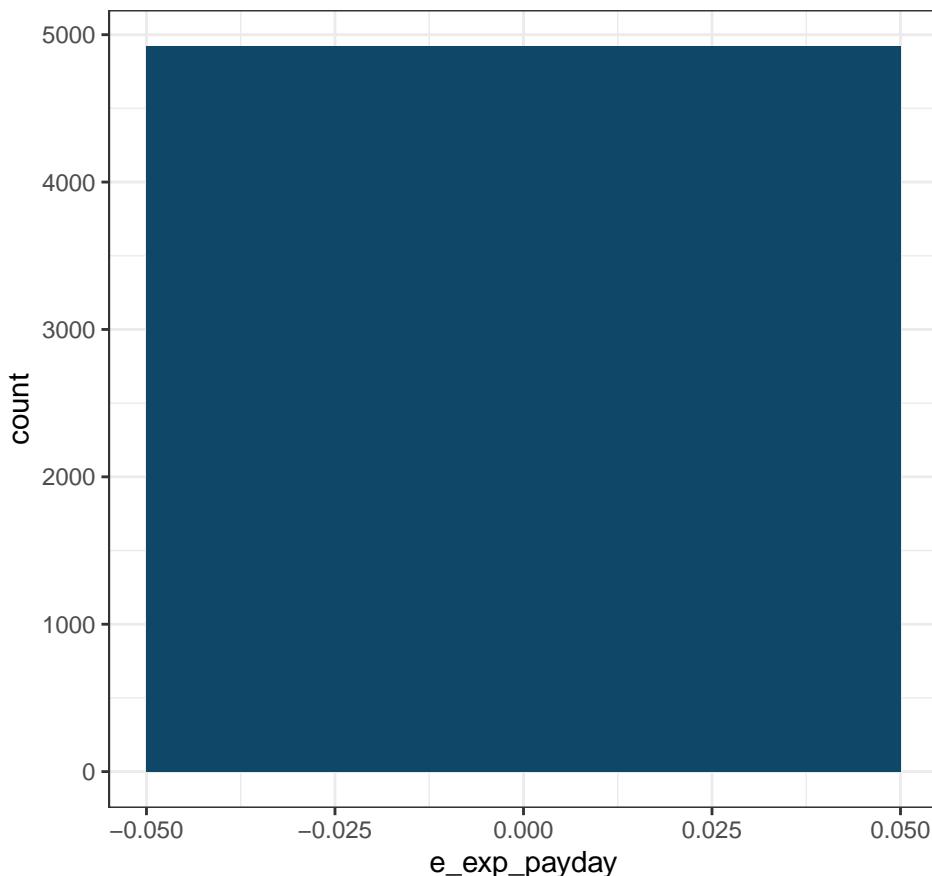
$N = 4921$

**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	4.6	10000.0	151.1

Table 174: Summary statistics for e\_exp\_payday



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**e\_exp\_prepaid**

**Dataset:** Individual-level

**Variable type:** Numeric

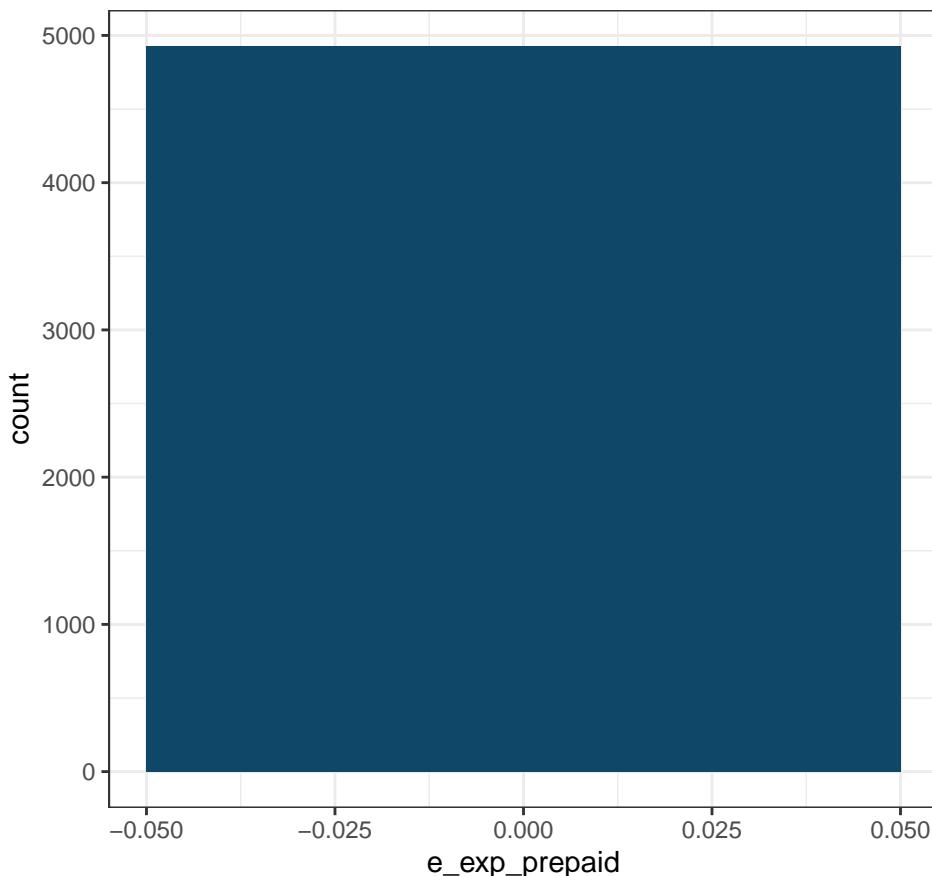
$N = 4926$

**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	7.6	3000.0	98.7

Table 175: Summary statistics for **e\_exp\_prepaid**



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

e\_exp\_prepaid\_saved

**Dataset:** Individual-level

**Variable type:** Numeric

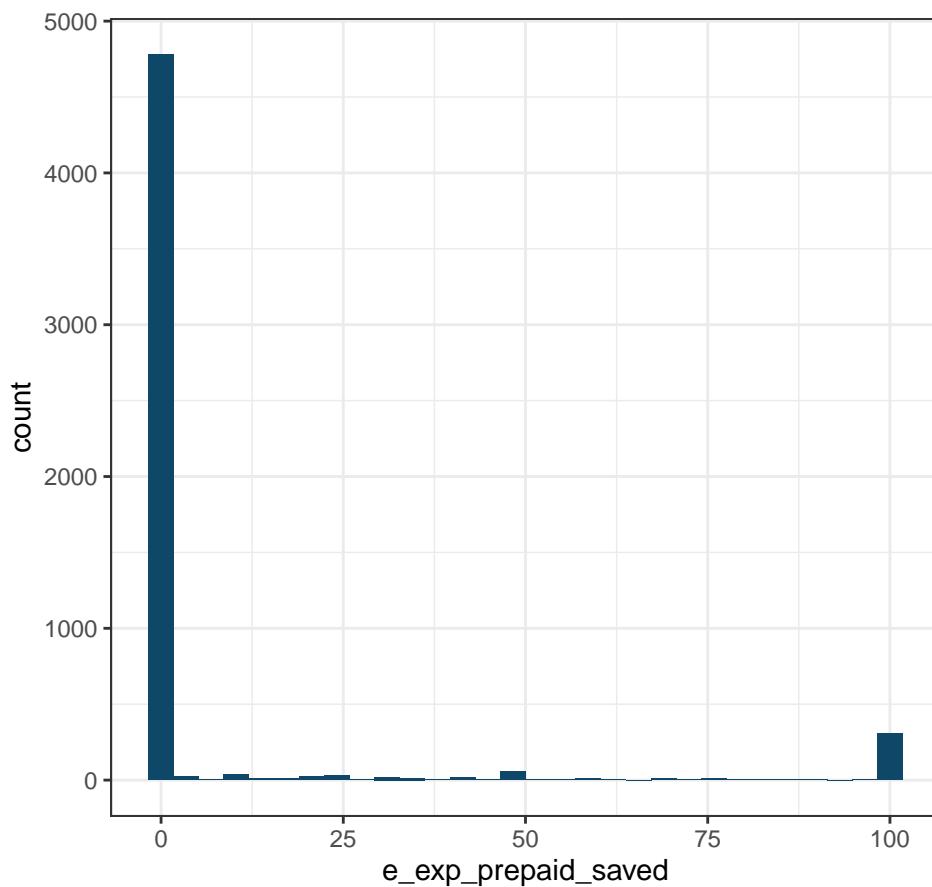
$N = 5409$

**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	42.6	30000.0	656.4

Table 176: Summary statistics for e\_exp\_prepaid\_saved



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**e\_exp\_sav**

**Dataset:** Individual-level

**Variable type:** Numeric

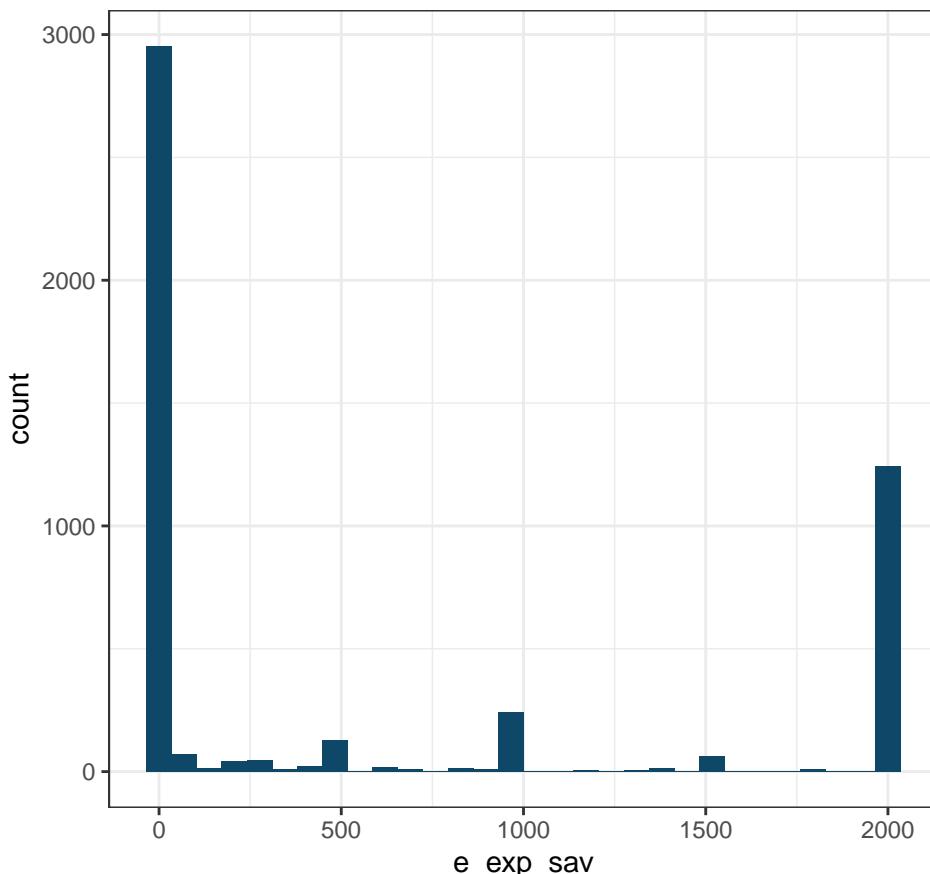
$N = 4959$

**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	652.5	41211.0	1325.8

Table 177: Summary statistics for e\_exp\_sav



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`e_exp_sav_saved`

**Dataset:** Individual-level

**Variable type:** Numeric

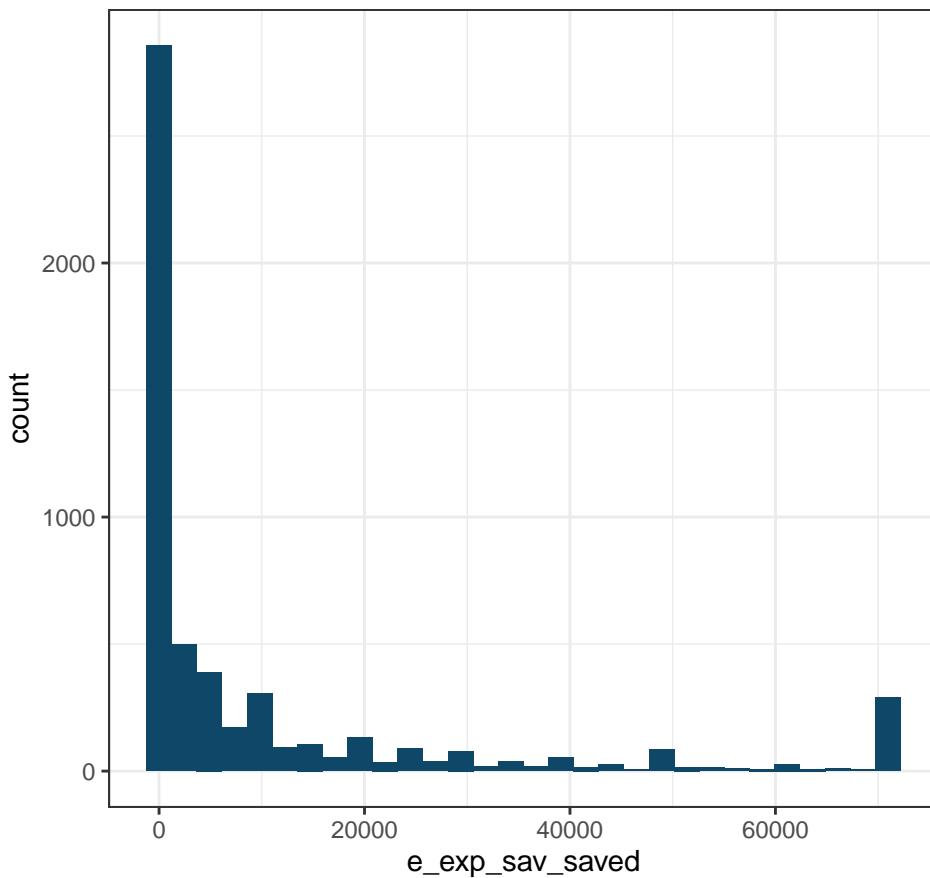
$N = 5490$

**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	38475.5	120000000.0	1620509.5

Table 178: Summary statistics for `e_exp_sav_saved`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**e\_exp\_tot\_saved**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

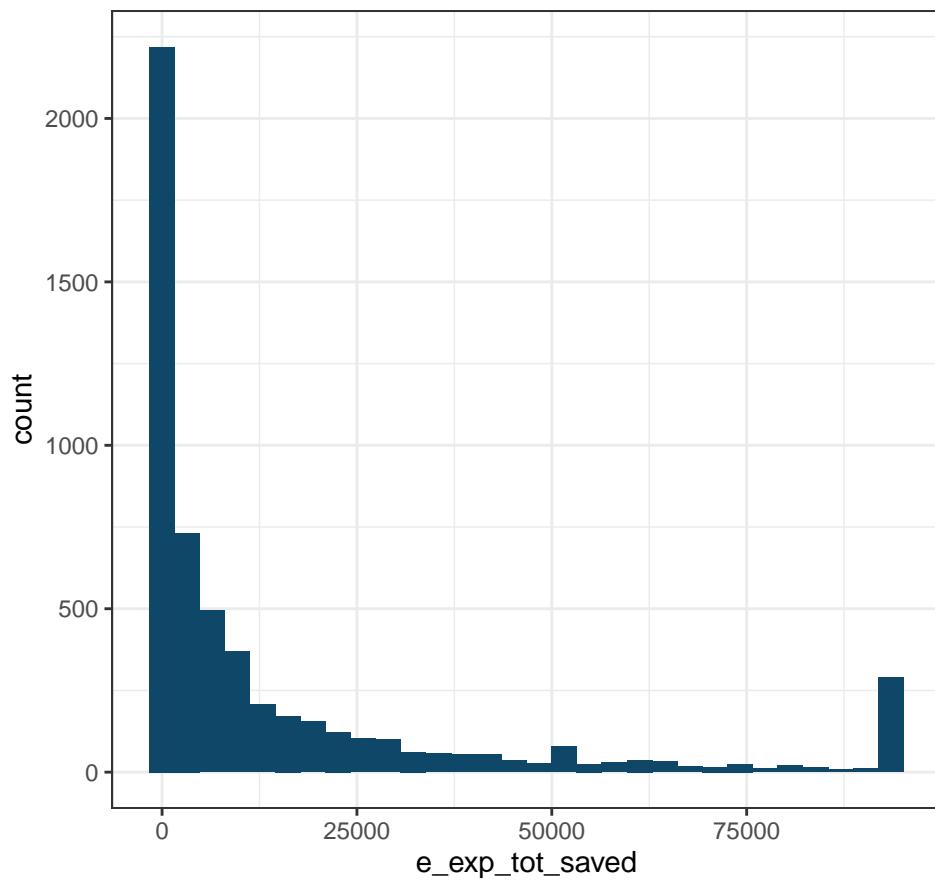
**Description:** As of today, how much money do you have saved for emergency expenses?  
Total

**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
-525.0	3850.0	47160.6	120729020.0	1632603.3

Table 179: Summary statistics for **e\_exp\_tot\_saved**



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`elect_adopt`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**Description:** Is the respondent an adopter of electronic payment methods such as Bank Account Number Payment or Online Banking Bill Pay?

**Survey question:** N/A

**Details:** Created variable

	Values	Number	Percent
0		1472	26.4
1		4110	73.6

Table 180: Frequency table for `elect_adopt`

**Value labels:**

0 - Not an adopter

1 - Adopter

`end_cash_bal`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 22332$

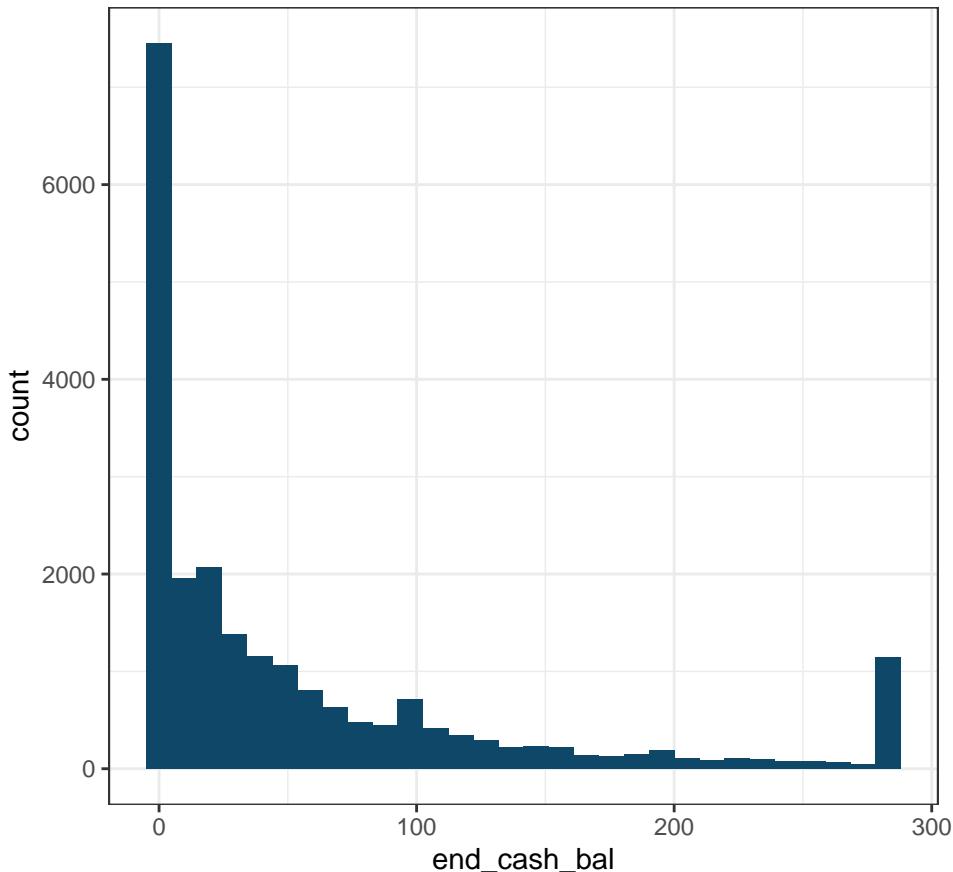
**Description:** The end-of-day balance of the cash carried by the respondent.

**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	22.0	72.2	10914.0	214.8

Table 181: Summary statistics for `end_cash_bal`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**end\_date**

**Dataset:** Individual-level

**Variable type:** Date

**N** = 5583

**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

$N = 13296$

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

**Survey question:** q103f

Values	Number	Percent
1	6001	45.1
2	7078	53.2
3	115	0.9
4	67	0.5
5	35	0.3

Table 182: 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

`fees_paid_atm`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5330$

**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	4333	81.3	
1	997	18.7	

Table 183: Frequency table for `fees_paid_atm`

**Value labels:**

0 - No

1 - Yes

`fees_paid_bounced`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5330$

**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	5281	99.1	
1	49	0.9	

Table 184: Frequency table for `fees_paid_bounced`

**Value labels:**

0 - No

1 - Yes

`fees_paid_excesstran`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5330$

**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		5287	99.2
1		43	0.8

Table 185: Frequency table for `fees_paid_excesstran`

**Value labels:**

0 - No

1 - Yes

**fees\_paid\_lowbal**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5330$

**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		5180	97.2
1		150	2.8

Table 186: Frequency table for fees\_paid\_lowbal

**Value labels:**

0 - No

1 - Yes

`fees_paid_none`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5330$

**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	1403	26.3	
1	3927	73.7	

Table 187: Frequency table for `fees_paid_none`

**Value labels:**

0 - No

1 - Yes

`fees_paid_overdraft`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5330$

**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	4824	90.5	
1	506	9.5	

Table 188: Frequency table for `fees_paid_overdraft`

**Value labels:**

0 - No

1 - Yes

`fees_paid_teller`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5330$

**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		5290	99.2
1		40	0.8

Table 189: Frequency table for `fees_paid_teller`

**Value labels:**

0 - No

1 - Yes

**fr001\_a****Dataset:** Individual-level**Variable type:** Numeric $N = 5581$ 

**Description:** In your household, how much responsibility do you have for these tasks?  
Paying monthly bills (rent or mortgage, utilities, cell phone, etc.)

**Survey question:** fr001\_a**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

	Values	Number	Percent
1	486	8.7	
2	596	10.7	
3	939	16.8	
4	550	9.9	
5	3010	53.9	

Table 190: Frequency table for **fr001\_a****Value labels:**

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

## fr001\_b

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5580$

**Description:** In your household, how much responsibility do you have for these tasks? Doing regular shopping for the household (groceries, household supplies, pharmacy, etc.)

**Survey question:** fr001\_b

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

	Values	Number	Percent
1	242	4.3	
2	686	12.3	
3	1206	21.6	
4	904	16.2	
5	2542	45.6	

Table 191: Frequency table for fr001\_b

### Value labels:

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

**fr001\_d****Dataset:** Individual-level**Variable type:** Numeric $N = 5581$ 

**Description:** In your household, how much responsibility do you have for these tasks? Making decisions about saving and investments (whether to save, how much to save, where to invest, how much to borrow)

**Survey question:** fr001\_d**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	415	7.4
2	437	7.8
3	1689	30.3
4	683	12.2
5	2357	42.2

Table 192: Frequency table for **fr001\_d****Value labels:**

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

## fr001\_e

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5581$

**Description:** In your household, how much responsibility do you have for these tasks? Making decisions about other household financial matters (where to bank, what payment methods to use, setting up online bill payments, filing taxes)

**Survey question:** fr001\_e

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

Values	Number	Percent
1	393	7.0
2	425	7.6
3	1631	29.2
4	688	12.3
5	2444	43.8

Table 193: Frequency table for fr001\_e

### Value labels:

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

**gender**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**Description:** Male or female.

**Survey question:** From UAS My Household Questionnaire.

	Values	Number	Percent
0		3393	60.8
1		2189	39.2

Table 194: Frequency table for **gender**

**Value labels:**

0 - Female

1 - Male

`had_chk_dep`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 15917$

**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	14288	89.8	
1	1629	10.2	

Table 195: Frequency table for `had_chk_dep`

**Value labels:**

0 - No

1 - Yes

`had_csh_dep`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16742$

**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		16499	98.5
1		243	1.5

Table 196: Frequency table for `had_csh_dep`

**Value labels:**

0 - No

1 - Yes

`have_cash_end`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

**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	1279	22.9
1	4304	77.1

Table 197: Frequency table for `have_cash_end`

**Value labels:**

0 - No

1 - Yes

`heard_crypto`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**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	2240	40.1
1	3342	59.9

Table 198: Frequency table for `heard_crypto`

**Value labels:**

0 - No

1 - Yes

**hh\_size**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

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

**Survey question:** From UAS My Household Questionnaire.

Values	Number	Percent
1	843	15.1
2	1844	33.0
3	937	16.8
4	872	15.6
5	493	8.8
6	285	5.1
7	145	2.6
8	63	1.1
9	35	0.6
10	26	0.5
11	13	0.2
12	13	0.2
13	4	0.1
14	5	0.1
15	1	0.0
16	2	0.0
17	1	0.0
21	1	0.0

Table 199: Frequency table for `hh_size`

**Value labels:**

This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the algorithm that wrote this data codebook. The algorithm was hand-written by a human—we promise!

## hhincome

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5572$

**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	224	4.0
2	60	1.1
3	58	1.0
4	144	2.6
5	89	1.6
6	144	2.6
7	229	4.1
8	198	3.6
9	208	3.7
10	222	4.0
11	379	6.8
12	393	7.1
13	590	10.6
14	710	12.7
15	949	17.0
16	975	17.5

Table 200: 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

$N = 5582$

**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	2	0.0
2	2	0.0
3	5	0.1
4	14	0.3
5	26	0.5
6	43	0.8
7	54	1.0
8	64	1.1
9	878	15.7
10	1132	20.3
11	374	6.7
12	356	6.4
13	1496	26.8
14	840	15.0
15	142	2.5
16	154	2.8

Table 201: 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

$N = 5583$

**Description:** Whether respondent identifies has Hispanic/Latino

**Survey question:** From UAS My Household Questionnaire.

	Values	Number	Percent
0		5035	90.2
1		548	9.8

Table 202: Frequency table for **hispaniclatino**

**Value labels:**

0 - No

1 - Yes

`hispaniclatino_group`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 555$

**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	334	60.2
2	68	12.3
3	10	1.8
4	79	14.2
5	64	11.5

Table 203: 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

$N = 5581$

**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		1939	34.7
1		3642	65.3

Table 204: Frequency table for **homeowner**

**Value labels:**

0 - No

1 - Yes

## hourswork

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3972$

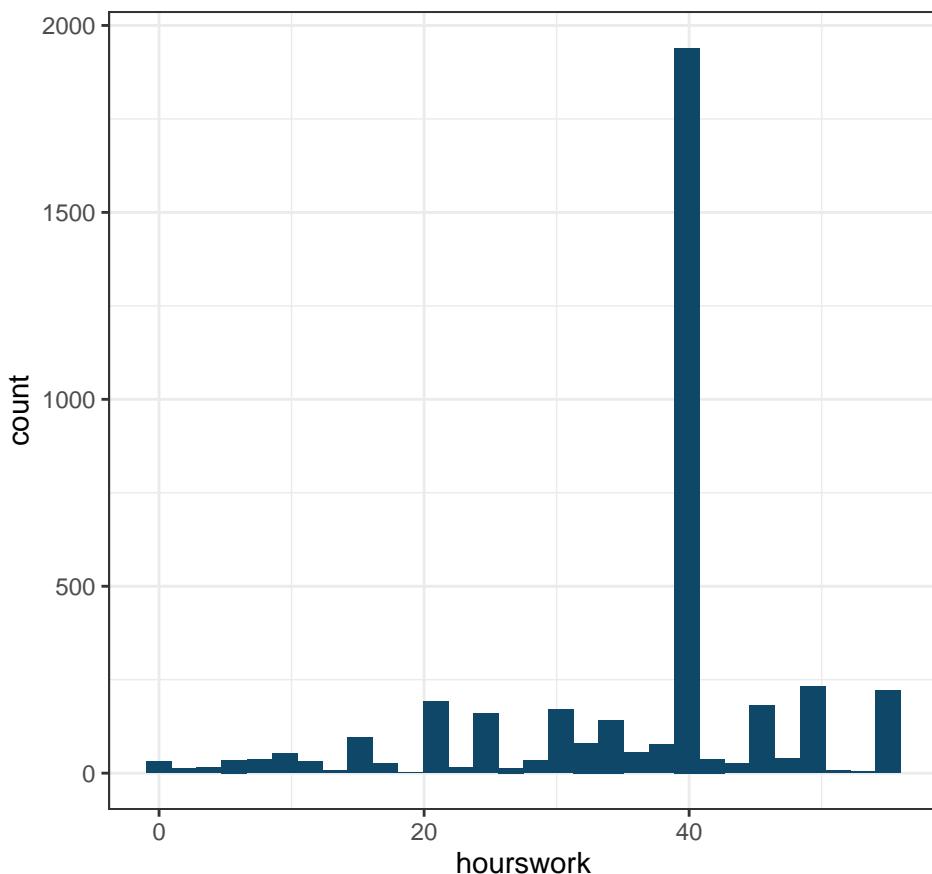
**Description:** How many hours per week do you work?

**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	36.9	105.0	12.2

Table 205: Summary statistics for hourswork



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**in\_person**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 28789$

**Description:** Whether the transaction occurred in person.

**Survey question:** Drop-down box in several modules.

Values	Number	Percent
-1	1	0.0
0	10897	37.9
1	17891	62.1

Table 206: Frequency table for `in_person`

**Value labels:**

0 - No

1 - Yes

inc\_amnt\_childsupport

## Dataset: Day-level

Variable type: Numeric

$$N = 32$$

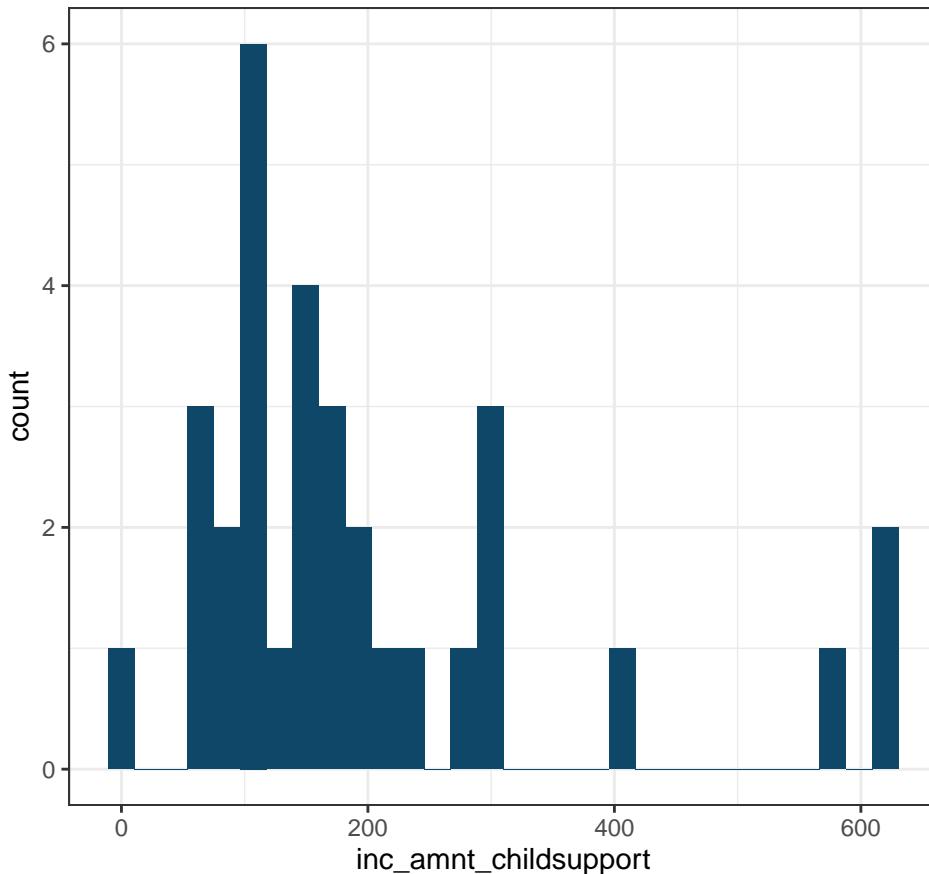
**Description:** Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Child support

### Survey question: q144\_i

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

min	med	mean	max	sd
0.0	153.0	209.9	803.0	179.0

Table 207: Summary statistics for inc\_amnt\_childsupport



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`inc_amnt_employment`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 1156$

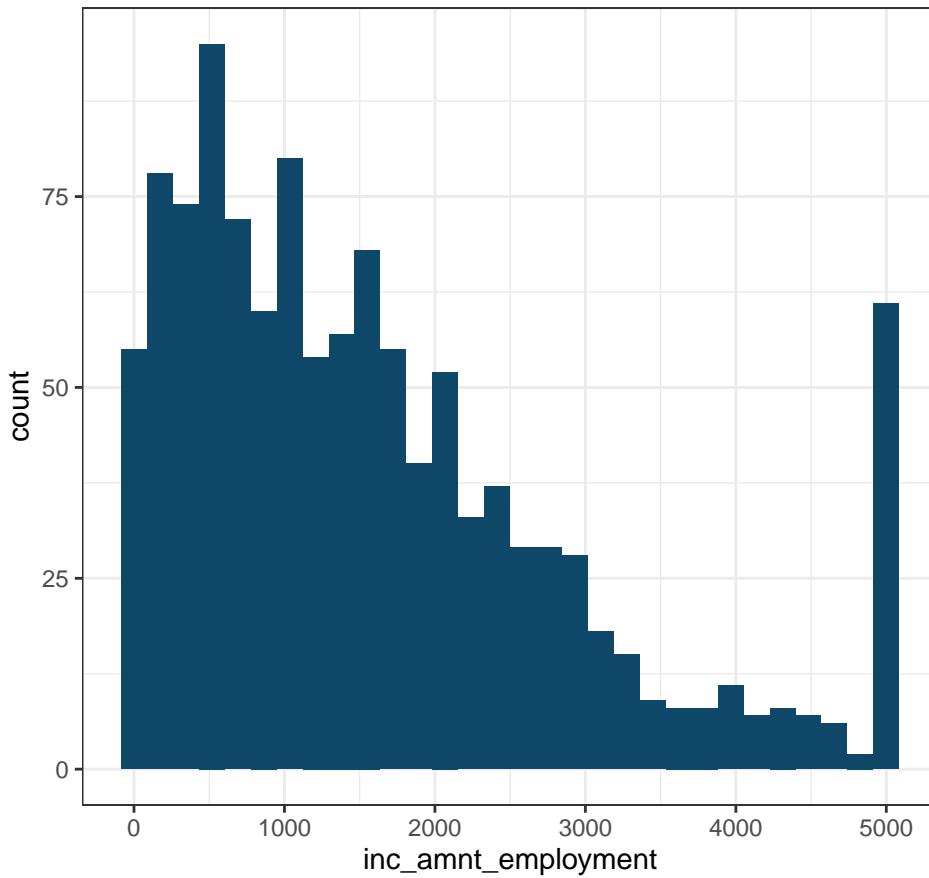
**Description:** Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Employment (wages, salary, bonus)

**Survey question:** q144\_a

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

min	med	mean	max	sd
0.0	1312.5	2143.1	350000.0	10764.6

Table 208: Summary statistics for `inc_amnt_employment`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## inc\_amnt\_empre tire

**Dataset:** Day-level

**Variable type:** Numeric

$N = 135$

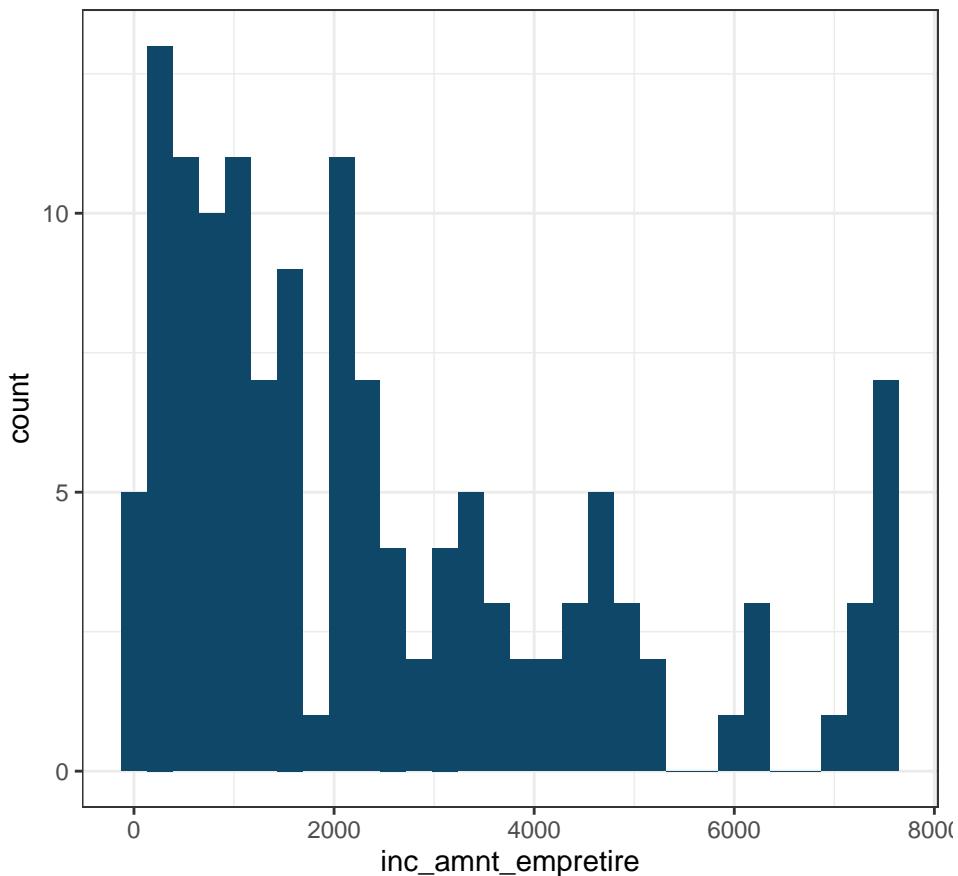
**Description:** Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Employer-paid retirement

**Survey question:** q144\_b

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

min	med	mean	max	sd
0.0	1973.6	3210.9	67171.1	6528.0

Table 209: Summary statistics for inc\_amnt\_empre tire



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`inc_amnt_govtasst`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 199$

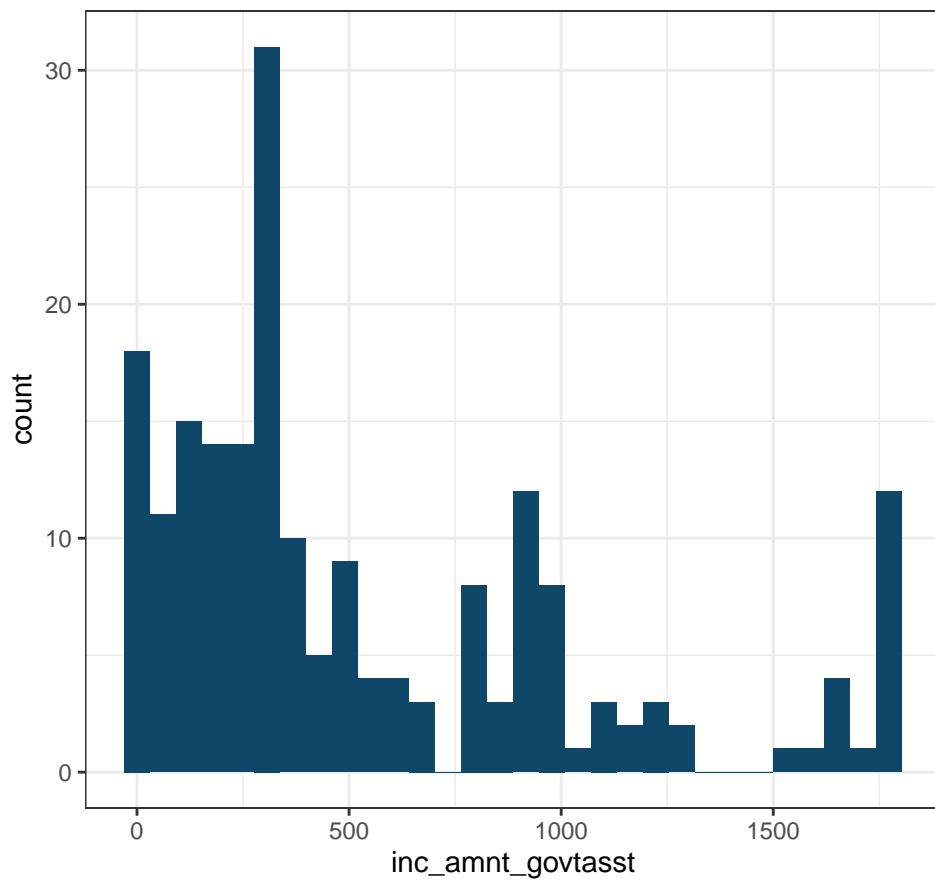
**Description:** Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Government assistance (disability, unemployment, SNAP, TANF, WIC)

**Survey question:** q144\_g

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

min	med	mean	max	sd
0.0	314.0	598.9	3946.2	704.7

Table 210: Summary statistics for `inc_amnt_govtasst`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## inc\_amnt\_interest

**Dataset:** Day-level

**Variable type:** Numeric

$N = 153$

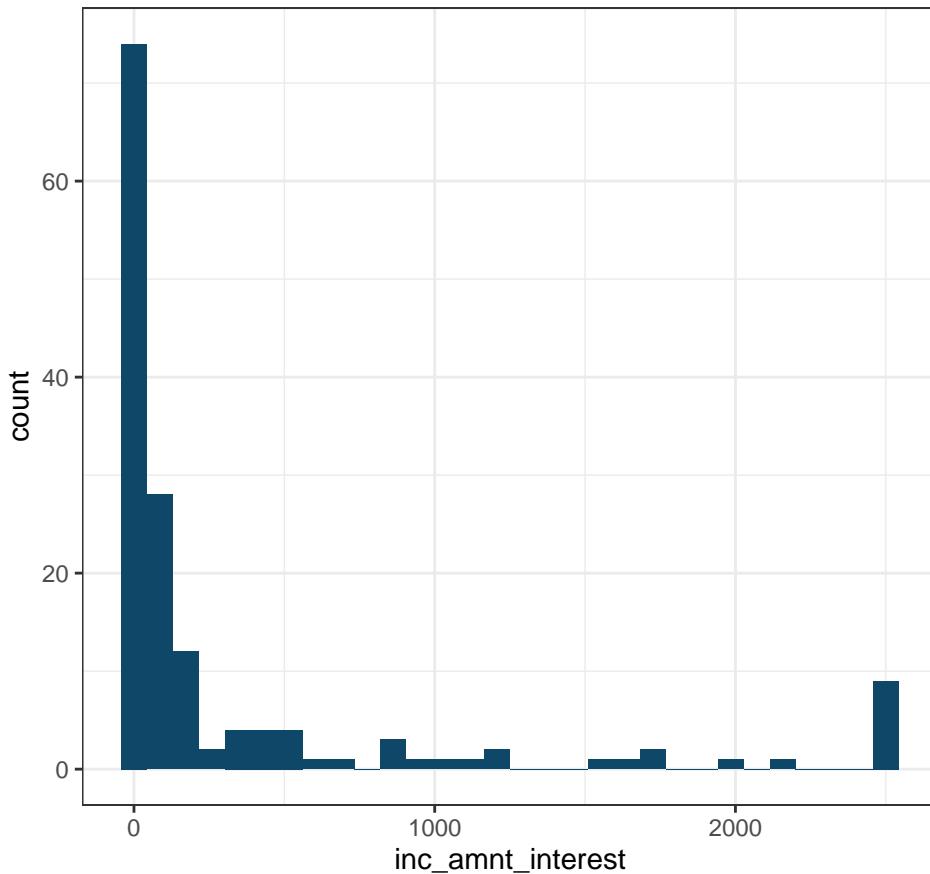
**Description:** Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Interest and dividends

**Survey question:** q144\_e

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

min	med	mean	max	sd
0.0	53.0	621.9	30000.0	2635.0

Table 211: Summary statistics for inc\_amnt\_interest



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## inc\_amnt\_otherretire

**Dataset:** Day-level

**Variable type:** Numeric

$N = 49$

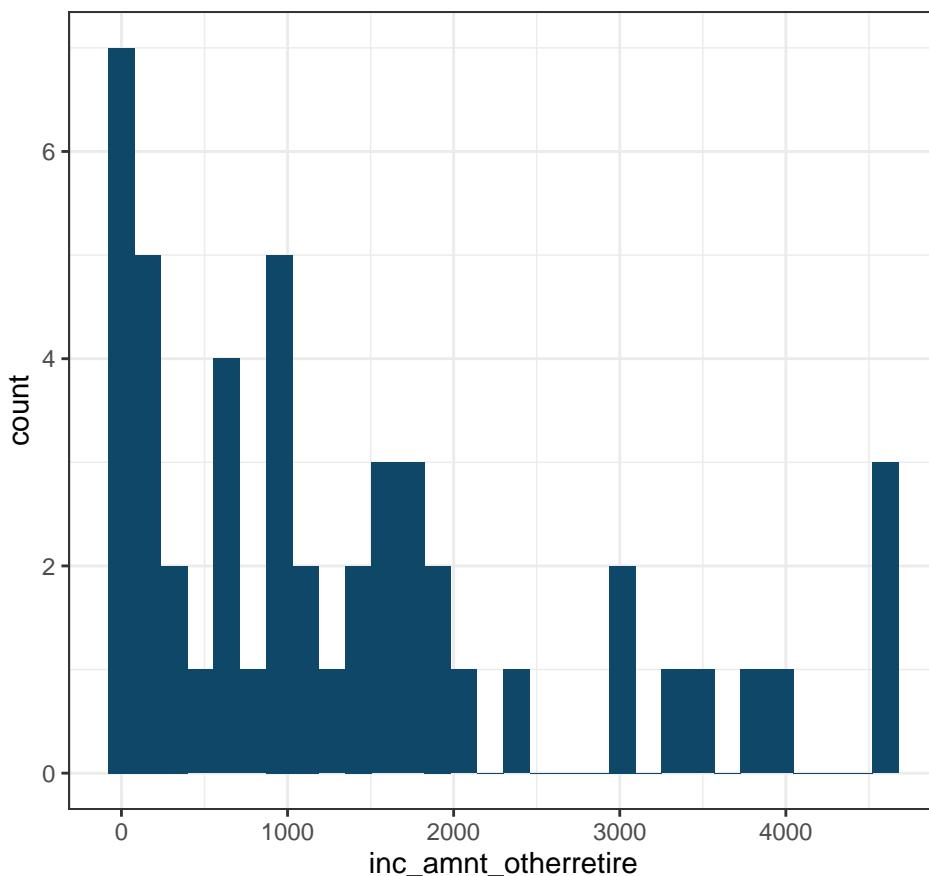
**Description:** Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? IRA, Roth IRA, 401(k), or other retirement

**Survey question:** q144\_j

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

	min	med	mean	max	sd
	0.0	1000.0	1585.4	11243.1	1993.7

Table 212: Summary statistics for inc\_amnt\_otherretire



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## inc\_amnt\_rental

**Dataset:** Day-level

**Variable type:** Numeric

$N = 60$

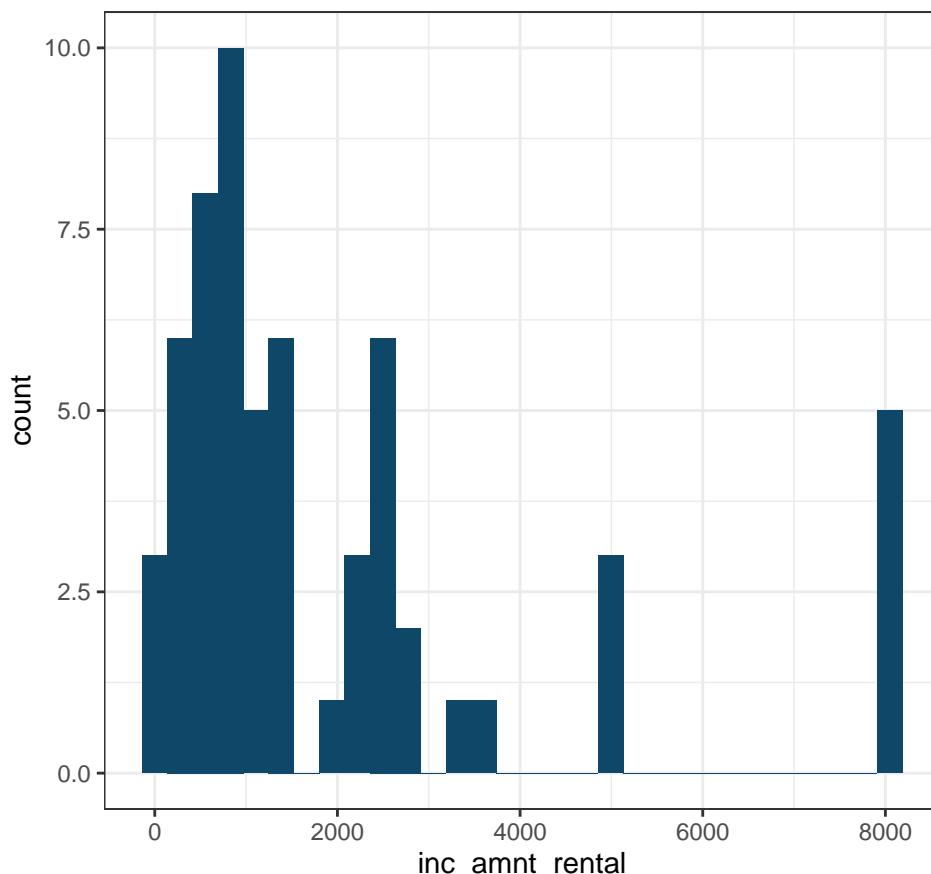
**Description:** Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Rental income

**Survey question:** q144\_f

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

min	med	mean	max	sd
0.0	1037.5	2935.4	60000.0	7845.2

Table 213: Summary statistics for inc\_amnt\_rental



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`inc_amnt_selfemployment`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 301$

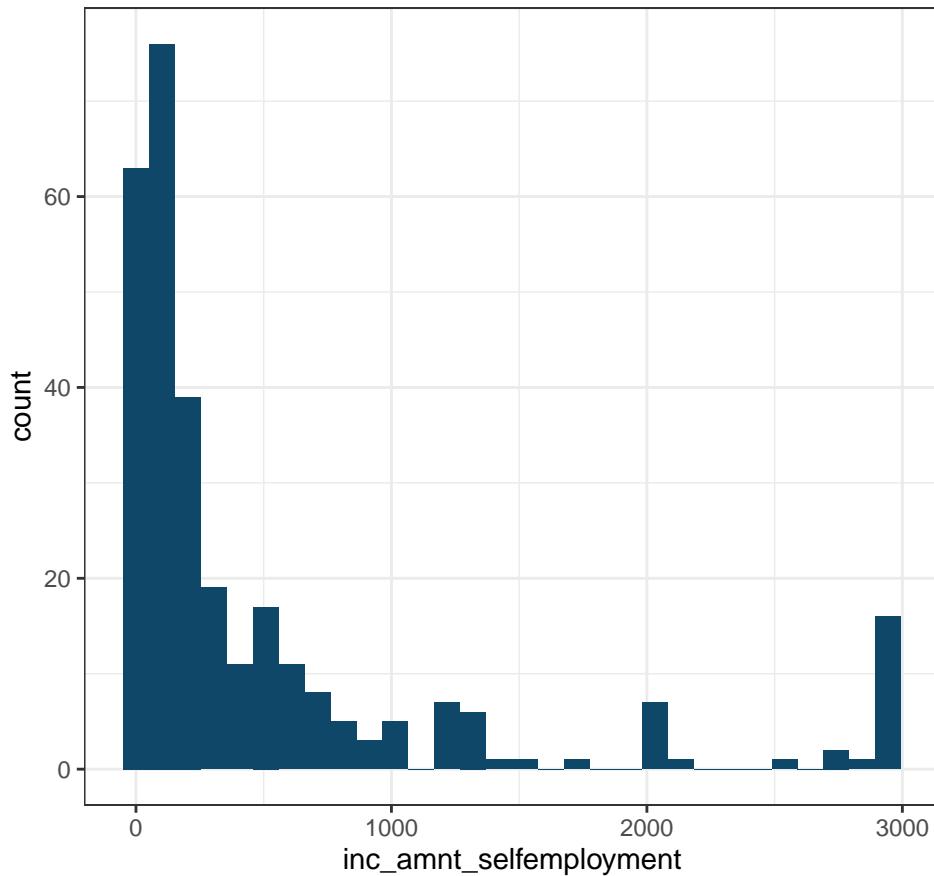
**Description:** Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Self-employment income

**Survey question:** q144\_c

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

min	med	mean	max	sd
0.0	195.0	719.8	20000.0	1800.2

Table 214: Summary statistics for `inc_amnt_selfemployment`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`inc_amnt_socsec`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 342$

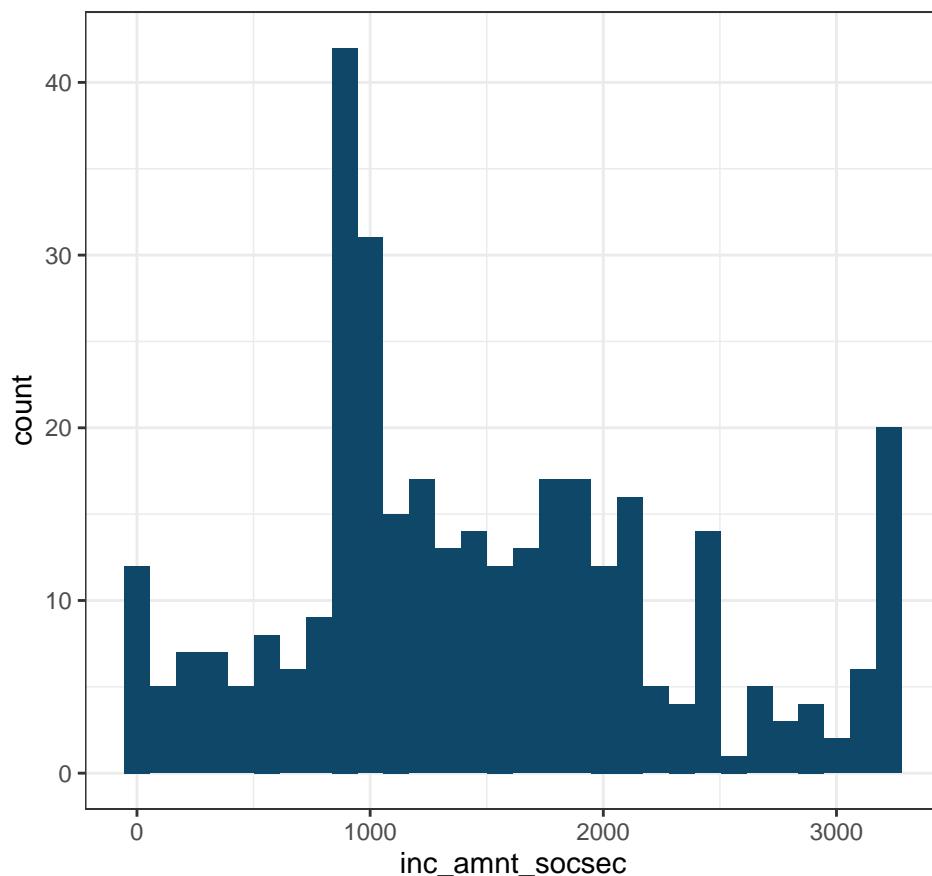
**Description:** Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Social Security

**Survey question:** q144\_d

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

min	med	mean	max	sd
0.0	1318.5	2232.5	170500.0	10007.4

Table 215: Summary statistics for `inc_amnt_socsec`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`inc_doyouget_alimony`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5576$

**Description:** Question text: Do you receive any of the following types of income? Alimony

**Survey question:** q140\_h

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

	Values	Number	Percent
0		5568	99.9
1		8	0.1

Table 216: Frequency table for `inc_doyouget_alimony`

**Value labels:**

0 - No

1 - Yes

`inc_doyouget_childsupport`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5577$

**Description:** Question text: Do you receive any of the following types of income? Child support

**Survey question:** q140\_i

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

	Values	Number	Percent
0	5436	97.5	
1	141	2.5	

Table 217: Frequency table for `inc_doyouget_childsupport`

**Value labels:**

0 - No

1 - Yes

`inc_doyouget_employment`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5573$

**Description:** Question text: Do you receive any of the following types of income? Employment (wages, salary, bonus)

**Survey question:** q140\_a

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

	Values	Number	Percent
0	2519	45.2	
1	3054	54.8	

Table 218: Frequency table for `inc_doyouget_employment`

**Value labels:**

0 - No

1 - Yes

`inc_doyouget_empretire`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5570$

**Description:** Question text: Do you receive any of the following types of income? Employer-paid retirement

**Survey question:** q140\_b

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

	Values	Number	Percent
0	4810	86.4	
1	760	13.6	

Table 219: Frequency table for `inc_doyouget_empretire`

**Value labels:**

0 - No

1 - Yes

`inc_doyouget_govtasst`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5576$

**Description:** Question text: Do you receive any of the following types of income? Government assistance (disability, unemployment, SNAP, TANF, WIC)

**Survey question:** q140\_g

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

	Values	Number	Percent
0	4950	88.8	
1	626	11.2	

Table 220: Frequency table for `inc_doyouget_govtasst`

**Value labels:**

0 - No

1 - Yes

`inc_doyouget_interest`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5575$

**Description:** Question text: Do you receive any of the following types of income? Interest and dividends

**Survey question:** q140\_e

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

	Values	Number	Percent
0	4198	75.3	
1	1377	24.7	

Table 221: Frequency table for `inc_doyouget_interest`

**Value labels:**

0 - No

1 - Yes

`inc_doyouget_otherretire`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5567$

**Description:** Question text: Do you receive any of the following types of income? IRA, Roth IRA, 401(k), or other retirement

**Survey question:** q140\_j

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

	Values	Number	Percent
0	4934	88.6	
1	633	11.4	

Table 222: Frequency table for `inc_doyouget_otherretire`

**Value labels:**

0 - No

1 - Yes

`inc_doyouget_rental`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5577$

**Description:** Question text: Do you receive any of the following types of income? Rental income

**Survey question:** q140\_f

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

	Values	Number	Percent
0		5263	94.4
1		314	5.6

Table 223: Frequency table for `inc_doyouget_rental`

**Value labels:**

0 - No

1 - Yes

`inc_doyouget_selfemployment`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5563$

**Description:** Question text: Do you receive any of the following types of income? Self-employment income

**Survey question:** q140\_c

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

	Values	Number	Percent
0	4876	87.7	
1	687	12.3	

Table 224: Frequency table for `inc_doyouget_selfemployment`

**Value labels:**

0 - No

1 - Yes

`inc_doyouget_socsec`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5577$

**Description:** Question text: Do you receive any of the following types of income? Social Security

**Survey question:** q140\_d

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

	Values	Number	Percent
0	3932	70.5	
1	1645	29.5	

Table 225: Frequency table for `inc_doyouget_socsec`

**Value labels:**

0 - No

1 - Yes

`inc_howoften_alimony`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 8$

**Description:** Question text: Please tell us how often you receive income. Alimony

**Survey question:** `q141_h_freq`

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

Values	Number	Percent
2	1	12.5
3	2	25.0
4	4	50.0
9	1	12.5

Table 226: Frequency table for `inc_howoften_alimony`

**Value labels:**

- 1 - Weekly
- 2 - Every two weeks
- 3 - Twice per month
- 4 - Monthly
- 5 - Quarterly
- 6 - Yearly
- 7 - Other, on a one-time basis
- 8 - Other, on a regular basis
- 9 - Other, on an irregular basis

**inc\_howoften\_childsupport****Dataset:** Individual-level**Variable type:** Numeric $N = 141$ **Description:** Question text: Please tell us how often you receive income. Child support**Survey question:** q141\_i\_freq**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	25	17.7
2	20	14.2
3	28	19.9
4	50	35.5
6	1	0.7
9	17	12.1

Table 227: Frequency table for `inc_howoften_childsupport`**Value labels:**

- 1 - Weekly
- 2 - Every two weeks
- 3 - Twice per month
- 4 - Monthly
- 5 - Quarterly
- 6 - Yearly
- 7 - Other, on a one-time basis
- 8 - Other, on a regular basis
- 9 - Other, on an irregular basis

`inc_howoften_employment`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3054$

**Description:** Question text: Please tell us how often you receive income. Employment (wages, salary, bonus)

**Survey question:** `q141_a_freq`

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

	Values	Number	Percent
1	461	15.1	
2	1697	55.6	
3	527	17.3	
4	305	10.0	
5	10	0.3	
7	4	0.1	
8	11	0.4	
9	39	1.3	

Table 228: Frequency table for `inc_howoften_employment`

**Value labels:**

- 1 - Weekly
- 2 - Every two weeks
- 3 - Twice per month
- 4 - Monthly
- 5 - Quarterly
- 6 - Yearly
- 7 - Other, on a one-time basis
- 8 - Other, on a regular basis
- 9 - Other, on an irregular basis

`inc_howoften_empretire`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 757$

**Description:** Question text: Please tell us how often you receive income. Employer-paid retirement

**Survey question:** `q141_b_freq`

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

	Values	Number	Percent
1		3	0.4
2		11	1.5
3		18	2.4
4		703	92.9
5		4	0.5
6		7	0.9
7		6	0.8
8		1	0.1
9		4	0.5

Table 229: Frequency table for `inc_howoften_empretire`

**Value labels:**

- 1 - Weekly
- 2 - Every two weeks
- 3 - Twice per month
- 4 - Monthly
- 5 - Quarterly
- 6 - Yearly
- 7 - Other, on a one-time basis
- 8 - Other, on a regular basis
- 9 - Other, on an irregular basis

`inc_howoften_govtasst`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 625$

**Description:** Question text: Please tell us how often you receive income. Government assistance (disability, unemployment, SNAP, TANF, WIC)

**Survey question:** `q141_g_freq`

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

	Values	Number	Percent
1		11	1.8
2		11	1.8
3		6	1.0
4		591	94.6
6		1	0.2
7		1	0.2
9		4	0.6

Table 230: Frequency table for `inc_howoften_govtasst`

**Value labels:**

- 1 - Weekly
- 2 - Every two weeks
- 3 - Twice per month
- 4 - Monthly
- 5 - Quarterly
- 6 - Yearly
- 7 - Other, on a one-time basis
- 8 - Other, on a regular basis
- 9 - Other, on an irregular basis

`inc_howoften_interest`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 1375$

**Description:** Question text: Please tell us how often you receive income. Interest and dividends

**Survey question:** `q141_e_freq`

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

	Values	Number	Percent
1		11	0.8
2		4	0.3
3		5	0.4
4		793	57.7
5		309	22.5
6		74	5.4
7		9	0.7
8		49	3.6
9		121	8.8

Table 231: Frequency table for `inc_howoften_interest`

**Value labels:**

- 1 - Weekly
- 2 - Every two weeks
- 3 - Twice per month
- 4 - Monthly
- 5 - Quarterly
- 6 - Yearly
- 7 - Other, on a one-time basis
- 8 - Other, on a regular basis
- 9 - Other, on an irregular basis

**inc\_howoften\_otherretire****Dataset:** Individual-level**Variable type:** Numeric $N = 631$ **Description:** Question text: Please tell us how often you receive income. IRA, Roth IRA, 401(k), or other retirement**Survey question:** q141\_j\_freq**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

	Values	Number	Percent
1		7	1.1
2		33	5.2
3		14	2.2
4		261	41.4
5		45	7.1
6		140	22.2
7		31	4.9
8		11	1.7
9		89	14.1

Table 232: Frequency table for `inc_howoften_otherretire`**Value labels:**

- 1 - Weekly
- 2 - Every two weeks
- 3 - Twice per month
- 4 - Monthly
- 5 - Quarterly
- 6 - Yearly
- 7 - Other, on a one-time basis
- 8 - Other, on a regular basis
- 9 - Other, on an irregular basis

`inc_howoften_rental`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 313$

**Description:** Question text: Please tell us how often you receive income. Rental income

**Survey question:** `q141_f_freq`

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

Values	Number	Percent
1	2	0.6
2	3	1.0
3	5	1.6
4	265	84.7
5	3	1.0
6	18	5.8
7	3	1.0
8	7	2.2
9	7	2.2

Table 233: Frequency table for `inc_howoften_rental`

**Value labels:**

- 1 - Weekly
- 2 - Every two weeks
- 3 - Twice per month
- 4 - Monthly
- 5 - Quarterly
- 6 - Yearly
- 7 - Other, on a one-time basis
- 8 - Other, on a regular basis
- 9 - Other, on an irregular basis

`inc_howoften_selfemployment`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 687$

**Description:** Question text: Please tell us how often you receive income. Self-employment income

**Survey question:** `q141_c_freq`

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

	Values	Number	Percent
1	113	16.4	
2	46	6.7	
3	27	3.9	
4	162	23.6	
5	22	3.2	
6	7	1.0	
7	33	4.8	
8	29	4.2	
9	248	36.1	

Table 234: Frequency table for `inc_howoften_selfemployment`

**Value labels:**

- 1 - Weekly
- 2 - Every two weeks
- 3 - Twice per month
- 4 - Monthly
- 5 - Quarterly
- 6 - Yearly
- 7 - Other, on a one-time basis
- 8 - Other, on a regular basis
- 9 - Other, on an irregular basis

`inc_howoften_socsec`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 1644$

**Description:** Question text: Please tell us how often you receive income. Social Security

**Survey question:** `q141_d_freq`

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

Values	Number	Percent
1	2	0.1
3	13	0.8
4	1623	98.7
5	1	0.1
6	1	0.1
7	1	0.1
8	1	0.1
9	2	0.1

Table 235: Frequency table for `inc_howoften_socsec`

**Value labels:**

- 1 - Weekly
- 2 - Every two weeks
- 3 - Twice per month
- 4 - Monthly
- 5 - Quarterly
- 6 - Yearly
- 7 - Other, on a one-time basis
- 8 - Other, on a regular basis
- 9 - Other, on an irregular basis

`inc_method_childsupport`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 32$

**Description:** Question text: How did you receive your income on DIARY DATE? Child support

**Survey question:** q143\_i

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

	Values	Number	Percent
1	23	71.9	
3	2	6.2	
4	5	15.6	
5	2	6.2	

Table 236: Frequency table for `inc_method_childsupport`

**Value labels:**

- 1 - Direct deposit
- 2 - Paper check
- 3 - Cash
- 4 - Prepaid card
- 5 - Other

`inc_method_employment`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 1160$

**Description:** Question text: How did you receive your income on DIARY DATE? Employment (wages, salary, bonus)

**Survey question:** q143\_a

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

	Values	Number	Percent
1	1051	90.6	
2	63	5.4	
3	20	1.7	
4	7	0.6	
5	19	1.6	

Table 237: Frequency table for `inc_method_employment`

**Value labels:**

- 1 - Direct deposit
- 2 - Paper check
- 3 - Cash
- 4 - Prepaid card
- 5 - Other

**inc\_method\_empretire****Dataset:** Day-level**Variable type:** Numeric $N = 135$ **Description:** Question text: How did you receive your income on DIARY DATE? Employer-paid retirement**Survey question:** q143\_b**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

	Values	Number	Percent
1		131	97.0
2		2	1.5
3		1	0.7
5		1	0.7

Table 238: Frequency table for `inc_method_empretire`**Value labels:**

- 1 - Direct deposit
- 2 - Paper check
- 3 - Cash
- 4 - Prepaid card
- 5 - Other

`inc_method_govtasst`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 196$

**Description:** Question text: How did you receive your income on DIARY DATE? Government assistance (disability, unemployment, SNAP, TANF, WIC)

**Survey question:** q143\_g

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

	Values	Number	Percent
1		94	48.0
3		1	0.5
4		68	34.7
5		33	16.8

Table 239: Frequency table for `inc_method_govtasst`

**Value labels:**

- 1 - Direct deposit
- 2 - Paper check
- 3 - Cash
- 4 - Prepaid card
- 5 - Other

## inc\_method\_interest

**Dataset:** Day-level

**Variable type:** Numeric

$N = 151$

**Description:** Question text: How did you receive your income on DIARY DATE? Interest and dividends

**Survey question:** q143\_e

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

	Values	Number	Percent
1		133	88.1
2		3	2.0
5		15	9.9

Table 240: Frequency table for inc\_method\_interest

### Value labels:

- 1 - Direct deposit
- 2 - Paper check
- 3 - Cash
- 4 - Prepaid card
- 5 - Other

**inc\_method\_otherretire****Dataset:** Day-level**Variable type:** Numeric $N = 46$ **Description:** Question text: How did you receive your income on DIARY DATE? IRA, Roth IRA, 401(k), or other retirement**Survey question:** q143\_j**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

	Values	Number	Percent
1		39	84.8
2		3	6.5
5		4	8.7

Table 241: Frequency table for `inc_method_otherretire`**Value labels:**

- 1 - Direct deposit
- 2 - Paper check
- 3 - Cash
- 4 - Prepaid card
- 5 - Other

`inc_method_rental`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 60$

**Description:** Question text: How did you receive your income on DIARY DATE? Rental income

**Survey question:** q143\_f

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

	Values	Number	Percent
1	25	41.7	
2	16	26.7	
3	4	6.7	
5	15	25.0	

Table 242: Frequency table for `inc_method_rental`

**Value labels:**

- 1 - Direct deposit
- 2 - Paper check
- 3 - Cash
- 4 - Prepaid card
- 5 - Other

## `inc_method_selfemployment`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 302$

**Description:** Question text: How did you receive your income on DIARY DATE? Self-employment income

**Survey question:** q143\_c

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

	Values	Number	Percent
1		124	41.1
2		54	17.9
3		71	23.5
4		6	2.0
5		47	15.6

Table 243: Frequency table for `inc_method_selfemployment`

**Value labels:**

- 1 - Direct deposit
- 2 - Paper check
- 3 - Cash
- 4 - Prepaid card
- 5 - Other

`inc_method_socsec`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 340$

**Description:** Question text: How did you receive your income on DIARY DATE? Social Security

**Survey question:** q143\_d

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

	Values	Number	Percent
1	321	94.4	
2	6	1.8	
3	1	0.3	
4	9	2.6	
5	3	0.9	

Table 244: Frequency table for `inc_method_socsec`

**Value labels:**

- 1 - Direct deposit
- 2 - Paper check
- 3 - Cash
- 4 - Prepaid card
- 5 - Other

## income\_hh

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5485$

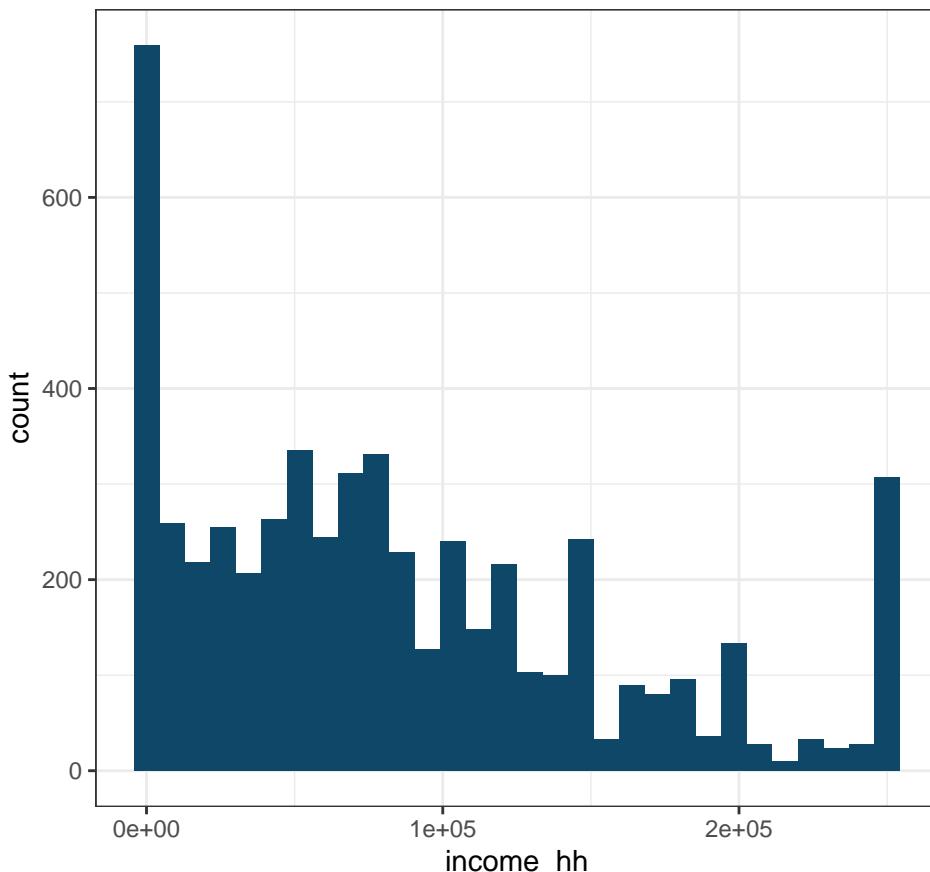
**Description:** Household income.

**Survey question:** de010

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

min	med	mean	max	sd
0.0	70000.0	90676.4	2200000.0	101247.6

Table 245: Summary statistics for income\_hh



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`ind_weight`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5222$

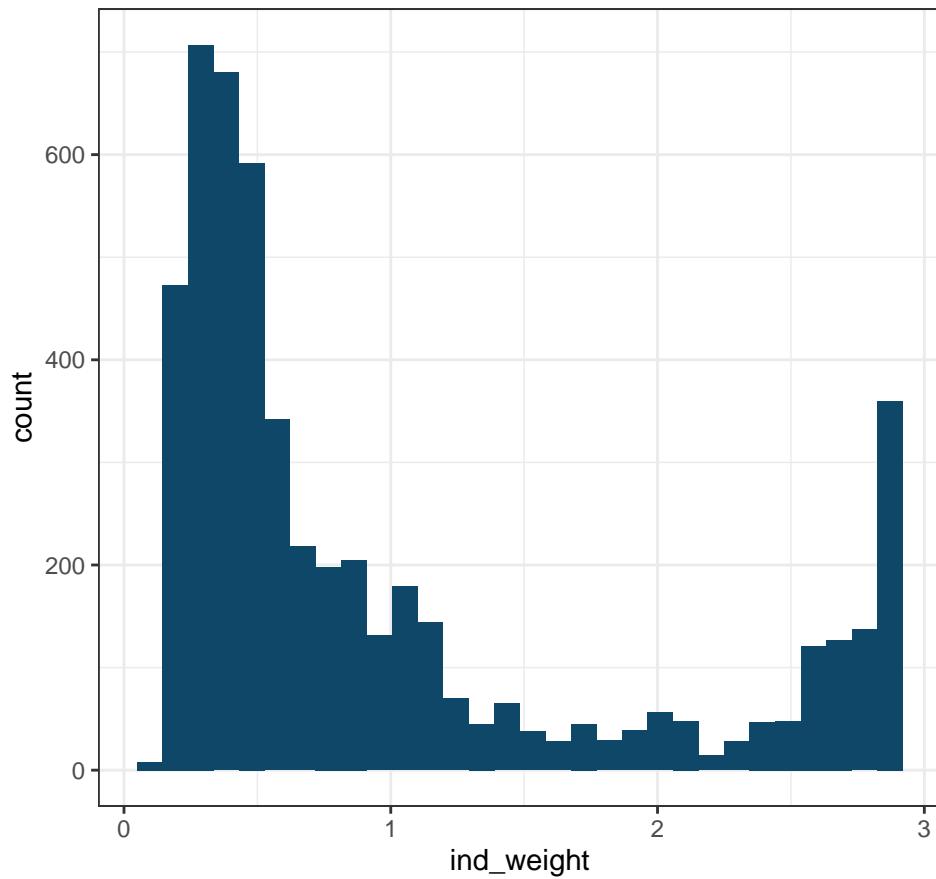
**Description:** Raked individual sample weights.

**Survey question:** Weights are built by economists at our survey vendor Understanding America Study (UAS)

**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 the 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	3.8	0.9

Table 246: Summary statistics for `ind_weight`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`ind_weight_all`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

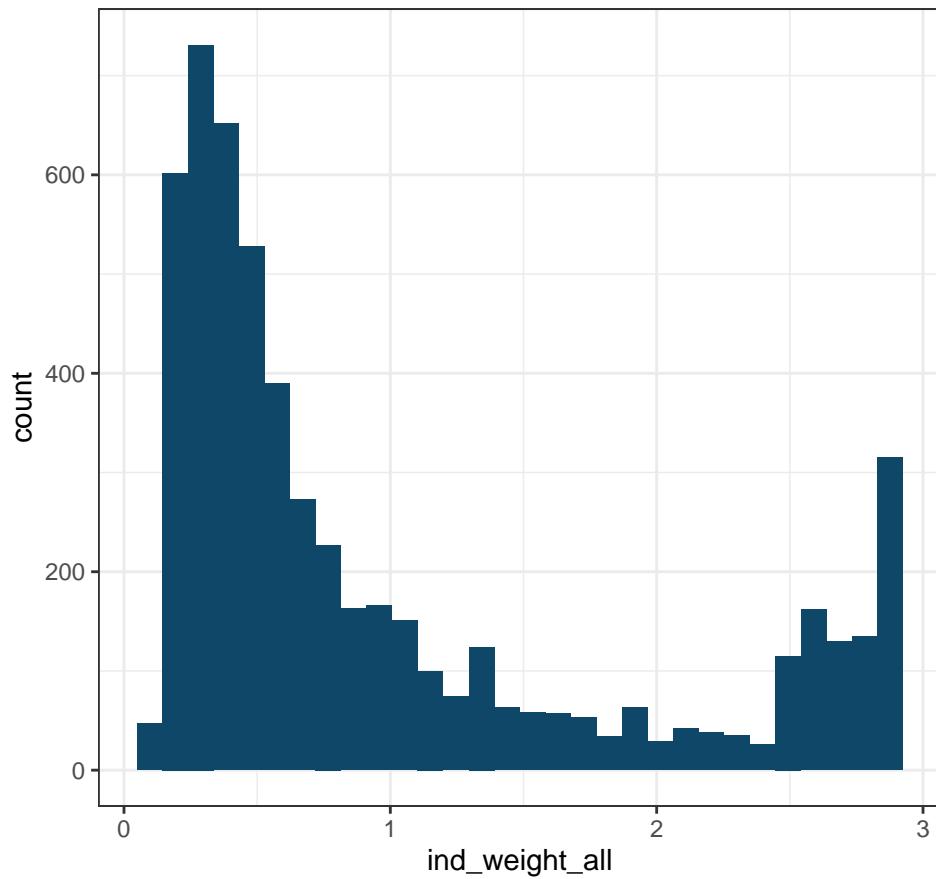
**Description:** Raked individual sample weights.

**Survey question:** Weights are built by economists at our survey vendor Understanding America Study (UAS)

**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
0.1	0.6	1.0	4.1	0.9

Table 247: Summary statistics for `ind_weight_all`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**interest\_level****Dataset:** Individual-level**Variable type:** Numeric $N = 5529$ **Description:** The self-reported level of interest the respondent had in the survey.**Survey question:** cs\_001

Values	Number	Percent
1	2289	41.4
2	2287	41.4
3	882	16.0
4	51	0.9
5	20	0.4

Table 248: 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

$N = 5579$

**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	3067	55.0
2	20	0.4
3	35	0.6
4	260	4.7
5	1159	20.8
6	346	6.2
7	304	5.4
8	388	7.0

Table 249: 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

## **livewithpartner**

**Dataset:** Individual-level

**Variable type:** Numeric

**$N$**  = 2833

**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		2146	75.8
1		687	24.2

Table 250: Frequency table for **livewithpartner**

**Value labels:**

0 - No

1 - Yes

`login_date`

**Dataset:** Day-level

**Variable type:** Date

$N = 22332$

**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 $N = 5583$ **Description:** Respondent's marital status.**Survey question:** From UAS My Household Questionnaire.

Values	Number	Percent
1	2964	53.1
2	64	1.1
3	92	1.6
4	802	14.4
5	281	5.0
6	1380	24.7

Table 251: 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

$N = 5553$

**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	1442	26.0
1	4111	74.0

Table 252: Frequency table for **mb\_adopt**

**Value labels:**

0 - No

1 - Yes

`memory_finrec`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5531$

**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	2078	37.6	
1	3453	62.4	

Table 253: Frequency table for `memory_finrec`

**Value labels:**

0 - No

1 - Yes

**memory\_memory**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5531$

**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	2620	47.4	
1	2911	52.6	

Table 254: Frequency table for **memory\_memory**

**Value labels:**

0 - No

1 - Yes

**memory\_none**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5531$

**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		5344	96.6
1		187	3.4

Table 255: Frequency table for **memory\_none**

**Value labels:**

0 - No

1 - Yes

**memory\_oth**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5531$

**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		4766	86.2
1		765	13.8

Table 256: Frequency table for **memory\_oth**

**Value labels:**

0 - No

1 - Yes

`memory_receipts`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5531$

**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		2247	40.6
1		3284	59.4

Table 257: Frequency table for `memory_receipts`

**Value labels:**

0 - No

1 - Yes

**merch**

**Dataset:** Transaction-level

**Variable type:** Numeric

**N** = 28799

**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	5411	18.8
2	2122	7.4
3	1693	5.9
4	3983	13.8
5	4533	15.7
6	887	3.1
7	810	2.8
8	1029	3.6
9	275	1.0
10	1389	4.8
11	121	0.4
12	270	0.9
13	105	0.4
14	348	1.2
15	2591	9.0
16	1095	3.8
17	577	2.0
18	536	1.9
19	239	0.8
20	199	0.7
21	586	2.0

Table 258: 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 processors
- 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

`mobile_adopt`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**Description:** Question text: In the past 12 months, have you made any payments using a mobile phone or tablet?

**Survey question:** pa302

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

	Values	Number	Percent
0		1673	30.0
1		3909	70.0

Table 259: Frequency table for `mobile_adopt`

**Value labels:**

0 - No

1 - Yes

`mobile_app`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 1008$

**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		268	26.6
2		213	21.1
3		218	21.6
4		309	30.7

Table 260: Frequency table for `mobile_app`

**Value labels:**

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

`mobile_funding`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 1007$

**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	133	13.2
2	213	21.2
3	418	41.5
4	243	24.1

Table 261: 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

$N = 5581$

**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	4197	75.2	
1	1384	24.8	

Table 262: Frequency table for `mobile_inperson_adopt`

**Value labels:**

0 - No

1 - Yes

**mobile\_method****Dataset:** Transaction-level**Variable type:** Numeric $N = 6220$ **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	3037	48.8
2	1045	16.8
3	146	2.3
4	222	3.6
5	1273	20.5
6	47	0.8
7	450	7.2

Table 263: 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

$N = 5583$

**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		3164	56.7
1		2419	43.3

Table 264: Frequency table for `mobile_p2p_adopt`

**Value labels:**

0 - No

1 - Yes

**module**

**Dataset:** Transaction-level

**Variable type:** Character

**$N$**  = 32267

**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:** N/A

**Details:** Variable values are: bill\_purchases (most transactions are purchases or bills), cashdep (for cash deposits), cashget (for cash withdrawals and otherwise obtaining cash), chkdep (for check deposits), chktransfer (for check transfer), prepaidload (for loading prepaid card with value), q211 (for purchasing money orders, traveler's checks, certified check)

**mon\_adopt**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5568$

**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	5284	94.9
1	284	5.1

Table 265: Frequency table for **mon\_adopt**

**Value labels:**

0 - Not an adopter

1 - Adopter

**monord\_date****Dataset:** Transaction-level**Variable type:** Numeric $N = 43$ **Description:** Date on which the money order was purchased.**Survey question:** q103s

	Values	Number	Percent
1		25	58.1
2		15	34.9
3		3	7.0

Table 266: 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

$N = 43$

**Description:** Where the money order was purchased from.

**Survey question:** q103r

Values	Number	Percent
1	4	9.3
2	16	37.2
3	8	18.6
4	15	34.9

Table 267: 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

$N = 32267$

**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

$N = 5563$

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

**Survey question:** N/A

**Details:** Created from `paypal_adopt`, `zelle_adopt`, `venmo_adopt`, `cashapp_adopt`, and `other_nbops_adopt`

Values	Number	Percent
0	1452	26.1
1	4111	73.9

Table 268: Frequency table for `nbop_acnt_adopt`

**Value labels:**

0 - No

1 - Yes

`next_income_receipt`

**Dataset:** Individual-level

**Variable type:** Date

$N = 5112$

**Description:** Question text: Please tell us the date when you next expect to receive an income payment.

**Survey question:** q19

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

**nonpaymenttran****Dataset:** Transaction-level**Variable type:** Numeric $N = 3457$ 

**Description:** A counter for the order in which a certain type of non-payment transaction was reported on the survey screen. Those kinds of non-payment transactions are cash deposits, check deposits, cash withdrawals, check transfers, purchasing money orders, travelers checks, or certified checks, and loading prepaid cards. In the table below, 1 represents the first payment made of this type, 2 represents the second payment, and so on.

**Survey question:** N/A**Details:** Created variable

	Values	Number	Percent
1	2993	86.6	
2	361	10.4	
3	69	2.0	
4	23	0.7	
5	11	0.3	

Table 269: Frequency table for nonpaymenttran

**Value labels:**

- 1 - First non-payment transaction that day
- 2 - Second non-payment transaction that day
- 3 - Third non-payment transaction that day
- 4 - Fourth non-payment transaction that day
- 5 - Fifth non-payment transaction that day

**nopayments**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 6400$

**Description:** Why the respondent made no payments on a given day.

**Survey question:** q98a

Values	Number	Percent
1	5602	87.5
2	215	3.4
3	306	4.8
4	277	4.3

Table 270: Frequency table for **nopayments**

**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)

`num_times_used_coins`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 566$

**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	9.7
1	444	78.4
2	55	9.7
3	9	1.6
4	1	0.2
5	2	0.4

Table 271: Frequency table for `num_times_used_coins`

**Value labels:**

This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the algorithm that wrote this data codebook. The algorithm was hand-written by a human—we promise!

## numberofpayments

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16749$

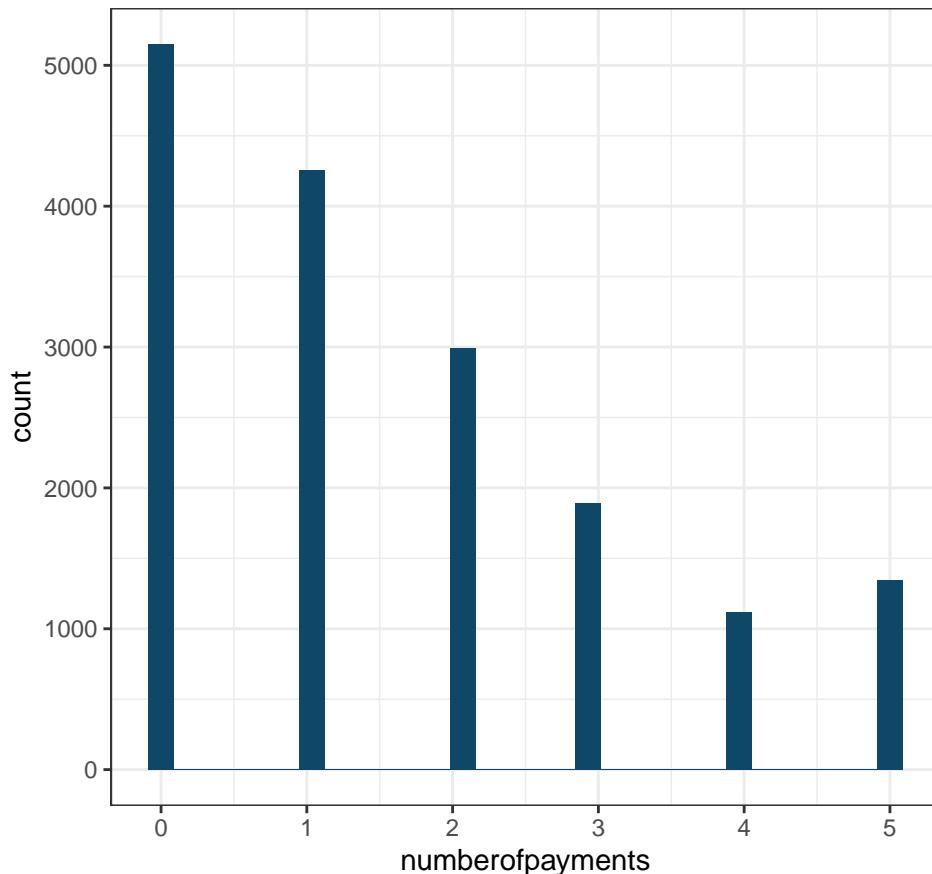
**Description:** The number of times the respondent made a payment on that diary day

**Survey question:** N/A

**Details:** Created variable

	min	med	mean	max	sd
	0.0	1.0	1.7	41.0	1.9

Table 272: Summary statistics for `numberofpayments`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

`ob_adopt`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5553$

**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	993	17.9
1	4560	82.1

Table 273: Frequency table for `ob_adopt`

**Value labels:**

0 - No

1 - Yes

obbp\_adopt

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**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	2248	40.3
1	3334	59.7

Table 274: Frequency table for `obbp_adopt`

**Value labels:**

0 - Not an adopter

1 - Adopter

`obtain_cash`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16744$

**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	16085	96.1	
1	659	3.9	

Table 275: Frequency table for `obtain_cash`

**Value labels:**

0 - No

1 - Yes

`other_nbops_adopt`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5550$

**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: Apple Pay, Google Pay, Samsung Pay, Other]

**Survey question:** pa044\_g, pa044\_h, pa044\_i, pa044\_e

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

Values	Number	Percent
0	3643	65.6
1	1907	34.4

Table 276: Frequency table for `other_nbops_adopt`

**Value labels:**

0 - No

1 - Yes

## p2p\_business

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 238$

**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		107	45.0
2		95	39.9
3		36	15.1

Table 277: Frequency table for p2p\_business

**Value labels:**

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

## p2p\_type

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 971$

**Description:** Question text: Please tell us about the person you paid. What type of person did you pay?

**Survey question:** pay080

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

Values	Number	Percent
1	238	24.5
2	574	59.1
3	52	5.4
4	107	11.0

Table 278: Frequency table for p2p\_type

### Value labels:

- 1 - People who provide goods and services
- 2 - Friends or family
- 3 - Co-worker, classmate, or fellow military
- 4 - Other people (specify, no names please)

## **paper\_adopt**

**Dataset:** Individual-level

**Variable type:** Numeric

**$N$**  = 5583

**Description:** Has the respondent adopted any paper payment methods (cash, check, money order)?

**Survey question:** Refer to the codebook entries for `csh_adopt`, `chk_adopt`, and `mon_adopt` for information on how these variables are created.

**Details:** Created variable

Values	Number	Percent
0	124	2.2
1	5459	97.8

Table 279: Frequency table for `paper_adopt`

### **Value labels:**

0 - Not an adopter

1 - Adopter

`pay_amnt_coins`

**Dataset:** Day-level

**Variable type:** Numeric

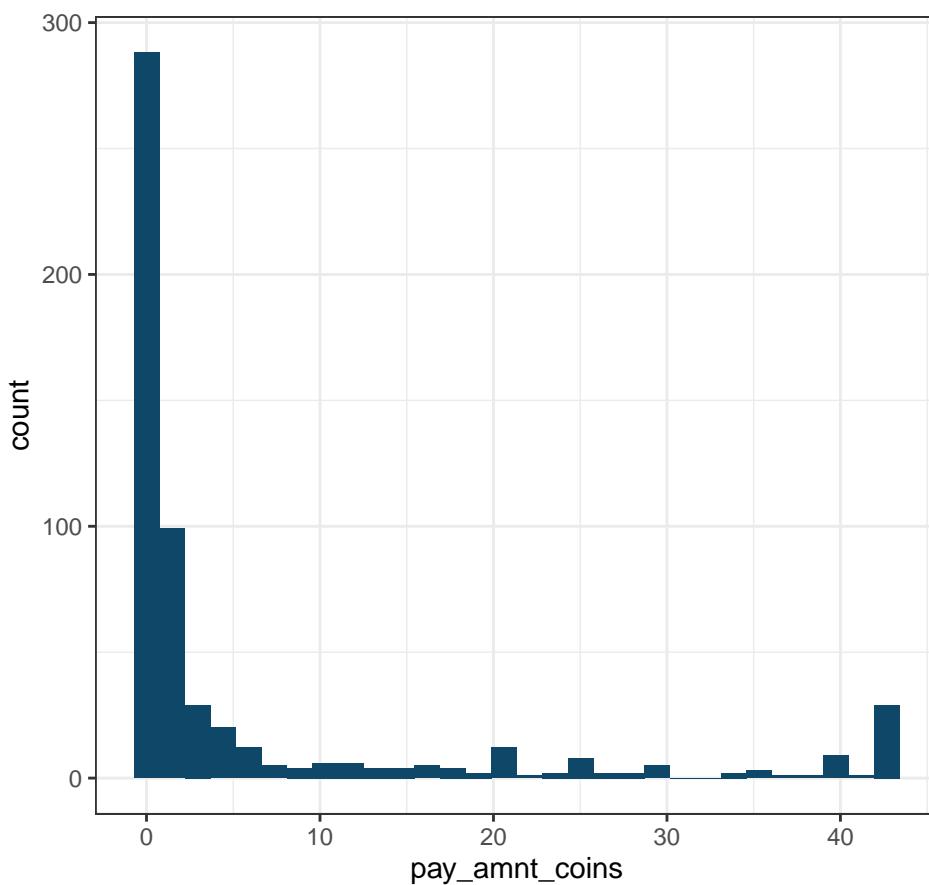
$N = 566$

**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	0.7	11.0	620.0	44.3

Table 280: Summary statistics for `pay_amnt_coins`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**payee**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 21001$

**Description:** Payee designation.

**Survey question:** In the questionnaire document, these values appear in the left column of question pay001\_N

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

Values	Number	Percent
1	2591	12.3
2	199	0.9
3	536	2.6
4	825	3.9
5	577	2.7
6	1095	5.2
7	9944	47.4
8	5234	24.9

Table 281: 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

**paylocaltime**

**Dataset:** Transaction-level

**Variable type:** Character

***N*** = 32267

**Description:** The time the payment was made, local time, not UTC

**Survey question:** payment entry screen - payment time box

**Details:** From the diarist entry into the payment time box on the payment entry screen

## payment

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 32267$

**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
0	3457	10.7
1	28810	89.3

Table 282: Frequency table for `payment`

**Value labels:**

0 - No

1 - Yes

`paypal_adopt`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5568$

**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	3540	63.6
1	2028	36.4

Table 283: Frequency table for `paypal_adopt`

**Value labels:**

0 - No

1 - Yes

`paypref_b1`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5578$

**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	221	4.0	
2	390	7.0	
3	1064	19.1	
4	1283	23.0	
5	33	0.6	
6	749	13.4	
7	1635	29.3	
8	45	0.8	
10	77	1.4	
11	52	0.9	
13	29	0.5	

Table 284: 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

$N = 5581$

**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	887	15.9	
2	77	1.4	
3	2237	40.1	
4	2166	38.8	
5	40	0.7	
6	10	0.2	
7	27	0.5	
8	10	0.2	
10	90	1.6	
11	3	0.1	
13	34	0.6	

Table 285: 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

$N = 4950$

**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		6	0.1
2		4	0.1
3		2876	58.1
4		1659	33.5
5		85	1.7
6		35	0.7
7		49	1.0
8		1	0.0
10		212	4.3
13		23	0.5

Table 286: 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

pi

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 28696$

**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	109	0.4	
1	4082	14.2	
2	829	2.9	
3	9777	34.1	
4	7768	27.1	
5	617	2.2	
6	1816	6.3	
7	1821	6.3	
8	43	0.1	
10	1008	3.5	
11	315	1.1	
13	405	1.4	
14	106	0.4	

Table 287: 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 - Mobile payment apps
- 11 - Account-to-account transfer

- 12 - Mobile phone payment
- 13 - Other payment method
- 14 - Deduction from income

## prepaid\_logo

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 616$

**Description:** The logo on the prepaid card.

**Survey question:** q101hhh

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

Values	Number	Percent
1	87	14.1
2	123	20.0
4	7	1.1
5	280	45.5
6	119	19.3

Table 288: Frequency table for prepaid\_logo

### Value labels:

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

`prepaidloadfee`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 78$

**Description:** Question text: Did you add money (dollar value) to any prepaid cards on DIARY DATE? Did you pay a fee?

**Survey question:** `prepaidload_fee`

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

	Values	Number	Percent
0		63	80.8
1		15	19.2

Table 289: Frequency table for `prepaidloadfee`

**Value labels:**

0 - No

1 - Yes

`prepaidloadlocation`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 81$

**Description:** Question text: Did you add money (dollar value) to any prepaid cards on DIARY DATE? Location

**Survey question:** `prepaidload_location`

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

	Values	Number	Percent
1	17	21.0	
2	10	12.3	
3	38	46.9	
4	1	1.2	
5	4	4.9	
7	4	4.9	
8	7	8.6	

Table 290: Frequency table for `prepaidloadlocation`

**Value labels:**

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

`prepaidloadmethod`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 81$

**Description:** Question text: Did you add money (dollar value) to any prepaid cards on DIARY DATE? Payment method used

**Survey question:** `prepaidload_method`

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

	Values	Number	Percent
1	9	11.1	
2	1	1.2	
3	21	25.9	
4	18	22.2	
5	13	16.0	
6	1	1.2	
7	2	2.5	
10	7	8.6	
11	4	4.9	
13	4	4.9	
14	1	1.2	

Table 291: Frequency table for `prepaidloadmethod`

**Value labels:**

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

## 14 - Deduction from income

`prev_income_receipt`

**Dataset:** Individual-level

**Variable type:** Date

$N = 5130$

**Description:** Question text: Prior to today, please tell us the date of the [FILL: if all of q142 = NO then last, if any of q142 = YES then previous] time you received some form of income.

**Survey question:** q18

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

**purch\_certchk**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16743$

**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		16736	100.0
1		7	0.0

Table 292: Frequency table for purch\_certchk

**Value labels:**

0 - No

1 - Yes

`purch_mon`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16743$

**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		16714	99.8
1		29	0.2

Table 293: Frequency table for `purch_mon`

**Value labels:**

0 - No

1 - Yes

**purch\_tc**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16743$

**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		16742	100.0
1		1	0.0

Table 294: Frequency table for purch\_tc

**Value labels:**

0 - No

1 - Yes

**race**

**Dataset:** Individual-level

**Variable type:** Numeric

**$N$**  = 5561

**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	4193	75.4
2	658	11.8
3	61	1.1
4	347	6.2
5	16	0.3
6	286	5.1

Table 295: 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

$N = 5561$

**Description:** Respondent reported their race as Asian.

**Survey question:** From UAS My Household Questionnaire.

	Values	Number	Percent
0		5134	92.3
1		427	7.7

Table 296: Frequency table for **race\_asian**

**Value labels:**

0 - No

1 - Yes

**race\_black**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5561$

**Description:** Respondent reported their race as Black.

**Survey question:** From UAS My Household Questionnaire.

	Values	Number	Percent
0		4800	86.3
1		761	13.7

Table 297: Frequency table for **race\_black**

**Value labels:**

0 - No

1 - Yes

**race\_other****Dataset:** Individual-level**Variable type:** Numeric $N = 5561$ **Description:** Respondent reported their race as something other than White, Black, or Asian.**Survey question:** From UAS My Household Questionnaire.

Values	Number	Percent
0	5484	98.6
1	77	1.4

Table 298: Frequency table for **race\_other****Value labels:**

0 - No

1 - Yes

**race\_white**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5561$

**Description:** Respondent reported their race as White.

**Survey question:** From UAS My Household Questionnaire.

	Values	Number	Percent
0		1126	20.2
1		4435	79.8

Table 299: Frequency table for **race\_white**

**Value labels:**

0 - No

1 - Yes

**sav\_acnt\_adopt**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

**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		1259	22.6
1		4324	77.4

Table 300: Frequency table for **sav\_acnt\_adopt**

**Value labels:**

0 - Not an adopter

1 - Adopter

**sav\_acnt\_num**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4322$

**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	2618	60.6
2	1139	26.4
3	352	8.1
4	122	2.8
5	35	0.8
6	56	1.3

Table 301: 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

$N = 5581$

**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	631	11.3
1	4950	88.7

Table 302: Frequency table for **shops\_online**

**Value labels:**

0 - No

1 - Yes

**start\_date**

**Dataset:** Transaction-level

**Variable type:** Date

**N** = 3457

**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

**statereside**

**Dataset:** Individual-level

**Variable type:** Numeric

**$N$**  = 5582

**Description:** State of residence.

**Survey question:** statereside

**Details:** Here are the values for the variable **statereside**. Sorry about the formatting, I could not make the table fit on the page otherwise.

1	Alaska (AK)
2	Alabama (AL)
3	Arizona (AZ)
4	Arkansas (AR)
5	California (CA)
6	Colorado (CO)
7	Connecticut (CT)
8	Delaware (DE)
9	Florida (FL)
10	Georgia (GA)
11	Hawaii (HI)
12	Idaho (ID)
13	Illinois (IL)
14	Indiana (IN)
15	Iowa (IA)
16	Kansas (KS)
17	Kentucky (KY)
18	Louisiana (LA)
19	Maine (ME)
20	Maryland (MD)
21	Massachusetts (MA)
22	Michigan (MI)
23	Minnesota (MN)
24	Mississippi (MS)
25	Missouri (MO)
26	Montana (MT)
27	Nebraska (NE)
28	Nevada (NV)
29	New Hampshire (NH)
30	New Jersey (NJ)
31	New Mexico (NM)
32	New York (NY)
33	North Carolina (NC)
34	North Dakota (ND)
35	Ohio (OH)
36	Oklahoma (OK)
37	Oregon (OR)
38	Pennsylvania (PA)
39	Rhode Island (RI)
40	South Carolina (SC)
41	South Dakota (SD)
42	Tennessee (TN)
43	Texas (TX)
44	Utah (UT)
45	Vermont (VT)
46	Virginia (VA)
47	Washington (WA)
48	West Virginia (WV)
49	Wisconsin (WI)
50	Wyoming (WY)
51	Washington D.C.

`stored_cash_bal`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 11166$

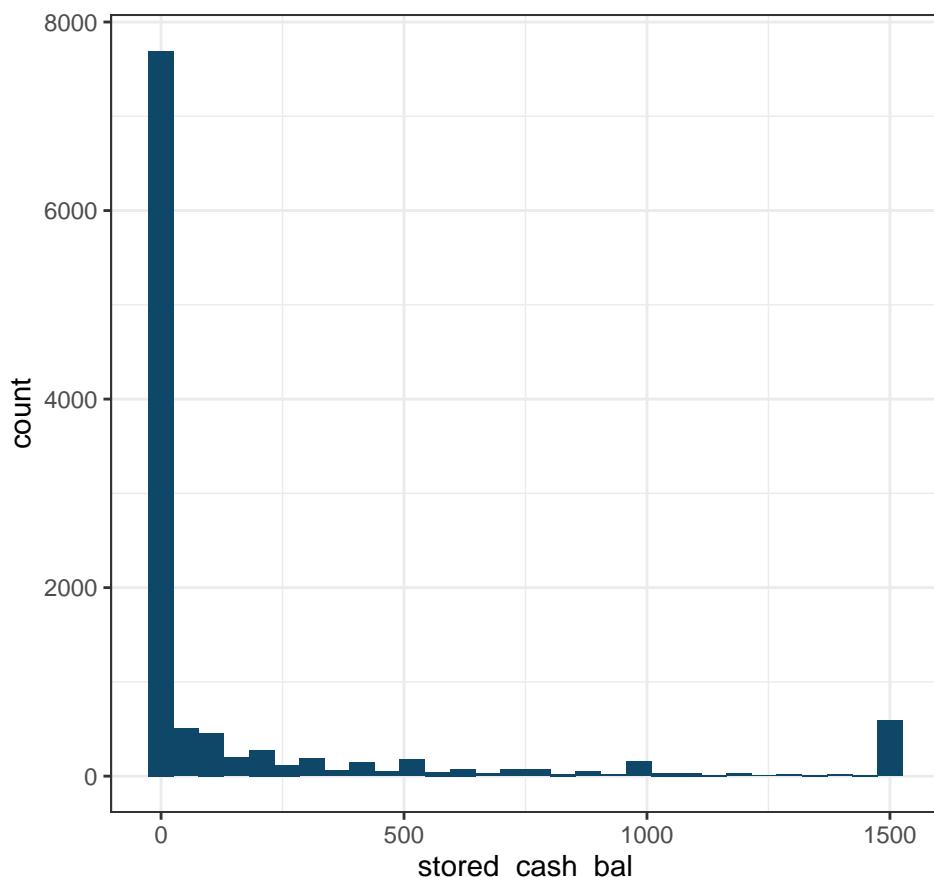
**Description:** The dollar amount of cash stored elsewhere

**Survey question:** The sum of  $X \times \text{denom\_X\_stored}$ , where  $X$  is 1, 2, 5, 10, 20, 50, 100.

**Details:** Created variable

min	med	mean	max	sd
0.0	0.0	357.5	161360.0	2669.3

Table 303: Summary statistics for `stored_cash_bal`



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

**svc\_adopt**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5576$

**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	1932	34.6
1	3644	65.4

Table 304: Frequency table for **svc\_adopt**

**Value labels:**

0 - Not an adopter

1 - Adopter

**time**

**Dataset:** Transaction-level

**Variable type:** Character

$N = 32267$

**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.

tran

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 32267$

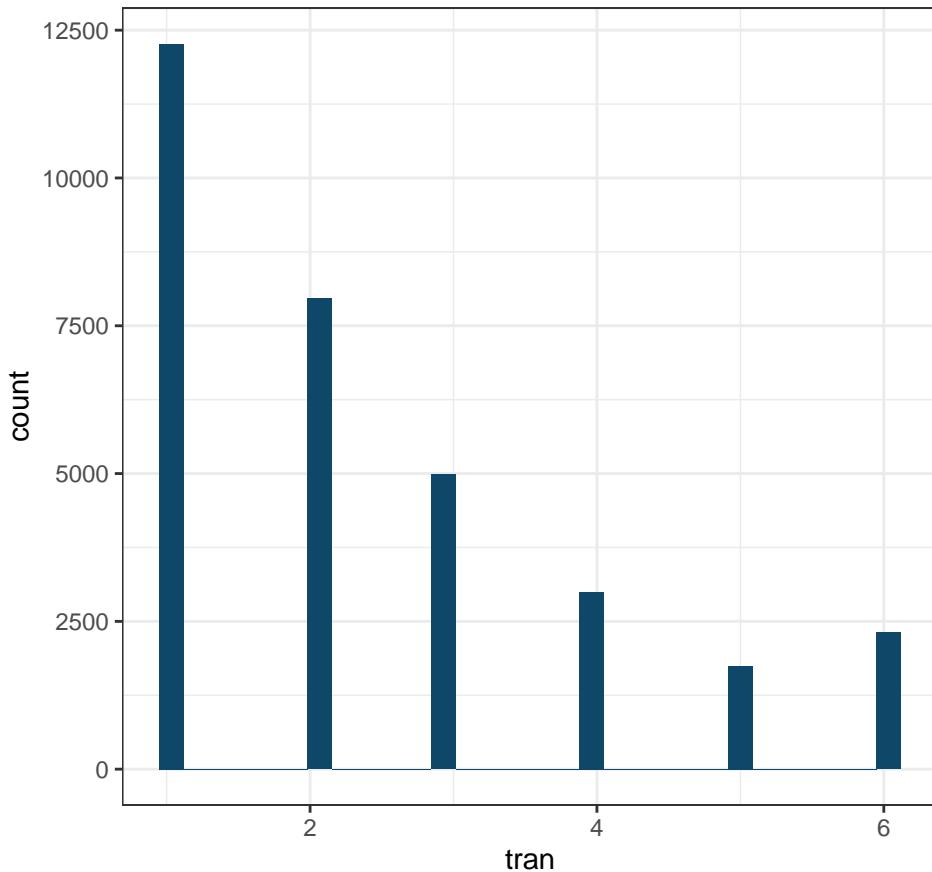
**Description:** Within-day transaction counter.

**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	2.5	29.0	1.9

Table 305: Summary statistics for tran



NOTE: The rightmost, largest-valued bar represents all observations greater than or equal to the 95th percentile value.

## `tran_min`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 16421$

**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	15805	96.2
1	616	3.8

Table 306: Frequency table for `tran_min`

**Value labels:**

0 - No

1 - Yes

**traveled**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16741$

**Description:** Whether the respondent traveled on this diary day.

**Survey question:** q13

	Values	Number	Percent
0		16079	96.0
1		662	4.0

Table 307: Frequency table for **traveled**

**Value labels:**

0 - No

1 - Yes

`uncommon_pi_type`

**Dataset:** Transaction-level

**Variable type:** Character

$N = 32267$

**Description:** This is a flag for if a transaction was to buy a certified check, a money order, or a travelers check. These are uncommon purchases. The variable is a character variable that can take values of "Certified check", "Money order", or "Travelers checks".

**Survey question:** Built from the q211 questions.

**Details:** None

## `underbanked_monord`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 292$

**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	55	18.8
1	174	59.6
2	39	13.4
3	10	3.4
4	7	2.4
5	1	0.3
6	1	0.3
8	2	0.7
12	1	0.3
20	1	0.3
23	1	0.3

Table 308: Frequency table for `underbanked_monord`

### **Value labels:**

This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the algorithm that wrote this data codebook. The algorithm was hand-written by a human—we promise!

## `underbanked_remittance`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 82$

**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	14	17.1
1	38	46.3
2	17	20.7
3	8	9.8
4	1	1.2
5	3	3.7
8	1	1.2

Table 309: Frequency table for `underbanked_remittance`

### **Value labels:**

This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the algorithm that wrote this data codebook. The algorithm was hand-written by a human—we promise!

**urban\_cat****Dataset:** Individual-level**Variable type:** Numeric $N = 5580$ **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	805	14.4
2	2717	48.7
3	2058	36.9

Table 310: Frequency table for `urban_cat`**Value labels:**

- 1 - Rural
- 2 - Mixed
- 3 - Urban

## urbanicity

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4330$

**Description:** This variable comes from the demographics our survey vendor, the Understanding America Study, provides.

**Survey question:** N/A

**Details:** None

	Values	Number	Percent
1	3248	75.0	
2	452	10.4	
3	471	10.9	
4	159	3.7	

Table 311: Frequency table for urbanicity

### Value labels:

- 1 - Metropolitan
- 2 - Micropolitan
- 3 - Small town, Rural
- 4 - Unknown

`use_all_csh`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 5098$

**Description:** Question text: Did you spend or deposit all your cash today?

**Survey question:** q5no

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

Values	Number	Percent
1	312	6.1
2	1755	34.4
3	3031	59.5

Table 312: Frequency table for `use_all_csh`

**Value labels:**

1 - Yes

2 - No

3 - I did not have or use any cash today

`used_chkcashing`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**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	5516	98.8
1	66	1.2

Table 313: Frequency table for `used_chkcashing`

**Value labels:**

0 - No

1 - Yes

`used_coins`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 2777$

**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		2210	79.6
1		567	20.4

Table 314: Frequency table for `used_coins`

**Value labels:**

0 - No

1 - Yes

`used_revolve_cc`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 9764$

**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	8061	82.6	
1	1703	17.4	

Table 315: Frequency table for `used_revolve_cc`

**Value labels:**

0 - No

1 - Yes

`used_rewards_cc`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 9755$

**Description:** Question 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	781	8.0
1	8974	92.0

Table 316: Frequency table for `used_rewards_cc`

**Value labels:**

0 - No

1 - Yes

**venmo\_adopt****Dataset:** Individual-level**Variable type:** Numeric $N = 5562$ **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	3699	66.5
1	1863	33.5

Table 317: Frequency table for `venmo_adopt`**Value labels:**

0 - No

1 - Yes

**video\_helpful**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2884$

**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	183	6.3
1	2701	93.7

Table 318: Frequency table for **video\_helpful**

**Value labels:**

0 - No

1 - Yes

## watch\_video

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5529$

**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	2644	47.8
1	2885	52.2

Table 319: Frequency table for `watch_video`

**Value labels:**

0 - No

1 - Yes

`which_crypto_bitcoin`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 409$

**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		126	30.8
1		283	69.2

Table 320: Frequency table for `which_crypto_bitcoin`

**Value labels:**

0 - Not selected

1 - Selected

`which_crypto_doge`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 409$

**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		286	69.9
1		123	30.1

Table 321: Frequency table for `which_crypto_doge`

**Value labels:**

0 - Not selected

1 - Selected

`which_crypto_eth`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 409$

**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		234	57.2
1		175	42.8

Table 322: Frequency table for `which_crypto_eth`

**Value labels:**

0 - Not selected

1 - Selected

**which\_crypto\_lite**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 409$

**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		367	89.7
1		42	10.3

Table 323: Frequency table for **which\_crypto\_lite**

**Value labels:**

0 - Not selected

1 - Selected

**which\_crypto\_other**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 409$

**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		328	80.2
1		81	19.8

Table 324: Frequency table for **which\_crypto\_other**

**Value labels:**

0 - Not selected

1 - Selected

`why_multipi`

**Dataset:** Transaction-level

**Variable type:** Character

$N = 32267$

**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

$N = 5579$

**Description:** Respondent is disabled.

**Survey question:** laborstatus

	Values	Number	Percent
0		5233	93.8
1		346	6.2

Table 325: Frequency table for `work_disabled`

**Value labels:**

0 - No

1 - Yes

`work_employed`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5579$

**Description:** Respondent is employed.

**Survey question:** laborstatus

	Values	Number	Percent
0		2512	45.0
1		3067	55.0

Table 326: Frequency table for `work_employed`

**Value labels:**

0 - No

1 - Yes

**work\_looking**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5579$

**Description:** Respondent is unemployed and looking.

**Survey question:** laborstatus

	Values	Number	Percent
0		5319	95.3
1		260	4.7

Table 327: Frequency table for **work\_looking**

**Value labels:**

0 - No

1 - Yes

## `work_occupation`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3971$

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

**Survey question:** employmenttype

	Values	Number	Percent
1	746	18.8	
2	2184	55.0	
3	593	14.9	
4	448	11.3	

Table 328: 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

$N = 5579$

**Description:** Respondent is on sick or other leave.

**Survey question:** laborstatus

	Values	Number	Percent
0		5559	99.6
1		20	0.4

Table 329: Frequency table for **work\_onleave**

**Value labels:**

0 - No

1 - Yes

**work\_other****Dataset:** Individual-level**Variable type:** Numeric $N = 5579$ **Description:** Respondent replied OTHER to question about employment status.**Survey question:** laborstatus

	Values	Number	Percent
0		5275	94.6
1		304	5.4

Table 330: Frequency table for **work\_other****Value labels:**

0 - No

1 - Yes

**work\_retired**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5579$

**Description:** Respondent is retired.

**Survey question:** laborstatus

	Values	Number	Percent
0		4420	79.2
1		1159	20.8

Table 331: Frequency table for **work\_retired**

**Value labels:**

0 - No

1 - Yes

**work\_self**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3971$

**Description:** Respondent is self-employed.

**Survey question:** laborstatus

	Values	Number	Percent
0		3523	88.7
1		448	11.3

Table 332: Frequency table for **work\_self**

**Value labels:**

0 - No

1 - Yes

`work_temp_unemployed`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5579$

**Description:** Respondent is temporarily unemployed.

**Survey question:** laborstatus

	Values	Number	Percent
0		5544	99.4
1		35	0.6

Table 333: Frequency table for `work_temp_unemployed`

**Value labels:**

0 - No

1 - Yes

## workfullpart

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3975$

**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		921	23.2
1		3054	76.8

Table 334: Frequency table for workfullpart

**Value labels:**

- 1 - Full-time
- 0 - Part-time

`zelle_adopt`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5561$

**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	3856	69.3
1	1705	30.7

Table 335: Frequency table for `zelle_adopt`

**Value labels:**

0 - No

1 - Yes

## APPENDIX: de012

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 440$

**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		8	1.8
1		432	98.2

Table 336: Frequency table for de012

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa002

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 278$

**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	70	25.2	
2	18	6.5	
3	109	39.2	
4	25	9.0	
5	8	2.9	
6	13	4.7	
7	35	12.6	

Table 337: 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: pa003

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 278$

**Description:** Question text: Have you ever had a checking account?

**Survey question:** pa003

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

Values	Number	Percent
0	113	40.6
1	165	59.4

Table 338: Frequency table for pa003

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa013

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5305$

**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		745	14.0
1		4560	86.0

Table 339: Frequency table for pa013

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa020

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 936$

**Description:** Question text: Have you ever had a credit card?

**Survey question:** pa020

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

Values	Number	Percent
0	405	43.3
1	531	56.7

Table 340: Frequency table for pa020

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa024

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

**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	1304	23.4
1	4279	76.6

Table 341: Frequency table for pa024

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa026\_a

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5305$

**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	1194	22.5
1	4111	77.5

Table 342: Frequency table for pa026\_a

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa031

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5303$

**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	1360	25.6
1	3943	74.4

Table 343: Frequency table for pa031

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa035

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5304$

**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		2112	39.8
1		3192	60.2

Table 344: Frequency table for pa035

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa040\_e

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

**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	5420	97.1
1	163	2.9

Table 345: Frequency table for pa040\_e

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa042\_a

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

**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	5289	94.7
1	294	5.3

Table 346: Frequency table for pa042\_a

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa042\_e

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 163$

**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	81	49.7
1	82	50.3

Table 347: Frequency table for pa042\_e

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa044\_a

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5568$

**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	3540	63.6
1	2028	36.4

Table 348: Frequency table for pa044\_a

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa044\_b

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5561$

**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	3856	69.3
1	1705	30.7

Table 349: Frequency table for pa044\_b

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa044\_c

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5562$

**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	3699	66.5
1	1863	33.5

Table 350: Frequency table for pa044\_c

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa044\_d

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5564$

**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	4489	80.7
1	1075	19.3

Table 351: Frequency table for pa044\_d

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa044\_e

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5558$

**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	5420	97.5
1	138	2.5

Table 352: Frequency table for pa044\_e

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa044\_g

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5574$

**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	4321	77.5
1	1253	22.5

Table 353: Frequency table for pa044\_g

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa044.h

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5576$

**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	5045	90.5
1	531	9.5

Table 354: Frequency table for pa044.h

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa044\_i

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5575$

**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	5496	98.6
1	79	1.4

Table 355: Frequency table for pa044.i

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa044\_j

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5560$

**Description:** In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Amazon Pay

**Survey question:** pa044\_j

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

	Values	Number	Percent
0		5517	99.2
1		43	0.8

Table 356: Frequency table for pa044\_j

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa044\_k

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5566$

**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?

**Survey question:** pa044\_k

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

Values	Number	Percent
0	5468	98.2
1	98	1.8

Table 357: Frequency table for pa044\_k

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa050\_banp

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5334$

**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	2763	51.8
1	2571	48.2

Table 358: Frequency table for pa050\_banp

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa050\_cc

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4647$

**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	530	11.4
1	4117	88.6

Table 359: Frequency table for pa050\_cc

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa050\_chk

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5292$

**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	3027	57.2
1	2265	42.8

Table 360: Frequency table for pa050\_chk

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa050\_crypto

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 410$

**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	392	95.6
1	18	4.4

Table 361: Frequency table for pa050\_crypto

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa050\_csh

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5578$

**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	860	15.4
1	4718	84.6

Table 362: Frequency table for pa050\_csh

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa050\_dc

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4939$

**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	1328	26.9
1	3611	73.1

Table 363: Frequency table for pa050\_dc

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa050\_mon

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5568$

**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	5284	94.9
1	284	5.1

Table 364: Frequency table for pa050\_mon

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa050\_obbp

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5334$

**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	2000	37.5
1	3334	62.5

Table 365: Frequency table for pa050\_obbp

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa050\_svc

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3643$

**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	2466	67.7
1	1177	32.3

Table 366: Frequency table for pa050\_svc

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa053

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

**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		936	16.8
1		4647	83.2

Table 367: Frequency table for pa053

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa055\_a2\_followup

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 66$

**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	27.3
1	27	40.9
2	14	21.2
3	3	4.5
4	4	6.1

Table 368: Frequency table for pa055\_a2\_followup

### Value labels:

This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the algorithm that wrote this data codebook. The algorithm was hand-written by a human—we promise!

## APPENDIX: pa055\_b1

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5578$

**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	5503	98.7
1	75	1.3

Table 369: Frequency table for pa055\_b1

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa055\_b2

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5581$

**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	5477	98.1
1	104	1.9

Table 370: Frequency table for pa055\_b2

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa055\_b3

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5581$

**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	5500	98.5
1	81	1.5

Table 371: Frequency table for pa055\_b3

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa055\_b4

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**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		5559	99.6
1		23	0.4

Table 372: Frequency table for pa055\_b4

**Value labels:**

0 - No

1 - Yes

**APPENDIX: pa055\_b5**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**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		5511	98.7
1		71	1.3

Table 373: Frequency table for pa055\_b5

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa056

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4646$

**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	998	21.5
2	1074	23.1
3	856	18.4
4	543	11.7
5	374	8.0
6	801	17.2

Table 374: 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

$N = 410$

**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	9	2.2
3	268	65.4
4	4	1.0
5	3	0.7
6	79	19.3
8	4	1.0
9	43	10.5

Table 375: 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: pa131\_a

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3342$

**Description:** Question text: How familiar are you with how Bitcoin or other cryptocurrencies work?

**Survey question:** pa131\_a

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

Values	Number	Percent
1	1332	39.9
2	1007	30.1
3	566	16.9
4	352	10.5
5	85	2.5

Table 376: Frequency table for pa131\_a

**Value labels:**

- 1 - Not at all familiar
- 2 - Slightly familiar
- 3 - Somewhat familiar
- 4 - Moderately familiar
- 5 - Extremely familiar

## APPENDIX: pa133\_a

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 409$

**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	268	65.5
1	141	34.5

Table 377: Frequency table for pa133\_a

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa133\_b

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 409$

**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	339	82.9
1	70	17.1

Table 378: Frequency table for pa133\_b

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa133\_c

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 410$

**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	385	93.9
1	25	6.1

Table 379: Frequency table for pa133\_c

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa198\_a

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5578$

**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	3730	66.9
1	1848	33.1

Table 380: Frequency table for pa198\_a

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa198\_b

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

**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	3725	66.7
1	1858	33.3

Table 381: Frequency table for pa198\_b

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa198\_c

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5579$

**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	4956	88.8
1	623	11.2

Table 382: Frequency table for pa198\_c

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa198\_f

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5579$

**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	4876	87.4
1	703	12.6

Table 383: Frequency table for pa198\_f

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa198\_g

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5577$

**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	5435	97.5
1	142	2.5

Table 384: Frequency table for pa198\_g

**Value labels:**

0 - No

1 - Yes

**APPENDIX: pa198\_i**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5580$

**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	4458	79.9	
1	1122	20.1	

Table 385: Frequency table for pa198.i

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pa198\_k

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

**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	5153	92.3
1	430	7.7

Table 386: Frequency table for pa198\_k

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pay010

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 2578$

**Description:** Question text: Please tell us the purpose of your payment to a financial services provider.

**Survey question:** pay010

Values	Number	Percent
1	1313	50.9
2	527	20.4
3	506	19.6
4	2	0.1
5	19	0.7
6	53	2.1
7	46	1.8
8	112	4.3

Table 387: 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

$N = 527$

**Description:** Question text: What kind of loan payment did you make?

**Survey question:** pay011

Values	Number	Percent
1	255	48.4
2	20	3.8
3	123	23.3
4	32	6.1
5	34	6.5
6	20	3.8
7	4	0.8
8	6	1.1
9	33	6.3

Table 388: 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: pay082

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 970$

**Description:** Question text: Please tell us the purpose of your payment [to another person]

**Survey question:** pay082

Values	Number	Percent
1	192	19.8
2	66	6.8
3	70	7.2
4	59	6.1
5	302	31.1
6	119	12.3
7	162	16.7

Table 389: 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

$N = 5583$

**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		5050	90.5
1		533	9.5

Table 390: Frequency table for ph004

**Value labels:**

0 - No

1 - Yes

## APPENDIX: ph006

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5580$

**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	554	9.9
2	429	7.7
3	483	8.7
4	813	14.6
5	1112	19.9
6	1685	30.2
7	504	9.0

Table 391: 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

$N = 5581$

**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		5254	94.1
1		327	5.9

Table 392: Frequency table for ph009\_a

**Value labels:**

0 - No

1 - Yes

## APPENDIX: ph009\_b

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**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	5554	99.5
1	28	0.5

Table 393: Frequency table for ph009\_b

**Value labels:**

0 - No

1 - Yes

## APPENDIX: ph009\_c

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5581$

**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	5568	99.8
1	13	0.2

Table 394: Frequency table for ph009\_c

**Value labels:**

0 - No

1 - Yes

## APPENDIX: ph009\_d

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5582$

**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	5377	96.3
1	205	3.7

Table 395: Frequency table for ph009\_d

**Value labels:**

0 - No

1 - Yes

## APPENDIX: ph025

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5583$

**Description:** Question text: Do you use any online personal financial management service or app to budget and monitor your spending, saving, or account balances?

**Survey question:** ph025

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

	Values	Number	Percent
1		216	3.9
2		5367	96.1

Table 396: Frequency table for ph025

**Value labels:**

0 - No

1 - Yes

## APPENDIX: ph025\_b

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4644$

**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	4084	87.9
1	560	12.1

Table 397: Frequency table for ph025\_b

**Value labels:**

0 - No

1 - Yes

## APPENDIX: ph025\_c

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4938$

**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	4528	91.7
1	410	8.3

Table 398: Frequency table for ph025\_c

**Value labels:**

0 - No

1 - Yes

## APPENDIX: ph025\_d

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5300$

**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	5282	99.7
1	18	0.3

Table 399: Frequency table for ph025\_d

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pu009

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4647$

**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	2501	53.8
1	2146	46.2

Table 400: Frequency table for pu009

**Value labels:**

0 - No

1 - Yes

## APPENDIX: pu010

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2138$

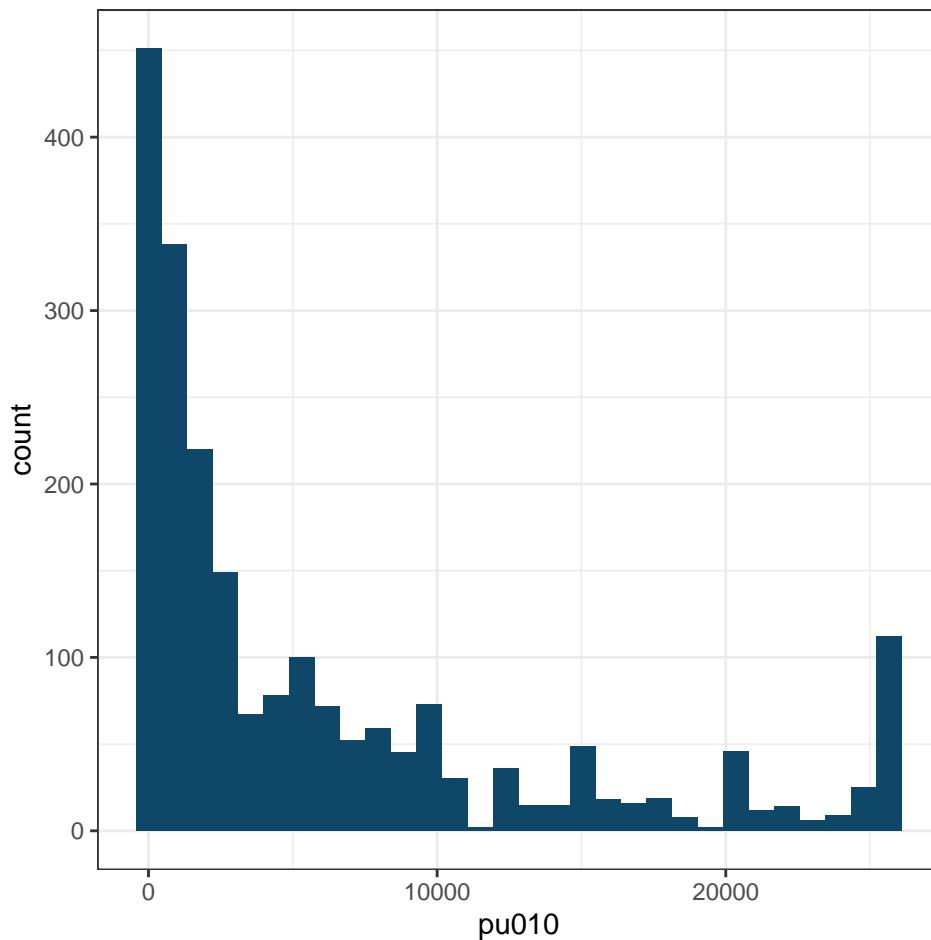
**Description:** Last month, about how much was the unpaid balance on all of your credit cards and/or charge cards that you carried over from the previous month?

**Survey question:** pu010

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

min	med	mean	max	sd
0.0	2800.0	6896.1	171413.0	11115.1

Table 401: Summary statistics for pu010



## APPENDIX: pu011

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 1982$

**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	236	11.9
2	459	23.2
3	493	24.9
4	426	21.5
5	253	12.8
6	115	5.8

Table 402: 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: q101ee

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 7768$

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

**Survey question:** q101ee

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

	Values	Number	Percent
0	7493	96.5	
1	275	3.5	

Table 403: Frequency table for q101ee

**Value labels:**

0 - No

1 - Yes

## APPENDIX: q115\_c\_filter

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 5581$

**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	631	11.3
1	4950	88.7

Table 404: Frequency table for q115\_c\_filter

**Value labels:**

0 - No

1 - Yes

## APPENDIX: q211paymeth

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 32$

**Description:** How did you pay for your (certified check, money order, travelers check)?

**Survey question:** q211\_paymeth

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

Values	Number	Percent
1	12	37.5
2	1	3.1
4	11	34.4
5	1	3.1
8	3	9.4
14	4	12.5

Table 405: Frequency table for q211paymeth

**Value labels:**

- 1 - Cash
- 2 - Check
- 3 - Credit card
- 4 - Debit card
- 5 - Other prepaid card
- 6 - Bank account number payment
- 7 - Online banking bill payment
- 8 - Money order
- 9 - Traveler's check
- 10 - Mobile payment apps
- 11 - Account-to-account transfer
- 12 - Mobile phone payment
- 13 - Other payment method
- 14 - Deduction from income

## APPENDIX: q98

**Dataset:** Day-level

**Variable type:** Numeric

$N = 16745$

**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	6396	38.2
1	10349	61.8

Table 406: Frequency table for q98

**Value labels:**

0 - No

1 - Yes

## APPENDIX: q98a

**Dataset:** Day-level

**Variable type:** Numeric

$N = 6400$

**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	5602	87.5	
2	215	3.4	
3	306	4.8	
4	277	4.3	

Table 407: 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)