Data Guide to the 2023 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 by the Federal Reserve Bank of Atlanta in cooperation with the University of Southern California's Understanding America Study (UAS). Respondents were randomly assigned a three-day period between September 29, 2023 and November 2, 2023 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,

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and a transcation level 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 decline 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 in consumer payments diaries from other central banks. 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. 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 2023 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 **4,671** unique 4-day diarists. Finally, there are 4186 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 2023 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 4579 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/2023-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 4579 observations for each diary-day, for a total of 18,316 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 24,728 observations in this dataset, consisting of expenditures, account transfers, and income receipts. There were 4186 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]

2023 weights

In 2023, 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 2023 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 370 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

17

accept_card

Dataset: Transaction-level

Variable type: Numeric

$N = 3199$

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	2328	72.8
1	578	18.1
2	293	9.2

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

$N = 10366$

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	9162	88.4
2	716	6.9
3	322	3.1
4	97	0.9
5	69	0.7

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

$N = 4579$

Description: Respondent's age, in years.

Survey question: Calculated from date of birth.

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

min	med	mean	max	sd
18.0	52.0	52.3	113.0	15.9

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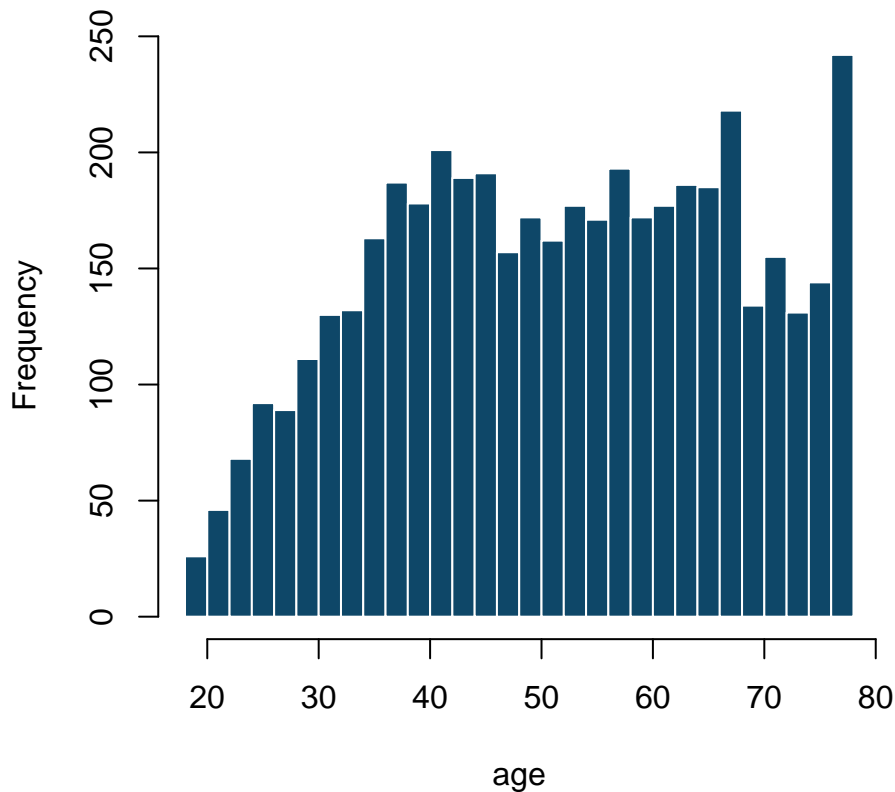
`agerange`

Dataset: Individual-level

Variable type: Numeric

$N = 6$

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	3	50.0
3	1	16.7
4	1	16.7
5	1	16.7

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

$N = 24728$

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	35.2	226.6	170800.0	1611.1

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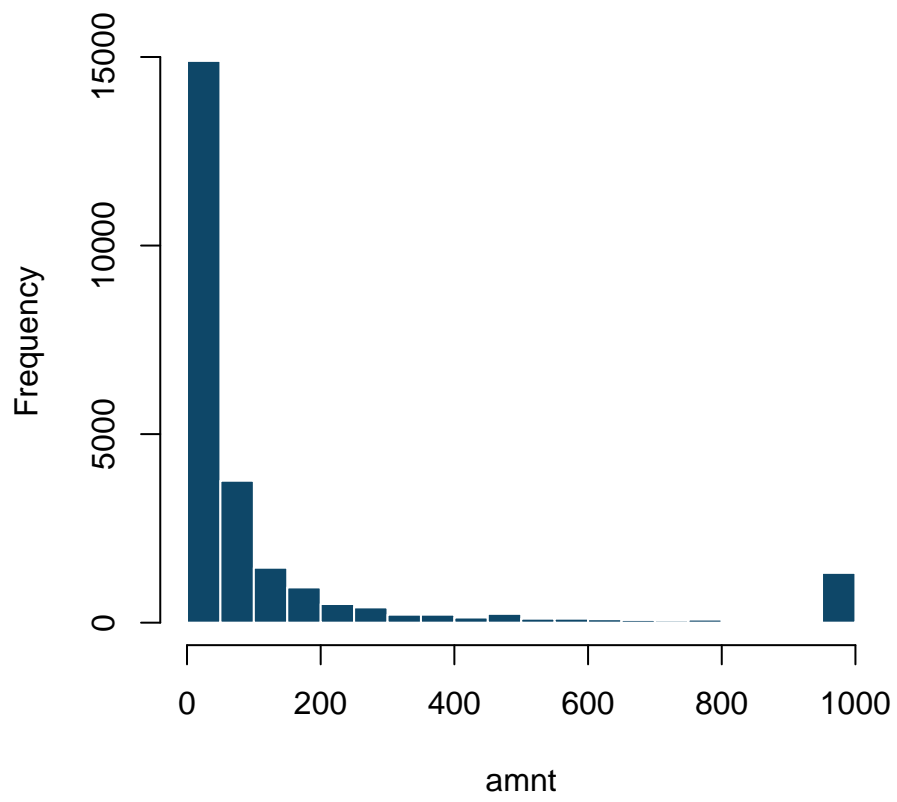
`amnt_flag`

Dataset: Transaction-level

Variable type: Numeric

$N = 421$

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	382	90.7
1	39	9.3

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

$N = 24728$

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	35.4	240.7	170800.0	1730.3

Table 7: Summary statistics for `amnt_orig`
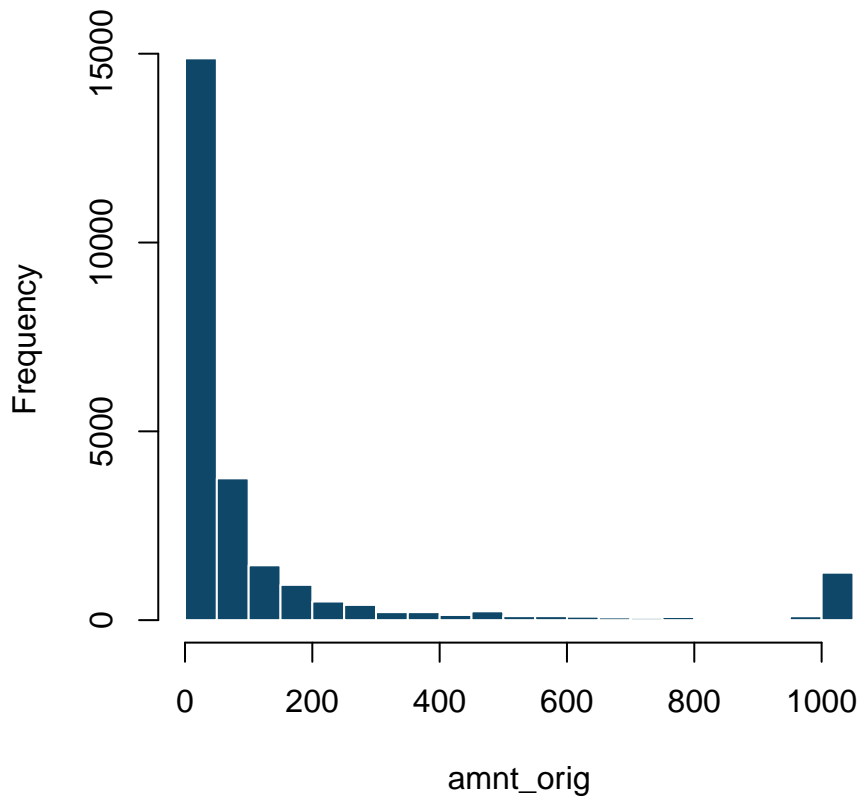
`anypayments`

Dataset: Day-level

Variable type: Numeric

$N = 13728$

Description: Question text: Did you make any payments on [FILL WITH TODAY'S DIARY DATE]?

Survey question: q98

Details: The variable has a value of 1 if `q98 == 1`, 0 otherwise.

Values	Number	Percent
0	5508	40.1
1	8220	59.9

Table 8: Frequency table for `anypayments`

Value labels:
    0 - No
    1 - Yes

as003_a1

Dataset: Individual-level

Variable type: Numeric

$N = 4574$

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	87	1.9
2	174	3.8
3	469	10.3
4	1202	26.3
5	2642	57.8

Table 9: 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

$N = 4571$

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	34	0.7
2	80	1.8
3	963	21.1
4	550	12.0
5	2944	64.4

Table 10: 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

$N = 4575$

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	185	4.0
2	561	12.3
3	767	16.8
4	1377	30.1
5	1685	36.8

Table 11: 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

$N = 4574$

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	1333	29.1
2	775	16.9
3	710	15.5
4	710	15.5
5	1046	22.9

Table 12: 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

$N = 4573$

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

Survey question: as003_a5

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

Values	Number	Percent
1	81	1.8
2	261	5.7
3	926	20.2
4	983	21.5
5	2322	50.8

Table 13: 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

$N = 4577$

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	1606	35.1
2	1168	25.5
3	887	19.4
4	509	11.1
5	407	8.9

Table 14: 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

$N = 4574$

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	72	1.6
2	372	8.1
3	741	16.2
4	1327	29.0
5	2062	45.1

Table 15: 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

$N = 4576$

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	591	12.9
2	1159	25.3
3	1137	24.8
4	1101	24.1
5	588	12.8

Table 16: 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

$N = 4574$

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	55	1.2
2	372	8.1
3	1269	27.7
4	1607	35.1
5	1271	27.8

Table 17: 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

$N = 4574$

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	672	14.7
2	1470	32.1
3	1059	23.2
4	956	20.9
5	417	9.1

Table 18: 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 = 4574

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	392	8.6
2	1409	30.8
3	1128	24.7
4	1305	28.5
5	340	7.4

Table 19: 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

$N = 4574$

Description: Assessment of payment instrument characteristics. GETTING and SET-
TING UP of checks

Survey question: as003_b5

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

Values	Number	Percent
1	182	4.0
2	707	15.5
3	1418	31.0
4	1387	30.3
5	880	19.2

Table 20: 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

$N = 4575$

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	79	1.7
2	270	5.9
3	885	19.3
4	2038	44.5
5	1303	28.5

Table 21: 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

$N = 4575$

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	724	15.8
2	1822	39.8
3	1123	24.5
4	685	15.0
5	221	4.8

Table 22: 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

$N = 4577$

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	36	0.8
2	55	1.2
3	299	6.5
4	1023	22.4
5	3164	69.1

Table 23: 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

$N = 4576$

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	48	1.0
2	196	4.3
3	1019	22.3
4	1234	27.0
5	2079	45.4

Table 24: 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

$N = 4576$

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	72	1.6
2	66	1.4
3	409	8.9
4	1492	32.6
5	2537	55.4

Table 25: 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

$N = 4572$

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	395	8.6
2	1185	25.9
3	736	16.1
4	1742	38.1
5	514	11.2

Table 26: 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

$N = 4574$

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	24	0.5
2	179	3.9
3	867	19.0
4	1844	40.3
5	1660	36.3

Table 27: 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

$N = 4575$

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	46	1.0
2	106	2.3
3	415	9.1
4	1756	38.4
5	2252	49.2

Table 28: 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

$N = 4572$

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	19	0.4
2	64	1.4
3	434	9.5
4	1878	41.1
5	2177	47.6

Table 29: 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

$N = 4573$

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	50	1.1
2	27	0.6
3	193	4.2
4	887	19.4
5	3416	74.7

Table 30: 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

$N = 4576$

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	411	9.0
2	1136	24.8
3	919	20.1
4	1014	22.2
5	1096	24.0

Table 31: 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

$N = 4575$

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	74	1.6
2	45	1.0
3	314	6.9
4	1264	27.6
5	2878	62.9

Table 32: 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

$N = 4571$

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	271	5.9
2	787	17.2
3	631	13.8
4	1908	41.7
5	974	21.3

Table 33: 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

$N = 4571$

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	77	1.7
2	321	7.0
3	869	19.0
4	1692	37.0
5	1612	35.3

Table 34: 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

$N = 4575$

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	39	0.9
2	46	1.0
3	323	7.1
4	1591	34.8
5	2576	56.3

Table 35: 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

$N = 4571$

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	18	0.4
2	66	1.4
3	394	8.6
4	1686	36.9
5	2407	52.7

Table 36: 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

$N = 4570$

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	134	2.9
2	249	5.4
3	888	19.4
4	1602	35.1
5	1697	37.1

Table 37: 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

$N = 4573$

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	101	2.2
2	474	10.4
3	1588	34.7
4	1263	27.6
5	1147	25.1

Table 38: 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

$N = 4571$

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	168	3.7
2	514	11.2
3	1190	26.0
4	1456	31.9
5	1243	27.2

Table 39: 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

$N = 4570$

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	638	14.0
2	1065	23.3
3	1279	28.0
4	1128	24.7
5	460	10.1

Table 40: 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

$N = 4569$

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	111	2.4
2	466	10.2
3	1616	35.4
4	1472	32.2
5	904	19.8

Table 41: 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

$N = 4568$

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	486	10.6
2	905	19.8
3	1649	36.1
4	996	21.8
5	532	11.6

Table 42: 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

$N = 4566$

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	58	1.3
2	171	3.7
3	1019	22.3
4	1808	39.6
5	1510	33.1

Table 43: 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

$N = 4573$

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	856	18.7
2	1138	24.9
3	1029	22.5
4	837	18.3
5	713	15.6

Table 44: 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

$N = 4573$

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	42	0.9
2	131	2.9
3	1272	27.8
4	1020	22.3
5	2108	46.1

Table 45: 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

$N = 4575$

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	344	7.5
2	877	19.2
3	1148	25.1
4	1340	29.3
5	866	18.9

Table 46: 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

$N = 4575$

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	632	13.8
2	1190	26.0
3	743	16.2
4	1463	32.0
5	547	12.0

Table 47: 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

$N = 4575$

Description: Assessment of payment instrument characteristics. GETTING and SET-TING 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	108	2.4
2	649	14.2
3	1415	30.9
4	1565	34.2
5	838	18.3

Table 48: 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

$N = 4576$

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	47	1.0
2	96	2.1
3	620	13.5
4	1786	39.0
5	2027	44.3

Table 49: 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

$N = 4571$

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	233	5.1
2	879	19.2
3	1342	29.4
4	1370	30.0
5	747	16.3

Table 50: 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

$N = 4573$

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	367	8.0
2	657	14.4
3	966	21.1
4	1221	26.7
5	1362	29.8

Table 51: 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

$N = 4572$

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	34	0.7
2	147	3.2
3	1119	24.5
4	1076	23.5
5	2196	48.0

Table 52: 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

$N = 4571$

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

Survey question: as003_g3

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

Values	Number	Percent
1	143	3.1
2	344	7.5
3	773	16.9
4	1629	35.6
5	1682	36.8

Table 53: 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

$N = 4572$

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	307	6.7
2	825	18.0
3	780	17.1
4	1929	42.2
5	731	16.0

Table 54: 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

$N = 4569$

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	83	1.8
2	502	11.0
3	1243	27.2
4	1755	38.4
5	986	21.6

Table 55: 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

$N = 4570$

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	38	0.8
2	66	1.4
3	482	10.5
4	1694	37.1
5	2290	50.1

Table 56: 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

$N = 4568$

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	107	2.3
2	454	9.9
3	1018	22.3
4	1757	38.5
5	1232	27.0

Table 57: 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

$N = 4572$

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	1010	22.1
2	1199	26.2
3	1063	23.3
4	790	17.3
5	510	11.2

Table 58: 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

$N = 4573$

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	238	5.2
2	1219	26.7
3	1355	29.6
4	1313	28.7
5	448	9.8

Table 59: 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

$N = 4573$

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	1653	36.1
2	1433	31.3
3	880	19.2
4	408	8.9
5	199	4.4

Table 60: 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

$N = 4569$

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	477	10.4
2	877	19.2
3	1318	28.8
4	1336	29.2
5	561	12.3

Table 61: 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

$N = 4572$

Description: Assessment of payment instrument characteristics. GETTING and SET-TING UP of money orders

Survey question: as003_h5

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

Values	Number	Percent
1	614	13.4
2	1363	29.8
3	1472	32.2
4	719	15.7
5	404	8.8

Table 62: 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

$N = 4574$

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	482	10.5
2	826	18.1
3	1655	36.2
4	1108	24.2
5	503	11.0

Table 63: 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

as003̲h7

Dataset: Individual-level

Variable type: Numeric

$N = 4571$

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

Survey question: as003̲h7

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

Values	Number	Percent
1	1000	21.9
2	1561	34.2
3	1276	27.9
4	556	12.2
5	178	3.9

Table 64: Frequency table for `as003̲h7`

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

$N = 4565$

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	506	11.1
2	1146	25.1
3	1478	32.4
4	908	19.9
5	527	11.5

Table 65: 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 = 4567

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	77	1.7
2	267	5.8
3	1645	36.0
4	1141	25.0
5	1437	31.5

Table 66: 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

$N = 4566$

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	210	4.6
2	297	6.5
3	1143	25.0
4	1472	32.2
5	1444	31.6

Table 67: 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

$N = 4565$

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	444	9.7
2	1198	26.2
3	1407	30.8
4	1240	27.2
5	276	6.0

Table 68: 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

$N = 4570$

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	186	4.1
2	499	10.9
3	1577	34.5
4	1463	32.0
5	845	18.5

Table 69: 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

$N = 4568$

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	155	3.4
2	255	5.6
3	1472	32.2
4	1545	33.8
5	1141	25.0

Table 70: 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

$N = 4573$

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	98	2.1
2	205	4.5
3	1313	28.7
4	1610	35.2
5	1347	29.5

Table 71: Frequency table for as003_i7

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

assigned_day_week

Dataset: Day-level

Variable type: Numeric

$N = 18312$

Description: What day of the week is it for that day's diary day?

Survey question: N/A

Details: None

Values	Number	Percent
0	2754	15.0
1	2811	15.4
2	2703	14.8
3	2535	13.8
4	2480	13.5
5	2441	13.3
6	2588	14.1

Table 72: Frequency table for assigned_day_week

Value labels:
    0 - Sunday
    1 - Monday
    2 - Tuesday
    3 - Wednesday
    4 - Thursday
    5 - Friday
    6 - Saturday

`assigned_diarydate`

Dataset: Day-level

Variable type: Character

$N = 18316$

Description: What is the date of today's assigned diary day?

Survey question: N/A

Details: None

`assigned_diarydate_num`

Dataset: Day-level

Variable type: Date

$N = 18312$

Description: What is the date of today's assigned diary day?

Survey question: N/A

Details: None

authorization method

Dataset: Transaction-level

Variable type: Numeric

$N = 3049$

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

Survey question: q201g

Values	Number	Percent
1	230	7.5
2	1954	64.1
3	510	16.7
4	336	11.0
5	19	0.6

Table 73: 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

$N = 4579$

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	2432	53.1
1	2147	46.9

Table 74: Frequency table for banp_adopt

Value labels:
0 - Not an adopter
1 - Adopter

`bill`

Dataset: Transaction-level

Variable type: Numeric

$N = 22004$

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	17367	78.9
1	4637	21.1

Table 75: Frequency table for `bill`

Value labels:
    0 - No
    1 - Yes

`billautom`

Dataset: Transaction-level

Variable type: Numeric

$N = 4637$

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	2685	57.9
1	1952	42.1

Table 76: Frequency table for `billautom`

Value labels:
    0 - No
    1 - Yes

billdday

Dataset: Transaction-level

Variable type: Numeric

$N = 4627$

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
1	1510	32.6
2	1645	35.6
3	1472	31.8

Table 77: 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

$N = 4579$

Description: Is the respondent a BANK ACCOUNT adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	187	4.1
1	4392	95.9

Table 78: Frequency table for bnk_acnt_adopt

Value labels:
0 - Not an adopter
1 - Adopter

bnpl001

Dataset: Individual-level

Variable type: Numeric

$N = 4578$

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	3574	78.1
2	777	17.0
3	227	5.0

Table 79: Frequency table for bnpl001

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

`bnpl002`

Dataset: Individual-level

Variable type: Numeric

$N = 4578$

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	2448	53.5
2	1838	40.1
3	292	6.4

Table 80: Frequency table for `bnpl002`

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

bnpl003

Dataset: Individual-level

Variable type: Numeric

$N = 2448$

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	428	17.5
2	2011	82.1
3	9	0.4

Table 81: Frequency table for bnpl003

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

bnpl004

Dataset: Individual-level

Variable type: Numeric

$N = 427$

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	32	7.5
3	36	8.4
4	233	54.6
5	20	4.7
6	106	24.8

Table 82: 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

$N = 428$

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	237	55.4
2	116	27.1
3	55	12.9
4	20	4.7

Table 83: 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

$N = 4575$

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	41	0.9
1	4534	99.1

Table 84: Frequency table for `card_adopt`

Value labels:
    0 - No
    1 - Yes

carry_acnt2acnt

Dataset: Day-level

Variable type: Numeric

$N = 13721$

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	11372	82.9
1	2349	17.1

Table 85: Frequency table for carry_acnt2acnt

Value labels:
    0 - No
    1 - Yes

`carry_banp`

Dataset: Day-level

Variable type: Numeric

$N = 13721$

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	9125	66.5
1	4596	33.5

Table 86: Frequency table for `carry_banp`

Value labels:
  0 - No
  1 - Yes

`carry_cc`

Dataset: Day-level

Variable type: Numeric

$N = 13721$

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	3842	28.0
1	9879	72.0

Table 87: Frequency table for `carry_cc`

Value labels:
   0 - No
   1 - Yes

`carry_chk`

Dataset: Day-level

Variable type: Numeric

$N = 13721$

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	8230	60.0
1	5491	40.0

Table 88: Frequency table for `carry_chk`

Value labels:
    0 - No
    1 - Yes

`carry_coins`

Dataset: Day-level

Variable type: Numeric

$N = 13724$

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

Survey question: q5_1

Values	Number	Percent
0	8549	62.3
1	5175	37.7

Table 89: Frequency table for `carry_coins`

Value labels:
    0 - No
    1 - Yes

`carry_csh`

Dataset: Day-level

Variable type: Numeric

$N = 13721$

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	4307	31.4
1	9414	68.6

Table 90: Frequency table for `carry_csh`

Value labels:
   0 - No
   1 - Yes

carry_dc

Dataset: Day-level

Variable type: Numeric

$N = 13721$

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	3502	25.5
1	10219	74.5

Table 91: Frequency table for carry_dc

Value labels:
  0 - No
  1 - Yes

`carry_monord`

Dataset: Day-level

Variable type: Numeric

$N = 13721$

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	13273	96.7
1	448	3.3

Table 92: Frequency table for `carry_monord`

Value labels:
  0 - No
  1 - Yes

`carry_none`

Dataset: Day-level

Variable type: Numeric

$N = 13721$

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	12659	92.3
1	1062	7.7

Table 93: Frequency table for `carry_none`

Value labels:
0 - No
1 - Yes

`carry_obbp`

Dataset: Day-level

Variable type: Numeric

$N = 13721$

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	8885	64.8
1	4836	35.2

Table 94: Frequency table for `carry_obbp`

Value labels:
0 - No
1 - Yes

`carry_oth`

Dataset: Day-level

Variable type: Numeric

$N = 13721$

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	13629	99.3
1	92	0.7

Table 95: Frequency table for `carry_oth`

Value labels:
0 - No
1 - Yes

carry_paypal

Dataset: Day-level

Variable type: Numeric

$N = 13721$

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	8648	63.0
1	5073	37.0

Table 96: Frequency table for carry_paypal

Value labels:
0 - No
1 - Yes

carry_prepaid

Dataset: Day-level

Variable type: Numeric

$N = 13721$

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	11113	81.0
1	2608	19.0

Table 97: Frequency table for carry_prepaid

Value labels:
0 - No
1 - Yes

cashapp_adopt

Dataset: Individual-level

Variable type: Numeric

$N = 4567$

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? Cash App

Survey question: pa044_d

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

Values	Number	Percent
0	3744	82.0
1	823	18.0

Table 98: Frequency table for cashapp_adopt

Value labels:
   0 - No
   1 - Yes

cashdepaccount

Dataset: Transaction-level

Variable type: Numeric

$N = 241$

Description: Question text: Please tell us about each time you deposited paper cash or coins on DIARY DATE. Account where cash was deposited

Survey question: `cashdep_account`

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

Values	Number	Percent
1	190	78.8
2	47	19.5
3	4	1.7

Table 99: Frequency table for `cashdepaccount`

Value labels:
  1 - Primary checking account
  2 - Other checking or savings account
  3 - Other (specify)

cashdepmethod

Dataset: Transaction-level

Variable type: Numeric

$N = 244$

Description: Question text: Please tell us about each time you deposited paper cash or coins on DIARY DATE. Deposit method

Survey question: `cashdep_method`

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

Values	Number	Percent
1	64	26.2
2	65	26.6
3	115	47.1

Table 100: Frequency table for `cashdepmethod`

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

`cashdeptime`

Dataset: Transaction-level

Variable type: Character

$N = 24728$

Description: Question text: Please tell us about each time you deposited paper cash or coins on DIARY DATE. Time

Survey question: `cashdep_time`

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

`cashgetfee`

Dataset: Transaction-level

Variable type: Numeric

$N = 609$

Description: Question text: Receiving or getting cash. Please enter the information for your cash activity on DIARY DATE. Were you charged a fee?

Survey question: `cashget_fee`

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

Values	Number	Percent
0	575	94.4
1	34	5.6

Table 101: Frequency table for `cashgetfee`

Value labels:
    0 - No
    1 - Yes

cashgetlocation

Dataset: Transaction-level

Variable type: Numeric

$N = 609$

Description: Cash withdrawal location.

Survey question: cashget_location

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

Values	Number	Percent
1	120	19.7
2	41	6.7
3	40	6.6
4	257	42.2
5	2	0.3
6	39	6.4
7	12	2.0
8	1	0.2
9	97	15.9

Table 102: Frequency table for cashgetlocation

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

cashgetsource

Dataset: Transaction-level

Variable type: Numeric

$N = 607$

Description: Source of funds for cash withdrawal.

Survey question: `cashget_source`

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

Values	Number	Percent
1	157	25.9
2	32	5.3
3	50	8.2
4	16	2.6
5	2	0.3
7	7	1.2
8	259	42.7
9	84	13.8

Table 103: Frequency table for `cashgetsource`

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
    7 - Other prepaid card cash withdrawal
    8 - Another person
    9 - Other source

`cashgettime`

Dataset: Transaction-level

Variable type: Character

$N = 24728$

Description: Time of cash withdrawal

Survey question: `cashget_time`

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

```
cashless01
```

Dataset: Individual-level

Variable type: Numeric

$N = 4579$

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	4238	92.6
2	193	4.2
3	69	1.5
4	43	0.9
5	36	0.8

Table 104: 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

cashless02s1

Dataset: Individual-level

Variable type: Numeric

$N = 341$

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	125	36.7
1	216	63.3

Table 105: Frequency table for cashless02s1

Value labels:
0 - Not selected
1 - Selected

`cashless02s2`

Dataset: Individual-level

Variable type: Numeric

$N = 341$

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	133	39.0
1	208	61.0

Table 106: Frequency table for `cashless02s2`

Value labels:
0 - Not selected
1 - Selected

`cashless02s3`

Dataset: Individual-level

Variable type: Numeric

$N = 341$

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	160	46.9
1	181	53.1

Table 107: Frequency table for `cashless02s3`

Value labels:
　0 - Not selected
　1 - Selected

cashless02s4

Dataset: Individual-level

Variable type: Numeric

$N = 341$

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	135	39.6
1	206	60.4

Table 108: Frequency table for `cashless02s4`

Value labels:
0 - Not selected
1 - Selected

`cashless02s5`

Dataset: Individual-level

Variable type: Numeric

N = 341

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	323	94.7
1	18	5.3

Table 109: Frequency table for `cashless02s5`

Value labels:
    0 - Not selected
    1 - Selected

cashless03s1

Dataset: Individual-level

Variable type: Numeric

$N = 253$

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	173	68.4
1	80	31.6

Table 110: Frequency table for `cashless03s1`

Value labels:
  0 - Not selected
  1 - Selected

cashless03s2

Dataset: Individual-level

Variable type: Numeric

$N = 253$

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	191	75.5
1	62	24.5

Table 111: Frequency table for cashless03s2

Value labels:
0 - Not selected
1 - Selected

`cashless03s3`

Dataset: Individual-level

Variable type: Numeric

$N = 253$

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	194	76.7
1	59	23.3

Table 112: Frequency table for `cashless03s3`

Value labels:
  0 - Not selected
  1 - Selected

cashless03s4

Dataset: Individual-level

Variable type: Numeric

$N = 253$

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	190	75.1
1	63	24.9

Table 113: Frequency table for cashless03s4

Value labels:
    0 - Not selected
    1 - Selected

cashless03s5

Dataset: Individual-level

Variable type: Numeric

$N = 253$

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	215	85.0
1	38	15.0

Table 114: Frequency table for cashless03s5

Value labels:
0 - Not selected
1 - Selected

cashless04

Dataset: Individual-level

Variable type: Numeric

$N = 4579$

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	2201	48.1
2	1213	26.5
3	1165	25.4

Table 115: Frequency table for `cashless04`

Value labels:
0 - No
1 - Yes
2 - Don't know/Not sure

```
cashless06
```

Dataset: Individual-level

Variable type: Numeric

$N = 2200$

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	285	13.0
2	467	21.2
3	899	40.9
4	549	25.0

Table 116: 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.

cashless07s1

Dataset: Individual-level

Variable type: Numeric

$N = 2197$

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	991	45.1
1	1206	54.9

Table 117: Frequency table for `cashless07s1`

Value labels:
    0 - Not selected
    1 - Selected

`cashless07s2`

Dataset: Individual-level

Variable type: Numeric

$N = 2197$

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	1447	65.9
1	750	34.1

Table 118: Frequency table for `cashless07s2`

Value labels:
0 - Not selected
1 - Selected

cashless07s3

Dataset: Individual-level

Variable type: Numeric

$N = 2197$

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	2129	96.9
1	68	3.1

Table 119: Frequency table for `cashless07s3`

Value labels:
    0 - Not selected
    1 - Selected

`cashless07s4`

Dataset: Individual-level

Variable type: Numeric

$N = 2197$

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	934	42.5
1	1263	57.5

Table 120: Frequency table for `cashless07s4`

Value labels:
    0 - Not selected
    1 - Selected

```
cashless07s5
```

Dataset: Individual-level

Variable type: Numeric

$N = 2197$

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	2048	93.2
1	149	6.8

Table 121: Frequency table for `cashless07s5`

Value labels:
    0 - Not selected
    1 - Selected

cashless07s6

Dataset: Individual-level

Variable type: Numeric

$N = 2197$

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	1774	80.7
1	423	19.3

Table 122: Frequency table for cashless07s6

Value labels:
    0 - Not selected
    1 - Selected

cashless08s1

Dataset: Individual-level

Variable type: Numeric

$N = 2373$

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	920	38.8
1	1453	61.2

Table 123: Frequency table for `cashless08s1`

Value labels:
   0 - Not selected
   1 - Selected

cashless08s2

Dataset: Individual-level

Variable type: Numeric

$N = 2373$

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	1471	62.0
1	902	38.0

Table 124: Frequency table for cashless08s2

Value labels:
    0 - Not selected
    1 - Selected

cashless08s3

Dataset: Individual-level

Variable type: Numeric

$N = 2373$

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	553	23.3
1	1820	76.7

Table 125: Frequency table for cashless08s3

Value labels:
    0 - Not selected
    1 - Selected

cashless08s4

Dataset: Individual-level

Variable type: Numeric

$N = 2373$

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	1039	43.8
1	1334	56.2

Table 126: Frequency table for cashless08s4

Value labels:
    0 - Not selected
    1 - Selected

```
cashless08s5
```

Dataset: Individual-level

Variable type: Numeric

$N = 2373$

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	916	38.6
1	1457	61.4

Table 127: Frequency table for `cashless08s5`

Value labels:
0 - Not selected
1 - Selected

cashless08s6

Dataset: Individual-level

Variable type: Numeric

$N = 2373$

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	2206	93.0
1	167	7.0

Table 128: Frequency table for cashless08s6

Value labels:
    0 - Not selected
    1 - Selected

`cc_adopt`

Dataset: Individual-level

Variable type: Numeric

$N = 4577$

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	753	16.5
1	3824	83.5

Table 129: Frequency table for `cc_adopt`

Value labels:
0 - Not an adopter
1 - Adopter

`cc_discount`

Dataset: Transaction-level

Variable type: Numeric

$N = 7114$

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	6815	95.8
1	299	4.2

Table 130: Frequency table for `cc_discount`

Value labels:
    0 - No
    1 - Yes

`cc_num`

Dataset: Individual-level

Variable type: Numeric

$N = 3820$

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	825	21.6
2	914	23.9
3	668	17.5
4	477	12.5
5	295	7.7
6	641	16.8

Table 131: 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

$N = 3823$

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	471	12.3
1	3352	87.7

Table 132: Frequency table for cc_rewards

Value labels:
    0 - No
    1 - Yes

`ccbaldue`

Dataset: Transaction-level

Variable type: Numeric

$N = 894$

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	600.5	1987.9	53383.0	4442.2

Table 133: Summary statistics for `ccbaldue`
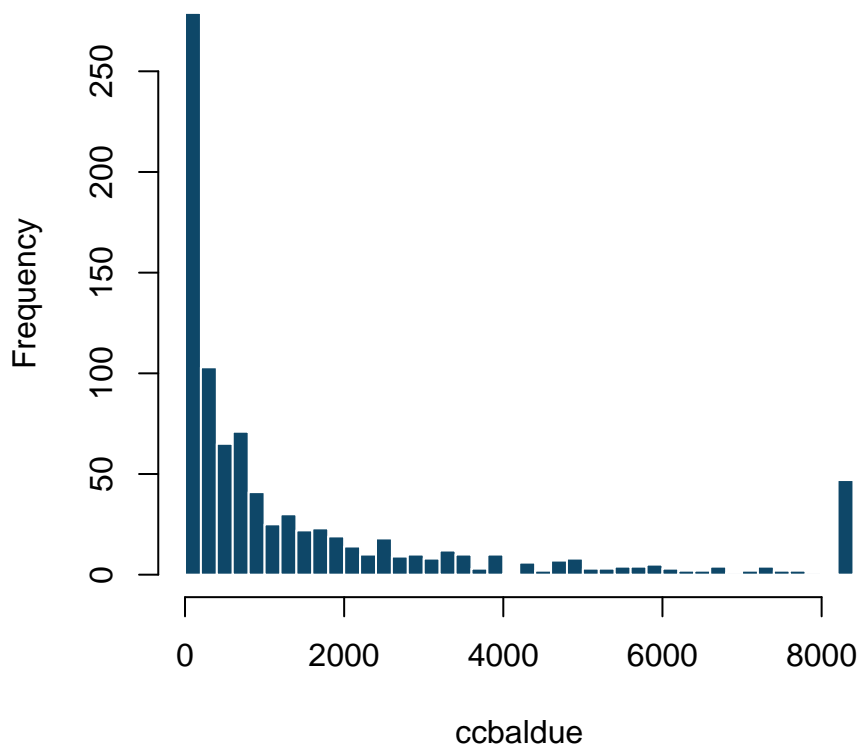
`ccfee_annual`

Dataset: Individual-level

Variable type: Numeric

$N = 3823$

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	3025	79.1
1	798	20.9

Table 134: Frequency table for `ccfee_annual`

Value labels:
    0 - No
    1 - Yes

`ccfee_baltran`

Dataset: Individual-level

Variable type: Numeric

$N = 3823$

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	3671	96.0
1	152	4.0

Table 135: Frequency table for `ccfee_baltran`

Value labels:
    0 - No
    1 - Yes

`ccfee_csh`

Dataset: Individual-level

Variable type: Numeric

$N = 3823$

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	3717	97.2
1	106	2.8

Table 136: Frequency table for `ccfee_csh`

Value labels:
    0 - No
    1 - Yes

`ccfee_foreign`

Dataset: Individual-level

Variable type: Numeric

$N = 3823$

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	3675	96.1
1	148	3.9

Table 137: Frequency table for `ccfee_foreign`

Value labels:
0 - No
1 - Yes

ccfee_late

Dataset: Individual-level

Variable type: Numeric

$N = 3823$

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	3498	91.5
1	325	8.5

Table 138: Frequency table for ccfee_late

Value labels:
   0 - No
   1 - Yes

ccfee_none

Dataset: Individual-level

Variable type: Numeric

$N = 3823$

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	1272	33.3
1	2551	66.7

Table 139: Frequency table for `ccfee_none`

Value labels:
   0 - No
   1 - Yes

ccfee_overlimit

Dataset: Individual-level

Variable type: Numeric

$N = 3823$

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	3746	98.0
1	77	2.0

Table 140: Frequency table for ccfee_overlimit

Value labels:
  0 - No
  1 - Yes

`census_division`

Dataset: Individual-level

Variable type: Numeric

$N = 4105$

Description: The Census division where the respondent lives.

Survey question: statereside

Details: Constructed from UAS Household Survey variable `statereside`

Values	Number	Percent
1	539	13.1
2	150	3.7
3	162	3.9
4	525	12.8
5	482	11.7
6	193	4.7
7	1030	25.1
8	807	19.7
9	217	5.3

Table 141: 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

$N = 4579$

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	218	4.8
1	4361	95.2

Table 142: Frequency table for chk_acnt_adopt

Value labels:
0 - Not an adopter
1 - Adopter

chk_acnt_num

Dataset: Individual-level

Variable type: Numeric

$N = 4356$

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	2872	65.9
2	1096	25.2
3	290	6.7
4	64	1.5
5	19	0.4
6	15	0.3

Table 143: 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

$N = 4579$

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	1103	24.1
1	3476	75.9

Table 144: Frequency table for `chk_adopt`

Value labels:
   0 - Not an adopter
   1 - Adopter

`chk_bal`

Dataset: Day-level

Variable type: Numeric

$N = 12903$

Description: Balance of checking account.

Survey question: pa072_a

min	med	mean	max	sd
-926.0	1576.0	6610.3	2122041.0	34119.0

Table 145: Summary statistics for `chk_bal`
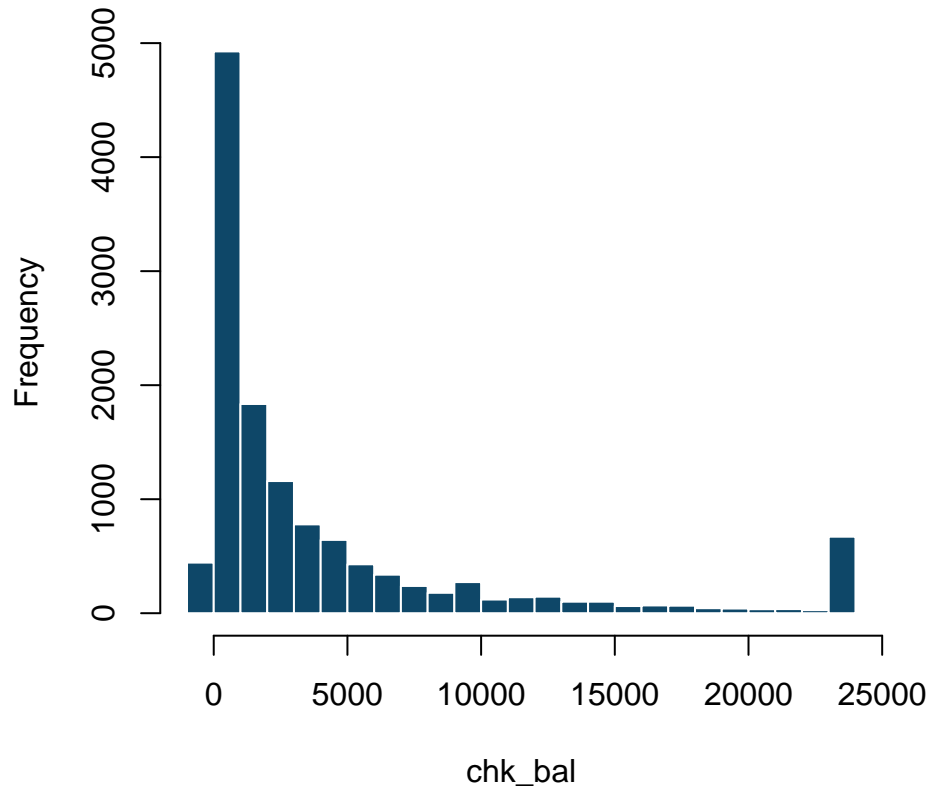
`chk_bal_time`

Dataset: Day-level

Variable type: Character

$N = 18316$

Description: Time that diarist checked checking account balance.

Survey question: pa072_a_time

chk_transfers

Dataset: Day-level

Variable type: Numeric

$N = 13066$

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	12804	98.0
1	262	2.0

Table 146: Frequency table for chk_transfers

Value labels:
  0 - No
  1 - Yes

chkdepfunds

Dataset: Transaction-level

Variable type: Numeric

$N = 1449$

Description: Question text: Please tell us about each noncash deposit to your checking account on DIARY DATE. What kind of funds were deposited?

Survey question: chkdep_funds

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

Values	Number	Percent
1	179	12.4
2	3	0.2
4	3	0.2
5	10	0.7
6	230	15.9
7	762	52.6
8	90	6.2
9	172	11.9

Table 147: Frequency table for chkdepfunds

Value labels:
   1 - Check (personal or business)
   2 - Money order
   3 - UNUSED
   4 - Cashiers check
   5 - Certified check
   6 - Transfer from another account
   7 - Direct deposit of income
   8 - Venmo, Square Cash, PayPal cash out
   9 - Other

`chktransferaccount`

Dataset: Transaction-level

Variable type: Numeric

$N = 298$

Description: Question text: What kind of account did the funds come from which were deposited into your primary checking account?

Survey question: `pa081_a`

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

Values	Number	Percent
1	180	60.4
2	59	19.8
3	21	7.0
4	2	0.7
5	2	0.7
7	34	11.4

Table 148: Frequency table for `chktransferaccount`

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

`chktransferfee`

Dataset: Transaction-level

Variable type: Numeric

$N = 292$

Description: Question text: How much was the fee for this check transfer?

Survey question: `chktransfer_fee`

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

Values	Number	Percent
0	289	99.0
3	2	0.7
500	1	0.3

Table 149: Frequency table for `chktransferfee`

Value labels:

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

chktransferinstitution

Dataset: Transaction-level

Variable type: Numeric

$N = 287$

Description: Question text: Was the account that thte money came from at the same financial institution as the account the money was transferred to?

Survey question: `chktransfer_institution`

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

Values	Number	Percent
0	93	32.4
1	194	67.6

Table 150: Frequency table for `chktransferinstitution`

Value labels:
    0 - No
    1 - Yes

`chktransferwhenrec`

Dataset: Transaction-level

Variable type: Numeric

N = 286

Description: Question text: When is the person to whom you transferred the money supposed to receive it?

Survey question: `chktransfer_whenrec`

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

Values	Number	Percent
1	225	78.7
2	32	11.2
3	14	4.9
4	9	3.1
5	1	0.3
6	3	1.0
9	2	0.7

Table 151: Frequency table for `chktransferwhenrec`

Value labels:
1 - Today
2 - Tomorrow
3 - Two days
4 - Three days
5 - Four days
6 - Five days
7 - Six days
8 - One week
9 - More than a week

`citizen`

Dataset: Individual-level

Variable type: Numeric

$N = 4579$

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	104	2.3
1	4475	97.7

Table 152: Frequency table for `citizen`

Value labels:
0 - No
1 - Yes

computer_adopt

Dataset: Individual-level

Variable type: Numeric

$N = 4574$

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	1824	39.9
1	2750	60.1

Table 153: Frequency table for computer_adopt

Value labels:
    0 - No
    1 - Yes

crypto_adopt

Dataset: Individual-level

Variable type: Numeric

$N = 4578$

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	4246	92.7
1	332	7.3

Table 154: Frequency table for crypto_adopt

Value labels:
    0 - No
    1 - Yes

crypto_used

Dataset: Individual-level

Variable type: Numeric

$N = 4578$

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	4559	99.6
1	19	0.4

Table 155: Frequency table for crypto_used

Value labels:
    0 - No
    1 - Yes

`crypto_value`

Dataset: Individual-level

Variable type: Numeric

$N = 328$

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	360.0	5763.3	725000.0	43402.0

Table 156: Summary statistics for `crypto_value`
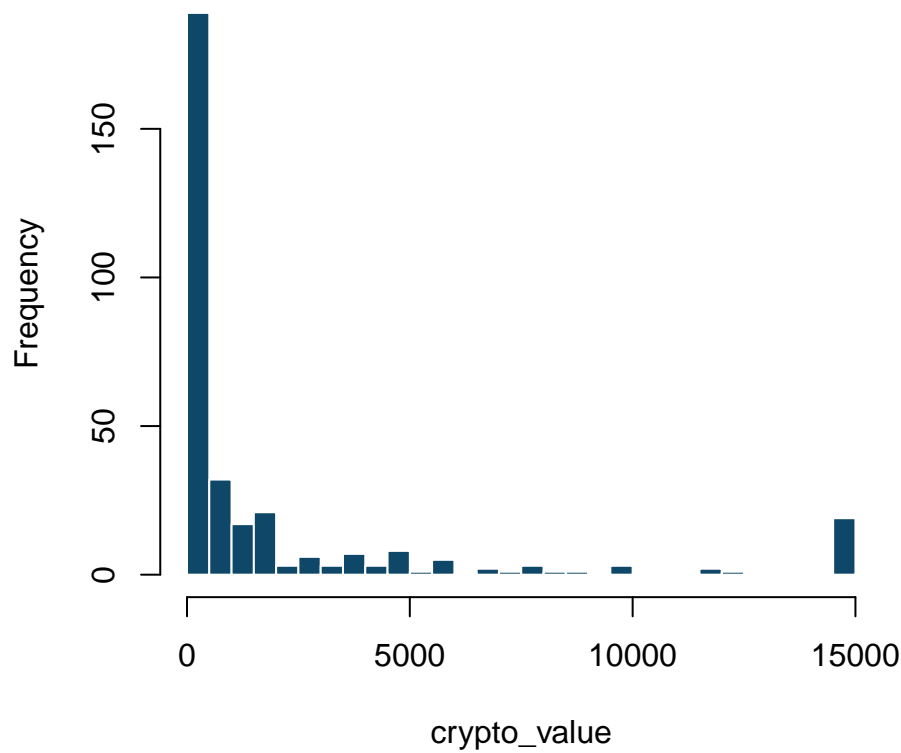
csh_adopt

Dataset: Individual-level

Variable type: Numeric

$N = 4579$

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	159	3.5
1	4420	96.5

Table 157: Frequency table for csh_adopt

Value labels:
    0 - Not an adopter
    1 - Adopter

csh_leftover

Dataset: Day-level

Variable type: Numeric

$N = 13723$

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	3950	28.8
1	9773	71.2

Table 158: Frequency table for csh_leftover

Value labels:
   0 - No
   1 - Yes

csh_stored

Dataset: Individual-level

Variable type: Numeric

$N = 4578$

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	3100	67.7
1	1478	32.3

Table 159: Frequency table for csh_stored

Value labels:
    0 - No
    1 - Yes

`daily_weight`

Dataset: Day-level

Variable type: Numeric

$N = 11869$

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	0.7	1.0	16.1	1.3

Table 160: Summary statistics for `daily_weight`
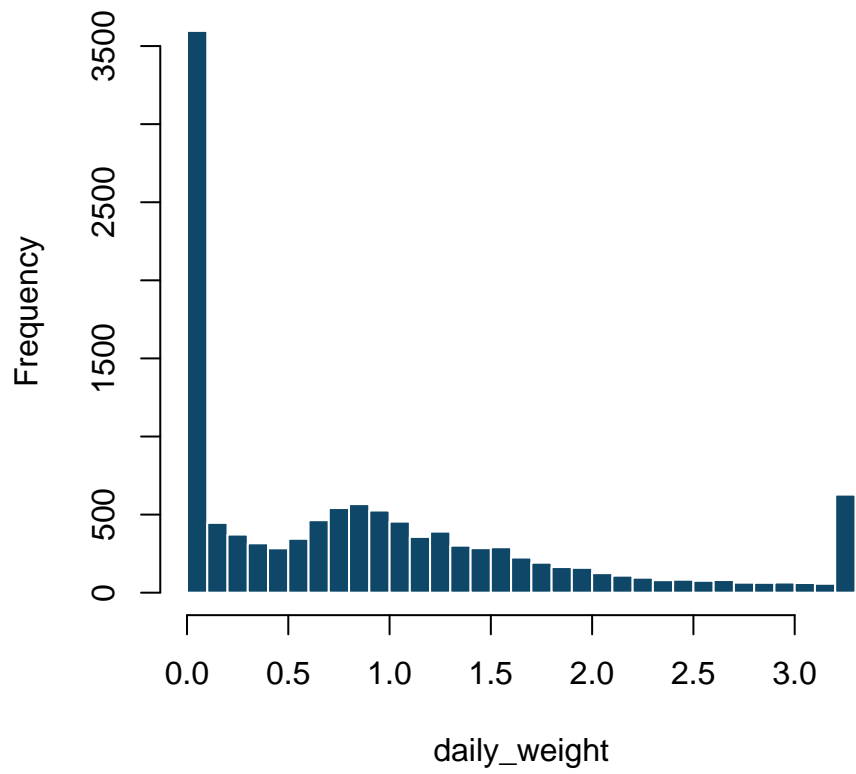
`daily_weight_all`

Dataset: Day-level

Variable type: Numeric

$N = 12906$

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	0.6	1.0	16.9	1.3

Table 161: Summary statistics for `daily_weight_all`
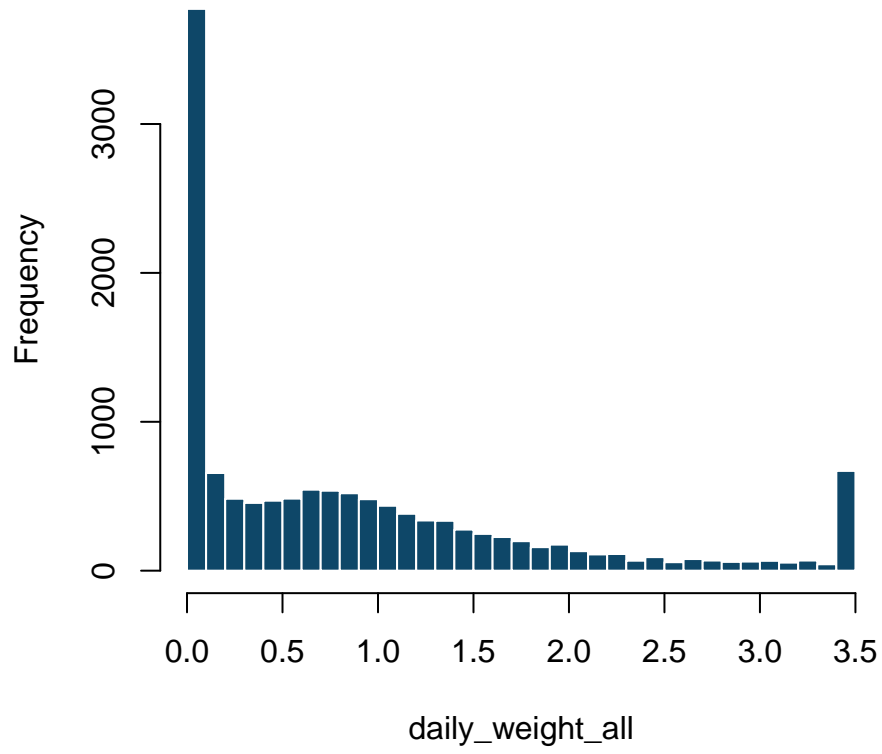
`date`

Dataset: Transaction-level

Variable type: Date

$N = 22003$

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

$N = 4573$

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	488	10.7
1	4085	89.3

Table 162: Frequency table for `dc_adopt`

Value labels:
0 - Not an adopter
1 - Adopter

dc_num

Dataset: Individual-level

Variable type: Numeric

$N = 4030$

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	2653	65.8
2	998	24.8
3	259	6.4
4	83	2.1
5	23	0.6
6	14	0.3

Table 163: 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

$N = 3979$

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	337	8.5
2	3642	91.5

Table 164: Frequency table for dc_rewards

Value labels:
0 - No
1 - Yes

`denom_100_end`

Dataset: Day-level

Variable type: Numeric

$N = 18316$

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

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

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

min	med	mean	max	sd
0.0	0.0	0.2	105.0	1.7

Table 165: Summary statistics for `denom_100_end`

denom_100_stored

Dataset: Day-level

Variable type: Numeric

$N = 9157$

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	4.0	3750.0	67.5

Table 166: Summary statistics for denom_100_stored

denom_10_end

Dataset: Day-level

Variable type: Numeric

$N = 18316$

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	200.0	2.1

Table 167: Summary statistics for denom_10_end

denom_10_stored

Dataset: Day-level

Variable type: Numeric

N = 9157

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	0.8	200.0	4.9

Table 168: Summary statistics for denom_10_stored

`denom_1_end`

Dataset: Day-level

Variable type: Numeric

$N = 18316$

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	2.8	2222.0	17.1

Table 169: Summary statistics for `denom_1_end`

denom_1_stored

Dataset: Day-level

Variable type: Numeric

$N = 9157$

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
-1.0	0.0	2.7	3500.0	39.0

Table 170: Summary statistics for denom_1_stored

`denom_20_end`

Dataset: Day-level

Variable type: Numeric

$N = 18316$

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

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

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

min	med	mean	max	sd
0.0	0.0	1.6	120.0	3.7

Table 171: Summary statistics for `denom_20_end`
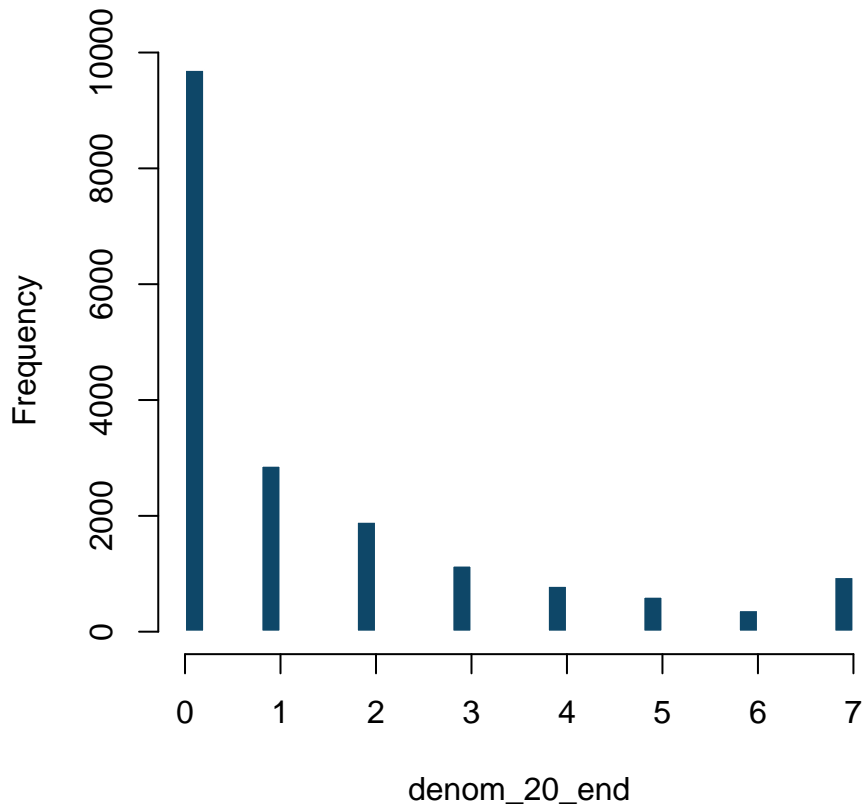
denom_20_stored

Dataset: Day-level

Variable type: Numeric

$N = 9157$

Description: The number of 20 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	3.1	1265.0	22.4

Table 172: Summary statistics for denom_20_stored
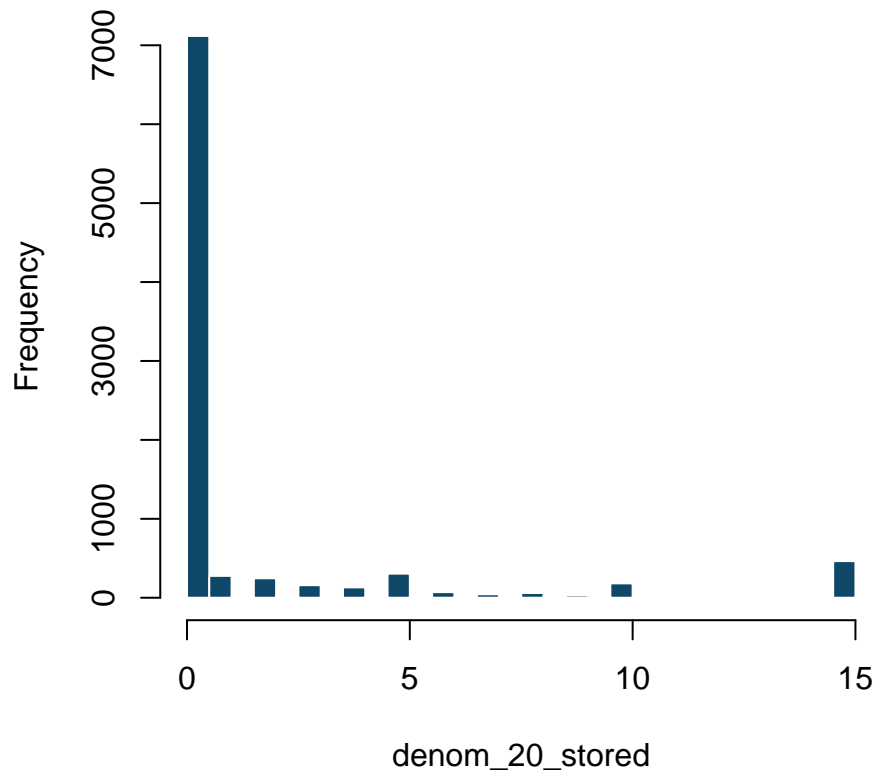
`denom_2_end`

Dataset: Day-level

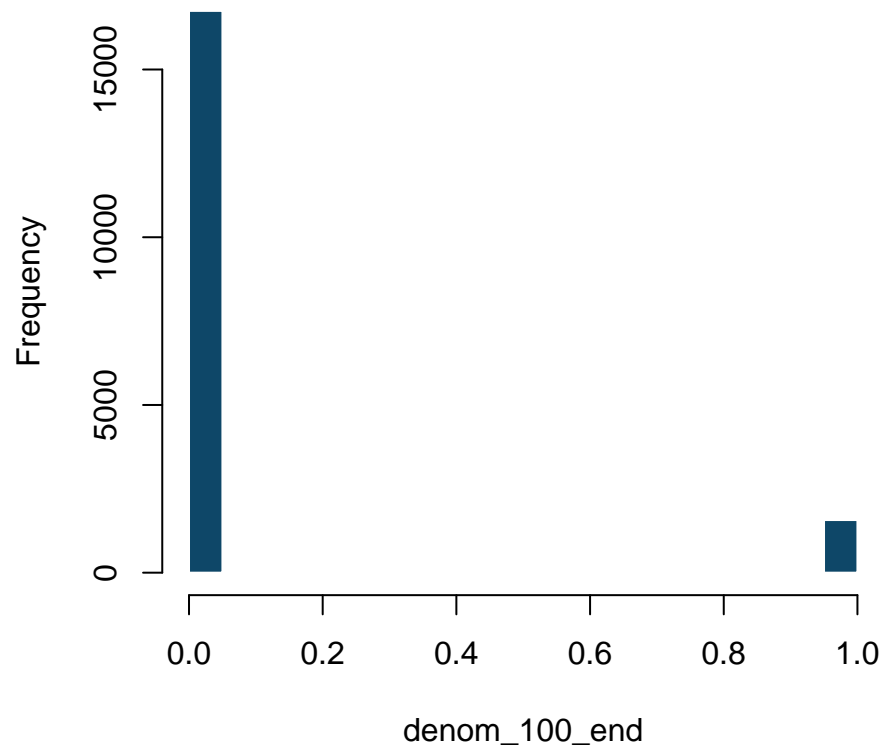**Variable type:** Numeric

$N = 18316$

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	17980	98.2
1	152	0.8
2	95	0.5
3	18	0.1
4	23	0.1
5	14	0.1
6	12	0.1
8	1	0.0
10	11	0.1
12	1	0.0
18	1	0.0
20	1	0.0
27	1	0.0
30	3	0.0
34	1	0.0
47	1	0.0
200	1	0.0

Table 173: Frequency table for `denom_2_end`

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

denom_2_stored

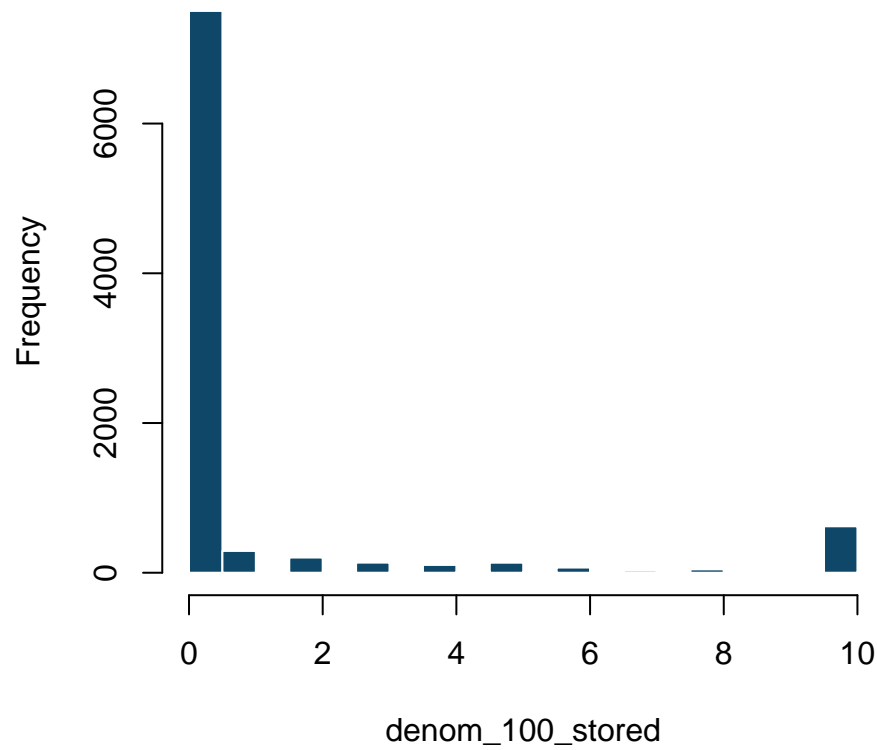**Dataset:** Day-level

Variable type: Numeric

$N = 9157$

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	0.3	199.0	3.4

Table 174: Summary statistics for denom_2_stored
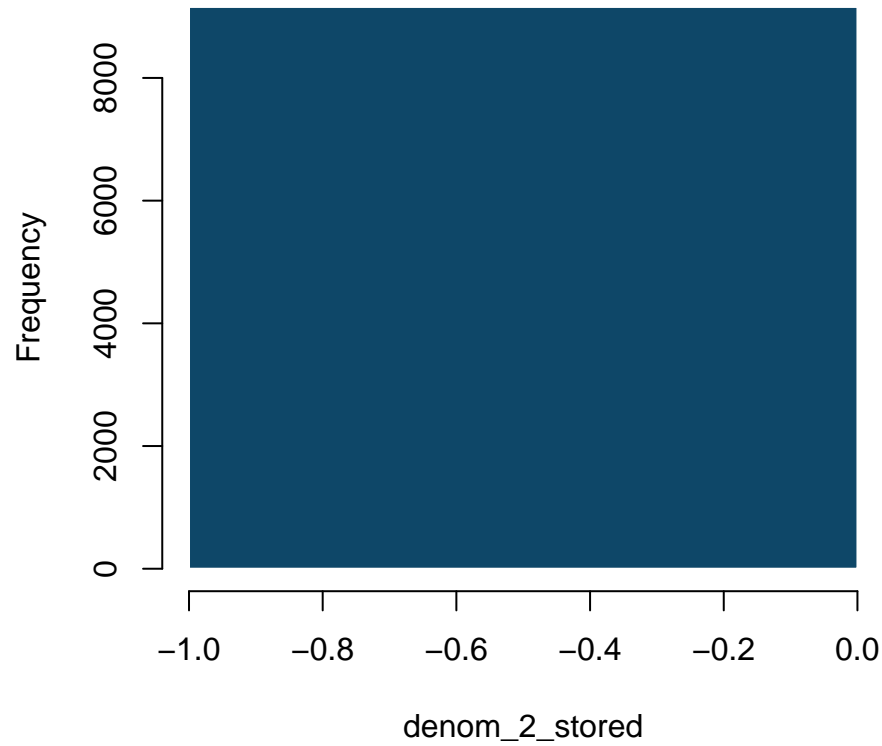
`denom_50_end`

Dataset: Day-level

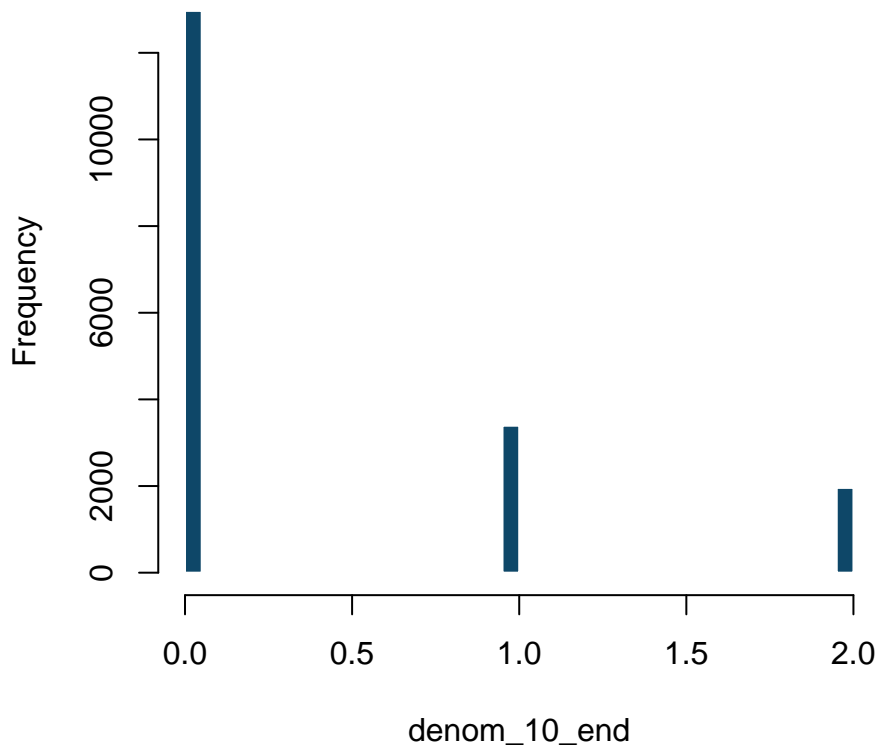**Variable type:** Numeric

$N = 18316$

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	17107	93.4
1	692	3.8
2	286	1.6
3	112	0.6
4	41	0.2
5	20	0.1
6	14	0.1
7	10	0.1
8	6	0.0
9	12	0.1
10	3	0.0
11	5	0.0
12	1	0.0
16	1	0.0
17	1	0.0
20	2	0.0
50	1	0.0
73	1	0.0
5000	1	0.0

Table 175: Frequency table for `denom_50_end`

Value labels:

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

denom_50_stored

Dataset: Day-level

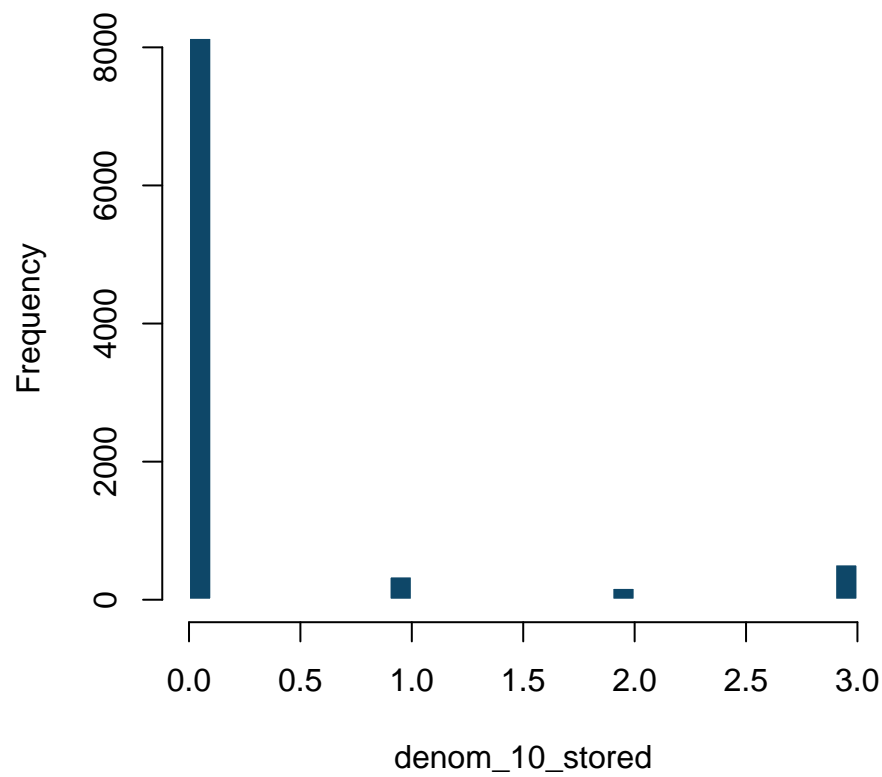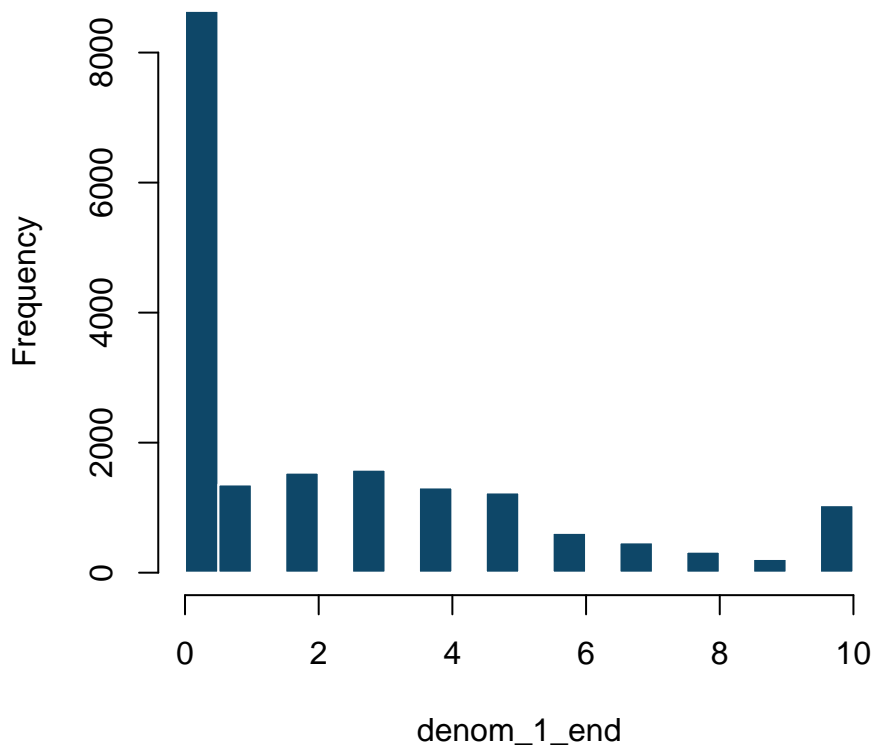**Variable type:** Numeric

N = 9157

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	0.9	809.0	14.8

Table 176: Summary statistics for denom_50_stored
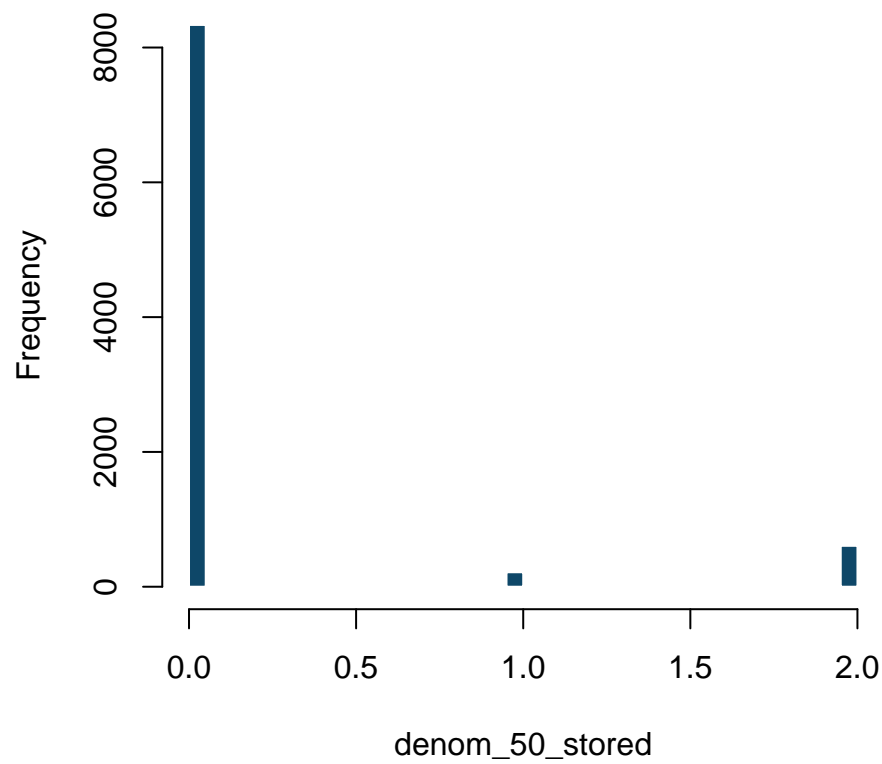
denom_5_end

Dataset: Day-level

Variable type: Numeric

N = 18316

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	37.0	1.7

Table 177: Summary statistics for denom_5_end
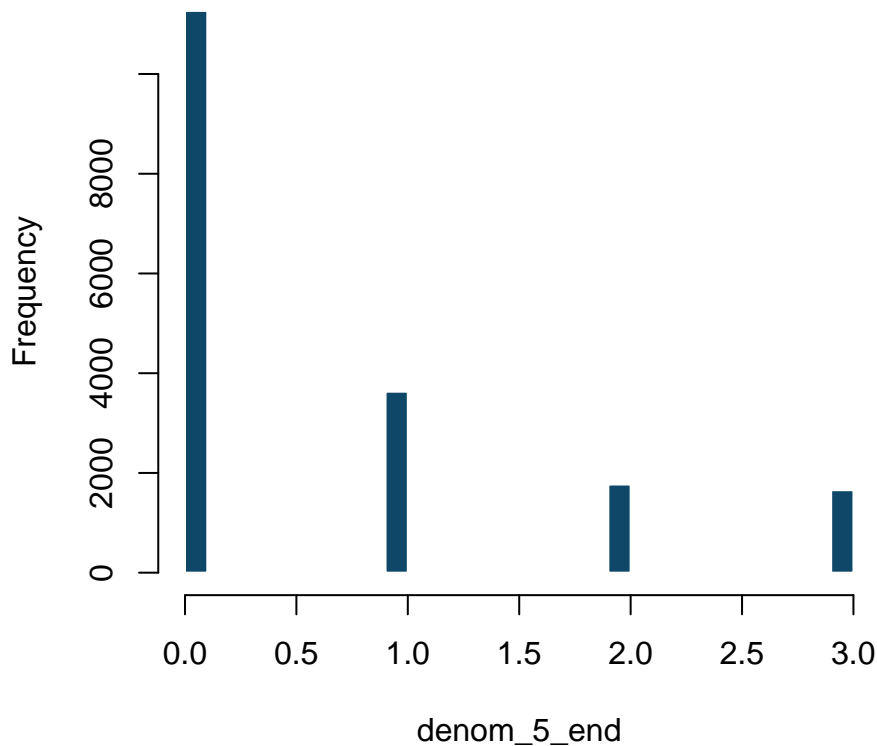
denom_5_stored

Dataset: Day-level
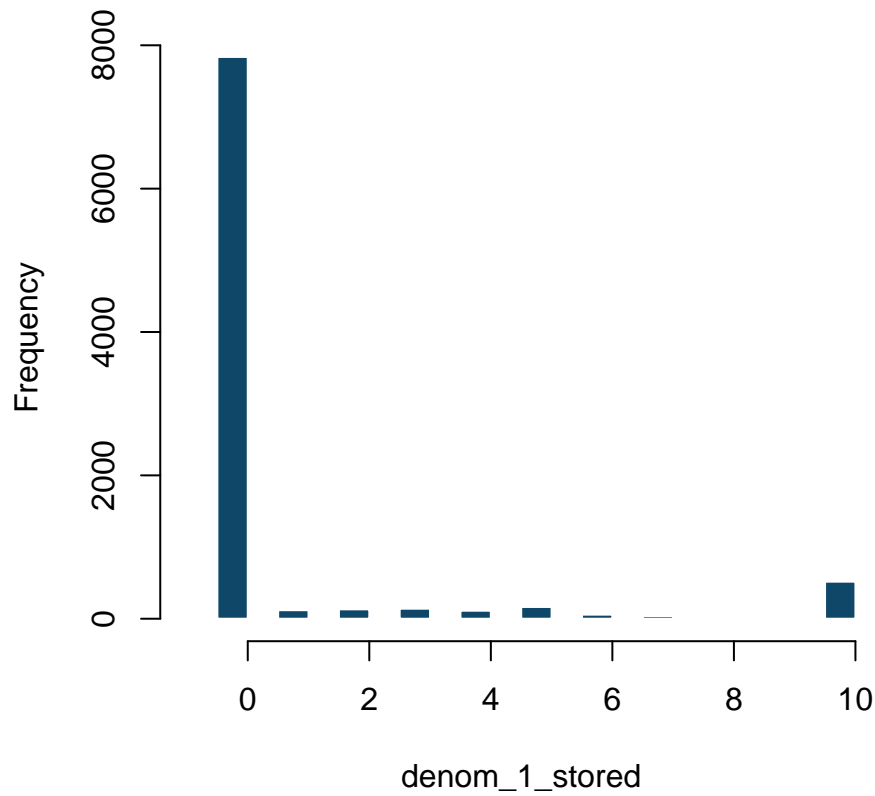
Variable type: Numeric

$N = 9157$

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	0.8	150.0	4.6

Table 178: Summary statistics for denom_5_stored
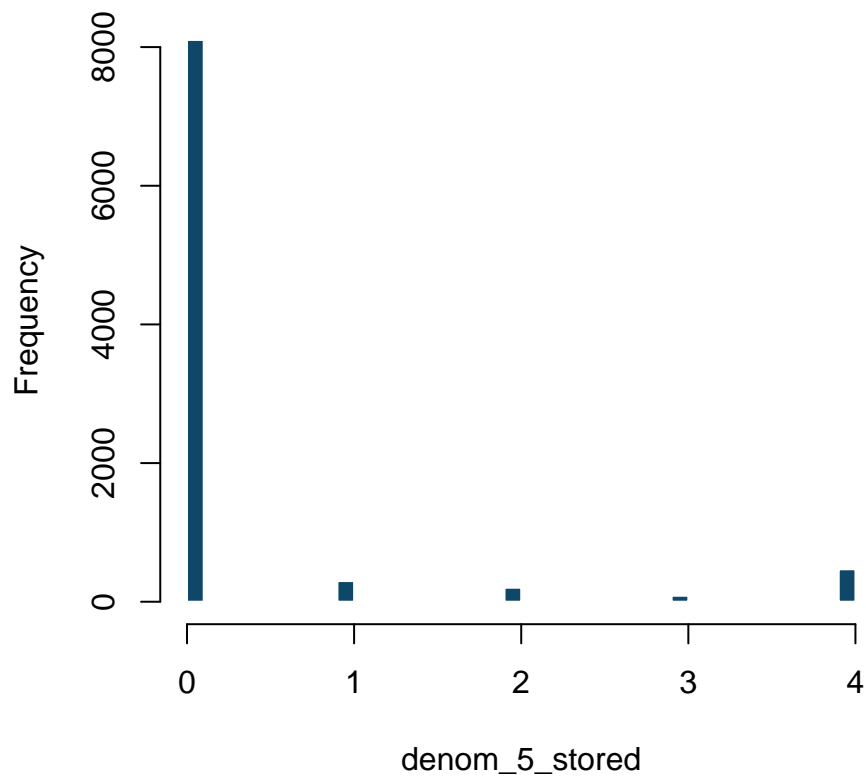
`device`

**Dataset:** Transaction-level

Variable type: Numeric

$N = 21993$

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	2665	12.1
2	476	2.2
3	4104	18.7
4	64	0.3
5	249	1.1
6	2077	9.4
7	12106	55.0
8	252	1.1

Table 179: 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

$N = 24728$

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	7552	30.5
2	7995	32.3
3	8924	36.1
4	257	1.0

Table 180: 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

$N = 16553$

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

Survey question: q101aaa, q101d, q101f

Values	Number	Percent
0	15985	96.6
1	568	3.4

Table 181: Frequency table for `discount`

Value labels:
0 - No
1 - Yes

```
dow_weight
```

Dataset: Day-level

Variable type: Numeric

$N = 11869$

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
0.1	0.6	1.0	4.7	0.9

Table 182: Summary statistics for `dow_weight`
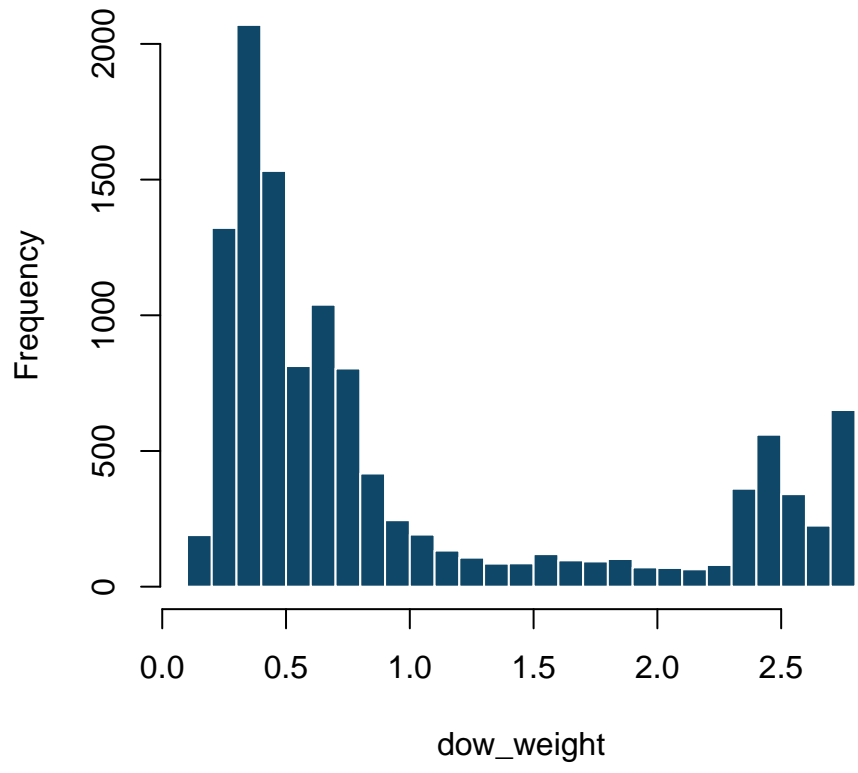
`dow_weight_all`

Dataset: Day-level

Variable type: Numeric

$N = 12906$

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

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

min	med	mean	max	sd
0.1	0.6	1.0	4.8	0.9

Table 183: Summary statistics for `dow_weight_all`
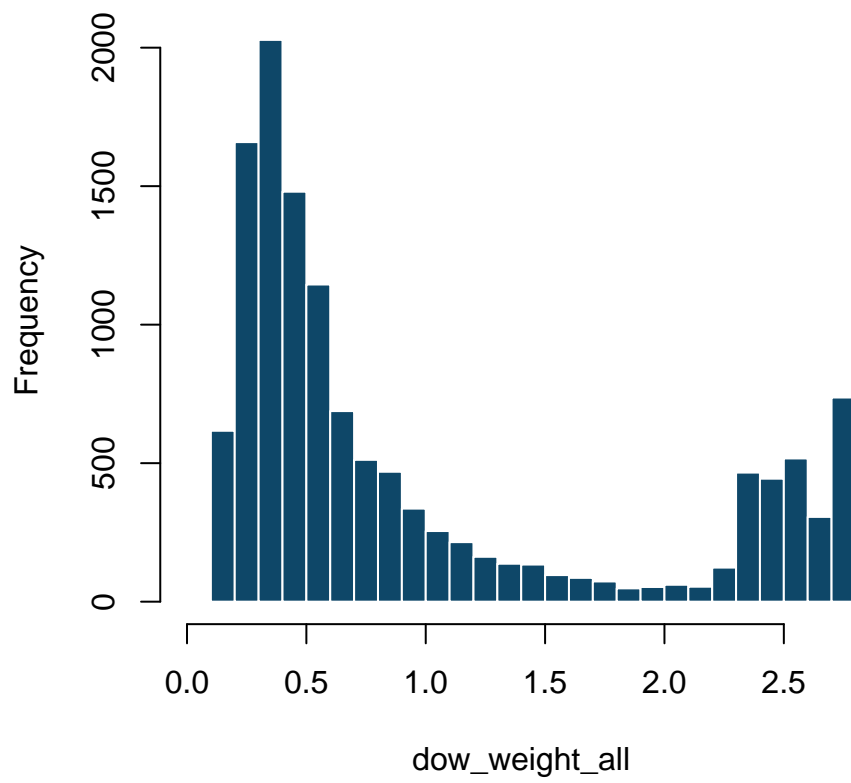
e_exp_cc

Dataset: Individual-level

Variable type: Numeric

N = 4089

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

Values	Number	Percent
0	4036	98.7
1	1	0.0
5	1	0.0
9	1	0.0
10	2	0.0
20	1	0.0
25	1	0.0
100	6	0.1
300	1	0.0
400	2	0.0
479	1	0.0
500	3	0.1
880	1	0.0
1000	4	0.1
1500	4	0.1
2000	22	0.5
2500	1	0.0
5000	1	0.0

Table 184: Frequency table for e_exp_cc

Value labels:
  NA

e_exp_chk

Dataset: Individual-level

Variable type: Numeric

$N = 4098$

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	573.5	20000.0	891.6

Table 185: Summary statistics for `e_exp_chk`

`e_exp_chk_saved`

Dataset: Individual-level

Variable type: Numeric

$N = 4490$

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
-926.0	500.0	4994.8	529048.0	21452.0

Table 186: Summary statistics for `e_exp_chk_saved`

`e_exp_cover`

Dataset: Individual-level

Variable type: Numeric

$N = 4564$

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: `scf005`

min	med	mean	max	sd
0.0	2000.0	1534.3	2000.0	751.7

Table 187: Summary statistics for `e_exp_cover`

e_exp_csh

Dataset: Individual-level

Variable type: Numeric

$N = 4041$

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	147.0	3000.0	447.6

Table 188: Summary statistics for `e_exp_csh`
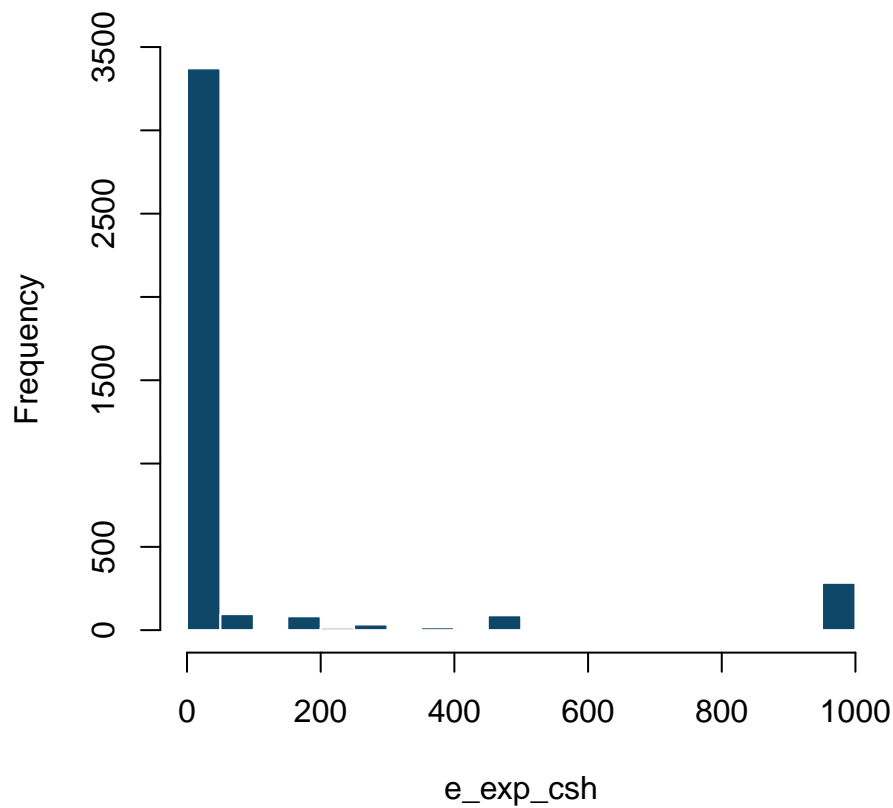
e_exp_csh_saved

Dataset: Individual-level

Variable type: Numeric

$N = 4492$

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	5.0	907.0	405500.0	8239.7

Table 189: Summary statistics for **e_exp_csh_saved**
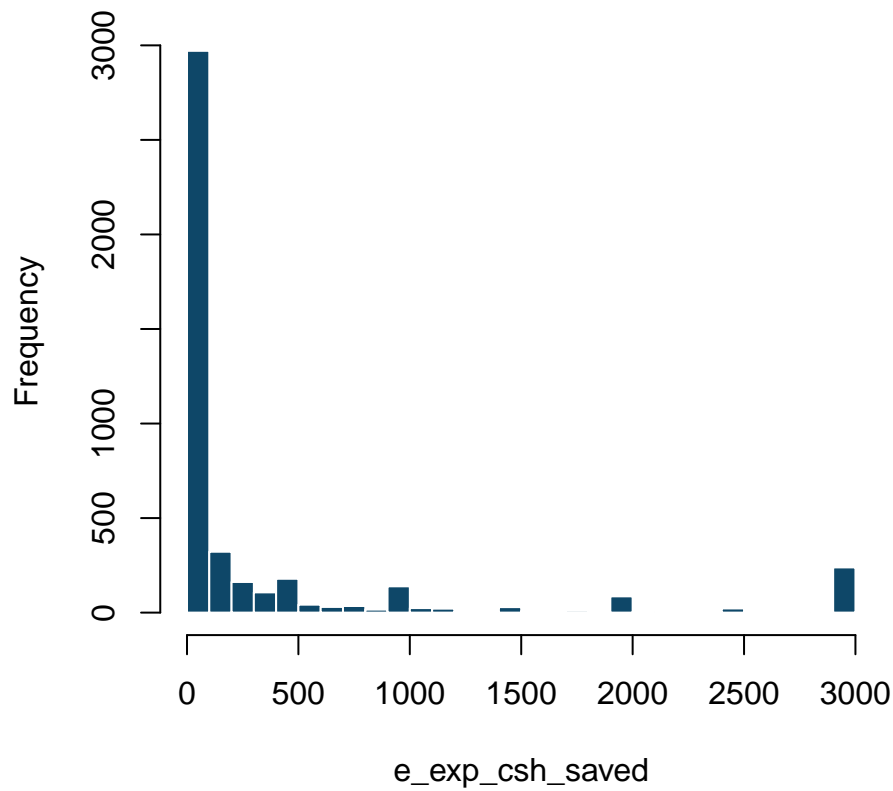
`e_exp_fam`

Dataset: Individual-level

Variable type: Numeric

$N = 4072$

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	6.4	2000.0	73.5

Table 190: Summary statistics for `e_exp_fam`
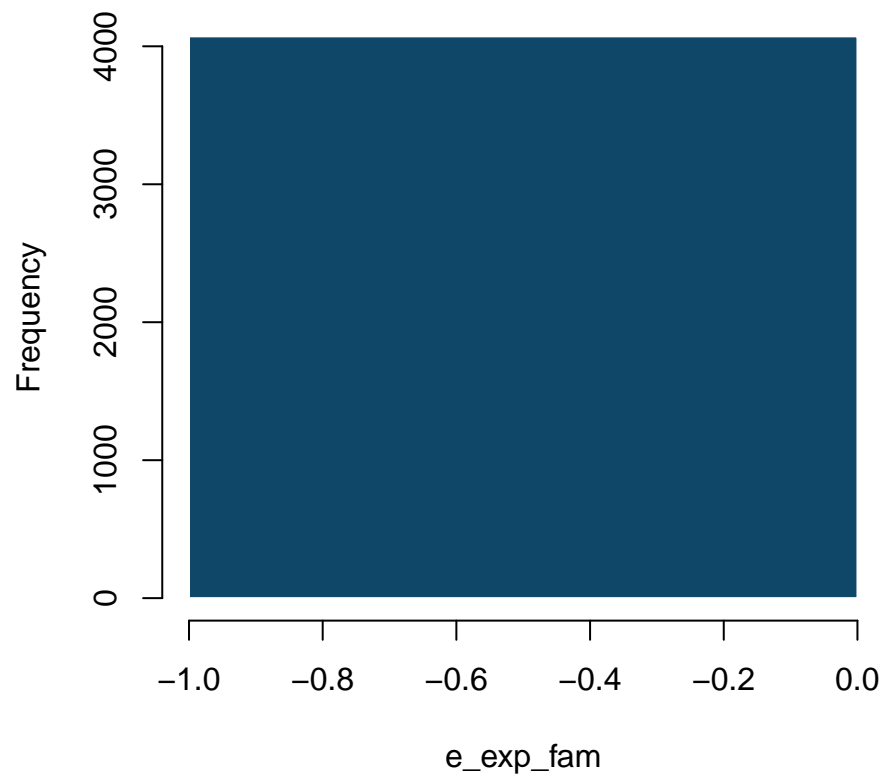
e_exp_heloc

Dataset: Individual-level

Variable type: Numeric

$N = 4089$

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

Values	Number	Percent
0	4043	98.9
1	1	0.0
2	1	0.0
10	2	0.0
30	1	0.0
50	1	0.0
60	1	0.0
100	7	0.2
150	3	0.1
200	3	0.1
279	1	0.0
300	3	0.1
350	1	0.0
400	2	0.0
500	7	0.2
700	1	0.0
750	1	0.0
800	2	0.0
1000	5	0.1
1600	1	0.0
2000	2	0.0

Table 191: Frequency table for e_exp_heloc

Value labels:
    NA

e_exp_od

Dataset: Individual-level

Variable type: Numeric

$N = 4119$

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	315.5	6000.0	688.5

Table 192: Summary statistics for e_exp_od
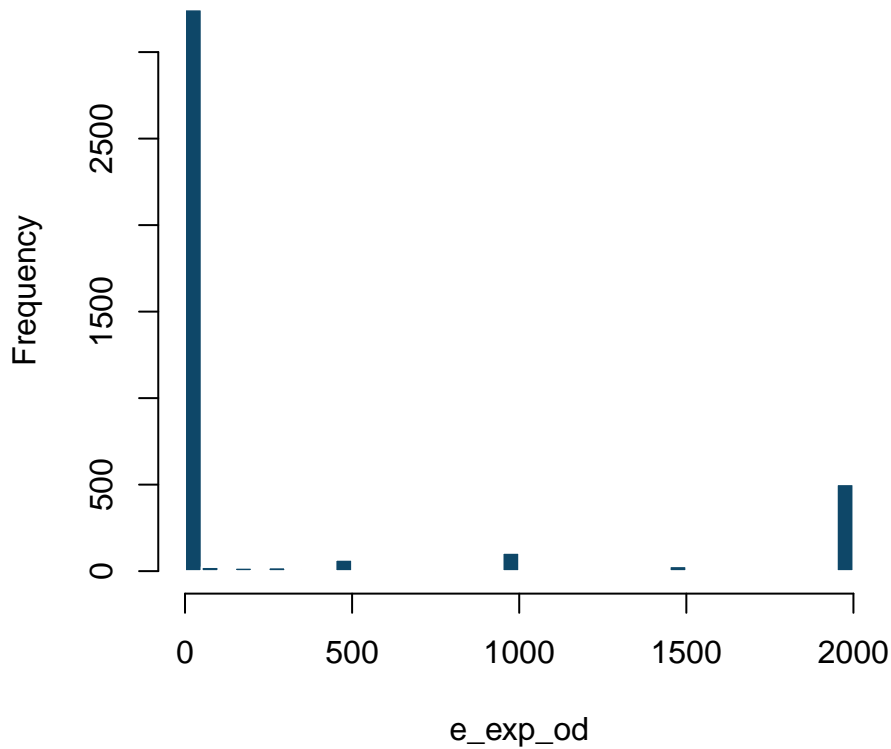
`e_exp_pawn`

Dataset: Individual-level

Variable type: Numeric

$N = 4082$

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	89.6	50000.0	844.3

Table 193: Summary statistics for `e_exp_pawn`
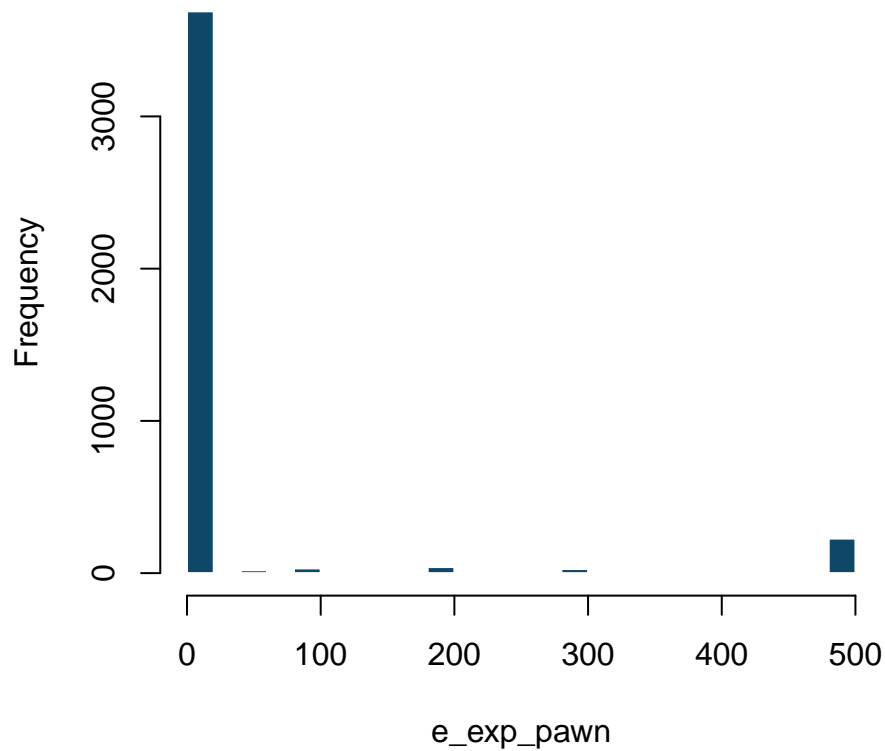
`e_exp_payday`

Dataset: Individual-level

Variable type: Numeric

$N = 4076$

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

Survey question: scf006_g

min	med	mean	max	sd
0.0	0.0	3.7	2000.0	50.6

Table 194: Summary statistics for `e_exp_payday`
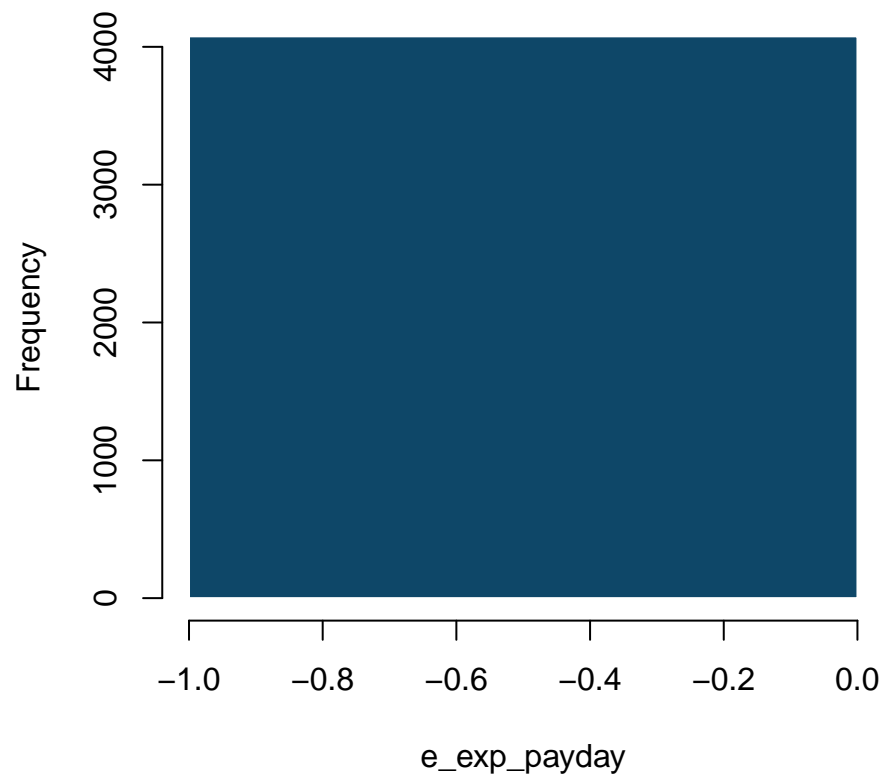
`e_exp_prepaid`

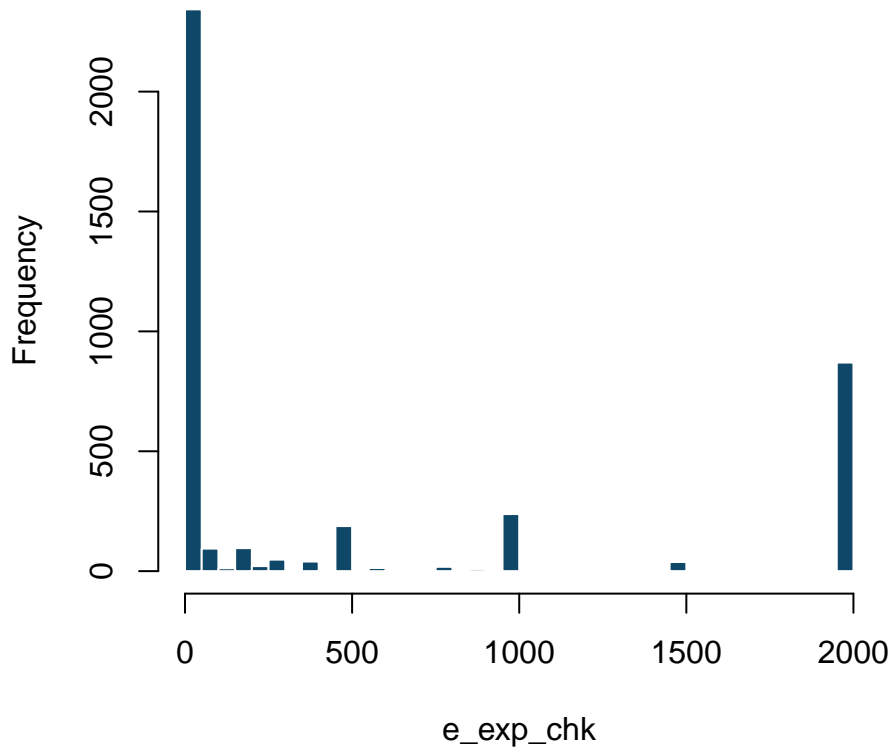**Dataset:** Individual-level

Variable type: Numeric

$N = 4079$

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

Survey question: scf006_j

min	med	mean	max	sd
0.0	0.0	6.1	2000.0	78.7

Table 195: Summary statistics for `e_exp_prepaid`
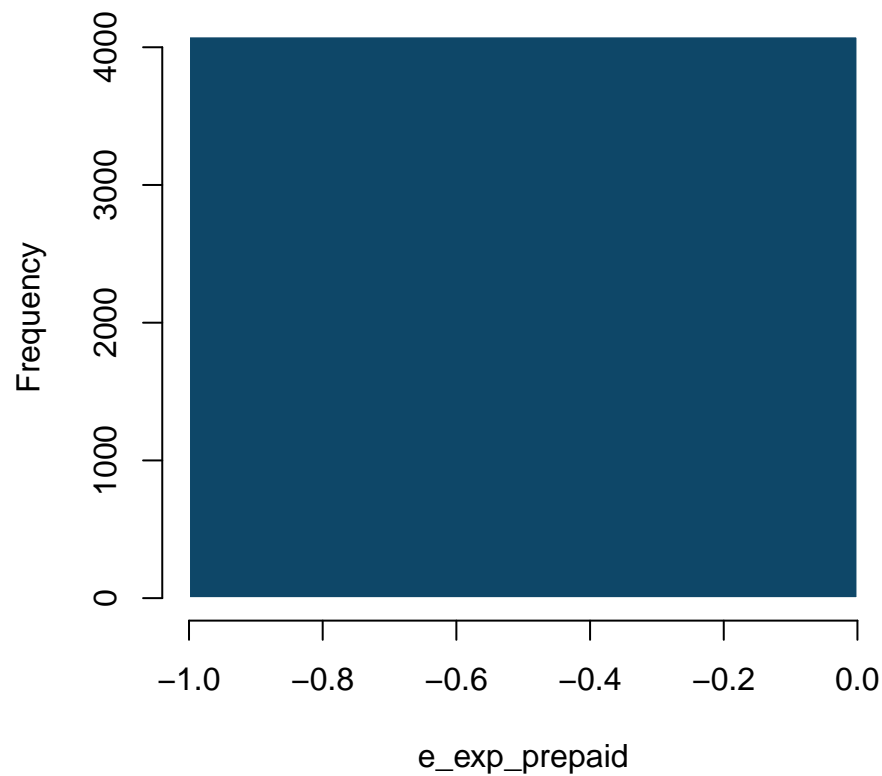
e_exp_prepaid_saved

Dataset: Individual-level

Variable type: Numeric

$N = 4435$

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

Survey question: scf004_d

min	med	mean	max	sd
0.0	0.0	43.1	40000.0	707.6

Table 196: Summary statistics for e_exp_prepaid_saved
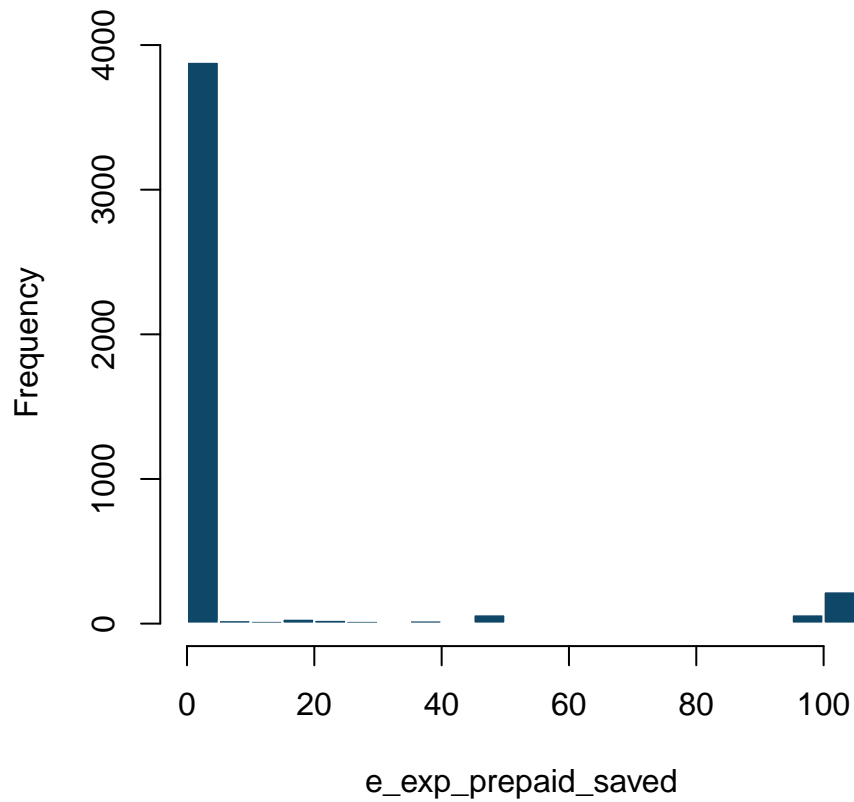
e_exp_sav

Dataset: Individual-level

Variable type: Numeric

$N = 4105$

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	610.0	20000.0	936.9

Table 197: Summary statistics for e_exp_sav
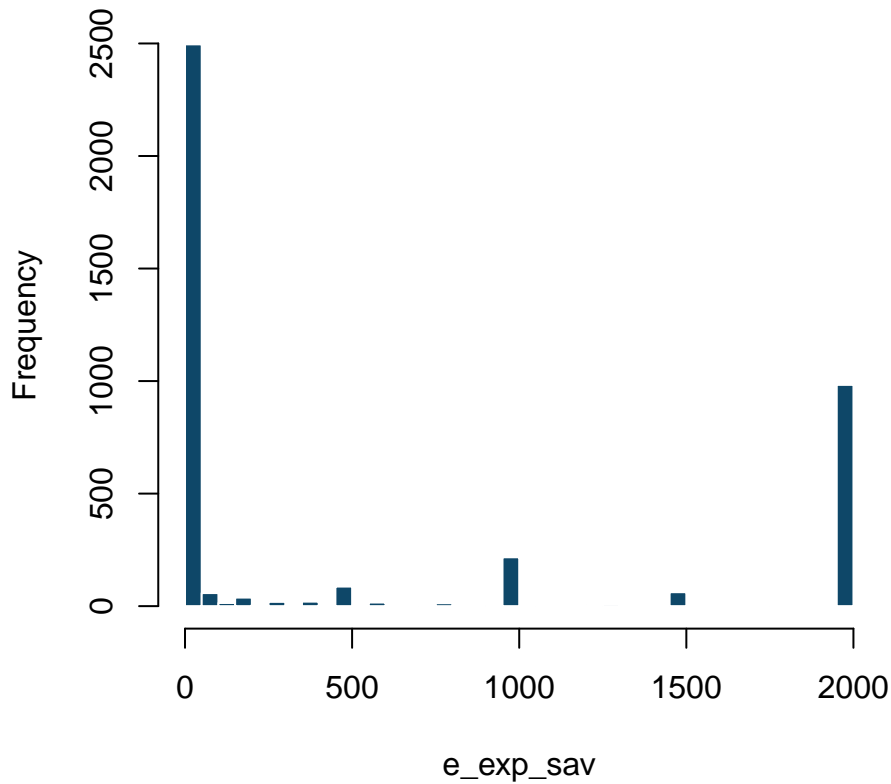
e_exp_sav_saved

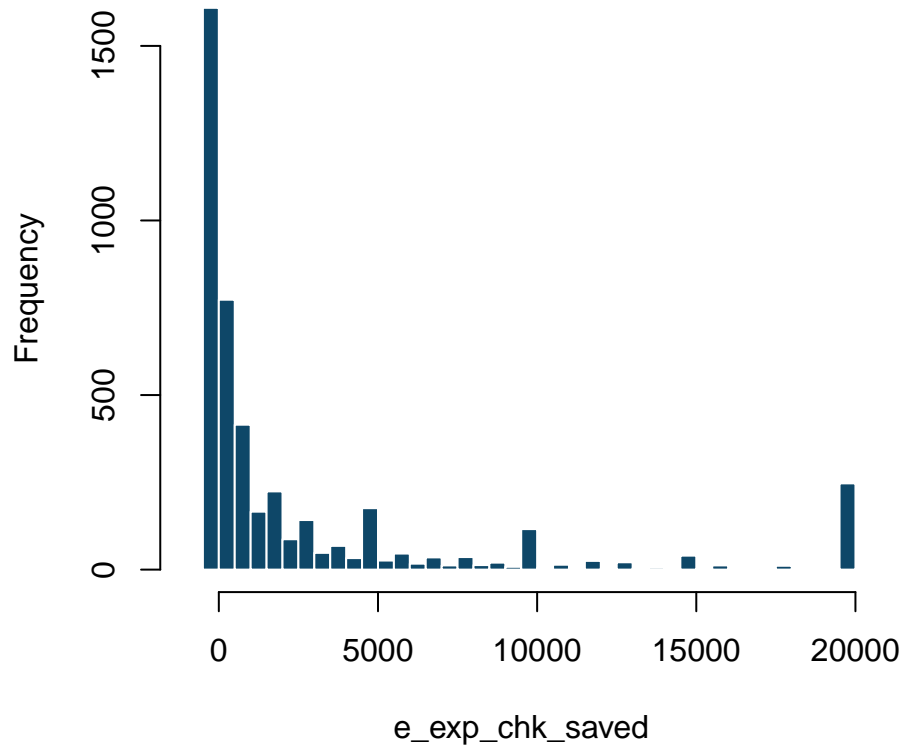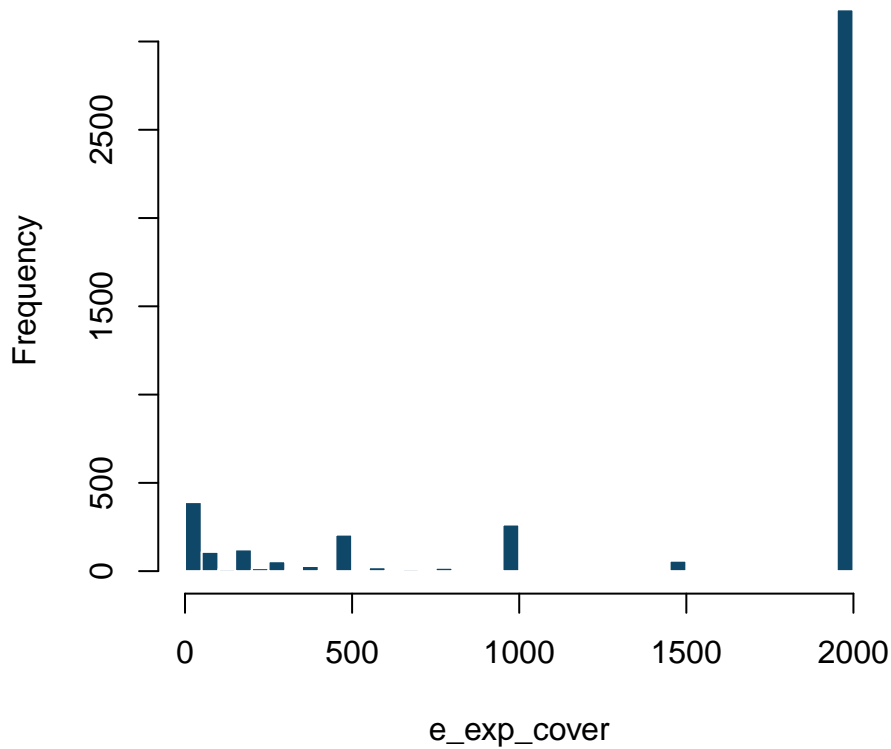**Dataset:** Individual-level

Variable type: Numeric

$N = 4494$

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	16868.3	1000000.0	58069.2

Table 198: Summary statistics for **e_exp_sav_saved**
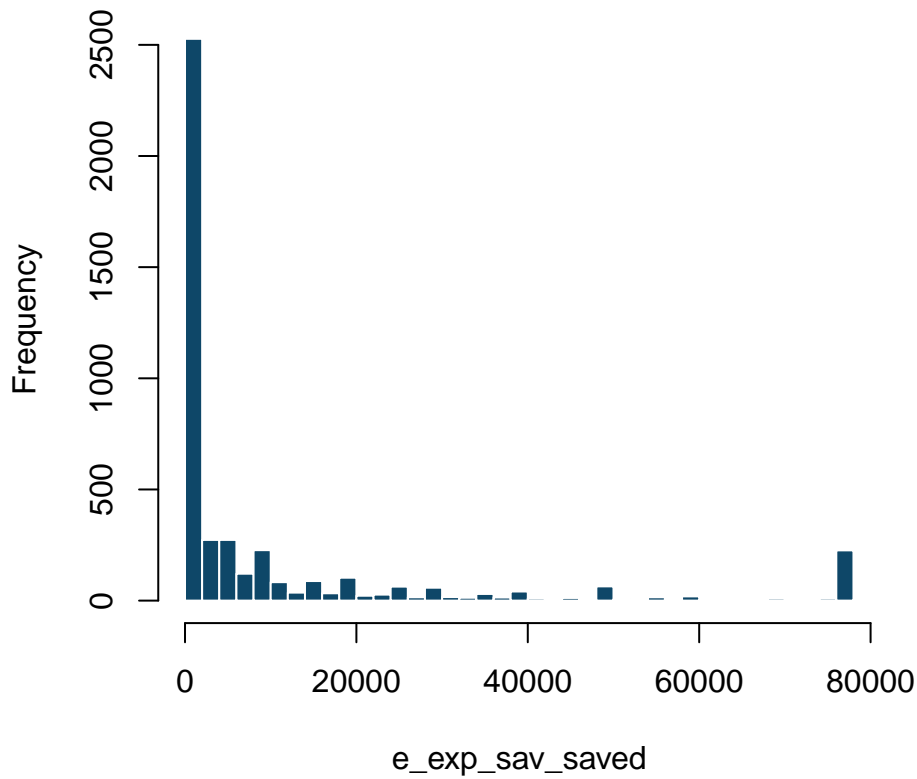
e_exp_tot_saved

Dataset: Individual-level

Variable type: Numeric

$N = 4577$

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
-926.0	3800.0	22394.1	1150140.0	66842.1

Table 199: Summary statistics for e_exp_tot_saved
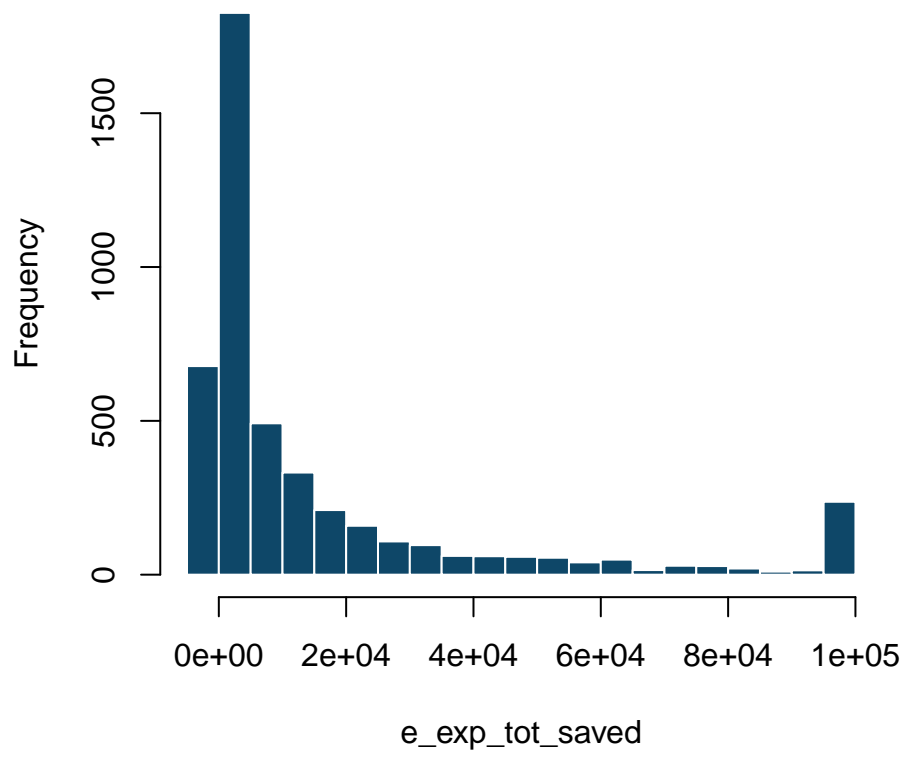
`elect_adopt`

Dataset: Individual-level

Variable type: Numeric

$N = 4578$

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	1231	26.9
1	3347	73.1

Table 200: Frequency table for `elect_adopt`

Value labels:
    0 - Not an adopter
    1 - Adopter

`end_cash_bal`

Dataset: Day-level

Variable type: Numeric

$N = 18316$

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	23.0	89.0	250400.0	1862.6

Table 201: Summary statistics for `end_cash_bal`
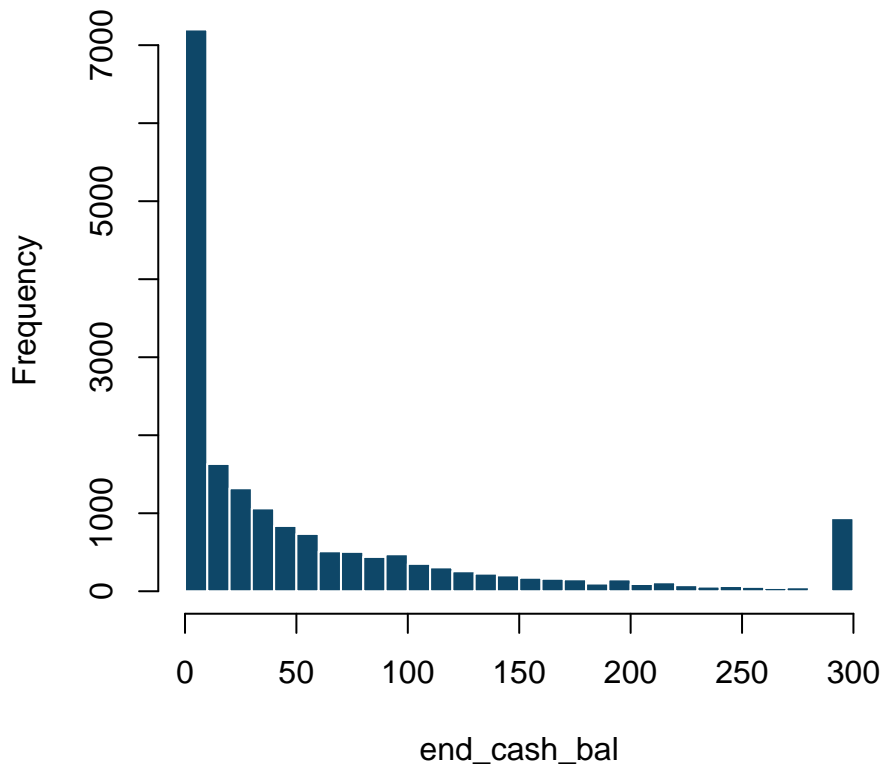
end_date

Dataset: Individual-level

Variable type: Date

$N = 4579$

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

$N = 10366$

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

Survey question: q103f

Values	Number	Percent
1	4591	44.3
2	5599	54.0
3	94	0.9
4	44	0.4
5	38	0.4

Table 202: 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

`fee_flag`

Dataset: Transaction-level

Variable type: Numeric

$N = 7118$

Description: Whether a fee was charged.

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

Values	Number	Percent
1	179	2.5
2	6939	97.5

Table 203: Frequency table for `fee_flag`

Value labels:
0 - No
1 - Yes

`fees_paid_atm`

Dataset: Individual-level

Variable type: Numeric

$N = 4384$

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	3558	81.2
1	826	18.8

Table 204: Frequency table for `fees_paid_atm`

Value labels:
0 - No
1 - Yes

fees_paid_bounced

Dataset: Individual-level

Variable type: Numeric

$N = 4384$

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	4320	98.5
1	64	1.5

Table 205: Frequency table for fees_paid_bounced

Value labels:
  0 - No
  1 - Yes

fees_paid_excesstran

Dataset: Individual-level

Variable type: Numeric

$N = 4384$

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	4337	98.9
1	47	1.1

Table 206: Frequency table for fees_paid_excesstran

Value labels:
0 - No
1 - Yes

`fees_paid_lowbal`

Dataset: Individual-level

Variable type: Numeric

N = 4384

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	4232	96.5
1	152	3.5

Table 207: Frequency table for `fees_paid_lowbal`

Value labels:
 0 - No
 1 - Yes

fees_paid_none

Dataset: Individual-level

Variable type: Numeric

$N = 4384$

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	1212	27.6
1	3172	72.4

Table 208: Frequency table for fees_paid_none

Value labels:
0 - No
1 - Yes

fees_paid_overdraft

Dataset: Individual-level

Variable type: Numeric

$N = 4384$

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	3899	88.9
1	485	11.1

Table 209: Frequency table for fees_paid_overdraft

Value labels:
0 - No
1 - Yes

fees_paid_teller

Dataset: Individual-level

Variable type: Numeric

$N = 4384$

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	4340	99.0
1	44	1.0

Table 210: Frequency table for fees_paid_teller

Value labels:
   0 - No
   1 - Yes

`fr001_a`

Dataset: Individual-level

Variable type: Numeric

$N = 4578$

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	418	9.1
2	487	10.6
3	756	16.5
4	420	9.2
5	2497	54.5

Table 211: 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

$N = 4577$

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	197	4.3
2	592	12.9
3	978	21.4
4	726	15.9
5	2084	45.5

Table 212: 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

$N = 4578$

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	338	7.4
2	366	8.0
3	1442	31.5
4	545	11.9
5	1887	41.2

Table 213: 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

$N = 4579$

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	293	6.4
2	381	8.3
3	1352	29.5
4	593	13.0
5	1960	42.8

Table 214: 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

gender

Dataset: Individual-level

Variable type: Numeric

$N = 4579$

Description: Male or female.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	2768	60.4
1	1811	39.6

Table 215: Frequency table for `gender`

Value labels:
0 - Female
1 - Male

`had_chk_dep`

Dataset: Day-level

Variable type: Numeric

$N = 13063$

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	11811	90.4
1	1252	9.6

Table 216: Frequency table for `had_chk_dep`

Value labels:
   0 - No
   1 - Yes

`had_csh_dep`

Dataset: Day-level

Variable type: Numeric

$N = 13721$

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	13502	98.4
1	219	1.6

Table 217: Frequency table for `had_csh_dep`

Value labels:
    0 - No
    1 - Yes

have_cash_end

Dataset: Individual-level

Variable type: Numeric

$N = 4578$

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	1025	22.4
1	3553	77.6

Table 218: Frequency table for have_cash_end

Value labels:
0 - No
1 - Yes

heard_crypto

Dataset: Individual-level

Variable type: Numeric

$N = 4578$

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	1790	39.1
1	2788	60.9

Table 219: Frequency table for heard_crypto

Value labels:
0 - No
1 - Yes

`hh_size`

Dataset: Individual-level

Variable type: Numeric

$N = 4579$

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

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
1	698	15.2
2	1514	33.1
3	780	17.0
4	691	15.1
5	416	9.1
6	246	5.4
7	98	2.1
8	60	1.3
9	28	0.6
10	18	0.4
11	11	0.2
12	7	0.2
13	4	0.1
14	3	0.1
15	3	0.1
16	1	0.0
21	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 algorithm that wrote this data codebook.

```
hhincome
```

Dataset: Individual-level

Variable type: Numeric

$N = 4571$

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	147	3.2
2	51	1.1
3	56	1.2
4	114	2.5
5	72	1.6
6	127	2.8
7	182	4.0
8	170	3.7
9	198	4.3
10	183	4.0
11	341	7.5
12	315	6.9
13	478	10.5
14	626	13.7
15	788	17.2
16	723	15.8

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 = 4578

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	5	0.1
3	6	0.1
4	14	0.3
5	26	0.6
6	36	0.8
7	34	0.7
8	47	1.0
9	723	15.8
10	965	21.1
11	316	6.9
12	309	6.7
13	1178	25.7
14	675	14.7
15	113	2.5
16	130	2.8

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

$N = 4579$

Description: Whether respondent identifies has Hispanic/Latino

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	4143	90.5
1	436	9.5

Table 223: Frequency table for `hispaniclatino`

Value labels:
  0 - No
  1 - Yes

hispaniclatino_group

Dataset: Individual-level

Variable type: Numeric

$N = 442$

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	267	60.4
2	52	11.8
3	13	2.9
4	56	12.7
5	54	12.2

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

$N = 4576$

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	1519	33.2
1	3057	66.8

Table 225: Frequency table for `homeowner`

Value labels:
0 - No
1 - Yes

hourswork

Dataset: Individual-level

Variable type: Numeric

$N = 3252$

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	37.1	105.0	12.4

Table 226: Summary statistics for hourswork
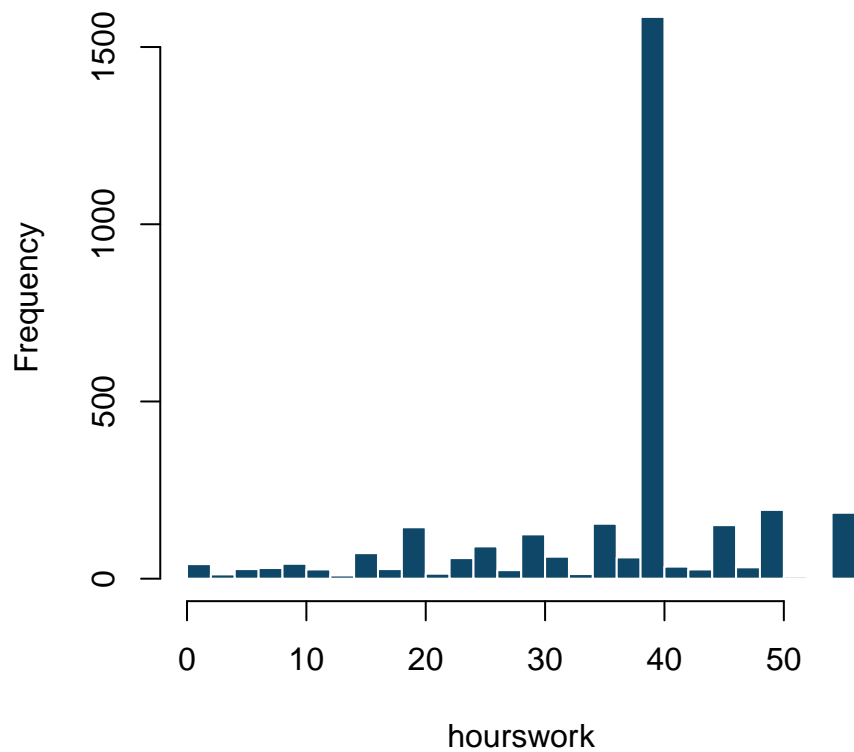
`in person`

Dataset: Transaction-level

Variable type: Numeric

$N = 21995$

Description: Whether the transaction occurred in person.

Survey question: Drop-down box in several modules.

Values	Number	Percent
0	7685	34.9
1	14310	65.1

Table 227: Frequency table for `in person`

Value labels:
    0 - No
    1 - Yes

`inc_amnt_alimony`

Dataset: Day-level

Variable type: Numeric

$N = 1$

Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Alimony

Survey question: `q144_h`

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

Values	Number	Percent
1750	1	100.0

Table 228: Frequency table for `inc_amnt_alimony`

Value labels:
   NA

`inc_amnt_childsupport`

Dataset: Day-level

Variable type: Numeric

$N = 29$

Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Child support

Survey question: `q144_i`

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

min	med	mean	max	sd
16.0	150.0	174.7	500.0	114.3

Table 229: Summary statistics for `inc_amnt_childsupport`
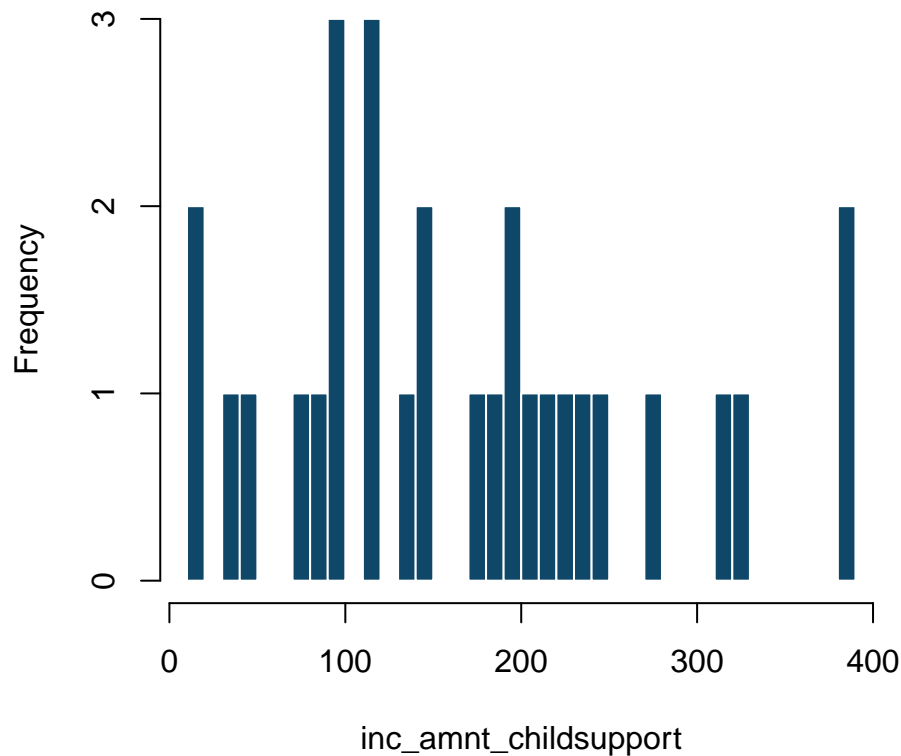
inc_amnt_employment

Dataset: Day-level

Variable type: Numeric

$N = 893$

Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Employment (wages, salary, bonus)

Survey question: q144_a

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

min	med	mean	max	sd
0.0	1283.0	2801.0	750000.0	25968.3

Table 230: Summary statistics for inc_amnt_employment
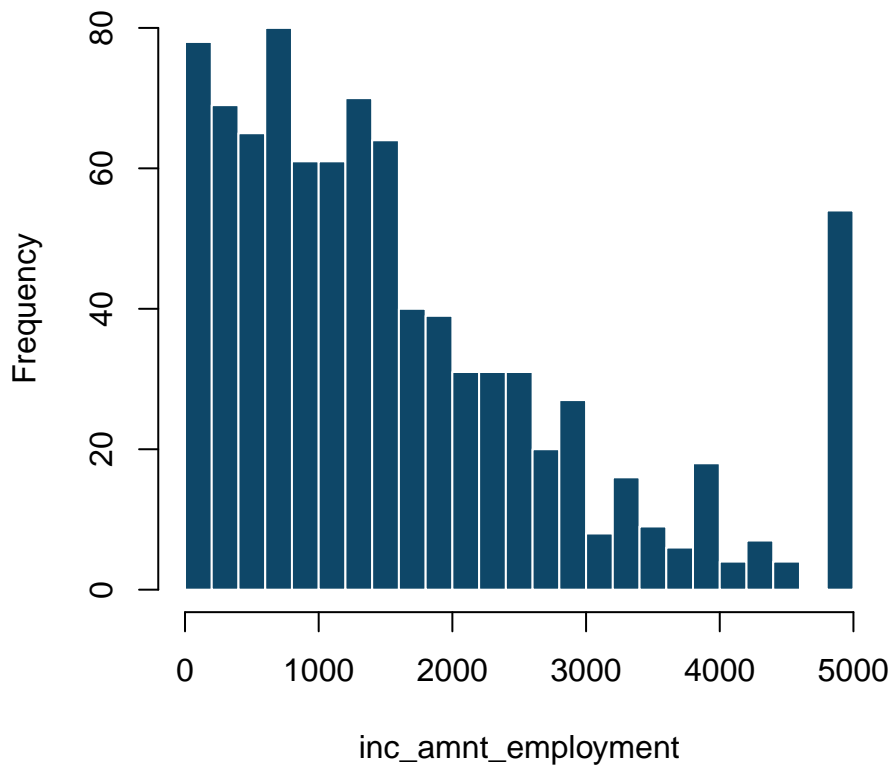
inc_amnt_empretire

Dataset: Day-level

Variable type: Numeric

$N = 122$

Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Employer-paid retirement

Survey question: q144_b

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

min	med	mean	max	sd
0.0	1287.0	2078.8	10890.0	2206.5

Table 231: Summary statistics for inc_amnt_empretire
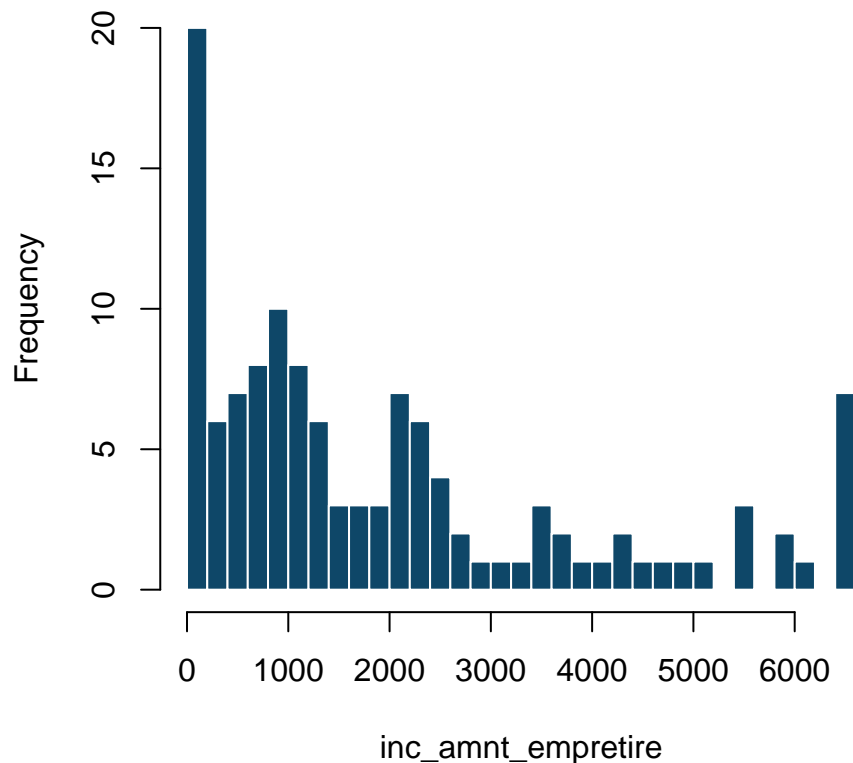
```
inc_amnt_govtasst
```

Dataset: Day-level

Variable type: Numeric

$N = 143$

Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Government assistance (disability, unemployment, SNAP, TANF, WIC)

Survey question: `q144_g`

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

min	med	mean	max	sd
0.0	300.0	496.0	3643.0	535.8

Table 232: Summary statistics for `inc_amnt_govtasst`

inc_amnt_govtasst
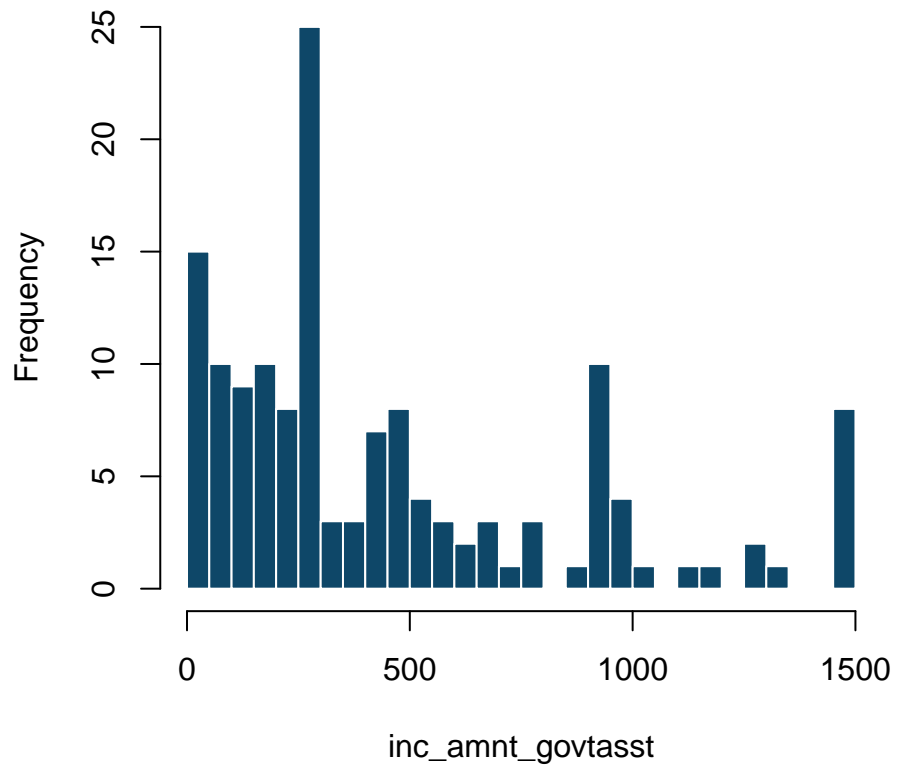
inc_amnt_interest

Dataset: Day-level

Variable type: Numeric

$N = 122$

Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Interest and dividends

Survey question: q144_e

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

min	med	mean	max	sd
0.0	26.2	342.9	8150.0	945.5

Table 233: Summary statistics for inc_amnt_interest
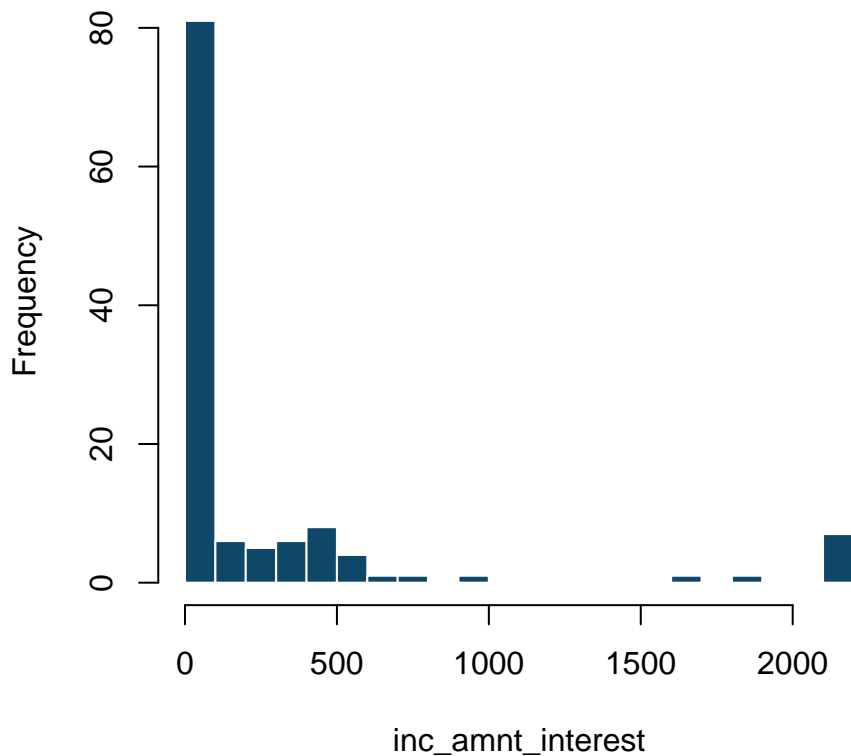
`inc_amnt_otherretire`

Dataset: Day-level

Variable type: Numeric

$N = 53$

Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? IRA, Roth IRA, 401(k), or other retirement

Survey question: `q144_j`

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

min	med	mean	max	sd
0.0	394.6	1319.3	11561.5	2122.7

Table 234: Summary statistics for `inc_amnt_otherretire`
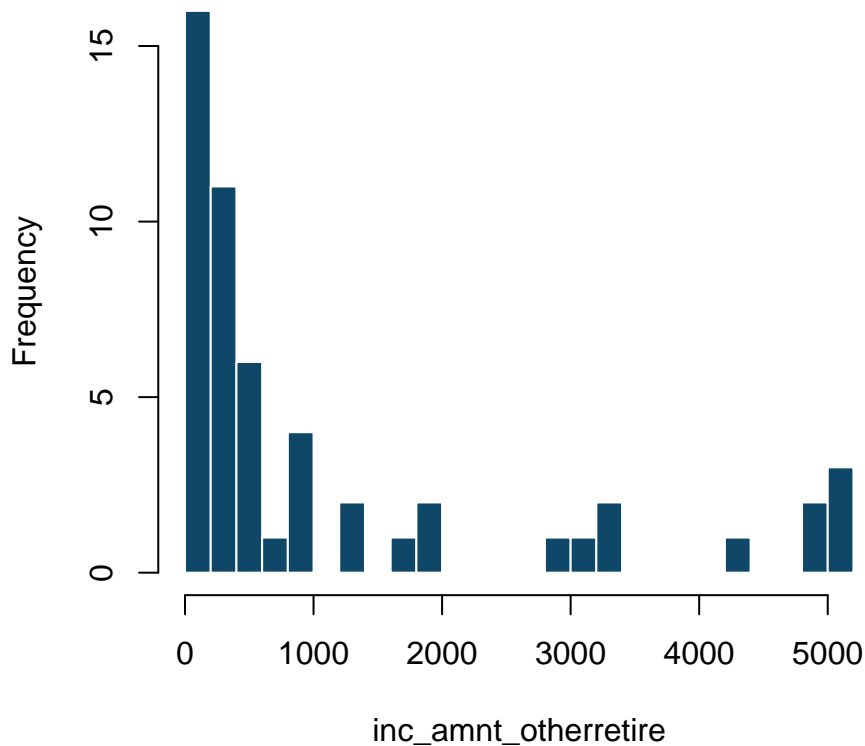
`inc_amnt_rental`

Dataset: Day-level

Variable type: Numeric

$N = 56$

Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Rental income

Survey question: `q144_f`

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

min	med	mean	max	sd
0.0	900.0	1257.9	8000.0	1367.2

Table 235: Summary statistics for `inc_amnt_rental`
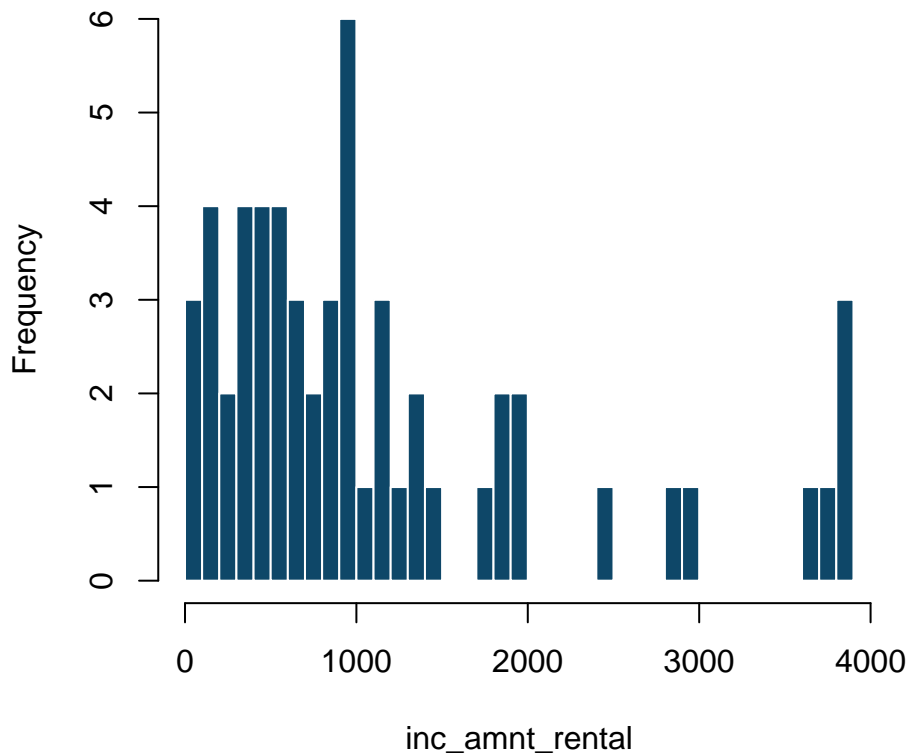
inc_amnt_selfemployment

Dataset: Day-level

Variable type: Numeric

$N = 265$

Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Self-employment income

Survey question: q144_c

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

min	med	mean	max	sd
0.0	160.0	668.4	51644.3	3303.0

Table 236: Summary statistics for inc_amnt_selfemployment
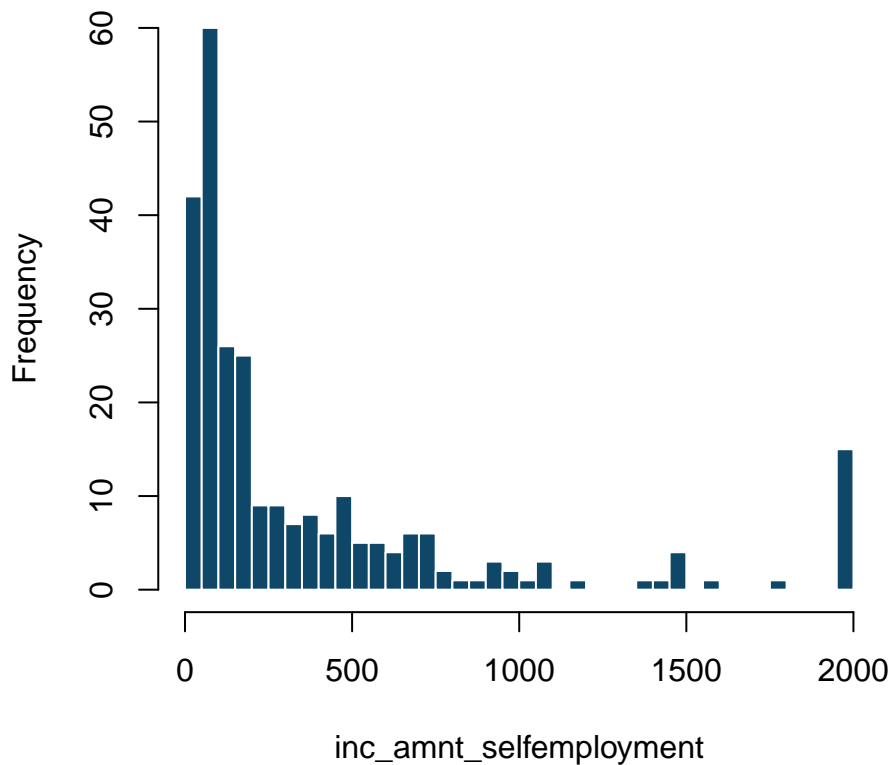
`inc_amnt_socsec`

Dataset: Day-level

Variable type: Numeric

$N = 268$

Description: Question text: How much net income (also called after-tax income) did you receive on DIARY DATE? Social Security

Survey question: `q144_d`

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

min	med	mean	max	sd
0.0	1359.5	1455.3	4502.7	879.6

Table 237: Summary statistics for `inc_amnt_socsec`
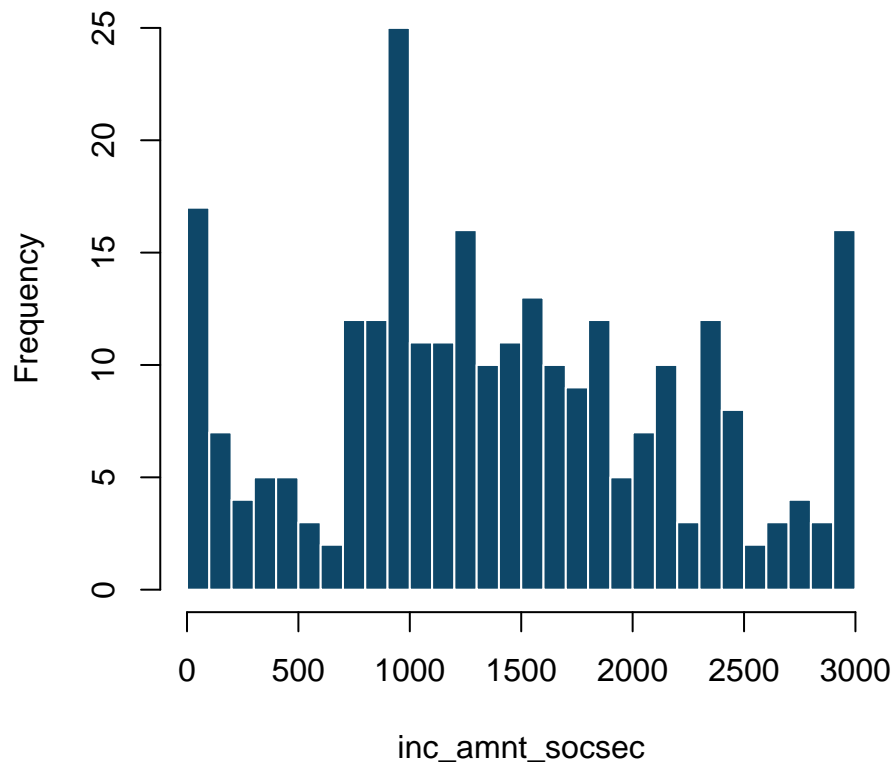
`inc_doyouget_alimony`

Dataset: Individual-level

Variable type: Numeric

$N = 4577$

Description: Question text: Do you receive any of the following types of income? Alimony

Survey question: `q140_h`

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

Values	Number	Percent
0	4566	99.8
1	11	0.2

Table 238: Frequency table for `inc_doyouget_alimony`

Value labels:
0 - No
1 - Yes

`inc doyouget childsupport`

Dataset: Individual-level

Variable type: Numeric

$N = 4576$

Description: Question text: Do you receive any of the following types of income? Child support

Survey question: `q140 i`

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

Values	Number	Percent
0	4462	97.5
1	114	2.5

Table 239: Frequency table for `inc doyouget childsupport`

Value labels:
0 - No
1 - Yes

inc_doyouget_employment

Dataset: Individual-level

Variable type: Numeric

$N = 4571$

Description: Question text: Do you receive any of the following types of income? Employment (wages, salary, bonus)

Survey question: q140_a

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

Values	Number	Percent
0	2051	44.9
1	2520	55.1

Table 240: Frequency table for inc_doyouget_employment

Value labels:
   0 - No
   1 - Yes

inc_doyouget_empretire

Dataset: Individual-level

Variable type: Numeric

$N = 4569$

Description: Question text: Do you receive any of the following types of income? Employer-paid retirement

Survey question: q140_b

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

Values	Number	Percent
0	3919	85.8
1	650	14.2

Table 241: Frequency table for inc_doyouget_empretire

Value labels:
0 - No
1 - Yes

inc_doyouget_govtasst

Dataset: Individual-level

Variable type: Numeric

$N = 4577$

Description: Question text: Do you receive any of the following types of income? Government assistance (disability, unemployment, SNAP, TANF, WIC)

Survey question: q140_g

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

Values	Number	Percent
0	4059	88.7
1	518	11.3

Table 242: Frequency table for inc_doyouget_govtasst

Value labels:
  0 - No
  1 - Yes

inc_doyouget_interest

Dataset: Individual-level

Variable type: Numeric

$N = 4574$

Description: Question text: Do you receive any of the following types of income? Interest and dividends

Survey question: q140_e

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

Values	Number	Percent
0	3479	76.1
1	1095	23.9

Table 243: Frequency table for inc_doyouget_interest

Value labels:
0 - No
1 - Yes

inc_doyouget_otherretire

Dataset: Individual-level

Variable type: Numeric

$N = 4570$

Description: Question text: Do you receive any of the following types of income? IRA, Roth IRA, 401(k), or other retirement

Survey question: q140_j

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

Values	Number	Percent
0	4037	88.3
1	533	11.7

Table 244: Frequency table for inc_doyouget_otherretire

Value labels:
0 - No
1 - Yes

`inc_doyouget_rental`

Dataset: Individual-level

Variable type: Numeric

$N = 4577$

Description: Question text: Do you receive any of the following types of income? Rental income

Survey question: `q140_f`

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

Values	Number	Percent
0	4313	94.2
1	264	5.8

Table 245: Frequency table for `inc_doyouget_rental`

Value labels:
   0 - No
   1 - Yes

inc_doyouget_selfemployment

Dataset: Individual-level

Variable type: Numeric

$N = 4570$

Description: Question text: Do you receive any of the following types of income? Self-employment income

Survey question: q140_c

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

Values	Number	Percent
0	3970	86.9
1	600	13.1

Table 246: Frequency table for inc_doyouget_selfemployment

Value labels:
  0 - No
  1 - Yes

inc_doyouget_socsec

Dataset: Individual-level

Variable type: Numeric

$N = 4574$

Description: Question text: Do you receive any of the following types of income? Social Security

Survey question: q140_d

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

Values	Number	Percent
0	3225	70.5
1	1349	29.5

Table 247: Frequency table for inc_doyouget_socsec

Value labels:
  0 - No
  1 - Yes

`inc_howoften_alimony`

Dataset: Individual-level

Variable type: Numeric

N = 11

Description: Question text: Please tell us how often you receive income. Alimony

Survey question: `q141_h_freq`

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

Values	Number	Percent
1	2	18.2
2	1	9.1
4	4	36.4
9	4	36.4

Table 248: Frequency table for `inc_howoften_alimony`

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

`inc_howoften_childsupport`

Dataset: Individual-level

Variable type: Numeric

$N = 114$

Description: Question text: Please tell us how often you receive income. Child support

Survey question: `q141_i_freq`

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

Values	Number	Percent
1	22	19.3
2	22	19.3
3	18	15.8
4	37	32.5
5	1	0.9
6	2	1.8
9	12	10.5

Table 249: Frequency table for `inc_howoften_childsupport`

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

inc_howoften_employment

Dataset: Individual-level

Variable type: Numeric

$N = 2519$

Description: Question text: Please tell us how often you receive income. Employment (wages, salary, bonus)

Survey question: `q141_a_freq`

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

Values	Number	Percent
1	353	14.0
2	1428	56.7
3	411	16.3
4	274	10.9
5	2	0.1
6	3	0.1
7	7	0.3
8	11	0.4
9	30	1.2

Table 250: Frequency table for inc_howoften_employment

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

inc_howoften_empretire

Dataset: Individual-level

Variable type: Numeric

$N = 648$

Description: Question text: Please tell us how often you receive income. Employer-paid retirement

Survey question: `q141_b_freq`

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

Values	Number	Percent
1	2	0.3
2	19	2.9
3	6	0.9
4	603	93.1
5	2	0.3
6	5	0.8
7	4	0.6
8	1	0.2
9	6	0.9

Table 251: Frequency table for `inc_howoften_empretire`

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

inc_howoften_govtasst

Dataset: Individual-level

Variable type: Numeric

$N = 518$

Description: Question text: Please tell us how often you receive income. Government assistance (disability, unemployment, SNAP, TANF, WIC)

Survey question: `q141_g_freq`

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

Values	Number	Percent
1	5	1.0
2	8	1.5
3	3	0.6
4	487	94.0
5	2	0.4
6	3	0.6
7	4	0.8
9	6	1.2

Table 252: Frequency table for `inc_howoften_govtasst`

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

`inc_howoften_interest`

Dataset: Individual-level

Variable type: Numeric

$N = 1092$

Description: Question text: Please tell us how often you receive income. Interest and dividends

Survey question: `q141_e_freq`

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

Values	Number	Percent
1	8	0.7
2	3	0.3
3	4	0.4
4	639	58.5
5	241	22.1
6	61	5.6
7	2	0.2
8	40	3.7
9	94	8.6

Table 253: Frequency table for `inc_howoften_interest`

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

inc_howoften_otherretire

Dataset: Individual-level

Variable type: Numeric

$N = 529$

Description: Question text: Please tell us how often you receive income. IRA, Roth IRA, 401(k), or other retirement

Survey question: `q141_j_freq`

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

Values	Number	Percent
1	8	1.5
2	34	6.4
3	14	2.6
4	221	41.8
5	20	3.8
6	132	25.0
7	14	2.6
8	8	1.5
9	78	14.7

Table 254: Frequency table for `inc_howoften_otherretire`

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

`inc_howoften_rental`

Dataset: Individual-level

Variable type: Numeric

$N = 263$

Description: Question text: Please tell us how often you receive income. Rental income

Survey question: `q141_f_freq`

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

Values	Number	Percent
1	2	0.8
2	2	0.8
3	2	0.8
4	221	84.0
5	4	1.5
6	17	6.5
7	4	1.5
8	5	1.9
9	6	2.3

Table 255: Frequency table for `inc_howoften_rental`

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

inc_howoften_selfemployment

Dataset: Individual-level

Variable type: Numeric

$N = 599$

Description: Question text: Please tell us how often you receive income. Self-employment income

Survey question: `q141_c_freq`

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

Values	Number	Percent
1	102	17.0
2	40	6.7
3	17	2.8
4	140	23.4
5	17	2.8
6	11	1.8
7	25	4.2
8	33	5.5
9	214	35.7

Table 256: Frequency table for inc_howoften_selfemployment

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

`inc_howoften_socsec`

Dataset: Individual-level

Variable type: Numeric

$N = 1346$

Description: Question text: Please tell us how often you receive income. Social Security

Survey question: `q141_d_freq`

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

Values	Number	Percent
1	1	0.1
3	6	0.4
4	1327	98.6
5	3	0.2
6	2	0.1
7	1	0.1
8	1	0.1
9	5	0.4

Table 257: Frequency table for `inc_howoften_socsec`

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

`inc_method_alimony`

Dataset: Day-level

Variable type: Numeric

$N = 1$

Description: Question text: How did you receive your income on DIARY DATE? Alimony

Survey question: `q143_h`

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

Values	Number	Percent
1	1	100.0

Table 258: Frequency table for `inc_method_alimony`

Value labels:
　　1 - Direct deposit
　　2 - Paper check
　　3 - Cash
　　4 - Prepaid card
　　5 - Other

inc_method_childsupport

Dataset: Day-level

Variable type: Numeric

$N = 29$

Description: Question text: How did you receive your income on DIARY DATE? Child support

Survey question: q143_i

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

Values	Number	Percent
1	22	75.9
2	2	6.9
4	4	13.8
5	1	3.4

Table 259: Frequency table for inc_method_childsupport

Value labels:
1 - Direct deposit
2 - Paper check
3 - Cash
4 - Prepaid card
5 - Other

`inc_method_employment`

Dataset: Day-level

Variable type: Numeric

$N = 895$

Description: Question text: How did you receive your income on DIARY DATE? Employment (wages, salary, bonus)

Survey question: `q143_a`

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

Values	Number	Percent
1	787	87.9
2	65	7.3
3	21	2.3
4	5	0.6
5	17	1.9

Table 260: Frequency table for `inc_method_employment`

Value labels:
1 - Direct deposit
2 - Paper check
3 - Cash
4 - Prepaid card
5 - Other

`inc_method_empretire`

Dataset: Day-level

Variable type: Numeric

$N = 118$

Description: Question text: How did you receive your income on DIARY DATE? Employer-paid retirement

Survey question: `q143_b`

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

Values	Number	Percent
1	114	96.6
2	3	2.5
4	1	0.8

Table 261: Frequency table for `inc_method_empretire`

Value labels:
  1 - Direct deposit
  2 - Paper check
  3 - Cash
  4 - Prepaid card
  5 - Other

inc_method_govtasst

Dataset: Day-level

Variable type: Numeric

$N = 144$

Description: Question text: How did you receive your income on DIARY DATE? Government assistance (disability, unemployment, SNAP, TANF, WIC)

Survey question: q143_g

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

Values	Number	Percent
1	64	44.4
2	2	1.4
4	40	27.8
5	38	26.4

Table 262: Frequency table for inc_method_govtasst

Value labels:
1 - Direct deposit
2 - Paper check
3 - Cash
4 - Prepaid card
5 - Other

inc_method_interest

Dataset: Day-level

Variable type: Numeric

$N = 121$

Description: Question text: How did you receive your income on DIARY DATE? Interest and dividends

Survey question: q143_e

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

Values	Number	Percent
1	105	86.8
2	1	0.8
3	1	0.8
5	14	11.6

Table 263: Frequency table for inc_method_interest

Value labels:
1 - Direct deposit
2 - Paper check
3 - Cash
4 - Prepaid card
5 - Other

inc_method_otherretire

Dataset: Day-level

Variable type: Numeric

$N = 54$

Description: Question text: How did you receive your income on DIARY DATE? IRA, Roth IRA, 401(k), or other retirement

Survey question: q143_j

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

Values	Number	Percent
1	47	87.0
2	3	5.6
5	4	7.4

Table 264: Frequency table for inc_method_otherretire

Value labels:
  1 - Direct deposit
  2 - Paper check
  3 - Cash
  4 - Prepaid card
  5 - Other

`inc_method_rental`

Dataset: Day-level

Variable type: Numeric

$N = 55$

Description: Question text: How did you receive your income on DIARY DATE? Rental income

Survey question: `q143_f`

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

Values	Number	Percent
1	21	38.2
2	10	18.2
3	11	20.0
4	1	1.8
5	12	21.8

Table 265: Frequency table for `inc_method_rental`

Value labels:
1 - Direct deposit
2 - Paper check
3 - Cash
4 - Prepaid card
5 - Other

inc_method_selfemployment

Dataset: Day-level

Variable type: Numeric

$N = 265$

Description: Question text: How did you receive your income on DIARY DATE? Self-employment income

Survey question: q143_c

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

Values	Number	Percent
1	92	34.7
2	51	19.2
3	51	19.2
4	11	4.2
5	60	22.6

Table 266: Frequency table for inc_method_selfemployment

Value labels:
1 - Direct deposit
2 - Paper check
3 - Cash
4 - Prepaid card
5 - Other

inc_method_socsec

Dataset: Day-level

Variable type: Numeric

$N = 269$

Description: Question text: How did you receive your income on DIARY DATE? Social Security

Survey question: q143_d

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

Values	Number	Percent
1	253	94.1
2	3	1.1
3	1	0.4
4	8	3.0
5	4	1.5

Table 267: Frequency table for inc_method_socsec

Value labels:
    1 - Direct deposit
    2 - Paper check
    3 - Cash
    4 - Prepaid card
    5 - Other

income_hh

Dataset: Individual-level

Variable type: Numeric

$N = 4479$

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	86782.7	1500000.0	91712.1

Table 268: Summary statistics for income_hh
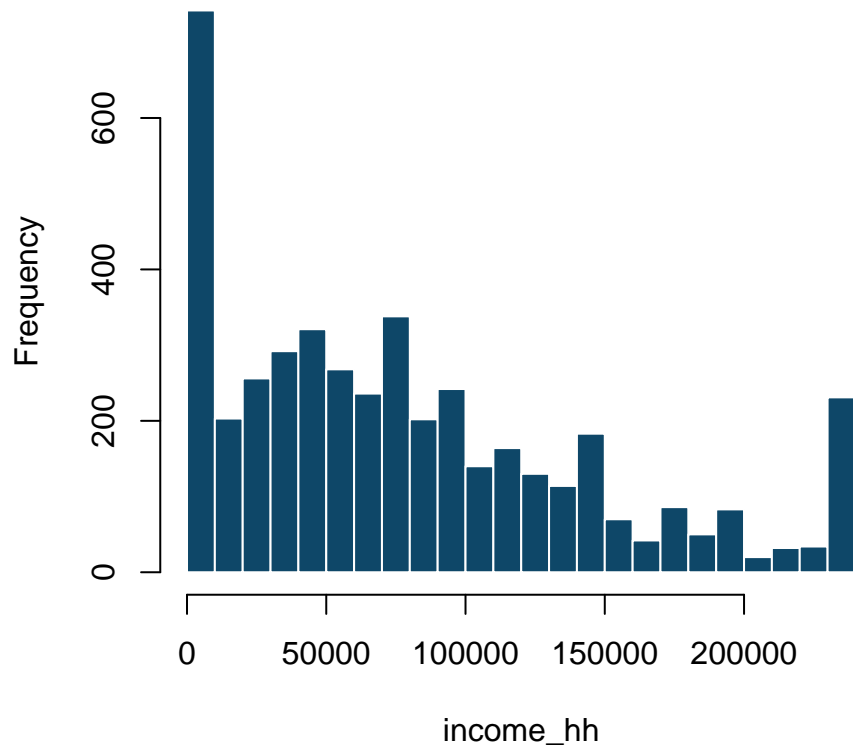
`ind_payee`

Dataset: Transaction-level

Variable type: Numeric

$N = 698$

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	162	23.2
2	406	58.2
3	49	7.0
4	81	11.6

Table 269: 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

$N = 4209$

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
0.2	0.6	1.0	3.9	0.9

Table 270: Summary statistics for `ind_weight`
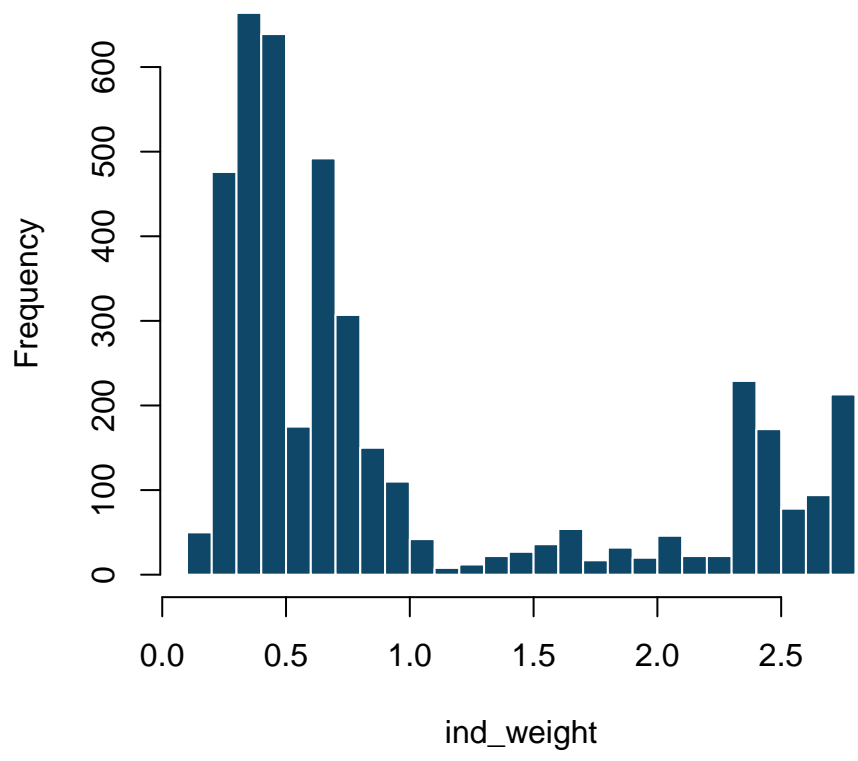
ind_weight_all

Dataset: Individual-level

Variable type: Numeric

$N = 4579$

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
0.1	0.6	1.0	3.9	0.9

Table 271: Summary statistics for `ind_weight_all`
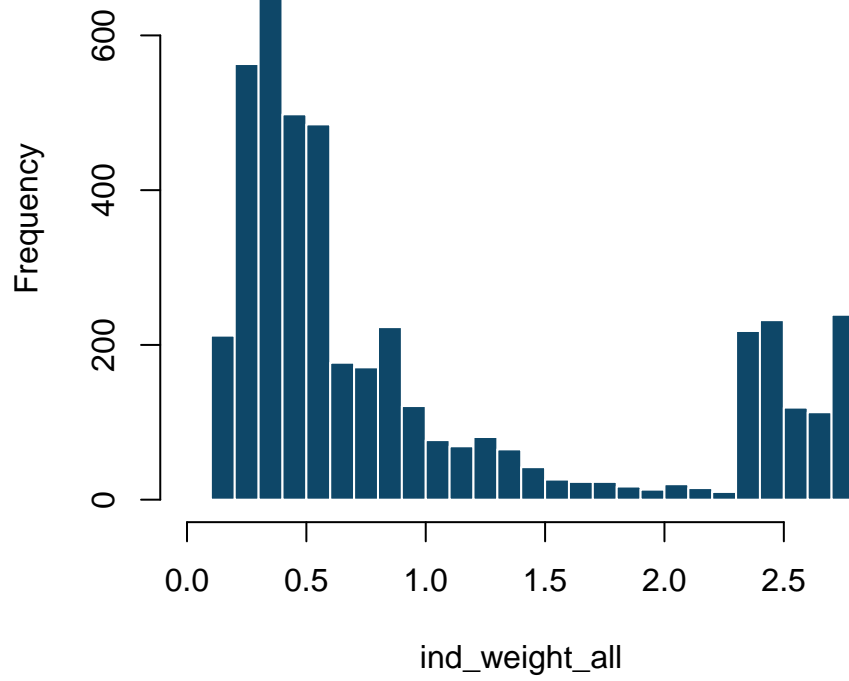
interest_level

Dataset: Individual-level

Variable type: Numeric

$N = 4533$

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

Survey question: cs_001

Values	Number	Percent
1	1815	40.0
2	1894	41.8
3	759	16.7
4	48	1.1
5	17	0.4

Table 272: 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

$N = 4575$

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	2521	55.1
2	19	0.4
3	30	0.7
4	190	4.2
5	971	21.2
6	279	6.1
7	257	5.6
8	308	6.7

Table 273: 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

$N = 2248$

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	1698	75.5
1	550	24.5

Table 274: Frequency table for `livewithpartner`

Value labels:
    0 - No
    1 - Yes

`login_date`

Dataset: Day-level

Variable type: Date

$N = 18312$

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

$N = 4579$

Description: Respondent's marital status.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
1	2493	54.4
2	54	1.2
3	86	1.9
4	664	14.5
5	233	5.1
6	1049	22.9

Table 275: 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

$N = 4546$

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	1272	28.0
1	3274	72.0

Table 276: Frequency table for mb_adopt

Value labels:
    0 - No
    1 - Yes

`memory_finrec`

Dataset: Individual-level

Variable type: Numeric

$N = 4535$

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	1704	37.6
1	2831	62.4

Table 277: Frequency table for `memory_finrec`

Value labels:
    0 - No
    1 - Yes

`memory_memory`

Dataset: Individual-level

Variable type: Numeric

$N = 4535$

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	2093	46.2
1	2442	53.8

Table 278: Frequency table for `memory_memory`

Value labels:
0 - No
1 - Yes

`memory␣none`

Dataset: Individual-level

Variable type: Numeric

$N = 4535$

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	4377	96.5
1	158	3.5

Table 279: Frequency table for `memory␣none`

Value labels:
    0 - No
    1 - Yes

`memory_oth`

Dataset: Individual-level

Variable type: Numeric

$N = 4535$

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	3960	87.3
1	575	12.7

Table 280: Frequency table for `memory_oth`

Value labels:
0 - No
1 - Yes

`memory_receipts`

Dataset: Individual-level

Variable type: Numeric

$N = 4535$

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	1812	40.0
1	2723	60.0

Table 281: Frequency table for `memory_receipts`

Value labels:
    0 - No
    1 - Yes

`merch`

Dataset: Transaction-level

Variable type: Numeric

$N = 21998$

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	4195	19.1
2	1799	8.2
3	1359	6.2
4	3042	13.8
5	3602	16.4
6	685	3.1
7	605	2.8
8	819	3.7
9	190	0.9
10	880	4.0
11	84	0.4
12	183	0.8
13	86	0.4
14	230	1.0
15	1854	8.4
16	800	3.6
17	418	1.9
18	411	1.9
19	214	1.0
20	145	0.7
21	397	1.8

Table 282: 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

$N = 4578$

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	1497	32.7
1	3081	67.3

Table 283: Frequency table for `mobile_adopt`

Value labels:
  0 - No
  1 - Yes

`mobile_app`

Dataset: Transaction-level

Variable type: Numeric

$N = 736$

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	219	29.8
2	119	16.2
3	157	21.3
4	241	32.7

Table 284: Frequency table for `mobile_app`

Value labels:
  1 - PayPal
  2 - Zelle
  3 - Venmo
  4 - Other (specify)

mobile_funding

Dataset: Transaction-level

Variable type: Numeric

$N = 735$

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	132	18.0
2	143	19.5
3	296	40.3
4	164	22.3

Table 285: 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

$N = 4578$

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	3520	76.9
1	1058	23.1

Table 286: Frequency table for `mobile_inperson_adopt`

Value labels:
  0 - No
  1 - Yes

mobile_method

Dataset: Transaction-level

Variable type: Numeric

$N = 4104$

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	2013	49.0
2	660	16.1
3	98	2.4
4	166	4.0
5	806	19.6
6	31	0.8
7	330	8.0

Table 287: 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

$N = 4577$

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	2658	58.1
1	1919	41.9

Table 288: Frequency table for mobile_p2p_adopt

Value labels:
 0 - No
 1 - Yes

`module`

Dataset: Transaction-level

Variable type: Character

$N = 24728$

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: N/A

Details: N/A

mon_adopt

Dataset: Individual-level

Variable type: Numeric

$N = 4576$

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	4313	94.3
1	263	5.7

Table 289: 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	13	61.9
2	5	23.8
3	3	14.3

Table 290: 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	4	19.0
2	3	14.3
3	5	23.8
4	9	42.9

Table 291: 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

$N = 24728$

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

$N = 4564$

Description: Is the respondent an adopter of mobile payment apps such as Venmo, Zelle, PayPal, Cash App, etc.

Survey question: N/A

Details: Created from `paypal_adopt`, `zelle_adopt`, `venmo_adopt`, `cashapp_adopt`, and `other_nbops_adopt`

Values	Number	Percent
0	1272	27.9
1	3292	72.1

Table 292: Frequency table for `nbop_acnt_adopt`

Value labels:
    0 - No
    1 - Yes

`next_income_receipt`

Dataset: Individual-level

Variable type: Date

$N = 4165$

Description: NA

Survey question: NA

`nonpaymenttran`

Dataset: Transaction-level

Variable type: Numeric

$N = 2724$

Description: A counter for the order in which a certain type of non-payment transaction was reported on the survey screen. Those kinds of non-payment transactions are cash deposits, check deposits, cash withdrawals, check transfers, purchasing money orders, travelers checks, or certified checks, and loading prepaid cards.

Survey question: N/A

Details: Created variable

Values	Number	Percent
1	2356	86.5
2	274	10.1
3	63	2.3
4	18	0.7
5	13	0.5

Table 293: Frequency table for `nonpaymenttran`

Value labels:
  NA

`nopayments`

Dataset: Day-level

Variable type: Numeric

$N = 5509$

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

Survey question: q98a

Values	Number	Percent
1	4811	87.3
2	203	3.7
3	280	5.1
4	215	3.9

Table 294: Frequency table for `nopayments`

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

`num_times_used_coins`

Dataset: Day-level

Variable type: Numeric

$N = 488$

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	59	12.1
1	371	76.0
2	42	8.6
3	9	1.8
4	5	1.0
5	1	0.2
6	1	0.2

Table 295: 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 algorithm that wrote this data codebook.

`numberofpayments`

Dataset: Day-level

Variable type: Numeric

$N = 13736$

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	4431	32.3
1	3471	25.3
2	2540	18.5
3	1491	10.9
4	826	6.0
5	443	3.2
6	233	1.7
7	138	1.0
8	75	0.5
9	30	0.2
10	22	0.2
11	13	0.1
12	8	0.1
13	5	0.0
14	3	0.0
15	1	0.0
16	2	0.0
17	2	0.0
21	1	0.0
23	1	0.0

Table 296: 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 algorithm that wrote this data codebook.

ob_adopt

Dataset: Individual-level

Variable type: Numeric

$N = 4544$

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	828	18.2
1	3716	81.8

Table 297: Frequency table for ob_adopt

Value labels:
   0 - No
   1 - Yes

obbp_adopt

Dataset: Individual-level

Variable type: Numeric

$N = 4577$

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	1894	41.4
1	2683	58.6

Table 298: Frequency table for obbp_adopt

Value labels:
0 - Not an adopter
1 - Adopter

`obtain_cash`

Dataset: Day-level

Variable type: Numeric

$N = 13723$

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	13163	95.9
1	560	4.1

Table 299: Frequency table for `obtain_cash`

Value labels:
0 - No
1 - Yes

other_nbops_adopt

Dataset: Individual-level

Variable type: Numeric

$N = 4556$

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: Apple Pay, Google Pay, Samsung Pay, Other]

Survey question: pa044_g, pa044_h, pa044_i, pa044_e

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

Values	Number	Percent
0	3194	70.1
1	1362	29.9

Table 300: Frequency table for other_nbops_adopt

Value labels:
    0 - No
    1 - Yes

`paper_adopt`

Dataset: Individual-level

Variable type: Numeric

$N = 4579$

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	72	1.6
1	4507	98.4

Table 301: Frequency table for `paper_adopt`

Value labels:
    0 - Not an adopter
    1 - Adopter

pay_amnt_coins

Dataset: Day-level

Variable type: Numeric

$N = 488$

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	12.5	1169.0	65.7

Table 302: Summary statistics for pay_amnt_coins
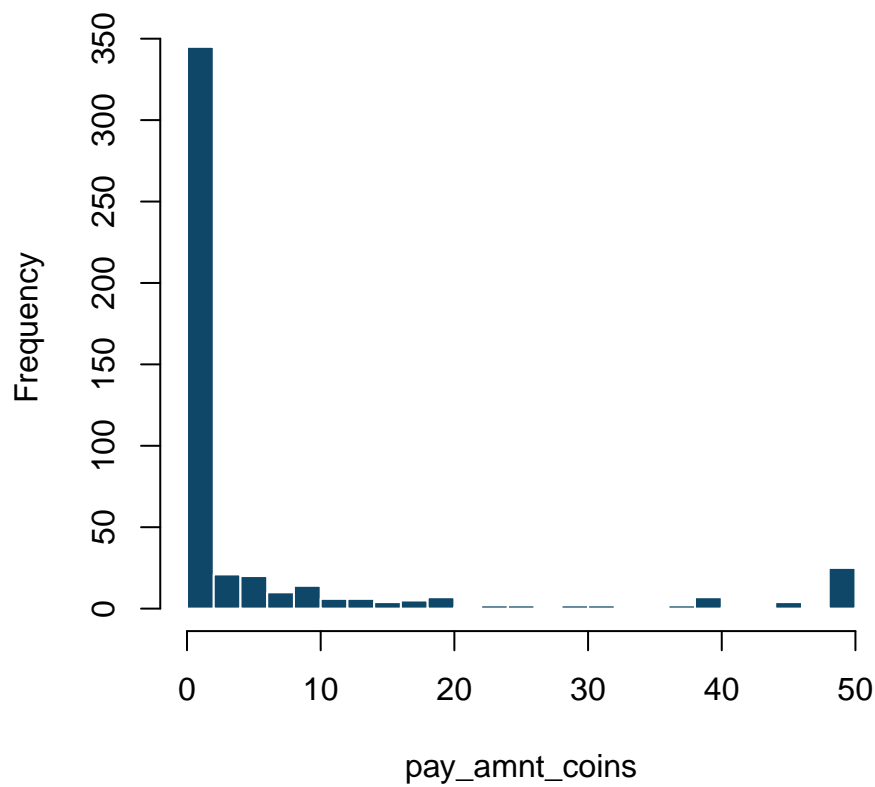
paydescribe001

Dataset: Transaction-level

Variable type: Character

$N = 24728$

Description: NA

Survey question: NA

`payee`

Dataset: Transaction-level

Variable type: Numeric

$N = 15798$

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	1854	11.7
2	145	0.9
3	411	2.6
4	611	3.9
5	418	2.6
6	800	5.1
7	7797	49.4
8	3762	23.8

Table 303: 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

$N = 24728$

Description: NA

Survey question: NA

`payment`

Dataset: Transaction-level

Variable type: Numeric

$N = 24728$

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	2724	11.0
1	22004	89.0

Table 304: Frequency table for `payment`

Value labels:
    0 - No
    1 - Yes

`paypal_adopt`

Dataset: Individual-level

Variable type: Numeric

$N = 4572$

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	2871	62.8
1	1701	37.2

Table 305: Frequency table for `paypal_adopt`

Value labels:
  0 - No
  1 - Yes

paypref_b1

Dataset: Individual-level

Variable type: Numeric

$N = 4576$

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	177	3.9
2	361	7.9
3	815	17.8
4	964	21.1
5	33	0.7
6	597	13.0
7	1466	32.0
8	36	0.8
10	52	1.1
11	49	1.1
13	26	0.6

Table 306: 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

$N = 4575$

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	804	17.6
2	76	1.7
3	1740	38.0
4	1773	38.8
5	34	0.7
6	10	0.2
7	21	0.5
8	9	0.2
10	80	1.7
11	5	0.1
13	23	0.5

Table 307: 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

$N = 4015$

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	7	0.2
2	4	0.1
3	2350	58.5
4	1329	33.1
5	66	1.6
6	26	0.6
7	29	0.7
10	190	4.7
11	3	0.1
13	11	0.3

Table 308: 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

$N = 162$

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	75	46.3
2	69	42.6
3	18	11.1

Table 309: Frequency table for `personbusiness`

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

`pi`

Dataset: Transaction-level

Variable type: Numeric

$N = 21936$

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	91	0.4
1	3559	16.2
2	674	3.1
3	7250	33.1
4	6026	27.5
5	532	2.4
6	1684	7.7
7	1295	5.9
8	21	0.1
10	165	0.8
11	235	1.1
13	325	1.5
14	79	0.4

Table 310: Frequency table for `pi`

Value labels:
    0 - Multiple payment methods
    1 - Cash
    2 - Check
    3 - Credit card
    4 - Debit card
    5 - Prepaid/gift/EBT card
    6 - Bank account number payment
    7 - Online banking bill payment
    8 - Money order
    9 - Traveler's check
    10 - Mobile payment apps
    11 - Account-to-account transfer

12 - Mobile phone payment
13 - Other payment method
14 - Deduction from income

prepaid_logo

Dataset: Transaction-level

Variable type: Numeric

N = 532

Description: The logo on the prepaid card.

Survey question: q101hhh

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

Values	Number	Percent
1	82	15.4
2	119	22.4
4	4	0.8
5	223	41.9
6	104	19.5

Table 311: Frequency table for prepaid_logo

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

prepaidloadfee

Dataset: Transaction-level

Variable type: Numeric

$N = 83$

Description: Question text: Did you add money (dollar value) to any prepaid cards on DIARY DATE? Did you pay a fee?

Survey question: prepaidload_fee

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

Values	Number	Percent
0	68	81.9
1	15	18.1

Table 312: Frequency table for prepaidloadfee

Value labels:
  NA

prepaidloadlocation

Dataset: Transaction-level

Variable type: Numeric

N = 83

Description: Question text: Did you add money (dollar value) to any prepaid cards on DIARY DATE? Location

Survey question: `prepaidload_location`

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

Values	Number	Percent
1	11	13.3
2	21	25.3
3	37	44.6
4	5	6.0
5	1	1.2
8	8	9.6

Table 313: Frequency table for `prepaidloadlocation`

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

prepaidloadmethod

Dataset: Transaction-level

Variable type: Numeric

N = 83

Description: Question text: Did you add money (dollar value) to any prepaid cards on DIARY DATE? Payment method used

Survey question: `prepaidload_method`

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

Values	Number	Percent
1	3	3.6
3	28	33.7
4	15	18.1
5	14	16.9
6	3	3.6
10	6	7.2
11	3	3.6
13	5	6.0
14	6	7.2

Table 314: Frequency table for `prepaidloadmethod`

Value labels:
  1 - Cash
  2 - Check
  3 - Credit card
  4 - Debit card
  5 - Other prepaid card
  6 - Bank account number payment
  7 - Online banking bill payment
  8 - Money order
  9 - Traveler's check
  10 - Mobile payment apps
  11 - Account-to-account transfer
  12 - Mobile phone payment
  13 - Other payment method
  14 - Deduction from income

`prev_income_receipt`

Dataset: Individual-level

Variable type: Date

$N = 4196$

Description: NA

Survey question: NA

`purch_certchk`

Dataset: Day-level

Variable type: Numeric

N = 13722

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	13713	99.9
1	9	0.1

Table 315: Frequency table for `purch_certchk`

Value labels:
    0 - No
    1 - Yes

purch_mon

Dataset: Day-level

Variable type: Numeric

$N = 13723$

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	13695	99.8
1	28	0.2

Table 316: Frequency table for purch_mon

Value labels:
    0 - No
    1 - Yes

purch_tc

Dataset: Day-level

Variable type: Numeric

$N = 13721$

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	13712	99.9
1	9	0.1

Table 317: Frequency table for purch_tc

Value labels:
0 - No
1 - Yes

```
race
```

Dataset: Individual-level

Variable type: Numeric

$N = 4564$

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	3512	77.0
2	492	10.8
3	54	1.2
4	270	5.9
5	10	0.2
6	226	5.0

Table 318: 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

$N = 4564$

Description: Respondent reported their race as Asian.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	4227	92.6
1	337	7.4

Table 319: Frequency table for `race_asian`

Value labels:
   0 - No
   1 - Yes

`race_black`

Dataset: Individual-level

Variable type: Numeric

$N = 4564$

Description: Respondent reported their race as Black.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	4001	87.7
1	563	12.3

Table 320: Frequency table for `race_black`

Value labels:
　0 - No
　1 - Yes

`race_other`

Dataset: Individual-level

Variable type: Numeric

$N = 4564$

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

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	4500	98.6
1	64	1.4

Table 321: Frequency table for `race_other`

Value labels:
0 - No
1 - Yes

`race_white`

Dataset: Individual-level

Variable type: Numeric

$N = 4564$

Description: Respondent reported their race as White.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	856	18.8
1	3708	81.2

Table 322: Frequency table for `race_white`

Value labels:
0 - No
1 - Yes

sav_acnt_adopt

Dataset: Individual-level

Variable type: Numeric

$N = 4579$

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	982	21.4
1	3597	78.6

Table 323: Frequency table for sav_acnt_adopt

Value labels:
0 - Not an adopter
1 - Adopter

`sav_acnt_num`

Dataset: Individual-level

Variable type: Numeric

$N = 3594$

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	2184	60.8
2	950	26.4
3	281	7.8
4	107	3.0
5	33	0.9
6	39	1.1

Table 324: 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

$N = 4576$

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	560	12.2
1	4016	87.8

Table 325: Frequency table for shops_online

Value labels:
    0 - No
    1 - Yes

`start_date`

Dataset: Transaction-level

Variable type: Date

$N = 2724$

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

$N = 4577$

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

$N = 9157$

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	521.6	405506.0	7324.4

Table 326: Summary statistics for stored_cash_bal
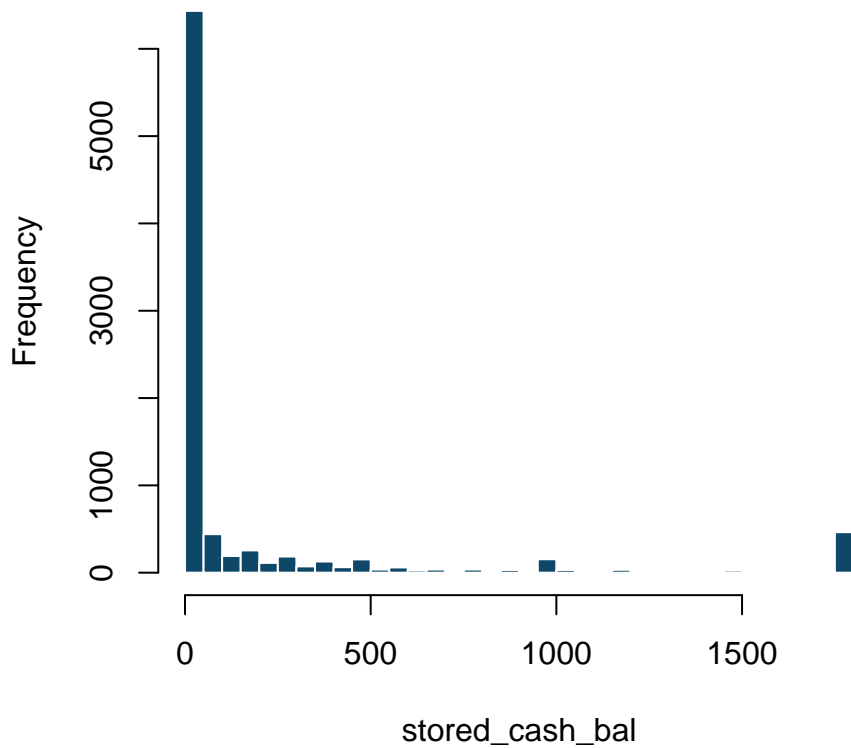
`svc_adopt`

Dataset: Individual-level

Variable type: Numeric

$N = 4573$

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	1428	31.2
1	3145	68.8

Table 327: Frequency table for `svc_adopt`

Value labels:
0 - Not an adopter
1 - Adopter

`time`

Dataset: Transaction-level

Variable type: Posixct

$N = 20795$

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.

`tran`

Dataset: Transaction-level

Variable type: Numeric

$N = 24728$

Description: Within-day transaction counter.

Survey question: N/A

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

min	med	mean	max	sd
1.0	2.0	2.5	29.0	2.0

Table 328: Summary statistics for `tran`
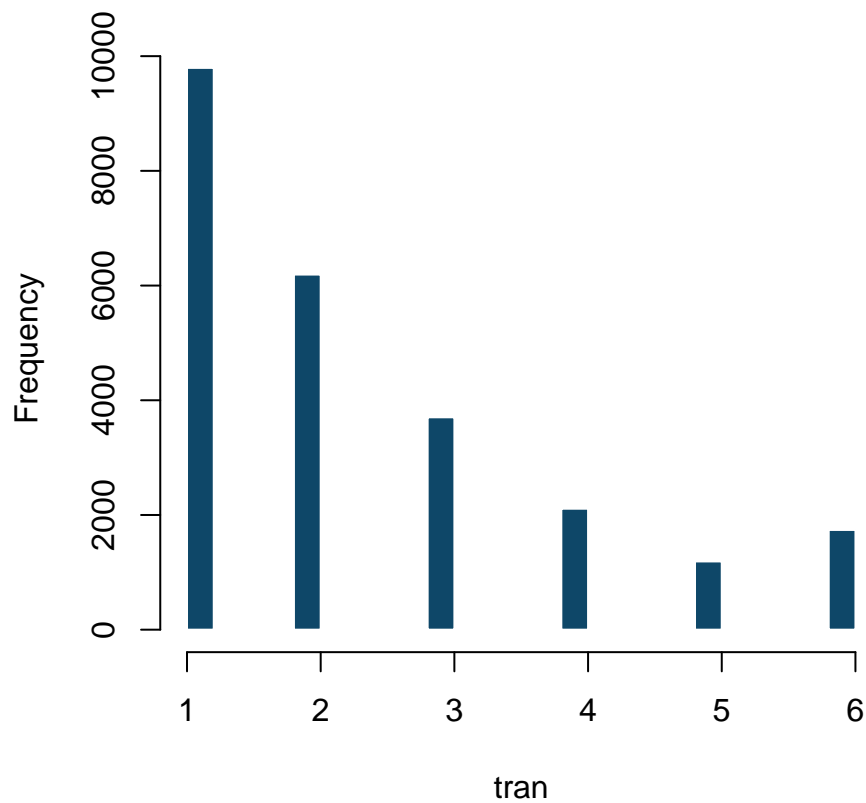
`tran_min`

Dataset: Transaction-level

Variable type: Numeric

$N = 12229$

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	11766	96.2
1	463	3.8

Table 329: Frequency table for `tran_min`

Value labels:
    0 - No
    1 - Yes

`traveled`

Dataset: Day-level

Variable type: Numeric

$N = 13722$

Description: Whether the respondent traveled on this diary day.

Survey question: q13

Values	Number	Percent
0	13215	96.3
1	507	3.7

Table 330: Frequency table for `traveled`

Value labels:
   0 - No
   1 - Yes

`uncommon_pi_type`

Dataset: Transaction-level

Variable type: Character

$N = 24728$

Description: This is a flag for if a transaction was to buy a certified check, a money order, or a travelers check. These are uncommon purchases. The variable is a character variable that can take values of "Certified check", "Money order", or "Travelers checks".

Survey question: Built from the `q211` questions.

Details: None

underbanked_monord

Dataset: Individual-level

Variable type: Numeric

$N = 288$

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	60	20.8
1	157	54.5
2	40	13.9
3	12	4.2
4	8	2.8
5	6	2.1
7	1	0.3
10	2	0.7
12	1	0.3
24	1	0.3

Table 331: 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 algorithm that wrote this data codebook.

underbanked_remittance

Dataset: Individual-level

Variable type: Numeric

$N = 76$

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	21	27.6
1	25	32.9
2	18	23.7
3	5	6.6
4	1	1.3
5	2	2.6
10	1	1.3
12	1	1.3
15	1	1.3
20	1	1.3

Table 332: 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 algorithm that wrote this data codebook.

`urban_cat`

Dataset: Individual-level

Variable type: Numeric

$N = 4576$

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	720	15.7
2	2252	49.2
3	1604	35.1

Table 333: Frequency table for `urban_cat`

Value labels:
1 - Rural
2 - Mixed
3 - Urban

urbanicity

Dataset: Individual-level

Variable type: Numeric

$N = 4034$

Description: This variable comes from the demographics our survey vendor, the Understanding America Study, provides.

Survey question: N/A

Details: None

Values	Number	Percent
1	3012	74.7
2	429	10.6
3	457	11.3
4	136	3.4

Table 334: Frequency table for `urbanicity`

Value labels:
1 - Metropolitan
2 - Micropolitan
3 - Small town, Rural
4 - Unknown

use_all_csh

Dataset: Day-level

Variable type: Numeric

$N = 3952$

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	246	6.2
2	1324	33.5
3	2382	60.3

Table 335: Frequency table for use_all_csh

Value labels:
1 - Yes
2 - No
3 - I did not have or use any cash today

used_chkcashing

Dataset: Individual-level

Variable type: Numeric

$N = 4578$

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	4517	98.7
1	61	1.3

Table 336: Frequency table for used_chkcashing

Value labels:
    0 - No
    1 - Yes

used_coins

Dataset: Day-level

Variable type: Numeric

$N = 2458$

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	1970	80.1
1	488	19.9

Table 337: Frequency table for used_coins

Value labels:
  0 - No
  1 - Yes

used_revolve_cc

Dataset: Transaction-level

Variable type: Numeric

$N = 7107$

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	5743	80.8
1	1364	19.2

Table 338: Frequency table for used_revolve_cc

Value labels:
    0 - No
    1 - Yes

used_rewards_cc

Dataset: Transaction-level

Variable type: Numeric

$N = 7102$

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	521	7.3
1	6581	92.7

Table 339: Frequency table for used_rewards_cc

Value labels:
  0 - No
  1 - Yes

`venmo_adopt`

Dataset: Individual-level

Variable type: Numeric

$N = 4563$

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	3109	68.1
1	1454	31.9

Table 340: Frequency table for `venmo_adopt`

Value labels:
0 - No
1 - Yes

`video_helpful`

Dataset: Individual-level

Variable type: Numeric

$N = 2244$

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	153	6.8
1	2091	93.2

Table 341: Frequency table for `video_helpful`

Value labels:
  0 - No
  1 - Yes

`watch_video`

Dataset: Individual-level

Variable type: Numeric

$N = 4534$

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	2276	50.2
1	2258	49.8

Table 342: Frequency table for `watch_video`

Value labels:
    0 - No
    1 - Yes

which_crypto_bitcoin

Dataset: Individual-level

Variable type: Numeric

$N = 331$

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	115	34.7
1	216	65.3

Table 343: Frequency table for which_crypto_bitcoin

Value labels:
0 - Not selected
1 - Selected

`which_crypto_doge`

Dataset: Individual-level

Variable type: Numeric

N = 331

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	219	66.2
1	112	33.8

Table 344: Frequency table for `which_crypto_doge`

Value labels:
0 - Not selected
1 - Selected

which_crypto_eth

Dataset: Individual-level

Variable type: Numeric

$N = 331$

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	183	55.3
1	148	44.7

Table 345: Frequency table for which_crypto_eth

Value labels:
0 - Not selected
1 - Selected

`which_crypto_lite`

Dataset: Individual-level

Variable type: Numeric

$N = 331$

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	286	86.4
1	45	13.6

Table 346: Frequency table for `which_crypto_lite`

Value labels:
0 - Not selected
1 - Selected

which_crypto_other

Dataset: Individual-level

Variable type: Numeric

$N = 331$

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	266	80.4
1	65	19.6

Table 347: Frequency table for which_crypto_other

Value labels:
0 - Not selected
1 - Selected

`why_multipi`

Dataset: Transaction-level

Variable type: Character

$N = 24728$

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

$N = 4575$

Description: Respondent is disabled.

Survey question: laborstatus

Values	Number	Percent
0	4296	93.9
1	279	6.1

Table 348: Frequency table for `work_disabled`

Value labels:
  0 - No
  1 - Yes

`work_employed`

Dataset: Individual-level

Variable type: Numeric

$N = 4575$

Description: Respondent is employed.

Survey question: laborstatus

Values	Number	Percent
0	2054	44.9
1	2521	55.1

Table 349: Frequency table for `work_employed`

Value labels:
0 - No
1 - Yes

`work_looking`

Dataset: Individual-level

Variable type: Numeric

$N = 4575$

Description: Respondent is unemployed and looking.

Survey question: laborstatus

Values	Number	Percent
0	4385	95.8
1	190	4.2

Table 350: Frequency table for `work_looking`

Value labels:
0 - No
1 - Yes

`work_occupation`

Dataset: Individual-level

Variable type: Numeric

$N = 3254$

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

Survey question: employmenttype

Values	Number	Percent
1	600	18.4
2	1812	55.7
3	462	14.2
4	380	11.7

Table 351: 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

$N = 4575$

Description: Respondent is on sick or other leave.

Survey question: laborstatus

Values	Number	Percent
0	4556	99.6
1	19	0.4

Table 352: Frequency table for `work_onleave`

Value labels:
0 - No
1 - Yes

`work_other`

Dataset: Individual-level

Variable type: Numeric

$N = 4575$

Description: Respondent replied OTHER to question about employment status.

Survey question: laborstatus

Values	Number	Percent
0	4318	94.4
1	257	5.6

Table 353: Frequency table for `work_other`

Value labels:
0 - No
1 - Yes

`work_retired`

Dataset: Individual-level

Variable type: Numeric

$N = 4575$

Description: Respondent is retired.

Survey question: laborstatus

Values	Number	Percent
0	3604	78.8
1	971	21.2

Table 354: Frequency table for `work_retired`

Value labels:
    0 - No
    1 - Yes

`work_self`

Dataset: Individual-level

Variable type: Numeric

$N = 3254$

Description: Respondent is self-employed.

Survey question: laborstatus

Values	Number	Percent
0	2874	88.3
1	380	11.7

Table 355: Frequency table for `work_self`

Value labels:
0 - No
1 - Yes

`work_temp_unemployed`

Dataset: Individual-level

Variable type: Numeric

$N = 4575$

Description: Respondent is temporarily unemployed.

Survey question: laborstatus

Values	Number	Percent
0	4545	99.3
1	30	0.7

Table 356: Frequency table for `work_temp_unemployed`

Value labels:
0 - No
1 - Yes

workfullpart

Dataset: Individual-level

Variable type: Numeric

$N = 3258$

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	749	23.0
1	2509	77.0

Table 357: Frequency table for workfullpart

Value labels:
　　1 - Full-time
　　2 - Part-time

zelle_adopt

Dataset: Individual-level

Variable type: Numeric

$N = 4566$

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	3278	71.8
1	1288	28.2

Table 358: Frequency table for zelle_adopt

Value labels:
0 - No
1 - Yes

APPENDIX: `de012`

Dataset: Individual-level

Variable type: Numeric

$N = 318$

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	1	0.3
1	317	99.7

Table 359: Frequency table for `de012`

Value labels:
0 - No
1 - Yes

APPENDIX: pa002

Dataset: Individual-level

Variable type: Numeric

$N = 217$

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	51	23.5
2	17	7.8
3	67	30.9
4	24	11.1
5	6	2.8
6	12	5.5
7	40	18.4

Table 360: 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: pa003

Dataset: Individual-level

Variable type: Numeric

$N = 218$

Description: Question text: Have you ever had a checking account?

Survey question: pa003

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

Values	Number	Percent
0	80	36.7
1	138	63.3

Table 361: Frequency table for pa003

Value labels:
  0 - No
  1 - Yes

APPENDIX: pa013

Dataset: Individual-level

Variable type: Numeric

$N = 4357$

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	641	14.7
1	3716	85.3

Table 362: Frequency table for pa013

Value labels:
0 - No
1 - Yes

APPENDIX: pa020

Dataset: Individual-level

Variable type: Numeric

$N = 754$

Description: Question text: Have you ever had a credit card?

Survey question: pa020

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

Values	Number	Percent
0	329	43.6
1	425	56.4

Table 363: Frequency table for pa020

Value labels:
 0 - No
 1 - Yes

APPENDIX: pa024

Dataset: Individual-level

Variable type: Numeric

$N = 4577$

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	1061	23.2
1	3516	76.8

Table 364: Frequency table for pa024

Value labels:
   0 - No
   1 - Yes

APPENDIX: pa026_a

Dataset: Individual-level

Variable type: Numeric

$N = 4359$

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	1085	24.9
1	3274	75.1

Table 365: Frequency table for pa026_a

Value labels:
    0 - No
    1 - Yes

APPENDIX: pa031

Dataset: Individual-level

Variable type: Numeric

$N = 4360$

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	982	22.5
1	3378	77.5

Table 366: Frequency table for `pa031`

Value labels:
  0 - No
  1 - Yes

```
APPENDIX: pa035
```

Dataset: Individual-level

Variable type: Numeric

$N = 4360$

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	1509	34.6
1	2851	65.4

Table 367: Frequency table for `pa035`

Value labels:
    0 - No
    1 - Yes

APPENDIX: `pa040_e`

Dataset: Individual-level

Variable type: Numeric

$N = 4578$

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	4440	97.0
1	138	3.0

Table 368: Frequency table for `pa040_e`

Value labels:
 0 - No
 1 - Yes

APPENDIX: pa042_a

Dataset: Individual-level

Variable type: Numeric

$N = 4577$

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	4288	93.7
1	289	6.3

Table 369: Frequency table for pa042_a

Value labels:
    0 - No
    1 - Yes

APPENDIX: `pa042_e`

Dataset: Individual-level

Variable type: Numeric

$N = 138$

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	62	44.9
1	76	55.1

Table 370: Frequency table for `pa042_e`

Value labels:
    0 - No
    1 - Yes

APPENDIX: `pa044_a`

Dataset: Individual-level

Variable type: Numeric

$N = 4572$

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	2871	62.8
1	1701	37.2

Table 371: Frequency table for `pa044_a`

Value labels:
    0 - No
    1 - Yes

APPENDIX: `pa044_b`

Dataset: Individual-level

Variable type: Numeric

$N = 4566$

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	3278	71.8
1	1288	28.2

Table 372: Frequency table for `pa044_b`

Value labels:
0 - No
1 - Yes

APPENDIX: `pa044_c`

Dataset: Individual-level

Variable type: Numeric

$N = 4563$

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	3109	68.1
1	1454	31.9

Table 373: Frequency table for `pa044_c`

Value labels:
    0 - No
    1 - Yes

APPENDIX: `pa044_d`

Dataset: Individual-level

Variable type: Numeric

$N = 4567$

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	3744	82.0
1	823	18.0

Table 374: Frequency table for `pa044_d`

Value labels:
0 - No
1 - Yes

APPENDIX: `pa044_e`

Dataset: Individual-level

Variable type: Numeric

$N = 4546$

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	4413	97.1
1	133	2.9

Table 375: Frequency table for `pa044_e`

Value labels:
  0 - No
  1 - Yes

APPENDIX: `pa044_g`

Dataset: Individual-level

Variable type: Numeric

$N = 4573$

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	3664	80.1
1	909	19.9

Table 376: Frequency table for `pa044_g`

Value labels:
  0 - No
  1 - Yes

APPENDIX: `pa044_h`

Dataset: Individual-level

Variable type: Numeric

$N = 4570$

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	4165	91.1
1	405	8.9

Table 377: Frequency table for `pa044_h`

Value labels:
0 - No
1 - Yes

APPENDIX: `pa044_i`

Dataset: Individual-level

Variable type: Numeric

$N = 4571$

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	4517	98.8
1	54	1.2

Table 378: Frequency table for `pa044_i`

Value labels:
   0 - No
   1 - Yes

APPENDIX: `pa050_banp`

Dataset: Individual-level

Variable type: Numeric

$N = 4392$

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	2245	51.1
1	2147	48.9

Table 379: Frequency table for `pa050_banp`

Value labels:
0 - No
1 - Yes

APPENDIX: `pa050_cc`

Dataset: Individual-level

Variable type: Numeric

$N = 3822$

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	406	10.6
1	3416	89.4

Table 380: Frequency table for `pa050_cc`

Value labels:
    0 - No
    1 - Yes

APPENDIX: `pa050_chk`

Dataset: Individual-level

Variable type: Numeric

$N = 4355$

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	2278	52.3
1	2077	47.7

Table 381: Frequency table for `pa050_chk`

Value labels:
    0 - No
    1 - Yes

APPENDIX: `pa050_crypto`

Dataset: Individual-level

Variable type: Numeric

$N = 332$

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	313	94.3
1	19	5.7

Table 382: Frequency table for `pa050_crypto`

Value labels:
0 - No
1 - Yes

APPENDIX: `pa050_csh`

Dataset: Individual-level

Variable type: Numeric

$N = 4576$

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	544	11.9
1	4032	88.1

Table 383: Frequency table for `pa050_csh`

Value labels:
0 - No
1 - Yes

APPENDIX: `pa050_dc`

Dataset: Individual-level

Variable type: Numeric

$N = 4028$

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	1047	26.0
1	2981	74.0

Table 384: Frequency table for `pa050_dc`

Value labels:
   0 - No
   1 - Yes

APPENDIX: `pa050_mon`

Dataset: Individual-level

Variable type: Numeric

$N = 4576$

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	4313	94.3
1	263	5.7

Table 385: Frequency table for `pa050_mon`

Value labels:
0 - No
1 - Yes

APPENDIX: `pa050_obbp`

Dataset: Individual-level

Variable type: Numeric

$N = 4390$

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	1707	38.9
1	2683	61.1

Table 386: Frequency table for `pa050_obbp`

Value labels:
0 - No
1 - Yes

APPENDIX: `pa050_svc`

Dataset: Individual-level

Variable type: Numeric

$N = 3145$

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	1992	63.3
1	1153	36.7

Table 387: Frequency table for `pa050_svc`

Value labels:
    0 - No
    1 - Yes

APPENDIX: pa053

Dataset: Individual-level

Variable type: Numeric

$N = 4577$

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	753	16.5
1	3824	83.5

Table 388: Frequency table for pa053

Value labels:
  0 - No
  1 - Yes

APPENDIX: `pa055_a2_followup`

Dataset: Individual-level

Variable type: Numeric

$N = 60$

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	18	30.0
1	22	36.7
2	9	15.0
3	1	1.7
4	4	6.7
5	2	3.3
7	1	1.7
10	2	3.3
40	1	1.7

Table 389: 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 algorithm that wrote this data codebook.

APPENDIX: `pa055_b1`

Dataset: Individual-level

Variable type: Numeric

$N = 4571$

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	4495	98.3
1	76	1.7

Table 390: Frequency table for `pa055_b1`

Value labels:
0 - No
1 - Yes

APPENDIX: `pa055_b2`

Dataset: Individual-level

Variable type: Numeric

$N = 4575$

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	4486	98.1
1	89	1.9

Table 391: Frequency table for `pa055_b2`

Value labels:
  0 - No
  1 - Yes

APPENDIX: `pa055_b3`

Dataset: Individual-level

Variable type: Numeric

$N = 4575$

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	4511	98.6
1	64	1.4

Table 392: Frequency table for `pa055_b3`

Value labels:
   0 - No
   1 - Yes

APPENDIX: `pa055_b4`

Dataset: Individual-level

Variable type: Numeric

$N = 4575$

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	4558	99.6
1	17	0.4

Table 393: Frequency table for `pa055_b4`

Value labels:
  0 - No
  1 - Yes

APPENDIX: `pa055_b5`

Dataset: Individual-level

Variable type: Numeric

$N = 4576$

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	4501	98.4
1	75	1.6

Table 394: Frequency table for `pa055_b5`

Value labels:
    0 - No
    1 - Yes

APPENDIX: pa056

Dataset: Individual-level

Variable type: Numeric

$N = 3820$

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	825	21.6
2	914	23.9
3	668	17.5
4	477	12.5
5	295	7.7
6	641	16.8

Table 395: Frequency table for `pa056`

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

APPENDIX: pa092

Dataset: Individual-level

Variable type: Character

$N = 4579$

Description: NA

Survey question: NA

APPENDIX: `pa119`

Dataset: Individual-level

Variable type: Character

$N = 4579$

Description: NA

Survey question: NA

APPENDIX: `pa126_a`

Dataset: Individual-level

Variable type: Numeric

$N = 332$

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	2	0.6
2	3	0.9
3	206	62.0
4	4	1.2
5	4	1.2
6	82	24.7
7	1	0.3
8	3	0.9
9	27	8.1

Table 396: 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: pa131_a

Dataset: Individual-level

Variable type: Numeric

$N = 2788$

Description: Question text: How familiar are you with how Bitcoin or other cryptocurrencies work?

Survey question: pa131_a

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

Values	Number	Percent
1	1218	43.7
2	776	27.8
3	465	16.7
4	254	9.1
5	75	2.7

Table 397: Frequency table for pa131_a

Value labels:
　　1 - Not at all familiar
　　2 - Slightly familiar
　　3 - Somewhat familiar
　　4 - Moderately familiar
　　5 - Extremely familiar

APPENDIX: `pa133_a`

Dataset: Individual-level

Variable type: Numeric

$N = 332$

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	235	70.8
1	97	29.2

Table 398: Frequency table for `pa133_a`

Value labels:
0 - No
1 - Yes

APPENDIX: `pa133_b`

Dataset: Individual-level

Variable type: Numeric

N = 332

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	279	84.0
1	53	16.0

Table 399: Frequency table for `pa133_b`

Value labels:
   0 - No
   1 - Yes

APPENDIX: `pa133_c`

Dataset: Individual-level

Variable type: Numeric

$N = 332$

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	314	94.6
1	18	5.4

Table 400: Frequency table for `pa133_c`

Value labels:
0 - No
1 - Yes

APPENDIX: pa198_a

Dataset: Individual-level

Variable type: Numeric

$N = 4576$

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	2865	62.6
1	1711	37.4

Table 401: Frequency table for pa198_a

Value labels:
0 - No
1 - Yes

APPENDIX: pa198_b

Dataset: Individual-level

Variable type: Numeric

$N = 4578$

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	2885	63.0
1	1693	37.0

Table 402: Frequency table for pa198_b

Value labels:
    0 - No
    1 - Yes

APPENDIX: `pa198_c`

Dataset: Individual-level

Variable type: Numeric

N = 4570

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	4080	89.3
1	490	10.7

Table 403: Frequency table for `pa198_c`

Value labels:
    0 - No
    1 - Yes

APPENDIX: `pa198_f`

Dataset: Individual-level

Variable type: Numeric

$N = 4576$

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	3982	87.0
1	594	13.0

Table 404: Frequency table for `pa198_f`

Value labels:
   0 - No
   1 - Yes

APPENDIX: `pa198_g`

Dataset: Individual-level

Variable type: Numeric

$N = 4575$

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	4467	97.6
1	108	2.4

Table 405: Frequency table for `pa198_g`

Value labels:
0 - No
1 - Yes

APPENDIX: `pa198_i`

Dataset: Individual-level

Variable type: Numeric

$N = 4575$

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	3700	80.9
1	875	19.1

Table 406: Frequency table for `pa198_i`

Value labels:
0 - No
1 - Yes

APPENDIX: `pa198_k`

Dataset: Individual-level

Variable type: Numeric

$N = 4577$

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	4131	90.3
1	446	9.7

Table 407: Frequency table for `pa198_k`

Value labels:
   0 - No
   1 - Yes

```
APPENDIX: pay010
```

Dataset: Transaction-level

Variable type: Numeric

$N = 1848$

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

Survey question: pay010

Values	Number	Percent
1	895	48.4
2	410	22.2
3	371	20.1
5	6	0.3
6	45	2.4
7	33	1.8
8	88	4.8

Table 408: 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

$N = 410$

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

Survey question: pay011

Values	Number	Percent
1	194	47.3
2	18	4.4
3	106	25.9
4	20	4.9
5	32	7.8
6	12	2.9
7	3	0.7
8	1	0.2
9	24	5.9

Table 409: 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

$N = 697$

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

Survey question: pay082

Values	Number	Percent
1	129	18.5
2	37	5.3
3	48	6.9
4	64	9.2
5	225	32.3
6	85	12.2
7	109	15.6

Table 410: 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

$N = 4576$

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	4154	90.8
1	422	9.2

Table 411: Frequency table for `ph004`

Value labels:
    0 - No
    1 - Yes

```
APPENDIX: ph006
```

Dataset: Individual-level

Variable type: Numeric

$N = 4575$

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	429	9.4
2	386	8.4
3	410	9.0
4	669	14.6
5	937	20.5
6	1326	29.0
7	418	9.1

Table 412: 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

$N = 4577$

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	4324	94.5
1	253	5.5

Table 413: Frequency table for ph009_a

Value labels:
0 - No
1 - Yes

APPENDIX: ph009_b

Dataset: Individual-level

Variable type: Numeric

$N = 4576$

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	4552	99.5
1	24	0.5

Table 414: Frequency table for ph009_b

Value labels:
0 - No
1 - Yes

APPENDIX: ph009_c

Dataset: Individual-level

Variable type: Numeric

N = 4575

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	4557	99.6
1	18	0.4

Table 415: Frequency table for ph009_c

Value labels:
0 - No
1 - Yes

APPENDIX: ph009_d

Dataset: Individual-level

Variable type: Numeric

$N = 4577$

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	4410	96.4
1	167	3.6

Table 416: Frequency table for ph009_d

Value labels:
   0 - No
   1 - Yes

APPENDIX: ph025

Dataset: Individual-level

Variable type: Numeric

$N = 4576$

Description: Question text: Do you use any online personal financial management service or app to budget and monitor your spending, saving, or account balances?

Survey question: ph025

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

Values	Number	Percent
1	221	4.8
2	4355	95.2

Table 417: Frequency table for ph025

Value labels:
    0 - No
    1 - Yes

APPENDIX: ph025_b

Dataset: Individual-level

Variable type: Numeric

$N = 3821$

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	3345	87.5
1	476	12.5

Table 418: Frequency table for ph025_b

Value labels:
  0 - No
  1 - Yes

APPENDIX: ph025_c

Dataset: Individual-level

Variable type: Numeric

N = 4031

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	3628	90.0
1	403	10.0

Table 419: Frequency table for ph025_c

Value labels:
    0 - No
    1 - Yes

APPENDIX: ph025_d

Dataset: Individual-level

Variable type: Numeric

N = 4357

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	4334	99.5
1	23	0.5

Table 420: Frequency table for ph025_d

Value labels:
    0 - No
    1 - Yes

APPENDIX: pu009

Dataset: Individual-level

Variable type: Numeric

$N = 3824$

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	2003	52.4
1	1821	47.6

Table 421: Frequency table for pu009

Value labels:
    0 - No
    1 - Yes

APPENDIX: pu010

Dataset: Individual-level

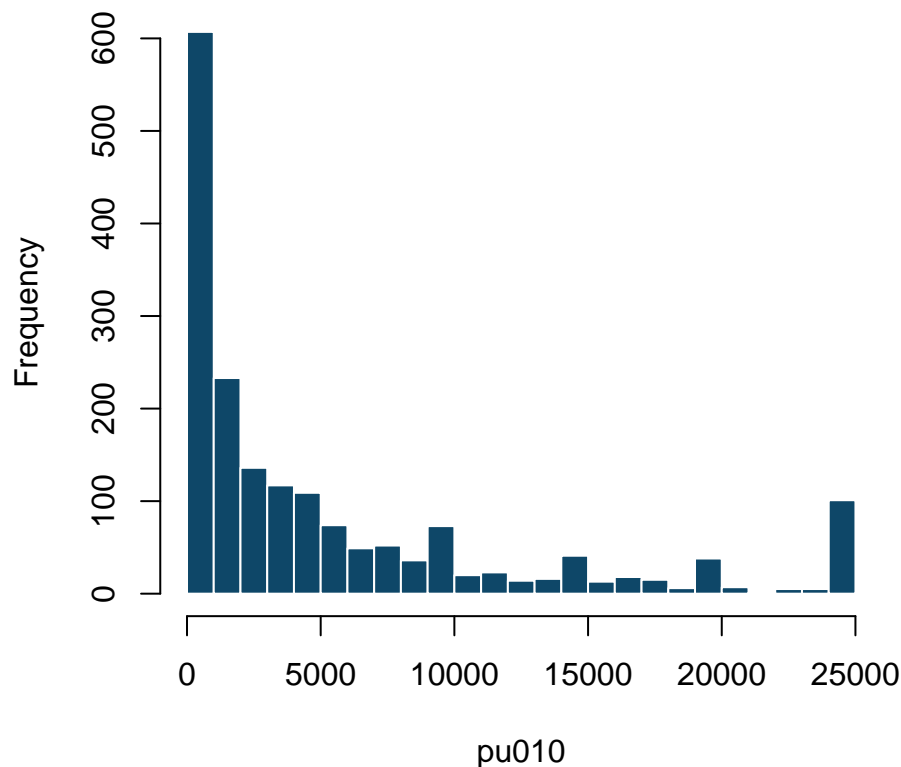**Variable type:** Numeric

$N = 1809$

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	2500.0	6438.1	120000.0	10291.8

Table 422: Summary statistics for pu010

APPENDIX: pu011

Dataset: Individual-level

Variable type: Numeric

$N = 1678$

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	201	12.0
2	351	20.9
3	420	25.0
4	379	22.6
5	224	13.3
6	103	6.1

Table 423: 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: q115_c_filter

Dataset: Individual-level

Variable type: Numeric

$N = 4576$

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	560	12.2
1	4016	87.8

Table 424: Frequency table for q115_c_filter

Value labels:
    0 - No
    1 - Yes

APPENDIX: `q211paymeth`

Dataset: Transaction-level

Variable type: Numeric

$N = 38$

Description: How did you pay for your (certified check, money order, travelers check)?

Survey question: `q211_paymeth`

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

Values	Number	Percent
1	15	39.5
2	1	2.6
3	1	2.6
4	5	13.2
7	3	7.9
8	3	7.9
10	1	2.6
11	2	5.3
13	2	5.3
14	3	7.9
15	2	5.3

Table 425: Frequency table for `q211paymeth`

Value labels:
    1 - Cash
    2 - Check
    3 - Credit card
    4 - Debit card
    5 - Other prepaid card
    6 - Bank account number payment
    7 - Online banking bill payment
    8 - Money order
    9 - Traveler's check
    10 - Mobile payment apps
    11 - Account-to-account transfer
    12 - Mobile phone payment
    13 - Other payment method
    14 - Deduction from income

APPENDIX: q98

Dataset: Day-level

Variable type: Numeric

$N = 13728$

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	5508	40.1
1	8220	59.9

Table 426: Frequency table for q98

Value labels:
    0 - No
    1 - Yes

```
APPENDIX: q98a
```

Dataset: Day-level

Variable type: Numeric

$N = 5509$

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	4811	87.3
2	203	3.7
3	280	5.1
4	215	3.9

Table 427: 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)