

Data Guide to the 2020 Diary of Consumer Payment Choice

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May 6, 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 29, 2020 and November 2, 2020 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 US consumers was actively taking the diary, and any given day can be made statistically representative by using appropriate sample weights. In addition to in-person purchases, respondents were also asked to record their online and mobile purchases, cash holdings, cash deposits, checking transfers, income payments, and other exchanges of liquid assets. The result is three datasets containing 6,819 unique transactions by 1,537 individuals across four days each, including 5,540 expenditures, 406 account transfers, and 899 income receipts. 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 recategorized 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 culled from the dataset, and the `module` variable is modified to reflect that a transaction came from multiple parts of the survey. Transactions are considered to be duplicates if they have a matching `id` (primary respondent identifier), `date`, `amnt` (transaction amount), and `pi` (payment instrument) in cases where `pi` is available, and `id`, `date`, and `amnt` in cases where `pi` is not available.

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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 29 or 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 *2020 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 2020 DCPC data is posted as three separate datasets on the Atlanta Fed website¹: individual-level, day-level, and transaction-level. These datasets are designed to facilitate appropriate methods of analysis for each kind of data. There are 1,537 unique diarists, and as such there are 1,537 unique observations in the individual-level dataset. There are also 1,537 unique diarists in the day-level dataset—each diarist has four observations associated with their unique identifier `id`. Finally, there are 1,348 unique diarists in the transaction-level dataset. This is due to the fact that some diarists do not report any transactions during the three day diary period.

Unique identifier `id`

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

Individual-level dataset

The individual-level dataset is structured so that each row in the dataset represents observations for one respondent. There are 1,537 rows in this dataset—one for each respondent. Examples of variables in this dataset include payment preferences and demographic variables. The unique identifier is `id`.

Day-level dataset

In the day-level dataset, each observation represents one diary-day per respondent. In other words, we see 1,537 observations for each diary-day, for a total of 6,148 observations in this dataset. Examples of variables that are in this dataset include cash balances by bill denomination and the participation dates. Here, the unique identifiers are `id` and `diary_day`.

¹<https://www.frbatlanta.org/banking-and-payments/consumer-payments/diary-of-consumer-payment-choice/2020-diary>

Transaction-level dataset

Finally, the transaction-level dataset contains one transaction per row. There are 6,819 observations in this dataset, consisting on expenditures, account transfers, and income receipts. The variable `type` allows the data user to distinguish between these types of transactions. The main kind of variable in this dataset are the variables that describe a payment. In this dataset, each observation is uniquely identified by `id`, `diary_day`, and `tran`.

Expenditures

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

Transfers

Transfers are when money is moved from one account to another, each owned by the same diarist. In order to identify the actual movement of money, one should use the `from_account` and `to_account` variables. Transfers can be reported in almost any module. For instance, a cash withdrawal would be a transfer from a checking account to cash and would come from the Cash Withdrawals module, while a credit card bill payment could be a transfer from a checking account to a credit account and might come from the Purchases module.

Income

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

Dollar amounts

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

Dollar amounts were cleaned based on their likelihood given the type of transaction, the respondent's answer to the various merchant followups, the respondent's written answers in some of the “other” boxes in the survey (which are not included in this dataset), and the respondent's answers to some of the questions in the Survey of Consumer Payment Choice (SCPC). In 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 United States, three sets of sample weights are provided in these datasets. The first set of base weights, `ind_weight`, are individual-level post-stratification weights, and are available in the individual-level dataset. The second and third sets of weights are found in the day-level dataset. The weights in the variable `daily_weight`, are day-level weights. The third set of weights, `dow_weight`, are day-level day-of-week weights that attempt to account for day-of-week affects in the number and value of payments. We recommend that this latter set of weights be used whenever attempting cross-year comparisons involving payments. All weights are relative weights—they have a mean of 1 and sum to the number of observations in the dataset. When subsetting the data—especially by date—it may be necessary to generate your own weights, and strictly speaking the day weights provided are not appropriate to use when including diary day 0.

For more information about how the weights are constructed, see **2020 Survey and Diary of Consumer Payment Choice—Sampling and Weighting** by Marco Angrisani.²

²<https://www.frbatlanta.org/-/media/documents/banking/consumer-payments/diary-of-consumer-payment-choice/2020/scpc-dcpc-2020-sampling-weights.pdf>

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`accept_card`

Dataset: Transaction-level

Variable type: Numeric

$N = 943$

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	154	16.3
1	711	75.4
2	78	8.3

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

$N = 2388$

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	127	5.3
1	2128	89.1
2	97	4.1
3	15	0.6
4	21	0.9

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

$N = 1536$

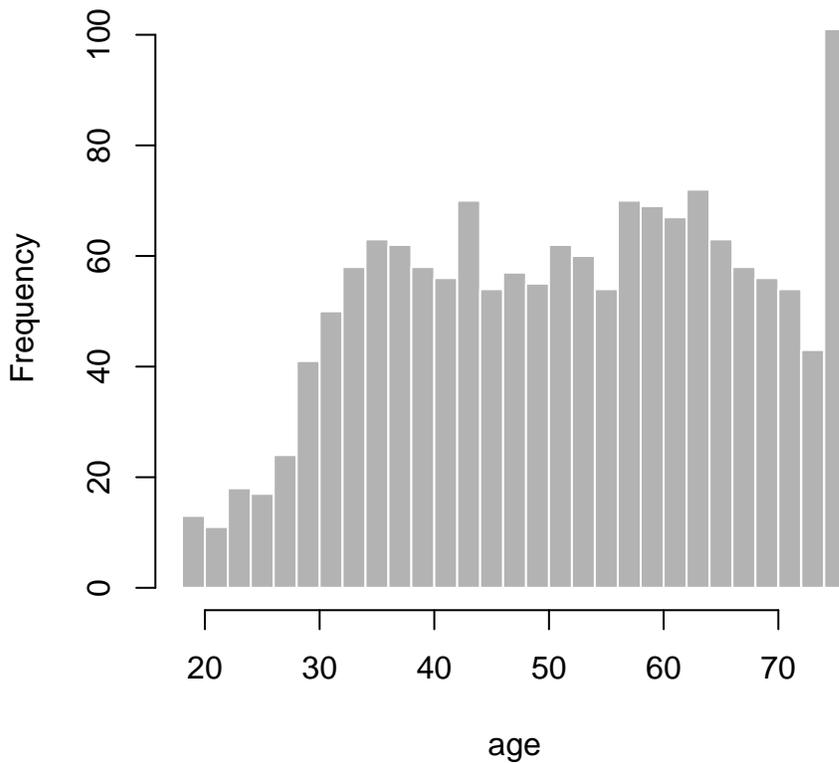
Description: Respondent's age, in years.

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	52.0	52.2	102.0	15.5

Table 3: Summary statistics for `age`



`amnt`

Dataset: Transaction-level

Variable type: Numeric

$N = 6750$

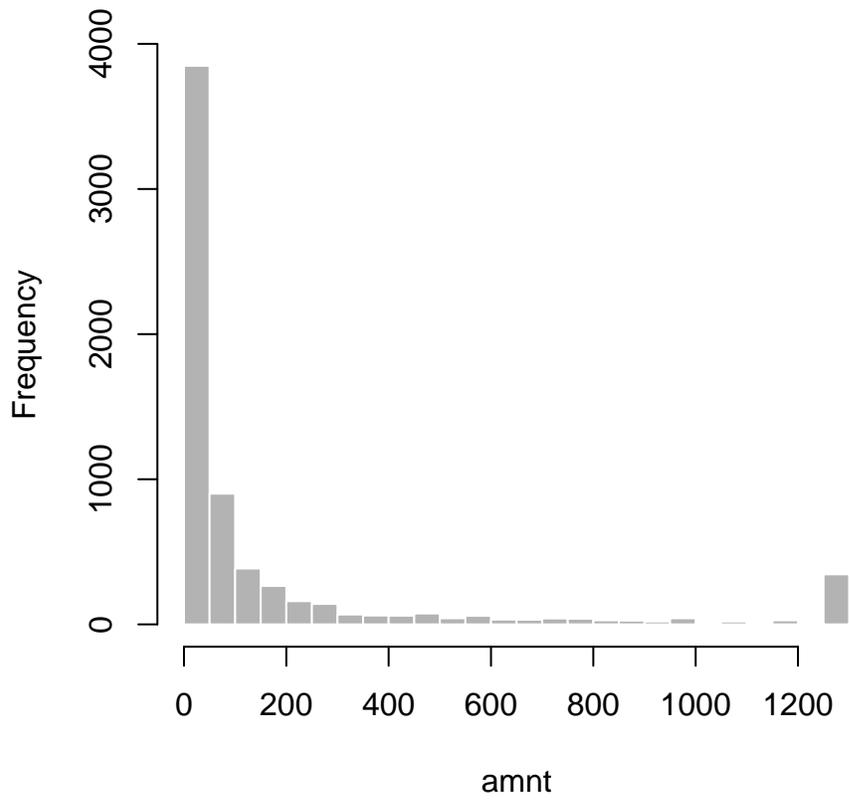
Description: Dollar amount of the transaction, cleaned.

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	39.0	311.7	100261.9	2014.6

Table 4: Summary statistics for `amnt`



`amnt_orig`

Dataset: Transaction-level

Variable type: Numeric

$N = 6750$

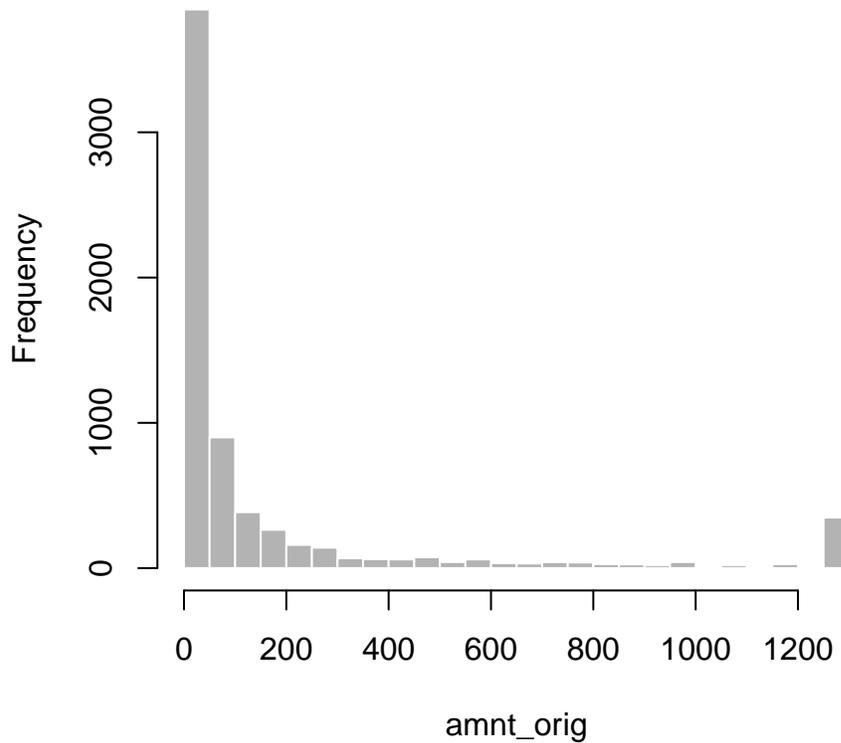
Description: Dollar amount of the transaction, uncleaned.

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	39.0	315.3	100261.9	2026.8

Table 5: Summary statistics for `amnt_orig`



`authorization_method`

Dataset: Transaction-level

Variable type: Numeric

$N = 1630$

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

Survey question: q201g

Values	Number	Percent
1	241	14.8
2	1117	68.5
3	45	2.8
4	213	13.1
5	14	0.9

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

$N = 1324$

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	857	64.7
1	467	35.3

Table 7: Frequency table for `automatic`

Value labels:

0 - No

1 - Yes

bill

Dataset: Transaction-level

Variable type: Numeric

$N = 5509$

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	4185	76.0
1	1324	24.0

Table 8: Frequency table for **bill**

Value labels:

0 - No

1 - Yes

`borrowed_for_purchase`

Dataset: Transaction-level

Variable type: Numeric

$N = 15$

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	14	93.3
1	1	6.7

Table 9: Frequency table for `borrowed_for_purchase`

Value labels:

0 - No

1 - Yes

`can_postpone`

Dataset: Transaction-level

Variable type: Numeric

$N = 2030$

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

Survey question: q151.b

Values	Number	Percent
0	1276	62.9
1	754	37.1

Table 10: Frequency table for `can_postpone`

Value labels:

0 - No

1 - Yes

carry_acnt2acnt

Dataset: Day-level

Variable type: Numeric

$N = 2038$

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	1744	85.6
1	294	14.4

Table 11: Frequency table for carry_acnt2acnt

Value labels:

0 - No

1 - Yes

carry_banp

Dataset: Day-level

Variable type: Numeric

$N = 2038$

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	1539	75.5
1	499	24.5

Table 12: Frequency table for carry_banp

Value labels:

0 - No

1 - Yes

carry_cc

Dataset: Day-level

Variable type: Numeric

$N = 2038$

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	551	27.0
1	1487	73.0

Table 13: Frequency table for carry_cc

Value labels:

0 - No

1 - Yes

carry_chk

Dataset: Day-level

Variable type: Numeric

$N = 2038$

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	1174	57.6
1	864	42.4

Table 14: Frequency table for carry_chk

Value labels:

0 - No

1 - Yes

carry_coins

Dataset: Day-level

Variable type: Numeric

$N = 4605$

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

Survey question: q5_1

Values	Number	Percent
0	2911	63.2
1	1694	36.8

Table 15: Frequency table for carry_coins

Value labels:

0 - No

1 - Yes

carry_csh

Dataset: Day-level

Variable type: Numeric

$N = 2038$

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	466	22.9
1	1572	77.1

Table 16: Frequency table for `carry_csh`

Value labels:

0 - No

1 - Yes

carry_dc

Dataset: Day-level

Variable type: Numeric

$N = 2038$

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	515	25.3
1	1523	74.7

Table 17: Frequency table for carry_dc

Value labels:

0 - No

1 - Yes

carry_monord

Dataset: Day-level

Variable type: Numeric

$N = 2038$

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	1999	98.1
1	39	1.9

Table 18: Frequency table for carry_monord

Value labels:

0 - No

1 - Yes

carry_obbp

Dataset: Day-level

Variable type: Numeric

$N = 2038$

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	1519	74.5
1	519	25.5

Table 19: Frequency table for carry_obbp

Value labels:

0 - No

1 - Yes

carry_oth

Dataset: Day-level

Variable type: Numeric

$N = 2038$

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	2025	99.4
1	13	0.6

Table 20: Frequency table for `carry_oth`

Value labels:

0 - No

1 - Yes

carry_paypal

Dataset: Day-level

Variable type: Numeric

$N = 2038$

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

Survey question: q97

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

Values	Number	Percent
0	1559	76.5
1	479	23.5

Table 21: Frequency table for carry_paypal

Value labels:

0 - No

1 - Yes

carry_prepaid

Dataset: Day-level

Variable type: Numeric

$N = 2038$

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	1704	83.6
1	334	16.4

Table 22: Frequency table for carry_prepaid

Value labels:

0 - No

1 - Yes

`cash_move`

Dataset: Transaction-level

Variable type: Numeric

$N = 102$

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	33	32.4
2	30	29.4
3	4	3.9
4	32	31.4
5	1	1.0
6	2	2.0

Table 23: 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

$N = 1228$

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

Survey question: ccq_005

Values	Number	Percent
0	75	6.1
1	1153	93.9

Table 24: Frequency table for cc_chip_1

Value labels:

0 - No

1 - Yes

cc_chip_2

Dataset: Individual-level

Variable type: Numeric

$N = 239$

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

Survey question: ccq_005

Values	Number	Percent
0	22	9.2
1	217	90.8

Table 25: Frequency table for cc_chip_2

Value labels:

0 - No

1 - Yes

cc_chip_3

Dataset: Individual-level

Variable type: Numeric

$N = 46$

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

Survey question: ccq_005

Values	Number	Percent
0	7	15.2
1	39	84.8

Table 26: Frequency table for cc_chip_3

Value labels:

0 - No

1 - Yes

cc_chip_4

Dataset: Individual-level

Variable type: Numeric

$N = 10$

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

Survey question: ccq_005

Values	Number	Percent
0	1	10.0
1	9	90.0

Table 27: Frequency table for cc_chip_4

Value labels:

0 - No

1 - Yes

cc_chip_5

Dataset: Individual-level

Variable type: Numeric

$N = 4$

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

Survey question: ccq_005

Values	Number	Percent
0	2	50.0
1	2	50.0

Table 28: Frequency table for cc_chip_5

Value labels:

0 - No

1 - Yes

cc_debt_amnt

Dataset: Transaction-level

Variable type: Numeric

$N = 224$

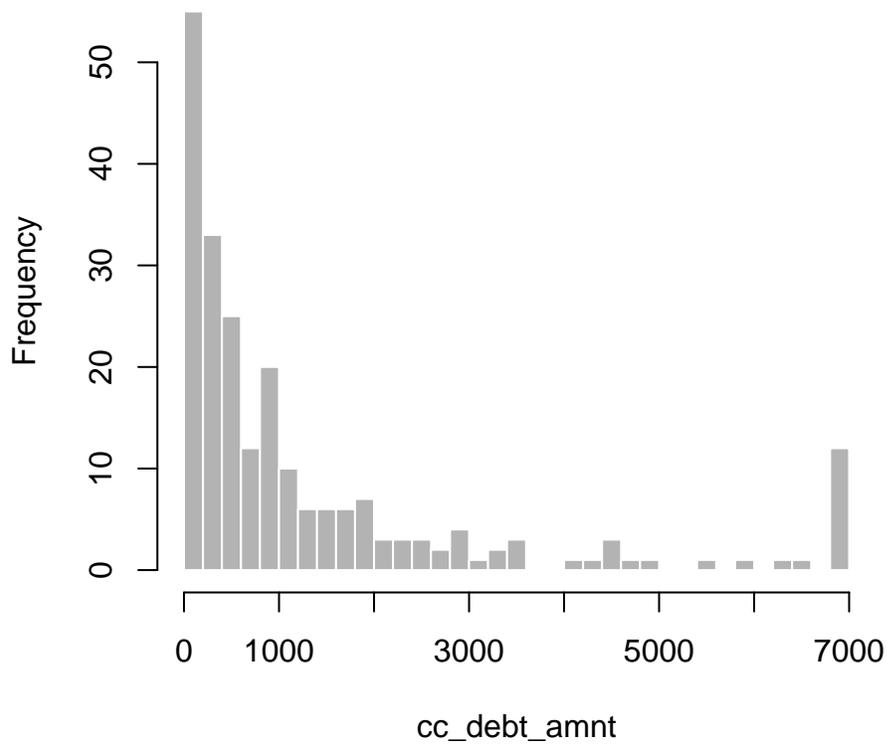
Description: Question text: How much was the full amount due (statement balance) of the credit card bill?

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	574.5	1593.9	33167.0	3166.0

Table 29: Summary statistics for cc_debt_amnt



cc_debt_canpay

Dataset: Transaction-level

Variable type: Numeric

$N = 110$

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	61	55.5
1	49	44.5

Table 30: Frequency table for cc_debt_canpay

Value labels:

0 - No

1 - Yes

cc_debt_whynotpay

Dataset: Transaction-level

Variable type: Character

$N = 6819$

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

$N = 1226$

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

Survey question: ccq_004

Values	Number	Percent
0	802	65.4
1	424	34.6

Table 31: Frequency table for cc_hasbal_1

Value labels:

0 - No

1 - Yes

cc_hasbal_2

Dataset: Individual-level

Variable type: Numeric

$N = 239$

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

Survey question: ccq_004

Values	Number	Percent
0	170	71.1
1	69	28.9

Table 32: Frequency table for cc_hasbal_2

Value labels:

0 - No

1 - Yes

cc_hasbal_3

Dataset: Individual-level

Variable type: Numeric

$N = 45$

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

Survey question: ccq_004

Values	Number	Percent
0	33	73.3
1	12	26.7

Table 33: Frequency table for cc_hasbal_3

Value labels:

0 - No

1 - Yes

cc_hasbal_4

Dataset: Individual-level

Variable type: Numeric

$N = 10$

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

Survey question: ccq_004

Values	Number	Percent
0	9	90.0
1	1	10.0

Table 34: Frequency table for cc_hasbal_4

Value labels:

0 - No

1 - Yes

cc_hasbal_5

Dataset: Individual-level

Variable type: Numeric

$N = 4$

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

Survey question: ccq_004

Values	Number	Percent
0	3	75.0
1	1	25.0

Table 35: Frequency table for cc_hasbal_5

Value labels:

0 - No

1 - Yes

`cc_num`

Dataset: Individual-level

Variable type: Numeric

$N = 1234$

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	384	31.1
1	611	49.5
2	193	15.6
3	36	2.9
4	6	0.5
5	2	0.2
6	2	0.2

Table 36: 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

$N = 1430$

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

Survey question: q201c

Values	Number	Percent
1	1154	80.7
2	156	10.9
3	27	1.9
4	2	0.1
5	2	0.1
6	89	6.2

Table 37: 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

$N = 1228$

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

Survey question: ccq_003

Values	Number	Percent
0	350	28.5
1	878	71.5

Table 38: Frequency table for cc_rewards_1

Value labels:

0 - No

1 - Yes

cc_rewards_2

Dataset: Individual-level

Variable type: Numeric

$N = 239$

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

Survey question: ccq_003

Values	Number	Percent
0	48	20.1
1	191	79.9

Table 39: Frequency table for cc_rewards_2

Value labels:

0 - No

1 - Yes

cc_rewards_3

Dataset: Individual-level

Variable type: Numeric

$N = 45$

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

Survey question: ccq_003

Values	Number	Percent
0	11	24.4
1	34	75.6

Table 40: Frequency table for cc_rewards_3

Value labels:

0 - No

1 - Yes

`cc_rewards_4`

Dataset: Individual-level

Variable type: Numeric

$N = 10$

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

Survey question: `ccq_003`

Values	Number	Percent
0	2	20.0
1	8	80.0

Table 41: Frequency table for `cc_rewards_4`

Value labels:

0 - No

1 - Yes

cc_rewards_5

Dataset: Individual-level

Variable type: Numeric

$N = 4$

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

Survey question: ccq_003

Values	Number	Percent
0	2	50.0
1	2	50.0

Table 42: Frequency table for cc_rewards_5

Value labels:

0 - No

1 - Yes

cc_type_1

Dataset: Individual-level

Variable type: Numeric

$N = 1229$

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

Survey question: ccq_002

Values	Number	Percent
1	680	55.3
2	309	25.1
3	113	9.2
4	29	2.4
5	13	1.1
6	65	5.3
8	20	1.6

Table 43: 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

$N = 239$

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

Survey question: ccq_002

Values	Number	Percent
1	109	45.6
2	73	30.5
3	16	6.7
4	16	6.7
5	4	1.7
6	18	7.5
8	3	1.3

Table 44: 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

$N = 46$

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

Survey question: ccq_002

Values	Number	Percent
1	22	47.8
2	10	21.7
4	8	17.4
5	1	2.2
6	2	4.3
8	3	6.5

Table 45: 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

$N = 10$

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

Survey question: ccq_002

Values	Number	Percent
1	4	40.0
2	4	40.0
3	1	10.0
4	1	10.0

Table 46: 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

$N = 4$

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

Survey question: ccq_002

Values	Number	Percent
1	1	25.0
2	1	25.0
4	2	50.0

Table 47: 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

$N = 61$

Description: Account where cash was desposited.

Survey question: cashdep_account

Values	Number	Percent
1	40	65.6
2	4	6.6
6	17	27.9

Table 48: 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

$N = 61$

Description: Cash deposit location.

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

Values	Number	Percent
1	14	23.0
2	18	29.5
3	29	47.5

Table 49: Frequency table for cd_location

Value labels:

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

`census_division`

Dataset: Individual-level

Variable type: Numeric

$N = 1535$

Description: The Census division where the respondent lives.

Survey question: `statereside`

Details: Constructed from UAS Household Survey variable `statereside`

Values	Number	Percent
1	52	3.4
2	170	11.1
3	330	21.5
4	177	11.5
5	301	19.6
6	128	8.3
7	121	7.9
8	109	7.1
9	147	9.6

Table 50: 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

$N = 254$

Description: The source of the checking deposit.

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

Values	Number	Percent
1	51	20.1
2	1	0.4
4	2	0.8
5	2	0.8
6	43	16.9
7	117	46.1
8	11	4.3
9	27	10.6

Table 51: 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

$N = 5509$

Description: A flag used internally for data processing.

Survey question: N/A

chk_bal

Dataset: Day-level

Variable type: Numeric

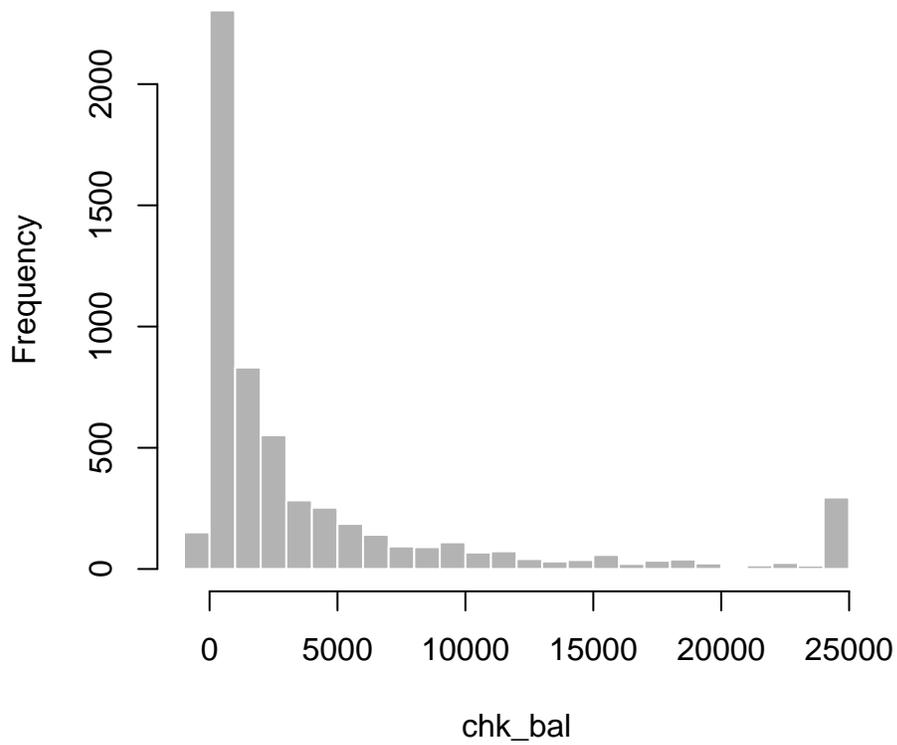
$N = 5774$

Description: Balance of checking account.

Survey question: pa072_a

min	med	mean	max	sd
-741.0	1477.5	11063.8	22700000.0	306817.9

Table 52: Summary statistics for `chk_bal`



chk_bal_time

Dataset: Day-level

Variable type: Numeric

$N = 5776$

Description: Time that diarist checked checking account balance.

Survey question: pa072_a_time

citizen

Dataset: Individual-level

Variable type: Numeric

$N = 1536$

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	27	1.8
1	1509	98.2

Table 53: Frequency table for **citizen**

Value labels:

0 - No

1 - Yes

coin2cash_coin_amnt

Dataset: Transaction-level

Variable type: Numeric

$N = 7$

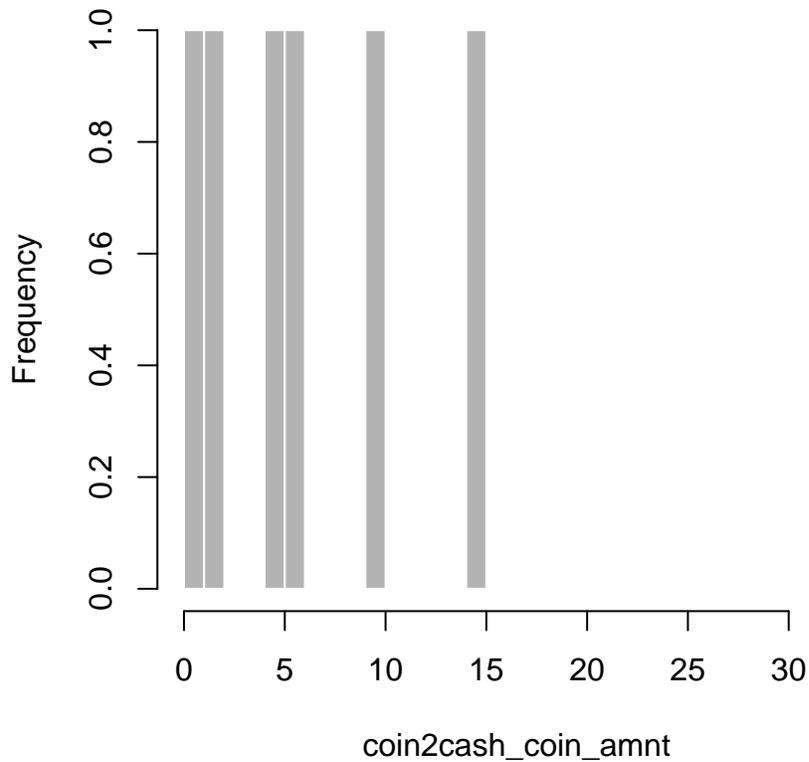
Description: Dollar value of coins to converted to cash.

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	6.0	11.1	40.0	13.7

Table 54: Summary statistics for coin2cash_coin_amnt



coin2cash_loc

Dataset: Transaction-level

Variable type: Numeric

$N = 19$

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	2	10.5
2	3	15.8
3	9	47.4
4	4	21.1
5	1	5.3

Table 55: 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)

`cw_location`

Dataset: Transaction-level

Variable type: Numeric

$N = 215$

Description: Cash withdrawal location.

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

Values	Number	Percent
1	56	26.0
2	12	5.6
3	25	11.6
4	71	33.0
6	12	5.6
7	7	3.3
9	32	14.9

Table 56: 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

$N = 211$

Description: Source of funds for cash withdrawal.

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

Values	Number	Percent
1	71	33.6
2	9	4.3
3	8	3.8
4	6	2.8
7	1	0.5
8	84	39.8
9	32	15.2

Table 57: 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

$N = 4439$

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

$N = 6760$

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

$N = 4$

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

$N = 436$

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	378	86.7
2	58	13.3

Table 58: Frequency table for dc_acct_1

Value labels:

1 - Primary account

2 - Another account

dc_acct_2

Dataset: Individual-level

Variable type: Numeric

$N = 69$

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	25	36.2
2	44	63.8

Table 59: Frequency table for dc_acct_2

Value labels:

1 - Primary account

2 - Another account

dc_acct_3

Dataset: Individual-level

Variable type: Numeric

$N = 11$

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	2	18.2
2	9	81.8

Table 60: 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
2	1	100.0

Table 61: 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
2	1	100.0

Table 62: Frequency table for dc_acct_5

Value labels:

- 1 - Primary account
- 2 - Another account

dc_logo_1

Dataset: Individual-level

Variable type: Numeric

$N = 1286$

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

Survey question: dcq_002

Values	Number	Percent
1	892	69.4
2	356	27.7
3	38	3.0

Table 63: Frequency table for dc_logo_1

Value labels:

1 - Visa

2 - MasterCard

3 - No logo

dc_logo_2

Dataset: Individual-level

Variable type: Numeric

$N = 103$

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

Survey question: dcq_002

Values	Number	Percent
1	61	59.2
2	36	35.0
3	6	5.8

Table 64: Frequency table for dc_logo_2

Value labels:

1 - Visa

2 - MasterCard

3 - No logo

dc_logo_3

Dataset: Individual-level

Variable type: Numeric

$N = 21$

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

Survey question: dcq_002

Values	Number	Percent
1	7	33.3
2	8	38.1
3	6	28.6

Table 65: Frequency table for dc_logo_3

Value labels:

1 - Visa

2 - MasterCard

3 - No logo

dc_logo_4

Dataset: Individual-level

Variable type: Numeric

$N = 5$

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

Survey question: dcq_002

Values	Number	Percent
1	2	40.0
2	2	40.0
3	1	20.0

Table 66: Frequency table for dc_logo_4

Value labels:

1 - Visa

2 - MasterCard

3 - No logo

dc_logo_5

Dataset: Individual-level

Variable type: Numeric

$N = 2$

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

Survey question: dcq_002

Values	Number	Percent
1	1	50.0
3	1	50.0

Table 67: Frequency table for dc_logo_5

Value labels:

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

`dc_num`

Dataset: Individual-level

Variable type: Numeric

$N = 1291$

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	382	29.6
1	806	62.4
2	82	6.4
3	16	1.2
4	3	0.2
5	1	0.1
6	1	0.1

Table 68: 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

$N = 1602$

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

Survey question: q201d

Values	Number	Percent
1	1433	89.5
2	73	4.6
3	8	0.5
4	1	0.1
6	87	5.4

Table 69: 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

$N = 1285$

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

Survey question: dcq_003

Values	Number	Percent
0	1112	86.5
1	173	13.5

Table 70: Frequency table for dc_rewards_1

Value labels:

0 - No

1 - Yes

dc_rewards_2

Dataset: Individual-level

Variable type: Numeric

$N = 102$

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

Survey question: dcq_003

Values	Number	Percent
0	81	79.4
1	21	20.6

Table 71: Frequency table for dc_rewards_2

Value labels:

0 - No

1 - Yes

dc_rewards_3

Dataset: Individual-level

Variable type: Numeric

$N = 21$

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

Survey question: dcq_003

Values	Number	Percent
0	20	95.2
1	1	4.8

Table 72: Frequency table for dc_rewards_3

Value labels:

0 - No

1 - Yes

dc_rewards_4

Dataset: Individual-level

Variable type: Numeric

$N = 4$

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

Survey question: dcq_003

Values	Number	Percent
0	4	100.0

Table 73: Frequency table for dc_rewards_4

Value labels:

0 - No

1 - Yes

dc_rewards_5

Dataset: Individual-level

Variable type: Numeric

$N = 2$

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

Survey question: dcq_003

Values	Number	Percent
0	1	50.0
1	1	50.0

Table 74: Frequency table for dc_rewards_5

Value labels:

0 - No

1 - Yes

debit_auth

Dataset: Transaction-level

Variable type: Numeric

$N = 1602$

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

Survey question: q101c

Values	Number	Percent
1	642	40.1
2	183	11.4
3	284	17.7
4	418	26.1
5	12	0.7
6	63	3.9

Table 75: 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

$N = 6140$

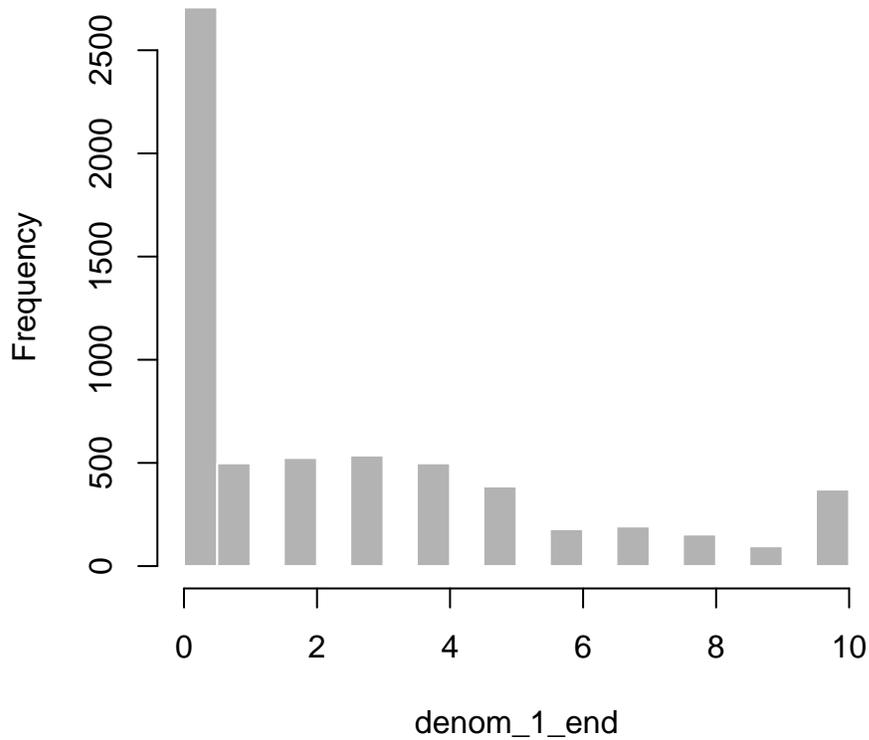
Description: The number of 1 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	1.0	2.9	350.0	6.4

Table 76: Summary statistics for denom_1_end



denom_1_stored

Dataset: Day-level

Variable type: Numeric

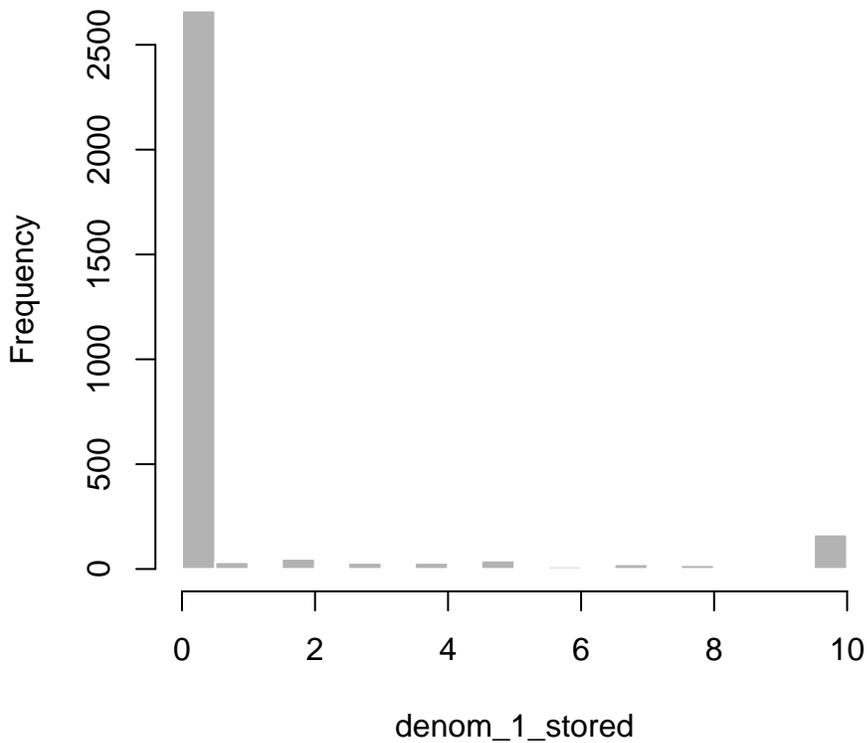
$N = 3074$

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	4.3	1990.0	54.2

Table 77: Summary statistics for denom_1_stored



denom_10_end

Dataset: Day-level

Variable type: Numeric

$N = 6140$

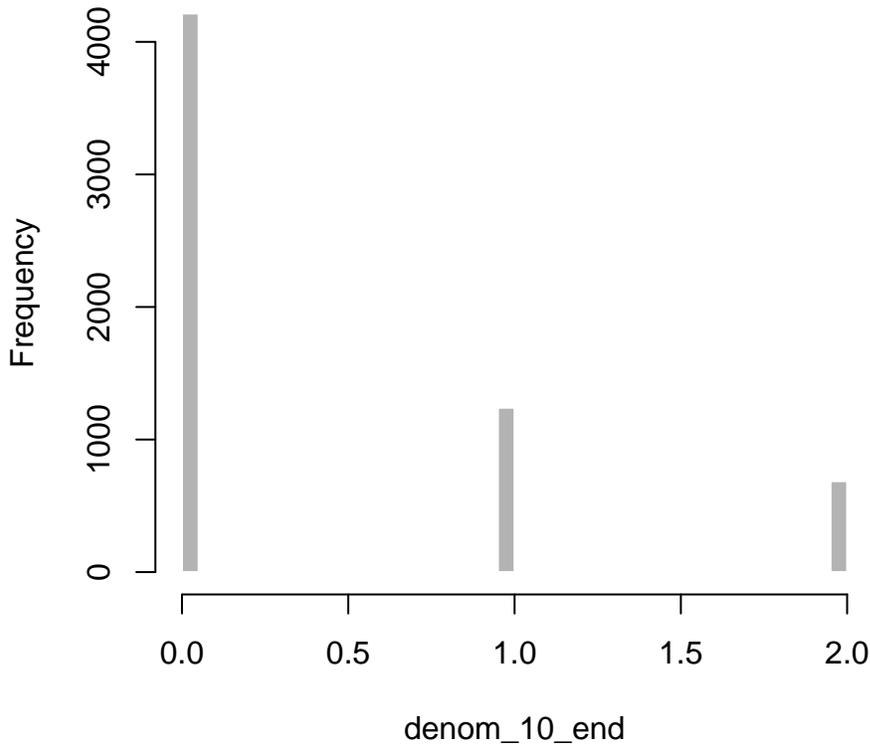
Description: The number of 10 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	0.5	32.0	1.1

Table 78: Summary statistics for denom_10_end



denom_10_stored

Dataset: Day-level

Variable type: Numeric

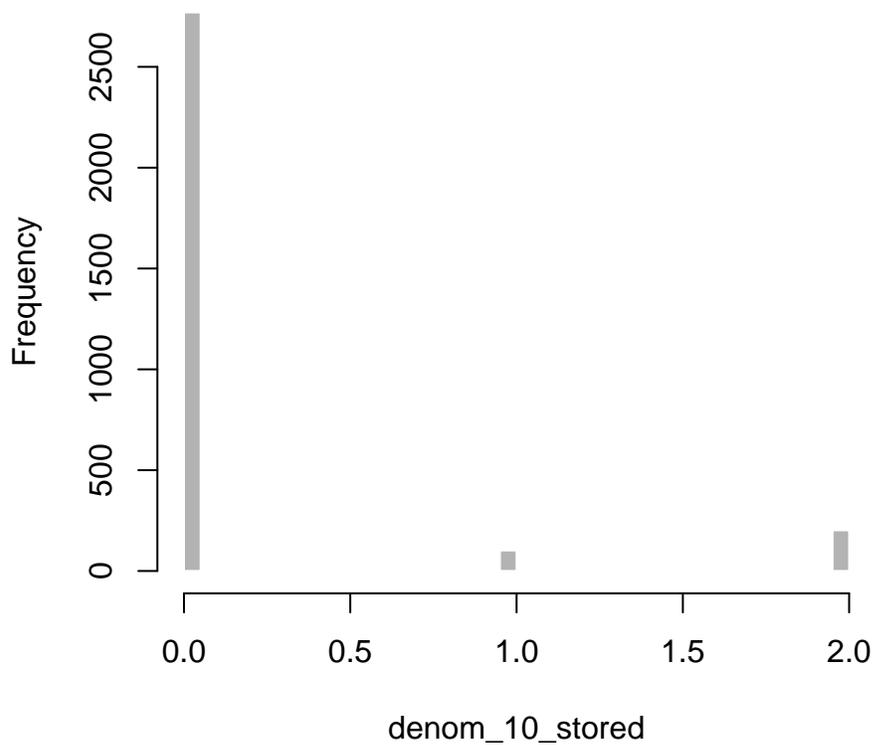
$N = 3074$

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	0.5	100.0	3.2

Table 79: Summary statistics for denom_10_stored



denom_100_end

Dataset: Day-level

Variable type: Numeric

$N = 6140$

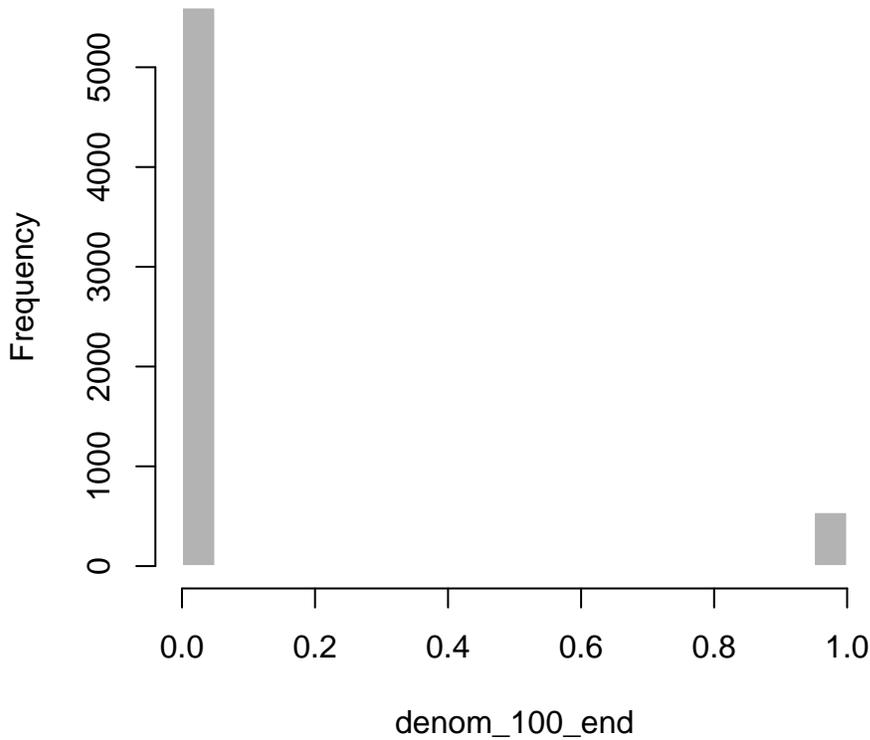
Description: The number of 100 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	0.2	100.0	1.5

Table 80: Summary statistics for denom_100_end



denom_100_stored

Dataset: Day-level

Variable type: Numeric

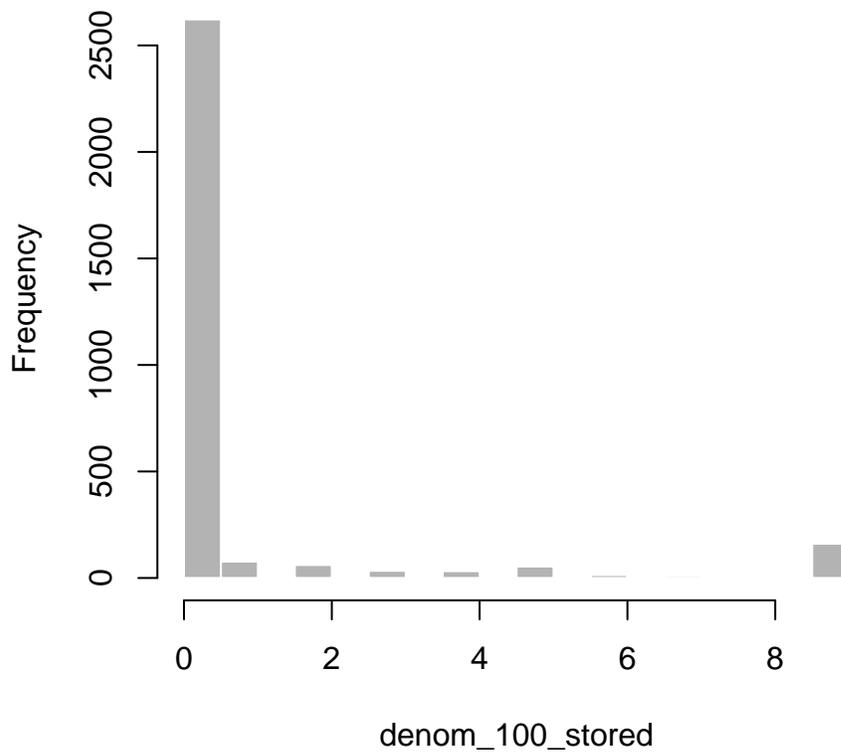
$N = 3074$

Description: The number of 100 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	2.0	201.0	10.3

Table 81: Summary statistics for denom_100_stored



denom_2_end

Dataset: Day-level

Variable type: Numeric

$N = 6140$

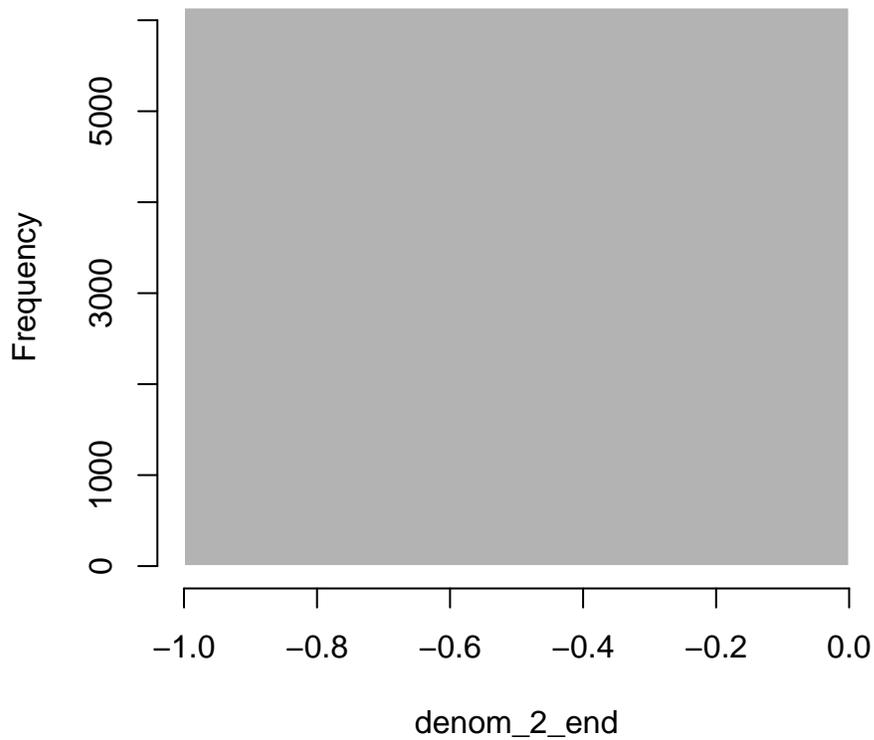
Description: The number of 2 dollar bills carried at the end of the diary day.

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	10.0	0.3

Table 82: Summary statistics for denom_2_end



denom_2_stored

Dataset: Day-level

Variable type: Numeric

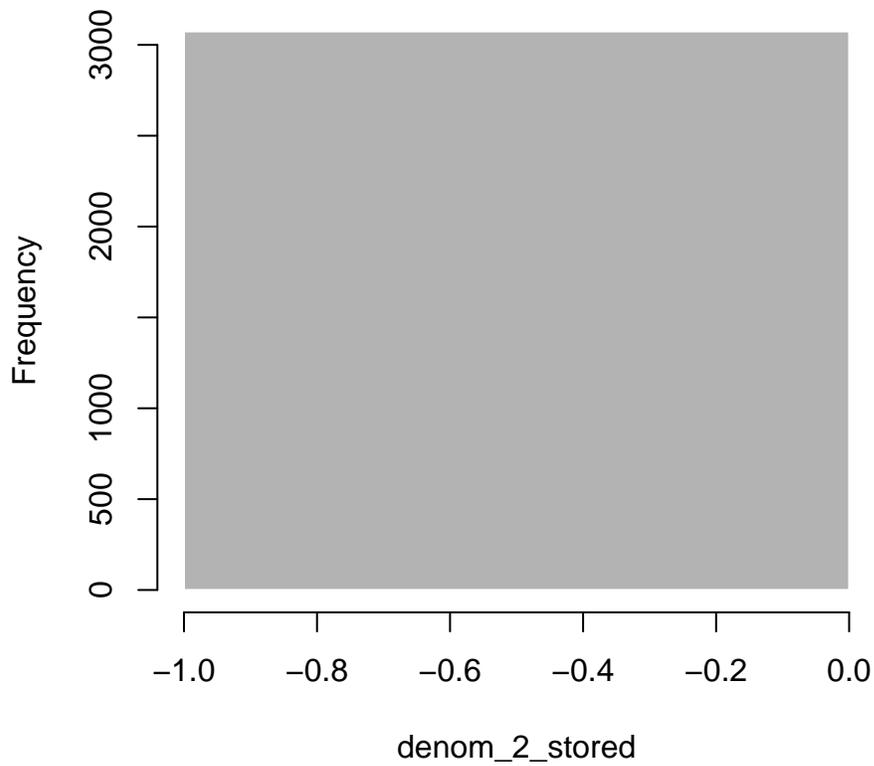
$N = 3074$

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	0.2	92.0	2.6

Table 83: Summary statistics for denom_2_stored



denom_20_end

Dataset: Day-level

Variable type: Numeric

$N = 6140$

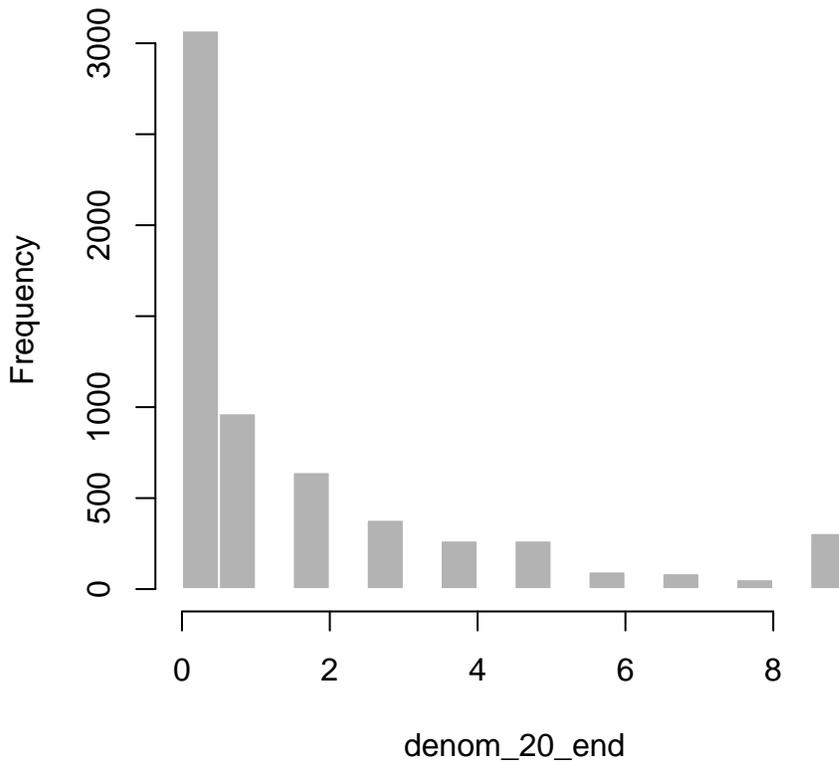
Description: The number of 20 dollar bills carried at the end of the diary day.

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	0.5	2.0	138.0	4.3

Table 84: Summary statistics for denom_20_end



denom_20_stored

Dataset: Day-level

Variable type: Numeric

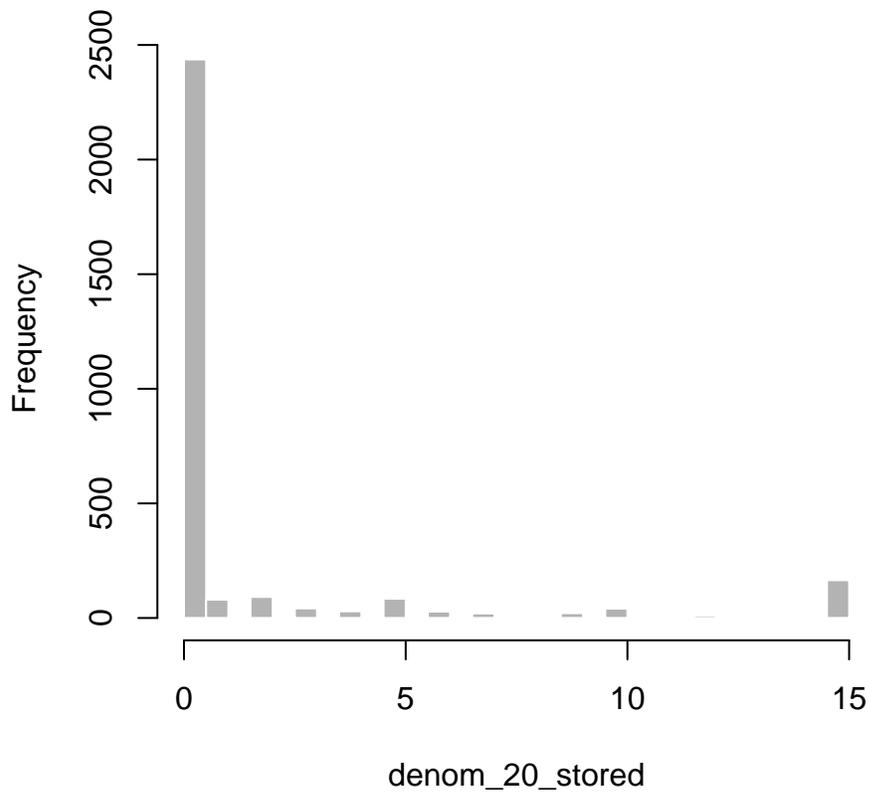
$N = 3074$

Description: The number of 20 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	3.1	500.0	16.6

Table 85: Summary statistics for denom_20_stored



denom_5_end

Dataset: Day-level

Variable type: Numeric

$N = 6140$

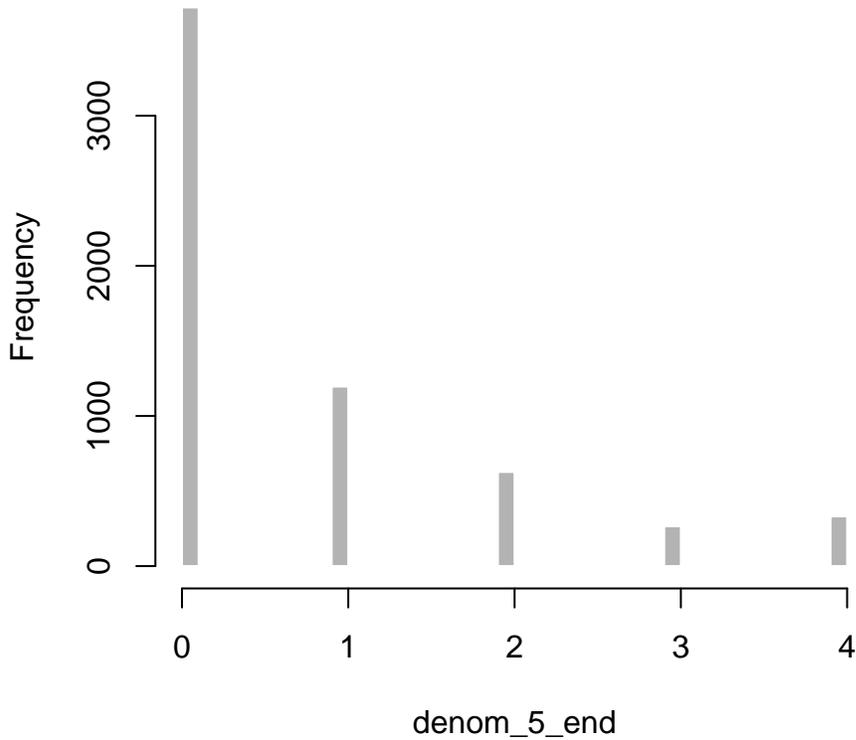
Description: The number of 5 dollar bills carried at the end of the diary day.

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	61.0	1.9

Table 86: Summary statistics for denom_5_end



denom_5_stored

Dataset: Day-level

Variable type: Numeric

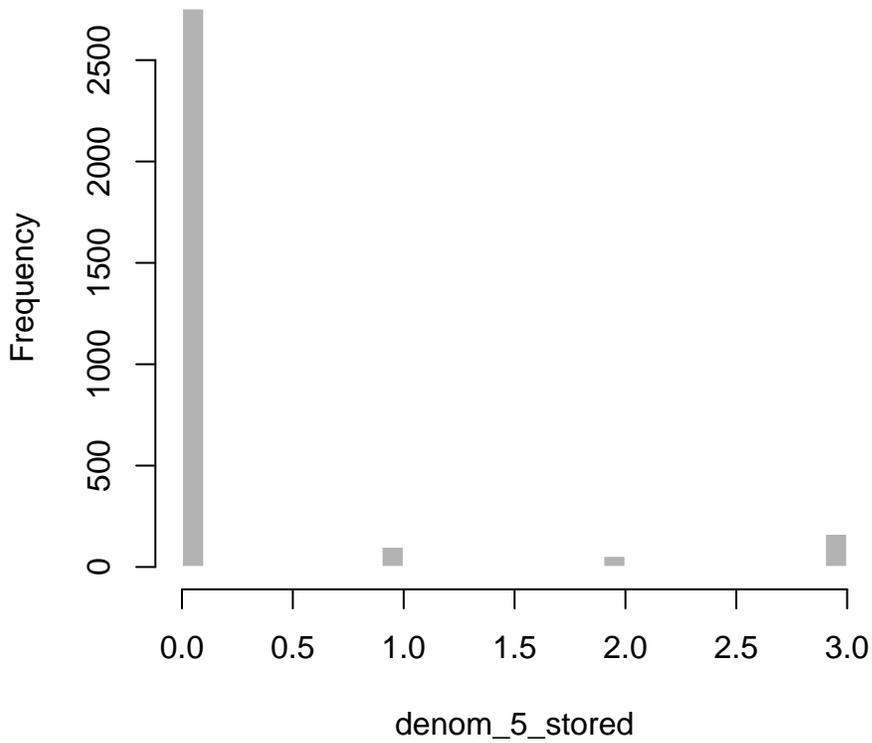
$N = 3074$

Description: The number of 5 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.7	100.0	4.5

Table 87: Summary statistics for `denom_5_stored`



denom_50_end

Dataset: Day-level

Variable type: Numeric

$N = 6140$

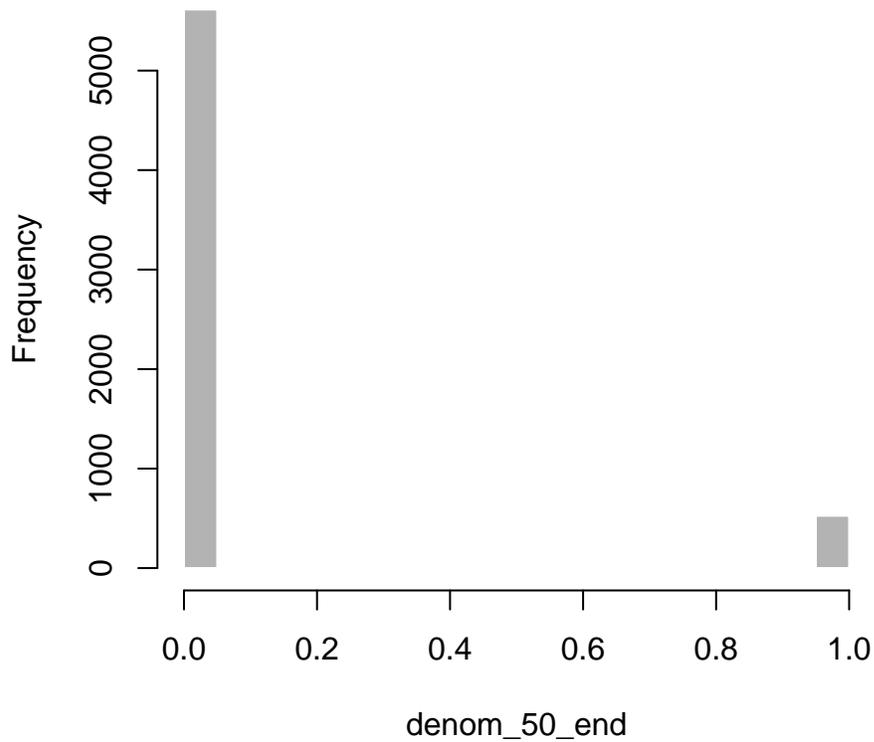
Description: The number of 50 dollar bills carried at the end of the diary day.

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	0.2	18.0	0.8

Table 88: Summary statistics for denom_50_end



denom_50_stored

Dataset: Day-level

Variable type: Numeric

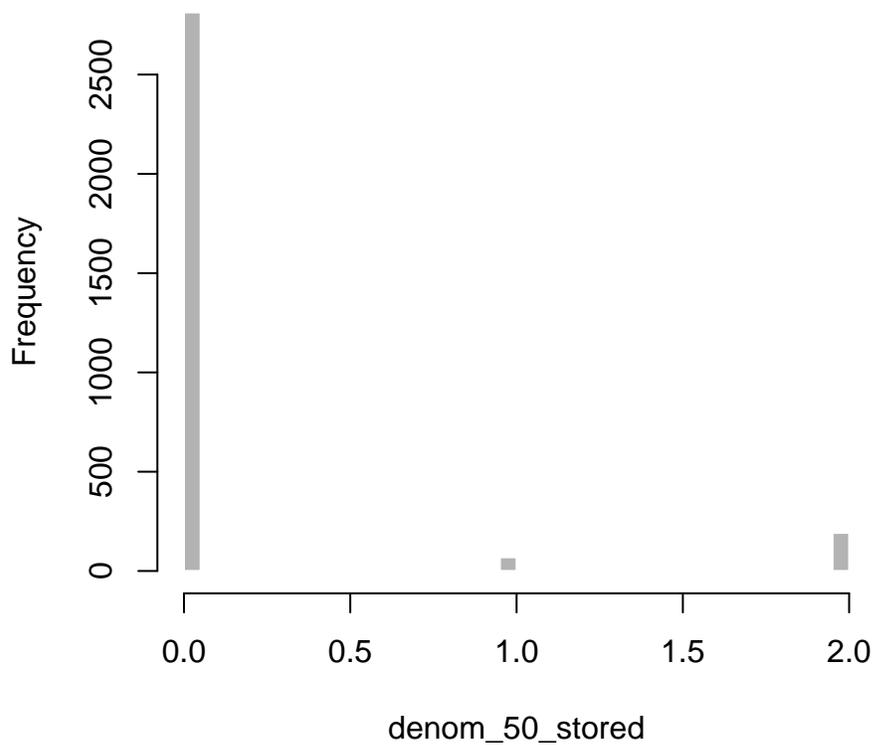
$N = 3074$

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	0.5	50.0	2.7

Table 89: Summary statistics for denom_50_stored



device

Dataset: Transaction-level

Variable type: Numeric

$N = 5506$

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	849	15.4
2	104	1.9
3	708	12.9
4	26	0.5
5	191	3.5
6	541	9.8
7	3003	54.5
8	84	1.5

Table 90: 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

diary_day

Dataset: Transaction-level

Variable type: Numeric

$N = 6812$

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	190	2.8
1	2238	32.9
2	2227	32.7
3	2157	31.7

Table 91: 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

$N = 4155$

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

Survey question: q101aaa, q101d, q101f

Values	Number	Percent
0	3970	95.5
1	185	4.5

Table 92: Frequency table for **discount**

Value labels:

0 - No

1 - Yes

dow_weight

Dataset: Day-level

Variable type: Numeric

$N = 4439$

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

$N = 856$

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

$N = 1272$

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

$N = 81$

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	5	6.2
2	5	6.2
3	7	8.6
4	7	8.6
5	5	6.2
6	1	1.2
7	1	1.2
8	50	61.7

Table 93: 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

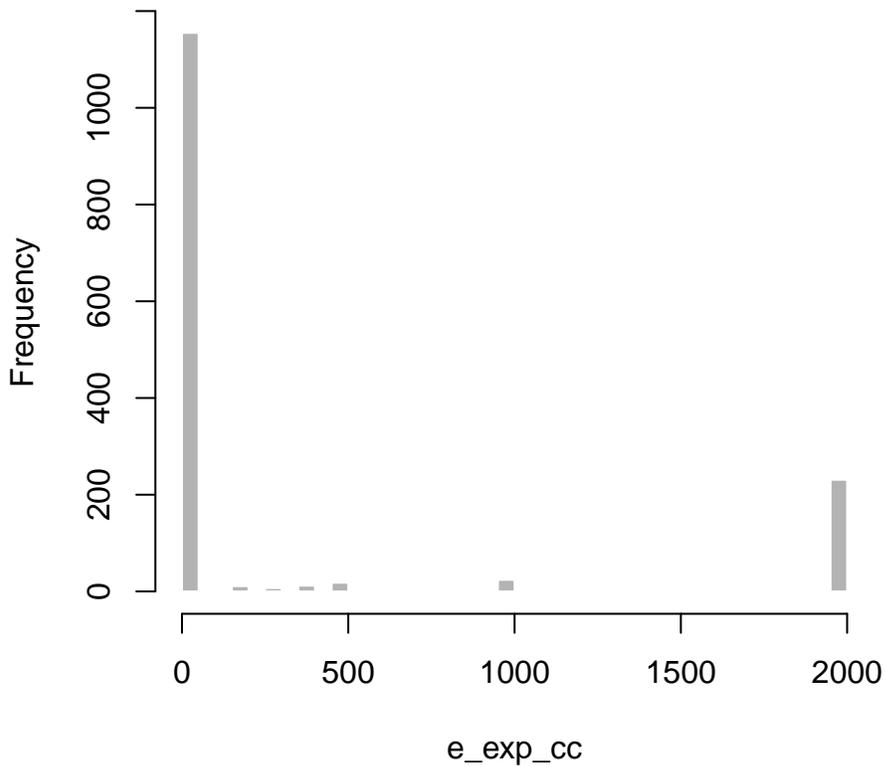
$N = 1490$

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	357.0	2000.0	731.9

Table 94: Summary statistics for e_exp_cc



e_exp_chk

Dataset: Individual-level

Variable type: Numeric

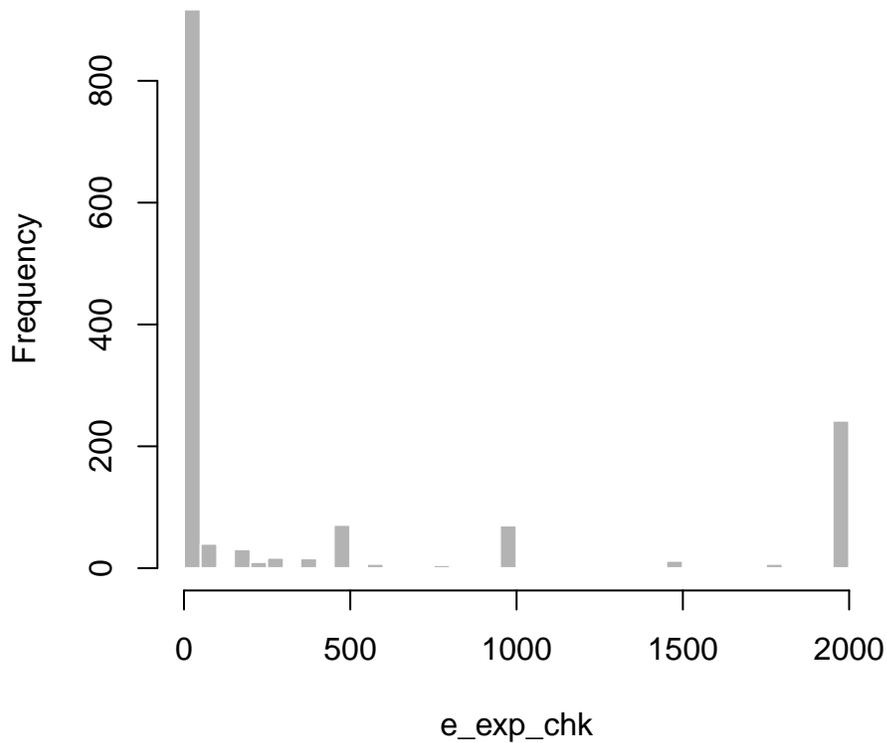
$N = 1475$

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	464.3	2000.0	755.0

Table 95: Summary statistics for e_exp_chk



e_exp_chk_saved

Dataset: Individual-level

Variable type: Numeric

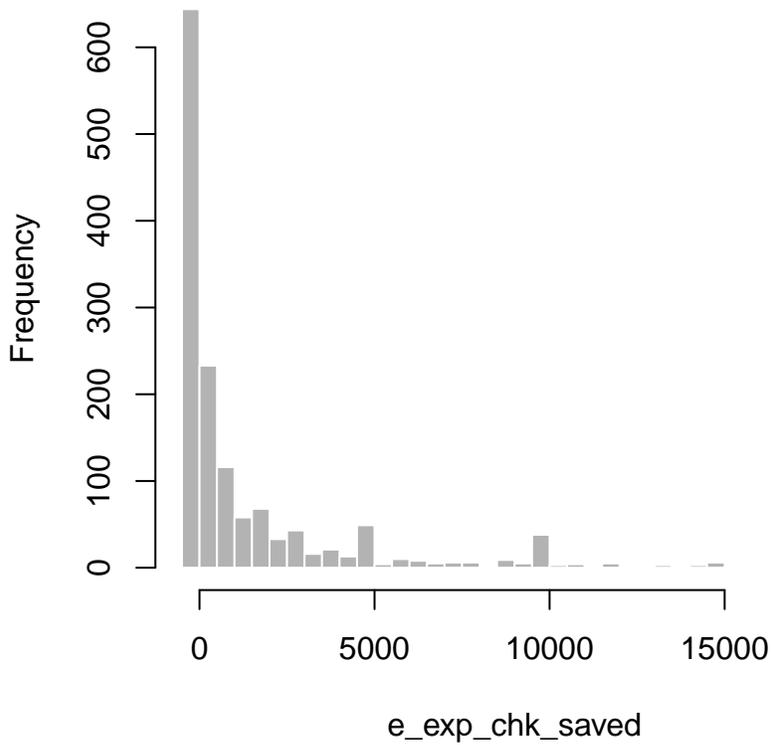
$N = 1504$

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
-240.0	191.0	4893.6	1640000.0	44377.4

Table 96: Summary statistics for e_exp_chk_saved



e_exp_cover

Dataset: Individual-level

Variable type: Numeric

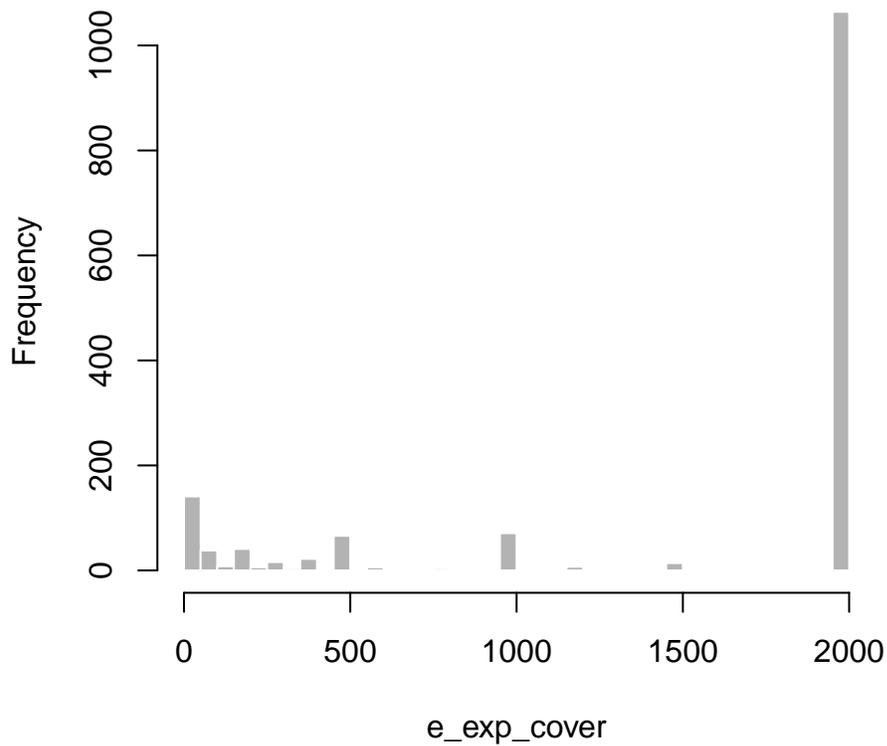
$N = 1528$

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	1516.5	2000.0	770.1

Table 97: Summary statistics for e_exp_cover



e_exp_csh

Dataset: Individual-level

Variable type: Numeric

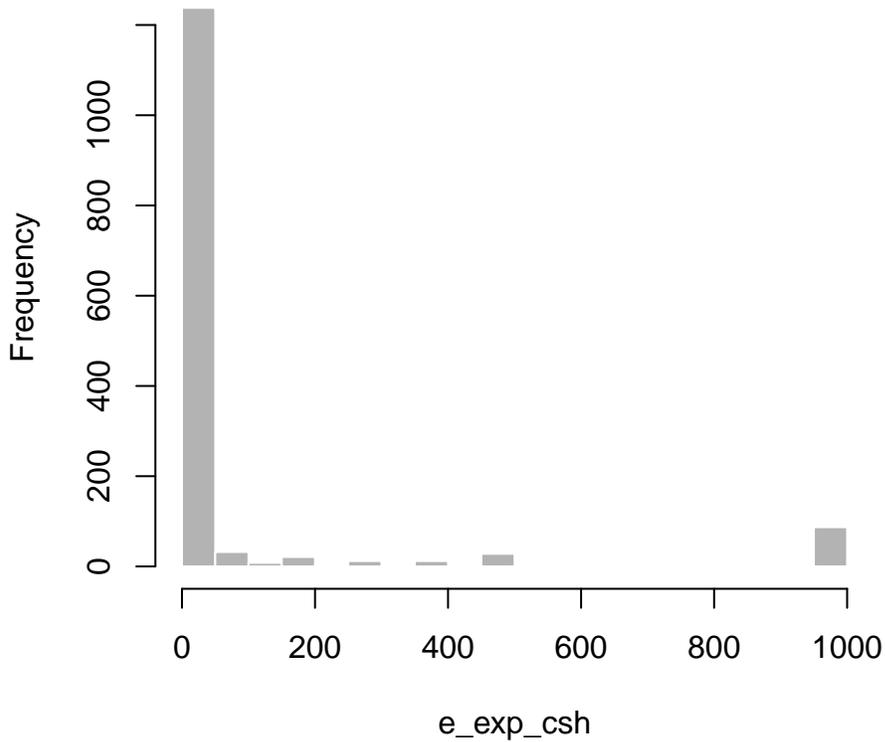
$N = 1456$

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	130.2	2000.0	423.8

Table 98: Summary statistics for e_exp_csh



e_exp_csh_saved

Dataset: Individual-level

Variable type: Numeric

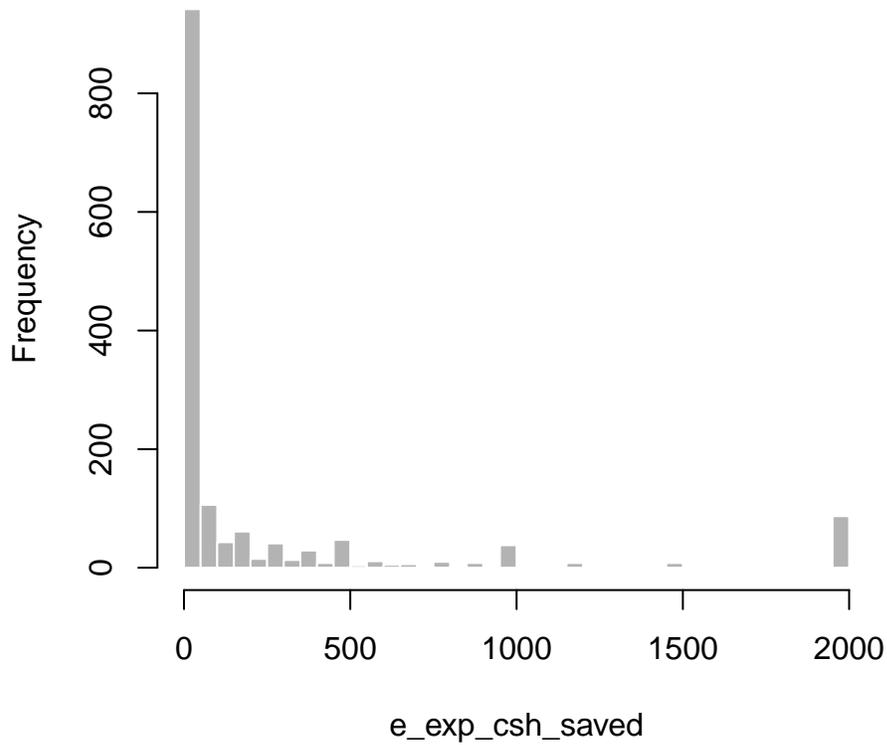
$N = 1509$

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	613.2	313000.0	8220.3

Table 99: Summary statistics for e_exp_csh_saved



e_exp_fam

Dataset: Individual-level

Variable type: Numeric

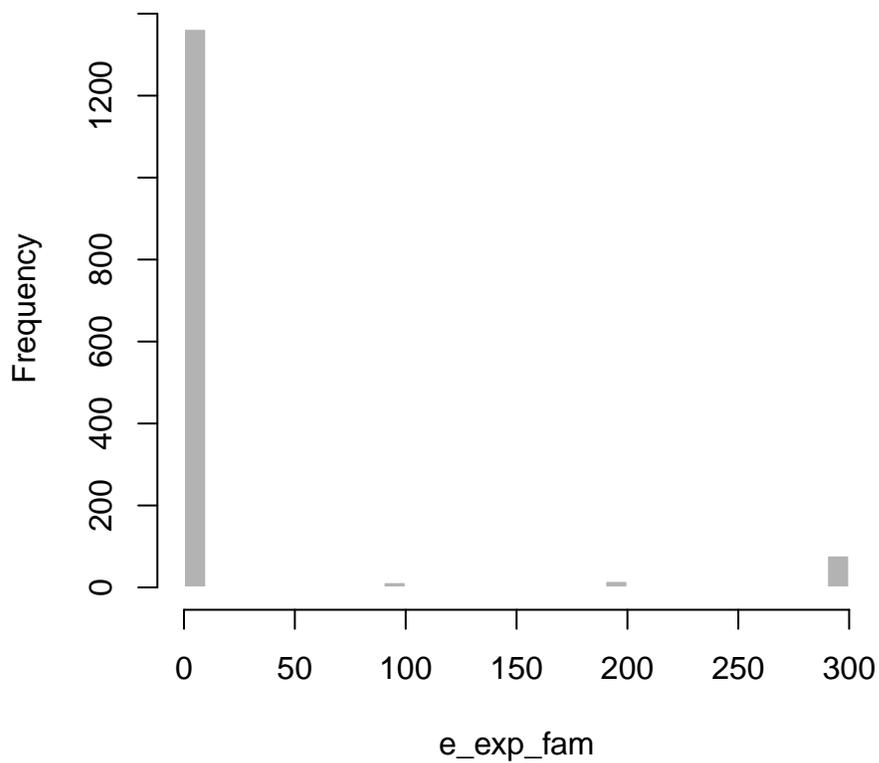
$N = 1480$

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	64.1	2000.0	293.6

Table 100: Summary statistics for e_exp_fam



e_exp_heloc

Dataset: Individual-level

Variable type: Numeric

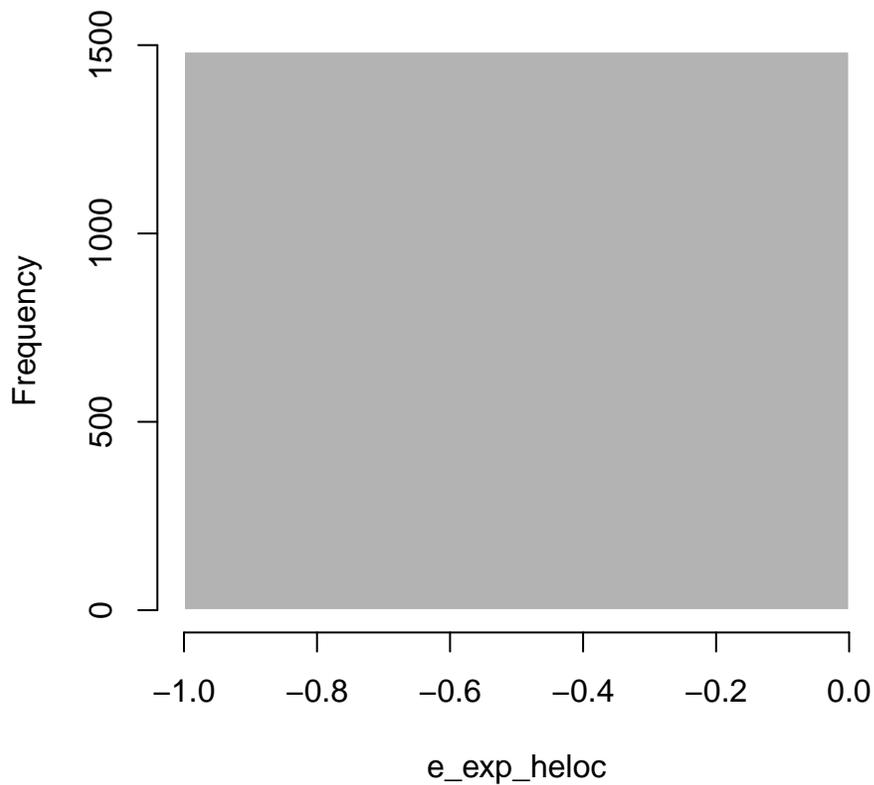
$N = 1483$

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	21.7	2000.0	199.2

Table 101: Summary statistics for e_exp_heloc



e_exp_od

Dataset: Individual-level

Variable type: Numeric

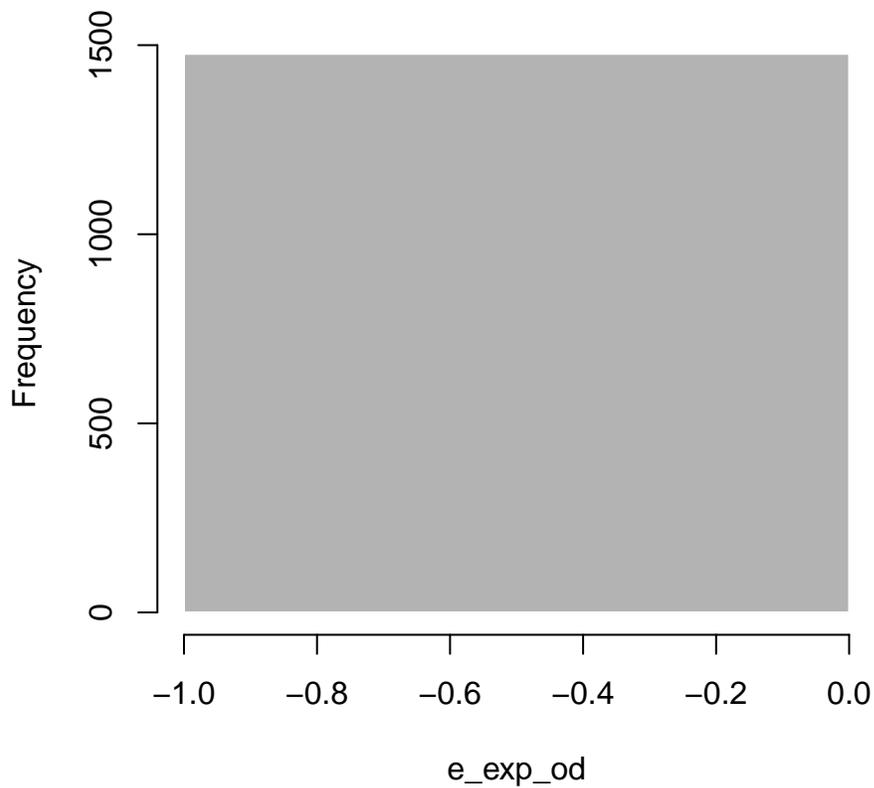
$N = 1477$

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	5.9	2000.0	85.2

Table 102: Summary statistics for e_exp_od



e_exp_pawn

Dataset: Individual-level

Variable type: Numeric

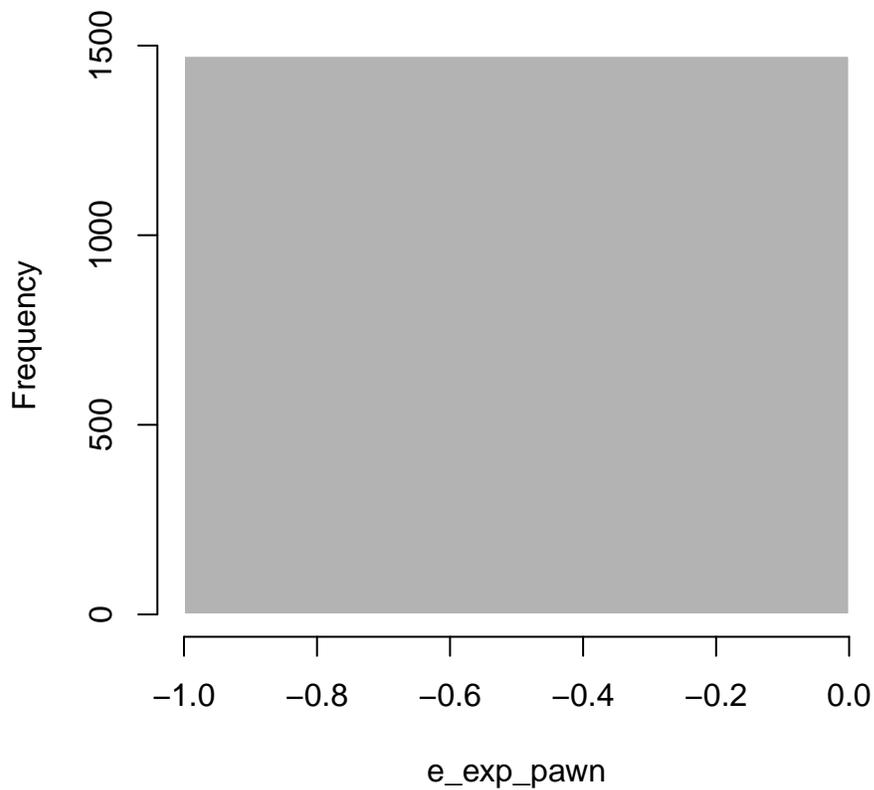
$N = 1473$

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	2.0	1000.0	33.9

Table 103: Summary statistics for e_exp_pawn



e_exp_payday

Dataset: Individual-level

Variable type: Numeric

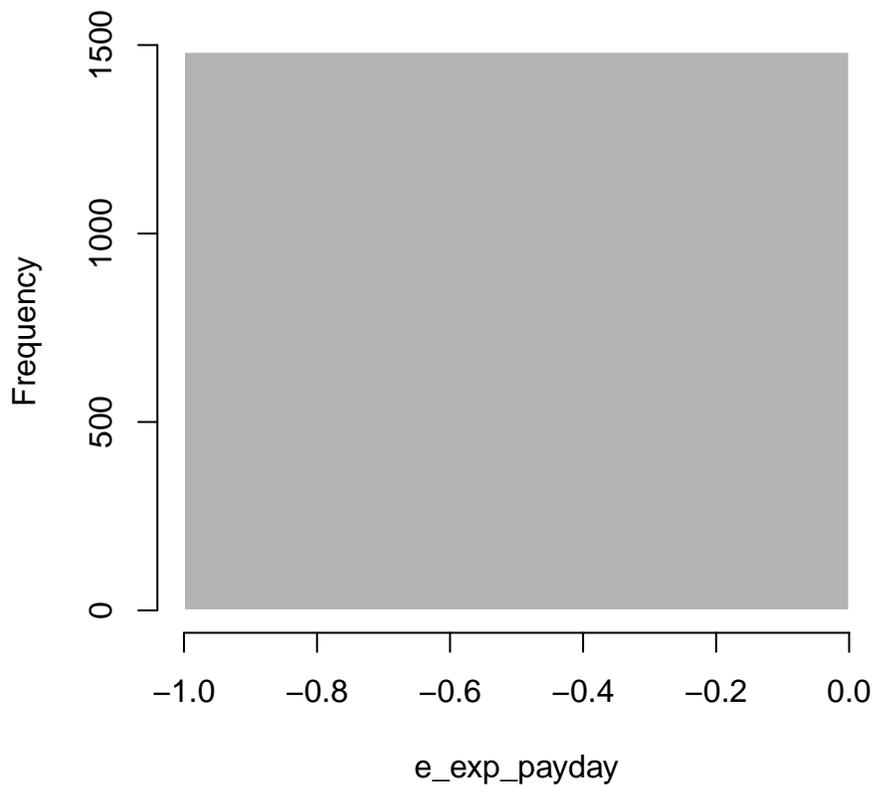
$N = 1482$

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	6.4	2000.0	96.8

Table 104: Summary statistics for e_exp_payday



e_exp_prepaid

Dataset: Individual-level

Variable type: Numeric

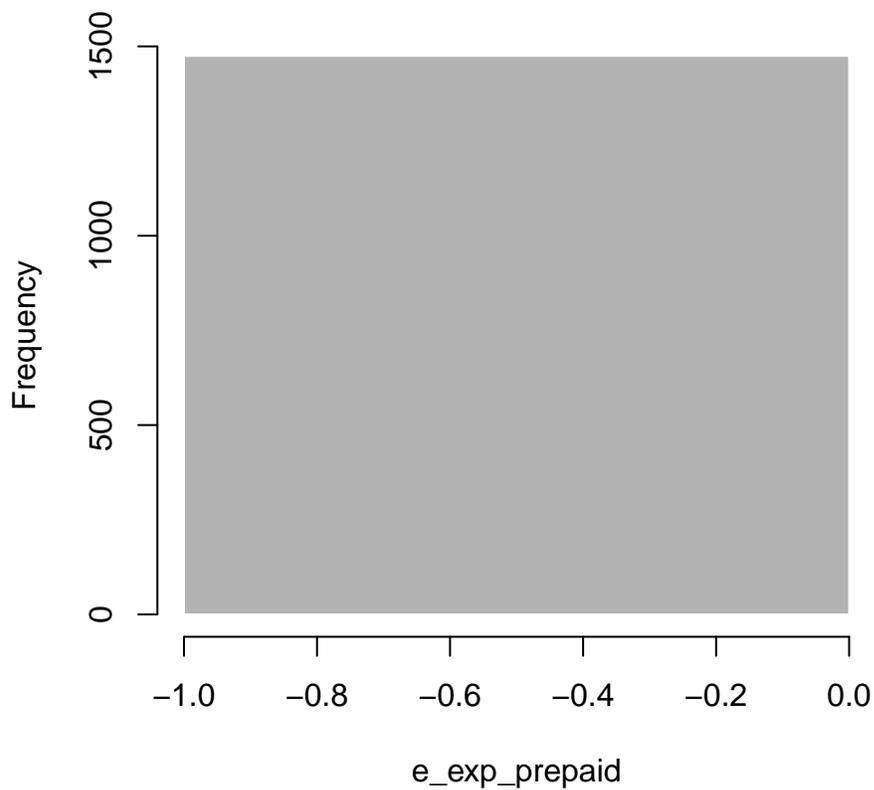
$N = 1475$

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	3.2	500.0	32.1

Table 105: Summary statistics for e_exp_prepaid



e_exp_prepaid_saved

Dataset: Individual-level

Variable type: Numeric

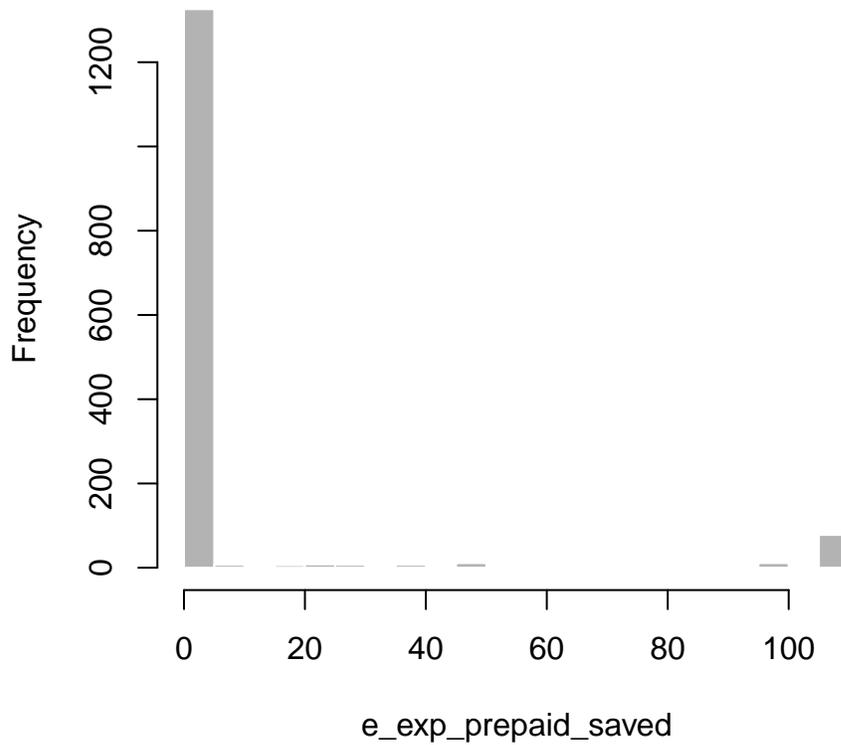
$N = 1487$

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

Survey question: scf004_d

min	med	mean	max	sd
0.0	0.0	22.0	1325.0	103.6

Table 106: Summary statistics for e_exp_prepaid_saved



e_exp_sav

Dataset: Individual-level

Variable type: Numeric

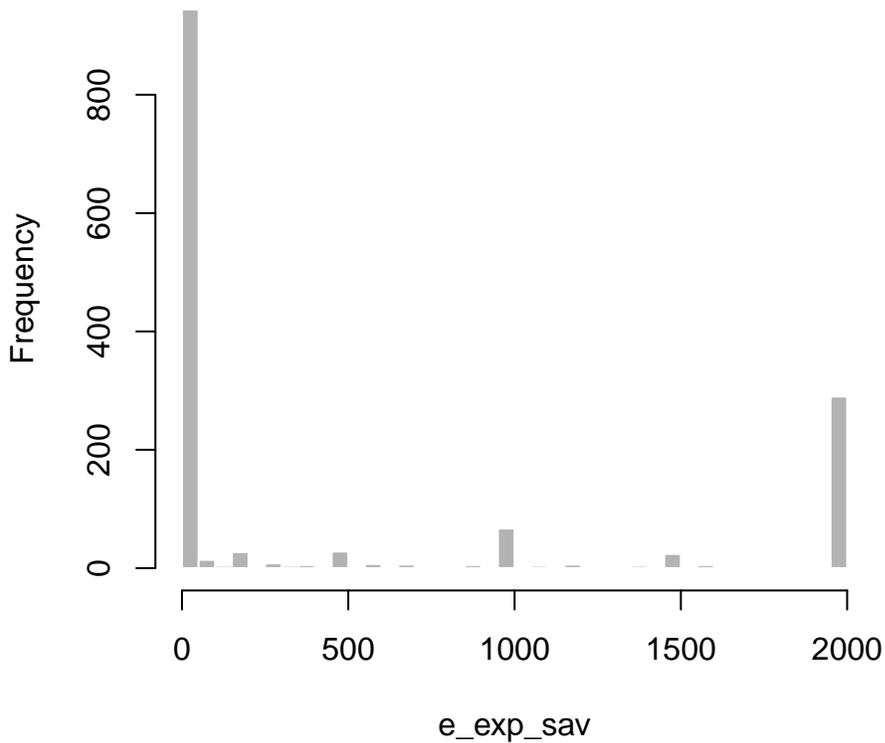
$N = 1480$

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	525.3	2000.0	807.8

Table 107: Summary statistics for e_exp_sav



e_exp_sav_saved

Dataset: Individual-level

Variable type: Numeric

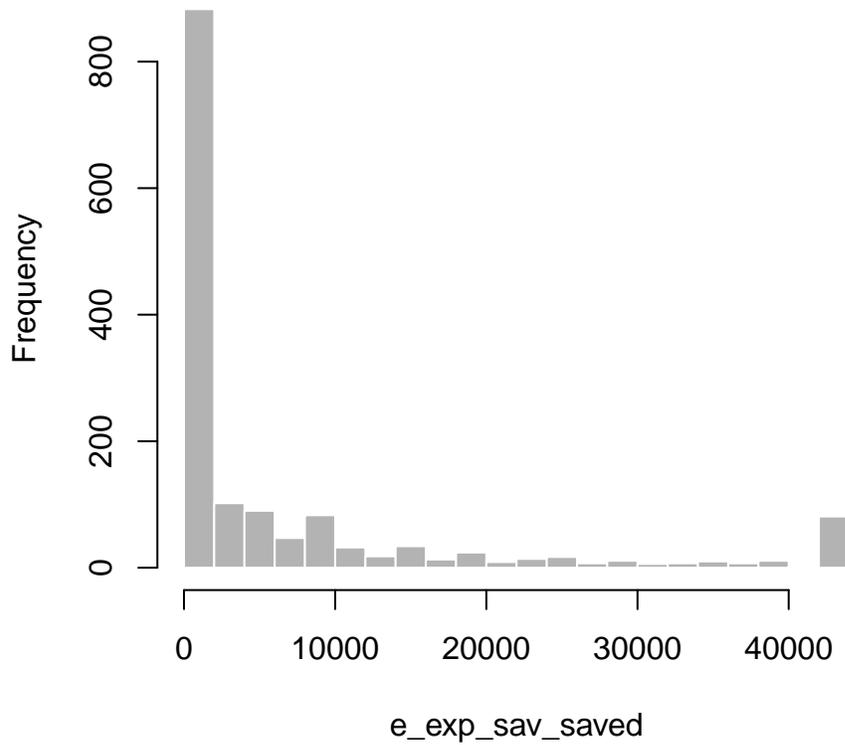
$N = 1509$

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

Survey question: scf004_c

min	med	mean	max	sd
0.0	1000.0	12134.9	1795941.0	60300.6

Table 108: Summary statistics for e_exp_sav_saved



e_exp_tot_saved

Dataset: Individual-level

Variable type: Numeric

$N = 1537$

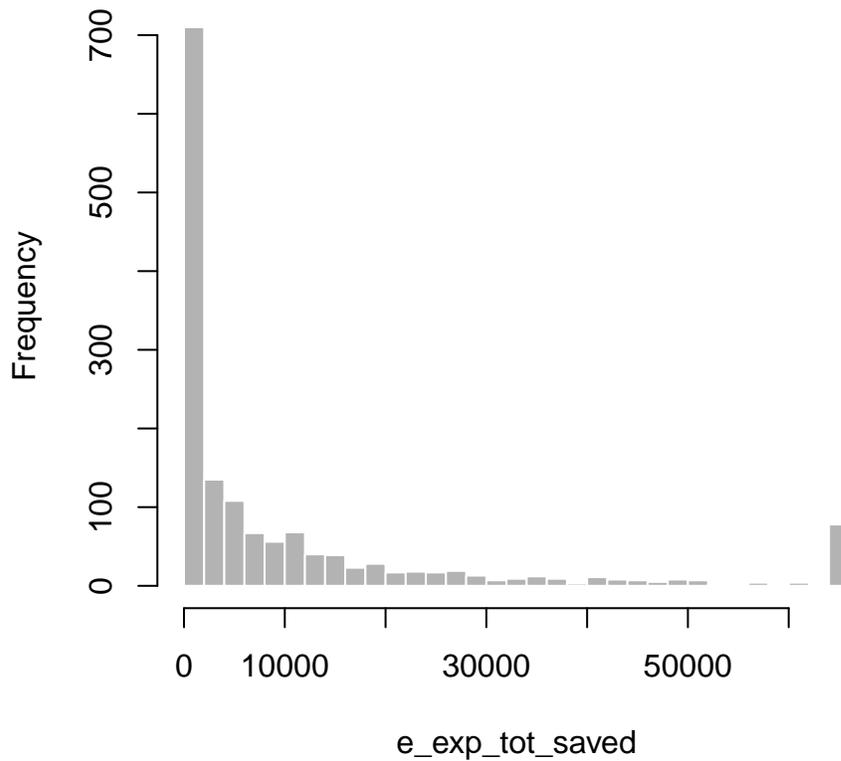
Description: As of today, how much money do you have saved for emergency expenses? Total

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
0.0	2825.0	17325.6	1835981.0	76856.5

Table 109: Summary statistics for e_exp_tot_saved



end_cash_bal

Dataset: Day-level

Variable type: Numeric

$N = 6140$

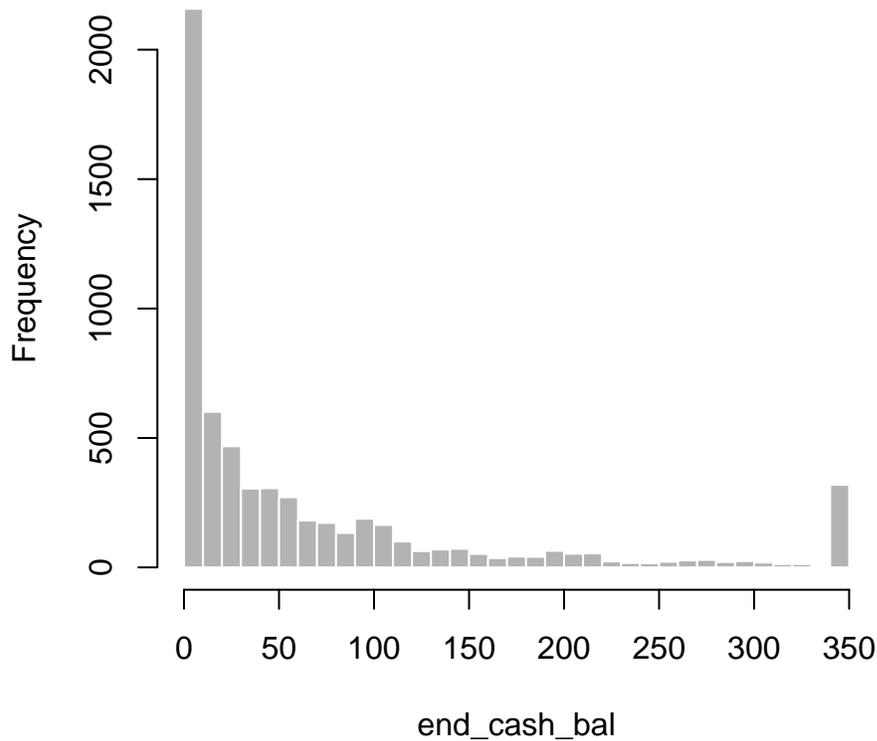
Description: The end-of-day balance of the cash carried by the respondent.

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	28.0	81.9	10100.0	203.3

Table 110: Summary statistics for end_cash_bal



enough_cash

Dataset: Transaction-level

Variable type: Numeric

$N = 2388$

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

Survey question: q103f

Values	Number	Percent
0	1203	50.4
1	1148	48.1
2	18	0.8
3	10	0.4
4	9	0.4

Table 111: 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

$N = 1536$

Description: Question text: Before reading this information, had you heard of faster payments? [see questionnaire for full text of “information”]

Survey question: fastpay_q1

Values	Number	Percent
1	375	24.4
2	1161	75.6

Table 112: Frequency table for fastpay_heardof

Value labels:

1 - Yes

2 - No

fastpay_know_b

Dataset: Day-level

Variable type: Numeric

$N = 208$

Description: Question text: Which faster payment methods are you familiar with? My bank's mobile app

Survey question: fastpay_q4

Values	Number	Percent
0	139	66.8
1	69	33.2

Table 113: Frequency table for fastpay_know_b

Value labels:

0 - No

1 - Yes

fastpay_know_o

Dataset: Day-level

Variable type: Numeric

$N = 208$

Description: Question text: Which faster payment methods are you familiar with? Other (specify)

Survey question: fastpay_q4

Values	Number	Percent
0	191	91.8
1	17	8.2

Table 114: Frequency table for fastpay_know_o

Value labels:

0 - No

1 - Yes

fastpay_know_p

Dataset: Day-level

Variable type: Numeric

$N = 208$

Description: Question text: Which faster payment methods are you familiar with? PayPal

Survey question: fastpay_q4

Values	Number	Percent
0	39	18.8
1	169	81.2

Table 115: Frequency table for fastpay_know_p

Value labels:

0 - No

1 - Yes

`fastpay_know_v`

Dataset: Day-level

Variable type: Numeric

$N = 208$

Description: Question text: Which faster payment methods are you familiar with? Venmo

Survey question: `fastpay_q4`

Values	Number	Percent
0	124	59.6
1	84	40.4

Table 116: Frequency table for `fastpay_know_v`

Value labels:

0 - No

1 - Yes

`fastpay_know_z`

Dataset: Day-level

Variable type: Numeric

$N = 208$

Description: Question text: Which faster payment methods are you familiar with? Zelle

Survey question: `fastpay_q4`

Values	Number	Percent
0	148	71.2
1	60	28.8

Table 117: Frequency table for `fastpay_know_z`

Value labels:

0 - No

1 - Yes

fastpay_use

Dataset: Day-level

Variable type: Numeric

$N = 375$

Description: Question text: Do you use any methods of faster payments?

Survey question: fastpay_q2

Values	Number	Percent
1	167	44.5
2	208	55.5

Table 118: Frequency table for **fastpay_use**

Value labels:

1 - I use faster payments currently

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

fastpay_use_b

Dataset: Day-level

Variable type: Numeric

$N = 167$

Description: Question text: Which faster payment methods do you use? My bank's mobile app

Survey question: fastpay_q3

Values	Number	Percent
0	120	71.9
1	47	28.1

Table 119: Frequency table for **fastpay_use_b**

Value labels:

0 - No

1 - Yes

`fastpay_use_o`

Dataset: Day-level

Variable type: Numeric

$N = 167$

Description: Question text: Which faster payment methods do you use? Other (specify)

Survey question: `fastpay_q3`

Values	Number	Percent
0	139	83.2
1	28	16.8

Table 120: Frequency table for `fastpay_use_o`

Value labels:

0 - No

1 - Yes

`fastpay_use_p`

Dataset: Day-level

Variable type: Numeric

$N = 167$

Description: Question text: Which faster payment methods do you use? PayPal

Survey question: `fastpay_q3`

Values	Number	Percent
0	62	37.1
1	105	62.9

Table 121: Frequency table for `fastpay_use_p`

Value labels:

0 - No

1 - Yes

`fastpay_use_v`

Dataset: Day-level

Variable type: Numeric

$N = 167$

Description: Question text: Which faster payment methods do you use? Venmo

Survey question: `fastpay_q3`

Values	Number	Percent
0	93	55.7
1	74	44.3

Table 122: Frequency table for `fastpay_use_v`

Value labels:

0 - No

1 - Yes

`fastpay_use_z`

Dataset: Day-level

Variable type: Numeric

$N = 167$

Description: Question text: Which faster payment methods do you use? Zelle

Survey question: `fastpay_q3`

Values	Number	Percent
0	110	65.9
1	57	34.1

Table 123: Frequency table for `fastpay_use_z`

Value labels:

0 - No

1 - Yes

fee_amnt

Dataset: Transaction-level

Variable type: Numeric

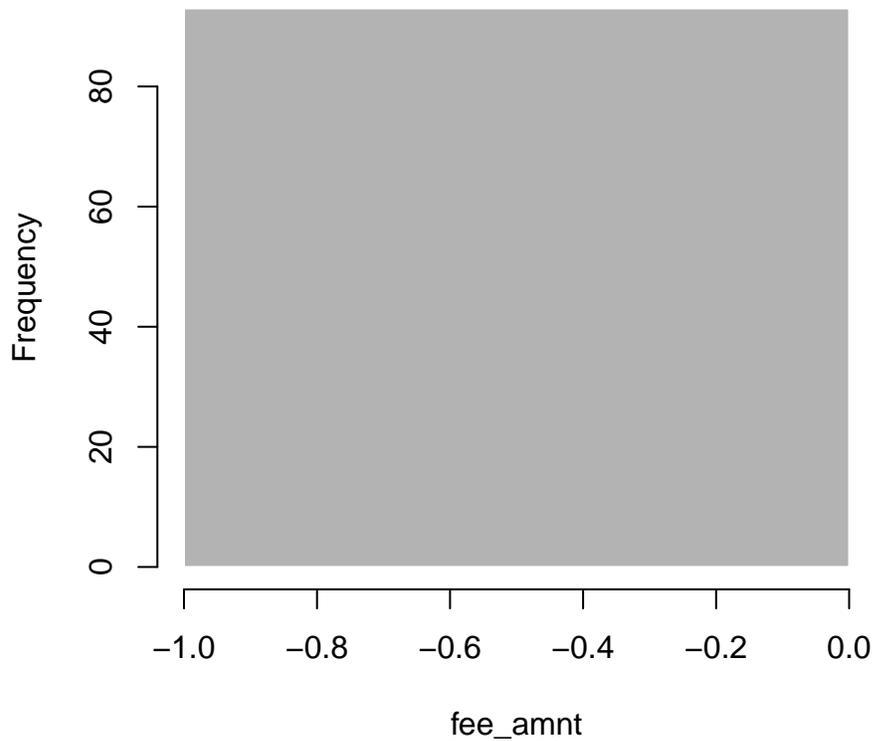
$N = 93$

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	7.5	700.0	72.6

Table 124: Summary statistics for `fee_amnt`



`fee_flag`

Dataset: Transaction-level

Variable type: Numeric

$N = 1478$

Description: Whether a fee was charged.

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

Values	Number	Percent
0	1453	98.3
1	25	1.7

Table 125: Frequency table for `fee_flag`

Value labels:

0 - No

1 - Yes

fixed_amount

Dataset: Transaction-level

Variable type: Numeric

$N = 1154$

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

Survey question: pay002e

Values	Number	Percent
1	657	56.9
2	497	43.1

Table 126: 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

$N = 100$

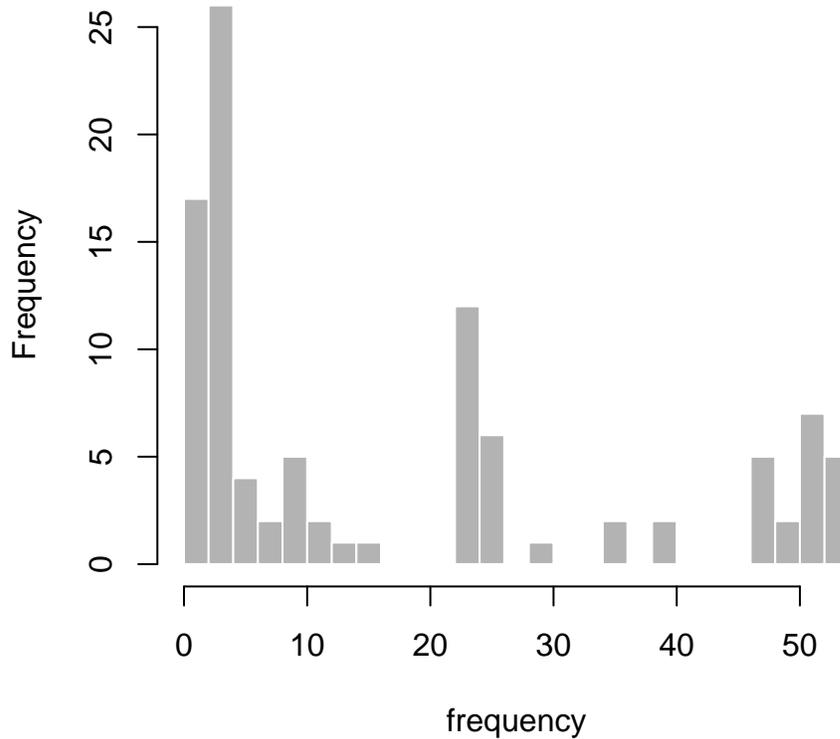
Description: The frequency (time per year) of the bill.

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

Details: Annualized according to response values.

min	med	mean	max	sd
1.0	10.0	25.2	365.0	47.0

Table 127: Summary statistics for `frequency`



from_account

Dataset: Transaction-level

Variable type: Numeric

$N = 740$

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	153	20.7
2	516	69.7
3	35	4.7
4	4	0.5
5	2	0.3
6	28	3.8
7	2	0.3

Table 128: 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

$N = 5509$

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	417	7.6
2	5092	92.4

Table 129: Frequency table for `from_bill_section`

Value labels:

1 - Yes

2 - No

gender

Dataset: Individual-level

Variable type: Numeric

$N = 1537$

Description: Male or female.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	889	57.8
1	648	42.2

Table 130: Frequency table for **gender**

Value labels:

0 - Female

1 - Male

gpr_bal

Dataset: Day-level

Variable type: Numeric

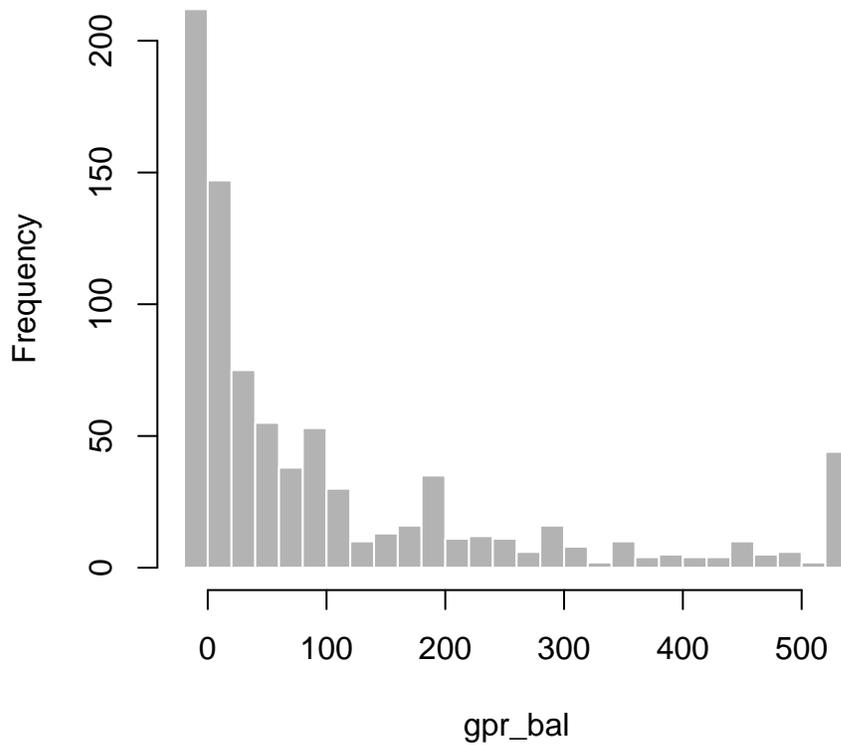
$N = 844$

Description: Balance of general purpose reloadable prepaid card.

Survey question: pa074

min	med	mean	max	sd
-10.0	39.0	177.6	33674.0	1206.1

Table 131: Summary statistics for gpr_bal



`gpr_bal_date`

Dataset: Day-level

Variable type: Numeric

$N = 840$

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

$N = 842$

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

Survey question: pa074_time

hh_size

Dataset: Individual-level

Variable type: Numeric

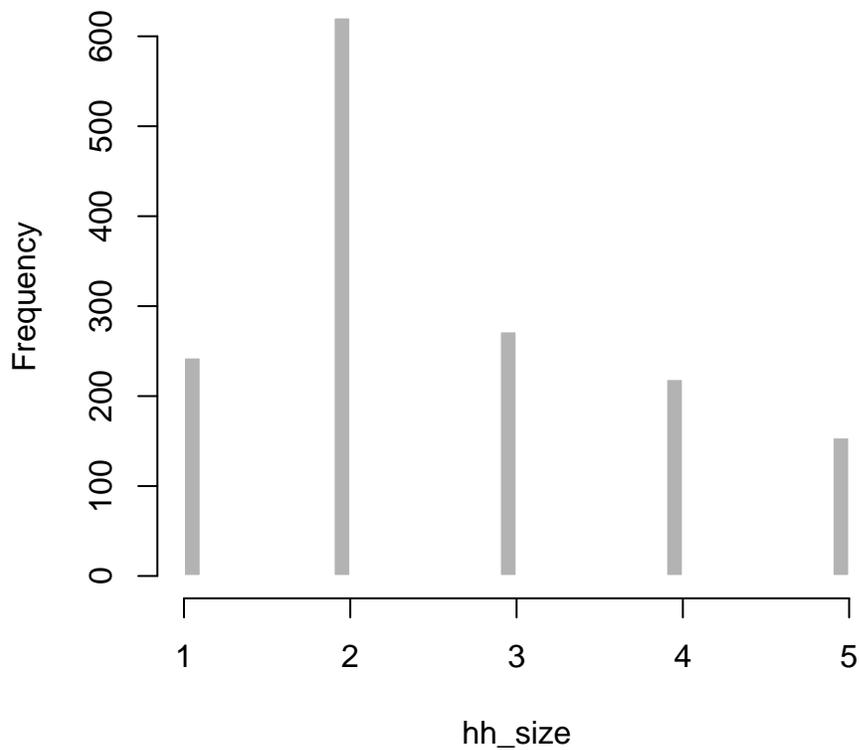
$N = 1509$

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 132: Summary statistics for hh_size



highest_education

Dataset: Individual-level

Variable type: Numeric

$N = 1535$

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	0.1
3	2	0.1
4	5	0.3
5	12	0.8
6	14	0.9
7	16	1.0
8	17	1.1
9	290	18.9
10	334	21.8
11	121	7.9
12	100	6.5
13	333	21.7
14	220	14.3
15	32	2.1
16	38	2.5

Table 133: 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

$N = 1536$

Description: Whether respondent identifies as Hispanic/Latino

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	1429	93.0
1	107	7.0

Table 134: Frequency table for hispaniclatino

Value labels:

0 - No

1 - Yes

hispaniclatino_group

Dataset: Individual-level

Variable type: Numeric

$N = 107$

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	63	58.9
2	17	15.9
3	4	3.7
4	10	9.3
5	13	12.1

Table 135: 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

$N = 4254$

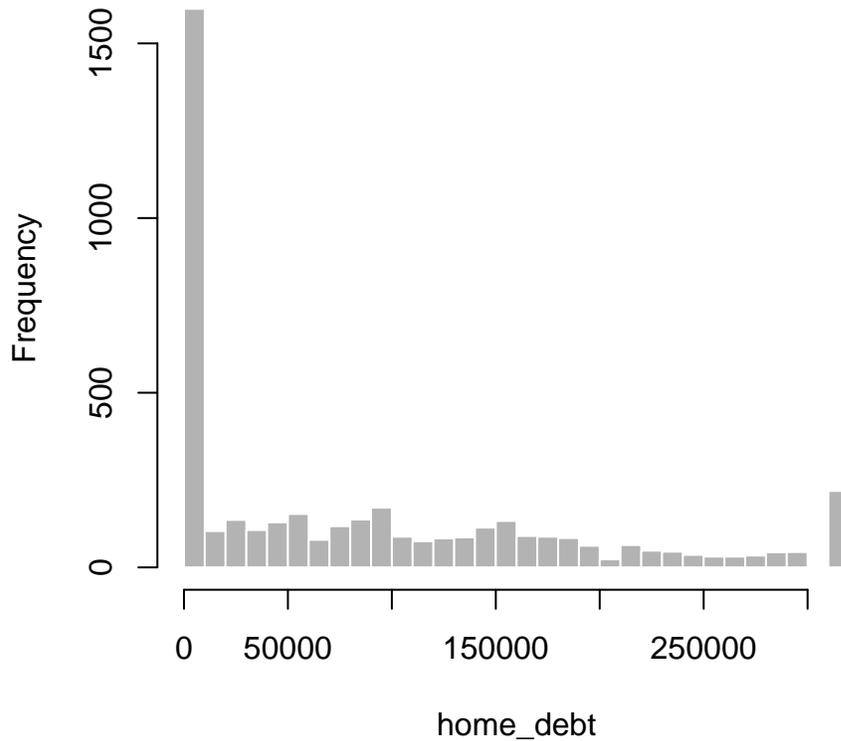
Description: Approximate value of debt on primary home, including HELs and HELOCs.

Survey question: de015

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

min	med	mean	max	sd
0.0	54000.0	102507.2	2250000.0	182563.2

Table 136: Summary statistics for home_debt



home_value

Dataset: Transaction-level

Variable type: Numeric

$N = 4241$

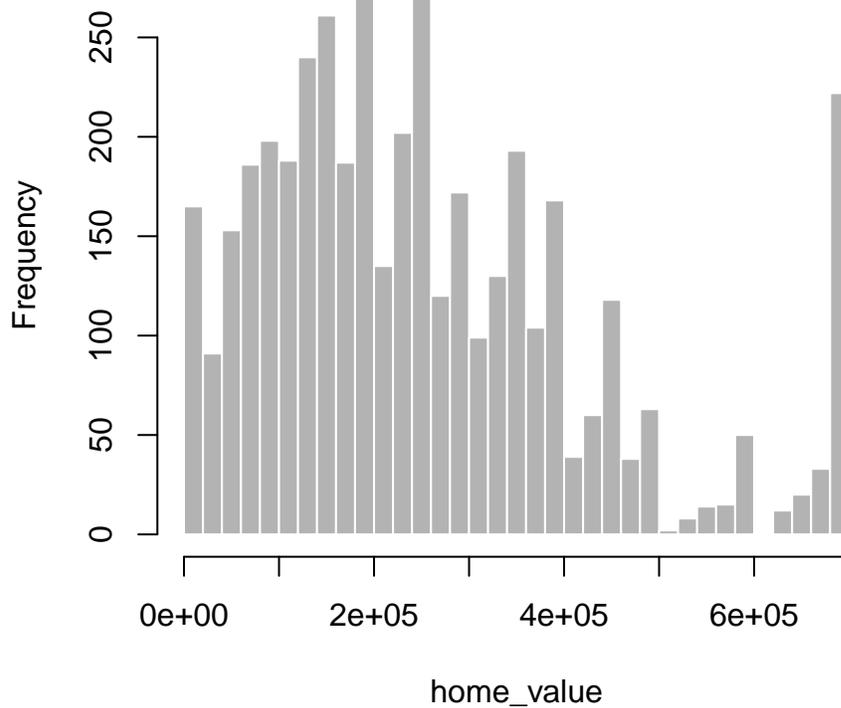
Description: Approximate market value of primary home.

Survey question: de014

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

min	med	mean	max	sd
0.0	225000.0	278405.9	3800000.0	289528.1

Table 137: Summary statistics for home_value



homeowner

Dataset: Individual-level

Variable type: Numeric

$N = 1535$

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	455	29.6
1	1080	70.4

Table 138: Frequency table for **homeowner**

Value labels:

0 - No

1 - Yes

id

Dataset: Transaction-level

Variable type: Character

$N = 5937$

Description: Unique identifier

Survey question: Unique identifier for merging with other Atlanta Fed surveys

Details: Created by Atlanta Fed survey staff

`in_person`

Dataset: Transaction-level

Variable type: Numeric

$N = 5517$

Description: Whether the transaction occurred in person.

Survey question: Drop-down box in several modules.

Values	Number	Percent
0	1915	34.7
1	3602	65.3

Table 139: Frequency table for `in_person`

Value labels:

0 - No

1 - Yes

`inc_alimony`

Dataset: Individual-level

Variable type: Numeric

$N = 1535$

Description: Whether the respondent receives alimony income.

Survey question: q140.h

Values	Number	Percent
0	1532	99.8
1	3	0.2

Table 140: Frequency table for `inc_alimony`

Value labels:

0 - No

1 - Yes

inc_alimony_freq

Dataset: Individual-level

Variable type: Numeric

$N = 3$

Description: The frequency with which alimony income is received.

Survey question: q141.h

Values	Number	Percent
4	2	66.7
8	1	33.3

Table 141: 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

$N = 1535$

Description: Whether the respondent receives child support income.

Survey question: q140.i

Values	Number	Percent
0	1493	97.3
1	42	2.7

Table 142: Frequency table for `inc_child`

Value labels:

0 - No

1 - Yes

`inc_child_freq`

Dataset: Individual-level

Variable type: Numeric

$N = 42$

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

Survey question: q141.i

Values	Number	Percent
1	11	26.2
2	8	19.0
3	5	11.9
4	17	40.5
9	1	2.4

Table 143: 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

$N = 1535$

Description: Whether the respondent receives government assistance income.

Survey question: q140.g

Values	Number	Percent
0	1363	88.8
1	172	11.2

Table 144: Frequency table for inc_gov

Value labels:

0 - No

1 - Yes

inc_gov_freq

Dataset: Individual-level

Variable type: Numeric

$N = 172$

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

Survey question: q141.g

Values	Number	Percent
1	15	8.7
2	13	7.6
3	3	1.7
4	141	82.0

Table 145: 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

$N = 1534$

Description: Whether the respondent receives interest or dividend income.

Survey question: q140_e

Values	Number	Percent
0	1284	83.7
1	250	16.3

Table 146: Frequency table for `inc_intdiv`

Value labels:

0 - No

1 - Yes

`inc_intdiv_freq`

Dataset: Individual-level

Variable type: Numeric

$N = 250$

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

Survey question: q141_e

Values	Number	Percent
1	1	0.4
3	1	0.4
4	122	48.8
5	77	30.8
6	14	5.6
7	2	0.8
8	7	2.8
9	26	10.4

Table 147: 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

$N = 1534$

Description: Whether the respondent receives rental income.

Survey question: q140.f

Values	Number	Percent
0	1447	94.3
1	87	5.7

Table 148: Frequency table for `inc_rent`

Value labels:

0 - No

1 - Yes

`inc_rent_freq`

Dataset: Individual-level

Variable type: Numeric

$N = 87$

Description: The frequency with which rental income is received.

Survey question: q141.f

Values	Number	Percent
4	80	92.0
5	2	2.3
6	3	3.4
7	1	1.1
9	1	1.1

Table 149: 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

$N = 1534$

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

Survey question: q140.b

Values	Number	Percent
0	1328	86.6
1	206	13.4

Table 150: Frequency table for `inc_retempl`

Value labels:

0 - No

1 - Yes

`inc_retempl_freq`

Dataset: Individual-level

Variable type: Numeric

$N = 205$

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

Survey question: q141.b

Values	Number	Percent
1	1	0.5
2	7	3.4
3	2	1.0
4	191	93.2
6	3	1.5
8	1	0.5

Table 151: 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

$N = 1532$

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

Survey question: q140.j

Values	Number	Percent
0	1382	90.2
1	150	9.8

Table 152: Frequency table for `inc_retsav`

Value labels:

0 - No

1 - Yes

`inc_retsav_freq`

Dataset: Individual-level

Variable type: Numeric

$N = 150$

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

Survey question: q141.j

Values	Number	Percent
1	3	2.0
2	9	6.0
3	3	2.0
4	58	38.7
5	12	8.0
6	29	19.3
7	4	2.7
8	1	0.7
9	31	20.7

Table 153: 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

$N = 1535$

Description: Whether the respondent receives self-employment income.

Survey question: q140_c

Values	Number	Percent
0	1387	90.4
1	148	9.6

Table 154: Frequency table for `inc_self`

Value labels:

0 - No

1 - Yes

`inc_self_freq`

Dataset: Individual-level

Variable type: Numeric

$N = 148$

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

Survey question: q141.c

Values	Number	Percent
1	28	18.9
2	11	7.4
3	6	4.1
4	33	22.3
5	1	0.7
6	5	3.4
7	4	2.7
8	5	3.4
9	55	37.2

Table 155: 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

$N = 1534$

Description: Whether the respondent receives social security income.

Survey question: q140_d

Values	Number	Percent
0	1107	72.2
1	427	27.8

Table 156: Frequency table for `inc_ss`

Value labels:

0 - No

1 - Yes

`inc_ss_freq`

Dataset: Individual-level

Variable type: Numeric

$N = 427$

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

Survey question: q141.d

Values	Number	Percent
1	1	0.2
2	2	0.5
3	1	0.2
4	422	98.8
8	1	0.2

Table 157: 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

$N = 1535$

Description: Whether the respondent receives wage income.

Survey question: q140.a

Values	Number	Percent
0	764	49.8
1	771	50.2

Table 158: Frequency table for `inc_wage`

Value labels:

0 - No

1 - Yes

inc_wage_freq

Dataset: Individual-level

Variable type: Numeric

$N = 770$

Description: The frequency with which wage income is received.

Survey question: q141.a

Values	Number	Percent
1	124	16.1
2	441	57.3
3	116	15.1
4	79	10.3
5	2	0.3
6	1	0.1
8	1	0.1
9	6	0.8

Table 159: 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

$N = 6819$

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	5920	86.8
1	899	13.2

Table 160: Frequency table for `income`

Value labels:

0 - Not an income receipt

1 - Income receipt

income_hh

Dataset: Individual-level

Variable type: Numeric

$N = 1501$

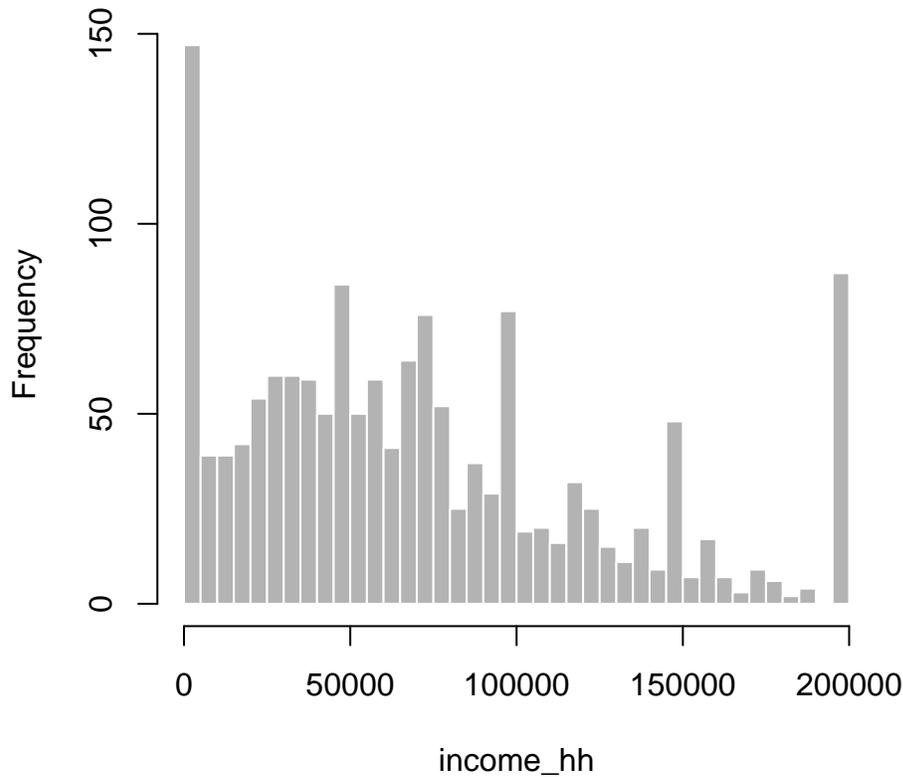
Description: Household income.

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	63680.0	78527.8	150000.0	87521.6

Table 161: Summary statistics for `income_hh`



`income_howpaid`

Dataset: Transaction-level

Variable type: Numeric

$N = 523$

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	343	65.6
2	33	6.3
3	25	4.8
4	46	8.8
5	26	5.0
6	5	1.0
7	9	1.7
8	20	3.8
9	16	3.1

Table 162: 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

$N = 533$

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	253	47.5
2	39	7.3
3	70	13.1
4	72	13.5
5	19	3.6
6	13	2.4
7	45	8.4
8	1	0.2
9	9	1.7
10	12	2.3

Table 163: 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

$N = 6819$

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

$N = 223$

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	25	11.2
2	28	12.6
3	138	61.9
4	6	2.7
5	26	11.7

Table 164: 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

$N = 1537$

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

$N = 1525$

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

Survey question: `cs_001`

Values	Number	Percent
1	580	38.0
2	660	43.3
3	263	17.2
4	18	1.2
5	4	0.3

Table 165: 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

$N = 1514$

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

$N = 697$

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

Survey question: q67_e

Values	Number	Percent
0	683	98.0
1	14	2.0

Table 166: Frequency table for late_fee

Value labels:

0 - No

1 - Yes

loan_amnt_due

Dataset: Transaction-level

Variable type: Numeric

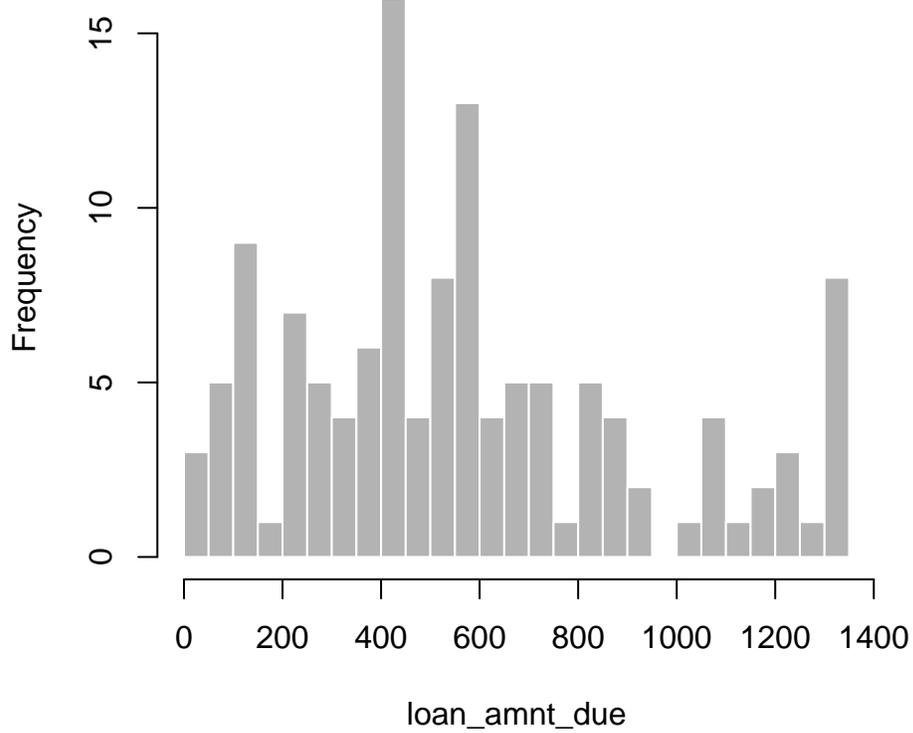
$N = 127$

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

Survey question: pay013

min	med	mean	max	sd
0.0	525.0	621.0	4200.0	532.0

Table 167: Summary statistics for loan_amnt_due



login_date

Dataset: Day-level

Variable type: Numeric

$N = 6148$

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

$N = 1536$

Description: Respondent's marital status.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
1	906	59.0
2	13	0.8
3	25	1.6
4	235	15.3
5	82	5.3
6	275	17.9

Table 168: 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

$N = 833$

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

Survey question: q25

Values	Number	Percent
0	542	65.1
1	291	34.9

Table 169: Frequency table for memory_checkbook

Value labels:

0 - No

1 - Yes

`memory_finrec`

Dataset: Individual-level

Variable type: Numeric

$N = 833$

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

Survey question: q25

Values	Number	Percent
0	389	46.7
1	444	53.3

Table 170: Frequency table for `memory_finrec`

Value labels:

0 - No

1 - Yes

memory_lpd

Dataset: Individual-level

Variable type: Numeric

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

Survey question: q25

Values	Number	Percent
--------	--------	---------

Table 171: Frequency table for memory_lpd

Value labels:

0 - No

1 - Yes

memory_memory

Dataset: Individual-level

Variable type: Numeric

$N = 833$

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

Survey question: q25

Values	Number	Percent
0	440	52.8
1	393	47.2

Table 172: Frequency table for memory_memory

Value labels:

0 - No

1 - Yes

memory_oth

Dataset: Individual-level

Variable type: Numeric

$N = 833$

Description: Whether the respondent used some other memory aid.

Survey question: q25

Values	Number	Percent
0	780	93.6
1	53	6.4

Table 173: Frequency table for memory_oth

Value labels:

0 - No

1 - Yes

`memory_receipts`

Dataset: Individual-level

Variable type: Numeric

$N = 833$

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

Survey question: q25

Values	Number	Percent
0	367	44.1
1	466	55.9

Table 174: Frequency table for `memory_receipts`

Value labels:

0 - No

1 - Yes

merch

Dataset: Transaction-level

Variable type: Numeric

$N = 5521$

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	1033	18.7
2	464	8.4
3	269	4.9
4	702	12.7
5	970	17.6
6	183	3.3
7	104	1.9
8	242	4.4
9	13	0.2
10	315	5.7
11	20	0.4
12	49	0.9
13	20	0.4
14	62	1.1
15	505	9.1
16	223	4.0
17	102	1.8
18	102	1.8
19	48	0.9
20	38	0.7
21	57	1.0

Table 175: Frequency table for **merch**

Value labels:

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

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

merch_orig

Dataset: Transaction-level

Variable type: Numeric

$N = 5521$

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	1033	18.7
2	464	8.4
3	269	4.9
4	702	12.7
5	970	17.6
6	183	3.3
7	104	1.9
8	242	4.4
9	13	0.2
10	315	5.7
11	20	0.4
12	49	0.9
13	20	0.4
14	62	1.1
15	505	9.1
16	223	4.0
17	102	1.8
18	102	1.8
19	48	0.9
20	38	0.7
21	57	1.0

Table 176: 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

$N = 110$

Description: How this mobile payment was funded.

Survey question: `q101_mobile_b`

Details: If the value of the variable `mobile_funding` is 1, 2, 3, or 4, 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 banking (12) for their payment, and then in item `q101_mobile_b`, they report 1, or credit card, then Atlanta Fed staff will recode the payment method variable `pi` to equal 3, or credit card.

Values	Number	Percent
1	22	20.0
2	22	20.0
3	56	50.9
4	10	9.1

Table 177: Frequency table for `mobile_funding`

Value labels:

- 1 - Credit card
- 2 - Debit card
- 3 - Prepaid card
- 4 - Linked bank account
- 5 - Money stored with a payment service such as PayPal
- 6 - Other (specify)

`mobile_method`

Dataset: Transaction-level

Variable type: Numeric

$N = 600$

Description: How this mobile payment was completed.

Survey question: q150

Values	Number	Percent
1	279	46.5
2	52	8.7
3	18	3.0
4	13	2.2
5	167	27.8
6	12	2.0
7	59	9.8

Table 178: Frequency table for `mobile_method`

Value labels:

- 1 - Tapped to pay
- 2 - Scanned a QR code or showed screen to cashier or ticket-taker
- 3 - Paid in advance or remotely
- 4 - Used a web browser

module

Dataset: Transaction-level

Variable type: Character

$N = 6819$

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

$N = 8$

Description: Date on which the money order was purchased.

Survey question: q103s

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

Table 179: 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

$N = 8$

Description: Where the money order was purchased from.

Survey question: q103r

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

Table 180: 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 = 6819

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

$N = 1321$

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

$N = 2202$

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

Survey question: q98a

Values	Number	Percent
1	1996	90.6
2	72	3.3
3	57	2.6
4	77	3.5

Table 181: 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

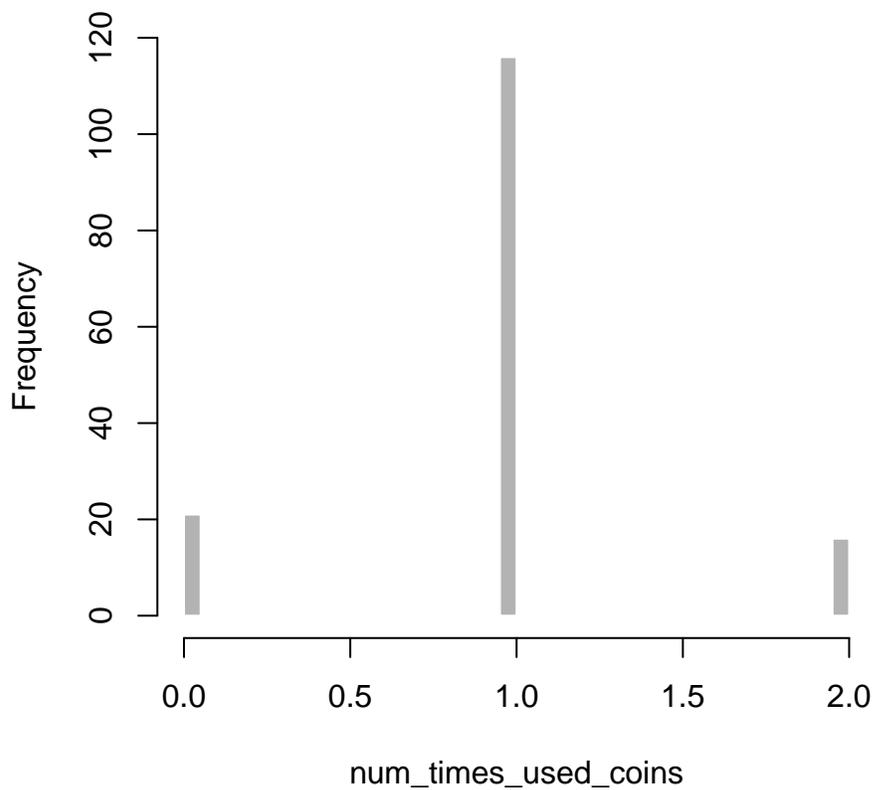
$N = 153$

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	1.0	3.0	0.5

Table 182: Summary statistics for num_times_used_coins



other_assets

Dataset: Transaction-level

Variable type: Numeric

$N = 5409$

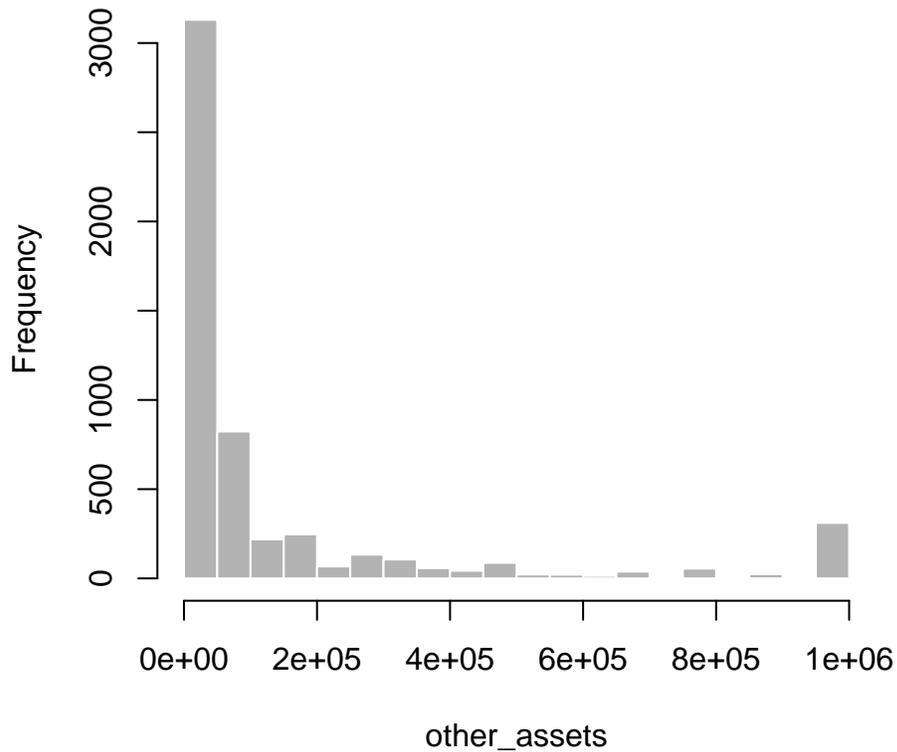
Description: Approximate value of other assets, not including primary home.

Survey question: de016

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

min	med	mean	max	sd
0.0	40000.0	231169.1	10000000.0	702575.6

Table 183: Summary statistics for other_assets



other_debts

Dataset: Transaction-level

Variable type: Numeric

$N = 5455$

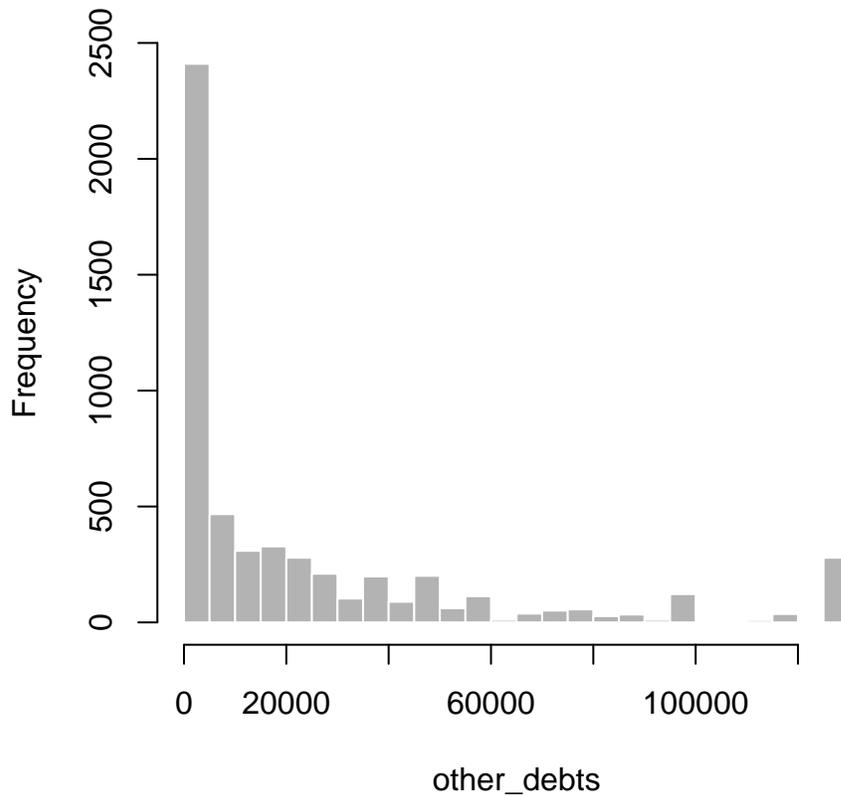
Description: Approximate value of other debts, not including debt on primary home.

Survey question: de019

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

min	med	mean	max	sd
0.0	9000.0	33676.5	1700000.0	93076.3

Table 184: Summary statistics for `other_debts`



`other_device_desc`

Dataset: Transaction-level

Variable type: Character

$N = 6819$

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.

`otherpi_funding`

Dataset: Transaction-level

Variable type: Numeric

$N = 3$

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

Survey question: q101i_followup

Values	Number	Percent
1	1	33.3
2	1	33.3
4	1	33.3

Table 185: Frequency table for `otherpi_funding`

Value labels:

- 1 - Credit card
- 2 - Debit card
- 3 - Prepaid card
- 4 - Linked bank account
- 5 - Money stored with a payment service such as PayPal
- 6 - Other (specify)

otherpi_type

Dataset: Transaction-level

Variable type: Numeric

$N = 6$

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

Survey question: q101i

Values	Number	Percent
1	3	50.0
5	3	50.0

Table 186: Frequency table for **otherpi_type**

Value labels:

- 1 - EZPass or other electronic toll device
- 2 - Apple Pay, Samsung Pay, or Android Pay
- 3 - Bitcoin or other virtual currency
- 4 - Remittance
- 5 - Other (specify)

ow_type

Dataset: Transaction-level

Variable type: Numeric

$N = 8$

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	6	75.0
3	2	25.0

Table 187: Frequency table for ow_type

Value labels:

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

past_service

Dataset: Transaction-level

Variable type: Numeric

$N = 87$

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	66	75.9
2	14	16.1
3	4	4.6
4	3	3.4

Table 188: 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

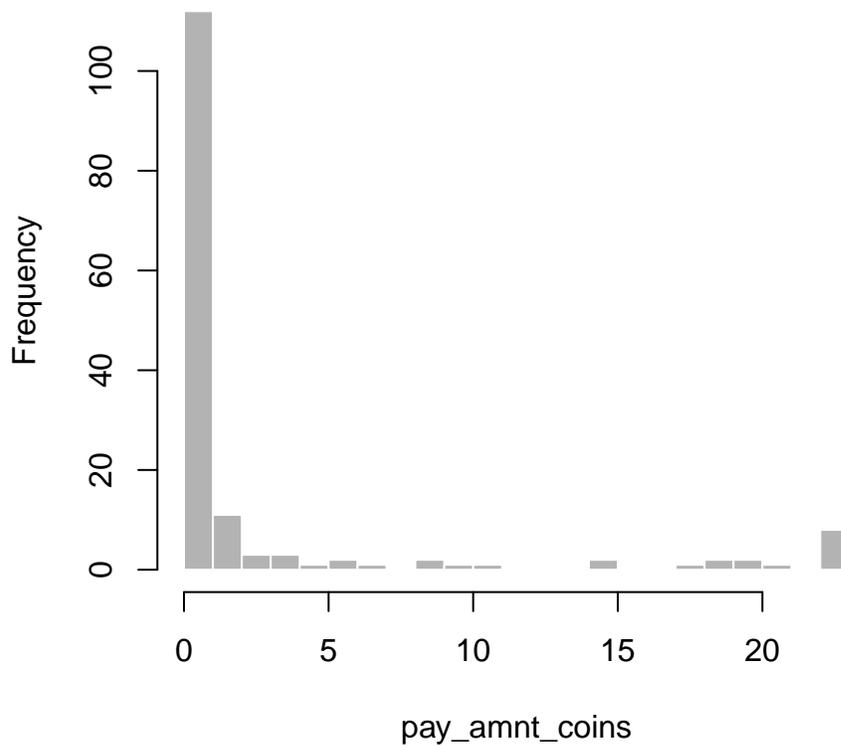
$N = 153$

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	4.3	94.2	12.1

Table 189: Summary statistics for pay_amnt_coins



pay_timing

Dataset: Transaction-level

Variable type: Numeric

$N = 71$

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

Survey question: q103n

Values	Number	Percent
1	67	94.4
2	4	5.6

Table 190: Frequency table for `pay_timing`

Value labels:

1 - Today

2 - At a later date

pay010

Dataset: Transaction-level

Variable type: Numeric

$N = 505$

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

Survey question: pay010

Values	Number	Percent
1	226	44.8
2	127	25.1
3	99	19.6
4	1	0.2
5	2	0.4
6	10	2.0
7	11	2.2
8	29	5.7

Table 191: 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

$N = 127$

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

Survey question: pay011

Values	Number	Percent
1	55	43.3
2	2	1.6
3	47	37.0
4	1	0.8
5	5	3.9
6	5	3.9
7	2	1.6
9	10	7.9

Table 192: 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

$N = 72$

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

Survey question: pay016

Values	Number	Percent
1	10	13.9
2	1	1.4
3	9	12.5
4	25	34.7
5	16	22.2
6	1	1.4
7	10	13.9

Table 193: 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

$N = 38$

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

Survey question: pay020

Values	Number	Percent
1	7	18.4
2	4	10.5
3	10	26.3
4	17	44.7

Table 194: 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

$N = 102$

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

Survey question: pay030

Values	Number	Percent
1	57	55.9
2	6	5.9
3	11	10.8
4	8	7.8
5	20	19.6

Table 195: 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

$N = 48$

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

Survey question: pay040

Values	Number	Percent
1	6	12.5
2	20	41.7
3	1	2.1
4	21	43.8

Table 196: 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

$N = 6$

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	3	50.0
10	1	16.7
11	2	33.3

Table 197: 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

$N = 14$

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

Survey question: pay042

Values	Number	Percent
1	1	7.1
2	1	7.1
3	1	7.1
4	6	42.9
5	4	28.6
6	1	7.1

Table 198: 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

$N = 102$

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	48	47.1
2	41	40.2
3	7	6.9
4	6	5.9

Table 199: 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

$N = 221$

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

Survey question: pay082

Values	Number	Percent
1	45	20.4
2	18	8.1
3	18	8.1
4	16	7.2
5	71	32.1
6	11	5.0
7	42	19.0

Table 200: 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

$N = 5504$

Description: Payee designation.

Survey question: N/A

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

Values	Number	Percent
1	505	9.2
2	38	0.7
3	102	1.9
4	105	1.9
5	102	1.9
6	223	4.1
7	3438	62.5
8	991	18.0

Table 201: 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

payment

Dataset: Transaction-level

Variable type: Numeric

$N = 6819$

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	1279	18.8
1	5540	81.2

Table 202: Frequency table for **payment**

Value labels:

0 - No

1 - Yes

paypref_100plus

Dataset: Individual-level

Variable type: Numeric

$N = 1523$

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

Survey question: q160_pm_e

Values	Number	Percent
1	60	3.9
2	68	4.5
3	723	47.5
4	592	38.9
5	23	1.5
6	11	0.7
7	12	0.8
8	16	1.1
10	11	0.7
11	5	0.3
13	2	0.1

Table 203: 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

$N = 1526$

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

Survey question: q160_pm_b

Values	Number	Percent
1	395	25.9
2	8	0.5
3	449	29.4
4	655	42.9
5	9	0.6
6	1	0.1
8	1	0.1
10	6	0.4
13	2	0.1

Table 204: 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

$N = 1523$

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

Survey question: q160_pm_c

Values	Number	Percent
1	192	12.6
2	28	1.8
3	528	34.7
4	748	49.1
5	14	0.9
6	1	0.1
7	1	0.1
8	2	0.1
10	7	0.5
13	2	0.1

Table 205: 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

$N = 1524$

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

Survey question: q160_pm_d

Values	Number	Percent
1	113	7.4
2	43	2.8
3	598	39.2
4	729	47.8
5	16	1.0
6	2	0.1
7	8	0.5
8	6	0.4
10	5	0.3
13	4	0.3

Table 206: 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

$N = 1534$

Description: Preferred bill payment method.

Survey question: q115.b

Values	Number	Percent
1	74	4.8
2	184	12.0
3	214	14.0
4	389	25.4
5	21	1.4
6	195	12.7
7	398	25.9
8	18	1.2
10	6	0.4
11	26	1.7
13	9	0.6

Table 207: 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

$N = 1532$

Description: Reason for preferred bill payment method.

Survey question: q116.b

Values	Number	Percent
1	82	5.4
2	78	5.1
3	806	52.6
4	19	1.2
5	9	0.6
6	200	13.1
7	90	5.9
8	166	10.8
9	82	5.4

Table 208: 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

$N = 1532$

Description: Fallback bill payment method.

Survey question: q117.b

Values	Number	Percent
1	178	11.6
2	317	20.7
3	304	19.8
4	295	19.3
5	17	1.1
6	189	12.3
7	133	8.7
8	42	2.7
10	31	2.0
11	17	1.1
13	9	0.6

Table 209: 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

$N = 1528$

Description: Reason for fallback bill payment method.

Survey question: q118.b

Values	Number	Percent
1	166	10.9
2	66	4.3
3	715	46.8
4	22	1.4
5	11	0.7
6	239	15.6
7	63	4.1
8	146	9.6
9	100	6.5

Table 210: 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

$N = 1523$

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

Survey question: p160_pm_a

Values	Number	Percent
1	782	51.3
2	3	0.2
3	296	19.4
4	426	28.0
5	10	0.7
10	6	0.4

Table 211: 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

$N = 1533$

Description: Preferred non-bill payment method.

Survey question: q115_a

Values	Number	Percent
1	250	16.3
2	18	1.2
3	520	33.9
4	680	44.4
5	18	1.2
6	6	0.4
7	8	0.5
8	5	0.3
10	18	1.2
11	3	0.2
13	7	0.5

Table 212: 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

$N = 1519$

Description: Reason for preferred non-bill payment method.

Survey question: q116.a

Values	Number	Percent
1	176	11.6
2	80	5.3
3	761	50.1
4	17	1.1
5	4	0.3
6	94	6.2
7	179	11.8
8	92	6.1
9	116	7.6

Table 213: 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

$N = 1529$

Description: Fallback non-bill payment method.

Survey question: q117_a

Values	Number	Percent
1	629	41.1
2	163	10.7
3	261	17.1
4	253	16.5
5	30	2.0
6	29	1.9
7	35	2.3
8	24	1.6
10	80	5.2
11	7	0.5
13	18	1.2

Table 214: 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

$N = 1524$

Description: Reason for fallback non-bill payment method.

Survey question: q118_a

Values	Number	Percent
1	343	22.5
2	79	5.2
3	685	44.9
4	19	1.2
5	7	0.5
6	138	9.1
7	29	1.9
8	95	6.2
9	129	8.5

Table 215: 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

$N = 145$

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

Survey question: q201b

Values	Number	Percent
1	28	19.3
2	6	4.1
3	11	7.6
4	22	15.2
5	5	3.4
6	16	11.0
7	7	4.8
8	10	6.9
9	10	6.9
10	30	20.7

Table 216: 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

$N = 1313$

Description: Preferred online payment method.

Survey question: q115_c

Values	Number	Percent
2	1	0.1
3	692	52.7
4	469	35.7
5	34	2.6
6	10	0.8
7	4	0.3
8	1	0.1
10	88	6.7
11	1	0.1
13	13	1.0

Table 217: 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

$N = 1313$

Description: Reason for preferred online payment method.

Survey question: q116_c

Values	Number	Percent
1	80	6.1
2	33	2.5
3	543	41.4
4	8	0.6
5	7	0.5
6	103	7.8
7	166	12.6
8	324	24.7
9	49	3.7

Table 218: 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)

penny_change

Dataset: Day-level

Variable type: Numeric

$N = 1532$

Description: Question text: When you receive pennies as change, what do you do with them most of the time?

Survey question: penny_q2

Values	Number	Percent
1	1111	72.5
2	161	10.5
3	260	17.0

Table 219: 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

$N = 1407$

Description: Question text: After keeping pennies, what do you do with them most of the time?

Survey question: penny_q4

Values	Number	Percent
1	522	37.1
2	17	1.2
3	289	20.5
4	148	10.5
5	49	3.5
6	382	27.1

Table 220: 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 a family member
- 5 - Donate to charity
- 6 - Take them to a coin kiosk or exchange machine

penny_wherekeep

Dataset: Day-level

Variable type: Numeric

$N = 1535$

Description: Question text: When you keep pennies where do you put them most of the time?

Survey question: penny_q3

Values	Number	Percent
1	193	12.6
2	377	24.6
3	838	54.6
4	127	8.3

Table 221: 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-leave a penny, or tip jar

pi

Dataset: Transaction-level

Variable type: Numeric

$N = 5513$

Description: Payment instrument.

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

Details: Note that in 2018, and going forward, "Traveler's Check" is no longer an option. Travelers Check has never been chosen by respondents in any diary.

Values	Number	Percent
0	10	0.2
1	1091	19.8
2	359	6.5
3	1441	26.1
4	1609	29.2
5	121	2.2
6	360	6.5
7	273	5.0
8	9	0.2
10	112	2.0
11	63	1.1
13	40	0.7
14	25	0.5

Table 222: 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 - PayPal
- 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

$N = 5513$

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" is no longer an option. Travelers Check has never been chosen by respondents in any diary.

Values	Number	Percent
0	10	0.2
1	1091	19.8
2	359	6.5
3	1441	26.1
4	1609	29.2
5	121	2.2
6	360	6.5
7	273	5.0
8	9	0.2
10	112	2.0
11	63	1.1
13	40	0.7
14	25	0.5

Table 223: 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 - PayPal
- 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

$N = 6819$

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

$N = 30$

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

Survey question: N/A

ppload_loc

Dataset: Transaction-level

Variable type: Numeric

$N = 28$

Description: Location of prepaid load.

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

Values	Number	Percent
1	5	17.9
2	7	25.0
3	10	35.7
4	2	7.1
7	2	7.1
8	2	7.1

Table 224: 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

$N = 117$

Description: The logo on the prepaid card.

Survey question: q101hhh

Values	Number	Percent
1	15	12.8
2	48	41.0
4	3	2.6
5	42	35.9
6	9	7.7

Table 225: 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

$N = 316$

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	284	89.9
1	32	10.1

Table 226: Frequency table for `prior_goods`

Value labels:

0 - No

1 - Yes

prior_goods_time

Dataset: Transaction-level

Variable type: Numeric

$N = 518$

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

Survey question: pay702

Values	Number	Percent
1	425	82.0
2	47	9.1
3	12	2.3
4	34	6.6

Table 227: 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

$N = 1533$

Description: Respondent reported their race as Asian.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	1476	96.3
1	57	3.7

Table 228: Frequency table for race_asian

Value labels:

0 - No

1 - Yes

race_black

Dataset: Individual-level

Variable type: Numeric

$N = 1533$

Description: Respondent reported their race as Black.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	1366	89.1
1	167	10.9

Table 229: Frequency table for race_black

Value labels:

0 - No

1 - Yes

race_other

Dataset: Individual-level

Variable type: Numeric

$N = 1537$

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

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	1517	98.7
1	20	1.3

Table 230: Frequency table for race_other

Value labels:

0 - No

1 - Yes

race_white

Dataset: Individual-level

Variable type: Numeric

$N = 1533$

Description: Respondent reported their race as White.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	212	13.8
1	1321	86.2

Table 231: Frequency table for race_white

Value labels:

0 - No

1 - Yes

receipt_timing

Dataset: Transaction-level

Variable type: Numeric

$N = 1318$

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

Survey question: pay002d

Values	Number	Percent
1	862	65.4
3	456	34.6

Table 232: 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

$N = 1324$

Description: The regularity of the bill.

Survey question: pay200

Values	Number	Percent
1	169	12.8
2	51	3.9
3	1055	79.7
4	49	3.7

Table 233: 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

$N = 81$

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

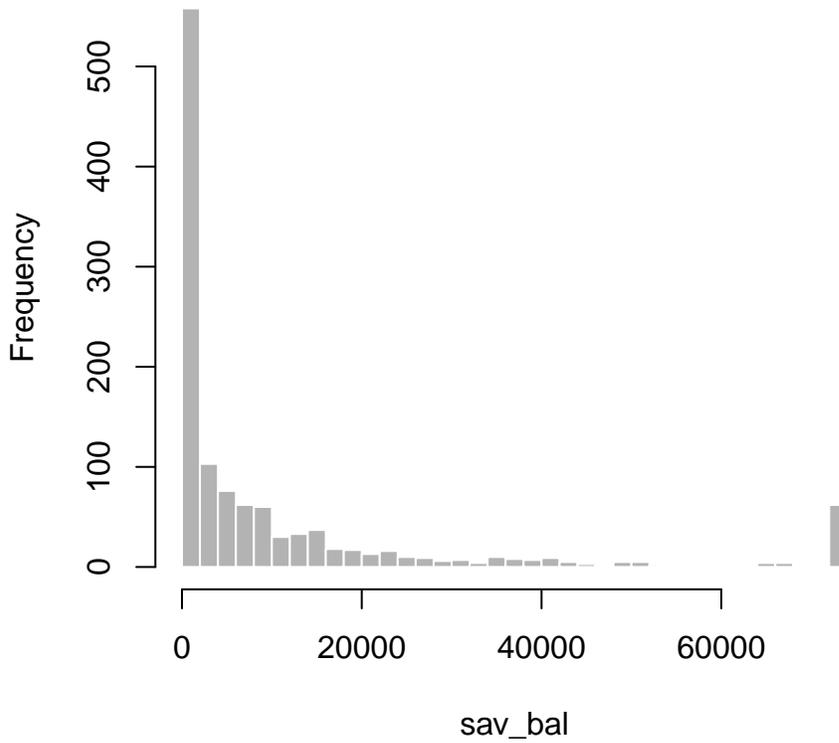
$N = 1192$

Description: Savings account balance

Survey question: pa077_a

min	med	mean	max	sd
0.0	2500.0	16784.6	1795941.0	68007.5

Table 234: Summary statistics for sav_bal



sav_bal_time

Dataset: Day-level

Variable type: Numeric

$N = 6148$

Description: Time the respondent checked their savings account balance

Survey question: pa077_a_time

scpc_date

Dataset: Individual-level

Variable type: Numeric

$N = 1537$

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

$N = 1534$

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	220	14.3
1	1314	85.7

Table 235: Frequency table for **shops_online**

Value labels:

0 - No

1 - Yes

`split_income_deposit`

Dataset: Transaction-level

Variable type: Numeric

$N = 25$

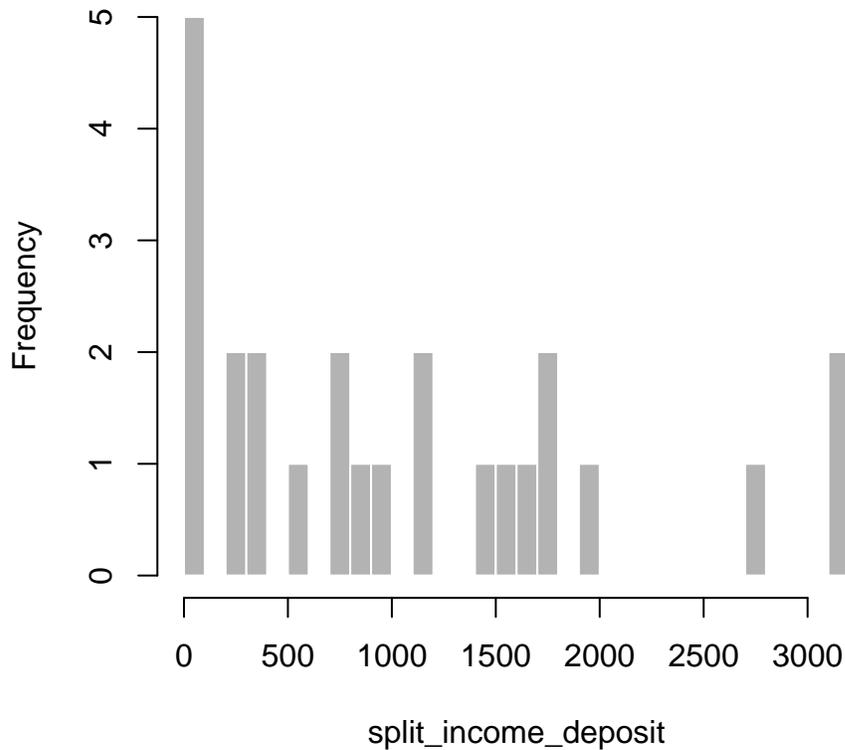
Description: The amount deposited into the primary checking account when some income was desposited into multiple accounts.

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	834.0	1107.8	4021.0	1060.3

Table 236: Summary statistics for `split_income_deposit`



`time`

Dataset: Transaction-level

Variable type: Numeric

$N = 5401$

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

$N = 1634$

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	357	21.8
2	637	39.0
3	130	8.0
4	44	2.7
5	15	0.9
6	226	13.8
7	150	9.2
8	75	4.6

Table 237: 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

$N = 6819$

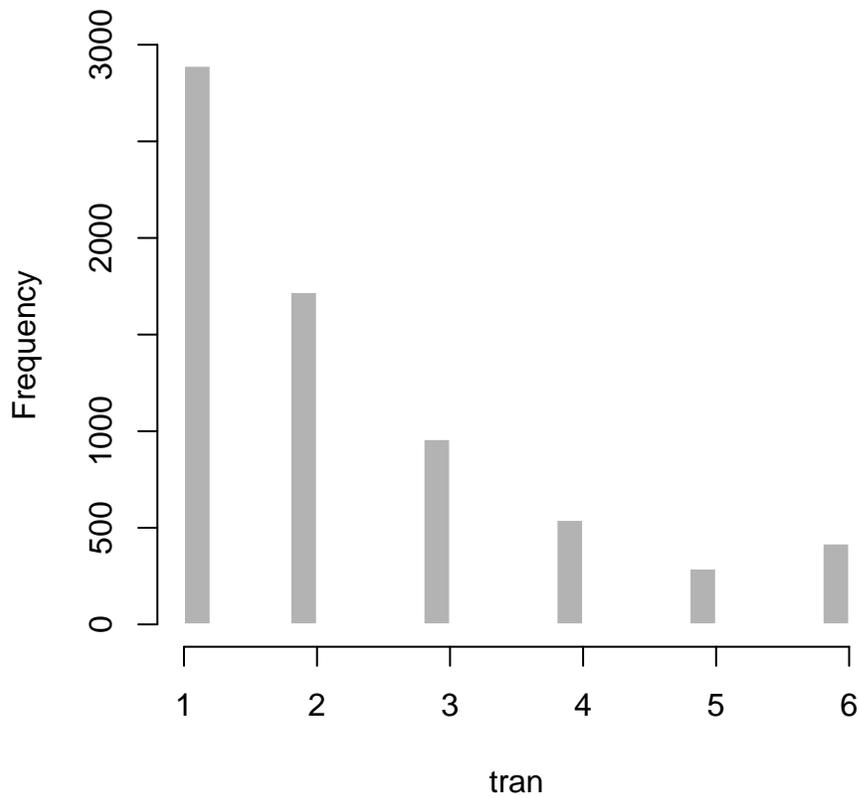
Description: Within-day transaction counter.

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	2.4	19.0	1.9

Table 238: Summary statistics for tran



`tran_account`

Dataset: Transaction-level

Variable type: Numeric

$N = 94$

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	58	61.7
2	17	18.1
3	4	4.3
7	15	16.0

Table 239: 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

$N = 92$

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	81	88.0
1	5	5.4
2	3	3.3
3	2	2.2
4	1	1.1

Table 240: 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

$N = 93$

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	19	20.4
1	74	79.6

Table 241: Frequency table for `tran_inst`

Value labels:

0 - No

1 - Yes

`tran_min`

Dataset: Transaction-level

Variable type: Numeric

$N = 3860$

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	2837	73.5
1	92	2.4
2	137	3.5
3	460	11.9
4	334	8.7

Table 242: 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

traveled

Dataset: Day-level

Variable type: Numeric

$N = 4603$

Description: Whether the respondent traveled on this diary day.

Survey question: q13

Values	Number	Percent
0	4486	97.5
1	117	2.5

Table 243: Frequency table for `traveled`

Value labels:

0 - No

1 - Yes

unexpected

Dataset: Transaction-level

Variable type: Numeric

$N = 2030$

Description: Whether this expenditure was unexpected.

Survey question: q151.a

Values	Number	Percent
0	1829	90.1
1	201	9.9

Table 244: Frequency table for **unexpected**

Value labels:

0 - No

1 - Yes

used_coins

Dataset: Day-level

Variable type: Numeric

$N = 788$

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	635	80.6
1	153	19.4

Table 245: Frequency table for `used_coins`

Value labels:

- 0 - No
- 1 - Yes

`used_heloc`

Dataset: Transaction-level

Variable type: Numeric

$N = 13$

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	12	92.3
1	1	7.7

Table 246: Frequency table for `used_heloc`

Value labels:

0 - No

1 - Yes

why_nocash

Dataset: Day-level

Variable type: Numeric

$N = 339$

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

Survey question: q1a

Values	Number	Percent
1	43	12.7
2	47	13.9
3	233	68.7
4	6	1.8
6	10	2.9

Table 247: 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

$N = 697$

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	75	10.8
2	7	1.0
3	7	1.0
4	12	1.7
5	68	9.8
6	29	4.2
7	10	1.4
8	54	7.7
9	288	41.3
10	147	21.1

Table 248: 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

$N = 1639$

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	104	6.3
2	93	5.7
3	152	9.3
4	80	4.9
5	52	3.2
6	16	1.0
7	398	24.3
8	364	22.2
9	380	23.2

Table 249: 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

$N = 1536$

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	1419	92.4
1	117	7.6

Table 250: Frequency table for `work_disabled`

Value labels:

0 - No

1 - Yes

work_employed

Dataset: Individual-level

Variable type: Numeric

$N = 1536$

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 recategorized.

Values	Number	Percent
0	691	45.0
1	845	55.0

Table 251: Frequency table for work_employed

Value labels:

0 - No

1 - Yes

`work_looking`

Dataset: Individual-level

Variable type: Numeric

$N = 1536$

Description: Respondent is unemployed and looking.

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	1443	93.9
1	93	6.1

Table 252: Frequency table for `work_looking`

Value labels:

0 - No

1 - Yes

`work_occupation`

Dataset: Individual-level

Variable type: Numeric

$N = 843$

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

Survey question: q15

Values	Number	Percent
1	172	20.4
2	459	54.4
3	130	15.4
4	82	9.7

Table 253: 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

$N = 1536$

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	1517	98.8
1	19	1.2

Table 254: Frequency table for work_onleave

Value labels:

0 - No

1 - Yes

`work_other`

Dataset: Individual-level

Variable type: Numeric

$N = 1536$

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	1439	93.7
1	97	6.3

Table 255: Frequency table for `work_other`

Value labels:

0 - No

1 - Yes

`work_retired`

Dataset: Individual-level

Variable type: Numeric

$N = 1536$

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	1169	76.1
1	367	23.9

Table 256: Frequency table for `work_retired`

Value labels:

0 - No

1 - Yes

`work_self`

Dataset: Individual-level

Variable type: Numeric

$N = 843$

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	761	90.3
1	82	9.7

Table 257: Frequency table for `work_self`

Value labels:

0 - No

1 - Yes

`work_temp_unemployed`

Dataset: Individual-level

Variable type: Numeric

$N = 1536$

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	1480	96.4
1	56	3.6

Table 258: Frequency table for `work_temp_unemployed`

Value labels:

0 - No

1 - Yes