Data Guide to the 2022 Diary of Consumer Payment Choice

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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 transcation level

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

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[1] https://www.atlantafed.org/banking-and-payments/consumer-payments/survey-and-diary-of-consumer-payment-choice/2022-survey-and-diary

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 `amnt`, in the transaction-level dataset. Some outlier cleaning has been applied to these dollar amounts, and the original dollar amounts, as originally reported by the respondents, are stored in `amnt_orig`. In addition, if the reported dollar amount was 0, then `amnt` was set to missing and `amnt_orig` was set to 0 for that observation.

Dollar amounts were cleaned based on their likelihood given the type of transaction, the respondent's answer to the various merchant 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`

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

- `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.

Contents

26

`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

Values	Number	Percent
0	2298	75.3
1	504	16.5
2	249	8.2

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

Values	Number	Percent
1	8275	89.9
2	556	6.0
3	223	2.4
4	71	0.8
5	79	0.9

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.

min	med	mean	max	sd
18.0	53.0	52.3	112.0	15.8

Table 3: Summary statistics for `age`
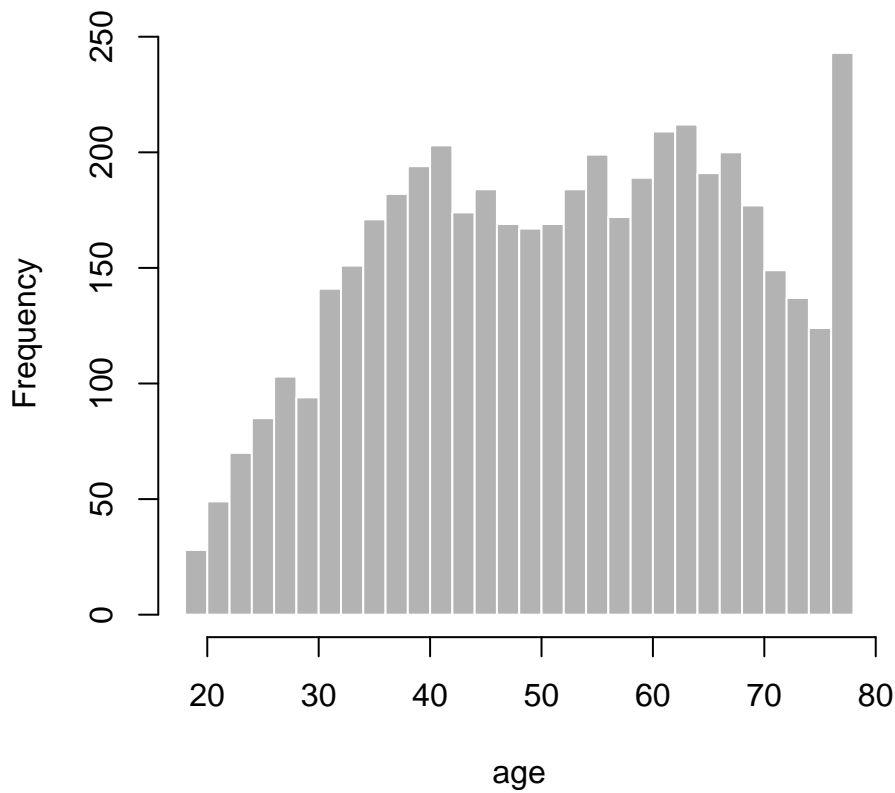
`agerange`

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 for more information

Values	Number	Percent
1	2	40.0
3	2	40.0
4	1	20.0

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.

min	med	mean	max	sd
0.0	38.0	269.9	250000.0	2685.9

Table 5: Summary statistics for `amnt`
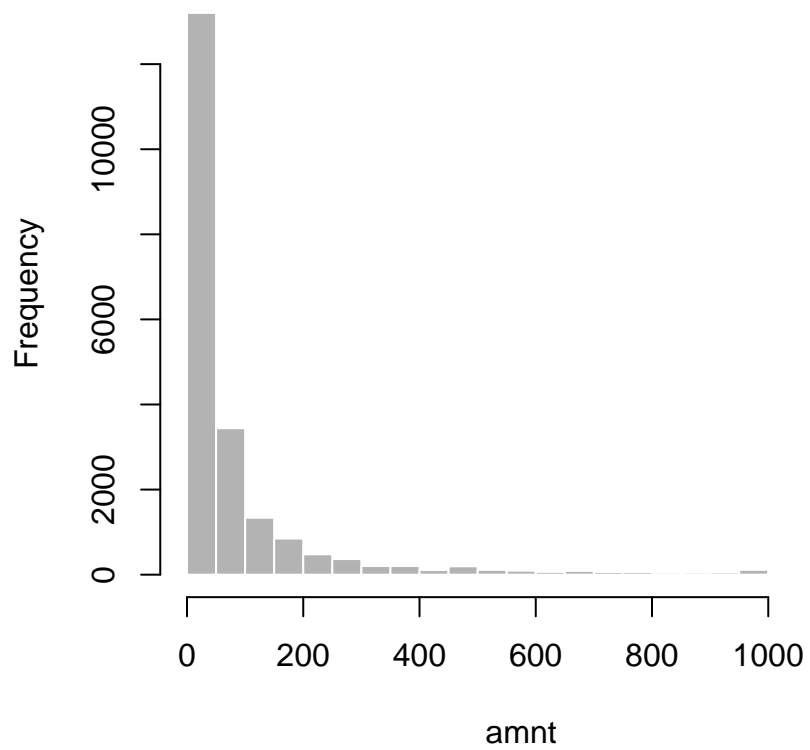
`amnt_flag`

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.

Values	Number	Percent
0	376	94.7
1	21	5.3

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.

min	med	mean	max	sd
0.0	38.0	273.1	250000.0	2687.4

Table 7: Summary statistics for `amnt_orig`
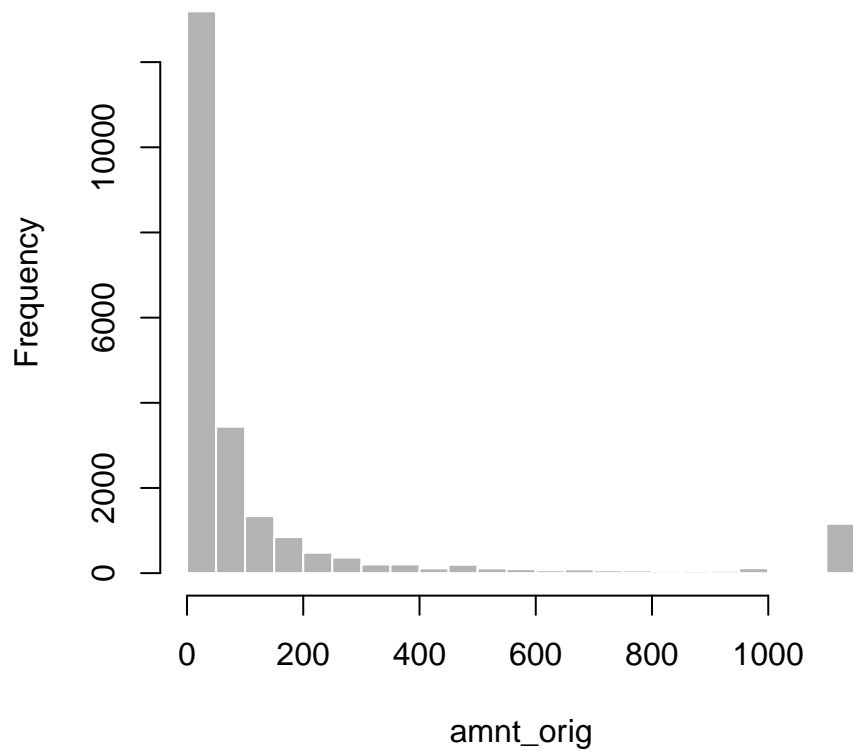
as003_a1

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.

Values	Number	Percent
1	56	2.1
2	97	3.7
3	260	9.9
4	604	22.9
5	1618	61.4

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.

Values	Number	Percent
1	17	0.6
2	53	2.0
3	573	21.8
4	305	11.6
5	1686	64.0

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.

Values	Number	Percent
1	107	4.1
2	362	13.7
3	405	15.4
4	759	28.8
5	1000	38.0

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.

Values	Number	Percent
1	875	33.2
2	428	16.2
3	377	14.3
4	379	14.4
5	575	21.8

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 SET-TING UP of cash

Survey question: as003_a5

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

Values	Number	Percent
1	31	1.2
2	160	6.1
3	485	18.4
4	607	23.0
5	1351	51.3

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.

Values	Number	Percent
1	1029	39.1
2	601	22.8
3	501	19.0
4	293	11.1
5	211	8.0

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.

Values	Number	Percent
1	21	3.1
2	54	7.9
3	129	18.9
4	191	28.0
5	286	42.0

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.

Values	Number	Percent
1	267	10.1
2	648	24.6
3	695	26.4
4	680	25.8
5	344	13.1

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.

Values	Number	Percent
1	28	1.1
2	204	7.7
3	693	26.3
4	920	34.9
5	789	30.0

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.

Values	Number	Percent
1	379	14.4
2	805	30.6
3	581	22.1
4	611	23.2
5	258	9.8

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.

Values	Number	Percent
1	211	8.0
2	849	32.2
3	605	23.0
4	770	29.2
5	198	7.5

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.

Values	Number	Percent
1	84	3.2
2	386	14.6
3	745	28.3
4	896	34.0
5	524	19.9

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.

Values	Number	Percent
1	47	1.8
2	162	6.1
3	462	17.5
4	1171	44.4
5	793	30.1

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.

Values	Number	Percent
1	149	21.8
2	265	38.9
3	168	24.6
4	70	10.3
5	30	4.4

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.

Values	Number	Percent
1	17	0.6
2	41	1.6
3	179	6.8
4	552	21.0
5	1843	70.0

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.

Values	Number	Percent
1	23	0.9
2	121	4.6
3	591	22.5
4	741	28.2
5	1156	43.9

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.

Values	Number	Percent
1	41	1.6
2	48	1.8
3	225	8.5
4	858	32.6
5	1462	55.5

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.

Values	Number	Percent
1	231	8.8
2	700	26.6
3	388	14.7
4	982	37.3
5	333	12.6

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 SET-TING UP of debit cards

Survey question: as003_c5

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

Values	Number	Percent
1	14	0.5
2	118	4.5
3	499	18.9
4	1081	41.0
5	924	35.1

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.

Values	Number	Percent
1	32	1.2
2	56	2.1
3	297	11.3
4	966	36.7
5	1283	48.7

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.

Values	Number	Percent
1	5	0.7
2	11	1.6
3	80	11.7
4	262	38.5
5	323	47.4

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.

Values	Number	Percent
1	19	0.7
2	16	0.6
3	124	4.7
4	480	18.2
5	1994	75.7

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.

Values	Number	Percent
1	264	10.0
2	712	27.0
3	515	19.6
4	578	21.9
5	565	21.5

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.

Values	Number	Percent
1	37	1.4
2	30	1.1
3	174	6.6
4	709	26.9
5	1684	63.9

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.

Values	Number	Percent
1	183	6.9
2	505	19.2
3	309	11.7
4	1093	41.5
5	546	20.7

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.

Values	Number	Percent
1	44	1.7
2	212	8.1
3	494	18.8
4	976	37.1
5	907	34.4

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.

Values	Number	Percent
1	13	0.5
2	18	0.7
3	205	7.8
4	873	33.2
5	1522	57.8

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.

Values	Number	Percent
1	3	0.4
2	4	0.6
3	71	10.4
4	236	34.7
5	367	53.9

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.

Values	Number	Percent
1	53	2.0
2	151	5.7
3	495	18.8
4	950	36.1
5	983	37.3

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.

Values	Number	Percent
1	74	2.8
2	326	12.4
3	943	35.8
4	674	25.6
5	617	23.4

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 pre-paid cards

Survey question: as003_e3

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

Values	Number	Percent
1	106	4.0
2	289	11.0
3	700	26.6
4	861	32.7
5	677	25.7

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.

Values	Number	Percent
1	406	15.4
2	576	21.9
3	722	27.4
4	684	26.0
5	247	9.4

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 SET-TING UP of prepaid cards

Survey question: as003_e5

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

Values	Number	Percent
1	62	2.4
2	315	12.0
3	891	33.8
4	884	33.6
5	481	18.3

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.

Values	Number	Percent
1	321	12.2
2	573	21.8
3	917	34.9
4	536	20.4
5	284	10.8

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.

Values	Number	Percent
1	14	2.1
2	23	3.4
3	187	27.5
4	248	36.4
5	209	30.7

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.

Values	Number	Percent
1	574	21.8
2	643	24.4
3	585	22.2
4	469	17.8
5	361	13.7

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.

Values	Number	Percent
1	18	0.7
2	103	3.9
3	781	29.7
4	588	22.3
5	1143	43.4

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.

Values	Number	Percent
1	233	8.9
2	557	21.2
3	655	24.9
4	764	29.0
5	421	16.0

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.

Values	Number	Percent
1	460	17.5
2	711	27.0
3	398	15.1
4	769	29.2
5	298	11.3

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.

Values	Number	Percent
1	82	3.1
2	418	15.9
3	788	29.9
4	869	33.0
5	478	18.1

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.

Values	Number	Percent
1	22	0.8
2	57	2.2
3	427	16.2
4	988	37.5
5	1141	43.3

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.

Values	Number	Percent
1	47	6.9
2	133	19.5
3	213	31.2
4	179	26.2
5	110	16.1

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.

Values	Number	Percent
1	233	8.8
2	362	13.7
3	565	21.5
4	712	27.0
5	761	28.9

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.

Values	Number	Percent
1	16	0.6
2	80	3.0
3	680	25.8
4	644	24.4
5	1214	46.1

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 on-line banking bill payments

Survey question: as003_g3

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

Values	Number	Percent
1	86	3.3
2	179	6.8
3	431	16.4
4	937	35.5
5	1003	38.1

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.

Values	Number	Percent
1	198	7.5
2	498	18.9
3	443	16.8
4	1051	39.9
5	446	16.9

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 SET-TING UP of online banking bill payments

Survey question: as003_g5

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

Values	Number	Percent
1	49	1.9
2	345	13.1
3	662	25.1
4	1004	38.1
5	575	21.8

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.

Values	Number	Percent
1	14	0.5
2	33	1.3
3	289	11.0
4	966	36.7
5	1330	50.5

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.

Values	Number	Percent
1	25	3.7
2	64	9.4
3	142	20.8
4	264	38.7
5	187	27.4

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.

Values	Number	Percent
1	553	21.0
2	723	27.4
3	585	22.2
4	489	18.6
5	285	10.8

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.

Values	Number	Percent
1	125	4.7
2	734	27.9
3	760	28.9
4	784	29.8
5	231	8.8

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.

Values	Number	Percent
1	940	35.7
2	860	32.6
3	495	18.8
4	228	8.7
5	112	4.3

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.

Values	Number	Percent
1	281	10.7
2	502	19.0
3	731	27.7
4	753	28.6
5	369	14.0

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.

Values	Number	Percent
1	330	12.5
2	813	30.9
3	792	30.1
4	472	17.9
5	228	8.7

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.

Values	Number	Percent
1	271	10.3
2	524	19.9
3	936	35.5
4	619	23.5
5	285	10.8

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.

Values	Number	Percent
1	181	26.5
2	234	34.3
3	189	27.7
4	55	8.1
5	23	3.4

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.

Values	Number	Percent
1	99	14.6
2	171	25.2
3	213	31.4
4	112	16.5
5	84	12.4

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.

Values	Number	Percent
1	13	1.9
2	46	6.8
3	260	38.3
4	152	22.4
5	208	30.6

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.

Values	Number	Percent
1	33	4.9
2	30	4.4
3	164	24.1
4	197	29.0
5	256	37.6

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.

Values	Number	Percent
1	78	11.5
2	174	25.6
3	179	26.4
4	192	28.3
5	56	8.2

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 SET-TING 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.

Values	Number	Percent
1	34	5.0
2	65	9.6
3	215	31.6
4	222	32.6
5	144	21.2

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.

Values	Number	Percent
1	22	3.2
2	29	4.3
3	213	31.4
4	220	32.4
5	195	28.7

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.

Values	Number	Percent
1	16	2.4
2	24	3.5
3	187	27.5
4	245	36.0
5	208	30.6

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

Values	Number	Percent
1	229	7.9
2	2104	72.6
3	223	7.7
4	336	11.6
5	7	0.2

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

Values	Number	Percent
0	2490	55.3
1	2014	44.7

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.

Values	Number	Percent
0	15366	78.7
1	4147	21.3

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.

Values	Number	Percent
0	2538	61.2
1	1611	38.8

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.

Values	Number	Percent
0	13	0.3
1	1345	32.5
2	1509	36.5
3	1270	30.7

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

Values	Number	Percent
0	212	4.5
1	4507	95.5

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.

Values	Number	Percent
1	3514	74.5
2	983	20.8
3	222	4.7

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.

Values	Number	Percent
1	2273	48.2
2	2114	44.8
3	332	7.0

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.

Values	Number	Percent
1	390	17.2
2	1872	82.4
3	11	0.5

Table 79: Frequency table for `bnpl003`

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

```
bnpl004
```

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: bnpl004

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

Values	Number	Percent
2	43	11.0
3	24	6.2
4	198	50.8
5	24	6.2
6	101	25.9

Table 80: Frequency table for `bnpl004`

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.

Values	Number	Percent
1	223	57.2
2	92	23.6
3	57	14.6
4	18	4.6

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

Values	Number	Percent
0	56	1.2
1	4660	98.8

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 repsondent had the ability to make an account to account transfer that day.

Survey question: q97

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

Values	Number	Percent
0	11832	83.3
1	2365	16.7

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.

Values	Number	Percent
0	9735	68.6
1	4462	31.4

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.

Values	Number	Percent
0	4248	29.9
1	9949	70.1

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.

Values	Number	Percent
0	8198	57.7
1	5999	42.3

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

Values	Number	Percent
0	8959	62.8
1	5313	37.2

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.

Values	Number	Percent
0	4364	30.7
1	9833	69.3

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.

Values	Number	Percent
0	3981	28.0
1	10216	72.0

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.

Values	Number	Percent
0	13792	97.1
1	405	2.9

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`.

Values	Number	Percent
0	12935	91.1
1	1262	8.9

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.

Values	Number	Percent
0	9430	66.4
1	4767	33.6

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.

Values	Number	Percent
0	14072	99.1
1	125	0.9

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 repsondent had the ability to make a Paypal payment that day.

Survey question: q97

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

Values	Number	Percent
0	9576	67.5
1	4621	32.5

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.

Values	Number	Percent
0	11910	83.9
1	2287	16.1

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.

Values	Number	Percent
1	219	42.5
2	145	28.2
3	14	2.7
4	134	26.0
5	2	0.4
6	1	0.2

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.

Values	Number	Percent
0	2408	99.4
1	15	0.6

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.

Values	Number	Percent
1	4420	93.7
2	172	3.6
3	71	1.5
4	32	0.7
5	22	0.5

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.

Values	Number	Percent
0	93	31.3
1	204	68.7

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.

Values	Number	Percent
0	124	41.8
1	173	58.2

Table 100: Frequency table for `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.

Values	Number	Percent
0	145	48.8
1	152	51.2

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.

Values	Number	Percent
0	100	33.7
1	197	66.3

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.

Values	Number	Percent
0	289	97.3
1	8	2.7

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.

Values	Number	Percent
0	162	74.7
1	55	25.3

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.

Values	Number	Percent
0	162	74.7
1	55	25.3

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.

Values	Number	Percent
0	163	75.1
1	54	24.9

Table 106: Frequency table for `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.

Values	Number	Percent
0	173	79.7
1	44	20.3

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.

Values	Number	Percent
0	172	79.3
1	45	20.7

Table 108: Frequency table for `cashless03s5`

Value labels:
    0 - Not selected
    1 - Selected

`cashless04`

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.

Values	Number	Percent
1	1938	41.1
2	1430	30.3
3	1351	28.6

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.

Values	Number	Percent
1	238	12.3
2	417	21.5
3	812	41.9
4	471	24.3

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.

Values	Number	Percent
0	915	47.3
1	1021	52.7

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.

Values	Number	Percent
0	1230	63.5
1	706	36.5

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.

Values	Number	Percent
0	1860	96.1
1	76	3.9

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.

Values	Number	Percent
0	858	44.3
1	1078	55.7

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.

Values	Number	Percent
0	1817	93.9
1	119	6.1

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.

Values	Number	Percent
0	1586	81.9
1	350	18.1

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.

Values	Number	Percent
0	1139	41.0
1	1638	59.0

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.

Values	Number	Percent
0	1650	59.4
1	1127	40.6

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.

Values	Number	Percent
0	699	25.2
1	2078	74.8

Table 119: Frequency table for cashless08s3

Value labels:
    0 - Not selected
    1 - Selected

```
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.

Values	Number	Percent
0	1271	45.8
1	1506	54.2

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.

Values	Number	Percent
0	1143	41.2
1	1634	58.8

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.

Values	Number	Percent
0	2543	91.6
1	234	8.4

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`

Values	Number	Percent
0	824	17.5
1	3895	82.5

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.

Values	Number	Percent
0	5852	96.2
1	234	3.8

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.

Values	Number	Percent
1	873	22.4
2	957	24.6
3	744	19.1
4	427	11.0
5	285	7.3
6	606	15.6

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.

Values	Number	Percent
0	539	13.8
1	3355	86.2

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.

Values	Number	Percent
0	5973	98.2
1	112	1.8

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.

min	med	mean	max	sd
0.0	673.5	1821.6	46499.0	3291.5

Table 128: Summary statistics for `ccbaldue`
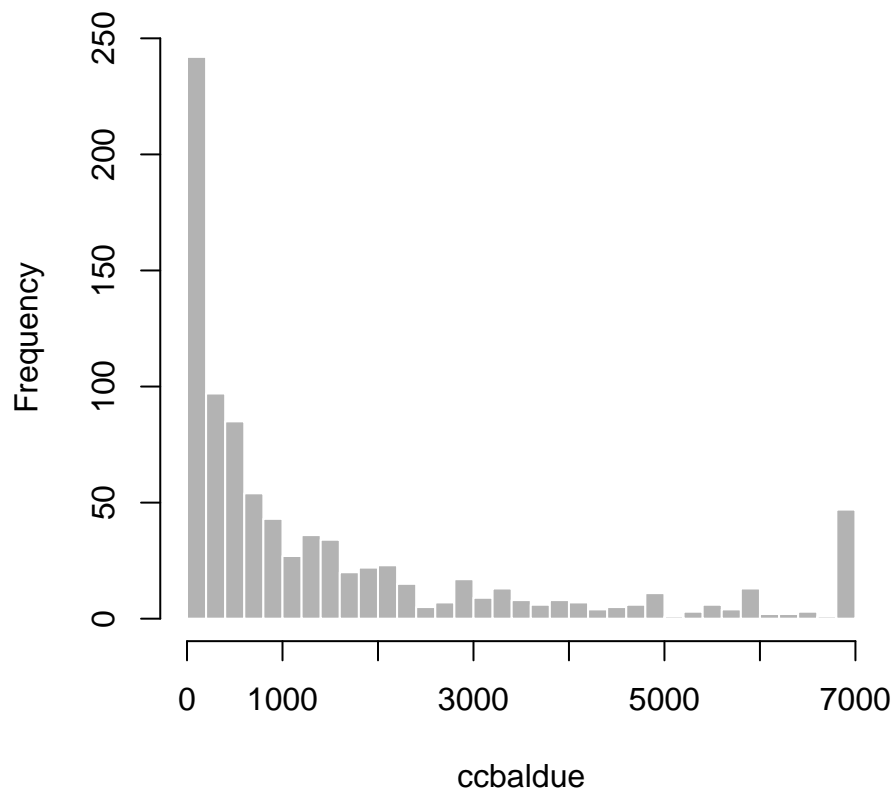
ccfee_annual

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.

Values	Number	Percent
0	3203	82.3
1	690	17.7

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.

Values	Number	Percent
0	3753	96.4
1	140	3.6

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.

Values	Number	Percent
0	3810	97.9
1	83	2.1

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.

Values	Number	Percent
0	3786	97.3
1	107	2.7

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.

Values	Number	Percent
0	3625	93.1
1	268	6.9

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`.

Values	Number	Percent
0	1106	28.4
1	2787	71.6

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.

Values	Number	Percent
0	3833	98.5
1	60	1.5

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 desposited.

Survey question: cashdep_account

Values	Number	Percent
1	149	76.8
2	28	14.4
6	17	8.8

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.

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

Values	Number	Percent
1	59	30.6
2	52	26.9
3	82	42.5

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`

Values	Number	Percent
1	592	13.9
2	158	3.7
3	155	3.6
4	544	12.8
5	443	10.4
6	173	4.1
7	1115	26.2
8	827	19.4
9	250	5.9

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 Centra
  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.

Values	Number	Percent
0	254	5.4
1	4465	94.6

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.

Values	Number	Percent
1	2946	66.0
2	1155	25.9
3	267	6.0
4	69	1.5
5	11	0.2
6	14	0.3

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`

Values	Number	Percent
0	1071	22.7
1	3648	77.3

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

min	med	mean	max	sd
-994.0	1600.0	7093.1	4632100.0	50096.0

Table 142: Summary statistics for `chk_bal`
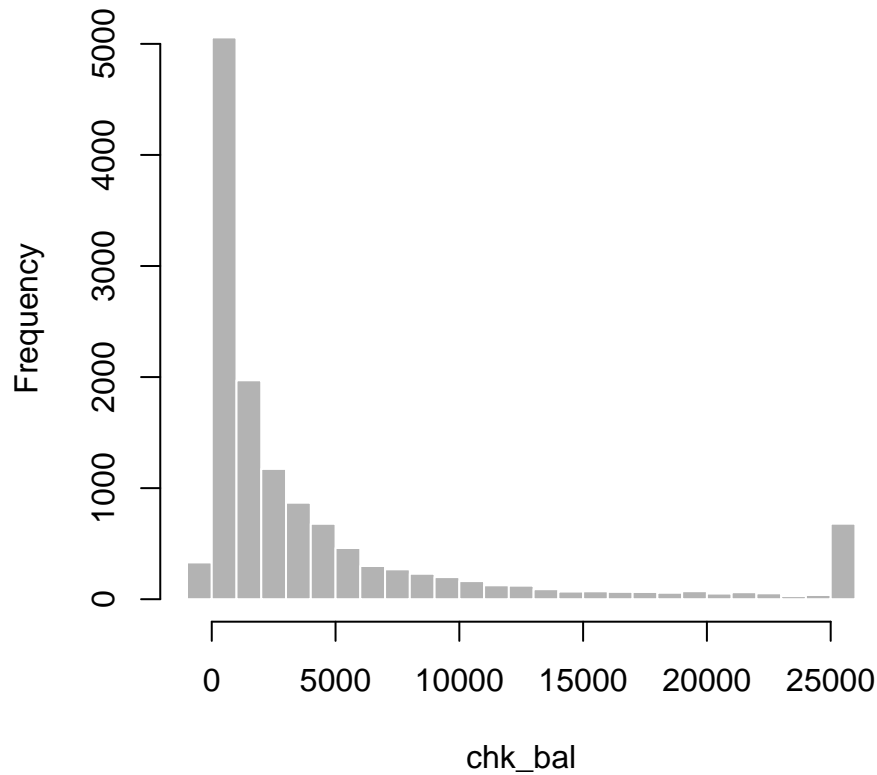
`chk_bal_time`

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.

Values	Number	Percent
1	219	14.8
2	2	0.1
5	7	0.5
6	208	14.0
7	814	55.0
8	72	4.9
9	159	10.7

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.

Values	Number	Percent
0	13229	97.9
1	280	2.1

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.

Values	Number	Percent
0	94	2.0
1	4626	98.0

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.

Values	Number	Percent
0	4	28.6
1	1	7.1
2	1	7.1
4	1	7.1
10	1	7.1
11.16	1	7.1
20	2	14.3
45	1	7.1
54.5	1	7.1
174	1	7.1

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.

Values	Number	Percent
1	4	14.3
2	2	7.1
3	4	14.3
4	10	35.7
5	8	28.6

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.

Values	Number	Percent
0	2407	99.6
1	10	0.4

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.

Values	Number	Percent
0	1957	41.5
1	2761	58.5

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.

Values	Number	Percent
0	4337	91.9
1	382	8.1

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.

Values	Number	Percent
0	4703	99.7
1	16	0.3

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.

min	med	mean	max	sd
0.0	312.5	2651297.7	1000000000.0	51434177.9

Table 152: Summary statistics for crypto_value
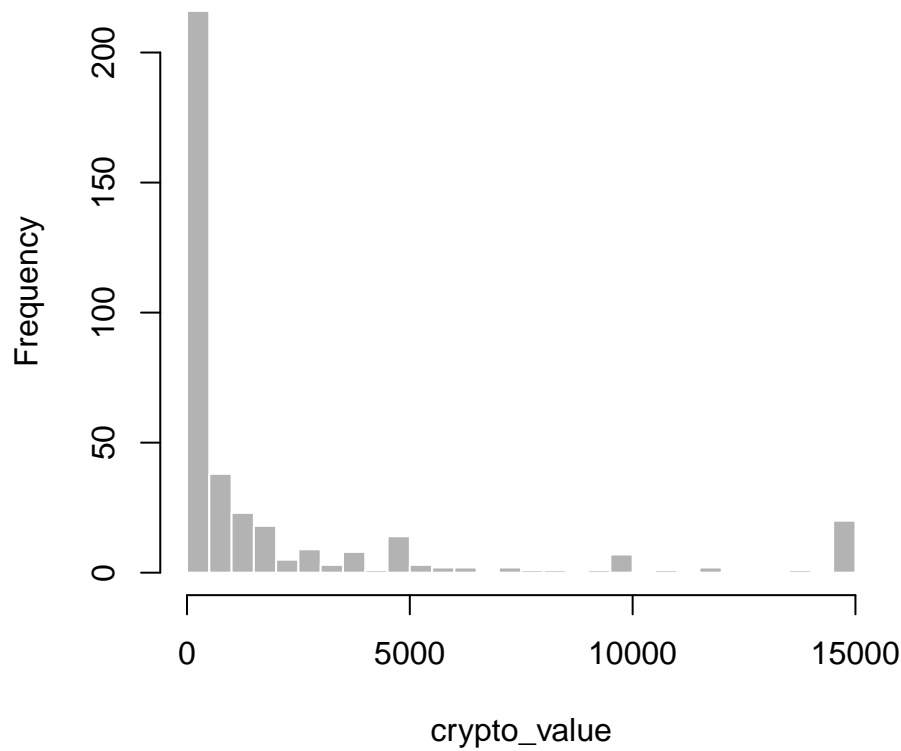
csh_adopt

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.

Values	Number	Percent
0	175	3.7
1	4545	96.3

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.

Values	Number	Percent
0	3719	26.1
1	10554	73.9

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.

Values	Number	Percent
0	3223	68.3
1	1495	31.7

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.

Values	Number	Percent
1	168	24.2
2	33	4.8
3	36	5.2
4	291	42.0
6	45	6.5
7	12	1.7
9	108	15.6

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.

Values	Number	Percent
1	190	27.5
2	32	4.6
3	58	8.4
4	9	1.3
5	3	0.4
7	15	2.2
8	279	40.3
9	106	15.3

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.

min	med	mean	max	sd
0.0	0.8	1.0	12.2	1.0

Table 158: Summary statistics for `daily_weight`
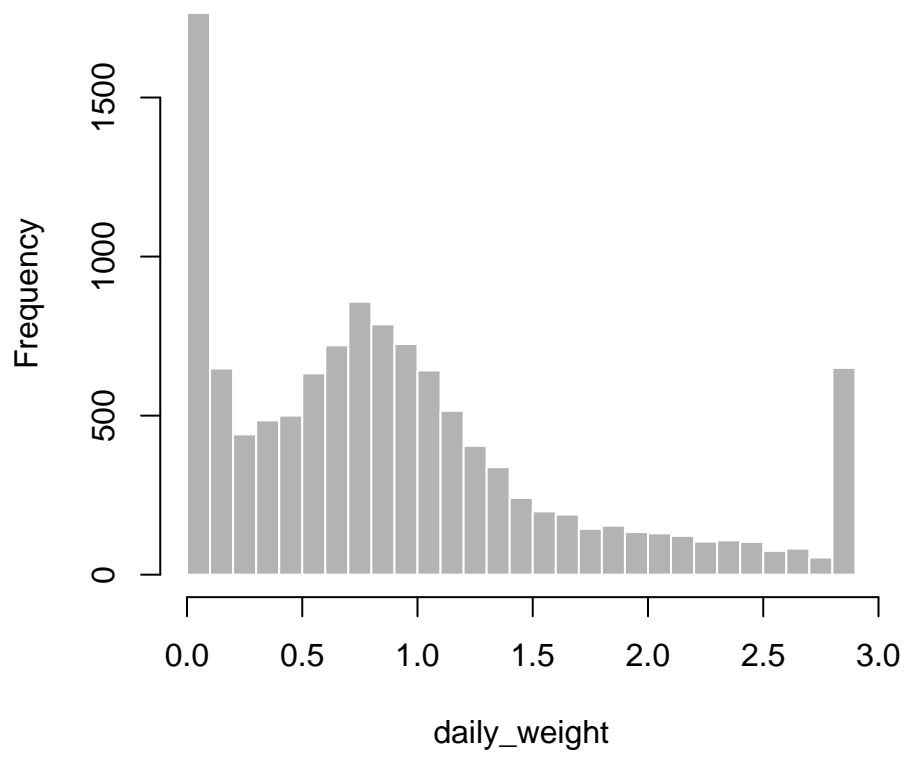
`daily_weight_all`

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`.

min	med	mean	max	sd
0.0	0.7	1.0	12.6	1.1

Table 159: Summary statistics for `daily_weight_all`

daily_weight_all
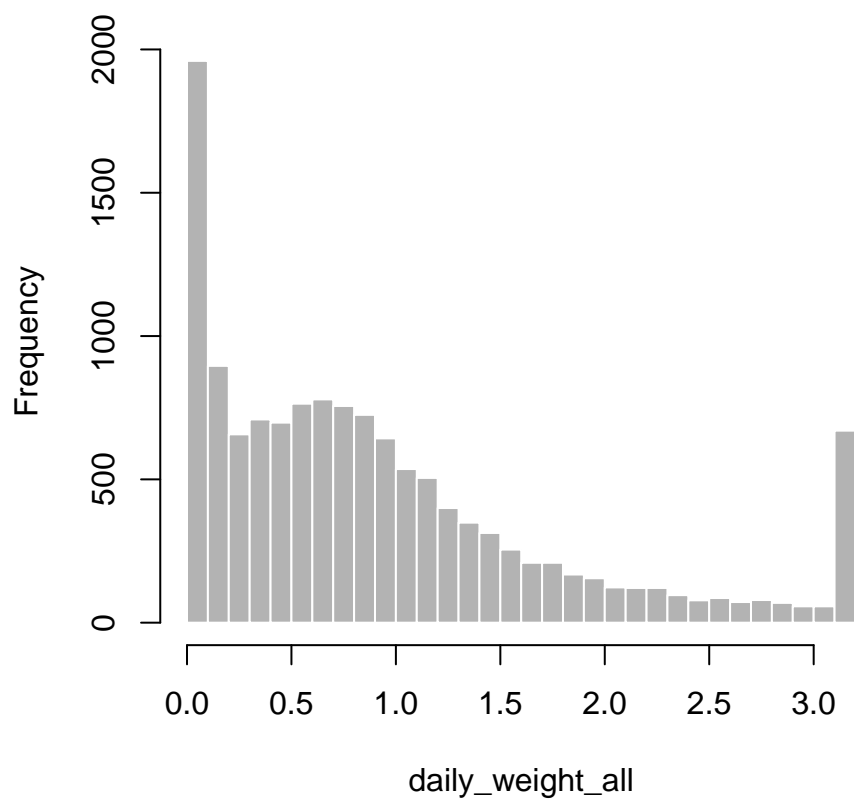
`date`

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`

Values	Number	Percent
0	562	11.9
1	4152	88.1

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.

Values	Number	Percent
1	2678	65.2
2	1087	26.4
3	249	6.1
4	63	1.5
5	18	0.4
6	15	0.4

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.

Values	Number	Percent
1	283	8.0
2	3242	92.0

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.

min	med	mean	max	sd
0.0	1.0	2.7	260.0	5.6

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.

min	med	mean	max	sd
0.0	0.0	2.7	3000.0	39.6

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.

min	med	mean	max	sd
0.0	0.0	0.5	56.0	1.4

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.

min	med	mean	max	sd
0.0	0.0	0.7	510.0	6.6

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.

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

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.

min	med	mean	max	sd
0.0	0.0	2.7	730.0	19.6

Table 168: Summary statistics for denom_100_stored

denom_2_end

Dataset: Day-level

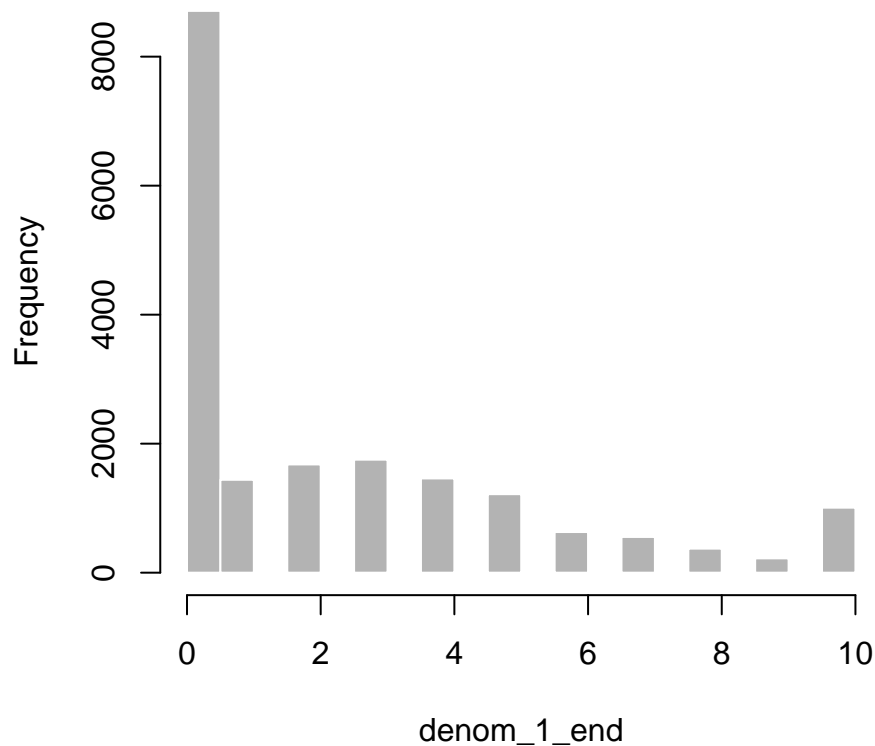**Variable type:** Numeric

$N = 19044$

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.

Values	Number	Percent
0	18660	98.0
1	206	1.1
2	97	0.5
3	26	0.1
4	14	0.1
5	15	0.1
6	5	0.0
7	2	0.0
8	3	0.0
9	1	0.0
10	9	0.0
14	1	0.0
20	4	0.0
50	1	0.0

Table 169: Frequency table for denom_2_end

Value labels:
    NA

denom_2_stored

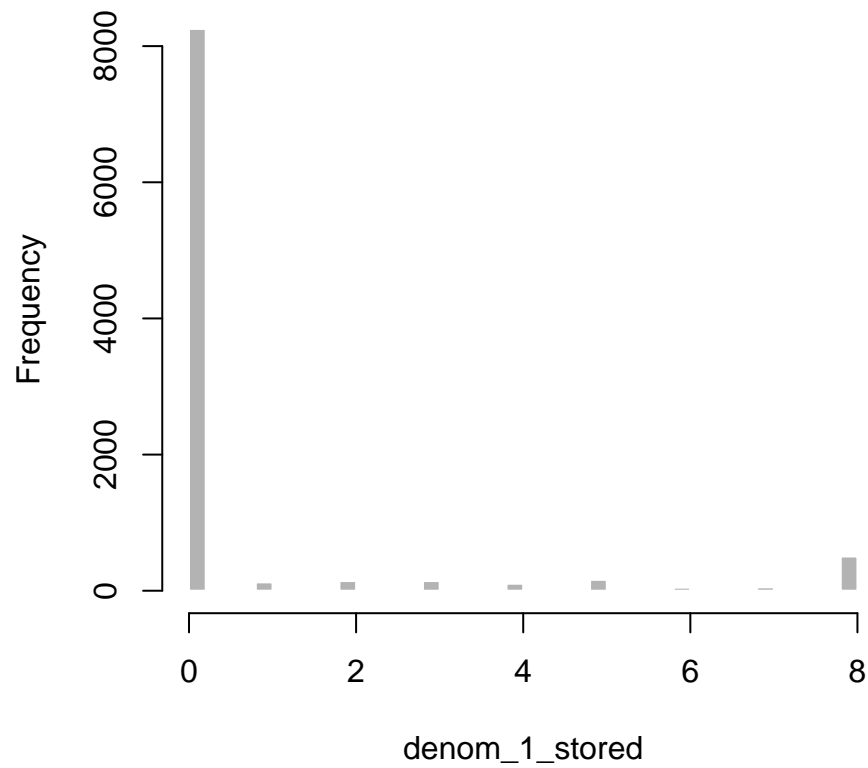**Dataset:** Day-level

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.

min	med	mean	max	sd
0.0	0.0	0.2	150.0	2.9

Table 170: Summary statistics for denom_2_stored

`denom_20_end`

Dataset: Day-level

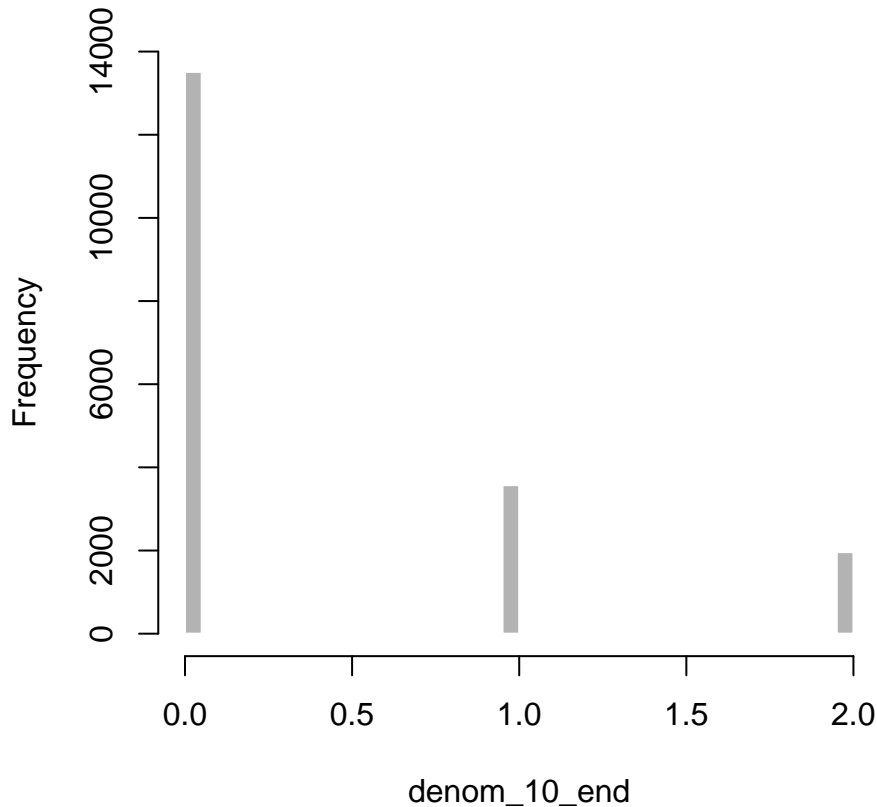**Variable type:** Numeric

$N = 19044$

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.

min	med	mean	max	sd
0.0	0.0	1.7	95.0	3.6

Table 171: Summary statistics for `denom_20_end`
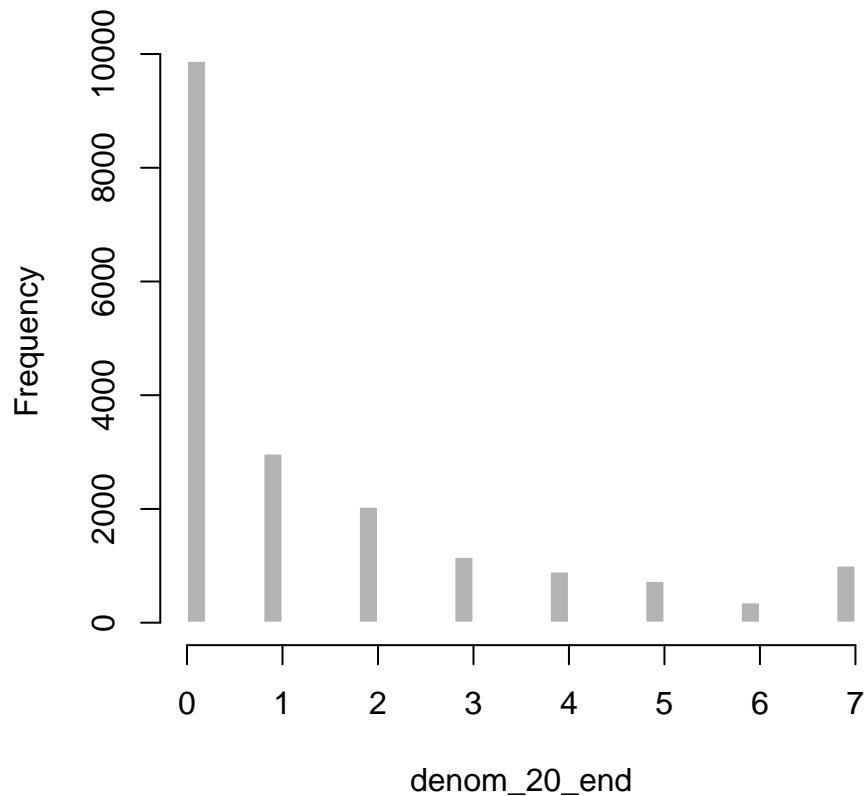
denom_20_stored

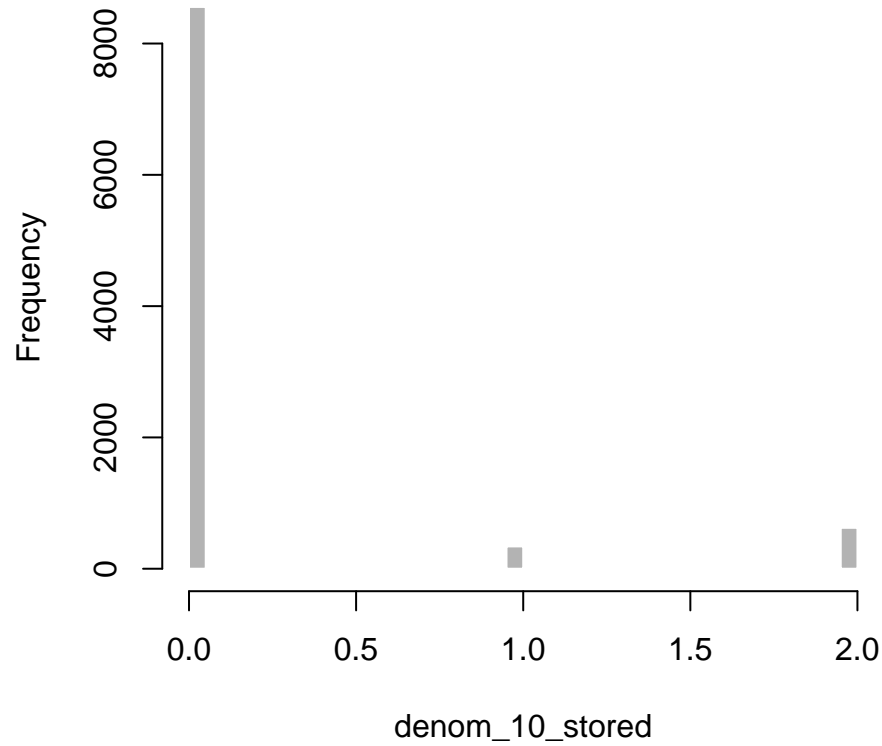**Dataset:** Day-level

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.

min	med	mean	max	sd
0.0	0.0	4.1	10000.0	105.3

Table 172: Summary statistics for denom_20_stored
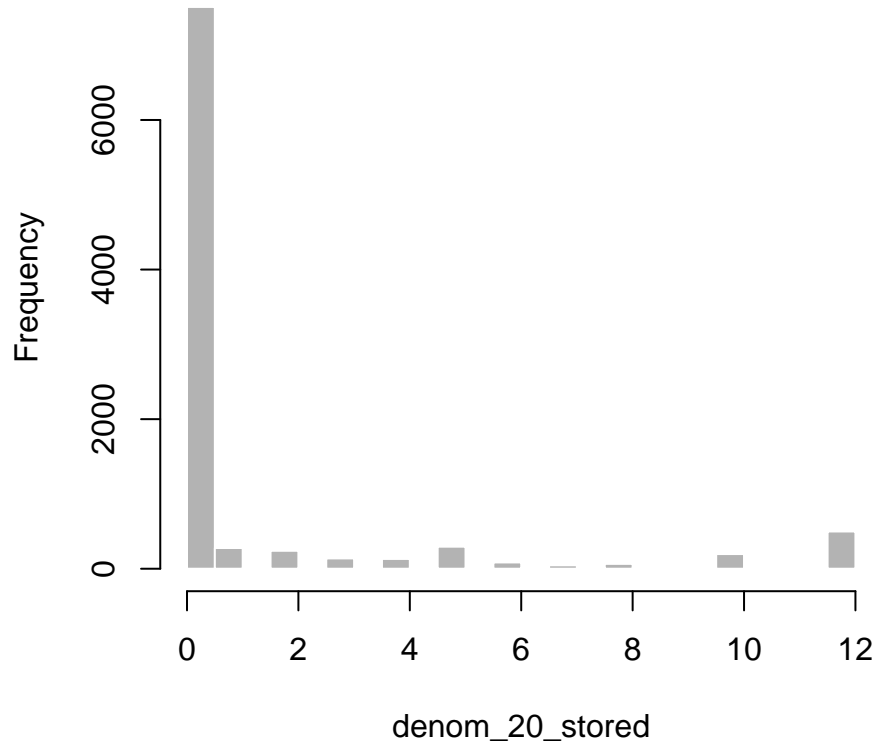
`denom_5_end`

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.

min	med	mean	max	sd
0.0	0.0	0.8	35.0	1.6

Table 173: Summary statistics for `denom_5_end`
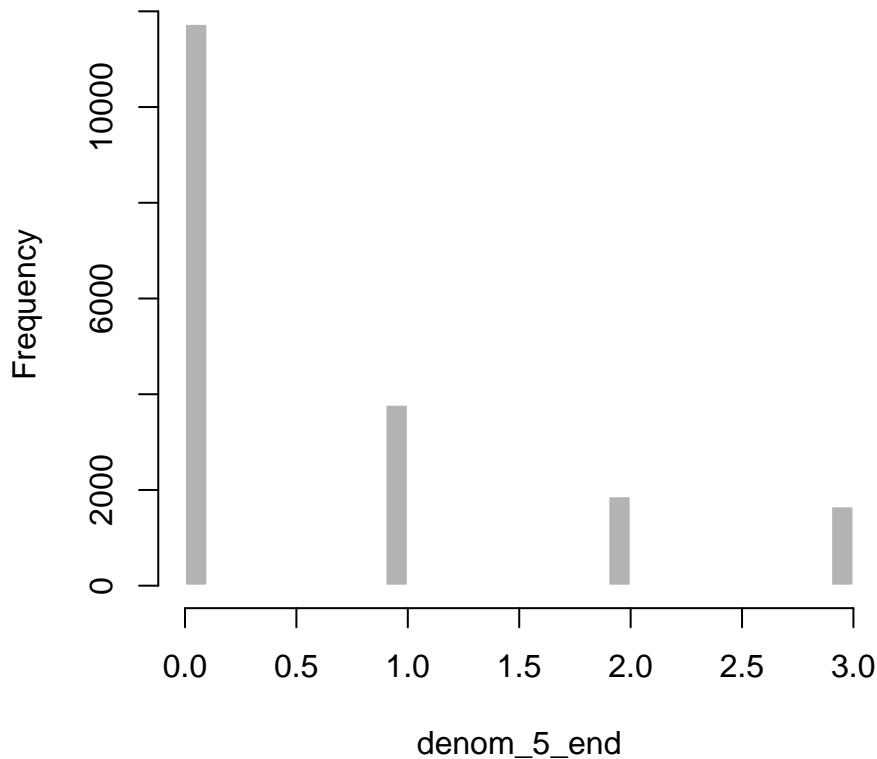
denom 5 stored

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.

min	med	mean	max	sd
0.0	0.0	0.7	200.0	4.4

Table 174: Summary statistics for **denom 5 stored**
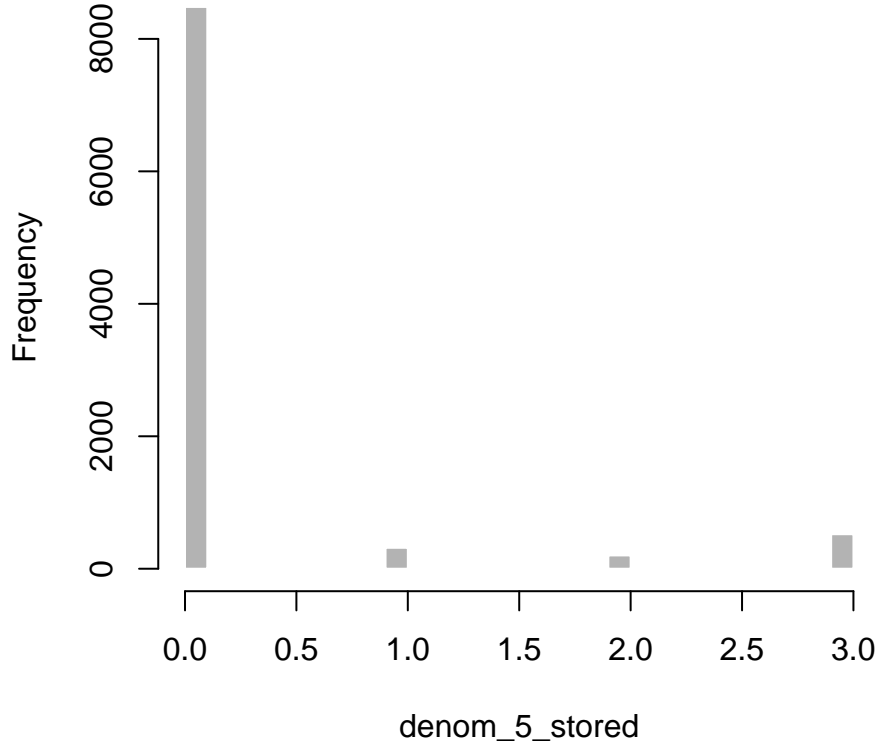
`denom_50_end`

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.

Values	Number	Percent
0	17708	93.0
1	816	4.3
2	331	1.7
3	83	0.4
4	45	0.2
5	15	0.1
6	17	0.1
7	11	0.1
8	11	0.1
9	2	0.0
10	4	0.0
20	1	0.0

Table 175: Frequency table for `denom_50_end`

Value labels:
    NA

denom_50_stored

Dataset: Day-level
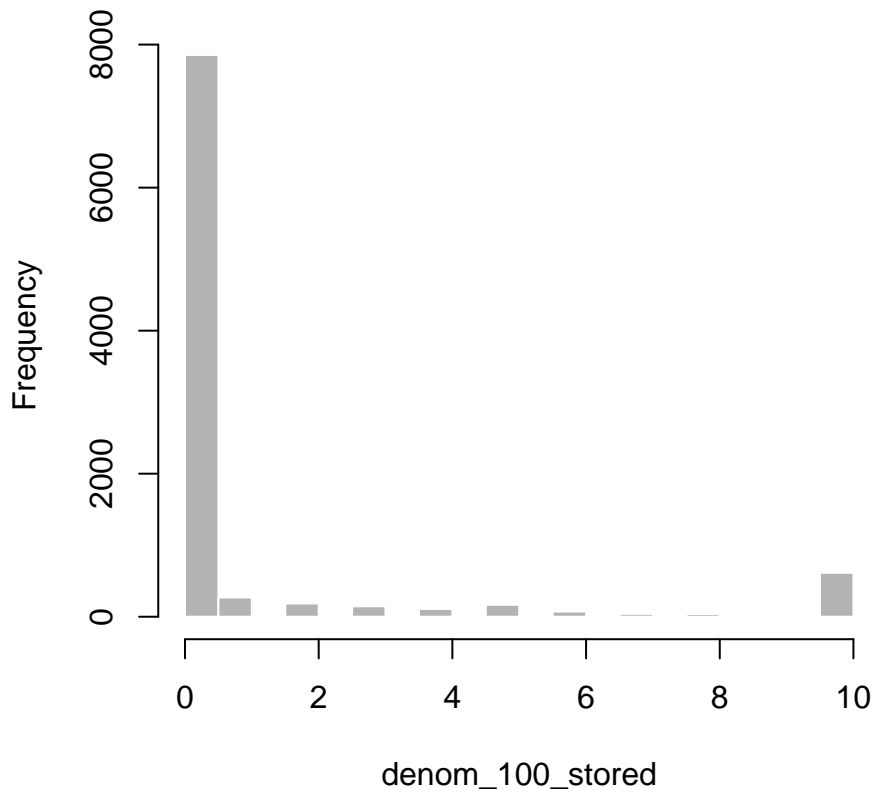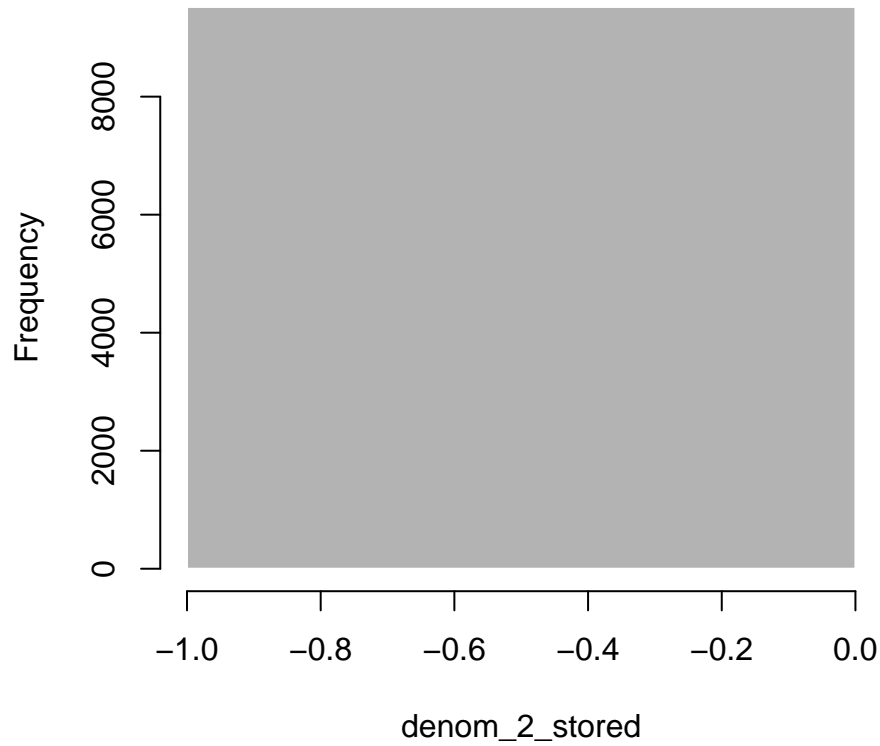
Variable type: Numeric

$N = 9520$

Description: The number of 50 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.7	524.0	8.4

Table 176: Summary statistics for denom_50_stored
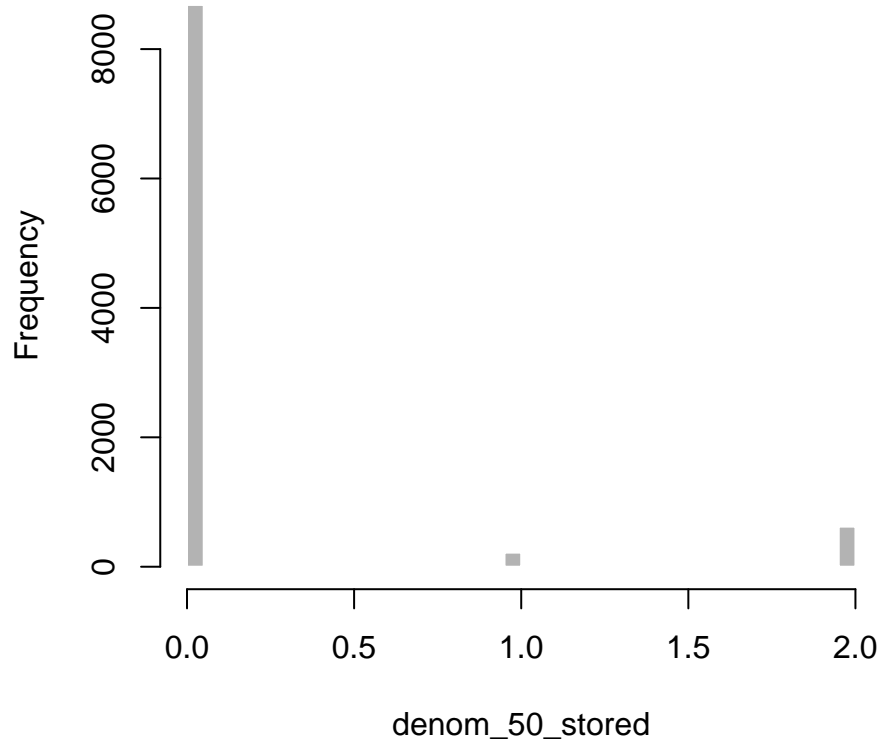
`device`

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.

Values	Number	Percent
1	2400	12.3
2	309	1.6
3	3202	16.4
4	64	0.3
5	225	1.2
6	1814	9.3
7	11257	57.7
8	239	1.2

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

Values	Number	Percent
1	6775	30.3
2	7447	33.3
3	8165	36.5

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

Values	Number	Percent
0	14373	97.0
1	437	3.0

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)

min	med	mean	max	sd
0.0	0.6	1.0	6.3	0.9

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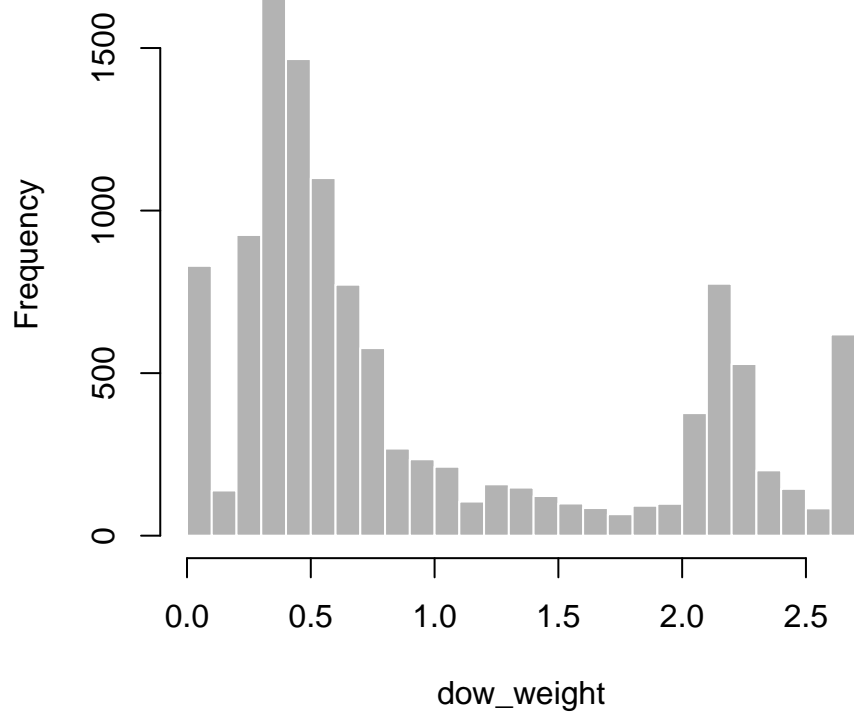
`dow_weight_all`

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 REPRESEN-TATIVE 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)

min	med	mean	max	sd
0.0	0.6	1.0	6.5	0.9

Table 181: Summary statistics for `dow_weight_all`
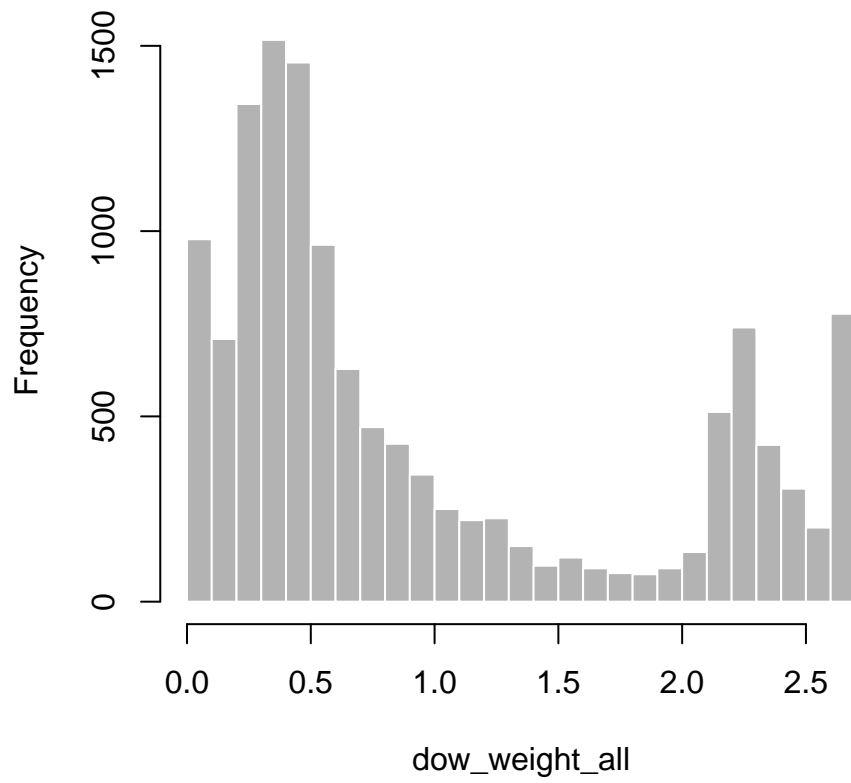
`e_exp_cc`

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

min	med	mean	max	sd
0.0	0.0	81.8	250000.0	3899.0

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

min	med	mean	max	sd
0.0	0.0	563.6	54000.0	1202.5

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

min	med	mean	max	sd
-416.0	414.0	4807.6	845000.0	21036.7

Table 184: Summary statistics for **e_exp_chk_saved**

221

`e_exp_cover`

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

min	med	mean	max	sd
0.0	2000.0	1535.5	2000.0	758.5

Table 185: Summary statistics for `e_exp_cover`

`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

min	med	mean	max	sd
0.0	0.0	168.0	10000.0	513.3

Table 186: Summary statistics for `e_exp_csh`

e_exp_csh_saved

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

min	med	mean	max	sd
0.0	10.0	832.8	640000.0	10489.2

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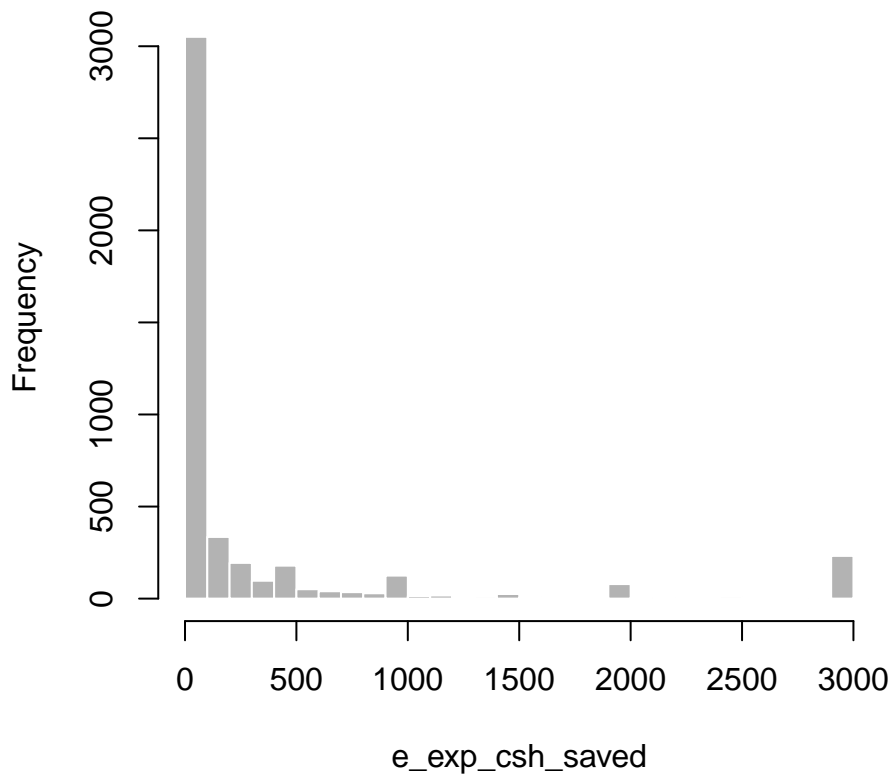
`e_exp_fam`

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

min	med	mean	max	sd
0.0	0.0	5.0	2000.0	72.2

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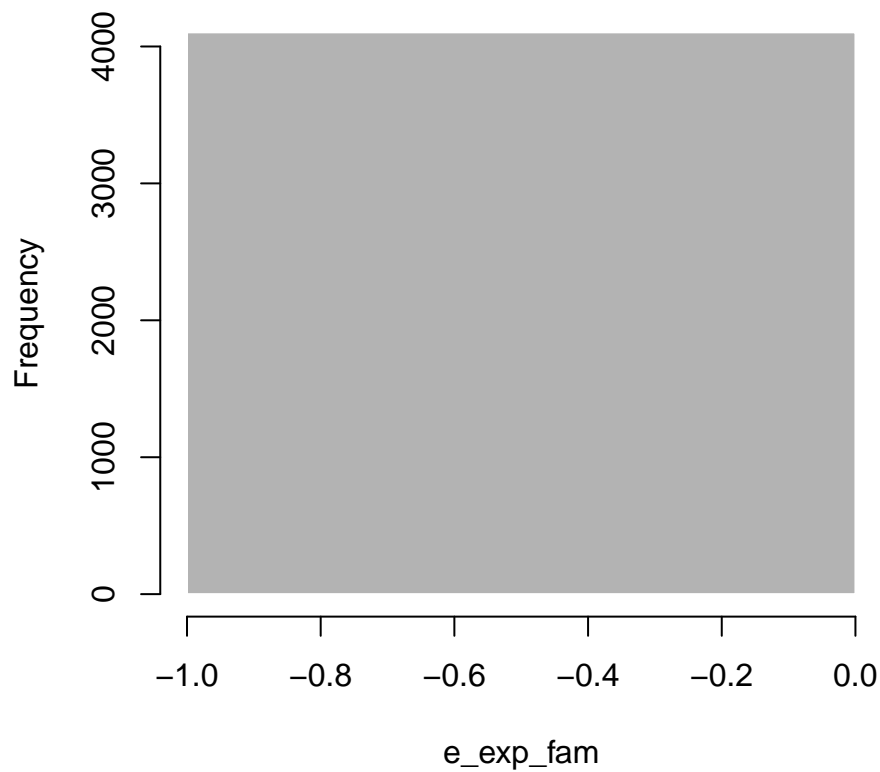
`e_exp_heloc`

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

min	med	mean	max	sd
0.0	0.0	6.5	2000.0	90.3

Table 189: Summary statistics for `e_exp_heloc`
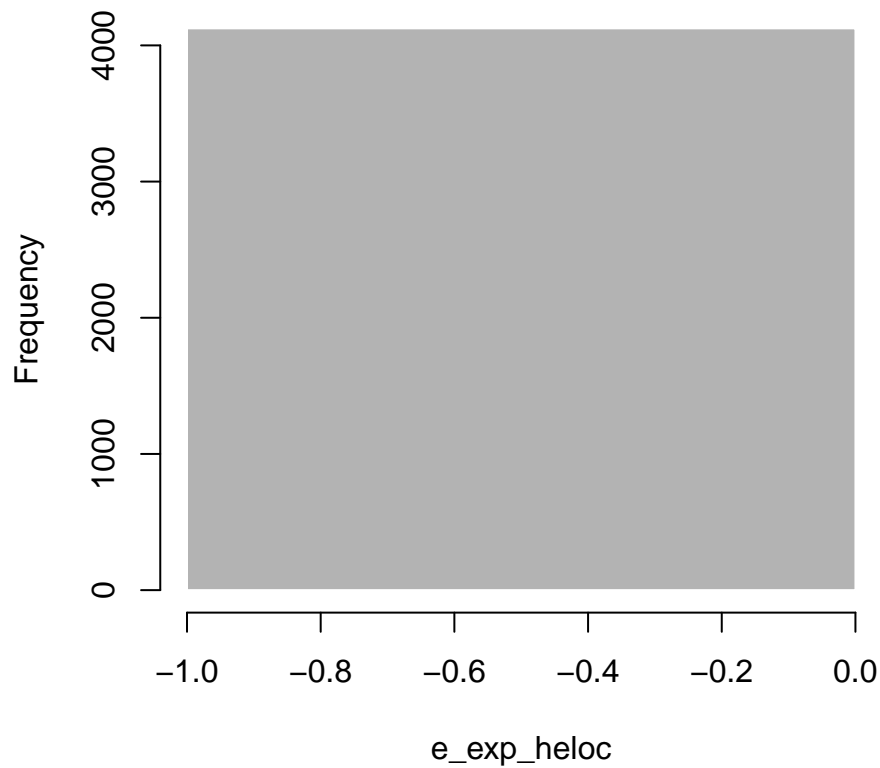
e_exp_od

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

min	med	mean	max	sd
0.0	0.0	368.8	45000.0	1147.6

Table 190: Summary statistics for e_exp_od
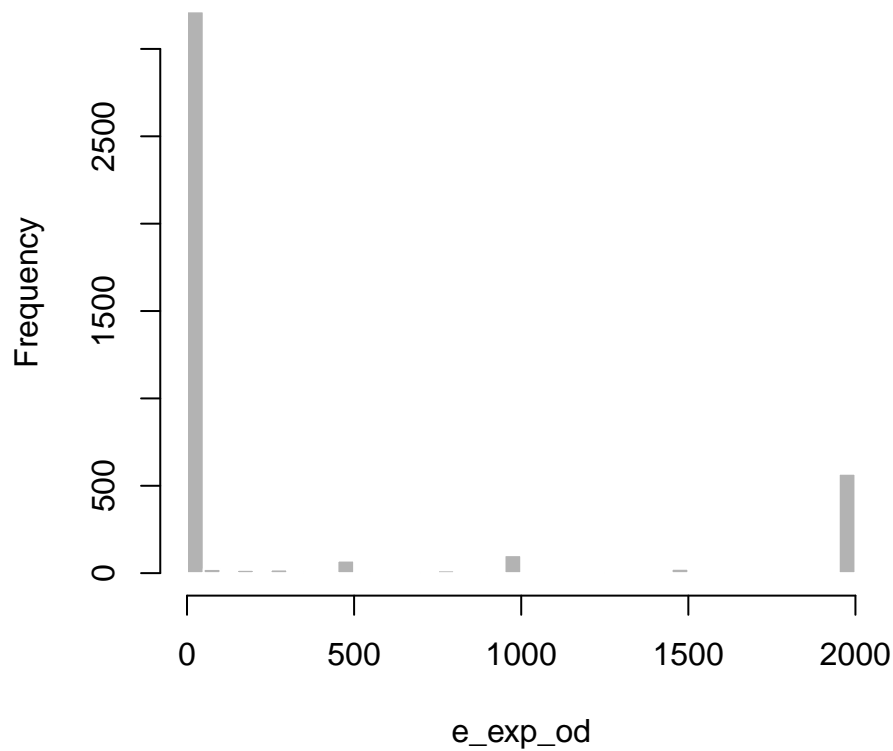
`e_exp_pawn`

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

min	med	mean	max	sd
0.0	0.0	76.3	2000.0	322.3

Table 191: Summary statistics for `e_exp_pawn`
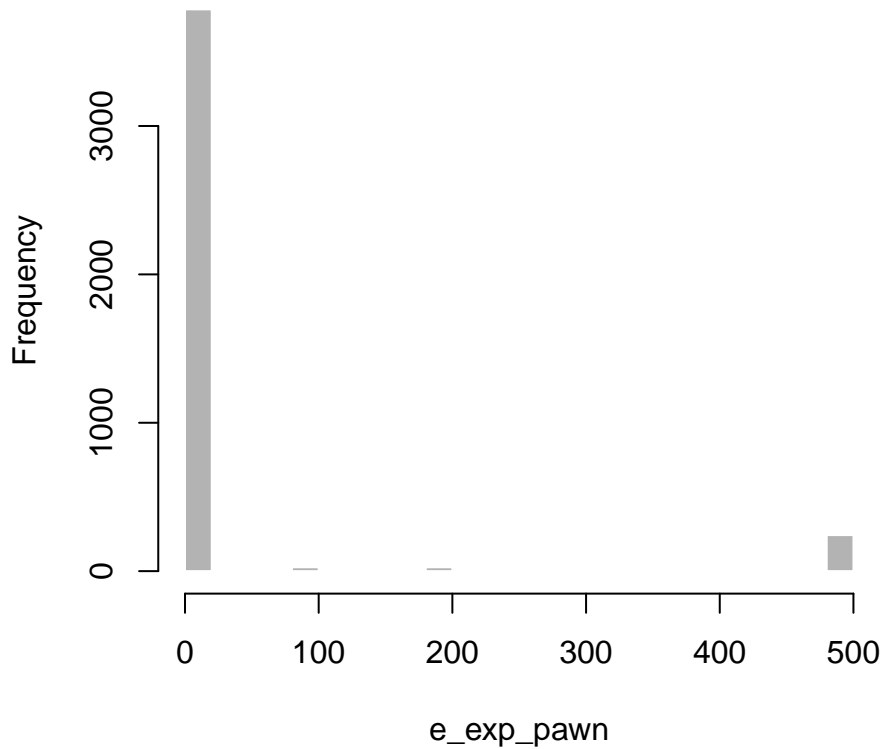
e_exp_payday

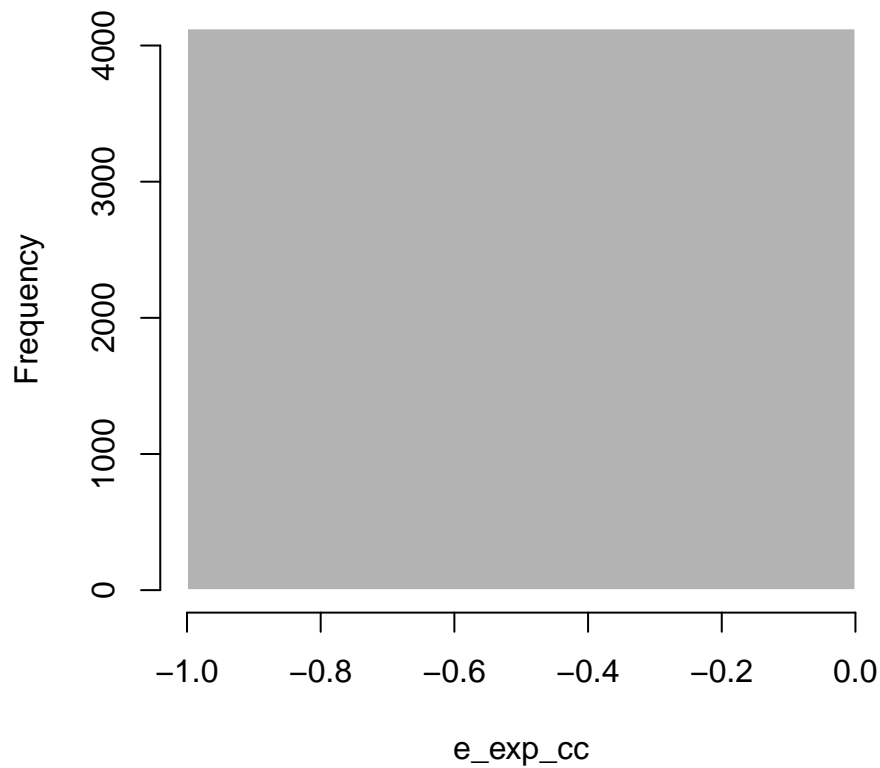**Dataset:** Individual-level

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

Values	Number	Percent
0	4084	99.2
1	4	0.1
9	2	0.0
10	1	0.0
19	1	0.0
25	1	0.0
50	4	0.1
70	2	0.0
100	1	0.0
150	1	0.0
175	1	0.0
200	2	0.0
250	1	0.0
300	2	0.0
400	1	0.0
500	5	0.1
550	1	0.0
600	1	0.0
1000	1	0.0
1061	1	0.0
2000	1	0.0

Table 192: Frequency table for e_exp_payday

Value labels:
NA

`e_exp_prepaid`

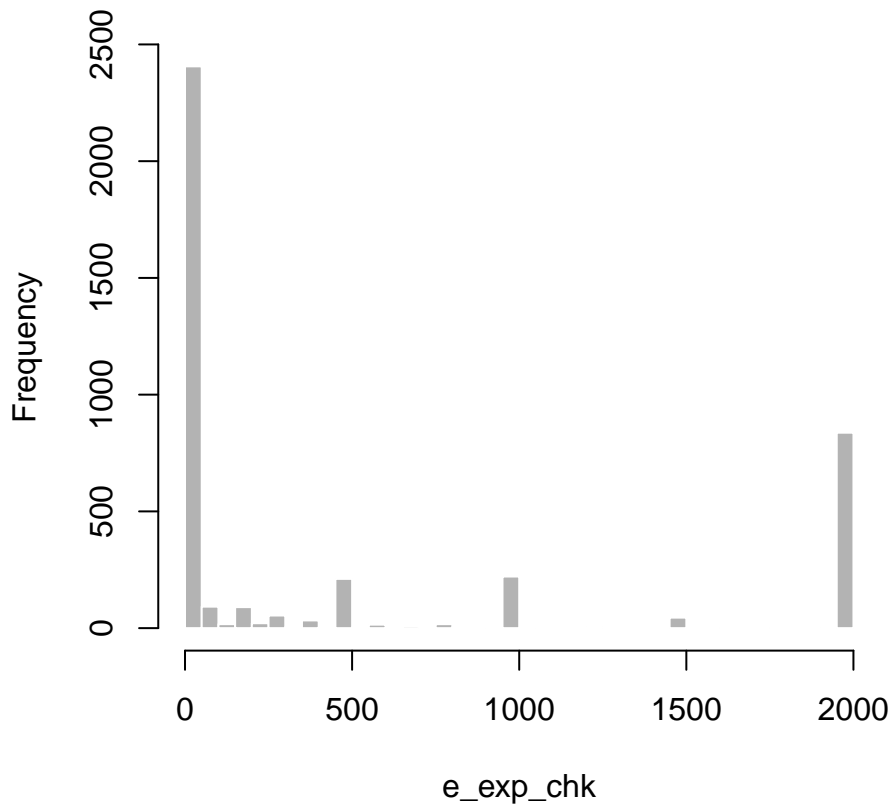**Dataset:** Individual-level

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

Values	Number	Percent
0	4052	98.7
1	3	0.1
3	1	0.0
5	1	0.0
9	1	0.0
10	2	0.0
33	1	0.0
50	1	0.0
100	11	0.3
105	1	0.0
180	1	0.0
200	4	0.1
300	4	0.1
400	2	0.0
425	1	0.0
500	9	0.2
700	2	0.0
800	2	0.0
1000	3	0.1
1500	1	0.0
2000	3	0.1

Table 193: Frequency table for `e_exp_prepaid`

Value labels:
   NA

e_exp_prepaid_saved

Dataset: Individual-level
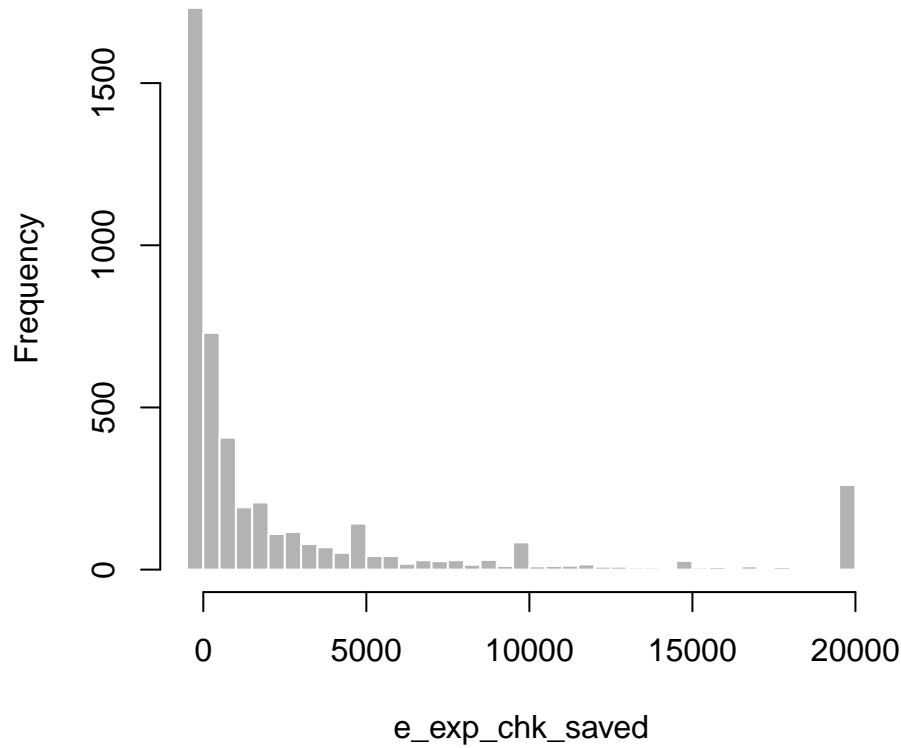
Variable type: Numeric

$N = 4489$

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

Survey question: scf004_d

min	med	mean	max	sd
-250.0	0.0	33.9	22374.0	415.1

Table 194: Summary statistics for e_exp_prepaid_saved
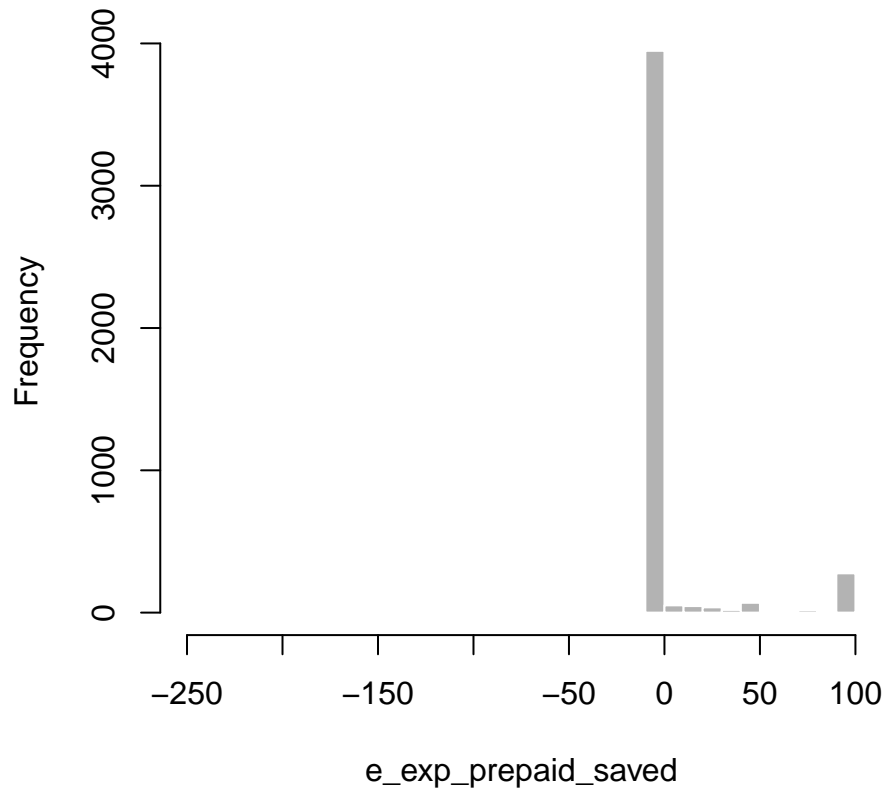
`e_exp_sav`

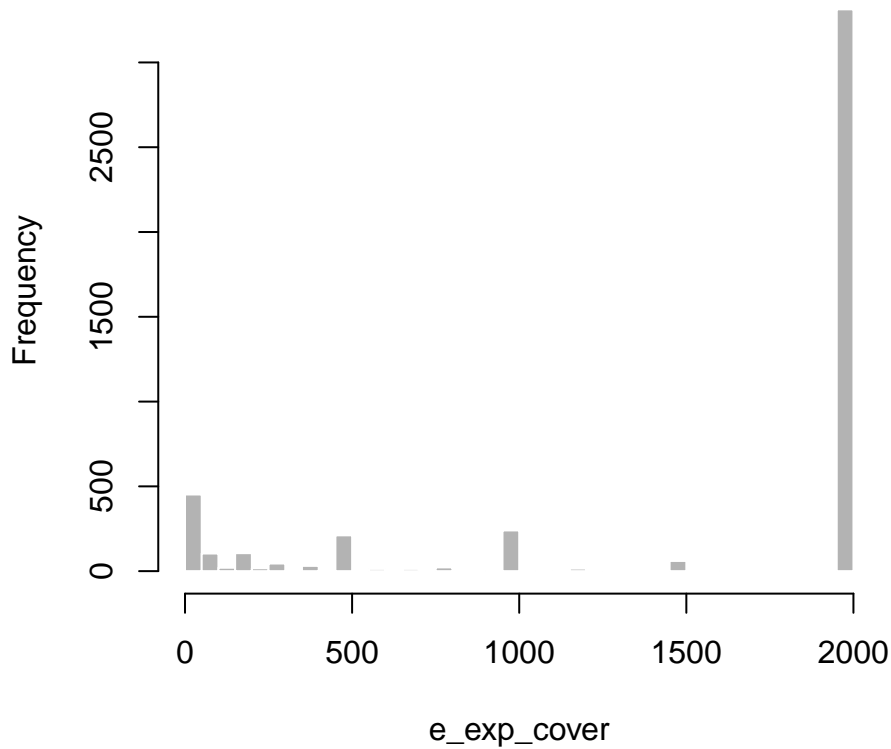**Dataset:** Individual-level

Variable type: Numeric

$N = 4153$

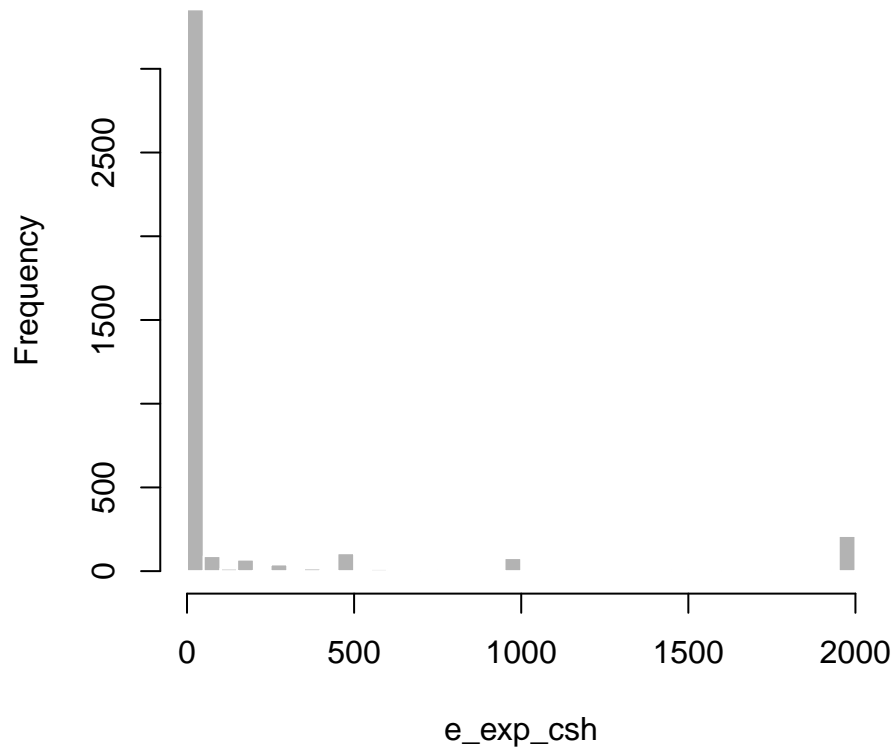**Description:** Diary Day 1, respondents were asked if they could cover an emergency expense. This is the amount of the emergency expenditure that respondents said they could cover using money in their savings accounts.

Survey question: scf006_c

min	med	mean	max	sd
0.0	0.0	670.1	150000.0	2626.9

Table 195: Summary statistics for `e_exp_sav`
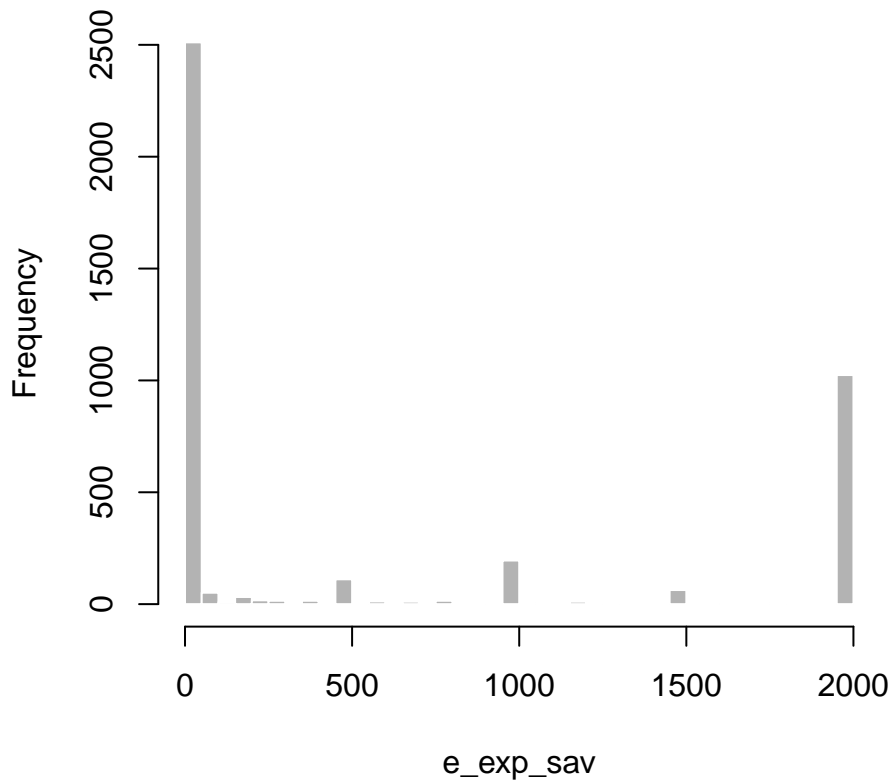
e_exp_sav_saved

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

min	med	mean	max	sd
0.0	1000.0	13381.8	600000.0	38293.2

Table 196: Summary statistics for e_exp_sav_saved
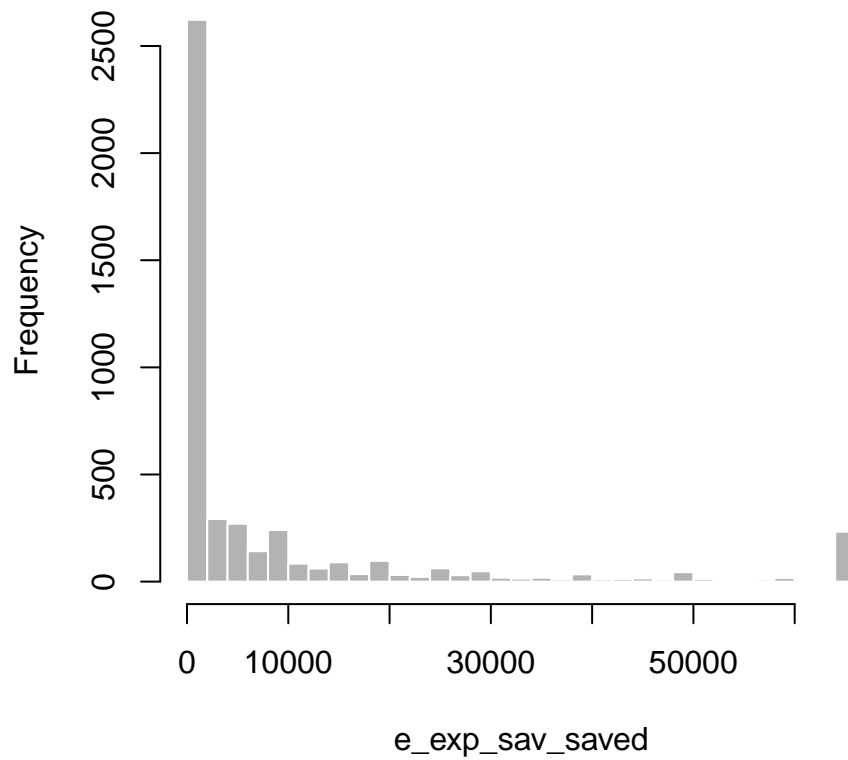
e_exp_tot_saved

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.

min	med	mean	max	sd
-300.0	3438.5	18576.8	861050.0	47386.2

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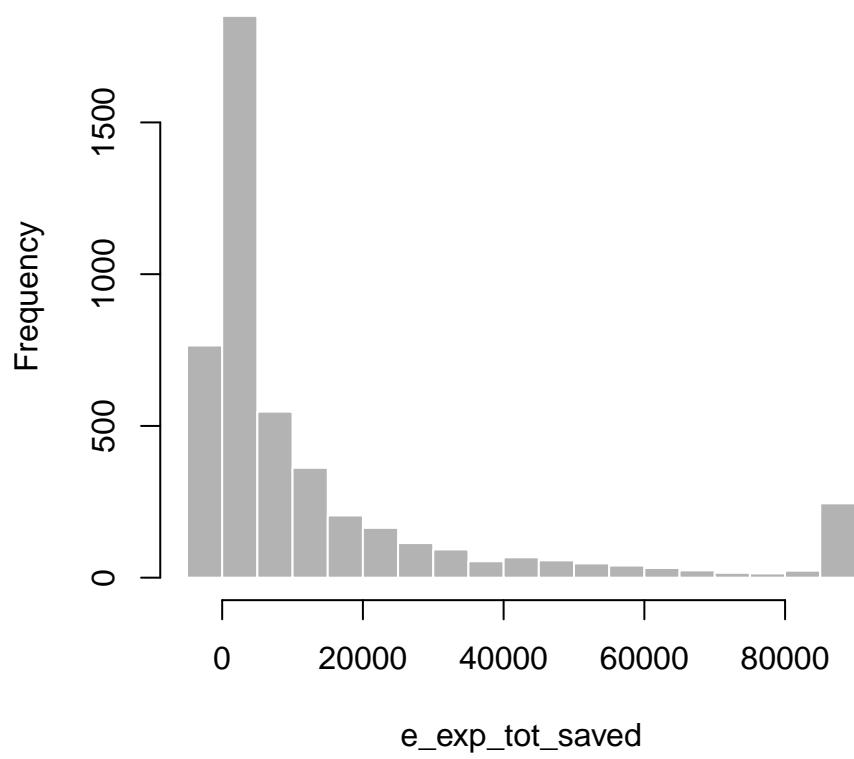
`elect_adopt`

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

Values	Number	Percent
0	1202	26.7
1	3305	73.3

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.

min	med	mean	max	sd
0.0	25.0	73.0	4451.0	166.1

Table 199: Summary statistics for `end_cash_bal`
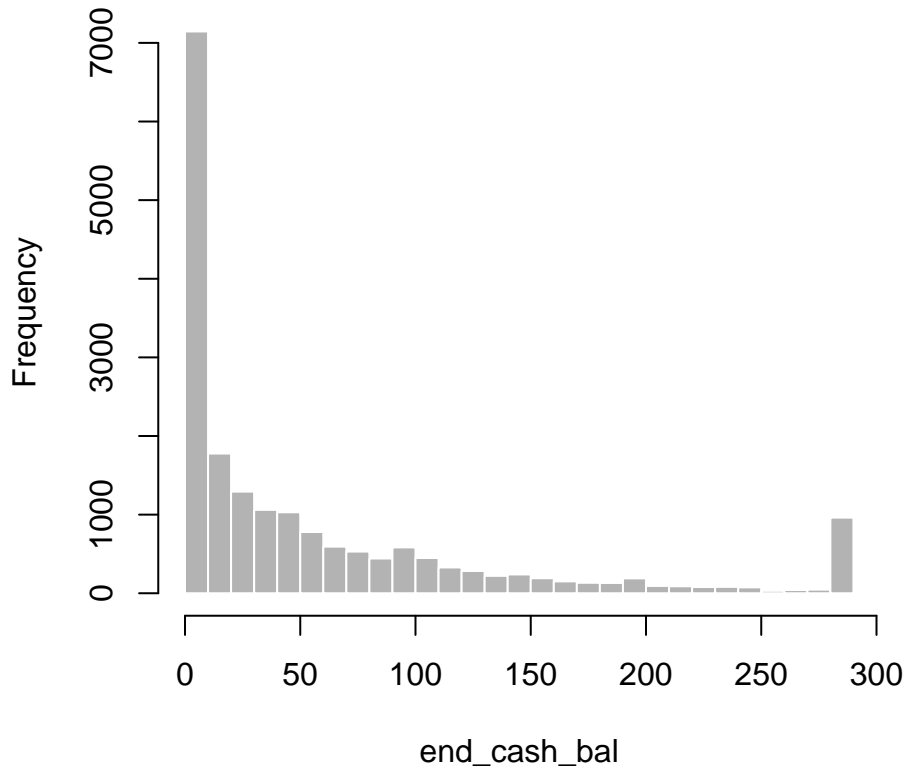
`end_date`

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 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

Values	Number	Percent
1	4000	43.5
2	5074	55.1
3	81	0.9
4	32	0.3
5	17	0.2

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.

Values	Number	Percent
0	323	97.9
0.5	1	0.3
0.95	1	0.3
3	1	0.3
13	1	0.3
100	2	0.6
700	1	0.3

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.

Values	Number	Percent
0	66	72.5
1	12	13.2
2	13	14.3

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.

Values	Number	Percent
0	3718	82.7
1	780	17.3

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.

Values	Number	Percent
0	4443	98.8
1	55	1.2

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.

Values	Number	Percent
0	4453	99.0
1	45	1.0

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.

Values	Number	Percent
0	4385	97.5
1	113	2.5

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.

Values	Number	Percent
0	1135	25.2
1	3363	74.8

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.

Values	Number	Percent
0	4064	90.4
1	434	9.6

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.

Values	Number	Percent
0	4474	99.5
1	24	0.5

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.

Values	Number	Percent
1	479	10.2
2	508	10.8
3	762	16.2
4	412	8.7
5	2557	54.2

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.

Values	Number	Percent
1	251	5.3
2	637	13.5
3	999	21.2
4	692	14.7
5	2140	45.3

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.

Values	Number	Percent
1	357	7.6
2	374	7.9
3	1504	31.9
4	560	11.9
5	1924	40.8

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.

Values	Number	Percent
1	335	7.1
2	386	8.2
3	1432	30.3
4	562	11.9
5	2004	42.5

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.

Values	Number	Percent
1	235	22.2
2	569	53.7
3	134	12.6
4	40	3.8
5	65	6.1
6	17	1.6

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.

Values	Number	Percent
0	2839	60.1
1	1881	39.9

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 To-
day?

Survey question: q080_a

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

Values	Number	Percent
0	12235	90.6
1	1271	9.4

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.

Values	Number	Percent
0	14105	98.8
1	168	1.2

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.

Values	Number	Percent
0	1006	21.3
1	3713	78.7

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.

Values	Number	Percent
0	1851	39.2
1	2868	60.8

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.

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

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.

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

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

6 - 15,000 to 19,999
7 - 20,000 to 24,999
8 - 25,000 to 29,999
9 - 30,000 to 34,999
10 - 35,000 to 39,999
11 - 40,000 to 49,999
12 - 50,000 to 59,999
13 - 60,000 to 74,999
14 - 75,000 to 99,999
15 - 100,000 to 149,999
16 - 150,000 or more

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.

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

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.

Values	Number	Percent
0	4254	90.1
1	466	9.9

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.

Values	Number	Percent
1	300	63.6
2	38	8.1
3	17	3.6
4	58	12.3
5	59	12.5

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.

Values	Number	Percent
0	1506	31.9
1	3212	68.1

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 for more information.

min	med	mean	max	sd
0.0	40.0	37.0	112.0	12.4

Table 226: Summary statistics for `hourswork`
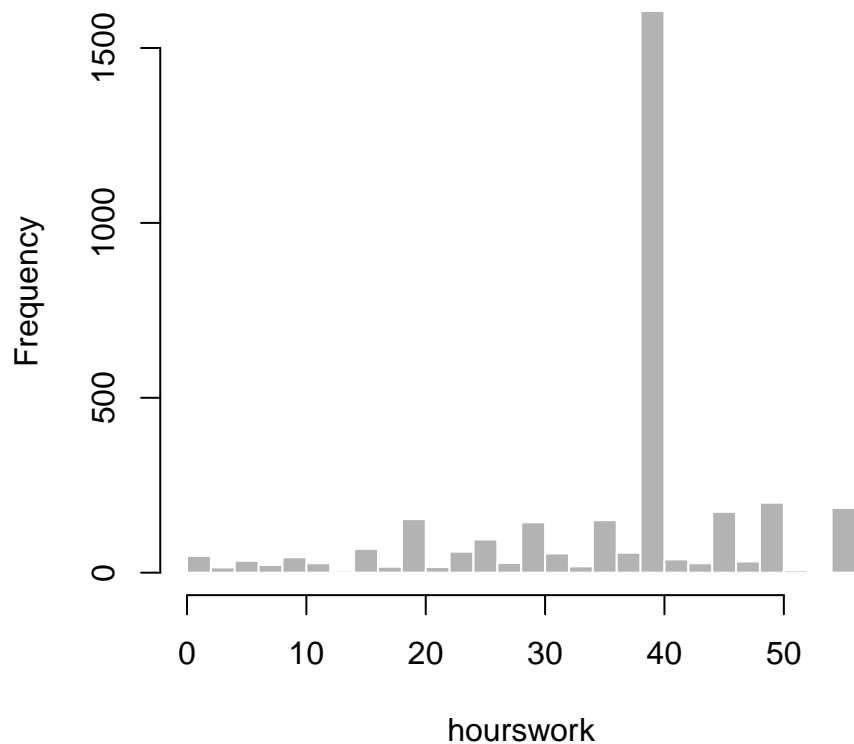
in_person

Dataset: Transaction-level

Variable type: Numeric

$N = 19569$

Description: Whether the transaction occurred in person.

Survey question: Drop-down box in several modules.

Values	Number	Percent
0	6584	33.6
1	12985	66.4

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.

min	med	mean	max	sd
0.0	70000.0	86422.4	1750000.0	89107.6

Table 228: Summary statistics for income_hh
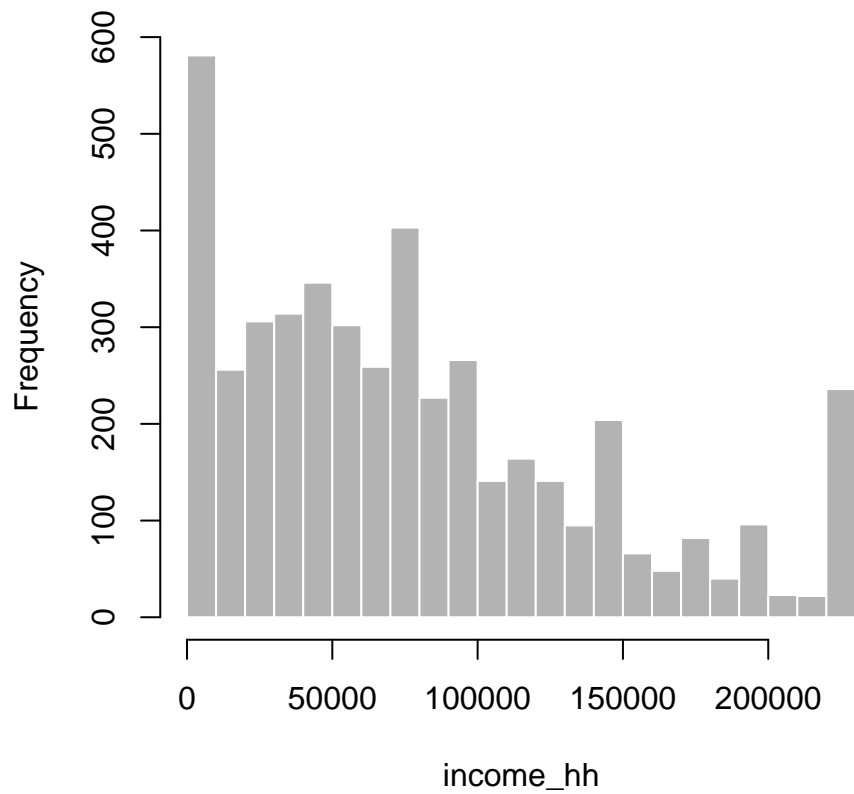
inconsistency_explain

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.

Values	Number	Percent
1	175	25.7
2	391	57.3
3	41	6.0
4	75	11.0

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.

min	med	mean	max	sd
0.0	0.6	1.0	4.8	0.9

Table 230: Summary statistics for `ind_weight`
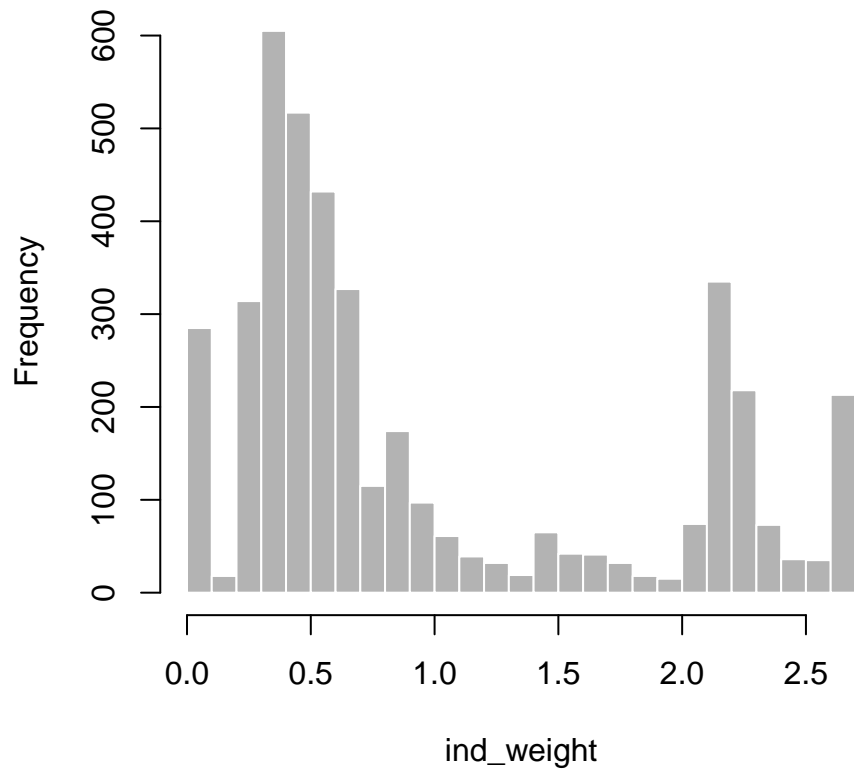
```
ind_weight_all
```

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`.

min	med	mean	max	sd
0.0	0.6	1.0	5.0	0.9

Table 231: Summary statistics for `ind_weight_all`
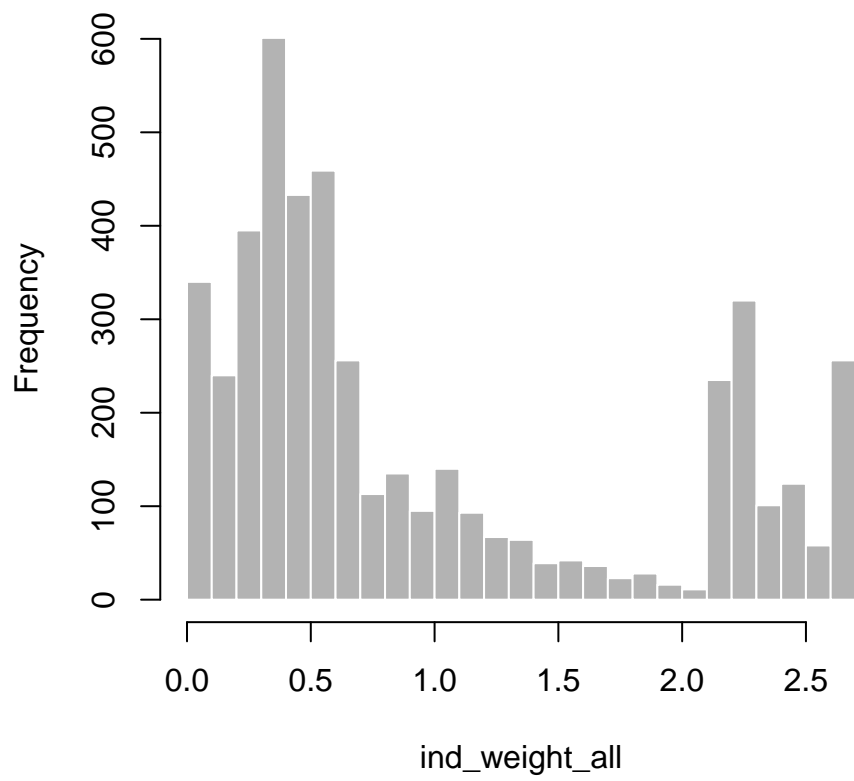
interest_level

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

Values	Number	Percent
1	1770	37.7
2	1991	42.4
3	848	18.1
4	62	1.3
5	25	0.5

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
for more information. This is a check-all-that-apply question.

Values	Number	Percent
1	2540	53.9
2	18	0.4
3	35	0.7
4	210	4.5
5	1015	21.5
6	282	6.0
7	616	13.1

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

Values	Number	Percent
0	1664	74.3
1	575	25.7

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.

Values	Number	Percent
1	2672	56.6
2	48	1.0
3	72	1.5
4	692	14.7
5	229	4.9
6	1007	21.3

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.

Values	Number	Percent
0	1515	32.4
1	3162	67.6

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.

Values	Number	Percent
0	2144	45.7
1	2552	54.3

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.

Values	Number	Percent
0	2192	46.7
1	2504	53.3

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.

Values	Number	Percent
0	4421	94.1
1	275	5.9

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.

Values	Number	Percent
0	4149	88.4
1	547	11.6

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.

Values	Number	Percent
0	2095	44.6
1	2601	55.4

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.

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

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 processers

13 - Hotels, motels, RV parks, campsites

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

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

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

17 - Charitable or religious donations

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

19 - Government taxes or fees

20 - Schools, colleges, childcare centers

21 - Public transportation and tolls

`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.

Values	Number	Percent
0	1753	37.1
1	2966	62.9

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.

Values	Number	Percent
1	163	27.9
2	115	19.7
3	146	25.0
4	160	27.4

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.

Values	Number	Percent
1	77	13.2
2	117	20.1
3	285	49.0
4	103	17.7

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.

Values	Number	Percent
0	3833	81.2
1	885	18.8

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.

Values	Number	Percent
1	1643	51.4
2	382	11.9
3	75	2.3
4	127	4.0
5	650	20.3
6	24	0.8
7	296	9.3

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.

Values	Number	Percent
0	3009	63.8
1	1710	36.2

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.

`mon_adopt`

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.

Values	Number	Percent
0	4459	94.7
1	248	5.3

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

Values	Number	Percent
1	12	57.1
2	3	14.3
3	6	28.6

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

Values	Number	Percent
1	1	4.8
2	5	23.8
3	5	23.8
4	10	47.6

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`

Values	Number	Percent
0	1596	34.0
1	3102	66.0

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

Values	Number	Percent
0	56	12.3
1	355	77.7
2	38	8.3
3	5	1.1
4	3	0.7

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

Values	Number	Percent
0	5280	37.0
1	3793	26.6
2	2421	17.0
3	1314	9.2
4	699	4.9
5	362	2.5
6	188	1.3
7	105	0.7
8	50	0.4
9	31	0.2
10	22	0.2
11	5	0.0
12	2	0.0
13	2	0.0
14	4	0.0
15	1	0.0
18	1	0.0
21	1	0.0

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

Values	Number	Percent
0	14268	100.0
1	5	0.0

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.

Values	Number	Percent
0	925	19.8
1	3751	80.2

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.

Values	Number	Percent
0	1856	41.2
1	2651	58.8

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.

Values	Number	Percent
0	13625	95.5
1	644	4.5

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.

Values	Number	Percent
0	3185	68.0
1	1502	32.0

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

Values	Number	Percent
1	20	71.4
2	2	7.1
3	6	21.4

Table 260: Frequency table for `ow_type`

Value labels:
  1 - Money order
  2 - Travelers check
  3 - Certified check

`paper_adopt`

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

Values	Number	Percent
0	84	1.8
1	4635	98.2

Table 261: Frequency table for `paper_adopt`

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

min	med	mean	max	sd
0.0	0.7	11.9	715.0	55.5

Table 262: Summary statistics for pay_amnt_coins
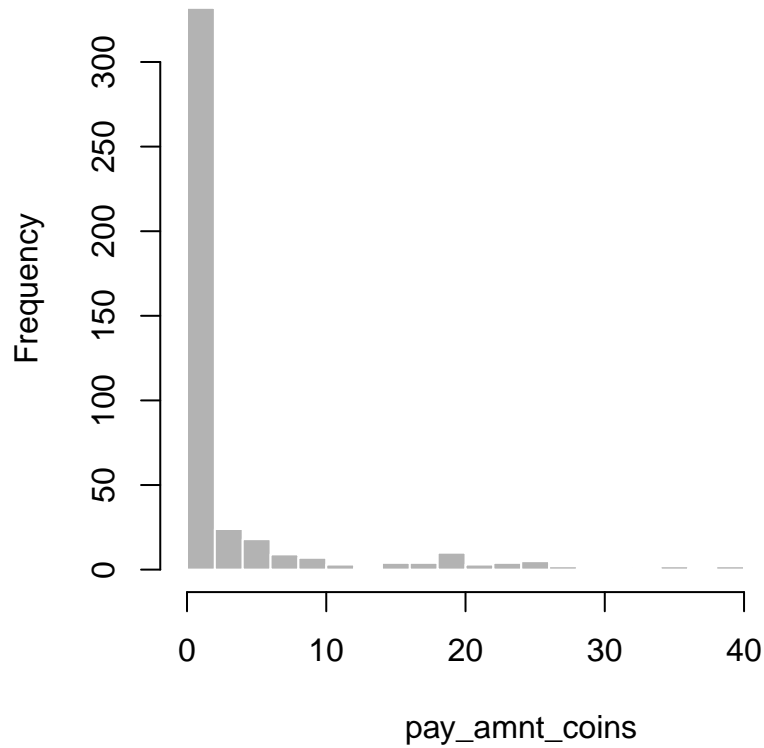
`payee`

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`.

Values	Number	Percent
1	1719	12.3
2	175	1.3
3	400	2.9
4	426	3.1
5	366	2.6
6	792	5.7
7	6862	49.2
8	3218	23.1

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 `pi` is not missing, or if the transaction was reported in the Purchases or Bills module of the questionnaire. Otherwise it is set to 0.

Values	Number	Percent
0	2872	12.8
1	19515	87.2

Table 264: Frequency table for `payment`

Value labels:
   0 - No
   1 - Yes

paypal_adopt

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.

Values	Number	Percent
0	2906	61.6
1	1809	38.4

Table 265: Frequency table for paypal_adopt

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.

Values	Number	Percent
1	189	4.0
2	424	9.0
3	863	18.3
4	1075	22.8
5	30	0.6
6	601	12.7
7	1344	28.5
8	51	1.1
10	40	0.8
11	58	1.2
13	41	0.9

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.

Values	Number	Percent
1	832	17.6
2	94	2.0
3	1732	36.7
4	1847	39.1
5	49	1.0
6	11	0.2
7	16	0.3
8	16	0.3
10	78	1.7
11	5	0.1
13	38	0.8

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.

Values	Number	Percent
1	6	0.1
2	3	0.1
3	2333	57.5
4	1370	33.7
5	73	1.8
6	26	0.6
7	29	0.7
8	1	0.0
10	206	5.1
11	2	0.0
13	11	0.3

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.

Values	Number	Percent
1	61	34.9
2	89	50.9
3	25	14.3

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.

Values	Number	Percent
0	93	0.5
1	3416	17.5
2	751	3.8
3	6185	31.6
4	5459	27.9
5	439	2.2
6	1350	6.9
7	1223	6.3
8	24	0.1
10	111	0.6
11	208	1.1
13	229	1.2
14	73	0.4

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.

Values	Number	Percent
1	18	28.6
2	17	27.0
3	22	34.9
5	4	6.3
8	2	3.2

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 casher
    8 - Other location

prepaid_logo

Dataset: Transaction-level

Variable type: Numeric

$N = 427$

Description: The logo on the prepaid card.

Survey question: q101hhh

Values	Number	Percent
1	62	14.5
2	84	19.7
4	1	0.2
5	207	48.5
6	73	17.1

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.

Values	Number	Percent
0	14264	100.0
1	6	0.0

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.

Values	Number	Percent
0	14250	99.9
1	20	0.1

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.

Values	Number	Percent
0	14268	100.0
1	2	0.0

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.

Values	Number	Percent
1	3759	80.0
2	422	9.0
3	51	1.1
4	223	4.7
5	15	0.3
6	228	4.9

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.

Values	Number	Percent
0	4413	93.9
1	285	6.1

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.

Values	Number	Percent
0	4208	89.6
1	490	10.4

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.

Values	Number	Percent
0	4632	98.6
1	66	1.4

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.

Values	Number	Percent
0	735	15.6
1	3963	84.4

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

Values	Number	Percent
1	6702	34.6
2	6762	34.9
3	5919	30.5

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.

Values	Number	Percent
0	1100	23.3
1	3619	76.7

Table 282: Frequency table for `sav_acnt_adopt`

Value labels:
0 - Not an adopter
1 - Adopter

`sav_acnt_num`

Dataset: Individual-level

Variable type: Numeric

$N = 3616$

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

Survey question: pa001_b_num

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

Values	Number	Percent
1	2260	62.5
2	934	25.8
3	272	7.5
4	90	2.5
5	31	0.9
6	29	0.8

Table 283: Frequency table for `sav_acnt_num`

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

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

Values	Number	Percent
0	657	13.9
1	4060	86.1

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 × denom_X_stored, where X is 1, 2, 5, 10, 20, 50, 100.

Details: Created variable

min	med	mean	max	sd
0.0	0.0	394.9	200000.0	3233.6

Table 285: Summary statistics for stored_cash_bal
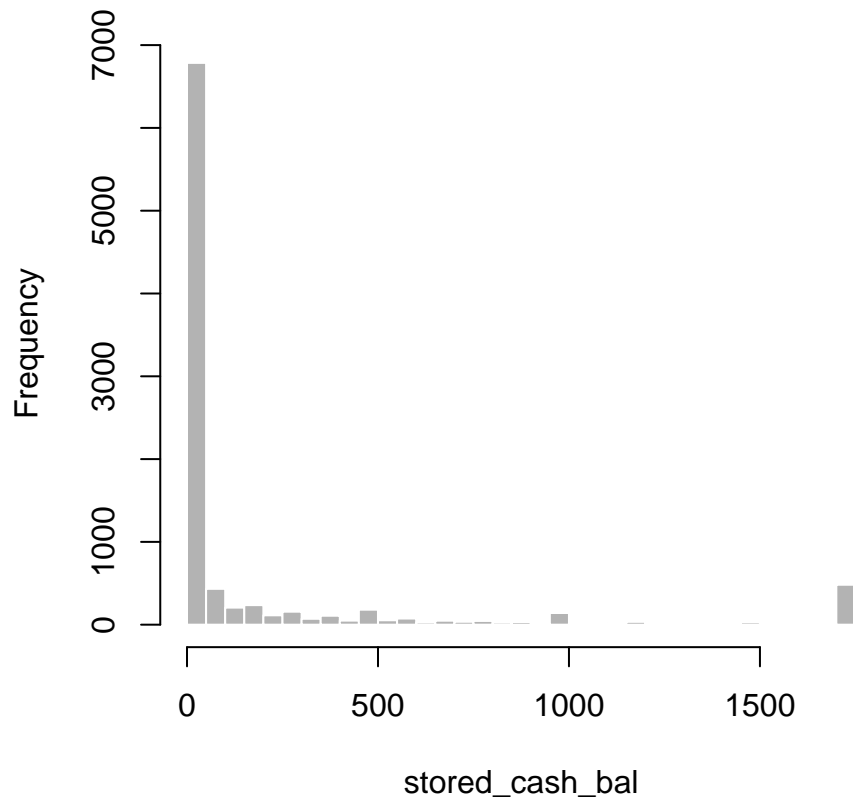
`svc_adopt`

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.

Values	Number	Percent
0	1692	35.9
1	3023	64.1

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 transfered.

Survey question: N/A

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

Values	Number	Percent
1	735	26.9
2	1632	59.8
3	227	8.3
4	84	3.1
5	23	0.8
8	28	1.0

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.)

`tran`

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.

Values	Number	Percent
1	9380	41.9
2	5650	25.2
3	3236	14.5
4	1790	8.0
5	1012	4.5
6	565	2.5
7	318	1.4
8	177	0.8
9	106	0.5
10	60	0.3
11	38	0.2
12	24	0.1
13	13	0.1
14	6	0.0
15	3	0.0
16	3	0.0
17	2	0.0
18	1	0.0
19	1	0.0
20	1	0.0
21	1	0.0

Table 288: Frequency table for `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.

Values	Number	Percent
1	199	58.4
2	55	16.1
3	23	6.7
4	4	1.2
5	4	1.2
6	2	0.6
7	54	15.8

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".

Values	Number	Percent
0	257	80.8
1	32	10.1
2	17	5.3
3	8	2.5
5	1	0.3
6	1	0.3
8	2	0.6

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.

Values	Number	Percent
0	113	35.5
1	205	64.5

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.

Values	Number	Percent
0	10343	96.4
1	391	3.6

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

Values	Number	Percent
0	13714	96.1
1	551	3.9

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.

Values	Number	Percent
0	73	25.2
1	143	49.3
2	47	16.2
3	9	3.1
4	8	2.8
5	3	1.0
6	2	0.7
9	1	0.3
10	1	0.3
12	1	0.3
14	1	0.3
15	1	0.3

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.

Values	Number	Percent
0	19	21.8
1	33	37.9
2	24	27.6
3	5	5.7
4	3	3.4
5	1	1.1
10	2	2.3

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.

Values	Number	Percent
1	848	18.0
2	2364	50.1
3	1506	31.9

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.

Values	Number	Percent
1	255	6.9
2	1228	33.0
3	2236	60.1

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.

Values	Number	Percent
0	4662	98.8
1	57	1.2

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

Values	Number	Percent
0	1989	81.3
1	456	18.7

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.

Values	Number	Percent
0	4917	80.8
1	1165	19.2

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.

Values	Number	Percent
0	483	7.9
1	5598	92.1

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.

Values	Number	Percent
0	3365	71.5
1	1341	28.5

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.

Values	Number	Percent
0	144	6.4
1	2103	93.6

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.

Values	Number	Percent
0	2452	52.2
1	2247	47.8

Table 304: Frequency table for `watch_video`

Value labels:
 0 - No
 1 - Yes

`which_crypto`

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.

Values	Number	Percent
0	135	35.3
1	247	64.7

Table 305: Frequency table for `which_crypto_bitcoin`

Value labels:
0 - Not selected
1 - Selected

`which_crypto_doge`

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.

Values	Number	Percent
0	237	62.0
1	145	38.0

Table 306: Frequency table for `which_crypto_doge`

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.

Values	Number	Percent
0	211	55.2
1	171	44.8

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.

Values	Number	Percent
0	336	88.0
1	46	12.0

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.

Values	Number	Percent
0	296	77.5
1	86	22.5

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

Values	Number	Percent
0	4434	94.0
1	282	6.0

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

Values	Number	Percent
0	2176	46.1
1	2540	53.9

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

Values	Number	Percent
0	4506	95.5
1	210	4.5

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

Values	Number	Percent
1	611	18.3
2	1844	55.4
3	471	14.1
4	404	12.1

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

Values	Number	Percent
0	4698	99.6
1	18	0.4

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

Values	Number	Percent
0	4100	86.9
1	616	13.1

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

Values	Number	Percent
0	3701	78.5
1	1015	21.5

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

Values	Number	Percent
0	2926	87.9
1	404	12.1

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

Values	Number	Percent
0	4681	99.3
1	35	0.7

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 for more information.

Values	Number	Percent
0	759	22.8
1	2576	77.2

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.

Values	Number	Percent
0	3599	76.6
1	1100	23.4

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.

Values	Number	Percent
0	3	1.1
1	281	98.9

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.

Values	Number	Percent
1	33	13.1
2	33	13.1
3	33	13.1
4	45	17.9
5	38	15.1
6	39	15.5
7	31	12.3

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.

Values	Number	Percent
0	713	16.0
1	3751	84.0

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.

Values	Number	Percent
0	1173	24.9
1	3546	75.1

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.

Values	Number	Percent
0	1303	29.2
1	3162	70.8

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.

Values	Number	Percent
0	923	20.7
1	3541	79.3

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.

Values	Number	Percent
0	1421	31.8
1	3044	68.2

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.

Values	Number	Percent
0	4542	96.2
1	177	3.8

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.

Values	Number	Percent
0	4428	93.8
1	291	6.2

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.

Values	Number	Percent
0	90	50.8
1	87	49.2

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.

Values	Number	Percent
0	2906	61.6
1	1809	38.4

Table 331: Frequency table for pa044_a

Value labels:
    0 - No
    1 - Yes

APPENDIX: pa044_b

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.

Values	Number	Percent
0	3599	76.6
1	1100	23.4

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.

Values	Number	Percent
0	3365	71.5
1	1341	28.5

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.

Values	Number	Percent
0	4073	86.6
1	628	13.4

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.

Values	Number	Percent
0	4576	97.7
1	110	2.3

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.

Values	Number	Percent
0	3983	84.6
1	724	15.4

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.

Values	Number	Percent
0	4385	93.0
1	328	7.0

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.

Values	Number	Percent
0	4674	99.1
1	42	0.9

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.

Values	Number	Percent
0	2490	55.3
1	2014	44.7

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.

Values	Number	Percent
0	456	11.7
1	3437	88.3

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.

Values	Number	Percent
0	2175	48.8
1	2280	51.2

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.

Values	Number	Percent
0	366	95.8
1	16	4.2

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.

Values	Number	Percent
0	671	14.2
1	4045	85.8

Table 343: Frequency table for `pa050_csh`

Value labels:
    0 - No
    1 - Yes

APPENDIX: `pa050_dc`

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.

Values	Number	Percent
0	1028	25.0
1	3081	75.0

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.

Values	Number	Percent
0	4459	94.7
1	248	5.3

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.

Values	Number	Percent
0	1856	41.2
1	2651	58.8

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.

Values	Number	Percent
0	2102	69.5
1	921	30.5

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.

Values	Number	Percent
0	824	17.5
1	3895	82.5

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.

Values	Number	Percent
0	19	33.9
1	23	41.1
2	10	17.9
3	2	3.6
4	2	3.6

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.

Values	Number	Percent
0	4659	98.8
1	58	1.2

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.

Values	Number	Percent
0	4631	98.2
1	87	1.8

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.

Values	Number	Percent
0	4653	98.6
1	66	1.4

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.

Values	Number	Percent
0	4699	99.6
1	20	0.4

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.

Values	Number	Percent
0	4660	98.7
1	59	1.3

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.

Values	Number	Percent
1	873	22.4
2	957	24.6
3	744	19.1
4	427	11.0
5	285	7.3
6	606	15.6

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.

Values	Number	Percent
1	1	0.3
2	1	0.3
3	256	67.0
4	3	0.8
5	3	0.8
6	79	20.7
8	6	1.6
9	33	8.6

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.

Values	Number	Percent
0	166	43.5
1	216	56.5

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.

Values	Number	Percent
0	295	77.2
1	87	22.8

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.

Values	Number	Percent
0	362	94.8
1	20	5.2

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.

Values	Number	Percent
0	3186	67.5
1	1531	32.5

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.

Values	Number	Percent
0	3190	67.6
1	1529	32.4

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.

Values	Number	Percent
0	4328	91.9
1	384	8.1

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.

Values	Number	Percent
0	4129	87.6
1	585	12.4

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.

Values	Number	Percent
0	4619	98.0
1	96	2.0

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.

Values	Number	Percent
0	3882	82.3
1	837	17.7

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.

Values	Number	Percent
0	4314	91.5
1	403	8.5

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

Values	Number	Percent
1	886	51.7
2	374	21.8
3	309	18.0
4	1	0.1
5	8	0.5
6	26	1.5
7	46	2.7
8	64	3.7

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

Values	Number	Percent
1	184	49.2
2	6	1.6
3	106	28.3
4	17	4.5
5	32	8.6
6	4	1.1
7	2	0.5
8	5	1.3
9	18	4.8

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

Values	Number	Percent
1	138	20.2
2	32	4.7
3	42	6.1
4	38	5.6
5	232	34.0
6	82	12.0
7	119	17.4

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.

Values	Number	Percent
0	4328	91.7
1	391	8.3

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.

Values	Number	Percent
1	393	8.3
2	382	8.1
3	411	8.7
4	732	15.5
5	1028	21.8
6	1310	27.8
7	460	9.8

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.

Values	Number	Percent
0	4576	97.1
1	139	2.9

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.

Values	Number	Percent
0	4605	97.6
1	113	2.4

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.

Values	Number	Percent
0	4624	98.0
1	94	2.0

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.

Values	Number	Percent
0	4621	97.9
1	97	2.1

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.

Values	Number	Percent
0	3431	88.2
1	461	11.8

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.

Values	Number	Percent
0	3795	92.3
1	316	7.7

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.

Values	Number	Percent
0	4441	99.5
1	22	0.5

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.

Values	Number	Percent
0	2097	53.9
1	1797	46.1

Table 379: Frequency table for pu009

Value labels:
0 - No
1 - Yes

APPENDIX: pu010

Dataset: Individual-level

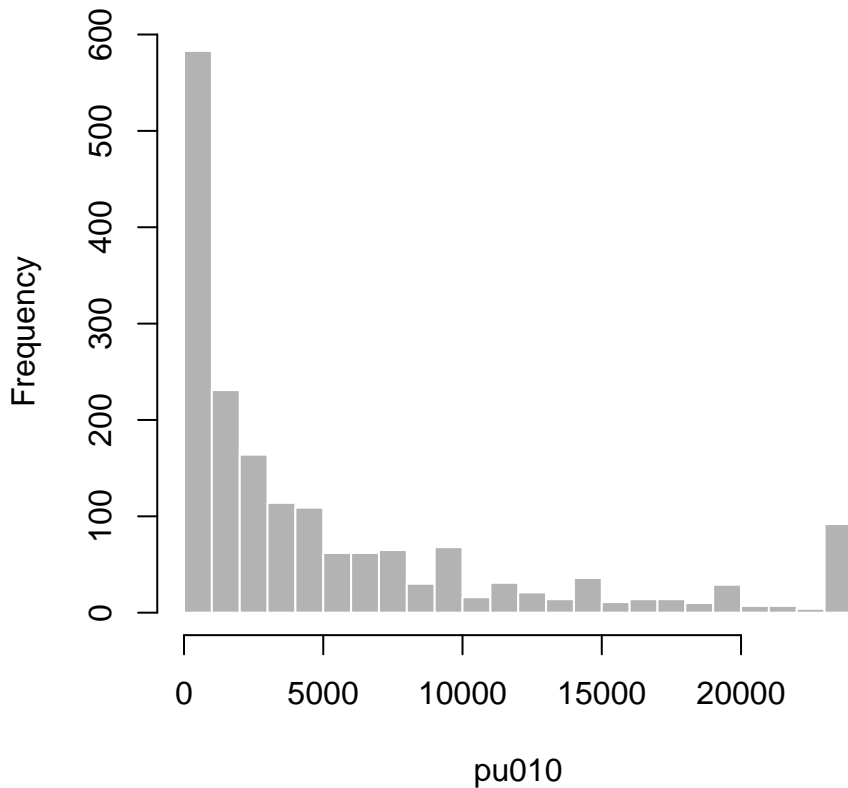**Variable type:** Numeric

$N = 1794$

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.

min	med	mean	max	sd
0.0	2715.0	6167.5	200000.0	10041.0

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: pu011

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

Values	Number	Percent
1	217	13.0
2	363	21.8
3	435	26.2
4	336	20.2
5	223	13.4
6	89	5.4

Table 381: Frequency table for `pu011`

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: q101iother

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: q101i_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.

Values	Number	Percent
0	657	13.9
1	4060	86.1

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.

Values	Number	Percent
0	6479	45.4
1	7795	54.6

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.

Values	Number	Percent
1	5675	87.6
2	257	4.0
3	286	4.4
4	262	4.0

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)