Data User's Guide: 2025 Diary of Consumer Payment Choice

Kevin Foster*

Federal Reserve Bank of Atlanta

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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, 2025 and November 2, 2025 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,

*email: kevin.foster@atl.frb.org

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 recategorized 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 2025 DCPC data is posted as three separate datasets on the Atlanta Fed website[1]: individual-level, day-level, and transaction-level. These datasets are designed to facilitate appropriate methods of analysis for each kind of data. All analyses in the results paper and tables are done on diarists who completed all four diary days. There are 6080 unique 4-day diarists. Finally, there are 5531 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 2025 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. Kevin will be able to guide you through that process.

Individual-level dataset

The individual-level dataset is structured so that each row in the dataset represents observations for one respondent. There are 6079 rows in this dataset—one for each respondent. Examples of variables in this dataset include payment preferences and demographic variables.

[1] https://www.atlantafed.org/research-and-data/surveys/survey-and-diary-of-consumer-payment-choice

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 6080 observations for each diary-day, for a total of 24,320 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 34,245 observations in this dataset, consisting of expenditures, account transfers, and income receipts. There were 5531 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.[2]

2025 weights

In 2025, 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 2025 DCPC results paper and the accompanying tables are calculated using these weights. Specifically, the nationally representative weights are

- `ind_weight`
- `dow_weight`

[2]If you would like to obtain this document, email Kevin Foster at `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 343 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.

Contents

accept_card

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 3719$

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	618	16.6
1	2818	75.8
3	283	7.6

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

$\boldsymbol{N} = 14206$

Description: Question text: Would the merchant or person you paid have accepted cash for this payment?

Survey question: q103g

Details: Created variable based on survey variable q103g

Values	Number	Percent
1	12196	85.9
2	1230	8.7
3	508	3.6
4	148	1.0
5	124	0.9

Table 2: Frequency table for accept_cash

Value labels:

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

age

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6077$

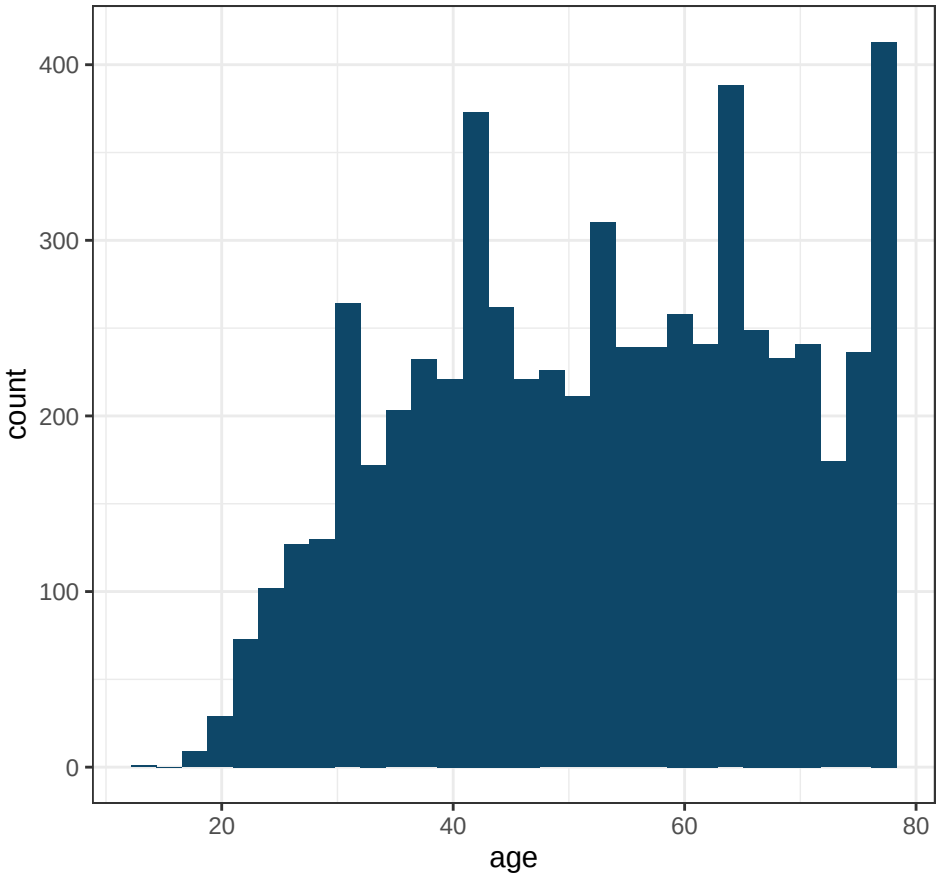
Description: Respondent's age, in years.

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
14.0	53.0	52.9	115.0	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

$\boldsymbol{N} = 6$

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	1	16.7
3	1	16.7
4	2	33.3
5	1	16.7
6	1	16.7

Table 4: Frequency table for `agerange`

Value labels:

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

`amnt`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 34245$

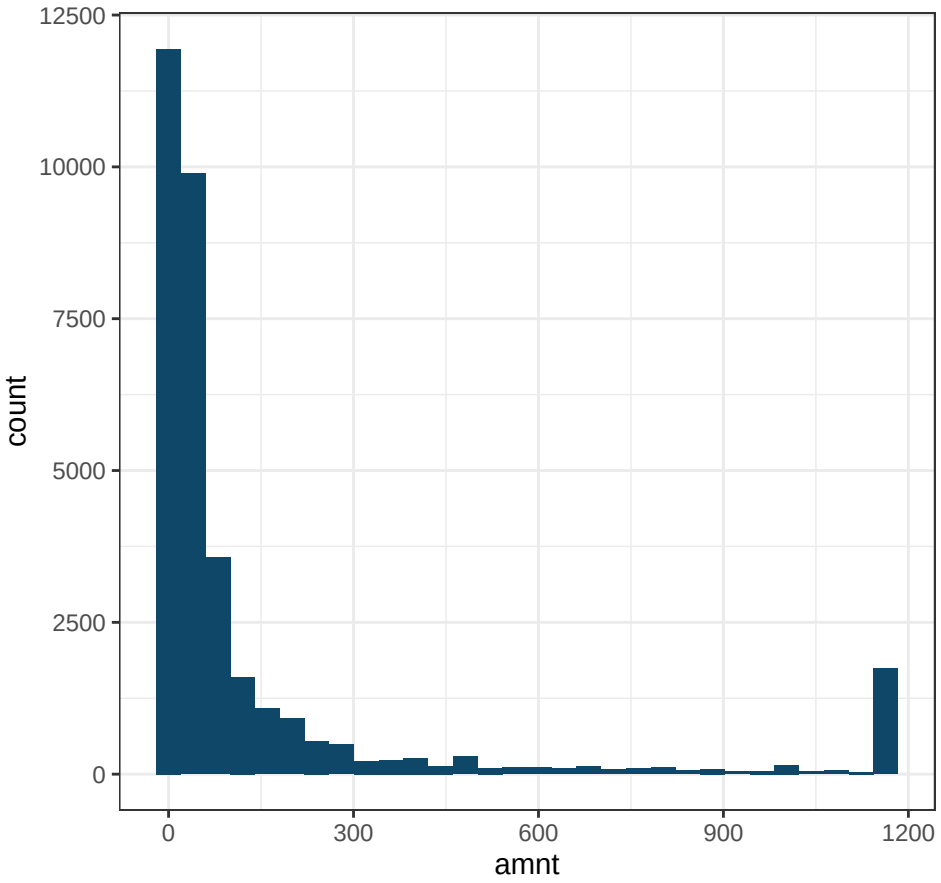
Description: Dollar amount of the transaction, cleaned.

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

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

min	med	mean	max	sd
0.0	36.0	281.8	180018.0	2285.2

Table 5: Summary statistics for `amnt`



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

$\boldsymbol{N} = 18225$

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	7140	39.2
1	11085	60.8

Table 6: Frequency table for `anypayments`

Value labels:
0 - No
1 - Yes

as003_a1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 901$

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	26	2.9
2	41	4.6
3	116	12.9
4	217	24.1
5	501	55.6

Table 7: Frequency table for as003_a1

Value labels:

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

as003_a2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 901$

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	10	1.1
2	21	2.3
3	253	28.1
4	110	12.2
5	507	56.3

Table 8: Frequency table for as003_a2

Value labels:

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

as003_a3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	56	6.2
2	122	13.5
3	144	15.9
4	246	27.2
5	335	37.1

Table 9: Frequency table for as003_a3

Value labels:

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

as003_a4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	264	29.2
2	140	15.5
3	161	17.8
4	138	15.3
5	200	22.1

Table 10: Frequency table for as003_a4

Value labels:

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

as003_a5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	30	3.3
2	55	6.1
3	185	20.5
4	181	20.0
5	452	50.1

Table 11: Frequency table for as003_a5

Value labels:

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

as003_a6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	312	34.6
2	215	23.8
3	190	21.0
4	91	10.1
5	95	10.5

Table 12: Frequency table for as003_a6

Value labels:

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

as003_a7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	26	2.9
2	66	7.3
3	140	15.5
4	259	28.7
5	411	45.6

Table 13: Frequency table for as003_a7

Value labels:

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

as003_b1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	181	20.0
2	257	28.5
3	194	21.5
4	179	19.8
5	92	10.2

Table 14: Frequency table for as003_b1

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

as003_b2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	15	1.7
2	77	8.5
3	314	34.8
4	270	29.9
5	226	25.1

Table 15: Frequency table for as003_b2

Value labels:

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

as003_b3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	176	19.5
2	284	31.5
3	224	24.8
4	162	17.9
5	57	6.3

Table 16: Frequency table for as003_b3

Value labels:

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

as003_b4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	91	10.1
2	275	30.5
3	239	26.5
4	228	25.2
5	70	7.8

Table 17: Frequency table for as003_b4

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

as003_b5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	55	6.1
2	174	19.3
3	298	33.0
4	246	27.2
5	130	14.4

Table 18: Frequency table for as003_b5

Value labels:

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

as003_b6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	42	4.7
2	67	7.4
3	220	24.4
4	359	39.8
5	215	23.8

Table 19: Frequency table for as003_b6

Value labels:

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

as003_b7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 901$

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	174	19.3
2	343	38.1
3	232	25.7
4	108	12.0
5	44	4.9

Table 20: Frequency table for as003_b7

Value labels:

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

as003_c1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	9	1.0
2	14	1.6
3	52	5.8
4	174	19.3
5	653	72.4

Table 21: Frequency table for as003_c1

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

as003_c2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	19	2.1
2	51	5.7
3	246	27.3
4	208	23.1
5	378	41.9

Table 22: Frequency table for as003_c2

Value labels:

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

as003_c3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	22	2.4
2	17	1.9
3	91	10.1
4	262	29.0
5	510	56.5

Table 23: Frequency table for as003_c3

Value labels:

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

as003_c4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	99	11.0
2	220	24.4
3	127	14.1
4	318	35.2
5	139	15.4

Table 24: Frequency table for as003_c4

Value labels:

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

as003_c5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	12	1.3
2	36	4.0
3	158	17.5
4	333	36.9
5	364	40.3

Table 25: Frequency table for as003_c5

Value labels:

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

as003_c6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	11	1.2
2	10	1.1
3	98	10.9
4	303	33.6
5	481	53.3

Table 26: Frequency table for as003_c6

Value labels:

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

as003_c7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	6	0.7
2	15	1.7
3	96	10.6
4	336	37.3
5	449	49.8

Table 27: Frequency table for as003_c7

Value labels:

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

as003_d1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 901$

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	19	2.1
2	7	0.8
3	43	4.8
4	156	17.3
5	676	75.0

Table 28: Frequency table for as003_d1

Value labels:

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

as003_d2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	101	11.2
2	209	23.2
3	222	24.6
4	179	19.8
5	191	21.2

Table 29: Frequency table for as003_d2

Value labels:

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

as003_d3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	21	2.3
2	13	1.4
3	76	8.4
4	215	23.8
5	577	64.0

Table 30: Frequency table for as003_d3

Value labels:

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

as003_d4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	66	7.3
2	152	16.9
3	113	12.5
4	346	38.4
5	225	24.9

Table 31: Frequency table for as003_d4

Value labels:

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

as003_d5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	23	2.5
2	61	6.8
3	151	16.7
4	307	34.0
5	360	39.9

Table 32: Frequency table for as003_d5

Value labels:

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

as003_d6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	12	1.3
2	10	1.1
3	78	8.6
4	287	31.8
5	515	57.1

Table 33: Frequency table for as003_d6

Value labels:

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

as003_d7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	10	1.1
2	12	1.3
3	93	10.3
4	303	33.6
5	484	53.7

Table 34: Frequency table for as003_d7

Value labels:

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

as003_e1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	37	4.1
2	86	9.5
3	194	21.5
4	282	31.2
5	304	33.7

Table 35: Frequency table for as003_e1

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

as003_e2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	30	3.3
2	85	9.4
3	388	43.0
4	203	22.5
5	196	21.7

Table 36: Frequency table for as003_e2

Value labels:

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

as003_e3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 901$

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

Survey question: as003_e3

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

Values	Number	Percent
1	63	7.0
2	91	10.1
3	265	29.4
4	271	30.1
5	211	23.4

Table 37: Frequency table for as003_e3

Value labels:

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

as003_e4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	144	15.9
2	186	20.6
3	279	30.9
4	197	21.8
5	97	10.7

Table 38: Frequency table for as003_e4

Value labels:

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

as003_e5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	34	3.8
2	103	11.4
3	310	34.3
4	266	29.5
5	190	21.0

Table 39: Frequency table for as003_e5

Value labels:

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

as003_e6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 901$

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	100	11.1
2	163	18.1
3	349	38.7
4	182	20.2
5	107	11.9

Table 40: Frequency table for as003_e6

Value labels:

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

as003_e7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	10	1.1
2	43	4.8
3	246	27.2
4	342	37.9
5	262	29.0

Table 41: Frequency table for as003_e7

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

as003_f1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	190	21.0
2	208	23.0
3	168	18.6
4	148	16.4
5	189	20.9

Table 42: Frequency table for as003_f1

Value labels:

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

as003_f2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 901$

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	11	1.2
2	40	4.4
3	289	32.1
4	190	21.1
5	371	41.2

Table 43: Frequency table for as003_f2

Value labels:

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

as003_f3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	83	9.2
2	167	18.5
3	223	24.7
4	258	28.6
5	171	19.0

Table 44: Frequency table for as003_f3

Value labels:

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

as003_f4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	143	15.9
2	221	24.5
3	127	14.1
4	270	29.9
5	141	15.6

Table 45: Frequency table for as003_f4

Value labels:

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

as003_f5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	29	3.2
2	107	11.8
3	286	31.7
4	307	34.0
5	174	19.3

Table 46: Frequency table for as003_f5

Value labels:

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

as003_f6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	17	1.9
2	20	2.2
3	125	13.8
4	316	35.0
5	425	47.1

Table 47: Frequency table for as003_f6

Value labels:

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

as003_f7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	58	6.4
2	193	21.4
3	251	27.8
4	242	26.8
5	159	17.6

Table 48: Frequency table for as003_f7

Value labels:

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

as003_g1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	72	8.0
2	132	14.6
3	182	20.2
4	218	24.1
5	299	33.1

Table 49: Frequency table for as003_g1

Value labels:

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

as003_g2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	12	1.3
2	44	4.9
3	259	28.7
4	196	21.7
5	392	43.4

Table 50: Frequency table for as003_g2

Value labels:

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

as003_g3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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

Survey question: as003_g3

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

Values	Number	Percent
1	41	4.5
2	66	7.3
3	147	16.3
4	306	33.9
5	342	37.9

Table 51: Frequency table for as003_g3

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

as003_g4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	76	8.4
2	152	16.9
3	158	17.5
4	348	38.6
5	168	18.6

Table 52: Frequency table for as003_g4

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

as003_g5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	30	3.3
2	79	8.7
3	242	26.8
4	335	37.1
5	217	24.0

Table 53: Frequency table for as003_g5

Value labels:

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

as003_g6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	13	1.4
2	6	0.7
3	113	12.5
4	307	34.0
5	463	51.3

Table 54: Frequency table for as003_g6

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

as003_g7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	28	3.1
2	97	10.8
3	180	20.0
4	335	37.1
5	262	29.0

Table 55: Frequency table for as003_g7

Value labels:

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

as003_h1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 901$

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	233	25.9
2	251	27.9
3	183	20.3
4	140	15.5
5	94	10.4

Table 56: Frequency table for as003_h1

Value labels:

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

as003_h2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 901$

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	5.3
2	227	25.2
3	300	33.3
4	232	25.7
5	94	10.4

Table 57: Frequency table for as003_h2

Value labels:

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

as003_h3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	321	35.6
2	271	30.0
3	198	22.0
4	87	9.6
5	25	2.8

Table 58: Frequency table for as003_h3

Value labels:

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

as003_h4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	99	11.0
2	171	19.0
3	285	31.6
4	249	27.6
5	98	10.9

Table 59: Frequency table for as003_h4

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

as003_h5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	139	15.4
2	242	26.8
3	300	33.2
4	143	15.8
5	79	8.7

Table 60: Frequency table for as003_h5

Value labels:

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

as003_h6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	96	10.6
2	143	15.8
3	327	36.2
4	229	25.4
5	108	12.0

Table 61: Frequency table for as003_h6

Value labels:

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

as003_h7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 901$

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	198	22.0
2	294	32.6
3	260	28.9
4	98	10.9
5	51	5.7

Table 62: Frequency table for as003_h7

Value labels:

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

as003_i1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	81	9.0
2	213	23.6
3	267	29.6
4	204	22.6
5	138	15.3

Table 63: Frequency table for as003_i1

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

as003_i2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 901$

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	15	1.7
2	54	6.0
3	346	38.4
4	199	22.1
5	287	31.9

Table 64: Frequency table for as003_i2

Value labels:

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

as003_i3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	47	5.2
2	38	4.2
3	197	21.8
4	300	33.2
5	321	35.5

Table 65: Frequency table for as003_i3

Value labels:

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

as003_i4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 902$

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	110	12.2
2	212	23.5
3	257	28.5
4	238	26.4
5	85	9.4

Table 66: Frequency table for as003_i4

Value labels:

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

as003_i5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	32	3.5
2	82	9.1
3	270	29.9
4	299	33.1
5	220	24.4

Table 67: Frequency table for as003_i5

Value labels:

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

as003_i6

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 903$

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	3.0
2	40	4.4
3	238	26.4
4	339	37.5
5	259	28.7

Table 68: Frequency table for as003_i6

Value labels:

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

as003_i7

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 901$

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	21	2.3
2	36	4.0
3	216	24.0
4	332	36.8
5	296	32.9

Table 69: 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

$\boldsymbol{N} = 24315$

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

Survey question: N/A

Details: None

Values	Number	Percent
0	3304	13.6
1	3305	13.6
2	3497	14.4
3	3686	15.2
4	3705	15.2
5	3504	14.4
6	3314	13.6

Table 70: 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

$\boldsymbol{N} = 24320$

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

$\boldsymbol{N} = 24315$

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

Survey question: N/A

Details: None

`banp_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6073$

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	3262	53.7
1	2811	46.3

Table 71: Frequency table for `banp_adopt`

Value labels:
0 - Not an adopter
1 - Adopter

banp_t_m

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6073$

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: Created variable based on pa050g

Values	Number	Percent
0	3262	53.7
1	2811	46.3

Table 72: Frequency table for banp_t_m

Value labels:
0 - No
1 - Yes

`bill`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 30400$

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	23483	77.2
1	6917	22.8

Table 73: Frequency table for `bill`

Value labels:
0 - No
1 - Yes

`billautom`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 6917$

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	3923	56.7
1	2994	43.3

Table 74: Frequency table for `billautom`

Value labels:
0 - No
1 - Yes

`bnk_acnt_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6074$

Description: Is the respondent a BANK ACCOUNT adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	282	4.6
1	5792	95.4

Table 75: Frequency table for `bnk_acnt_adopt`

Value labels:
0 - Not an adopter
1 - Adopter

`bnpl002`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6075$

Description: Question text: In the last 30 days, have you used Buy Now, Pay Later to make a purchase?

Survey question: bnpl002

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

Values	Number	Percent
1	698	11.5
2	5271	86.8
3	106	1.7

Table 76: Frequency table for `bnpl002`

Value labels:

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

`bnpl004`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 697$

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	52	7.5
3	84	12.1
4	368	52.8
5	32	4.6
6	161	23.1

Table 77: Frequency table for `bnpl004`

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

`bnpl006`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 697$

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	301	43.2
2	196	28.1
3	136	19.5
4	64	9.2

Table 78: Frequency table for `bnpl006`

Value labels:

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

`bnpl007`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 697$

Description: Question text: Continue thinking about your most recent Buy Now, Pay Later purchase. Would you have made that purchase even if Buy Now, Pay Later was not an option?

Survey question: `bnpl007`

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

Values	Number	Percent
1	254	36.4
2	218	31.3
3	153	22.0
4	72	10.3

Table 79: Frequency table for `bnpl007`

Value labels:

1 - I would not have made the purchase
2 - I would have made the purchase and paid with cash or debit card
3 - I would have made the purchase and paid with credit card
4 - I would look for a different or cheaper alternative

`bnpl008`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5271$

Description: Question text: You just told us that you have not made a Buy Now Pay Later purchase in the past 30 days. Have you made a Buy Now Pay Later purchase in the past 12 months?

Survey question: `bnpl008`

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

Values	Number	Percent
1	361	6.8
2	4870	92.4
3	40	0.8

Table 80: Frequency table for `bnpl008`

Value labels:

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

bnpl008_day4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5424$

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: bnpl008_day4

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

Values	Number	Percent
1	86	1.6
2	5338	98.4

Table 81: Frequency table for bnpl008_day4

Value labels:
1 - Yes
2 - No

bnpl009

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 361$

Description: Question text: In the past 12 months, have you ever been late making a payment for something you bought using a Buy Now Pay Later service?

Survey question: bnpl009

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

Values	Number	Percent
1	53	14.7
2	308	85.3

Table 82: Frequency table for bnpl009

Value labels:
1 - Yes
2 - No

`bnpl010`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 53$

Description: Question text: In the past 12 months, have you ever been charged a fee or charged extra because you were late on a Buy Now Pay Later payment?

Survey question: `bnpl010`

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

Values	Number	Percent
1	28	52.8
2	25	47.2

Table 83: Frequency table for `bnpl010`

Value labels:
1 - Yes
2 - No

`bnpl011`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1059$

Description: Question text: In the past 12 months, have you ever been rejected when applying for a Buy Now Pay Later service?

Survey question: `bnpl011`

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

Values	Number	Percent
1	151	14.3
2	908	85.7

Table 84: Frequency table for `bnpl011`

Value labels:
1 - Yes
2 - No

`card_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6072$

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	83	1.4
1	5989	98.6

Table 85: Frequency table for `card_adopt`

Value labels:
0 - No
1 - Yes

`card_t_m`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6050$

Description: Created variable: Have you used ANY TYPE OF CARD to make a payment in the past 30 days

Survey question: `dc_t_m`, `cc_t_m`, `svc_t_m`

Details: Created variable based on other variables. Search the questionnaire for `pa050`

Values	Number	Percent
0	324	5.4
1	5726	94.6

Table 86: Frequency table for `card_t_m`

Value labels:
0 - No
1 - Yes

`carry_acnt2acnt`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18217$

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

Survey question: q97

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

Values	Number	Percent
0	15111	82.9
1	3106	17.1

Table 87: Frequency table for `carry_acnt2acnt`

Value labels:
0 - No
1 - Yes

carry_banp

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18217$

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	11973	65.7
1	6244	34.3

Table 88: Frequency table for carry_banp

Value labels:
0 - No
1 - Yes

carry_cc

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18217$

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	5386	29.6
1	12831	70.4

Table 89: Frequency table for carry_cc

Value labels:
0 - No
1 - Yes

`carry_chk`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18217$

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	11627	63.8
1	6590	36.2

Table 90: Frequency table for `carry_chk`

Value labels:
0 - No
1 - Yes

`carry_coins`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18222$

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

Survey question: q5_1

Values	Number	Percent
0	11735	64.4
1	6487	35.6

Table 91: Frequency table for `carry_coins`

Value labels:
0 - No
1 - Yes

`carry_csh`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18217$

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	6461	35.5
1	11756	64.5

Table 92: Frequency table for `carry_csh`

Value labels:
0 - No
1 - Yes

`carry_dc`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18217$

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	4850	26.6
1	13367	73.4

Table 93: Frequency table for `carry_dc`

Value labels:
0 - No
1 - Yes

`carry_monord`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18217$

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	17813	97.8
1	404	2.2

Table 94: Frequency table for `carry_monord`

Value labels:
0 - No
1 - Yes

`carry_none`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18217$

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	16569	91.0
1	1648	9.0

Table 95: Frequency table for `carry_none`

Value labels:
0 - No
1 - Yes

`carry_obbp`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18217$

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	11804	64.8
1	6413	35.2

Table 96: Frequency table for `carry_obbp`

Value labels:
0 - No
1 - Yes

`carry_oth`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 18217

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	18090	99.3
1	127	0.7

Table 97: Frequency table for `carry_oth`

Value labels:
0 - No
1 - Yes

`carry_paypal`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18217$

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

Survey question: q97

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

Values	Number	Percent
0	11216	61.6
1	7001	38.4

Table 98: Frequency table for `carry_paypal`

Value labels:
0 - No
1 - Yes

`carry_prepaid`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18217$

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	15430	84.7
1	2787	15.3

Table 99: Frequency table for `carry_prepaid`

Value labels:
0 - No
1 - Yes

`cashapp_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6059$

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	4816	79.5
1	1243	20.5

Table 100: Frequency table for `cashapp_adopt`

Value labels:
0 - No
1 - Yes

cashdepaccount

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 318$

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	252	79.2
2	54	17.0
3	12	3.8

Table 101: 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

$\boldsymbol{N} = 319$

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	71	22.3
2	71	22.3
3	177	55.5

Table 102: Frequency table for cashdepmethod

Value labels:
1 - ATM
2 - Bank teller
3 - Other (specify)

`cashdeptime`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 34245$

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

$\boldsymbol{N} = 785$

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	746	95.0
1	39	5.0

Table 103: Frequency table for cashgetfee

Value labels:
0 - No
1 - Yes

cashgetlocation

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 787$

Description: Cash withdrawal location.

Survey question: cashget_location

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

Values	Number	Percent
1	147	18.7
2	44	5.6
3	66	8.4
4	322	40.9
5	4	0.5
6	67	8.5
7	11	1.4
8	3	0.4
9	123	15.6

Table 104: 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

$\boldsymbol{N} = 785$

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	204	26.0
2	44	5.6
3	83	10.6
4	18	2.3
5	2	0.3
7	4	0.5
8	322	41.0
9	108	13.8

Table 105: 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

$\boldsymbol{N} = 34245$

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

$\boldsymbol{N} = 6074$

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	5636	92.8
2	270	4.4
3	83	1.4
4	45	0.7
5	40	0.7

Table 106: 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

$\boldsymbol{N} = 6074$

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	5392	88.8
1	682	11.2

Table 107: Frequency table for `cashless11`

Value labels:
0 - No
1 - Yes

`cashless12`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5392$

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	4805	89.1
1	587	10.9

Table 108: Frequency table for `cashless12`

Value labels:

0 - No
1 - Yes

`cashless13`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1269$

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	85	6.7
1	87	6.9
3	22	1.7
4	1036	81.6
5	39	3.1

Table 109: 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

$\boldsymbol{N} = 6075$

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	1128	18.6
1	4947	81.4

Table 110: Frequency table for cc_adopt

Value labels:
0 - Not an adopter
1 - Adopter

`cc_discount`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 10481$

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	10060	96.0
1	421	4.0

Table 111: Frequency table for `cc_discount`

Value labels:
0 - No
1 - Yes

`cc_num`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4945$

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	1005	20.3
2	1139	23.0
3	879	17.8
4	641	13.0
5	403	8.1
6	878	17.8

Table 112: Frequency table for `cc_num`

Value labels:

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

`cc_rewards`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4946$

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	576	11.6
1	4370	88.4

Table 113: Frequency table for `cc_rewards`

Value labels:
0 - No
1 - Yes

cc_surcharge

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 10485$

Description: Created variable based on survey variable q101g

Survey question: q101g

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

Values	Number	Percent
0	10173	97.0
1	312	3.0

Table 114: Frequency table for cc_surcharge

Value labels:
0 - No
1 - Yes

cc_t_m

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6073$

Description: Created variable: Have you used a CREDIT CARD to make a payment in the past 30 days

Survey question: pa050e

Details: Created variable based on other variables. Search the questionnaire for pa050e

Values	Number	Percent
0	1687	27.8
1	4386	72.2

Table 115: Frequency table for cc_t_m

Value labels:
0 - No
1 - Yes

`ccbaldue`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 1295$

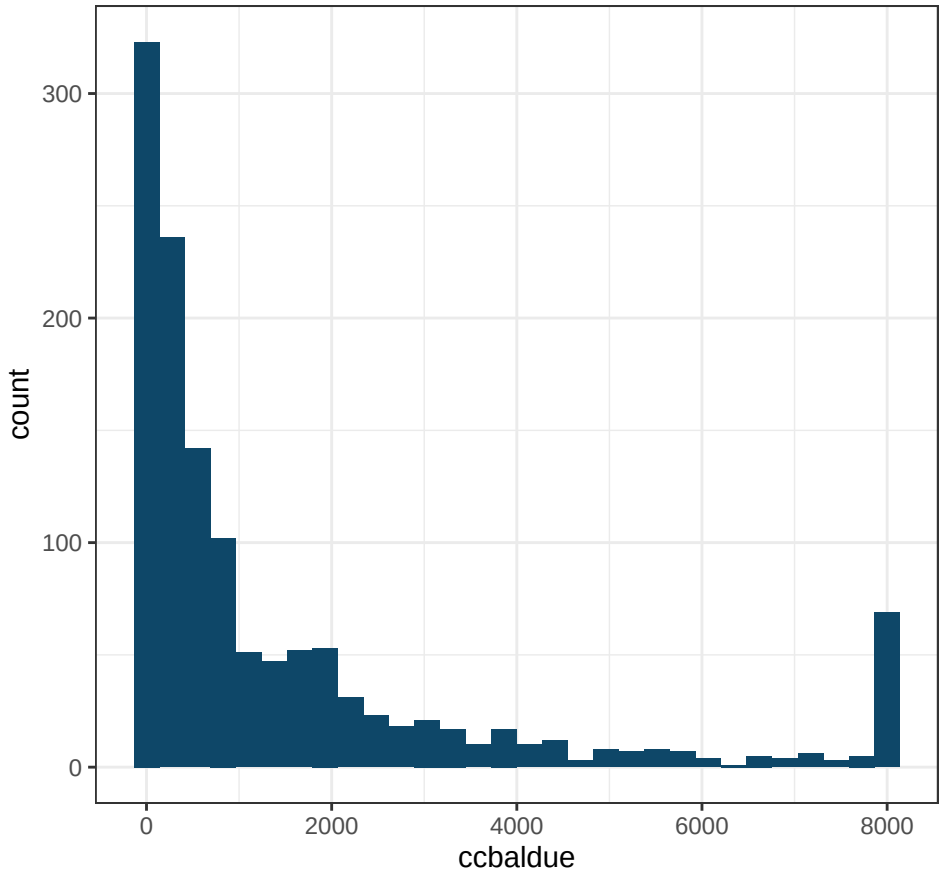
Description: Question text: How much was the full amount due (statement balance) of the credit card bill?

Survey question: pay019

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

min	med	mean	max	sd
0.0	587.0	2037.5	170000.0	6544.2

Table 116: 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

$\boldsymbol{N} = 4943$

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	3823	77.3
1	1120	22.7

Table 117: Frequency table for ccfee_annual

Value labels:
0 - No
1 - Yes

ccfee_baltran

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4943$

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	4757	96.2
1	186	3.8

Table 118: Frequency table for ccfee_baltran

Value labels:
0 - No
1 - Yes

ccfee_csh

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4943$

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	4841	97.9
1	102	2.1

Table 119: Frequency table for ccfee_csh

Value labels:
0 - No
1 - Yes

ccfee_foreign

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4943$

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	4758	96.3
1	185	3.7

Table 120: Frequency table for ccfee_foreign

Value labels:
0 - No
1 - Yes

`ccfee_late`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4943$

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	4533	91.7
1	410	8.3

Table 121: Frequency table for `ccfee_late`

Value labels:
0 - No
1 - Yes

`ccfee_none`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4943$

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	1679	34.0
1	3264	66.0

Table 122: Frequency table for `ccfee_none`

Value labels:
0 - No
1 - Yes

`ccfee_overlimit`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4943$

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	4860	98.3
1	83	1.7

Table 123: Frequency table for `ccfee_overlimit`

Value labels:
0 - No
1 - Yes

`census_division`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5446$

Description: The Census division where the respondent lives.

Survey question: statereside

Details: Constructed from UAS Household Survey variable `statereside`

Values	Number	Percent
1	743	13.6
2	223	4.1
3	235	4.3
4	729	13.4
5	673	12.4
6	261	4.8
7	1222	22.4
8	1058	19.4
9	302	5.5

Table 124: Frequency table for `census_division`

Value labels:

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

`chk_acnt_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6075$

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	319	5.3
1	5756	94.7

Table 125: Frequency table for `chk_acnt_adopt`

Value labels:
0 - Not an adopter
1 - Adopter

`chk_acnt_num`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5752$

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	3652	63.5
2	1564	27.2
3	394	6.8
4	94	1.6
5	25	0.4
6	23	0.4

Table 126: Frequency table for `chk_acnt_num`

Value labels:

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

chk_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6077$

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	1819	29.9
1	4258	70.1

Table 127: Frequency table for chk_adopt

Value labels:
0 - Not an adopter
1 - Adopter

`chk_bal`

Dataset: Day-level

Variable type: Numeric

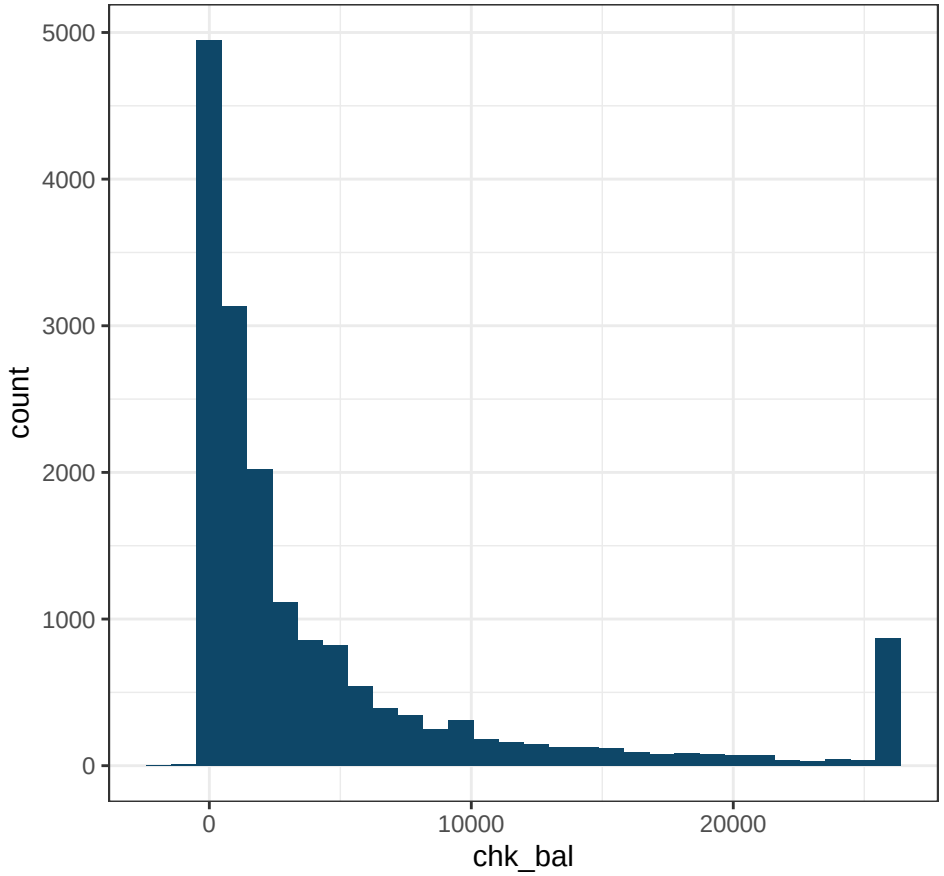
$\boldsymbol{N} = 17100$

Description: Balance of checking account.

Survey question: pa072_a

min	med	mean	max	sd
-2208.0	1610.0	6407.1	1050727.0	22019.4

Table 128: 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

$\boldsymbol{N} = 24320$

Description: Time that diarist checked checking account balance.

Survey question: pa072_a_time

chk_t_m

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6068$

Description: Created variable: Have you used a CHECK to make a payment in the past 30 days

Survey question: pa050b

Details: Created variable based on other variables. Search the questionnaire for pa050b

Values	Number	Percent
0	3751	61.8
1	2317	38.2

Table 129: Frequency table for chk_t_m

Value labels:
0 - No
1 - Yes

`chk_transfers`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 17259$

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	16819	97.5
1	440	2.5

Table 130: Frequency table for `chk_transfers`

Value labels:
0 - No
1 - Yes

chkdepfunds

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 2122$

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	207	9.8
2	2	0.1
4	4	0.2
5	6	0.3
6	288	13.6
7	1180	55.6
8	143	6.7
9	292	13.8

Table 131: 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

$\boldsymbol{N} = 502$

Description: Question text: Please tell us about each transfer from your checking account to another account on DISPLAY DIARY DATE HERE

Survey question: chktransfer_account

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

Values	Number	Percent
1	332	66.1
2	67	13.3
3	39	7.8
4	8	1.6
5	7	1.4
7	49	9.8

Table 132: 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

$\boldsymbol{N} = 497$

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	485	97.6
0.38	1	0.2
0.85	1	0.2
1	3	0.6
1.31	1	0.2
1.38	1	0.2
2.99	1	0.2
4	1	0.2
5	1	0.2
8.5	1	0.2
20	1	0.2

Table 133: 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

$\boldsymbol{N} = 488$

Description: Question text: Was the account that thte 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	186	38.1
1	302	61.9

Table 134: Frequency table for chktransferinstitution

Value labels:
0 - No
1 - Yes

chktransferwhenrec

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 492$

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	385	78.3
2	50	10.2
3	26	5.3
4	23	4.7
6	2	0.4
7	1	0.2
8	2	0.4
9	3	0.6

Table 135: 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

$\boldsymbol{N} = 6079$

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	142	2.3
1	5937	97.7

Table 136: Frequency table for `citizen`

Value labels:
0 - No
1 - Yes

computer_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6072$

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	2877	47.4
1	3195	52.6

Table 137: Frequency table for computer_adopt

Value labels:
0 - No
1 - Yes

`crypto_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6075$

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	5583	91.9
1	492	8.1

Table 138: Frequency table for `crypto_adopt`

Value labels:

0 - No
1 - Yes

`crypto_t_m`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6075$

Description: Created variable: Have you used a CRYPTOCURRENCY to make a payment in the past 30 days

Survey question: `pa050j`

Details: Created variable based on other variables. Search the questionnaire for `pa050j`

Values	Number	Percent
0	6054	99.7
1	21	0.3

Table 139: Frequency table for `crypto_t_m`

Value labels:
0 - No
1 - Yes

`crypto_used`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6075$

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	6054	99.7
1	21	0.3

Table 140: Frequency table for `crypto_used`

Value labels:
0 - No
1 - Yes

`crypto_value`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 487$

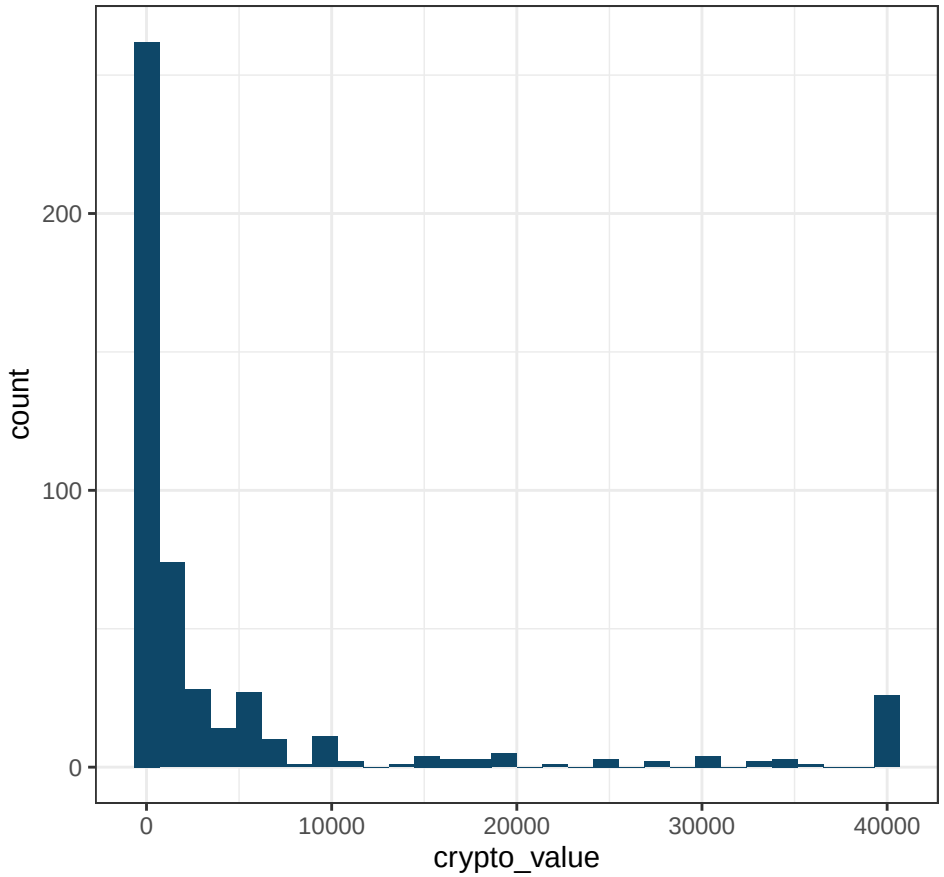
Description: Question text: What is the dollar value of the cryptocurrency that you own, in US dollars?

Survey question: pa123

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

min	med	mean	max	sd
0.0	500.0	8938.6	400000.0	33346.4

Table 141: 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

$\boldsymbol{N} = 6079$

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	356	5.9
1	5723	94.1

Table 142: Frequency table for csh_adopt

Value labels:
0 - Not an adopter
1 - Adopter

`csh_leftover`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18223$

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	5944	32.6
1	12279	67.4

Table 143: Frequency table for `csh_leftover`

Value labels:
0 - No
1 - Yes

`csh_stored`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6073$

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	4242	69.9
1	1831	30.1

Table 144: Frequency table for `csh_stored`

Value labels:
0 - No
1 - Yes

csh_t_m

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6072$

Description: Created variable: Have you used a CASH to make a payment in the past 30 days

Survey question: pa050a

Details: Created variable based on other variables. Search the questionnaire for pa050a

Values	Number	Percent
0	1029	16.9
1	5043	83.1

Table 145: Frequency table for csh_t_m

Value labels:
0 - No
1 - Yes

`daily_weight`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 16141$

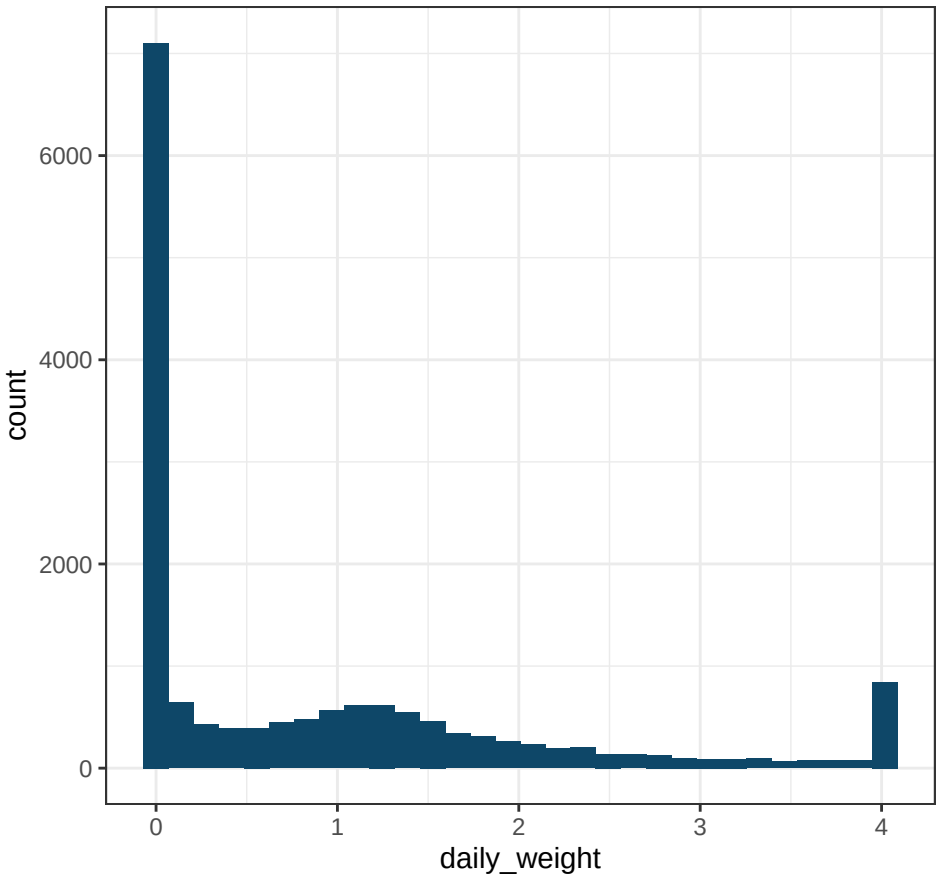
Description: Day-level weights

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	0.3	1.0	19.8	1.6

Table 146: 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

$\boldsymbol{N}$ = 17121

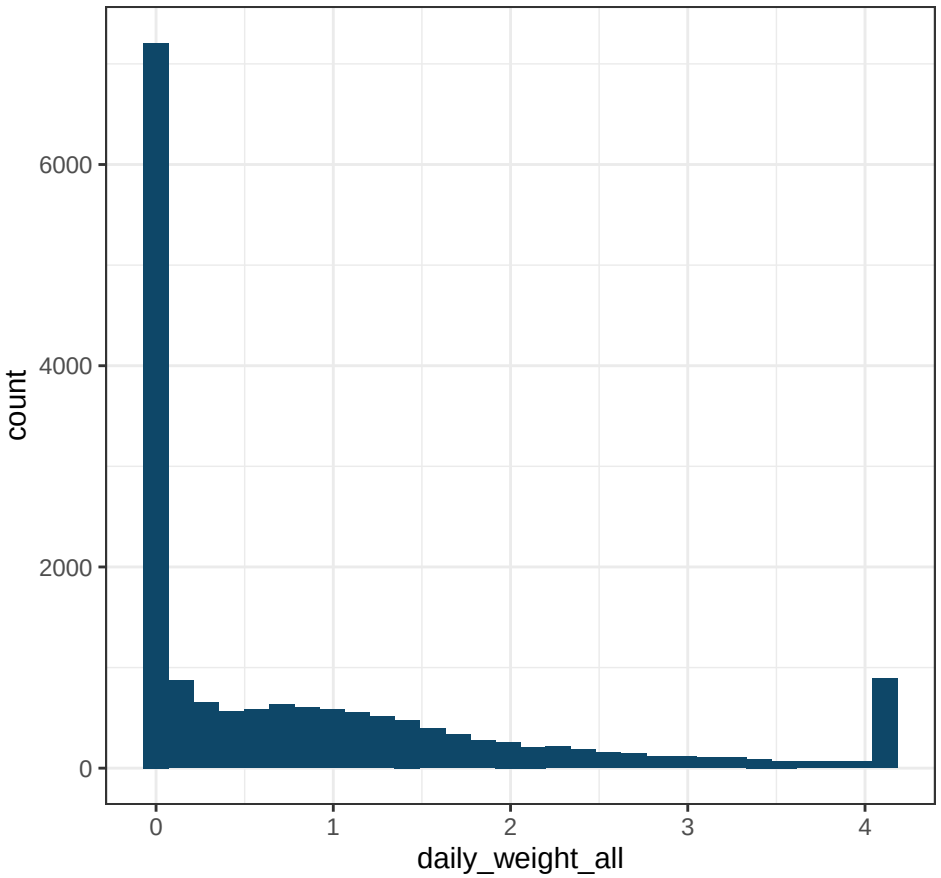
Description: Day-level weights

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	0.3	1.0	22.6	1.7

Table 147: 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

$\boldsymbol{N} = 34245$

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

$\boldsymbol{N} = 6069$

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	610	10.1
1	5459	89.9

Table 148: Frequency table for `dc_adopt`

Value labels:
0 - Not an adopter
1 - Adopter

dc_num

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5376$

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	3271	60.8
2	1528	28.4
3	399	7.4
4	104	1.9
5	38	0.7
6	36	0.7

Table 149: Frequency table for dc_num

Value labels:

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

`dc_rewards`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 5689$

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	5213	91.6
1	476	8.4

Table 150: Frequency table for `dc_rewards`

Value labels:
0 - No
1 - Yes

dc_surcharge

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 8420$

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

Survey question: q101ee

Details: Created variable based on other variables. Search the questionnaire for q101ee

Values	Number	Percent
0	8110	96.3
1	310	3.7

Table 151: Frequency table for dc_surcharge

Value labels:
0 - No
1 - Yes

dc_t_m

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6036$

Description: Created variable: Have you used a DEBIT CARD to make a payment in the past 30 days

Survey question: pa050d

Details: Created variable based on other variables. Search the questionnaire for pa050d

Values	Number	Percent
0	2112	35.0
1	3924	65.0

Table 152: Frequency table for dc_t_m

Value labels:
0 - No
1 - Yes

`denom_100_end`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 24320

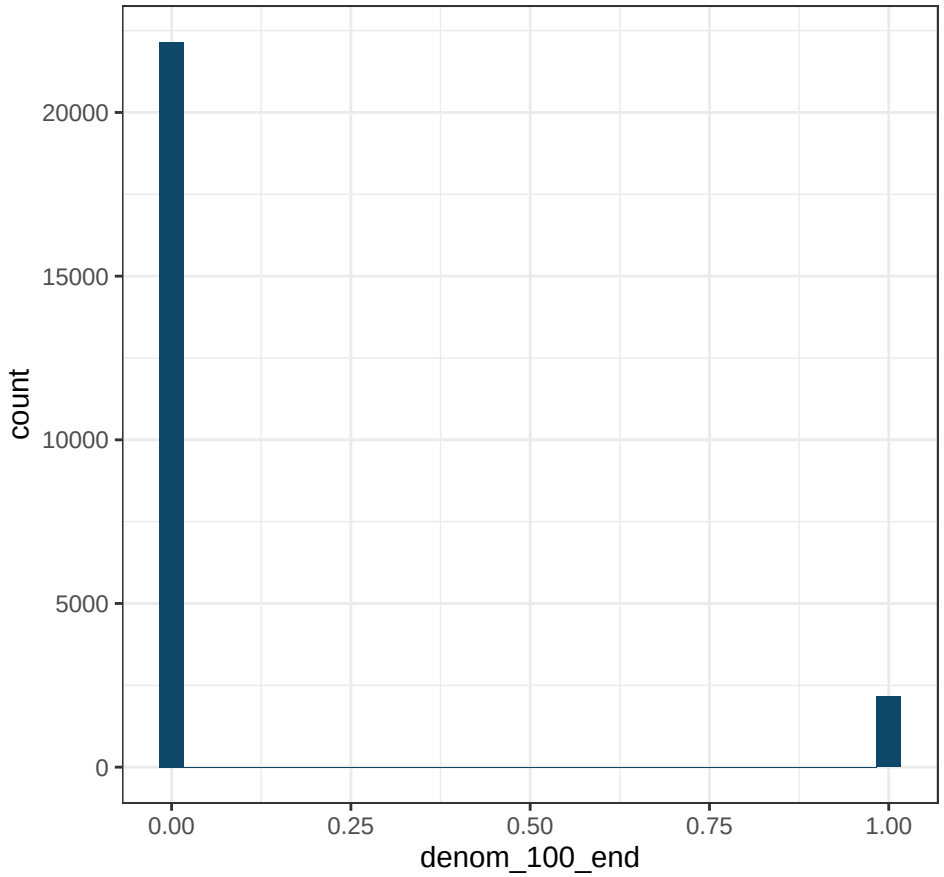
Description: The number of 100 dollar bills carried at the end of the diary day.

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	200.0	2.0

Table 153: 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

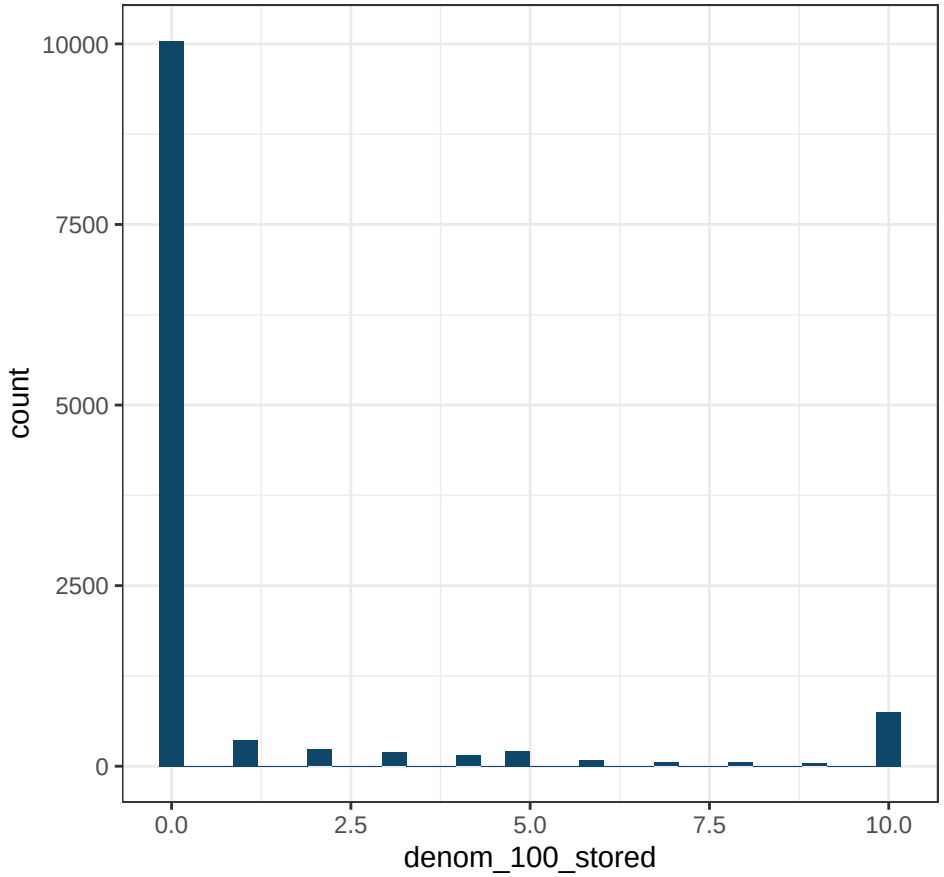
$\boldsymbol{N} = 12159$

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	2.6	1287.0	21.3

Table 154: 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

$\boldsymbol{N}$ = 24320

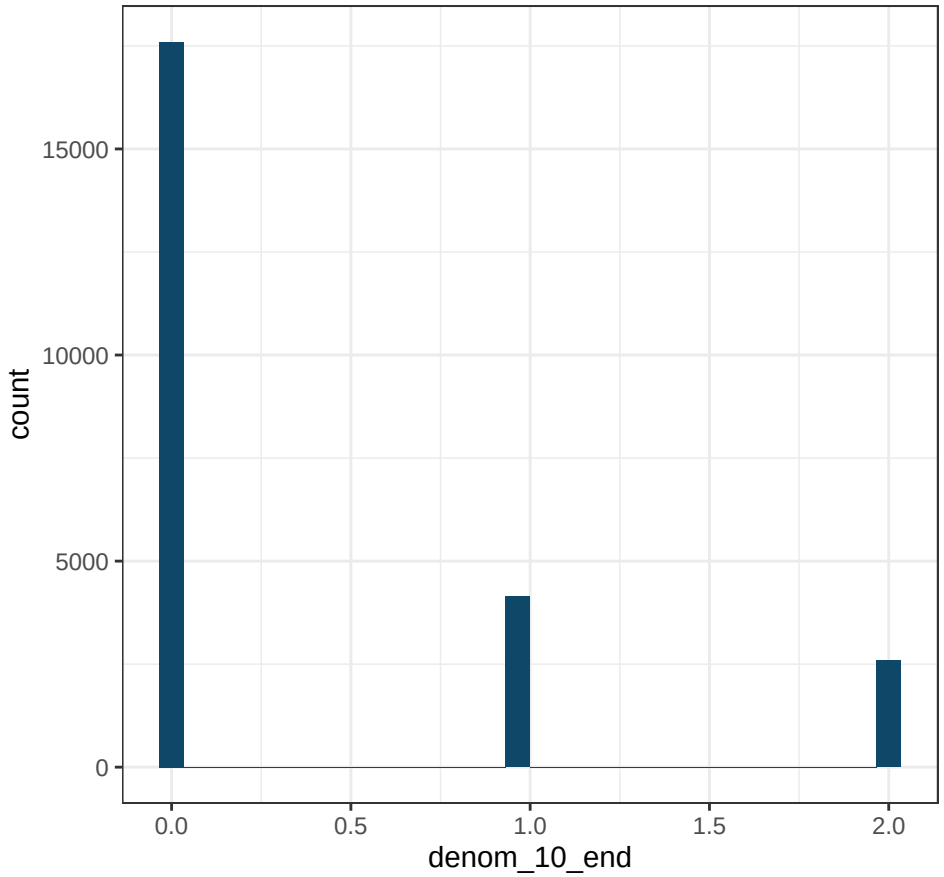
Description: The number of 10 dollar bills carried at the end of the diary day.

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	100.0	1.6

Table 155: 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

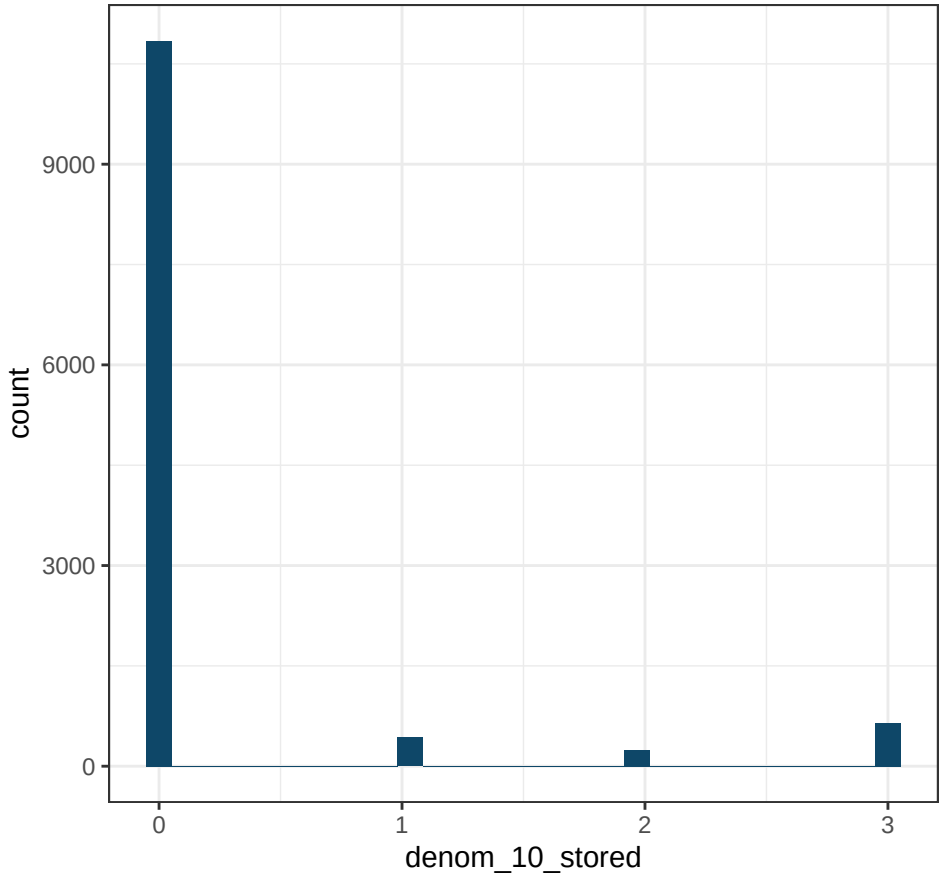
$\boldsymbol{N} = 12159$

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	500.0	6.6

Table 156: 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

$\boldsymbol{N}$ = 24320

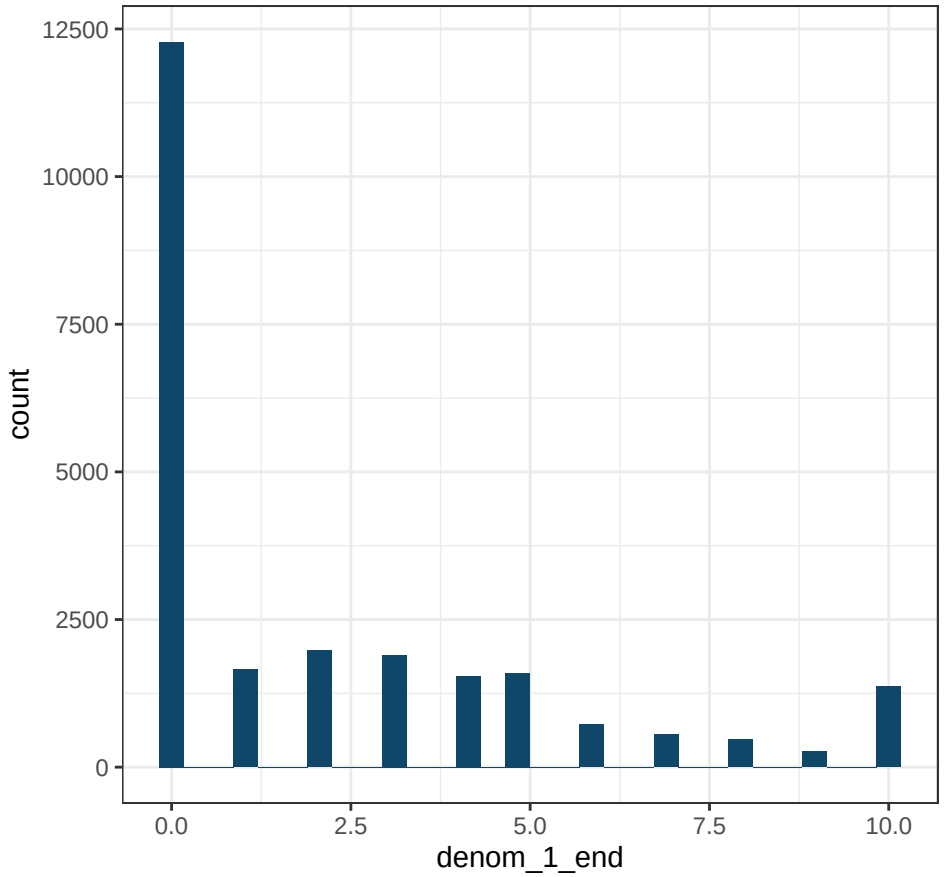
Description: The number of 1 dollar bills carried at the end of the diary day.

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	0.0	2.5	219.0	5.0

Table 157: 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

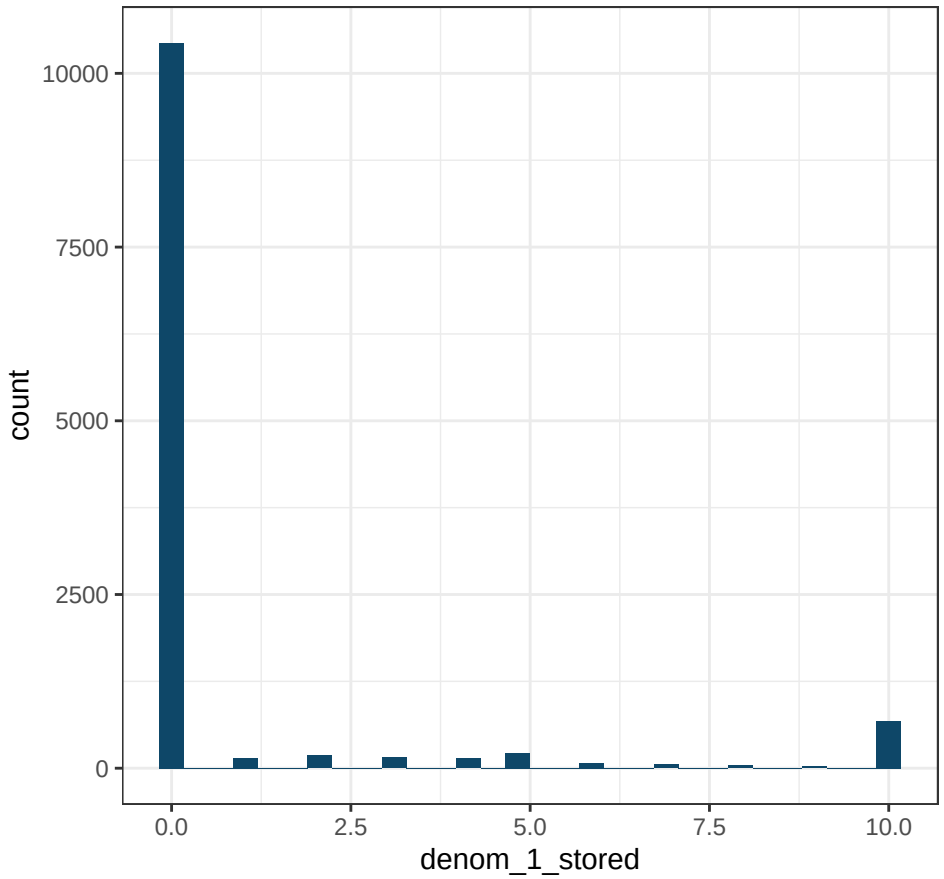
$\boldsymbol{N} = 12159$

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	2.9	2000.0	29.7

Table 158: 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

$\boldsymbol{N}$ = 24320

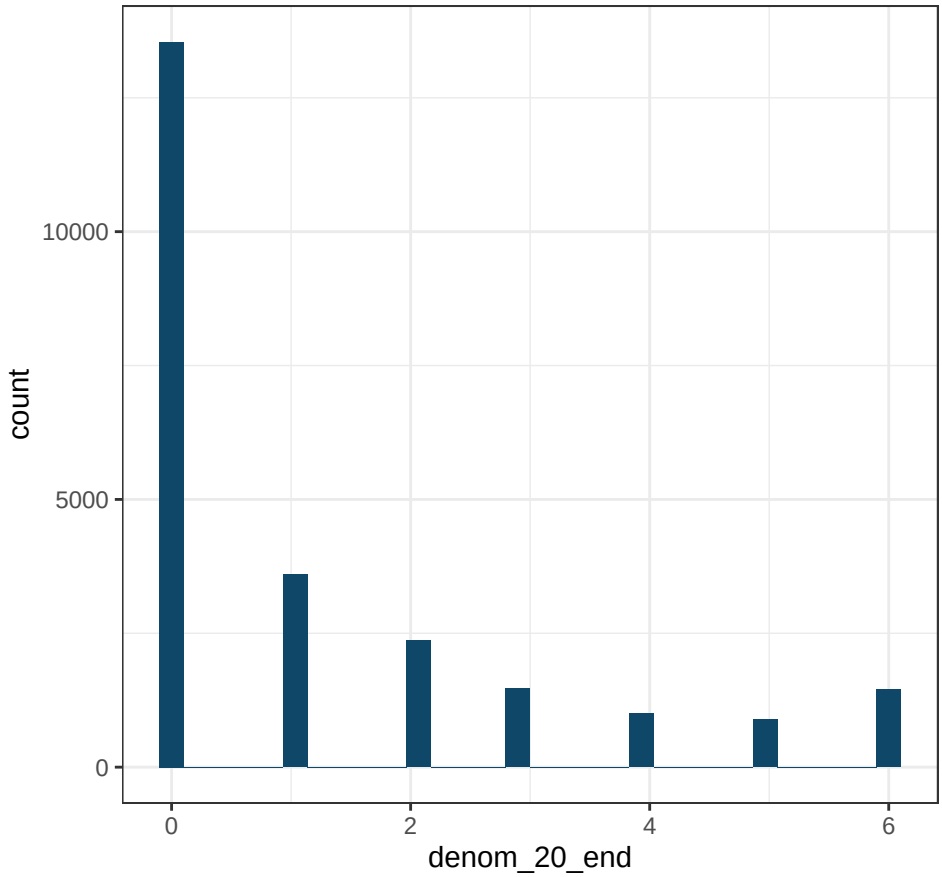
Description: The number of 20 dollar bills carried at the end of the diary day.

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	1.5	100.0	3.1

Table 159: 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

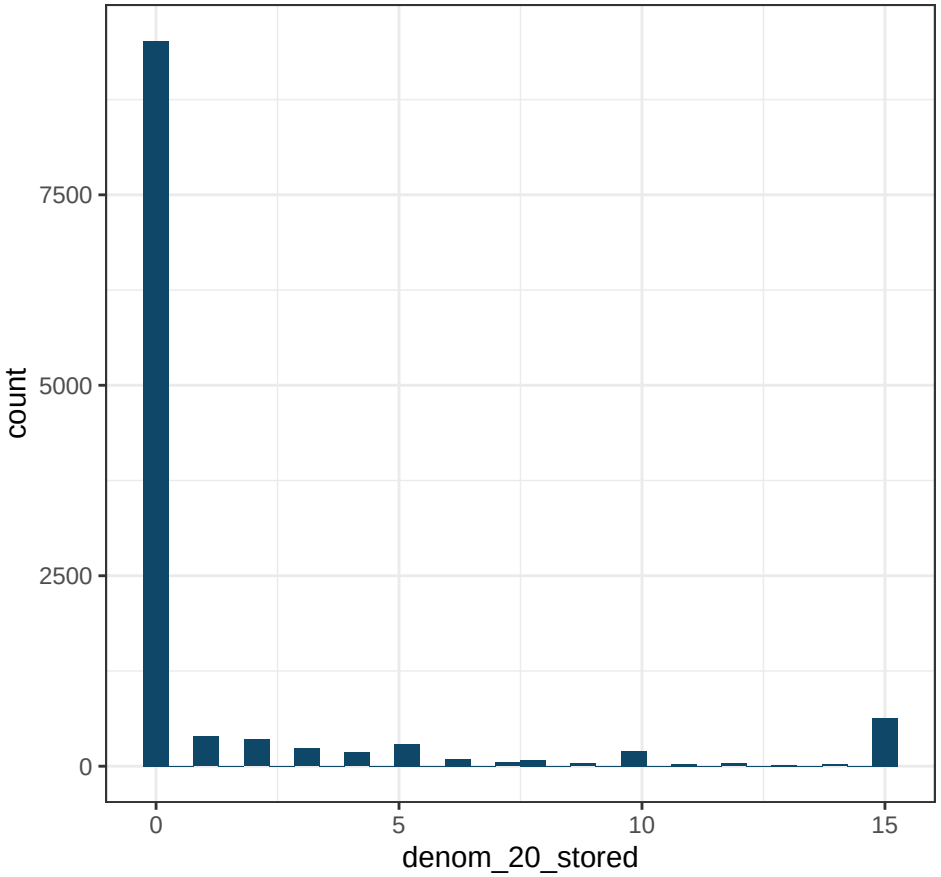
$\boldsymbol{N} = 12159$

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	3.1	1032.0	18.7

Table 160: 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

$\boldsymbol{N}$ = 24320

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	23761	97.7
1	303	1.2
2	124	0.5
3	38	0.2
4	16	0.1
5	32	0.1
6	3	0.0
7	4	0.0
8	10	0.0
9	8	0.0
10	6	0.0
14	1	0.0
15	1	0.0
16	1	0.0
20	5	0.0
21	2	0.0
30	1	0.0
50	1	0.0
70	1	0.0
100	2	0.0

Table 161: 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

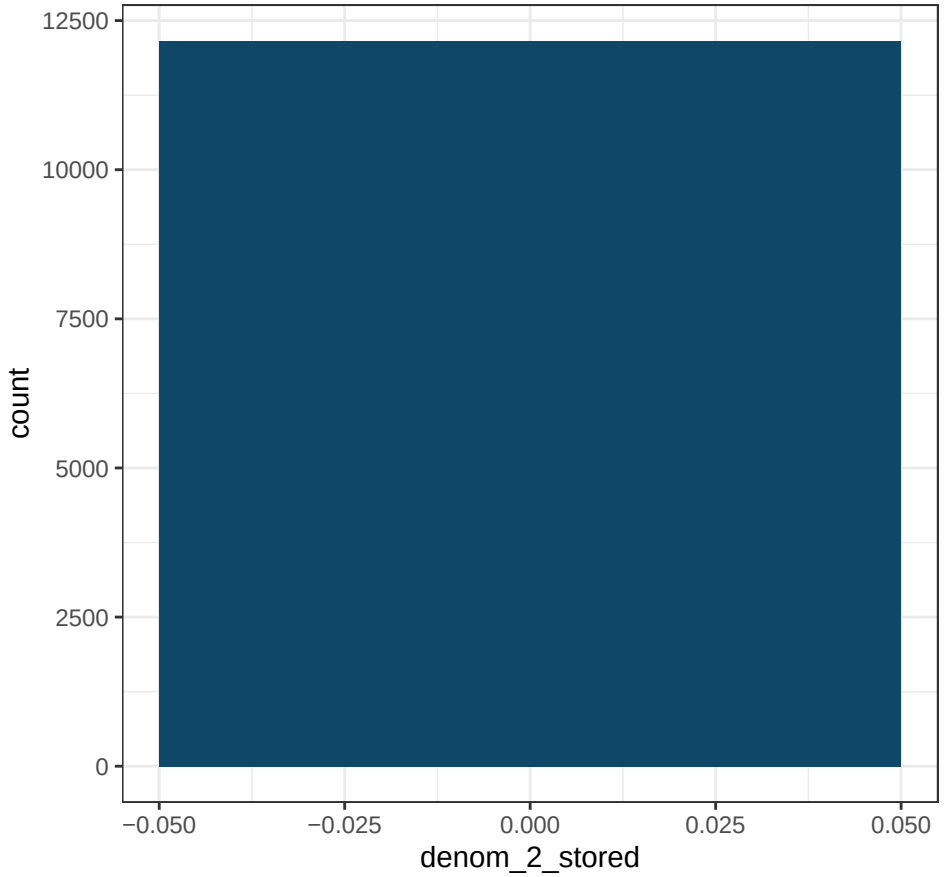
$\boldsymbol{N} = 12159$

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	200.0	4.7

Table 162: 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

$\boldsymbol{N}$ = 24320

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	22751	93.5
1	914	3.8
2	354	1.5
3	114	0.5
4	82	0.3
5	37	0.2
6	19	0.1
7	9	0.0
8	5	0.0
9	6	0.0
10	5	0.0
11	5	0.0
12	1	0.0
13	3	0.0
14	1	0.0
16	4	0.0
19	1	0.0
20	4	0.0
24	1	0.0
25	1	0.0
26	2	0.0
27	1	0.0

Table 163: 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

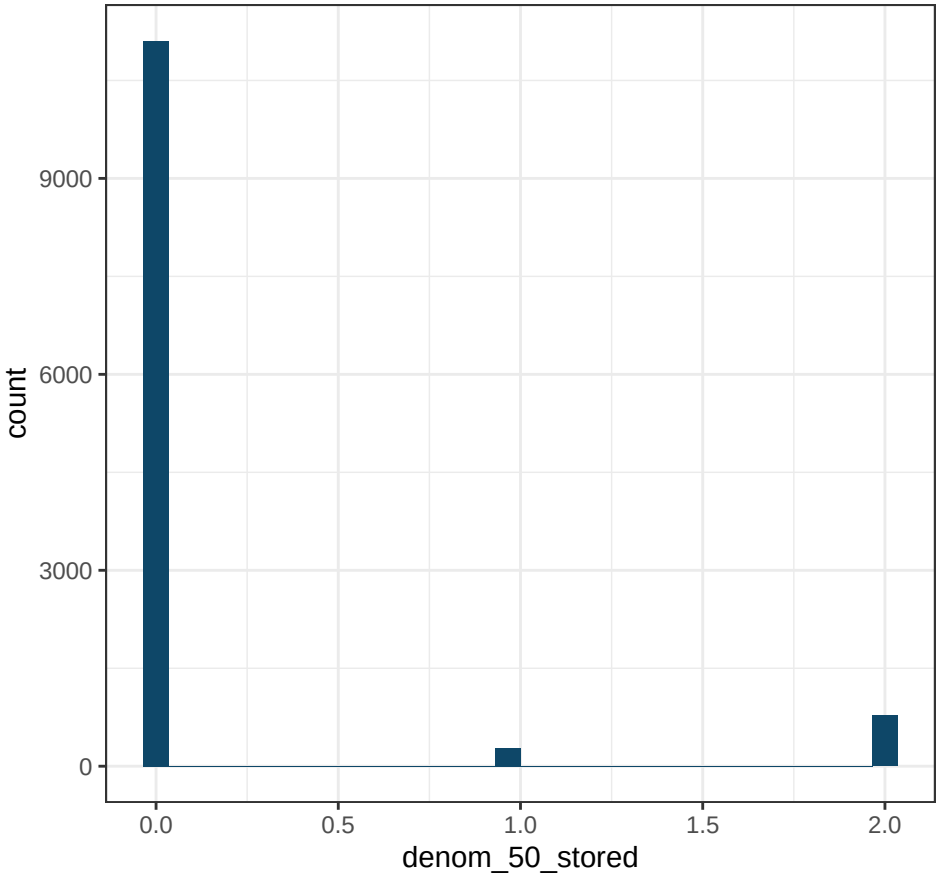
$\boldsymbol{N} = 12159$

Description: The number of 50 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.7	611.0	8.7

Table 164: 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

$\boldsymbol{N}$ = 24320

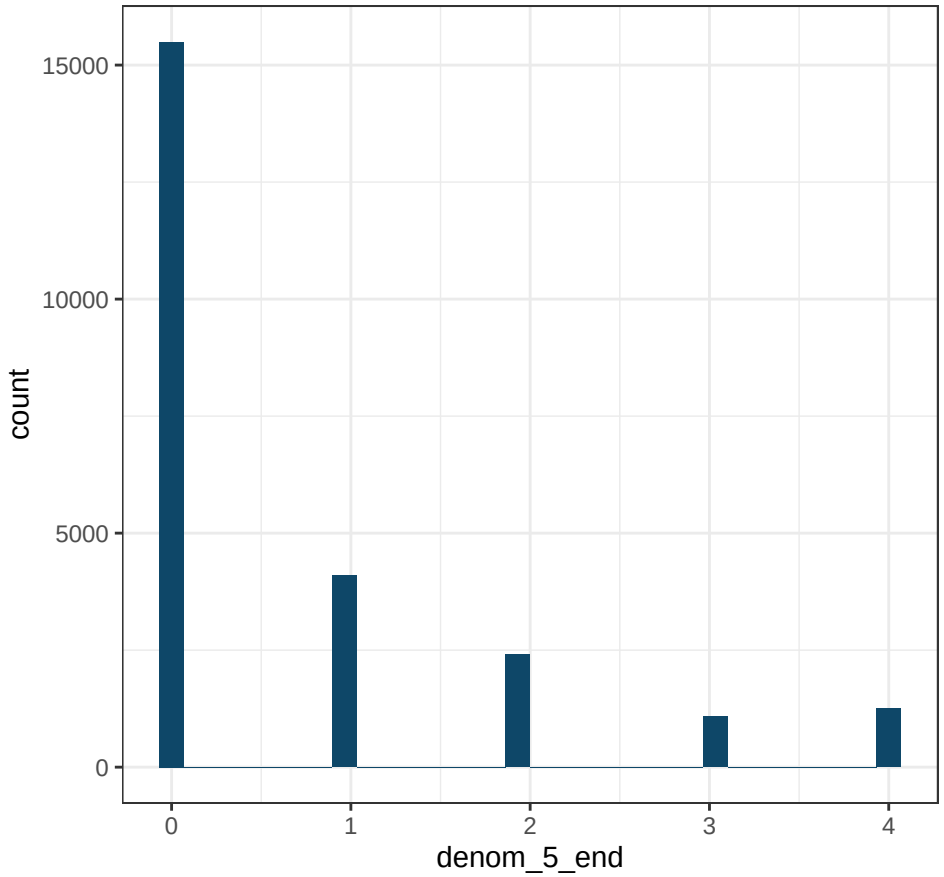
Description: The number of 5 dollar bills carried at the end of the diary day.

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	200.0	2.1

Table 165: 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

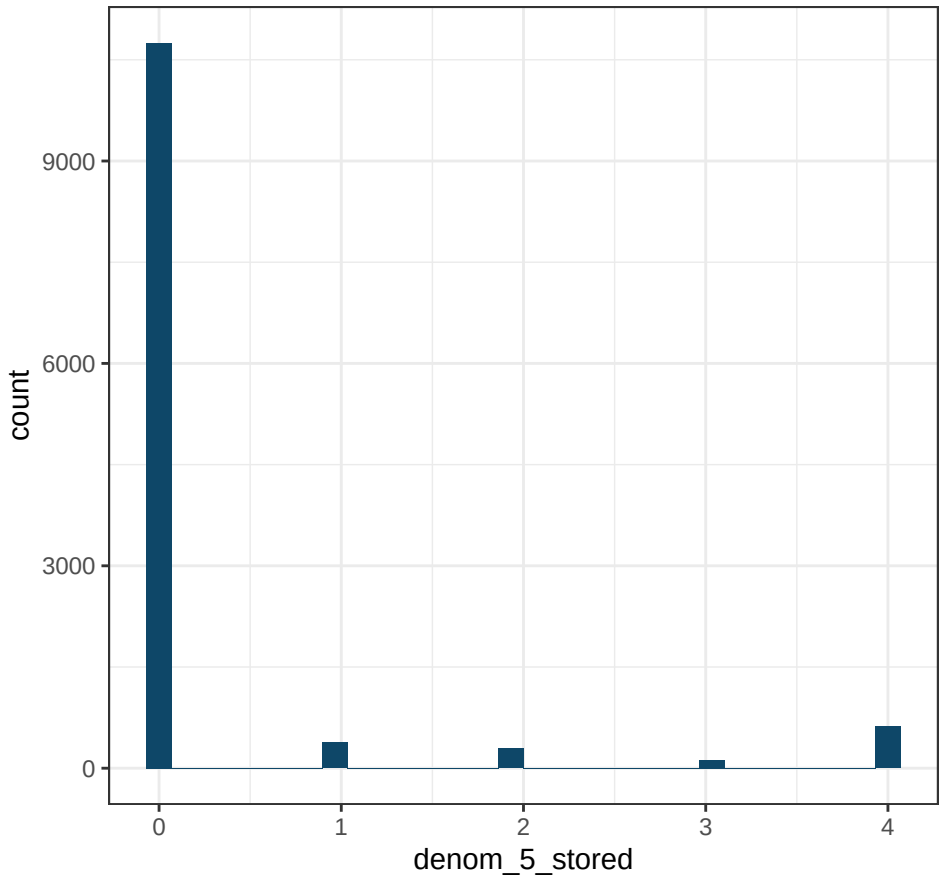
$\boldsymbol{N} = 12159$

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	1.0	2000.0	19.1

Table 166: 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

$\boldsymbol{N} = 30386$

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	3296	10.8
2	594	2.0
3	7550	24.8
4	147	0.5
5	189	0.6
6	1980	6.5
7	16270	53.5
8	260	0.9
9	99	0.3

Table 167: 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
9 - Watch, wristband, or other wearable accessory

`diary_day`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 30379$

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	10568	34.8
2	10345	34.1
3	9466	31.2

Table 168: Frequency table for `diary_day`

Value labels:
0 - Day 0
1 - Day 1
2 - Day 2
3 - Day 3

`discount`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 30401$

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

Survey question: `q101aaa`, `q101d`, `q101f`

Values	Number	Percent
0	29615	97.4
1	786	2.6

Table 169: Frequency table for `discount`

Value labels:
0 - No
1 - Yes

`dow_weight`

Dataset: Day-level

Variable type: Numeric

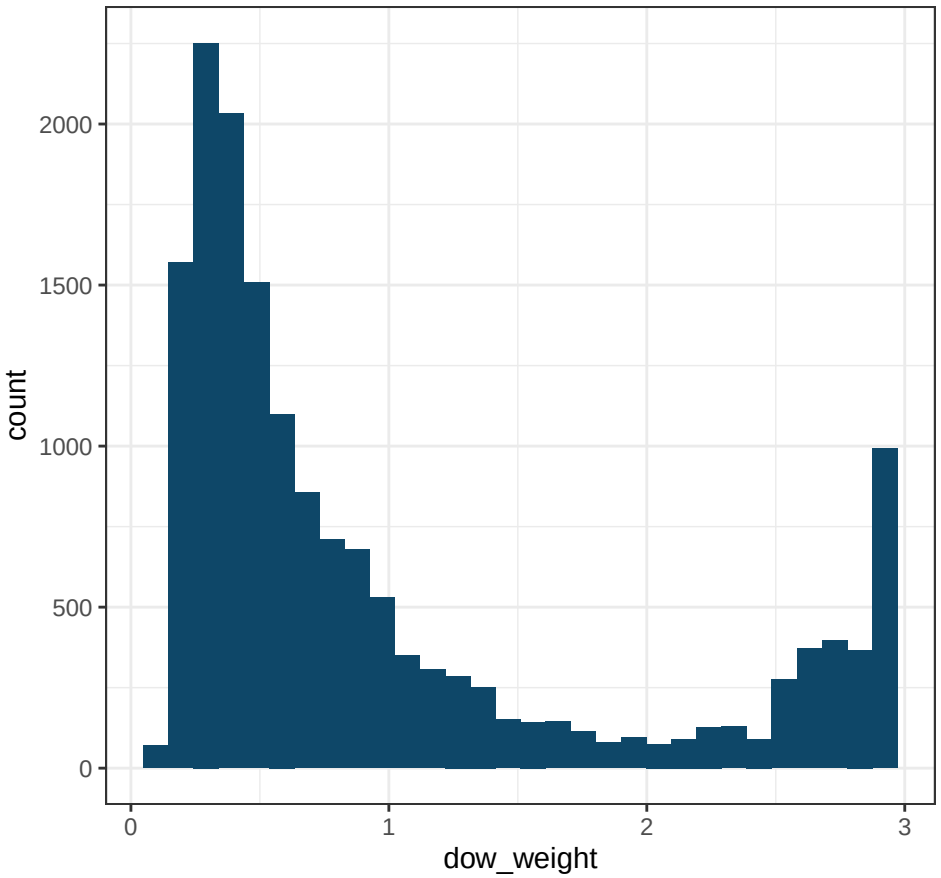
$\boldsymbol{N} = 16141$

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	4.4	0.9

Table 170: 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

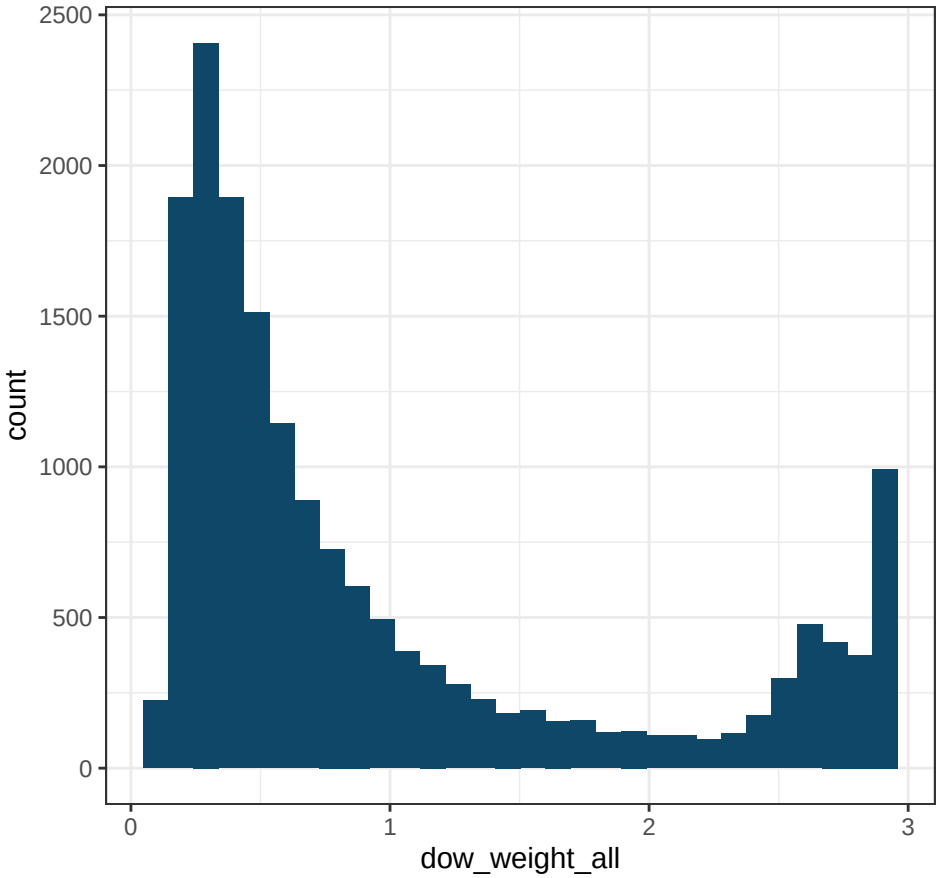
$\boldsymbol{N} = 17121$

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	4.6	0.9

Table 171: 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

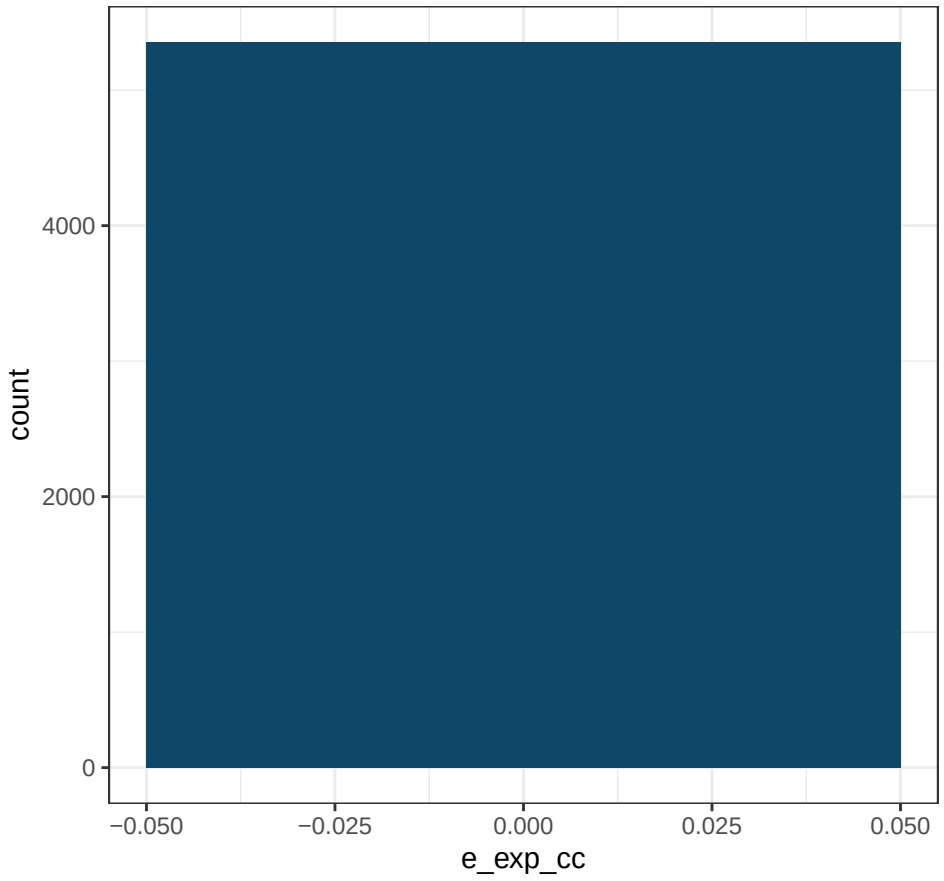
$\boldsymbol{N} = 5353$

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	118.0	500000.0	6869.8

Table 172: 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

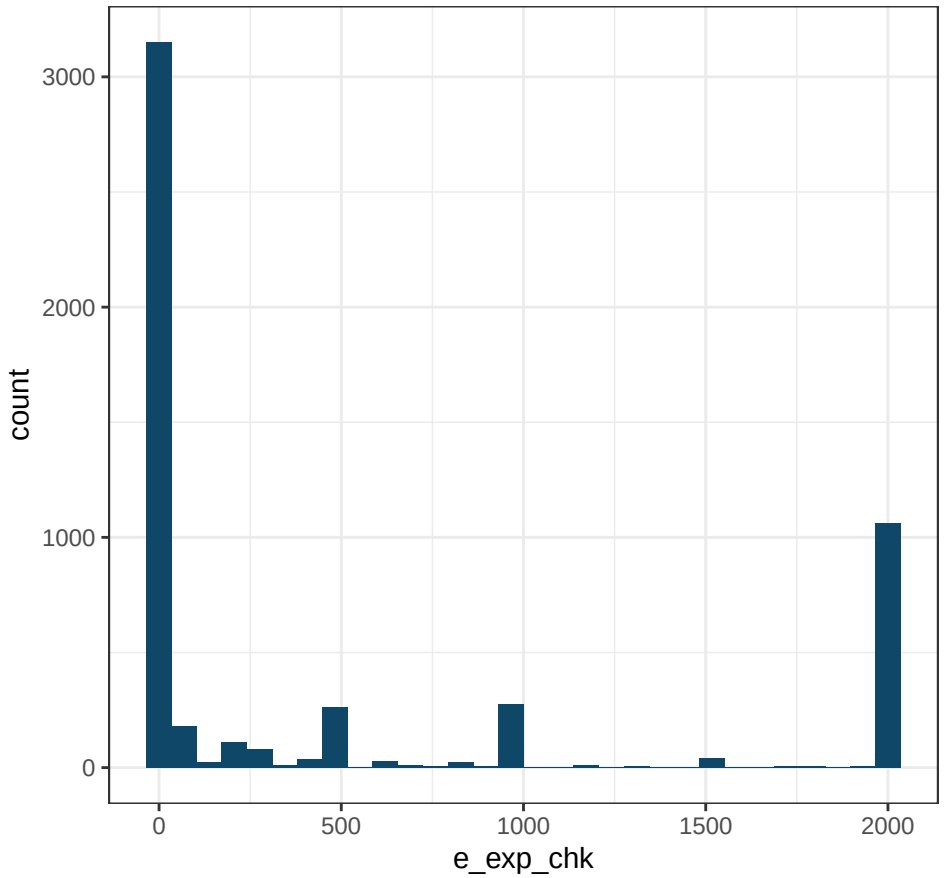
$\boldsymbol{N} = 5363$

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	545.0	70000.0	1328.3

Table 173: 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

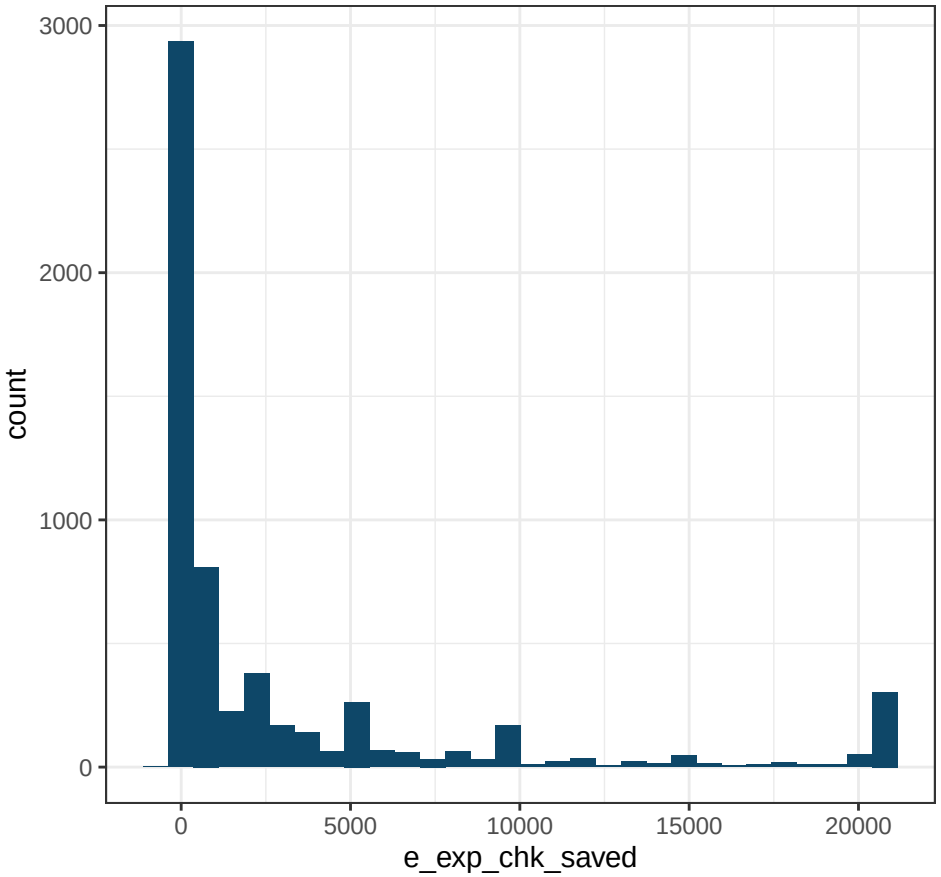
$\boldsymbol{N} = 5988$

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
-568.0	410.5	5240.4	945960.0	22848.7

Table 174: 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

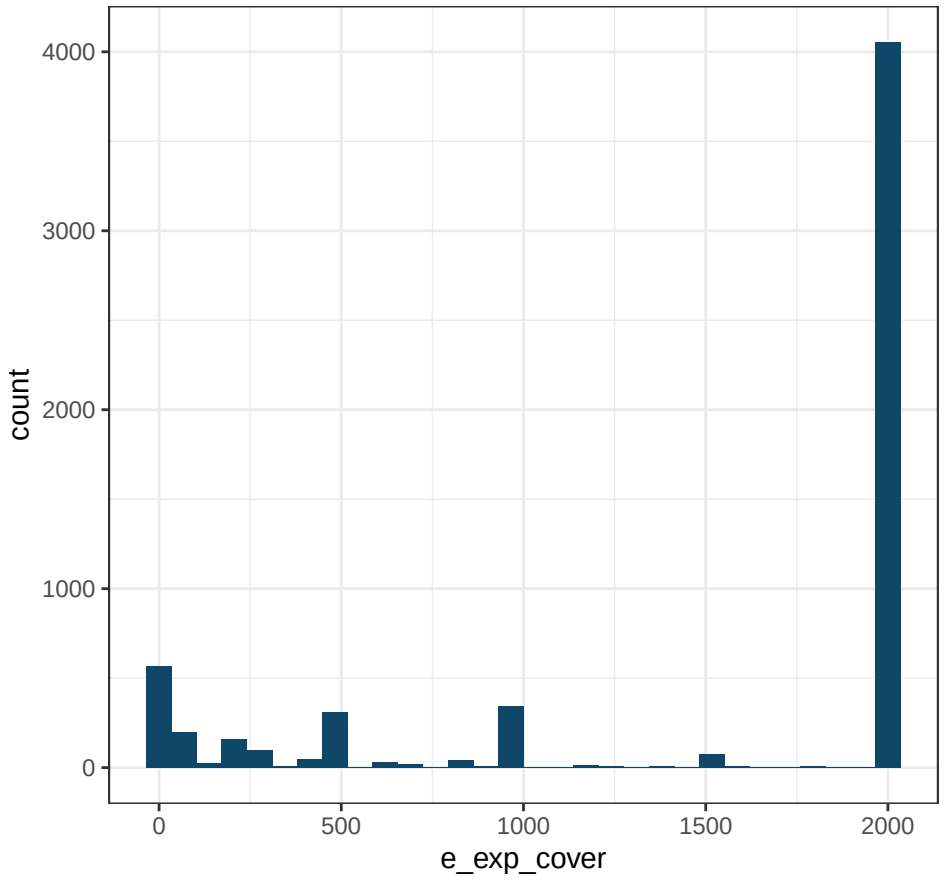
$\boldsymbol{N} = 6053$

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	1484.6	2000.0	779.1

Table 175: 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

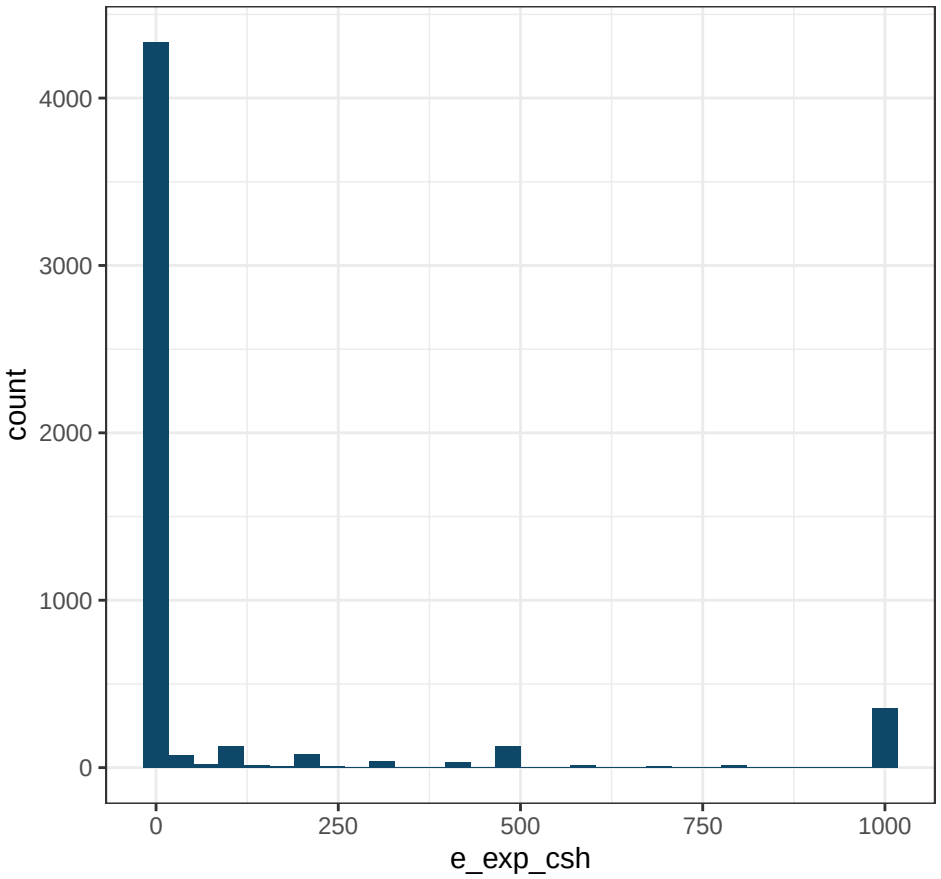
$\boldsymbol{N} = 5290$

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	145.4	7658.0	452.6

Table 176: 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

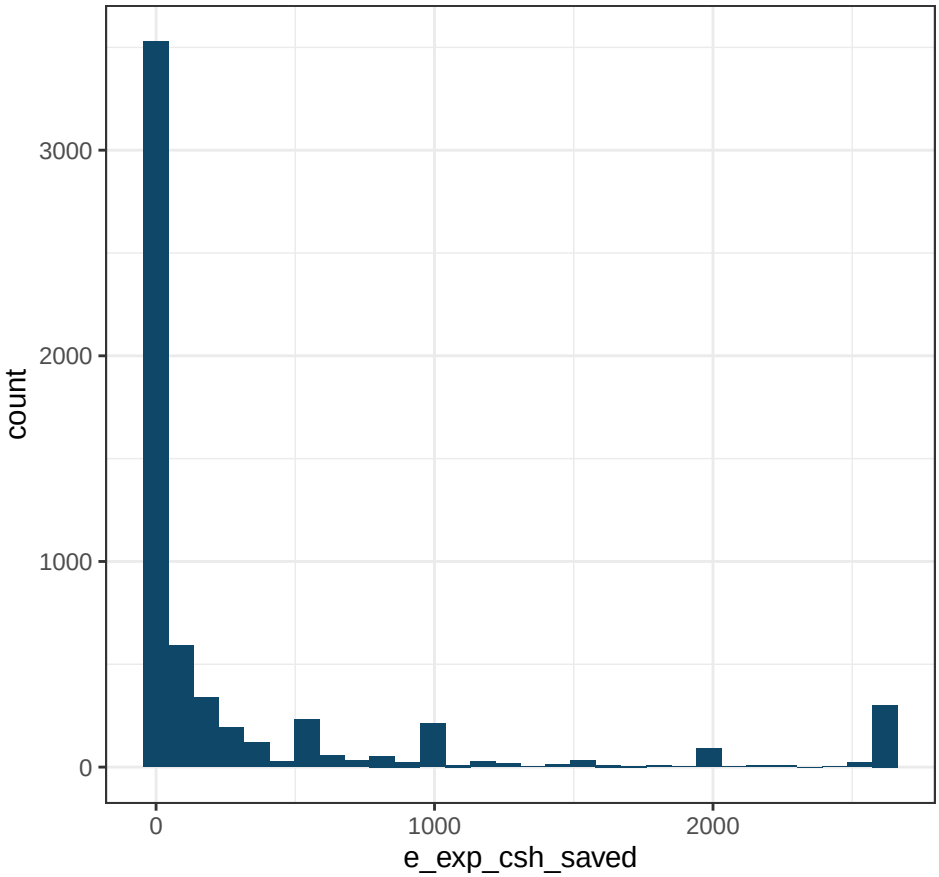
$\boldsymbol{N} = 5974$

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	1.0	862.7	543000.0	9196.6

Table 177: 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

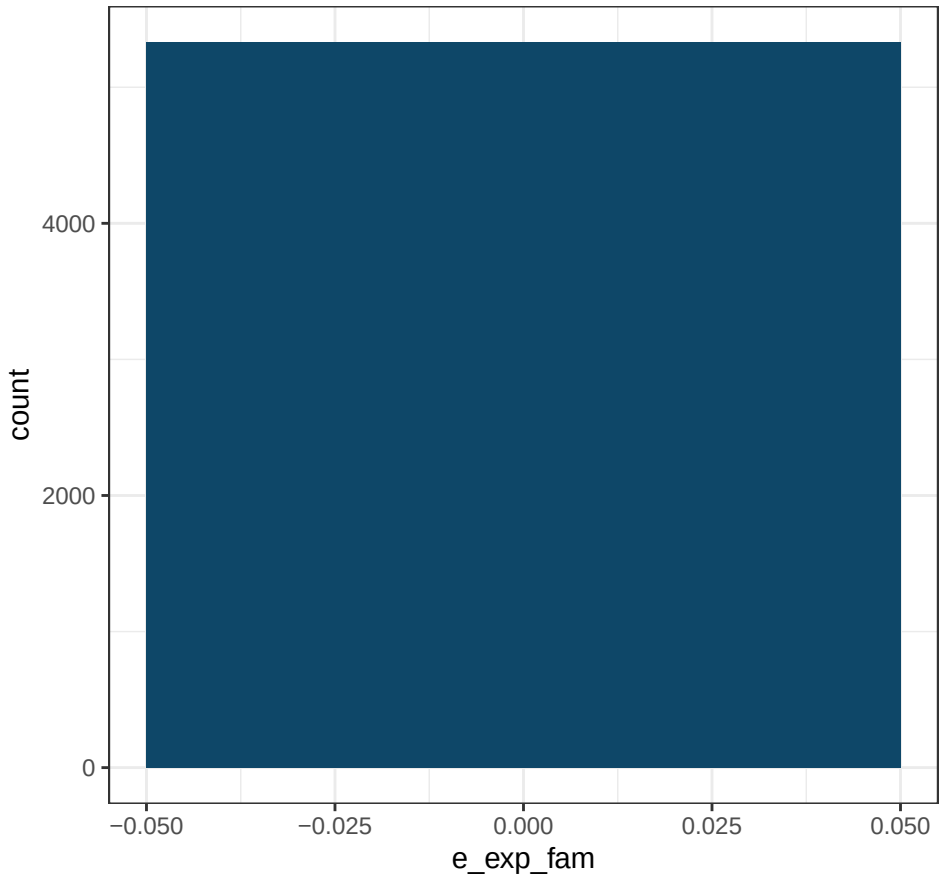
$\boldsymbol{N} = 5330$

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	4.6	2000.0	56.6

Table 178: 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

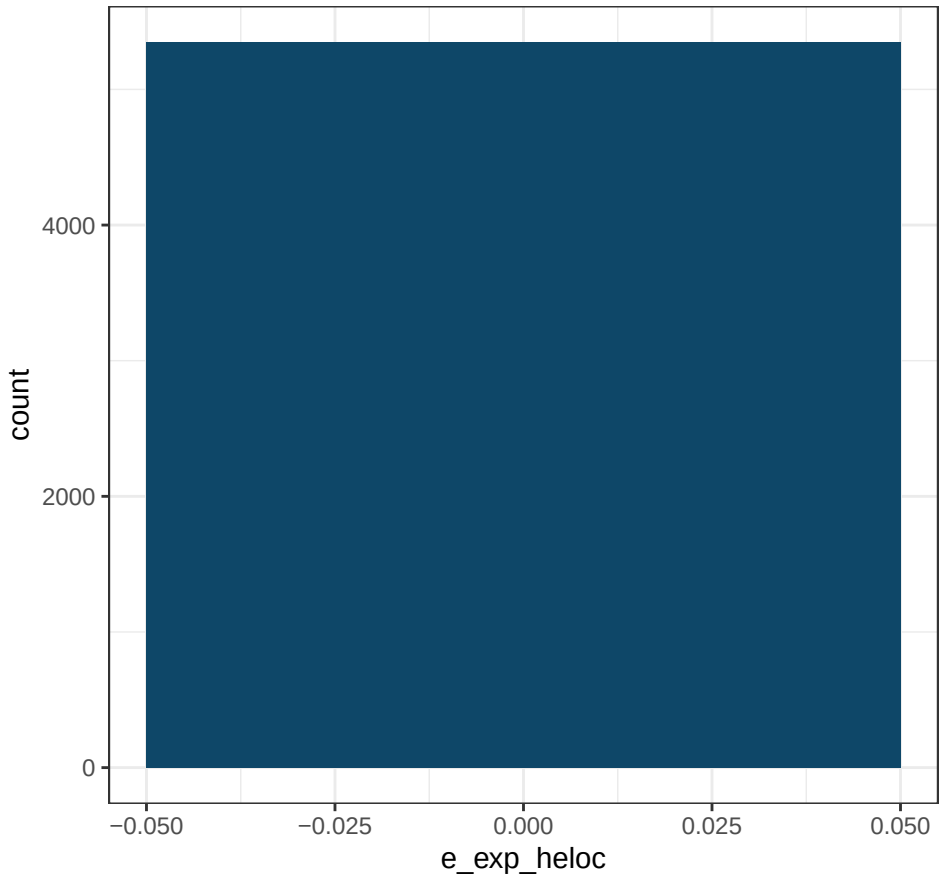
$\boldsymbol{N} = 5347$

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	3.5	1000.0	41.8

Table 179: 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

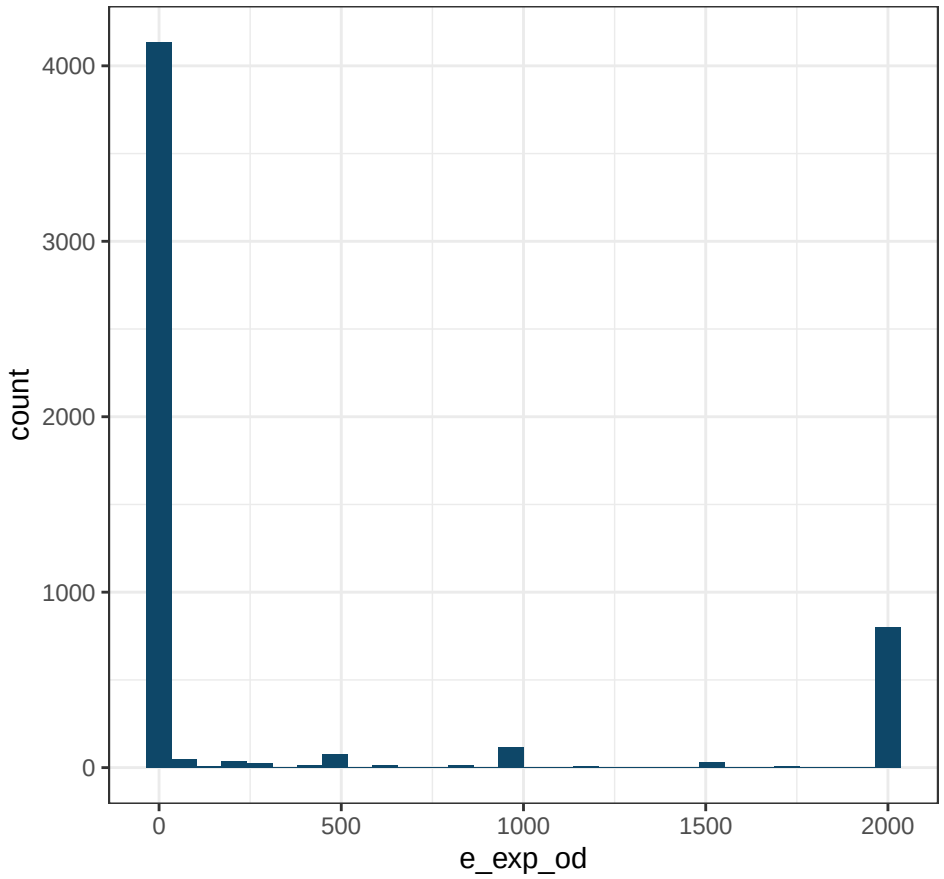
$\boldsymbol{N} = 5389$

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	375.7	50000.0	1050.0

Table 180: 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

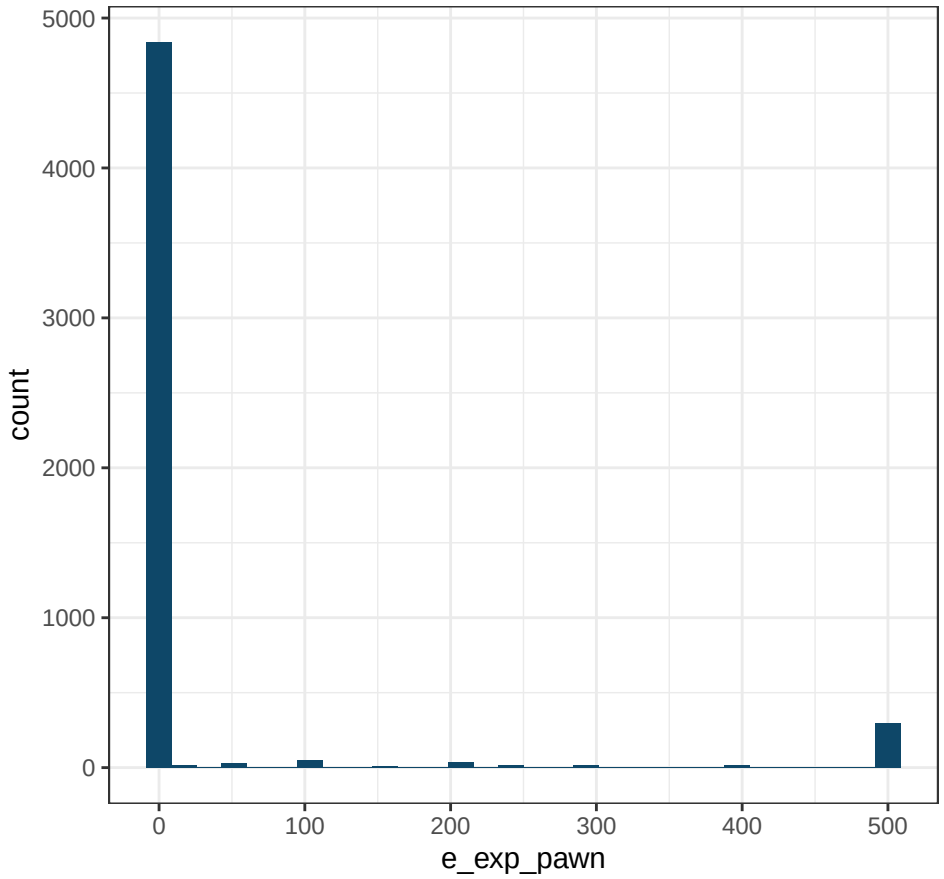
$\boldsymbol{N} = 5343$

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	74.5	10000.0	359.3

Table 181: 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

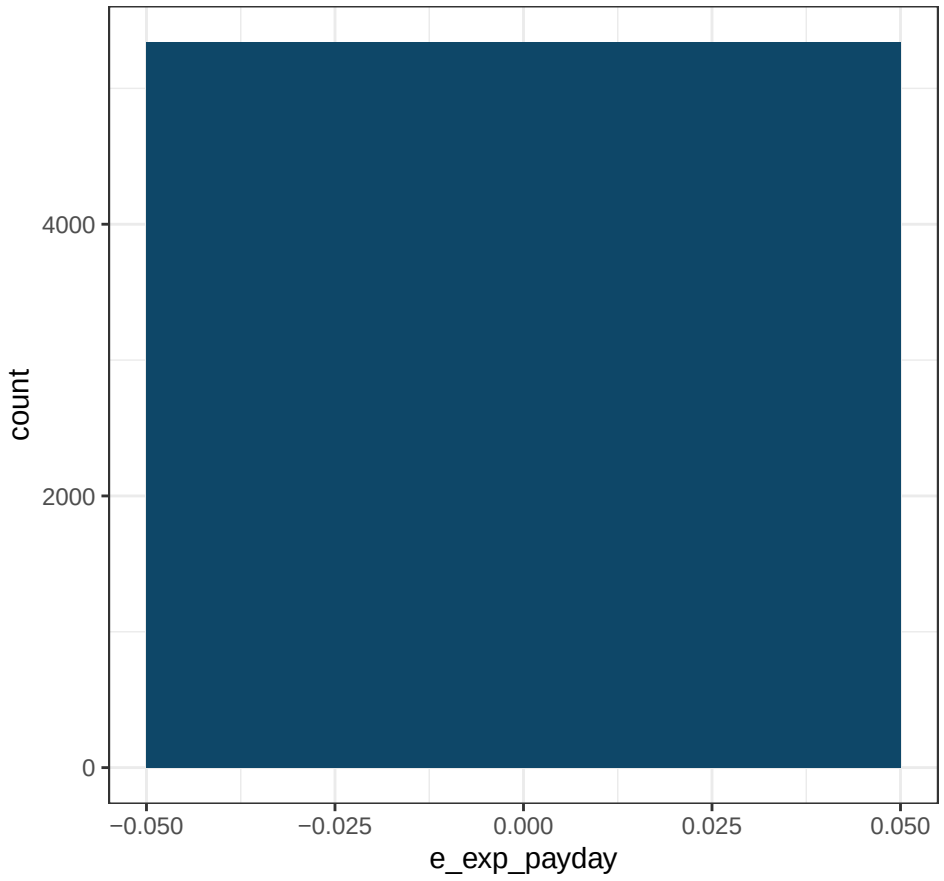
$\boldsymbol{N} = 5339$

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	3.3	2000.0	47.1

Table 182: 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

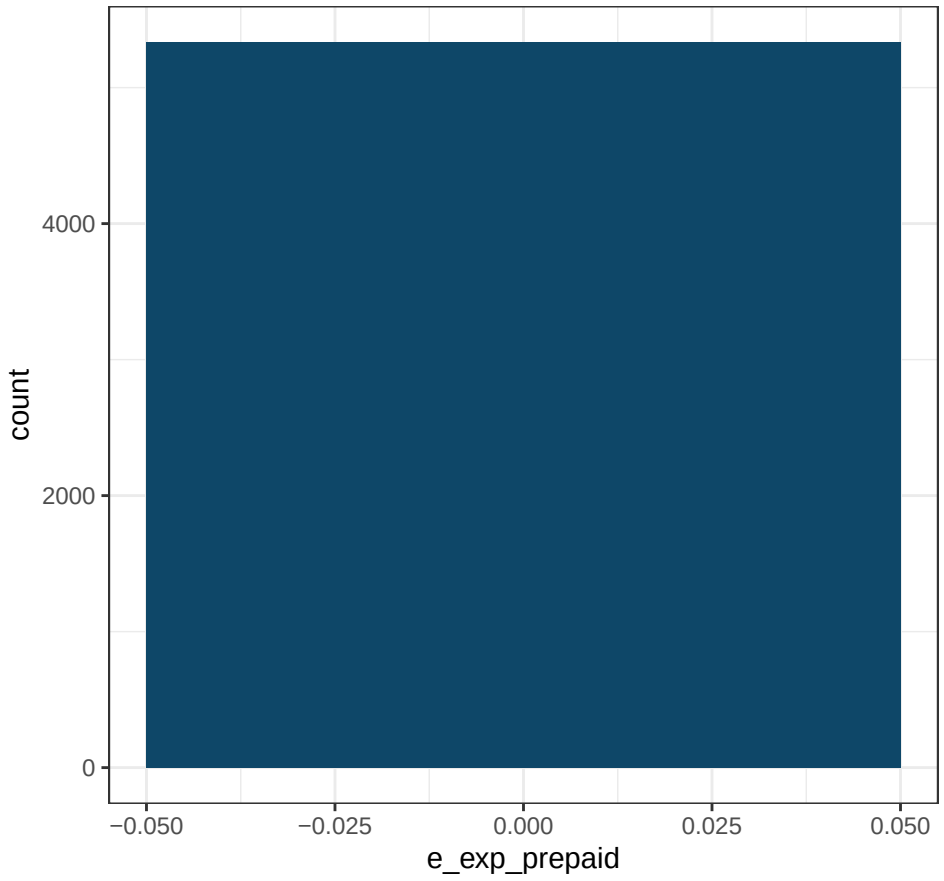
$\boldsymbol{N} = 5333$

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	21.0	70000.0	971.5

Table 183: 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

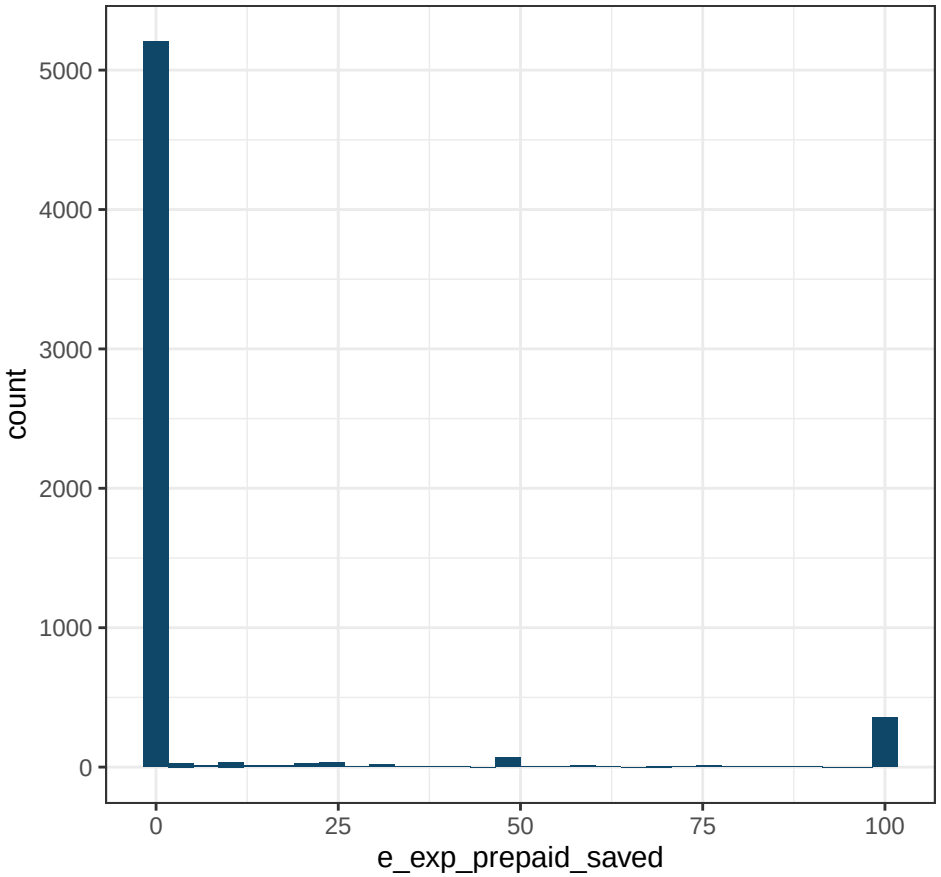
$\boldsymbol{N} = 5895$

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	22.8	6000.0	152.1

Table 184: 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

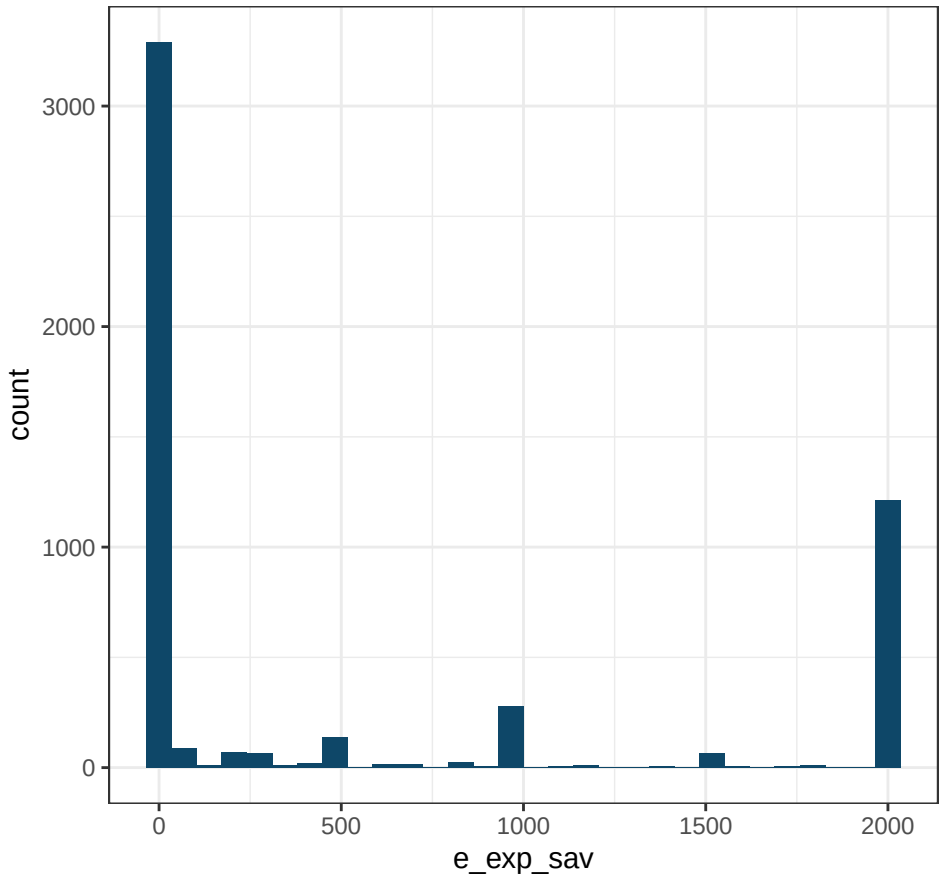
$\boldsymbol{N} = 5379$

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	572.0	10000.0	848.9

Table 185: 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

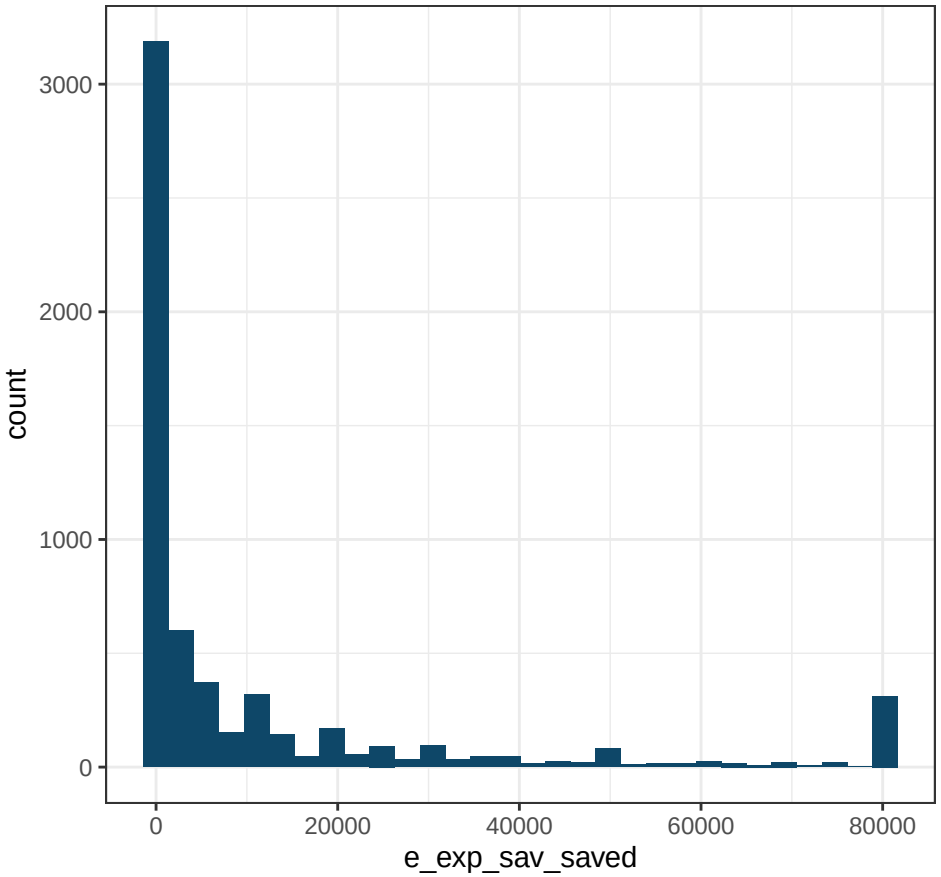
$\boldsymbol{N} = 5992$

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	19865.8	13000000.0	188662.3

Table 186: 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

$\boldsymbol{N} = 6079$

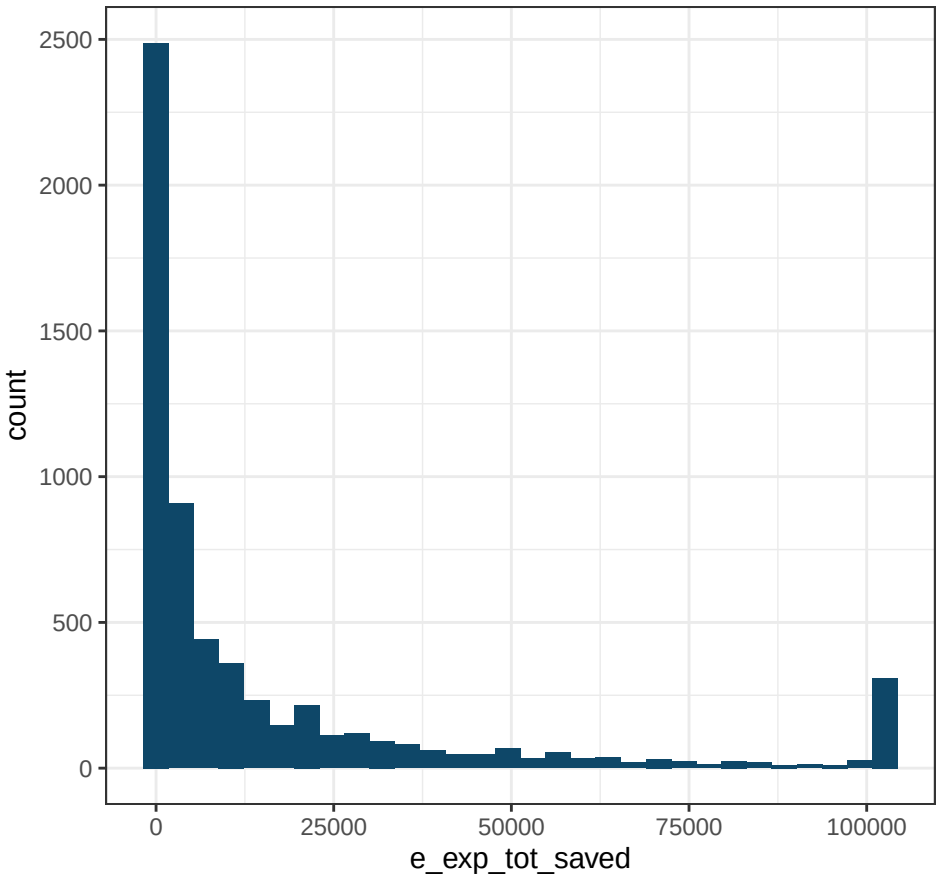
Description: As of today, how much money do you have saved for emergency expenses? Total

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
-568.0	3586.0	25613.3	13204000.0	192440.8

Table 187: 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

$\boldsymbol{N} = 6074$

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	1639	27.0
1	4435	73.0

Table 188: Frequency table for `elect_adopt`

Value labels:
0 - Not an adopter
1 - Adopter

`elect_t_m`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6074$

Description: Created variable: Have you used ANY TYPE OF ELECTRONIC PAYMENT to make a payment in the past 30 days

Survey question: `banp_t_m`, `obbp_t_m`

Details: Created variable based on other variables. Search the questionnaire for `pa050`

Values	Number	Percent
0	1639	27.0
1	4435	73.0

Table 189: Frequency table for `elect_t_m`

Value labels:
0 - No
1 - Yes

`end_cash_bal`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 24320

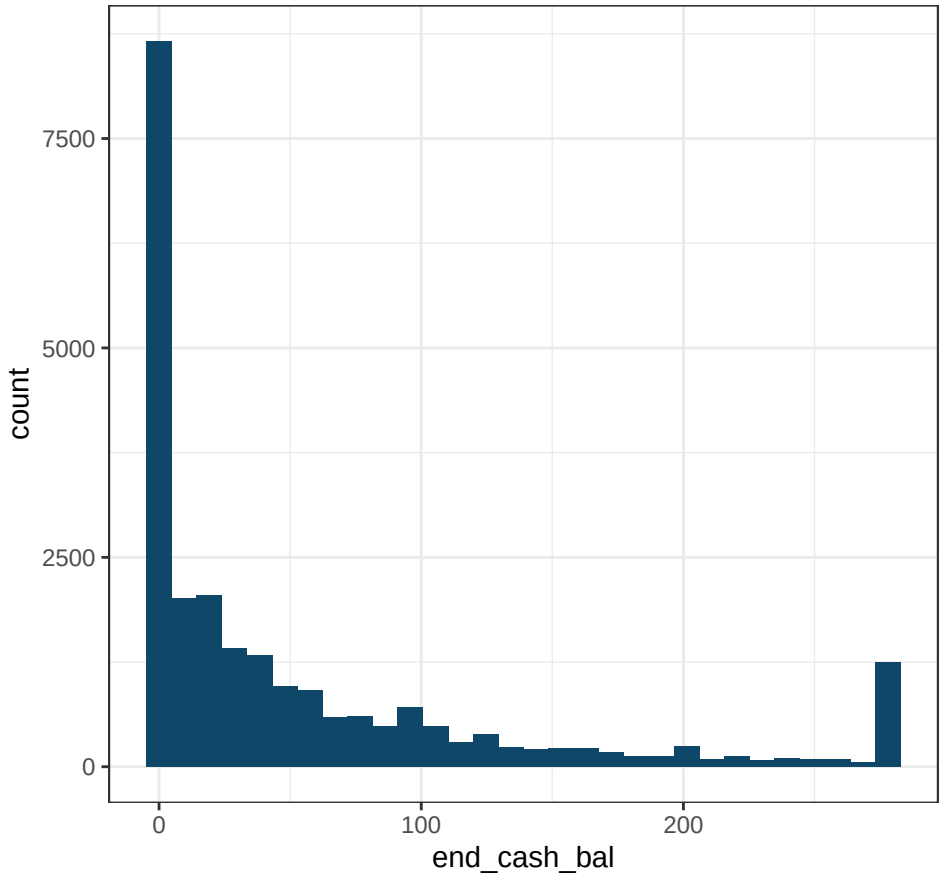
Description: The end-of-day balance of the cash carried by the respondent.

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	20.0	70.7	24000.0	248.5

Table 190: 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

$\boldsymbol{N} = 6079$

Description: The date the respondent completed the survey.

Survey question: N/A

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

enough_cash

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 14207$

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

Survey question: q103f

Values	Number	Percent
1	6406	45.1
2	7578	53.3
3	122	0.9
4	55	0.4
5	46	0.3

Table 191: 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

$\boldsymbol{N} = 5782$

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	4741	82.0
1	1041	18.0

Table 192: Frequency table for `fees_paid_atm`

Value labels:
0 - No
1 - Yes

fees_paid_bounced

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5782$

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	5735	99.2
1	47	0.8

Table 193: Frequency table for fees_paid_bounced

Value labels:

0 - No
1 - Yes

fees_paid_excesstran

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5782$

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	5727	99.0
1	55	1.0

Table 194: Frequency table for fees_paid_excesstran

Value labels:
0 - No
1 - Yes

`fees_paid_lowbal`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5782$

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	5614	97.1
1	168	2.9

Table 195: Frequency table for `fees_paid_lowbal`

Value labels:
0 - No
1 - Yes

`fees_paid_none`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5782$

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	1510	26.1
1	4272	73.9

Table 196: Frequency table for `fees_paid_none`

Value labels:
0 - No
1 - Yes

`fees_paid_overdraft`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5782$

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	5234	90.5
1	548	9.5

Table 197: Frequency table for `fees_paid_overdraft`

Value labels:
0 - No
1 - Yes

`fees_paid_teller`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5782$

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	5737	99.2
1	45	0.8

Table 198: Frequency table for `fees_paid_teller`

Value labels:
0 - No
1 - Yes

`fr001_a`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6074$

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	566	9.3
2	619	10.2
3	1059	17.4
4	516	8.5
5	3314	54.6

Table 199: 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

$\boldsymbol{N} = 6074$

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	273	4.5
2	743	12.2
3	1352	22.3
4	970	16.0
5	2736	45.0

Table 200: 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

$\boldsymbol{N} = 6075$

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	463	7.6
2	503	8.3
3	1784	29.4
4	700	11.5
5	2625	43.2

Table 201: 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

$\boldsymbol{N} = 6075$

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	419	6.9
2	495	8.1
3	1781	29.3
4	658	10.8
5	2722	44.8

Table 202: 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

$\boldsymbol{N} = 6078$

Description: Male or female.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	3707	61.0
1	2371	39.0

Table 203: Frequency table for `gender`

Value labels:

0 - Female
1 - Male

had_chk_dep

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 17261$

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	15462	89.6
1	1799	10.4

Table 204: Frequency table for had_chk_dep

Value labels:
0 - No
1 - Yes

had_csh_dep

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18223$

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	17930	98.4
1	293	1.6

Table 205: Frequency table for had_csh_dep

Value labels:

0 - No
1 - Yes

`have_cash_end`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6075$

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	1539	25.3
1	4536	74.7

Table 206: Frequency table for `have_cash_end`

Value labels:
0 - No
1 - Yes

`heard_crypto`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6075$

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	2527	41.6
1	3548	58.4

Table 207: Frequency table for `heard_crypto`

Value labels:
0 - No
1 - Yes

`hh_size`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6079$

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

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
1	885	14.6
2	1961	32.3
3	1005	16.5
4	983	16.2
5	553	9.1
6	321	5.3
7	165	2.7
8	91	1.5
9	41	0.7
10	32	0.5
11	16	0.3
12	8	0.1
13	8	0.1
14	3	0.0
15	2	0.0
16	2	0.0
17	2	0.0
21	1	0.0

Table 208: 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

$\boldsymbol{N} = 6066$

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	256	4.2
2	62	1.0
3	76	1.3
4	164	2.7
5	98	1.6
6	172	2.8
7	246	4.1
8	208	3.4
9	250	4.1
10	215	3.5
11	371	6.1
12	447	7.4
13	591	9.7
14	755	12.4
15	1044	17.2
16	1111	18.3

Table 209: Frequency table for `hhincome`

Value labels:

1 - Less than 5,000
2 - 5,000 to 7,499
3 - 7,500 to 9,999
4 - 10,000 to 12,499
5 - 12,500 to 14,999

6 - 15,000 to 19,999
7 - 20,000 to 24,999
8 - 25,000 to 29,999
9 - 30,000 to 34,999
10 - 35,000 to 39,999
11 - 40,000 to 49,999
12 - 50,000 to 59,999
13 - 60,000 to 74,999
14 - 75,000 to 99,999
15 - 100,000 to 149,999
16 - 150,000 or more

highest_education

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6077$

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	3	0.0
2	3	0.0
3	7	0.1
4	17	0.3
5	32	0.5
6	49	0.8
7	52	0.9
8	73	1.2
9	999	16.4
10	1231	20.3
11	396	6.5
12	377	6.2
13	1599	26.3
14	922	15.2
15	157	2.6
16	160	2.6

Table 210: Frequency table for highest_education

Value labels:

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

12 - Associate degree in college - academic program
13 - Bachelors degree
14 - Masters degree
15 - Professional school degree
16 - Doctorate degree

`hispaniclatino`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6079$

Description: Whether respondent identifies has Hispanic/Latino

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	5485	90.2
1	594	9.8

Table 211: Frequency table for `hispaniclatino`

Value labels:

0 - No
1 - Yes

`hispaniclatino_group`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 602$

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	357	59.3
2	79	13.1
3	15	2.5
4	86	14.3
5	65	10.8

Table 212: Frequency table for `hispaniclatino_group`

Value labels:

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

`homeowner`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6070$

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	2145	35.3
1	3925	64.7

Table 213: Frequency table for `homeowner`

Value labels:
0 - No
1 - Yes

hourswork

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4203$

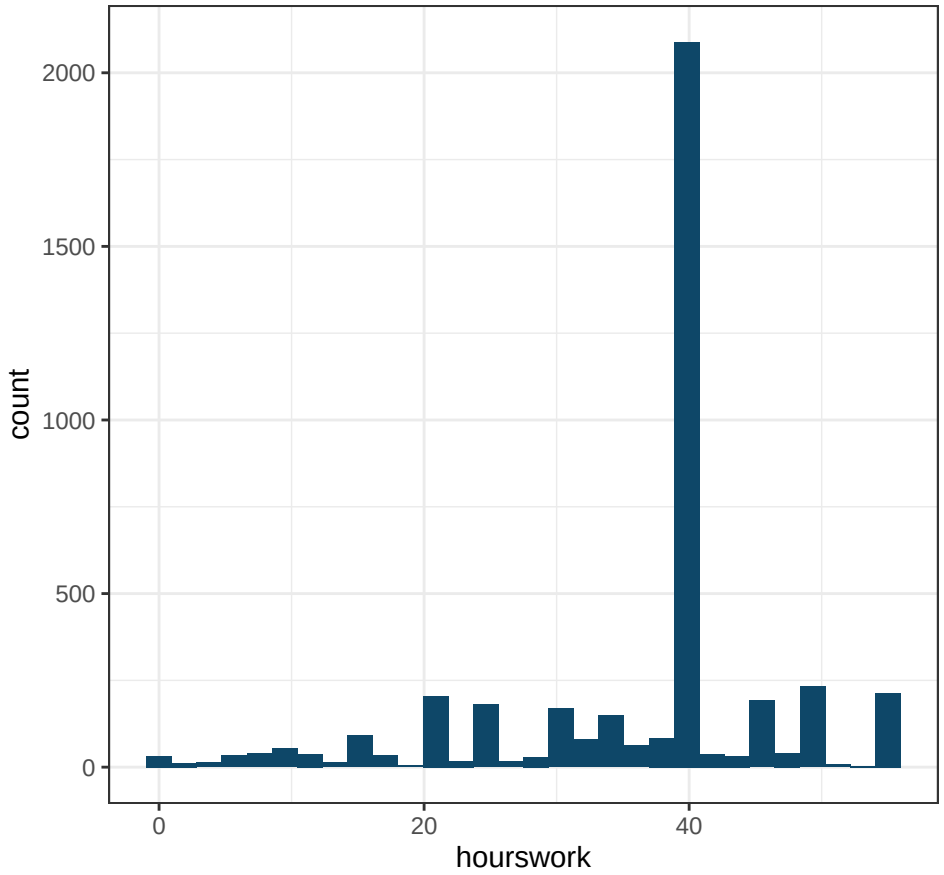
Description: How many hours per week do you work?

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	36.8	105.0	12.0

Table 214: 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

$\boldsymbol{N}$ = 30388

Description: Whether the transaction occurred in person.

Survey question: Drop-down box in several modules.

Values	Number	Percent
0	11422	37.6
1	18966	62.4

Table 215: Frequency table for `in_person`

Value labels:
0 - No
1 - Yes

`inc_amnt_alimony`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 4$

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

Survey question: `q144_h`

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

Values	Number	Percent
500	1	25.0
750	1	25.0
1200	1	25.0
2750	1	25.0

Table 216: Frequency table for `inc_amnt_alimony`

Value labels:

Continuous variable with too few non-missing values to be recognized by the code as a continuous variable

`inc_amnt_childsupport`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 43$

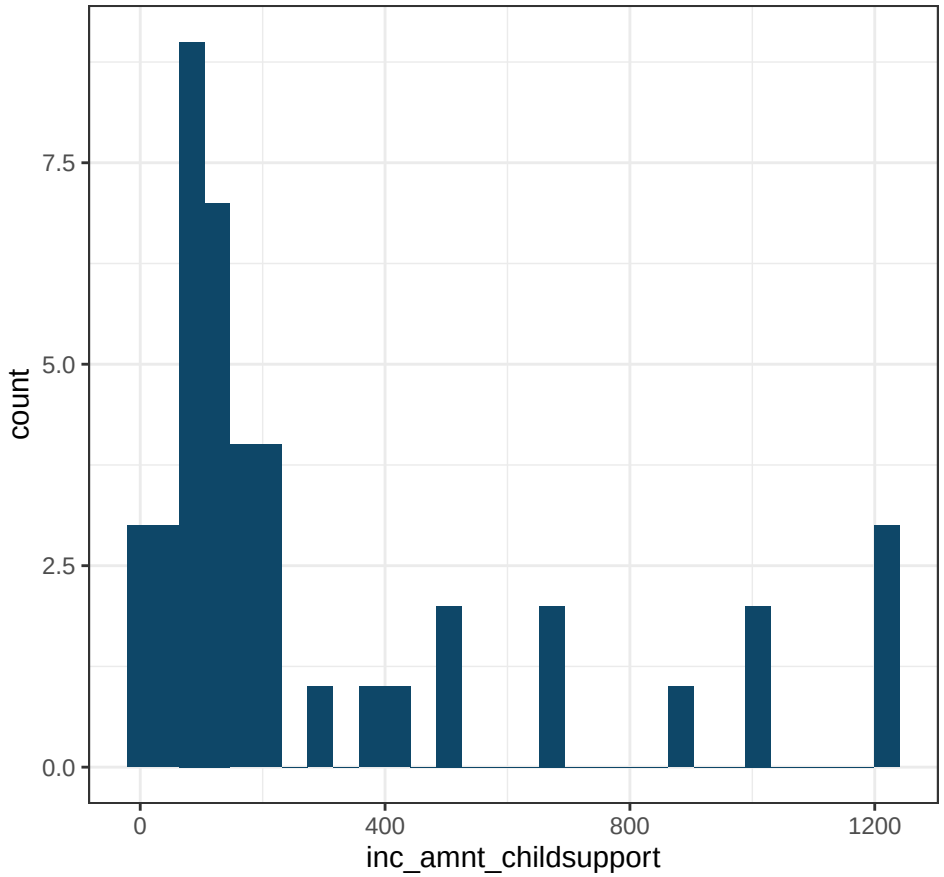
Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Child support

Survey question: `q144_i`

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

min	med	mean	max	sd
0.0	142.0	333.5	1700.0	426.3

Table 217: 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

$\boldsymbol{N} = 1278$

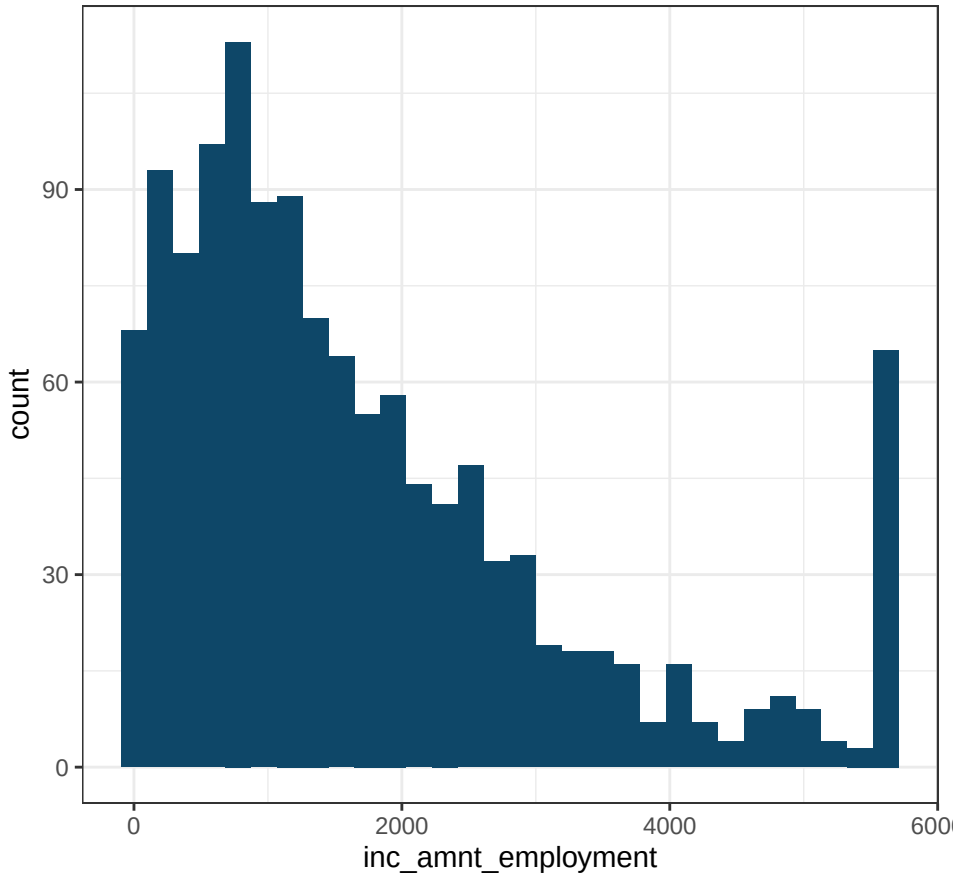
Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Employment (wages, salary, bonus)

Survey question: `q144_a`

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

min	med	mean	max	sd
0.0	1298.0	2490.0	195000.0	8967.4

Table 218: 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_empretire`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 186$

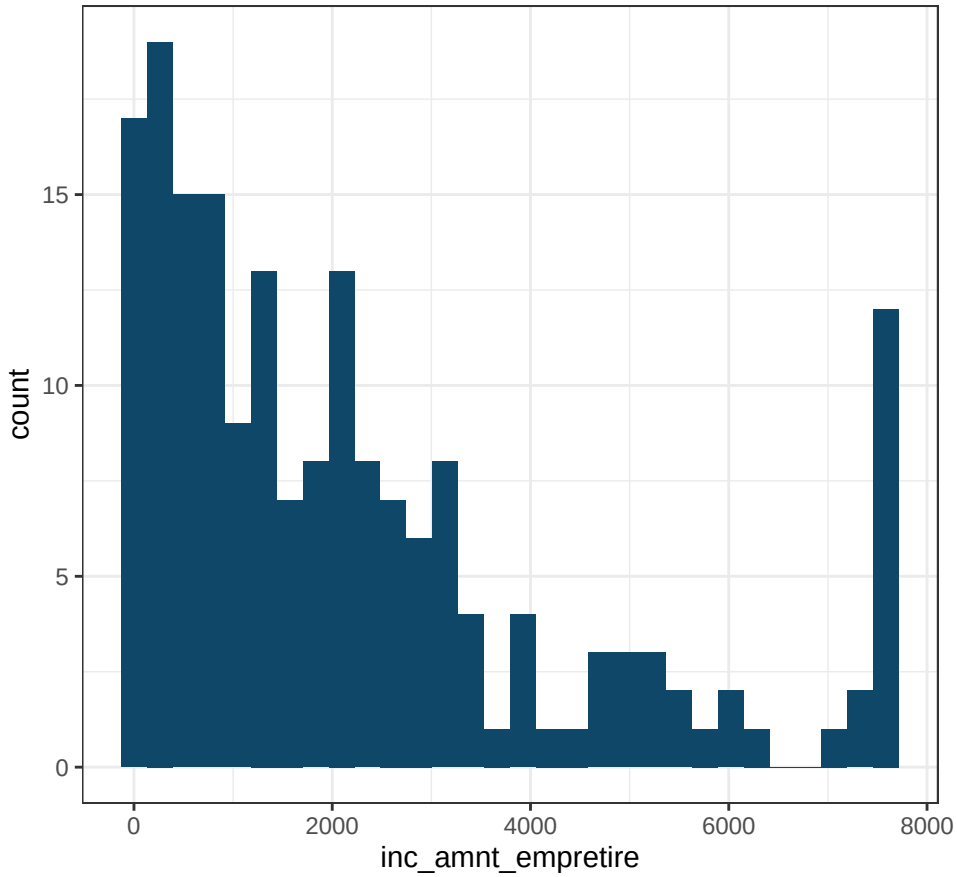
Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Employer-paid retirement

Survey question: `q144_b`

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

min	med	mean	max	sd
0.0	1583.0	3053.1	102964.0	8426.7

Table 219: Summary statistics for `inc_amnt_empretire`



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

$\boldsymbol{N} = 215$

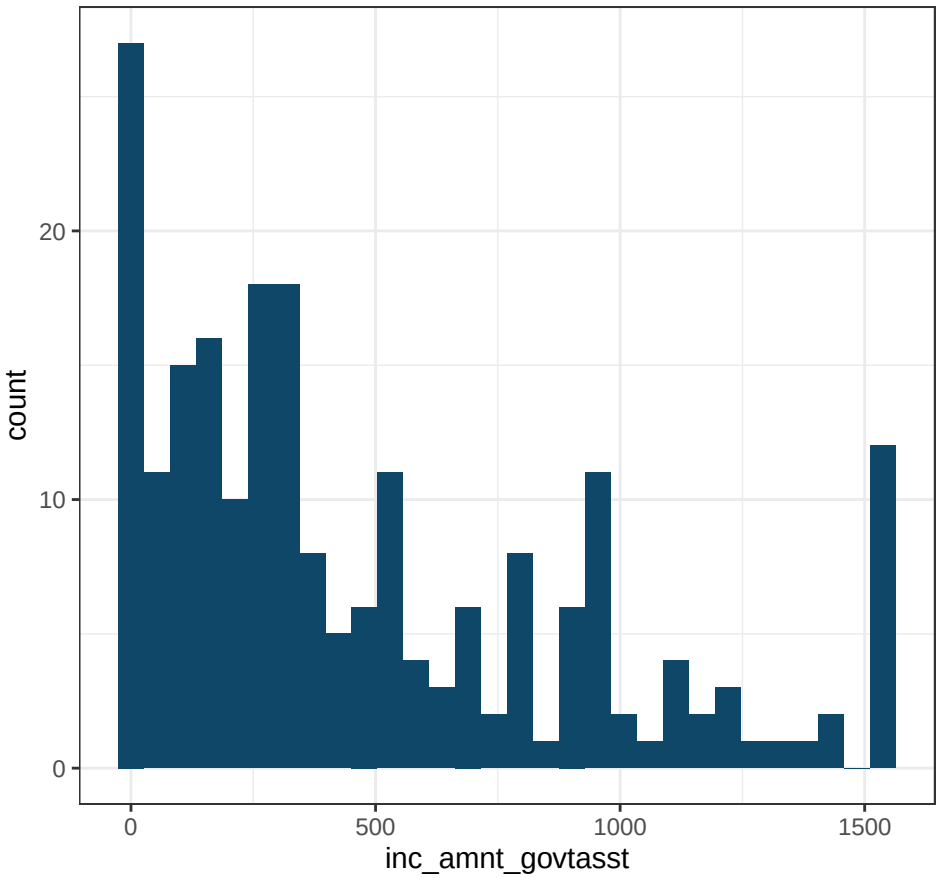
Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Government assistance (disability, unemployment, SNAP, TANF, WIC)

Survey question: `q144_g`

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

min	med	mean	max	sd
0.0	298.0	595.4	17529.0	1305.4

Table 220: 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

$\boldsymbol{N} = 193$

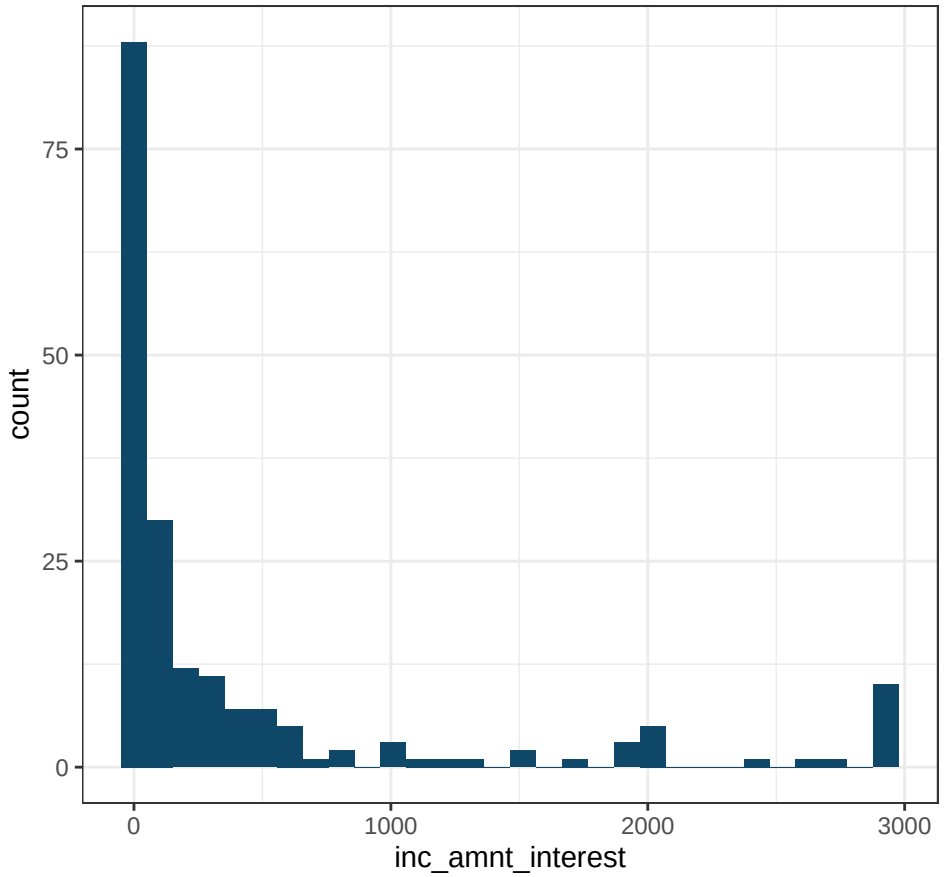
Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Interest and dividends

Survey question: `q144_e`

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

min	med	mean	max	sd
0.0	70.0	652.2	23499.0	2062.8

Table 221: 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

$\boldsymbol{N} = 62$

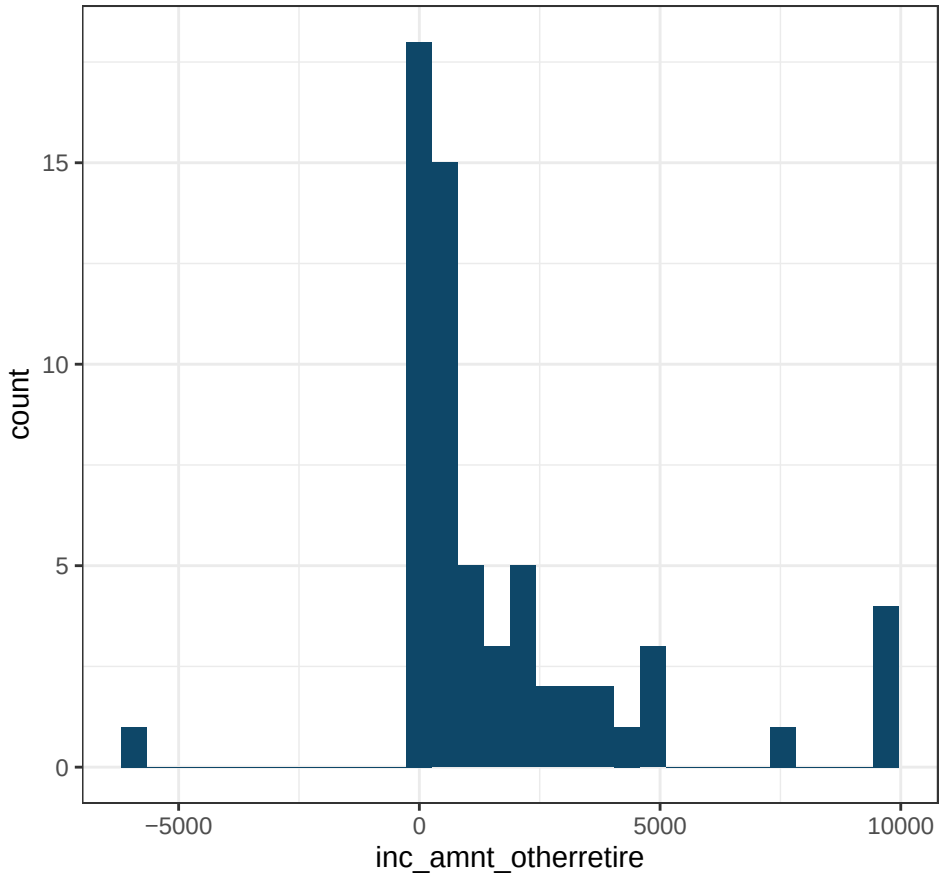
Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? IRA, Roth IRA, 401(k), or other retirement

Survey question: `q144_j`

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

min	med	mean	max	sd
-5736.6	563.7	2805.6	43280.0	7331.4

Table 222: 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

$\boldsymbol{N} = 64$

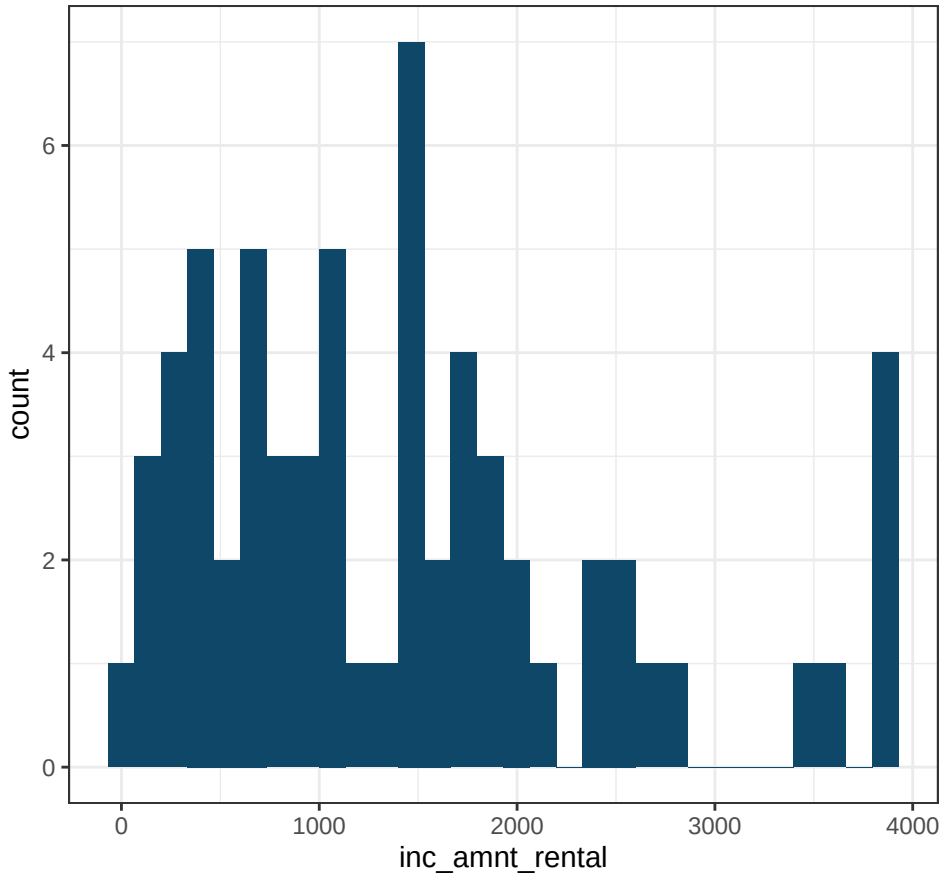
Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Rental income

Survey question: `q144_f`

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

min	med	mean	max	sd
0.0	1216.0	1836.3	22000.0	3036.8

Table 223: 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

$\boldsymbol{N} = 346$

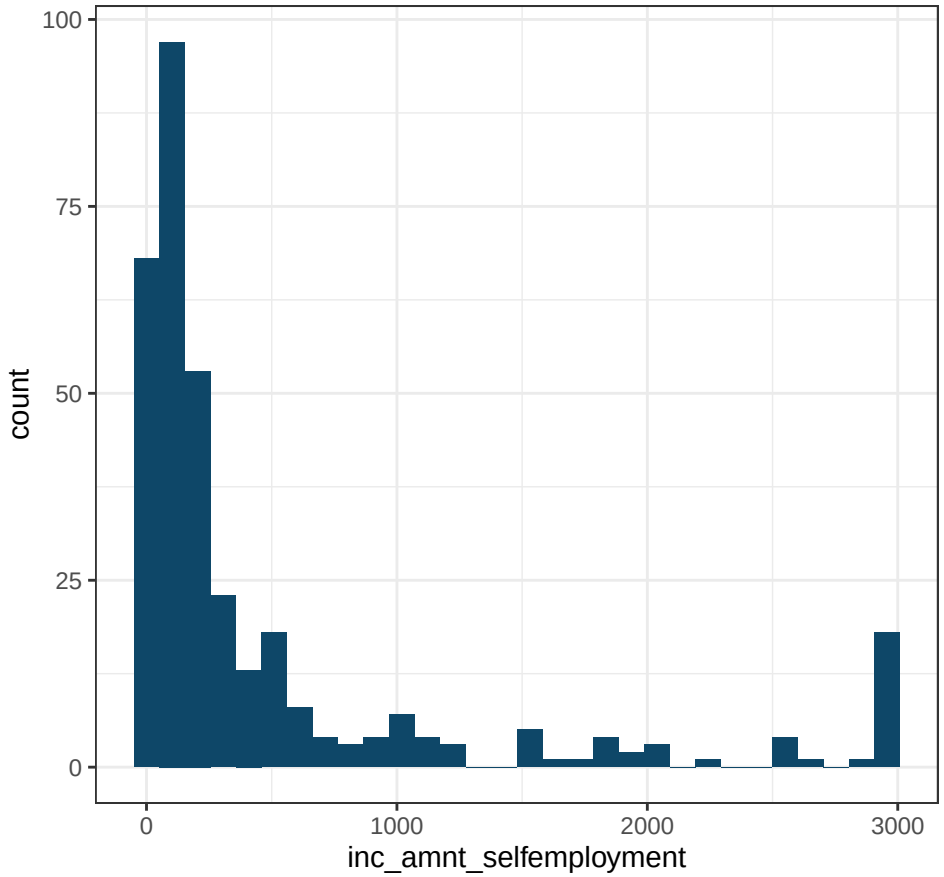
Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Self-employment income

Survey question: q144_c

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

min	med	mean	max	sd
0.0	167.5	1309.1	225000.0	12192.4

Table 224: 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

$\boldsymbol{N} = 362$

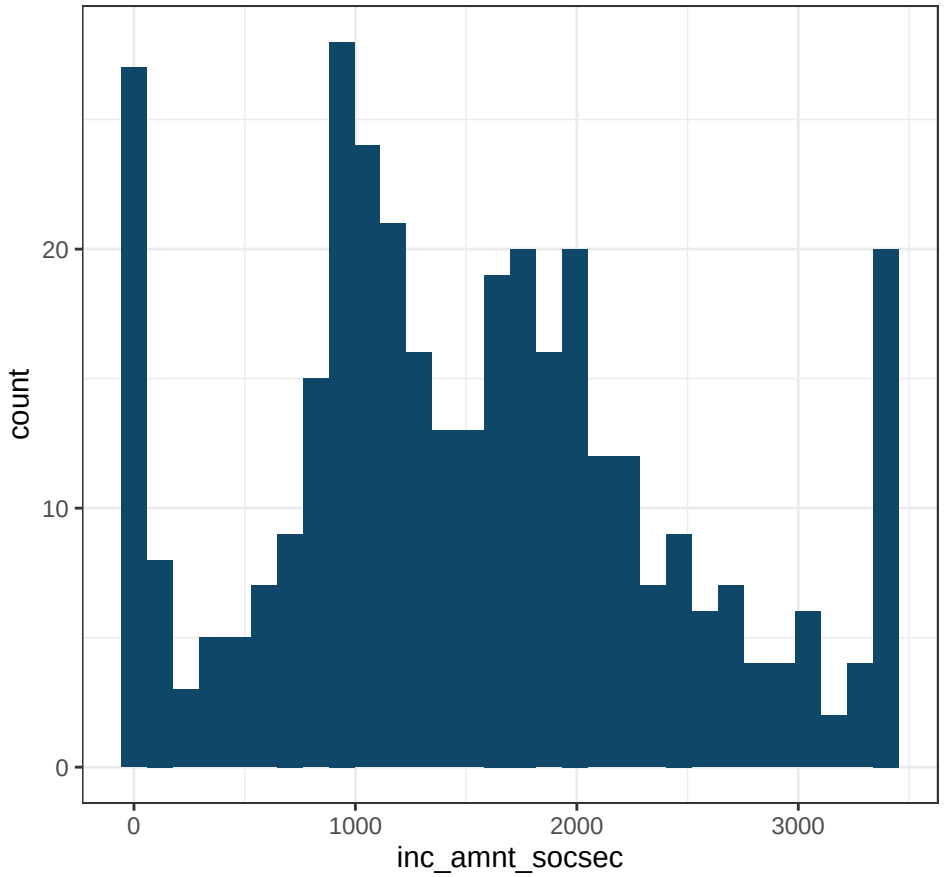
Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Social Security

Survey question: `q144_d`

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

min	med	mean	max	sd
0.0	1468.2	2551.0	213300.0	12940.8

Table 225: 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

$\boldsymbol{N} = 6069$

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	6050	99.7
1	19	0.3

Table 226: Frequency table for inc_doyouget_alimony

Value labels:

0 - No
1 - Yes

inc_doyouget_childsupport

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6070$

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	5926	97.6
1	144	2.4

Table 227: Frequency table for inc_doyouget_childsupport

Value labels:

0 - No
1 - Yes

`inc_doyouget_employment`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6062$

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	2794	46.1
1	3268	53.9

Table 228: Frequency table for `inc_doyouget_employment`

Value labels:
0 - No
1 - Yes

`inc_doyouget_empretire`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6063$

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	5197	85.7
1	866	14.3

Table 229: Frequency table for `inc_doyouget_empretire`

Value labels:
0 - No
1 - Yes

`inc_doyouget_govtasst`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6071$

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	5351	88.1
1	720	11.9

Table 230: Frequency table for `inc_doyouget_govtasst`

Value labels:
0 - No
1 - Yes

inc_doyouget_interest

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6062$

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	4546	75.0
1	1516	25.0

Table 231: Frequency table for inc_doyouget_interest

Value labels:

0 - No
1 - Yes

inc_doyouget_otherretire

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6061$

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	5316	87.7
1	745	12.3

Table 232: Frequency table for inc_doyouget_otherretire

Value labels:
0 - No
1 - Yes

`inc_doyouget_rental`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6069$

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	5733	94.5
1	336	5.5

Table 233: Frequency table for `inc_doyouget_rental`

Value labels:

0 - No
1 - Yes

inc_doyouget_selfemployment

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6059$

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	5287	87.3
1	772	12.7

Table 234: Frequency table for inc_doyouget_selfemployment

Value labels:
0 - No
1 - Yes

inc_doyouget_socsec

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6066$

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	4209	69.4
1	1857	30.6

Table 235: Frequency table for inc_doyouget_socsec

Value labels:

0 - No
1 - Yes

inc_howoften_alimony

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 19$

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
1	1	5.3
2	3	15.8
4	9	47.4
7	1	5.3
8	1	5.3
9	4	21.1

Table 236: 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

$\boldsymbol{N} = 144$

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	33	22.9
2	21	14.6
3	15	10.4
4	57	39.6
6	1	0.7
7	1	0.7
8	1	0.7
9	15	10.4

Table 237: 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

$\boldsymbol{N} = 3268$

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	491	15.0
2	1792	54.8
3	589	18.0
4	320	9.8
5	7	0.2
6	5	0.2
7	7	0.2
8	14	0.4
9	43	1.3

Table 238: 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

$\boldsymbol{N} = 864$

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	0.3
2	23	2.7
3	20	2.3
4	788	91.2
5	3	0.3
6	12	1.4
7	3	0.3
8	3	0.3
9	9	1.0

Table 239: 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

$\boldsymbol{N} = 719$

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	9	1.3
2	13	1.8
3	6	0.8
4	684	95.1
5	1	0.1
7	1	0.1
8	1	0.1
9	4	0.6

Table 240: 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

$\boldsymbol{N} = 1515$

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	20	1.3
2	5	0.3
3	3	0.2
4	878	58.0
5	333	22.0
6	88	5.8
7	10	0.7
8	57	3.8
9	121	8.0

Table 241: 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

$\boldsymbol{N} = 741$

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	13	1.8
2	27	3.6
3	15	2.0
4	301	40.6
5	45	6.1
6	169	22.8
7	38	5.1
8	16	2.2
9	117	15.8

Table 242: 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

$\boldsymbol{N} = 334$

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	5	1.5
2	3	0.9
3	5	1.5
4	272	81.4
5	6	1.8
6	21	6.3
7	1	0.3
8	5	1.5
9	16	4.8

Table 243: 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

$\boldsymbol{N} = 772$

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	151	19.6
2	45	5.8
3	31	4.0
4	182	23.6
5	19	2.5
6	21	2.7
7	32	4.1
8	32	4.1
9	259	33.5

Table 244: 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

$\boldsymbol{N} = 1854$

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	1	0.1
2	4	0.2
3	10	0.5
4	1832	98.8
5	1	0.1
6	2	0.1
7	1	0.1
9	3	0.2

Table 245: 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_alimony`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 4$

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

Survey question: `q143_h`

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

Values	Number	Percent
1	2	50.0
2	1	25.0
5	1	25.0

Table 246: Frequency table for `inc_method_alimony`

Value labels:

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

inc_method_childsupport

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 42$

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	29	69.0
2	4	9.5
4	4	9.5
5	5	11.9

Table 247: 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

$\boldsymbol{N} = 1275$

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	1156	90.7
2	58	4.5
3	36	2.8
4	11	0.9
5	14	1.1

Table 248: 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

$\boldsymbol{N} = 185$

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	179	96.8
2	1	0.5
3	1	0.5
5	4	2.2

Table 249: 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

$\boldsymbol{N} = 213$

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	93	43.7
4	81	38.0
5	39	18.3

Table 250: 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

$\boldsymbol{N} = 195$

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	161	82.6
2	5	2.6
3	2	1.0
5	27	13.8

Table 251: 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

$\boldsymbol{N} = 60$

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	54	90.0
2	3	5.0
5	3	5.0

Table 252: 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

$\boldsymbol{N} = 64$

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	30	46.9
2	14	21.9
3	7	10.9
5	13	20.3

Table 253: 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

$\boldsymbol{N} = 346$

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	156	45.1
2	42	12.1
3	79	22.8
4	9	2.6
5	60	17.3

Table 254: 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

$\boldsymbol{N} = 360$

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	335	93.1
2	9	2.5
3	3	0.8
4	2	0.6
5	11	3.1

Table 255: 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

$\boldsymbol{N} = 5979$

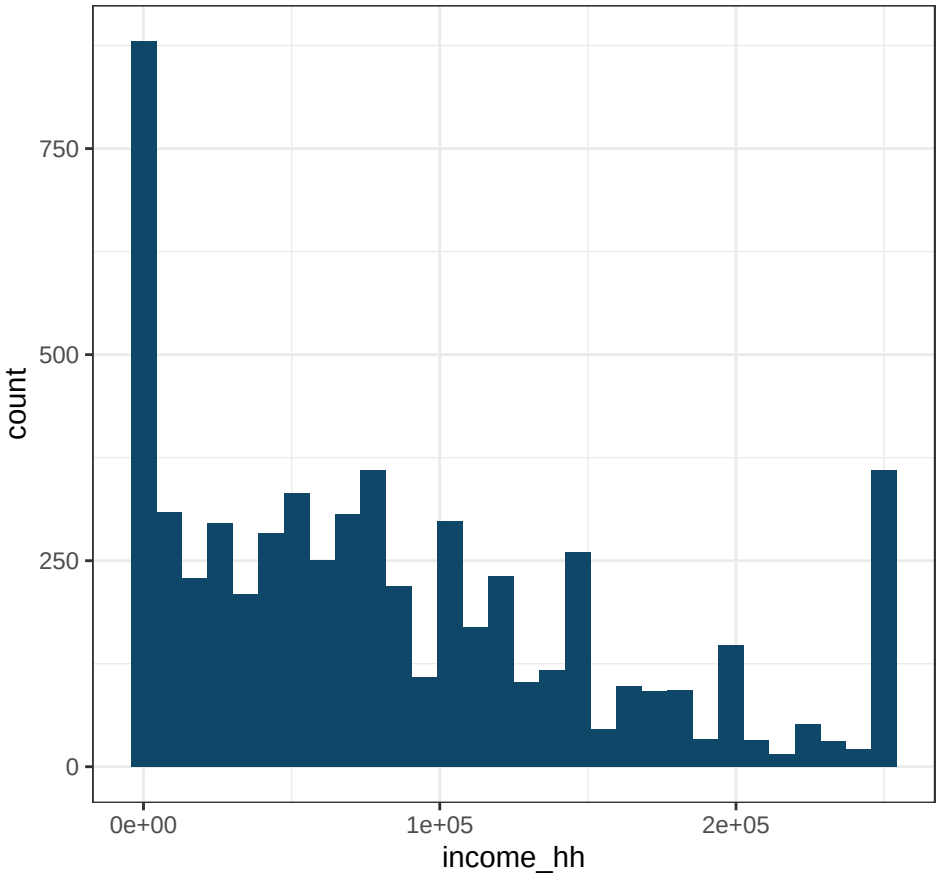
Description: Household income.

Survey question: de010

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

min	med	mean	max	sd
0.0	70000.0	94524.8	9350000.0	166224.3

Table 256: 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

$\boldsymbol{N} = 5736$

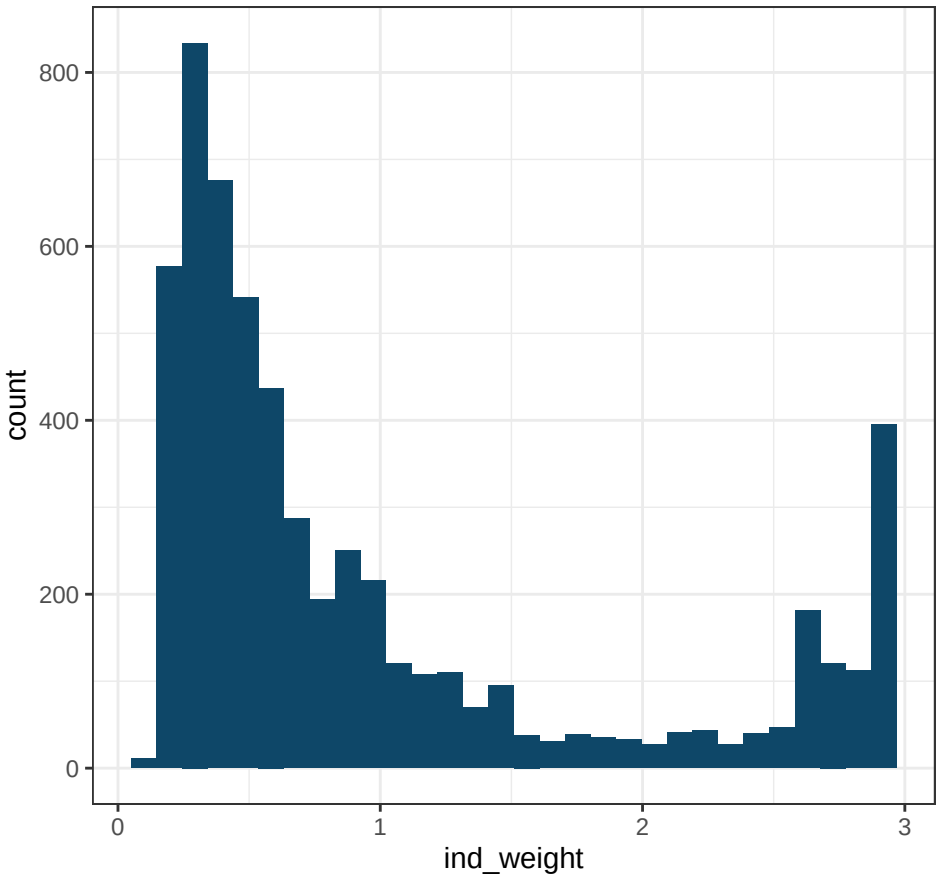
Description: Raked individual sample weights.

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	4.1	0.9

Table 257: 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

$\boldsymbol{N} = 6079$

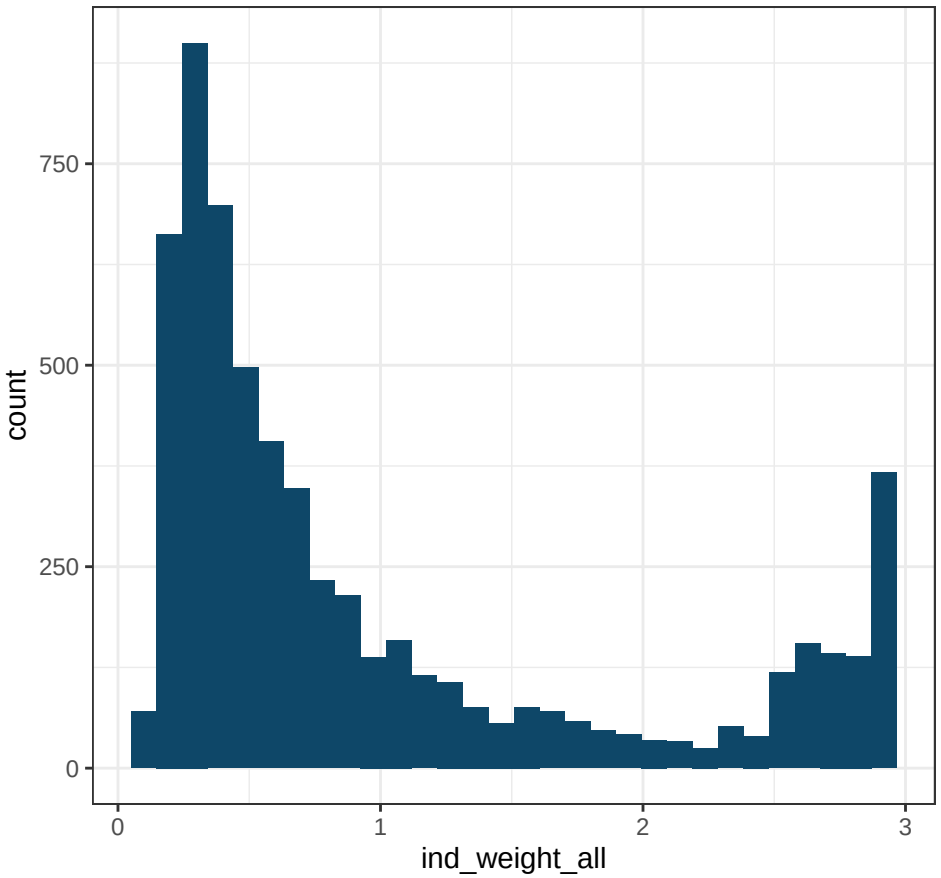
Description: Raked individual sample weights.

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	4.3	0.9

Table 258: 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

$\boldsymbol{N} = 6035$

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

Survey question: cs_001

Values	Number	Percent
1	2560	42.4
2	2381	39.5
3	1031	17.1
4	40	0.7
5	23	0.4

Table 259: Frequency table for `interest_level`

Value labels:

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

`laborstatus`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6076$

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	3234	53.2
2	22	0.4
3	49	0.8
4	282	4.6
5	1298	21.4
6	393	6.5
7	340	5.6
8	458	7.5

Table 260: 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

$\boldsymbol{N} = 3086$

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	2350	76.2
1	736	23.8

Table 261: Frequency table for `livewithpartner`

Value labels:

0 - No
1 - Yes

`login_date`

Dataset: Day-level

Variable type: Date

$\boldsymbol{N} = 24319$

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

Survey question: N/A

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

`marital_status`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6079$

Description: Respondent's marital status.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
1	3212	52.8
2	70	1.2
3	94	1.5
4	896	14.7
5	317	5.2
6	1490	24.5

Table 262: Frequency table for `marital_status`

Value labels:

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

mb_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6036$

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	1468	24.3
1	4568	75.7

Table 263: Frequency table for mb_adopt

Value labels:
0 - No
1 - Yes

`memory_finrec`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6037$

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	2278	37.7
1	3759	62.3

Table 264: Frequency table for `memory_finrec`

Value labels:
0 - No
1 - Yes

`memory_memory`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6037$

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	2818	46.7
1	3219	53.3

Table 265: Frequency table for `memory_memory`

Value labels:
0 - No
1 - Yes

`memory_none`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6037$

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	5767	95.5
1	270	4.5

Table 266: Frequency table for `memory_none`

Value labels:
0 - No
1 - Yes

`memory_oth`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6037$

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	5230	86.6
1	807	13.4

Table 267: Frequency table for `memory_oth`

Value labels:
0 - No
1 - Yes

`memory_receipts`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6037$

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	2573	42.6
1	3464	57.4

Table 268: Frequency table for `memory_receipts`

Value labels:
0 - No
1 - Yes

`merch`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 30391$

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	5672	18.7
2	2180	7.2
3	1806	5.9
4	4140	13.6
5	4790	15.8
6	911	3.0
7	919	3.0
8	1219	4.0
9	316	1.0
10	1369	4.5
11	108	0.4
12	263	0.9
13	110	0.4
14	432	1.4
15	2657	8.7
16	1155	3.8
17	577	1.9
18	658	2.2
19	253	0.8
20	194	0.6
21	662	2.2

Table 269: Frequency table for `merch`

Value labels:

1 - Grocery stores, convenience stores without gas stations, pharmacies
2 - Gas stations

3 - Sit-down restaurants and bars

4 - Fast food restaurants, coffee shops, cafeterias, food trucks

5 - General merchandise stores, department stores, other stores, online shopping

6 - General services: hair dressers, auto repair, parking lots, laundry or dry cleaning, etc.

7 - Arts, entertainment, recreation

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

9 - Taxis, airplanes, delivery

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

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

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

13 - Hotels, motels, RV parks, campsites

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

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

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

17 - Charitable or religious donations

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

19 - Government taxes or fees

20 - Schools, colleges, childcare centers

21 - Public transportation and tolls

`mobile_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6073$

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	1731	28.5
1	4342	71.5

Table 270: Frequency table for `mobile_adopt`

Value labels:
0 - No
1 - Yes

`mobile_app`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 1124$

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	266	23.7
2	226	20.1
3	270	24.0
4	362	32.2

Table 271: Frequency table for `mobile_app`

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

`mobile_funding`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 1123$

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	120	10.7
2	215	19.1
3	444	39.5
4	344	30.6

Table 272: Frequency table for `mobile_funding`

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

`mobile_inperson_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6074$

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	4426	72.9
1	1648	27.1

Table 273: Frequency table for `mobile_inperson_adopt`

Value labels:
0 - No
1 - Yes

`mobile_method`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 7551$

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	3499	46.3
2	1659	22.0
3	183	2.4
4	235	3.1
5	1404	18.6
6	60	0.8
7	511	6.8

Table 274: Frequency table for `mobile_method`

Value labels:

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

`mobile_p2p_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6074$

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	3369	55.5
1	2705	44.5

Table 275: Frequency table for `mobile_p2p_adopt`

Value labels:
0 - No
1 - Yes

`module`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 34245$

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

$\boldsymbol{N} = 6050$

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	5748	95.0
1	302	5.0

Table 276: Frequency table for mon_adopt

Value labels:
0 - Not an adopter
1 - Adopter

mon_t_m

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6050$

Description: Created variable: Have you used MONEY ORDER to make a payment in the past 30 days

Survey question: pa050c

Details: Created variable based on other variables. Search the questionnaire for pa050c

Values	Number	Percent
0	5748	95.0
1	302	5.0

Table 277: Frequency table for mon_t_m

Value labels:
0 - No
1 - Yes

`monord_date`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 38$

Description: Date on which the money order was purchased.

Survey question: q103s

Values	Number	Percent
1	23	60.5
2	11	28.9
3	4	10.5

Table 278: Frequency table for `monord_date`

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

`monord_source`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 38$

Description: Where the money order was purchased from.

Survey question: q103r

Values	Number	Percent
1	9	23.7
2	7	18.4
3	10	26.3
4	12	31.6

Table 279: Frequency table for `monord_source`

Value labels:

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

`multipi_breakdown`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 34245$

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

Survey question: q125_a through q125_n

`nbop_acnt_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6054$

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	1552	25.6
1	4502	74.4

Table 280: Frequency table for `nbop_acnt_adopt`

Value labels:
0 - No
1 - Yes

`next_income_receipt`

Dataset: Individual-level

Variable type: Date

$\boldsymbol{N} = 5539$

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

$\boldsymbol{N} = 3844$

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	3319	86.3
2	396	10.3
3	88	2.3
4	30	0.8
5	11	0.3

Table 281: 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

$\boldsymbol{N} = 7144$

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

Survey question: q98a

Values	Number	Percent
1	6235	87.3
2	266	3.7
3	364	5.1
4	279	3.9

Table 282: 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

$\boldsymbol{N} = 573$

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	81	14.1
1	415	72.4
2	66	11.5
3	8	1.4
4	3	0.5

Table 283: 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

$\boldsymbol{N}$ = 18239

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

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	5754	31.5
1	4617	25.3
2	3306	18.1
3	2044	11.2
4	1177	6.5
5	605	3.3
6	346	1.9
7	193	1.1
8	73	0.4
9	43	0.2
10	36	0.2
11	18	0.1
12	4	0.0
13	9	0.0
14	7	0.0
15	3	0.0
16	3	0.0
19	1	0.0

Table 284: Frequency table for `numberofpayments`

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!

ob_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6035$

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	1097	18.2
1	4938	81.8

Table 285: Frequency table for ob_adopt

Value labels:
0 - No
1 - Yes

obbp_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6074$

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	2492	41.0
1	3582	59.0

Table 286: Frequency table for obbp_adopt

Value labels:
0 - Not an adopter
1 - Adopter

obbp_t_m

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6074$

Description: Created variable: Have you used ONLINE BANKING BILL PAY to make a payment in the past 30 days

Survey question: pa050h

Details: Created variable based on other variables. Search the questionnaire for pa050h

Values	Number	Percent
0	2492	41.0
1	3582	59.0

Table 287: Frequency table for obbp_t_m

Value labels:
0 - No
1 - Yes

`obtain_cash`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18223$

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	17498	96.0
1	725	4.0

Table 288: Frequency table for `obtain_cash`

Value labels:
0 - No
1 - Yes

`other_nbops_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6025$

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	3780	62.7
1	2245	37.3

Table 289: Frequency table for `other_nbops_adopt`

Value labels:
0 - No
1 - Yes

p2p_business

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 254$

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	104	40.9
2	112	44.1
3	38	15.0

Table 290: Frequency table for p2p_business

Value labels:

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

p2p_type

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 991$

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	254	25.6
2	550	55.5
3	65	6.6
4	122	12.3

Table 291: 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

$\boldsymbol{N} = 6074$

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	189	3.1
1	5885	96.9

Table 292: Frequency table for paper_adopt

Value labels:
0 - Not an adopter
1 - Adopter

paper_t_m

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6072$

Description: Created variable: Have you used ANY TYPE OF PAPER PAYMENT METHOD to make a payment in the past 30 days

Survey question: csh_t_m, chk_t_m, mon_t_m

Details: Created variable based on other variables. Search the questionnaire for pa050

Values	Number	Percent
0	778	12.8
1	5294	87.2

Table 293: Frequency table for paper_t_m

Value labels:
0 - No
1 - Yes

`pay_amnt_coins`

Dataset: Day-level

Variable type: Numeric

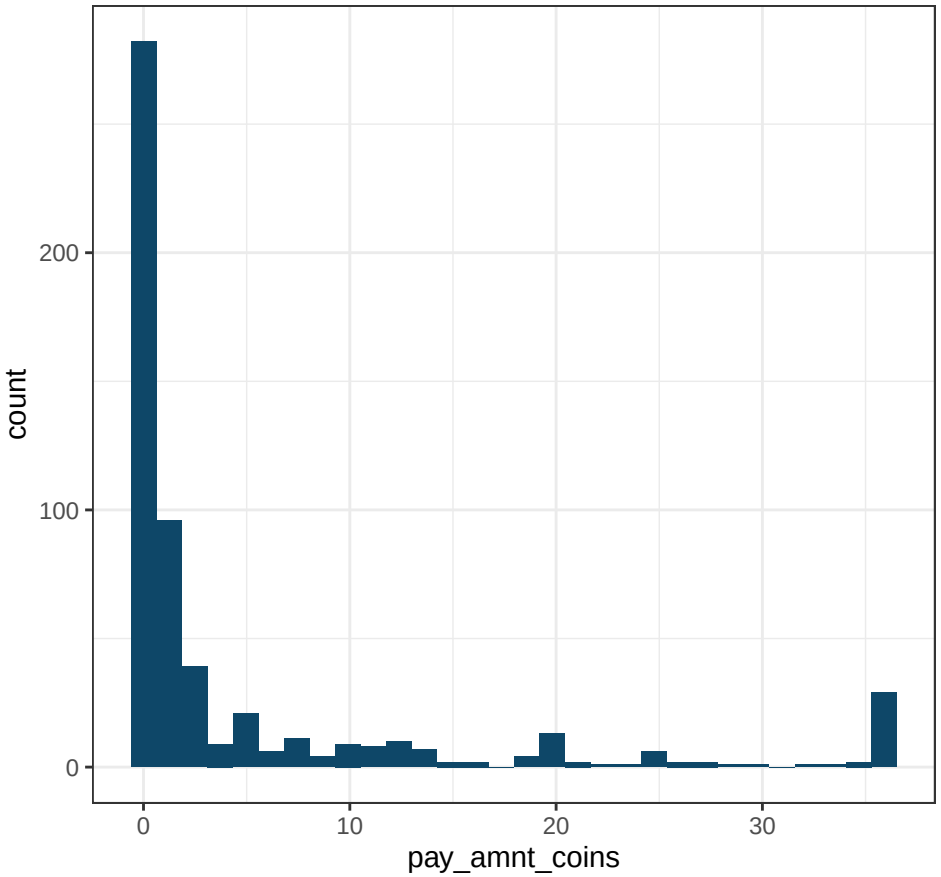
$\boldsymbol{N} = 572$

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

Survey question: q5_3_a

min	med	mean	max	sd
0.0	0.6	9.4	1255.0	56.2

Table 294: 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

$\boldsymbol{N}$ = 22265

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	2657	11.9
2	194	0.9
3	658	3.0
4	915	4.1
5	577	2.6
6	1155	5.2
7	10462	47.0
8	5647	25.4

Table 295: 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

$\boldsymbol{N} = 34245$

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

$\boldsymbol{N} = 34245$

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	3844	11.2
1	30401	88.8

Table 296: Frequency table for `payment`

Value labels:
0 - No
1 - Yes

paypal_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6056$

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	3972	65.6
1	2084	34.4

Table 297: Frequency table for paypal_adopt

Value labels:
0 - No
1 - Yes

paypref_b1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6075$

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	246	4.0
2	342	5.6
3	1208	19.9
4	1474	24.3
5	32	0.5
6	784	12.9
7	1738	28.6
8	43	0.7
10	81	1.3
11	79	1.3
13	48	0.8

Table 298: Frequency table for paypref_b1

Value labels:

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

paypref_inperson

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6074$

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	951	15.7
2	81	1.3
3	2415	39.8
4	2388	39.3
5	36	0.6
6	20	0.3
7	27	0.4
8	10	0.2
10	101	1.7
11	4	0.1
13	41	0.7

Table 299: 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 - Traveler's check
10 - PayPal
11 - Account-to-account transfer
12 - Mobile phone payment
13 - Other payment method

paypref_web

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5259$

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	9	0.2
2	4	0.1
3	3024	57.5
4	1815	34.5
5	54	1.0
6	41	0.8
7	50	1.0
8	1	0.0
10	236	4.5
11	2	0.0
13	23	0.4

Table 300: 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

$\boldsymbol{N} = 30303$

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	105	0.3
1	4162	13.7
2	763	2.5
3	10493	34.6
4	8421	27.8
5	612	2.0
6	1887	6.2
7	1853	6.1
8	38	0.1
10	1123	3.7
11	326	1.1
13	443	1.5
14	77	0.3

Table 301: 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

$\boldsymbol{N} = 612$

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	113	18.5
2	99	16.2
3	3	0.5
4	2	0.3
5	282	46.1
6	113	18.5

Table 302: 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

$\boldsymbol{N} = 76$

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	68	89.5
1	8	10.5

Table 303: Frequency table for prepaidloadfee

Value labels:
0 - No
1 - Yes

prepaidloadlocation

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 76$

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	21	27.6
2	20	26.3
3	22	28.9
4	1	1.3
5	3	3.9
7	1	1.3
8	8	10.5

Table 304: 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

$\boldsymbol{N} = 76$

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	13	17.1
3	24	31.6
4	13	17.1
5	6	7.9
6	1	1.3
10	6	7.9
11	4	5.3
13	4	5.3
14	5	6.6

Table 305: 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

$\boldsymbol{N} = 5585$

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

$\boldsymbol{N} = 18222$

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	18218	100.0
1	4	0.0

Table 306: Frequency table for purch_certchk

Value labels:
0 - No
1 - Yes

purch_mon

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18223$

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	18191	99.8
1	32	0.2

Table 307: Frequency table for purch_mon

Value labels:
0 - No
1 - Yes

purch_tc

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 18224$

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	18221	100.0
1	3	0.0

Table 308: Frequency table for purch_tc

Value labels:
0 - No
1 - Yes

`race`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6061$

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	4497	74.2
2	777	12.8
3	67	1.1
4	390	6.4
5	20	0.3
6	310	5.1

Table 309: Frequency table for `race`

Value labels:

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

`race_asian`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6061$

Description: Respondent reported their race as Asian.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	5582	92.1
1	479	7.9

Table 310: Frequency table for `race_asian`

Value labels:
0 - No
1 - Yes

`race_black`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6061$

Description: Respondent reported their race as Black.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	5169	85.3
1	892	14.7

Table 311: Frequency table for `race_black`

Value labels:
0 - No
1 - Yes

`race_other`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6061$

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

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	5974	98.6
1	87	1.4

Table 312: Frequency table for `race_other`

Value labels:
0 - No
1 - Yes

`race_white`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6061$

Description: Respondent reported their race as White.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	1304	21.5
1	4757	78.5

Table 313: Frequency table for `race_white`

Value labels:
0 - No
1 - Yes

`sav_acnt_adopt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6074$

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	1432	23.6
1	4642	76.4

Table 314: Frequency table for `sav_acnt_adopt`

Value labels:
0 - Not an adopter
1 - Adopter

`sav_acnt_num`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4637$

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	2779	59.9
2	1235	26.6
3	381	8.2
4	133	2.9
5	38	0.8
6	71	1.5

Table 315: Frequency table for `sav_acnt_num`

Value labels:

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

`shops_online`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6075$

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	816	13.4
1	5259	86.6

Table 316: Frequency table for `shops_online`

Value labels:
0 - No
1 - Yes

`start_date`

Dataset: Individual-level

Variable type: Date

$\boldsymbol{N} = 6079$

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

$\boldsymbol{N} = 6079$

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

$\boldsymbol{N} = 12159$

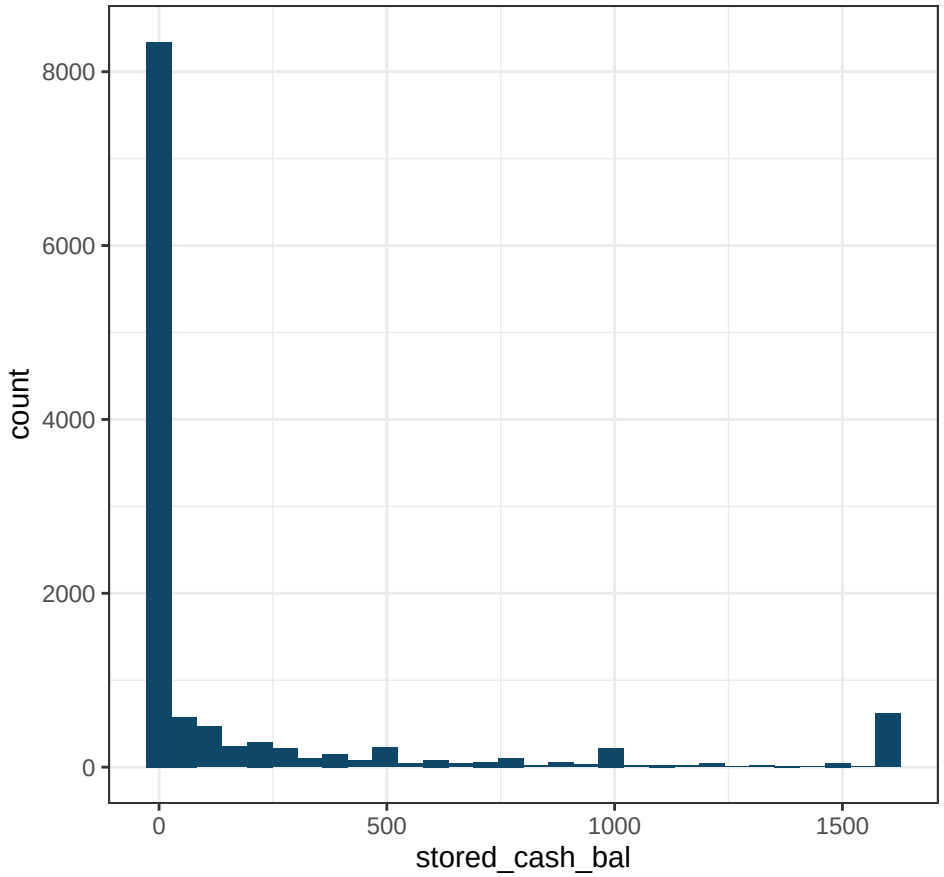
Description: The dollar amount of cash stored elsewhere

Survey question: The sum of `X` $\times$ `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	373.1	179890.0	2755.5

Table 317: Summary statistics for `stored_cash_bal`



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

`surcharge`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 30401

Description: Whether a surcharge was incurred for using the chosen payment instrument.

Survey question: `q101ee`, `q101g`

Values	Number	Percent
0	29779	98.0
1	622	2.0

Table 318: Frequency table for `surcharge`

Value labels:
0 - No
1 - Yes

svc_adopt

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6065$

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	2165	35.7
1	3900	64.3

Table 319: Frequency table for svc_adopt

Value labels:
0 - Not an adopter
1 - Adopter

svc_t_m

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6057$

Description: Created variable: Have you used a PREPAID CARD to make a payment in the past 30 days

Survey question: pa050f

Details: Created variable based on other variables. Search the questionnaire for pa050f

Values	Number	Percent
0	4860	80.2
1	1197	19.8

Table 320: Frequency table for svc_t_m

Value labels:
0 - No
1 - Yes

`time`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 34245$

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

$\boldsymbol{N} = 63$

Description: Within-day transaction counter.

Survey question: N/A

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

```
## Error in table(get(vars$name[i])):  attempt to make a table with >= 2^31 elements
```

APPENDIX: de012

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 518$

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	1	0.2
1	517	99.8

Table 321: Frequency table for de012

Value labels:
0 - No
1 - Yes

APPENDIX: pa002

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 318$

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	84	26.4
2	13	4.1
3	105	33.0
4	38	11.9
5	10	3.1
6	20	6.3
7	48	15.1

Table 322: 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

$\boldsymbol{N} = 318$

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	125	39.3
1	193	60.7

Table 323: Frequency table for pa003

Value labels:
0 - No
1 - Yes

APPENDIX: pa013

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5753$

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	815	14.2
1	4938	85.8

Table 324: Frequency table for pa013

Value labels:
0 - No
1 - Yes

APPENDIX: pa020

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1128$

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	482	42.7
1	646	57.3

Table 325: Frequency table for pa020

Value labels:

0 - No
1 - Yes

APPENDIX: pa024

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6074$

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	1478	24.3
1	4596	75.7

Table 326: Frequency table for pa024

Value labels:

0 - No
1 - Yes

APPENDIX: pa026_a

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5754$

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	1186	20.6
1	4568	79.4

Table 327: Frequency table for pa026_a

Value labels:
0 - No
1 - Yes

APPENDIX: pa031

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5756$

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	1606	27.9
1	4150	72.1

Table 328: Frequency table for pa031

Value labels:
0 - No
1 - Yes

APPENDIX: pa035

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5756$

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	2430	42.2
1	3326	57.8

Table 329: Frequency table for pa035

Value labels:

0 - No
1 - Yes

APPENDIX: pa040_e

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6074$

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	5881	96.8
1	193	3.2

Table 330: Frequency table for pa040_e

Value labels:
0 - No
1 - Yes

APPENDIX: pa042_a

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6075$

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	5786	95.2
1	289	4.8

Table 331: Frequency table for pa042_a

Value labels:
0 - No
1 - Yes

APPENDIX: pa042_e

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 193$

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	103	53.4
1	90	46.6

Table 332: Frequency table for pa042_e

Value labels:
0 - No
1 - Yes

APPENDIX: pa044_a

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6056$

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	3972	65.6
1	2084	34.4

Table 333: Frequency table for pa044_a

Value labels:
0 - No
1 - Yes

APPENDIX: pa044_b

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6054$

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	4080	67.4
1	1974	32.6

Table 334: Frequency table for pa044_b

Value labels:
0 - No
1 - Yes

APPENDIX: pa044_c

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6057$

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	3991	65.9
1	2066	34.1

Table 335: Frequency table for pa044_c

Value labels:
0 - No
1 - Yes

APPENDIX: pa044_d

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6059$

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	4816	79.5
1	1243	20.5

Table 336: Frequency table for pa044_d

Value labels:
0 - No
1 - Yes

APPENDIX: pa044_e

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6033$

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	5898	97.8
1	135	2.2

Table 337: Frequency table for pa044_e

Value labels:
0 - No
1 - Yes

APPENDIX: pa044_g

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6060$

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	4591	75.8
1	1469	24.2

Table 338: Frequency table for pa044_g

Value labels:
0 - No
1 - Yes

APPENDIX: pa044_h

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6064$

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	5392	88.9
1	672	11.1

Table 339: Frequency table for pa044_h

Value labels:

0 - No
1 - Yes

APPENDIX: pa044_i

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6063$

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	5976	98.6
1	87	1.4

Table 340: Frequency table for pa044_i

Value labels:
0 - No
1 - Yes

APPENDIX: pa044_j

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6050$

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	6009	99.3
1	41	0.7

Table 341: Frequency table for pa044_j

Value labels:
0 - No
1 - Yes

APPENDIX: pa044_k

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6049$

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	5946	98.3
1	103	1.7

Table 342: Frequency table for pa044_k

Value labels:
0 - No
1 - Yes

APPENDIX: pa050_banp

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5791$

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	2980	51.5
1	2811	48.5

Table 343: Frequency table for pa050_banp

Value labels:
0 - No
1 - Yes

APPENDIX: pa050_cc

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4945$

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	559	11.3
1	4386	88.7

Table 344: Frequency table for pa050_cc

Value labels:
0 - No
1 - Yes

APPENDIX: pa050_chk

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5740$

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	3408	59.4
1	2332	40.6

Table 345: Frequency table for pa050_chk

Value labels:
0 - No
1 - Yes

APPENDIX: pa050_crypto

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 492$

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	471	95.7
1	21	4.3

Table 346: Frequency table for pa050_crypto

Value labels:
0 - No
1 - Yes

APPENDIX: pa050_csh

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6072$

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	1029	16.9
1	5043	83.1

Table 347: Frequency table for pa050_csh

Value labels:

0 - No
1 - Yes

APPENDIX: pa050_dc

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5376$

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	1452	27.0
1	3924	73.0

Table 348: Frequency table for pa050_dc

Value labels:

0 - No
1 - Yes

APPENDIX: pa050_mon

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6050$

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	5748	95.0
1	302	5.0

Table 349: Frequency table for pa050_mon

Value labels:
0 - No
1 - Yes

APPENDIX: pa050_obbp

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5792$

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	2210	38.2
1	3582	61.8

Table 350: Frequency table for pa050_obbp

Value labels:
0 - No
1 - Yes

APPENDIX: pa050_svc

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 3892$

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	2695	69.2
1	1197	30.8

Table 351: Frequency table for pa050_svc

Value labels:
0 - No
1 - Yes

APPENDIX: pa053

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6075$

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	1128	18.6
1	4947	81.4

Table 352: Frequency table for pa053

Value labels:

0 - No
1 - Yes

APPENDIX: pa055_a2_followup

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 67$

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	15	22.4
1	27	40.3
2	15	22.4
3	7	10.4
4	2	3.0
5	1	1.5

Table 353: 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

$\boldsymbol{N} = 6074$

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	5959	98.1
1	115	1.9

Table 354: Frequency table for pa055_b1

Value labels:

0 - No
1 - Yes

APPENDIX: pa055_b2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6073$

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	5964	98.2
1	109	1.8

Table 355: Frequency table for pa055_b2

Value labels:
0 - No
1 - Yes

APPENDIX: pa055_b3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6074$

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	5991	98.6
1	83	1.4

Table 356: Frequency table for pa055_b3

Value labels:
0 - No
1 - Yes

APPENDIX: pa055_b4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6075$

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	6048	99.6
1	27	0.4

Table 357: Frequency table for pa055_b4

Value labels:
0 - No
1 - Yes

APPENDIX: pa055_b5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6075$

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	5993	98.7
1	82	1.3

Table 358: Frequency table for pa055_b5

Value labels:
0 - No
1 - Yes

APPENDIX: pa056

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4945$

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	1005	20.3
2	1139	23.0
3	879	17.8
4	641	13.0
5	403	8.1
6	878	17.8

Table 359: Frequency table for pa056

Value labels:

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

APPENDIX: pa081_a

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 288$

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	57	19.8
2	106	36.8
3	25	8.7
4	1	0.3
5	78	27.1
6	21	7.3

Table 360: Frequency table for pa081_a

Value labels:

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

APPENDIX: pa126_a

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 492$

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	4	0.8
3	334	67.9
4	4	0.8
5	6	1.2
6	88	17.9
7	4	0.8
8	3	0.6
9	49	10.0

Table 361: 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

$\boldsymbol{N} = 3547$

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	1352	38.1
2	1126	31.7
3	588	16.6
4	377	10.6
5	104	2.9

Table 362: 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

$\boldsymbol{N} = 492$

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	285	57.9
1	207	42.1

Table 363: Frequency table for pa133_a

Value labels:

0 - No
1 - Yes

APPENDIX: pa133_b

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 492$

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	381	77.4
1	111	22.6

Table 364: Frequency table for pa133_b

Value labels:
0 - No
1 - Yes

APPENDIX: pa133_c

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 492$

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	465	94.5
1	27	5.5

Table 365: Frequency table for pa133_c

Value labels:
0 - No
1 - Yes

APPENDIX: pa198_a

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6069$

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	4158	68.5
1	1911	31.5

Table 366: Frequency table for pa198_a

Value labels:
0 - No
1 - Yes

APPENDIX: pa198_b

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6075$

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	4167	68.6
1	1908	31.4

Table 367: Frequency table for pa198_b

Value labels:
0 - No
1 - Yes

APPENDIX: pa198_c

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6068$

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	5400	89.0
1	668	11.0

Table 368: Frequency table for pa198_c

Value labels:
0 - No
1 - Yes

APPENDIX: pa198_f

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6069$

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	5263	86.7
1	806	13.3

Table 369: Frequency table for pa198_f

Value labels:
0 - No
1 - Yes

APPENDIX: pa198_g

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6067$

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	5873	96.8
1	194	3.2

Table 370: Frequency table for pa198_g

Value labels:
0 - No
1 - Yes

APPENDIX: pa198_i

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6071$

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	4841	79.7
1	1230	20.3

Table 371: Frequency table for pa198_i

Value labels:
0 - No
1 - Yes

APPENDIX: pa198_k

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6073$

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	5671	93.4
1	402	6.6

Table 372: Frequency table for pa198_k

Value labels:
0 - No
1 - Yes

APPENDIX: pay010

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 2637$

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

Survey question: pay010

Values	Number	Percent
1	1299	49.3
2	558	21.2
3	487	18.5
4	3	0.1
5	18	0.7
6	63	2.4
7	53	2.0
8	156	5.9

Table 373: Frequency table for pay010

Value labels:

1 - Pay a credit card bill

2 - Make a loan payment (Examples: mortgage, student loan, auto, home equity, installment, zero interest, no-money-down)

3 - Pay for insurance (Examples: health, auto, homeowners, renters, life, umbrella)

4 - Make a remittance to a person in a foreign country

5 - Pay a fee (Examples: checking account, foreign ATM, overdraft, late payment, loan origination)

6 - Transfer money to another account that you own

7 - Make an investment (bought stocks, bonds, mutual funds)

8 - Other (specify)

APPENDIX: pay011

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 558$

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

Survey question: pay011

Values	Number	Percent
1	230	41.2
2	19	3.4
3	150	26.9
4	35	6.3
5	63	11.3
6	22	3.9
7	6	1.1
8	2	0.4
9	31	5.6

Table 374: 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

$\boldsymbol{N} = 990$

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

Survey question: pay082

Values	Number	Percent
1	195	19.7
2	45	4.5
3	70	7.1
4	66	6.7
5	338	34.1
6	110	11.1
7	166	16.8

Table 375: Frequency table for pay082

Value labels:

1 - To give a gift or allowance
2 - To lend money
3 - To give a tip
4 - To repay money I borrowed (a loan)
5 - To purchase goods or pay for services
6 - To split a check or share expenses
7 - Other (specify)

APPENDIX: ph004

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6073$

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	5620	92.5
1	453	7.5

Table 376: Frequency table for ph004

Value labels:
0 - No
1 - Yes

APPENDIX: ph006

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6073$

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	666	11.0
2	510	8.4
3	518	8.5
4	811	13.4
5	1172	19.3
6	1884	31.0
7	512	8.4

Table 377: Frequency table for ph006

Value labels:

1 - Below 600
2 - 600-649
3 - 650-699
4 - 700-749
5 - 750-800
6 - Above 800
7 - I don't know

APPENDIX: ph009_a

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6073$

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	5719	94.2
1	354	5.8

Table 378: Frequency table for ph009_a

Value labels:
0 - No
1 - Yes

APPENDIX: ph009_b

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6071$

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	6046	99.6
1	25	0.4

Table 379: Frequency table for ph009_b

Value labels:
0 - No
1 - Yes

APPENDIX: ph009_c

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6070$

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	6056	99.8
1	14	0.2

Table 380: Frequency table for ph009_c

Value labels:
0 - No
1 - Yes

APPENDIX: ph009_d

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6074$

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	5831	96.0
1	243	4.0

Table 381: Frequency table for ph009_d

Value labels:
0 - No
1 - Yes

APPENDIX: ph025

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6074$

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
0	5834	96.0
1	240	4.0

Table 382: Frequency table for ph025

Value labels:
0 - No
1 - Yes

APPENDIX: ph025_b

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4945$

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	4367	88.3
1	578	11.7

Table 383: Frequency table for ph025_b

Value labels:
0 - No
1 - Yes

APPENDIX: ph025_c

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5377$

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	4936	91.8
1	441	8.2

Table 384: Frequency table for ph025_c

Value labels:
0 - No
1 - Yes

APPENDIX: ph025_d

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 5754$

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	5727	99.5
1	27	0.5

Table 385: Frequency table for ph025_d

Value labels:
0 - No
1 - Yes

APPENDIX: pu009

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 4947$

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	2714	54.9
1	2233	45.1

Table 386: Frequency table for pu009

Value labels:
0 - No
1 - Yes

APPENDIX: pu010

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2227$

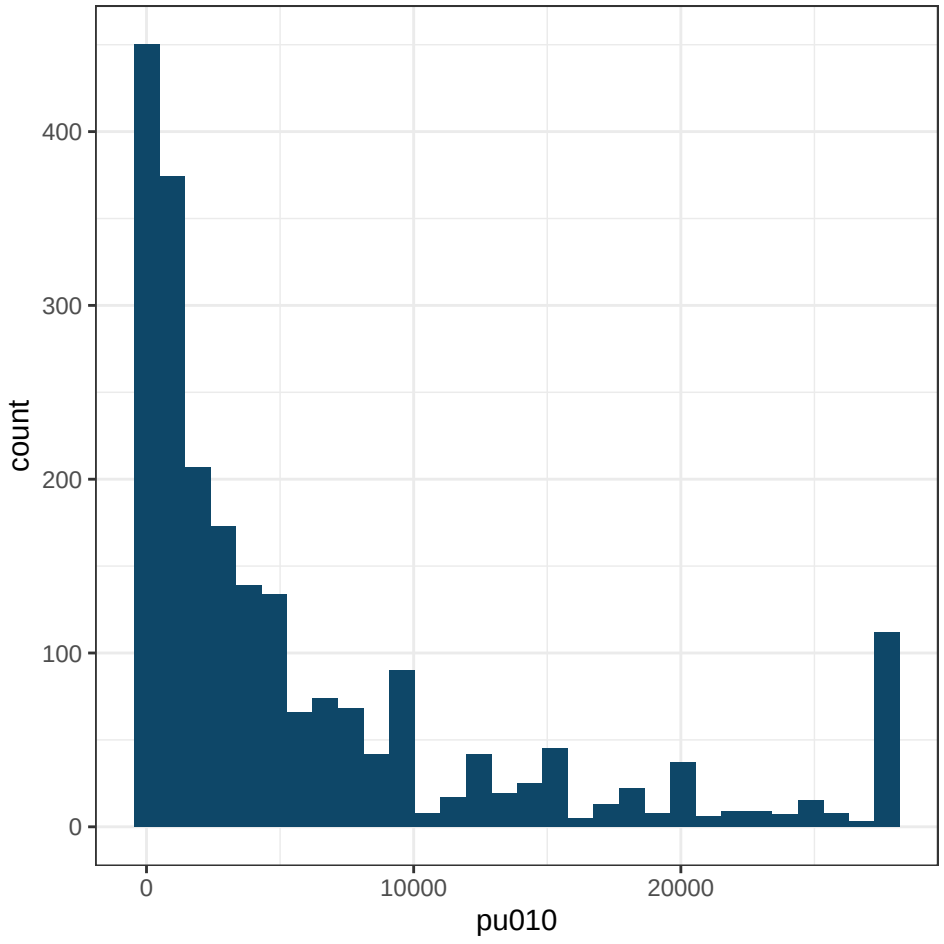
Description: Last month, about how much was the unpaid balance on all of your credit cards and-or charge cards that you carried over from the previous month?

Survey question: pu010

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

min	med	mean	max	sd
0.0	3000.0	6724.8	130000.0	10823.5

Table 387: Summary statistics for pu010



APPENDIX: pu011

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2062$

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	270	13.1
2	492	23.9
3	537	26.0
4	440	21.3
5	217	10.5
6	106	5.1

Table 388: 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

$\boldsymbol{N} = 8420$

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	8110	96.3
1	310	3.7

Table 389: Frequency table for q101ee

Value labels:
0 - No
1 - Yes

APPENDIX: q115_c_filter

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6075$

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	816	13.4
1	5259	86.6

Table 390: Frequency table for q115_c_filter

Value labels:
0 - No
1 - Yes

APPENDIX: q211paymeth

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 33$

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	10	30.3
2	2	6.1
4	14	42.4
7	1	3.0
8	4	12.1
14	2	6.1

Table 391: 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

$\boldsymbol{N} = 18225$

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	7140	39.2
1	11085	60.8

Table 392: Frequency table for q98

Value labels:

0 - No
1 - Yes

APPENDIX: q98a

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 7144$

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	6235	87.3
2	266	3.7
3	364	5.1
4	279	3.9

Table 393: 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)