

Guide to the 2016 Diary of Consumer Payment Choice

Federal Reserve Bank of Boston: Consumer Payments Research Center

May 24, 2018

Introduction

The Diary of Consumer Payment Choice (DCPC) is a survey of consumer payment behavior run in conjunction with the University of Southern California's Understanding America Study (UAS). Respondents were randomly assigned a three-day period between September 29th, 2016 and November 2nd, 2016 and asked to track all of their payments using an online questionnaire. Respondents were also asked to report some account balances and income payments 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 residents 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 cash holdings, cash deposits, checking transfers, and other exchanges of liquid assets. Respondents were further asked to report income payments. The result is a dataset containing 16,211 unique transactions by 2,848 individuals, including 12,407 expenditures, 1,888 account transfers, and 1,916 income receipts. All in all, the DCPC allows a researcher an unusually clear window into the household finances of the American consumer.

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, and enter them into an online survey every evening. Diarists were also asked to report income payments and some account balances the night before the first diary day (diary day 0). Efforts were made to ensure that the sample of respondents was not just representative through the whole of the October 1st to October 31st official sample period, but also representative on any given date. Diarists were provided with optional memory aids to help keep track of the relevant details, and some real-time error checking was automatically performed by the survey instrument.

Modules and duplicates

The instrument is organized in several modules which deal with certain kinds of transactions – for instance, Purchases, Cash Withdrawals, and Checking Transfers. During these modules, respondents are typically asked to list the number of purchases/cash withdrawals/checking transfers/etc they had on a given day, after which they are asked follow-up questions about each individual transaction. The variable `module` can be used to identify which module an observation was originally pulled from. Note that while the modules can have rather suggestive names, one should not rely on the name of the module to identify the type of transaction an observation represents – not all transactions reported in the Purchases module are necessarily "purchases", as some transactions may be recategorized after-the-fact if the respondent makes a mistake. Respondents were asked many followups which are much more reliable means of identifying a transaction's purpose. See **Structure and use of the data** below for more information. In some cases a respondent would report the same transaction in multiple modules. For instance, a respondent might report a utility bill payment in both the Purchases and Bills module. These duplicates are 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 `prim_key` (primary respondent identifier), `date`, `amnt` (transaction amount), and `pi` (payment instrument) in cases where `pi` is available, and `prim_key`, `date`, and `amnt` in cases where `pi` is not available.

Some notes on the sampling methodology and skip patterns

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 days. For any statistical analysis which attempts to be representative, the "burn-in" days of September 29-31 and the "burn-out" days of November 1-2 should be dropped. These observations are automatically excluded if the provided daily weights are used, but must be excluded manually when using the individual weights – see the **weighting** section below. For more information on the sampling methodology, see the 2016 DCPC Technical Appendix. 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 their credit card. In other cases, however, it can be potentially misleading. For instance, respondents are only asked if they had cash stolen if their reported end of day cash balance fails to match their reported cash transactions (within a margin of error). Thus, in some cases it may be necessary for the researcher to trace variables back to their original diary questions in order to obtain a full understanding of the universe of respondents for a given question.

Structure and use of the data

The DCPC data contains 27,604 unique observations, approximately 60 percent 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. These variables are `prim_key`, `date`, and `tran`. The variable `diary_day` can be used in place of `date`, if so desired, and is necessary for identifying diary day 0.

The type variable

Any given transaction will have non-missing values for the variable `type`, which identifies what sort of transaction the observation represents. Observations can either represent an expenditure, a transfer, or an income receipt, or serve as a placeholder. Understanding the `type` variable, and its associated `from_account` and `to_account` is integral to properly using the data, so a short guide is included here.

Expenditures

Expenditures are defined to be money moving out of a respondents possession – for instance, purchasing an item at a store. Expenditures generally come from the Purchases or Bills modules, though they may come from other modules as well. A substantial number of merchant categorization followups were asked for each transaction reported in the Purchases and Bills modules to determine what the expenditure was for; all of these followups have been merged into the variables `merch`, `submerch`, `purpose`, and `subpurpose`. Using these variables one can, for instance, identify consumption.

Transfers

Transfers are when money is moved from one account/form to another. In order to identify the actual movement of money, one should make use of the `from_account` and `to_account` variables. Transfers may come from 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 respondents 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.

Placeholders

Every respondent-diary-day has a placeholder observation that contains only the day-level and transaction-level variables; these are inserted into the dataset to ensure that one can filter out observations along any other variable without removing respondents from the dataset. For instance, one can filter out all Transfers and Income receipts (`type = 1` and `type = 2`) without worrying about losing those respondents who had no expenditures.

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`. Some subjective 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`. Dollar amounts were cleaned based on their subjective likelihood given the type of transaction, the respondent's answer to the various merchant followups, the respondent's written answers in some of the "other" boxes in the survey (which are not included in this dataset), and the respondent's answers to some of the questions in the Survey of Consumer Payment Choice (SCPC). In most cases, unrealistically large dollar amounts are the result of an omitted decimal point.¹

Other key variables

Each transaction also includes, when applicable, an amount (variable `amnt`), a time (variable `time`), a payment instrument (variable `pi`) – e.g., cash, credit, check – a merchant category – 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. It may also be possible, under some reasonable assumptions, to generate running balances of the various liquidity accounts in a respondent's possession.

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 that apply to a given diary day, followed by variables that apply to a given diary. Though variables are generally listed 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 page 6.

¹The data contain six transactions of \$20,000 or more that can substantially alter some mean estimates. These transactions are not erroneous.

For each variable, a description is provided which states what it is meant to represent, as well as the coding of the original survey question which can be used to look the question up 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 transaction-level summary statistics are provided for continuous-valued variables, while simple tabulations and codings are provided for categorical variables.

Weighting

To allow for estimations that are representative of the United States, two sets of sample weights are provided in the base dataset. The first set of base weights, `ind_weight`, are individual-level post-stratification weights. The second set of weights, `day_weight`, are day-level weights. 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 and the various type of weights available in `full_weights`, see **2015 Survey and Diary of Consumer Payment Choice Weighting Procedure** (2016) by Marco Angrisani. While this document describes the method for creating the 2015 weights, the general procedure is also applicable to 2016.

Significant changes from 2015

In order to improve measurement, the survey instrument underwent a number of small tweaks from 2015.

- The most significant tweaks occurred in the merchant follow-ups in the purchases module. The addition of new options meant that it was necessary to redefine the `submerch` and `subpurpose` variables relative to 2015. This means that the codings of these variables are now different, and data users must be cautious when attempting to append the two datasets together.
- The variable `automatic` is now populated for all bills, not just bills reported in the bills module.
- Respondents were now given the opportunity to report more than one bill of the same type in the bills module.
- Information was gathered on the specific credit and debit cards possessed by the respondent. Researchers can now identify which cards were used for which transaction. See the variables prefixed with `cc_` and `dc_` below for more information.

Contents

Transaction-level Variables	12
tran	13
accept_card	14
accept_cash	15
amnt	16
amnt_orig	17
automatic	18
bill	19
bill_imp	20
can_postpone	21
cash2coin_cointype	22
cash2coin_loc	23
cash_move	24
cc_used	25
cd_location	26
check_dep_src	27
coin2cash_coin_amnt	28
coin2cash_loc	29
coin2cash_reimburse	30
cw_location	31
cw_source	32
dc_used	33
debit_auth	34
device	35
diary_day	36
discount	37
due_date	38
enough_cash	39
fee_amnt	40
fee_flag	41
fixed_amount	42
from_account	43
how_authorized	44
in_person	45
income_howpaid	46
income_type	47
ind_payee	48
late_fee	49
merch	50
merch_orig	51
mobile_funding	52

mobile_method	53
mobile_type	54
monord_date	55
monord_source	56
otherpi_funding	57
otherpi_type	58
ow_type	59
past_service	60
pay_timing	61
payment	62
pi	63
pin	64
pmt_impt_char	65
pload_loc	66
prior_goods_time	67
purpose	68
purpose_orig	69
receipt_timing	71
regularity	72
rem_howmade	73
submerch	74
submerch_orig	76
subpurpose	77
subpurpose_orig	79
time	80
to_account	81
tran_account	82
tran_days	83
tran_inst	84
tran_min	85
type	86
unexpected	87
why_not_billpref	88
why_not_pref	89
Day-level Variables	89
date	90
acct_mostused1	91
acct_mostused2	92
carry_acnt2acct	93
carry_banp	94
carry_cc	95
carry_chk	96

carry_csh	97
carry_dc	98
carry_mobile	99
carry_monord	100
carry_obbp	101
carry_oth	102
carry_paypal	103
carry_svc	104
carry_tc	105
daily_weight	106
denom_100_end	107
denom_10_end	108
denom_1_end	109
denom_20_end	110
denom_2_end	111
denom_50_end	112
denom_5_end	113
e_exp_wording	114
end_cash_bal	115
nopayments	116
payday_tender	117
paypal_bal	118
paypal_bal_date	119
paypal_bal_time	120
start_cash_bal	121
traveled	122

Individual-level Variables **122**

prim_key	123
cc_chip_1	124
cc_chip_2	125
cc_chip_3	126
cc_chip_4	127
cc_chip_5	128
cc_chip_6	129
cc_hasbal_1	130
cc_hasbal_2	131
cc_hasbal_3	132
cc_hasbal_4	133
cc_hasbal_5	134
cc_hasbal_6	135
cc_num	136
cc_repay_plan	137

cc_rewards_1	138
cc_rewards_2	139
cc_rewards_3	140
cc_rewards_4	141
cc_rewards_5	142
cc_rewards_6	143
cc_type_1	144
cc_type_2	145
cc_type_3	146
cc_type_4	147
cc_type_5	148
cc_type_6	149
census_division	150
chk_bal_day0	151
chk_bal_day3	152
citizen	153
dc_acct_1	154
dc_acct_2	155
dc_acct_3	156
dc_acct_4	157
dc_acct_5	158
dc_logo_1	159
dc_logo_2	160
dc_logo_3	161
dc_logo_4	162
dc_logo_5	163
dc_num	164
dc_rewards_1	165
dc_rewards_2	166
dc_rewards_3	167
dc_rewards_4	168
dc_rewards_5	169
denom_100_stored	170
denom_10_stored	171
denom_1_stored	172
denom_20_stored	173
denom_2_stored	174
denom_50_stored	175
denom_5_stored	176
e_exp_cc	177
e_exp_chk	178
e_exp_cover	179

e_exp_csh	180
e_exp_fam	181
e_exp_heloc	182
e_exp_od	183
e_exp_pawn	184
e_exp_payday	185
e_exp_sav	186
gpr_bal_day0	187
hh_size	188
highest_education	189
hispaniolatino	190
home_debt	191
home_value	192
homeowner	193
inc_alimony	194
inc_alimony_freq	195
inc_child	196
inc_child_freq	197
inc_gov	198
inc_gov_freq	199
inc_intdiv	200
inc_intdiv_freq	201
inc_rent	202
inc_rent_freq	203
inc_retempl	204
inc_retempl_freq	205
inc_retsav	206
inc_retsav_freq	207
inc_self	208
inc_self_freq	209
inc_ss	210
inc_ss_freq	211
inc_wage	212
inc_wage_freq	213
income_hh	214
ind_weight	215
interest_level	216
last_income_date	217
layaway	218
male	219
marital_status	220
memory_checkbook	221

memory_finrec	222
memory_lpd	223
memory_oth	224
memory_receipts	225
mobile_howfunded	226
new_loan	227
new_loan_amnt	228
next_income_date	229
other_assets	230
other_debts	231
payday_loan	232
paypref_100plus	233
paypref_10to25	234
paypref_25to50	235
paypref_50to100	236
paypref_b1	237
paypref_b1_why	238
paypref_b2	239
paypref_b2_why	240
paypref_lt10	241
paypref_nb1	242
paypref_nb1_why	243
paypref_nb2	244
paypref_nb2_why	245
paypref_web	246
paypref_web_why	247
race_asian	248
race_black	249
race_other	250
race_white	251
scpc_date	252
state_reside	253
storedcash_amnt	255
storedcash_amnt_payments	256
storedcash_amnt_savings	257
used_fsa	258
used_heloc	259
why_nocash	260
work_disabled	261
work_employed	262
work_looking	263
work_occupation	264

work_onleave	265
work_oth	266
work_retired	267
work_self	268
work_temp_unemployed	269

tran

Description

Within-day transaction counter.

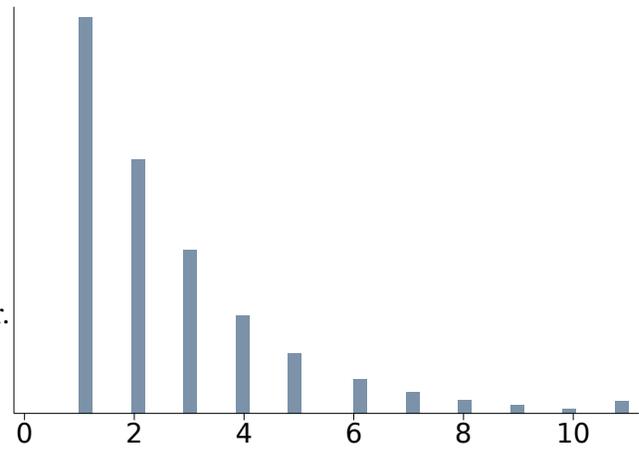
Survey Question

N/A

Details

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

[Back to top](#)



N	min	med	mean	max	sd
16212	1	2	2.66179	28	2.19379

accept_card

Description

Whether a credit or debit card would have been accepted for this transaction.

Survey Question

q101j

accept_card	No.	%
0	526	15
1	2,648	77
2	275	8
Total	3,449	100

Coding

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

[Back to top](#)

accept_cash

Description

Whether cash would have been accepted for this transaction.

Survey Question

q103g

<u>accept_cash</u>	<u>No.</u>	<u>%</u>
0	123	2
1	4,944	97
2	41	1
3	11	0
Total	5,119	100

Coding

- 0 No
- 1 Yes
- 2 I'm not sure, but I think so
- 3 I'm not sure, but I don't think so

[Back to top](#)

amnt

Description

Dollar amount of the transaction, cleaned.

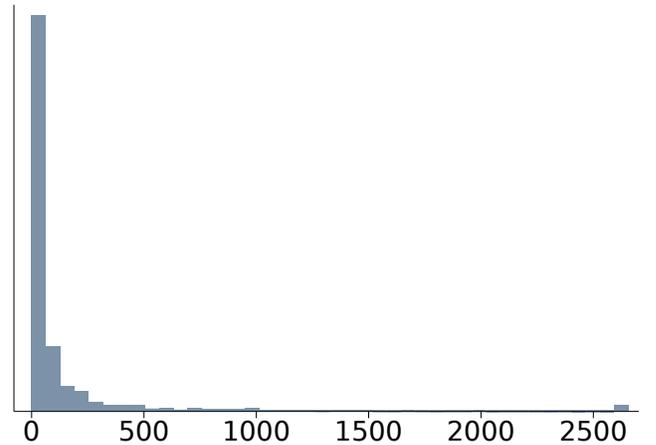
Survey Question

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.

[Back to top](#)



N	min	med	mean	max	sd
16212	0.01	27.75	219.79	168000	1877.4

Transaction-level Variables

amnt_orig

Description

Dollar amount of the transaction, uncleaned.

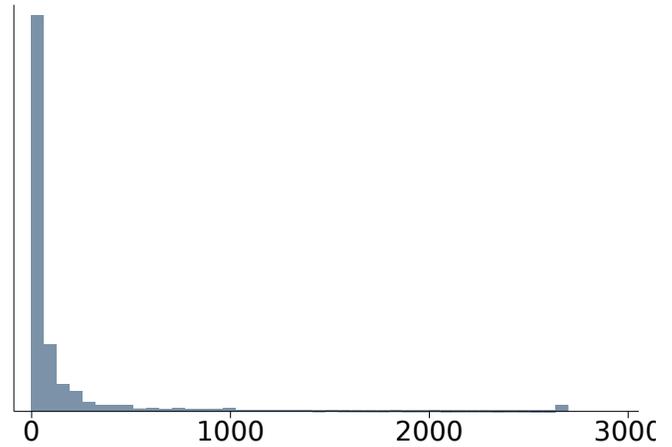
Survey Question

Filled in by respondent in nearly every module.

Details

Uncleaned values. See `amnt` for cleaned values.

[Back to top](#)



N	min	med	mean	max	sd
16212	-3.76	27.755	228.385	168000	1982.39

Transaction-level Variables

automatic

Description

Whether the bill was paid manually or automatically.

Survey Question

pay002_autom, or a radio button in the bills module

automatic	No.	%
0	2,450	74
1	849	26
Total	3,299	100

Coding

0 No

1 Yes

[Back to top](#)

bill

Description

Whether this transaction was a bill.

Survey Question

pay002, “other” responses.

bill	No.	%
0	9,843	74
1	3,477	26
Total	13,320	100

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.

Coding

- 0 No
- 1 Yes

[Back to top](#)

bill_imp

Description

Whether this transaction was originally reported as a bill in the diary or changed to a bill during the data cleaning process.

<i>bill_imp</i>	No.	%
1	98	100
Total	98	100

Survey Question

pay002, or the various text entry fields in the diary.

Details

If the respondent typed certain key words – such as “rent” or “bill” – into the “other” field of pay002, the transaction was recategorized as a bill. Additionally, in some special cases, transactions were recategorized as bills due to other information elsewhere in the diary.

Coding

- 0 Original value
- 1 Cleaned value

[Back to top](#)

Transaction-level Variables

can_postpone

Description

Whether this transaction could have been postponed without penalty.

Survey Question

q151_b

Coding

- 0 No
- 1 Yes

[Back to top](#)

can_postpone	No.	%
0	1,424	57
1	1,095	43
Total	2,519	100

cash2coin_cointype

Description

Main type of coin received when converting from cash.

Survey Question

Dropdown box in the cash-to-coin module.

cash2coin_cointype	No.	%
1	2	11
2	15	83
3	1	6
Total	18	100

Coding

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

[Back to top](#)

cash2coin_loc

Description

Cash to coin conversion location.

Survey Question

Dropdown box in the cash-to-coin module.

Coding

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

cash2coin_loc	No.	%
1	3	17
2	1	6
3	12	67
4	2	11
Total	18	100

[Back to top](#)

cash_move

Description

Cash movements from one form or location to another.

Survey Question

q106a-d, q120, q122

cash_move	No.	%
1	111	36
2	83	27
3	7	2
4	104	34
Total	305	100

Details

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

Coding

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

[Back to top](#)

cc_used

Description

Which of the respondent's credit cards was used.
The response to this question corresponds to the suffix of the other *cc_* variables.

Survey Question

q201c

Coding

6 Another credit card

[Back to top](#)

<i>cc_used</i>	No.	%
1	1,712	72
2	274	12
3	53	2
4	17	1
5	4	0
6	306	13
Total	2,366	100

cd_location

Description

Cash deposit location.

Survey Question

Drop-down box in the cash deposits module.
Called “Deposit Method” in the questionnaire.

cd.location	No.	%
1	28	25
2	63	57
3	19	17
Total	110	100

Coding

- 1 ATM
- 2 Bank teller
- 3 Other

[Back to top](#)

check_dep_src

Description

The source of the checking deposit.

Survey Question

Drop-down box in the checking deposits module.

Coding

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

check_dep_src	No.	%
1	126	27
4	1	0
6	87	19
7	221	47
8	2	0
9	32	7
Total	469	100

[Back to top](#)

coin2cash_coin_amnt

Description

Dollar value of coins to converted to cash.

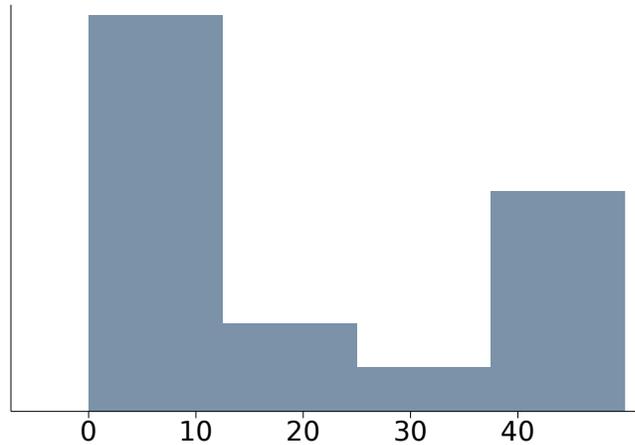
Survey Question

Filled in during the coin-to-cash/cash-to-coin module.

Details

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

[Back to top](#)



N	min	med	mean	max	sd
17	0	9	19.5482	50	21.6471

coin2cash_loc

Description

Coin to cash conversion location.

Survey Question

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

Details

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

Coding

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

[Back to top](#)

coin2cash_loc	No.	%
1	1	6
2	5	29
3	3	18
4	4	24
5	4	24
Total	17	100

coin2cash_reimburse

Description

Form in which cash was received.

Survey Question

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

coin2cash_reimburse	No.	%
0	16	94
2	1	6
Total	17	100

Details

The response “no” has been set to 0, and the other responses have been adjusted accordingly. Also note that the cash-to-coin/coin-to-cash module is an error-checking module, and only shown to respondents whose daily cash balance implied by their cash transactions does not match their reported end-of-day cash holdings.

Coding

- 0 No
- 5 Store credit

[Back to top](#)

cw_location

Description

Cash withdrawal location.

Survey Question

Drop-down box in the cash withdrawals module.

Coding

- 1 ATM
- 2 Cash back at 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

<u>cw_location</u>	<u>No.</u>	<u>%</u>
1	176	23
2	75	10
3	73	9
4	284	36
5	4	1
6	62	8
7	14	2
8	2	0
9	91	12
Total	781	100

[Back to top](#)

cw_source

Description

Source of funds for cash withdrawal.

Survey Question

Drop-down box in the cash withdrawals module.

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

<i>cw_source</i>	No.	%
1	258	33
2	22	3
3	70	9
4	39	5
5	9	1
6	17	2
7	294	38
8	72	9
Total	781	100

[Back to top](#)

dc_used

Description

Which of the respondent's debit cards was used.
The response to this question corresponds to the suffix of the other dc_ variables.

Survey Question

q201d

dc_used	No.	%
1	2,856	88
2	152	5
3	6	0
6	230	7
Total	3,244	100

Coding

5 Another debit card

[Back to top](#)

debit_auth

Description

Method of debit authorization (signature or PIN).

Survey Question

q101c

Coding

- 1 PIN
- 2 Signature
- 3 CVC/CVV code
- 4 None of these
- 5 Some of combination of these two
- 6 Other

debit_auth	No.	%
1	1,546	47
2	748	23
3	223	7
4	686	21
5	20	1
6	82	2
Total	3,305	100

[Back to top](#)

device

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. Note that some of the values of this variable do not “make sense”. Nonetheless, we have chosen not to leave them alone and allow the researcher to interpret them as they see fit.

device	No.	%
1	1,467	11
2	164	1
3	602	5
4	94	1
5	377	3
6	825	6
7	9,724	73
Total	13,253	100

Coding

- 1 Computer
- 2 Tablet
- 3 Mobile phone
- 4 Landline phone
- 5 Mail
- 6 Some other device not listed
- 7 No device

[Back to top](#)

diary_day

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.

Survey Question

N/A

[Back to top](#)

discount

Description

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

Survey Question

q101aaa, q101d, q101f

Coding

0 No
1 Yes

discount	No.	%
0	8,900	98
1	215	2
Total	9,115	100

[Back to top](#)

due_date

Description

Date on which this bill was due.

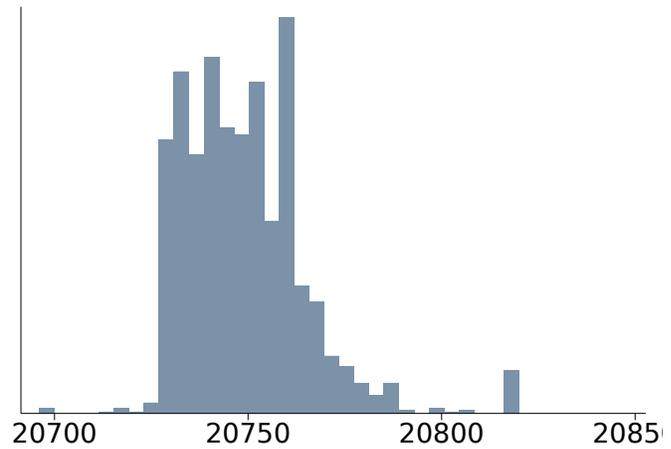
Survey Question

q67_a

Details

Converted to Stata date format.

[Back to top](#)



N	min	med	mean	max	sd
1790	20696	20747	20751.3	21960	43.5846

enough_cash

Description

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

Survey Question

q103f

<i>enough_cash</i>	No.	%
0	2,653	52
1	2,368	46
2	77	2
3	19	0
Total	5,117	100

Coding

- 0 No
- 1 Yes
- 2 I'm not sure, but I think so
- 3 I'm not sure, but I don't think so

[Back to top](#)

Transaction-level Variables

fee_amnt

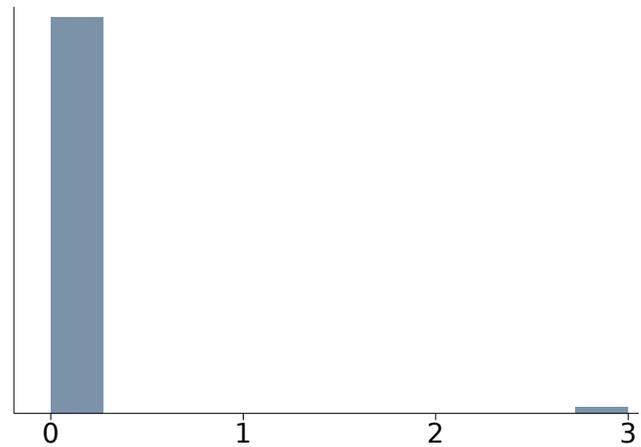
Description

The amount of fee paid for this transaction.

Survey Question

Entered in the Remittances and Checking Transfers modules.

[Back to top](#)



N	min	med	mean	max	sd
122	0	0	0.0654918	4.99	0.525206

Transaction-level Variables

fee_flag

Description

Whether a fee was charged.

Survey Question

q101g, and as reported in several modules.

<i>fee_flag</i>	No.	%
0	2,891	98
1	64	2
Total	2,955	100

Coding

- 0 No
- 1 Yes

[Back to top](#)

fixed_amount

Description

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

Survey Question

pay002e

<u>fixed_amount</u>	<u>No.</u>	<u>%</u>
0	397	42
1	555	58
Total	952	100

Coding

- 1 Same amount each bill
- 2 Amount changes from bill to bill

[Back to top](#)

from_account

Description

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

Survey Question

N/A

Details

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

<code>from_account</code>	No.	%
1	4,128	34
2	4,918	41
3	64	1
4	528	4
5	22	0
6	2,429	20
8	24	0
Total	12,113	100

Coding

- 1 Currency
- 2 Primary checking
- 3 Other DDA account
- 4 Nonfinancial deposit account (e.g. paypal, prepaid card)
- 5 Investment account
- 6 Credit account
- 7 Other long-term assets
- 8 Other account (including uncashed checks and money orders)

[Back to top](#)

how_authorized

Description

How the debit, credit, or prepaid card transaction was authorized.

Survey Question

g201g

Coding

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

how_authorized	No.	%
1	2,395	54
2	1,181	27
3	8	0
4	832	19
5	28	1
Total	4,444	100

[Back to top](#)

Transaction-level Variables

in_person

Description

Whether the transaction occurred in person.

Survey Question

Drop-down box in several modules.

<i>in_person</i>	No.	%
0	3,282	25
1	10,038	75
Total	13,320	100

Coding

0 No

1 Yes

[Back to top](#)

income_howpaid

Description

How this income was paid to the respondent.

Survey Question

q143_a-i

Details

Note that `to_account` is based on this variable for income receipts, though this variable provides slightly better granularity.

<code>income_howpaid</code>	No.	%
1	561	57
2	64	7
3	31	3
4	178	18
5	79	8
6	7	1
7	22	2
8	38	4
Total	980	100

Coding

- 1 Direct deposit to primary checking
- 2 Direct deposit to other account
- 3 Direct deposit to multiple accounts
- 4 Paper check
- 5 Cash
- 6 Payroll card
- 7 General purpose reloadable prepaid card
- 8 Other

[Back to top](#)

income_type

Description

Type of income payment.

Survey Question

q142_a-I, q144_a-i

Details

This factor variable is defined based on which type(s) of income the respondent reported receiving that day. When the respondent reported receiving multiple types of income, multiple transactions are created to match, each with a different value for `income_type`.

<code>income_type</code>	No.	%
1	566	57
2	48	5
3	124	12
4	95	10
5	30	3
6	31	3
7	47	5
8	2	0
9	32	3
10	17	2
Total	992	100

Coding

- 1 Employment income
- 2 Self-employment income
- 3 Social security
- 4 Employer-paid retirement
- 5 IRA, Roth IRA, 401k or other retirement
- 6 Interest and dividends
- 7 Rental income
- 8 Government assistance
- 9 Alimony
- 10 Child support

[Back to top](#)

ind_payee

Description

Type of person to which payment was made.

Survey Question

pay080, pay081

Details

These two followups are combined, for convenience.

<i>ind_payee</i>	No.	%
1	59	14
2	54	13
3	223	52
4	44	10
5	48	11
Total	428	100

Coding

- 1 Person who provides goods/service (business)
- 2 Person who provides goods/services (non-business)
- 3 Friends or family
- 4 Coworker, classmate, or fellow military
- 5 Other people

[Back to top](#)

Transaction-level Variables

late_fee

Description

Whether a late fee was charged for this payment.

Survey Question

q67_e

Coding

- 0 No
- 1 Yes

late_fee	No.	%
0	1,737	96
1	69	4
Total	1,806	100

[Back to top](#)

merch

Description

Merchant – 8 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, with 9-coded merchants being recategorized based on the followup pay090 and 10-coded merchants set to missing. The bills module followups (q66_*) are recategorized into the 8 merchant codes.

merch	No.	%
1	1,177	9
2	95	1
3	250	2
4	344	3
5	340	3
6	513	4
7	8,469	65
8	1,863	14
Total	13,051	100

Coding

- 1 Financial services provider
- 2 Education provider
- 3 Medical care provider
- 4 Government
- 5 Non-profit/charity
- 6 A person
- 7 Retail store or online retailer
- 8 Business that primarily sells services
- 9 Other

[Back to top](#)

merch_orig

Description

The original merchant category that the respondent used to report the payment, without any recategorization of other responses, or backwards-imputation of bill reminder module payments into merchant categories, etc.

Survey Question

Drop-down box in the purchases module.

Coding

- 1 Financial services provider
- 2 Education provider
- 3 Medical care provider
- 4 Government
- 5 Non-profit/charity
- 6 A person
- 7 Retail store or online retailer
- 8 Business that primarily sells services
- 9 Other

merch_orig	No.	%
1	326	3
2	62	1
3	197	2
4	161	1
5	172	2
6	428	4
7	7,876	69
8	809	7
9	1,316	12
Total	11,347	100

[Back to top](#)

mobile_funding

Description

How this mobile payment was funded.

Survey Question

q101_mobile_b

Coding

- 1 Credit card
- 2 Debit card
- 3 Prepaid card
- 4 Linked bank account
- 5 Money stored in payment service (e.g. paypal)
- 6 Other

<i>mobile_funding</i>	No.	%
1	14	33
2	16	38
4	7	17
5	1	2
6	4	10
Total	42	100

[Back to top](#)

mobile_method

Description

How this mobile payment was completed.

Survey Question

q150

Coding

- 1 Tapped to pay
- 2 Scanned QR code or showed screen to cashier
- 3 Paid in advance or remotely (e.g. Uber)
- 4 Used a web browser

mobile_method	No.	%
1	24	26
2	37	39
3	22	23
4	11	12
Total	94	100

[Back to top](#)

mobile_type

Description

Type of mobile payment.

Survey Question

q101_mobile_a

mobile_type	No.	%
1	34	81
3	2	5
4	6	14
Total	42	100

Coding

- 1 App payment
- 2 Text message payment
- 3 Payment made in browser
- 4 Other

[Back to top](#)

monord_date

Description

Date on which the money order was purchased.

Survey Question

q103s

monord_date	No.	%
1	7	70
2	1	10
3	2	20
Total	10	100

Coding

- 1 Today
- 2 1 to 6 days ago
- 3 7 to 13 days ago
- 4 14 to 29 days ago
- 5 30 or more days ago

[Back to top](#)

monord_source

Description

Where the money order was purchased from.

Survey Question

q103r

Coding

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

monord_source	No.	%
1	2	20
2	2	20
3	2	20
4	4	40
Total	10	100

[Back to top](#)

otherpi_funding

Description

The method by which the 'other' payment instrument is funded.

Survey Question

q101i_followup

<i>otherpi_funding</i>	No.	%
1	18	64
2	5	18
4	4	14
5	1	4
Total	28	100

Coding

- 1 Credit card
- 2 Debit card
- 3 Prepaid card
- 4 Bank account number
- 5 Other

[Back to top](#)

otherpi_type

Description

The type of 'other' payment instrument used by the respondent.

Survey Question

q101i

<i>otherpi_type</i>	No.	%
1	29	38
5	48	62
Total	77	100

Coding

- 1 EZPass or other electronic toll device
- 2 Apple Pay
- 3 Bitcoin or other virtual currency
- 4 Remittance
- 5 Other

[Back to top](#)

ow_type

Description

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

ow_type	No.	%
1	27	90
2	1	3
3	2	7
Total	30	100

Survey Question

N/A

Coding

- 1 Money order
- 2 Traveler’s check
- 3 Certified check

[Back to top](#)

past_service

Description

Whether payment was for medical goods or services received in the past or future.

Survey Question

pay031, pay032

past_service	No.	%
1	65	63
2	24	23
3	12	12
4	2	2
Total	103	100

Details

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

Coding

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

[Back to top](#)

pay_timing

Description

When OBBP/BANP payment is scheduled to pay.

Survey Question

q103n

Coding

- 1 Today
- 2 In the future

[Back to top](#)

<i>pay_timing</i>	No.	%
1	496	83
2	100	17
Total	596	100

payment

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.

payment	No.	%
0	2,854	18
1	13,357	82
Total	16,211	100

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.

Coding

- 0 No
- 1 Yes

[Back to top](#)

Transaction-level Variables

pi

Description

Payment instrument.

Survey Question

Drop-down box in a large number of modules.

Details

Note that while “Traveler’s Check” was an option, it was never chosen by respondents.

Coding

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

<i>pi</i>	No.	%
0	57	0
1	4,018	30
2	974	7
3	2,530	19
4	3,573	27
5	310	2
6	629	5
7	709	5
8	24	0
10	97	1
11	112	1
12	61	0
13	95	1
14	78	1
Total	13,267	100

[Back to top](#)

pin

Description

Whether a PIN was used for this transaction.

Survey Question

q101c

pin	No.	%
0	1,759	53
1	1,546	47
Total	3,305	100

Details

An indicator variable constructed from q101c's "PIN" response. It is included for convenience, and to help the data match 2012.

Coding

- 0 No
- 1 Yes

[Back to top](#)

pmt_impt_char

Description

The most important reason that the respondent chose this payment instrument.

Survey Question

q201b

Details

Note that q201b is only asked if the respondent chooses something other than their preferred payment instrument for that type of transaction, i.e. `paypref_nb1`. In cases where the respondent uses their preferred payment instrument, we set `pmt_impt_char` to be `paypref_nb1_why` for nonbills or `paypref_b1_why` for bills.

<code>pmt_impt_char</code>	No.	%
1	702	14
2	727	15
3	670	13
4	569	11
5	553	11
6	514	10
7	419	8
8	401	8
9	378	8
10	80	2
Total	5,013	100

Coding

- 1 Security
- 2 Accepted lots of places
- 3 Cost
- 4 Convenience
- 5 Budget control
- 6 Rewards
- 7 Speed
- 8 Payment records
- 9 Getting and setting up
- 10 Other

[Back to top](#)

ppload_loc

Description

Location of prepaid load.

Survey Question

Drop-down box in the prepaid loads module.

Coding

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

ppload_loc	No.	%
1	7	26
2	8	30
3	4	15
4	2	7
5	1	4
8	5	19
Total	27	100

[Back to top](#)

prior_goods_time

Description

Approximate time when goods or services were ordered or received.

Survey Question

pay702

prior_goods_time	No.	%
1	196	89
2	13	6
3	4	2
4	8	4
Total	221	100

Coding

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

[Back to top](#)

purpose

Description

A qualitative description of the payment's purpose, as determined by the various merchant followup questions, as well as the categories in the bill reminder module.

Survey Question

pay010, pay020, pay030, pay040, pay041, pay050, pay082, pay090, pay700, as well as the bill reminder categories

purpose	No.	%
1	902	23
2	299	8
3	277	7
4	920	24
5	99	3
6	128	3
7	1,287	33
Total	3,912	100

Details

In general, the diary has two kinds of merchant followups: "who did you pay" and "what did you buy". This variable is constructed based on the response to the "what did you buy" followup responses. A complete treatment of the mapping between the various questions and their ultimate codings cannot be given here. However, careful study of the questionnaire and the values of this variable should make it clear how the responses were categorized.

Coding

- 1 Loan repayment
- 2 Insurance payment
- 3 Travel or transportation
- 4 Utilities
- 5 Government taxes or fines
- 6 Housing (excluding utilities)
- 7 Miscellaneous goods or services
- 8 Other purpose

[Back to top](#)

purpose_orig

Description

The original merchant purpose that the respondent used to report the payment, without any recategorization. Note that some of the information used to recategorize responses is not available for privacy reasons. As such, using *purpose* is recommended.

<i>purpose_orig</i>	No.	%
1	285	23
3	209	17
4	233	19
5	12	1
7	496	40
Total	1,235	100

Survey Question

pay010, pay020, pay030, pay040, pay041, pay050, pay082, pay090, pay700, as well as the bill reminder categories

Details

In general, the diary has two kinds of merchant followups: “who did you pay” and “what did you buy”. This variable is constructed based on the response to the “what did you buy” followup responses. A complete treatment of the mapping between the various questions and their ultimate codings cannot be given here. However, careful study of the questionnaire and the values of this variable should make it clear how the responses were categorized.

Coding

- 1 Loan repayment
- 2 Insurance payment
- 3 Travel or transportation
- 4 Utilities
- 5 Government taxes or fines
- 6 Housing (excluding utilities)
- 7 Miscellaneous goods or services
- 8 Other purpose

[Back to top](#)

receipt_timing

Description

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

Survey Question

pay002d

Coding

- 1 Previously received goods/services
- 2 Goods/services to be received in the future

[Back to top](#)

<i>receipt_timing</i>	No.	%
1	951	67
2	465	33
Total	1,416	100

regularity

Description

The regularity of the bill.

Survey Question

pay002

regularity	No.	%
1	1,336	74
2	333	18
3	137	8
Total	1,806	100

Details

pay002 asks not only whether the payment was a bill, but whether the bill is paid regularly. This variable is constructed from the “regularity” portion of the question.

Coding

- 1 Regularly recurring
- 2 One time
- 3 Recurring but irregular

[Back to top](#)

rem_howmade

Description

How the remittance was made.

Survey Question

Drop-down box is the remittances module.

Coding

[Back to top](#)

rem_howmade	No.	%
7	1	100
Total	1	100

submerch

Description

A more specific set of merchant categories, where possible. The variable *submerch* is based on four followup questions which are reached when the respondent chooses merchants "Medical care provider", "Retail store or online retailer", or "Other merchant". Note that "Other merchant" does not appear in the final version of the dataset, as all of the transactions were recategorized based on the followups.

Survey Question

pay030, pay600, pay602, pay090

Details

In general, the diary has two kinds of merchant followups: "who did you pay" and "what did you buy". This variable is constructed based on the response to the "who did you pay" followup responses. *pay030* responses 1 through 4 are given their own categories, as are all *pay600* responses excluding 4 (which is given a subpurpose code). Other than that, it is based entirely on responses to *pay090*.

Coding

- 1 Doctor, dentist, other health care professional
- 2 Hospital, residential care, other medical institution
- 3 Pharmacy
- 4 Insurance company
- 5 Grocery store/supermarket
- 6 Fast food restaurant, food service, food truck
- 7 Coffee shop
- 8 Sit-down restaurant
- 9 Bar
- 10 Gas station
- 11 Convenience store
- 12 Large retailer (Walmart, etc)
- 13 Home improvement
- 14 Online retailer
- 15 Liquor store
- 16 Pet store/pet grooming
- 17 Auto rental and leasing stores
- 18 Auto vehicle and parts dealers and websites
- 19 Clothing and accessories stores and websites
- 20 Department and discount stores and websites, wholesale clubs and websites
- 21 Furniture and home goods stores, appliance and electronics stores, hardware and garden store and websites
- 22 Mail, delivery and storage
- 23 Rental centers
- 24 Movie theaters
- 25 Online shopping
- 26 Online and print news, online games
- 27 Other stores (book, florist, hobby, music, office supply, pet, sporting goods) and websites
- 28 Personal care, dry cleaning, pet grooming and sitting, photo processing salons and stores
- 29 Stores that repair electronics and personal and household goods
- 30 Tuition, Child care, Elder care, youth and family services, emergency and other relief services
- 31 Employment services, travel agents, security services, office and administrative services
- 32 Repair/maintenance services for electronics and personal and household goods
- 33 Vending machines
- 34 Veterinarians
- 35 Entertainment, recreation, arts, museums
- 36 Movie theaters
- 37 Legal, accounting, architectural, and other professional services
- 38 Hotels and motels, RV parks, camps
- 39 Rent, real estate agents, and brokers
- 40 Building contractors (HVAC etc)
- 41 Building services
- 42 Sporting events
- 43 Casinos, gambling, lotteries
- 44 Vehicle maintenance

[Back](#)

[to top](#)

submerch_orig

Description

The original submerchant that the respondent used to report the payment, without any recategorization. Note that some of the information used to recategorize responses is not available for privacy reasons. As such, using `submerch` is recommended.

Survey Question

`pay030`, `pay600`, `pay602`, `pay090`

Details

In general, the diary has two kinds of merchant followups: "who did you pay" and "what did you buy". This variable is constructed based on the response to the "who did you pay" followup responses. `pay030` responses 1 through 4 are given their own categories, as are all `pay600` responses excluding 4 (which is given a subpurpose code). Other than that, it is based entirely on responses to `pay090`.

[Back to top](#)

subpurpose

Description

A more specific set of purpose categories, where possible. Missing values of subpurpose should be interpreted to mean that no more specific categorization of this transaction's purpose is possible. They should not be interpreted to mean that the transaction does not belong in any of the other categories. For example it is entirely possible that a transaction with purpose code 1 and a missing subpurpose category is a mortgage payment, even though mortgage is one of the possible subpurpose categories.

Survey Question

pay010, pay020, pay030, pay040, pay041, pay050, pay082, pay090, pay700, as well as the bill reminder categories

Details

In general, the diary has two kinds of merchant followups: "who did you pay" and "what did you buy". This variable is constructed based on the response to the "what did you buy" followup responses. A complete treatment of the mapping between the various questions and their ultimate codings cannot be given here. However, careful study of the questionnaire and the values of this variable should make it clear how the responses were categorized.

Coding

- 1 Credit card
- 2 Mortgage
- 3 HEL/HELOC
- 4 Auto/car loan
- 5 Installment loan
- 6 Zero-interest or no-money-down loan
- 7 Payday loan
- 8 Student loan
- 9 Marketplace or peer-to-peer loan
- 10 Loan from another person
- 11 Health insurance
- 12 Life insurance
- 13 Umbrella insurance
- 14 Vehicle insurance
- 15 Homeowner's or renter's insurance
- 16 Other type of insurance
- 17 Parking
- 18 Tolls
- 19 Public transportation
- 20 Trash collection
- 21 Electricity/natural gas/water/sewer/heating oil/propane
- 22 Landline, cable, internet, mobile phone (possibly bundled)
- 23 Federal taxes [Back to top](#)
- 24 State taxes
- 25 Local taxes
- 26 Property taxes
- 27 Car/vehicle taxes
- 28 Rent
- 29 Building contractor services
- 30 Building services
- 31 Homeowner's association or condo fees
- 32 Personal gift or allowance
- 33 Alimony/child support
- 34 Charitable donation
- 35 Pay a fee
- 36 Transfer money to another account
- 37 Make an investment
- 38 Lend money
- 39 Memberships and subscriptions
- 40 Used goods
- 41 Tuition
- 42 Child care
- 43 Purchase goods and services
- 44 Split a check or share expenses

subpurpose_orig

Description

The original subpurpose that the respondent used to report the payment, without any recategorization. Note that some of the information used to recategorize responses is not available for privacy reasons. As such, using subpurpose is recommended.

Survey Question

pay010, pay020, pay030, pay040, pay041, pay050, pay082, pay090, pay700, as well as the bill reminder categories

Details

In general, the diary has two kinds of merchant followups: "who did you pay" and "what did you buy". This variable is constructed based on the response to the "what did you buy" followup responses. A complete treatment of the mapping between the various questions and their ultimate codings cannot be given here. However, careful study of the questionnaire and the values of this variable should make it clear how the responses were categorized.

[Back to top](#)

time

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.

[Back to top](#)

to_account

Description

The account to which the funds for this transaction were transferred.

Survey Question

N/A

Details

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

to_account	No.	%
1	1,137	33
2	1,035	30
3	179	5
4	30	1
5	17	0
6	704	20
7	126	4
8	270	8
Total	3,498	100

Coding

- 1 Currency
- 2 Primary checking
- 3 Other DDA account
- 4 Nonfinancial deposit account (e.g. paypal, prepaid card)
- 5 Investment account
- 6 Credit account
- 7 Other long-term assets
- 8 Other account (including uncashed checks and money orders)

[Back to top](#)

tran_account

Description

Checking transfer-specific followup regarding the destination account.

Survey Question

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

Coding

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

tran_account	No.	%
1	89	63
2	25	18
3	7	5
4	2	1
5	1	1
6	1	1
7	16	11
Total	141	100

[Back to top](#)

tran_days

Description

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

Survey Question

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

Details

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

Coding

8 More than one week

[Back to top](#)

<i>tran_days</i>	No.	%
0	101	86
1	7	6
2	6	5
3	1	1
5	2	2
8	1	1
Total	118	100

tran_inst

Description

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

Survey Question

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

tran_inst	No.	%
0	23	16
1	117	84
Total	140	100

Coding

- 0 No
- 1 Yes

[Back to top](#)

tran_min

Description

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

Survey Question

q101k, q101m, q101n, q101u

tran_min	No.	%
0	6,062	70
1	282	3
2	2,310	27
Total	8,654	100

Details

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

Coding

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

[Back to top](#)

type

Description

The type of transaction – expenditure, transfer, or income. Also identify placeholder observations.

Survey Question

In some cases, based purely on the module in which the transaction is reported. In other cases, based on the response to followup questions.

type	No.	%
0	11,393	41
1	12,404	45
2	1,891	7
3	1,916	7
Total	27,604	100

Details

Expenditures are defined as money or liquidity moving out of a respondent's possession. Transfers are defined as money or liquidity moving from one account/form to another – for instance, a cash withdrawal. Income is defined as money coming into the respondents possession. Expenditures typically come from the purchases or bills modules, income from the income module, and transfers from the rest of the modules, though there are some exceptions.

Placeholder observations are added for every respondent-day, and exist to allow for easier filtering of variables without having to worry about accidentally removing respondents from the dataset.

Coding

- 0 Placeholder
- 1 Expenditure
- 2 Transfer
- 3 Income

[Back to top](#)

Transaction-level Variables

unexpected

Description

Whether this expenditure was unexpected.

Survey Question

q151_a

unexpected	No.	%
0	2,165	86
1	353	14
Total	2,518	100

Coding

0 No

1 Yes

[Back to top](#)

why_not_billpref

Description

Why the respondent did not use his or her preferred bill payment method. The preferred payment method is as reported in variable paypref_b1.

Survey Question

q103h

Coding

- 1 Preferred method not accepted
- 2 Did not have preferred method at hand
- 3 I did not have enough money available
- 4 Payment would have been late
- 5 Security of the transaction
- 6 Received a discount
- 7 Would have paid a surcharge
- 8 Transaction size
- 9 Different preference for this merchant
- 10 Other

why_not_billpref	No.	%
1	164	9
2	33	2
3	33	2
4	33	2
5	136	7
6	55	3
7	31	2
8	192	10
9	890	47
10	342	18
Total	1,909	100

[Back to top](#)

why_not_pref

Description

Why the respondent did not use his or her preferred non-bill payment method. The preferred payment method is as reported in variable paypref_nb1.

Survey Question

q103b

Coding

- 1 Preferred method not accepted
- 2 Did not have preferred method at hand
- 3 Speed of payment
- 4 Security of the transaction
- 5 Received a discount
- 6 Would have paid a surcharge
- 7 Transaction size
- 8 Different preference for this merchant
- 9 Other

why_not_pref	No.	%
1	264	7
2	261	7
3	405	11
4	76	2
5	97	3
6	14	0
7	1,159	32
8	652	18
9	732	20
Total	3,660	100

[Back to top](#)

date

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, 2016 to November 2nd, 2016. 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.

[Back to top](#)

acct_mostused1

Description

The respondent's most used payment account.

Survey Question

q_mostusedpayacnt_1, q_mostusedpayacnt_2,
q_mostusedpayacnt_3a, q_mostusedpayacnt_3c

Coding

- 1 Cash
- 2 Checking account
- 3 Credit card
- 4 General purpose prepaid card
- 5 PayPal
- 6 Money order
- 7 Traveler's check
- 8 Mobile phone payments
- 9 None
- 10 Other

acct_mostused1	No.	%
1	1,060	10
2	7,589	70
3	1,820	17
4	184	2
5	12	0
6	88	1
7	4	0
8	84	1
9	43	0
Total	10,884	100

[Back to top](#)

acct_mostused2

Description

The respondent's second most used payment account.

Survey Question

q_mostusedpayacnt_1, q_mostusedpayacnt_2,
q_mostusedpayacnt_3a, q_mostusedpayacnt_3c

Coding

- 1 Cash
- 2 Checking account
- 3 Credit card
- 4 General purpose prepaid card
- 5 PayPal
- 6 Money order
- 7 Traveler's check
- 8 Mobile phone payments
- 9 None
- 10 Other

acct_mostused2	No.	%
1	4,268	40
2	1,975	18
3	2,932	27
4	376	3
5	68	1
6	284	3
7	4	0
8	600	6
9	281	3
Total	10,788	100

[Back to top](#)

carry_acnt2acct

Description

Whether the respondent had the ability to make an account to account transfer that day.

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 11.

Coding

- 0 No
- 1 Yes

<i>carry_acnt2acct</i>	No.	%
0	4,354	88
1	567	12
Total	4,921	100

[Back to top](#)

carry_banp

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.

Coding

- 0 No
- 1 Yes

carry_banp	No.	%
0	3,895	79
1	1,026	21
Total	4,921	100

[Back to top](#)

Day-level Variables

carry_cc

Description

Whether respondent carried cash on that diary day.

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 3.

Coding

- 0 No
- 1 Yes

carry_cc	No.	%
0	1,530	31
1	3,391	69
Total	4,921	100

[Back to top](#)

carry_chk

Description

Whether respondent carried checks on that diary day.

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 2.

Coding

- 0 No
- 1 Yes

carry_chk	No.	%
0	2,544	52
1	2,377	48
Total	4,921	100

[Back to top](#)

carry_csh

Description

Whether respondent carried credit cards on that diary day.

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 1.

Coding

- 0 No
- 1 Yes

carry_csh	No.	%
0	858	17
1	4,063	83
Total	4,921	100

[Back to top](#)

carry_dc

Description

Whether respondent carried debit cards on that diary day.

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 4.

Coding

- 0 No
- 1 Yes

carry_dc	No.	%
0	1,239	25
1	3,682	75
Total	4,921	100

[Back to top](#)

carry_mobile

Description

Whether respondent carried mobile device capable of making text message payments on that diary day.

<i>carry_mobile</i>	No.	%
0	4,337	88
1	584	12
Total	4,921	100

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 12.

Coding

- 0 No
- 1 Yes

[Back to top](#)

carry_monord

Description

Whether respondent carried money orders on that diary day.

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 8.

Coding

- 0 No
- 1 Yes

carry_monord	No.	%
0	4,842	98
1	79	2
Total	4,921	100

[Back to top](#)

Day-level Variables

carry_obbp

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.

Coding

- 0 No
- 1 Yes

<i>carry_obbp</i>	No.	%
0	3,764	76
1	1,157	24
Total	4,921	100

[Back to top](#)

carry_oth

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.

Coding

0 No
1 Yes

carry_oth	No.	%
0	4,869	99
1	52	1
Total	4,921	100

[Back to top](#)

carry_paypal

Description

Whether the respondent had the ability to make a Paypal payment that day.

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 10.

Coding

- 0 No
- 1 Yes

carry_paypal	No.	%
0	4,127	84
1	794	16
Total	4,921	100

[Back to top](#)

Day-level Variables

carry_svc

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.

Coding

0 No
1 Yes

carry_svc	No.	%
0	3,926	80
1	995	20
Total	4,921	100

[Back to top](#)

Day-level Variables

carry_tc

Description

Whether respondent carried traveler's checks on that diary day.

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 9.

Coding

- 0 No
- 1 Yes

carry_tc	No.	%
0	4,889	99
1	32	1
Total	4,921	100

[Back to top](#)

daily_weight

Description

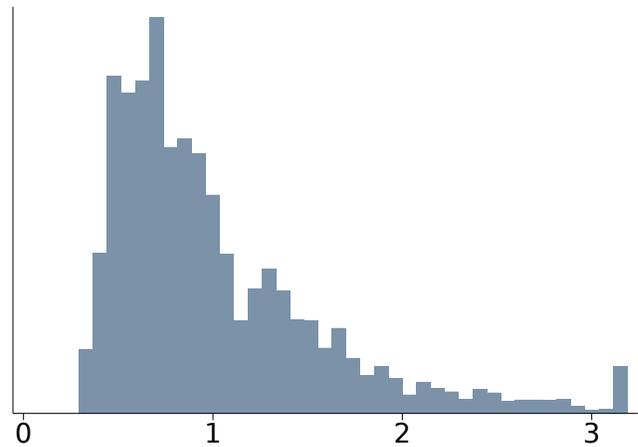
Whether respondent carried travelers checks on that diary day.

Survey Question

N/A

Details

Raked post-stratification weights. Daily weights are best used for producing single-day estimates. Unlike individual weights, daily weights are not trimmed. These particular daily weights correspond to `rps_w_day_a_uasgfk` in the `full_weights` dataset. See Angrisani, M, 2015 Survey and Diary of Consumer Payment Choice Weights Procedure (2016) for more information about the construction of the weights.



	N	min	med	mean	max	sd
Diary of Consumer Payment Choice Weights	8016	0.293544	0.85814	1.03057	6.52597	0.604873

[Back to top](#)

denom_100_end

Description

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

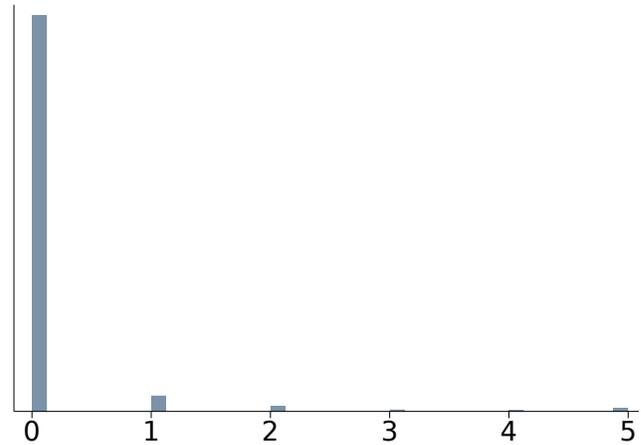
Survey Question

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.

[Back to top](#)



N	min	med	mean	max	sd
11392	0	0	0.138167	17	0.739455

denom_10_end

Description

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

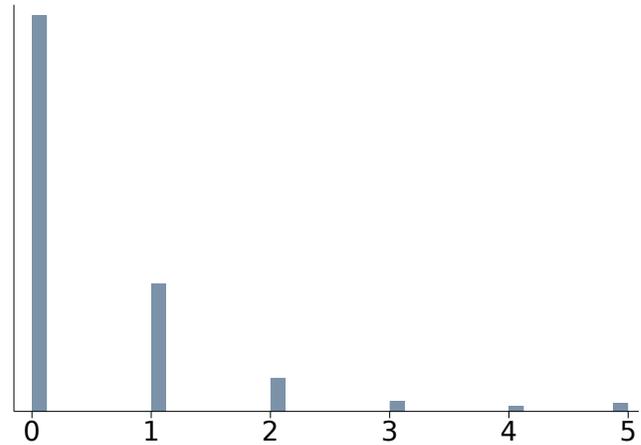
Survey Question

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.

[Back to top](#)



N	min	med	mean	max	sd
11392	0	0	0.551176	71	1.59948

denom_1_end

Description

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

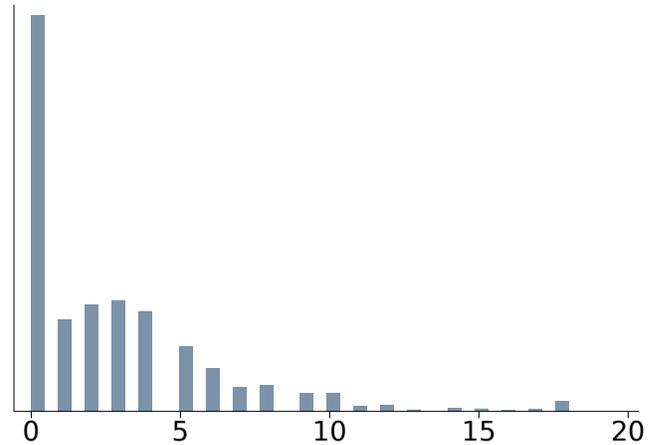
Survey Question

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.

[Back to top](#)



N	min	med	mean	max	sd
11392	0	2	2.82365	111	4.02998

denom_20_end

Description

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

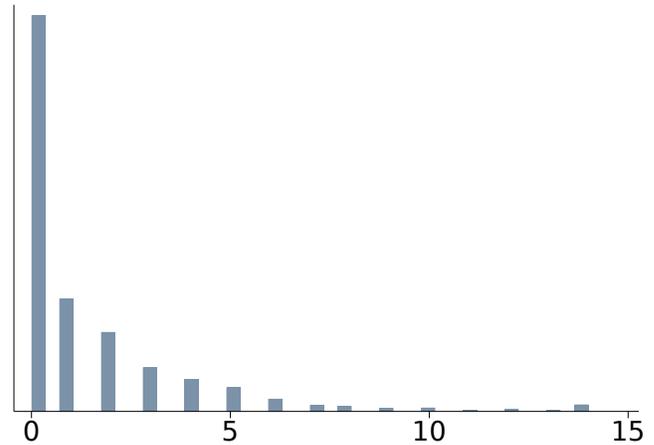
Survey Question

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.

[Back to top](#)



N	min	med	mean	max	sd
11392	0	0	1.48306	50	2.84092

denom_2_end

Description

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

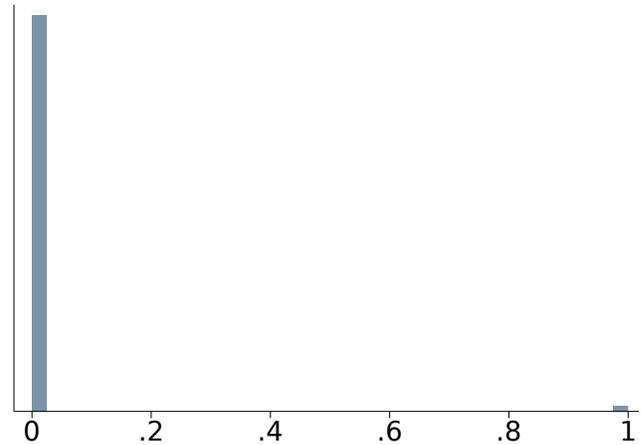
Survey Question

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.

[Back to top](#)



N	min	med	mean	max	sd
11392	0	0	0.0254565	10	0.274868

denom_50_end

Description

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

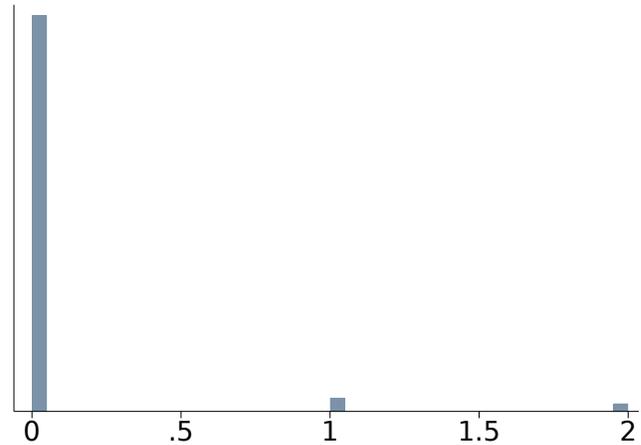
Survey Question

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.

[Back to top](#)



N	min	med	mean	max	sd
11392	0	0	0.0944522	20	0.603618

denom_5_end

Description

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

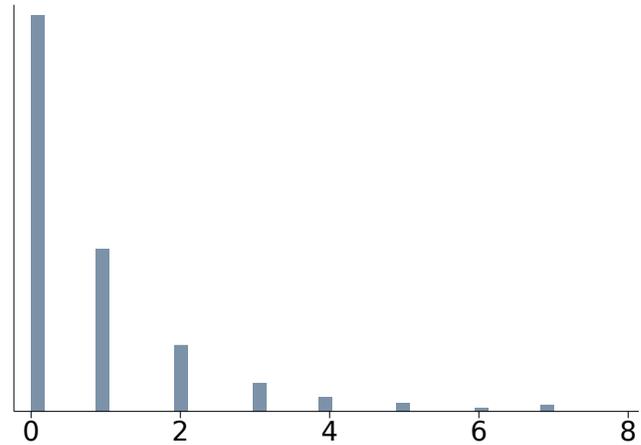
Survey Question

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.

[Back to top](#)



N	min	med	mean	max	sd
11392	0	0	0.830144	45	1.59101

e_exp_wording

Description

The wording of the emergency expense question was different for different respondents. Half of all respondents were asked if they would have enough money to cover an “emergency expense”, while the other half were asked if they would have enough money to cover an “unexpected need”. This variable indicates which wording the respondent was presented with.

e_exp_wording	No.	%
1	1,420	50
2	1,419	50
Total	2,839	100

Survey Question

scf006

Coding

[Back to top](#)

end_cash_bal

Description

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

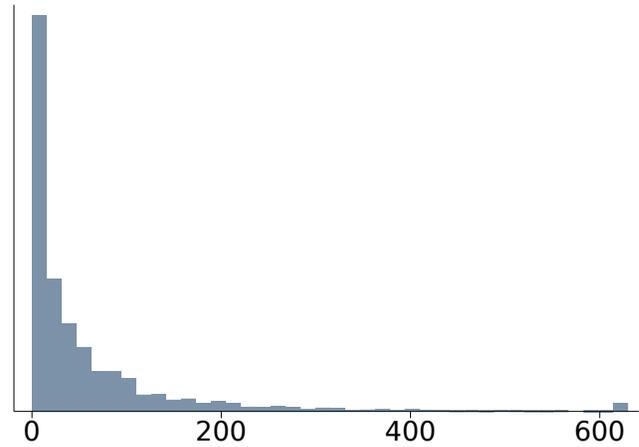
Survey Question

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.

[Back to top](#)



N	min	med	mean	max	sd
11392	0	23	60.7375	1856	112.254

nopayments

Description

Why the respondent made no payments on a given day.

Survey Question

q98a

nopayments	No.	%
1	2,981	87
2	135	4
3	139	4
4	173	5
Total	3,428	100

Coding

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

[Back to top](#)

payday_tender

Description

How the payday loan was paid to the respondent.

Survey Question

pay615_b

payday_tender	No.	%
1	2	40
2	1	20
3	2	40
Total	5	100

Details

While this question allows respondents to “check all that apply”, it so happens that no respondent chose more than one option.

Coding

- 1 Cash
- 2 Check
- 3 Direct deposit
- 4 Other

[Back to top](#)

paypal_bal

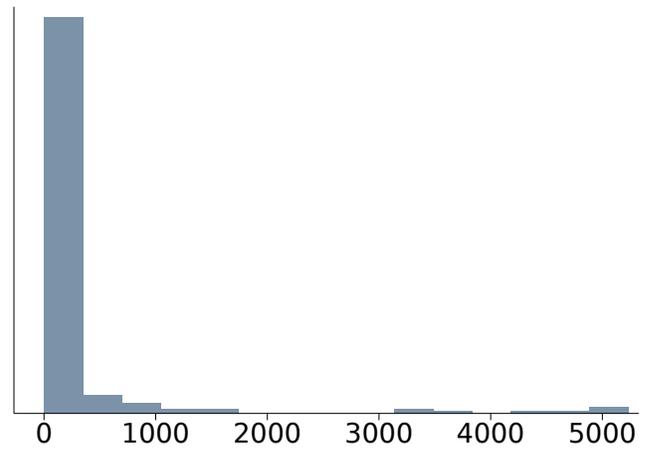
Description

The balance of the respondent's PayPal account.

Survey Question

paypal_balday0

[Back to top](#)



N	min	med	mean	max	sd
225	0	10	269.818	9225	1002.39

paypal_bal_date

Description

The date on which the PayPal balance was checked.

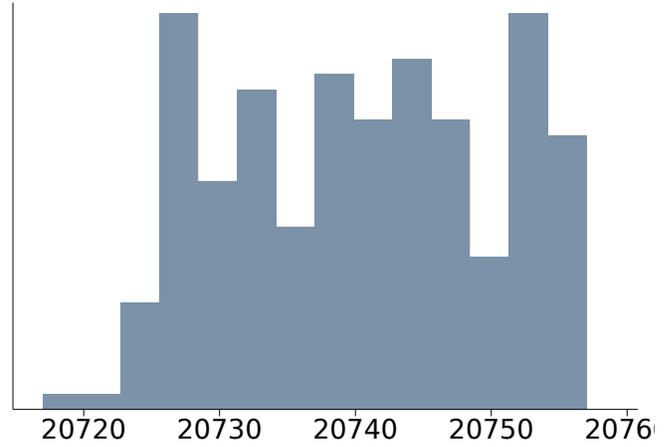
Survey Question

pa074_date

Details

Converted to Stata date format.

[Back to top](#)



N	min	med	mean	max	sd
220	20717	20740	20740.4	20759	9.82927

paypal_bal_time

Description

The time at which the PayPal balance was checked.

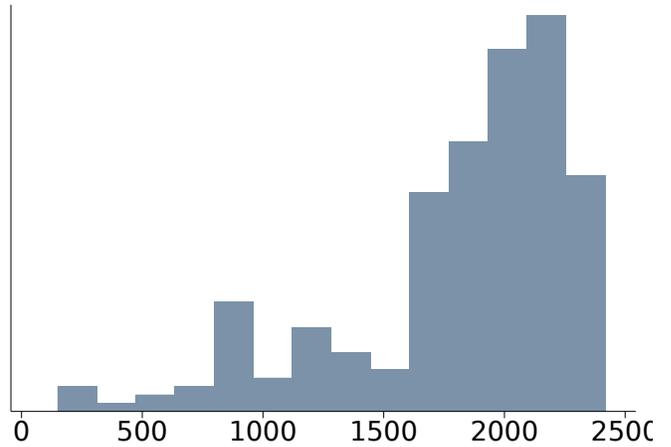
Survey Question

pa074_time

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.

[Back to top](#)



N	min	med	mean	max	sd
224	149	1953.5	1818.66	2439	483.663

start_cash_bal

Description

The start-of-day balance of cash holdings.

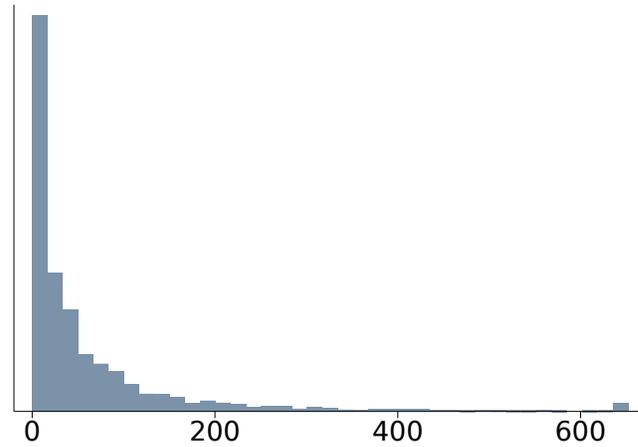
Survey Question

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

Details

Set equal to the `end_cash_bal` of the day before. Note that this variable is for convenience and does not include a value for diary day 0. The variable `end_cash_bal` is more comprehensive.

[Back to top](#)



N	min	med	mean	max	sd
8544	0	25	62.3784	1460	112.257

Day-level Variables

traveled

Description

Whether the respondent traveled on this diary day.

Survey Question

q13

Coding

0 No
1 Yes

traveled	No.	%
0	8,103	95
1	420	5
Total	8,523	100

[Back to top](#)

prim_key

Description

A respondent's unique identifier. Using a respondent's `prim_key`, a data user can merge the DCPC with the SCPC or any other UAS survey.

Survey Question

N/A

Details

Provided by the survey vendor.

[Back to top](#)

Individual-level Variables

cc_chip_1

Description

Whether the respondent's first credit card has a chip.

Survey Question

ccq_005

Coding

0 No
1 Yes

cc_chip_1	No.	%
0	429	21
1	1,646	79
Total	2,075	100

[Back to top](#)

Individual-level Variables

cc_chip_2

Description

Whether the respondent's second credit card has a chip.

Survey Question

ccq_005

Coding

- 0 No
- 1 Yes

<i>cc_chip_2</i>	No.	%
0	219	28
1	558	72
Total	777	100

[Back to top](#)

Individual-level Variables

cc_chip_3

Description

Whether the respondent's third credit card has a chip.

Survey Question

ccq_005

Coding

- 0 No
- 1 Yes

cc_chip_3	No.	%
0	98	40
1	144	60
Total	242	100

[Back to top](#)

Individual-level Variables

cc_chip_4

Description

Whether the respondent's fourth credit card has a chip.

Survey Question

ccq_005

Coding

- 0 No
- 1 Yes

cc_chip_4	No.	%
0	36	44
1	45	56
Total	81	100

[Back to top](#)

Individual-level Variables

cc_chip_5

Description

Whether the respondent's fifth credit card has a chip.

Survey Question

ccq_005

Coding

0 No
1 Yes

<i>cc_chip_5</i>	No.	%
0	18	47
1	20	53
Total	38	100

[Back to top](#)

Individual-level Variables

cc_chip_6

Description

Whether the respondent's sixth credit card has a chip.

Survey Question

ccq_005

Coding

0 No
1 Yes

cc_chip_6	No.	%
0	10	56
1	8	44
Total	18	100

[Back to top](#)

Individual-level Variables

cc_hasbal_1

Description

Whether the respondent's first credit card has a rolled over balance.

Survey Question

ccq_004

Coding

- 0 No
- 1 Yes

[Back to top](#)

cc_hasbal_1	No.	%
0	1,174	56
1	922	44
Total	2,096	100

Individual-level Variables

cc_hasbal_2

Description

Whether the respondent's second credit card has a rolled over balance.

Survey Question

ccq_004

Coding

- 0 No
- 1 Yes

[Back to top](#)

cc_hasbal_2	No.	%
0	510	65
1	275	35
Total	785	100

Individual-level Variables

cc_hasbal_3

Description

Whether the respondent's third credit card has a rolled over balance.

Survey Question

ccq_004

Coding

- 0 No
- 1 Yes

[Back to top](#)

cc_hasbal_3	No.	%
0	161	66
1	84	34
Total	245	100

Individual-level Variables

cc_hasbal_4

Description

Whether the respondent's fourth credit card has a rolled over balance.

Survey Question

ccq_004

Coding

- 0 No
- 1 Yes

[Back to top](#)

cc_hasbal_4	No.	%
0	51	63
1	30	37
Total	81	100

cc_hasbal_5

Description

Whether the respondent's fifth credit card has a rolled over balance.

Survey Question

ccq_004

Coding

- 0 No
- 1 Yes

[Back to top](#)

cc_hasbal_5	No.	%
0	22	58
1	16	42
Total	38	100

Individual-level Variables

cc_hasbal_6

Description

Whether the respondent's sixth credit card has a rolled over balance.

Survey Question

ccq_004

Coding

- 0 No
- 1 Yes

[Back to top](#)

cc_hasbal_6	No.	%
0	12	67
1	6	33
Total	18	100

Individual-level Variables

cc_num

Description

The number of credit cards the respondent has.

Survey Question

ccq_001

Coding

6 More than five

cc_num	No.	%
1	1,374	63
2	562	26
3	164	8
4	46	2
5	18	1
6	21	1
Total	2,185	100

[Back to top](#)

cc_repay_plan

Description

How the respondent intends to repay the credit card.

Survey Question

pay609aa

cc_repay_plan	No.	%
1	448	93
2	32	7
Total	480	100

Coding

- 1 Pay in full when bill arrives
- 2 Pay over time in several payments

[Back to top](#)

Individual-level Variables

cc_rewards_1

Description

Whether the respondent's first credit card offers rewards.

Survey Question

ccq_003

cc_rewards_1	No.	%
0	698	33
1	1,431	67
Total	2,129	100

Coding

0 No

1 Yes

[Back to top](#)

Individual-level Variables

cc_rewards_2

Description

Whether the respondent's second credit card offers rewards.

Survey Question

ccq_003

Coding

0 No
1 Yes

<i>cc_rewards_2</i>	No.	%
0	195	24
1	601	76
Total	796	100

[Back to top](#)

Individual-level Variables

cc_rewards_3

Description

Whether the respondent's third credit card offers rewards.

Survey Question

ccq_003

Coding

- 0 No
- 1 Yes

[Back to top](#)

<i>cc_rewards_3</i>	No.	%
0	66	27
1	179	73
Total	245	100

cc_rewards_4

Description

Whether the respondent's fourth credit card offers rewards.

Survey Question

ccq_003

Coding

- 0 No
- 1 Yes

cc_rewards_4	No.	%
0	25	31
1	56	69
Total	81	100

[Back to top](#)

cc_rewards_5

Description

Whether the respondent's fifth credit card offers rewards.

Survey Question

ccq_003

Coding

- 0 No
- 1 Yes

cc_rewards_5	No.	%
0	17	45
1	21	55
Total	38	100

[Back to top](#)

Individual-level Variables

cc_rewards_6

Description

Whether the respondent's sixth credit card offers rewards.

Survey Question

ccq_003

Coding

0 No
1 Yes

cc_rewards_6	No.	%
0	7	39
1	11	61
Total	18	100

[Back to top](#)

cc_type_1

Description

Type (e.g. logo) of the respondent's first credit card.

Survey Question

ccq_002

Coding

- 1 Visa
- 2 MasterCard
- 3 Discover
- 4 Company or store branded credit cards
- 5 American Express charge card
- 6 American Express credit card
- 7 Diners Club or other charge cards
- 8 Other

cc_type_1	No.	%
1	1,225	57
2	519	24
3	180	8
4	43	2
5	35	2
6	103	5
8	34	2
Total	2,139	100

[Back to top](#)

cc_type_2

Description

Type (e.g. logo) of the respondent's second credit card.

Survey Question

ccq_002

Coding

- 1 Visa
- 2 MasterCard
- 3 Discover
- 4 Company or store branded credit cards
- 5 American Express charge card
- 6 American Express credit card
- 7 Diners Club or other charge cards
- 8 Other

<u>cc_type_2</u>	<u>No.</u>	<u>%</u>
1	392	48
2	217	27
3	65	8
4	56	7
5	13	2
6	51	6
7	1	0
8	19	2
Total	814	100

[Back to top](#)

cc_type_3

Description

Type (e.g. logo) of the respondent's third credit card.

Survey Question

ccq_002

Coding

- 1 Visa
- 2 MasterCard
- 3 Discover
- 4 Company or store branded credit cards
- 5 American Express charge card
- 6 American Express credit card
- 7 Diners Club or other charge cards
- 8 Other

cc_type_3	No.	%
1	100	40
2	52	21
3	21	8
4	45	18
5	5	2
6	12	5
7	1	0
8	15	6
Total	251	100

[Back to top](#)

cc_type_4

Description

Type (e.g. logo) of the respondent's fourth credit card.

Survey Question

ccq_002

Coding

- 1 Visa
- 2 MasterCard
- 3 Discover
- 4 Company or store branded credit cards
- 5 American Express charge card
- 6 American Express credit card
- 7 Diners Club or other charge cards
- 8 Other

cc_type_4	No.	%
1	29	35
2	17	20
4	21	25
5	2	2
6	5	6
8	9	11
Total	83	100

[Back to top](#)

cc_type_5

Description

Type (e.g. logo) of the respondent's fifth credit card.

Survey Question

ccq_002

Coding

- 1 Visa
- 2 MasterCard
- 3 Discover
- 4 Company or store branded credit cards
- 5 American Express charge card
- 6 American Express credit card
- 7 Diners Club or other charge cards
- 8 Other

<u>cc_type_5</u>	<u>No.</u>	<u>%</u>
1	8	21
2	8	21
3	1	3
4	15	38
5	1	3
6	2	5
8	4	10
Total	39	100

[Back to top](#)

cc_type_6

Description

Type (e.g. logo) of the respondent's sixth credit card.

Survey Question

ccq_002

cc_type_6	No.	%
1	5	28
2	6	33
4	5	28
8	2	11
Total	18	100

Coding

- 1 Visa
- 2 MasterCard
- 3 Discover
- 4 Company or store branded credit cards
- 5 American Express charge card
- 6 American Express credit card
- 7 Diners Club or other charge cards
- 8 Other

[Back to top](#)

census_division

Description

The census division in which the respondent lives.

Survey Question

From UAS My Household Questionnaire.

Details

Built from the `state_reside` variable, which is not available in the public dataset for privacy reasons.

<code>census_division</code>	No.	%
1	90	3
2	362	13
3	611	21
4	298	10
5	560	20
6	201	7
7	282	10
8	166	6
9	277	10
Total	2,847	100

Coding

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

[Back to top](#)

Individual-level Variables

chk_bal_day0

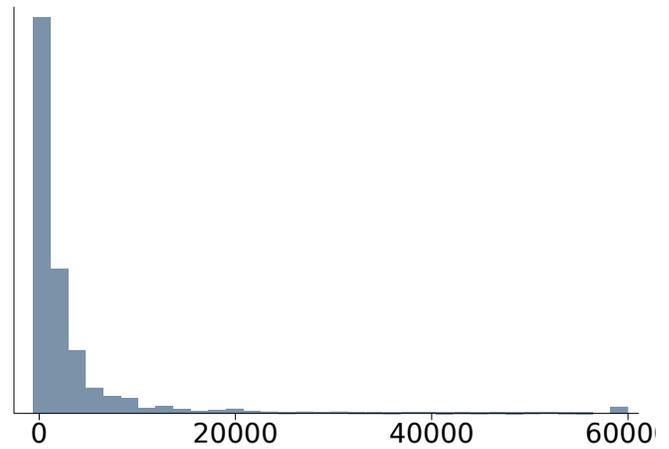
Description

Checking account balance, as reported on day 0.

Survey Question

pa072_a

[Back to top](#)



N	min	med	mean	max	sd
2558	-600	923.5	4331.06	672686	18873.8

Individual-level Variables

chk_bal_day3

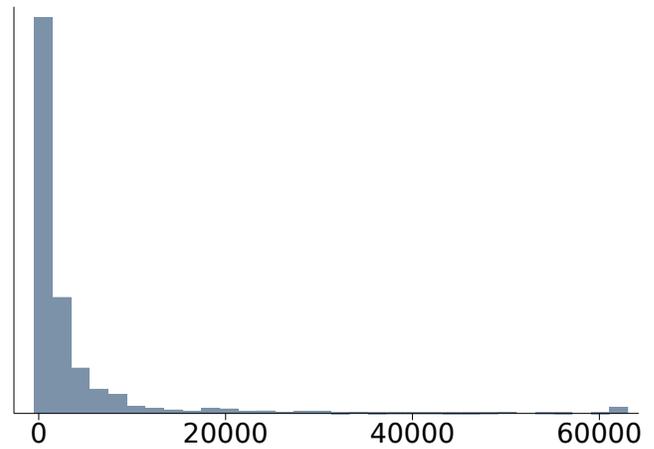
Description

Checking account balance, as reported on day 3.

Survey Question

pa073_a

[Back to top](#)



N	min	med	mean	max	sd
1897	-524	970	4791.81	679341	23310.4

Individual-level Variables

citizen

Description

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

Survey Question

From UAS My Household Questionnaire.

citizen	No.	%
0	33	1
1	2,815	99
Total	2,848	100

Coding

0 No

1 Yes

[Back to top](#)

dc_acct_1

Description

Whether the respondent's first debit card is linked to their primary checking account or another checking account.

dc_acct_1	No.	%
1	657	90
2	74	10
Total	731	100

Survey Question

dcq_005

Coding

- 1 Primary account
- 2 Other account

[Back to top](#)

dc_acct_2

Description

Whether the respondent's second debit card is linked to their primary checking account or another checking account.

dc_acct_2	No.	%
1	36	18
2	159	82
Total	195	100

Survey Question

dcq_005

Coding

- 1 Primary account
- 2 Other account

[Back to top](#)

dc_acct_3

Description

Whether the respondent's third debit card is linked to their primary checking account or another checking account.

dc_acct_3	No.	%
1	2	11
2	16	89
Total	18	100

Survey Question

dcq_005

Coding

- 1 Primary account
- 2 Other account

[Back to top](#)

dc_acct_4

Description

Whether the respondent's fourth debit card is linked to their primary checking account or another checking account.

dc_acct_4	No.	%
2	3	100
Total	3	100

Survey Question

dcq_005

Coding

- 1 Primary account
- 2 Other account

[Back to top](#)

dc_acct_5

Description

Whether the respondent's fifth debit card is linked to their primary checking account or another checking account.

dc_acct_5	No.	%
2	2	100
Total	2	100

Survey Question

dcq_005

Coding

- 1 Primary account
- 2 Other account

[Back to top](#)

dc_logo_1

Description

Logo of the respondent's first credit card.

Survey Question

dcq_002

dc_logo_1	No.	%
1	1,586	68
2	666	29
3	64	3
Total	2,316	100

Coding

- 1 Visa
- 2 MasterCard
- 3 No logo

[Back to top](#)

dc_logo_2

Description

Logo of the respondent's second credit card.

Survey Question

dcq_002

dc_logo_2	No.	%
1	171	50
2	156	45
3	16	5
Total	343	100

Coding

- 1 Visa
- 2 MasterCard
- 3 No logo

[Back to top](#)

dc_logo_3

Description

Logo of the respondent's third credit card.

Survey Question

dcq_002

dc_logo_3	No.	%
1	14	29
2	17	35
3	17	35
Total	48	100

Coding

- 1 Visa
- 2 MasterCard
- 3 No logo

[Back to top](#)

dc_logo_4

Description

Logo of the respondent's fourth credit card.

Survey Question

dcq_002

dc_logo_4	No.	%
1	2	14
2	2	14
3	10	71
Total	14	100

Coding

- 1 Visa
- 2 MasterCard
- 3 No logo

[Back to top](#)

dc_logo_5

Description

Logo of the respondent's fifth credit card.

Survey Question

dcq_002

dc_logo_5	No.	%
3	9	100
Total	9	100

Coding

- 1 Visa
- 2 MasterCard
- 3 No logo

[Back to top](#)

Individual-level Variables

dc_num

Description

The number of debit cards the respondent has.

Survey Question

dcq_001

Coding

6 More than five

dc_num	No.	%
1	2,001	85
2	298	13
3	35	1
4	5	0
5	2	0
6	7	0
Total	2,348	100

[Back to top](#)

Individual-level Variables

dc_rewards_1

Description

Whether the respondent's first debit card offers rewards.

Survey Question

dcq_003

Coding

0 No
1 Yes

dc_rewards_1	No.	%
0	2,016	87
1	296	13
Total	2,312	100

[Back to top](#)

dc_rewards_2

Description

Whether the respondent's second debit card offers rewards.

Survey Question

dcq_003

Coding

0 No
1 Yes

<i>dc_rewards_2</i>	No.	%
0	294	87
1	43	13
Total	337	100

[Back to top](#)

dc_rewards_3

Description

Whether the respondent's third debit card offers rewards.

Survey Question

dcq_003

Coding

- 0 No
- 1 Yes

dc_rewards_3	No.	%
0	38	84
1	7	16
Total	45	100

[Back to top](#)

Individual-level Variables

dc_rewards_4

Description

Whether the respondent's fourth debit card offers rewards.

Survey Question

dcq_003

Coding

0 No
1 Yes

dc_rewards_4	No.	%
0	11	92
1	1	8
Total	12	100

[Back to top](#)

dc_rewards_5

Description

Whether the respondent's fifth debit card offers rewards.

<i>dc_rewards_5</i>	No.	%
0	8	100
Total	8	100

Survey Question

dcq_003

Coding

- 0 No
- 1 Yes

[Back to top](#)

denom_100_stored

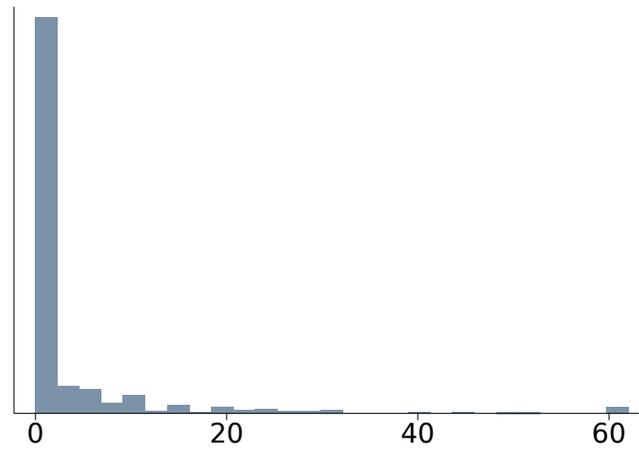
Description

The number of 100 dollar bills stored.

Survey Question

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

[Back to top](#)



N	min	med	mean	max	sd
772	0	0	4.15285	304	15.6803

denom_10_stored

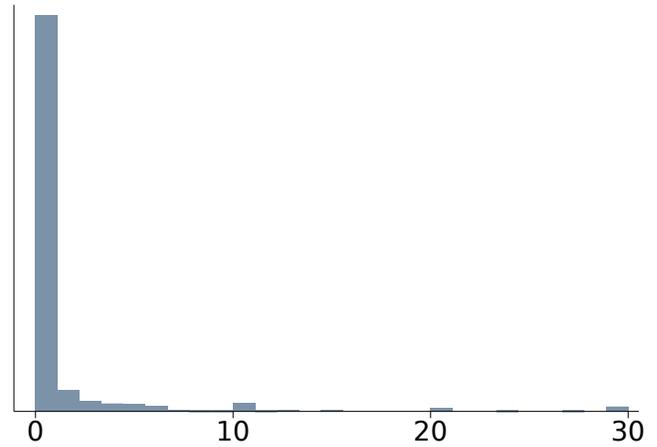
Description

The number of 10 dollar bills stored.

Survey Question

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

[Back to top](#)



N	min	med	mean	max	sd
772	0	0	1.58808	150	7.92679

denom_1_stored

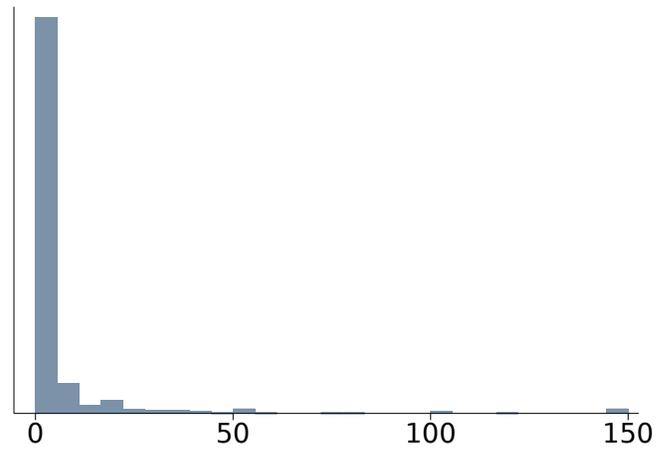
Description

The number of 1 dollar bills stored.

Survey Question

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

[Back to top](#)



N	min	med	mean	max	sd
772	0	0	13.9676	5000	185.319

denom_20_stored

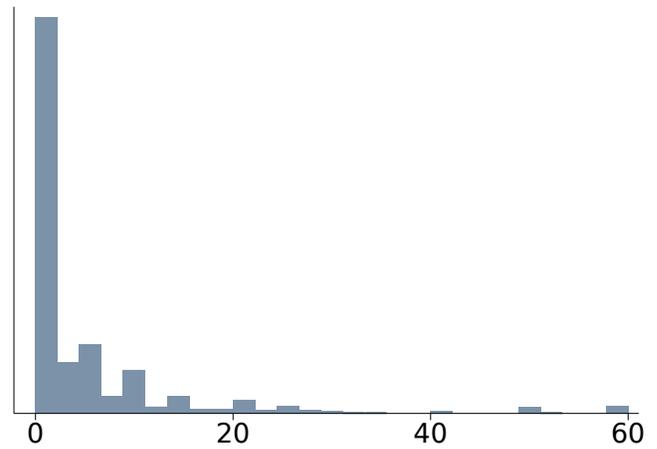
Description

The number of 20 dollar bills stored.

Survey Question

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

[Back to top](#)



N	min	med	mean	max	sd
772	0	1	5.84326	200	15.8355

denom_2_stored

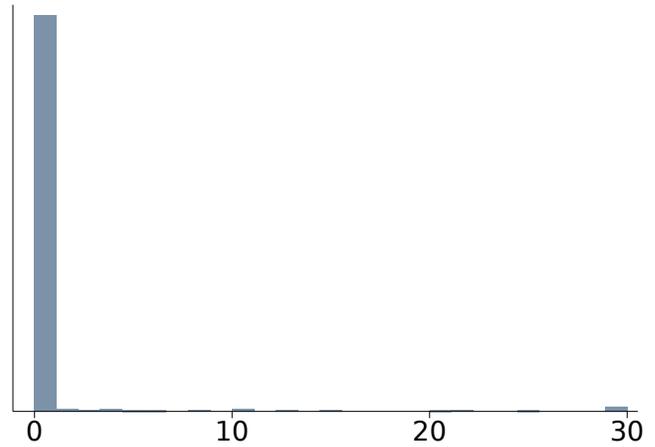
Description

The number of 2 dollar bills stored.

Survey Question

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

[Back to top](#)



N	min	med	mean	max	sd
772	0	0	1.8044	600	23.0581

Individual-level Variables

denom_50_stored

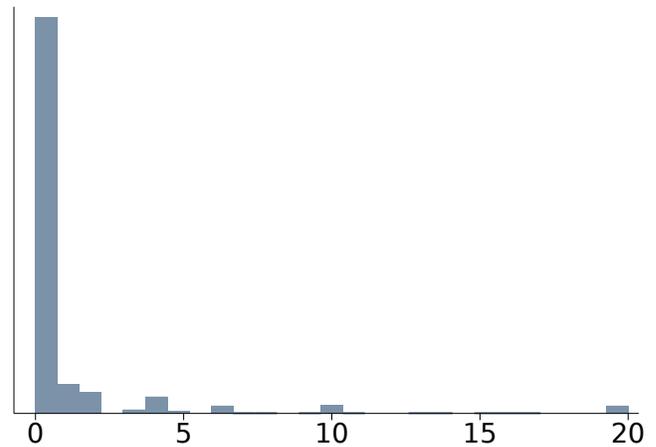
Description

The number of 50 dollar bills stored.

Survey Question

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

[Back to top](#)



N	min	med	mean	max	sd
772	0	0	1.31477	100	6.00135

denom_5_stored

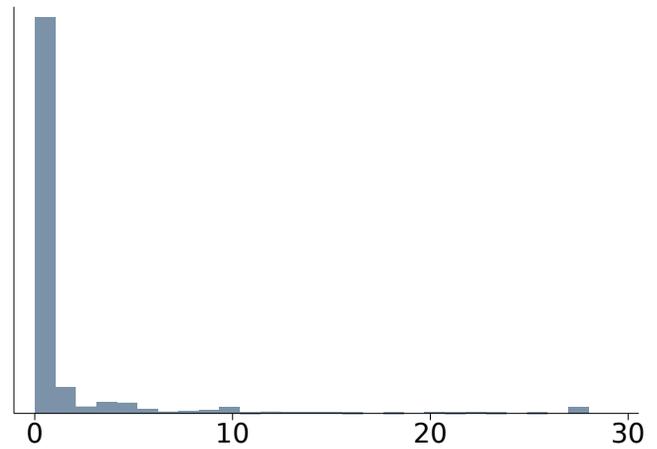
Description

The number of 5 dollar bills stored.

Survey Question

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

[Back to top](#)



N	min	med	mean	max	sd
772	0	0	2.56865	450	19.1451

Individual-level Variables

e_exp_cc

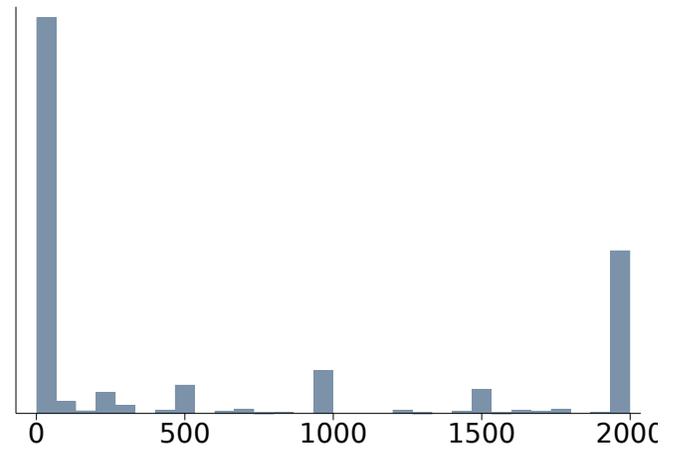
Description

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

[Back to top](#)



N	min	med	mean	max	sd
1022	0	0	636.752	2000	839.045

e_exp_chk

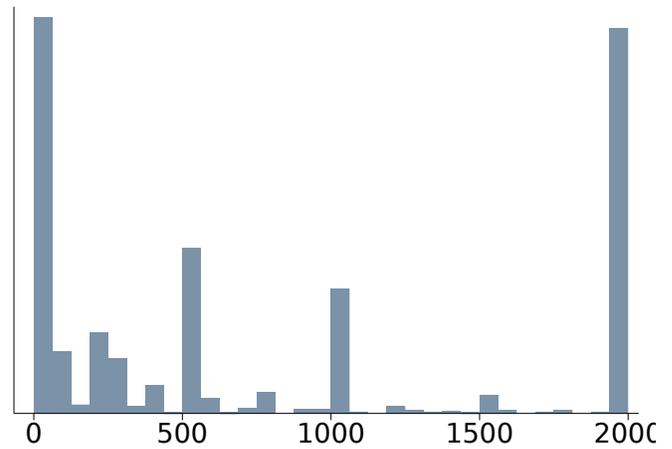
Description

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

[Back to top](#)



N	min	med	mean	max	sd
1595	0	500	807.495	2000	812.726

Individual-level Variables

e_exp_cover

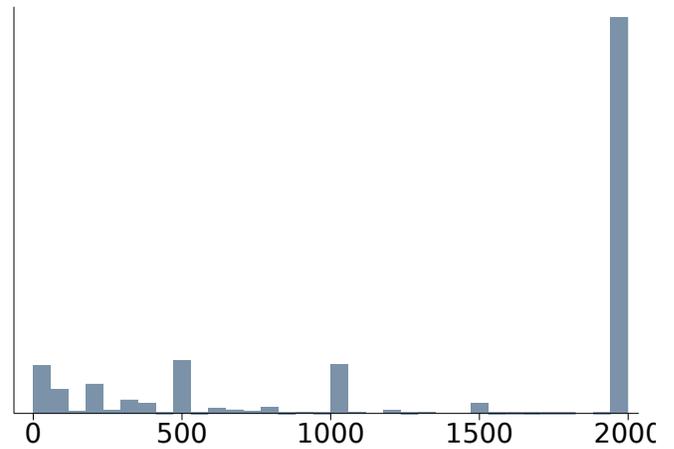
Description

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

Survey Question

scf006_total

[Back to top](#)



N	min	med	mean	max	sd
2825	0	2000	1385.99	2000	788.127

e_exp_csh

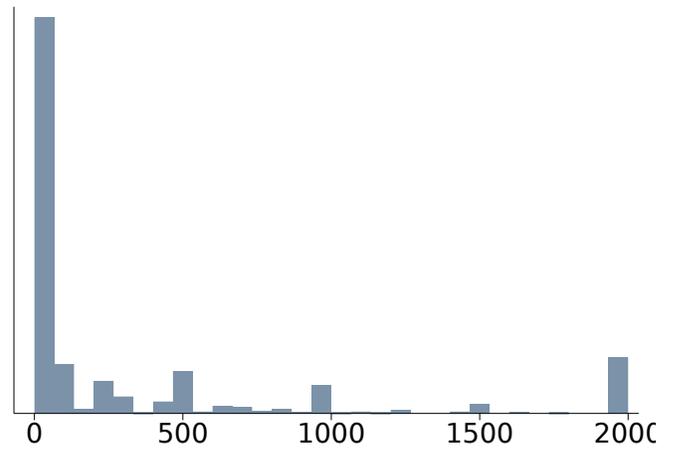
Description

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

[Back to top](#)



N	min	med	mean	max	sd
1088	0	0	334.632	2000	594.917

e_exp_fam

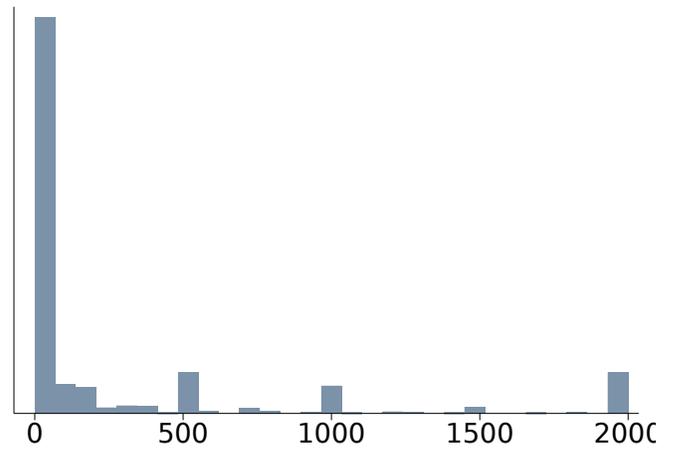
Description

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

[Back to top](#)



N	min	med	mean	max	sd
921	0	0	285.443	2000	559.807

e_exp_heloc

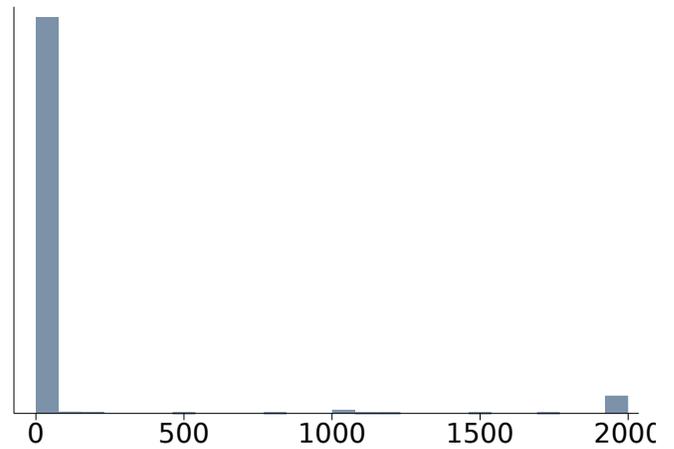
Description

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.

Survey Question

scf006_f

[Back to top](#)



N	min	med	mean	max	sd
692	0	0	103.447	2000	422.201

e_exp_od

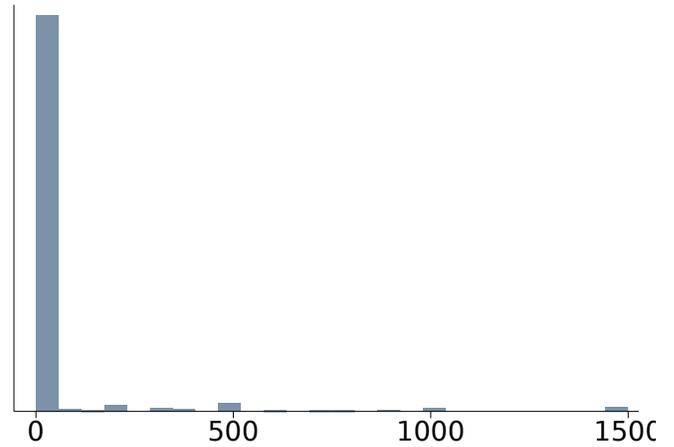
Description

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

[Back to top](#)



N	min	med	mean	max	sd
702	0	0	49.3191	2000	226.406

Individual-level Variables

e_exp_pawn

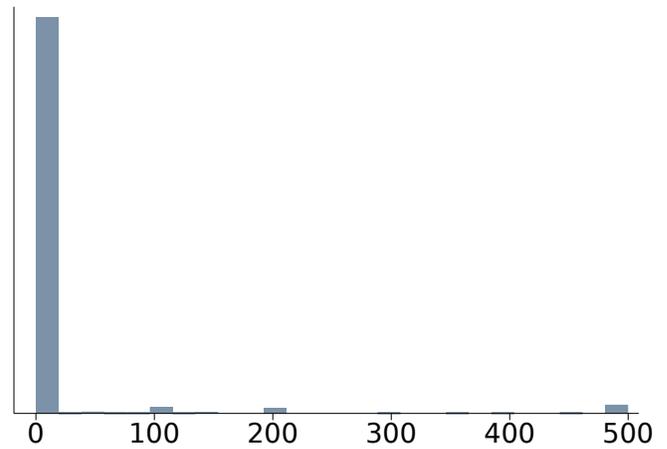
Description

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

[Back to top](#)



N	min	med	mean	max	sd
681	0	0	25.1512	2000	149.955

e_exp_payday

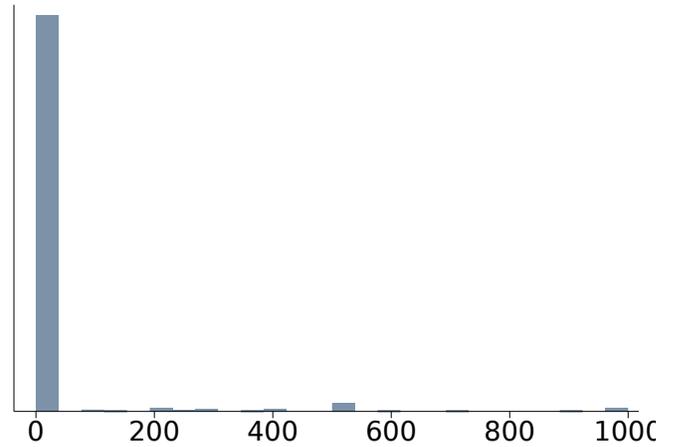
Description

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

[Back to top](#)



N	min	med	mean	max	sd
685	0	0	33.4511	2000	172.233

e_exp_sav

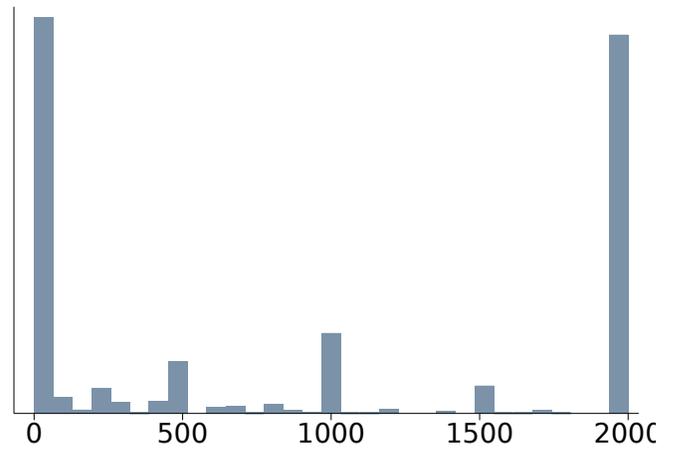
Description

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

[Back to top](#)



N	min	med	mean	max	sd
1392	0	600	919.435	2000	893.471

gpr_bal_day0

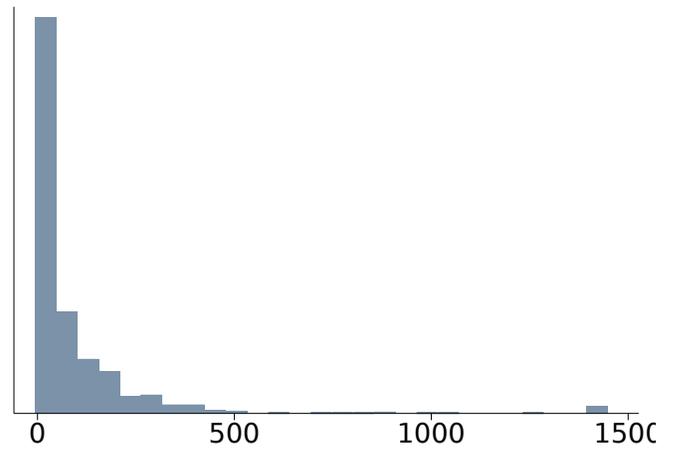
Description

General purpose reloadable prepaid card balance, as reported on day 0.

Survey Question

pa074

[Back to top](#)



N	min	med	mean	max	sd
749	-6	29	493.198	268678	9838.63

Individual-level Variables

hh_size

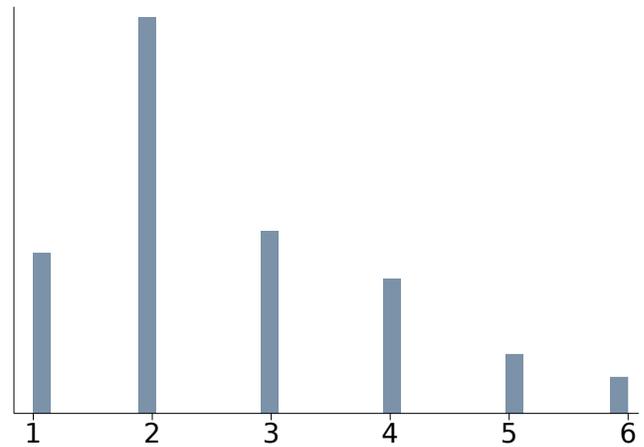
Description

Size of the household in which the respondent lives.

Survey Question

From UAS My Household Questionnaire.

[Back to top](#)



N	min	med	mean	max	sd
2755	1	2	2.64646	9	1.32728

highest_education

Description

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

Survey Question

From UAS My Household Questionnaire.

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.	%
1	1	0
3	2	0
4	9	0
5	21	1
6	24	1
7	31	1
8	37	1
9	539	19
10	663	23
11	235	8
12	208	7
13	619	22
14	347	12
15	50	2
16	62	2
Total	2,848	100

[Back to top](#)

Individual-level Variables

hispaniclatino

Description

Whether respondent identifies as Hispanic/Latino

Survey Question

From UAS My Household Questionnaire.

hispaniclatino	No.	%
0	2,654	93
1	194	7
Total	2,848	100

Coding

0 No

1 Yes

[Back to top](#)

home_debt

Description

Approximate value of debt on primary home, including HELs and HELOCs.

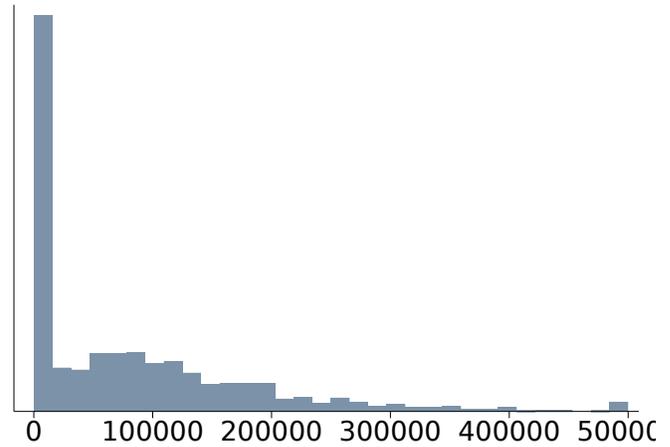
Survey Question

de015

Details

This is an SCPC variable merged into this dataset for convenience.

[Back to top](#)



N	min	med	mean	max	sd
1986	0	51000	83103.4	2.225e+06	114456

home_value

Description

Approximate market value of primary home.

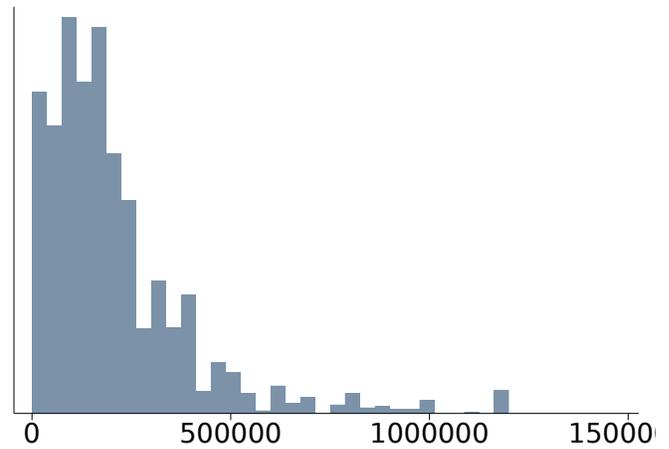
Survey Question

de014

Details

This is an SCPC variable merged into this dataset for convenience.

[Back to top](#)



N	min	med	mean	max	sd
1984	0	150000	209027	3.1e+06	223603

Individual-level Variables

homeowner

Description

Whether respondent owns primary home.

Survey Question

de013

homeowner	No.	%
0	848	30
1	1,994	70
Total	2,842	100

Details

This is an SCPC variable merged into this dataset for convenience.

Coding

- 0 No
- 1 Yes

[Back to top](#)

Individual-level Variables

inc_alimony

Description

Whether the respondent receives alimony income.

Survey Question

q140_h

Coding

0 No
1 Yes

<i>inc_alimony</i>	No.	%
0	2,768	100
1	12	0
Total	2,780	100

[Back to top](#)

inc_alimony_freq

Description

The frequency with which alimony income is received.

Survey Question

q141_h

Coding

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

<i>inc_alimony_freq</i>	No.	%
1	1	8
2	1	8
3	1	8
4	7	58
9	2	17
Total	12	100

[Back to top](#)

Individual-level Variables

inc_child

Description

Whether the respondent receives child support income.

Survey Question

q140.i

Coding

0 No
1 Yes

inc_child	No.	%
0	2,671	96
1	106	4
Total	2,777	100

[Back to top](#)

inc_child_freq

Description

The frequency with which child support income is received.

Survey Question

q141.i

Coding

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

<i>inc_child_freq</i>	No.	%
1	22	21
2	17	16
3	13	12
4	43	41
5	1	1
9	10	9
Total	106	100

[Back to top](#)

Individual-level Variables

inc_gov

Description

Whether the respondent receives government assistance income.

Survey Question

q140_g

Coding

0 No
1 Yes

inc_gov	No.	%
0	2,540	91
1	246	9
Total	2,786	100

[Back to top](#)

inc_gov_freq

Description

The frequency with which government assistance income is received.

Survey Question

q141_g

Coding

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

<i>inc_gov_freq</i>	No.	%
1	7	3
2	4	2
3	3	1
4	228	93
5	2	1
6	1	0
7	1	0
Total	246	100

[Back to top](#)

Individual-level Variables

inc_intdiv

Description

Whether the respondent receives interest or dividend income.

Survey Question

q140_e

Coding

- 0 No
- 1 Yes

[Back to top](#)

<i>inc_intdiv</i>	No.	%
0	2,396	86
1	389	14
Total	2,785	100

inc_intdiv_freq

Description

The frequency with which interest or dividend income is received.

Survey Question

q141_e

Coding

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

<u>inc_intdiv_freq</u>	<u>No.</u>	<u>%</u>
1	2	1
2	1	0
3	1	0
4	197	51
5	109	28
6	37	10
8	15	4
9	27	7
Total	389	100

[Back to top](#)

Individual-level Variables

inc_rent

Description

Whether the respondent receives rental income.

Survey Question

q140.f

inc_rent	No.	%
0	2,619	94
1	162	6
Total	2,781	100

Coding

0 No

1 Yes

[Back to top](#)

inc_rent_freq

Description

The frequency with which rental income is received.

Survey Question

q141.f

Coding

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

<u>inc_rent_freq</u>	<u>No.</u>	<u>%</u>
1	1	1
2	3	2
3	2	1
4	134	83
5	2	1
6	14	9
7	2	1
8	1	1
9	3	2
Total	162	100

[Back to top](#)

Individual-level Variables

inc_retempl

Description

Whether the respondent receives employer-paid retirement income.

Survey Question

q140.b

Coding

0 No
1 Yes

inc_retempl	No.	%
0	2,456	88
1	336	12
Total	2,792	100

[Back to top](#)

inc_retempl_freq

Description

The frequency with which employer-paid retirement income is received.

Survey Question

q141_b

Coding

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

<i>inc_retempl_freq</i>	No.	%
1	1	0
2	10	3
3	4	1
4	314	93
5	1	0
6	4	1
9	2	1
Total	336	100

[Back to top](#)

Individual-level Variables

inc_retsav

Description

Whether the respondent receives IRA, 401(k), or other savings-based retirement income.

Survey Question

q140_j

Coding

- 0 No
- 1 Yes

[Back to top](#)

<i>inc_retsav</i>	No.	%
0	2,553	92
1	226	8
Total	2,779	100

inc_retsav_freq

Description

The frequency with which IRA, 401(k), or other savings-based retirement income is received.

Survey Question

q141_j

Coding

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

<i>inc_retsav_freq</i>	No.	%
1	2	1
2	9	4
3	4	2
4	116	51
5	12	5
6	40	18
7	6	3
8	5	2
9	32	14
Total	226	100

[Back to top](#)

Individual-level Variables

inc_self

Description

Whether the respondent receives self-employment income.

Survey Question

q140_c

Coding

0 No

1 Yes

<i>inc_self</i>	No.	%
0	2,469	89
1	316	11
Total	2,785	100

[Back to top](#)

inc_self_freq

Description

The frequency with which self-employment income is received.

Survey Question

q141_c

Coding

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

<i>inc_self_freq</i>	No.	%
1	61	19
2	24	8
3	11	3
4	76	24
5	6	2
6	10	3
7	12	4
8	6	2
9	109	35
Total	315	100

[Back to top](#)

Individual-level Variables

inc_ss

Description

Whether the respondent receives social security income.

Survey Question

q140_d

Coding

0 No
1 Yes

<i>inc_ss</i>	No.	%
0	2,164	77
1	640	23
Total	2,804	100

[Back to top](#)

inc_ss_freq

Description

The frequency with which social security income is received.

Survey Question

q141_d

Coding

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

<i>inc_ss_freq</i>	No.	%
1	1	0
3	5	1
4	629	98
5	1	0
8	2	0
9	1	0
Total	639	100

[Back to top](#)

Individual-level Variables

inc_wage

Description

Whether the respondent receives wage income.

Survey Question

q140_a

<i>inc_wage</i>	No.	%
0	1,179	42
1	1,616	58
Total	2,795	100

Coding

0 No

1 Yes

[Back to top](#)

inc_wage_freq

Description

The frequency with which wage income is received.

Survey Question

q141_a

Coding

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

<i>inc_wage_freq</i>	No.	%
1	282	17
2	883	55
3	224	14
4	192	12
5	3	0
6	2	0
7	3	0
8	9	1
9	16	1
Total	1,614	100

[Back to top](#)

income_hh

Description

Household income.

Survey Question

de010

Details

This is an SCPC variable merged into this dataset for convenience.

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
- 17 200,000-499,999
- 18 500,000 or more

income_hh	No.	%
1	105	4
2	56	2
3	46	2
4	76	3
5	69	2
6	85	3
7	165	6
8	142	5
9	151	5
10	128	5
11	233	8
12	230	8
13	334	12
14	383	14
15	264	9
16	271	10
17	86	3
18	7	0
Total	2,831	100

[Back to top](#)

ind_weight

Description

Raked individual sample weights.

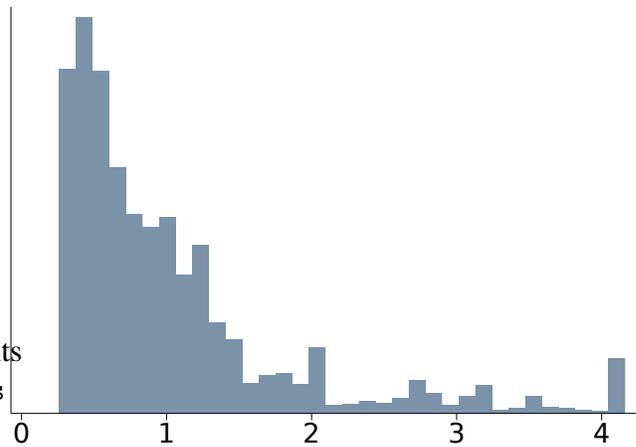
Survey Question

N/A

Details

Raked post-stratification weights. Individual weights are best used for producing full-sample full-period estimates. These particular daily weights correspond to `rps_w_uasgfk` in the `full_weights` dataset. See Angrisani, M, 2015 Survey and Diary of Consumer Payment Choice Weighting Procedure (2016) for more information about the construction of the weights.

[Back to top](#)



N	min	med	mean	max	sd
2848	0.259989	0.794012	1.03086	4.16228	0.823955

interest_level

Description

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

Survey Question

cs_001

Coding

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

[Back to top](#)

interest_level	No.	%
1	936	33
2	1,323	47
3	501	18
4	51	2
5	20	1
Total	2,831	100

last_income_date

Description

The date on which the most recent income payment was received, as of diary day 0.

Survey Question

q18

Details

Converted to Stata date format.

[Back to top](#)

Individual-level Variables

layaway

Description

Whether the respondent put a purchase on lay-away during the three-day diary period.

Survey Question

pay613

Coding

0 No
1 Yes

layaway	No.	%
0	2,813	99
1	21	1
Total	2,834	100

[Back to top](#)

Individual-level Variables

male

Description

Whether respondent is male.

Survey Question

N/A

male	No.	%
0	1,634	57
1	1,214	43
Total	2,848	100

Coding

0 No

1 Yes

[Back to top](#)

marital_status

Description

Respondent's marital status.

Survey Question

From UAS My Household Questionnaire.

Coding

- 1 Married, living together
- 2 Married, spouse lives elsewhere
- 3 Separated
- 4 Divorced
- 5 Widowed
- 6 Never married

marital_status	No.	%
1	1,674	59
2	43	2
3	45	2
4	458	16
5	128	4
6	499	18
Total	2,847	100

[Back to top](#)

memory_checkbook

Description

Whether the respondent used the small check-book memory aid.

Survey Question

q25

memory_checkbook	No.	%
0	1,888	67
1	941	33
Total	2,829	100

Coding

0 No

1 Yes

[Back to top](#)

Individual-level Variables

memory_finrec

Description

Whether the respondent referenced financial records as a memory aid.

Survey Question

q25

Coding

0 No

1 Yes

<i>memory_finrec</i>	No.	%
0	1,680	59
1	1,149	41
Total	2,829	100

[Back to top](#)

Individual-level Variables

memory_lpd

Description

Whether the respondent used the large paper diary as a memory aid.

Survey Question

q25

Coding

0 No
1 Yes

<i>memory_lpd</i>	No.	%
0	2,357	83
1	472	17
Total	2,829	100

[Back to top](#)

Individual-level Variables

memory_oth

Description

Whether the respondent used some other memory aid.

Survey Question

q25

Coding

0 No

1 Yes

<i>memory_oth</i>	No.	%
0	2,677	95
1	152	5
Total	2,829	100

[Back to top](#)

Individual-level Variables

memory_receipts

Description

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

Survey Question

q25

Coding

0 No

1 Yes

<i>memory_receipts</i>	No.	%
0	946	33
1	1,883	67
Total	2,829	100

[Back to top](#)

mobile_howfunded

Description

How the mobile app used for the payment is funded.

Survey Question

q161

Coding

- 1 Credit card
- 2 Debit card
- 3 Prepaid card
- 4 Linked bank account
- 5 Money stored at payment service (e.g. PayPal)
- 6 Other

mobile_howfunded	No.	%
1	5	11
2	21	47
3	2	4
4	12	27
5	3	7
6	1	2
7	1	2
Total	45	100

[Back to top](#)

Individual-level Variables

new_loan

Description

Whether a new loan was taken out during the three-day diary period.

Survey Question

pay616

Coding

- 0 No
- 1 Yes

new_loan	No.	%
0	2,825	100
1	7	0
Total	2,832	100

[Back to top](#)

Individual-level Variables

new_loan_amnt

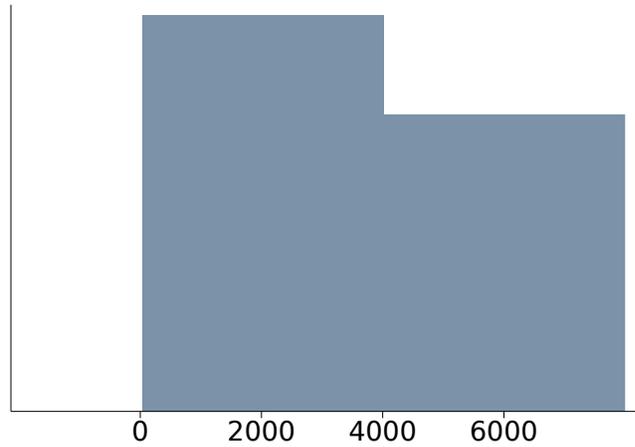
Description

The amount of the new loan taken out during the three-day diary period.

Survey Question

pay616_c

[Back to top](#)



N	min	med	mean	max	sd
7	33	3500	3376.14	8000	3327.48

next_income_date

Description

The next date on which income is expected to be received, as of the third diary day.

Survey Question

q19

Details

Converted to Stata date format.

[Back to top](#)

other_assets

Description

Approximate value of other assets, not including primary home.

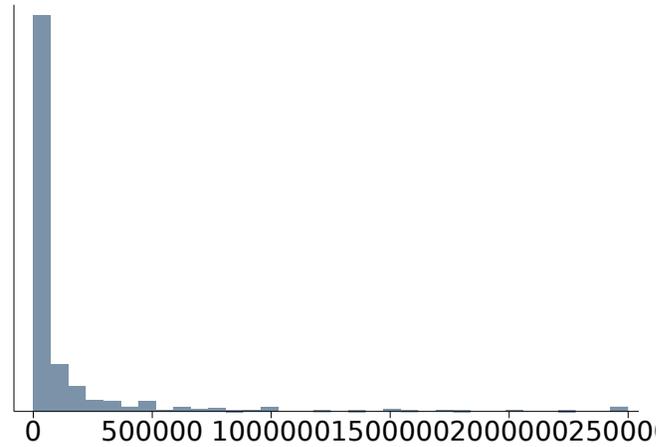
Survey Question

de016

Details

This is an SCPC variable merged into this dataset for convenience.

[Back to top](#)



N	min	med	mean	max	sd
2816	0	20000	154799	5e+07	1.05653e+06

other_debts

Description

Approximate value of other debts, not including debt on primary home.

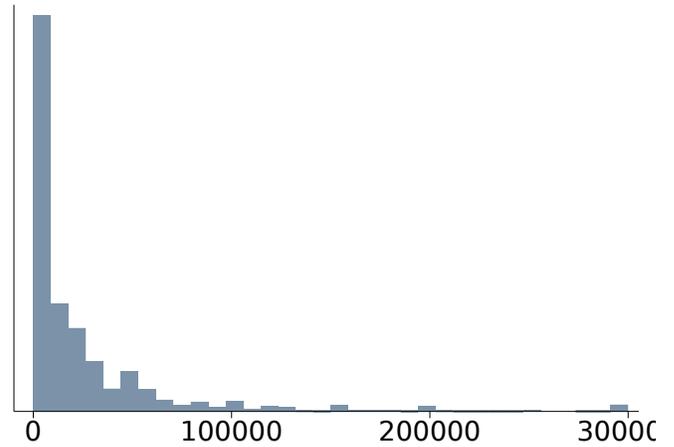
Survey Question

de019

Details

This is an SCPC variable merged into this dataset for convenience.

[Back to top](#)



N	min	med	mean	max	sd
2825	0	9500	28356.9	3e+06	89438.1

Individual-level Variables

payday_loan

Description

Whether the respondent took out a payday loan during the diary period.

Survey Question

pay615

Coding

0 No
1 Yes

payday_loan	No.	%
0	2,820	100
1	5	0
Total	2,825	100

[Back to top](#)

paypref_100plus

Description

The respondent's preferred payment method for transactions greater than 100 dollars.

Survey Question

q160_pm_e

Coding

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

paypref_100plus	No.	%
1	213	8
2	200	7
3	1,221	43
4	1,043	37
5	46	2
6	23	1
7	27	1
8	34	1
9	1	0
10	6	0
11	3	0
12	9	0
13	6	0
Total	2,832	100

[Back to top](#)

paypref_10to25

Description

The respondent's preferred payment method for transactions between 10 and 25 dollars.

Survey Question

q160_pm_b

Coding

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

paypref_10to25	No.	%
1	1,026	36
2	50	2
3	577	20
4	1,143	40
5	25	1
6	3	0
8	1	0
10	1	0
12	3	0
13	3	0
Total	2,832	100

[Back to top](#)

paypref_25to50

Description

The respondent's preferred payment method for transactions between 25 and 50 dollars.

Survey Question

q160_pm_c

Coding

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

<i>paypref_25to50</i>	No.	%
1	489	17
2	107	4
3	770	27
4	1,406	50
5	38	1
6	4	0
7	2	0
8	5	0
10	2	0
12	5	0
13	3	0
Total	2,831	100

[Back to top](#)

paypref_50to100

Description

The respondent's preferred payment method for transactions between 50 and 100 dollars.

Survey Question

q160_pm_d

Coding

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

paypref_50to100	No.	%
1	310	11
2	138	5
3	928	33
4	1,360	48
5	40	1
6	7	0
7	11	0
8	24	1
10	3	0
12	6	0
13	4	0
Total	2,831	100

[Back to top](#)

paypref_b1

Description

Preferred bill payment method.

Survey Question

q115_b

Coding

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

<u>paypref_b1</u>	<u>No.</u>	<u>%</u>
1	229	8
2	510	18
3	293	10
4	693	24
5	34	1
6	261	9
7	705	25
8	39	1
10	3	0
11	22	1
12	34	1
13	15	1
Total	2,838	100

[Back to top](#)

paypref_b1_why

Description

Reason for preferred bill payment method.

Survey Question

q116.b

Coding

- 1 Security
- 2 Accepted lots of places
- 3 Cost
- 4 Convenience
- 5 Budget control
- 6 Rewards
- 7 Speed
- 8 Payment records
- 9 Getting and setting up
- 10 Other

<i>paypref_b1_why</i>	No.	%
1	452	16
2	410	14
3	312	11
4	339	12
5	303	11
6	288	10
7	261	9
8	228	8
9	221	8
10	24	1
Total	2,838	100

[Back to top](#)

paypref_b2

Description

Fallback bill payment method.

Survey Question

q117_b

Coding

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

paypref_b2	No.	%
1	400	14
2	746	26
3	474	17
4	544	19
5	51	2
6	229	8
7	172	6
8	106	4
9	1	0
10	17	1
11	21	1
12	51	2
13	25	1
Total	2,837	100

[Back to top](#)

paypref_b2_why

Description

Reason for fallback bill payment method.

Survey Question

q118_b

Coding

- 1 Security
- 2 Accepted lots of places
- 3 Cost
- 4 Convenience
- 5 Budget control
- 6 Rewards
- 7 Speed
- 8 Payment records
- 9 Getting and setting up
- 10 Other

paypref_b2_why	No.	%
1	402	14
2	413	15
3	360	13
4	307	11
5	319	11
6	285	10
7	217	8
8	235	8
9	260	9
10	39	1
Total	2,837	100

[Back to top](#)

paypref_lt10

Description

The respondent's preferred payment method for transactions less than 10 dollars.

Survey Question

p160_pm_a

Coding

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

paypref_lt10	No.	%
1	1,908	67
2	15	1
3	292	10
4	592	21
5	13	0
6	2	0
7	1	0
10	1	0
11	1	0
12	3	0
13	3	0
Total	2,831	100

[Back to top](#)

paypref_nb1

Description

Preferred non-bill payment method.

Survey Question

q115_a

Coding

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

paypref_nb1	No.	%
1	675	24
2	74	3
3	753	27
4	1,239	44
5	37	1
6	12	0
7	12	0
8	5	0
9	2	0
10	13	0
11	1	0
12	8	0
13	7	0
Total	2,838	100

[Back to top](#)

paypref_nb1_why

Description

Reason for preferred non-bill payment method.

Survey Question

q116_a

Coding

- 1 Security
- 2 Accepted lots of places
- 3 Cost
- 4 Convenience
- 5 Budget control
- 6 Rewards
- 7 Speed
- 8 Payment records
- 9 Getting and setting up
- 10 Other

<i>paypref_nb1_why</i>	No.	%
1	428	15
2	414	15
3	353	12
4	315	11
5	310	11
6	305	11
7	242	9
8	225	8
9	223	8
10	23	1
Total	2,838	100

[Back to top](#)

paypref_nb2

Description

Fallback non-bill payment method.

Survey Question

q117_a

Coding

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

paypref_nb2	No.	%
1	1,186	42
2	367	13
3	452	16
4	508	18
5	88	3
6	38	1
7	42	1
8	59	2
9	2	0
10	40	1
11	4	0
12	24	1
13	27	1
Total	2,837	100

[Back to top](#)

paypref_nb2_why

Description

Reason for fallback non-bill payment method.

Survey Question

q118_a

Coding

- 1 Security
- 2 Accepted lots of places
- 3 Cost
- 4 Convenience
- 5 Budget control
- 6 Rewards
- 7 Speed
- 8 Payment records
- 9 Getting and setting up
- 10 Other

<i>paypref_nb2_why</i>	No.	%
1	431	15
2	431	15
3	319	11
4	308	11
5	312	11
6	287	10
7	229	8
8	232	8
9	260	9
10	28	1
Total	2,837	100

[Back to top](#)

paypref_web

Description

Preferred online payment method.

Survey Question

q115_c

Coding

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

paypref_web	No.	%
1	20	1
2	9	0
3	1,282	45
4	972	34
5	143	5
6	15	1
7	10	0
8	21	1
10	289	10
11	4	0
12	5	0
13	65	2
Total	2,835	100

[Back to top](#)

paypref_web_why

Description

Reason for preferred online payment method.

Survey Question

q116_c

Coding

- 1 Security
- 2 Accepted lots of places
- 3 Cost
- 4 Convenience
- 5 Budget control
- 6 Rewards
- 7 Speed
- 8 Payment records
- 9 Getting and setting up
- 10 Other

paypref_web_why	No.	%
1	387	14
2	403	14
3	335	12
4	312	11
5	291	10
6	270	10
7	249	9
8	273	10
9	240	8
10	30	1
11	45	2
Total	2,835	100

[Back to top](#)

Individual-level Variables

race_asian

Description

Respondent reported their race as Asian.

Survey Question

From UAS My Household Questionnaire.

race_asian	No.	%
0	2,788	98
1	56	2
Total	2,844	100

Coding

0 No

1 Yes

[Back to top](#)

Individual-level Variables

race_black

Description

Respondent reported their race as Black.

Survey Question

From UAS My Household Questionnaire.

race_black	No.	%
0	2,606	92
1	238	8
Total	2,844	100

Coding

0 No

1 Yes

[Back to top](#)

Individual-level Variables

race_other

Description

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

Survey Question

From UAS My Household Questionnaire.

race_other	No.	%
0	2,686	94
1	162	6
Total	2,848	100

Coding

0 No

1 Yes

[Back to top](#)

Individual-level Variables

race_white

Description

Respondent reported their race as White.

Survey Question

From UAS My Household Questionnaire.

<i>race_white</i>	No.	%
0	456	16
1	2,388	84
Total	2,844	100

Coding

0 No

1 Yes

[Back to top](#)

scpc_date

Description

Date on which the SCPC was begun. Variables which are pulled from the SCPC, like `homeowner`, can be reliably dated to this date.

Survey Question

`start_date`

Details

This is an SCPC variable merged into this dataset for convenience. Converted to Stata date format.

[Back to top](#)

state_reside

Description

State of residence. Note that this variable is not available in the public use dataset.

Survey Question

statereside

Details

As reported in My Household Questionnaire.

Coding

1 AL
2 AK
4 AR
5 AS
6 CA
8 CO
9 CT
10 DE
11 DC
12 FL
13 GA
15 HI
16 ID
17 IL
18 IN
19 IA
20 KS
21 KY
22 LA
23 ME
24 MD
25 MA
26 MI
27 MN
28 MS
29 MO
30 MT
31 NE
32 NV
33 NH
34 NJ
35 NM
36 NY
37 NC
38 ND
39 OH
40 OK
41 OR
42 PA
44 RI
45 SC
46 SD
47 TN
48 TX
49 UT
50 VT
51 VA
53 WA
54 WV
55 WI
56 WY

[Back to top](#)

storedcash_amnt

Description

The dollar amount of cash stored (not on hand) by the respondent.

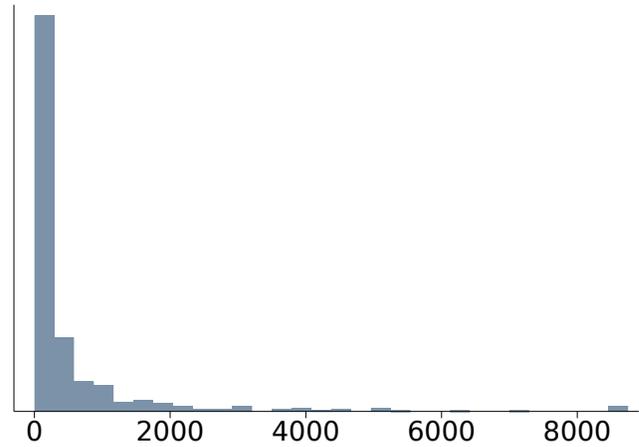
Survey Question

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

Details

Implied by the number of each bill that the respondent reports having stored elsewhere.

[Back to top](#)



N	min	med	mean	max	sd
1165	0	100	569.68	32320	1779.76

storedcash_amnt_payments

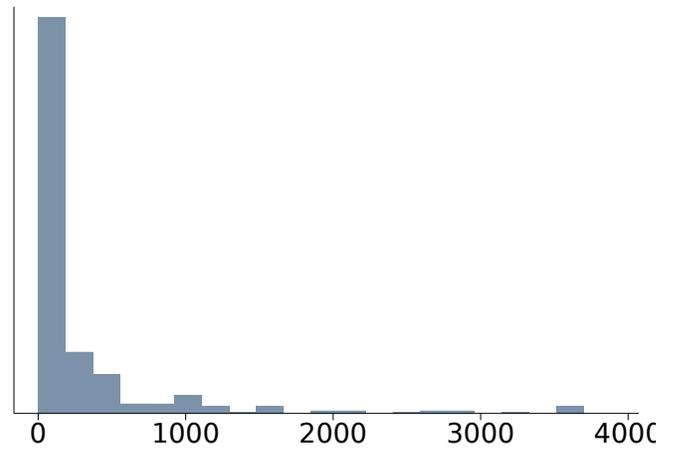
Description

The amount of stored cash which is kept for payment purposes.

Survey Question

dcpc_pa015_c

[Back to top](#)



N	min	med	mean	max	sd
408	0	25	355.248	31440	1671.49

storedcash_amnt_savings

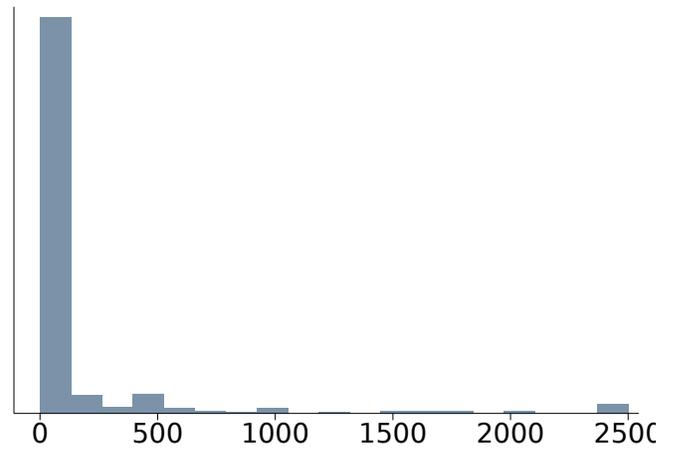
Description

The amount of stored cash which is kept for savings purposes.

Survey Question

dcpc_pa015_d

[Back to top](#)



N	min	med	mean	max	sd
363	0	0	235.284	15384	1208.15

Individual-level Variables

used_fsa

Description

Whether the respondent used an FSA during the three-day diary period.

Survey Question

pay614

Coding

0 No
1 Yes

<i>used_fsa</i>	No.	%
0	2,828	100
1	6	0
Total	2,834	100

[Back to top](#)

Individual-level Variables

used_heloc

Description

Whether the respondent used a HELOC during the three-day diary period.

Survey Question

pay617

Coding

- 0 No
- 1 Yes

[Back to top](#)

<i>used_heloc</i>	No.	%
0	1,969	100
1	1	0
Total	1,970	100

why_nocash

Description

Why the respondent does not have any cash, as reported on diary day 0.

Survey Question

q1a

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
- 4 My cash was stolen or lost
- 5 Other

[Back to top](#)

why_nocash	No.	%
1	117	22
2	352	67
3	17	3
4	4	1
5	39	7
Total	529	100

work_disabled

Description

Respondent is disabled.

Survey Question

q14

<i>work_disabled</i>	No.	%
0	2,569	90
1	272	10
Total	2,841	100

Details

Note that, while respondents were given the option to type in some “Other” employment response, all of those that did were easily recategorized.

Coding

- 0 No
- 1 Yes

[Back to top](#)

work_employed

Description

Respondent is employed.

Survey Question

q14

<i>work_employed</i>	No.	%
0	1,015	36
1	1,826	64
Total	2,841	100

Details

Note that, while respondents were given the option to type in some “Other” employment response, all of those that did were easily recategorized.

Coding

- 0 No
- 1 Yes

[Back to top](#)

work_looking

Description

Respondent is a homemaker.

Survey Question

q14

<i>work_looking</i>	No.	%
0	2,683	94
1	158	6
Total	2,841	100

Details

Note that, while respondents were given the option to type in some “Other” employment response, all of those that did were easily recategorized.

Coding

- 0 No
- 1 Yes

[Back to top](#)

work_occupation

Description

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

Survey Question

q15

Coding

- 1 Government
- 2 Private for profit
- 3 Non-profit
- 4 Self-employed

[Back to top](#)

work_occupation	No.	%
1	399	22
2	978	54
3	247	14
4	171	10
Total	1,795	100

Individual-level Variables

work_onleave

Description

Respondent is unemployed and looking for work.

Survey Question

q14

<i>work_onleave</i>	No.	%
0	2,817	99
1	24	1
Total	2,841	100

Details

Note that, while respondents were given the option to type in some “Other” employment response, all of those that did were easily recategorized.

Coding

- 0 No
- 1 Yes

[Back to top](#)

Individual-level Variables

work_oth

Description

Respondent is retired.

Survey Question

q14

work_oth	No.	%
0	2,646	93
1	195	7
Total	2,841	100

Details

Note that, while respondents were given the option to type in some “Other” employment response, all of those that did were easily recategorized.

Coding

- 0 No
- 1 Yes

[Back to top](#)

work_retired

Description

Respondent is self-employed.

Survey Question

q14

<i>work_retired</i>	No.	%
0	2,318	82
1	523	18
Total	2,841	100

Details

Note that, while respondents were given the option to type in some “Other” employment response, all of those that did were easily recategorized.

Coding

- 0 No
- 1 Yes

[Back to top](#)

work_self

Description

Respondent is a student.

Survey Question

q14

<i>work_self</i>	No.	%
0	1,624	90
1	171	10
Total	1,795	100

Details

Note that, while respondents were given the option to type in some “Other” employment response, all of those that did were easily recategorized.

Coding

- 0 No
- 1 Yes

[Back to top](#)

work_temp_unemployed

Description

Respondent is temporarily unemployed.

Survey Question

q14

<i>work_temp_unemployed</i>	No.	%
0	2,816	99
1	25	1
Total	2,841	100

Details

Note that, while respondents were given the option to type in some “Other” employment response, all of those that did were easily recategorized.

Coding

- 0 No
- 1 Yes

[Back to top](#)