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, 2022 and November 2, 2022 and asked to track all of their payments using an online questionnaire. Respondents were also asked to answer a short survey and report certain account balances on the night before the beginning of their diary period. To the extent possible, attempts were made to ensure that on any given day a representative sample of US consumers was actively taking the diary, and any given day can be made statistically representative by using appropriate sample weights. In addition to in-person purchases, respondents were also asked to record their online and mobile purchases, cash holdings, cash deposits, checking transfers, income payments, and other exchanges of liquid assets. The result is three datasets—an individual level dataset, a daily dataset, and a transaction level dataset.

*email: kevin.foster@atl.frb.org*
dataset. The DCPC provides researchers a unique window into the household finances of the U.S. consumer.

**Structure of the survey questionnaire**

**Modules and duplicates**

The questionnaire is organized in several modules which deal with certain kinds of transactions—for instance, Purchases, Cash Withdrawals, and Checking Transfers. Within each of these modules, respondents are typically asked to list the number of purchases, cash withdrawals, checking transfers, etc. they had on a given day. For each transaction, the online diary asks follow-up questions to collect additional details. The variable module can be used to identify which module an observation was originally pulled from. Note that while the modules can have rather suggestive names, one should not rely on the name of the module to identify the type of transaction an observation represents—not all transactions reported in the Purchases module are necessarily “purchases”, as some transactions may be recategorized after-the-fact if the respondent makes a mistake. Respondents were asked follow-up questions after each transaction. These follow-ups are a more reliable means of identifying a transaction’s purpose. See **Structure and use of the data** below for more information.

In some cases a respondent would report the same transaction in multiple modules. For instance, a respondent might report a utility bill payment in both the Purchases and Bills module. These duplicates are culled from the dataset, and the module variable is modified to reflect that a transaction came from multiple parts of the survey. Transactions are considered to be duplicates if they have a matching id (primary respondent identifier), date, amnt (transaction amount), and pi (payment instrument) in cases where pi is available, and id, date, and amnt in cases where pi is not available.
Some notes on the sampling methodology and skip patterns

We define *diary fatigue* as a drop-off in reporting as the diary days go on. For example, on average, Day 2 has fewer payments reported than Day 1, and Day 3 has fewer payments than Day 2. There is some evidence that diary fatigue occurs in this diary and other diary-like surveys, such as the Consumer Expenditure Surveys from the U.S. Bureau of Labor Statistics, and some foreign payments diaries. In order to balance unwanted heterogeneity in response quality across days due to diary fatigue, some diarists are assigned diary periods beginning on September 29 or 30 and some diarists are assigned diary periods ending on November 1 or 2. This is to ensure that every day in October has an approximately equal mix of diarists completing their 1st, 2nd, and 3rd diary days.

While this method does not eliminate diary fatigue, it can help smooth over the effects of diary fatigue on any given diary day in the month of October. The “burn-in” days of September 29–30 and the “burn-out” days of November 1–2 can be dropped from any analysis which attempts to describe the month of October. Because these observations do not have daily weights, they are automatically excluded if the daily weights are used, but must be excluded manually when using the individual weights—see the **Weighting** section below.

In order to reduce respondent burden, the diary employs skip patterns to determine whether or not a respondent is asked a given question. In most cases, this is intuitive; a respondent who does not report a credit card payment is not asked about the logo on their credit card. In other cases, however, it can be potentially confusing. 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 2022 DCPC data is posted as three separate datasets on the Atlanta Fed website\(^1\): individual-level, day-level, and transaction-level. These datasets are designed to facilitate appropriate methods of analysis for each kind of data. All analyses in the results paper and tables are done on diarists who completed all four diary days. There are 4,761 unique 4-day diarists. Finally, there are 4,252 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 \texttt{prim_key}. In 2014, the survey switched vendors to the UAS, and that vendor uses a unique respondent identifier called \texttt{uasid}. However, to maintain anonymity of the UAS panelists, we construct our own unique identifier variable, \texttt{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 2022 can be merged together to create longitudinal data sets.

If you want to merge our data with other UAS surveys, contact Kevin Foster at the Atlanta Fed, and contact UAS. It is likely that we can accommodate the request.

Individual-level dataset

The individual-level dataset is structured so that each row in the dataset represents observations for one respondent. There are 4720 rows in this dataset—one for each respondent. Examples of variables in this dataset include payment preferences and demographic variables.

The unique identifier for the individual-level dataset is id.

**Day-level dataset**

In the day-level dataset, each observation represents one diary-day per respondent. In other words, we see 4761 observations for each diary-day, for a total of 19,044 observations in this dataset. Examples of variables that are in this dataset include cash balances by bill denomination and the participation dates. In this dataset, the unique identifiers are id and diary_day.

**Transaction-level dataset**

Finally, the transaction-level dataset contains one transaction per row. There are 22,387 observations in this dataset, consisting of expenditures, account transfers, and income receipts. There were 4252 diarists who made payments during their three day diary period. The main kind of variable in this dataset are the variables that describe a payment. In this dataset, each observation is uniquely identified by id, diary_day, and tran.

**Expenditures**

Expenditures are defined to be money moving out of a respondent’s possession—for instance, purchasing an item at a store. Expenditures generally come from the Purchases or Bills modules, though they may come from other modules as well. Several merchant categorization follow-up questions were asked for each transaction reported in the Purchases and Bills modules; these follow-up questions have been used to create the variable merch.

**Transfers**

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

Income

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

Dollar amounts

All transactions which represent a movement of money will have a dollar amount associated with them. This dollar amount is stored in the variable \texttt{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 \texttt{amnt\_orig}. In addition, if the reported dollar amount was 0, then \texttt{amnt} was set to missing and \texttt{amnt\_orig} was set to 0 for that observation.

Dollar amounts were cleaned based on their likelihood given the type of transaction, the respondent’s answer to the various merchant follow-up questions, the respondent’s written answers in some of the “other” boxes in the survey (which are not included in this dataset due to privacy concerns), and the respondent’s answers to some of the questions in the night-before “Day 0” survey. In some cases, unrealistically large dollar amounts are the result of an omitted decimal point, and those dollar values have been edited to reflect our best guess at the true dollar value.
Other key variables

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

Structure of this document

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

Appendix variables

Variables listed in the appendix are variables that come directly from the survey. In other words, they are not created variables. These variables have the label “APPENDIX”. The only raw survey variables that appear in the main body of variables are the variables of type as003. These are the assessment of payment method characteristics variables, and there are too many of them to rename. Refer to the survey questionnaire to determine what each of these variables refers to i.e. which payment method and which characteristic of the payment
instrument is being rated.

**Weighting**

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

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

**2022 weights**

In 2022, we have two sets of weights available. The weights ending with the suffix `_weight` are built from the nationally representative sample. The estimates presented in the 2022 DCPC results paper and the accompanying tables are calculated using these weights. Specifically, the nationally representative weights are

- `ind_weight`
- `dow_weight`

• daily_weight

To use the full sample, which is not nationally representative but includes 488 extra diarists, use the weights ending in the suffix _all. The non-nationally representative weights are listed below.

• ind_weight_all
• dow_weight_all
• daily_weight_all

The non-nationally representative sample includes observations from the Understanding America Study Los Angeles oversample and the California oversample. The non-nationally representative weights have a slightly higher variance due to oversampling of these populations.

If you have any questions about which set of weights to use, contact Kevin Foster at the Federal Reserve Bank of Atlanta.
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e_exp.sav.saved

e_exp.tot.saved

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ever_date

enough_cash

enoughccbal

fee_amnt

fee_flag

fees_paid_atm

fees_paid_bounced

fees_paid_excesstran

fees_paid_lowbal

fees_paid_none

fees_paid_overdraft

fees_paid_teller

fr001.a

fr001.b

fr001.d

fr001.e

from_account

gender

had_chk.dep
memory_oth
memory_receipts
merch
mobile_adopt
mobile_app
mobile_funding
mobile_inperson_adopt
mobile_method
mobile_p2p_adopt
module
mon_adopt
monord_date
monord_source
multipi_breakdown
nbop_acnt_adopt
num_times_used_coins
numberofpayments
numprepaidload2
ob_adopt
obbp_adopt
obtain_cash
other_device_desc
other_nbops_adopt
ow_type
paper_adopt
pay_amnt_coins
payee
paylocaltime
payment
paypal_adopt
paypref_b1
paypref_inperson
paypref_web
personbusiness
pi
ppload_loc
prepaid_logo
purch_certchk
purch_mon
purch_tc
race
race_asian
race_black
race_other
race_white
remindscreen
sav_acnt_adopt
sav_acnt_num
shops_online
start_date
statereside
stored_cash_bal
svc_adopt
time
to_account
tran
tran_account
tran_days
tran_inst
tran_min
traveled
underbanked_monord
underbanked_remittance
urban_cat
use_all_csh
used_chkcashing
used_coins
used_revolve_cc
used_rewards_cc
venmo_adopt
video_helpful
watch_video
which_crypto
which_crypto_bitcoin
which_crypto_doge
accept_card

Dataset: Transaction-level

Variable type: Numeric

N = 3051

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
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<tbody>
<tr>
<td>0</td>
<td>2298</td>
<td>75.3</td>
</tr>
<tr>
<td>1</td>
<td>504</td>
<td>16.5</td>
</tr>
<tr>
<td>2</td>
<td>249</td>
<td>8.2</td>
</tr>
</tbody>
</table>

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

\(N = 9204\)

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.

Survey question: q103g

<table>
<thead>
<tr>
<th>Values</th>
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<th>Percent</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>8275</td>
<td>89.9</td>
</tr>
<tr>
<td>2</td>
<td>556</td>
<td>6.0</td>
</tr>
<tr>
<td>3</td>
<td>223</td>
<td>2.4</td>
</tr>
<tr>
<td>4</td>
<td>71</td>
<td>0.8</td>
</tr>
<tr>
<td>5</td>
<td>79</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Table 2: Frequency table for accept_cash

Value labels:
- 1 - Yes
- 2 - No
- 3 - I’m not sure, but I think so
- 4 - I’m not sure, but I do not think so
- 5 - I don’t know
age

Dataset: Individual-level

Variable type: Numeric

$N = 4720$

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.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>18.0</td>
<td>53.0</td>
<td>52.3</td>
<td>112.0</td>
<td>15.8</td>
</tr>
</tbody>
</table>

Table 3: Summary statistics for age

![Histogram of age distribution]
**agerange**

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 5 \)

**Description:** If you would rather not say [your age], please choose a range below. We use your age in order to give you surveys which make the most sense to you, so even knowing what range you are in will help.

**Survey question:** agerange

**Details:** Provided by the survey vendor. See [https://uasdata.usc.edu/page/My+Household](https://uasdata.usc.edu/page/My+Household) for more information

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>40.0</td>
</tr>
<tr>
<td>3</td>
<td>2</td>
<td>40.0</td>
</tr>
<tr>
<td>4</td>
<td>1</td>
<td>20.0</td>
</tr>
</tbody>
</table>

Table 4: Frequency table for **agerange**

**Value labels:**

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

**Dataset:** Transaction-level

**Variable type:** Numeric

**N = 22387**

**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.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>38.0</td>
<td>269.9</td>
<td>250000.0</td>
<td>2685.9</td>
</tr>
</tbody>
</table>

Table 5: Summary statistics for `amnt`
amnt_flag

Dataset: Transaction-level

Variable type: Numeric

\( N = 397 \)

Description: This variable has a value of 0 or 1 if the original variable amnt was edited. Otherwise, the variable has a missing value.

Survey question: Any place in the diary where the respondent enters a dollar amount.

Details: If the value of amnt is greater than the 98th percentile then the dollar amount is flagged for potential editing.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
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<tr>
<td>0</td>
<td>376</td>
<td>94.7</td>
</tr>
<tr>
<td>1</td>
<td>21</td>
<td>5.3</td>
</tr>
</tbody>
</table>

Table 6: Frequency table for amnt_flag

Value labels:

0 - original variable amnt was edited
1 - original variable amnt was edited by hand when cleaning for large dollar amounts within payment instruments
amnt_orig

Dataset: Transaction-level

Variable type: Numeric

$N = 22387$

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.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>38.0</td>
<td>273.1</td>
<td>250000.0</td>
<td>2687.4</td>
</tr>
</tbody>
</table>

Table 7: Summary statistics for amnt_orig

![Histogram of amnt_orig](image-url)
as003_a1

Dataset: Individual-level

Variable type: Numeric

N = 2635

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of cash

Survey question: as003_a1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
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<tbody>
<tr>
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<td>56</td>
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<td>2</td>
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<tr>
<td>3</td>
<td>260</td>
<td>9.9</td>
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<tr>
<td>4</td>
<td>604</td>
<td>22.9</td>
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<td>5</td>
<td>1618</td>
<td>61.4</td>
</tr>
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</table>

Table 8: Frequency table for as003_a1

Value labels:
1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted
as003_a2

Dataset: Individual-level

Variable type: Numeric

N = 2634

Description: Assessment of payment instrument characteristics. COST of cash

Survey question: as003_a2

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

<table>
<thead>
<tr>
<th>Values</th>
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<tbody>
<tr>
<td>1</td>
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<tr>
<td>2</td>
<td>53</td>
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<td>3</td>
<td>573</td>
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<td>305</td>
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<td>5</td>
<td>1686</td>
<td>64.0</td>
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</table>

Table 9: Frequency table for as003_a2

Value labels:
1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost
as003_a3

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 2633 \)

**Description:** Assessment of payment instrument characteristics. CONVENIENCE of cash

**Survey question:** as003_a3

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

<table>
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<tr>
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<td>5</td>
<td>1000</td>
<td>38.0</td>
</tr>
</tbody>
</table>

Table 10: Frequency table for as003_a3

**Value labels:**

1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient
as003_a4

Dataset: Individual-level

Variable type: Numeric

$N = 2634$

Description: Assessment of payment instrument characteristics. SECURITY of cash

Survey question: as003_a4

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

<table>
<thead>
<tr>
<th>Values</th>
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<th>Percent</th>
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<td>3</td>
<td>377</td>
<td>14.3</td>
</tr>
<tr>
<td>4</td>
<td>379</td>
<td>14.4</td>
</tr>
<tr>
<td>5</td>
<td>575</td>
<td>21.8</td>
</tr>
</tbody>
</table>

Table 11: Frequency table for as003_a4

Value labels:
1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure
as003_a5

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 2634\)

**Description:** Assessment of payment instrument characteristics. GETTING and SETTING UP of cash

**Survey question:** as003_a5

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

<table>
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<tr>
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<th>Percent</th>
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</thead>
<tbody>
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<td>31</td>
<td>1.2</td>
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<tr>
<td>2</td>
<td>160</td>
<td>6.1</td>
</tr>
<tr>
<td>3</td>
<td>485</td>
<td>18.4</td>
</tr>
<tr>
<td>4</td>
<td>607</td>
<td>23.0</td>
</tr>
<tr>
<td>5</td>
<td>1351</td>
<td>51.3</td>
</tr>
</tbody>
</table>

Table 12: Frequency table for as003_a5

**Value labels:**

1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up
as003_a6

Dataset: Individual-level

Variable type: Numeric

$N = 2635$

Description: Assessment of payment instrument characteristics. PAYMENT RECORDS of cash

Survey question: as003_a6

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

<table>
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<tr>
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<th>Percent</th>
</tr>
</thead>
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<td>1</td>
<td>1029</td>
<td>39.1</td>
</tr>
<tr>
<td>2</td>
<td>601</td>
<td>22.8</td>
</tr>
<tr>
<td>3</td>
<td>501</td>
<td>19.0</td>
</tr>
<tr>
<td>4</td>
<td>293</td>
<td>11.1</td>
</tr>
<tr>
<td>5</td>
<td>211</td>
<td>8.0</td>
</tr>
</tbody>
</table>

Table 13: Frequency table for as003_a6

Value labels:
1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records
as003_a7

Dataset: Individual-level

Variable type: Numeric

$N = 681$

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of cash

Survey question: as003_a7

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

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<th>Percent</th>
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<td>1</td>
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<td>2</td>
<td>54</td>
<td>7.9</td>
</tr>
<tr>
<td>3</td>
<td>129</td>
<td>18.9</td>
</tr>
<tr>
<td>4</td>
<td>191</td>
<td>28.0</td>
</tr>
<tr>
<td>5</td>
<td>286</td>
<td>42.0</td>
</tr>
</tbody>
</table>

Table 14: Frequency table for as003_a7

Value labels:
1 - Very slow
2 - Slow
3 - Neither slow nor fast
4 - Fast
5 - Very fast
as003_b1

Dataset: Individual-level

Variable type: Numeric

N = 2634

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of checks

Survey question: as003_b1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>267</td>
<td>10.1</td>
</tr>
<tr>
<td>2</td>
<td>648</td>
<td>24.6</td>
</tr>
<tr>
<td>3</td>
<td>695</td>
<td>26.4</td>
</tr>
<tr>
<td>4</td>
<td>680</td>
<td>25.8</td>
</tr>
<tr>
<td>5</td>
<td>344</td>
<td>13.1</td>
</tr>
</tbody>
</table>

Table 15: Frequency table for as003_b1

Value labels:
1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted
as003_b2

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 2634\)

**Description:** Assessment of payment instrument characteristics. COST of checks

**Survey question:** as003_b2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>28</td>
<td>1.1</td>
</tr>
<tr>
<td>2</td>
<td>204</td>
<td>7.7</td>
</tr>
<tr>
<td>3</td>
<td>693</td>
<td>26.3</td>
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<tr>
<td>4</td>
<td>920</td>
<td>34.9</td>
</tr>
<tr>
<td>5</td>
<td>789</td>
<td>30.0</td>
</tr>
</tbody>
</table>

Table 16: Frequency table for as003_b2

**Value labels:**
- 1 - Very high cost
- 2 - High cost
- 3 - Neither high nor low cost
- 4 - Low cost
- 5 - Very low cost
as003_b3

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2634$

**Description:** Assessment of payment instrument characteristics. CONVENIENCE of checks

**Survey question:** as003_b3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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<td>2</td>
<td>805</td>
<td>30.6</td>
</tr>
<tr>
<td>3</td>
<td>581</td>
<td>22.1</td>
</tr>
<tr>
<td>4</td>
<td>611</td>
<td>23.2</td>
</tr>
<tr>
<td>5</td>
<td>258</td>
<td>9.8</td>
</tr>
</tbody>
</table>

Table 17: Frequency table for as003_b3

**Value labels:**
- 1 - Very inconvenient
- 2 - Inconvenient
- 3 - Neither inconvenient nor convenient
- 4 - Convenient
- 5 - Very convenient
as003_b4

Dataset: Individual-level

Variable type: Numeric

N = 2633

Description: Assessment of payment instrument characteristics. SECURITY of checks

Survey question: as003_b4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>211</td>
<td>8.0</td>
</tr>
<tr>
<td>2</td>
<td>849</td>
<td>32.2</td>
</tr>
<tr>
<td>3</td>
<td>605</td>
<td>23.0</td>
</tr>
<tr>
<td>4</td>
<td>770</td>
<td>29.2</td>
</tr>
<tr>
<td>5</td>
<td>198</td>
<td>7.5</td>
</tr>
</tbody>
</table>

Table 18: Frequency table for as003_b4

Value labels:
1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure
as003_b5

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 2635$

**Description:** Assessment of payment instrument characteristics. GETTING and SETTING UP of checks

**Survey question:** as003_b5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>84</td>
<td>3.2</td>
</tr>
<tr>
<td>2</td>
<td>386</td>
<td>14.6</td>
</tr>
<tr>
<td>3</td>
<td>745</td>
<td>28.3</td>
</tr>
<tr>
<td>4</td>
<td>896</td>
<td>34.0</td>
</tr>
<tr>
<td>5</td>
<td>524</td>
<td>19.9</td>
</tr>
</tbody>
</table>

Table 19: Frequency table for as003_b5

**Value labels:**
1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up
as003_b6

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 2635\)

**Description:** Assessment of payment instrument characteristics. PAYMENT RECORDS of checks

**Survey question:** as003_b6

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
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<td>47</td>
<td>1.8</td>
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<tr>
<td>2</td>
<td>162</td>
<td>6.1</td>
</tr>
<tr>
<td>3</td>
<td>462</td>
<td>17.5</td>
</tr>
<tr>
<td>4</td>
<td>1171</td>
<td>44.4</td>
</tr>
<tr>
<td>5</td>
<td>793</td>
<td>30.1</td>
</tr>
</tbody>
</table>

Table 20: Frequency table for as003_b6

**Value labels:**
1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records
as003_b7

Dataset: Individual-level

Variable type: Numeric

\( N = 682 \)

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of checks

Survey question: as003_b7

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>149</td>
<td>21.8</td>
</tr>
<tr>
<td>2</td>
<td>265</td>
<td>38.9</td>
</tr>
<tr>
<td>3</td>
<td>168</td>
<td>24.6</td>
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<tr>
<td>4</td>
<td>70</td>
<td>10.3</td>
</tr>
<tr>
<td>5</td>
<td>30</td>
<td>4.4</td>
</tr>
</tbody>
</table>

Table 21: Frequency table for as003_b7

Value labels:
- 1 - Very slow
- 2 - Slow
- 3 - Neither slow nor fast
- 4 - Fast
- 5 - Very fast
as003_c1

Dataset: Individual-level

Variable type: Numeric

\( N = 2632 \)

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of debit cards

Survey question: as003_c1

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

<table>
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<tr>
<th>Values</th>
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<th>Percent</th>
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<td>17</td>
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<td>2</td>
<td>41</td>
<td>1.6</td>
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<tr>
<td>3</td>
<td>179</td>
<td>6.8</td>
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<tr>
<td>4</td>
<td>552</td>
<td>21.0</td>
</tr>
<tr>
<td>5</td>
<td>1843</td>
<td>70.0</td>
</tr>
</tbody>
</table>

Table 22: Frequency table for as003_c1

Value labels:
1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted
as003_c2

**Dataset:** Individual-level

**Variable type:** Numeric

**N:** 2632

**Description:** Assessment of payment instrument characteristics. COST of debit cards

**Survey question:** as003_c2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
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</thead>
<tbody>
<tr>
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<td>23</td>
<td>0.9</td>
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<tr>
<td>2</td>
<td>121</td>
<td>4.6</td>
</tr>
<tr>
<td>3</td>
<td>591</td>
<td>22.5</td>
</tr>
<tr>
<td>4</td>
<td>741</td>
<td>28.2</td>
</tr>
<tr>
<td>5</td>
<td>1156</td>
<td>43.9</td>
</tr>
</tbody>
</table>

Table 23: Frequency table for as003_c2

**Value labels:**
1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost
as003_c3

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 2634\)

**Description:** Assessment of payment instrument characteristics. CONVENIENCE of debit cards

**Survey question:** as003_c3

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

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<td>1.6</td>
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<tr>
<td>2</td>
<td>48</td>
<td>1.8</td>
</tr>
<tr>
<td>3</td>
<td>225</td>
<td>8.5</td>
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<tr>
<td>4</td>
<td>858</td>
<td>32.6</td>
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<tr>
<td>5</td>
<td>1462</td>
<td>55.5</td>
</tr>
</tbody>
</table>

Table 24: Frequency table for as003_c3

**Value labels:**

1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient
as003_c4

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 2634\)

**Description:** Assessment of payment instrument characteristics. SECURITY of debit cards

**Survey question:** as003_c4

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

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<th>Percent</th>
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</thead>
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<td>8.8</td>
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<td>700</td>
<td>26.6</td>
</tr>
<tr>
<td>3</td>
<td>388</td>
<td>14.7</td>
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<td>4</td>
<td>982</td>
<td>37.3</td>
</tr>
<tr>
<td>5</td>
<td>333</td>
<td>12.6</td>
</tr>
</tbody>
</table>

Table 25: Frequency table for as003_c4

**Value labels:**
1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure
as003_c5

**Dataset:** Individual-level

**Variable type:** Numeric

**N** = 2636

**Description:** Assessment of payment instrument characteristics. GETTING and SETTING UP of debit cards

**Survey question:** as003_c5

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

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<th>Percent</th>
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</thead>
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<td>4</td>
<td>1081</td>
<td>41.0</td>
</tr>
<tr>
<td>5</td>
<td>924</td>
<td>35.1</td>
</tr>
</tbody>
</table>

Table 26: Frequency table for as003_c5

**Value labels:**
1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up
as003_c6

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 2634 \]

**Description:** Assessment of payment instrument characteristics. PAYMENT RECORDS of debit cards

**Survey question:** as003_c6

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

<table>
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<th>Values</th>
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<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>32</td>
<td>1.2</td>
</tr>
<tr>
<td>2</td>
<td>56</td>
<td>2.1</td>
</tr>
<tr>
<td>3</td>
<td>297</td>
<td>11.3</td>
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<tr>
<td>4</td>
<td>966</td>
<td>36.7</td>
</tr>
<tr>
<td>5</td>
<td>1283</td>
<td>48.7</td>
</tr>
</tbody>
</table>

Table 27: Frequency table for as003_c6

**Value labels:**
1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records
**as003_c7**

**Dataset:** Individual-level

**Variable type:** Numeric

**N = 681**

**Description:** Assessment of payment instrument characteristics. PAYMENT SPEED of debit cards

**Survey question:** as003_c7

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

<table>
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<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
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</thead>
<tbody>
<tr>
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<td>5</td>
<td>0.7</td>
</tr>
<tr>
<td>2</td>
<td>11</td>
<td>1.6</td>
</tr>
<tr>
<td>3</td>
<td>80</td>
<td>11.7</td>
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<tr>
<td>4</td>
<td>262</td>
<td>38.5</td>
</tr>
<tr>
<td>5</td>
<td>323</td>
<td>47.4</td>
</tr>
</tbody>
</table>

Table 28: Frequency table for as003_c7

**Value labels:**
- 1 - Very slow
- 2 - Slow
- 3 - Neither slow nor fast
- 4 - Fast
- 5 - Very fast
as003_d1

Dataset: Individual-level

Variable type: Numeric

$N = 2633$

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of credit cards

Survey question: as003_d1

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

\begin{center}
\begin{tabular}{ccc}
Values & Number & Percent \\
1 & 19 & 0.7 \\
2 & 16 & 0.6 \\
3 & 124 & 4.7 \\
4 & 480 & 18.2 \\
5 & 1994 & 75.7 \\
\end{tabular}
\end{center}

Table 29: Frequency table for as003_d1

Value labels:

1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted
as003_d2

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 2634\)

**Description:** Assessment of payment instrument characteristics. COST of credit cards

**Survey question:** as003_d2

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

<table>
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<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>264</td>
<td>10.0</td>
</tr>
<tr>
<td>2</td>
<td>712</td>
<td>27.0</td>
</tr>
<tr>
<td>3</td>
<td>515</td>
<td>19.6</td>
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<tr>
<td>4</td>
<td>578</td>
<td>21.9</td>
</tr>
<tr>
<td>5</td>
<td>565</td>
<td>21.5</td>
</tr>
</tbody>
</table>

Table 30: Frequency table for as003_d2

**Value labels:**
1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost
as003_d3

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 2634 \)

**Description:** Assessment of payment instrument characteristics. CONVENIENCE of credit cards

**Survey question:** as003_d3

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

<table>
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<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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<td>30</td>
<td>1.1</td>
</tr>
<tr>
<td>3</td>
<td>174</td>
<td>6.6</td>
</tr>
<tr>
<td>4</td>
<td>709</td>
<td>26.9</td>
</tr>
<tr>
<td>5</td>
<td>1684</td>
<td>63.9</td>
</tr>
</tbody>
</table>

Table 31: Frequency table for as003_d3

**Value labels:**

1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient
as003_d4

Dataset: Individual-level

Variable type: Numeric

$N = 2636$

Description: Assessment of payment instrument characteristics. SECURITY of credit cards

Survey question: as003_d4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>183</td>
<td>6.9</td>
</tr>
<tr>
<td>2</td>
<td>505</td>
<td>19.2</td>
</tr>
<tr>
<td>3</td>
<td>309</td>
<td>11.7</td>
</tr>
<tr>
<td>4</td>
<td>1093</td>
<td>41.5</td>
</tr>
<tr>
<td>5</td>
<td>546</td>
<td>20.7</td>
</tr>
</tbody>
</table>

Table 32: Frequency table for as003_d4

Value labels:

1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure
as003_d5

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 2633 \)

**Description:** Assessment of payment instrument characteristics. GETTING and SETTING UP of credit cards

**Survey question:** as003_d5

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

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<th>Percent</th>
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<tr>
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<td>212</td>
<td>8.1</td>
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<tr>
<td>3</td>
<td>494</td>
<td>18.8</td>
</tr>
<tr>
<td>4</td>
<td>976</td>
<td>37.1</td>
</tr>
<tr>
<td>5</td>
<td>907</td>
<td>34.4</td>
</tr>
</tbody>
</table>

Table 33: Frequency table for as003_d5

**Value labels:**

1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up
as003_d6

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 2631 \]

**Description:** Assessment of payment instrument characteristics. PAYMENT RECORDS of credit cards

**Survey question:** as003_d6

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

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<th>Percent</th>
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<tr>
<td>2</td>
<td>18</td>
<td>0.7</td>
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<tr>
<td>3</td>
<td>205</td>
<td>7.8</td>
</tr>
<tr>
<td>4</td>
<td>873</td>
<td>33.2</td>
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<tr>
<td>5</td>
<td>1522</td>
<td>57.8</td>
</tr>
</tbody>
</table>

Table 34: Frequency table for as003_d6

**Value labels:**

1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records
as003_d7

Dataset: Individual-level

Variable type: Numeric

\( N = 681 \)

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of credit cards

Survey question: as003_d7

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

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<td>2</td>
<td>4</td>
<td>0.6</td>
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<td>3</td>
<td>71</td>
<td>10.4</td>
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<td>4</td>
<td>236</td>
<td>34.7</td>
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<td>5</td>
<td>367</td>
<td>53.9</td>
</tr>
</tbody>
</table>

Table 35: Frequency table for as003_d7

Value labels:
1 - Very slow
2 - Slow
3 - Neither slow nor fast
4 - Fast
5 - Very fast
as003_e1

Dataset: Individual-level

Variable type: Numeric

$N = 2632$

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of prepaid cards

Survey question: as003_e1

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

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<td>151</td>
<td>5.7</td>
</tr>
<tr>
<td>3</td>
<td>495</td>
<td>18.8</td>
</tr>
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<td>4</td>
<td>950</td>
<td>36.1</td>
</tr>
<tr>
<td>5</td>
<td>983</td>
<td>37.3</td>
</tr>
</tbody>
</table>

Table 36: Frequency table for as003_e1

Value labels:
   1 - Rarely accepted
   2 - Occasionally accepted
   3 - Often accepted
   4 - Usually accepted
   5 - Almost always accepted
as003_e2

Dataset: Individual-level

Variable type: Numeric

N = 2634

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

Survey question: as003_e2

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

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<td>326</td>
<td>12.4</td>
</tr>
<tr>
<td>3</td>
<td>943</td>
<td>35.8</td>
</tr>
<tr>
<td>4</td>
<td>674</td>
<td>25.6</td>
</tr>
<tr>
<td>5</td>
<td>617</td>
<td>23.4</td>
</tr>
</tbody>
</table>

Table 37: Frequency table for as003_e2

Value labels:
1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost
as003_e3

Dataset: Individual-level

Variable type: Numeric

N = 2633

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

Survey question: as003_e3

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

<table>
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<tr>
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<td>2</td>
<td>289</td>
<td>11.0</td>
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<tr>
<td>3</td>
<td>700</td>
<td>26.6</td>
</tr>
<tr>
<td>4</td>
<td>861</td>
<td>32.7</td>
</tr>
<tr>
<td>5</td>
<td>677</td>
<td>25.7</td>
</tr>
</tbody>
</table>

Table 38: Frequency table for as003_e3

Value labels:
1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient
as003_e4

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 2635\)

**Description:** Assessment of payment instrument characteristics. SECURITY of prepaid cards

**Survey question:** as003_e4

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

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<tr>
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<td>1</td>
<td>406</td>
<td>15.4</td>
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<tr>
<td>2</td>
<td>576</td>
<td>21.9</td>
</tr>
<tr>
<td>3</td>
<td>722</td>
<td>27.4</td>
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<td>684</td>
<td>26.0</td>
</tr>
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<td>5</td>
<td>247</td>
<td>9.4</td>
</tr>
</tbody>
</table>

Table 39: Frequency table for as003_e4

**Value labels:**
1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure
as003_e5

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 2633 \]

**Description:** Assessment of payment instrument characteristics. GETTING and SETTING UP of prepaid cards

**Survey question:** as003_e5

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

<table>
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<tr>
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<tr>
<td>2</td>
<td>315</td>
<td>12.0</td>
</tr>
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<td>3</td>
<td>891</td>
<td>33.8</td>
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<td>884</td>
<td>33.6</td>
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<td>5</td>
<td>481</td>
<td>18.3</td>
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</tbody>
</table>

Table 40: Frequency table for as003_e5

**Value labels:**

1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up
as003_e6

Dataset: Individual-level

Variable type: Numeric

N = 2631

Description: Assessment of payment instrument characteristics. PAYMENT RECORDS of prepaid cards

Survey question: as003_e6

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>321</td>
<td>12.2</td>
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<tr>
<td>2</td>
<td>573</td>
<td>21.8</td>
</tr>
<tr>
<td>3</td>
<td>917</td>
<td>34.9</td>
</tr>
<tr>
<td>4</td>
<td>536</td>
<td>20.4</td>
</tr>
<tr>
<td>5</td>
<td>284</td>
<td>10.8</td>
</tr>
</tbody>
</table>

Table 41: Frequency table for as003_e6

Value labels:
1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records
as003_e7

Dataset: Individual-level

Variable type: Numeric

N = 681

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of prepaid cards

Survey question: as003_e7

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

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<td>2</td>
<td>23</td>
<td>3.4</td>
</tr>
<tr>
<td>3</td>
<td>187</td>
<td>27.5</td>
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<td>248</td>
<td>36.4</td>
</tr>
<tr>
<td>5</td>
<td>209</td>
<td>30.7</td>
</tr>
</tbody>
</table>

Table 42: Frequency table for as003_e7

Value labels:
1 - Very slow
2 - Slow
3 - Neither slow nor fast
4 - Fast
5 - Very fast
as003_f1

Dataset: Individual-level

Variable type: Numeric

\(N = 2632\)

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of bank account number payments

Survey question: as003_f1

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

<table>
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<tr>
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<th>Percent</th>
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<tbody>
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<td>1</td>
<td>574</td>
<td>21.8</td>
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<td>2</td>
<td>643</td>
<td>24.4</td>
</tr>
<tr>
<td>3</td>
<td>585</td>
<td>22.2</td>
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<td>4</td>
<td>469</td>
<td>17.8</td>
</tr>
<tr>
<td>5</td>
<td>361</td>
<td>13.7</td>
</tr>
</tbody>
</table>

Table 43: Frequency table for as003_f1

Value labels:
1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted
as003_f2

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 2633 \)

**Description:** Assessment of payment instrument characteristics. COST of bank account number payments

**Survey question:** as003_f2

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

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<td>103</td>
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<td>3</td>
<td>781</td>
<td>29.7</td>
</tr>
<tr>
<td>4</td>
<td>588</td>
<td>22.3</td>
</tr>
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<td>5</td>
<td>1143</td>
<td>43.4</td>
</tr>
</tbody>
</table>

Table 44: Frequency table for as003_f2

**Value labels:**
1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost
as003_f3

Dataset: Individual-level

Variable type: Numeric

N = 2630

Description: Assessment of payment instrument characteristics. CONVENIENCE of bank account number payments

Survey question: as003_f3

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

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<td>8.9</td>
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<td>2</td>
<td>557</td>
<td>21.2</td>
</tr>
<tr>
<td>3</td>
<td>655</td>
<td>24.9</td>
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<tr>
<td>4</td>
<td>764</td>
<td>29.0</td>
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<tr>
<td>5</td>
<td>421</td>
<td>16.0</td>
</tr>
</tbody>
</table>

Table 45: Frequency table for as003_f3

Value labels:
  1 - Very inconvenient
  2 - Inconvenient
  3 - Neither inconvenient nor convenient
  4 - Convenient
  5 - Very convenient
as003_f4

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 2636 \)

**Description:** Assessment of payment instrument characteristics. SECURITY of bank account number payments

**Survey question:** as003_f4

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

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<td>3</td>
<td>398</td>
<td>15.1</td>
</tr>
<tr>
<td>4</td>
<td>769</td>
<td>29.2</td>
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<tr>
<td>5</td>
<td>298</td>
<td>11.3</td>
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</tbody>
</table>

Table 46: Frequency table for as003_f4

**Value labels:**

1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure
as003_f5

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 2635\)

**Description:** Assessment of payment instrument characteristics. GETTING and SETTING UP of bank account number payments

**Survey question:** as003_f5

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

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<td>3</td>
<td>788</td>
<td>29.9</td>
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<td>869</td>
<td>33.0</td>
</tr>
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<td>5</td>
<td>478</td>
<td>18.1</td>
</tr>
</tbody>
</table>

Table 47: Frequency table for as003_f5

**Value labels:**
1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up
as003_f6

Dataset: Individual-level

Variable type: Numeric

\(N = 2635\)

Description: Assessment of payment instrument characteristics. PAYMENT RECORDS of bank account number payments

Survey question: as003_f6

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

<table>
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<td>988</td>
<td>37.5</td>
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<tr>
<td>5</td>
<td>1141</td>
<td>43.3</td>
</tr>
</tbody>
</table>

Table 48: Frequency table for as003_f6

Value labels:
1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records
as003_f7

Dataset: Individual-level

Variable type: Numeric

$N = 682$

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of bank account number payments

Survey question: as003_f7

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

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<td>47</td>
<td>6.9</td>
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<tr>
<td>2</td>
<td>133</td>
<td>19.5</td>
</tr>
<tr>
<td>3</td>
<td>213</td>
<td>31.2</td>
</tr>
<tr>
<td>4</td>
<td>179</td>
<td>26.2</td>
</tr>
<tr>
<td>5</td>
<td>110</td>
<td>16.1</td>
</tr>
</tbody>
</table>

Table 49: Frequency table for as003_f7

Value labels:
1 - Very slow
2 - Slow
3 - Neither slow nor fast
4 - Fast
5 - Very fast
as003_g1

Dataset: Individual-level

Variable type: Numeric

\( N = 2633 \)

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of online banking bill payments

Survey question: as003_g1

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

<table>
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<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>233</td>
<td>8.8</td>
</tr>
<tr>
<td>2</td>
<td>362</td>
<td>13.7</td>
</tr>
<tr>
<td>3</td>
<td>565</td>
<td>21.5</td>
</tr>
<tr>
<td>4</td>
<td>712</td>
<td>27.0</td>
</tr>
<tr>
<td>5</td>
<td>761</td>
<td>28.9</td>
</tr>
</tbody>
</table>

Table 50: Frequency table for as003_g1

Value labels:
  1 - Rarely accepted
  2 - Occasionally accepted
  3 - Often accepted
  4 - Usually accepted
  5 - Almost always accepted
as003_g2

Dataset: Individual-level

Variable type: Numeric

$N = 2634$

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

Survey question: as003_g2

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

<table>
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<tr>
<th>Values</th>
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</thead>
<tbody>
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<td>16</td>
<td>0.6</td>
</tr>
<tr>
<td>2</td>
<td>80</td>
<td>3.0</td>
</tr>
<tr>
<td>3</td>
<td>680</td>
<td>25.8</td>
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<tr>
<td>4</td>
<td>644</td>
<td>24.4</td>
</tr>
<tr>
<td>5</td>
<td>1214</td>
<td>46.1</td>
</tr>
</tbody>
</table>

Table 51: Frequency table for as003_g2

Value labels:
1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost
as003_g3

Dataset: Individual-level

Variable type: Numeric

$N = 2636$

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

Survey question: as003_g3

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

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<td>2</td>
<td>179</td>
<td>6.8</td>
</tr>
<tr>
<td>3</td>
<td>431</td>
<td>16.4</td>
</tr>
<tr>
<td>4</td>
<td>937</td>
<td>35.5</td>
</tr>
<tr>
<td>5</td>
<td>1003</td>
<td>38.1</td>
</tr>
</tbody>
</table>

Table 52: Frequency table for as003_g3

Value labels:
1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient
as003_g4

Dataset: Individual-level

Variable type: Numeric

N = 2636

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

Survey question: as003_g4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>198</td>
<td>7.5</td>
</tr>
<tr>
<td>2</td>
<td>498</td>
<td>18.9</td>
</tr>
<tr>
<td>3</td>
<td>443</td>
<td>16.8</td>
</tr>
<tr>
<td>4</td>
<td>1051</td>
<td>39.9</td>
</tr>
<tr>
<td>5</td>
<td>446</td>
<td>16.9</td>
</tr>
</tbody>
</table>

Table 53: Frequency table for as003_g4

Value labels:

1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure
as003_g5

Dataset: Individual-level

Variable type: Numeric

$N = 2635$

Description: Assessment of payment instrument characteristics. GETTING and SETTING UP of online banking bill payments

Survey question: as003_g5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>49</td>
<td>1.9</td>
</tr>
<tr>
<td>2</td>
<td>345</td>
<td>13.1</td>
</tr>
<tr>
<td>3</td>
<td>662</td>
<td>25.1</td>
</tr>
<tr>
<td>4</td>
<td>1004</td>
<td>38.1</td>
</tr>
<tr>
<td>5</td>
<td>575</td>
<td>21.8</td>
</tr>
</tbody>
</table>

Table 54: Frequency table for as003_g5

Value labels:
- 1 - Very hard to get or set up
- 2 - Hard to get or set up
- 3 - Neither hard nor easy
- 4 - Easy to get or set up
- 5 - Very easy to get or set up
as003_g6

Dataset: Individual-level

Variable type: Numeric

N = 2632

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

Survey question: as003_g6

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>14</td>
<td>0.5</td>
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<tr>
<td>2</td>
<td>33</td>
<td>1.3</td>
</tr>
<tr>
<td>3</td>
<td>289</td>
<td>11.0</td>
</tr>
<tr>
<td>4</td>
<td>966</td>
<td>36.7</td>
</tr>
<tr>
<td>5</td>
<td>1330</td>
<td>50.5</td>
</tr>
</tbody>
</table>

Table 55: Frequency table for as003_g6

Value labels:
1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records
as003_g7

Dataset: Individual-level

Variable type: Numeric

\(N = 682\)

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

Survey question: as003_g7

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>25</td>
<td>3.7</td>
</tr>
<tr>
<td>2</td>
<td>64</td>
<td>9.4</td>
</tr>
<tr>
<td>3</td>
<td>142</td>
<td>20.8</td>
</tr>
<tr>
<td>4</td>
<td>264</td>
<td>38.7</td>
</tr>
<tr>
<td>5</td>
<td>187</td>
<td>27.4</td>
</tr>
</tbody>
</table>

Table 56: Frequency table for as003_g7

Value labels:
1 - Very slow
2 - Slow
3 - Neither slow nor fast
4 - Fast
5 - Very fast
as003_h1

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 2635 \]

**Description:** Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of money orders

**Survey question:** as003_h1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>553</td>
<td>21.0</td>
</tr>
<tr>
<td>2</td>
<td>723</td>
<td>27.4</td>
</tr>
<tr>
<td>3</td>
<td>585</td>
<td>22.2</td>
</tr>
<tr>
<td>4</td>
<td>489</td>
<td>18.6</td>
</tr>
<tr>
<td>5</td>
<td>285</td>
<td>10.8</td>
</tr>
</tbody>
</table>

Table 57: Frequency table for as003_h1

**Value labels:**
1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted
as003_h2

Dataset: Individual-level

Variable type: Numeric

N = 2634

Description: Assessment of payment instrument characteristics. COST of money orders

Survey question: as003_h2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>125</td>
<td>4.7</td>
</tr>
<tr>
<td>2</td>
<td>734</td>
<td>27.9</td>
</tr>
<tr>
<td>3</td>
<td>760</td>
<td>28.9</td>
</tr>
<tr>
<td>4</td>
<td>784</td>
<td>29.8</td>
</tr>
<tr>
<td>5</td>
<td>231</td>
<td>8.8</td>
</tr>
</tbody>
</table>

Table 58: Frequency table for as003_h2

Value labels:
1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost
as003_h3

Dataset: Individual-level

Variable type: Numeric

\( N = 2635 \)

Description: Assessment of payment instrument characteristics. CONVENIENCE of money orders

Survey question: as003_h3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>940</td>
<td>35.7</td>
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<tr>
<td>2</td>
<td>860</td>
<td>32.6</td>
</tr>
<tr>
<td>3</td>
<td>495</td>
<td>18.8</td>
</tr>
<tr>
<td>4</td>
<td>228</td>
<td>8.7</td>
</tr>
<tr>
<td>5</td>
<td>112</td>
<td>4.3</td>
</tr>
</tbody>
</table>

Table 59: Frequency table for as003_h3

Value labels:
1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient
as003_h4

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 2636 \)

**Description:** Assessment of payment instrument characteristics. SECURITY of money orders

**Survey question:** as003_h4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>281</td>
<td>10.7</td>
</tr>
<tr>
<td>2</td>
<td>502</td>
<td>19.0</td>
</tr>
<tr>
<td>3</td>
<td>731</td>
<td>27.7</td>
</tr>
<tr>
<td>4</td>
<td>753</td>
<td>28.6</td>
</tr>
<tr>
<td>5</td>
<td>369</td>
<td>14.0</td>
</tr>
</tbody>
</table>

Table 60: Frequency table for as003_h4

**Value labels:**
1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure
as003_h5

Dataset: Individual-level

Variable type: Numeric

\(N = 2635\)

Description: Assessment of payment instrument characteristics. GETTING and SETTING UP of money orders

Survey question: as003_h5

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

\[
\begin{array}{ccc}
\text{Values} & \text{Number} & \text{Percent} \\
1 & 330 & 12.5 \\
2 & 813 & 30.9 \\
3 & 792 & 30.1 \\
4 & 472 & 17.9 \\
5 & 228 & 8.7 \\
\end{array}
\]

Table 61: Frequency table for as003_h5

Value labels:
1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up
as003_h6

Dataset: Individual-level

Variable type: Numeric

$N = 2635$

Description: Assessment of payment instrument characteristics. PAYMENT RECORDS of money orders

Survey question: as003_h6

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>271</td>
<td>10.3</td>
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<tr>
<td>2</td>
<td>524</td>
<td>19.9</td>
</tr>
<tr>
<td>3</td>
<td>936</td>
<td>35.5</td>
</tr>
<tr>
<td>4</td>
<td>619</td>
<td>23.5</td>
</tr>
<tr>
<td>5</td>
<td>285</td>
<td>10.8</td>
</tr>
</tbody>
</table>

Table 62: Frequency table for as003_h6

Value labels:
1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records
as003_h7

Dataset: Individual-level

Variable type: Numeric

$N = 682$

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of money orders

Survey question: as003_h7

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>181</td>
<td>26.5</td>
</tr>
<tr>
<td>2</td>
<td>234</td>
<td>34.3</td>
</tr>
<tr>
<td>3</td>
<td>189</td>
<td>27.7</td>
</tr>
<tr>
<td>4</td>
<td>55</td>
<td>8.1</td>
</tr>
<tr>
<td>5</td>
<td>23</td>
<td>3.4</td>
</tr>
</tbody>
</table>

Table 63: Frequency table for as003_h7

Value labels:
1 - Very slow
2 - Slow
3 - Neither slow nor fast
4 - Fast
5 - Very fast
as003_i1

Dataset: Individual-level

Variable type: Numeric

N = 679

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of mobile payments such as Venmo or Zelle

Survey question: as003_i1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>99</td>
<td>14.6</td>
</tr>
<tr>
<td>2</td>
<td>171</td>
<td>25.2</td>
</tr>
<tr>
<td>3</td>
<td>213</td>
<td>31.4</td>
</tr>
<tr>
<td>4</td>
<td>112</td>
<td>16.5</td>
</tr>
<tr>
<td>5</td>
<td>84</td>
<td>12.4</td>
</tr>
</tbody>
</table>

Table 64: Frequency table for as003_i1

Value labels:
1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted
as003_i2

Dataset: Individual-level

Variable type: Numeric

N = 679

Description: Assessment of payment instrument characteristics. COST of mobile payments such as Venmo or Zelle

Survey question: as003_i2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>13</td>
<td>1.9</td>
</tr>
<tr>
<td>2</td>
<td>46</td>
<td>6.8</td>
</tr>
<tr>
<td>3</td>
<td>260</td>
<td>38.3</td>
</tr>
<tr>
<td>4</td>
<td>152</td>
<td>22.4</td>
</tr>
<tr>
<td>5</td>
<td>208</td>
<td>30.6</td>
</tr>
</tbody>
</table>

Table 65: Frequency table for as003_i2

Value labels:
1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost
as003_i3

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 680 \)

**Description:** Assessment of payment instrument characteristics. CONVENIENCE of mobile payments such as Venmo or Zelle

**Survey question:** as003_i3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>33</td>
<td>4.9</td>
</tr>
<tr>
<td>2</td>
<td>30</td>
<td>4.4</td>
</tr>
<tr>
<td>3</td>
<td>164</td>
<td>24.1</td>
</tr>
<tr>
<td>4</td>
<td>197</td>
<td>29.0</td>
</tr>
<tr>
<td>5</td>
<td>256</td>
<td>37.6</td>
</tr>
</tbody>
</table>

Table 66: Frequency table for as003_i3

**Value labels:**
1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient
as003_i4

Dataset: Individual-level

Variable type: Numeric

$N = 679$

Description: Assessment of payment instrument characteristics. SECURITY of mobile payments such as Venmo or Zelle

Survey question: as003_i4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
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<td>78</td>
<td>11.5</td>
</tr>
<tr>
<td>2</td>
<td>174</td>
<td>25.6</td>
</tr>
<tr>
<td>3</td>
<td>179</td>
<td>26.4</td>
</tr>
<tr>
<td>4</td>
<td>192</td>
<td>28.3</td>
</tr>
<tr>
<td>5</td>
<td>56</td>
<td>8.2</td>
</tr>
</tbody>
</table>

Table 67: Frequency table for as003_i4

Value labels:
- 1 - Very risky
- 2 - Risky
- 3 - Neither risky nor secure
- 4 - Secure
- 5 - Very secure
as003_i5

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 680 \)

**Description:** Assessment of payment instrument characteristics. GETTING and SETTING UP of mobile payments such as Venmo or Zelle

**Survey question:** as003_i5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>34</td>
<td>5.0</td>
</tr>
<tr>
<td>2</td>
<td>65</td>
<td>9.6</td>
</tr>
<tr>
<td>3</td>
<td>215</td>
<td>31.6</td>
</tr>
<tr>
<td>4</td>
<td>222</td>
<td>32.6</td>
</tr>
<tr>
<td>5</td>
<td>144</td>
<td>21.2</td>
</tr>
</tbody>
</table>

Table 68: Frequency table for as003_i5

**Value labels:**
- 1 - Very hard to get or set up
- 2 - Hard to get or set up
- 3 - Neither hard nor easy
- 4 - Easy to get or set up
- 5 - Very easy to get or set up
as003_i6

**Dataset:** Individual-level

**Variable type:** Numeric

\[N = 679\]

**Description:** Assessment of payment instrument characteristics. PAYMENT RECORDS of mobile payments such as Venmo or Zelle

**Survey question:** as003_i6

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

<table>
<thead>
<tr>
<th>Values</th>
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<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>22</td>
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<tr>
<td>2</td>
<td>29</td>
<td>4.3</td>
</tr>
<tr>
<td>3</td>
<td>213</td>
<td>31.4</td>
</tr>
<tr>
<td>4</td>
<td>220</td>
<td>32.4</td>
</tr>
<tr>
<td>5</td>
<td>195</td>
<td>28.7</td>
</tr>
</tbody>
</table>

Table 69: Frequency table for as003_i6

**Value labels:**
- 1 - Very poor records
- 2 - Poor records
- 3 - Neither good nor poor
- 4 - Good records
- 5 - Very good records
as003_i7

Dataset: Individual-level

Variable type: Numeric

N = 680

Description: Assessment of payment instrument characteristics. PAYMENT SPEED of mobile payments such as Venmo or Zelle

Survey question: as003_i7

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>16</td>
<td>2.4</td>
</tr>
<tr>
<td>2</td>
<td>24</td>
<td>3.5</td>
</tr>
<tr>
<td>3</td>
<td>187</td>
<td>27.5</td>
</tr>
<tr>
<td>4</td>
<td>245</td>
<td>36.0</td>
</tr>
<tr>
<td>5</td>
<td>208</td>
<td>30.6</td>
</tr>
</tbody>
</table>

Table 70: Frequency table for as003_i7

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

Dataset: Transaction-level

Variable type: Numeric

\( N = 2899 \)

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

Survey question: q201g

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>229</td>
<td>7.9</td>
</tr>
<tr>
<td>2</td>
<td>2104</td>
<td>72.6</td>
</tr>
<tr>
<td>3</td>
<td>223</td>
<td>7.7</td>
</tr>
<tr>
<td>4</td>
<td>336</td>
<td>11.6</td>
</tr>
<tr>
<td>5</td>
<td>7</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 71: 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)
banp_adopt

Dataset: Individual-level

Variable type: Numeric

$N = 4504$

Description: Is the respondent a BANK ACCOUNT NUMBER PAYMENT adopter?

Survey question: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Bank account number payment

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2490</td>
<td>55.3</td>
</tr>
<tr>
<td>1</td>
<td>2014</td>
<td>44.7</td>
</tr>
</tbody>
</table>

Table 72: Frequency table for banp_adopt

Value labels:
- 0 - Not an adopter
- 1 - Adopter
**bill**

**Dataset:** Transaction-level

**Variable type:** Numeric

\( N = 19513 \)

**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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>15366</td>
<td>78.7</td>
</tr>
<tr>
<td>1</td>
<td>4147</td>
<td>21.3</td>
</tr>
</tbody>
</table>

Table 73: Frequency table for bill

**Value labels:**

- 0 - No
- 1 - Yes
billautom

Dataset: Transaction-level

Variable type: Numeric

\( N = 4149 \)

Description: Question text: Was this bill payment automatic?

Survey question: pay002_autom, or a radio button in the bills module

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2538</td>
<td>61.2</td>
</tr>
<tr>
<td>1</td>
<td>1611</td>
<td>38.8</td>
</tr>
</tbody>
</table>

Table 74: Frequency table for billautom

Value labels:

0 - No
1 - Yes
billdday

Dataset: Transaction-level

Variable type: Numeric

$N = 4137$

Description: Diary day that the bill was paid

Survey question: No question – the source of this variable comes from the day the bill was reported.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>13</td>
<td>0.3</td>
</tr>
<tr>
<td>1</td>
<td>1345</td>
<td>32.5</td>
</tr>
<tr>
<td>2</td>
<td>1509</td>
<td>36.5</td>
</tr>
<tr>
<td>3</td>
<td>1270</td>
<td>30.7</td>
</tr>
</tbody>
</table>

Table 75: Frequency table for billdday

Value labels:
0 - Diary day 0
1 - Diary day 1
2 - Diary day 2
3 - Diary day 3
bnk_acnt_adopt

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 4719\)

**Description:** Is the respondent a BANK ACCOUNT adopter?

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>212</td>
<td>4.5</td>
</tr>
<tr>
<td>1</td>
<td>4507</td>
<td>95.5</td>
</tr>
</tbody>
</table>

Table 76: Frequency table for `bnk_acnt_adopt`

**Value labels:**
- 0 - Not an adopter
- 1 - Adopter
bnpl001

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 4719 \]

**Description:** Question text: Have you heard of paying for goods and services using a payment method called Buy Now, Pay Later?

**Survey question:** bnpl001

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3514</td>
<td>74.5</td>
</tr>
<tr>
<td>2</td>
<td>983</td>
<td>20.8</td>
</tr>
<tr>
<td>3</td>
<td>222</td>
<td>4.7</td>
</tr>
</tbody>
</table>

Table 77: Frequency table for bnpl001

**Value labels:**
- 1 - Yes
- 2 - No
- 3 - I don’t know
bnpl002

Dataset: Individual-level

Variable type: Numeric

N = 4719

Description: Question text: “Buy now, pay later” allows people to make a purchase and spread payments over a period of time. This type of payment is sometimes offered by online stores when checking out through finance companies called Affirm, AfterPay, Klarna, Quad-Pay, Sezzle, etc. This type of payment is like a loan, but for smaller purposes and sometimes without any interest to pay. Given the description above, have you been offered to use Buy Now, Pay Later when making a purchase?

Survey question: bnpl002

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2273</td>
<td>48.2</td>
</tr>
<tr>
<td>2</td>
<td>2114</td>
<td>44.8</td>
</tr>
<tr>
<td>3</td>
<td>332</td>
<td>7.0</td>
</tr>
</tbody>
</table>

Table 78: Frequency table for bnpl002

Value labels:
1 - Yes
2 - No
3 - I don’t know
bnpl003

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 2273 \)

**Description:** Question text: In the last 30 days, have you paid for a good or service using Buy Now, Pay Later?

**Survey question:** bnpl003

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>390</td>
<td>17.2</td>
</tr>
<tr>
<td>2</td>
<td>1872</td>
<td>82.4</td>
</tr>
<tr>
<td>3</td>
<td>11</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 79: Frequency table for bnpl003

**Value labels:**

1 - Yes
2 - No
3 - I don’t know
bnp1004

Dataset: Individual-level

Variable type: Numeric

N = 390

Description: Question text: For your most recent Buy Now, Pay Later purchase, how many installments will you or did you make to pay the full amount owed?

Survey question: bnp1004

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>43</td>
<td>11.0</td>
</tr>
<tr>
<td>3</td>
<td>24</td>
<td>6.2</td>
</tr>
<tr>
<td>4</td>
<td>198</td>
<td>50.8</td>
</tr>
<tr>
<td>5</td>
<td>24</td>
<td>6.2</td>
</tr>
<tr>
<td>6</td>
<td>101</td>
<td>25.9</td>
</tr>
</tbody>
</table>

Table 80: Frequency table for bnp1004

Value labels:
1 - Two
2 - Three
3 - Four
4 - Five
5 - Six or more
bnpl006

Dataset: Individual-level

Variable type: Numeric

$N = 390$

Description: Question text: In the last 30 days, how many times did you use Buy Now, Pay Later when making a purchase?

Survey question: bnpl006

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>223</td>
<td>57.2</td>
</tr>
<tr>
<td>2</td>
<td>92</td>
<td>23.6</td>
</tr>
<tr>
<td>3</td>
<td>57</td>
<td>14.6</td>
</tr>
<tr>
<td>4</td>
<td>18</td>
<td>4.6</td>
</tr>
</tbody>
</table>

Table 81: Frequency table for bnpl006

Value labels:
1 - One
2 - Two
3 - Three to five
4 - More than five
card_adopt

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 4716 \]

**Description:** Does the respondent have any payment cards (credit, debit, or prepaid)?

**Survey question:** Created from three sets of survey questions: **pa008.a** Do you have any debit cards?; **pa053** Do you have any credit cards?; and the **pa198** questions Do you have any of the following types of prepaid cards?

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>56</td>
<td>1.2</td>
</tr>
<tr>
<td>1</td>
<td>4660</td>
<td>98.8</td>
</tr>
</tbody>
</table>

Table 82: Frequency table for card_adopt

**Value labels:**

- 0 - No
- 1 - Yes
**carry_acnt2acnt**

**Dataset:** Day-level

**Variable type:** Numeric

\(N = 14197\)

**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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>11832</td>
<td>83.3</td>
</tr>
<tr>
<td>1</td>
<td>2365</td>
<td>16.7</td>
</tr>
</tbody>
</table>

Table 83: Frequency table for **carry_acnt2acnt**

**Value labels:**
- 0 - No
- 1 - Yes
**carry_banp**

**Dataset:** Day-level

**Variable type:** Numeric

\( N = 14197 \)

**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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>9735</td>
<td>68.6</td>
</tr>
<tr>
<td>1</td>
<td>4462</td>
<td>31.4</td>
</tr>
</tbody>
</table>

Table 84: Frequency table for *carry_banp*

**Value labels:**
- 0 - No
- 1 - Yes
carry_cc

Dataset: Day-level

Variable type: Numeric

N = 14197

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

Survey question: q97

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4248</td>
<td>29.9</td>
</tr>
<tr>
<td>1</td>
<td>9949</td>
<td>70.1</td>
</tr>
</tbody>
</table>

Table 85: Frequency table for carry_cc

Value labels:
0 - No
1 - Yes
**carry_chk**

**Dataset:** Day-level

**Variable type:** Numeric

\[N = 14197\]

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

**Survey question:** q97

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>8198</td>
<td>57.7</td>
</tr>
<tr>
<td>1</td>
<td>5999</td>
<td>42.3</td>
</tr>
</tbody>
</table>

Table 86: Frequency table for **carry_chk**

**Value labels:**

- 0 - No
- 1 - Yes
**carry_coins**

**Dataset:** Day-level

**Variable type:** Numeric

\[ N = 14272 \]

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

**Survey question:** q5_1

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>8959</td>
<td>62.8</td>
</tr>
<tr>
<td>1</td>
<td>5313</td>
<td>37.2</td>
</tr>
</tbody>
</table>

Table 87: Frequency table for *carry_coins*

**Value labels:**
- 0 - No
- 1 - Yes
carry_csh

Dataset: Day-level

Variable type: Numeric

$N = 14197$

Description: Whether respondent carried cash on that diary day.

Survey question: q97

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4364</td>
<td>30.7</td>
</tr>
<tr>
<td>1</td>
<td>9833</td>
<td>69.3</td>
</tr>
</tbody>
</table>

Table 88: Frequency table for carry_csh

Value labels:
- 0 - No
- 1 - Yes
**carry_dc**

**Dataset:** Day-level

**Variable type:** Numeric

\( N = 14197 \)

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

**Survey question:** q97

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3981</td>
<td>28.0</td>
</tr>
<tr>
<td>1</td>
<td>10216</td>
<td>72.0</td>
</tr>
</tbody>
</table>

Table 89: Frequency table for *carry_dc*

**Value labels:**

- 0 - No
- 1 - Yes
carry_monord

**Dataset:** Day-level

**Variable type:** Numeric

\[ N = 14197 \]

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

**Survey question:** q97

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>13792</td>
<td>97.1</td>
</tr>
<tr>
<td>1</td>
<td>405</td>
<td>2.9</td>
</tr>
</tbody>
</table>

Table 90: Frequency table for `carry_monord`

**Value labels:**

- 0 - No
- 1 - Yes
carry_none

Dataset: Day-level

Variable type: Numeric

\(N = 14197\)

Description: The respondent did not carry any of the payment instruments listed in q97

Survey question: q97

Details: Created variable. The respondent did not check any of the items in q97.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>12935</td>
<td>91.1</td>
</tr>
<tr>
<td>1</td>
<td>1262</td>
<td>8.9</td>
</tr>
</tbody>
</table>

Table 91: Frequency table for carry_none

Value labels:

0 - No
1 - Yes
**carry_obbp**

**Dataset:** Day-level

**Variable type:** Numeric

\[ N = 14197 \]

**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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>9430</td>
<td>66.4</td>
</tr>
<tr>
<td>1</td>
<td>4767</td>
<td>33.6</td>
</tr>
</tbody>
</table>

Table 92: Frequency table for **carry_obbp**

**Value labels:**
- 0 - No
- 1 - Yes
**carry_oth**

**Dataset:** Day-level

**Variable type:** Numeric

\[ N = 14197 \]

**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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>14072</td>
<td>99.1</td>
</tr>
<tr>
<td>1</td>
<td>125</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Table 93: Frequency table for carry_oth

**Value labels:**

- 0 - No
- 1 - Yes
**carry_paypal**

**Dataset:** Day-level

**Variable type:** Numeric

\[ N = 14197 \]

**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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>9576</td>
<td>67.5</td>
</tr>
<tr>
<td>1</td>
<td>4621</td>
<td>32.5</td>
</tr>
</tbody>
</table>

Table 94: Frequency table for *carry_paypal*

**Value labels:**
- 0 - No
- 1 - Yes
carry_prepaid

Dataset: Day-level

Variable type: Numeric

$N = 14197$

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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>11910</td>
<td>83.9</td>
</tr>
<tr>
<td>1</td>
<td>2287</td>
<td>16.1</td>
</tr>
</tbody>
</table>

Table 95: Frequency table for carry_prepaid

Value labels:
0 - No
1 - Yes
**cash_move**

**Dataset:** Day-level

**Variable type:** Numeric

**N = 515**

**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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>219</td>
<td>42.5</td>
</tr>
<tr>
<td>2</td>
<td>145</td>
<td>28.2</td>
</tr>
<tr>
<td>3</td>
<td>14</td>
<td>2.7</td>
</tr>
<tr>
<td>4</td>
<td>134</td>
<td>26.0</td>
</tr>
<tr>
<td>5</td>
<td>2</td>
<td>0.4</td>
</tr>
<tr>
<td>6</td>
<td>1</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 96: 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
cash2coins

**Dataset:** Day-level

**Variable type:** Numeric

$N = 2423$

**Description:** Did you convert paper cash to coins today?

**Survey question:** q5.5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2408</td>
<td>99.4</td>
</tr>
<tr>
<td>1</td>
<td>15</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 97: Frequency table for cash2coins

**Value labels:**

0 - No
1 - Yes
**cashless01**

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 4717 \]

**Description:** Question text: Do you currently have any plans to stop using cash in the future?

**Survey question:** cashless01

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4420</td>
<td>93.7</td>
</tr>
<tr>
<td>2</td>
<td>172</td>
<td>3.6</td>
</tr>
<tr>
<td>3</td>
<td>71</td>
<td>1.5</td>
</tr>
<tr>
<td>4</td>
<td>32</td>
<td>0.7</td>
</tr>
<tr>
<td>5</td>
<td>22</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 98: Frequency table for cashless01

**Value labels:**
1 - No, I do not have any plans to stop using cash
2 - Yes, I have already stopped using cash
3 - Yes, in the next 2 years
4 - Yes, 2 to 5 years from now
5 - Yes, more than 5 years from now
cashless02

Dataset: Individual-level

Variable type: Character

$N = 4720$

Description: Question text: Which of the following have you stopped doing? Select all that apply. I have stopped

Survey question: cashless02

Details: Survey variable. See questionnaire for exact wording, question layout, and design.
cashless02s1

Dataset: Individual-level

Variable type: Numeric

\( N = 297 \)

Description: Question text: Which of the following have you stopped doing? I have stopped using cash to pay for things

Survey question: cashless02s1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>93</td>
<td>31.3</td>
</tr>
<tr>
<td>1</td>
<td>204</td>
<td>68.7</td>
</tr>
</tbody>
</table>

Table 99: Frequency table for cashless02s1

Value labels:
- 0 - Not selected
- 1 - Selected
cashless02s2

Dataset: Individual-level

Variable type: Numeric

\(N = 297\)

Description: Question text: Which of the following have you stopped doing? I have stopped holding cash in my pockets, wallet, or purse

Survey question: cashless02s2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>124</td>
<td>41.8</td>
</tr>
<tr>
<td>1</td>
<td>173</td>
<td>58.2</td>
</tr>
</tbody>
</table>

Table 100: Frequency table for \textit{cashless02s2}

Value labels:

0 - Not selected
1 - Selected
Cashless02s3

Dataset: Individual-level

Variable type: Numeric

N = 297

Description: Question text: Which of the following have you stopped doing? I have stopped storing cash in places like my house, car, or office

Survey question: cashless02s3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>145</td>
<td>48.8</td>
</tr>
<tr>
<td>1</td>
<td>152</td>
<td>51.2</td>
</tr>
</tbody>
</table>

Table 101: Frequency table for cashless02s3

Value labels:

0 - Not selected
1 - Selected
cashless02s4

Dataset: Individual-level

Variable type: Numeric

$N = 297$

Description: Question text: Which of the following have you stopped doing? I have stopped using cash to transfer money to friends or family

Survey question: cashless02s4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>100</td>
<td>33.7</td>
</tr>
<tr>
<td>1</td>
<td>197</td>
<td>66.3</td>
</tr>
</tbody>
</table>

Table 102: Frequency table for cashless02s4

Value labels:
- 0 - Not selected
- 1 - Selected
cashless02s5

Dataset: Individual-level

Variable type: Numeric

$N = 297$

Description: Question text: Which of the following have you stopped doing? I have stopped Other (please specify)

Survey question: cashless02s5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>289</td>
<td>97.3</td>
</tr>
<tr>
<td>1</td>
<td>8</td>
<td>2.7</td>
</tr>
</tbody>
</table>

Table 103: Frequency table for cashless02s5

Value labels:

0 - Not selected
1 - Selected
cashless03

**Dataset:** Individual-level

**Variable type:** Character

$N = 4720$

**Description:** Question text: Which of the following are you planning to stop doing? Select all that apply. I plan to stop

**Survey question:** cashless03

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.
cashless03s1

Dataset: Individual-level

Variable type: Numeric

$N = 217$

Description: Question text: Which of the following are you planning to stop doing? I plan to stop using cash to pay for things

Survey question: cashless03s1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>162</td>
<td>74.7</td>
</tr>
<tr>
<td>1</td>
<td>55</td>
<td>25.3</td>
</tr>
</tbody>
</table>

Table 104: Frequency table for cashless03s1

Value labels:
  0 - Not selected
  1 - Selected
cashless03s2

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 217 \]

**Description:** Question text: Which of the following are you planning to stop doing? I plan to stop holding cash in my pockets, wallet, or purse

**Survey question:** cashless03s2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>162</td>
<td>74.7</td>
</tr>
<tr>
<td>1</td>
<td>55</td>
<td>25.3</td>
</tr>
</tbody>
</table>

Table 105: Frequency table for **cashless03s2**

**Value labels:**
- 0 - Not selected
- 1 - Selected
cashless03s3

Dataset: Individual-level

Variable type: Numeric

\( N = 217 \)

Description: Question text: Which of the following are you planning to stop doing? I plan to stop storing cash in places like my house, car, or office

Survey question: cashless03s3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>163</td>
<td>75.1</td>
</tr>
<tr>
<td>1</td>
<td>54</td>
<td>24.9</td>
</tr>
</tbody>
</table>

Table 106: Frequency table for \textit{cashless03s3}

Value labels:
- 0 - Not selected
- 1 - Selected
cashless03s4

Dataset: Individual-level

Variable type: Numeric

\( N = 217 \)

Description: Question text: Which of the following are you planning to stop doing? I plan to stop using cash to transfer money to friends or family

Survey question: cashless03s4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>173</td>
<td>79.7</td>
</tr>
<tr>
<td>1</td>
<td>44</td>
<td>20.3</td>
</tr>
</tbody>
</table>

Table 107: Frequency table for cashless03s4

Value labels:
0 - Not selected
1 - Selected
cashless03s5

Dataset: Individual-level

Variable type: Numeric

N = 217

Description: Question text: Which of the following are you planning to stop doing? I plan to stop Other (please specify)

Survey question: cashless03s5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>172</td>
<td>79.3</td>
</tr>
<tr>
<td>1</td>
<td>45</td>
<td>20.7</td>
</tr>
</tbody>
</table>

Table 108: Frequency table for cashless03s5

Value labels:
0 - Not selected
1 - Selected
Dataset: Individual-level

Variable type: Numeric

N = 4719

Description: Question text: Would it be problematic for you if US consumers stopped paying with cash or businesses stopped accepting cash?

Survey question: cashless04

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1938</td>
<td>41.1</td>
</tr>
<tr>
<td>2</td>
<td>1430</td>
<td>30.3</td>
</tr>
<tr>
<td>3</td>
<td>1351</td>
<td>28.6</td>
</tr>
</tbody>
</table>

Table 109: Frequency table for cashless04

Value labels:
0 - No
1 - Yes
2 - Don’t know/Not sure
**cashless06**

**Dataset:** Individual-level

**Variable type:** Numeric

**N** = 1938

**Description:** Question text: How would you cope if there was no cash in society as we know it today?

**Survey question:** cashless06

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>238</td>
<td>12.3</td>
</tr>
<tr>
<td>2</td>
<td>417</td>
<td>21.5</td>
</tr>
<tr>
<td>3</td>
<td>812</td>
<td>41.9</td>
</tr>
<tr>
<td>4</td>
<td>471</td>
<td>24.3</td>
</tr>
</tbody>
</table>

Table 110: Frequency table for cashless06

**Value labels:**
1 - I wouldn’t cope at all. Cash is essential to how I live my life.
2 - I don’t know how I would cope. Cash is very important to how I live my life.
3 - I would cope but losing cash would be a major inconvenience to how I live my life.
4 - I would cope. Losing cash would be a minor inconvenience to how I live my life.
cashless07

**Dataset:** Individual-level

**Variable type:** Character

$N = 4720$

**Description:** Question text: Why would you find it difficult to cope in a cashless society?

**Survey question:** cashless07

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.
cashless07s1

Dataset: Individual-level

Variable type: Numeric

N = 1936

Description: Question text: Why would you find it difficult to cope in a cashless society? I need cash for when other payment methods are not accepted, for example to pay workers, community groups, or charities

Survey question: cashless07s1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>915</td>
<td>47.3</td>
</tr>
<tr>
<td>1</td>
<td>1021</td>
<td>52.7</td>
</tr>
</tbody>
</table>

Table 111: Frequency table for cashless07s1

Value labels:
0 - Not selected
1 - Selected
**cashless07s2**

**Dataset:** Individual-level

**Variable type:** Numeric

\[N = 1936\]

**Description:** Question text: Why would you find it difficult to cope in a cashless society? I use cash to monitor my spending or as a budgeting tool.

**Survey question:** cashless07s2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1230</td>
<td>63.5</td>
</tr>
<tr>
<td>1</td>
<td>706</td>
<td>36.5</td>
</tr>
</tbody>
</table>

Table 112: Frequency table for cashless07s2

**Value labels:**

0 - Not selected
1 - Selected
cashless07s3

Dataset: Individual-level

Variable type: Numeric

$N = 1936$

Description: Question text: Why would you find it difficult to cope in a cashless society? I don’t have access to a debit card or credit card, so cash is the only payment method that is accessible to me.

Survey question: cashless07s3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1860</td>
<td>96.1</td>
</tr>
<tr>
<td>1</td>
<td>76</td>
<td>3.9</td>
</tr>
</tbody>
</table>

Table 113: Frequency table for cashless07s3

Value labels:
- 0 - Not selected
- 1 - Selected
cashless07s4

Dataset: Individual-level

Variable type: Numeric

N = 1936

Description: Question text: Why would you find it difficult to cope in a cashless society? I use cash in case of power outages or other events that make other payment methods unusable

Survey question: cashless07s4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>858</td>
<td>44.3</td>
</tr>
<tr>
<td>1</td>
<td>1078</td>
<td>55.7</td>
</tr>
</tbody>
</table>

Table 114: Frequency table for cashless07s4

Value labels:
  0 - Not selected
  1 - Selected
cashless07s5

Dataset: Individual-level

Variable type: Numeric

$N = 1936$

Description: Question text: Why would you find it difficult to cope in a cashless society? I get paid in cash.

Survey question: cashless07s5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1817</td>
<td>93.9</td>
</tr>
<tr>
<td>1</td>
<td>119</td>
<td>6.1</td>
</tr>
</tbody>
</table>

Table 115: Frequency table for cashless07s5

Value labels:
0 - Not selected
1 - Selected
cashless07s6

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 1936 \]

**Description:** Question text: Why would you find it difficult to cope in a cashless society? Other (specify)

**Survey question:** cashless07s6

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1586</td>
<td>81.9</td>
</tr>
<tr>
<td>1</td>
<td>350</td>
<td>18.1</td>
</tr>
</tbody>
</table>

Table 116: Frequency table for *cashless07s6*

**Value labels:**

- 0 - Not selected
- 1 - Selected
**cashless08**

**Dataset:** Individual-level

**Variable type:** Character

\[ N = 4720 \]

**Description:** Question text: What reasons do you think other people might give for having a hard time coping in a cashless society? Select all that apply

**Survey question:** cashless08

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.
cashless08s1
Dataset: Individual-level
Variable type: Numeric

\( N = 2777 \)

Description: Question text: What reasons do you think other people might give for having a hard time coping in a cashless society? They need cash for when other payment methods are not accepted, for example to pay workers, community groups, or charities

Survey question: cashless08s1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1139</td>
<td>41.0</td>
</tr>
<tr>
<td>1</td>
<td>1638</td>
<td>59.0</td>
</tr>
</tbody>
</table>

Table 117: Frequency table for cashless08s1

Value labels:
0 - Not selected
1 - Selected
**cashless08s2**

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 2777 \]

**Description:** Question text: What reasons do you think other people might give for having a hard time coping in a cashless society? They use cash to monitor my spending or as a budgeting tool.

**Survey question:** cashless08s2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1650</td>
<td>59.4</td>
</tr>
<tr>
<td>1</td>
<td>1127</td>
<td>40.6</td>
</tr>
</tbody>
</table>

Table 118: Frequency table for cashless08s2

**Value labels:**

- 0 - Not selected
- 1 - Selected
cashless08s3

Dataset: Individual-level

Variable type: Numeric

\( N = 2777 \)

Description: Question text: What reasons do you think other people might give for having a hard time coping in a cashless society? They don’t have access to a debit card or credit card, so cash is the only payment method that is accessible to me.

Survey question: cashless08s3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>699</td>
<td>25.2</td>
</tr>
<tr>
<td>1</td>
<td>2078</td>
<td>74.8</td>
</tr>
</tbody>
</table>

Table 119: Frequency table for cashless08s3

Value labels:
- 0 - Not selected
- 1 - Selected
**Variables**

**cashless08s4**

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 2777 \)

**Description:** Question text: What reasons do you think other people might give for having a hard time coping in a cashless society? They use cash in case of power outages or other events that make other payment methods unusable

**Survey question:** cashless08s4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1271</td>
<td>45.8</td>
</tr>
<tr>
<td>1</td>
<td>1506</td>
<td>54.2</td>
</tr>
</tbody>
</table>

Table 120: Frequency table for `cashless08s4`

**Value labels:**

0 - Not selected
1 - Selected
cashless08s5

Dataset: Individual-level

Variable type: Numeric

$N = 2777$

Description: Question text: What reasons do you think other people might give for having a hard time coping in a cashless society? They get paid in cash.

Survey question: cashless08s5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1143</td>
<td>41.2</td>
</tr>
<tr>
<td>1</td>
<td>1634</td>
<td>58.8</td>
</tr>
</tbody>
</table>

Table 121: Frequency table for cashless08s5

Value labels:
0 - Not selected
1 - Selected
cashless08s6

Dataset: Individual-level

Variable type: Numeric

$N = 2777$

Description: Question text: What reasons do you think other people might give for having a hard time coping in a cashless society? Other (specify)

Survey question: cashless08s6

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2543</td>
<td>91.6</td>
</tr>
<tr>
<td>1</td>
<td>234</td>
<td>8.4</td>
</tr>
</tbody>
</table>

Table 122: Frequency table for cashless08s6

Value labels:
- 0 - Not selected
- 1 - Selected
cc_adopt

Dataset: Individual-level

Variable type: Numeric

$N = 4719$

Description: Is the respondent a CREDIT CARD adopter?

Survey question: Question text: Do you have any credit cards?

Details: Created variable using pa053

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>824</td>
<td>17.5</td>
</tr>
<tr>
<td>1</td>
<td>3895</td>
<td>82.5</td>
</tr>
</tbody>
</table>

Table 123: Frequency table for cc_adopt

Value labels:
  0 - Not an adopter
  1 - Adopter
cc_discount

Dataset: Transaction-level

Variable type: Numeric

$N = 6086$

Description: Question text: Did you receive a discount from the merchant specifically for using this credit card?

Survey question: q101f

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>5852</td>
<td>96.2</td>
</tr>
<tr>
<td>1</td>
<td>234</td>
<td>3.8</td>
</tr>
</tbody>
</table>

Table 124: Frequency table for cc_discount

Value labels:
0 - No
1 - Yes
**cc_num**

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 3892 \]

**Description:** The number of credit cards the respondent has, conditional on the respondent having reported owning at least one credit card.

**Survey question:** pa056

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>873</td>
<td>22.4</td>
</tr>
<tr>
<td>2</td>
<td>957</td>
<td>24.6</td>
</tr>
<tr>
<td>3</td>
<td>744</td>
<td>19.1</td>
</tr>
<tr>
<td>4</td>
<td>427</td>
<td>11.0</td>
</tr>
<tr>
<td>5</td>
<td>285</td>
<td>7.3</td>
</tr>
<tr>
<td>6</td>
<td>606</td>
<td>15.6</td>
</tr>
</tbody>
</table>

Table 125: Frequency table for **cc_num**

**Value labels:**
- 1 - One
- 2 - Two
- 3 - Three
- 4 - Four
- 5 - Five
- 6 - More than five
**cc_rewards**

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 3894 \]

**Description:** Question text: Think about the credit card you use most often to make payments. Does your credit card give rewards?

**Survey question:** pa054

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>539</td>
<td>13.8</td>
</tr>
<tr>
<td>1</td>
<td>3355</td>
<td>86.2</td>
</tr>
</tbody>
</table>

Table 126: Frequency table for **cc_rewards**

**Value labels:**

0 - No
1 - Yes
**cc_surcharge**

**Dataset:** Transaction-level

**Variable type:** Numeric

\[ N = 6085 \]

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

**Survey question:** q101g

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>5973</td>
<td>98.2</td>
</tr>
<tr>
<td>1</td>
<td>112</td>
<td>1.8</td>
</tr>
</tbody>
</table>

Table 127: Frequency table for cc_surcharge

**Value labels:**

- 0 - No
- 1 - Yes
ccbaldue

**Dataset:** Transaction-level

**Variable type:** Numeric

\( N = 886 \)

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

**Survey question:** pay019

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>673.5</td>
<td>1821.6</td>
<td>46499.0</td>
<td>3291.5</td>
</tr>
</tbody>
</table>

Table 128: Summary statistics for ccbaldue

![Frequency distribution of ccbaldue](image)
ccfee_annual

Dataset: Individual-level

Variable type: Numeric

$N = 3893$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary credit card? (check all that apply) Your primary credit card is the card you use most often to make payments. Annual fee

Survey question: pa052

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3203</td>
<td>82.3</td>
</tr>
<tr>
<td>1</td>
<td>690</td>
<td>17.7</td>
</tr>
</tbody>
</table>

Table 129: Frequency table for ccfee_annual

Value labels:
0 - No
1 - Yes
**ccfee_baltran**

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 3893 \]

**Description:** Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary credit card? (check all that apply) Your primary credit card is the card you use most often to make payments. Balance transfer fee

**Survey question:** pa052

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3753</td>
<td>96.4</td>
</tr>
<tr>
<td>1</td>
<td>140</td>
<td>3.6</td>
</tr>
</tbody>
</table>

Table 130: Frequency table for **ccfee_baltran**

**Value labels:**

0 - No
1 - Yes
ccfee_csh

Dataset: Individual-level

Variable type: Numeric

N = 3893

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary credit card? (check all that apply) Your primary credit card is the card you use most often to make payments. Cash advance fee

Survey question: pa052

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3810</td>
<td>97.9</td>
</tr>
<tr>
<td>1</td>
<td>83</td>
<td>2.1</td>
</tr>
</tbody>
</table>

Table 131: Frequency table for ccfee_csh

Value labels:
0 - No
1 - Yes
ccfee_foreign

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 3893 \)

**Description:** Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary credit card? (check all that apply) Your primary credit card is the card you use most often to make payments. Foreign transaction fee

**Survey question:** pa052

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3786</td>
<td>97.3</td>
</tr>
<tr>
<td>1</td>
<td>107</td>
<td>2.7</td>
</tr>
</tbody>
</table>

Table 132: Frequency table for ccfee_foreign

**Value labels:**

0 - No
1 - Yes
ccfee\_late

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 3893\)

**Description:** Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary credit card? (check all that apply) Your primary credit card is the card you use most often to make payments. Late payment fee

**Survey question:** pa052

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3625</td>
<td>93.1</td>
</tr>
<tr>
<td>1</td>
<td>268</td>
<td>6.9</td>
</tr>
</tbody>
</table>

Table 133: Frequency table for **ccfee\_late**

**Value labels:**

0 - No
1 - Yes
ccfee_none

Dataset: Individual-level

Variable type: Numeric

N = 3893

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary credit card? (check all that apply) Your primary credit card is the card you use most often to make payments. NO FEES

Survey question: pa052

Details: Created variable. Respondent did not check any box for item pa052.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1106</td>
<td>28.4</td>
</tr>
<tr>
<td>1</td>
<td>2787</td>
<td>71.6</td>
</tr>
</tbody>
</table>

Table 134: Frequency table for ccfee_none

Value labels:
  0 - No
  1 - Yes
ccfee_overlimit

Dataset: Individual-level

Variable type: Numeric

\( N = 3893 \)

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary credit card? (check all that apply) Your primary credit card is the card you use most often to make payments. Over-limit fee, also known as overdraft fee

Survey question: pa052

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

\[
\begin{array}{ccc}
\text{Values} & \text{Number} & \text{Percent} \\
0 & 3833 & 98.5 \\
1 & 60 & 1.5 \\
\end{array}
\]

Table 135: Frequency table for ccfee_overlimit

Value labels:

0 - No
1 - Yes
**cd_account**

**Dataset:** Transaction-level

**Variable type:** Numeric

*N = 194*

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

**Survey question:** cashdep_account

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>149</td>
<td>76.8</td>
</tr>
<tr>
<td>2</td>
<td>28</td>
<td>14.4</td>
</tr>
<tr>
<td>6</td>
<td>17</td>
<td>8.8</td>
</tr>
</tbody>
</table>

Table 136: 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

$N = 193$

Description: Cash deposit location.


<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>59</td>
<td>30.6</td>
</tr>
<tr>
<td>2</td>
<td>52</td>
<td>26.9</td>
</tr>
<tr>
<td>3</td>
<td>82</td>
<td>42.5</td>
</tr>
</tbody>
</table>

Table 137: Frequency table for cd_location

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

Dataset: Individual-level

Variable type: Numeric

$N = 4257$

Description: The Census division where the respondent lives.

Survey question: statereside

Details: Constructed from UAS Household Survey variable statereside

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>592</td>
<td>13.9</td>
</tr>
<tr>
<td>2</td>
<td>158</td>
<td>3.7</td>
</tr>
<tr>
<td>3</td>
<td>155</td>
<td>3.6</td>
</tr>
<tr>
<td>4</td>
<td>544</td>
<td>12.8</td>
</tr>
<tr>
<td>5</td>
<td>443</td>
<td>10.4</td>
</tr>
<tr>
<td>6</td>
<td>173</td>
<td>4.1</td>
</tr>
<tr>
<td>7</td>
<td>1115</td>
<td>26.2</td>
</tr>
<tr>
<td>8</td>
<td>827</td>
<td>19.4</td>
</tr>
<tr>
<td>9</td>
<td>250</td>
<td>5.9</td>
</tr>
</tbody>
</table>

Table 138: 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 Central
7 - West South Central
8 - Mountain
9 - Pacific
chk_acnt_adopt

Dataset: Individual-level

Variable type: Numeric

$N = 4719$

Description: Question text: Do you have any checking accounts?

Survey question: pa001_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>254</td>
<td>5.4</td>
</tr>
<tr>
<td>1</td>
<td>4465</td>
<td>94.6</td>
</tr>
</tbody>
</table>

Table 139: Frequency table for chk_acnt_adopt

Value labels:
- 0 - Not an adopter
- 1 - Adopter
chk_acnt_num

Dataset: Individual-level

Variable type: Numeric

N = 4462

Description: Question text: How many checking accounts do you have?

Survey question: pa001_a_num

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2946</td>
<td>66.0</td>
</tr>
<tr>
<td>2</td>
<td>1155</td>
<td>25.9</td>
</tr>
<tr>
<td>3</td>
<td>267</td>
<td>6.0</td>
</tr>
<tr>
<td>4</td>
<td>69</td>
<td>1.5</td>
</tr>
<tr>
<td>5</td>
<td>11</td>
<td>0.2</td>
</tr>
<tr>
<td>6</td>
<td>14</td>
<td>0.3</td>
</tr>
</tbody>
</table>

Table 140: Frequency table for chk_acnt_num

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

Dataset: Individual-level

Variable type: Numeric

N = 4719

Description: Is the respondent a CHECK adopter?

Survey question: Question text: pa031 Do you have any blank, unused checks? and pa035 Have you written a paper check to make a payment in the past 12 months?

Details: Created variable using pa031 and pa035

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1071</td>
<td>22.7</td>
</tr>
<tr>
<td>1</td>
<td>3648</td>
<td>77.3</td>
</tr>
</tbody>
</table>

Table 141: Frequency table for chk_adopt

Value labels:
0 - Not an adopter
1 - Adopter
chk_bal

Dataset: Day-level

Variable type: Numeric

$N = 13352$

Description: Balance of checking account.

Survey question: pa072_a

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>-994</td>
<td>1600</td>
<td>7093</td>
<td>4632100</td>
<td>50096</td>
</tr>
</tbody>
</table>

Table 142: Summary statistics for chk_bal

![Histogram of chk_bal](chart.png)
chk_bal_time

Dataset: Day-level

Variable type: Character

N = 19044

Description: Time that diarist checked checking account balance.

Survey question: pa072_a_time
chk\_dep\_src

**Dataset:** Transaction-level

**Variable type:** Numeric

\[ N = 1481 \]

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

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>219</td>
<td>14.8</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>0.1</td>
</tr>
<tr>
<td>5</td>
<td>7</td>
<td>0.5</td>
</tr>
<tr>
<td>6</td>
<td>208</td>
<td>14.0</td>
</tr>
<tr>
<td>7</td>
<td>814</td>
<td>55.0</td>
</tr>
<tr>
<td>8</td>
<td>72</td>
<td>4.9</td>
</tr>
<tr>
<td>9</td>
<td>159</td>
<td>10.7</td>
</tr>
</tbody>
</table>

Table 143: Frequency table for chk\_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
chk_transfers

Dataset: Day-level

Variable type: Numeric

N = 13509

Description: Question text: Did you make any transfers from your checking account into another account today?

Survey question: q210.a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>13229</td>
<td>97.9</td>
</tr>
<tr>
<td>1</td>
<td>280</td>
<td>2.1</td>
</tr>
</tbody>
</table>

Table 144: Frequency table for chk_transfers

Value labels:
  0 - No
  1 - Yes
citizen

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 4720 \)

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

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>94</td>
<td>2.0</td>
</tr>
<tr>
<td>1</td>
<td>4626</td>
<td>98.0</td>
</tr>
</tbody>
</table>

Table 145: Frequency table for citizen

**Value labels:**

- 0 - No
- 1 - Yes
coin2cash_coin_amnt

Dataset: Transaction-level

Variable type: Numeric

\(N = 14\)

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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4</td>
<td>28.6</td>
</tr>
<tr>
<td>1</td>
<td>1</td>
<td>7.1</td>
</tr>
<tr>
<td>2</td>
<td>1</td>
<td>7.1</td>
</tr>
<tr>
<td>4</td>
<td>1</td>
<td>7.1</td>
</tr>
<tr>
<td>10</td>
<td>1</td>
<td>7.1</td>
</tr>
<tr>
<td>11.16</td>
<td>1</td>
<td>7.1</td>
</tr>
<tr>
<td>20</td>
<td>2</td>
<td>14.3</td>
</tr>
<tr>
<td>45</td>
<td>1</td>
<td>7.1</td>
</tr>
<tr>
<td>54.5</td>
<td>1</td>
<td>7.1</td>
</tr>
<tr>
<td>174</td>
<td>1</td>
<td>7.1</td>
</tr>
</tbody>
</table>

Table 146: Frequency table for coin2cash_coin_amnt

Value labels:
This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the A.I. that wrote this data codebook.
coin2cash_loc

Dataset: Transaction-level

Variable type: Numeric

$N = 28$

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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4</td>
<td>14.3</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>7.1</td>
</tr>
<tr>
<td>3</td>
<td>4</td>
<td>14.3</td>
</tr>
<tr>
<td>4</td>
<td>10</td>
<td>35.7</td>
</tr>
<tr>
<td>5</td>
<td>8</td>
<td>28.6</td>
</tr>
</tbody>
</table>

Table 147: 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)
coins2cash

Dataset: Day-level

Variable type: Numeric

$N = 2417$

Description: Question text: By chance, did you do any of the following on [TODAY’S DATE]? Convert coins to paper cash

Survey question: q5.4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2407</td>
<td>99.6</td>
</tr>
<tr>
<td>1</td>
<td>10</td>
<td>0.4</td>
</tr>
</tbody>
</table>

Table 148: Frequency table for coins2cash

Value labels:
- 0 - No
- 1 - Yes
computer_adopt

Dataset: Individual-level

Variable type: Numeric

\(N = 4718\)

Description: Question text: In the past 12 months, have you made any payments using a computer?

Survey question: pa301

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1957</td>
<td>41.5</td>
</tr>
<tr>
<td>1</td>
<td>2761</td>
<td>58.5</td>
</tr>
</tbody>
</table>

Table 149: Frequency table for computer_adopt

Value labels:
- 0 - No
- 1 - Yes
crypto_adopt

Dataset: Individual-level

Variable type: Numeric

\(N = 4719\)

Description: Question text: Do you own any cryptocurrency?

Survey question: pa121_a

Details: Survey variable. See questionnaire for exact wording, question layout, and design. In addition, respondents who haven’t heard of cryptocurrency (see question pa120a) are given values of 0.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4337</td>
<td>91.9</td>
</tr>
<tr>
<td>1</td>
<td>382</td>
<td>8.1</td>
</tr>
</tbody>
</table>

Table 150: Frequency table for crypto_adopt

Value labels:
0 - No
1 - Yes
crypto_used

Dataset: Individual-level

Variable type: Numeric

\( N = 4719 \)

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Cryptocurrency

Survey question: pa050j

Details: Survey variable. See questionnaire for exact wording, question layout, and design. In addition, respondents who don’t own cryptocurrency (see question pa121a) are given values of 0.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4703</td>
<td>99.7</td>
</tr>
<tr>
<td>1</td>
<td>16</td>
<td>0.3</td>
</tr>
</tbody>
</table>

Table 151: Frequency table for crypto_used

Value labels:

0 - No
1 - Yes
crypto_value

Dataset: Individual-level

Variable type: Numeric

$N = 378$

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

Survey question: pa123

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>312.5</td>
<td>2651297.7</td>
<td>1000000000.0</td>
<td>51434177.9</td>
</tr>
</tbody>
</table>

Table 152: Summary statistics for crypto_value
csh_adopt

Dataset: Individual-level

Variable type: Numeric

N = 4720

Description: Is the respondent a CASH adopter?

Survey question: This create variable is based off several different questions throughout the Diary.

Details: Created variable, based off several different responses throughout the period of the diary and Day 0 survey. If the respondent makes a payment using cash, holds cash, stores cash, gets cash, or has used cash in the past 30 days, then they are a cash adopter.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>175</td>
<td>3.7</td>
</tr>
<tr>
<td>1</td>
<td>4545</td>
<td>96.3</td>
</tr>
</tbody>
</table>

Table 153: Frequency table for csh_adopt

Value labels:
0 - Not an adopter
1 - Adopter
csh_leftover

**Dataset:** Day-level

**Variable type:** Numeric

\( N = 14273 \)

**Description:** Question text: Did you end the day with any paper cash in your wallet, purse and/or pocket?

**Survey question:** q5pre

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3719</td>
<td>26.1</td>
</tr>
<tr>
<td>1</td>
<td>10554</td>
<td>73.9</td>
</tr>
</tbody>
</table>

Table 154: Frequency table for csh_leftover

**Value labels:**

- 0 - No
- 1 - Yes
csh\_stored

Dataset: Individual-level

Variable type: Numeric

\(N = 4718\)

Description: Question text: Do you have any cash stored elsewhere in your home, car, office, etc?

Survey question: pa015\_b

Details: Based on the “Cash stored elsewhere” questions in the questionnaire.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3223</td>
<td>68.3</td>
</tr>
<tr>
<td>1</td>
<td>1495</td>
<td>31.7</td>
</tr>
</tbody>
</table>

Table 155: Frequency table for csh\_stored

Value labels:

- 0 - No
- 1 - Yes
**cw_location**

**Dataset:** Transaction-level

**Variable type:** Numeric

\(N = 693\)

**Description:** Cash withdrawal location.

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>168</td>
<td>24.2</td>
</tr>
<tr>
<td>2</td>
<td>33</td>
<td>4.8</td>
</tr>
<tr>
<td>3</td>
<td>36</td>
<td>5.2</td>
</tr>
<tr>
<td>4</td>
<td>291</td>
<td>42.0</td>
</tr>
<tr>
<td>6</td>
<td>45</td>
<td>6.5</td>
</tr>
<tr>
<td>7</td>
<td>12</td>
<td>1.7</td>
</tr>
<tr>
<td>9</td>
<td>108</td>
<td>15.6</td>
</tr>
</tbody>
</table>

Table 156: 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

$N = 692$

Description: Source of funds for cash withdrawal.

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>190</td>
<td>27.5</td>
</tr>
<tr>
<td>2</td>
<td>32</td>
<td>4.6</td>
</tr>
<tr>
<td>3</td>
<td>58</td>
<td>8.4</td>
</tr>
<tr>
<td>4</td>
<td>9</td>
<td>1.3</td>
</tr>
<tr>
<td>5</td>
<td>3</td>
<td>0.4</td>
</tr>
<tr>
<td>7</td>
<td>15</td>
<td>2.2</td>
</tr>
<tr>
<td>8</td>
<td>279</td>
<td>40.3</td>
</tr>
<tr>
<td>9</td>
<td>106</td>
<td>15.3</td>
</tr>
</tbody>
</table>

Table 157: 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

$N = 11953$

Description: Day-level weights

Survey question: Weights are built by economists at our survey vendor Understanding America Study (UAS)

Details: Raked post-stratification weights. Daily weights are best used for producing single-day estimates. Unlike individual weights, daily weights are not trimmed. See Angrisani, M, 2020 Survey and Diary of Consumer Payment Choice Weighting Procedure (2020) for more information about the construction of the weights. THIS WEIGHT IS BUILT FROM THE NATIONALLY REPRESENTATIVE SAMPLE. To use 484 extra observations in analysis, use daily_weight_all. Note that the non-nationally representative weights have a slightly higher variance than the nationally representative weights, due to oversampling of certain populations.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.8</td>
<td>1.0</td>
<td>12.2</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Table 158: Summary statistics for daily_weight
daily_weight_all

**Dataset:** Day-level

**Variable type:** Numeric

\( N = 13315 \)

**Description:** Day-level weights

**Survey question:** Weights are built by economists at our survey vendor Understanding America Study (UAS)

**Details:** Raked post-stratification weights. Daily weights are best used for producing single-day estimates. Unlike individual weights, daily weights are not trimmed. See Angrisani, M, 2020 Survey and Diary of Consumer Payment Choice Weighting Procedure (2020) for more information about the construction of the weights. THIS WEIGHT IS BUILT FROM THE NON-NATIONALLY REPRESENTATIVE SAMPLE. To use the nationally representative sample, use the weight variable `daily_weight`.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.7</td>
<td>1.0</td>
<td>12.6</td>
<td>1.1</td>
</tr>
</tbody>
</table>

Table 159: Summary statistics for `daily_weight_all`
null
date

Dataset: Transaction-level

Variable type: Date

\(N = 22246\)

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

**Survey question:** N/A

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

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 4714 \]

**Description:** Is the respondent a DEBIT CARD adopter?

**Survey question:** pa008_a

**Details:** Created variable, based on the response to pa008_a

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>562</td>
<td>11.9</td>
</tr>
<tr>
<td>1</td>
<td>4152</td>
<td>88.1</td>
</tr>
</tbody>
</table>

Table 160: Frequency table for dc_adopt

**Value labels:**
- 0 - Not an adopter
- 1 - Adopter
dc_num

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 4110\)

**Description:** The number of debit cards the respondent has, conditional on the respondent having reported owning at least one debit card.

**Survey question:** pa008_a_num

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2678</td>
<td>65.2</td>
</tr>
<tr>
<td>2</td>
<td>1087</td>
<td>26.4</td>
</tr>
<tr>
<td>3</td>
<td>249</td>
<td>6.1</td>
</tr>
<tr>
<td>4</td>
<td>63</td>
<td>1.5</td>
</tr>
<tr>
<td>5</td>
<td>18</td>
<td>0.4</td>
</tr>
<tr>
<td>6</td>
<td>15</td>
<td>0.4</td>
</tr>
</tbody>
</table>

Table 161: Frequency table for dc_num

**Value labels:**
1 - One
2 - Two
3 - Three
4 - Four
5 - Five
6 - More than five
dc_rewards
Dataset: Transaction-level

Variable type: Numeric

\(N = 3525\)

Description: Question text: Did the debit card you used for this payment give rewards?

Survey question: q201d

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>283</td>
<td>8.0</td>
</tr>
<tr>
<td>2</td>
<td>3242</td>
<td>92.0</td>
</tr>
</tbody>
</table>

Table 162: Frequency table for dc_rewards

Value labels:
0 - No
1 - Yes
denom_1_end

Dataset: Day-level

Variable type: Numeric

\( N = 19044 \)

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.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>2.7</td>
<td>260.0</td>
<td>5.6</td>
</tr>
</tbody>
</table>

Table 163: Summary statistics for denom_1_end
denom_1_stored

Dataset: Day-level

Variable type: Numeric

$N = 9520$

Description: The number of 1 dollar bills stored.

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

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 2.7 & 3000.0 & 39.6 \\
\end{array}
\]

Table 164: Summary statistics for denom_1_stored
denom_10_end

Dataset: Day-level

Variable type: Numeric

\( N = 19044 \)

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.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>56.0</td>
<td>1.4</td>
</tr>
</tbody>
</table>

Table 165: Summary statistics for denom_10_end
denom_10_stored

Dataset: Day-level

Variable type: Numeric

$N = 9520$

Description: The number of 10 dollar bills stored.

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.7</td>
<td>510.0</td>
<td>6.6</td>
</tr>
</tbody>
</table>

Table 166: Summary statistics for denom_10_stored
denom_100_end

Dataset: Day-level

Variable type: Numeric

$N = 19044$

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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>17415</td>
<td>91.4</td>
</tr>
<tr>
<td>1</td>
<td>932</td>
<td>4.9</td>
</tr>
<tr>
<td>2</td>
<td>275</td>
<td>1.4</td>
</tr>
<tr>
<td>3</td>
<td>146</td>
<td>0.8</td>
</tr>
<tr>
<td>4</td>
<td>83</td>
<td>0.4</td>
</tr>
<tr>
<td>5</td>
<td>48</td>
<td>0.3</td>
</tr>
<tr>
<td>6</td>
<td>36</td>
<td>0.2</td>
</tr>
<tr>
<td>7</td>
<td>15</td>
<td>0.1</td>
</tr>
<tr>
<td>8</td>
<td>21</td>
<td>0.1</td>
</tr>
<tr>
<td>9</td>
<td>11</td>
<td>0.1</td>
</tr>
<tr>
<td>10</td>
<td>11</td>
<td>0.1</td>
</tr>
<tr>
<td>11</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>12</td>
<td>5</td>
<td>0.0</td>
</tr>
<tr>
<td>13</td>
<td>5</td>
<td>0.0</td>
</tr>
<tr>
<td>14</td>
<td>8</td>
<td>0.0</td>
</tr>
<tr>
<td>15</td>
<td>8</td>
<td>0.0</td>
</tr>
<tr>
<td>16</td>
<td>10</td>
<td>0.1</td>
</tr>
<tr>
<td>17</td>
<td>5</td>
<td>0.0</td>
</tr>
<tr>
<td>20</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>22</td>
<td>3</td>
<td>0.0</td>
</tr>
<tr>
<td>30</td>
<td>4</td>
<td>0.0</td>
</tr>
<tr>
<td>37</td>
<td>1</td>
<td>0.0</td>
</tr>
</tbody>
</table>

Table 167: Frequency table for denom_100_end

Value labels:

NA
denom_100_stored

**Dataset:** Day-level

**Variable type:** Numeric

\(N = 9520\)

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

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

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 2.7 & 730.0 & 19.6 \\
\end{array}
\]

Table 168: Summary statistics for \textit{denom\_100\_stored}
denom_2_end

Dataset: Day-level

Variable type: Numeric

\(N = 19044\)

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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>18660</td>
<td>98.0</td>
</tr>
<tr>
<td>1</td>
<td>206</td>
<td>1.1</td>
</tr>
<tr>
<td>2</td>
<td>97</td>
<td>0.5</td>
</tr>
<tr>
<td>3</td>
<td>26</td>
<td>0.1</td>
</tr>
<tr>
<td>4</td>
<td>14</td>
<td>0.1</td>
</tr>
<tr>
<td>5</td>
<td>15</td>
<td>0.1</td>
</tr>
<tr>
<td>6</td>
<td>5</td>
<td>0.0</td>
</tr>
<tr>
<td>7</td>
<td>2</td>
<td>0.0</td>
</tr>
<tr>
<td>8</td>
<td>3</td>
<td>0.0</td>
</tr>
<tr>
<td>9</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>10</td>
<td>9</td>
<td>0.0</td>
</tr>
<tr>
<td>14</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>20</td>
<td>4</td>
<td>0.0</td>
</tr>
<tr>
<td>50</td>
<td>1</td>
<td>0.0</td>
</tr>
</tbody>
</table>

Table 169: Frequency table for denom_2_end

Value labels:
NA
denom_2_stored

Dataset: Day-level

Variable type: Numeric

$N = 9520$

Description: The number of 2 dollar bills stored.

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.2</td>
<td>150.0</td>
<td>2.9</td>
</tr>
</tbody>
</table>

Table 170: Summary statistics for denom_2_stored
denom_20_end

Dataset: Day-level

Variable type: Numeric

$N = 19044$

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.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.7</td>
<td>95.0</td>
<td>3.6</td>
</tr>
</tbody>
</table>

Table 171: Summary statistics for denom_20_end
denom_20_stored

Dataset: Day-level

Variable type: Numeric

\(N = 9520\)

Description: The number of 20 dollar bills stored.

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

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 4.1 & 10000.0 & 105.3 \\
\end{array}
\]

Table 172: Summary statistics for denom_20_stored
Denom_5_end

Dataset: Day-level

Variable type: Numeric

N = 19044

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.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.8</td>
<td>35.0</td>
<td>1.6</td>
</tr>
</tbody>
</table>

Table 173: Summary statistics for denom_5_end
denom_5_stored

Dataset: Day-level

Variable type: Numeric

\( N = 9520 \)

Description: The number of 5 dollar bills stored.

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

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 0.7 & 200.0 & 4.4 \\
\end{array}
\]

Table 174: Summary statistics for denom_5_stored
denom_50_end

Dataset: Day-level

Variable type: Numeric

\( N = 19044 \)

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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>17708</td>
<td>93.0</td>
</tr>
<tr>
<td>1</td>
<td>816</td>
<td>4.3</td>
</tr>
<tr>
<td>2</td>
<td>331</td>
<td>1.7</td>
</tr>
<tr>
<td>3</td>
<td>83</td>
<td>0.4</td>
</tr>
<tr>
<td>4</td>
<td>45</td>
<td>0.2</td>
</tr>
<tr>
<td>5</td>
<td>15</td>
<td>0.1</td>
</tr>
<tr>
<td>6</td>
<td>17</td>
<td>0.1</td>
</tr>
<tr>
<td>7</td>
<td>11</td>
<td>0.1</td>
</tr>
<tr>
<td>8</td>
<td>11</td>
<td>0.1</td>
</tr>
<tr>
<td>9</td>
<td>2</td>
<td>0.0</td>
</tr>
<tr>
<td>10</td>
<td>4</td>
<td>0.0</td>
</tr>
<tr>
<td>20</td>
<td>1</td>
<td>0.0</td>
</tr>
</tbody>
</table>

Table 175: Frequency table for denom_50_end

Value labels:

NA
denom_50_stored

Dataset: Day-level

Variable type: Numeric

$N = 9520$

Description: The number of 50 dollar bills stored.

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.7</td>
<td>524.0</td>
<td>8.4</td>
</tr>
</tbody>
</table>

Table 176: Summary statistics for denom_50_stored
**device**

**Dataset:** Transaction-level

**Variable type:** Numeric

\[ N = 19510 \]

**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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2400</td>
<td>12.3</td>
</tr>
<tr>
<td>2</td>
<td>309</td>
<td>1.6</td>
</tr>
<tr>
<td>3</td>
<td>3202</td>
<td>16.4</td>
</tr>
<tr>
<td>4</td>
<td>64</td>
<td>0.3</td>
</tr>
<tr>
<td>5</td>
<td>225</td>
<td>1.2</td>
</tr>
<tr>
<td>6</td>
<td>1814</td>
<td>9.3</td>
</tr>
<tr>
<td>7</td>
<td>11257</td>
<td>57.7</td>
</tr>
<tr>
<td>8</td>
<td>239</td>
<td>1.2</td>
</tr>
</tbody>
</table>

*Table 177: Frequency table for device*

**Value labels:**

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

Dataset: Transaction-level

Variable type: Numeric

\( N = 22387 \)

Description: Diary days are numbered between 0 and 3. Note that certain account balances and income payments are reported on diary day 0, but no transactions. The frequency table for this variable is different depending on the dataset (day, ind, tran) that you are using. The frequency table presented below comes from the transaction level dataset.

Survey question: N/A

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>6775</td>
<td>30.3</td>
</tr>
<tr>
<td>2</td>
<td>7447</td>
<td>33.3</td>
</tr>
<tr>
<td>3</td>
<td>8165</td>
<td>36.5</td>
</tr>
</tbody>
</table>

Table 178: 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 = 14810

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

Survey question: q101aaa, q101d, q101f

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>14373</td>
<td>97.0</td>
</tr>
<tr>
<td>1</td>
<td>437</td>
<td>3.0</td>
</tr>
</tbody>
</table>

Table 179: Frequency table for discount

Value labels:
  0 - No
  1 - Yes
**dow_weight**

**Dataset:** Day-level

**Variable type:** Numeric

\[ N = 11953 \]

**Description:** Day-of-week weight, built to account for day-of-week effects in the number and value of payments. Researchers attempting to do cross-year comparisons should employ these weights. THIS WEIGHT IS BUILT FROM THE NATIONALLY REPRESENTATIVE SAMPLE. To use 484 extra observations in analysis, use `dow_weight_all`. Note that the non-nationally representative weights have a slightly higher variance than the nationally representative weights, due to oversampling of certain populations.

**Survey question:** Weights are built by economists at our survey vendor Understanding America Study (UAS)

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.0</td>
<td>0.6</td>
<td>1.0</td>
<td>6.3</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Table 180: Summary statistics for `dow_weight`
**dow_weight_all**

**Dataset:** Day-level

**Variable type:** Numeric

\[ N = 13315 \]

**Description:** Day-of-week weight, built to account for day-of-week effects in the number and value of payments. Researchers attempting to do cross-year comparisons should employ these weights. THIS WEIGHT IS BUILT FROM THE NON-NATIONALLY REPRESENTATIVE SAMPLE. To use the nationally representative sample, use the weight variable dow_weight.

**Survey question:** Weights are built by economists at our survey vendor Understanding America Study (UAS)

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.6</td>
<td>1.0</td>
<td>6.5</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Table 181: Summary statistics for dow_weight_all
null
e_exp_cc

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 4126 \)

**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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>81.8</td>
<td>250000.0</td>
<td>3899.0</td>
</tr>
</tbody>
</table>

Table 182: Summary statistics for e_exp_cc
**e_exp_chk**

**Dataset:** Individual-level

**Variable type:** Numeric

**N** = 4143

**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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>563.6</td>
<td>54000.0</td>
<td>1202.5</td>
</tr>
</tbody>
</table>

Table 183: Summary statistics for e_exp_chk
**e_exp_chk_saved**

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 4589 \]

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

**Survey question:** scf004_b

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>-416.0</td>
<td>414.0</td>
<td>4807.6</td>
<td>845000.0</td>
<td>21036.7</td>
</tr>
</tbody>
</table>

Table 184: Summary statistics for **e_exp_chk_saved**
**Dataset:** Individual-level

**Variable type:** Numeric

**N** = 4703

**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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>2000.0</td>
<td>1535.5</td>
<td>2000.0</td>
<td>758.5</td>
</tr>
</tbody>
</table>

Table 185: Summary statistics for e_exp_cover

![Histogram of e_exp_cover](image-url)
**e_exp_csh**

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 4057 \)

**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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>168.0</td>
<td>10000.0</td>
<td>513.3</td>
</tr>
</tbody>
</table>

Table 186: Summary statistics for **e_exp_csh**
Dataset: Individual-level

Variable type: Numeric

\( N = 4585 \)

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

Survey question: scf004_a

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>10.0</td>
<td>832.8</td>
<td>640000.0</td>
<td>10489.2</td>
</tr>
</tbody>
</table>

Table 187: Summary statistics for e_exp_csh_saved
**e_exp_fam**

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 4103 \)

**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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>5.0</td>
<td>2000.0</td>
<td>72.2</td>
</tr>
</tbody>
</table>

Table 188: Summary statistics for e_exp_fam
**e_exp_heloc**

**Dataset:** Individual-level

**Variable type:** Numeric

**N** = 4125

**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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>6.5</td>
<td>2000.0</td>
<td>90.3</td>
</tr>
</tbody>
</table>

Table 189: Summary statistics for e_exp_heloc
Dataset: Individual-level

Variable type: Numeric

$N = 4152$

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

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 368.8 & 45000.0 & 1147.6 \\
\end{array}
\]

Table 190: Summary statistics for e_exp_od
e_exp_pawn

Dataset: Individual-level

Variable type: Numeric

$N = 4129$

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

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 76.3 & 2000.0 & 322.3 \\
\end{array}
\]

Table 191: Summary statistics for e_exp_pawn
**e_exp_payday**

**Dataset:** Individual-level

**Variable type:** Numeric

**N =** 4118

**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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4084</td>
<td>99.2</td>
</tr>
<tr>
<td>1</td>
<td>4</td>
<td>0.1</td>
</tr>
<tr>
<td>9</td>
<td>2</td>
<td>0.0</td>
</tr>
<tr>
<td>10</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>19</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>25</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>50</td>
<td>4</td>
<td>0.1</td>
</tr>
<tr>
<td>70</td>
<td>2</td>
<td>0.0</td>
</tr>
<tr>
<td>100</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>150</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>175</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>200</td>
<td>2</td>
<td>0.0</td>
</tr>
<tr>
<td>250</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>300</td>
<td>2</td>
<td>0.0</td>
</tr>
<tr>
<td>400</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>500</td>
<td>5</td>
<td>0.1</td>
</tr>
<tr>
<td>550</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>600</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>1000</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>1061</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>2000</td>
<td>1</td>
<td>0.0</td>
</tr>
</tbody>
</table>

Table 192: Frequency table for e_exp_payday

**Value labels:**

NA
Dataset: Individual-level

Variable type: Numeric

\( N = 4106 \)

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4052</td>
<td>98.7</td>
</tr>
<tr>
<td>1</td>
<td>3</td>
<td>0.1</td>
</tr>
<tr>
<td>3</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>5</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>9</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>10</td>
<td>2</td>
<td>0.0</td>
</tr>
<tr>
<td>33</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>50</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>100</td>
<td>11</td>
<td>0.3</td>
</tr>
<tr>
<td>105</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>180</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>200</td>
<td>4</td>
<td>0.1</td>
</tr>
<tr>
<td>300</td>
<td>4</td>
<td>0.1</td>
</tr>
<tr>
<td>400</td>
<td>2</td>
<td>0.0</td>
</tr>
<tr>
<td>425</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>500</td>
<td>9</td>
<td>0.2</td>
</tr>
<tr>
<td>700</td>
<td>2</td>
<td>0.0</td>
</tr>
<tr>
<td>800</td>
<td>2</td>
<td>0.0</td>
</tr>
<tr>
<td>1000</td>
<td>3</td>
<td>0.1</td>
</tr>
<tr>
<td>1500</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>2000</td>
<td>3</td>
<td>0.1</td>
</tr>
</tbody>
</table>

Table 193: Frequency table for e_exp_prepaid

Value labels:
NA
**e_exp_prepaid_saved**

**Dataset:** Individual-level

**Variable type:** Numeric

**N = 4489**

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

**Survey question: scf004_d**

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>-250.0</td>
<td>0.0</td>
<td>33.9</td>
<td>22374.0</td>
<td>415.1</td>
</tr>
</tbody>
</table>

Table 194: Summary statistics for e_exp_prepaid_saved
**e_exp_sav**

**Dataset:** Individual-level

**Variable type:** Numeric

**N = 4153**

**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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>670.1</td>
<td>150000.0</td>
<td>2626.9</td>
</tr>
</tbody>
</table>

Table 195: Summary statistics for e_exp_sav
**e_exp_sav_saved**

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 4607\)

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

**Survey question:** scf004_c

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1000.0</td>
<td>13381.8</td>
<td>600000.0</td>
<td>38293.2</td>
</tr>
</tbody>
</table>

Table 196: Summary statistics for e_exp_sav_saved
e_exp_tot_saved

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4720$

**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.

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>e_exp_tot_saved</td>
<td>-300.0</td>
<td>3438.5</td>
<td>18576.8</td>
<td>861050.0</td>
<td>47386.2</td>
</tr>
</tbody>
</table>

Table 197: Summary statistics for e_exp_tot_saved
**elect_adopt**

**Dataset:** Individual-level

**Variable type:** Numeric

*N = 4507*

**Description:** Is the respondent an adopter of electronic payment methods such as Bank Account Number Payment or Online Banking Bill Pay?

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1202</td>
<td>26.7</td>
</tr>
<tr>
<td>1</td>
<td>3305</td>
<td>73.3</td>
</tr>
</tbody>
</table>

Table 198: Frequency table for **elect_adopt**

**Value labels:**
- 0 - Not an adopter
- 1 - Adopter
end_cash_bal

Dataset: Day-level

Variable type: Numeric

\( N = 19044 \)

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.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>25.0</td>
<td>73.0</td>
<td>4451.0</td>
<td>166.1</td>
</tr>
</tbody>
</table>

Table 199: Summary statistics for end_cash_bal
end_date

**Dataset:** Individual-level

**Variable type:** Date

\[ N = 4720 \]

**Description:** The date the respondent completed the survey.

**Survey question:** N/A

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

Dataset: Transaction-level

Variable type: Numeric

N = 9204

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

Survey question: q103f

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4000</td>
<td>43.5</td>
</tr>
<tr>
<td>2</td>
<td>5074</td>
<td>55.1</td>
</tr>
<tr>
<td>3</td>
<td>81</td>
<td>0.9</td>
</tr>
<tr>
<td>4</td>
<td>32</td>
<td>0.3</td>
</tr>
<tr>
<td>5</td>
<td>17</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 200: Frequency table for enough_cash

Value labels:
1 - Yes
2 - No
3 - I’m not sure, but I think so
4 - I’m not sure, but I do not think so
5 - I don’t know
enoughccbal

Dataset: Transaction-level

Variable type: Character

\( N = 22387 \)

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.
fee_amnt

**Dataset:** Transaction-level

**Variable type:** Numeric

\( N = 330 \)

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

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>323</td>
<td>97.9</td>
</tr>
<tr>
<td>0.5</td>
<td>1</td>
<td>0.3</td>
</tr>
<tr>
<td>0.95</td>
<td>1</td>
<td>0.3</td>
</tr>
<tr>
<td>3</td>
<td>1</td>
<td>0.3</td>
</tr>
<tr>
<td>13</td>
<td>1</td>
<td>0.3</td>
</tr>
<tr>
<td>100</td>
<td>2</td>
<td>0.6</td>
</tr>
<tr>
<td>700</td>
<td>1</td>
<td>0.3</td>
</tr>
</tbody>
</table>

Table 201: Frequency table for fee_amnt

**Value labels:**

This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the A.I. that wrote this data codebook.
fee_flag

Dataset: Transaction-level

Variable type: Numeric

N = 91

Description: Whether a fee was charged.

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

\[
\begin{array}{ccc}
\text{Values} & \text{Number} & \text{Percent} \\
0 & 66 & 72.5 \\
1 & 12 & 13.2 \\
2 & 13 & 14.3 \\
\end{array}
\]

Table 202: Frequency table for fee_flag

Value labels:
- 0 - No
- 1 - Yes
fees_paid_atm

Dataset: Individual-level

Variable type: Numeric

N = 4498

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary bank account? ATM fees for withdrawing cash

Survey question: pa092

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3718</td>
<td>82.7</td>
</tr>
<tr>
<td>1</td>
<td>780</td>
<td>17.3</td>
</tr>
</tbody>
</table>

Table 203: Frequency table for fees_paid_atm

Value labels:

0 - No
1 - Yes
fees_paid_bounced

Dataset: Individual-level

Variable type: Numeric

\( N = 4498 \)

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary bank account? Bounced check fees

Survey question: pa092

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4443</td>
<td>98.8</td>
</tr>
<tr>
<td>1</td>
<td>55</td>
<td>1.2</td>
</tr>
</tbody>
</table>

Table 204: Frequency table for fees_paid_bounced

Value labels:

- 0 - No
- 1 - Yes
fees_paid_excesstran

Dataset: Individual-level

Variable type: Numeric

$N = 4498$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary bank account? Too many transaction fees

Survey question: pa092

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4453</td>
<td>99.0</td>
</tr>
<tr>
<td>1</td>
<td>45</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Table 205: Frequency table for fees_paid_excesstran

Value labels:

0 - No
1 - Yes
fees_paid_lowbal

Dataset: Individual-level

Variable type: Numeric

N = 4498

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary bank account? Low balance fees

Survey question: pa092

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4385</td>
<td>97.5</td>
</tr>
<tr>
<td>1</td>
<td>113</td>
<td>2.5</td>
</tr>
</tbody>
</table>

Table 206: Frequency table for fees_paid_lowbal

Value labels:

0 - No
1 - Yes
 fees_paid_none

Dataset: Individual-level

Variable type: Numeric

N = 4498

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary bank account? I did not pay any fees

Survey question: pa092

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1135</td>
<td>25.2</td>
</tr>
<tr>
<td>1</td>
<td>3363</td>
<td>74.8</td>
</tr>
</tbody>
</table>

Table 207: Frequency table for fees_paid_none

Value labels:
  0 - No
  1 - Yes
fees_paid_overdraft

Dataset: Individual-level

Variable type: Numeric

$N = 4498$

Description: Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary bank account? Overdraft fees

Survey question: pa092

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4064</td>
<td>90.4</td>
</tr>
<tr>
<td>1</td>
<td>434</td>
<td>9.6</td>
</tr>
</tbody>
</table>

Table 208: Frequency table for fees_paid_overdraft

Value labels:

0 - No
1 - Yes
fees\_paid\_teller

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 4498 \)

**Description:** Question text: In the past 12 months, did you pay any of the following kinds of fees on your primary bank account? Teller fees

**Survey question:** pa092

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4474</td>
<td>99.5</td>
</tr>
<tr>
<td>1</td>
<td>24</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 209: Frequency table for *fees\_paid\_teller*

**Value labels:**

0 - No
1 - Yes
fr001_a

Dataset: Individual-level

Variable type: Numeric

N = 4718

Description: In your household, how much responsibility do you have for these tasks? Paying monthly bills (rent or mortgage, utilities, cell phone, etc.)

Survey question: fr001_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>479</td>
<td>10.2</td>
</tr>
<tr>
<td>2</td>
<td>508</td>
<td>10.8</td>
</tr>
<tr>
<td>3</td>
<td>762</td>
<td>16.2</td>
</tr>
<tr>
<td>4</td>
<td>412</td>
<td>8.7</td>
</tr>
<tr>
<td>5</td>
<td>2557</td>
<td>54.2</td>
</tr>
</tbody>
</table>

Table 210: Frequency table for fr001_a

Value labels:
1 - None or almost none
2 - Some
3 - Shared equally with other household members
4 - Most
5 - All or almost all
fr001_b

Dataset: Individual-level

Variable type: Numeric

N = 4719

Description: In your household, how much responsibility do you have for these tasks? Doing regular shopping for the household (groceries, household supplies, pharmacy, etc.)

Survey question: fr001_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>251</td>
<td>5.3</td>
</tr>
<tr>
<td>2</td>
<td>637</td>
<td>13.5</td>
</tr>
<tr>
<td>3</td>
<td>999</td>
<td>21.2</td>
</tr>
<tr>
<td>4</td>
<td>692</td>
<td>14.7</td>
</tr>
<tr>
<td>5</td>
<td>2140</td>
<td>45.3</td>
</tr>
</tbody>
</table>

Table 211: Frequency table for fr001_b

Value labels:
1 - None or almost none
2 - Some
3 - Shared equally with other household members
4 - Most
5 - All or almost all
fr001_d

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 4719 \)

**Description:** In your household, how much responsibility do you have for these tasks? Making decisions about saving and investments (whether to save, how much to save, where to invest, how much to borrow)

**Survey question:** fr001_d

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>357</td>
<td>7.6</td>
</tr>
<tr>
<td>2</td>
<td>374</td>
<td>7.9</td>
</tr>
<tr>
<td>3</td>
<td>1504</td>
<td>31.9</td>
</tr>
<tr>
<td>4</td>
<td>560</td>
<td>11.9</td>
</tr>
<tr>
<td>5</td>
<td>1924</td>
<td>40.8</td>
</tr>
</tbody>
</table>

Table 212: Frequency table for fr001_d

**Value labels:**

1 - None or almost none
2 - Some
3 - Shared equally with other household members
4 - Most
5 - All or almost all
fr001_e

Dataset: Individual-level

Variable type: Numeric

$N = 4719$

Description: In your household, how much responsibility do you have for these tasks? Making decisions about other household financial matters (where to bank, what payment methods to use, setting up online bill payments, filing taxes)

Survey question: fr001_e

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>335</td>
<td>7.1</td>
</tr>
<tr>
<td>2</td>
<td>386</td>
<td>8.2</td>
</tr>
<tr>
<td>3</td>
<td>1432</td>
<td>30.3</td>
</tr>
<tr>
<td>4</td>
<td>562</td>
<td>11.9</td>
</tr>
<tr>
<td>5</td>
<td>2004</td>
<td>42.5</td>
</tr>
</tbody>
</table>

Table 213: Frequency table for fr001_e

Value labels:
1 - None or almost none
2 - Some
3 - Shared equally with other household members
4 - Most
5 - All or almost all
**from_account**

**Dataset:** Transaction-level

**Variable type:** Numeric

\[ N = 1060 \]

**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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>235</td>
<td>22.2</td>
</tr>
<tr>
<td>2</td>
<td>569</td>
<td>53.7</td>
</tr>
<tr>
<td>3</td>
<td>134</td>
<td>12.6</td>
</tr>
<tr>
<td>4</td>
<td>40</td>
<td>3.8</td>
</tr>
<tr>
<td>5</td>
<td>65</td>
<td>6.1</td>
</tr>
<tr>
<td>6</td>
<td>17</td>
<td>1.6</td>
</tr>
</tbody>
</table>

Table 214: 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.)
gender

Dataset: Individual-level

Variable type: Numeric

$N = 4720$

Description: Male or female.

Survey question: From UAS My Household Questionnaire.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2839</td>
<td>60.1</td>
</tr>
<tr>
<td>1</td>
<td>1881</td>
<td>39.9</td>
</tr>
</tbody>
</table>

Table 215: Frequency table for gender

Value labels:
- 0 - Female
- 1 - Male
had_chk_dep

**Dataset:** Day-level

**Variable type:** Numeric

\[ N = 13506 \]

**Description:** Question text: Was any money deposited into your checking account on Today?

**Survey question:** q080.a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>12235</td>
<td>90.6</td>
</tr>
<tr>
<td>1</td>
<td>1271</td>
<td>9.4</td>
</tr>
</tbody>
</table>

Table 216: Frequency table for had_chk_dep

**Value labels:**

0 - No
1 - Yes
had_csh_dep

**Dataset:** Day-level

**Variable type:** Numeric

\[ N = 14273 \]

**Description:** Question text: Did you deposit any cash into your checking or savings account at an ATM, with the bank teller, or some other way on Today?

**Survey question:** q4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>14105</td>
<td>98.8</td>
</tr>
<tr>
<td>1</td>
<td>168</td>
<td>1.2</td>
</tr>
</tbody>
</table>

Table 217: Frequency table for had_csh_dep

**Value labels:**
- 0 - No
- 1 - Yes
have_cash_end

Dataset: Individual-level

Variable type: Numeric

\(N = 4719\)

Description: Question text: At the end of the day on [DISPLAY DIARY DAY 0 HERE, example “Wednesday, October 3”] do you have any paper cash in your wallet, purse and/or pocket?

Survey question: q1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1006</td>
<td>21.3</td>
</tr>
<tr>
<td>1</td>
<td>3713</td>
<td>78.7</td>
</tr>
</tbody>
</table>

Table 218: Frequency table for have_cash_end

Value labels:
- 0 - No
- 1 - Yes
heard_crypto

Dataset: Individual-level

Variable type: Numeric

N = 4719

Description: Question text: Have you heard of cryptocurrency?

Survey question: pa120_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1851</td>
<td>39.2</td>
</tr>
<tr>
<td>1</td>
<td>2868</td>
<td>60.8</td>
</tr>
</tbody>
</table>

Table 219: Frequency table for heard_crypto

Value labels:

0 - No
1 - Yes
hh_size

Dataset: Individual-level

Variable type: Numeric

$N = 4061$

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

Survey question: From UAS My Household Questionnaire.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>1520</td>
<td>37.4</td>
</tr>
<tr>
<td>3</td>
<td>816</td>
<td>20.1</td>
</tr>
<tr>
<td>4</td>
<td>768</td>
<td>18.9</td>
</tr>
<tr>
<td>5</td>
<td>468</td>
<td>11.5</td>
</tr>
<tr>
<td>6</td>
<td>235</td>
<td>5.8</td>
</tr>
<tr>
<td>7</td>
<td>112</td>
<td>2.8</td>
</tr>
<tr>
<td>8</td>
<td>57</td>
<td>1.4</td>
</tr>
<tr>
<td>9</td>
<td>33</td>
<td>0.8</td>
</tr>
<tr>
<td>10</td>
<td>24</td>
<td>0.6</td>
</tr>
<tr>
<td>11</td>
<td>13</td>
<td>0.3</td>
</tr>
<tr>
<td>12</td>
<td>6</td>
<td>0.1</td>
</tr>
<tr>
<td>13</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>14</td>
<td>5</td>
<td>0.1</td>
</tr>
<tr>
<td>15</td>
<td>2</td>
<td>0.0</td>
</tr>
<tr>
<td>16</td>
<td>1</td>
<td>0.0</td>
</tr>
</tbody>
</table>

Table 220: Frequency table for hh_size

Value labels:
This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the A.I. that wrote this data codebook.
hhincome

Dataset: Individual-level

Variable type: Numeric

N = 4714

Description: Which category represents the total combined income of all members of your family (living in your house) during the past 12 months? This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, Social Security payments and any other monetary income received by members of your family who are 15 years of age or older.

Survey question: hhincome

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>179</td>
<td>3.8</td>
</tr>
<tr>
<td>2</td>
<td>56</td>
<td>1.2</td>
</tr>
<tr>
<td>3</td>
<td>56</td>
<td>1.2</td>
</tr>
<tr>
<td>4</td>
<td>100</td>
<td>2.1</td>
</tr>
<tr>
<td>5</td>
<td>79</td>
<td>1.7</td>
</tr>
<tr>
<td>6</td>
<td>135</td>
<td>2.9</td>
</tr>
<tr>
<td>7</td>
<td>187</td>
<td>4.0</td>
</tr>
<tr>
<td>8</td>
<td>192</td>
<td>4.1</td>
</tr>
<tr>
<td>9</td>
<td>204</td>
<td>4.3</td>
</tr>
<tr>
<td>10</td>
<td>187</td>
<td>4.0</td>
</tr>
<tr>
<td>11</td>
<td>350</td>
<td>7.4</td>
</tr>
<tr>
<td>12</td>
<td>345</td>
<td>7.3</td>
</tr>
<tr>
<td>13</td>
<td>506</td>
<td>10.7</td>
</tr>
<tr>
<td>14</td>
<td>690</td>
<td>14.6</td>
</tr>
<tr>
<td>15</td>
<td>754</td>
<td>16.0</td>
</tr>
<tr>
<td>16</td>
<td>694</td>
<td>14.7</td>
</tr>
</tbody>
</table>

Table 221: Frequency table for hhincome

Value labels:
1 - Less than 5,000
2 - 5,000 to 7,499
3 - 7,500 to 9,999
4 - 10,000 to 12,499
5 - 12,500 to 14,999
<table>
<thead>
<tr>
<th></th>
<th>Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>15,000 to 19,999</td>
</tr>
<tr>
<td>7</td>
<td>20,000 to 24,999</td>
</tr>
<tr>
<td>8</td>
<td>25,000 to 29,999</td>
</tr>
<tr>
<td>9</td>
<td>30,000 to 34,999</td>
</tr>
<tr>
<td>10</td>
<td>35,000 to 39,999</td>
</tr>
<tr>
<td>11</td>
<td>40,000 to 49,999</td>
</tr>
<tr>
<td>12</td>
<td>50,000 to 59,999</td>
</tr>
<tr>
<td>13</td>
<td>60,000 to 74,999</td>
</tr>
<tr>
<td>14</td>
<td>75,000 to 99,999</td>
</tr>
<tr>
<td>15</td>
<td>100,000 to 149,999</td>
</tr>
<tr>
<td>16</td>
<td>150,000 or more</td>
</tr>
</tbody>
</table>
highest_education

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 4719 \]

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

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>2</td>
<td>4</td>
<td>0.1</td>
</tr>
<tr>
<td>3</td>
<td>5</td>
<td>0.1</td>
</tr>
<tr>
<td>4</td>
<td>18</td>
<td>0.4</td>
</tr>
<tr>
<td>5</td>
<td>34</td>
<td>0.7</td>
</tr>
<tr>
<td>6</td>
<td>31</td>
<td>0.7</td>
</tr>
<tr>
<td>7</td>
<td>42</td>
<td>0.9</td>
</tr>
<tr>
<td>8</td>
<td>57</td>
<td>1.2</td>
</tr>
<tr>
<td>9</td>
<td>763</td>
<td>16.2</td>
</tr>
<tr>
<td>10</td>
<td>993</td>
<td>21.0</td>
</tr>
<tr>
<td>11</td>
<td>321</td>
<td>6.8</td>
</tr>
<tr>
<td>12</td>
<td>319</td>
<td>6.8</td>
</tr>
<tr>
<td>13</td>
<td>1199</td>
<td>25.4</td>
</tr>
<tr>
<td>14</td>
<td>694</td>
<td>14.7</td>
</tr>
<tr>
<td>15</td>
<td>114</td>
<td>2.4</td>
</tr>
<tr>
<td>16</td>
<td>124</td>
<td>2.6</td>
</tr>
</tbody>
</table>

Table 222: 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

$N = 4720$

Description: Whether respondent identifies has Hispanic/Latino

Survey question: From UAS My Household Questionnaire.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4254</td>
<td>90.1</td>
</tr>
<tr>
<td>1</td>
<td>466</td>
<td>9.9</td>
</tr>
</tbody>
</table>

Table 223: Frequency table for hispaniclatino

Value labels:
0 - No
1 - Yes
**hispaniclatino_group**

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 472 \]

**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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>300</td>
<td>63.6</td>
</tr>
<tr>
<td>2</td>
<td>38</td>
<td>8.1</td>
</tr>
<tr>
<td>3</td>
<td>17</td>
<td>3.6</td>
</tr>
<tr>
<td>4</td>
<td>58</td>
<td>12.3</td>
</tr>
<tr>
<td>5</td>
<td>59</td>
<td>12.5</td>
</tr>
</tbody>
</table>

Table 224: Frequency table for **hispaniclatino_group**

**Value labels:**
1 - Mexican
2 - Puerto Rican
3 - Cuban
4 - Central or South American
5 - Other
homeowner

Dataset: Individual-level

Variable type: Numeric

N = 4718

Description: Whether respondent owns primary home.

Survey question: de013

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1506</td>
<td>31.9</td>
</tr>
<tr>
<td>1</td>
<td>3212</td>
<td>68.1</td>
</tr>
</tbody>
</table>

Table 225: Frequency table for homeowner

Value labels:
0 - No
1 - Yes
**hourswork**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3331$

**Description:** How many hours per week do you work?

**Survey question:** hourswork

**Details:** Provided by the survey vendor. See [https://uasdata.usc.edu/page/My+Household](https://uasdata.usc.edu/page/My+Household) for more information.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>40.0</td>
<td>37.0</td>
<td>112.0</td>
<td>12.4</td>
</tr>
</tbody>
</table>

Table 226: Summary statistics for hourswork
in_person

Dataset: Transaction-level

Variable type: Numeric

\( N = 19569 \)

Description: Whether the transaction occurred in person.

Survey question: Drop-down box in several modules.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>6584</td>
<td>33.6</td>
</tr>
<tr>
<td>1</td>
<td>12985</td>
<td>66.4</td>
</tr>
</tbody>
</table>

Table 227: Frequency table for in_person

Value labels:

0 - No
1 - Yes
income.hh

Dataset: Individual-level

Variable type: Numeric

$N = 4618$

Description: Household income.

Survey question: de010

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>70000.0</td>
<td>86422.4</td>
<td>1750000.0</td>
<td>89107.6</td>
</tr>
</tbody>
</table>

Table 228: Summary statistics for income.hh

![Histogram of income hh](image)
inconsistency_explain

Dataset: Transaction-level

Variable type: Character

\( N = 22387 \)

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

\( N = 682 \)

Description: Type of person to which payment was made.

Survey question: pay080, pay081

Details: These two followups are combined, for convenience.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>175</td>
<td>25.7</td>
</tr>
<tr>
<td>2</td>
<td>391</td>
<td>57.3</td>
</tr>
<tr>
<td>3</td>
<td>41</td>
<td>6.0</td>
</tr>
<tr>
<td>4</td>
<td>75</td>
<td>11.0</td>
</tr>
</tbody>
</table>

Table 229: 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 = 4232

Description: Raked individual sample weights.

Survey question: Weights are built by economists at our survey vendor Understanding America Study (UAS)

Details: Raked post-stratification weights. Individual weights are best used for producing full-sample full-period estimates, for example estimate based on the survey questions on Day 0. See Angrisani, M, 2020 Survey and Diary of Consumer Payment Choice Weighting Procedure (2020) for more information about the construction of the weights. THIS WEIGHT IS BUILT FROM THE NATIONALLY REPRESENTATIVE SAMPLE. To use 484 extra observations in analysis, use ind_weight_all. Note that the non-nationally representative weights have a slightly higher variance than the nationally representative weights, due to oversampling of certain populations.

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.0</td>
<td>0.6</td>
<td>1.0</td>
<td>4.8</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Table 230: Summary statistics for ind_weight
A histogram is shown with the x-axis labeled as `ind_weight` and the y-axis labeled as `Frequency`. The x-axis values range from 0.0 to 2.5, and the y-axis values range from 0 to 600, with frequency markers at intervals of 100.
**ind_weight_all**

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 4720 \]

**Description:** Raked individual sample weights.

**Survey question:** Weights are built by economists at our survey vendor Understanding America Study (UAS)

**Details:** Raked post-stratification weights. Individual weights are best used for producing full-sample full-period estimates, for example estimate based on the survey questions on Day 0. See Angrisani, M, 2020 Survey and Diary of Consumer Payment Choice Weighting Procedure (2020) for more information about the construction of the weights. THIS WEIGHT IS BUILT FROM THE NON-NATIONALLY REPRESENTATIVE SAMPLE. To use the nationally representative sample, use the weight variable `ind_weight`.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.6</td>
<td>1.0</td>
<td>5.0</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Table 231: Summary statistics for `ind_weight_all`
**interest_level**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4696$

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

**Survey question:** cs,001

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1770</td>
<td>37.7</td>
</tr>
<tr>
<td>2</td>
<td>1991</td>
<td>42.4</td>
</tr>
<tr>
<td>3</td>
<td>848</td>
<td>18.1</td>
</tr>
<tr>
<td>4</td>
<td>62</td>
<td>1.3</td>
</tr>
<tr>
<td>5</td>
<td>25</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 232: Frequency table for interest_level

**Value labels:**

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

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 4716 \]

**Description:** What is your labor force status? Please choose all that apply.

**Survey question:** laborstatus

**Details:** Provided by the survey vendor. See [https://uasdata.usc.edu/page/My+Household](https://uasdata.usc.edu/page/My+Household) for more information. This is a check-all-that-apply question.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2540</td>
<td>53.9</td>
</tr>
<tr>
<td>2</td>
<td>18</td>
<td>0.4</td>
</tr>
<tr>
<td>3</td>
<td>35</td>
<td>0.7</td>
</tr>
<tr>
<td>4</td>
<td>210</td>
<td>4.5</td>
</tr>
<tr>
<td>5</td>
<td>1015</td>
<td>21.5</td>
</tr>
<tr>
<td>6</td>
<td>282</td>
<td>6.0</td>
</tr>
<tr>
<td>7</td>
<td>616</td>
<td>13.1</td>
</tr>
</tbody>
</table>

Table 233: Frequency table for laborstatus

**Value labels:**
1 - Currently working
2 - On sick or other leave
3 - Unemployed - on layoff
4 - Unemployed - looking
5 - Retired
6 - Disabled
7 - Other
8 - Selected some combination of the above
livewithpartner

Dataset: Individual-level

Variable type: Numeric

\( N = 2239 \)

Description: Are you currently living with a boyfriend, girlfriend or partner?

Survey question: livewithpartner

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1664</td>
<td>74.3</td>
</tr>
<tr>
<td>1</td>
<td>575</td>
<td>25.7</td>
</tr>
</tbody>
</table>

Table 234: Frequency table for livewithpartner

Value labels:
0 - No
1 - Yes
login_date

Dataset: Day-level

Variable type: Date

$N = 18882$

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** = 4720

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

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2672</td>
<td>56.6</td>
</tr>
<tr>
<td>2</td>
<td>48</td>
<td>1.0</td>
</tr>
<tr>
<td>3</td>
<td>72</td>
<td>1.5</td>
</tr>
<tr>
<td>4</td>
<td>692</td>
<td>14.7</td>
</tr>
<tr>
<td>5</td>
<td>229</td>
<td>4.9</td>
</tr>
<tr>
<td>6</td>
<td>1007</td>
<td>21.3</td>
</tr>
</tbody>
</table>

Table 235: Frequency table for marital_status

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

Dataset: Individual-level

Variable type: Numeric

\[ N = 4677 \]

Description: Question text: In the past 12 months, have you accessed any of your bank accounts using mobile banking?

Survey question: pa026_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1515</td>
<td>32.4</td>
</tr>
<tr>
<td>1</td>
<td>3162</td>
<td>67.6</td>
</tr>
</tbody>
</table>

Table 236: Frequency table for mb_adopt

Value labels:
- 0 - No
- 1 - Yes
memory_finrec

Dataset: Individual-level

Variable type: Numeric

$N = 4696$

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

Survey question: q25

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2144</td>
<td>45.7</td>
</tr>
<tr>
<td>1</td>
<td>2552</td>
<td>54.3</td>
</tr>
</tbody>
</table>

Table 237: Frequency table for memory_finrec

Value labels:

0 - No
1 - Yes
memory_memory

Dataset: Individual-level

Variable type: Numeric

$N = 4696$

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

Survey question: q25

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2192</td>
<td>46.7</td>
</tr>
<tr>
<td>1</td>
<td>2504</td>
<td>53.3</td>
</tr>
</tbody>
</table>

Table 238: Frequency table for memory_memory

Value labels:
0 - No
1 - Yes
memory_none

Dataset: Individual-level

Variable type: Numeric

$N = 4696$

Description: The respondent did not use any of the memory devices suggested

Survey question: q25

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4421</td>
<td>94.1</td>
</tr>
<tr>
<td>1</td>
<td>275</td>
<td>5.9</td>
</tr>
</tbody>
</table>

Table 239: Frequency table for memory_none

Value labels:
0 - No
1 - Yes
memory_oth

Dataset: Individual-level

Variable type: Numeric

N = 4696

Description: Whether the respondent used some other memory aid.

Survey question: q25

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4149</td>
<td>88.4</td>
</tr>
<tr>
<td>1</td>
<td>547</td>
<td>11.6</td>
</tr>
</tbody>
</table>

Table 240: Frequency table for memory_oth

Value labels:
  0 - No
  1 - Yes
memory_receipts

*Dataset:* Individual-level

*Variable type:* Numeric

*N* = 4696

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

*Survey question:* q25

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2095</td>
<td>44.6</td>
</tr>
<tr>
<td>1</td>
<td>2601</td>
<td>55.4</td>
</tr>
</tbody>
</table>

Table 241: Frequency table for `memory_receipts`

*Value labels:*

0 - No  
1 - Yes
merch

Dataset: Transaction-level

Variable type: Numeric

$N = 19573$

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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3781</td>
<td>19.3</td>
</tr>
<tr>
<td>2</td>
<td>1686</td>
<td>8.6</td>
</tr>
<tr>
<td>3</td>
<td>1295</td>
<td>6.6</td>
</tr>
<tr>
<td>4</td>
<td>2634</td>
<td>13.5</td>
</tr>
<tr>
<td>5</td>
<td>3081</td>
<td>15.7</td>
</tr>
<tr>
<td>6</td>
<td>614</td>
<td>3.1</td>
</tr>
<tr>
<td>7</td>
<td>504</td>
<td>2.6</td>
</tr>
<tr>
<td>8</td>
<td>700</td>
<td>3.6</td>
</tr>
<tr>
<td>9</td>
<td>134</td>
<td>0.7</td>
</tr>
<tr>
<td>10</td>
<td>804</td>
<td>4.1</td>
</tr>
<tr>
<td>11</td>
<td>70</td>
<td>0.4</td>
</tr>
<tr>
<td>12</td>
<td>139</td>
<td>0.7</td>
</tr>
<tr>
<td>13</td>
<td>53</td>
<td>0.3</td>
</tr>
<tr>
<td>14</td>
<td>200</td>
<td>1.0</td>
</tr>
<tr>
<td>15</td>
<td>1719</td>
<td>8.8</td>
</tr>
<tr>
<td>16</td>
<td>792</td>
<td>4.0</td>
</tr>
<tr>
<td>17</td>
<td>366</td>
<td>1.9</td>
</tr>
<tr>
<td>18</td>
<td>400</td>
<td>2.0</td>
</tr>
<tr>
<td>19</td>
<td>151</td>
<td>0.8</td>
</tr>
<tr>
<td>20</td>
<td>175</td>
<td>0.9</td>
</tr>
<tr>
<td>21</td>
<td>275</td>
<td>1.4</td>
</tr>
</tbody>
</table>

Table 242: Frequency table for merch

Value labels:
1 - Grocery stores, convenience stores without gas stations, pharmacies
2 - Gas stations
3 - Sit-down restaurants and bars
4 - Fast food restaurants, coffee shops, cafeterias, food trucks
5 - General merchandise stores, department stores, other stores, online shopping
6 - General services: hair dressers, auto repair, parking lots, laundry or dry cleaning, etc.
7 - Arts, entertainment, recreation
8 - Utilities not paid to the government: electricity, natural gas, water, sewer, trash, heating oil
9 - Taxis, airplanes, delivery
10 - Telephone, internet, cable or satellite tv, video or music streaming services, movie theaters
11 - Building contractors, plumbers, electricians, HVAC, etc.
12 - Professional services: legal, accounting, architectural services; veterinarians; photographers or photo processors
13 - Hotels, motels, RV parks, campsites
14 - Rent for apartments, homes, or other buildings, real estate companies, property managers, etc.
15 - Mortgage companies, credit card companies, banks, insurance companies, stock brokers, IRA funds, mutual funds, credit unions, sending remittances
16 - Can be a gift or repayment to a family member, friend, or co-worker. Can be a payment to somebody who did a small job for you.
17 - Charitable or religious donations
18 - Hospital, doctor, dentist, nursing homes, etc.
19 - Government taxes or fees
20 - Schools, colleges, childcare centers
21 - Public transportation and tolls
**mobile_adopt**

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 4719 \)

**Description:** Question text: In the past 12 months, have you made any payments using a mobile phone or tablet?

**Survey question:** pa302

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1753</td>
<td>37.1</td>
</tr>
<tr>
<td>1</td>
<td>2966</td>
<td>62.9</td>
</tr>
</tbody>
</table>

Table 243: Frequency table for *mobile_adopt*

**Value labels:**

- 0 - No
- 1 - Yes
**mobile_app**

**Dataset:** Transaction-level

**Variable type:** Numeric

*N* = 584

**Description:** Question text: Which mobile payments app did you use to make this payment?

**Survey question:** q104

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>163</td>
<td>27.9</td>
</tr>
<tr>
<td>2</td>
<td>115</td>
<td>19.7</td>
</tr>
<tr>
<td>3</td>
<td>146</td>
<td>25.0</td>
</tr>
<tr>
<td>4</td>
<td>160</td>
<td>27.4</td>
</tr>
</tbody>
</table>

Table 244: Frequency table for mobile_app

**Value labels:**
1. PayPal
2. Zelle
3. Venmo
4. Other (specify)
**mobile_funding**

**Dataset:** Transaction-level

**Variable type:** Numeric

\( N = 582 \)

**Description:** Question text: How did you fund this mobile app (PayPal, Zelle, Venmo, etc.) payment?

**Survey question:** q101_paypal

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>77</td>
<td>13.2</td>
</tr>
<tr>
<td>2</td>
<td>117</td>
<td>20.1</td>
</tr>
<tr>
<td>3</td>
<td>285</td>
<td>49.0</td>
</tr>
<tr>
<td>4</td>
<td>103</td>
<td>17.7</td>
</tr>
</tbody>
</table>

Table 245: Frequency table for mobile_funding

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

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 4718 \)

**Description:** Question text: In the past 12 months, have you used a mobile phone or tablet to make a payment while you were in-person at a store?

**Survey question:** pa303

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3833</td>
<td>81.2</td>
</tr>
<tr>
<td>1</td>
<td>885</td>
<td>18.8</td>
</tr>
</tbody>
</table>

Table 246: Frequency table for **mobile_inperson_adopt**

**Value labels:**
- 0 - No
- 1 - Yes
**mobile_method**

**Dataset:** Transaction-level

**Variable type:** Numeric

**N = 3197**

**Description:** Question text: How did you use your phone to pay?

**Survey question:** q150

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1643</td>
<td>51.4</td>
</tr>
<tr>
<td>2</td>
<td>382</td>
<td>11.9</td>
</tr>
<tr>
<td>3</td>
<td>75</td>
<td>2.3</td>
</tr>
<tr>
<td>4</td>
<td>127</td>
<td>4.0</td>
</tr>
<tr>
<td>5</td>
<td>650</td>
<td>20.3</td>
</tr>
<tr>
<td>6</td>
<td>24</td>
<td>0.8</td>
</tr>
<tr>
<td>7</td>
<td>296</td>
<td>9.3</td>
</tr>
</tbody>
</table>

Table 247: Frequency table for mobile_method

**Value labels:**
1 - App payment
2 - Tapped to pay
3 - Scanned a QR code or showed screen to cashier or ticket-taker
4 - Paid in advance or remotely (examples: Uber, Fandango)
5 - Payment made in a browser
6 - Text message payment (charged to cell phone bill)
7 - Other (specify)
**mobile_p2p_adopt**

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 4719 \)

**Description:** Question text: In the past 12 months, have you used a mobile phone or tablet to pay or give money to another person?

**Survey question:** pa304

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3009</td>
<td>63.8</td>
</tr>
<tr>
<td>1</td>
<td>1710</td>
<td>36.2</td>
</tr>
</tbody>
</table>

Table 248: Frequency table for `mobile_p2p_adopt`

**Value labels:**
- 0 - No
- 1 - Yes
module

Dataset: Transaction-level

Variable type: Character

N = 22387

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.
Dataset: Individual-level

Variable type: Numeric

\(N = 4707\)

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Money order

Survey question: pa050c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4459</td>
<td>94.7</td>
</tr>
<tr>
<td>1</td>
<td>248</td>
<td>5.3</td>
</tr>
</tbody>
</table>

Table 249: Frequency table for mon_adopt

Value labels:

0 - Not an adopter
1 - Adopter
**monord_date**

**Dataset:** Transaction-level

**Variable type:** Numeric

\(N = 21\)

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

**Survey question:** q103s

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>12</td>
<td>57.1</td>
</tr>
<tr>
<td>2</td>
<td>3</td>
<td>14.3</td>
</tr>
<tr>
<td>3</td>
<td>6</td>
<td>28.6</td>
</tr>
</tbody>
</table>

Table 250: 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

$N = 21$

Description: Where the money order was purchased from.

Survey question: q103r

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>4.8</td>
</tr>
<tr>
<td>2</td>
<td>5</td>
<td>23.8</td>
</tr>
<tr>
<td>3</td>
<td>5</td>
<td>23.8</td>
</tr>
<tr>
<td>4</td>
<td>10</td>
<td>47.6</td>
</tr>
</tbody>
</table>

Table 251: Frequency table for monord_source

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

Dataset: Transaction-level

Variable type: Character

$N = 22387$

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

Survey question: q125_a through q125_n
**nbop_acnt_adopt**

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 4698\)

**Description:** Is the respondent an adopter of mobile payment apps such as Venmo, Zelle, PayPal, etc.

**Survey question:** N/A

**Details:** Created from `paypal_adopt`, `zelle_adopt`, and `venmo_adopt`

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1596</td>
<td>34.0</td>
</tr>
<tr>
<td>1</td>
<td>3102</td>
<td>66.0</td>
</tr>
</tbody>
</table>

Table 252: Frequency table for `nbop_acnt_adopt`

**Value labels:**

0 - No
1 - Yes
**num_times_used_coins**

**Dataset:** Day-level

**Variable type:** Numeric

\( N = 457 \)

**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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>56</td>
<td>12.3</td>
</tr>
<tr>
<td>1</td>
<td>355</td>
<td>77.7</td>
</tr>
<tr>
<td>2</td>
<td>38</td>
<td>8.3</td>
</tr>
<tr>
<td>3</td>
<td>5</td>
<td>1.1</td>
</tr>
<tr>
<td>4</td>
<td>3</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Table 253: Frequency table for num_times_used_coins

**Value labels:**

This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the A.I. that wrote this data codebook.
**NumberOfPayments**

**Dataset:** Day-level

**Variable type:** Numeric

**N =** 14281

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

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>5280</td>
<td>37.0</td>
</tr>
<tr>
<td>1</td>
<td>3793</td>
<td>26.6</td>
</tr>
<tr>
<td>2</td>
<td>2421</td>
<td>17.0</td>
</tr>
<tr>
<td>3</td>
<td>1314</td>
<td>9.2</td>
</tr>
<tr>
<td>4</td>
<td>699</td>
<td>4.9</td>
</tr>
<tr>
<td>5</td>
<td>362</td>
<td>2.5</td>
</tr>
<tr>
<td>6</td>
<td>188</td>
<td>1.3</td>
</tr>
<tr>
<td>7</td>
<td>105</td>
<td>0.7</td>
</tr>
<tr>
<td>8</td>
<td>50</td>
<td>0.4</td>
</tr>
<tr>
<td>9</td>
<td>31</td>
<td>0.2</td>
</tr>
<tr>
<td>10</td>
<td>22</td>
<td>0.2</td>
</tr>
<tr>
<td>11</td>
<td>5</td>
<td>0.0</td>
</tr>
<tr>
<td>12</td>
<td>2</td>
<td>0.0</td>
</tr>
<tr>
<td>13</td>
<td>2</td>
<td>0.0</td>
</tr>
<tr>
<td>14</td>
<td>4</td>
<td>0.0</td>
</tr>
<tr>
<td>15</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>18</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>21</td>
<td>1</td>
<td>0.0</td>
</tr>
</tbody>
</table>

Table 254: Frequency table for **NumberOfPayments**

**Value labels:**
This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the A.I. that wrote this data codebook.
numprepaidload2

Dataset: Day-level

Variable type: Numeric

$N = 14273$

Description: NA

Survey question: NA

<table>
<thead>
<tr>
<th>Values</th>
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<th>Percent</th>
</tr>
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<tbody>
<tr>
<td>0</td>
<td>14268</td>
<td>100.0</td>
</tr>
<tr>
<td>1</td>
<td>5</td>
<td>0.0</td>
</tr>
</tbody>
</table>

Table 255: Frequency table for numprepaidload2

Value labels: NA
ob_adopt

Dataset: Individual-level

Variable type: Numeric

N = 4676

Description: Question text: In the past 12 months, have you accessed any of your bank accounts using online banking?

Survey question: pa013

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>925</td>
<td>19.8</td>
</tr>
<tr>
<td>1</td>
<td>3751</td>
<td>80.2</td>
</tr>
</tbody>
</table>

Table 256: Frequency table for ob_adopt

Value labels:
0 - No
1 - Yes
obbp_adopt

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 4507 \]

**Description:** Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Online Banking Bill Payment

**Survey question:** pa050h

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1856</td>
<td>41.2</td>
</tr>
<tr>
<td>1</td>
<td>2651</td>
<td>58.8</td>
</tr>
</tbody>
</table>

Table 257: Frequency table for **obbp_adopt**

**Value labels:**
- 0 - Not an adopter
- 1 - Adopter
**obtain_cash**

**Dataset:** Day-level

**Variable type:** Numeric

\( N = 14269 \)

**Description:** Question text: Did you get or receive any cash today?

**Survey question:** q99

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>13625</td>
<td>95.5</td>
</tr>
<tr>
<td>1</td>
<td>644</td>
<td>4.5</td>
</tr>
</tbody>
</table>

Table 258: Frequency table for **obtain_cash**

**Value labels:**
- 0 - No
- 1 - Yes
other_device_desc

Dataset: Transaction-level

Variable type: Character

$N = 22387$

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.
other_nbops_adopt

Dataset: Individual-level

Variable type: Numeric

\( N = 4687 \)

Description: Question text: In the past 12 months, have you used any of the following online or mobile methods to make a purchase or pay another person? [Any of the following: Cash App, Apple Pay, Google Pay, Samsung Pay, Other]

Survey question: pa044_d, pa044_g, pa044_h, pa044_i, pa044_e

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3185</td>
<td>68.0</td>
</tr>
<tr>
<td>1</td>
<td>1502</td>
<td>32.0</td>
</tr>
</tbody>
</table>

Table 259: Frequency table for other_nbops_adopt

Value labels:

0 - No
1 - Yes
**ow_type**

**Dataset:** Transaction-level

**Variable type:** Numeric

**N = 28**

**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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>20</td>
<td>71.4</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>7.1</td>
</tr>
<tr>
<td>3</td>
<td>6</td>
<td>21.4</td>
</tr>
</tbody>
</table>

Table 260: Frequency table for ow_type

**Value labels:**
- 1 - Money order
- 2 - Travelers check
- 3 - Certified check
paper_adapt

Dataset: Individual-level

Variable type: Numeric

$N = 4719$

Description: Has the respondent adopted any paper payment methods (cash, check, money order)?

Survey question: Refer to the codebook entries for csh_adopt, chk_adopt, and mon_adopt for information on how these variables are created.

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>84</td>
<td>1.8</td>
</tr>
<tr>
<td>1</td>
<td>4635</td>
<td>98.2</td>
</tr>
</tbody>
</table>

Table 261: Frequency table for paper_adapt

Value labels:
0 - Not an adopter
1 - Adopter
pay_amnt_coins

Dataset: Day-level

Variable type: Numeric

$N = 457$

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

Survey question: q5_3_a

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.7</td>
<td>11.9</td>
<td>715.0</td>
<td>55.5</td>
</tr>
</tbody>
</table>

Table 262: Summary statistics for pay_amnt_coins
payee

Dataset: Transaction-level

Variable type: Numeric

$N = 13958$

Description: Payee designation.

Survey question: In the questionnaire document, these values appear in the left column of question pay001_N

Details: Based on the value of variable merch.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1719</td>
<td>12.3</td>
</tr>
<tr>
<td>2</td>
<td>175</td>
<td>1.3</td>
</tr>
<tr>
<td>3</td>
<td>400</td>
<td>2.9</td>
</tr>
<tr>
<td>4</td>
<td>426</td>
<td>3.1</td>
</tr>
<tr>
<td>5</td>
<td>366</td>
<td>2.6</td>
</tr>
<tr>
<td>6</td>
<td>792</td>
<td>5.7</td>
</tr>
<tr>
<td>7</td>
<td>6862</td>
<td>49.2</td>
</tr>
<tr>
<td>8</td>
<td>3218</td>
<td>23.1</td>
</tr>
</tbody>
</table>

Table 263: Frequency table for payee

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

Dataset: Transaction-level

Variable type: Character

$N = 22387$

Description: NA

Survey question: NA
payment

Dataset: Transaction-level

Variable type: Numeric

$N = 22387$

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 $p_i$ is not missing, or if the transaction was reported in the Purchases or Bills module of the questionnaire. Otherwise it is set to 0.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2872</td>
<td>12.8</td>
</tr>
<tr>
<td>1</td>
<td>19515</td>
<td>87.2</td>
</tr>
</tbody>
</table>

Table 264: Frequency table for payment

Value labels:

- 0 - No
- 1 - Yes
paypal adopting

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 4715 \)

**Description:** Question text: In the past 12 months, have you used any of the following online or mobile methods to make a purchase or pay another person? PayPal

**Survey question:** pa044_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2906</td>
<td>61.6</td>
</tr>
<tr>
<td>1</td>
<td>1809</td>
<td>38.4</td>
</tr>
</tbody>
</table>

Table 265: Frequency table for `paypal adopting`

**Value labels:**

- 0 - No
- 1 - Yes
paypref\_b1

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 4716\)

**Description:** Question text: Please tell us the payment method you most prefer to use for making bill payments.

**Survey question:** q115\_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>189</td>
<td>4.0</td>
</tr>
<tr>
<td>2</td>
<td>424</td>
<td>9.0</td>
</tr>
<tr>
<td>3</td>
<td>863</td>
<td>18.3</td>
</tr>
<tr>
<td>4</td>
<td>1075</td>
<td>22.8</td>
</tr>
<tr>
<td>5</td>
<td>30</td>
<td>0.6</td>
</tr>
<tr>
<td>6</td>
<td>601</td>
<td>12.7</td>
</tr>
<tr>
<td>7</td>
<td>1344</td>
<td>28.5</td>
</tr>
<tr>
<td>8</td>
<td>51</td>
<td>1.1</td>
</tr>
<tr>
<td>10</td>
<td>40</td>
<td>0.8</td>
</tr>
<tr>
<td>11</td>
<td>58</td>
<td>1.2</td>
</tr>
<tr>
<td>13</td>
<td>41</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Table 266: Frequency table for paypref\_b1

**Value labels:**

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

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 4718 \)

**Description:** Question text: Please tell us the payment method you most prefer to use for making in person payments.

**Survey question:** q165.a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>832</td>
<td>17.6</td>
</tr>
<tr>
<td>2</td>
<td>94</td>
<td>2.0</td>
</tr>
<tr>
<td>3</td>
<td>1732</td>
<td>36.7</td>
</tr>
<tr>
<td>4</td>
<td>1847</td>
<td>39.1</td>
</tr>
<tr>
<td>5</td>
<td>49</td>
<td>1.0</td>
</tr>
<tr>
<td>6</td>
<td>11</td>
<td>0.2</td>
</tr>
<tr>
<td>7</td>
<td>16</td>
<td>0.3</td>
</tr>
<tr>
<td>8</td>
<td>16</td>
<td>0.3</td>
</tr>
<tr>
<td>10</td>
<td>78</td>
<td>1.7</td>
</tr>
<tr>
<td>11</td>
<td>5</td>
<td>0.1</td>
</tr>
<tr>
<td>13</td>
<td>38</td>
<td>0.8</td>
</tr>
</tbody>
</table>

Table 267: Frequency table for paypref_inperson

**Value labels:**
1 - Cash
2 - Check
3 - Credit card
4 - Debit card
5 - Prepaid/gift/EBT card
6 - Bank account number payment
7 - Online banking bill payment
8 - Money order
9 - Mobile payment apps such as PayPal, Zelle, Venmo, etc.
10 - Account-to-account transfer
11 - Other payment method
**paypref_web**

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4060$

**Description:** Question text: Please tell us the payment method you most prefer to use for making online purchases (using a computer, mobile phone, or tablet) to buy goods and services (not to pay bills). Examples include purchases made on websites or apps such as Amazon, Walmart, etc.

**Survey question:** q115.c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>6</td>
<td>0.1</td>
</tr>
<tr>
<td>2</td>
<td>3</td>
<td>0.1</td>
</tr>
<tr>
<td>3</td>
<td>2333</td>
<td>57.5</td>
</tr>
<tr>
<td>4</td>
<td>1370</td>
<td>33.7</td>
</tr>
<tr>
<td>5</td>
<td>73</td>
<td>1.8</td>
</tr>
<tr>
<td>6</td>
<td>26</td>
<td>0.6</td>
</tr>
<tr>
<td>7</td>
<td>29</td>
<td>0.7</td>
</tr>
<tr>
<td>8</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>10</td>
<td>206</td>
<td>5.1</td>
</tr>
<tr>
<td>11</td>
<td>2</td>
<td>0.0</td>
</tr>
<tr>
<td>13</td>
<td>11</td>
<td>0.3</td>
</tr>
</tbody>
</table>

Table 268: 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
**personbusiness**

**Dataset:** Transaction-level

**Variable type:** Numeric

\[ N = 175 \]

**Description:** Question text: To the best of your knowledge, does the person operate as a business?

**Survey question:** pay081

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>61</td>
<td>34.9</td>
</tr>
<tr>
<td>2</td>
<td>89</td>
<td>50.9</td>
</tr>
<tr>
<td>3</td>
<td>25</td>
<td>14.3</td>
</tr>
</tbody>
</table>

Table 269: Frequency table for personbusiness

**Value labels:**
1 - Yes
2 - No
3 - I don’t know
pi

**Dataset:** Transaction-level

**Variable type:** Numeric

\( N = 19561 \)

**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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>93</td>
<td>0.5</td>
</tr>
<tr>
<td>1</td>
<td>3416</td>
<td>17.5</td>
</tr>
<tr>
<td>2</td>
<td>751</td>
<td>3.8</td>
</tr>
<tr>
<td>3</td>
<td>6185</td>
<td>31.6</td>
</tr>
<tr>
<td>4</td>
<td>5459</td>
<td>27.9</td>
</tr>
<tr>
<td>5</td>
<td>439</td>
<td>2.2</td>
</tr>
<tr>
<td>6</td>
<td>1350</td>
<td>6.9</td>
</tr>
<tr>
<td>7</td>
<td>1223</td>
<td>6.3</td>
</tr>
<tr>
<td>8</td>
<td>24</td>
<td>0.1</td>
</tr>
<tr>
<td>10</td>
<td>111</td>
<td>0.6</td>
</tr>
<tr>
<td>11</td>
<td>208</td>
<td>1.1</td>
</tr>
<tr>
<td>13</td>
<td>229</td>
<td>1.2</td>
</tr>
<tr>
<td>14</td>
<td>73</td>
<td>0.4</td>
</tr>
</tbody>
</table>

Table 270: 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
**ppload_loc**

**Dataset:** Transaction-level

**Variable type:** Numeric

*N* = 63

**Description:** Location of prepaid load.

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>18</td>
<td>28.6</td>
</tr>
<tr>
<td>2</td>
<td>17</td>
<td>27.0</td>
</tr>
<tr>
<td>3</td>
<td>22</td>
<td>34.9</td>
</tr>
<tr>
<td>5</td>
<td>4</td>
<td>6.3</td>
</tr>
<tr>
<td>8</td>
<td>2</td>
<td>3.2</td>
</tr>
</tbody>
</table>

Table 271: 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 cashier  
8 - Other location
**prepaid_logo**

**Dataset:** Transaction-level

**Variable type:** Numeric

$N = 427$

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

**Survey question:** q101hhh

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>62</td>
<td>14.5</td>
</tr>
<tr>
<td>2</td>
<td>84</td>
<td>19.7</td>
</tr>
<tr>
<td>4</td>
<td>1</td>
<td>0.2</td>
</tr>
<tr>
<td>5</td>
<td>207</td>
<td>48.5</td>
</tr>
<tr>
<td>6</td>
<td>73</td>
<td>17.1</td>
</tr>
</tbody>
</table>

Table 272: Frequency table for **prepaid_logo**

**Value labels:**
1 - Visa  
2 - MasterCard  
3 - Discover  
4 - American Express  
5 - No logo  
6 - Other logo
purch_certchk

Dataset: Day-level

Variable type: Numeric

\( N = 14270 \)

Description: Question text: Did you purchase any of the following today? Certified check

Survey question: q211_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>14264</td>
<td>100.0</td>
</tr>
<tr>
<td>1</td>
<td>6</td>
<td>0.0</td>
</tr>
</tbody>
</table>

Table 273: Frequency table for purch_certchk

Value labels:
- 0 - No
- 1 - Yes
purch_mon

Dataset: Day-level

Variable type: Numeric

N = 14270

Description: Question text: Did you purchase any of the following today? Money order

Survey question: q211_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>14250</td>
<td>99.9</td>
</tr>
<tr>
<td>1</td>
<td>20</td>
<td>0.1</td>
</tr>
</tbody>
</table>

Table 274: Frequency table for purch_mon

Value labels:
0 - No
1 - Yes
purch_tc

**Dataset:** Day-level

**Variable type:** Numeric

\(N = 14270\)

**Description:** Question text: Did you purchase any of the following today? Travelers check

**Survey question:** q211_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>14268</td>
<td>100.0</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>0.0</td>
</tr>
</tbody>
</table>

Table 275: Frequency table for `purch_tc`

**Value labels:**

- 0 - No
- 1 - Yes
race

Dataset: Individual-level

Variable type: Numeric

\( N = 4698 \)

Description: Here is a list of five race categories. Please choose all that apply.

Survey question: race

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information. This is a check-all-that-apply question, and the respondent is self-describing their race.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3759</td>
<td>80.0</td>
</tr>
<tr>
<td>2</td>
<td>422</td>
<td>9.0</td>
</tr>
<tr>
<td>3</td>
<td>51</td>
<td>1.1</td>
</tr>
<tr>
<td>4</td>
<td>223</td>
<td>4.7</td>
</tr>
<tr>
<td>5</td>
<td>15</td>
<td>0.3</td>
</tr>
<tr>
<td>6</td>
<td>228</td>
<td>4.9</td>
</tr>
</tbody>
</table>

Table 276: Frequency table for race

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

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 4698 \)

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

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4413</td>
<td>93.9</td>
</tr>
<tr>
<td>1</td>
<td>285</td>
<td>6.1</td>
</tr>
</tbody>
</table>

Table 277: Frequency table for `race_asian`

**Value labels:**

0 - No
1 - Yes
**race_black**

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 4698\)

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

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4208</td>
<td>89.6</td>
</tr>
<tr>
<td>1</td>
<td>490</td>
<td>10.4</td>
</tr>
</tbody>
</table>

Table 278: Frequency table for **race_black**

**Value labels:**

- 0 - No
- 1 - Yes
**race_other**

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 4698 \]

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

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4632</td>
<td>98.6</td>
</tr>
<tr>
<td>1</td>
<td>66</td>
<td>1.4</td>
</tr>
</tbody>
</table>

Table 279: Frequency table for `race_other`

**Value labels:**

- 0 - No
- 1 - Yes
race_white

Dataset: Individual-level

Variable type: Numeric

$N = 4698$

Description: Respondent reported their race as White.

Survey question: From UAS My Household Questionnaire.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>735</td>
<td>15.6</td>
</tr>
<tr>
<td>1</td>
<td>3963</td>
<td>84.4</td>
</tr>
</tbody>
</table>

Table 280: Frequency table for race_white

Value labels:
- 0 - No
- 1 - Yes
remindscreen

**Dataset:** Transaction-level

**Variable type:** Numeric

\[ N = 19383 \]

**Description:** NA

**Survey question:** NA

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>6702</td>
<td>34.6</td>
</tr>
<tr>
<td>2</td>
<td>6762</td>
<td>34.9</td>
</tr>
<tr>
<td>3</td>
<td>5919</td>
<td>30.5</td>
</tr>
</tbody>
</table>

Table 281: Frequency table for `remindscreen`

**Value labels:**

NA
**sav_acnt_adopt**

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 4719 \]

**Description:** Question text: Do you have any savings accounts?

**Survey question:** pa001_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1100</td>
<td>23.3</td>
</tr>
<tr>
<td>1</td>
<td>3619</td>
<td>76.7</td>
</tr>
</tbody>
</table>

Table 282: Frequency table for **sav_acnt_adopt**

**Value labels:**
- 0 - Not an adopter
- 1 - Adopter
\textbf{sav\_acnt\_num}

\textbf{Dataset}: Individual-level

\textbf{Variable type}: Numeric

\textbf{N} = 3616

\textbf{Description}: Question text: How many savings accounts do you have?

\textbf{Survey question}: pa001\_b\_num

\textbf{Details}: Survey variable. See questionnaire for exact wording, question layout, and design.

\begin{table}[h]
\centering
\begin{tabular}{ccc}
\hline
Values & Number & Percent \\
\hline
1 & 2260 & 62.5 \\
2 & 934 & 25.8 \\
3 & 272 & 7.5 \\
4 & 90 & 2.5 \\
5 & 31 & 0.9 \\
6 & 29 & 0.8 \\
\hline
\end{tabular}
\caption{Frequency table for \textit{sav\_acnt\_num}}
\end{table}

\textbf{Value labels}:

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

336
shops_online

Dataset: Individual-level

Variable type: Numeric

$N = 4717$

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>657</td>
<td>13.9</td>
</tr>
<tr>
<td>1</td>
<td>4060</td>
<td>86.1</td>
</tr>
</tbody>
</table>

Table 284: Frequency table for shops_online

Value labels:
0 - No
1 - Yes
start_date

Dataset: Individual-level

Variable type: Date

N = 4720

Description: The date the respondent started the survey.

Survey question: N/A

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information
**statereside**

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 4720 \]

**Description:** State of residence.

**Survey question:** statereside

**Details:** Here are the values for the variable **statereside**. Sorry about the formatting, I could not make the table fit on the page otherwise. 1 Alaska (AK) — 2 Alabama (AL) — 3 Arizona (AZ) — 4 Arkansas (AR) — 5 California (CA) — 6 Colorado (CO) — 7 Connecticut (CT) — 8 Delaware (DE) — 9 Florida (FL) — 10 Georgia (GA) — 11 Hawaii (HI) — 12 Idaho (ID) — 13 Illinois (IL) — 14 Indiana (IN) — 15 Iowa (IA) — 16 Kansas (KS) — 17 Kentucky (KY) — 18 Louisiana (LA) — 19 Maine (ME) — 20 Maryland (MD) — 21 Massachusetts (MA) — 22 Michigan (MI) — 23 Minnesota (MN) — 24 Mississippi (MS) — 25 Missouri (MO) — 26 Montana (MT) — 27 Nebraska (NE) — 28 Nevada (NV) — 29 New Hampshire (NH) — 30 New Jersey (NJ) — 31 New Mexico (NM) — 32 New York (NY) — 33 North Carolina (NC) — 34 North Dakota (ND) — 35 Ohio (OH) — 36 Oklahoma (OK) — 37 Oregon (OR) — 38 Pennsylvania (PA) — 39 Rhode Island (RI) — 40 South Carolina (SC) — 41 South Dakota (SD) — 42 Tennessee (TN) — 43 Texas (TX) — 44 Utah (UT) — 45 Vermont (VT) — 46 Virginia (VA) — 47 Washington (WA) — 48 West Virginia (WV) — 49 Wisconsin (WI) — 50 Wyoming (WY) — 51 Washington D.C.
stored_cash_bal

Dataset: Day-level

Variable type: Numeric

N = 9520

Description: The dollar amount of cash stored elsewhere

Survey question: The sum of $X \times \text{denom}_X\_\text{stored}$, where $X$ is 1, 2, 5, 10, 20, 50, 100.

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>394.9</td>
<td>200000.0</td>
<td>3233.6</td>
</tr>
</tbody>
</table>

Table 285: Summary statistics for stored_cash_bal
**svc_adopt**

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 4715 \]

**Description:** Is the respondent a PREPAID CARD adopter?

**Survey question:** N/A

**Details:** Created variable, based on responses to pa198 series of questions.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1692</td>
<td>35.9</td>
</tr>
<tr>
<td>1</td>
<td>3023</td>
<td>64.1</td>
</tr>
</tbody>
</table>

Table 286: Frequency table for **svc_adopt**

**Value labels:**
- 0 - Not an adopter
- 1 - Adopter
time

**Dataset:** Transaction-level

**Variable type:** Posixct

\( N = 19182 \)

**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

$N = 2729$

**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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>735</td>
<td>26.9</td>
</tr>
<tr>
<td>2</td>
<td>1632</td>
<td>59.8</td>
</tr>
<tr>
<td>3</td>
<td>227</td>
<td>8.3</td>
</tr>
<tr>
<td>4</td>
<td>84</td>
<td>3.1</td>
</tr>
<tr>
<td>5</td>
<td>23</td>
<td>0.8</td>
</tr>
<tr>
<td>8</td>
<td>28</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Table 287: 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.)
**Dataset:** Transaction-level

**Variable type:** Numeric

\( N = 22387 \)

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

**Survey question:** N/A

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>9380</td>
<td>41.9</td>
</tr>
<tr>
<td>2</td>
<td>5650</td>
<td>25.2</td>
</tr>
<tr>
<td>3</td>
<td>3236</td>
<td>14.5</td>
</tr>
<tr>
<td>4</td>
<td>1790</td>
<td>8.0</td>
</tr>
<tr>
<td>5</td>
<td>1012</td>
<td>4.5</td>
</tr>
<tr>
<td>6</td>
<td>565</td>
<td>2.5</td>
</tr>
<tr>
<td>7</td>
<td>318</td>
<td>1.4</td>
</tr>
<tr>
<td>8</td>
<td>177</td>
<td>0.8</td>
</tr>
<tr>
<td>9</td>
<td>106</td>
<td>0.5</td>
</tr>
<tr>
<td>10</td>
<td>60</td>
<td>0.3</td>
</tr>
<tr>
<td>11</td>
<td>38</td>
<td>0.2</td>
</tr>
<tr>
<td>12</td>
<td>24</td>
<td>0.1</td>
</tr>
<tr>
<td>13</td>
<td>13</td>
<td>0.1</td>
</tr>
<tr>
<td>14</td>
<td>6</td>
<td>0.0</td>
</tr>
<tr>
<td>15</td>
<td>3</td>
<td>0.0</td>
</tr>
<tr>
<td>16</td>
<td>3</td>
<td>0.0</td>
</tr>
<tr>
<td>17</td>
<td>2</td>
<td>0.0</td>
</tr>
<tr>
<td>18</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>19</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>20</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>21</td>
<td>1</td>
<td>0.0</td>
</tr>
</tbody>
</table>

Table 288: Frequency table for \( \text{tran} \)

**Value labels:**

This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the A.I. that wrote this data codebook.
tran_account

Dataset: Transaction-level

Variable type: Numeric

$N = 341$

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

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>199</td>
<td>58.4</td>
</tr>
<tr>
<td>2</td>
<td>55</td>
<td>16.1</td>
</tr>
<tr>
<td>3</td>
<td>23</td>
<td>6.7</td>
</tr>
<tr>
<td>4</td>
<td>4</td>
<td>1.2</td>
</tr>
<tr>
<td>5</td>
<td>4</td>
<td>1.2</td>
</tr>
<tr>
<td>6</td>
<td>2</td>
<td>0.6</td>
</tr>
<tr>
<td>7</td>
<td>54</td>
<td>15.8</td>
</tr>
</tbody>
</table>

Table 289: 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 = 318**

**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”.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>257</td>
<td>80.8</td>
</tr>
<tr>
<td>1</td>
<td>32</td>
<td>10.1</td>
</tr>
<tr>
<td>2</td>
<td>17</td>
<td>5.3</td>
</tr>
<tr>
<td>3</td>
<td>8</td>
<td>2.5</td>
</tr>
<tr>
<td>5</td>
<td>1</td>
<td>0.3</td>
</tr>
<tr>
<td>6</td>
<td>1</td>
<td>0.3</td>
</tr>
<tr>
<td>8</td>
<td>2</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 290: 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

\( N = 318 \)

**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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>113</td>
<td>35.5</td>
</tr>
<tr>
<td>1</td>
<td>205</td>
<td>64.5</td>
</tr>
</tbody>
</table>

Table 291: Frequency table for *tran_inst*

**Value labels:**

- 0 - No
- 1 - Yes
**tran_min**

**Dataset:** Transaction-level

**Variable type:** Numeric

\[ N = 10734 \]

**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.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>10343</td>
<td>96.4</td>
</tr>
<tr>
<td>1</td>
<td>391</td>
<td>3.6</td>
</tr>
</tbody>
</table>

Table 292: Frequency table for **tran_min**

**Value labels:**

0 - No

1 - Yes
traveled

Dataset: Day-level

Variable type: Numeric

$N = 14265$

Description: Whether the respondent traveled on this diary day.

Survey question: q13

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>13714</td>
<td>96.1</td>
</tr>
<tr>
<td>1</td>
<td>551</td>
<td>3.9</td>
</tr>
</tbody>
</table>

Table 293: Frequency table for traveled

Value labels:
  0 - No
  1 - Yes
**underbanked_monord**

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 290 \]

**Description:** Question text: In the past 30 days, how many times did you purchase any money orders from a non-bank source? Examples of non-bank sources include the post office, Western Union, and Walmart.

**Survey question:** pa042_a_followup

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design. This variable is continuous, but due to the partially automated nature of this document, the results are displayed as a discrete variable.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>73</td>
<td>25.2</td>
</tr>
<tr>
<td>1</td>
<td>143</td>
<td>49.3</td>
</tr>
<tr>
<td>2</td>
<td>47</td>
<td>16.2</td>
</tr>
<tr>
<td>3</td>
<td>9</td>
<td>3.1</td>
</tr>
<tr>
<td>4</td>
<td>8</td>
<td>2.8</td>
</tr>
<tr>
<td>5</td>
<td>3</td>
<td>1.0</td>
</tr>
<tr>
<td>6</td>
<td>2</td>
<td>0.7</td>
</tr>
<tr>
<td>9</td>
<td>1</td>
<td>0.3</td>
</tr>
<tr>
<td>10</td>
<td>1</td>
<td>0.3</td>
</tr>
<tr>
<td>12</td>
<td>1</td>
<td>0.3</td>
</tr>
<tr>
<td>14</td>
<td>1</td>
<td>0.3</td>
</tr>
<tr>
<td>15</td>
<td>1</td>
<td>0.3</td>
</tr>
</tbody>
</table>

Table 294: Frequency table for **underbanked_monord**

**Value labels:**

This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the A.I. that wrote this data codebook.
underbanked_remittance

Dataset: Individual-level

Variable type: Numeric

\(N = 87\)

Description: Question text: In the past 30 days, how many times did you send a remittance using a non-bank source? Examples of non-bank remittance senders include MoneyGram, Western Union, TransferWise, OFX, and Xoom.

Survey question: pa042_e_followup

Details: Survey variable. See questionnaire for exact wording, question layout, and design. This variable is continuous, but due to the partially automated nature of this document, the results are displayed as a discrete variable.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>19</td>
<td>21.8</td>
</tr>
<tr>
<td>1</td>
<td>33</td>
<td>37.9</td>
</tr>
<tr>
<td>2</td>
<td>24</td>
<td>27.6</td>
</tr>
<tr>
<td>3</td>
<td>5</td>
<td>5.7</td>
</tr>
<tr>
<td>4</td>
<td>3</td>
<td>3.4</td>
</tr>
<tr>
<td>5</td>
<td>1</td>
<td>1.1</td>
</tr>
<tr>
<td>10</td>
<td>2</td>
<td>2.3</td>
</tr>
</tbody>
</table>

Table 295: Frequency table for underbanked_remittance

Value labels:
This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the A.I. that wrote this data codebook.
urban_cat

Dataset: Individual-level

Variable type: Numeric

$N = 4718$

Description: Does the respondent live in an urban, rural, or mixed county?

Survey question: N/A

Details: Variable provided by survey vendor UAS.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>848</td>
<td>18.0</td>
</tr>
<tr>
<td>2</td>
<td>2364</td>
<td>50.1</td>
</tr>
<tr>
<td>3</td>
<td>1506</td>
<td>31.9</td>
</tr>
</tbody>
</table>

Table 296: Frequency table for urban_cat

Value labels:
1 - Rural
2 - Mixed
3 - Urban
**use_all_csh**

**Dataset:** Day-level

**Variable type:** Numeric

**\(N = 3719\)**

**Description:** Question text: Did you spend or deposit all your cash today?

**Survey question:** q5no

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>255</td>
<td>6.9</td>
</tr>
<tr>
<td>2</td>
<td>1228</td>
<td>33.0</td>
</tr>
<tr>
<td>3</td>
<td>2236</td>
<td>60.1</td>
</tr>
</tbody>
</table>

Table 297: Frequency table for **use_all_csh**

**Value labels:**

NA
used_chkcashing

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 4719 \)

**Description:** Question text: In the past 12 months, have you used a check cashing store to get cash?

**Survey question:** pa055_a2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4662</td>
<td>98.8</td>
</tr>
<tr>
<td>1</td>
<td>57</td>
<td>1.2</td>
</tr>
</tbody>
</table>

Table 298: Frequency table for used_chkcashing

**Value labels:**

- 0 - No
- 1 - Yes
used_coins

Dataset: Day-level

Variable type: Numeric

\( N = 2445 \)

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

Survey question: q5.2

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1989</td>
<td>81.3</td>
</tr>
<tr>
<td>1</td>
<td>456</td>
<td>18.7</td>
</tr>
</tbody>
</table>

Table 299: Frequency table for used_coins

Value labels:
- 0 - No
- 1 - Yes
used_revolve_cc

Dataset: Transaction-level

Variable type: Numeric

$N = 6082$

Description: Question text: Does this credit card you used for this purchase have an unpaid balance that you carried over from last month?

Survey question: q004

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4917</td>
<td>80.8</td>
</tr>
<tr>
<td>1</td>
<td>1165</td>
<td>19.2</td>
</tr>
</tbody>
</table>

Table 300: Frequency table for used_revolve_cc

Value labels:
  0 - No
  1 - Yes
used_rewards_cc

**Dataset:** Transaction-level

**Variable type:** Numeric

**N** = 6081

**Description:** Queston text: Does the credit card you used for this payment give rewards?

**Survey question:** q003

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>483</td>
<td>7.9</td>
</tr>
<tr>
<td>1</td>
<td>5598</td>
<td>92.1</td>
</tr>
</tbody>
</table>

Table 301: Frequency table for used_rewards_cc

**Value labels:**
- 0 - No
- 1 - Yes
venmo_adopt

Dataset: Individual-level

Variable type: Numeric

\( N = 4706 \)

Description: Question text: In the past 12 months, have you used any of the following online or mobile methods to make a purchase or pay another person? Venmo

Survey question: pa044_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3365</td>
<td>71.5</td>
</tr>
<tr>
<td>1</td>
<td>1341</td>
<td>28.5</td>
</tr>
</tbody>
</table>

Table 302: Frequency table for venmo_adopt

Value labels:

- 0 - No
- 1 - Yes
video_helpful

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 2247 \)

**Description:** Question text: Was the video helpful to your diary experience?

**Survey question:** cs.005

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>144</td>
<td>6.4</td>
</tr>
<tr>
<td>1</td>
<td>2103</td>
<td>93.6</td>
</tr>
</tbody>
</table>

Table 303: Frequency table for video_helpful

**Value labels:**
- 0 - No
- 1 - Yes
**watch_video**

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 4699 \]

**Description:** Question text: Did you watch the instructional video for this diary?

**Survey question:** cs_004

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2452</td>
<td>52.2</td>
</tr>
<tr>
<td>1</td>
<td>2247</td>
<td>47.8</td>
</tr>
</tbody>
</table>

Table 304: Frequency table for `watch_video`

**Value labels:**
- 0 - No
- 1 - Yes
which_cryptocurrency

Dataset: Individual-level

Variable type: Character

$N = 4720$

Description: Question text: What kinds of cryptocurrency do you own? (check all that apply)

Survey question: pa119

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

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 382\)

**Description:** Question text: What kinds of cryptocurrency do you own? (check all that apply) Bitcoin

**Survey question:** pa119s1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>135</td>
<td>35.3</td>
</tr>
<tr>
<td>1</td>
<td>247</td>
<td>64.7</td>
</tr>
</tbody>
</table>

Table 305: Frequency table for which_crypto_bitcoin

**Value labels:**

0 - Not selected
1 - Selected
**which_cryptodoge**

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 382 \)

**Description:** Question text: What kinds of cryptocurrency do you own? (check all that apply) Dogecoin

**Survey question:** pa119s3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>237</td>
<td>62.0</td>
</tr>
<tr>
<td>1</td>
<td>145</td>
<td>38.0</td>
</tr>
</tbody>
</table>

Table 306: Frequency table for which_cryptodoge

**Value labels:**

0 - Not selected
1 - Selected
**which_crypto_eth**

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 382\)

**Description:** Question text: What kinds of cryptocurrency do you own? (check all that apply) Ethereum

**Survey question:** pa119s2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>211</td>
<td>55.2</td>
</tr>
<tr>
<td>1</td>
<td>171</td>
<td>44.8</td>
</tr>
</tbody>
</table>

Table 307: Frequency table for `which_crypto_eth`

**Value labels:**

0 - Not selected

1 - Selected
which_crypto_lite

Dataset: Individual-level

Variable type: Numeric

\( N = 382 \)

Description: Question text: What kinds of cryptocurrency do you own? (check all that apply) Litecoin

Survey question: pa119s4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>336</td>
<td>88.0</td>
</tr>
<tr>
<td>1</td>
<td>46</td>
<td>12.0</td>
</tr>
</tbody>
</table>

Table 308: Frequency table for which_crypto_lite

Value labels:
0 - Not selected
1 - Selected
**which_crypto_other**

**Dataset:** Individual-level

**Variable type:** Numeric

\[ N = 382 \]

**Description:** Question text: What kinds of cryptocurrency do you own? (check all that apply) Other cryptocurrency

**Survey question:** pa119s5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>296</td>
<td>77.5</td>
</tr>
<tr>
<td>1</td>
<td>86</td>
<td>22.5</td>
</tr>
</tbody>
</table>

Table 309: Frequency table for *which_crypto_other*

**Value labels:**

- 0 - Not selected
- 1 - Selected
why_multipi

Dataset: Transaction-level

Variable type: Character

$N = 22387$

Description: Question text: You said you made a payment of X dollars using multiple payment methods. Why did you use multiple payment methods to make this payment?

Survey question: q126

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

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 4716$

**Description:** Respondent is disabled.

**Survey question:** laborstatus

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4434</td>
<td>94.0</td>
</tr>
<tr>
<td>1</td>
<td>282</td>
<td>6.0</td>
</tr>
</tbody>
</table>

Table 310: Frequency table for **work_disabled**

**Value labels:**

- 0 - No
- 1 - Yes
work_employed

Dataset: Individual-level

Variable type: Numeric

\(N = 4716\)

Description: Respondent is employed.

Survey question: laborstatus

\begin{tabular}{lcc}
\hline
Values & Number & Percent \\
\hline
0 & 2176 & 46.1 \\
1 & 2540 & 53.9 \\
\hline
\end{tabular}

Table 311: Frequency table for work_employed

Value labels:
  0 - No
  1 - Yes
work looking

Dataset: Individual-level

Variable type: Numeric

$N = 4716$

Description: Respondent is unemployed and looking.

Survey question: laborstatus

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4506</td>
<td>95.5</td>
</tr>
<tr>
<td>1</td>
<td>210</td>
<td>4.5</td>
</tr>
</tbody>
</table>

Table 312: Frequency table for work looking

Value labels:
- 0 - No
- 1 - Yes
work_occupation

Dataset: Individual-level

Variable type: Numeric

N = 3330

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

Survey question: employmenttype

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>611</td>
<td>18.3</td>
</tr>
<tr>
<td>2</td>
<td>1844</td>
<td>55.4</td>
</tr>
<tr>
<td>3</td>
<td>471</td>
<td>14.1</td>
</tr>
<tr>
<td>4</td>
<td>404</td>
<td>12.1</td>
</tr>
</tbody>
</table>

Table 313: 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 = 4716

Description: Respondent is on sick or other leave.

Survey question: laborstatus

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4698</td>
<td>99.6</td>
</tr>
<tr>
<td>1</td>
<td>18</td>
<td>0.4</td>
</tr>
</tbody>
</table>

Table 314: Frequency table for work_onleave

Value labels:

0 - No
1 - Yes
work\_other

**Dataset:** Individual-level

**Variable type:** Numeric

\(N = 4716\)

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

**Survey question:** laborstatus

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4100</td>
<td>86.9</td>
</tr>
<tr>
<td>1</td>
<td>616</td>
<td>13.1</td>
</tr>
</tbody>
</table>

Table 315: Frequency table for work\_other

**Value labels:**

0 - No
1 - Yes
work_retired

Dataset: Individual-level

Variable type: Numeric

$N = 4716$

Description: Respondent is retired.

Survey question: laborstatus

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3701</td>
<td>78.5</td>
</tr>
<tr>
<td>1</td>
<td>1015</td>
<td>21.5</td>
</tr>
</tbody>
</table>

Table 316: Frequency table for work_retired

Value labels:
0 - No
1 - Yes
work_self

Dataset: Individual-level

Variable type: Numeric

$N = 3330$

Description: Respondent is self-employed.

Survey question: laborstatus

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2926</td>
<td>87.9</td>
</tr>
<tr>
<td>1</td>
<td>404</td>
<td>12.1</td>
</tr>
</tbody>
</table>

Table 317: Frequency table for work_self

Value labels:
0 - No
1 - Yes
work_temp_unemployed

Dataset: Individual-level

Variable type: Numeric

$N = 4716$

Description: Respondent is temporarily unemployed.

Survey question: laborstatus

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4681</td>
<td>99.3</td>
</tr>
<tr>
<td>1</td>
<td>35</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Table 318: Frequency table for work_temp_unemployed

Value labels:
- 0 - No
- 1 - Yes
workfullpart

**Dataset:** Individual-level

**Variable type:** Numeric

$N = 3335$

**Description:** Do you work full-time or part-time?

**Survey question:** workfullpart

**Details:** Provided by the survey vendor. See [https://uasdata.usc.edu/page/My+Household](https://uasdata.usc.edu/page/My+Household) for more information.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>759</td>
<td>22.8</td>
</tr>
<tr>
<td>1</td>
<td>2576</td>
<td>77.2</td>
</tr>
</tbody>
</table>

Table 319: Frequency table for workfullpart

**Value labels:**
1 - Full-time
2 - Part-time
zelle_adopt

Dataset: Individual-level

Variable type: Numeric

\(N = 4699\)

Description: Question text: In the past 12 months, have you used any of the following online or mobile methods to make a purchase or pay another person? Zelle

Survey question: pa044_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3599</td>
<td>76.6</td>
</tr>
<tr>
<td>1</td>
<td>1100</td>
<td>23.4</td>
</tr>
</tbody>
</table>

Table 320: Frequency table for zelle_adopt

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: de012

Dataset: Individual-level

Variable type: Numeric

\( N = 284 \)

Description: Is the amount you reported correct?

Survey question: de012

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3</td>
<td>1.1</td>
</tr>
<tr>
<td>1</td>
<td>281</td>
<td>98.9</td>
</tr>
</tbody>
</table>

Table 321: Frequency table for de012

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: pa002

Dataset: Individual-level

Variable type: Numeric

\( N = 252 \)

Description: Please choose the most important reason why you don’t have a checking account.

Survey question: pa002

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>33</td>
<td>13.1</td>
</tr>
<tr>
<td>2</td>
<td>33</td>
<td>13.1</td>
</tr>
<tr>
<td>3</td>
<td>33</td>
<td>13.1</td>
</tr>
<tr>
<td>4</td>
<td>45</td>
<td>17.9</td>
</tr>
<tr>
<td>5</td>
<td>38</td>
<td>15.1</td>
</tr>
<tr>
<td>6</td>
<td>39</td>
<td>15.5</td>
</tr>
<tr>
<td>7</td>
<td>31</td>
<td>12.3</td>
</tr>
</tbody>
</table>

Table 322: Frequency table for pa002

Value labels:
1 - I don’t write enough checks to make it worthwhile
2 - The minimum balance is too high
3 - I don’t like dealing with banks
4 - The fees and service charges are too high
5 - No bank has convenient hours or location
6 - No bank will give me a checking account
7 - Other (explain)
APPENDIX: pa013

Dataset: Individual-level

Variable type: Numeric

\[ N = 4464 \]

Description: Have you set up any of the following methods of accessing your checking account(s)? Online banking

Survey question: pa013

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>713</td>
<td>16.0</td>
</tr>
<tr>
<td>1</td>
<td>3751</td>
<td>84.0</td>
</tr>
</tbody>
</table>

Table 323: Frequency table for pa013

Value labels:

0 - No
1 - Yes
APPENDIX: pa024

Dataset: Individual-level

Variable type: Numeric

N = 4719

Description: Do you have any automatic bill payments set up to occur this month?

Survey question: pa024

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1173</td>
<td>24.9</td>
</tr>
<tr>
<td>1</td>
<td>3546</td>
<td>75.1</td>
</tr>
</tbody>
</table>

Table 324: Frequency table for pa024

Value labels:

0 - No
1 - Yes
APPENDIX: pa026_a

Dataset: Individual-level

Variable type: Numeric

\( N = 4465 \)

Description: Have you set up any of the following methods of accessing your checking account(s)? Mobile banking

Survey question: pa026_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1303</td>
<td>29.2</td>
</tr>
<tr>
<td>1</td>
<td>3162</td>
<td>70.8</td>
</tr>
</tbody>
</table>

Table 325: Frequency table for pa026_a

Value labels:

0 - No
1 - Yes
APPENDIX: pa031

Dataset: Individual-level

Variable type: Numeric

N = 4464

Description: Do you have any blank, unused checks?

Survey question: pa031

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>923</td>
<td>20.7</td>
</tr>
<tr>
<td>1</td>
<td>3541</td>
<td>79.3</td>
</tr>
</tbody>
</table>

Table 326: Frequency table for pa031

Value labels:

0 - No
1 - Yes
APPENDIX: pa035

Dataset: Individual-level

Variable type: Numeric

\( N = 4465 \)

Description: Have you written a paper check to make a payment in the past 12 months?

Survey question: pa035

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1421</td>
<td>31.8</td>
</tr>
<tr>
<td>1</td>
<td>3044</td>
<td>68.2</td>
</tr>
</tbody>
</table>

Table 327: Frequency table for pa035

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: pa040_e

Dataset: Individual-level

Variable type: Numeric

$N = 4719$

Description: In the past 12 months, have you used any of the following payment methods, even once? Remittance

Survey question: pa040_e

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4542</td>
<td>96.2</td>
</tr>
<tr>
<td>1</td>
<td>177</td>
<td>3.8</td>
</tr>
</tbody>
</table>

Table 328: Frequency table for pa040_e

Value labels:
- 0 - No
- 1 - Yes
**APPENDIX: pa042_a**

**Dataset:** Individual-level

**Variable type:** Numeric

\( N = 4719 \)

**Description:** Did you purchase any of the money orders you used in the past 12 months from a non-bank source?

**Survey question:** pa042_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4428</td>
<td>93.8</td>
</tr>
<tr>
<td>1</td>
<td>291</td>
<td>6.2</td>
</tr>
</tbody>
</table>

Table 329: Frequency table for pa042_a

**Value labels:**
- 0 - No
- 1 - Yes
APPENDIX: pa042_e

Dataset: Individual-level

Variable type: Numeric

\( N = 177 \)

Description: Did you send any of the remittances you used in the past 12 months from a non-bank source?

Survey question: pa042_e

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>90</td>
<td>50.8</td>
</tr>
<tr>
<td>1</td>
<td>87</td>
<td>49.2</td>
</tr>
</tbody>
</table>

Table 330: Frequency table for pa042_e

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: pa044_a

Dataset: Individual-level

Variable type: Numeric

$N = 4715$

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? PayPal

Survey question: pa044_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2906</td>
<td>61.6</td>
</tr>
<tr>
<td>1</td>
<td>1809</td>
<td>38.4</td>
</tr>
</tbody>
</table>

Table 331: Frequency table for pa044_a

Value labels:
- 0 - No
- 1 - Yes
Dataset: Individual-level

Variable type: Numeric

\( N = 4699 \)

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Zelle

Survey question: pa044_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3599</td>
<td>76.6</td>
</tr>
<tr>
<td>1</td>
<td>1100</td>
<td>23.4</td>
</tr>
</tbody>
</table>

Table 332: Frequency table for pa044_b

Value labels:
  0 - No
  1 - Yes
APPENDIX: pa044_c

Dataset: Individual-level

Variable type: Numeric

$N = 4706$

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Venmo

Survey question: pa044_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3365</td>
<td>71.5</td>
</tr>
<tr>
<td>1</td>
<td>1341</td>
<td>28.5</td>
</tr>
</tbody>
</table>

Table 333: Frequency table for pa044_c

Value labels:

0 - No
1 - Yes
APPENDIX: pa044_d

Dataset: Individual-level

Variable type: Numeric

\( N = 4701 \)

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Cash App

Survey question: pa044_d

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4073</td>
<td>86.6</td>
</tr>
<tr>
<td>1</td>
<td>628</td>
<td>13.4</td>
</tr>
</tbody>
</table>

Table 334: Frequency table for pa044_d

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: pa044_e

Dataset: Individual-level

Variable type: Numeric

N = 4686

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Other (specify)

Survey question: pa044_e

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4576</td>
<td>97.7</td>
</tr>
<tr>
<td>1</td>
<td>110</td>
<td>2.3</td>
</tr>
</tbody>
</table>

Table 335: Frequency table for pa044_e

Value labels:
0 - No
1 - Yes
APPENDIX: pa044_g

Dataset: Individual-level

Variable type: Numeric

\( N = 4707 \)

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Apple Pay

Survey question: pa044_g

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3983</td>
<td>84.6</td>
</tr>
<tr>
<td>1</td>
<td>724</td>
<td>15.4</td>
</tr>
</tbody>
</table>

Table 336: Frequency table for pa044_g

Value labels:

0 - No
1 - Yes
APPENDIX: pa044_h

Dataset: Individual-level

Variable type: Numeric

N = 4713

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Google Pay

Survey question: pa044_h

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4385</td>
<td>93.0</td>
</tr>
<tr>
<td>1</td>
<td>328</td>
<td>7.0</td>
</tr>
</tbody>
</table>

Table 337: Frequency table for pa044_h

Value labels:
0 - No
1 - Yes
APPENDIX: pa044_i

Dataset: Individual-level

Variable type: Numeric

\( N = 4716 \)

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Samsung Pay

Survey question: pa044_i

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4674</td>
<td>99.1</td>
</tr>
<tr>
<td>1</td>
<td>42</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Table 338: Frequency table for pa044_i

Value labels:
0 - No
1 - Yes
APPENDIX: pa050_banp

Dataset: Individual-level

Variable type: Numeric

\[ N = 4504 \]

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Bank account number payment

Survey question: pa050g

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2490</td>
<td>55.3</td>
</tr>
<tr>
<td>1</td>
<td>2014</td>
<td>44.7</td>
</tr>
</tbody>
</table>

Table 339: Frequency table for pa050_banp

Value labels:

0 - No
1 - Yes
APPENDIX: pa050_cc

Dataset: Individual-level

Variable type: Numeric

\[ N = 3893 \]

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Credit card

Survey question: pa050e

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>456</td>
<td>11.7</td>
</tr>
<tr>
<td>1</td>
<td>3437</td>
<td>88.3</td>
</tr>
</tbody>
</table>

Table 340: Frequency table for pa050_cc

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: pa050_chk

Dataset: Individual-level

Variable type: Numeric

$N = 4455$

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Check

Survey question: pa050b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2175</td>
<td>48.8</td>
</tr>
<tr>
<td>1</td>
<td>2280</td>
<td>51.2</td>
</tr>
</tbody>
</table>

Table 341: Frequency table for pa050_chk

Value labels:
0 - No
1 - Yes
APPENDIX: pa050_crypto

Dataset: Individual-level

Variable type: Numeric

$N = 382$

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Cryptocurrency

Survey question: pa050j

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>366</td>
<td>95.8</td>
</tr>
<tr>
<td>1</td>
<td>16</td>
<td>4.2</td>
</tr>
</tbody>
</table>

Table 342: Frequency table for pa050_crypto

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: pa050_csh

Dataset: Individual-level

Variable type: Numeric

\( N = 4716 \)

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Cash

Survey question: pa050a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>671</td>
<td>14.2</td>
</tr>
<tr>
<td>1</td>
<td>4045</td>
<td>85.8</td>
</tr>
</tbody>
</table>

Table 343: Frequency table for pa050_csh

Value labels:
0 - No
1 - Yes
Dataset: Individual-level

Variable type: Numeric

N = 4109

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Debit card

Survey question: pa050d

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1028</td>
<td>25.0</td>
</tr>
<tr>
<td>1</td>
<td>3081</td>
<td>75.0</td>
</tr>
</tbody>
</table>

Table 344: Frequency table for pa050_dc

Value labels:
  0 - No
  1 - Yes
APPENDIX: pa050_mon

Dataset: Individual-level

Variable type: Numeric

$N = 4707$

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Money order

Survey question: pa050c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4459</td>
<td>94.7</td>
</tr>
<tr>
<td>1</td>
<td>248</td>
<td>5.3</td>
</tr>
</tbody>
</table>

Table 345: Frequency table for pa050_mon

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: pa050_obbp

Dataset: Individual-level

Variable type: Numeric

\(N = 4507\)

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Online Banking Bill Payment

Survey question: pa050h

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1856</td>
<td>41.2</td>
</tr>
<tr>
<td>1</td>
<td>2651</td>
<td>58.8</td>
</tr>
</tbody>
</table>

Table 346: Frequency table for pa050_obbp

Value labels:
0 - No
1 - Yes
APPENDIX: pa050_svc

Dataset: Individual-level

Variable type: Numeric

N = 3023

Description: Question text: In the last 30 days, have you used any of the following payment methods to make a payment for goods, services, or bills, or to pay or give money to another person? Prepaid card

Survey question: pa050f

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2102</td>
<td>69.5</td>
</tr>
<tr>
<td>1</td>
<td>921</td>
<td>30.5</td>
</tr>
</tbody>
</table>

Table 347: Frequency table for pa050_svc

Value labels:
0 - No
1 - Yes
APPENDIX: pa052

Dataset: Individual-level

Variable type: Character

$N = 4720$

Description: Do you own any kinds of credit cards that also are branded with a company logo?

Survey question: pa052

Details: Survey variable. See questionnaire for exact wording, question layout, and design.
APPENDIX: pa053

Dataset: Individual-level

Variable type: Numeric

\(N = 4719\)

Description: Do you have any credit cards or charge cards?

Survey question: pa053

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>824</td>
<td>17.5</td>
</tr>
<tr>
<td>1</td>
<td>3895</td>
<td>82.5</td>
</tr>
</tbody>
</table>

Table 348: Frequency table for pa053

Value labels:
0 - No
1 - Yes
APPENDIX: pa055_a2_followup

Dataset: Individual-level

Variable type: Numeric

N = 56

Description: Question text: In the past 30 days, how many times did you use a check cashing store to get cash?

Survey question: pa055_a2_followup

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

NOTE: This is actually a continuous response variable, but there are so few unique values that the code which produces this data codebook classified this variable as discrete. Thus the frequency table instead of summary statistics.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>19</td>
<td>33.9</td>
</tr>
<tr>
<td>1</td>
<td>23</td>
<td>41.1</td>
</tr>
<tr>
<td>2</td>
<td>10</td>
<td>17.9</td>
</tr>
<tr>
<td>3</td>
<td>2</td>
<td>3.6</td>
</tr>
<tr>
<td>4</td>
<td>2</td>
<td>3.6</td>
</tr>
</tbody>
</table>

Table 349: Frequency table for pa055_a2_followup

Value labels:
This is a continuous variable with too few unique values, and therefore got classified as a categorical variable by the A.I. that wrote this data codebook.
APPENDIX: pa055_b1

Dataset: Individual-level

Variable type: Numeric

$N = 4717$

Description: Question text: In the past 12 months, did you use any of the following financial services? Payday loan

Survey question: pa055_b1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4659</td>
<td>98.8</td>
</tr>
<tr>
<td>1</td>
<td>58</td>
<td>1.2</td>
</tr>
</tbody>
</table>

Table 350: Frequency table for pa055_b1

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: pa055_b2

Dataset: Individual-level

Variable type: Numeric

\( N = 4718 \)

Description: Question text: In the past 12 months, did you use any of the following financial services? Selling an item at a pawn shop

Survey question: pa055_b2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4631</td>
<td>98.2</td>
</tr>
<tr>
<td>1</td>
<td>87</td>
<td>1.8</td>
</tr>
</tbody>
</table>

Table 351: Frequency table for pa055_b2

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: pa055_b3

Dataset: Individual-level

Variable type: Numeric

N = 4719

Description: Question text: In the past 12 months, did you use any of the following financial services? Rent to own services

Survey question: pa055_b3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
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<tbody>
<tr>
<td>0</td>
<td>4653</td>
<td>98.6</td>
</tr>
<tr>
<td>1</td>
<td>66</td>
<td>1.4</td>
</tr>
</tbody>
</table>

Table 352: Frequency table for pa055_b3

Value labels:
0 - No
1 - Yes
APPENDIX: pa055_b4

Dataset: Individual-level

Variable type: Numeric

\(N = 4719\)

Description: Question text: In the past 12 months, did you use any of the following financial services? Tax refund anticipation loan

Survey question: pa055_b4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4699</td>
<td>99.6</td>
</tr>
<tr>
<td>1</td>
<td>20</td>
<td>0.4</td>
</tr>
</tbody>
</table>

Table 353: Frequency table for pa055_b4

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: pa055_b5

Dataset: Individual-level

Variable type: Numeric

$N = 4719$

Description: Question text: In the past 12 months, did you use any of the following financial services? Auto title loan

Survey question: pa055_b5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
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<tbody>
<tr>
<td>0</td>
<td>4660</td>
<td>98.7</td>
</tr>
<tr>
<td>1</td>
<td>59</td>
<td>1.3</td>
</tr>
</tbody>
</table>

Table 354: Frequency table for pa055_b5

Value labels:
0 - No
1 - Yes
APPENDIX: pa056

Dataset: Individual-level

Variable type: Numeric

N = 3892

Description: Question text: How many credit cards do you have?

Survey question: pa056

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>873</td>
<td>22.4</td>
</tr>
<tr>
<td>2</td>
<td>957</td>
<td>24.6</td>
</tr>
<tr>
<td>3</td>
<td>744</td>
<td>19.1</td>
</tr>
<tr>
<td>4</td>
<td>427</td>
<td>11.0</td>
</tr>
<tr>
<td>5</td>
<td>285</td>
<td>7.3</td>
</tr>
<tr>
<td>6</td>
<td>606</td>
<td>15.6</td>
</tr>
</tbody>
</table>

Table 355: Frequency table for pa056

Value labels:
1 - One
2 - Two
3 - Three
4 - Four
5 - Five
6 - More than five
APPENDIX: pa126_a

Dataset: Individual-level

Variable type: Numeric

\( N = 382 \)

Description: Please tell us your primary reason for owning virtual currency.

Survey question: pa126_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>0.3</td>
</tr>
<tr>
<td>2</td>
<td>1</td>
<td>0.3</td>
</tr>
<tr>
<td>3</td>
<td>256</td>
<td>67.0</td>
</tr>
<tr>
<td>4</td>
<td>3</td>
<td>0.8</td>
</tr>
<tr>
<td>5</td>
<td>3</td>
<td>0.8</td>
</tr>
<tr>
<td>6</td>
<td>79</td>
<td>20.7</td>
</tr>
<tr>
<td>8</td>
<td>6</td>
<td>1.6</td>
</tr>
<tr>
<td>9</td>
<td>33</td>
<td>8.6</td>
</tr>
</tbody>
</table>

Table 356: Frequency table for pa126_a

Value labels:

1 - I use it to buy goods and services in the United States
2 - I use it to make remittances or other international payments
3 - It is an investment
4 - It allows me to make payments anonymously
5 - It uses secure blockchain technology to prevent loss and fraud
6 - I am interested in new technologies
7 - I do not trust banks
8 - I do not trust the government or the US dollar
9 - Other (specify)
APPENDIX: pa133_a

Dataset: Individual-level

Variable type: Numeric

\(N = 382\)

Description: Question text: In the past 12 months, did you buy cryptocurrency?

Survey question: pa133_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>166</td>
<td>43.5</td>
</tr>
<tr>
<td>1</td>
<td>216</td>
<td>56.5</td>
</tr>
</tbody>
</table>

Table 357: Frequency table for pa133_a

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: pa133_b

Dataset: Individual-level

Variable type: Numeric

$N = 382$

Description: Question text: In the past 12 months, have you sold any cryptocurrency?

Survey question: pa133_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>295</td>
<td>77.2</td>
</tr>
<tr>
<td>1</td>
<td>87</td>
<td>22.8</td>
</tr>
</tbody>
</table>

Table 358: Frequency table for pa133_b

Value labels:

0 - No
1 - Yes
APPENDIX: pa133_c

Dataset: Individual-level

Variable type: Numeric

\( N = 382 \)

Description: Question text: In the past 12 months, have you used cryptocurrency to make payments for goods or services?

Survey question: pa133_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>362</td>
</tr>
<tr>
<td>1</td>
<td>20</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>94.8</td>
</tr>
<tr>
<td>5.2</td>
</tr>
</tbody>
</table>

Table 359: Frequency table for pa133_c

Value labels:

0 - No
1 - Yes
APPENDIX: pa198_a

Dataset: Individual-level

Variable type: Numeric

\[N = 4717\]

Description: Please tell us how many of each type of prepaid card that you have. Gift card from a store, merchant, or website

Survey question: pa198_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3186</td>
<td>67.5</td>
</tr>
<tr>
<td>1</td>
<td>1531</td>
<td>32.5</td>
</tr>
</tbody>
</table>

Table 360: Frequency table for pa198_a

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: pa198_b

Dataset: Individual-level

Variable type: Numeric

\(N = 4719\)

**Description:** Please tell us how many of each type of prepaid card that you have. Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express

**Survey question:** pa198_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3190</td>
<td>67.6</td>
</tr>
<tr>
<td>1</td>
<td>1529</td>
<td>32.4</td>
</tr>
</tbody>
</table>

Table 361: Frequency table for pa198_b

**Value labels:**
0 - No
1 - Yes
APPENDIX: pa198_c

Dataset: Individual-level

Variable type: Numeric

$N = 4712$

Description: Please tell us how many of each type of prepaid card that you have. Public transportation card or pass

Survey question: pa198_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4328</td>
<td>91.9</td>
</tr>
<tr>
<td>1</td>
<td>384</td>
<td>8.1</td>
</tr>
</tbody>
</table>

Table 362: Frequency table for pa198_c

Value labels:
0 - No
1 - Yes
APPENDIX: pa198_f

Dataset: Individual-level

Variable type: Numeric

$N = 4714$

Description: Please tell us how many of each type of prepaid card that you have. EBT, WIC, SNAP, or TANF

Survey question: pa198_f

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4129</td>
<td>87.6</td>
</tr>
<tr>
<td>1</td>
<td>585</td>
<td>12.4</td>
</tr>
</tbody>
</table>

Table 363: Frequency table for pa198_f

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: pa198_g

Dataset: Individual-level

Variable type: Numeric

N = 4715

Description: Please tell us how many of each type of prepaid card that you have. Payroll card (for wages or salary)

Survey question: pa198_g

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4619</td>
<td>98.0</td>
</tr>
<tr>
<td>1</td>
<td>96</td>
<td>2.0</td>
</tr>
</tbody>
</table>

Table 364: Frequency table for pa198_g

Value labels:

0 - No
1 - Yes
APPENDIX: pa198_i

Dataset: Individual-level

Variable type: Numeric

N = 4719

Description: Please tell us how many of each type of prepaid card that you have. Benefit card (FSA, HRA, HSA, health care, day care)

Survey question: pa198_i

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3882</td>
<td>82.3</td>
</tr>
<tr>
<td>1</td>
<td>837</td>
<td>17.7</td>
</tr>
</tbody>
</table>

Table 365: Frequency table for pa198_i

Value labels:
0 - No
1 - Yes
APPENDIX: pa198_k

Dataset: Individual-level

Variable type: Numeric

\( N = 4717 \)

Description: Please tell us how many of each type of prepaid card that you have. Rebate card from store, merchant, or website

Survey question: pa198_k

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4314</td>
<td>91.5</td>
</tr>
<tr>
<td>1</td>
<td>403</td>
<td>8.5</td>
</tr>
</tbody>
</table>

Table 366: Frequency table for pa198_k

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: pay010

Dataset: Transaction-level

Variable type: Numeric

N = 1714

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

Survey question: pay010

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>886</td>
<td>51.7</td>
</tr>
<tr>
<td>2</td>
<td>374</td>
<td>21.8</td>
</tr>
<tr>
<td>3</td>
<td>309</td>
<td>18.0</td>
</tr>
<tr>
<td>4</td>
<td>1</td>
<td>0.1</td>
</tr>
<tr>
<td>5</td>
<td>8</td>
<td>0.5</td>
</tr>
<tr>
<td>6</td>
<td>26</td>
<td>1.5</td>
</tr>
<tr>
<td>7</td>
<td>46</td>
<td>2.7</td>
</tr>
<tr>
<td>8</td>
<td>64</td>
<td>3.7</td>
</tr>
</tbody>
</table>

Table 367: Frequency table for pay010

Value labels:
1 - Pay a credit card bill
2 - Make a loan payment (Examples: mortgage, student loan, auto, home equity, installment, zero interest, no-money-down)
3 - Pay for insurance (Examples: health, auto, homeowners, renters, life, umbrella)
4 - Make a remittance to a person in a foreign country
5 - Pay a fee (Examples: checking account, foreign ATM, overdraft, late payment, loan origination)
6 - Transfer money to another account that you own
7 - Make an investment (bought stocks, bonds, mutual funds)
8 - Other (specify)
**APPENDIX:** pay011

**Dataset:** Transaction-level

**Variable type:** Numeric

\(N = 374\)

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

**Survey question:** pay011

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>184</td>
<td>49.2</td>
</tr>
<tr>
<td>2</td>
<td>6</td>
<td>1.6</td>
</tr>
<tr>
<td>3</td>
<td>106</td>
<td>28.3</td>
</tr>
<tr>
<td>4</td>
<td>17</td>
<td>4.5</td>
</tr>
<tr>
<td>5</td>
<td>32</td>
<td>8.6</td>
</tr>
<tr>
<td>6</td>
<td>4</td>
<td>1.1</td>
</tr>
<tr>
<td>7</td>
<td>2</td>
<td>0.5</td>
</tr>
<tr>
<td>8</td>
<td>5</td>
<td>1.3</td>
</tr>
<tr>
<td>9</td>
<td>18</td>
<td>4.8</td>
</tr>
</tbody>
</table>

Table 368: Frequency table for pay011

**Value labels:**

1 - Mortgage  
2 - Student loan  
3 - Auto loan  
4 - Home equity loan or home equity line of credit  
5 - Installment loan  
6 - Zero-interest or no-money-down loan  
7 - Payday loan  
8 - Online marketplace or peer-to-peer lender (examples: Lending Club, Prosper)  
9 - Another type of loan
APPENDIX: pay082

Dataset: Transaction-level

Variable type: Numeric

N = 683

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

Survey question: pay082

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>138</td>
<td>20.2</td>
</tr>
<tr>
<td>2</td>
<td>32</td>
<td>4.7</td>
</tr>
<tr>
<td>3</td>
<td>42</td>
<td>6.1</td>
</tr>
<tr>
<td>4</td>
<td>38</td>
<td>5.6</td>
</tr>
<tr>
<td>5</td>
<td>232</td>
<td>34.0</td>
</tr>
<tr>
<td>6</td>
<td>82</td>
<td>12.0</td>
</tr>
<tr>
<td>7</td>
<td>119</td>
<td>17.4</td>
</tr>
</tbody>
</table>

Table 369: Frequency table for pay082

Value labels:
1 - To give a gift or allowance
2 - To lend money
3 - To give a tip
4 - To repay money I borrowed (a loan)
5 - To purchase goods or pay for services
6 - To split a check or share expenses
7 - Other (specify)
APPENDIX: ph004

Dataset: Individual-level

Variable type: Numeric

\( N = 4719 \)

Description: Question text: In the past 12 months, have you been a victim of identity theft?

Survey question: ph004

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4328</td>
<td>91.7</td>
</tr>
<tr>
<td>1</td>
<td>391</td>
<td>8.3</td>
</tr>
</tbody>
</table>

Table 370: Frequency table for ph004

Value labels:
0 - No
1 - Yes
APPENDIX: ph006

Dataset: Individual-level

Variable type: Numeric

N = 4716

Description: Please estimate your most recent credit rating, as measured by a FICO score?

Survey question: ph006

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>393</td>
<td>8.3</td>
</tr>
<tr>
<td>2</td>
<td>382</td>
<td>8.1</td>
</tr>
<tr>
<td>3</td>
<td>411</td>
<td>8.7</td>
</tr>
<tr>
<td>4</td>
<td>732</td>
<td>15.5</td>
</tr>
<tr>
<td>5</td>
<td>1028</td>
<td>21.8</td>
</tr>
<tr>
<td>6</td>
<td>1310</td>
<td>27.8</td>
</tr>
<tr>
<td>7</td>
<td>460</td>
<td>9.8</td>
</tr>
</tbody>
</table>

Table 371: Frequency table for ph006

Value labels:
1 - Below 600
2 - 600-649
3 - 650-699
4 - 700-749
5 - 750-800
6 - Above 800
7 - I don’t know
APPENDIX: ph009_a

Dataset: Individual-level

Variable type: Numeric

$N = 4715$

Description: During the past 12 months, did you experience any of these financial difficulties? You or someone else in your household lost their primary job

Survey question: ph009_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4576</td>
<td>97.1</td>
</tr>
<tr>
<td>1</td>
<td>139</td>
<td>2.9</td>
</tr>
</tbody>
</table>

Table 372: Frequency table for ph009_a

Value labels:

0 - No
1 - Yes
APPENDIX: ph009_b

Dataset: Individual-level

Variable type: Numeric

\[N = 4718\]

Description: During the past 12 months, did you experience any of these financial difficulties? You declared bankruptcy

Survey question: ph009_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4605</td>
<td>97.6</td>
</tr>
<tr>
<td>1</td>
<td>113</td>
<td>2.4</td>
</tr>
</tbody>
</table>

Table 373: Frequency table for ph009_b

Value labels:

0 - No
1 - Yes
APPENDIX: ph009_c

Dataset: Individual-level

Variable type: Numeric

\(N = 4718\)

Description: During the past 12 months, did you experience any of these financial difficulties? Mortgage foreclosure on your primary home

Survey question: ph009_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4624</td>
<td>98.0</td>
</tr>
<tr>
<td>1</td>
<td>94</td>
<td>2.0</td>
</tr>
</tbody>
</table>

Table 374: Frequency table for ph009_c

Value labels:

0 - No
1 - Yes
APPENDIX: ph009_d

Dataset: Individual-level

Variable type: Numeric

$N = 4718$

Description: During the past 12 months, did you experience any of these financial difficulties? Credit card account closed or frozen by the bank or card company

Survey question: ph009_d

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4621</td>
<td>97.9</td>
</tr>
<tr>
<td>1</td>
<td>97</td>
<td>2.1</td>
</tr>
</tbody>
</table>

Table 375: Frequency table for ph009_d

Value labels:
0 - No
1 - Yes
APPENDIX: ph025_b

Dataset: Individual-level

Variable type: Numeric

\( N = 3892 \)

Description: In the past 12 months, have you had any fraud or fraudulent activity committed on any of these payment methods that you own? Credit card

Survey question: ph025_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3431</td>
<td>88.2</td>
</tr>
<tr>
<td>1</td>
<td>461</td>
<td>11.8</td>
</tr>
</tbody>
</table>

Table 376: Frequency table for ph025_b

Value labels:

0 - No
1 - Yes
APPENDIX: ph025_c

Dataset: Individual-level

Variable type: Numeric

\(N = 4111\)

Description: In the past 12 months, have you had any fraud or fraudulent activity committed on any of these payment methods that you own? Debit card

Survey question: ph025_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3795</td>
<td>92.3</td>
</tr>
<tr>
<td>1</td>
<td>316</td>
<td>7.7</td>
</tr>
</tbody>
</table>

Table 377: Frequency table for ph025_c

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: ph025_d

Dataset: Individual-level

Variable type: Numeric

\( N = 4463 \)

Description: In the past 12 months, have you had any fraud or fraudulent activity committed on any of these payment methods that you own? Checks or check book

Survey question: ph025_d

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4441</td>
<td>99.5</td>
</tr>
<tr>
<td>1</td>
<td>22</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 378: Frequency table for ph025_d

Value labels:
0 - No
1 - Yes
APPENDIX: pu009

Dataset: Individual-level

Variable type: Numeric

N = 3894

Description: During the past 12 months, did you carry an unpaid balance on any credit card and-or charge card from one month to the next (that is, you did not pay the balance in full at the monthly due date)?

Survey question: pu009

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2097</td>
<td>53.9</td>
</tr>
<tr>
<td>1</td>
<td>1797</td>
<td>46.1</td>
</tr>
</tbody>
</table>

Table 379: Frequency table for pu009

Value labels:
  0 - No
  1 - Yes
APPENDIX: pu010

Dataset: Individual-level

Variable type: Numeric

\( N = 1794 \)

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

Survey question: pu010

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>2715.0</td>
<td>6167.5</td>
<td>200000.0</td>
<td>10041.0</td>
</tr>
</tbody>
</table>

Table 380: Summary statistics for pu010
APPENDIX: pu011

Dataset: Individual-level

Variable type: Numeric

$N = 1663$

Description: How would you compare your unpaid balance last month to your unpaid balance 12 months ago? Last month’s balance is:

Survey question: pu01

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>217</td>
<td>13.0</td>
</tr>
<tr>
<td>2</td>
<td>363</td>
<td>21.8</td>
</tr>
<tr>
<td>3</td>
<td>435</td>
<td>26.2</td>
</tr>
<tr>
<td>4</td>
<td>336</td>
<td>20.2</td>
</tr>
<tr>
<td>5</td>
<td>223</td>
<td>13.4</td>
</tr>
<tr>
<td>6</td>
<td>89</td>
<td>5.4</td>
</tr>
</tbody>
</table>

Table 381: Frequency table for pu01

Value labels:
1 - Much lower
2 - Lower
3 - About the same
4 - Higher
5 - Much higher
6 - I did not have a balance 12 months ago
APPENDIX: q101i_other

Dataset: Transaction-level

Variable type: Character

N = 22387

Description: Question text: You selected “Other” for your payment method. Please use this space to describe your payment method.

Survey question: q10i_l_other

Details: Survey variable. See questionnaire for exact wording, question layout, and design. Open ended text response box.
APPENDIX: q115_c_filter

Dataset: Individual-level

Variable type: Numeric

\( N = 4717 \)

Description: Question text: In the past 12 months, have you made any online purchases (using a computer, mobile phone, or tablet) to buy goods and services (not to pay bills). Examples include purchases made on websites or apps such as Amazon, Walmart, etc.

Survey question: q115_c_filter

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>657</td>
<td>13.9</td>
</tr>
<tr>
<td>1</td>
<td>4060</td>
<td>86.1</td>
</tr>
</tbody>
</table>

Table 382: Frequency table for q115_c_filter

Value labels:

- 0 - No
- 1 - Yes
APPENDIX: q98

Dataset: Day-level

Variable type: Numeric

$N = 14274$

Description: Question text: Did you make any payments today?

Survey question: q98

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>6479</td>
<td>45.4</td>
</tr>
<tr>
<td>1</td>
<td>7795</td>
<td>54.6</td>
</tr>
</tbody>
</table>

Table 383: Frequency table for q98

Value labels:
- 0 - No
- 1 - Yes
APPENDIX: q98a

Dataset: Day-level

Variable type: Numeric

$N = 6480$

Description: Question text: It’s OK if you didn’t make any payments today. Please tell us the reason that best describes why you didn’t make any payments on

Survey question: q98a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>5675</td>
<td>87.6</td>
</tr>
<tr>
<td>2</td>
<td>257</td>
<td>4.0</td>
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<tr>
<td>3</td>
<td>286</td>
<td>4.4</td>
</tr>
<tr>
<td>4</td>
<td>262</td>
<td>4.0</td>
</tr>
</tbody>
</table>

Table 384: Frequency table for q98a

Value labels:

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