

# Guide to the 2012 Diary of Consumer Payment Choice

Federal Reserve Bank of Boston: Consumer Payments Research Center

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## Introduction

The Diary of Consumer Payment Choice (DCPC) is a survey of consumer payment habits run in conjunction with RAND's American Life Panel. Respondents were randomly assigned a three-day period between September 29, 2012, and November 2, 2012, and asked to track all of their payments using an online questionnaire. Respondents were also provided paper memory aids to help keep track of their payments. To the extent possible, attempts were made to ensure that on any given day a representative sample of US residents was actively taking the diary, and any given day can be made statistically representative by using the appropriate sample weights provided. In addition to in-person purchases, respondents were also asked to record their cash holdings, cash deposits, cash withdrawals, other forms of cash conversion, bill payments, and payments to other people. The result is a dataset containing 17,402 unique transactions by 2,468 individuals, including 12,647 expenditures, 2,125 bills, 1,237 instances of cash withdrawal, and several other types of transactions. All in all, the DCPC allows a researcher an unusually clear window into the day-to-day spending habits of American consumers.

## Structure of the survey instrument

The DCPC asked respondents to track all purchases, bills, and movements of cash over a three-day assigned diary period, which were entered into an online survey every evening. Diarists were provided with optional memory aids to help keep track of the relevant details. Attempts were made to ensure that the sample of respondents was not just representative through the whole of October, but also representative on any given day. In order to reduce unwanted heterogeneity in response quality across days due to diary fatigue, some diarists were assigned diary periods beginning on September 29th and September 30th, and some diarists were assigned diary periods ending on November 1st and November 2nd. This was to ensure that every individual day in October has an approximately equal mix of diarists completing their 1st, 2nd, and 3rd diary day. For any statistical analysis that attempts to be representative, diary days which occur outside of October should be dropped. It may also be necessary to weight diarist's responses by the number of days that they were assigned in October, so that diarists who were only active for a single day are not given equal weight as those who were active for three. In order to conserve valuable survey time and prevent

the diary from becoming onerous, 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 his or her credit card. In other cases, however, it can be potentially misleading. For instance, a respondent is only asked if they had cash stolen if he or she reported end of day cash balance fails to match their reported cash transactions (within a margin of error). Thus, in some cases it may be necessary for the researcher to trace variables back to their original diary questions in order to obtain a full understanding of the universe of respondents for a given question.

## Structure and use of the data

The DCPC data contains 19,113 unique observations, the majority of which represent a single transaction by a single respondent on a single day. Any observation can be uniquely identified by the person, the day, and a constructed variable which orders the transactions within a given day. In the data, these variables are *prim\_key*, *date*, and *tran*.

Any given transaction will have non-missing values for the variable *type*, which identifies what sort of transaction the observation represents – e.g., an expenditure, a bill, or a cash withdrawal. Each individual-day also contains a placeholder observation with a *type* set equal to 0 – this is to allow data users to filter out observations using the *type* variable without fear of also filtering out individuals, unless they choose to do so. The variable *amnt* records the dollar value of each transaction.<sup>1</sup> While all values of the amount variable are positive, not every transaction necessarily records an expenditure. In many cases, a transaction represents the conversion of assets from one form to another. Thus, the researcher must always be careful to note what values of *type* are being considered when, say, summing over transaction amounts.

Each transaction also includes, when applicable, a payment instrument (variable *pi*) – e.g., cash, credit, check – a merchant category – 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. With the data so organized, 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 given month.<sup>d</sup>

Note that the DCPC can be easily merged with the 2012 Survey of Consumer Payment Choice (SCPC) using the individual identifier *prim\_key*. Unfortunately, not every individual who participated in the 2012 DCPC also participated in the 2012 SCPC. Specifically, about 5 percent of DCPC respondents did not complete an SCPC. In future iterations of the DCPC completing the SCPC is mandatory.

## Structure of this document

This code book is arranged both alphabetically and by level of response; variables that apply to a given transaction are listed first, followed by variables which apply to a given diary day, followed by variables which apply to a given individual. Though variables are generally listed

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<sup>1</sup>Note that a missing *amnt* does not necessarily imply no transaction. See *amnt* and *amnt\_orig* for more information.

alphabetically, within each subcategory the unique identifier for that subcategory is listed first – thus, *prim\_key* (mentioned above) is the first variable listed among the individual level variables. A table of contents is provided on the next page.

For each variable, a description is provided that states what it is meant to represent, as well as the original wording of the survey question when applicable. Additional histograms (top-coded at the 99th percentile) and unweighted transaction-level summary statistics are provided for continuous-valued variables, while simple tabulations and codings are provided for categorical variables. The exact connection between the public use dataset and the survey questionnaire can be gleaned from the "How Constructed" section within each variable description.

## **Weighting**

To allow for estimations that are representative of the United States, two sets of sample weights are provided. The first set of weights, *ind\_weight*, are individual-level post-stratification weights. The second set of weights, *daily\_weight*, are day-level weights. For most purposes, the individual weights will be appropriate. However, if one is trying to build an estimate for a single day across individuals, then the daily weights are most appropriate. Both sets of weights are relative – they have a mean of 1 and sum to the number of observations in the dataset.

For more information about how the weights are constructed, see the DCPC technical appendix.

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***tran***

**Description**

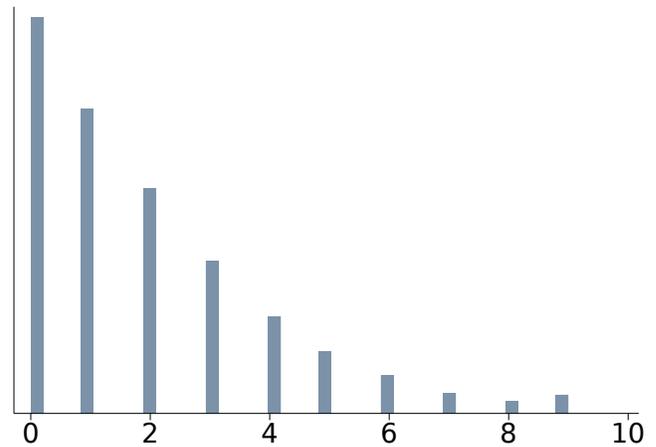
Within-day transaction number.

**Survey Question**

NA.

**How Constructed**

Observations are sorted by individual identifier, date, and time, and then numbered sequentially. Transactions without times fall at the end of the sequence, in no particular order.



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N	min	med	mean	max	sd
24806	0	1	1.94477	23	2.14054

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## Transaction-level Variables

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### *ab\_type*

#### **Description**

Type of automatic bill payment.

#### **Survey Question**

No specific question. Values are reported in a drop-down box in the questionnaire automatic bill module.

ab_type	No.	%
1	547	71
2	31	4
3	191	25
Total	769	100

#### **How Constructed**

As reported from the Automatic Bills section of the survey.

#### **Coding**

- 1 Automatic bill payment
- 2 Subscription
- 3 Other regularly scheduled automatic payment

***amnt***

**Description**

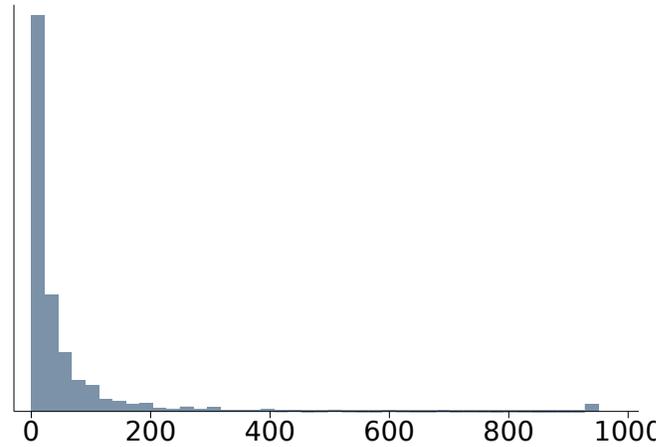
Dollar amount of the transaction.

**Survey Question**

No specific question. Values are reported in a text box in any of the various modules that allow one to report a transaction amount, as well as questions q105a-d. See *type* for more information.

**How Constructed**

In many sections of the questionnaire, respondents are prompted enter the dollar amount of a transaction. These amounts are generally given as reported. For some unrealistically high-valued responses, the CPRC staff followed up with the respondent. The high dollar amounts which could be confirmed were left as is, and those which were confirmed mistakes were corrected. The rest of the unrealistically high values were set to missing. See *amnt\_orig* for uncleaned values.



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N	min	med	mean	max	sd
17363	0	20	75.3288	70000	599.479

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## *amnt\_orig*

### Description

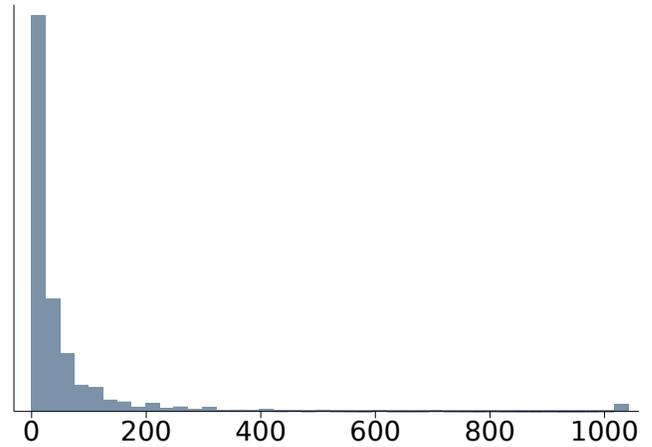
Dollar amount of the transaction (uncleaned).

### Survey Question

Text box in any of the various modules that allow one to report a transaction amount.

### How Constructed

These are the raw amounts as reported by respondent. While they have undergone the manual confirmation process described in the variable *amnt*, they have not been otherwise altered. It is recommended that *amnt* is used for most analyses.



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N	min	med	mean	max	sd
16972	0	20	86.2118	70000	707.068

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## Transaction-level Variables

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### *bill*

#### **Description**

Whether or not the payment was for a bill.

#### **Survey Question**

NA.

bill	No.	%
0	12,647	86
1	2,125	14
Total	14,772	100

#### **How Constructed**

Payments reported in the bills or automatic bills modules are classified as bills for this purpose.

#### **Coding**

- 0 No
- 1 Yes

## ***cash2coin\_loc***

### **Description**

Location of the cash to coin conversion.

### **Survey Question**

No specific question. Values are reported in a drop-down box in the questionnaire "cash2coin" module.

### **How Constructed**

As reported in the Cash to Coin section of the survey.

### **Coding**

- 1 Change machine or kiosk
- 2 Bank teller
- 3 Store clerk
- 4 Family or friend
- 5 Post office
- 6 Other

cash2coin_loc	No.	%
1	27	5
2	11	2
3	362	68
4	9	2
5	9	2
6	111	21
Total	529	100

## ***cd\_location***

### **Description**

Cash deposit location.

### **Survey Question**

No specific question. Values are reported in a drop-down box in the questionnaire cash deposit module.

cd.location	No.	%
1	60	32
2	100	53
3	27	14
Total	187	100

### **How Constructed**

As reported in the Cash Deposit section of the survey.

### **Coding**

- 1 ATM
- 2 Bank teller
- 3 Other

## ***coin2cash\_loc***

### **Description**

Location of the coin to cash conversion.

### **Survey Question**

No specific question. Values are reported in a drop-down box in the questionnaire "coin2cash" module.

coin2cash_loc	No.	%
1	7	12
2	3	5
3	27	47
4	7	12
5	14	24
Total	58	100

### **How Constructed**

As reported in the Coin to Cash section of the survey.

### **Coding**

- 1 Coin machine or kiosk
- 2 Bank teller
- 3 Store
- 4 Family or friend
- 5 Other

## *coin2cash\_reimburse*

### **Description**

How the respondent was reimbursed for his or her coin to cash conversion, if the respondent was reimbursed with something other than cash.

### **Survey Question**

No specific question. Values are reported in a drop-down box in the questionnaire "coin2cash" module.

### **How Constructed**

As reported in the Coin to Cash section of the survey. Note that "No" was recoded to 0 and the other options adjusted accordingly.

### **Coding**

- 0 No
- 1 Prepaid/gift card
- 2 Deposit to bank account
- 3 Points or value to use on a website
- 4 Store credit
- 5 Other

coin2cash_reimburse	No.	%
0	51	82
4	1	2
5	10	16
Total	62	100

## *coin\_type*

### **Description**

Main type of coin received from cash to coin conversion.

### **Survey Question**

No specific question. Values are reported in a drop-down box in the questionnaire "cash2coin" module.

coin_type	No.	%
1	24	4
2	369	68
3	81	15
4	20	4
5	49	9
Total	543	100

### **How Constructed**

As reported in the Cash to Coin section of the survey.

### **Coding**

- 1 Dollar coins
- 2 Quarters
- 3 Dimes
- 4 Nickels
- 5 Pennies

## ***cw\_location***

### **Description**

Cash withdrawal location.

### **Survey Question**

No specific question. Values are reported in a drop-down box in the questionnaire cash withdrawal module.

### **How Constructed**

As reported in the Cash Withdrawal section of the survey.

<i>cw_location</i>	No.	%
1	328	27
2	137	11
3	147	12
4	346	28
5	21	2
6	119	10
7	26	2
8	103	8
Total	1,227	100

### **Coding**

- 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 Other location

## Transaction-level Variables

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### ***cw\_source***

#### **Description**

Cash withdrawal source.

#### **Survey Question**

No specific question. Values are reported in a drop-down box in the questionnaire cash withdrawal module.

#### **How Constructed**

As reported in the Cash Withdrawal section of the survey.

<i>cw_source</i>	No.	%
1	456	38
2	48	4
3	120	10
4	96	8
5	13	1
6	18	2
7	329	27
8	119	10
Total	1,199	100

#### **Coding**

- 1 Checking account
- 2 Savings or other bank account
- 3 Salary/wages/tips
- 4 Cashing a check
- 5 Credit card cash advance
- 6 Prepaid card cash withdrawal
- 7 Another person
- 8 Other source

## *device*

### **Description**

Device used while making the payment.

### **Survey Question**

No specific question. Values are reported in a drop-down box in any of the various modules that allow one to report a transaction device.

### **How Constructed**

This variable is constructed by combining the "device" question in the Purchases section, and the "location" question in the Bills section of the questionnaire. The responses to these two questions do not align perfectly, so some assumptions are made. Specifically, if a respondent reports an "Online bill payment (not automatic)", then this variable is set to "computer". If a respondent reports a location of "Telephone (voice)", then this variable is set to "Mobile phone". In future versions of the survey, the questionnaire was modified to avoid this mismatch.

### **Coding**

- 1 Computer
- 2 Tablet
- 3 Mobile phone
- 4 Landline phone
- 5 Mail or delivery service
- 6 No device/None of the above

device	No.	%
1	1,115	8
2	47	0
3	162	1
4	40	0
5	518	4
6	11,483	86
Total	13,365	100

## *discount*

### **Description**

Whether or not the respondent received a discount for using a the payment instrument he or she used. Only asked for cash, debit, and credit.

discount	No.	%
0	11,310	98
1	280	2
Total	11,590	100

### **Survey Question**

Did you receive a discount from the merchant specifically for using [instrument]?

### **How Constructed**

Questions q101a (cash), q101d (debit card) and q101f (credit card) are combined to create a general discount variable for all payment instruments.

### **Coding**

- 0 No
- 1 Yes

## *fee*

### **Description**

Whether or not the respondent was charged a fee for using the payment instrument he or she used.

fee	No.	%
0	4,227	97
1	132	3
Total	4,359	100

### **Survey Question**

For credit cards: "Did you pay an extra charge, surcharge, or convenience fee to the merchant specifically for using this [instrument]?" Otherwise, values are reported in a drop-down box in the cash withdrawal, prepaid load, and coin2cash modules.

### **How Constructed**

Questions q101g ("Did you pay an extra charge, surcharge, or convenience fee to the merchant specifically for using this credit card?"), Cash withdrawal section ("Were you charged a fee?"), Coin to cash section ("Did you pay a fee?"), Cash to coin section ("Did you pay a fee?"), Prepaid loading section ("Did you pay a fee?"), are all combined to create a general variable describing fees paid for transactions.

### **Coding**

- 0 No
- 1 Yes

## *how\_reimbursed*

### **Description**

How the respondent was reimbursed for returned goods.

### **Survey Question**

No specific questions. Values are reported in a drop-down box in the returned goods module.

### **How Constructed**

As reported in the Returned Goods section of the survey. Note that the data shows that response option 4 was never selected by any respondents.

### **Coding**

- 1 Cash
- 2 Refund to debit card
- 3 Refund to credit card
- 4 Merchant wrote you a check
- 5 Store credit
- 6 Gift card
- 7 Other

how_reimbursed	No.	%
1	29	24
2	20	17
3	49	41
5	18	15
6	2	2
7	2	2
Total	120	100

## *in\_person*

### **Description**

Whether or not a purchase was completed in-person.

### **Survey Question**

No specific questions. Values are reported in a drop-down box in the purchases and bills modules.

### **How Constructed**

This variable is a combination of the location questions in both the Purchases and Bill sections of the questionnaire. Specifically, the "in person" question in the Purchases section is combined with location response 3 ("in person") in the Bills section.

### **Coding**

- 0 Not in person
- 1 In person

in_person	No.	%
0	2,718	18
1	12,048	82
Total	14,766	100

## *logo*

### **Description**

The logo on the debit, credit, or prepaid card used for this transaction.

### **Survey Question**

For debit: Did your debit card have a Visa or MasterCard logo on it?

For credit: Which type of credit card?

For prepaid: Did the prepaid card have a logo from the following?

logo	No.	%
0	175	3
1	4,008	65
2	1,147	18
3	264	4
4	394	6
5	224	4
Total	6,212	100

### **How Constructed**

This variable is constructed by combining questions q101e ("Which type of credit card?"), q101b ("Did your debit card have a Visa or MC logo on it?"), and q101h ("Did the prepaid card have a logo from the following?") in the Purchases section.

### **Coding**

- 0 None
- 1 Visa
- 2 Mastercard
- 3 Discover
- 4 American Express
- 5 Other

## ***merch***

### **Description**

Type of merchant from whom the good or service was purchased in 45 merchant categories.

### **Survey Question**

No specific questions. Values are reported in a drop-down box in the purchases and bills modules.

### **How Constructed**

As reported in the the Purchases and Bills sections of the questionnaire.

Note: The tabulation for this variable is suppressed for space considerations.

## Coding

- 1 Fast food, food service, food trucks, snack bars
- 2 Grocery, pharmacy, liquor stores, convenience stores (without gas stations)
- 3 Restaurants, bars
- 4 Auto maintenance and repair
- 5 Auto rental and leasing
- 6 Auto vehicle and parts dealers
- 7 Gas stations
- 8 Parking lots and garages
- 9 Tolls
- 10 Clothing and accessories stores
- 11 Department and discount stores and websites, wholesale clubs and websites
- 12 Online shopping (Amazon.com, etc.)
- 13 Other stores (book, florist, hobby, music, office supply, pet, sporting goods)
- 14 Vending machines
- 15 Entertainment, recreation, arts, museums
- 16 Hotels, motels, RV parks, camps
- 17 Movie theaters
- 18 Phone/internet (wired/wireless/satellite), online and print news, online games
- 19 Transportation (includes public transportation)
- 20 Building contractors (electrical/plumbing/HVAC, tile, painting, etc.)
- 21 Building services
- 22 Electric, natural gas, water and sewage
- 23 Furniture & home goods stores, appliance & electronics stores, hardware & garden stores
- 24 Heating oil dealers, propane dealers
- 25 Rent, real estate agents and brokers
- 26 Mortgage
- 27 Trash collection
- 28 Child care, elder care, youth and family services, emergency and other relief services
- 29 Doctors, dentists, other health professionals
- 30 Education
- 31 Hospitals, residential care
- 32 Personal care, dry cleaning, pet grooming and sitting, photo processing, death care
- 33 Veterinarians
- 34 Employment services, travel agents, security services, office administrative services
- 35 Financial services, insurance
- 36 Legal, accounting, architectural, and other professional services
- 37 Mail, delivery, storage
- 38 Rental centers
- 39 Repair/maintenance of electronics and personal and household goods
- 40 Charitable, religious, professional, civic (not government) organizations
- 41 Taxes, fees, fines and other payments to governments
- 42 Friends and family
- 43 People who provide goods and services
- 44 Other people
- 45 I don't know/missing

## *merch\_broad*

### Description

Type of merchant from whom the good or service was purchased in 10 broader categories.

### Survey Question

NA

### How Constructed

As reported in the the Purchases and Bills sections of the questionnaire. The conversion from the narrower categories is as follows:

- 1 = (1-3)
- 2 = (4-9)
- 3 = (10 - 14)
- 4 = (15-19)
- 5 = (20-27)
- 6 = (28-33)
- 7 = (34-39)
- 8=(40-41)
- 9=(42-44)
- 10=(45)

merch_broad	No.	%
1	6,993	47
2	1,699	12
3	1,955	13
4	937	6
5	917	6
6	642	4
7	484	3
8	296	2
9	480	3
10	369	2
Total	14,772	100

### Coding

- 1 Food and Personal Care Supplies
- 2 Auto and Vehicle Related
- 3 General Merchandise
- 4 Entertainment and Transportation
- 5 Housing Related
- 6 Medical, Education, Personal Services
- 7 Financial, Professional, Miscellaneous Services
- 8 Government and Nonprofit
- 9 Gifts and Transfers to People
- 10 I dont know/missing

## Transaction-level Variables

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*pi*

### Description

The payment instrument used for payment.

### Survey Question

No specific questions. Values are reported in a drop-down box in the purchases, bills, prepaid cards, and returned goods modules.

### How Constructed

As reported in the the Purchases and Bills sections of the questionnaire. Note that while "Traveler's Check" was provided as an option, there were no payments made with traveler's checks.

### Coding

- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card (PIN)
- 5 Debit card (no PIN)
- 6 Prepaid/Gift/EBT card
- 7 BANP
- 8 OBBP
- 9 Money order
- 10 Traveler's Check
- 11 Text message payment
- 12 Other

<i>pi</i>	No.	%
1	5,796	39
2	968	7
3	2,664	18
4	1,825	12
5	1,784	12
6	293	2
7	527	4
8	678	5
9	45	0
11	4	0
12	218	1
13	4	0
Total	14,806	100

## Transaction-level Variables

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### *pin*

#### **Description**

Whether or not the respondent entered a PIN when using his or her debit card.

#### **Survey Question**

Did you enter a PIN?

#### **How Constructed**

As reported in a question q101c (Did you enter a PIN?) from the Purchases section of the questionnaire. Asked for Debit Card payments only. Note that there are some discrepancies between this variable and the reported payment instrument, which also allows the respondent to specify whether he or she used a PIN. The data is released as is.

#### **Coding**

- 0 No
- 1 Yes

pin	No.	%
0	1,680	50
1	1,693	50
Total	3,373	100

## *prepaid\_loc*

### **Description**

Location of prepaid card loading.

### **Survey Question**

No specific questions. Values are reported in a drop-down box in the prepaid cards module.

### **How Constructed**

As reported in the the Prepaid Card Loading section of the questionnaire.

prepaid_loc	No.	%
1	18	42
2	4	9
3	5	12
5	2	5
6	1	2
7	1	2
8	12	28
Total	43	100

### **Coding**

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

## ***regularity***

### **Description**

The frequency of the bill.

### **Survey Question**

No specific questions. Values are reported in a drop-down box in the bills section.

<i>regularity</i>	No.	%
1	900	67
2	173	13
3	269	20
Total	1,342	100

### **How Constructed**

As reported in the Bills section of the questionnaire. Note that this question is only asked for non-automatic bills, as automatic bills can be assumed to be regularly recurring. See *ab\_type* for a similar variable that applies to only automatic bills.

### **Coding**

- 1 Regularly recurring
- 2 Irregularly recurring
- 3 One-time bill

***time***

**Description**

Time of the transaction (24 hour clock).

**Survey Question**

Clock widget in the Purchases, Bills, Cash Withdrawals, Cash Deposits, Coin-to-Cash, Cash-to-Coin, Prepaid Loads, and Returned Goods modules.

**How Constructed**

Converted to 24-hour clock notation, but otherwise as reported.

***type***

**Description**

Type of transaction.

**Survey Question**

Usually NA – see below.

Q105. Did any of the following things happen to you on [DATE]?

–I removed some cash from my pocket, wallet or purse and added it to cash stored elsewhere on my property.

–I took cash stored elsewhere on my property and added it to my pocket, wallet or purse.

–I had some cash lost or stolen.

–I found or unexpectedly received some cash.

**How Constructed**

For the most part, this variable is defined based on which section of the questionnaire the respondent reported the transaction – e.g., purchases, bills, returned goods, etc. The exceptions are codes 9, 10, 11, and 12, which refer to survey questions (q105a-d). These questions were only asked if the respondent’s reported end-of-day cash holdings did not match his or her reported cash use, within a margin of error. This margin of error is defined as the absolute value of the number of transactions in that day. In addition, each respondent-day contains a placeholder observation with *type* = 0. This allows the data user to filter out observations according to the other values of *type* without fear of dropping individuals from the dataset.

<i>type</i>	No.	%
0	7,404	30
1	14,772	60
2	43	0
3	120	0
4	1,237	5
5	191	1
6	64	0
7	556	2
8	127	1
9	183	1
10	93	0
11	10	0
12	6	0
Total	24,806	100

## **Coding**

- 0 Placeholder
- 1 Expenditure
- 2 Prepaid Load
- 3 Returned Goods
- 4 Cash: Withdrawal
- 5 Cash: Deposit
- 6 Cash: Converted from Coins
- 7 Cash: Converted to Coins
- 8 Cash: Storage to Pocket
- 9 Cash: Pocket to Storage
- 10 Cash: Unexpectedly Received
- 11 Cash: Lost/Stolen
- 12 Cash: Exchanged to Foreign Currency

*date*

**Description**

The date of the diary day. Each diarist participated in the diary for three consecutive days, with efforts made to ensure a representative sample of Americans on any given day. The dates range from September 29, 2012 to November 2, 2012. 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**

NA.

**How Constructed**

Implied by the diary day.

## Day-level Variables

---

### *carry\_cc*

#### **Description**

Carried credit cards on that diary day.

#### **Survey Question**

Please tell us what [PAYMENT METHODS] you carried on [DATE]. (Checkboxes for each option)

carry_cc	No.	%
0	4,523	61
1	2,881	39
Total	7,404	100

#### **How Constructed**

As reported.

#### **Coding**

- 0 No
- 1 Yes

## Day-level Variables

---

### *carry\_chk*

#### **Description**

Carried checks on that diary day.

#### **Survey Question**

Please tell us what [PAYMENT METHODS] you carried on [DATE]. (Checkboxes for each option)

<i>carry_chk</i>	No.	%
0	5,959	80
1	1,445	20
Total	7,404	100

#### **How Constructed**

As reported.

#### **Coding**

- 0 No
- 1 Yes

## Day-level Variables

---

### *carry\_csh*

#### **Description**

Carried cash on that diary day.

#### **Survey Question**

Please tell us what [PAYMENT METHODS] you carried on [DATE]. (Checkboxes for each option)

carry_csh	No.	%
0	3,022	41
1	4,382	59
Total	7,404	100

#### **How Constructed**

As reported.

#### **Coding**

- 0 No
- 1 Yes

## Day-level Variables

---

### *carry\_dc*

#### **Description**

Carried debit cards on that diary day.

#### **Survey Question**

Please tell us what [PAYMENT METHODS] you carried on [DATE]. (Checkboxes for each option)

carry_dc	No.	%
0	4,083	55
1	3,321	45
Total	7,404	100

#### **How Constructed**

As reported.

#### **Coding**

- 0 No
- 1 Yes

## Day-level Variables

---

### *carry\_mobile*

#### **Description**

Carried mobile device capable of making text message payments on that diary day.

#### **Survey Question**

Please tell us what [PAYMENT METHODS] you carried on [DATE]. (Checkboxes for each option)

#### **How Constructed**

As reported.

#### **Coding**

- 0 No
- 1 Yes

<i>carry_mobile</i>	No.	%
0	7,387	100
1	17	0
Total	7,404	100

## Day-level Variables

---

### *carry\_mon*

#### **Description**

Carried money orders on that diary day.

#### **Survey Question**

Please tell us what [PAYMENT METHODS] you carried on [DATE]. (Checkboxes for each option)

<i>carry_mon</i>	No.	%
0	7,383	100
1	21	0
Total	7,404	100

#### **How Constructed**

As reported.

#### **Coding**

- 0 No
- 1 Yes

## Day-level Variables

---

### *carry\_other*

#### **Description**

Carried other [PAYMENT METHODS] on that diary day.

#### **Survey Question**

Please tell us what [PAYMENT METHODS] you carried on [DATE]. (Checkboxes for each option)

#### **How Constructed**

As reported.

#### **Coding**

- 0 No
- 1 Yes

<i>carry_other</i>	No.	%
0	7,251	98
1	153	2
Total	7,404	100

## Day-level Variables

---

### *carry\_svc*

#### **Description**

Carried prepaid cards on that diary day.

#### **Survey Question**

Please tell us what [PAYMENT METHODS] you carried on [DATE]. (Checkboxes for each option)

<i>carry_svc</i>	No.	%
0	6,629	90
1	775	10
Total	7,404	100

#### **How Constructed**

As reported.

#### **Coding**

- 0 No
- 1 Yes

## Day-level Variables

---

### *carry\_tc*

#### **Description**

Carried travelers checks on that diary day.

#### **Survey Question**

Please tell us what [PAYMENT METHODS] you carried on [DATE]. (Checkboxes for each option)

carry_tc	No.	%
0	7,404	100
Total	7,404	100

#### **How Constructed**

As reported.

#### **Coding**

- 0 No
- 1 Yes

## *daily\_weight*

### Description

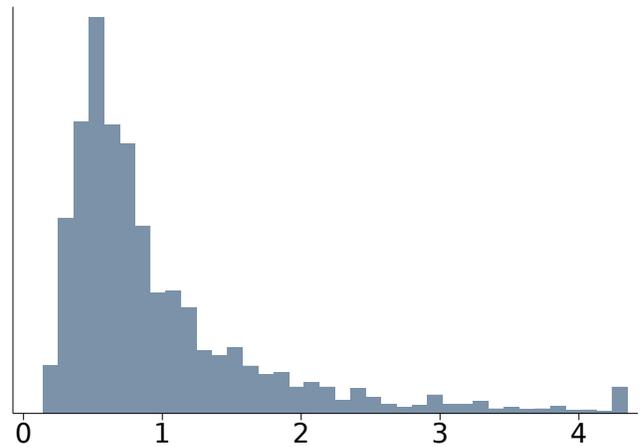
Daily weight. These weights have a mean of 1 and sum to the number of observations. Daily weights are best used when attempting to compare a single day across individuals.

### Survey Question

NA.

### How Constructed

See the DCPC technical appendix for a more in-depth treatment of the weights and how they are constructed.



---

N	min	med	mean	max	sd
6973	0.138497	0.731768	1	10.7144	0.841486

---

## *denom\_100\_end*

### Description

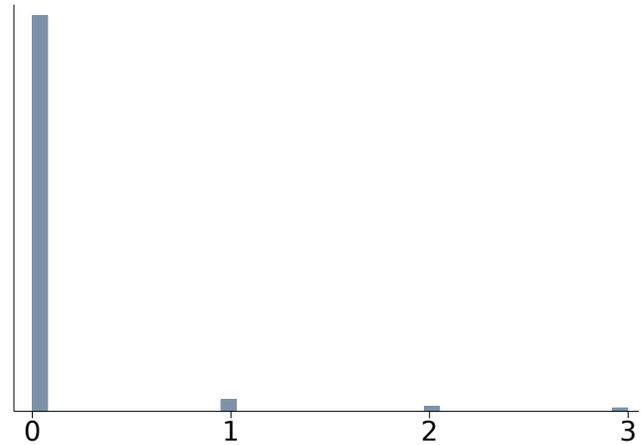
End-of-day count of 100 dollar bills.

### Survey Question

Text field in the Count Your Cash section of the questionnaire.

### How Constructed

As reported.



---

N	min	med	mean	max	sd
7404	0	0	0.115748	100	1.34277

---

## *denom\_100\_start*

### Description

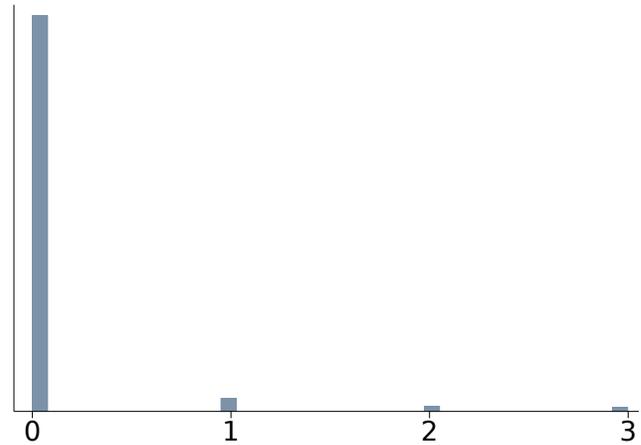
Start-of-day count of 100 dollar bills.

### Survey Question

NA.

### How Constructed

Respondents are asked to report their cash holdings before the start of the first diary day, and so this reported amount is reflected in diary day 1. For all other diary days, the start-of-day cash holdings are set equal to the end-of-day cash holdings from the previous diary day.



---

---

N	min	med	mean	max	sd
7403	0	0	0.128597	100	1.36648

---

---

## *denom\_10\_end*

### Description

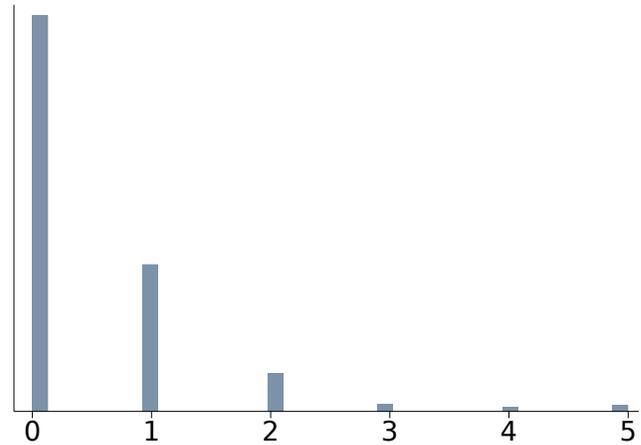
End-of-day count of 10 dollar bills.

### Survey Question

Text field in the Count Your Cash section of the questionnaire.

### How Constructed

As reported.



---

N	min	med	mean	max	sd
7404	0	0	0.516613	18	1.05277

---

## *denom\_10\_start*

### Description

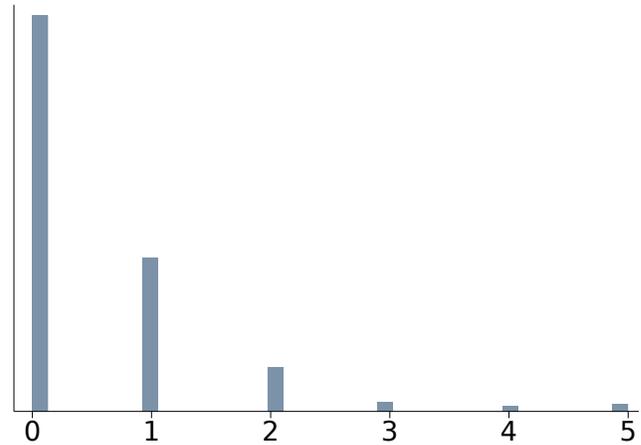
Start-of-day count of 10 dollar bills.

### Survey Question

NA.

### How Constructed

Respondents are asked to report their cash holdings before the start of the first diary day, and so this reported amount is reflected in diary day 1. For all other diary days, the start-of-day cash holdings are set equal to the end-of-day cash holdings from the previous diary day.



---

N	min	med	mean	max	sd
7403	0	0	0.558557	30	1.14117

---

## *denom\_1\_end*

### Description

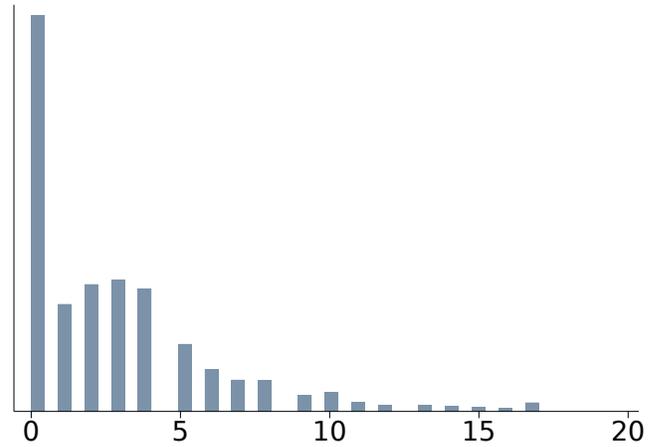
End-of-day count of 1 dollar bills.

### Survey Question

Text field in the Count Your Cash section of the questionnaire.

### How Constructed

As reported.



---

N	min	med	mean	max	sd
7404	0	2	2.91545	97	3.77968

---

## *denom\_1\_start*

### Description

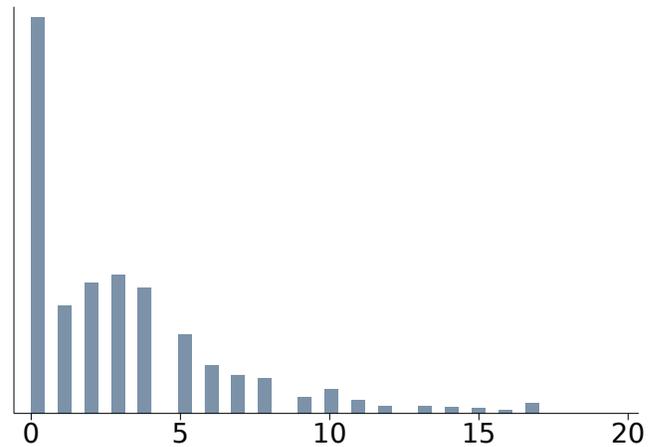
Start-of-day count of 1 dollar bills.

### Survey Question

NA.

### How Constructed

Respondents are asked to report their cash holdings before the start of the first diary day, and so this reported amount is reflected in diary day 1. For all other diary days, the start-of-day cash holdings are set equal to the end-of-day cash holdings from the previous diary day.



---

N	min	med	mean	max	sd
7403	0	2	3.09456	38	3.74948

---

## *denom\_20\_end*

### Description

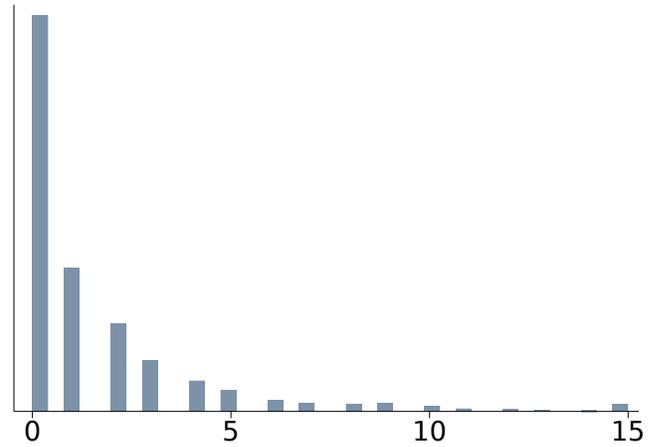
End-of-day count of 20 dollar bills.

### Survey Question

Text field in the Count Your Cash section of the questionnaire.

### How Constructed

As reported.



---

---

N	min	med	mean	max	sd
7404	0	0	1.61075	89	3.11225

---

---

## *denom\_20\_start*

### Description

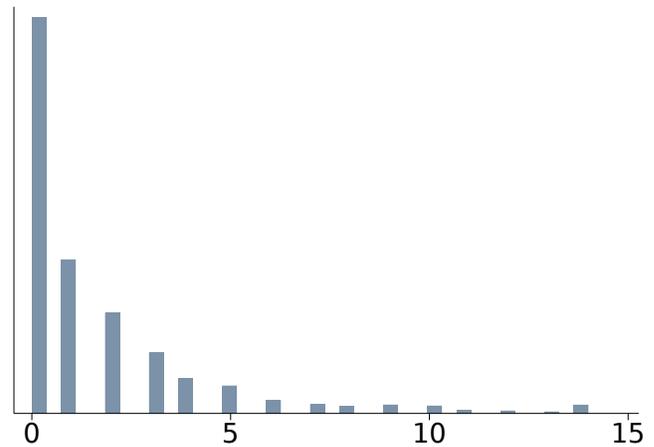
Start-of-day count of 20 dollar bills.

### Survey Question

NA.

### How Constructed

Respondents are asked to report their cash holdings before the start of the first diary day, and so this reported amount is reflected in diary day 1. For all other diary days, the start-of-day cash holdings are set equal to the end-of-day cash holdings from the previous diary day.



---

N	min	med	mean	max	sd
7403	0	1	1.72673	40	3.00864

---

## *denom\_2\_end*

### Description

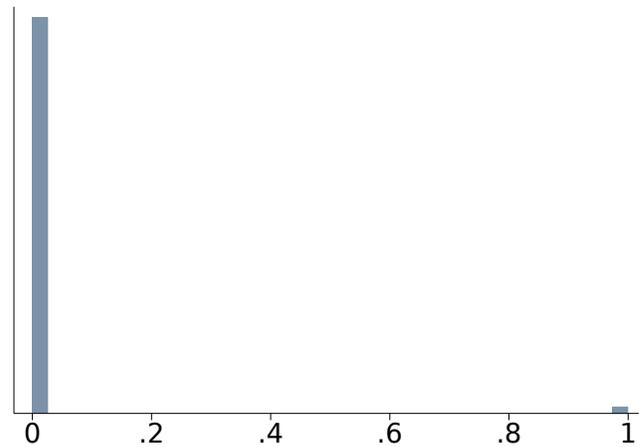
End-of-day count of 2 dollar bills.

### Survey Question

Text field in the Count Your Cash section of the questionnaire.

### How Constructed

As reported.



---

N	min	med	mean	max	sd
7404	0	0	0.0279579	8	0.283075

---

## *denom\_2\_start*

### Description

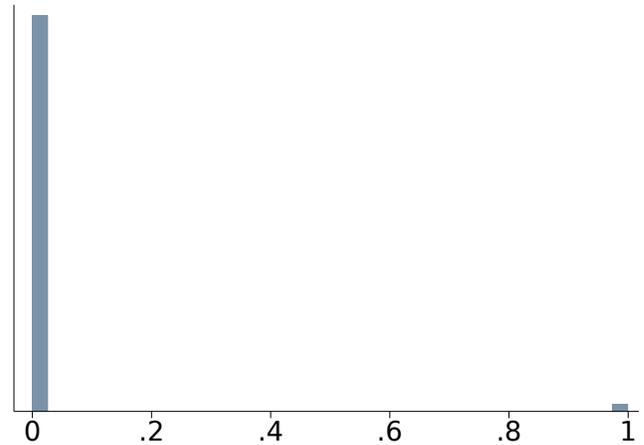
Start-of-day count of 2 dollar bills.

### Survey Question

NA.

### How Constructed

Respondents are asked to report their cash holdings before the start of the first diary day, and so this reported amount is reflected in diary day 1. For all other diary days, the start-of-day cash holdings are set equal to the end-of-day cash holdings from the previous diary day.



---

N	min	med	mean	max	sd
7403	0	0	0.0348507	30	0.476269

---

## *denom\_50\_end*

### Description

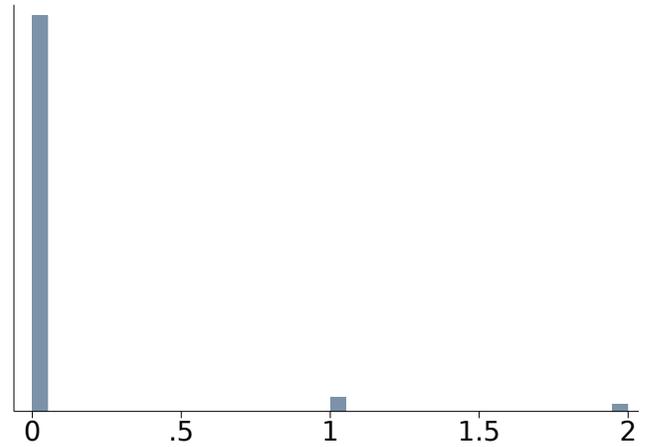
End-of-day count of 50 dollar bills.

### Survey Question

Text field in the Count Your Cash section of the questionnaire.

### How Constructed

As reported.



---

N	min	med	mean	max	sd
7404	0	0	0.0791464	12	0.416079

---

### *denom\_50\_start*

#### **Description**

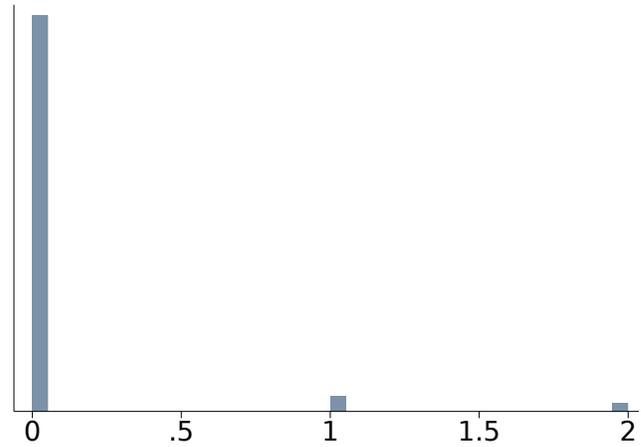
Start-of-day count of 50 dollar bills.

#### **Survey Question**

NA.

#### **How Constructed**

Respondents are asked to report their cash holdings before the start of the first diary day, and so this reported amount is reflected in diary day 1. For all other diary days, the start-of-day cash holdings are set equal to the end-of-day cash holdings from the previous diary day.



---

N	min	med	mean	max	sd
7403	0	0	0.085641	12	0.439489

---

## *denom\_5\_end*

### Description

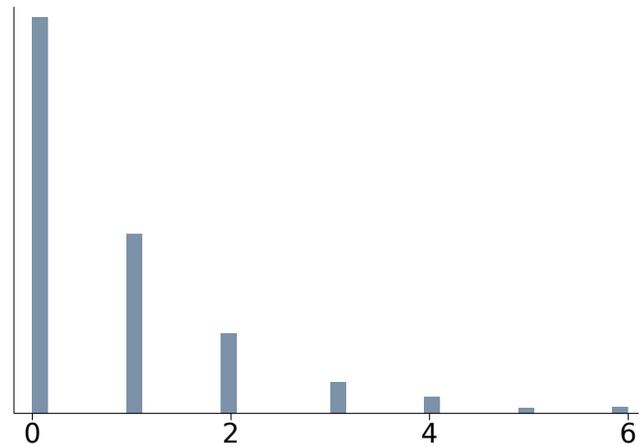
End-of-day count of 5 dollar bills.

### Survey Question

Text field in the Count Your Cash section of the questionnaire.

### How Constructed

As reported.



---

N	min	med	mean	max	sd
7404	0	0	0.82658	26	1.40277

---

## *denom\_5\_start*

### Description

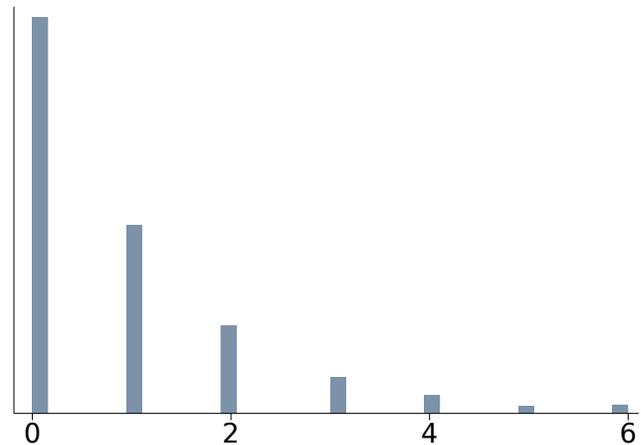
Start-of-day count of 5 dollar bills.

### Survey Question

NA.

### How Constructed

Respondents are asked to report their cash holdings before the start of the first diary day, and so this reported amount is reflected in diary day 1. For all other diary days, the start-of-day cash holdings are set equal to the end-of-day cash holdings from the previous diary day.



N	min	med	mean	max	sd
7403	0	0	0.889369	24	1.465

***diary\_day***

**Description**

Diary day.

**Survey Question**

NA.

**How Constructed**

The day of the assigned diary period (i.e., 1, 2, or 3).

## *end\_csh\_bal*

### Description

Cash balance at the end of the diary day.

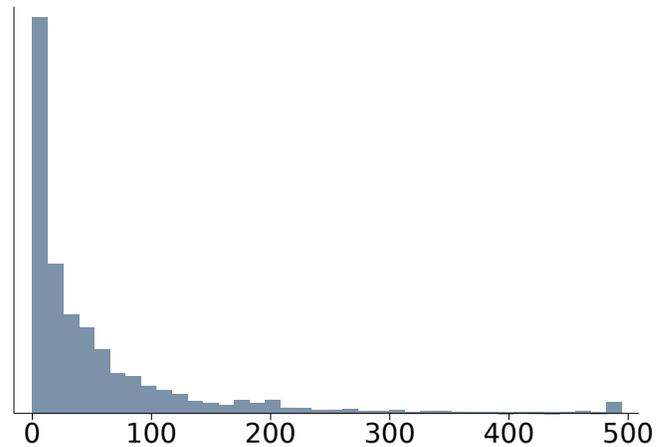
### Survey Question

NA.

### How Constructed

In most cases, calculated by appropriately summing up the reported denominations. Some cleaning is applied to this variable.

See *end\_csh\_bal\_reported* for more details.



---

N	min	med	mean	max	sd
7404	0	25	60.0176	10060	157.525

---

## *end\_csh\_bal\_reported*

### Description

Cash balance at the end of the diary day (reported).

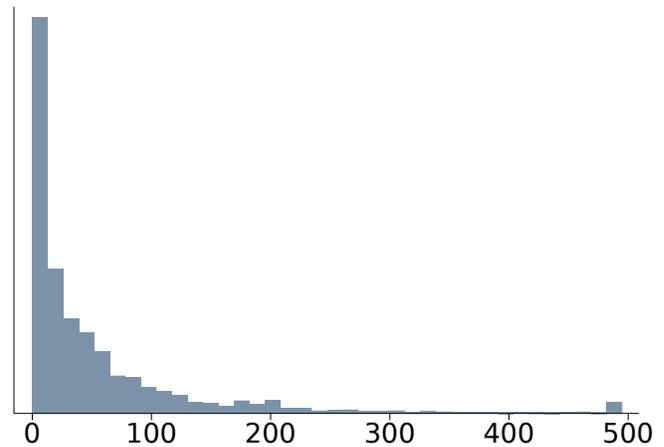
### Survey Question

NA.

### How Constructed

During the "Count Your Paper Cash" section of the questionnaire, respondents are given the opportunity to input their holdings of specific denominations. The online questionnaire will then automatically convert these holdings into a dollar amount in a text field at the bottom of the screen. Respondents were capable of manually editing this total without altering the reported denomination holdings, potentially resulting in a mismatch between the reported denominations and the reported total. This variable represents the holdings as they are reported in a the text field, as opposed to those implied by the reported denominations.

Out of 9,864 responses, these variables fail to match in only 146 cases. Out of these 146 mismatches, 96 did not report holding any denomination but did report a specific cash value. In these cases, *end\_csh\_bal* is set equal to *end\_csh\_bal\_reported*. Otherwise, the discrepancies are left to the interpretation of the user.



---

N	min	med	mean	max	sd
7398	0	24	57.6139	2106	105.995

---

## *nopayments*

### **Description**

Why the respondent chose not to make any payments on the given diary day.

### **Survey Question**

Please tell us the reason that best describes why you didnt make any purchases on [DATE].

nopayments	No.	%
1	1,408	67
2	181	9
3	159	8
4	364	17
Total	2,112	100

### **How Constructed**

As reported in a question q98a of the Purchases section of the questionnaire. This question is only asked if the respondent reported no payments. Days with no payments can be identified with a *type* = 0.

### **Coding**

- 1 I didn't need to make any purchases today
- 2 I was too busy to make purchases today
- 3 I'm trying to spend less
- 4 Other

## *start\_csh\_bal*

### Description

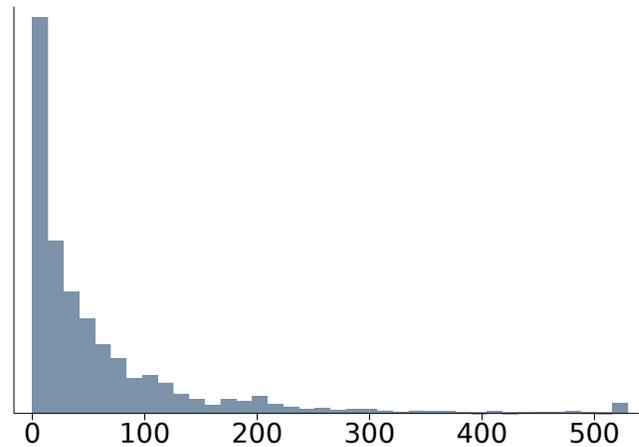
Cash balance at the start of the diary day.

### Survey Question

NA.

### How Constructed

Respondents are asked to report their cash holdings before the start of the first diary day, and so this reported amount is reflected in diary day 1. For all other diary days, the start-of-day cash holdings are set equal to the end-of-day cash holdings from the previous diary day.



---

N	min	med	mean	max	sd
7403	0	30	64.873	10060	159.557

---

## *traveled*

### **Description**

Whether or not the respondent traveled on a given diary day.

### **Survey Question**

Did you travel in the U.S. for business, vacation, or any other reason on any of the three days in which you participated in the diary?  
[If YES] On which days were you traveling?  
Check all that apply.

traveled	No.	%
0	7,243	98
1	161	2
Total	7,404	100

### **How Constructed**

This variable is constructed based on questions q13 and q13a of the questionnaire. Note that this question is only asked on the final day.

### **Coding**

- 0 No
- 1 Yes

## *used\_mwa*

### **Description**

Whether or not the respondent used a monthly, weekly, or annual transportation pass on this diary day.

<i>used_mwa</i>	No.	%
0	6,856	93
1	548	7
Total	7,404	100

### **Survey Question**

Some forms of public transportation that might otherwise require payment at the time of purchase can be paid for ahead of time using a weekly, monthly, or annual pass. Did you use a weekly, monthly, or annual pass to do any of the following things on [DATE]? (Ride the subway. Ride a train. Ride the bus. Ride a ferry. Ride in a carpool or vanpool.)

### **How Constructed**

As reported in a question q11 of the questionnaire.

### **Coding**

- 0 No
- 1 Yes

## *work\_payments*

### **Description**

Whether or not any payments made on this diary day were for work-related reasons.

### **Survey Question**

Were any of the payments or cash activity you made during your diary period for work related purposes?

### **How Constructed**

As reported in a question q16 of the questionnaire. Note that respondents are only asked this question if they report that they are employed.

### **Coding**

- 0 No
- 1 Yes

<i>work_payments</i>	No.	%
0	1,287	90
1	137	10
Total	1,424	100

## ***prim\_key***

### **Description**

The unique identifier for each diary respondent. *prim\_keys* are of the form YYMMXXXX:n, where YY codes the year, MM codes the month, XXXX is a household identifier, and n is the panel member within this household. The *prim\_key* serves as the unique identifier in the SCPC, allowing the DCPC to be merged with the SCPC.

### **Survey Question**

NA.

### **How Constructed**

As reported by the survey vendor, without modification. Note that one can identify members of the same household by observing the number after the colon. For example, the *prim\_keys* 12345678:1 and 12345678:2 indicate that the two individuals they represent are the first and second members, respectively, of the same household.

## Individual-level Variables

---

### *age*

#### **Description**

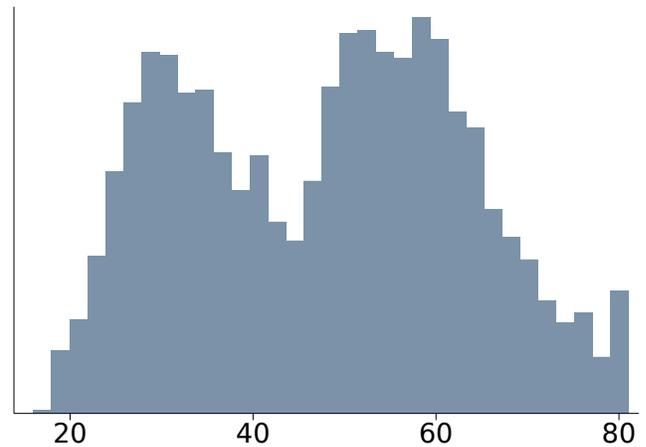
Respondent age.

#### **Survey Question**

What is your birth date?

#### **How Constructed**

In years, as implied from the respondents reported date of birth in RAND's My Household Questionnaire q02.



---

N	min	med	mean	max	sd
2468	16	49	47.8156	94	15.6776

---

## Individual-level Variables

---

### *census\_division*

#### **Description**

Census division in which respondent resides.

#### **Survey Question**

NA.

#### **How Constructed**

Demographic information constructed from RAND My Household Questionnaire, question q03.

#### **Coding**

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

<i>census_division</i>	No.	%
1	95	4
2	345	14
3	366	15
4	96	4
5	380	15
6	360	15
7	128	5
8	270	11
9	428	17
Total	2,468	100

## Individual-level Variables

---

### ***citizen***

#### **Description**

Whether or not the respondent is a citizen of the United States.

#### **Survey Question**

Are you a citizen of the United States?

#### **How Constructed**

Demographic information from the RAND My Household Questionnaire question q06.

#### **Coding**

0 No  
1 Yes

citizen	No.	%
0	51	2
1	2,417	98
Total	2,468	100

## *employment\_status*

### **Description**

Current employment status.

### **Survey Question**

q14: What is your current employment situation?

q15: Do you work for someone else, are you self-employed or what?

### **How Constructed**

Constructed by combining the responses of q14 and q15 of the questionnaire.

employment_status	No.	%
1	1,297	53
2	127	5
3	172	7
4	25	1
5	159	6
6	400	16
7	142	6
8	57	2
9	86	3
Total	2,465	100

### **Coding**

- 1 Employed by others
- 2 Self-employed
- 3 Unemployed
- 4 Temporarily laid off, on sick or other leave
- 5 Disabled
- 6 Retired
- 7 Homemaker/caregiver
- 8 Student
- 9 Other

## Individual-level Variables

---

### *ethnicity*

#### **Description**

Respondent's ethnicity.

#### **Survey Question**

Do you consider yourself primarily white or Caucasian, Black or African American, American Indian, or Asian?

ethnicity	No.	%
1	1,932	78
2	275	11
3	24	1
4	56	2
5	178	7
Total	2,465	100

#### **How Constructed**

Demographic information from the RAND My Household Questionnaire question q11.

#### **Coding**

- 1 White
- 2 Black
- 3 American Indian/Alaskan Native
- 4 Asian or Pacific Islander
- 5 Other

## Individual-level Variables

---

### *has\_scpc*

#### **Description**

Whether or not the respondent completed the SCPC.

#### **Survey Question**

NA.

#### **How Constructed**

If an individual with a matching *prim\_key* exists in the 2012 SCPC, then this variable is set to 1. Otherwise, it is set to 0.

#### **Coding**

0 No  
1 Yes

<i>has_scpc</i>	No.	%
0	120	5
1	2,348	95
Total	2,468	100

## ***highest\_education***

### **Description**

The respondent's highest level of education.

### **Survey Question**

What is the highest level of school you have completed or the highest degree you have received?

### **How Constructed**

Demographic information from the RAND My Household Questionnaire question q08. Note that the data shows that no respondent selected "Less than 1st grade" as a response.

### **Coding**

- 1 Up to 1st grade
- 2 1st-4th grade
- 3 5th-6th grade
- 4 7th-8th grade
- 5 9th grade
- 6 10th grade
- 7 11th grade
- 8 12th grade, no diploma
- 9 High school or equivalent
- 10 Some college
- 11 Associate degree, vocational
- 12 Associate degree, academic
- 13 Bachelor's degree
- 14 Master's degree
- 15 Professional School Degree
- 16 Doctorate degree

highest_education	No.	%
2	2	0
3	6	0
4	8	0
5	11	0
6	14	1
7	24	1
8	30	1
9	389	16
10	642	26
11	148	6
12	159	6
13	612	25
14	331	13
15	43	2
16	49	2
<b>Total</b>	<b>2,468</b>	<b>100</b>

## Individual-level Variables

---

### *hispanic*

#### **Description**

Whether or not the respondent identifies as Hispanic/Latino.

#### **Survey Question**

Do you consider yourself Hispanic or Latino?

#### **How Constructed**

Demographic information from the RAND My Household Questionnaire question q09.

#### **Coding**

- 0 No
- 1 Yes

hispanic	No.	%
0	2,076	84
1	392	16
Total	2,468	100

## *home\_value*

### Description

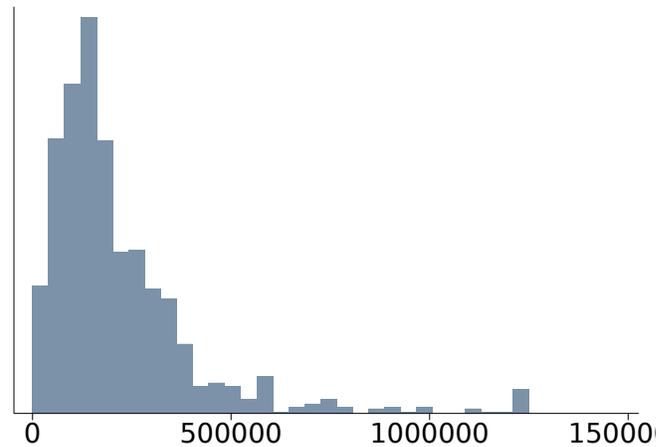
Value of primary home.

### Survey Question

What is the approximate market value of your primary home?

### How Constructed

Demographic variable merged from the 2012 SCPC, originally named *de014* in that dataset. Note that the original question asked for values to be reported in a thousands. However, many respondents seemed to not notice this, and reported unreasonably large values. The data is cleaned by ordering the responses and setting a cutoff based on the largest log gap between one response and the next largest. Any response below this gap is scaled by 1000.



---

N	min	med	mean	max	sd
1400	0	164500	232676	5e+06	298944

---

## *impact*

### **Description**

Impact from Hurricane Sandy.

### **Survey Question**

NA.

### **How Constructed**

This variable is from a FEMA dataset of all counties in the United States. The values describe the impact of Hurricane Sandy for each county. The survey vendor merged the FEMA dataset onto the 2012 DCPC dataset at the request of the CPRC.

impact	No.	%
0	1,815	74
1	214	9
2	148	6
3	127	5
4	164	7
Total	2,468	100

### **Coding**

- 0 No Sandy impact
- 1 Green (low)
- 2 Yellow (moderate)
- 3 Red (high)
- 4 Purple (very high)

## *income\_hh*

### **Description**

Household income (buckets).

### **Survey Question**

Which category represents the total combined income of all members of your family (living here) 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 money income received by members of your family who are 15 years of age or older.

### **How Constructed**

This variable is constructed based on both Q20 and Q21 from RAND My Household Questionnaire.

<i>income_hh</i>	No.	%
1	75	3
2	42	2
3	48	2
4	70	3
5	77	3
6	110	4
7	128	5
8	133	5
9	164	7
10	135	5
11	243	10
12	220	9
13	260	11
14	291	12
15	223	9
16	188	8
17	60	2
<b>Total</b>	<b>2,467</b>	<b>100</b>

## Coding

- 1 Less than \$5,000
- 2 \$5,000-\$7,499
- 3 \$7,500-\$9,999
- 4 \$10,000-\$12,499
- 5 \$12,500-\$14,999
- 6 \$15,000-\$19,999
- 7 \$20,000-\$24,999
- 8 \$25,000-\$29,999
- 9 \$30,000-\$34,999
- 10 \$35,000-\$39,999
- 11 \$40,000-\$49,999
- 12 \$50,000-\$59,999
- 13 \$60,000-\$74,999
- 14 \$75,000-\$99,999
- 15 \$100,000-\$124,999
- 16 \$125,000-\$199,999
- 17 \$200,000 or more

## *income\_howpaid*

### **Description**

The method by which the respondent is paid his or her primary income.

### **Survey Question**

How do receive your payment from your primary source of income? If you are paid by some combination of the options below, or you do not have a primary source of income, please select Other and tell us in the box.

<i>income_howpaid</i>	No.	%
1	1,838	75
2	350	14
3	91	4
4	37	2
5	149	6
Total	2,465	100

### **How Constructed**

As reported in a question q20 of the questionnaire.

### **Coding**

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

## ***income\_rank***

### **Description**

Income rank within household.

### **Survey Question**

What does your own personal income rank within your household?

<i>income_rank</i>	No.	%
1	1,259	55
2	262	11
3	536	23
4	251	11
Total	2,308	100

### **How Constructed**

Variable merged in from the 2012 SCPC, originally named *de011*.

### **Coding**

- 1 Highest in my household
- 2 About equal to the highest (roughly the same as another household member)
- 3 2nd highest
- 4 3rd highest or lower

## Individual-level Variables

---

### *income\_source*

#### **Description**

Primary source of income.

#### **Survey Question**

What is your primary source of regular income each month?

#### **How Constructed**

As reported in a question q117 of the questionnaire.

<i>income_source</i>	No.	%
1	890	36
2	591	24
3	48	2
4	188	8
5	356	14
6	85	3
7	306	12
Total	2,464	100

#### **Coding**

- 1 Wages
- 2 Salary
- 3 Investment income
- 4 Retirement benefits
- 5 Social security benefits
- 6 Other government benefits
- 7 Other

## *ind\_weight*

### Description

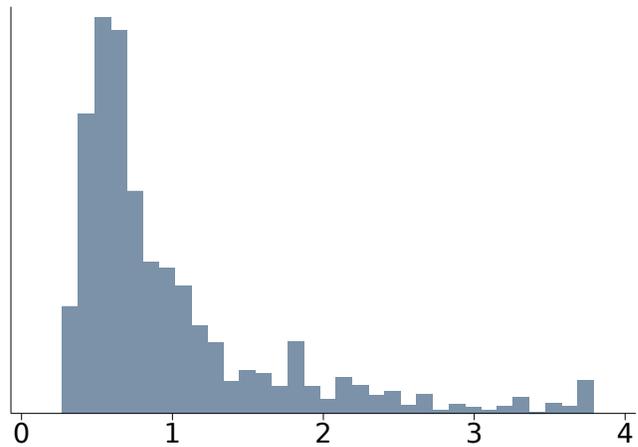
Raked individual sample weights.

### Survey Question

NA.

### How Constructed

Raked individual sample weights. These weights sum to 1 and have a mean equal to the number of observations. See the technical appendix for more information about the creation of the weights.



---

N	min	med	mean	max	sd
2468	0.270063	0.726629	1	6.72142	0.752841

---

## *interest\_level*

### **Description**

Post-survey reported level of interest in the questions.

### **Survey Question**

Could you tell us how interesting or uninteresting you found the questions in this interview?

### **How Constructed**

As reported in question cs\_001 in the questionnaire.

### **Coding**

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

<i>interest_level</i>	No.	%
1	853	35
2	1,169	47
3	376	15
4	40	2
5	30	1
Total	2,468	100

***last\_income\_date***

**Description**

Reported date of last income payment.

**Survey Question**

Please tell us the date of the last time you received some form of income (salary, wages, government benefit, payment from a client, etc.).

**How Constructed**

As reported in a question q18 of the questionnaire. Respondents use a calendar widget to enter their response.

## Individual-level Variables

---

### *male*

#### **Description**

Male or female.

#### **Survey Question**

What is your gender?

male	No.	%
0	1,484	60
1	984	40
Total	2,468	100

#### **How Constructed**

Demographic information from RAND My Household Questionnaire, question q01.

#### **Coding**

- 0 Female
- 1 Male

## ***marital\_status***

### **Description**

Marital status.

### **Survey Question**

Could you tell us what your current living situation is?

### **How Constructed**

Demographic information from RAND My Household Questionnaire, question q07.

### **Coding**

- 1 Married or living with a partner
- 2 Separated
- 3 Divorced
- 4 Widowed
- 5 Never married

marital_status	No.	%
1	1,465	59
2	70	3
3	331	13
4	109	4
5	493	20
Total	2,468	100

## ***memory\_checkbook***

### **Description**

Used small checkbook diary as memory aid.

### **Survey Question**

Please tell us how you kept track of your daily payments and cash activity.

<i>memory_checkbook</i>	No.	%
0	1,553	63
1	915	37
Total	2,468	100

### **How Constructed**

As reported in question 25 of the questionnaire.

### **Coding**

- 0 No
- 1 Yes

## Individual-level Variables

---

### *memory\_finrec*

#### **Description**

Referenced financial records as a memory aid.

#### **Survey Question**

Please tell us how you kept track of your daily payments and cash activity.

<i>memory_finrec</i>	No.	%
0	1,893	77
1	575	23
Total	2,468	100

#### **How Constructed**

As reported in question 25 of the questionnaire.

#### **Coding**

- 0 No
- 1 Yes

## Individual-level Variables

---

### *memory\_lpd*

#### **Description**

Used large paper diary as a memory aid.

#### **Survey Question**

Please tell us how you kept track of your daily payments and cash activity.

<i>memory_lpd</i>	No.	%
0	1,790	73
1	678	27
Total	2,468	100

#### **How Constructed**

As reported in question 25 of the questionnaire.

#### **Coding**

- 0 No
- 1 Yes

## Individual-level Variables

---

### *memory\_noaid*

#### **Description**

Did not use a memory aid.

#### **Survey Question**

Please tell us how you kept track of your daily payments and cash activity.

memory_noaid	No.	%
0	1,225	50
1	1,243	50
Total	2,468	100

#### **How Constructed**

As reported in question 25 of the questionnaire.

#### **Coding**

- 0 No
- 1 Yes

## Individual-level Variables

---

### *memory\_other*

#### **Description**

Used some other form of memory aid.

#### **Survey Question**

Please tell us how you kept track of your daily payments and cash activity.

<i>memory_other</i>	No.	%
0	2,326	94
1	142	6
Total	2,468	100

#### **How Constructed**

As reported in question 25 of the questionnaire.

#### **Coding**

- 0 No
- 1 Yes

## Individual-level Variables

---

### *memory\_receipts*

#### **Description**

Kept receipts as a memory aid.

#### **Survey Question**

Please tell us how you kept track of your daily payments and cash activity.

<i>memory_receipts</i>	No.	%
0	705	29
1	1,763	71
Total	2,468	100

#### **How Constructed**

As reported in question 25 of the questionnaire.

#### **Coding**

- 0 No
- 1 Yes

## *mortgage\_debt*

### Description

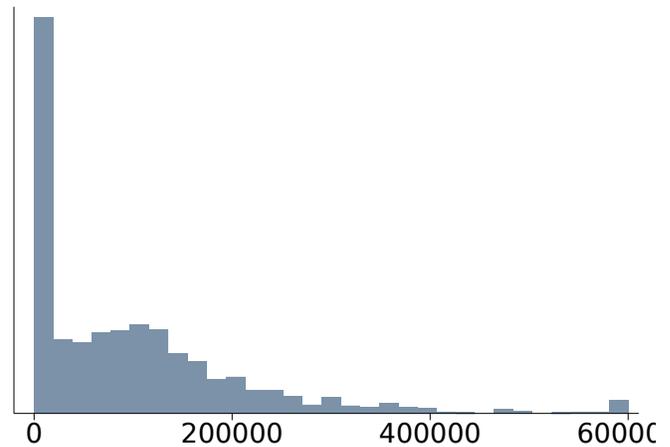
Value of remaining debt on primary home.

### Survey Question

About how much do you owe on loans for your primary home, including mortgages, home equity loans, and home equity lines of credit?

### How Constructed

Demographic variable merged in from the 2012 SCPC, originally named *de015* in that dataset. Note that the original question asked for values to be reported in a thousands. However, many respondents seemed to not notice this, and reported unreasonably large values. The data is cleaned by ordering the responses and setting a cutoff based on the largest log gap between one response and the next largest. Any response below this gap is scaled by 1000.



---

N	min	med	mean	max	sd
1391	0	73000	104883	4e+06	175657

---

***next\_income\_date***

**Description**

Reported date of next expected income payment.

**Survey Question**

Please tell us the date when you next expect to receive an income payment.

**How Constructed**

As reported in a question q19 of the questionnaire.

## *non\_home\_assets*

### Description

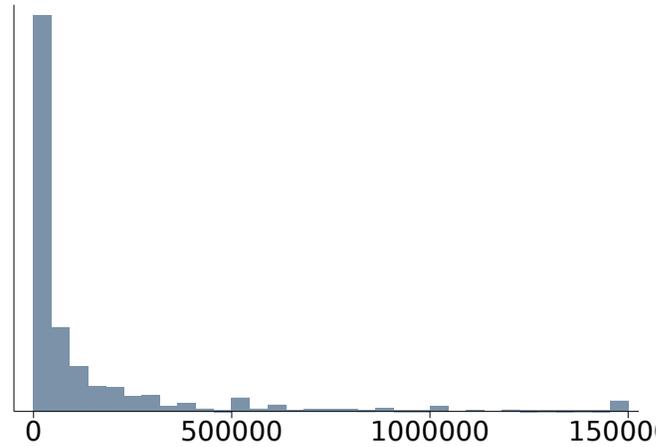
Value of assets excluding primary home.

### Survey Question

Excluding the market value of your primary home, what is the approximate value of your household's other assets? Include real estate other than your primary home.

### How Constructed

Demographic variable merged in from the 2012 SCPC, originally named *de016* in that dataset. Note that the original question asked for values to be reported in a thousands. However, many respondents seemed to not notice this, and reported unreasonably large values. The data is cleaned by ordering the responses and setting a cutoff based on the largest log gap between one response and the next largest. Any response below this gap is scaled by 1000.



---

N	min	med	mean	max	sd
2221	0	25000	137404	3.1e+06	308513

---

## *nonmort\_debt*

### Description

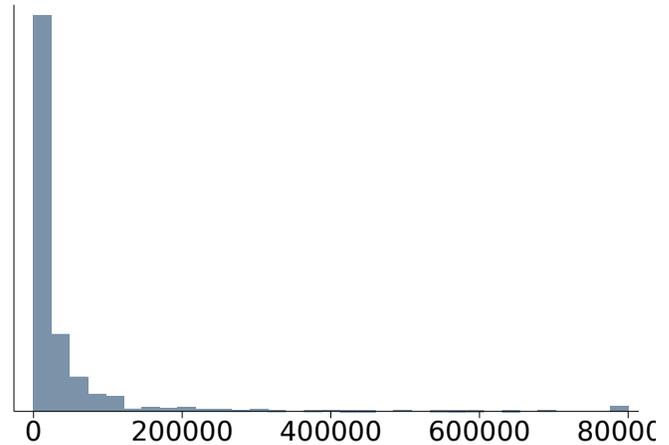
Value of all non-mortgage debt.

### Survey Question

Excluding the debt on the mortgage of your primary home, what is the approximate dollar amount of your remaining debts? Examples of other debts include credit card debt, student loan debt, and car loan debt.

### How Constructed

Demographic variable merged in from the 2012 SCPC, originally named *de019* in that dataset. Note that the original question asked for values to be reported in a thousands. However, many respondents seemed to not notice this, and reported unreasonably large values. The data is cleaned by ordering the responses and setting a cutoff based on the largest log gap between one response and the next largest. Any response below this gap is scaled by 1000.



---

N	min	med	mean	max	sd
2253	0	10000	43201.2	2.2e+06	146636

---

## Individual-level Variables

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### *own\_home*

#### **Description**

Whether or not the respondent owns his or her home.

#### **Survey Question**

Do you and/or your spouse/partner own your primary home? Note: Even if you have an unpaid mortgage, you are considered the owner of the home.

#### **How Constructed**

As reported in the 2012 SCPC. The variable is originally named *de013* in that survey.

#### **Coding**

0 No  
1 Yes

<i>own_home</i>	No.	%
0	902	39
1	1,409	61
Total	2,311	100

## *paypref\_1*

### **Description**

The respondent's preferred payment method.

### **Survey Question**

Please tell us the payment method you most prefer to use.

### **How Constructed**

As reported in a question q115 of the questionnaire.

### **Coding**

- 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 Travelers check
- 10 Text message payment
- 11 Other payment method

paypref_1	No.	%
1	636	26
2	62	3
3	575	23
4	1,123	46
5	13	1
6	7	0
7	44	2
8	5	0
11	3	0
Total	2,468	100

## *paypref\_1\_why*

### **Description**

Why the respondent prefers his or her preferred payment method.

### **Survey Question**

Please tell us the most important characteristic of [PREFERRED METHOD] when making a payment.

### **How Constructed**

As reported in a question q116 of the questionnaire.

### **Coding**

- 1 Security
- 2 Accepted at lots of places
- 3 Cost
- 4 Convenience
- 5 Budget control
- 6 Rewards

paypref_1_why	No.	%
1	265	11
2	325	13
3	43	2
4	1,353	55
5	313	13
6	169	7
Total	2,468	100

## *paypref\_2*

### **Description**

The respondent's fallback payment method.

### **Survey Question**

In cases where you cant use [PREFERRED METHOD], what is your preferred fallback payment method?

### **How Constructed**

As reported in a question q117 of the questionnaire.

### **Coding**

- 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 Travelers check
- 10 Text message payment
- 11 Other payment method

<i>paypref_2</i>	No.	%
1	1,022	41
2	305	12
3	417	17
4	498	20
5	48	2
6	22	1
7	91	4
8	49	2
11	14	1
Total	2,466	100

## *paypref\_2\_why*

### **Description**

Why the respondent prefers his or her fallback payment method.

### **Survey Question**

Please tell us the most important characteristic of [FALLBACK METHOD] when making a payment.

### **How Constructed**

As reported in a question q118 of the questionnaire.

### **Coding**

- 1 Security
- 2 Accepted at lots of places
- 3 Cost
- 4 Convenience
- 5 Budget control
- 6 Rewards

<i>paypref_2_why</i>	No.	%
1	262	11
2	721	29
3	48	2
4	1,100	45
5	303	12
6	33	1
Total	2,467	100

Individual-level Variables

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***scpc\_date\_num***

**Description**

Date on which the SCPC was taken.

**Survey Question**

NA.

**How Constructed**

As reported by the survey vendor.

***state\_reside***

**Description**

State of residence.

**Survey Question**

Now we would like to know about where you live. In which state do you reside?

**How Constructed**

Demographic information from RAND My Household Questionnaire, question q03.

## Coding

- 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.
- 52 PUERTO RICO

## Individual-level Variables

---

### *why\_no\_csh*

#### **Description**

Why the respondent does not have any cash.

#### **Survey Question**

Please tell us why you don't have any paper cash.

<i>why_no_csh</i>	No.	%
1	85	23
2	222	59
3	21	6
5	46	12
Total	374	100

#### **How Constructed**

As reported in a question q1a of the questionnaire.

#### **Coding**

- 1 I just ran out and I need to get more
- 2 I usually do not carry cash
- 3 I gave my cash to someone else, such as a family member/friend/housemate
- 4 My cash was stolen or lost
- 5 Other

## Individual-level Variables

---

### *work\_industry*

#### **Description**

Area of employment.

#### **Survey Question**

Which of the following categories best describes the type of work you [do/did]?

#### **How Constructed**

Demographic information from RAND My Household Questionnaire, question q17.

#### **Coding**

- 1 Management
- 2 Business and Financial Operations
- 3 Computer and Mathematical
- 4 Architecture and Engineering
- 5 Life, Physical, and Social Science
- 6 Community and Social Services
- 7 Legal
- 8 Education, Training, and Library
- 9 Arts, Design, Entertainment, Sports, and Media
- 10 Healthcare Practitioner and Technical
- 11 Healthcare Support
- 12 Protective Service
- 13 Food Preparation and Serving Related
- 14 Building and Grounds Cleaning and Maintenance
- 15 Personal Care and Service
- 16 Sales and Related
- 17 Office and Administrative Support
- 18 Farming, Fishing, and Forestry
- 19 Construction and Extraction
- 20 Installation, Maintenance, and Repair
- 21 Production
- 22 Transportation and Material Moving

<i>work_industry</i>	No.	%
0	1	0
1	186	8
2	164	7
3	82	4
4	56	2
5	40	2
6	77	3
7	37	2
8	304	13
9	69	3
10	136	6
11	142	6
12	36	2
13	89	4
14	45	2
15	63	3
16	232	10
17	254	11
18	21	1
19	51	2
20	66	3
21	94	4
22	84	4
Total	2,329	100