

# Data Guide to the 2019 Diary of Consumer Payment Choice

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June 16, 2020

## 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 28, 2019 and November 2, 2019 and asked to track all of their payments using an online questionnaire. Respondents were also asked to answer a short survey and report some account balances on the night before the beginning of their diary period. To the extent possible, attempts were made to ensure that on any given day a representative sample of United States (U.S.) consumers was actively taking the diary, and any given day can be made statistically representative by using appropriate sample weights. In addition to in-person purchases, respondents were also asked to record their online and mobile purchases, cash holdings, cash deposits, checking transfers, income payments, and other exchanges of liquid assets. The result is three data sets containing 15,091 unique transactions by 3,016 individuals across four days each, including 12,273 payments. The DCPC provides researchers a unique window into the household finances of the U.S. consumer.

## Structure of the survey instrument

### Modules and duplicates

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

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## Some notes on the sampling methodology and skip patterns

In order to balance unwanted heterogeneity in response quality across days due to diary fatigue, some diarists were assigned diary periods beginning on September 28-30 and some diarists were assigned diary periods ending on November 1 or 2. This was to ensure that every individual day in October has an approximately equal mix of diarists completing their 1st, 2nd, and 3rd diary days. The “burn-in” days of September 29–30 and the “burn-out” days of November 1–2 can be dropped from any analysis which attempts to describe the month of October. Because these observations do not have daily weights, they are automatically excluded if the daily weights are used, but must be excluded manually when using the individual weights—see the **Weighting** section below. For more information on the sampling methodology, see the *2018 and 2019 DCPC Technical Appendix*. In order to reduce respondent burden, the diary employs skip patterns to determine whether or not a respondent is asked a given question. In most cases, this is intuitive; a respondent who does not report a credit card payment is not asked about the logo on their credit card. In other cases, however, it can be potentially misleading. For instance, respondents are only asked if they had cash stolen if their reported end of day cash balance fails to match their reported cash transactions (within a margin of error). Thus, in some cases it may be necessary for the researcher to trace variables back to their original diary questions in order to obtain a full understanding of the universe of respondents for a given question.

## Structure and use of the data

The 2019 DCPC data is posted as three separate data sets on the Atlanta Fed website<sup>1</sup>: individual-level, day-level, and transaction-level. These data sets are designed to facilitate appropriate methods of analysis for each kind of data. There are 3,016 unique diarists, therefore, there are 3,016 unique observations in the individual-level data set. There are also 2,992 unique diarists in the day-level data set—each diarist has four observations associated with their unique identifier `id`. Finally, there are 2,711 unique diarists in the transaction-level data set. This is due to the fact that some diarists do not report any transactions during the three day diary period.

### Unique identifier `id`

In prior years of the Survey and Diary of Consumer Payment Choice, the unique identifier for each respondent was a variable called `prim_key`. In 2014, the survey switched vendors to the UAS, and that vendor uses a unique respondent identifier called `uasid`. However, to maintain anonymity, we construct our own unique identifier variable, `id`. The variable can be used to match respondents across different SCPC or DCPC data sets, though it cannot be used to match any other UAS surveys. Survey and diary data from the UAS vendor for years 2015–2019 can be merged together to create longitudinal data sets.

### Individual-level data set

The individual-level data set is structured so that each row in the data set represents observations for one respondent. There are 3,016 in this data set—one for each respondent. Examples of variables in this dataset include payment preferences and demographic variables. The unique identifier is `id`.

### Day-level data set

In the day-level data set, each observation represents one diary-day per respondent. In other words, we see 2,992 observations for each diary-day, for a total of 11,962 observations in this data set. Examples of variables that are in this data set include cash balances by bill denomination and the participation dates. Here, the unique identifiers are `id` and `diary_day`.

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<sup>1</sup><https://www.frbatlanta.org/banking-and-payments/consumer-payments/diary-of-consumer-payment-choice/2019-diary>

## Transaction-level data set

Finally, the transaction-level data set contains one transaction per row. There are 15,091 observations in this data set, consisting on expenditures, account transfers, and income receipts. The main kind of variable in this data set are the variables that describe a payment which can be identified with the variable `payment`. In this data set, each observation is uniquely identified by `id`, `diary_day`, and `tran`.

## Income

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

## Dollar amounts

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

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

## Other key variables

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

## Structure of this document

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

## Weighting

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

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

For more information about how the weights are constructed, see **2019 Survey and Diary of Consumer Payment Choice—Sampling and Weighting** by Marco Angrisani.<sup>2</sup>

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<sup>2</sup><https://www.frbatlanta.org/-/media/documents/banking/consumer-payments/diary-of-consumer-payment-choice/2019/dcpc-2019-sampling-weights.pdf>

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`accept_card`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 2913$

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

**Survey question:** `q101j`

Values	Number	Percent
0	468	16.1
1	2168	74.4
2	277	9.5

Table 1: Frequency table for `accept_card`

**Value labels:**

0 - No

1 - Yes

2 - I don't know

**accept\_cash**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 5451$

**Description:** Whether cash would have been accepted for this transaction. In the case of this variable, the range of responses has been changed from the survey question q103j. In the survey question, the responses range from 1 to 5, but in this created variable, the responses range from 0 to 4, to better match up with the convention in these datasets that NO equals 0 and YES equals 1.

**Survey question:** q103g

Values	Number	Percent
0	208	3.8
1	5125	94.0
2	55	1.0
3	29	0.5
4	34	0.6

Table 2: Frequency table for **accept\_cash**

**Value labels:**

0 - No

1 - Yes

2 - I'm not sure, but I think so

3 - I'm not sure, but I do not think so

4 - I don't know

age

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3016$

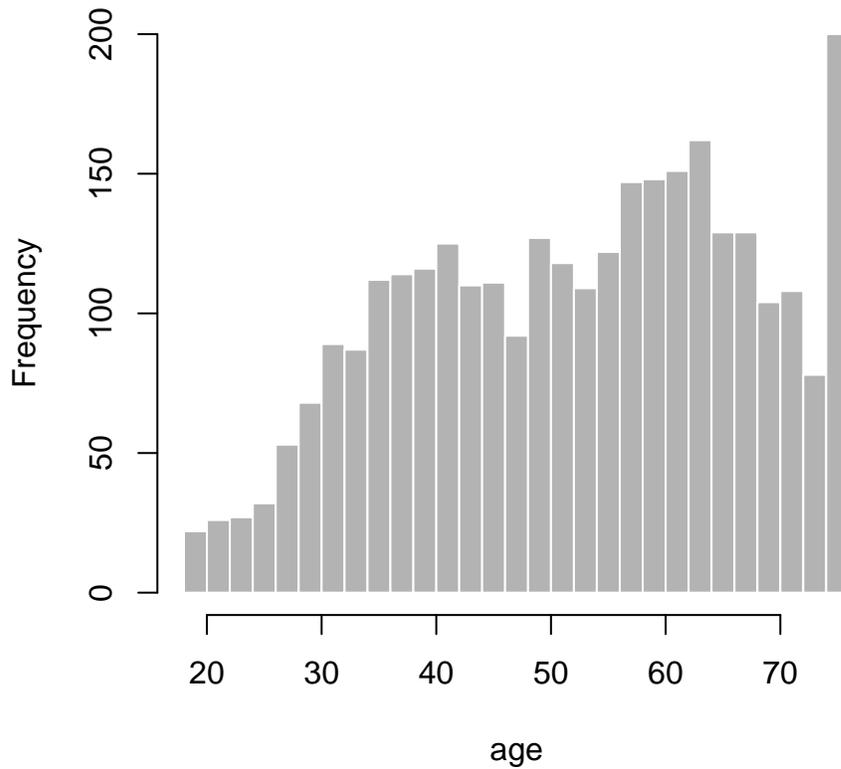
**Description:** Respondent's age, in years.

**Survey question:** Calculated from date of birth.

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

min	med	mean	max	sd
18.0	54.0	52.9	109.0	15.2

Table 3: Summary statistics for age



**amnt**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 15038$

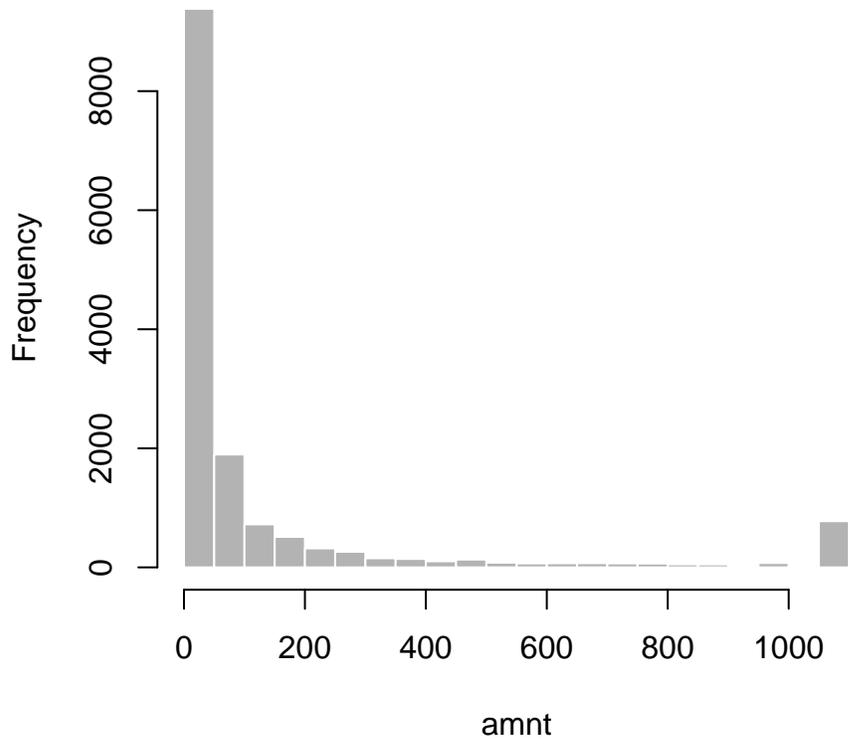
**Description:** Dollar amount of the transaction, cleaned.

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

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

min	med	mean	max	sd
0.0	31.0	247.3	180000.0	2070.3

Table 4: Summary statistics for `amnt`



`amnt_orig`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12273$

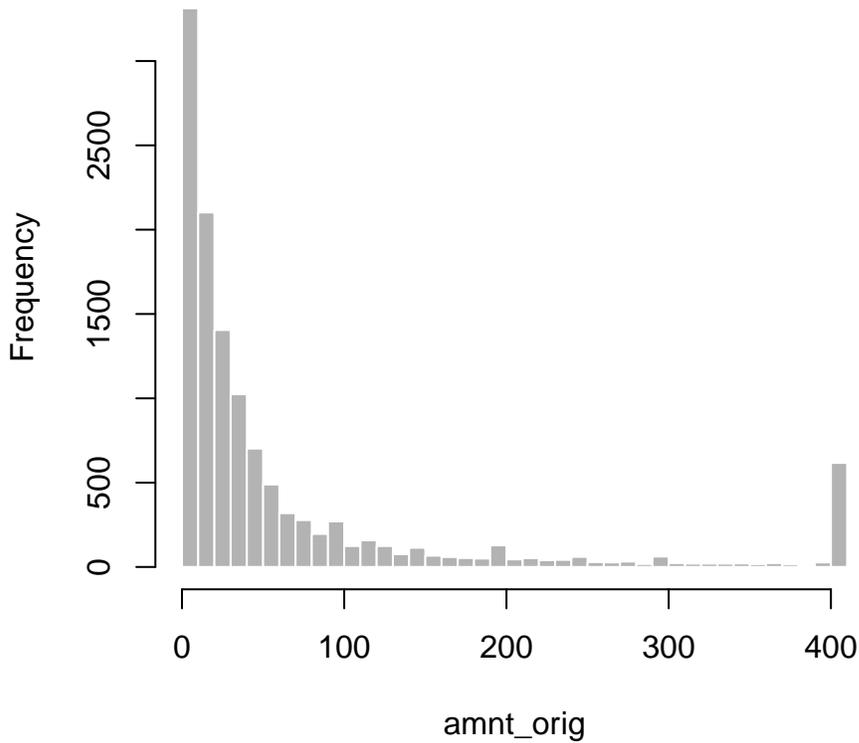
**Description:** Dollar amount of the transaction, uncleaned.

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

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

min	med	mean	max	sd
0.0	25.0	127.3	118074.0	1221.7

Table 5: Summary statistics for `amnt_orig`



`authorization_method`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 3928$

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

**Survey question:** q201g

Values	Number	Percent
1	700	17.8
2	2572	65.5
3	52	1.3
4	577	14.7
5	27	0.7

Table 6: Frequency table for `authorization_method`

**Value labels:**

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

`automatic`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 2578$

**Description:** Whether the bill was paid manually or automatically.

**Survey question:** pay002.autom, or a radio button in the bills module

Values	Number	Percent
0	1742	67.6
1	836	32.4

Table 7: Frequency table for `automatic`

**Value labels:**

0 - No

1 - Yes

**bill**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12273$

**Description:** Whether this transaction was a bill.

**Survey question:** pay002, "other" responses.

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

Values	Number	Percent
0	9695	79.0
1	2578	21.0

Table 8: Frequency table for **bill**

**Value labels:**

0 - No

1 - Yes

`bill_orig`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12273$

**Description:** Whether this transaction was a bill.

**Survey question:** pay002, "other" responses.

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

Values	Number	Percent
0	9695	79.0
1	2578	21.0

Table 9: Frequency table for `bill_orig`

**Value labels:**

0 - No

1 - Yes

`borrowed_for_purchase`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 20$

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

**Survey question:** pay612

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

Values	Number	Percent
0	19	95.0
1	1	5.0

Table 10: Frequency table for `borrowed_for_purchase`

**Value labels:**

0 - No

1 - Yes

`can_postpone`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 3841$

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

**Survey question:** q151.b

Values	Number	Percent
0	2267	59.0
1	1574	41.0

Table 11: Frequency table for `can_postpone`

**Value labels:**

0 - No

1 - Yes

carry\_acnt2acnt

**Dataset:** Day-level

**Variable type:** Numeric

$N = 4680$

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

**Survey question:** q97

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

Values	Number	Percent
0	4007	85.6
1	673	14.4

Table 12: Frequency table for carry\_acnt2acnt

**Value labels:**

0 - No

1 - Yes

carry\_banp

**Dataset:** Day-level

**Variable type:** Numeric

$N = 4680$

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

**Survey question:** q97

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

Values	Number	Percent
0	3403	72.7
1	1277	27.3

Table 13: Frequency table for carry\_banp

**Value labels:**

0 - No

1 - Yes

carry\_cc

**Dataset:** Day-level

**Variable type:** Numeric

$N = 4680$

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

**Survey question:** q97

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

Values	Number	Percent
0	1219	26.0
1	3461	74.0

Table 14: Frequency table for carry\_cc

**Value labels:**

0 - No

1 - Yes

carry\_chk

**Dataset:** Day-level

**Variable type:** Numeric

$N = 4680$

**Description:** Whether respondent carried checks on that diary day.

**Survey question:** q97

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

Values	Number	Percent
0	2459	52.5
1	2221	47.5

Table 15: Frequency table for carry\_chk

**Value labels:**

0 - No

1 - Yes

carry\_coins

**Dataset:** Day-level

**Variable type:** Numeric

$N = 8965$

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

**Survey question:** q5\_1

Values	Number	Percent
0	5527	61.7
1	3438	38.3

Table 16: Frequency table for carry\_coins

**Value labels:**

0 - No

1 - Yes

carry\_csh

**Dataset:** Day-level

**Variable type:** Numeric

$N = 4680$

**Description:** Whether respondent carried cash on that diary day.

**Survey question:** q97

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

Values	Number	Percent
0	847	18.1
1	3833	81.9

Table 17: Frequency table for `carry_csh`

**Value labels:**

0 - No

1 - Yes

carry\_dc

**Dataset:** Day-level

**Variable type:** Numeric

$N = 4680$

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

**Survey question:** q97

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

Values	Number	Percent
0	1229	26.3
1	3451	73.7

Table 18: Frequency table for carry\_dc

**Value labels:**

0 - No

1 - Yes

carry\_monord

**Dataset:** Day-level

**Variable type:** Numeric

$N = 4680$

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

**Survey question:** q97

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

Values	Number	Percent
0	4553	97.3
1	127	2.7

Table 19: Frequency table for carry\_monord

**Value labels:**

0 - No

1 - Yes

carry\_obbp

**Dataset:** Day-level

**Variable type:** Numeric

$N = 4680$

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

**Survey question:** q97

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

Values	Number	Percent
0	3362	71.8
1	1318	28.2

Table 20: Frequency table for `carry_obbp`

**Value labels:**

0 - No

1 - Yes

carry\_oth

**Dataset:** Day-level

**Variable type:** Numeric

$N = 4680$

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

**Survey question:** q97

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

Values	Number	Percent
0	4659	99.6
1	21	0.4

Table 21: Frequency table for `carry_oth`

**Value labels:**

0 - No

1 - Yes

carry\_paypal

**Dataset:** Day-level

**Variable type:** Numeric

$N = 4680$

**Description:** Whether the respondent had the ability to make a mobile payment app payment that day.

**Survey question:** q97

**Details:** Indicator variable set to 1 if respondent checked option 10. Variable name is a legacy of previous years where option 10 used to correspond to PayPal alone. From 2019 onward it corresponds to all mobile payment apps.

Values	Number	Percent
0	3777	80.7
1	903	19.3

Table 22: Frequency table for carry\_paypal

**Value labels:**

0 - No

1 - Yes

carry\_prepaid

**Dataset:** Day-level

**Variable type:** Numeric

$N = 4680$

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

**Survey question:** q97

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

Values	Number	Percent
0	3982	85.1
1	698	14.9

Table 23: Frequency table for carry\_prepaid

**Value labels:**

0 - No

1 - Yes

`cash_move`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 227$

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

**Survey question:** q106a-d, q120, q122

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

Values	Number	Percent
1	76	33.5
2	62	27.3
3	6	2.6
4	81	35.7
5	1	0.4
6	1	0.4

Table 24: Frequency table for `cash_move`

**Value labels:**

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

cc\_chip\_1

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2368$

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

**Survey question:** ccq\_005

Values	Number	Percent
0	203	8.6
1	2165	91.4

Table 25: Frequency table for cc\_chip\_1

**Value labels:**

0 - No

1 - Yes

cc\_chip\_2

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 469$

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

**Survey question:** ccq\_005

Values	Number	Percent
0	55	11.7
1	414	88.3

Table 26: Frequency table for cc\_chip\_2

**Value labels:**

0 - No

1 - Yes

cc\_chip\_3

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 90$

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

**Survey question:** ccq\_005

Values	Number	Percent
0	13	14.4
1	77	85.6

Table 27: Frequency table for cc\_chip\_3

**Value labels:**

0 - No

1 - Yes

cc\_chip\_4

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 28$

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

**Survey question:** ccq\_005

Values	Number	Percent
0	5	17.9
1	23	82.1

Table 28: Frequency table for cc\_chip\_4

**Value labels:**

0 - No

1 - Yes

cc\_chip\_5

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 9$

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

**Survey question:** ccq\_005

Values	Number	Percent
0	2	22.2
1	7	77.8

Table 29: Frequency table for cc\_chip\_5

**Value labels:**

0 - No

1 - Yes

cc\_debt\_amnt

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 452$

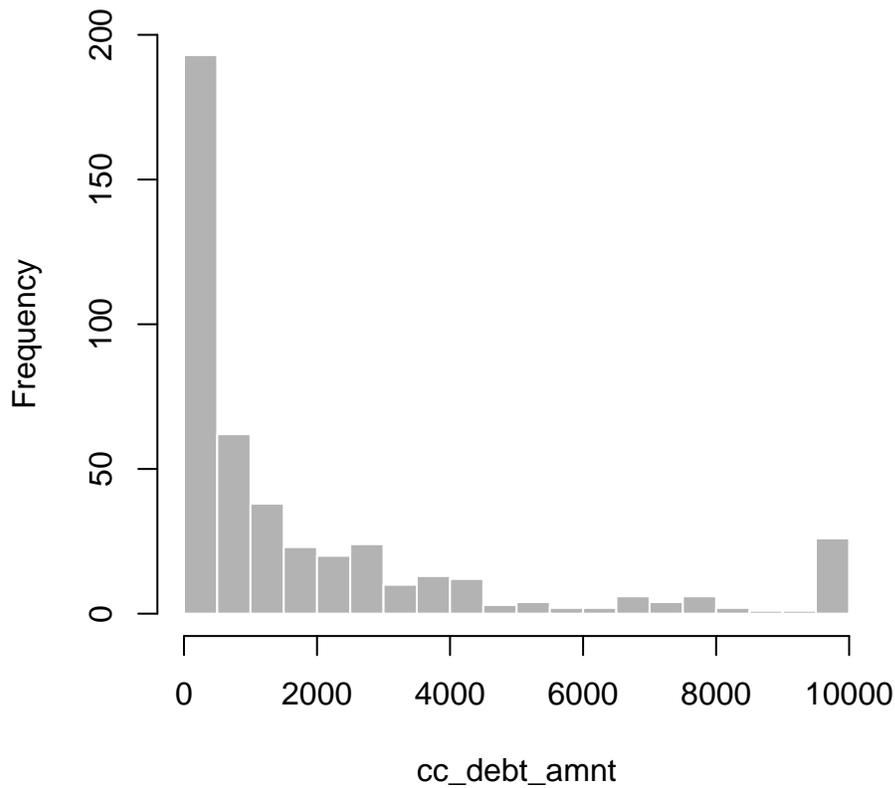
**Description:** Question text: How much was the full amount due (statement balance) of the credit card bill?

**Survey question:** pay019

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

min	med	mean	max	sd
0.0	727.5	2175.0	25000.0	3588.2

Table 30: Summary statistics for cc\_debt\_amnt



cc\_debt\_canpay

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 224$

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

**Survey question:** pay019a

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

Values	Number	Percent
0	138	61.6
1	86	38.4

Table 31: Frequency table for cc\_debt\_canpay

**Value labels:**

0 - No

1 - Yes

cc\_debt\_whynotpay

**Dataset:** Transaction-level

**Variable type:** Character

$N = 15091$

**Description:** Question text: Why did you choose not to pay the full amount due (statement balance) for this credit card bill?

**Survey question:** pay019b

**Details:** Open-ended text response box. This question is only displayed if the diarist did not pay back the full amount due on the credit card bill.

cc\_hasbal\_1

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2364$

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

**Survey question:** ccq\_004

Values	Number	Percent
0	1468	62.1
1	896	37.9

Table 32: Frequency table for cc\_hasbal\_1

**Value labels:**

0 - No

1 - Yes

cc\_hasbal\_2

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 470$

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

**Survey question:** ccq\_004

Values	Number	Percent
0	354	75.3
1	116	24.7

Table 33: Frequency table for cc\_hasbal\_2

**Value labels:**

0 - No

1 - Yes

cc\_hasbal\_3

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 90$

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

**Survey question:** ccq\_004

Values	Number	Percent
0	61	67.8
1	29	32.2

Table 34: Frequency table for cc\_hasbal\_3

**Value labels:**

0 - No

1 - Yes

cc\_hasbal\_4

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 28$

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

**Survey question:** ccq\_004

Values	Number	Percent
0	22	78.6
1	6	21.4

Table 35: Frequency table for cc\_hasbal\_4

**Value labels:**

0 - No

1 - Yes

cc\_hasbal\_5

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 9$

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

**Survey question:** ccq\_004

Values	Number	Percent
0	7	77.8
1	2	22.2

Table 36: Frequency table for cc\_hasbal\_5

**Value labels:**

0 - No

1 - Yes

**cc\_num**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2387$

**Description:** The number of credit cards the respondent has, conditional on the respondent having reported owning at least one credit card in the SCPC. The SCPC variable `cc_adopt` indicates whether or not the respondent has adopted credit cards.

**Survey question:** ccq\_001

Values	Number	Percent
0	855	35.8
1	1061	44.4
2	381	16.0
3	62	2.6
4	19	0.8
5	3	0.1
6	6	0.3

Table 37: Frequency table for `cc_num`

**Value labels:**

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

`cc_num_used`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 2951$

**Description:** Question text: Which of your credit cards did you use to make this payment?

**Survey question:** q201c

Values	Number	Percent
1	2384	80.8
2	275	9.3
3	40	1.4
4	8	0.3
5	1	0.0
6	243	8.2

Table 38: Frequency table for `cc_num_used`

**Value labels:**

- 1 - First credit card (CC) listed
- 2 - Second CC listed
- 3 - Third CC listed
- 4 - Fourth CC listed
- 5 - Fifth CC listed
- 6 - Another credit card not listed

cc\_rewards\_1

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2368$

**Description:** Whether the respondent's first credit card offers rewards.

**Survey question:** ccq\_003

Values	Number	Percent
0	700	29.6
1	1668	70.4

Table 39: Frequency table for cc\_rewards\_1

**Value labels:**

0 - No

1 - Yes

cc\_rewards\_2

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 469$

**Description:** Whether the respondent's second credit card offers rewards.

**Survey question:** ccq\_003

Values	Number	Percent
0	97	20.7
1	372	79.3

Table 40: Frequency table for cc\_rewards\_2

**Value labels:**

0 - No

1 - Yes

cc\_rewards\_3

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 89$

**Description:** Whether the respondent's third credit card offers rewards.

**Survey question:** ccq\_003

Values	Number	Percent
0	23	25.8
1	66	74.2

Table 41: Frequency table for cc\_rewards\_3

**Value labels:**

0 - No

1 - Yes

`cc_rewards_4`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 28$

**Description:** Whether the respondent's fourth credit card offers rewards.

**Survey question:** `ccq_003`

Values	Number	Percent
0	4	14.3
1	24	85.7

Table 42: Frequency table for `cc_rewards_4`

**Value labels:**

0 - No

1 - Yes

cc\_rewards\_5

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 9$

**Description:** Whether the respondent's fifth credit card offers rewards.

**Survey question:** ccq\_003

Values	Number	Percent
0	2	22.2
1	7	77.8

Table 43: Frequency table for cc\_rewards\_5

**Value labels:**

0 - No

1 - Yes

cc\_type\_1

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2368$

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

**Survey question:** ccq\_002

Values	Number	Percent
1	1325	56.0
2	599	25.3
3	197	8.3
4	50	2.1
5	34	1.4
6	92	3.9
8	71	3.0

Table 44: Frequency table for cc\_type\_1

**Value labels:**

- 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\_2

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 471$

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

**Survey question:** ccq\_002

Values	Number	Percent
1	209	44.4
2	138	29.3
3	32	6.8
4	31	6.6
5	14	3.0
6	35	7.4
7	1	0.2
8	11	2.3

Table 45: Frequency table for cc\_type\_2

**Value labels:**

- 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

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 90$

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

**Survey question:** ccq\_002

Values	Number	Percent
1	36	40.0
2	19	21.1
3	10	11.1
4	12	13.3
5	2	2.2
6	6	6.7
8	5	5.6

Table 46: Frequency table for cc\_type\_3

**Value labels:**

- 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

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 28$

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

**Survey question:** ccq\_002

Values	Number	Percent
1	6	21.4
2	7	25.0
3	4	14.3
4	3	10.7
5	2	7.1
6	4	14.3
8	2	7.1

Table 47: Frequency table for cc\_type\_4

**Value labels:**

- 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\_5

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 9$

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

**Survey question:** ccq\_002

Values	Number	Percent
1	3	33.3
2	4	44.4
6	1	11.1
8	1	11.1

Table 48: Frequency table for cc\_type\_5

**Value labels:**

- 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

cd\_account

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 115$

**Description:** Account where cash was desposited.

**Survey question:** cashdep\_account

Values	Number	Percent
1	90	78.3
2	16	13.9
6	9	7.8

Table 49: Frequency table for cd\_account

**Value labels:**

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

cd\_location

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 116$

**Description:** Cash deposit location.

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

Values	Number	Percent
1	31	26.7
2	54	46.6
3	31	26.7

Table 50: Frequency table for cd\_location

**Value labels:**

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

`census_division`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3014$

**Description:** The Census division where the respondent lives.

**Survey question:** `statereside`

**Details:** Constructed from UAS Household Survey variable `statereside`

Values	Number	Percent
1	93	3.1
2	360	11.9
3	649	21.5
4	327	10.8
5	637	21.1
6	210	7.0
7	253	8.4
8	191	6.3
9	294	9.8

Table 51: Frequency table for `census_division`

**Value labels:**

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

`check_dep_src`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 502$

**Description:** The source of the checking deposit.

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

Values	Number	Percent
1	141	28.1
2	1	0.2
4	5	1.0
5	3	0.6
6	81	16.1
7	204	40.6
8	10	2.0
9	57	11.4

Table 52: Frequency table for `check_dep_src`

**Value labels:**

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

checker

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12273$

**Description:** A flag used internally for data processing.

**Survey question:** N/A

chk\_bal

**Dataset:** Day-level

**Variable type:** Numeric

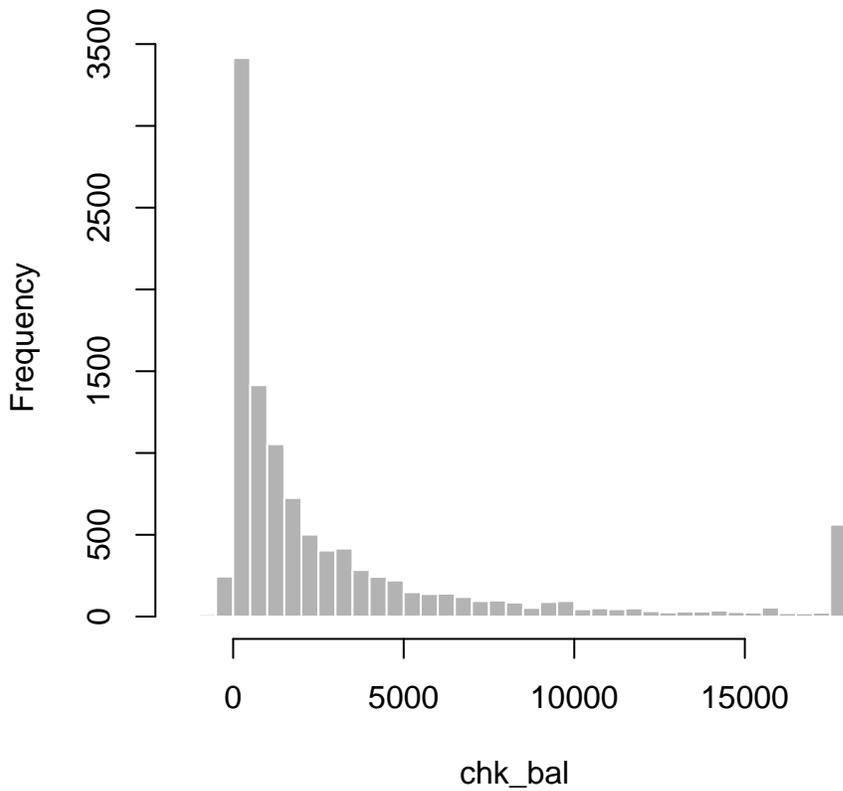
$N = 11086$

**Description:** Balance of checking account.

**Survey question:** pa072\_a

min	med	mean	max	sd
-1463.0	1216.5	4910.7	4594229.0	45667.7

Table 53: Summary statistics for `chk_bal`



`chk_bal_time`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 11079$

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

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

`citizen`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3016$

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

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

Values	Number	Percent
0	46	1.5
1	2970	98.5

Table 54: Frequency table for `citizen`

**Value labels:**

0 - No

1 - Yes

coin2cash\_coin\_amnt

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 15$

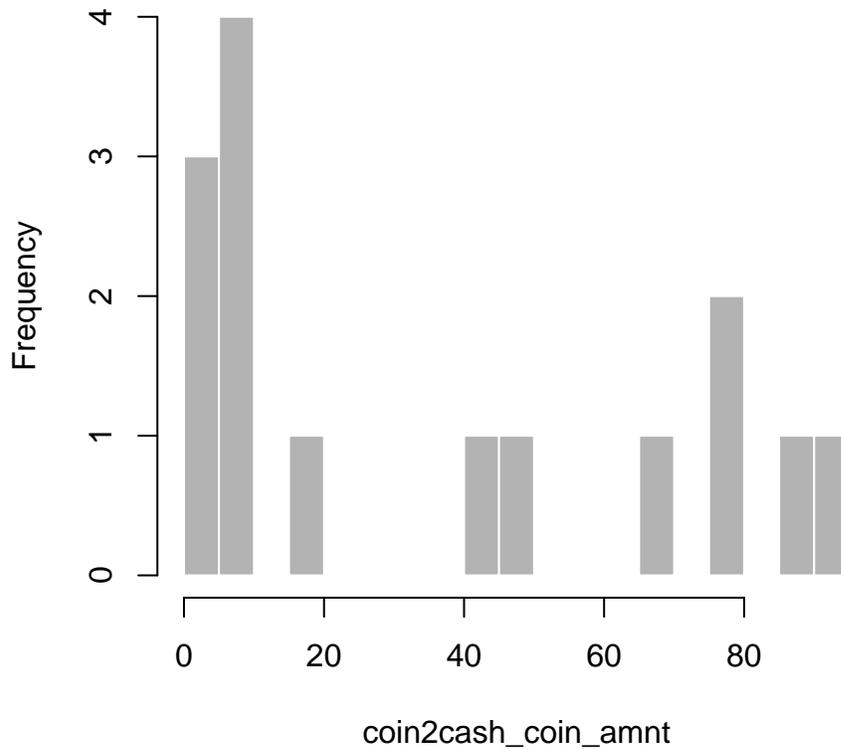
**Description:** Dollar value of coins to converted to cash.

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

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

min	med	mean	max	sd
0.0	20.0	37.9	100.0	36.5

Table 55: Summary statistics for coin2cash\_coin\_amnt



coin2cash\_loc

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 32$

**Description:** Coin to cash conversion location.

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

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

Values	Number	Percent
1	13	40.6
2	5	15.6
3	2	6.2
4	8	25.0
5	4	12.5

Table 56: Frequency table for coin2cash\_loc

**Value labels:**

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

coin2cash\_reimburse

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 8$

**Description:** Form in which cash was received.

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

**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.

Values	Number	Percent
0	8	100.0

Table 57: Frequency table for coin2cash\_reimburse

**Value labels:**

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

`cw_location`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 648$

**Description:** Cash withdrawal location.

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

Values	Number	Percent
1	135	20.8
2	53	8.2
3	58	9.0
4	177	27.3
5	1	0.2
6	48	7.4
7	13	2.0
8	3	0.5
9	160	24.7

Table 58: Frequency table for `cw_location`

**Value labels:**

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

**cw\_source**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 641$

**Description:** Source of funds for cash withdrawal.

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

Values	Number	Percent
1	187	29.2
2	20	3.1
3	61	9.5
4	20	3.1
5	4	0.6
6	2	0.3
7	10	1.6
8	222	34.6
9	115	17.9

Table 59: Frequency table for **cw\_source**

**Value labels:**

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

**daily\_weight**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 8441$

**Description:** Day-level weights

**Survey question:** N/A

**Details:** Raked post-stratification weights. Daily weights are best used for producing single-day estimates. Unlike individual weights, daily weights are not trimmed. These particular daily weights correspond to `rps_w.day_a_uasgfk` in the `full_weights` dataset. See Angrisani, M, 2018 *Survey and Diary of Consumer Payment Choice Weighting Procedure* (2018) for more information about the construction of the weights.

date

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 14950$

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

**Survey question:** N/A

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

date\_authorized

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 16$

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

**Survey question:** q103n2

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

dc\_acct\_1

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 801$

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

**Survey question:** dcq\_005

Values	Number	Percent
1	706	88.1
2	95	11.9

Table 60: Frequency table for dc\_acct\_1

**Value labels:**

1 - Primary account

2 - Another account

dc\_acct\_2

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 119$

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

**Survey question:** dcq\_005

Values	Number	Percent
1	22	18.5
2	97	81.5

Table 61: Frequency table for dc\_acct\_2

**Value labels:**

1 - Primary account

2 - Another account

dc\_acct\_3

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 10$

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

**Survey question:** dcq\_005

Values	Number	Percent
1	4	40.0
2	6	60.0

Table 62: Frequency table for dc\_acct\_3

**Value labels:**

1 - Primary account

2 - Another account

dc\_acct\_4

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 1$

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

**Survey question:** dcq\_005

Values	Number	Percent
1	1	100.0

Table 63: Frequency table for dc\_acct\_4

**Value labels:**

1 - Primary account

2 - Another account

dc\_acct\_5

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 1$

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

**Survey question:** dcq\_005

Values	Number	Percent
1	1	100.0

Table 64: Frequency table for dc\_acct\_5

**Value labels:**

1 - Primary account

2 - Another account

dc\_logo\_1

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2479$

**Description:** Logo of the respondent's first debit card.

**Survey question:** dcq\_002

Values	Number	Percent
1	1702	68.7
2	705	28.4
3	72	2.9

Table 65: Frequency table for dc\_logo\_1

**Value labels:**

- 1 - Visa
- 2 - MasterCard
- 3 - No logo

dc\_logo\_2

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 213$

**Description:** Logo of the respondent's second debit card.

**Survey question:** dcq\_002

Values	Number	Percent
1	125	58.7
2	73	34.3
3	15	7.0

Table 66: Frequency table for dc\_logo\_2

**Value labels:**

- 1 - Visa
- 2 - MasterCard
- 3 - No logo

dc\_logo\_3

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 31$

**Description:** Logo of the respondent's third debit card.

**Survey question:** dcq\_002

Values	Number	Percent
1	8	25.8
2	13	41.9
3	10	32.3

Table 67: Frequency table for dc\_logo\_3

**Value labels:**

- 1 - Visa
- 2 - MasterCard
- 3 - No logo

dc\_logo\_4

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 13$

**Description:** Logo of the respondent's fourth debit card.

**Survey question:** dcq\_002

Values	Number	Percent
1	4	30.8
2	2	15.4
3	7	53.8

Table 68: Frequency table for dc\_logo\_4

**Value labels:**

- 1 - Visa
- 2 - MasterCard
- 3 - No logo

dc\_logo\_5

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 8$

**Description:** Logo of the respondent's fifth debit card.

**Survey question:** dcq\_002

Values	Number	Percent
1	1	12.5
2	3	37.5
3	4	50.0

Table 69: Frequency table for dc\_logo\_5

**Value labels:**

- 1 - Visa
- 2 - MasterCard
- 3 - No logo

**dc\_num**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2484$

**Description:** The number of debit cards the respondent has, conditional on the respondent having reported owning at least one debit card in the SCPC. The SCPC variable `dc_adopt` indicates whether or not the respondent has adopted debit cards.

**Survey question:** dcq\_001

Values	Number	Percent
0	714	28.7
1	1555	62.6
2	181	7.3
3	19	0.8
4	5	0.2
5	5	0.2
6	5	0.2

Table 70: Frequency table for `dc_num`

**Value labels:**

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

dc\_num\_used

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 3288$

**Description:** Question text: Which of your debit cards did you use to make this payment?

**Survey question:** q201d

Values	Number	Percent
1	3021	91.9
2	113	3.4
3	3	0.1
6	151	4.6

Table 71: Frequency table for dc\_num\_used

**Value labels:**

- 1 - First debit card (DC) listed
- 2 - Second DC listed
- 3 - Third DC listed
- 4 - Fourth DC listed
- 5 - Fifth DC listed
- 6 - Another debit card not listed

dc\_rewards\_1

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2475$

**Description:** Whether the respondent's first debit card offers rewards.

**Survey question:** dcq\_003

Values	Number	Percent
0	2030	82.0
1	445	18.0

Table 72: Frequency table for dc\_rewards\_1

**Value labels:**

0 - No

1 - Yes

dc\_rewards\_2

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 210$

**Description:** Whether the respondent's second debit card offers rewards.

**Survey question:** dcq-003

Values	Number	Percent
0	167	79.5
1	43	20.5

Table 73: Frequency table for dc\_rewards\_2

**Value labels:**

0 - No

1 - Yes

dc\_rewards\_3

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 30$

**Description:** Whether the respondent's third debit card offers rewards.

**Survey question:** dcq\_003

Values	Number	Percent
0	19	63.3
1	11	36.7

Table 74: Frequency table for dc\_rewards\_3

**Value labels:**

0 - No

1 - Yes

dc\_rewards\_4

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 12$

**Description:** Whether the respondent's fourth debit card offers rewards.

**Survey question:** dcq\_003

Values	Number	Percent
0	9	75.0
1	3	25.0

Table 75: Frequency table for dc\_rewards\_4

**Value labels:**

0 - No

1 - Yes

dc\_rewards\_5

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 7$

**Description:** Whether the respondent's fifth debit card offers rewards.

**Survey question:** dcq\_003

Values	Number	Percent
0	6	85.7
1	1	14.3

Table 76: Frequency table for dc\_rewards\_5

**Value labels:**

0 - No

1 - Yes

**debit\_auth**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 3292$

**Description:** Method of debit authorization (signature or PIN).

**Survey question:** q101c

Values	Number	Percent
1	1489	45.2
2	511	15.5
3	394	12.0
4	699	21.2
5	46	1.4
6	153	4.6

Table 77: Frequency table for `debit_auth`

**Value labels:**

- 1 - PIN
- 2 - Signature
- 3 - CVC or CVV code
- 4 - None of these
- 5 - Some combination of two of these
- 6 - Other (specify)

denom\_1\_end

**Dataset:** Day-level

**Variable type:** Numeric

$N = 11958$

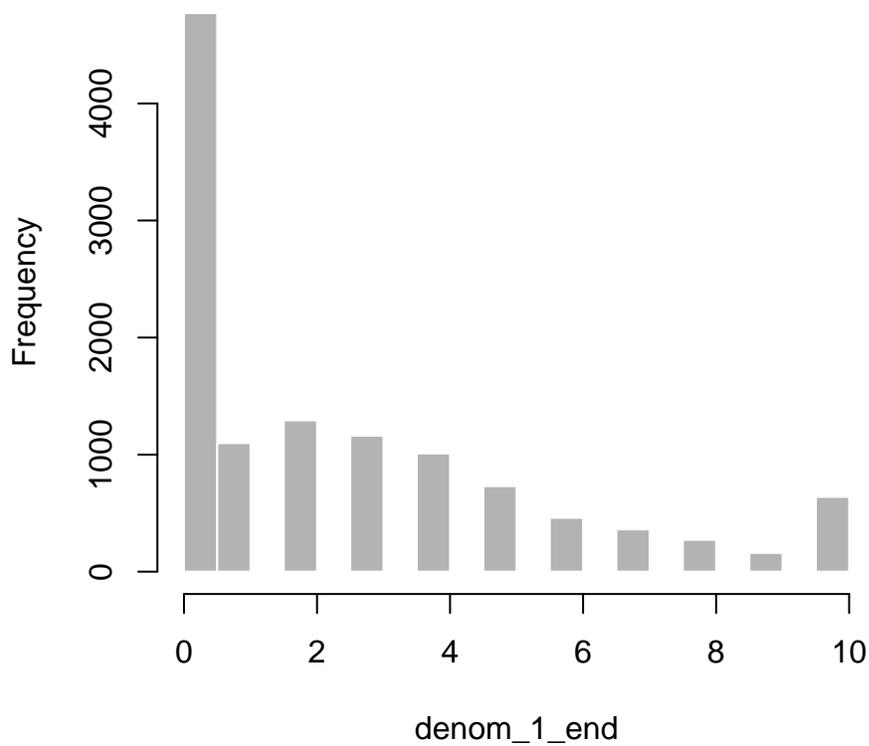
**Description:** The number of 1 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	2.0	2.8	100.0	4.2

Table 78: Summary statistics for denom\_1\_end



denom\_1\_stored

**Dataset:** Day-level

**Variable type:** Numeric

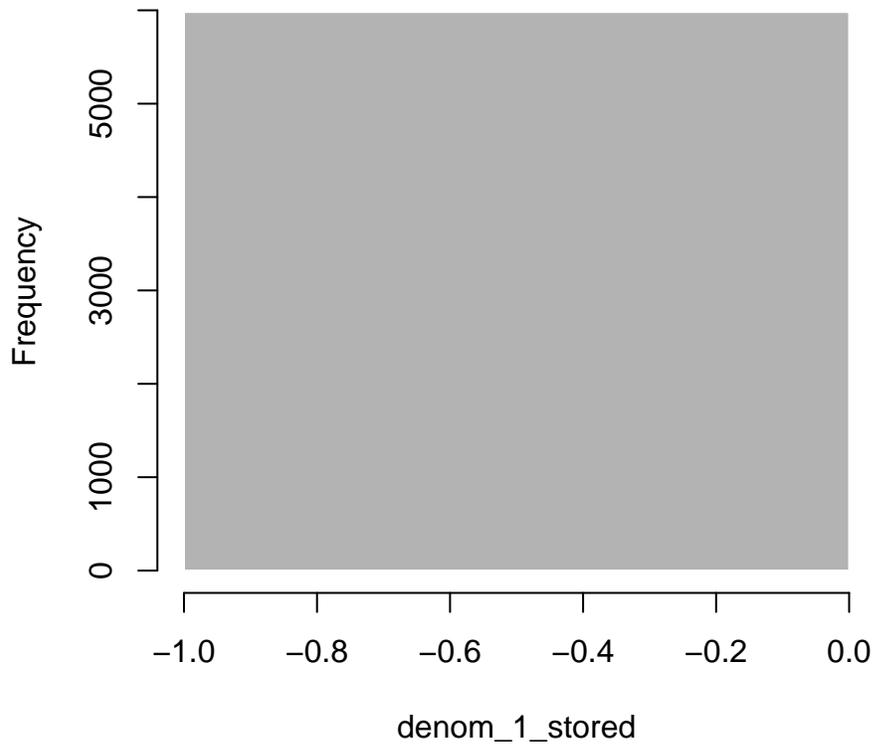
$N = 5982$

**Description:** The number of 1 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	1.5	1645.0	31.3

Table 79: Summary statistics for denom\_1\_stored



denom\_10\_end

**Dataset:** Day-level

**Variable type:** Numeric

$N = 11958$

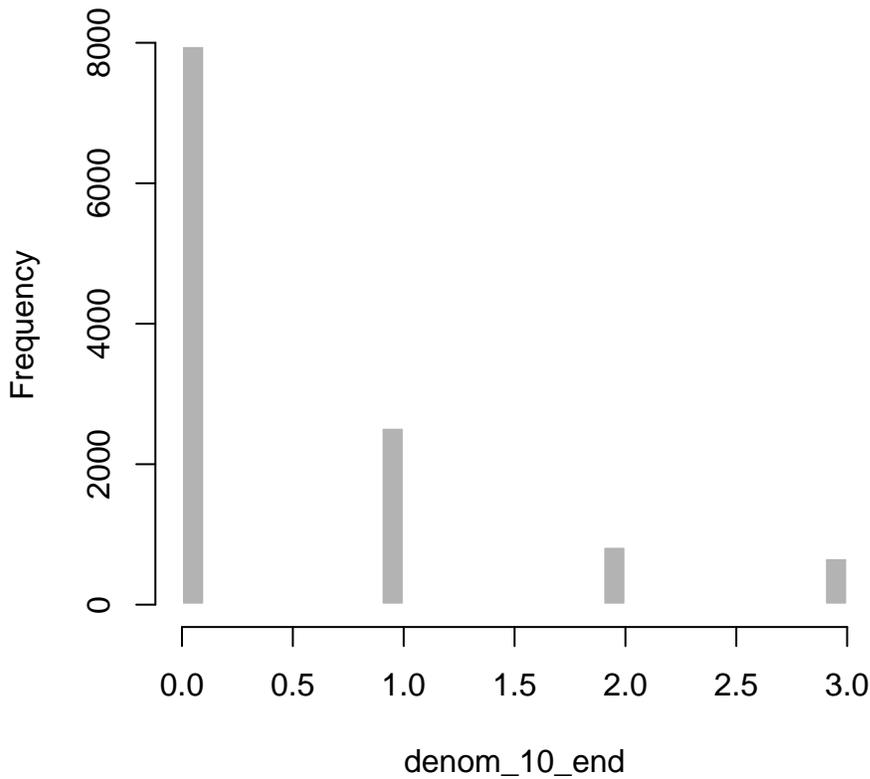
**Description:** The number of 10 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	0.7	40.0	1.6

Table 80: Summary statistics for denom\_10\_end



denom\_10\_stored

**Dataset:** Day-level

**Variable type:** Numeric

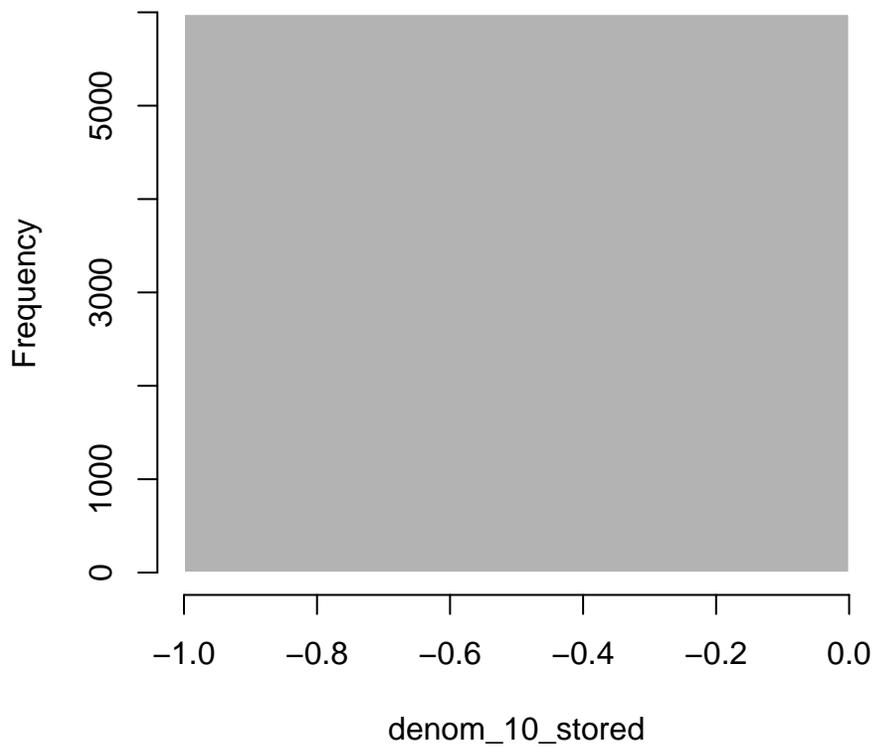
$N = 5982$

**Description:** The number of 10 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.2	108.0	2.0

Table 81: Summary statistics for `denom_10_stored`



denom\_100\_end

**Dataset:** Day-level

**Variable type:** Numeric

$N = 11958$

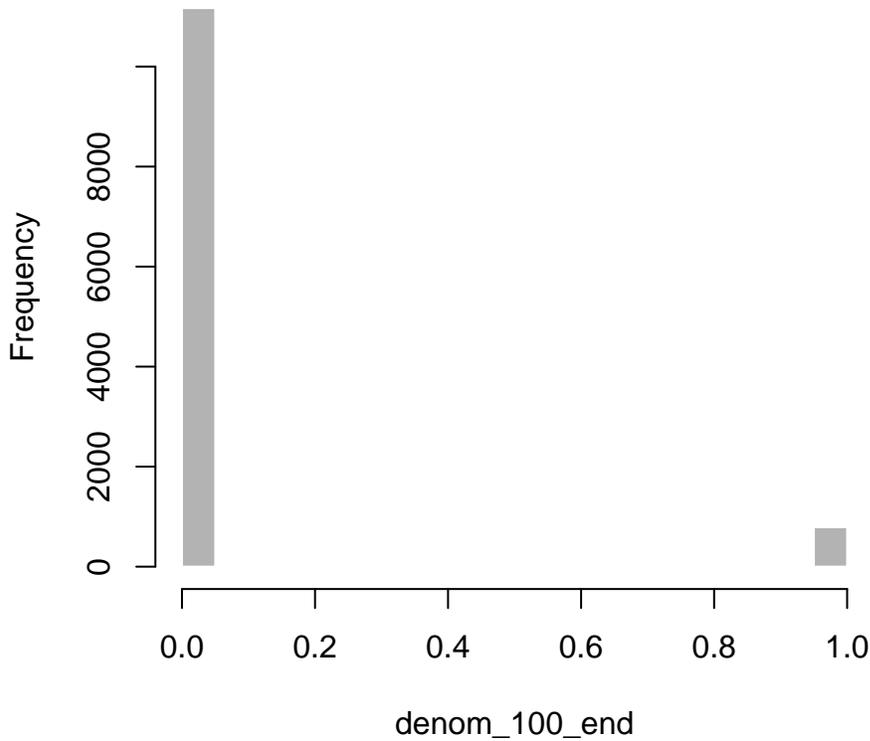
**Description:** The number of 100 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	0.2	31.0	1.0

Table 82: Summary statistics for denom\_100\_end



denom\_100\_stored

**Dataset:** Day-level

**Variable type:** Numeric

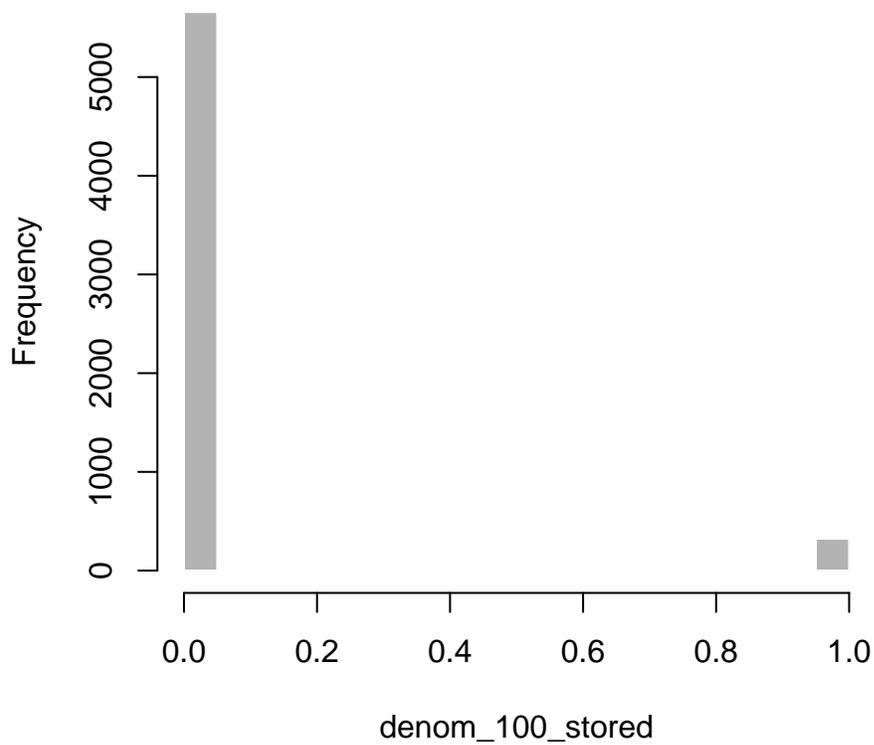
$N = 5982$

**Description:** The number of 100 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.9	500.0	10.9

Table 83: Summary statistics for denom\_100\_stored



denom\_2\_end

**Dataset:** Day-level

**Variable type:** Numeric

$N = 11958$

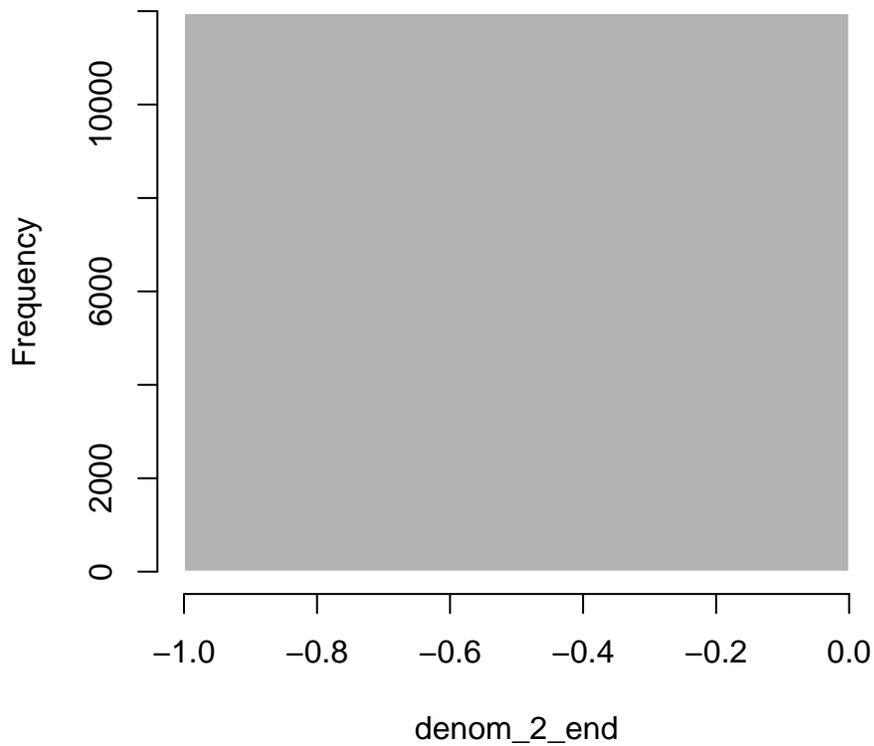
**Description:** The number of 2 dollar bills carried at the end of the diary day.

**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.

min	med	mean	max	sd
0.0	0.0	0.0	20.0	0.4

Table 84: Summary statistics for `denom_2_end`



denom\_2\_stored

**Dataset:** Day-level

**Variable type:** Numeric

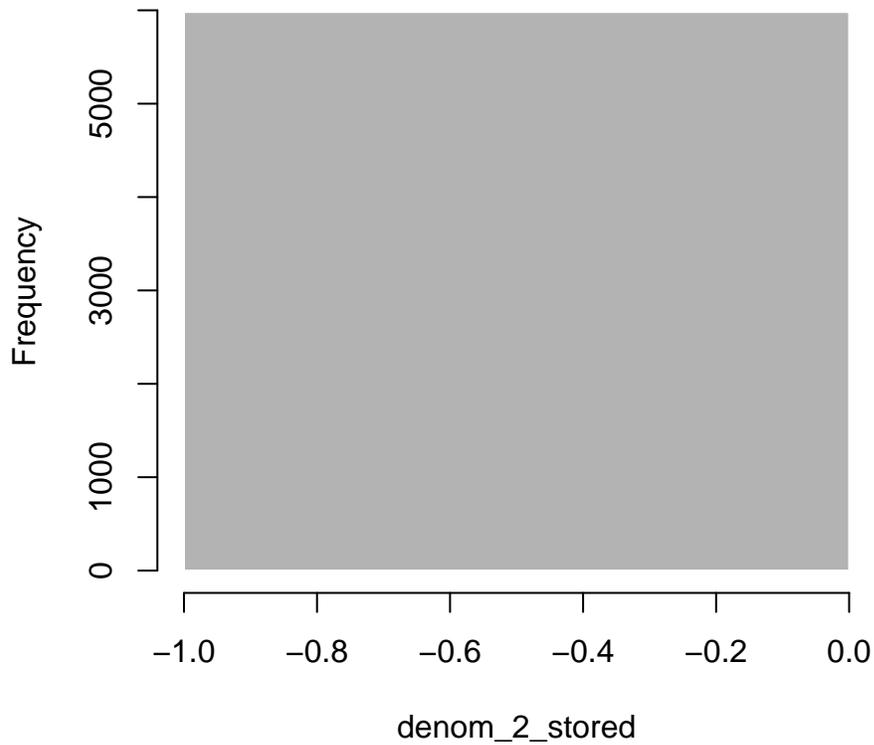
$N = 5982$

**Description:** The number of 2 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.1	50.0	1.3

Table 85: Summary statistics for denom\_2\_stored



denom\_20\_end

**Dataset:** Day-level

**Variable type:** Numeric

$N = 11958$

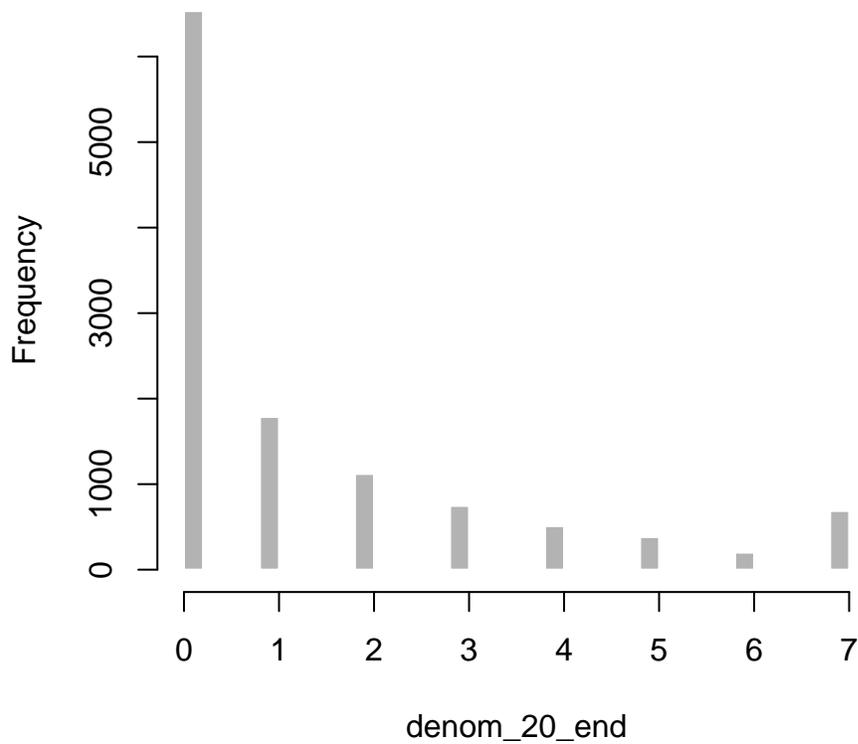
**Description:** The number of 20 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	1.6	100.0	3.5

Table 86: Summary statistics for denom\_20\_end



denom\_20\_stored

**Dataset:** Day-level

**Variable type:** Numeric

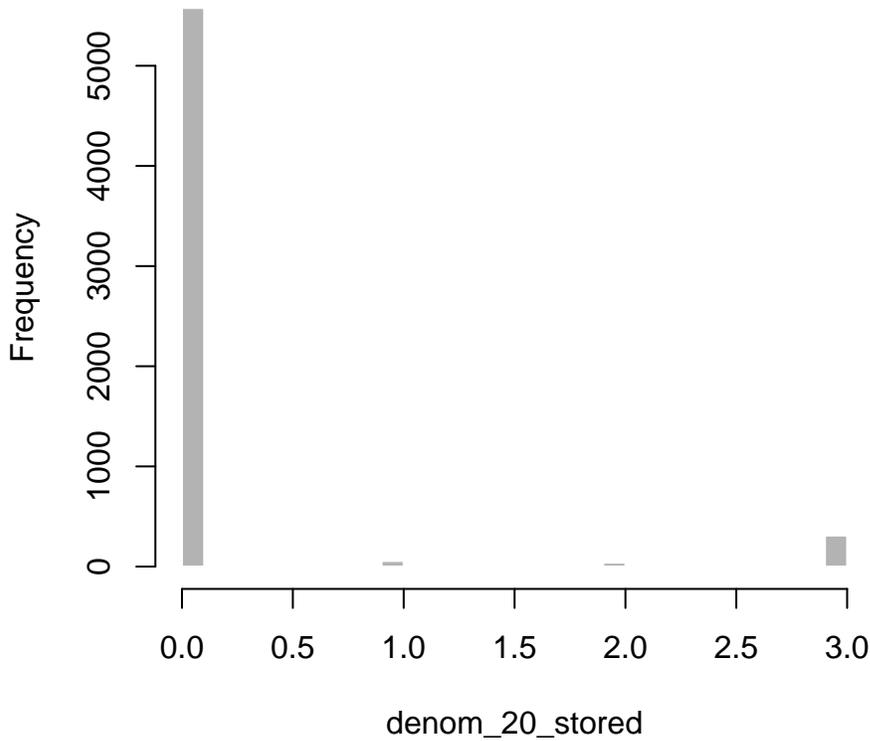
$N = 5982$

**Description:** The number of 20 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.8	163.0	5.2

Table 87: Summary statistics for denom\_20\_stored



denom\_5\_end

**Dataset:** Day-level

**Variable type:** Numeric

$N = 11958$

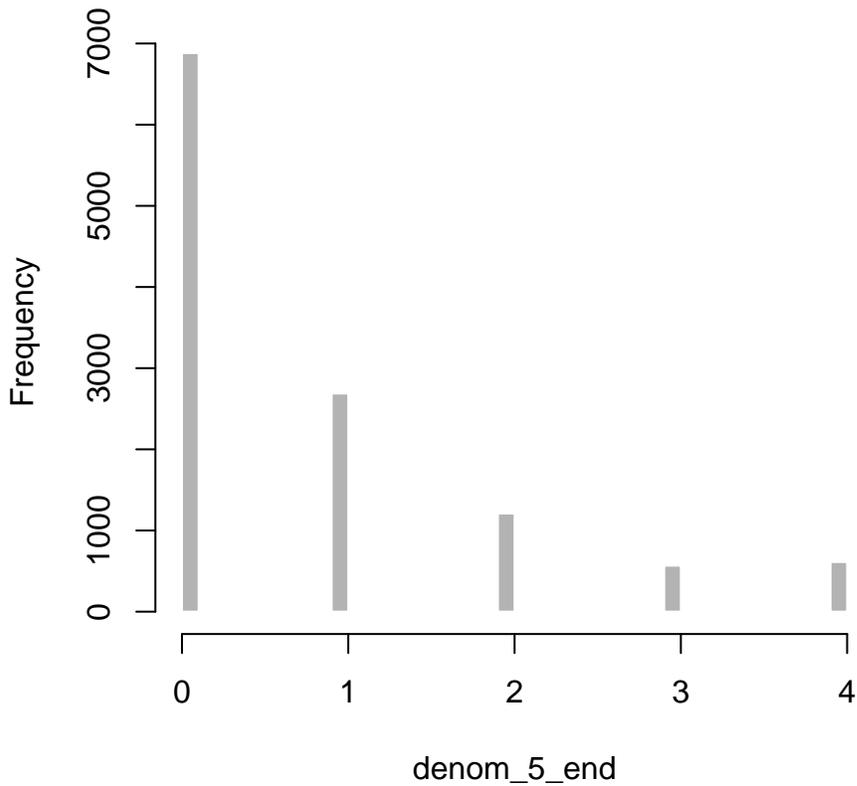
**Description:** The number of 5 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	0.9	22.0	1.5

Table 88: Summary statistics for denom\_5\_end



denom\_5\_stored

**Dataset:** Day-level

**Variable type:** Numeric

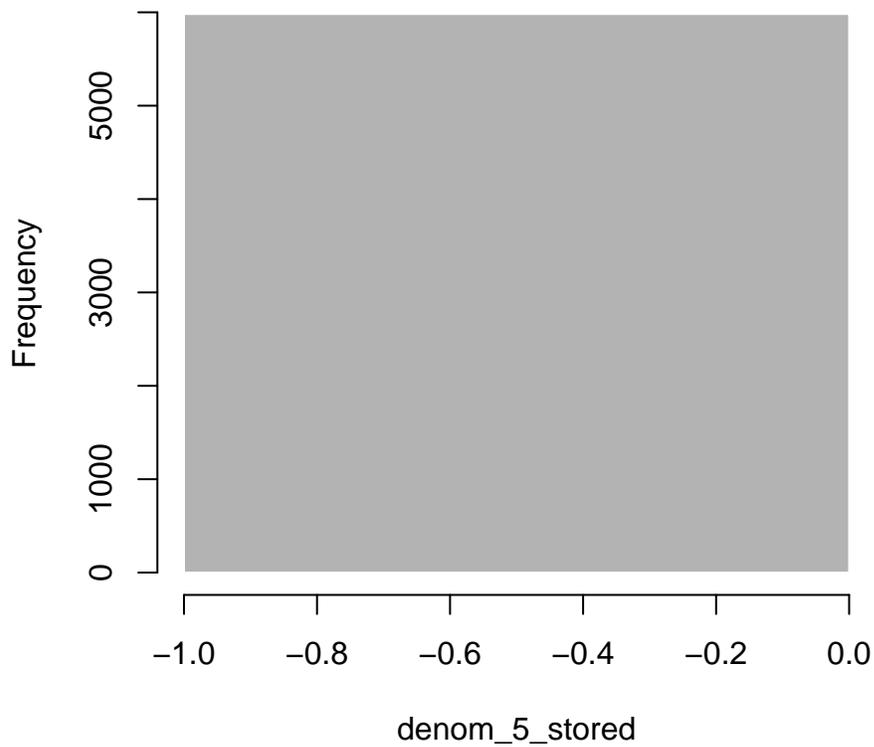
$N = 5982$

**Description:** The number of 5 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.3	200.0	3.2

Table 89: Summary statistics for denom\_5\_stored



denom\_50\_end

**Dataset:** Day-level

**Variable type:** Numeric

$N = 11958$

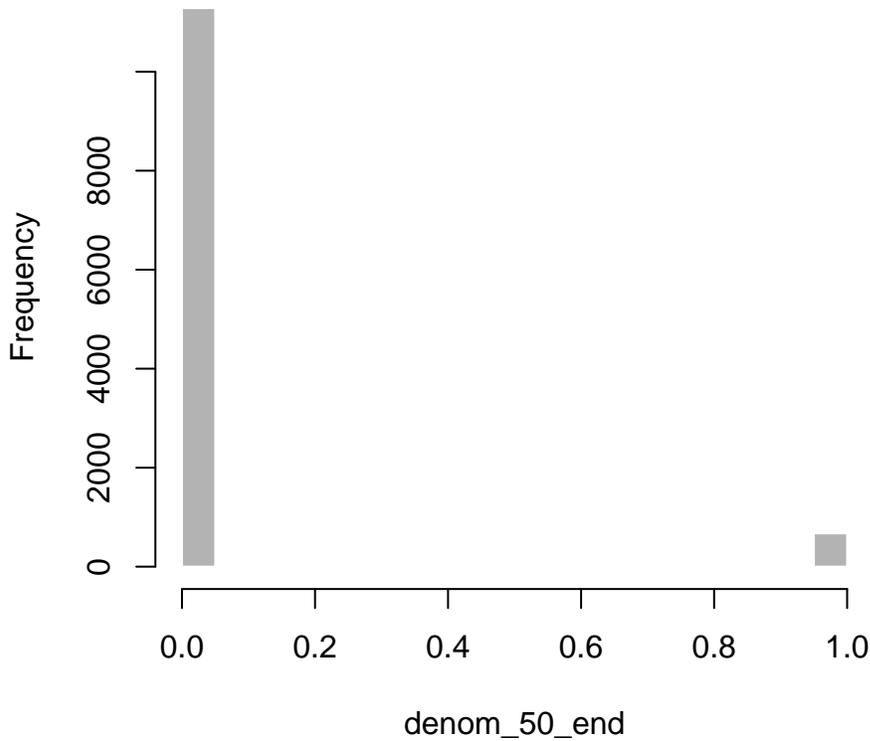
**Description:** The number of 50 dollar bills carried at the end of the diary day.

**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.

min	med	mean	max	sd
0.0	0.0	0.1	22.0	0.7

Table 90: Summary statistics for denom\_50\_end



denom\_50\_stored

**Dataset:** Day-level

**Variable type:** Numeric

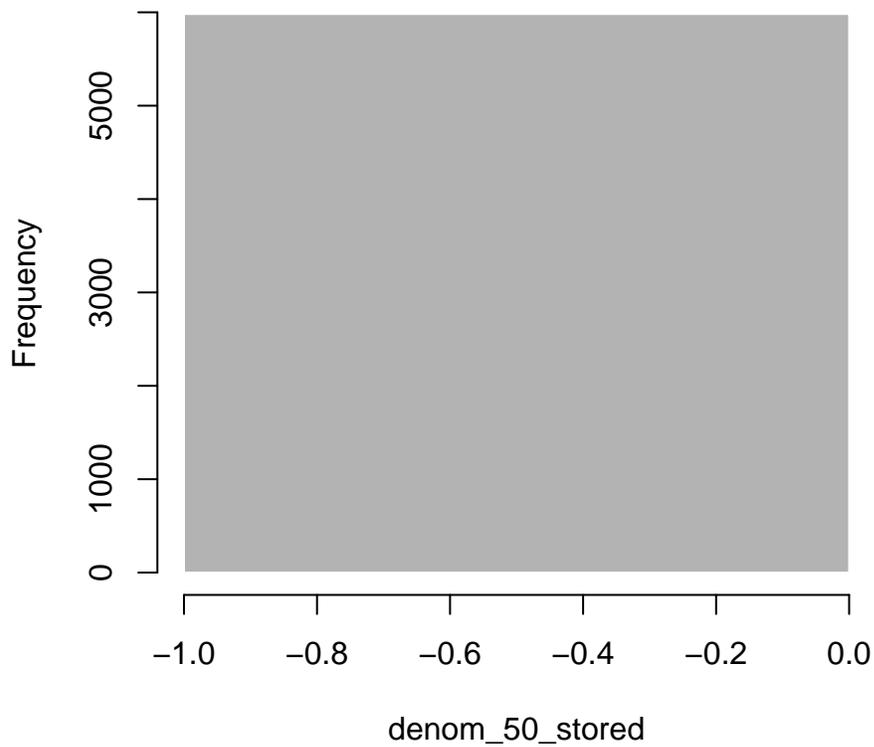
$N = 5982$

**Description:** The number of 50 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.2	61.0	1.8

Table 91: Summary statistics for `denom_50_stored`



device

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12262$

**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.

Values	Number	Percent
1	1756	14.3
2	187	1.5
3	924	7.5
4	60	0.5
5	348	2.8
6	1153	9.4
7	7733	63.1
8	101	0.8

Table 92: Frequency table for device

**Value labels:**

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

device\_orig

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12262$

**Description:** Device used to complete transaction, uncleaned.

**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.

Values	Number	Percent
1	1756	14.3
2	187	1.5
3	924	7.5
4	60	0.5
5	348	2.8
6	1153	9.4
7	7733	63.1
8	101	0.8

Table 93: Frequency table for device\_orig

**Value labels:**

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

diary\_day

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 15077$

**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

Values	Number	Percent
0	375	2.5
1	5031	33.4
2	4915	32.6
3	4756	31.5

Table 94: Frequency table for diary\_day

**Value labels:**

0 - Day 0

1 - Day 1

2 - Day 2

3 - Day 3

**discount**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 9514$

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

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

Values	Number	Percent
0	9171	96.4
1	343	3.6

Table 95: Frequency table for **discount**

**Value labels:**

0 - No

1 - Yes

dow\_weight

**Dataset:** Day-level

**Variable type:** Numeric

$N = 8441$

**Description:** Day-of-week weight, built to account for day-of-week effects in the number and value of payments. Researchers attempting to do cross-year comparisons should employ these weights.

**Survey question:** Created internally.

draft\_date

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 1606$

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

**Survey question:** pay205

due\_date

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 2399$

**Description:** Date on which this bill was due.

**Survey question:** q67\_a

**Details:** Converted to Stata date format.

`durable_type`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 105$

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

**Survey question:** pay608

Values	Number	Percent
1	16	15.2
2	7	6.7
3	9	8.6
4	3	2.9
5	5	4.8
6	2	1.9
7	2	1.9
8	61	58.1

Table 96: Frequency table for `durable_type`

**Value labels:**

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

e\_exp\_cc

**Dataset:** Individual-level

**Variable type:** Numeric

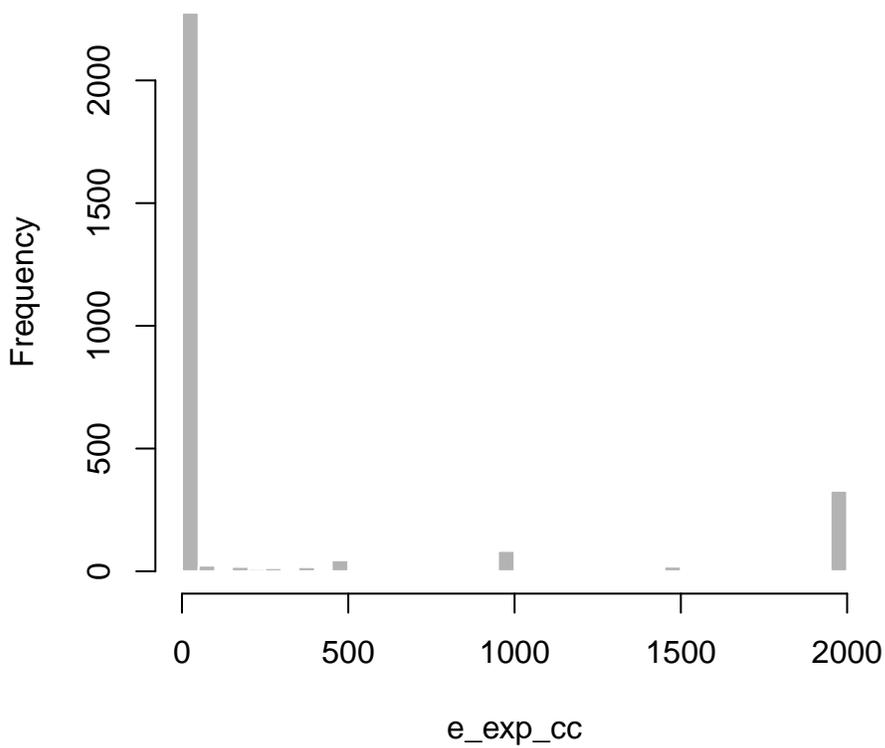
$N = 2894$

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

**Survey question:** scf006\_e

min	med	mean	max	sd
0.0	0.0	301.3	2000.0	663.1

Table 97: Summary statistics for e\_exp\_cc



e\_exp\_chk

**Dataset:** Individual-level

**Variable type:** Numeric

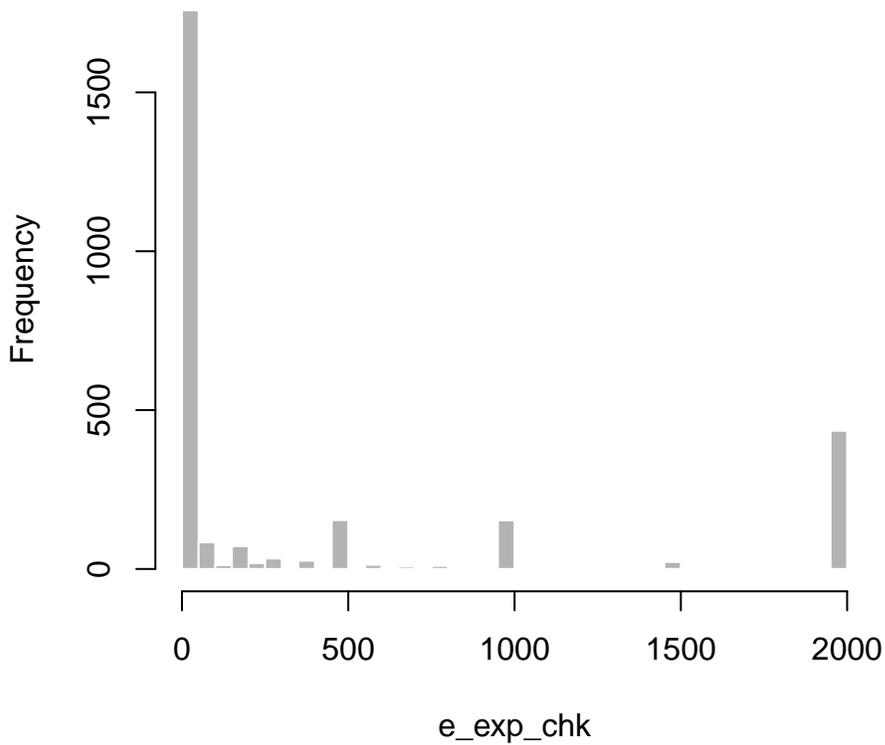
$N = 2847$

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

**Survey question:** scf006\_b

min	med	mean	max	sd
0.0	0.0	442.5	2000.0	732.4

Table 98: Summary statistics for e\_exp\_chk



e\_exp\_chk\_saved

**Dataset:** Individual-level

**Variable type:** Numeric

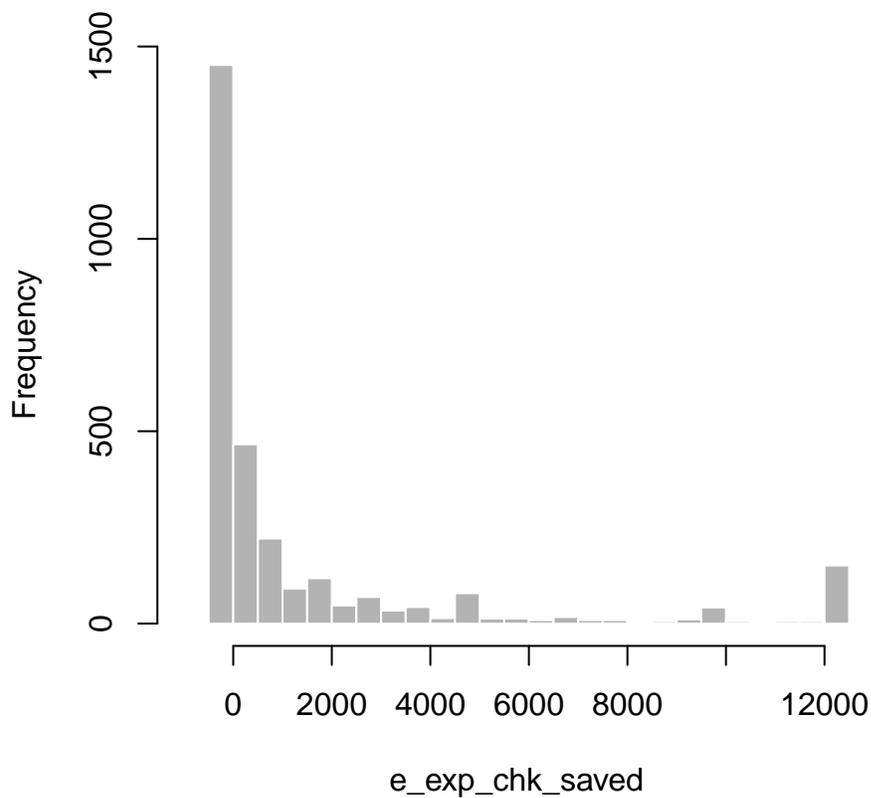
$N = 2943$

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

**Survey question:** scf004.b

min	med	mean	max	sd
-848.0	7.0	2883.7	275000.0	12131.2

Table 99: Summary statistics for e\_exp\_chk\_saved



e\_exp\_cover

**Dataset:** Individual-level

**Variable type:** Numeric

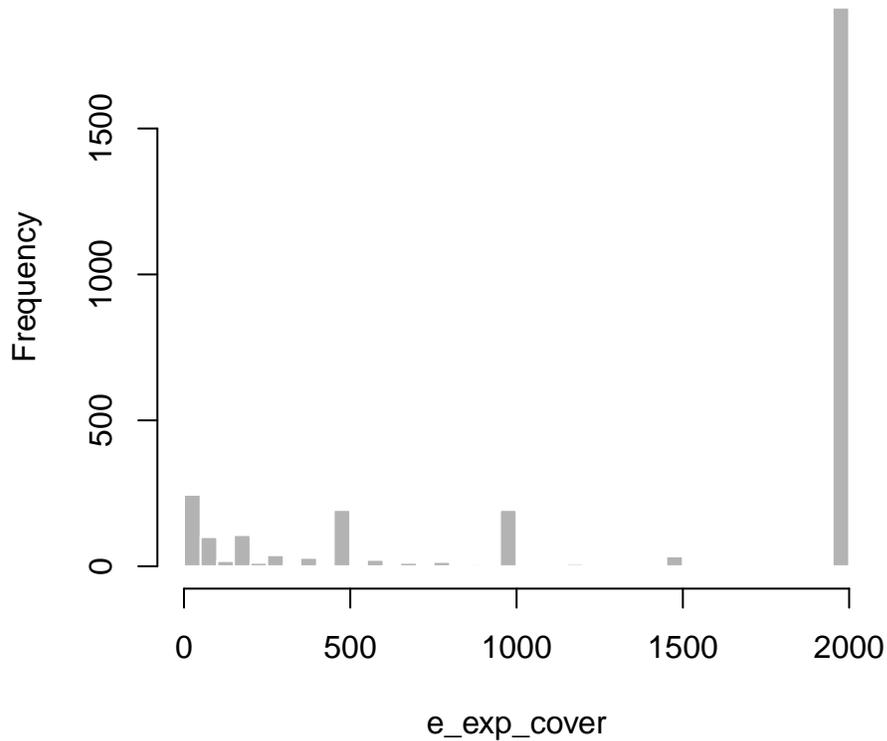
$N = 2999$

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

**Survey question:** scf006\_total

min	med	mean	max	sd
0.0	2000.0	1445.1	2000.0	782.4

Table 100: Summary statistics for e\_exp\_cover



e\_exp\_csh

**Dataset:** Individual-level

**Variable type:** Numeric

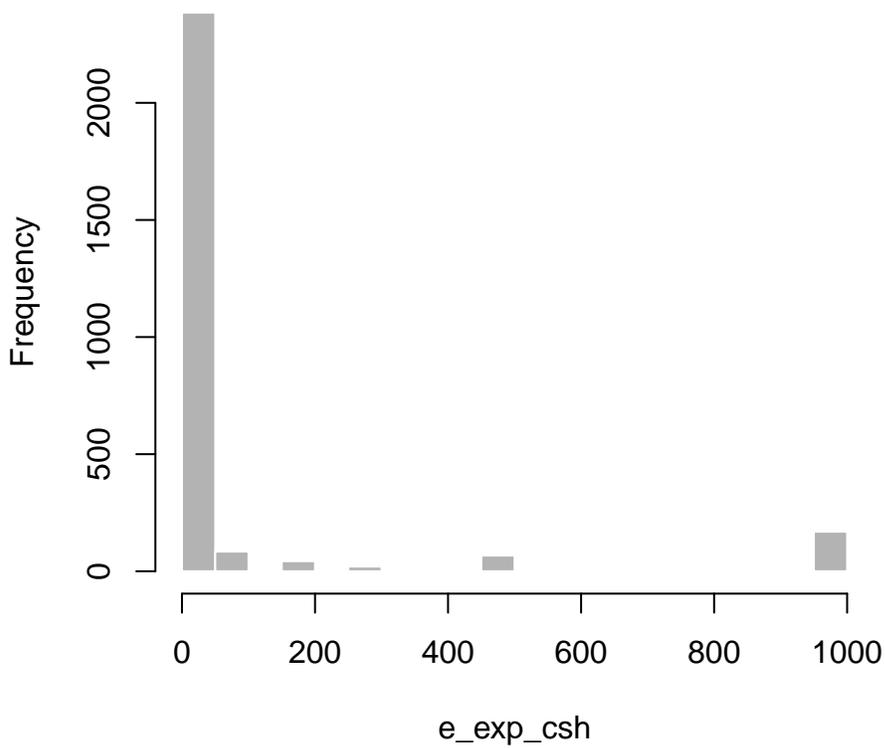
$N = 2816$

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

**Survey question:** scf006\_a

min	med	mean	max	sd
0.0	0.0	124.1	2000.0	400.9

Table 101: Summary statistics for e\_exp\_csh



e\_exp\_csh\_saved

**Dataset:** Individual-level

**Variable type:** Numeric

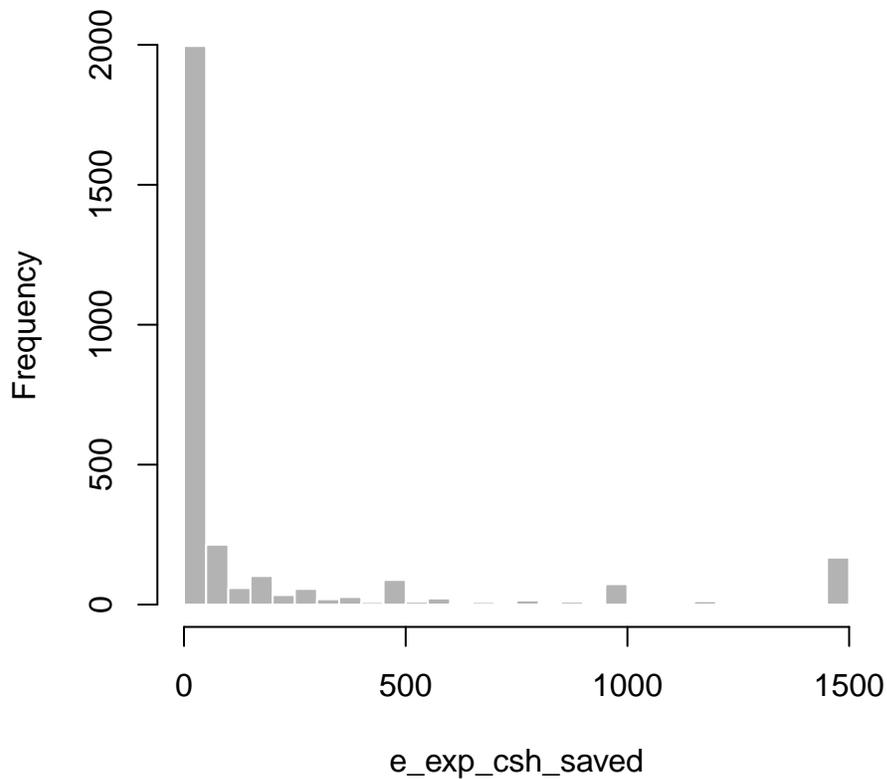
$N = 2946$

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

**Survey question:** scf004\_a

min	med	mean	max	sd
0.0	0.0	599.8	333000.0	7166.2

Table 102: Summary statistics for e\_exp\_csh\_saved



e\_exp\_fam

**Dataset:** Individual-level

**Variable type:** Numeric

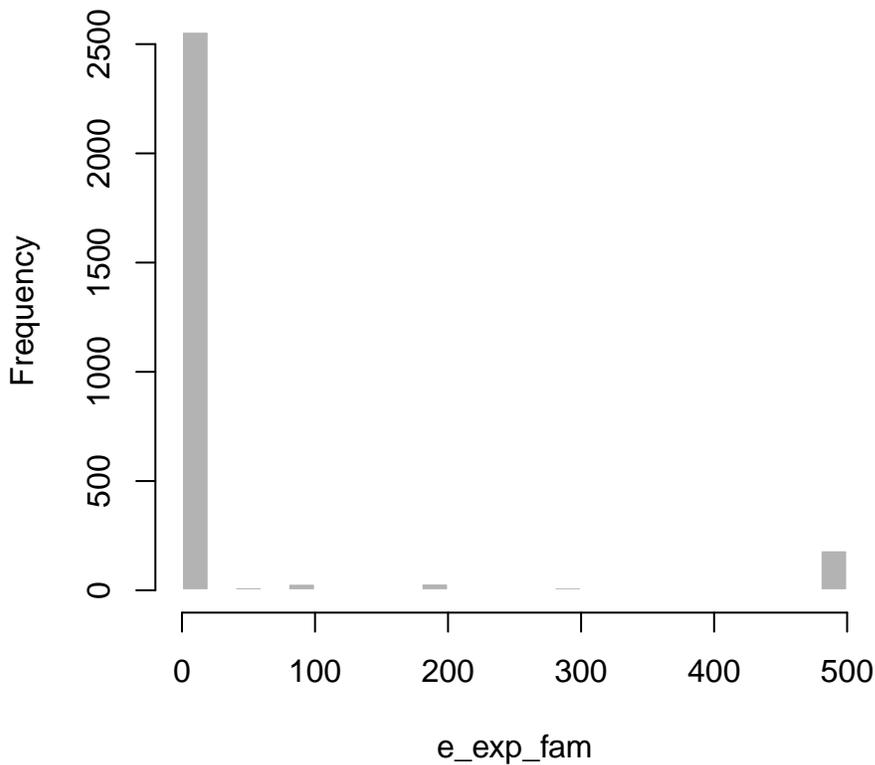
$N = 2857$

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

**Survey question:** scf006.i

min	med	mean	max	sd
0.0	0.0	81.1	2000.0	322.0

Table 103: Summary statistics for e\_exp\_fam



e\_exp\_heloc

**Dataset:** Individual-level

**Variable type:** Numeric

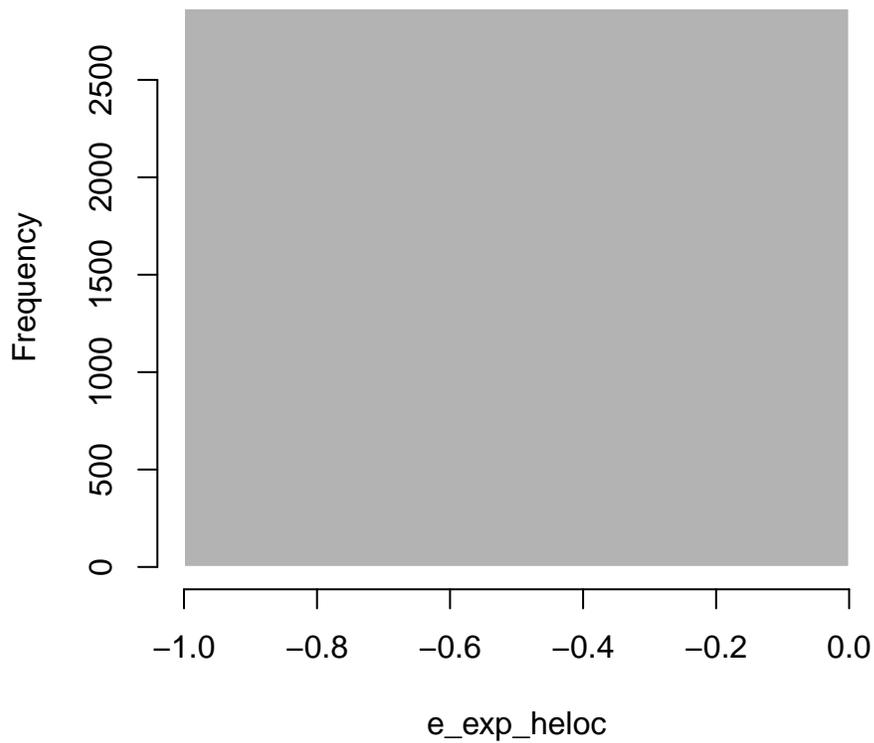
$N = 2867$

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

**Survey question:** scf006.f

min	med	mean	max	sd
0.0	0.0	26.8	2000.0	209.6

Table 104: Summary statistics for e\_exp\_heloc



e\_exp\_od

**Dataset:** Individual-level

**Variable type:** Numeric

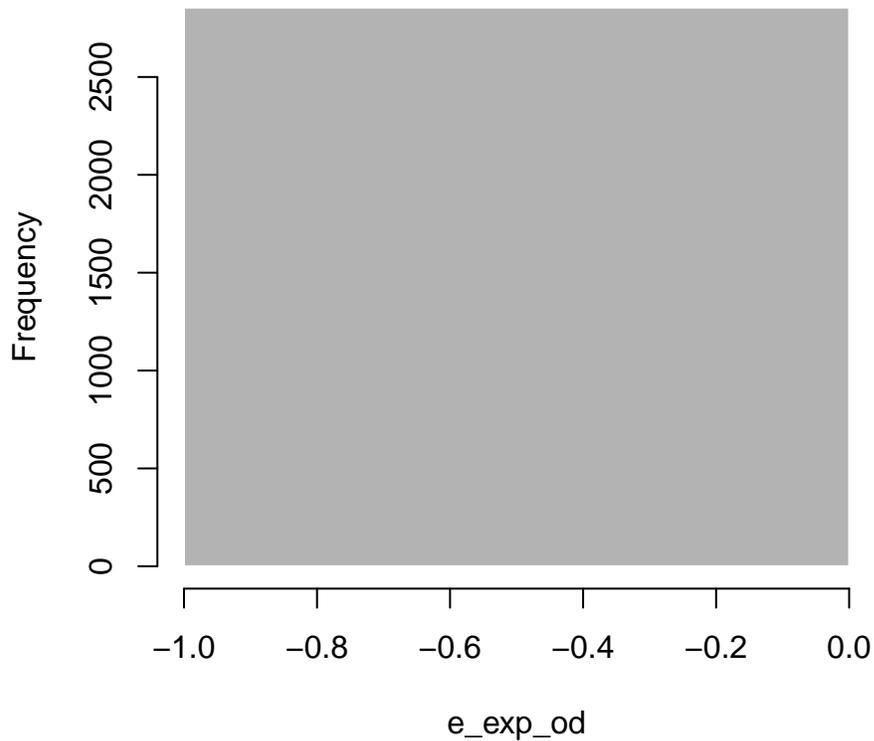
$N = 2854$

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

**Survey question:** scf006\_d

min	med	mean	max	sd
0.0	0.0	9.9	2000.0	103.2

Table 105: Summary statistics for e\_exp\_od



e\_exp\_pawn

**Dataset:** Individual-level

**Variable type:** Numeric

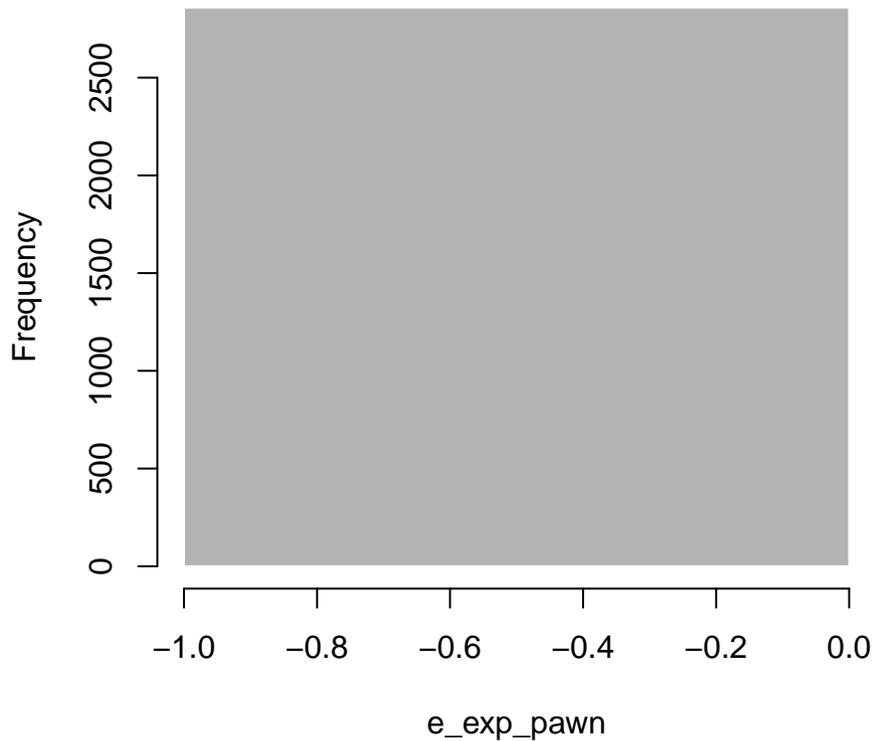
$N = 2858$

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

**Survey question:** scf006\_h

min	med	mean	max	sd
0.0	0.0	4.7	2000.0	68.5

Table 106: Summary statistics for e\_exp\_pawn



e\_exp\_payday

**Dataset:** Individual-level

**Variable type:** Numeric

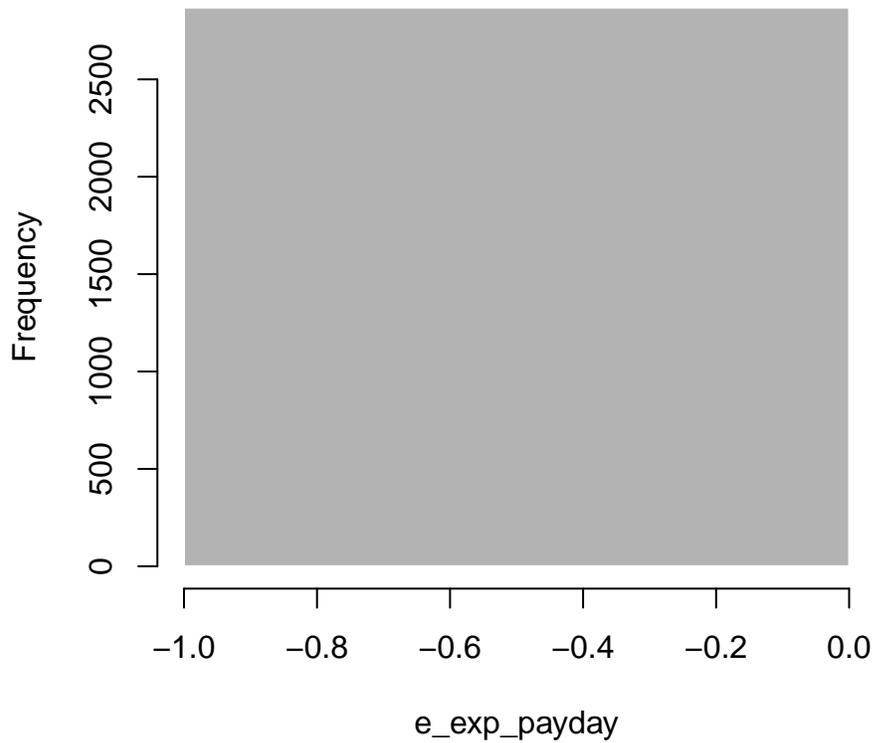
$N = 2868$

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

**Survey question:** scf006\_g

min	med	mean	max	sd
0.0	0.0	10.3	2000.0	84.8

Table 107: Summary statistics for e\_exp\_payday



e\_exp\_prepaid

**Dataset:** Individual-level

**Variable type:** Numeric

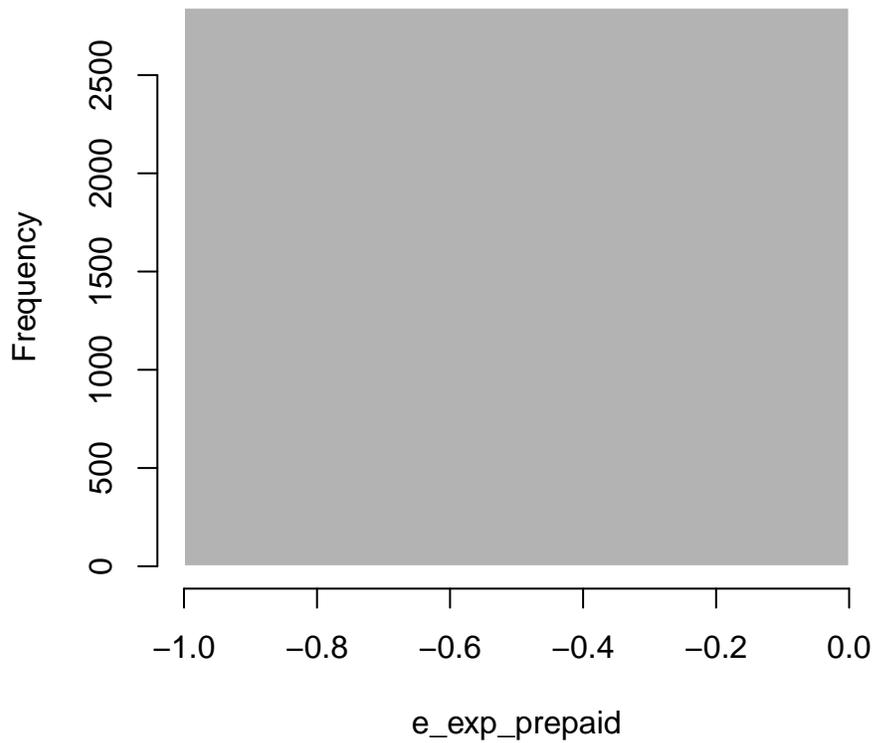
$N = 2843$

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

**Survey question:** scf006.j

min	med	mean	max	sd
0.0	0.0	3.8	2000.0	59.3

Table 108: Summary statistics for e\_exp\_prepaid



e\_exp\_prepaid\_saved

**Dataset:** Individual-level

**Variable type:** Numeric

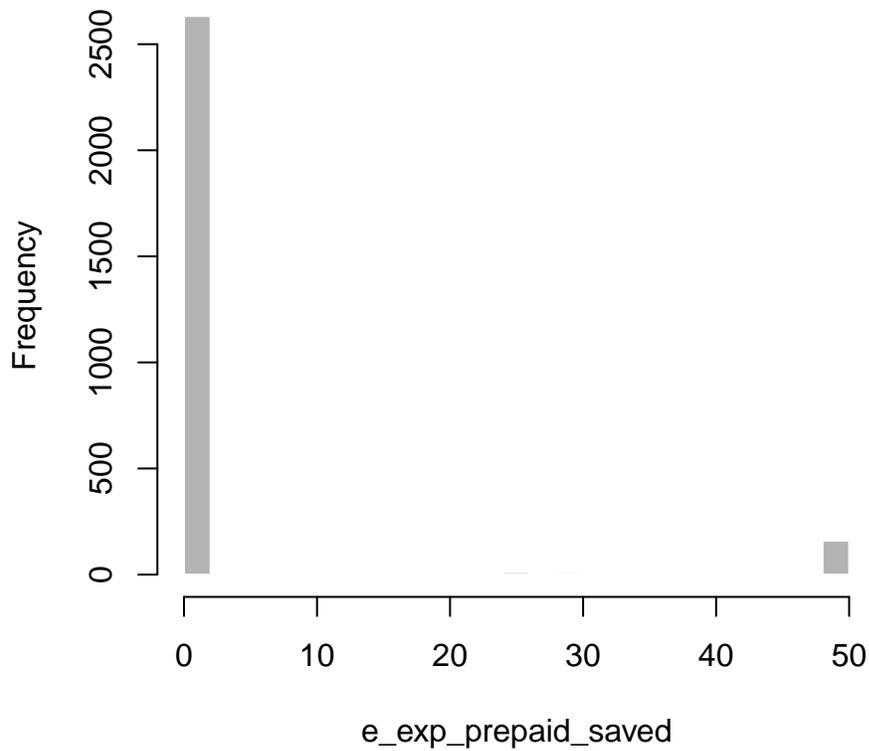
$N = 2892$

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

**Survey question:** scf004\_d

min	med	mean	max	sd
0.0	0.0	11.8	3000.0	80.2

Table 109: Summary statistics for e\_exp\_prepaid\_saved



e\_exp\_sav

**Dataset:** Individual-level

**Variable type:** Numeric

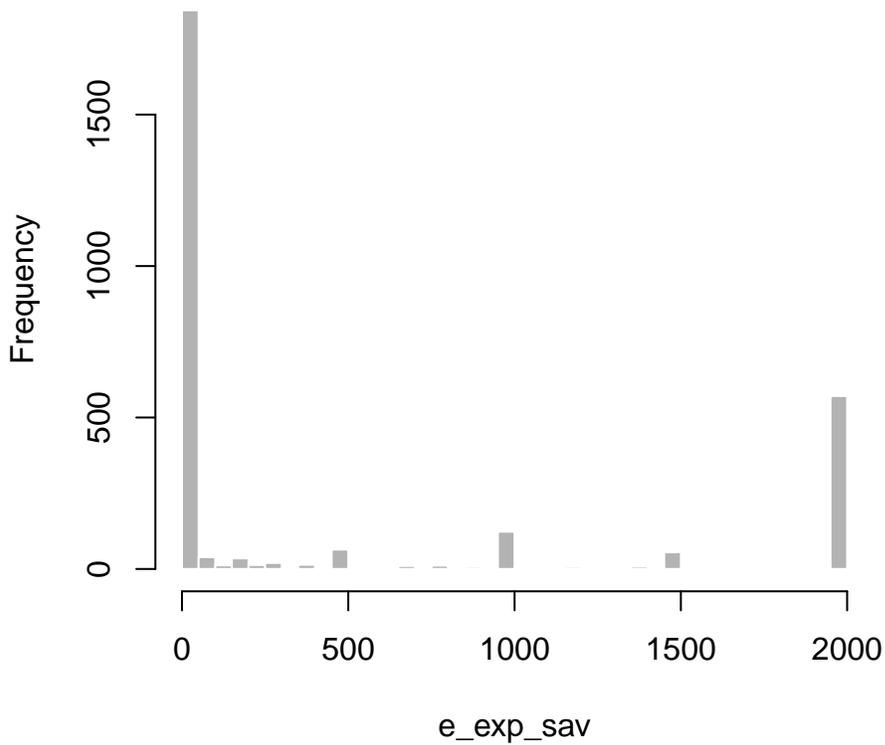
$N = 2878$

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

**Survey question:** scf006\_c

min	med	mean	max	sd
0.0	0.0	521.0	2000.0	809.7

Table 110: Summary statistics for e\_exp\_sav



e\_exp\_sav\_saved

**Dataset:** Individual-level

**Variable type:** Numeric

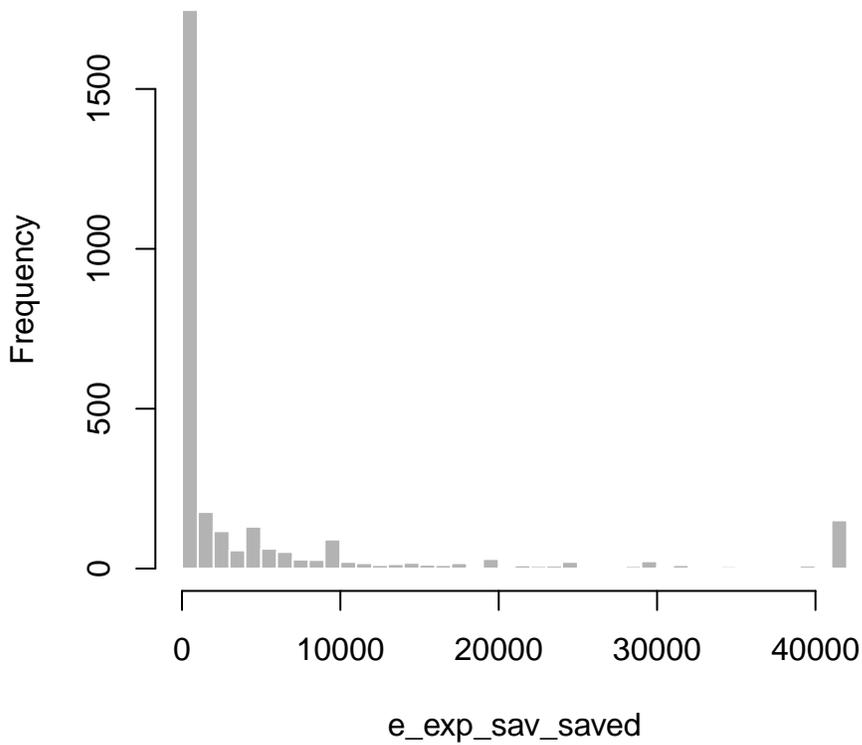
$N = 2951$

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

**Survey question:** scf004\_c

min	med	mean	max	sd
0.0	300.0	10012.9	1726764.0	54504.6

Table 111: Summary statistics for e\_exp\_sav\_saved



e\_exp\_tot\_saved

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3002$

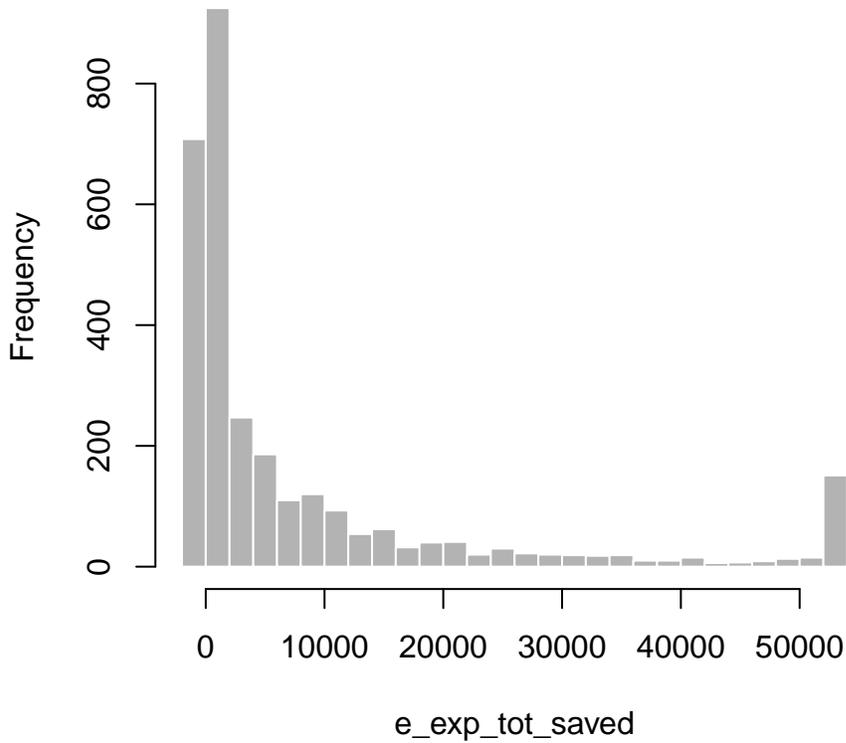
**Description:** As of today, how much money do you have saved for emergency expenses? Total

**Survey question:** scf004\_total

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

min	med	mean	max	sd
-844.0	1500.0	14800.2	4716748.0	104961.0

Table 112: Summary statistics for e\_exp\_tot\_saved



end\_cash\_bal

**Dataset:** Day-level

**Variable type:** Numeric

$N = 11958$

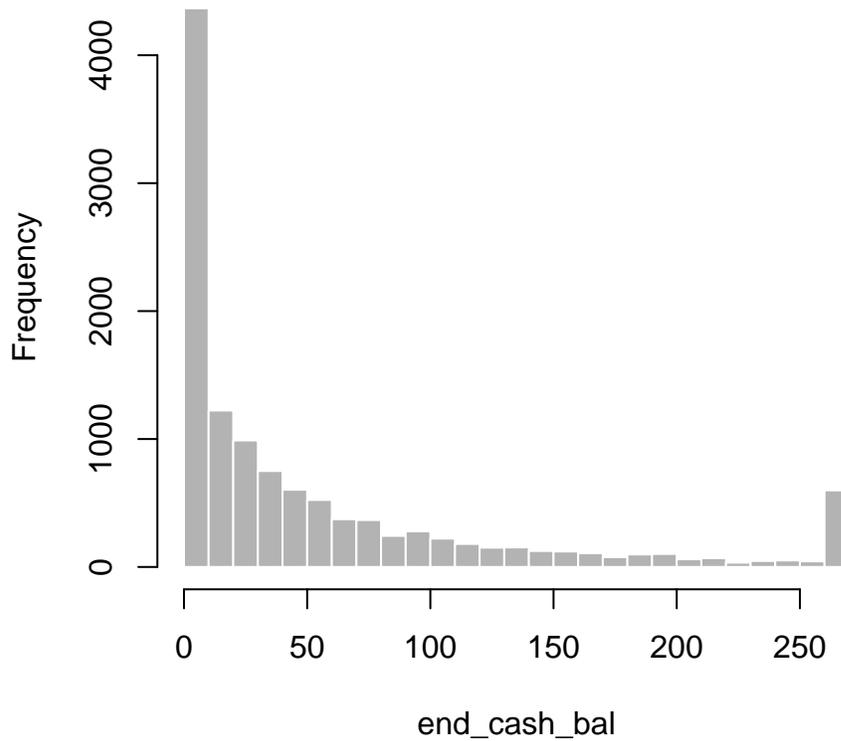
**Description:** The end-of-day balance of the cash carried by the respondent.

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

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

min	med	mean	max	sd
0.0	24.0	67.8	3442.0	148.8

Table 113: Summary statistics for end\_cash\_bal



enough\_cash

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 5451$

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

**Survey question:** q103f

Values	Number	Percent
0	2760	50.6
1	2603	47.8
2	56	1.0
3	26	0.5
4	6	0.1

Table 114: Frequency table for `enough_cash`

**Value labels:**

0 - No

1 - Yes

2 - I'm not sure, but I think so

3 - I'm not sure, but I do not think so

4 - I don't know

**fastpay\_heardof**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 2987$

**Description:** Has the respondent heard of faster payment methods?

**Survey question:** fastpay\_q1

Values	Number	Percent
1	688	23.0
2	2299	77.0

Table 115: Frequency table for **fastpay\_heardof**

**Value labels:**

1 - Yes

2 - No

fastpay\_know\_b

**Dataset:** Day-level

**Variable type:** Numeric

$N = 458$

**Description:** Whether the respondent know about their bank's faster payment method.

**Survey question:** fastpay\_q4s4

Values	Number	Percent
0	303	66.2
1	155	33.8

Table 116: Frequency table for fastpay\_know\_b

**Value labels:**

0 - No

1 - Yes

`fastpay_know_o`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 458$

**Description:** Whether the respondent knows about other faster payment methods.

**Survey question:** `fastpay_q4s5`

Values	Number	Percent
0	421	91.9
1	37	8.1

Table 117: Frequency table for `fastpay_know_o`

**Value labels:**

0 - No

1 - Yes

`fastpay_know_p`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 458$

**Description:** Whether the respondent knows about PayPal.

**Survey question:** `fastpay_q4s3`

Values	Number	Percent
0	70	15.3
1	388	84.7

Table 118: Frequency table for `fastpay_know_p`

**Value labels:**

0 - No

1 - Yes

`fastpay_know_v`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 458$

**Description:** Whether the respondent knows about Venmo.

**Survey question:** `fastpay_q4s2`

Values	Number	Percent
0	300	65.5
1	158	34.5

Table 119: Frequency table for `fastpay_know_v`

**Value labels:**

0 - No

1 - Yes

`fastpay_know_z`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 458$

**Description:** Whether the respondent knows about Zelle.

**Survey question:** `fastpay_q4s1`

Values	Number	Percent
0	343	74.9
1	115	25.1

Table 120: Frequency table for `fastpay_know_z`

**Value labels:**

0 - No

1 - Yes

fastpay\_other\_know

**Dataset:** Day-level

**Variable type:** Character

$N = 11962$

**Description:** What other faster payment methods does the respondent know about? [Open text box]

**Survey question:** fastpay\_q4\_other

fastpay\_other\_use

**Dataset:** Day-level

**Variable type:** Character

$N = 11962$

**Description:** What other faster payment methods does the respondent use? [Open text box]

**Survey question:** fastpay\_q3\_other

**fastpay\_use**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 688$

**Description:** Whether the respondent uses faster payment methods.

**Survey question:** fastpay\_q2

Values	Number	Percent
1	230	33.4
2	458	66.6

Table 121: Frequency table for **fastpay\_use**

**Value labels:**

1 - I use faster payments currently.

2 - I am familiar with faster payments but don't use them now.

`fastpay_use_b`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 230$

**Description:** Whether the respondent uses their bank's faster payment method.

**Survey question:** `fastpay_q3s4`

Values	Number	Percent
0	146	63.5
1	84	36.5

Table 122: Frequency table for `fastpay_use_b`

**Value labels:**

0 - No

1 - Yes

`fastpay_use_o`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 230$

**Description:** Whether the respondent uses other faster payment methods.

**Survey question:** `fastpay_q3s5`

Values	Number	Percent
0	192	83.5
1	38	16.5

Table 123: Frequency table for `fastpay_use_o`

**Value labels:**

0 - No

1 - Yes

**fastpay\_use\_p**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 230$

**Description:** Whether the respondent uses PayPal.

**Survey question:** fastpay\_q3s3

Values	Number	Percent
0	88	38.3
1	142	61.7

Table 124: Frequency table for **fastpay\_use\_p**

**Value labels:**

0 - No

1 - Yes

`fastpay_use_v`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 230$

**Description:** Whether the respondent uses Venmo.

**Survey question:** `fastpay_q3s2`

Values	Number	Percent
0	165	71.7
1	65	28.3

Table 125: Frequency table for `fastpay_use_v`

**Value labels:**

0 - No

1 - Yes

`fastpay_use_z`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 230$

**Description:** Whether the respondent uses Zelle.

**Survey question:** `fastpay_q3s1`

Values	Number	Percent
0	150	65.2
1	80	34.8

Table 126: Frequency table for `fastpay_use_z`

**Value labels:**

0 - No

1 - Yes

fee\_amnt

**Dataset:** Transaction-level

**Variable type:** Numeric

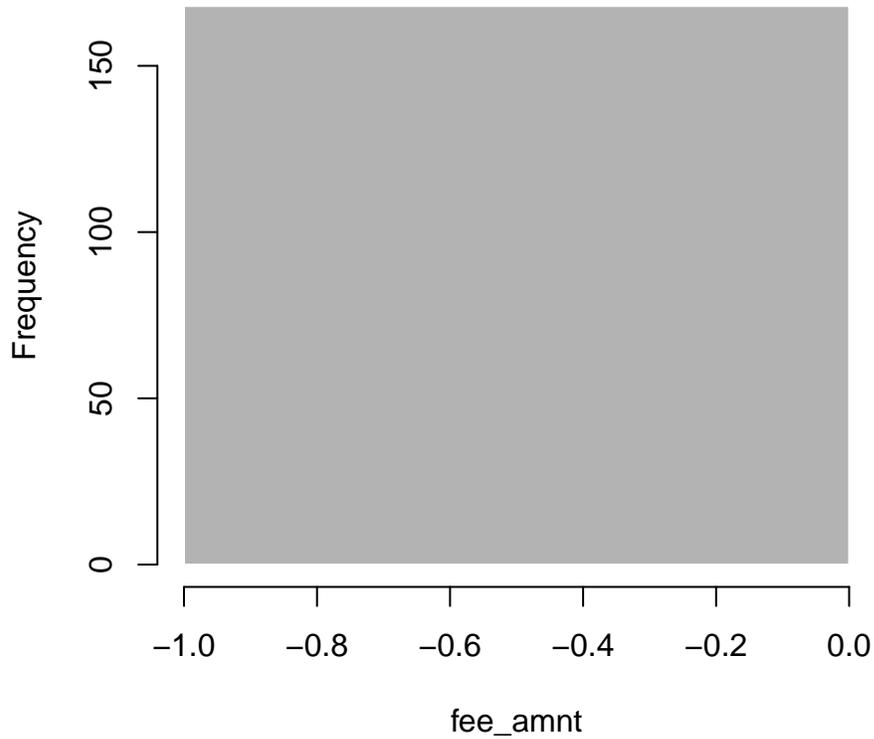
$N = 168$

**Description:** The amount of fee paid for this transaction.

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

min	med	mean	max	sd
0.0	0.0	12.1	737.0	90.5

Table 127: Summary statistics for `fee_amnt`



`fee_flag`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 3032$

**Description:** Whether a fee was charged.

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

Values	Number	Percent
0	2985	98.4
1	47	1.6

Table 128: Frequency table for `fee_flag`

**Value labels:**

0 - No

1 - Yes

**fixed\_amount**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 2276$

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

**Survey question:** pay002e

Values	Number	Percent
1	1299	57.1
2	977	42.9

Table 129: Frequency table for **fixed\_amount**

**Value labels:**

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

frequency

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 244$

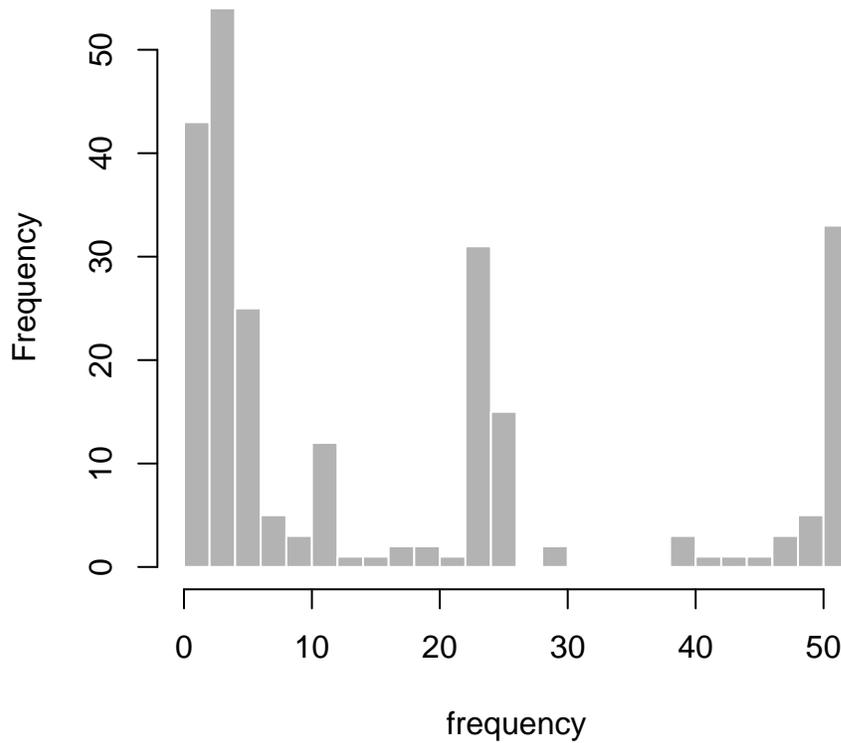
**Description:** The frequency (time per year) of the bill.

**Survey question:** q67-c, q67-g, pay002b

**Details:** Annualized according to response values.

min	med	mean	max	sd
1.0	6.5	19.1	265.0	25.4

Table 130: Summary statistics for **frequency**



`from_account`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 1655$

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

**Survey question:** N/A

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

Values	Number	Percent
1	301	18.2
2	1190	71.9
3	74	4.5
4	23	1.4
5	4	0.2
6	62	3.7
7	1	0.1

Table 131: Frequency table for `from_account`

**Value labels:**

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

`from_bill_section`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12273$

**Description:** Was this bill payment reported in the bills section on diary Day 3, or was it reported in the regular payment module on Days 1, 2, or 3, and designated as a bill based on item `pay002`?

**Survey question:** `pay002`

Values	Number	Percent
1	757	6.2
2	11516	93.8

Table 132: Frequency table for `from_bill_section`

**Value labels:**

1 - Yes

2 - No

gender

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3016$

**Description:** Male or female.

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

Values	Number	Percent
0	1695	56.2
1	1321	43.8

Table 133: Frequency table for gender

**Value labels:**

0 - Female

1 - Male

gpr\_bal

**Dataset:** Day-level

**Variable type:** Numeric

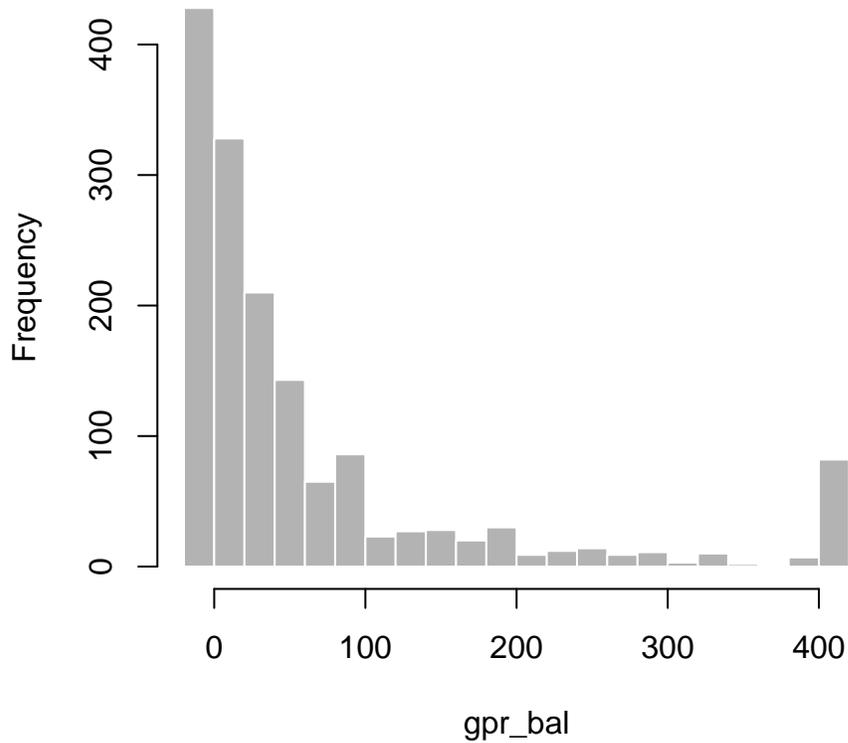
$N = 1548$

**Description:** Balance of general purpose reloadable prepaid card.

**Survey question:** pa074

min	med	mean	max	sd
-2.0	23.0	107.5	16000.0	529.6

Table 134: Summary statistics for gpr\_bal



`gpr_bal_date`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 1526$

**Description:** Date that diarist checked balance of general purpose reloadable prepaid card.

**Survey question:** pa074\_date

`gpr_bal_time`

**Dataset:** Day-level

**Variable type:** Numeric

$N = 1545$

**Description:** Time that diarist checked balance of general purpose reloadable prepaid card

**Survey question:** pa074\_time

hh\_size

**Dataset:** Individual-level

**Variable type:** Numeric

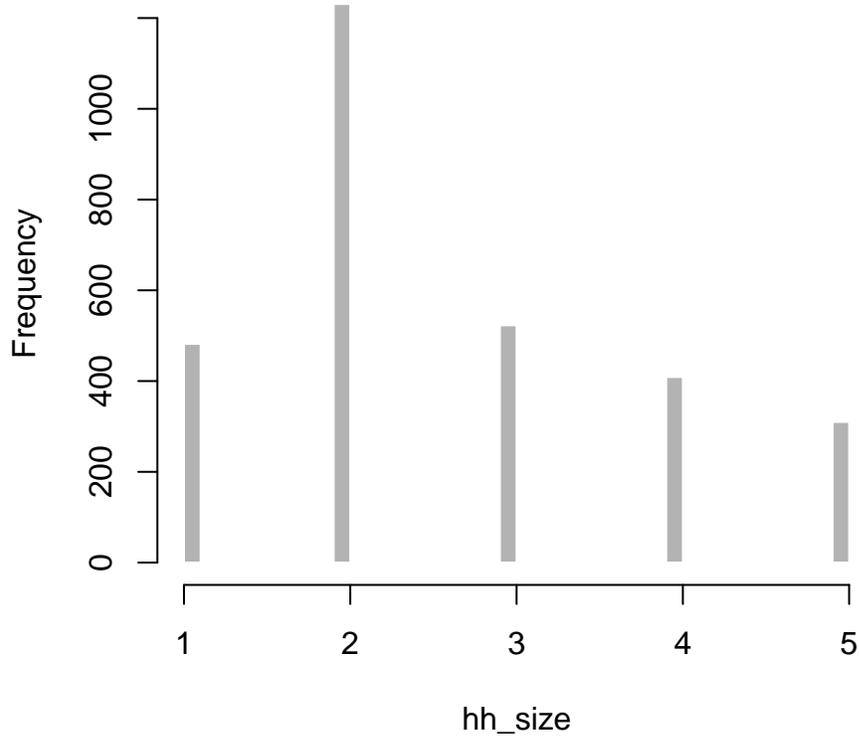
$N = 2955$

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

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

min	med	mean	max	sd
1.0	2.0	2.7	12.0	1.4

Table 135: Summary statistics for hh\_size



`highest_education`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3016$

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

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

Values	Number	Percent
1	1	0.0
2	3	0.1
3	5	0.2
4	11	0.4
5	23	0.8
6	29	1.0
7	38	1.3
8	46	1.5
9	597	19.8
10	676	22.4
11	253	8.4
12	194	6.4
13	657	21.8
14	365	12.1
15	53	1.8
16	65	2.2

Table 136: Frequency table for `highest_education`

**Value labels:**

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

hispaniclatino

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3016$

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

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

Values	Number	Percent
0	2798	92.8
1	218	7.2

Table 137: Frequency table for hispaniclatino

**Value labels:**

0 - No

1 - Yes

hispaniclatino\_group

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 218$

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

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

Values	Number	Percent
1	137	62.8
2	26	11.9
3	4	1.8
4	23	10.6
5	28	12.8

Table 138: Frequency table for `hispaniclatino_group`

**Value labels:**

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

home\_debt

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 9624$

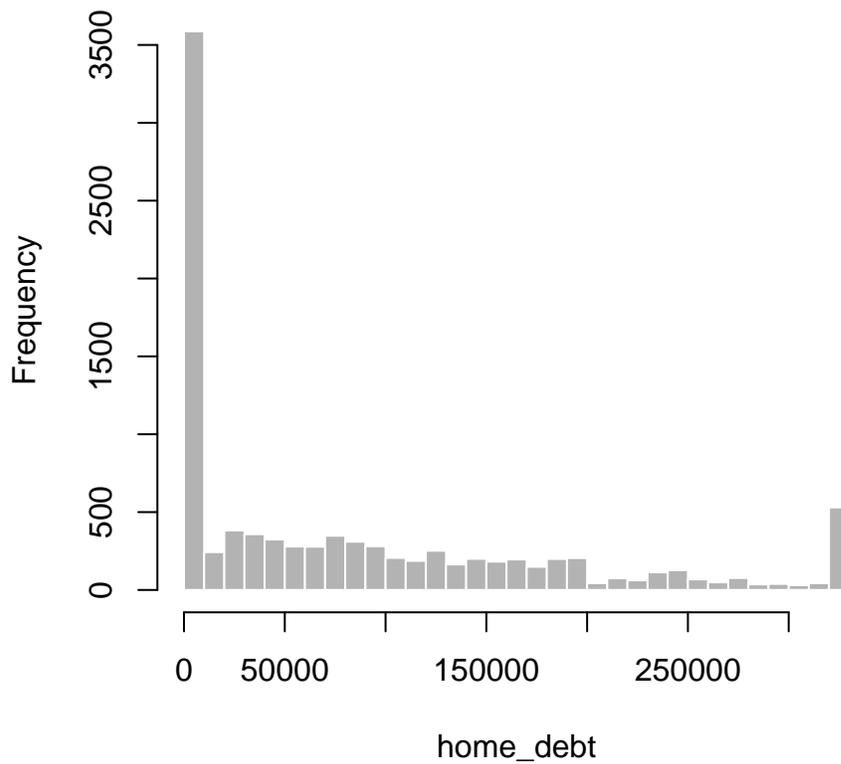
**Description:** Approximate value of debt on primary home, including HELs and HELOCs.

**Survey question:** de015

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

min	med	mean	max	sd
0.0	50000.0	96662.6	2250000.0	165231.6

Table 139: Summary statistics for home\_debt



home\_value

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 9625$

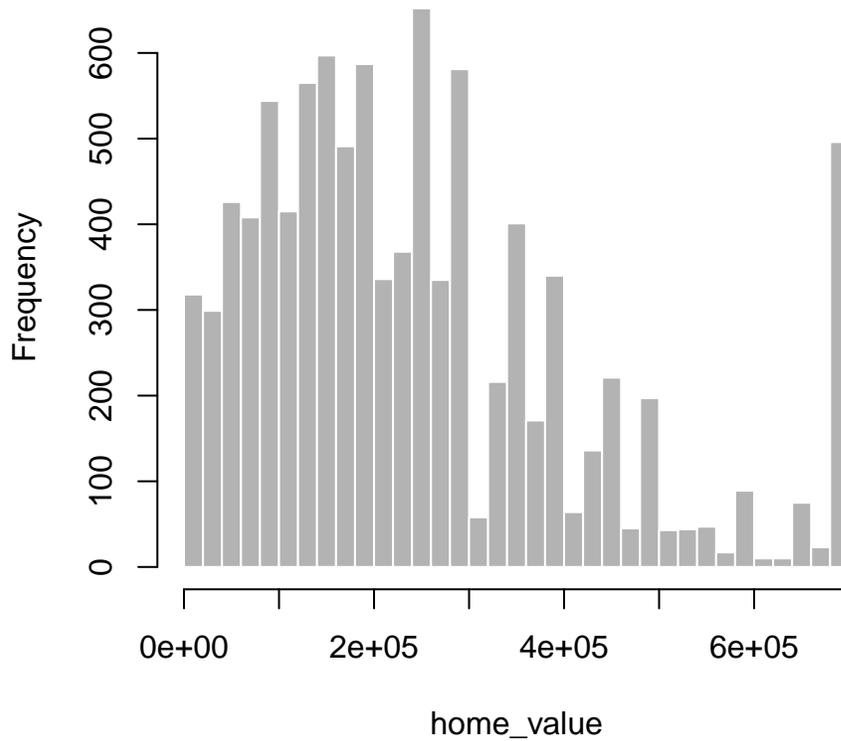
**Description:** Approximate market value of primary home.

**Survey question:** de014

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

min	med	mean	max	sd
0.0	212000.0	275527.4	3500000.0	297634.6

Table 140: Summary statistics for home\_value



homeowner

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3016$

**Description:** Whether respondent owns primary home.

**Survey question:** de013

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

Values	Number	Percent
0	859	28.5
1	2157	71.5

Table 141: Frequency table for **homeowner**

**Value labels:**

0 - No

1 - Yes

id

**Dataset:** Transaction-level

**Variable type:** Character

$N = 15091$

**Description:** A respondent's unique identifier. Using a respondent's `id`, a data user can merge the DCPC with the SCPC or any previous SCPC/DCPC survey. However, they will be unable to merge the data to other UAS surveys. **NOTE:** In prior years this variable was known as `prim_key` and `uasid`. The name was changed to allow for increased anonymity of UAS respondents.

**Survey question:** N/A

**Details:** Constructed from `uasid` which is provided by the survey vendor.

`in_person`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12258$

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

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

Values	Number	Percent
0	3316	27.1
1	8942	72.9

Table 142: Frequency table for `in_person`

**Value labels:**

0 - No

1 - Yes

`in_person_orig`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12258$

**Description:** Whether the transaction occurred in person, uncleaned

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

Values	Number	Percent
-1	1	0.0
0	3315	27.0
1	8942	72.9

Table 143: Frequency table for `in_person_orig`

**Value labels:**

0 - No

1 - Yes

`inc_alimony`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3002$

**Description:** Whether the respondent receives alimony income.

**Survey question:** q140.h

Values	Number	Percent
0	2993	99.7
1	9	0.3

Table 144: Frequency table for `inc_alimony`

**Value labels:**

0 - No

1 - Yes

inc\_alimony\_freq

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 9$

**Description:** The frequency with which alimony income is received.

**Survey question:** q141.h

Values	Number	Percent
1	1	11.1
4	5	55.6
5	1	11.1
7	1	11.1
9	1	11.1

Table 145: Frequency table for `inc_alimony_freq`

**Value labels:**

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

`inc_child`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3003$

**Description:** Whether the respondent receives child support income.

**Survey question:** q140.i

Values	Number	Percent
0	2916	97.1
1	87	2.9

Table 146: Frequency table for `inc_child`

**Value labels:**

0 - No

1 - Yes

inc\_child\_freq

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 87$

**Description:** The frequency with which child support income is received.

**Survey question:** q141.i

Values	Number	Percent
1	24	27.6
2	16	18.4
3	4	4.6
4	31	35.6
5	2	2.3
7	1	1.1
9	9	10.3

Table 147: Frequency table for inc\_child\_freq

**Value labels:**

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

inc\_gov

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3004$

**Description:** Whether the respondent receives government assistance income.

**Survey question:** q140.g

Values	Number	Percent
0	2691	89.6
1	313	10.4

Table 148: Frequency table for inc\_gov

**Value labels:**

0 - No

1 - Yes

inc\_gov\_freq

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 313$

**Description:** The frequency with which government assistance income is received.

**Survey question:** q141.g

Values	Number	Percent
1	5	1.6
2	4	1.3
3	3	1.0
4	296	94.6
5	1	0.3
6	1	0.3
7	1	0.3
8	1	0.3
9	1	0.3

Table 149: Frequency table for inc\_gov\_freq

**Value labels:**

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

`inc_intdiv`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3001$

**Description:** Whether the respondent receives interest or dividend income.

**Survey question:** q140\_e

Values	Number	Percent
0	2489	82.9
1	512	17.1

Table 150: Frequency table for `inc_intdiv`

**Value labels:**

0 - No

1 - Yes

`inc_intdiv_freq`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 511$

**Description:** The frequency with which interest or dividend income is received.

**Survey question:** q141.e

Values	Number	Percent
1	5	1.0
3	1	0.2
4	280	54.8
5	134	26.2
6	25	4.9
7	2	0.4
8	19	3.7
9	45	8.8

Table 151: Frequency table for `inc_intdiv_freq`

**Value labels:**

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

`inc_rent`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2997$

**Description:** Whether the respondent receives rental income.

**Survey question:** q140.f

Values	Number	Percent
0	2853	95.2
1	144	4.8

Table 152: Frequency table for `inc_rent`

**Value labels:**

0 - No

1 - Yes

`inc_rent_freq`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 144$

**Description:** The frequency with which rental income is received.

**Survey question:** q141.f

Values	Number	Percent
1	1	0.7
2	2	1.4
3	1	0.7
4	118	81.9
5	2	1.4
6	10	6.9
7	2	1.4
8	4	2.8
9	4	2.8

Table 153: Frequency table for `inc_rent_freq`

**Value labels:**

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

`inc_retempl`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2992$

**Description:** Whether the respondent receives employer-paid retirement income.

**Survey question:** q140.b

Values	Number	Percent
0	2560	85.6
1	432	14.4

Table 154: Frequency table for `inc_retempl`

**Value labels:**

0 - No

1 - Yes

`inc_retempl_freq`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 432$

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

**Survey question:** q141.b

Values	Number	Percent
1	2	0.5
2	8	1.9
3	12	2.8
4	401	92.8
5	2	0.5
6	5	1.2
9	2	0.5

Table 155: Frequency table for `inc_retempl_freq`

**Value labels:**

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

`inc_retsav`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2999$

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

**Survey question:** q140.j

Values	Number	Percent
0	2677	89.3
1	322	10.7

Table 156: Frequency table for `inc_retsav`

**Value labels:**

0 - No

1 - Yes

inc\_retsav\_freq

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 321$

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

**Survey question:** q141.j

Values	Number	Percent
1	4	1.2
2	11	3.4
3	5	1.6
4	146	45.5
5	16	5.0
6	76	23.7
7	12	3.7
8	6	1.9
9	45	14.0

Table 157: Frequency table for inc\_retsav\_freq

**Value labels:**

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

`inc_self`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2991$

**Description:** Whether the respondent receives self-employment income.

**Survey question:** q140\_c

Values	Number	Percent
0	2669	89.2
1	322	10.8

Table 158: Frequency table for `inc_self`

**Value labels:**

0 - No

1 - Yes

inc\_self\_freq

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 322$

**Description:** The frequency with which self-employment income is received.

**Survey question:** q141.c

Values	Number	Percent
1	56	17.4
2	22	6.8
3	16	5.0
4	71	22.0
5	9	2.8
6	9	2.8
7	10	3.1
8	13	4.0
9	116	36.0

Table 159: Frequency table for inc\_self\_freq

**Value labels:**

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

`inc_ss`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3007$

**Description:** Whether the respondent receives social security income.

**Survey question:** q140\_d

Values	Number	Percent
0	2094	69.6
1	913	30.4

Table 160: Frequency table for `inc_ss`

**Value labels:**

0 - No

1 - Yes

`inc_ss_freq`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 911$

**Description:** The frequency with which social security income is received.

**Survey question:** q141.d

Values	Number	Percent
2	3	0.3
3	10	1.1
4	894	98.1
5	1	0.1
7	1	0.1
9	2	0.2

Table 161: Frequency table for `inc_ss_freq`

**Value labels:**

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

`inc_wage`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2995$

**Description:** Whether the respondent receives wage income.

**Survey question:** q140\_a

Values	Number	Percent
0	1414	47.2
1	1581	52.8

Table 162: Frequency table for `inc_wage`

**Value labels:**

0 - No

1 - Yes

inc\_wage\_freq

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 1581$

**Description:** The frequency with which wage income is received.

**Survey question:** q141.a

Values	Number	Percent
1	279	17.6
2	868	54.9
3	241	15.2
4	175	11.1
5	1	0.1
7	1	0.1
8	5	0.3
9	11	0.7

Table 163: Frequency table for inc\_wage\_freq

**Value labels:**

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

income

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 15091$

**Description:** This transaction is an income receipt

**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.

**Details:** Income is defined as money coming into the respondents possession. Income is typically reported in the income module.

Values	Number	Percent
0	13187	87.4
1	1904	12.6

Table 164: Frequency table for `income`

**Value labels:**

0 - Not an income receipt

1 - Income receipt

income\_hh

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2976$

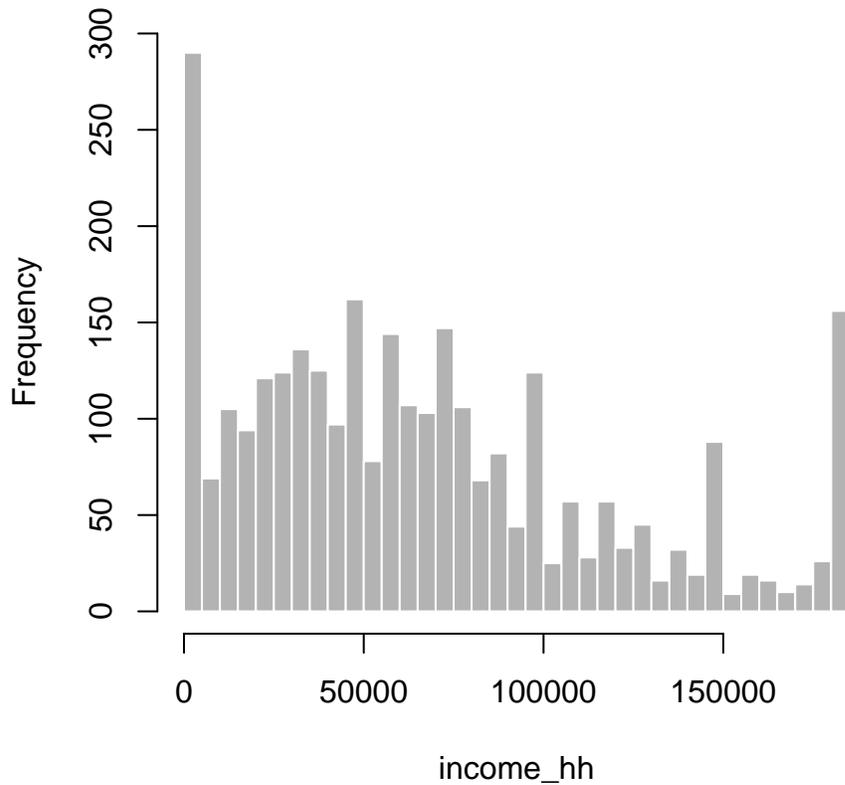
**Description:** Household income.

**Survey question:** de010

**Details:** This is an SCPC variable merged into this dataset for convenience. In 2017 and before, this variable was categorical. In 2018 and going forward, this variable is continuous, and it describes the respondent's self-reported household income.

min	med	mean	max	sd
0.0	60000.0	73119.4	1000000.0	69024.6

Table 165: Summary statistics for `income_hh`



income\_howpaid

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 1057$

**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.

Values	Number	Percent
1	646	61.1
2	70	6.6
3	50	4.7
4	129	12.2
5	62	5.9
6	5	0.5
7	20	1.9
8	48	4.5
9	27	2.6

Table 166: Frequency table for `income_howpaid`

**Value labels:**

- 1 - Direct deposit ONLY to primary checking account
- 2 - Direct deposit ONLY to some other checking or savings account
- 3 - Direct deposit to more than one account
- 4 - Paper check
- 5 - Cash
- 6 - Payroll card
- 7 - Primary general purpose reloadable prepaid card
- 8 - Other general purpose reloadable prepaid card
- 9 - Other

`income_type`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 1062$

**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`.

Values	Number	Percent
1	544	51.2
2	67	6.3
3	116	10.9
4	128	12.1
5	48	4.5
6	27	2.5
7	74	7.0
8	4	0.4
9	27	2.5
10	27	2.5

Table 167: Frequency table for `income_type`

**Value labels:**

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

inconsistency\_explain

**Dataset:** Transaction-level

**Variable type:** Character

$N = 15091$

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

**Survey question:** q201f

`ind_payee`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 450$

**Description:** Type of person to which payment was made.

**Survey question:** pay080, pay081

**Details:** These two followups are combined, for convenience.

Values	Number	Percent
1	53	11.8
2	52	11.6
3	257	57.1
4	31	6.9
5	57	12.7

Table 168: Frequency table for `ind_payee`

**Value labels:**

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

`ind_weight`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3016$

**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 correspond to `rps_w_uasgfk` in the `full_weights` dataset. See Angrisani, M, 2018 *Survey and Diary of Consumer Payment Choice Weighting Procedure (2018)* for more information about the construction of the weights.

`interest_level`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3003$

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

**Survey question:** `cs_001`

Values	Number	Percent
1	1199	39.9
2	1268	42.2
3	484	16.1
4	35	1.2
5	17	0.6

Table 169: Frequency table for `interest_level`

**Value labels:**

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

last\_income\_date

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2899$

**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.

late\_fee

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 1357$

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

**Survey question:** q67\_e

Values	Number	Percent
0	1309	96.5
1	48	3.5

Table 170: Frequency table for late\_fee

**Value labels:**

0 - No

1 - Yes

loan\_amnt\_due

**Dataset:** Transaction-level

**Variable type:** Numeric

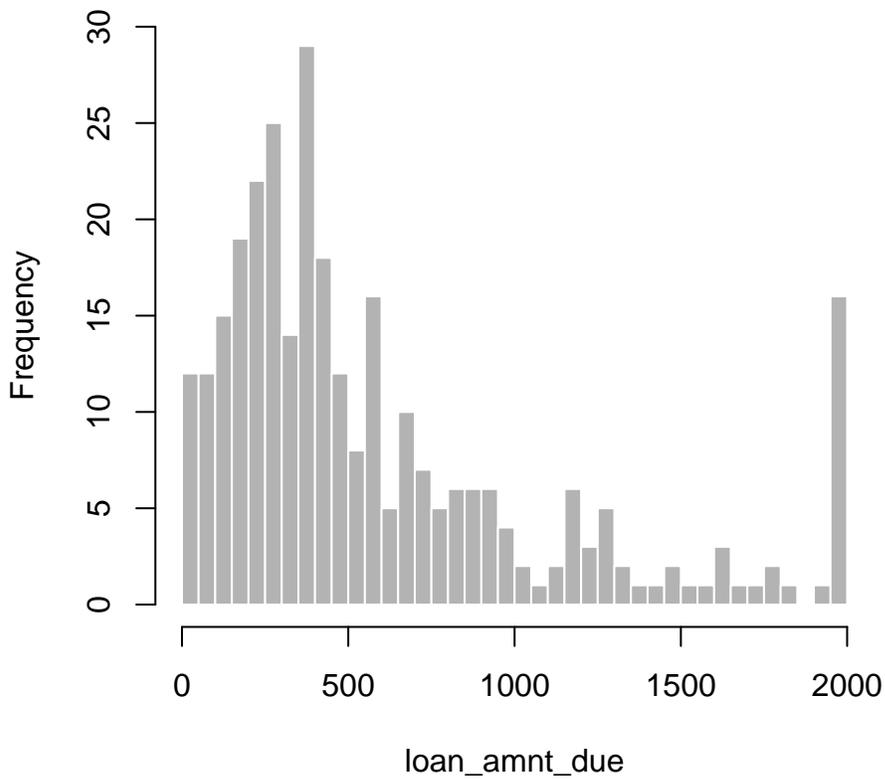
$N = 303$

**Description:** Question text: How much was the amount due this period?

**Survey question:** pay013

min	med	mean	max	sd
0.0	407.0	1354.4	198000.0	11432.9

Table 171: Summary statistics for loan\_amnt\_due



login\_date

**Dataset:** Day-level

**Variable type:** Numeric

$N = 11962$

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

**Survey question:** N/A

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

`marital_status`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3015$

**Description:** Respondent's marital status.

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

Values	Number	Percent
1	1789	59.3
2	32	1.1
3	54	1.8
4	482	16.0
5	164	5.4
6	494	16.4

Table 172: Frequency table for `marital_status`

**Value labels:**

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

memory\_checkbook

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2999$

**Description:** Whether the respondent used the small checkbook memory aid.

**Survey question:** q25

Values	Number	Percent
0	1977	65.9
1	1022	34.1

Table 173: Frequency table for memory\_checkbook

**Value labels:**

0 - No

1 - Yes

`memory_finrec`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2999$

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

**Survey question:** q25

Values	Number	Percent
0	1587	52.9
1	1412	47.1

Table 174: Frequency table for `memory_finrec`

**Value labels:**

0 - No

1 - Yes

memory\_lpd

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2999$

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

**Survey question:** q25

Values	Number	Percent
0	2584	86.2
1	415	13.8

Table 175: Frequency table for memory\_lpd

**Value labels:**

0 - No

1 - Yes

memory\_memory

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2999$

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

**Survey question:** q25

Values	Number	Percent
0	1624	54.2
1	1375	45.8

Table 176: Frequency table for memory\_memory

**Value labels:**

0 - No

1 - Yes

**memory\_oth**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2999$

**Description:** Whether the respondent used some other memory aid.

**Survey question:** q25

Values	Number	Percent
0	2844	94.8
1	155	5.2

Table 177: Frequency table for **memory\_oth**

**Value labels:**

0 - No

1 - Yes

`memory_receipts`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2999$

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

**Survey question:** q25

Values	Number	Percent
0	1200	40.0
1	1799	60.0

Table 178: Frequency table for `memory_receipts`

**Value labels:**

0 - No

1 - Yes

merch

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12290$

**Description:** Merchant – 21 categories.

**Survey question:** Drop-down box in the purchases module and pay090 for 9-coded merchants. Questions q66\_02, q66\_07, q66\_08, q66\_09, q66\_11, q66\_20, q66\_21, q66\_22, q66\_23, q66\_35 in the bills module.

**Details:** As reported in the purchases module, based on the followup pay090. The bills module followups (q66\_\*) are also recategorized into the merchant codes.

Values	Number	Percent
1	2208	18.0
2	1238	10.1
3	865	7.0
4	1599	13.0
5	1938	15.8
6	412	3.4
7	355	2.9
8	433	3.5
9	76	0.6
10	458	3.7
11	34	0.3
12	101	0.8
13	43	0.3
14	132	1.1
15	1063	8.6
16	451	3.7
17	284	2.3
18	231	1.9
19	110	0.9
20	110	0.9
21	149	1.2

Table 179: Frequency table for merch

**Value labels:**

- 1 - Grocery stores, convenience stores without gas stations, pharmacies
- 2 - Gas stations
- 3 - Sit-down restaurants and bars
- 4 - Fast food restaurants, coffee shops, cafeterias, food trucks
- 5 - General merchandise stores, department stores, other stores, online shopping
- 6 - General services: hair dressers, auto repair, parking lots, laundry or dry cleaning, etc.
- 7 - Arts, entertainment, recreation
- 8 - Utilities not paid to the government: electricity, natural gas, water, sewer, trash, heating oil
- 9 - Taxis, airplanes, delivery

- 10 - Telephone, internet, cable or satellite tv, video or music streaming services, movie theaters
- 11 - Building contractors, plumbers, electricians, HVAC, etc.
- 12 - Professional services: legal, accounting, architectural services; veterinarians; photographers or photo processors
- 13 - Hotels, motels, RV parks, campsites
- 14 - Rent for apartments, homes, or other buildings, real estate companies, property managers, etc.
- 15 - Mortgage companies, credit card companies, banks, insurance companies, stock brokers, IRA funds, mutual funds, credit unions, sending remittances
- 16 - Can be a gift or repayment to a family member, friend, or co-worker. Can be a payment to somebody who did a small job for you.
- 17 - Charitable or religious donations
- 18 - Hospital, doctor, dentist, nursing homes, etc.
- 19 - Government taxes or fees
- 20 - Schools, colleges, childcare centers
- 21 - Public transportation and tolls

`merch_orig`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12268$

**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.

Values	Number	Percent
1	2209	18.0
2	1240	10.1
3	865	7.1
4	1601	13.1
5	1935	15.8
6	389	3.2
7	355	2.9
8	434	3.5
9	77	0.6
10	458	3.7
11	34	0.3
12	101	0.8
13	44	0.4
14	131	1.1
15	1062	8.7
16	451	3.7
17	284	2.3
18	230	1.9
19	109	0.9
20	110	0.9
21	149	1.2

Table 180: Frequency table for `merch_orig`

**Value labels:**

- 1 - Grocery stores, convenience stores without gas stations, pharmacies
- 2 - Gas stations
- 3 - Sit-down restaurants and bars
- 4 - Fast food restaurants, coffee shops, cafeterias, food trucks
- 5 - General merchandise stores, department stores, other stores, online shopping
- 6 - General services: hair dressers, auto repair, parking lots, laundry or dry cleaning, etc.
- 7 - Arts, entertainment, recreation
- 8 - Utilities not paid to the government: electricity, natural gas, water, sewer, trash, heating oil
- 9 - Taxis, airplanes, delivery
- 10 - Telephone, internet, cable or satellite tv, video or music streaming services, movie theaters
- 11 - Building contractors, plumbers, electricians, HVAC, etc.

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

13 - Hotels, motels, RV parks, campsites

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

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

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

17 - Charitable or religious donations

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

19 - Government taxes or fees

20 - Schools, colleges, childcare centers

21 - Public transportation and tolls

`mobile_funding`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 176$

**Description:** How this mobile payment was funded.

**Survey question:** q101\_paypal

**Details:** If the value of the variable `mobile_funding` is 1, 2, or 3, then the value of the variable `pi` is recoded to match the payment instrument which funds the mobile payment. For example, if the diarist reports payment method = mobile payment app (10) for their payment, and then in item `q101_mobile_b`, they report 3, or linked bank account, then Atlanta Fed staff will recode the payment method variable `pi` to equal 6, or bank account number payment.

Values	Number	Percent
1	43	24.4
2	30	17.0
3	86	48.9
4	17	9.7

Table 181: Frequency table for `mobile_funding`

**Value labels:**

1 - Credit card

2 - Debit card

3 - Linked bank account

4 - Money stored with the mobile app (PayPal, Venmo, Zelle, etc.)

mobile\_method

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 779$

**Description:** How this mobile payment was completed. **Note:** The option “App payment” means that any app (not necessarily a payment app) is used. That is, this could correspond to making a payment via the Amazon app, iTunes store app, etc. As such, “Mobile payment app” transactions should be a subset of “App payments”

**Survey question:** q150

Values	Number	Percent
1	316	40.6
2	69	8.9
3	28	3.6
4	32	4.1
5	207	26.6
6	7	0.9
7	120	15.4

Table 182: Frequency table for mobile\_method

**Value labels:**

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

mobile\_whichapp

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 176$

**Description:** Which mobile payment app was used for this transaction.

**Survey question:** q104

**Details:** This question is only displayed if a mobile payment app is used.

Values	Number	Percent
1	92	52.3
2	18	10.2
3	27	15.3
4	39	22.2

Table 183: Frequency table for mobile\_whichapp

**Value labels:**

1 - PayPal

2 - Zelle

3 - Venmo

4 - Other

**module**

**Dataset:** Transaction-level

**Variable type:** Character

$N = 15091$

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

**Survey question:** q106a-d, q120, q122

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

**monord\_date**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 24$

**Description:** Date on which the money order was purchased.

**Survey question:** q103s

Values	Number	Percent
1	16	66.7
2	7	29.2
3	1	4.2

Table 184: Frequency table for **monord\_date**

**Value labels:**

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

monord\_source

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 24$

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

**Survey question:** q103r

Values	Number	Percent
1	5	20.8
2	7	29.2
3	3	12.5
4	9	37.5

Table 185: Frequency table for monord\_source

**Value labels:**

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

`multipli_breakdown`

**Dataset:** Transaction-level

**Variable type:** Character

$N = 15091$

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

**Survey question:** q125.a through q125.n

`next_income_date`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2700$

**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.

nopayments

**Dataset:** Day-level

**Variable type:** Numeric

$N = 3857$

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

**Survey question:** q98a

Values	Number	Percent
1	3472	90.0
2	161	4.2
3	146	3.8
4	78	2.0

Table 186: Frequency table for **nopayments**

**Value labels:**

- 1 - I did not need to make any payments today
- 2 - I was too busy to make payments today
- 3 - I am trying to spend less
- 4 - Other (specify)

num\_times\_used\_coins

Dataset: Day-level

Variable type: Numeric

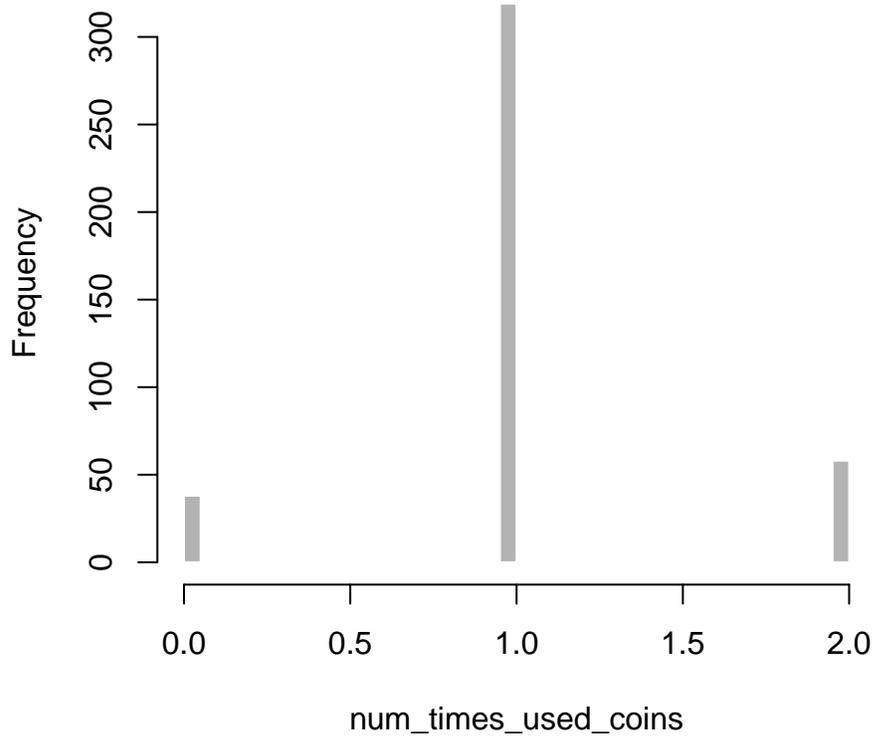
$N = 415$

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

Survey question: q5\_3

min	med	mean	max	sd
0.0	1.0	1.1	4.0	0.6

Table 187: Summary statistics for num\_times\_used\_coins



other\_assets

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12146$

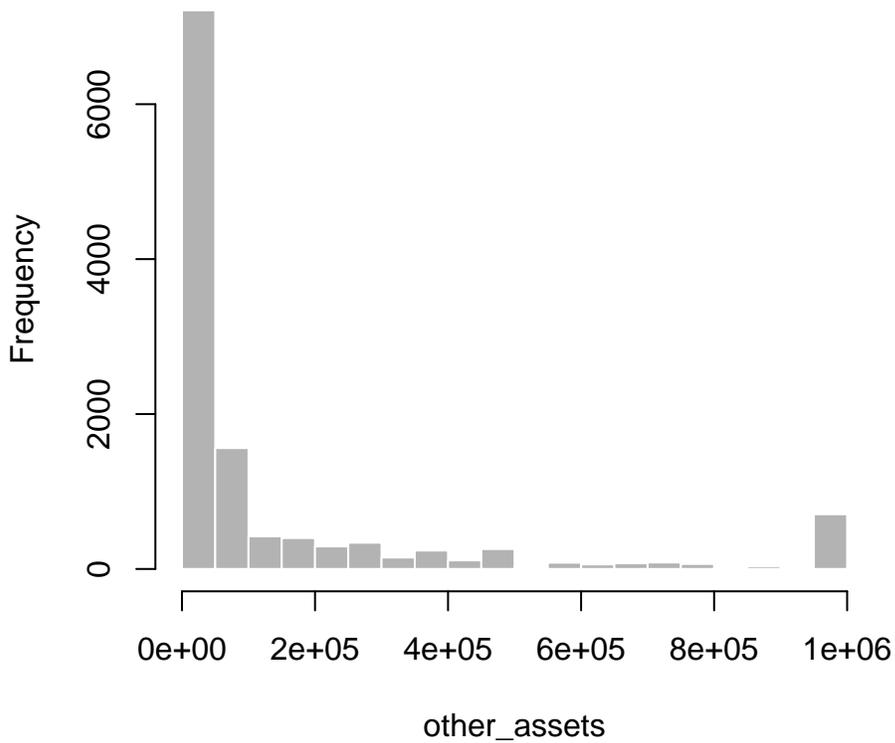
**Description:** Approximate value of other assets, not including primary home.

**Survey question:** de016

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

min	med	mean	max	sd
0.0	40000.0	231265.2	25000000.0	830403.5

Table 188: Summary statistics for `other_assets`



other\_debts

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12199$

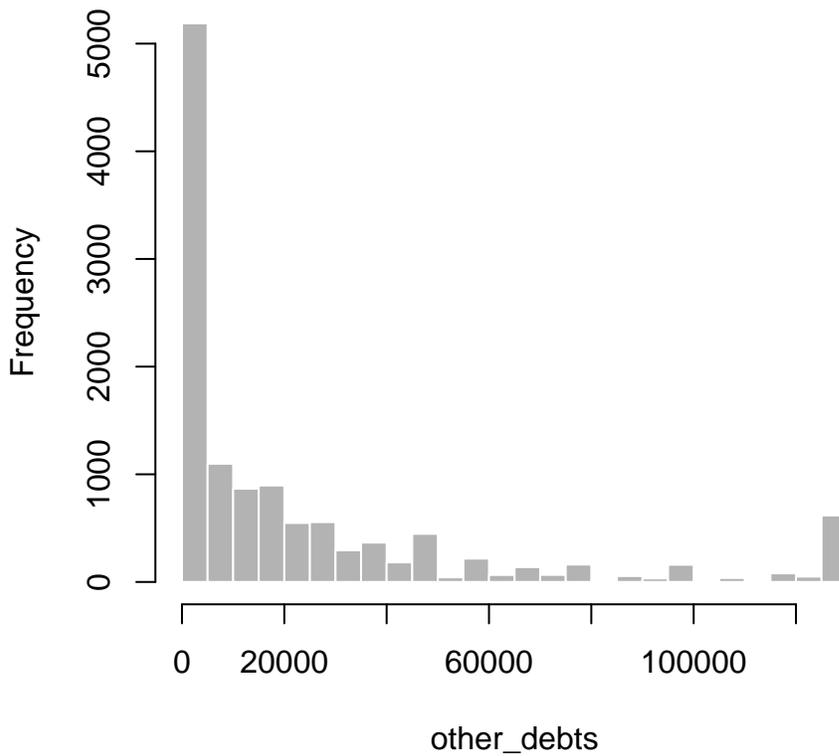
**Description:** Approximate value of other debts, not including debt on primary home.

**Survey question:** de019

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

min	med	mean	max	sd
0.0	10000.0	33384.3	2500000.0	100078.7

Table 189: Summary statistics for `other_debts`



`other_device_desc`

**Dataset:** Transaction-level

**Variable type:** Character

$N = 15091$

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

**Survey question:** q201e

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

ow\_type

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 31$

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

**Survey question:** N/A

Values	Number	Percent
1	24	77.4
2	1	3.2
3	6	19.4

Table 190: Frequency table for ow\_type

**Value labels:**

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

p2p\_purpose

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 451$

**Description:** What is the purpose of the person-to-person (p2p) payment?

**Survey question:** pay082

Values	Number	Percent
1	91	20.2
2	22	4.9
3	32	7.1
4	36	8.0
5	154	34.1
6	34	7.5
7	82	18.2

Table 191: Frequency table for p2p\_purpose

**Value labels:**

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

past\_service

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 195$

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

**Survey question:** pay031, pay032

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

Values	Number	Percent
1	140	71.8
2	28	14.4
3	20	10.3
4	7	3.6

Table 192: Frequency table for past\_service

**Value labels:**

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

pay\_amnt\_coins

Dataset: Day-level

Variable type: Numeric

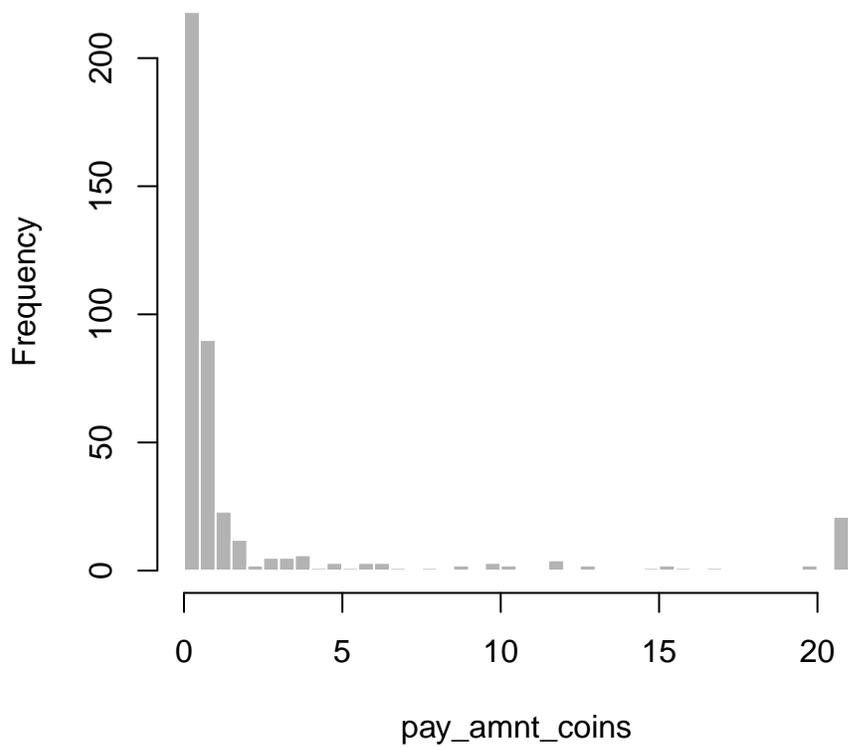
$N = 415$

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

Survey question: q5\_3.a

min	med	mean	max	sd
0.0	0.5	4.7	400.0	22.5

Table 193: Summary statistics for pay\_amnt\_coins



**pay\_timing**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 148$

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

**Survey question:** q103n

Values	Number	Percent
1	132	89.2
2	16	10.8

Table 194: Frequency table for **pay\_timing**

**Value labels:**

1 - Today

2 - At a later date

pay010

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 1060$

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

**Survey question:** pay010

Values	Number	Percent
1	453	42.7
2	304	28.7
3	225	21.2
4	1	0.1
5	4	0.4
6	9	0.8
7	5	0.5
8	59	5.6

Table 195: Frequency table for pay010

**Value labels:**

- 1 - Pay a credit card bill
- 2 - Make a loan payment (Examples: mortgage, student loan, auto, home equity, installment, zero interest, no-money-down)
- 3 - Pay for insurance (Examples: health, auto, homeowners, renters, life, umbrella)
- 4 - Make a remittance to a person in a foreign country
- 5 - Pay a fee (Examples: checking account, foreign ATM, overdraft, late payment, loan origination)
- 6 - Transfer money to another account that you own
- 7 - Make an investment (bought stocks, bonds, mutual funds)
- 8 - Other (specify)

pay011

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 303$

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

**Survey question:** pay011

Values	Number	Percent
1	125	41.3
2	12	4.0
3	116	38.3
4	16	5.3
5	11	3.6
6	6	2.0
8	1	0.3
9	16	5.3

Table 196: Frequency table for pay011

**Value labels:**

- 1 - Mortgage
- 2 - Student loan
- 3 - Auto loan
- 4 - Home equity loan or home equity line of credit
- 5 - Installment loan
- 6 - Zero-interest or no-money-down loan
- 7 - Payday loan
- 8 - Online marketplace or peer-to-peer lender (examples: Lending Club, Prosper)
- 9 - Another type of loan

pay016

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 162$

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

**Survey question:** pay016

Values	Number	Percent
1	10	6.2
2	1	0.6
3	32	19.8
4	61	37.7
5	41	25.3
6	2	1.2
7	15	9.3

Table 197: Frequency table for pay016

**Value labels:**

- 1 - Homeowners insurance
- 2 - Renters insurance
- 3 - Health insurance
- 4 - Vehicle insurance
- 5 - Life insurance
- 6 - Umbrella insurance
- 7 - Other types of insurance

pay020

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 110$

**Description:** Question text: Please tell us the purpose of your payment to an education provider.

**Survey question:** pay020

Values	Number	Percent
1	17	15.5
2	13	11.8
3	20	18.2
4	60	54.5

Table 198: Frequency table for pay020

**Value labels:**

- 1 - Tuition or fees
- 2 - Repay student loan
- 3 - Childcare
- 4 - Other (specify)

pay030

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 230$

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

**Survey question:** pay030

Values	Number	Percent
1	117	50.9
2	24	10.4
3	24	10.4
4	22	9.6
5	43	18.7

Table 199: Frequency table for pay030

**Value labels:**

- 1 - Doctor, dentist, other health care professional
- 2 - Hospital, residential care, other medical institution
- 3 - Pharmacy
- 4 - Insurance company
- 5 - Other (specify)

pay040

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 109$

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

**Survey question:** pay040

Values	Number	Percent
1	13	11.9
2	48	44.0
3	7	6.4
4	41	37.6

Table 200: Frequency table for pay040

**Value labels:**

1 - Purchases of goods and services (Examples: local utilities and other services (like trash collection), public transportation, entrance to National Parks, municipal parking.)

2 - Taxes (Examples: Federal, state, local taxes, including property and excise taxes.)

3 - Fines

4 - Other (specify)

pay041

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 13$

**Description:** Question text: Please tell us what you paid for. [for a payment to the government that was primarily for goods or services]

**Survey question:** pay041

Values	Number	Percent
1	6	46.2
4	2	15.4
11	5	38.5

Table 201: Frequency table for pay041

**Value labels:**

- 1 - Electricity, water, sewer
- 2 - Tuition
- 3 - Daycare
- 4 - Parking
- 5 - Tolls
- 6 - Trash collection
- 7 - Public transportation
- 8 - Health insurance - out of pocket, including Medicare supplemental insurance
- 9 - Childcare
- 10 - Used goods
- 11 - Other (specify)

pay042

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 25$

**Description:** Question text: What kind of tax payment did you make to the government?

**Survey question:** pay042

Values	Number	Percent
1	7	28.0
2	3	12.0
3	1	4.0
4	9	36.0
5	5	20.0

Table 202: Frequency table for pay042

**Value labels:**

- 1 - Federal taxes
- 2 - State taxes
- 3 - Local taxes
- 4 - Property taxes
- 5 - Car or vehicle taxes
- 6 - Other kind of payment to the government (Specify)

pay050

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 284$

**Description:** Question text: Please tell us the purpose of your payment to a nonprofit, charity, or religious organization.

**Survey question:** pay050

Values	Number	Percent
1	90	31.7
2	137	48.2
3	24	8.5
4	33	11.6

Table 203: Frequency table for pay050

**Value labels:**

- 1 - Make a donation
- 2 - Make an offering, tithe, put money in the collection plate, etc.
- 3 - Purchase goods and services
- 4 - Other (specify)

pay082

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 451$

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

**Survey question:** pay082

Values	Number	Percent
1	91	20.2
2	22	4.9
3	32	7.1
4	36	8.0
5	154	34.1
6	34	7.5
7	82	18.2

Table 204: Frequency table for pay082

**Value labels:**

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

payee

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12268$

**Description:** Payee designation.

**Survey question:** N/A

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

Values	Number	Percent
1	1063	8.7
2	110	0.9
3	231	1.9
4	259	2.1
5	284	2.3
6	451	3.7
7	7848	64.0
8	2022	16.5

Table 205: Frequency table for `payee`

**Value labels:**

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

payee\_orig

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12268$

**Description:** Original payee designation, prior to editing.

**Survey question:** N/A

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

Values	Number	Percent
1	1062	8.7
2	110	0.9
3	230	1.9
4	258	2.1
5	284	2.3
6	451	3.7
7	7850	64.0
8	2023	16.5

Table 206: Frequency table for `payee_orig`

**Value labels:**

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

payment

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 15091$

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

**Survey question:** N/A

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

Values	Number	Percent
0	2818	18.7
1	12273	81.3

Table 207: Frequency table for **payment**

**Value labels:**

0 - No

1 - Yes

paypref\_100plus

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3014$

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

**Survey question:** q160\_pm\_e

Values	Number	Percent
1	167	5.5
2	166	5.5
3	1452	48.2
4	1075	35.7
5	43	1.4
6	31	1.0
7	22	0.7
8	34	1.1
10	11	0.4
11	5	0.2
13	8	0.3

Table 208: Frequency table for paypref\_100plus

**Value labels:**

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

paypref\_10to25

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3013$

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

**Survey question:** q160\_pm\_b

Values	Number	Percent
1	955	31.7
2	40	1.3
3	774	25.7
4	1200	39.8
5	30	1.0
6	4	0.1
8	2	0.1
10	6	0.2
13	2	0.1

Table 209: Frequency table for paypref\_10to25

**Value labels:**

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

paypref\_25to50

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3013$

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

**Survey question:** q160\_pm\_c

Values	Number	Percent
1	474	15.7
2	81	2.7
3	972	32.3
4	1425	47.3
5	35	1.2
6	7	0.2
7	4	0.1
8	3	0.1
10	7	0.2
11	1	0.0
13	4	0.1

Table 210: Frequency table for paypref\_25to50

**Value labels:**

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

paypref\_50to100

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3014$

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

**Survey question:** q160\_pm\_d

Values	Number	Percent
1	282	9.4
2	109	3.6
3	1147	38.1
4	1385	46.0
5	41	1.4
6	10	0.3
7	9	0.3
8	14	0.5
10	10	0.3
13	7	0.2

Table 211: Frequency table for paypref\_50to100

**Value labels:**

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

paypref\_b1

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3016$

**Description:** Preferred bill payment method.

**Survey question:** q115.b

Values	Number	Percent
1	191	6.3
2	435	14.4
3	395	13.1
4	689	22.8
5	35	1.2
6	361	12.0
7	798	26.5
8	37	1.2
10	10	0.3
11	35	1.2
13	30	1.0

Table 212: Frequency table for paypref\_b1

**Value labels:**

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

paypref\_b1\_why

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2996$

**Description:** Reason for preferred bill payment method.

**Survey question:** q116.b

Values	Number	Percent
1	176	5.9
2	6	0.2
3	127	4.2
4	3	0.1
5	1552	51.8
6	3	0.1
7	19	0.6
8	1	0.0
9	22	0.7
10	402	13.4
11	3	0.1
12	151	5.0
13	330	11.0
14	9	0.3
15	191	6.4
16	1	0.0

Table 213: Frequency table for paypref\_b1\_why

**Value labels:**

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

paypref\_b2

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3015$

**Description:** Fallback bill payment method.

**Survey question:** q117.b

Values	Number	Percent
1	410	13.6
2	701	23.3
3	505	16.7
4	606	20.1
5	31	1.0
6	335	11.1
7	218	7.2
8	103	3.4
10	45	1.5
11	25	0.8
13	36	1.2

Table 214: Frequency table for paypref\_b2

**Value labels:**

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

paypref\_b2\_why

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3007$

**Description:** Reason for fallback bill payment method.

**Survey question:** q118.b

Values	Number	Percent
1	353	11.7
2	9	0.3
3	104	3.5
4	4	0.1
5	1443	48.0
6	2	0.1
7	36	1.2
8	1	0.0
9	27	0.9
10	490	16.3
11	2	0.1
12	79	2.6
13	268	8.9
14	5	0.2
15	181	6.0
16	3	0.1

Table 215: Frequency table for paypref\_b2\_why

**Value labels:**

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

paypref\_lt10

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3012$

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

**Survey question:** p160\_pm\_a

Values	Number	Percent
1	1858	61.7
2	11	0.4
3	457	15.2
4	656	21.8
5	22	0.7
6	1	0.0
8	2	0.1
10	5	0.2

Table 216: Frequency table for paypref\_lt10

**Value labels:**

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

paypref\_nb1

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3015$

**Description:** Preferred non-bill payment method.

**Survey question:** q115\_a

Values	Number	Percent
1	652	21.6
2	55	1.8
3	920	30.5
4	1258	41.7
5	38	1.3
6	12	0.4
7	18	0.6
8	12	0.4
10	30	1.0
11	4	0.1
13	16	0.5

Table 217: Frequency table for paypref\_nb1

**Value labels:**

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

paypref\_nb1\_why

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2984$

**Description:** Reason for preferred non-bill payment method.

**Survey question:** q116.a

Values	Number	Percent
1	362	12.1
2	6	0.2
3	162	5.4
4	4	0.1
5	1539	51.6
6	4	0.1
7	19	0.6
8	1	0.0
9	5	0.2
10	21	0.7
11	178	6.0
12	1	0.0
13	311	10.4
14	183	6.1
15	6	0.2
16	179	6.0
17	3	0.1

Table 218: Frequency table for paypref\_nb1\_why

**Value labels:**

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

paypref\_nb2

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3015$

**Description:** Fallback non-bill payment method.

**Survey question:** q117\_a

Values	Number	Percent
1	1271	42.2
2	384	12.7
3	467	15.5
4	537	17.8
5	60	2.0
6	47	1.6
7	45	1.5
8	68	2.3
10	80	2.7
11	7	0.2
13	49	1.6

Table 219: Frequency table for paypref\_nb2

**Value labels:**

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

paypref\_nb2\_why

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3011$

**Description:** Reason for fallback non-bill payment method.

**Survey question:** q118.a

Values	Number	Percent
1	657	21.8
2	9	0.3
3	128	4.3
4	1	0.0
5	1365	45.3
6	3	0.1
7	30	1.0
8	15	0.5
9	274	9.1
10	32	1.1
11	43	1.4
12	176	5.8
13	3	0.1
14	270	9.0
15	5	0.2

Table 220: Frequency table for paypref\_nb2\_why

**Value labels:**

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

paypref\_tran

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 262$

**Description:** Question text: What is the most important characteristic for this payment?

**Survey question:** q201b

Values	Number	Percent
1	16	6.1
2	29	11.1
3	32	12.2
4	24	9.2
5	20	7.6
6	20	7.6
7	12	4.6
8	14	5.3
9	31	11.8
10	64	24.4

Table 221: Frequency table for paypref\_tran

**Value labels:**

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

paypref\_web

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2429$

**Description:** Preferred online payment method.

**Survey question:** q115\_c

Values	Number	Percent
1	3	0.1
3	1314	54.1
4	826	34.0
5	71	2.9
6	12	0.5
7	11	0.5
10	170	7.0
11	1	0.0
13	21	0.9

Table 222: Frequency table for paypref\_web

**Value labels:**

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

paypref\_web\_why

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2429$

**Description:** Reason for preferred online payment method.

**Survey question:** q116\_c

Values	Number	Percent
1	154	6.3
2	1	0.0
3	52	2.1
4	994	40.9
5	3	0.1
6	10	0.4
7	8	0.3
8	177	7.3
9	1	0.0
10	25	1.0
11	286	11.8
12	610	25.1
13	9	0.4
14	97	4.0
15	2	0.1

Table 223: Frequency table for paypref\_web\_why

**Value labels:**

- 1 - Accepted at lots of places
- 2 - Budget control
- 3 - Convenience
- 4 - Cost
- 5 - Getting and setting-up
- 6 - Payment records
- 7 - Rewards
- 8 - Security
- 9 - Speed
- 10 - Other (specify)
- 11 -

penny\_change

**Dataset:** Day-level

**Variable type:** Numeric

$N = 2984$

**Description:** When the respondent receives pennies as change, what do they do with them most of the time.

**Survey question:** penny\_q1

Values	Number	Percent
1	2185	73.2
2	264	8.8
3	535	17.9

Table 224: Frequency table for penny\_change

**Value labels:**

- 1 - Put pennies in pocket, purse, or wallet
- 2 - Leave pennies with cashier
- 3 - Give pennies to charity box, take a penny/leave a penny, or tip jar

penny\_howuse

**Dataset:** Day-level

**Variable type:** Numeric

$N = 2753$

**Description:** After keeping pennies, what does the respondent do with them most of the time.

**Survey question:** penny\_q3

Values	Number	Percent
1	1055	38.3
2	22	0.8
3	525	19.1
4	264	9.6
5	104	3.8
6	783	28.4

Table 225: Frequency table for penny\_howuse

**Value labels:**

- 1 - Save to make purchases
- 2 - Throw away in fountain, on the ground, trash can, etc.
- 3 - Deposit at bank
- 4 - Give to family member
- 5 - Donate to charity
- 6 - Take them to a coin kiosk or exchange

penny\_wherekeep

**Dataset:** Day-level

**Variable type:** Numeric

$N = 2987$

**Description:** When the respondent keeps pennies, where do they put them most of the time.

**Survey question:** penny\_q2

Values	Number	Percent
1	354	11.9
2	764	25.6
3	1638	54.8
4	231	7.7

Table 226: Frequency table for penny\_wherekeep

**Value labels:**

1 - In my vehicle

2 - In my pocket, purse, or wallet

3 - Store at home

4 - I always leave pennies with the cashier or give to charity box, take a penny/leave a penny, or tip jar

pi

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12228$

**Description:** Payment instrument.

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

**Details:** Note that in 2018, and going forward, "Traveler's Check" and "Mobile phone payment" are no longer an option. Travelers Check has never been chosen by respondents in any diary. From 2019 onward, option 10 has been extended to allow for all mobile payment apps while option 12 has been removed.

Values	Number	Percent
0	13	0.1
1	3201	26.2
2	748	6.1
3	3007	24.6
4	3328	27.2
5	210	1.7
6	794	6.5
7	645	5.3
8	25	0.2
10	17	0.1
11	97	0.8
13	99	0.8
14	44	0.4

Table 227: Frequency table for pi

**Value labels:**

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

pi\_orig

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12271$

**Description:** Payment instrument, uncleaned.

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

**Details:** Note that in 2018, and going forward, "Traveler's Check" and "Mobile phone payment" are no longer an option. Travelers Check has never been chosen by respondents in any diary. From 2019 onward, option 10 has been extended to allow for all mobile payment apps while option 12 has been removed.

Values	Number	Percent
-1	43	0.4
0	13	0.1
1	3201	26.1
2	748	6.1
3	2964	24.2
4	3298	26.9
5	210	1.7
6	708	5.8
7	645	5.3
8	25	0.2
10	176	1.4
11	97	0.8
13	99	0.8
14	44	0.4

Table 228: Frequency table for pi\_orig

**Value labels:**

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

pmnt\_desc

**Dataset:** Transaction-level

**Variable type:** Character

$N = 15091$

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

**Survey question:** paydescribe001

ppload\_gpr

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 50$

**Description:** A counter used internally to order the prepaid card loading transactions.

**Survey question:** N/A

ppload\_loc

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 50$

**Description:** Location of prepaid load.

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

Values	Number	Percent
1	12	24.0
2	10	20.0
3	7	14.0
4	4	8.0
5	2	4.0
6	5	10.0
8	10	20.0

Table 229: Frequency table for ppload\_loc

**Value labels:**

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

prepaid\_logo

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 205$

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

**Survey question:** q101hhh

Values	Number	Percent
1	48	23.4
2	51	24.9
4	2	1.0
5	78	38.0
6	26	12.7

Table 230: Frequency table for prepaid\_logo

**Value labels:**

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

prior\_goods

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 859$

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

**Survey question:** pay701

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

Values	Number	Percent
0	793	92.3
1	66	7.7

Table 231: Frequency table for `prior_goods`

**Value labels:**

0 - No

1 - Yes

prior\_goods\_time

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 937$

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

**Survey question:** pay702

Values	Number	Percent
1	800	85.4
2	58	6.2
3	39	4.2
4	40	4.3

Table 232: Frequency table for prior\_goods\_time

**Value labels:**

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

race\_asian

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3009$

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

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

Values	Number	Percent
0	2929	97.3
1	80	2.7

Table 233: Frequency table for `race_asian`

**Value labels:**

0 - No

1 - Yes

race\_black

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3009$

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

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

Values	Number	Percent
0	2719	90.4
1	290	9.6

Table 234: Frequency table for `race_black`

**Value labels:**

0 - No

1 - Yes

race\_other

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3016$

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

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

Values	Number	Percent
0	2981	98.8
1	35	1.2

Table 235: Frequency table for `race_other`

**Value labels:**

0 - No

1 - Yes

`race_white`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3009$

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

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

Values	Number	Percent
0	360	12.0
1	2649	88.0

Table 236: Frequency table for `race_white`

**Value labels:**

0 - No

1 - Yes

receipt\_timing

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 2572$

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

**Survey question:** pay002d

Values	Number	Percent
1	1700	66.1
3	872	33.9

Table 237: Frequency table for receipt\_timing

**Value labels:**

- 1 - Previously received goods or services
- 3 - Goods or services to be received in the future

regularity

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 2578$

**Description:** The regularity of the bill.

**Survey question:** pay200

Values	Number	Percent
1	301	11.7
2	125	4.8
3	2033	78.9
4	119	4.6

Table 238: Frequency table for **regularity**

**Value labels:**

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

report\_date

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 131$

**Description:** Date the respondent is reporting for, if not the assigned date

**Survey question:** q199\_date

**Details:** If the respondent answers NO to q199, then the survey asks them to tell us what date they are reporting for.

sav\_bal

**Dataset:** Day-level

**Variable type:** Numeric

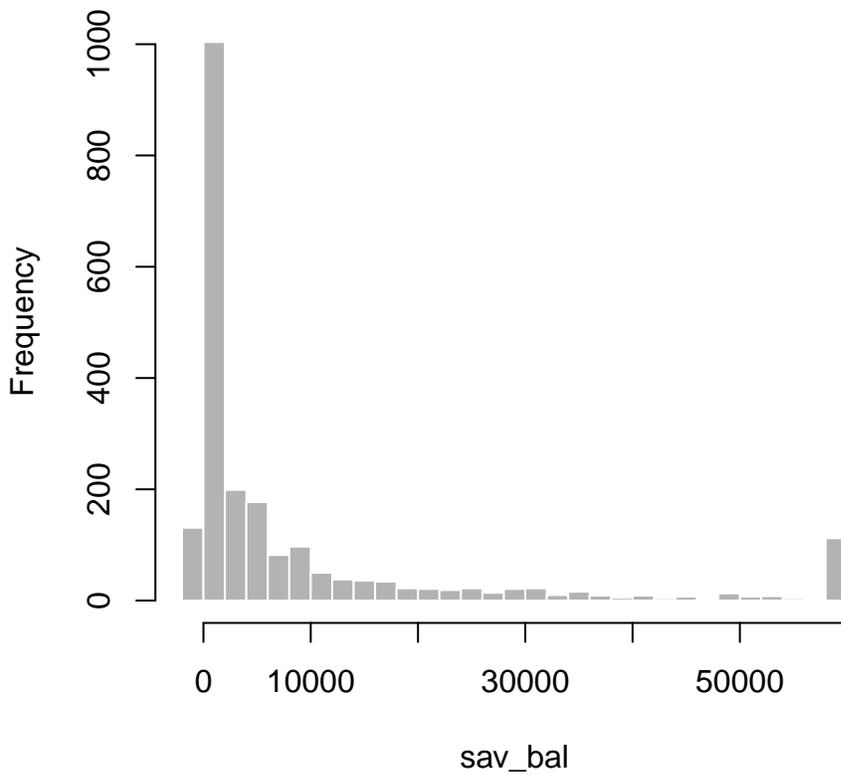
$N = 2198$

**Description:** What is the balance of the respondent's primary savings account?

**Survey question:** pa077\_a

min	med	mean	max	sd
-591.0	1833.5	15280.1	2471396.0	81934.3

Table 239: Summary statistics for sav\_bal



sav\_bal\_time

**Dataset:** Day-level

**Variable type:** Character

$N = 11962$

**Description:** What time did the respondent check the balance of their primary savings account?

**Survey question:** pa077\_a\_time

scpc\_date

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3016$

**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.

`shops_online`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3015$

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

**Survey question:** `q115_c_filter`

Values	Number	Percent
0	586	19.4
1	2429	80.6

Table 240: Frequency table for `shops_online`

**Value labels:**

0 - No

1 - Yes

`split_income_deposit`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 50$

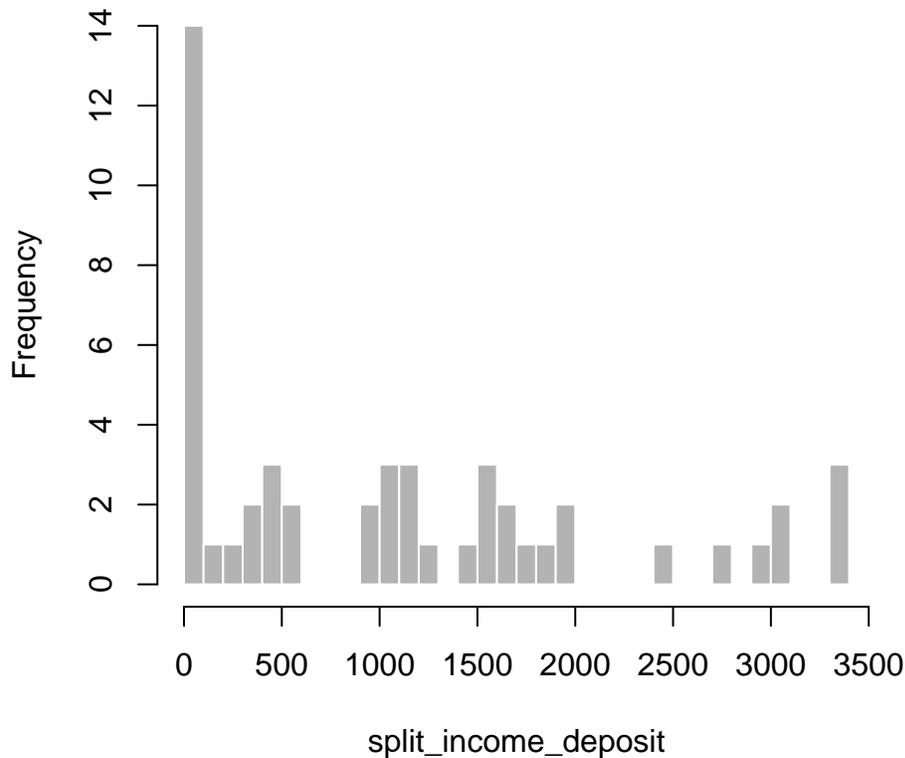
**Description:** The amount deposited into the primary checking account when some income was desposited into multiple accounts.

**Survey question:** q147\_a-i

**Details:** The respondent told us that some income was deposited into more than one account. How much was deposited to their primary checking account?

min	med	mean	max	sd
0.0	972.0	1142.0	4737.0	1190.9

Table 241: Summary statistics for `split_income_deposit`



`time`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 12345$

**Description:** The time of the transaction.

**Survey question:** Clock widget in the various modules.

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

`to_account`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 3571$

**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.

Values	Number	Percent
1	961	26.9
2	1237	34.6
3	256	7.2
4	77	2.2
5	12	0.3
6	453	12.7
7	366	10.2
8	209	5.9

Table 242: Frequency table for `to_account`

**Value labels:**

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

tran

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 15091$

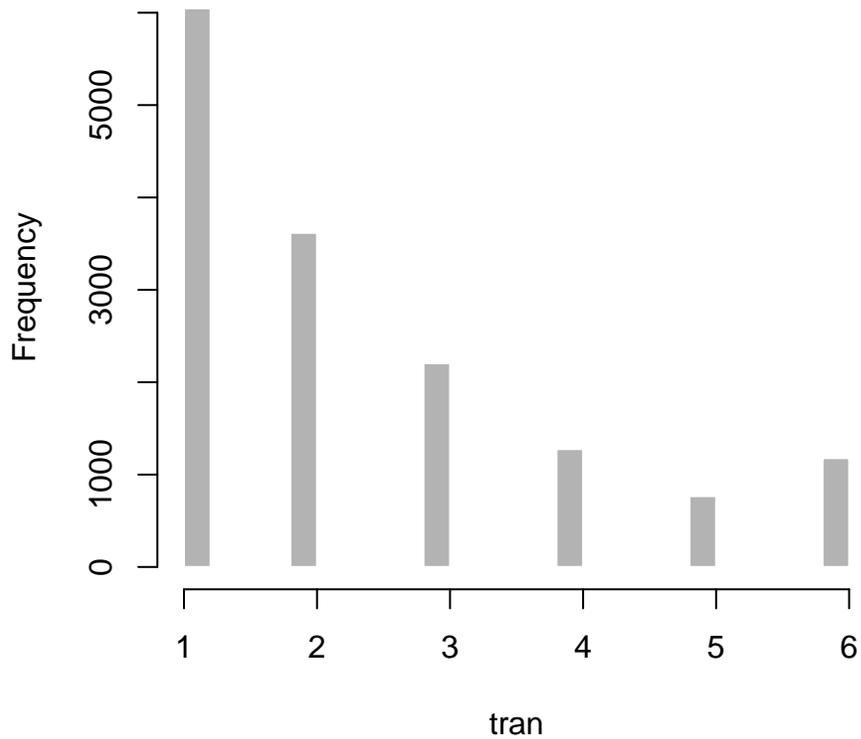
**Description:** Within-day transaction counter.

**Survey question:** N/A

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

min	med	mean	max	sd
1.0	2.0	2.5	23.0	2.0

Table 243: Summary statistics for tran



`tran_account`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 169$

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

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

Values	Number	Percent
1	111	65.7
2	22	13.0
3	7	4.1
5	3	1.8
7	26	15.4

Table 244: Frequency table for `tran_account`

**Value labels:**

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

`tran_days`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 166$

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

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

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

Values	Number	Percent
0	133	80.1
1	14	8.4
2	7	4.2
3	5	3.0
4	1	0.6
5	2	1.2
6	1	0.6
8	3	1.8

Table 245: Frequency table for `tran_days`

**Value labels:**

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

`tran_inst`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 169$

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

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

Values	Number	Percent
0	30	17.8
1	139	82.2

Table 246: Frequency table for `tran_inst`

**Value labels:**

0 - No

1 - Yes

`tran_min`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 8615$

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

**Survey question:** q101k, q101m, q101n, q101u

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

Values	Number	Percent
0	6221	72.2
1	205	2.4
2	289	3.4
3	1076	12.5
4	824	9.6

Table 247: Frequency table for `tran_min`

**Value labels:**

0 - No

1 - Yes

2 - I'm not sure but I think so

3 - I'm not sure but I do not think so

4 - I don't know

tran\_report

**Dataset:** Transaction-level

**Variable type:** Numeric

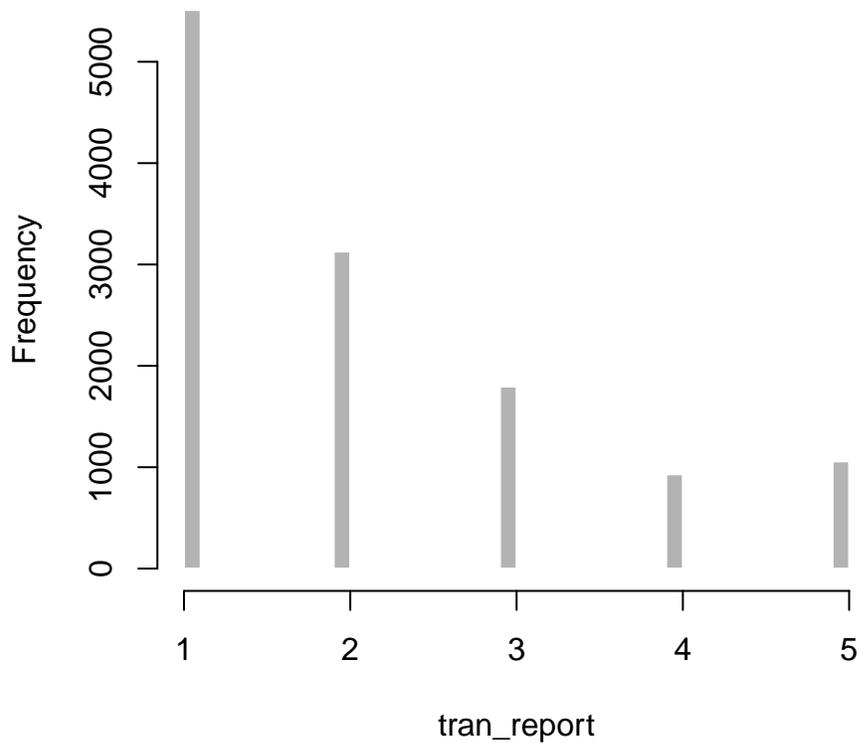
$N = 12422$

**Description:** A counter used internally to order the transactions.

**Survey question:** N/A

min	med	mean	max	sd
1.0	2.0	2.2	15.0	1.6

Table 248: Summary statistics for tran\_report



traveled

**Dataset:** Day-level

**Variable type:** Numeric

$N = 8966$

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

**Survey question:** q13

Values	Number	Percent
0	8616	96.1
1	350	3.9

Table 249: Frequency table for traveled

**Value labels:**

0 - No

1 - Yes

unexpected

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 3841$

**Description:** Whether this expenditure was unexpected.

**Survey question:** q151\_a

Values	Number	Percent
0	3481	90.6
1	360	9.4

Table 250: Frequency table for **unexpected**

**Value labels:**

0 - No

1 - Yes

**used\_coins**

**Dataset:** Day-level

**Variable type:** Numeric

$N = 2201$

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

**Survey question:** q5\_2

Values	Number	Percent
0	1786	81.1
1	415	18.9

Table 251: Frequency table for `used_coins`

**Value labels:**

0 - No

1 - Yes

`used_heloc`

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 18$

**Description:** Whether the respondent used a HELOC (Home Equity Line Of Credit) during the three-day diary period.

**Survey question:** pay617

Values	Number	Percent
0	18	100.0

Table 252: Frequency table for `used_heloc`

**Value labels:**

0 - No

1 - Yes

why\_nocash

**Dataset:** Day-level

**Variable type:** Numeric

$N = 592$

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

**Survey question:** q1a

Values	Number	Percent
1	76	12.8
2	93	15.7
3	380	64.2
4	30	5.1
5	3	0.5
6	10	1.7

Table 253: Frequency table for `why_nocash`

**Value labels:**

- 1 - I just ran out and I need to get more
- 2 - I am broke
- 3 - I usually do not carry cash
- 4 - I gave my cash to someone else
- 5 - My cash was stolen or lost
- 6 - Other

why\_not\_billpref

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 1351$

**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

Values	Number	Percent
1	138	10.2
2	17	1.3
3	11	0.8
4	24	1.8
5	115	8.5
6	33	2.4
7	35	2.6
8	132	9.8
9	542	40.1
10	304	22.5

Table 254: Frequency table for `why_not_billpref`

**Value labels:**

- 1 - Preferred payment method (PPM) was not accepted
- 2 - I did not have PPM with me
- 3 - I did not have enough money available to use PPM
- 4 - The payment would have been late if I used PPM
- 5 - The payment method I used (PMU) is more secure than PPM
- 6 - I received a discount for using PMU
- 7 - I would have paid a surcharge if I used PPM
- 8 - For this size transaction I prefer to use PMU
- 9 - For this type of bill I prefer to use PMU
- 10 - Other (specify)

why\_not\_pref

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 4051$

**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

Values	Number	Percent
1	349	8.6
2	241	5.9
3	431	10.6
4	102	2.5
5	109	2.7
6	34	0.8
7	1064	26.3
8	858	21.2
9	863	21.3

Table 255: Frequency table for `why_not_pref`

**Value labels:**

- 1 - Preferred payment method (PPM) was not accepted
- 2 - I did not have PPM with me
- 3 - Speed of payment was important for this transaction
- 4 - Security of the transaction was important
- 5 - I received a discount for using Payment Method Used (PMU)
- 6 - I would have paid a surcharge if I used PPM
- 7 - For this size transaction, I prefer to use PMU
- 8 - For this type of merchant I prefer to use PMU
- 9 - Other (specify)

work\_disabled

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3012$

**Description:** Respondent is disabled.

**Survey question:** q14

**Details:** Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily recategorized.

Values	Number	Percent
0	2694	89.4
1	318	10.6

Table 256: Frequency table for work\_disabled

**Value labels:**

0 - No

1 - Yes

work\_employed

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3012$

**Description:** Respondent is employed.

**Survey question:** q14

**Details:** Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily re-categorized.

Values	Number	Percent
0	1304	43.3
1	1708	56.7

Table 257: Frequency table for work\_employed

**Value labels:**

0 - No

1 - Yes

`work_looking`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3012$

**Description:** Respondent is looking for employment.

**Survey question:** q14

**Details:** Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily re-categorized.

Values	Number	Percent
0	2862	95.0
1	150	5.0

Table 258: Frequency table for `work_looking`

**Value labels:**

0 - No

1 - Yes

`work_occupation`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 1708$

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

**Survey question:** q15

Values	Number	Percent
1	333	19.5
2	962	56.3
3	231	13.5
4	182	10.7

Table 259: Frequency table for `work_occupation`

**Value labels:**

1 - Government

2 - Private-for-profit company

3 - Non-profit organization including tax exempt and charitable organizations

4 - Self-employed

work\_onleave

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3012$

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

**Survey question:** q14

**Details:** Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily recategorized.

Values	Number	Percent
0	2980	98.9
1	32	1.1

Table 260: Frequency table for work\_onleave

**Value labels:**

0 - No

1 - Yes

`work_other`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3012$

**Description:** Respondent replied OTHER to question about employment status.

**Survey question:** q14

**Details:** Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily recategorized.

Values	Number	Percent
0	2839	94.3
1	173	5.7

Table 261: Frequency table for `work_other`

**Value labels:**

0 - No

1 - Yes

`work_retired`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3012$

**Description:** Respondent is retired.

**Survey question:** q14

**Details:** Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily recategorized.

Values	Number	Percent
0	2251	74.7
1	761	25.3

Table 262: Frequency table for `work_retired`

**Value labels:**

0 - No

1 - Yes

`work_self`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3012$

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

**Survey question:** q14

**Details:** Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily recategorized.

Values	Number	Percent
0	1526	89.3
1	182	10.7

Table 263: Frequency table for `work_self`

**Value labels:**

0 - No

1 - Yes

`work_temp_unemployed`

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3012$

**Description:** Respondent is temporarily unemployed.

**Survey question:** q14

**Details:** Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily recategorized.

Values	Number	Percent
0	2981	99.0
1	31	1.0

Table 264: Frequency table for `work_temp_unemployed`

**Value labels:**

0 - No

1 - Yes