

Codebook and Data Guide to the 2019 Survey of Consumer Payment Choice

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1 Introduction

One of the major goals of the Survey of Consumer Payment Choice (SCPC) is to provide publicly available, consumer-level longitudinal data to support research on consumer payments and to provide aggregate data on trends in U.S. consumer payments. This survey is the companion to the Diary of Consumer Payment Choice (DCPC).

The questionnaires and public datasets for the 2019 SCPC are available for download on the Atlanta Fed website¹. The data are provided in Stata, SAS, CSV, and Rdata formats. The Atlanta Fed assumes that data users are familiar with a statistical analysis software package such as Stata, SAS, or R. The Atlanta Fed does not provide any software assistance.

This document is a data user's guide for the SCPC survey data. Anyone interested in conducting research based on SCPC data will find it helpful to become familiar with this document. See the *2019 Survey of Consumer Payment Choice: Technical Appendix* for details on questionnaire changes, data collection, sampling methodology, and hypothesis test results.

A broad overview of the 2019 SCPC, including a summary of the survey and tables of survey results, can be found in the *The 2019 Survey of Consumer Payment Choice* results paper on the Atlanta Fed website.

2 SCPC variable overview

There are three broad categories of SCPC variables. Below we provide general information about each.

UAS My Household Questionnaire variables represent a small fraction of variables that come from the UAS My Household survey (MH). The MH survey is used to gather demographic data about each respondent. UAS members take the MH survey quarterly, and their most recent responses to the MH survey are included in these SCPC datasets. Visit the UAS website for more information about the UAS MH survey².

Survey variables are the actual results from the SCPC survey questions. Survey variables have variable names such as `pa001_a` or `pu004_b`. To see the exact question text, respondent instructions, response option wording, and structure of the questions on the screen, it is recommended that data users refer to the survey questionnaire. The questionnaire is available on the Atlanta Fed website³. Two important considerations of the survey variables are:

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

²[Click here](#) to see the standard variables included in the UAS MH questionnaire.

³<https://www.frbatlanta.org/banking-and-payments/consumer-payments/survey-of-consumer-payment-choice>

- *Randomization of response option orders:* To avoid potential biases arising from the order of response options presented to respondents, the survey instrument randomizes response options for some questions. The questionnaire clearly indicates if response options were randomized. The unrandomized variables have the same variable names as the original survey variables. The raw data from the unrandomized variables and the SAS macros that unrandomize the responses will be made available upon request.
- *Responses for different time frequencies:* Respondents are given the option of reporting payment use in terms of a typical week, month, or year. This dataset includes variables where responses have been standardized to a monthly frequency. These created, “frequency converted” variables have the same name as the original responses, but without a numeric suffix. For instance, the variable `pu006a_a` refers to the number of cash payments for retail goods in a typical month, after frequency conversion. The set of three original variables that produce `pu006a_a` are `pu006a_a1` (respondent used the weekly box to report these transactions), `pu006a_a2` (monthly) and `pu006a_a3` (yearly). All the variables in the Payment Use section (`pu002`, `pu003`, `pu004`, `pu005`, `pu006a`, `pu006c`, `pu021` families of variables) have corresponding created variables which are described in Section 2.2.4, **Payment use**. The SAS macros for the frequency conversions can be made available upon request. The Atlanta Fed recommends that data analysts use the created frequency converted variables in their analysis and research.

Created variables are created by Atlanta Fed staff to populate the SCPC results tables and to aid in data analysis. Most of these variables have descriptive names based on a combination of mnemonics. For example, the variable `cc_typ` consists of two mnemonics: `cc` stands for “credit card”, and `typ` stands for “number of transactions in a typical month”. More insight into variable name mnemonics is provided in Section 2.2.

2.1 Survey variables

2.1.1 Respondent identifier

The variable `uasid` is a 9 digit character variable of the form `ymmxxxxx`, where `yy` is the two-digit year (18 for 2018, 19 for 2019, etc.) in which the respondent joined the UAS panel, `mm` is the month the respondent joined the UAS panel (01 for January, 02 for February, etc.), and `xxxxx` is a random five digit number. The `uasid` for a UAS member is the same across all UAS surveys. This allows data users to merge other UAS survey datasets onto the SCPC dataset.

This variable is the equivalent of the variable `uasid` in other UAS surveys. In prior years of the SCPC and the DCPC, the variable `uasid` was renamed as `prim_key` in order to maintain backwards compatibility with the code used to process the SCPC data. As of the 2018 SCPC and DCPC, the unique identifier will be named `uasid`. For more information about `uasid`, visit [this UAS data website](#). The variable `uasid` and other variables described on the UAS website allow the data user to determine if other members of the same household are UAS members.

2.1.2 Survey weight

The weight variable in this survey dataset is `r_weight`. For information about how the survey weights are calculated, please see the *2018 SCPC Technical Appendix* and **2018 Survey and Diary of Consumer Payment Choice—Sampling and Weighting** by Marco Angrisani.⁴ The Atlanta Fed survey staff recommends that data analysts use the survey weight when generating population estimates.

2.2 Created variables

Most created variable names are a combination of two or more mnemonics, combined using underscores. Typically, the first mnemonic refers to payment instrument, type of account, or a method of payment. The

⁴ <https://www.frbatlanta.org/-/media/documents/banking/consumer-payments/diary-of-consumer-payment-choice/2018/scpc-dcpc-2018-sampling-weights.pdf>

second or last mnemonic often indicates the concept being communicated, such as adoption (`_adopt`), or typical use (`_typ`). This section describes the most common mnemonics.

2.2.1 Payment instruments

<code>cs</code>	Cash
<code>chk</code>	Check
<code>mon</code>	Money order
<code>dc</code>	Debit card
<code>cc</code>	Credit card
<code>svc</code>	Prepaid card/Stored-value card
<code>banp</code>	Bank account number payment
<code>obbp</code>	Online banking bill payment
<code>income</code>	Direct deduction from income (used in automatic bill payments only)
<code>nonbanka2a</code>	Account to account payment, using a nonbank service such as PayPal or Venmo

Payment instruments are grouped as follows:

<code>paper</code>	Cash, check, money order
<code>card</code>	Credit cards, debit cards, prepaid cards
<code>elect</code>	Bank account number payments, online banking bill payments, nonbank services such as PayPal or Venmo

2.2.2 Transaction types

The payment use section of the survey asks respondents to tell us the number of payments they make in a typical time period (week, month, or year). Those numbers then get converted to monthly numbers. Each screen of the payment use section corresponds to a transaction type. The transaction types are listed in this table.

<code>abp</code>	Automatic bill payment
<code>obp</code>	Online bill payment
<code>ipbp</code>	In-person bill payment (or via mail)
<code>op</code>	Online (non-bill) payments
<code>rp</code>	Retail payments (made in-person)
<code>serv</code>	Services and other payments (in-person)
<code>p2p</code>	Person-to-person payment

Transaction types are grouped as follows:

<code>bp</code>	Bill payment i.e. sum of <code>abp</code> , <code>obp</code> , <code>ipbp</code>
<code>nonbp</code>	Non-bill payments, sum of <code>op</code> , <code>rp</code> , <code>serv</code> , and <code>p2p</code>

2.2.3 Payment adoption

The suffix `_adopt` is used in variables that indicate adoption of accounts or payment instruments. It is recommended that the data user use these variables, as the related concepts in the survey do not match one-to-one with these variables. For instance, the variable `cash_adopt` is created from several survey variables. SAS code for creating these variables is available upon request.

2.2.4 Payment use

For each payment instrument and seven transaction types, respondents are asked to report their payment use behavior—how frequently they use a payment instrument for a specific transaction type. Therefore, at the most disaggregated level, a payment use variable name consists of three mnemonic components: the payment instrument (Section 2.2.1), followed by the transaction type (Section 2.2.2), and ending with the suffix `_typ` which indicates the variable represents the number of payments of that transaction type and payment instrument made in a typical month. The variable `tot_pay_typ` is defined for each respondent as the sum of all payments made in a typical month.

It is important to note that not all combinations of payment instruments and transaction types exist. This is because they were assumed not to be possible at the time of the survey. The following table illustrates combinations that do exist in the data and the corresponding combinations of mnemonic prefixes:

	bp			nonbp			
	abp	obp	ipbp	op	rp	serv	p2p
csch			csch_ipbp		csch_rp	csch_serv	csch_p2p
chk			chk_ipbp	chk_op	chk_rp	chk_serv	chk_p2p
mon			mon_ipbp	mon_op	mon_rp	mon_serv	mon_p2p
tc	tc_ (not asked by transaction type)						
dc	dc_abp	dc_obp	dc_ipbp	dc_op	dc_rp	dc_serv	dc_p2p
cc	cc_abp	cc_obp	cc_ipbp	cc_op	cc_rp	cc_serv	cc_p2p
svc			svc_ipbp	svc_op	svc_rp	svc_serv	
obbp	obbp_abp	obbp_obp					obbp_p2p
banp	banp_abp	banp_obp		banp_op			banp_p2p
income	income_abp						

2.2.5 Flags for variables that were cleaned for outliers

The SCPC has many continuous variables. These variables come from survey questions where the respondent is allowed to enter a number into a box. For instance, we ask the respondent to tell us how many credit card payments they make for retail goods in a typical week, month, or year. Continuous variables in the SCPC are cleaned for outliers and edited based on algorithms described in the *2018 SCPC Technical Appendix*. To indicate an edited variable, the prefix “f_” is added to the front of a variable name. A flag value of 0 indicates that the particular observation was not edited. A flag value greater than 0 means the observation was edited. If a value was edited, a variable of the same name but with the suffix `_unedited` contains the original value.

3 A note on histograms in this codebook

Many of the distributions for the continuous variables have long right tails. In order to display the histograms in a way that allows the reader to see the detail close to zero, the data was trimmed at the 95th percentile. The right-most bar displayed contains the cumulative frequency of observations from the 95th percentile (inclusive) to the maximum value.

In certain cases, the histogram may show a negative value. This occurs rarely, when the 95th percentile is equal to zero.

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surveyyear	625
svc_abp_typ	626
svc_adopt	627
svc_bp_typ	628
svc_ipbp_typ	629
svc_obp_typ	630

svc_op_typ	631
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svc_serv_typ	633
svc_typ	634
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uasid	636
unemp_layoff	637
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white	639
workfullpart	640
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abp_adopt

Dataset: SCPC

Variable type: Numeric

$N = 3355$

Description: Is the respondent an AUTOMATIC BILL PAYMENT adopter?

Survey question: N/A

Details: Created variable, based on survey variable pa024

Values	Number	Percent
0	1097	32.7
1	2258	67.3

Table 1: Frequency table for `abp_adopt`

Value labels:

abp_adopt

0 - Not an adopter

1 - Adopter

abp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

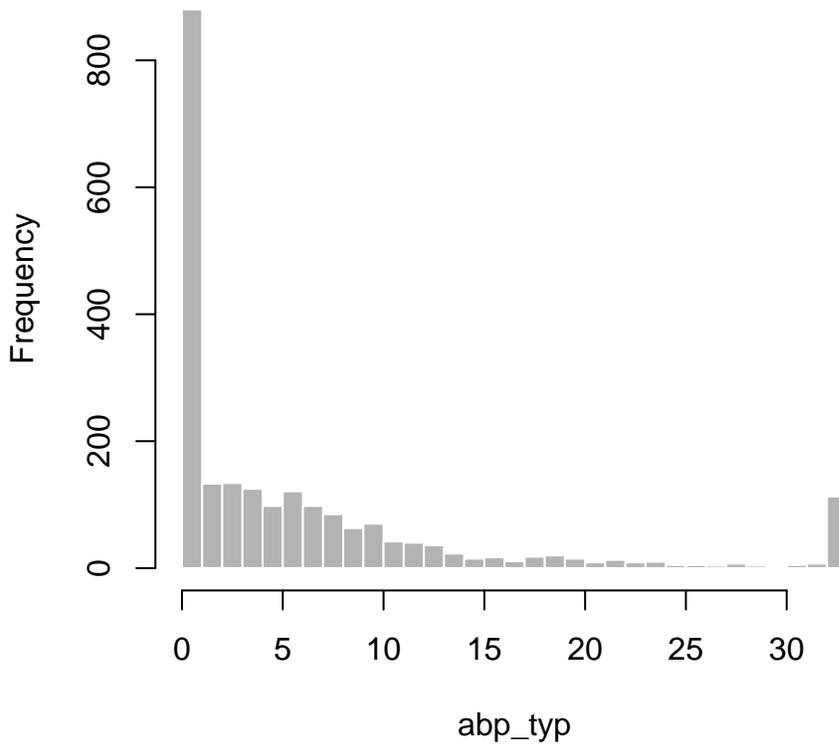
Description: The number of AUTOMATIC BILL PAYMENTS made in a typical month.

Survey question: `sum(pu002_a, b, c, d, e, f)`

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	3.0	7.2	129.2	12.2

Table 2: Summary statistics for abp_typ



age

Dataset: SCPC

Variable type: Numeric

$N = 3372$

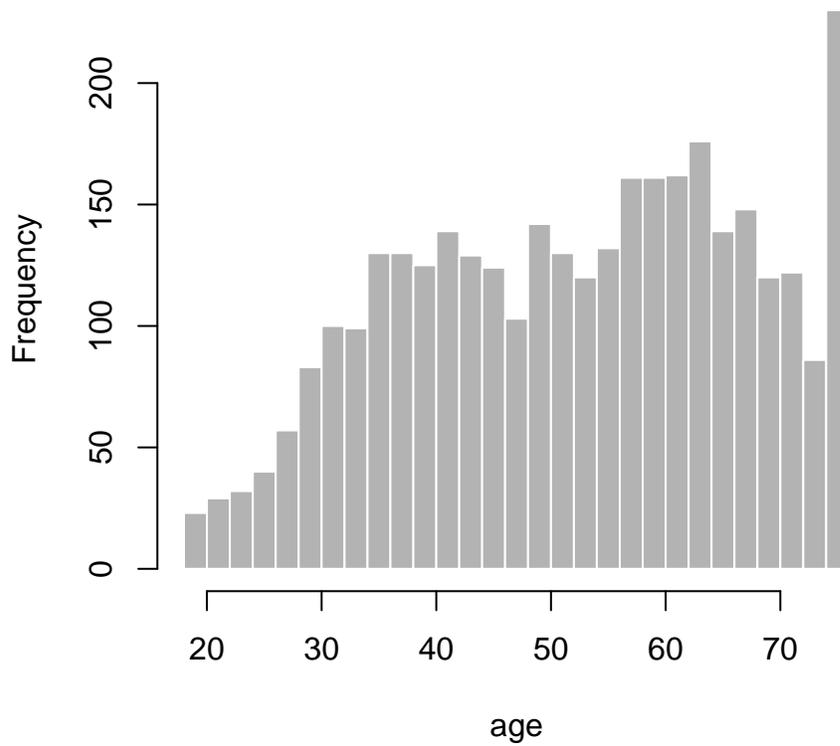
Description: What is your age?

Survey question: age

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

min	med	mean	max	sd
18.0	54.0	52.8	109.0	15.3

Table 3: Summary statistics for age



agerange

Dataset: SCPC

Variable type: Numeric

$N = 5$

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

Survey question: agerange

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

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

Table 4: Frequency table for agerange

Value labels:

agerange

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

as003_a1

Dataset: SCPC

Variable type: Numeric

$N = 3366$

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	75	2.2
2	86	2.6
3	284	8.4
4	542	16.1
5	2379	70.7

Table 5: Frequency table for as003_a1

Value labels:

as003_a1

1 - Rarely accepted

2 - Occasionally accepted

3 - Often accepted

4 - Usually accepted

5 - Almost always accepted

as003_a2

Dataset: SCPC

Variable type: Numeric

$N = 3365$

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	27	0.8
2	41	1.2
3	753	22.4
4	324	9.6
5	2220	66.0

Table 6: Frequency table for as003_a2

Value labels:

as003_a2

1 - Very high cost

2 - High cost

3 - Neither high nor low cost

4 - Low cost

5 - Very low cost

as003_a3

Dataset: SCPC

Variable type: Numeric

$N = 3363$

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	113	3.4
2	337	10.0
3	491	14.6
4	921	27.4
5	1501	44.6

Table 7: Frequency table for as003_a3

Value labels:

as003_a3

1 - Very inconvenient

2 - Inconvenient

3 - Neither inconvenient nor convenient

4 - Convenient

5 - Very convenient

as003_a4

Dataset: SCPC

Variable type: Numeric

$N = 3360$

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	1159	34.5
2	558	16.6
3	486	14.5
4	474	14.1
5	683	20.3

Table 8: Frequency table for as003_a4

Value labels:

as003_a4

1 - Very risky

2 - Risky

3 - Neither risky nor secure

4 - Secure

5 - Very secure

as003_a5

Dataset: SCPC

Variable type: Numeric

$N = 3363$

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	62	1.8
2	148	4.4
3	644	19.1
4	709	21.1
5	1800	53.5

Table 9: Frequency table for as003_a5

Value labels:

as003_a5

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: SCPC

Variable type: Numeric

$N = 3364$

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	1255	37.3
2	816	24.3
3	671	19.9
4	337	10.0
5	285	8.5

Table 10: Frequency table for as003_a6

Value labels:

as003_a6

1 - Very poor records

2 - Poor records

3 - Neither good nor poor

4 - Good records

5 - Very good records

as003_b1

Dataset: SCPC

Variable type: Numeric

$N = 3364$

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	206	6.1
2	625	18.6
3	966	28.7
4	1056	31.4
5	511	15.2

Table 11: Frequency table for as003_b1

Value labels:

as003_b1

1 - Rarely accepted

2 - Occasionally accepted

3 - Often accepted

4 - Usually accepted

5 - Almost always accepted

as003_b2

Dataset: SCPC

Variable type: Numeric

$N = 3362$

Description: Assessment of payment instrument characteristics. COST of checks

Survey question: as003_b2

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

Values	Number	Percent
1	28	0.8
2	240	7.1
3	780	23.2
4	1263	37.6
5	1051	31.3

Table 12: Frequency table for as003_b2

Value labels:

as003_b2

1 - Very high cost

2 - High cost

3 - Neither high nor low cost

4 - Low cost

5 - Very low cost

as003_b3

Dataset: SCPC

Variable type: Numeric

$N = 3365$

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	283	8.4
2	871	25.9
3	777	23.1
4	971	28.9
5	463	13.8

Table 13: Frequency table for as003_b3

Value labels:

as003_b3

1 - Very inconvenient

2 - Inconvenient

3 - Neither inconvenient nor convenient

4 - Convenient

5 - Very convenient

as003_b4

Dataset: SCPC

Variable type: Numeric

$N = 3367$

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	276	8.2
2	1064	31.6
3	738	21.9
4	1018	30.2
5	271	8.0

Table 14: Frequency table for as003_b4

Value labels:

as003_b4

1 - Very risky

2 - Risky

3 - Neither risky nor secure

4 - Secure

5 - Very secure

as003_b5

Dataset: SCPC

Variable type: Numeric

$N = 3364$

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

Survey question: as003_b5

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

Values	Number	Percent
1	73	2.2
2	318	9.5
3	920	27.3
4	1260	37.5
5	793	23.6

Table 15: Frequency table for as003_b5

Value labels:

as003_b5

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: SCPC

Variable type: Numeric

$N = 3365$

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	33	1.0
2	122	3.6
3	431	12.8
4	1547	46.0
5	1232	36.6

Table 16: Frequency table for as003_b6

Value labels:

as003_b6

1 - Very poor records

2 - Poor records

3 - Neither good nor poor

4 - Good records

5 - Very good records

as003_c1

Dataset: SCPC

Variable type: Numeric

$N = 3365$

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	28	0.8
2	50	1.5
3	266	7.9
4	841	25.0
5	2180	64.8

Table 17: Frequency table for as003_c1

Value labels:

as003_c1

1 - Rarely accepted

2 - Occasionally accepted

3 - Often accepted

4 - Usually accepted

5 - Almost always accepted

as003_c2

Dataset: SCPC

Variable type: Numeric

$N = 3366$

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	32	1.0
2	135	4.0
3	748	22.2
4	874	26.0
5	1577	46.9

Table 18: Frequency table for as003_c2

Value labels:

as003_c2

1 - Very high cost

2 - High cost

3 - Neither high nor low cost

4 - Low cost

5 - Very low cost

as003_c3

Dataset: SCPC

Variable type: Numeric

$N = 3363$

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	80	2.4
2	75	2.2
3	301	9.0
4	1069	31.8
5	1838	54.7

Table 19: Frequency table for as003_c3

Value labels:

as003_c3

1 - Very inconvenient

2 - Inconvenient

3 - Neither inconvenient nor convenient

4 - Convenient

5 - Very convenient

as003_c4

Dataset: SCPC

Variable type: Numeric

$N = 3364$

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	354	10.5
2	948	28.2
3	555	16.5
4	1133	33.7
5	374	11.1

Table 20: Frequency table for as003_c4

Value labels:

as003_c4

1 - Very risky

2 - Risky

3 - Neither risky nor secure

4 - Secure

5 - Very secure

as003_c5

Dataset: SCPC

Variable type: Numeric

$N = 3363$

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

Survey question: as003_c5

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

Values	Number	Percent
1	34	1.0
2	139	4.1
3	658	19.6
4	1398	41.6
5	1134	33.7

Table 21: Frequency table for as003_c5

Value labels:

as003_c5

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: SCPC

Variable type: Numeric

$N = 3361$

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	47	1.4
2	115	3.4
3	383	11.4
4	1269	37.8
5	1547	46.0

Table 22: Frequency table for as003_c6

Value labels:

as003_c6

1 - Very poor records

2 - Poor records

3 - Neither good nor poor

4 - Good records

5 - Very good records

as003_d1

Dataset: SCPC

Variable type: Numeric

$N = 3367$

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	37	1.1
2	32	1.0
3	169	5.0
4	723	21.5
5	2406	71.5

Table 23: Frequency table for as003_d1

Value labels:

as003_d1

1 - Rarely accepted

2 - Occasionally accepted

3 - Often accepted

4 - Usually accepted

5 - Almost always accepted

as003_d2

Dataset: SCPC

Variable type: Numeric

$N = 3367$

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	390	11.6
2	967	28.7
3	582	17.3
4	642	19.1
5	786	23.3

Table 24: Frequency table for as003_d2

Value labels:

as003_d2

1 - Very high cost

2 - High cost

3 - Neither high nor low cost

4 - Low cost

5 - Very low cost

as003_d3

Dataset: SCPC

Variable type: Numeric

$N = 3362$

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	75	2.2
2	62	1.8
3	246	7.3
4	964	28.7
5	2015	59.9

Table 25: Frequency table for as003_d3

Value labels:

as003_d3

1 - Very inconvenient

2 - Inconvenient

3 - Neither inconvenient nor convenient

4 - Convenient

5 - Very convenient

as003_d4

Dataset: SCPC

Variable type: Numeric

$N = 3364$

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	301	8.9
2	708	21.0
3	441	13.1
4	1297	38.6
5	617	18.3

Table 26: Frequency table for as003_d4

Value labels:

as003_d4

1 - Very risky

2 - Risky

3 - Neither risky nor secure

4 - Secure

5 - Very secure

as003_d5

Dataset: SCPC

Variable type: Numeric

$N = 3365$

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	97	2.9
2	270	8.0
3	674	20.0
4	1240	36.8
5	1084	32.2

Table 27: Frequency table for as003_d5

Value labels:

as003_d5

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: SCPC

Variable type: Numeric

$N = 3365$

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	21	0.6
2	47	1.4
3	261	7.8
4	1216	36.1
5	1820	54.1

Table 28: Frequency table for as003_d6

Value labels:

as003_d6

1 - Very poor records

2 - Poor records

3 - Neither good nor poor

4 - Good records

5 - Very good records

as003_e1

Dataset: SCPC

Variable type: Numeric

$N = 3361$

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of pre-paid cards

Survey question: as003_e1

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

Values	Number	Percent
1	94	2.8
2	186	5.5
3	631	18.8
4	1186	35.3
5	1264	37.6

Table 29: Frequency table for as003_e1

Value labels:

as003_e1

1 - Rarely accepted

2 - Occasionally accepted

3 - Often accepted

4 - Usually accepted

5 - Almost always accepted

as003_e2

Dataset: SCPC

Variable type: Numeric

$N = 3362$

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	71	2.1
2	432	12.8
3	1171	34.8
4	875	26.0
5	813	24.2

Table 30: Frequency table for as003_e2

Value labels:

as003_e2

1 - Very high cost

2 - High cost

3 - Neither high nor low cost

4 - Low cost

5 - Very low cost

as003_e3

Dataset: SCPC

Variable type: Numeric

$N = 3362$

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

Survey question: as003_e3

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

Values	Number	Percent
1	177	5.3
2	404	12.0
3	915	27.2
4	1032	30.7
5	834	24.8

Table 31: Frequency table for as003_e3

Value labels:

as003_e3

1 - Very inconvenient

2 - Inconvenient

3 - Neither inconvenient nor convenient

4 - Convenient

5 - Very convenient

as003_e4

Dataset: SCPC

Variable type: Numeric

$N = 3366$

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	533	15.8
2	793	23.6
3	937	27.8
4	795	23.6
5	308	9.2

Table 32: Frequency table for as003_e4

Value labels:

as003_e4

1 - Very risky

2 - Risky

3 - Neither risky nor secure

4 - Secure

5 - Very secure

as003_e5

Dataset: SCPC

Variable type: Numeric

$N = 3364$

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

Survey question: as003_e5

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

Values	Number	Percent
1	105	3.1
2	342	10.2
3	1162	34.5
4	1092	32.5
5	663	19.7

Table 33: Frequency table for as003_e5

Value labels:

as003_e5

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: SCPC

Variable type: Numeric

$N = 3359$

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	446	13.3
2	702	20.9
3	1176	35.0
4	677	20.2
5	358	10.7

Table 34: Frequency table for as003_e6

Value labels:

as003_e6

1 - Very poor records

2 - Poor records

3 - Neither good nor poor

4 - Good records

5 - Very good records

as003_f1

Dataset: SCPC

Variable type: Numeric

$N = 3364$

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	747	22.2
2	768	22.8
3	786	23.4
4	593	17.6
5	470	14.0

Table 35: Frequency table for as003_f1

Value labels:

as003_f1

1 - Rarely accepted

2 - Occasionally accepted

3 - Often accepted

4 - Usually accepted

5 - Almost always accepted

as003_f2

Dataset: SCPC

Variable type: Numeric

$N = 3363$

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	36	1.1
2	100	3.0
3	950	28.2
4	776	23.1
5	1501	44.6

Table 36: Frequency table for as003_f2

Value labels:

as003_f2

1 - Very high cost

2 - High cost

3 - Neither high nor low cost

4 - Low cost

5 - Very low cost

as003_f3

Dataset: SCPC

Variable type: Numeric

$N = 3360$

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	284	8.5
2	662	19.7
3	911	27.1
4	960	28.6
5	543	16.2

Table 37: Frequency table for as003_f3

Value labels:

as003_f3

1 - Very inconvenient

2 - Inconvenient

3 - Neither inconvenient nor convenient

4 - Convenient

5 - Very convenient

as003_f4

Dataset: SCPC

Variable type: Numeric

$N = 3366$

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	587	17.4
2	1022	30.4
3	500	14.9
4	910	27.0
5	347	10.3

Table 38: Frequency table for as003_f4

Value labels:

as003_f4

1 - Very risky

2 - Risky

3 - Neither risky nor secure

4 - Secure

5 - Very secure

as003_f5

Dataset: SCPC

Variable type: Numeric

$N = 3361$

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

Survey question: as003_f5

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

Values	Number	Percent
1	89	2.6
2	425	12.6
3	995	29.6
4	1231	36.6
5	621	18.5

Table 39: Frequency table for as003_f5

Value labels:

as003_f5

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: SCPC

Variable type: Numeric

$N = 3364$

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	49	1.5
2	84	2.5
3	497	14.8
4	1257	37.4
5	1477	43.9

Table 40: Frequency table for as003_f6

Value labels:

as003_f6

1 - Very poor records

2 - Poor records

3 - Neither good nor poor

4 - Good records

5 - Very good records

as003_g1

Dataset: SCPC

Variable type: Numeric

$N = 3361$

Description: Assessment of payment instrument characteristics. ACCEPTANCE FOR PAYMENT of on-line banking bill payments

Survey question: as003_g1

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

Values	Number	Percent
1	258	7.7
2	441	13.1
3	795	23.7
4	938	27.9
5	929	27.6

Table 41: Frequency table for as003_g1

Value labels:

as003_g1

1 - Rarely accepted

2 - Occasionally accepted

3 - Often accepted

4 - Usually accepted

5 - Almost always accepted

as003_g2

Dataset: SCPC

Variable type: Numeric

$N = 3363$

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	31	0.9
2	105	3.1
3	829	24.7
4	784	23.3
5	1614	48.0

Table 42: Frequency table for as003_g2

Value labels:

as003_g2

1 - Very high cost

2 - High cost

3 - Neither high nor low cost

4 - Low cost

5 - Very low cost

as003_g3

Dataset: SCPC

Variable type: Numeric

$N = 3361$

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	125	3.7
2	244	7.3
3	614	18.3
4	1163	34.6
5	1215	36.1

Table 43: Frequency table for as003_g3

Value labels:

as003_g3

1 - Very inconvenient

2 - Inconvenient

3 - Neither inconvenient nor convenient

4 - Convenient

5 - Very convenient

as003_g4

Dataset: SCPC

Variable type: Numeric

$N = 3364$

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	9.1
2	758	22.5
3	574	17.1
4	1240	36.9
5	485	14.4

Table 44: Frequency table for as003_g4

Value labels:

as003_g4

1 - Very risky

2 - Risky

3 - Neither risky nor secure

4 - Secure

5 - Very secure

as003_g5

Dataset: SCPC

Variable type: Numeric

$N = 3365$

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

Survey question: as003_g5

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

Values	Number	Percent
1	88	2.6
2	403	12.0
3	899	26.7
4	1309	38.9
5	666	19.8

Table 45: Frequency table for as003_g5

Value labels:

as003_g5

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: SCPC

Variable type: Numeric

$N = 3364$

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	46	1.4
2	54	1.6
3	396	11.8
4	1179	35.0
5	1689	50.2

Table 46: Frequency table for as003_g6

Value labels:

as003_g6

1 - Very poor records

2 - Poor records

3 - Neither good nor poor

4 - Good records

5 - Very good records

as003_h1

Dataset: SCPC

Variable type: Numeric

$N = 3363$

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	447	13.3
2	785	23.3
3	888	26.4
4	731	21.7
5	512	15.2

Table 47: Frequency table for as003_h1

Value labels:

as003_h1

1 - Rarely accepted

2 - Occasionally accepted

3 - Often accepted

4 - Usually accepted

5 - Almost always accepted

as003_h2

Dataset: SCPC

Variable type: Numeric

$N = 3365$

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	148	4.4
2	862	25.6
3	908	27.0
4	1108	32.9
5	339	10.1

Table 48: Frequency table for as003_h2

Value labels:

as003_h2

1 - Very high cost

2 - High cost

3 - Neither high nor low cost

4 - Low cost

5 - Very low cost

as003_h3

Dataset: SCPC

Variable type: Numeric

$N = 3366$

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	956	28.4
2	1141	33.9
3	713	21.2
4	345	10.2
5	211	6.3

Table 49: Frequency table for as003_h3

Value labels:

as003_h3

1 - Very inconvenient

2 - Inconvenient

3 - Neither inconvenient nor convenient

4 - Convenient

5 - Very convenient

as003_h4

Dataset: SCPC

Variable type: Numeric

$N = 3366$

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	371	11.0
2	574	17.1
3	915	27.2
4	982	29.2
5	524	15.6

Table 50: Frequency table for as003_h4

Value labels:

as003_h4

1 - Very risky

2 - Risky

3 - Neither risky nor secure

4 - Secure

5 - Very secure

as003_h5

Dataset: SCPC

Variable type: Numeric

$N = 3364$

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

Survey question: as003_h5

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

Values	Number	Percent
1	315	9.4
2	922	27.4
3	1062	31.6
4	674	20.0
5	391	11.6

Table 51: Frequency table for as003_h5

Value labels:

as003_h5

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: SCPC

Variable type: Numeric

$N = 3364$

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	372	11.1
2	629	18.7
3	1104	32.8
4	808	24.0
5	451	13.4

Table 52: Frequency table for as003_h6

Value labels:

as003_h6

1 - Very poor records

2 - Poor records

3 - Neither good nor poor

4 - Good records

5 - Very good records

asian

Dataset: SCPC

Variable type: Numeric

$N = 3364$

Description: Indicates if the respondent considers themselves to be Asian.

Survey question: asian

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
0	3270	97.2
1	94	2.8

Table 53: Frequency table for `asian`

Value labels:

asian

0 - No

1 - Yes

banp_abp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

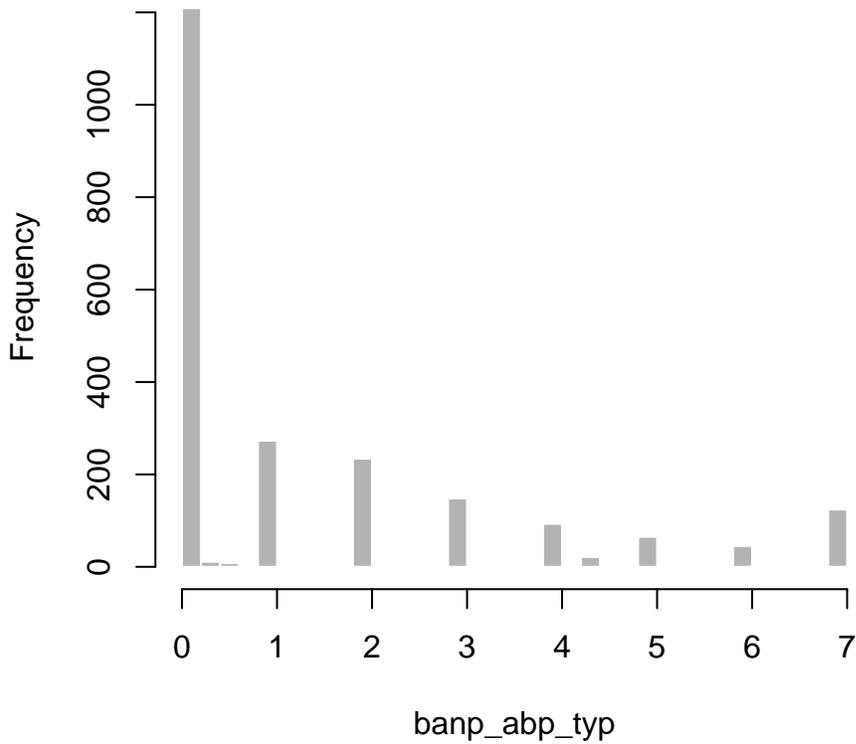
Description: The number of automatic bill payments made by BANK ACCOUNT NUMBER PAYMENTS in a typical month.

Survey question: pu002.c

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.6	22.0	2.7

Table 54: Summary statistics for banp_abp_typ



`banp_adopt`

Dataset: SCPC

Variable type: Numeric

$N = 3364$

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

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1726	51.3
1	1638	48.7

Table 55: Frequency table for `banp_adopt`

Value labels:

`banp_adopt`

0 - Not an adopter

1 - Adopter

banp_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

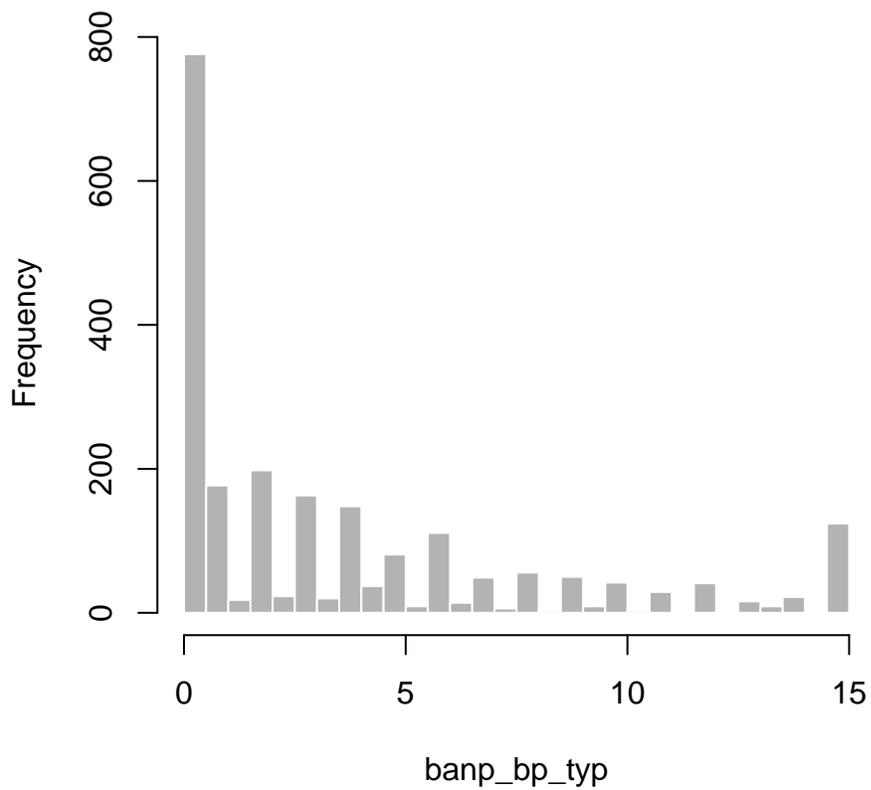
Description: The total number of bill payments made by BANK ACCOUNT NUMBER PAYMENTS in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	2.0	4.1	39.0	5.6

Table 56: Summary statistics for banp_bp_typ



banp_ipbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

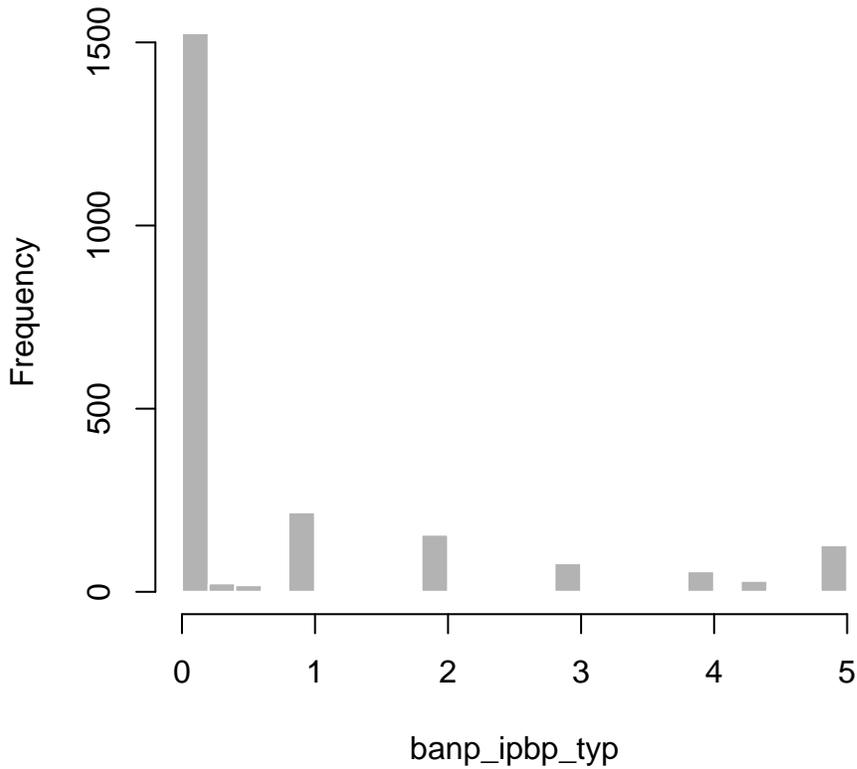
Description: The number of in person or by mail bill payments made by BANK ACCOUNT NUMBER PAYMENT in a typical month.

Survey question: pu004.f

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.0	30.4	2.3

Table 57: Summary statistics for banp_ipbp_typ



banp_obp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

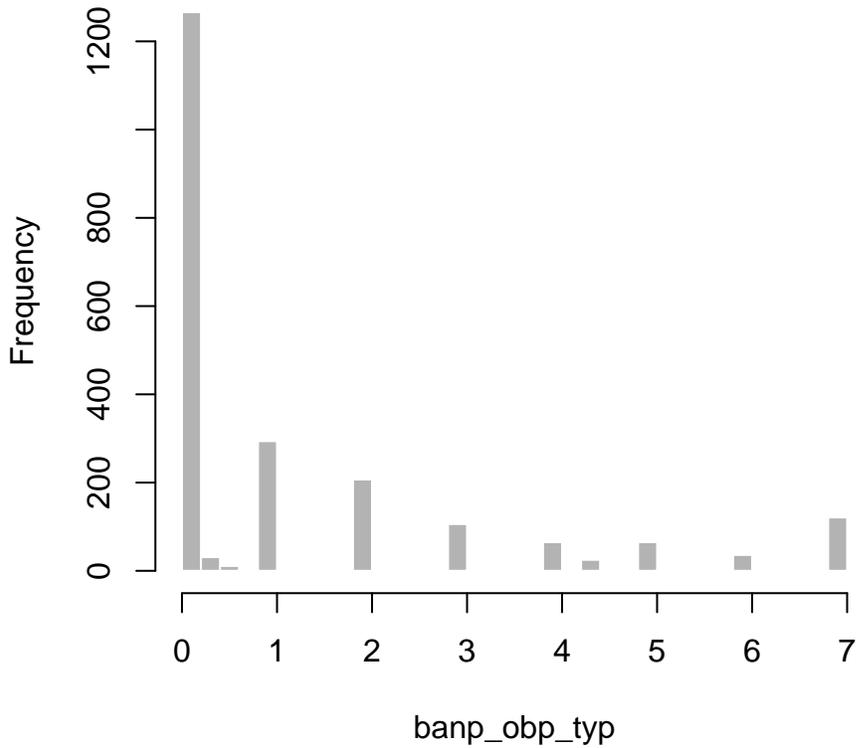
Description: The number of online bill payments made by BANK ACCOUNT NUMBER PAYMENTS in a typical month.

Survey question: pu003_c

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.5	21.7	2.8

Table 58: Summary statistics for banp_obp_typ



banp_op_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

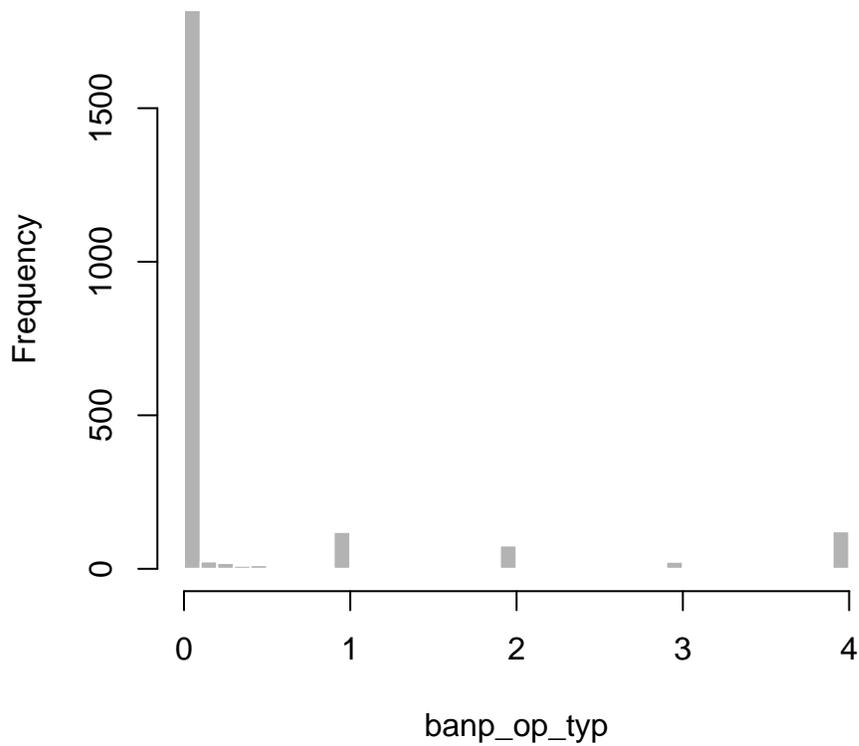
Description: The number of non-bill online payments paid by BANK ACCOUNT NUMBER PAYMENTS in a typical month.

Survey question: pu005_c

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	24.0	1.8

Table 59: Summary statistics for banp_op_typ



banp_p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

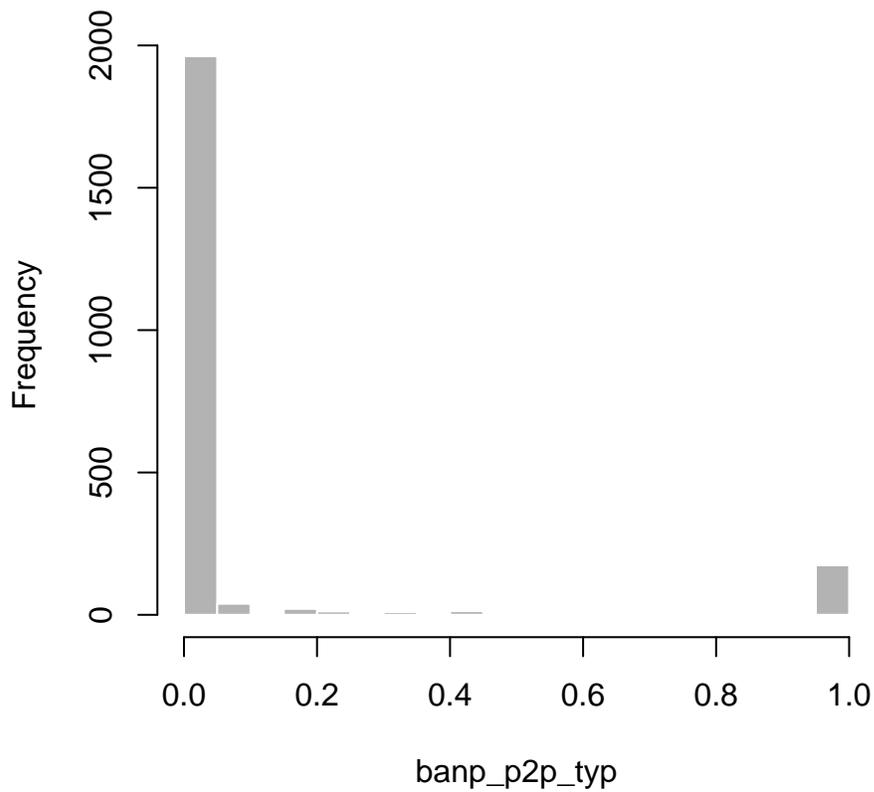
Description: The number of person-to-person payments paid by BANK ACCOUNT NUMBER PAYMENT in a typical month.

Survey question: pu021.e

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.2	17.4	0.9

Table 60: Summary statistics for banp_p2p_typ



banp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

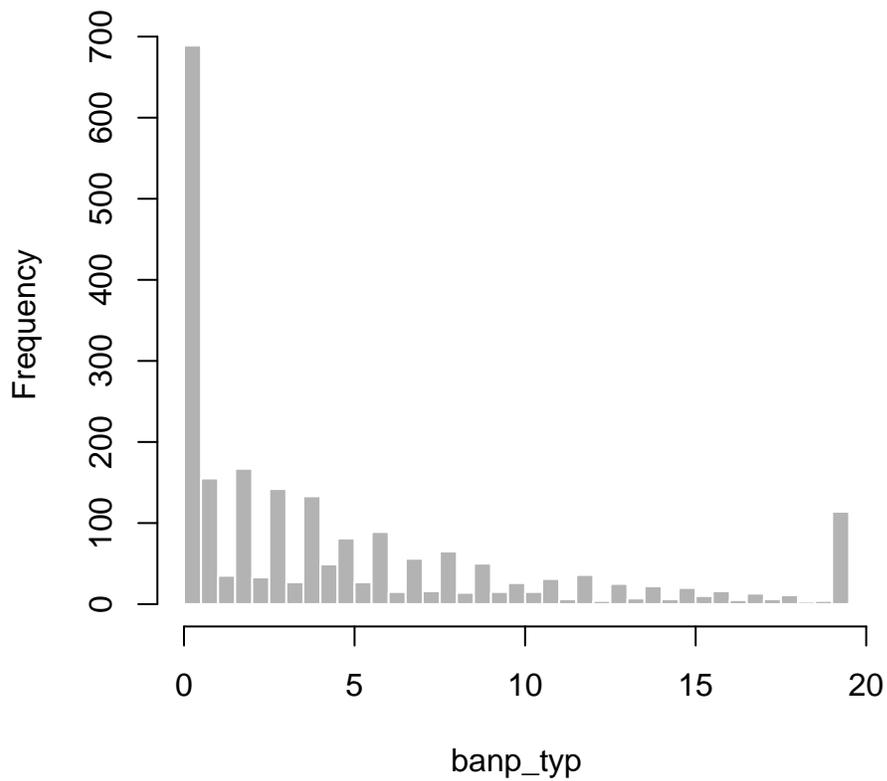
Description: The total number of BANK ACCOUNT NUMBER PAYMENTS in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	3.0	5.1	50.0	6.8

Table 61: Summary statistics for banp_typ



black

Dataset: SCPC

Variable type: Numeric

$N = 3364$

Description: Indicates if the respondent considers themselves to be black.

Survey question: black

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
0	3026	90.0
1	338	10.0

Table 62: Frequency table for black

Value labels:

black

0 - No

1 - Yes

bnk_acnt_adopt

Dataset: SCPC

Variable type: Numeric

$N = 3359$

Description: Is the respondent a BANK ACCOUNT adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	223	6.6
1	3136	93.4

Table 63: Frequency table for `bnk_acnt_adopt`

Value labels:

bnk_acnt_adopt

0 - Not an adopter

1 - Adopter

bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

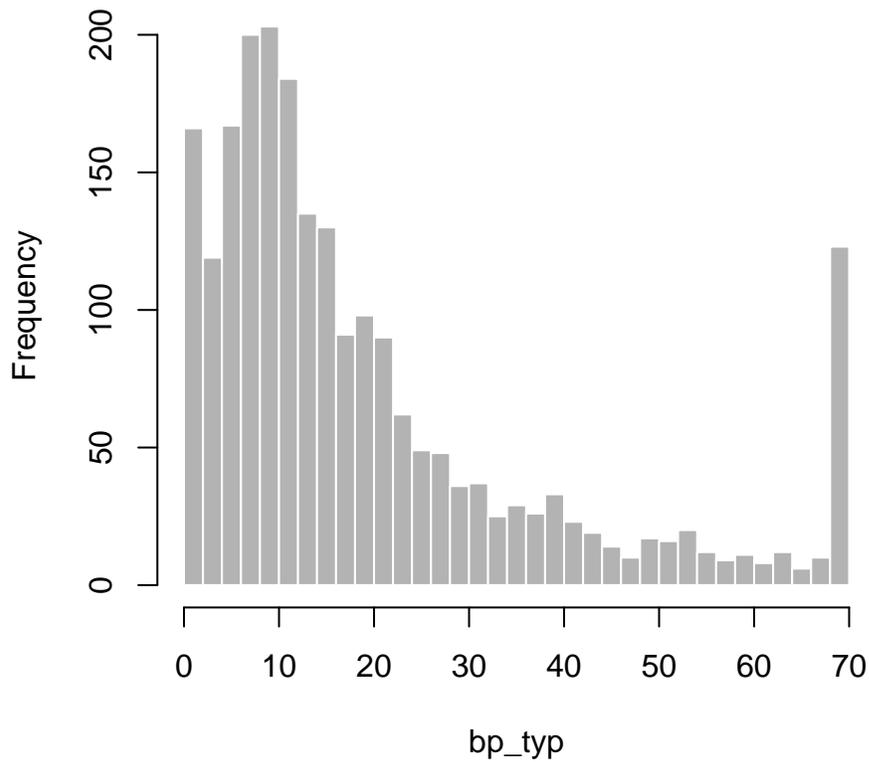
Description: The number of BILL PAYMENTS in a typical month.

Survey question: `sum(all pu002, pu003, pu004 variables)`

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	13.1	21.6	249.4	25.4

Table 64: Summary statistics for bp_typ



card_abp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

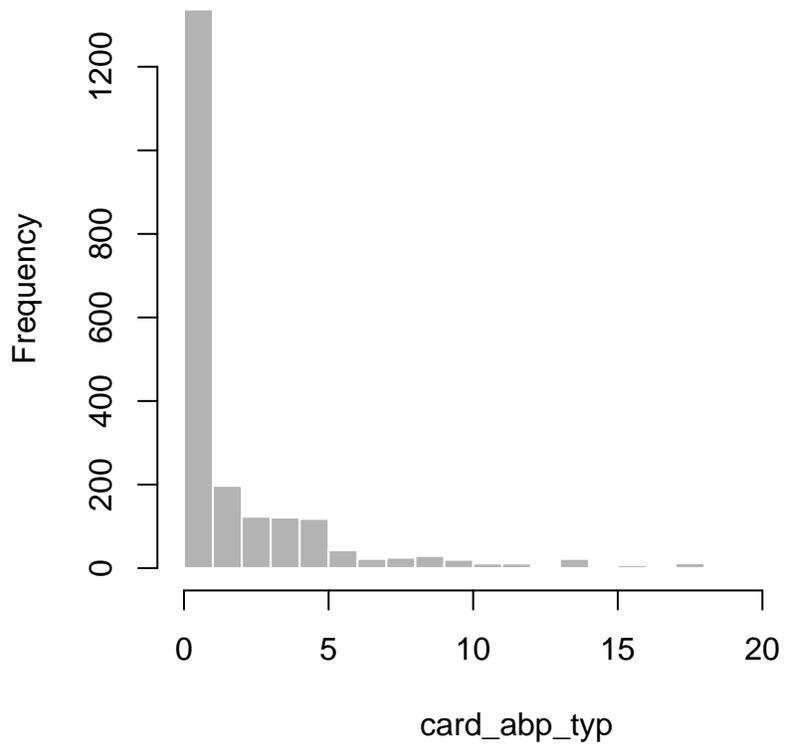
Description: The total number of automatic bill payments made by CARDS in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.1	3.9	93.5	9.3

Table 65: Summary statistics for card_abp_typ



card_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

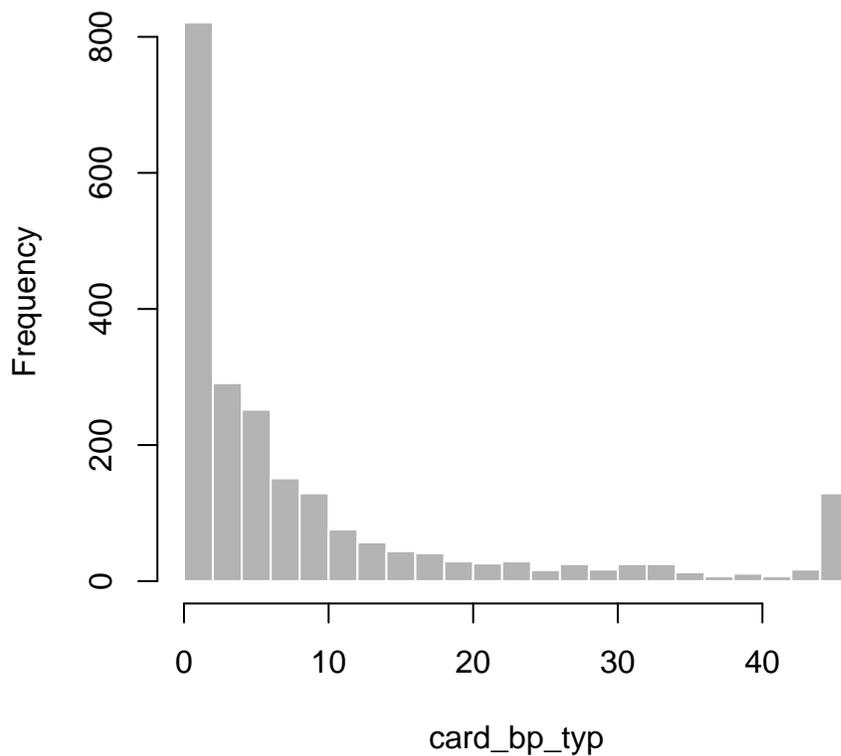
Description: The total number of bill payments made by CARD methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	4.2	10.7	196.3	17.9

Table 66: Summary statistics for card_bp_typ



card_ipbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

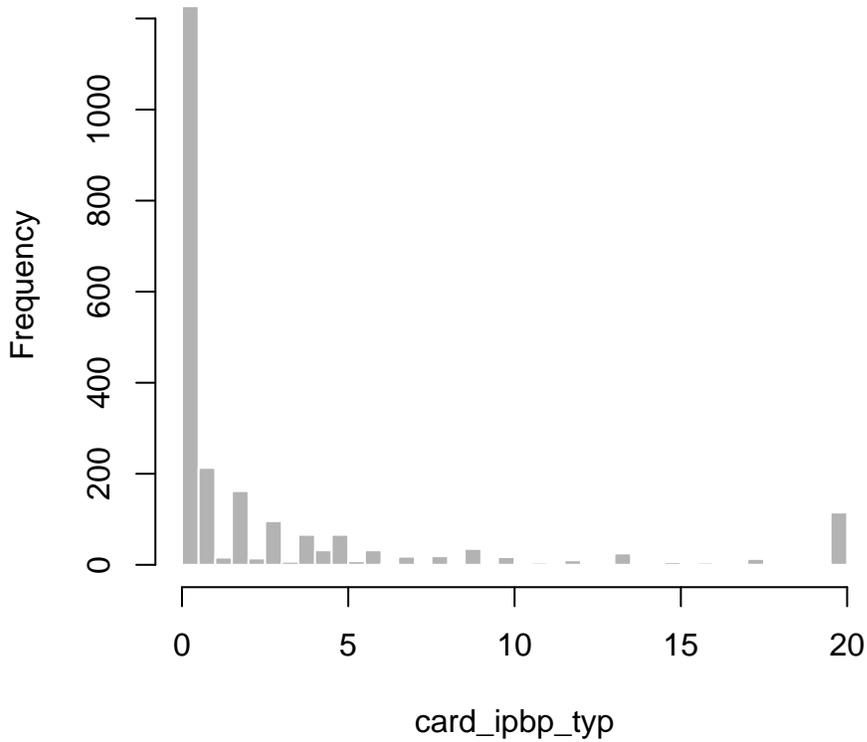
Description: The total number of in-person or by mail bill payments made by CARD methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	3.4	80.0	7.7

Table 67: Summary statistics for card_ipbp_typ



card_obp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

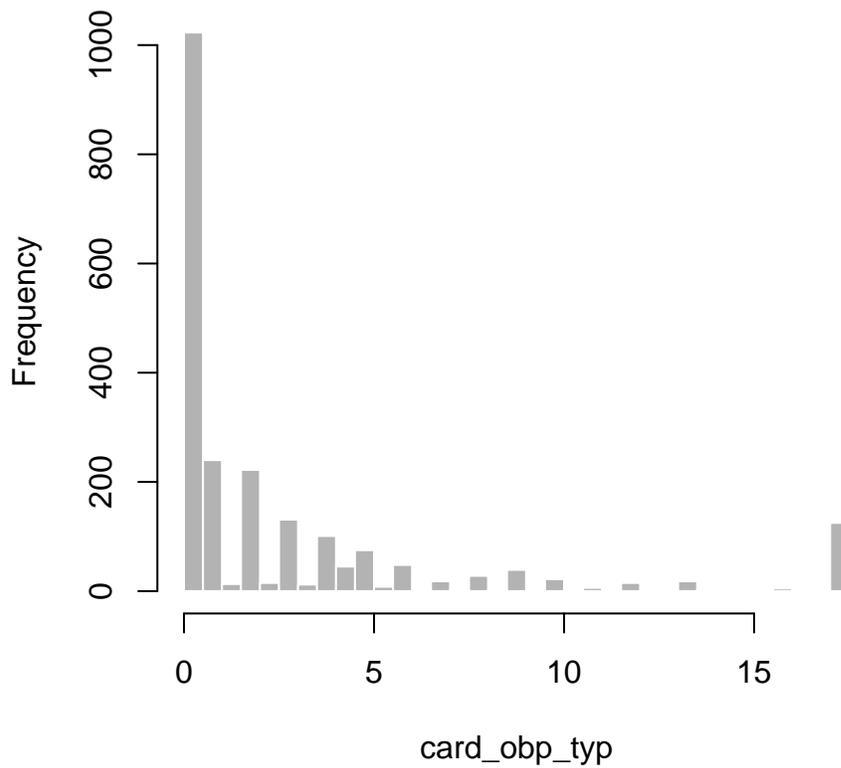
Description: The total number of online bill payments made by CARDS in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.0	3.4	124.3	7.2

Table 68: Summary statistics for card_obp_typ



card_op_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

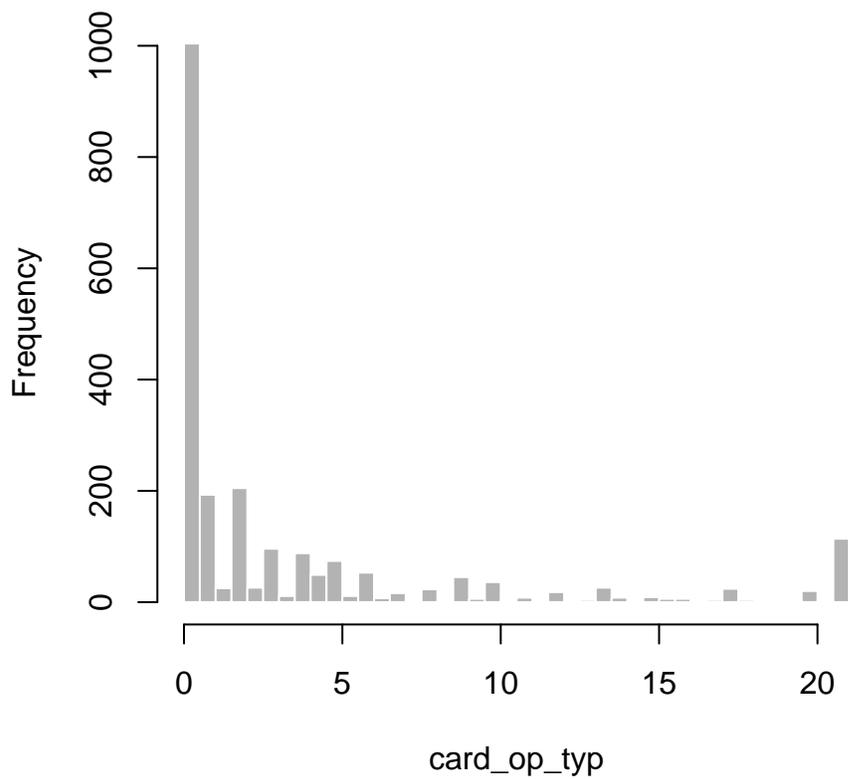
Description: The total number of non-bill online payments made by CARD methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.0	4.2	65.2	7.9

Table 69: Summary statistics for card_op_typ



card_p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

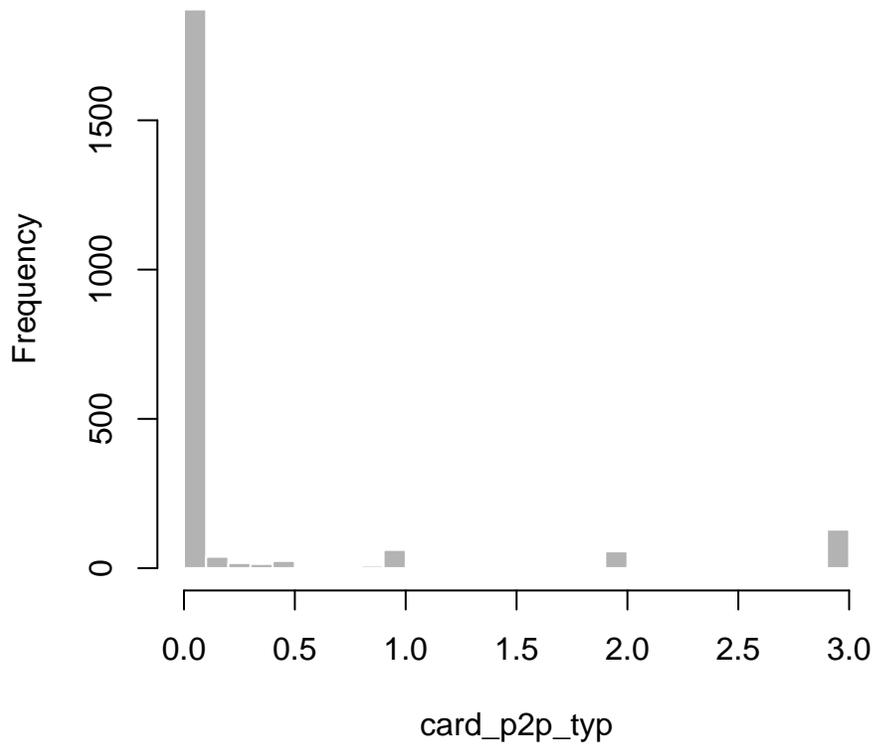
Description: The total number of person-to-person payments made by CARD methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	65.2	2.6

Table 70: Summary statistics for card_p2p_typ



card_rp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

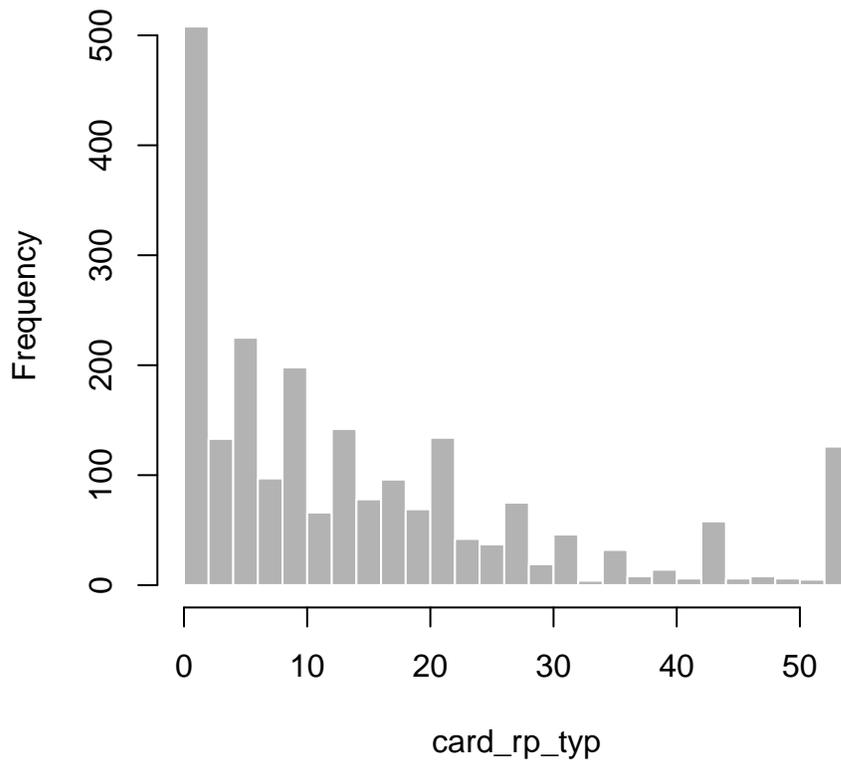
Description: The total number of retail goods payments made by CARD methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	10.0	15.3	125.2	17.0

Table 71: Summary statistics for card_rp_typ



card_serv_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

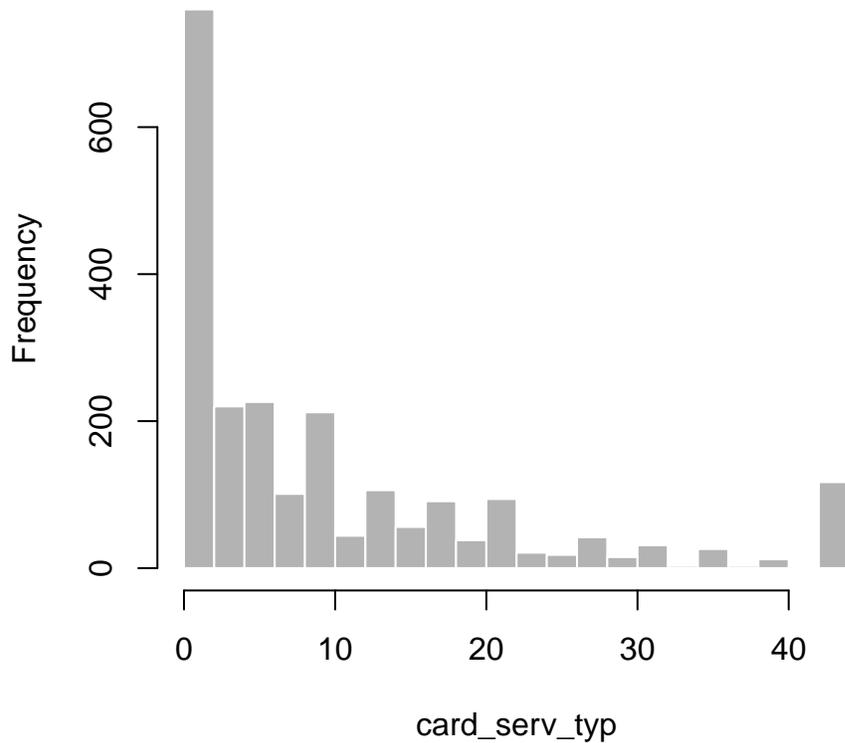
Description: The total number of retail services payments made by CARD methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	5.0	10.3	113.1	13.0

Table 72: Summary statistics for card_serv_typ



card_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

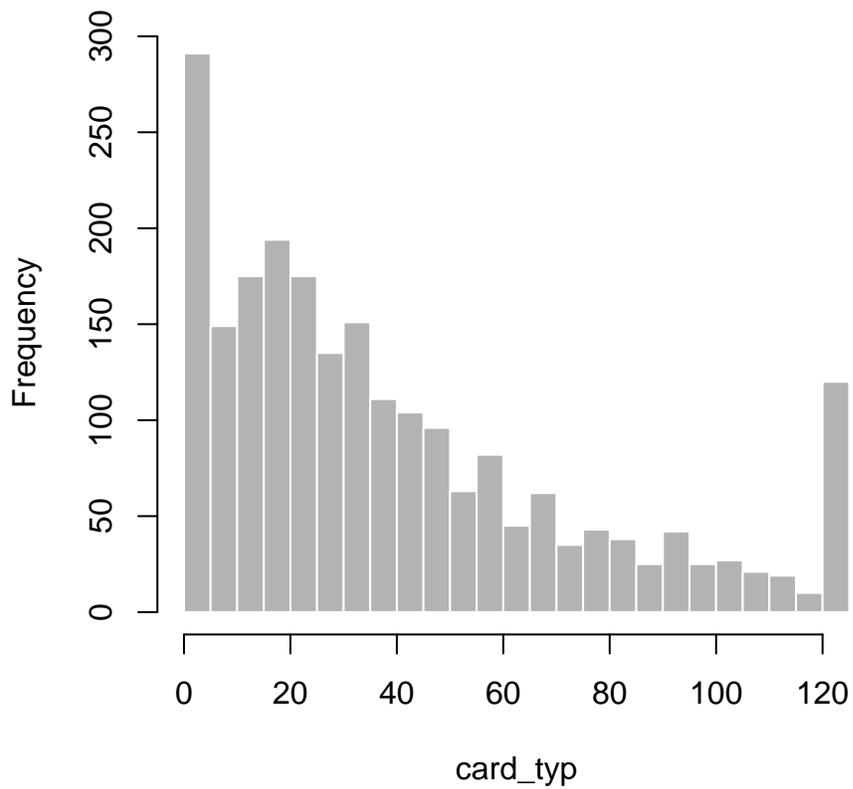
Description: The total number of CARD payments in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	30.0	41.1	401.0	39.6

Table 73: Summary statistics for card_typ



cc_abp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

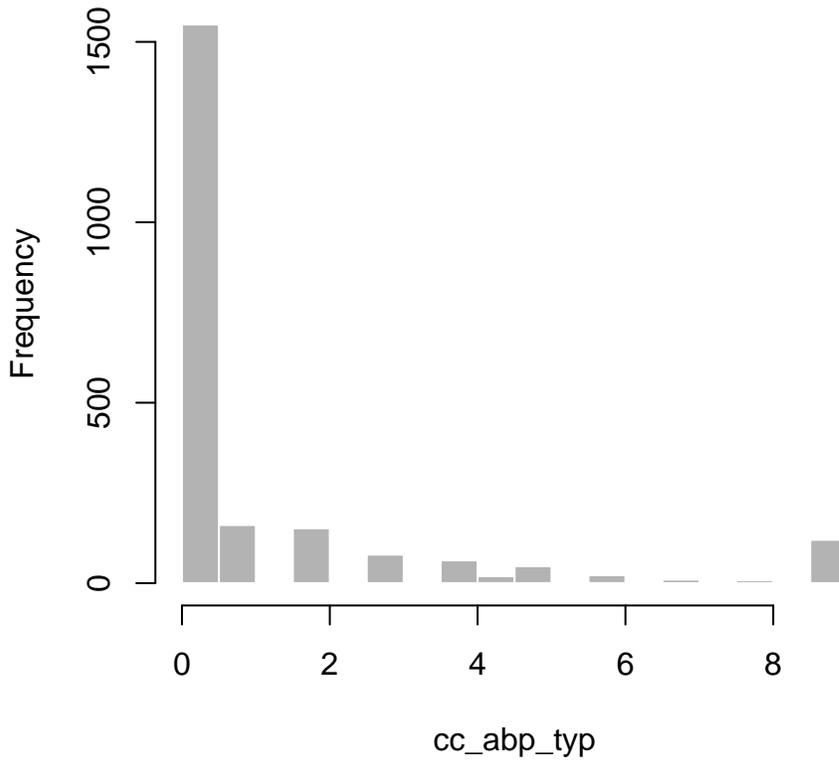
Description: The number of automatic bill payments made by CREDIT CARDS in a typical month.

Survey question: pu002.b

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.9	65.2	5.7

Table 74: Summary statistics for cc_abp_typ



cc_adopt

Dataset: SCPC

Variable type: Numeric

$N = 3359$

Description: Is the respondent a CREDIT CARD adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	676	20.1
1	2683	79.9

Table 75: Frequency table for cc_adopt

Value labels:

cc_adopt

0 - Not an adopter

1 - Adopter

cc_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

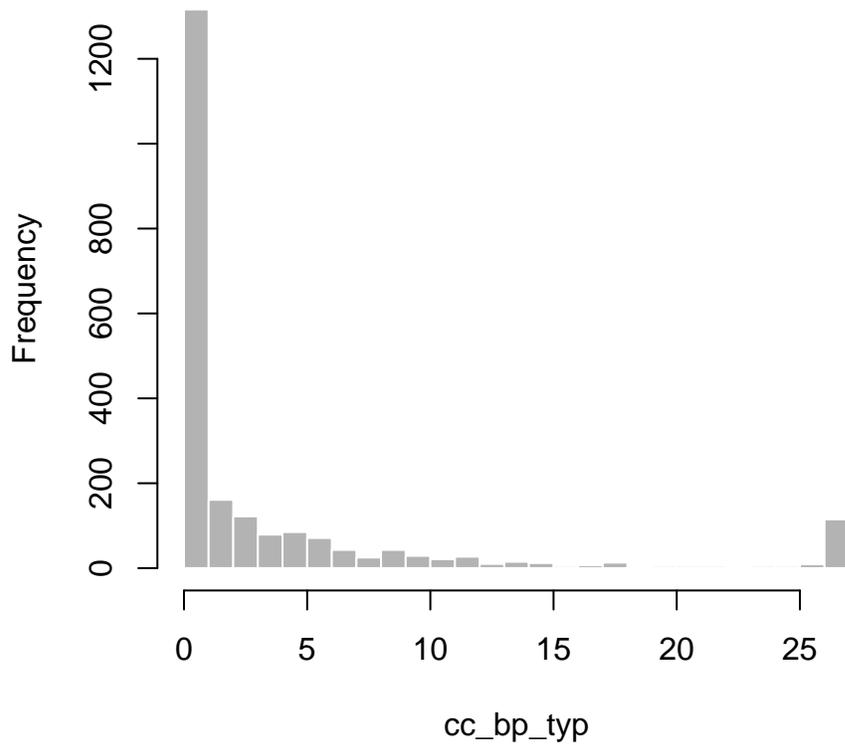
Description: The total number of bill payments made by CREDIT CARD in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.2	4.6	79.8	10.3

Table 76: Summary statistics for cc_bp_typ



cc_ipbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

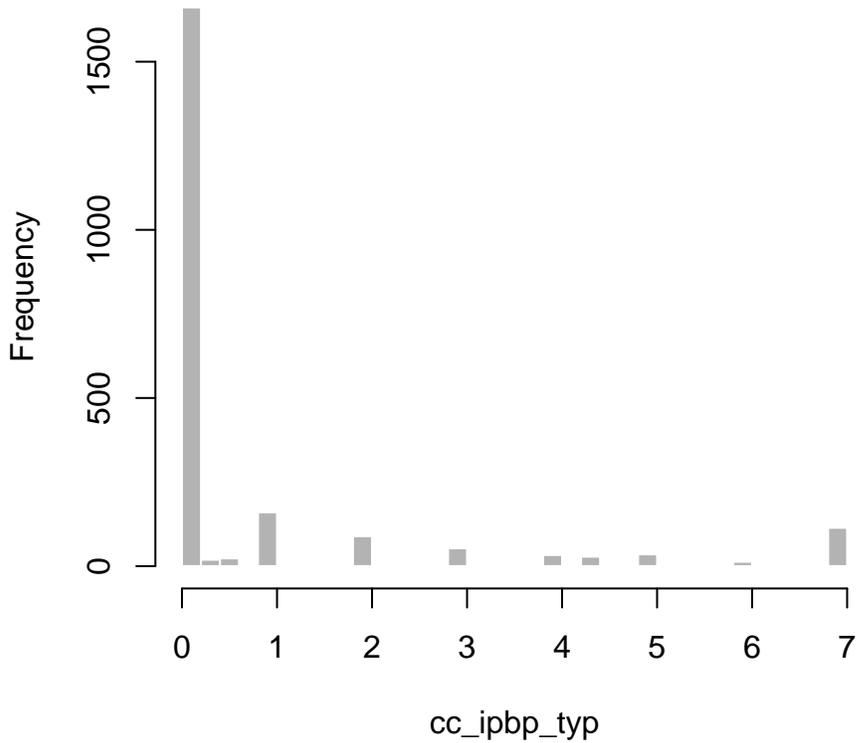
Description: The number of in person or by mail bill payments made by CREDIT CARD in a typical month.

Survey question: pu004.d

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.4	43.5	4.6

Table 77: Summary statistics for cc_ipbp_typ



cc_obp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

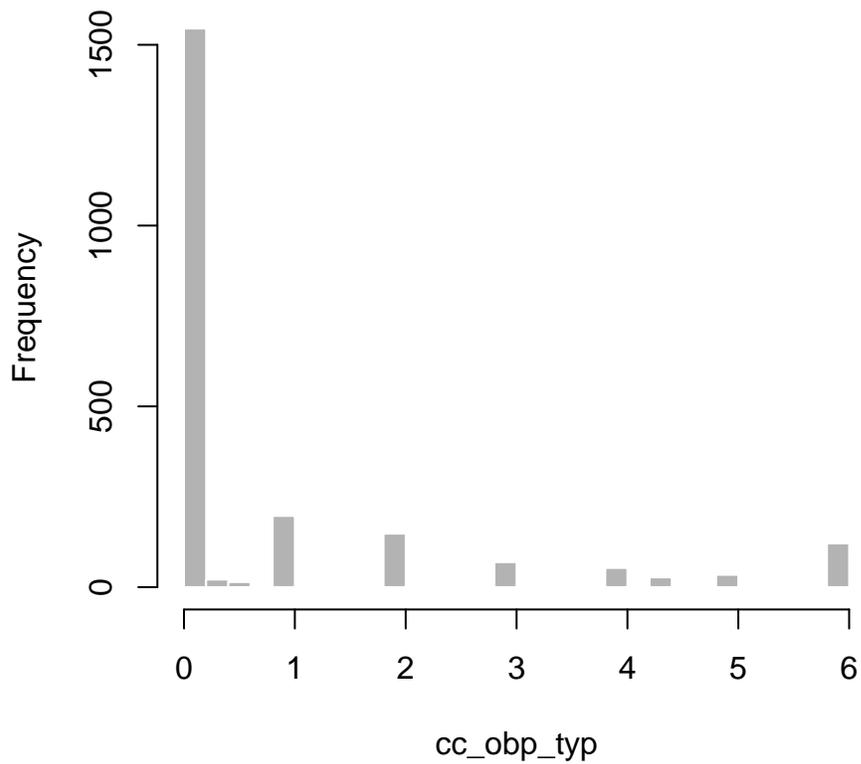
Description: The number of online bill payments made by CREDIT CARD in a typical month.

Survey question: pu003.b

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.3	43.5	3.7

Table 78: Summary statistics for cc_obp_typ



cc_op_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

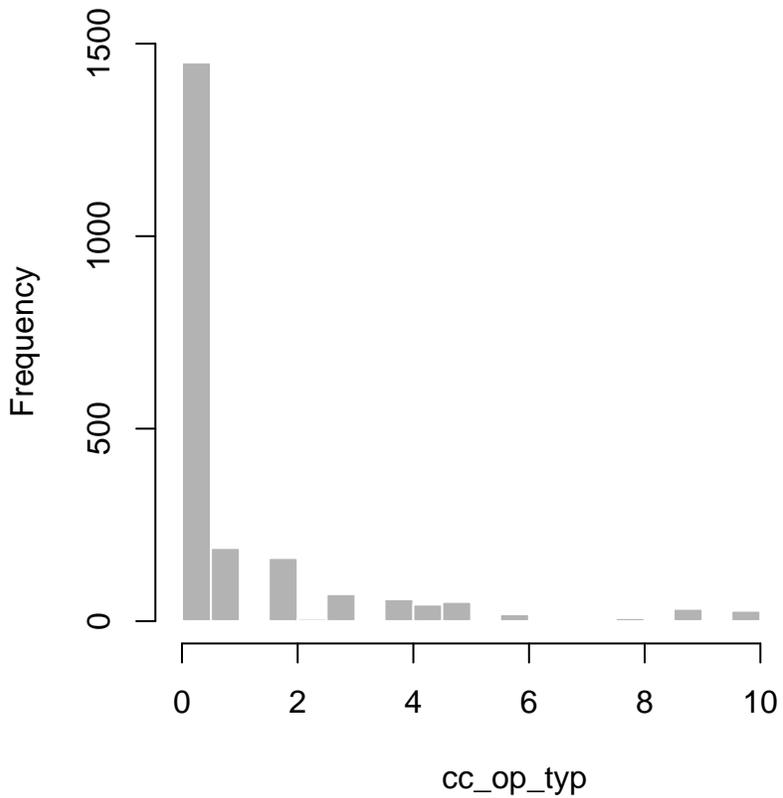
Description: The number of non-bill online payments paid by CREDIT CARD in a typical month.

Survey question: pu005.d

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	2.0	50.0	5.0

Table 79: Summary statistics for cc_op_typ



cc_p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

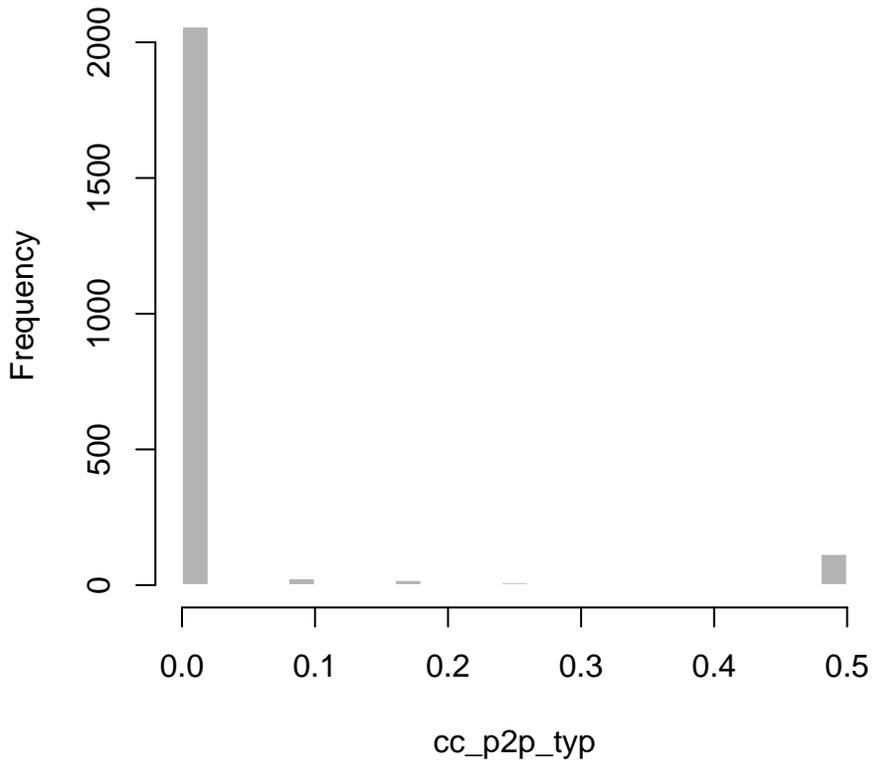
Description: The number of person-to-person payments paid by CREDIT CARD in a typical month.

Survey question: pu021.d

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.2	30.4	1.4

Table 80: Summary statistics for cc_p2p_typ



cc_rp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

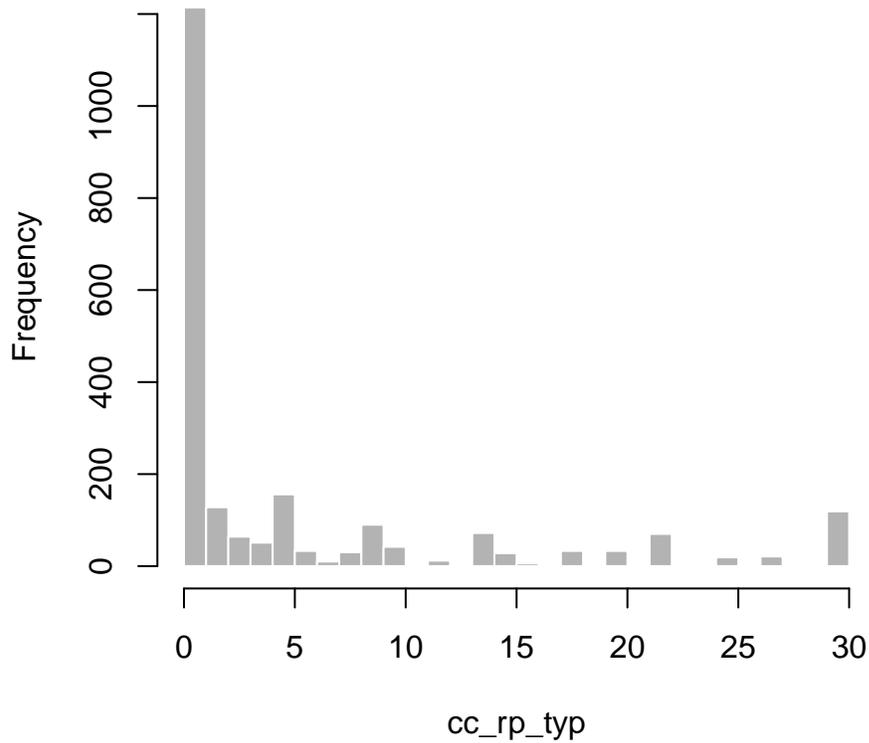
Description: The number of retail goods payments paid by CREDIT CARD in a typical month.

Survey question: pu006a.d

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.0	6.4	108.7	11.8

Table 81: Summary statistics for cc_rp_typ



cc_serv_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

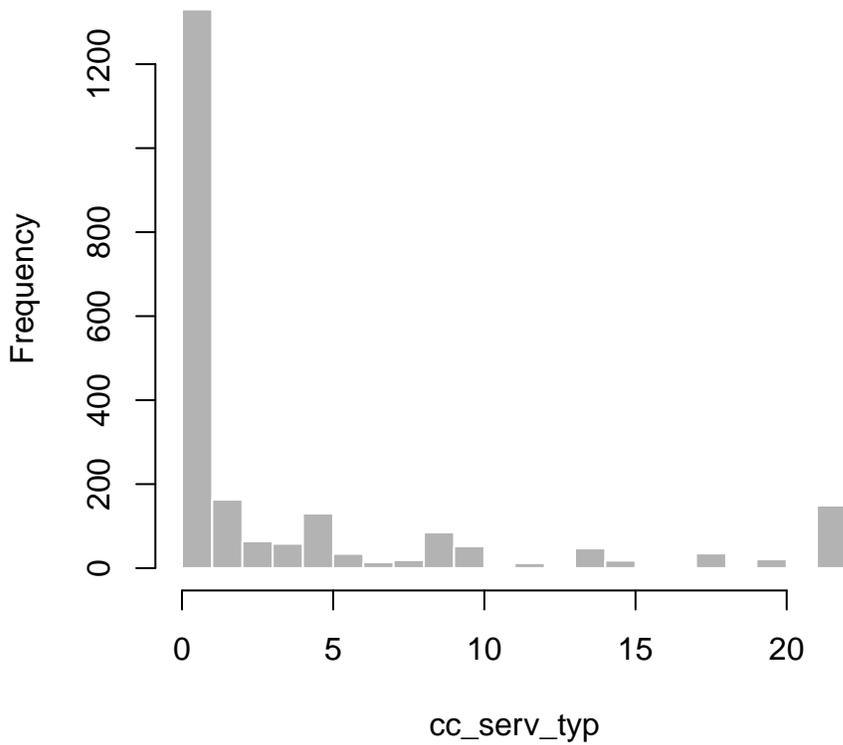
Description: The number of retail services payments paid by CREDIT CARD in a typical month.

Survey question: pu006c.d

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.3	4.5	60.0	8.8

Table 82: Summary statistics for cc_serv_typ



cc_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

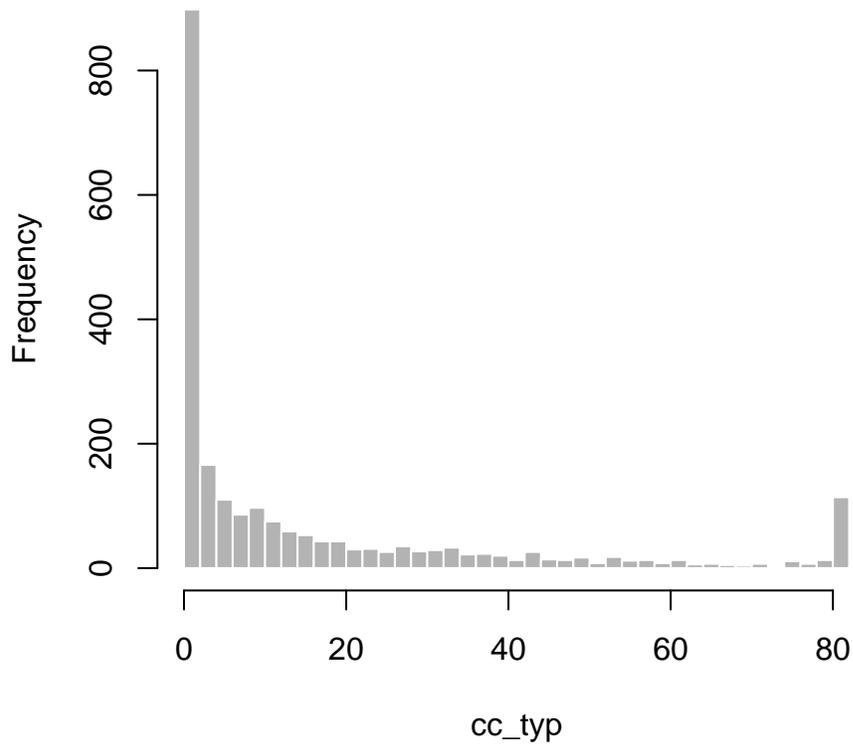
Description: The total number of CREDIT CARD payments in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	5.0	17.7	192.5	28.0

Table 83: Summary statistics for cc_typ



cellphone

Dataset: SCPC

Variable type: Numeric

$N = 3370$

Description: Do you have a cell phone?

Survey question: cellphone

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

Values	Number	Percent
1	3251	96.5
2	119	3.5

Table 84: Frequency table for `cellphone`

Value labels:

cellphone

1 - Yes

2 - No

`census_div_text`

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: Text label for respondent's Census division

Survey question: N/A

Details: Based on UAS demographic variable `statereside`

`census_division`

Dataset: SCPC

Variable type: Numeric

$N = 3370$

Description: Census division where respondent lives

Survey question: N/A

Details: Based on UAS demographic variable `statereside`

Values	Number	Percent
1	105	3.1
2	394	11.7
3	714	21.2
4	360	10.7
5	702	20.8
6	234	6.9
7	295	8.8
8	211	6.3
9	355	10.5

Table 85: Frequency table for `census_division`

Value labels:

`census_division`

1 - New England

2 - Middle Atlantic

3 - East North Central

4 - West North Central

5 - South Atlantic

6 - East South Central

7 - West South Central

8 - Mountain

9 - Pacific

chk_acnt_adopt

Dataset: SCPC

Variable type: Numeric

$N = 3359$

Description: Is the respondent a CHECKING ACCOUNT adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	270	8.0
1	3089	92.0

Table 86: Frequency table for `chk_acnt_adopt`

Value labels:

chk_acnt_adopt

0 - Not an adopter

1 - Adopter

chk_adopt

Dataset: SCPC

Variable type: Numeric

$N = 3359$

Description: Is the respondent a CHECK adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	614	18.3
1	2745	81.7

Table 87: Frequency table for `chk_adopt`

Value labels:

chk_adopt

0 - Not an adopter

1 - Adopter

chk_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

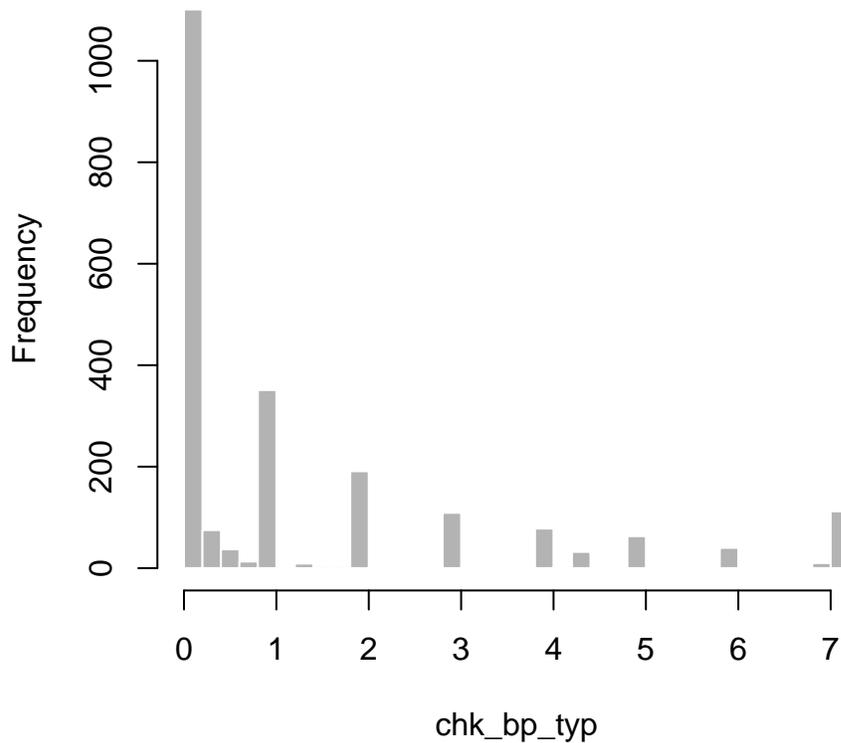
Description: The total number of bill payments made by CHECK in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.2	1.6	26.1	3.0

Table 88: Summary statistics for chk_bp_typ



chk_ipbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

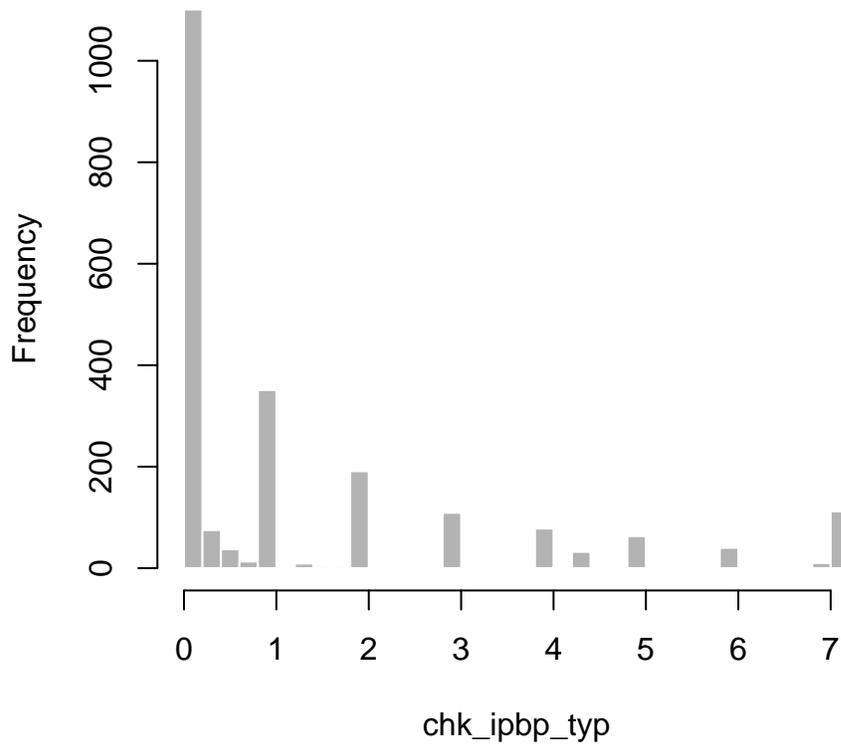
Description: The number of in person or by mail bill payments made by CHECK in a typical month.

Survey question: pu004.b

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.2	1.6	26.1	3.0

Table 89: Summary statistics for `chk_ipbp_typ`



chk_op_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

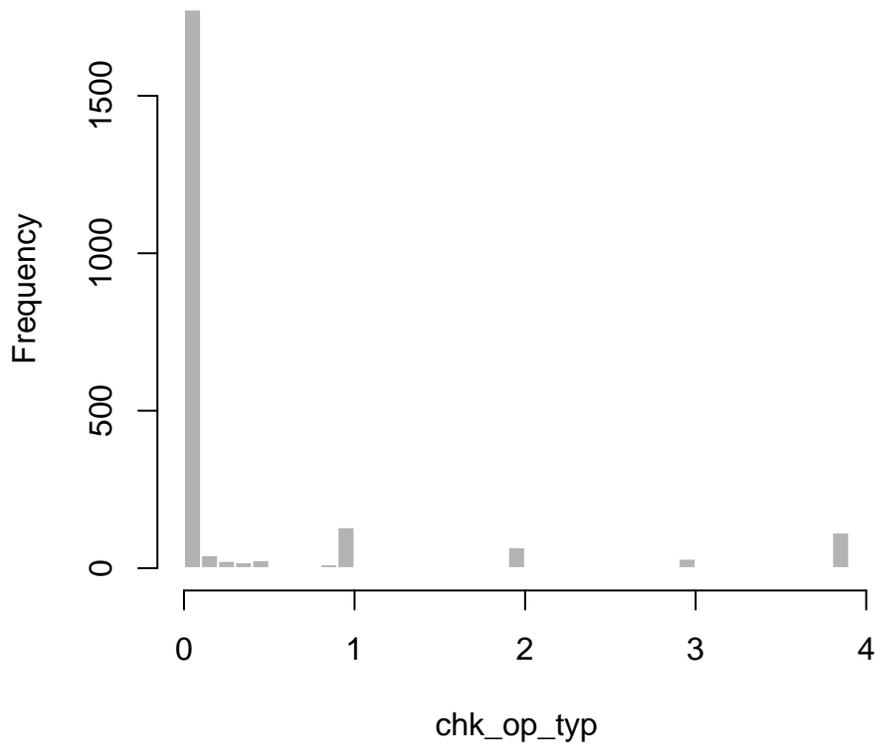
Description: The number of non-bill online payments paid by CHECK in a typical month.

Survey question: pu005.a

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	21.7	1.5

Table 90: Summary statistics for chk_op_typ



chk_p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

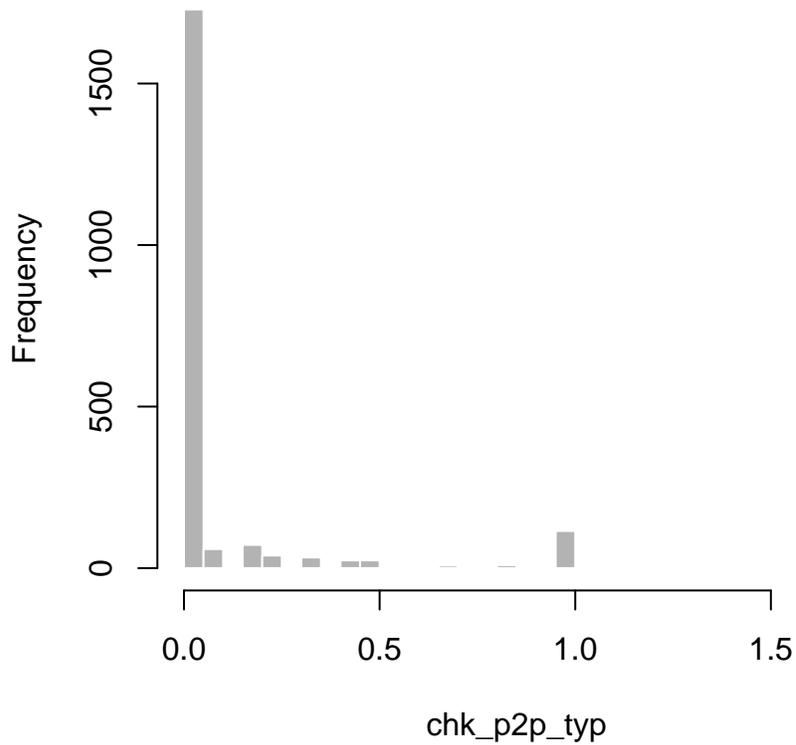
Description: The number of person-to-person payments paid by CHECK in a typical month.

Survey question: pu021.b

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.3	17.4	1.0

Table 91: Summary statistics for chk_p2p_typ



chk_rp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

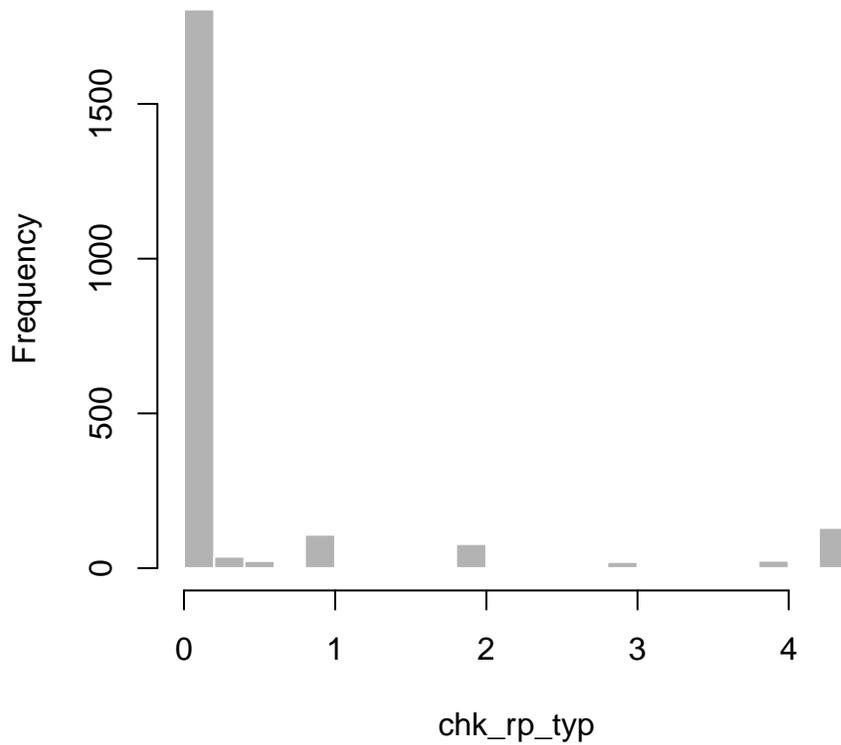
Description: The number of retail goods payments paid by CHECK in a typical month.

Survey question: pu006a.b

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.7	26.1	2.3

Table 92: Summary statistics for chk_rp_typ



chk_serv_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

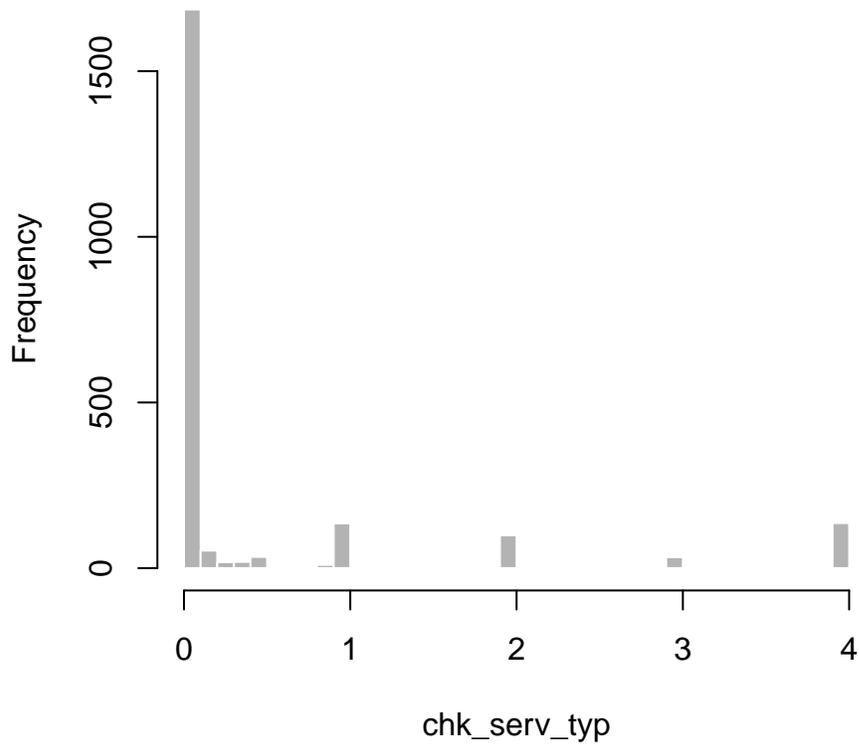
Description: The number of retail services payments paid by CHECK in a typical month.

Survey question: pu006c.b

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.6	20.0	1.7

Table 93: Summary statistics for `chk_serv_typ`



chk_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

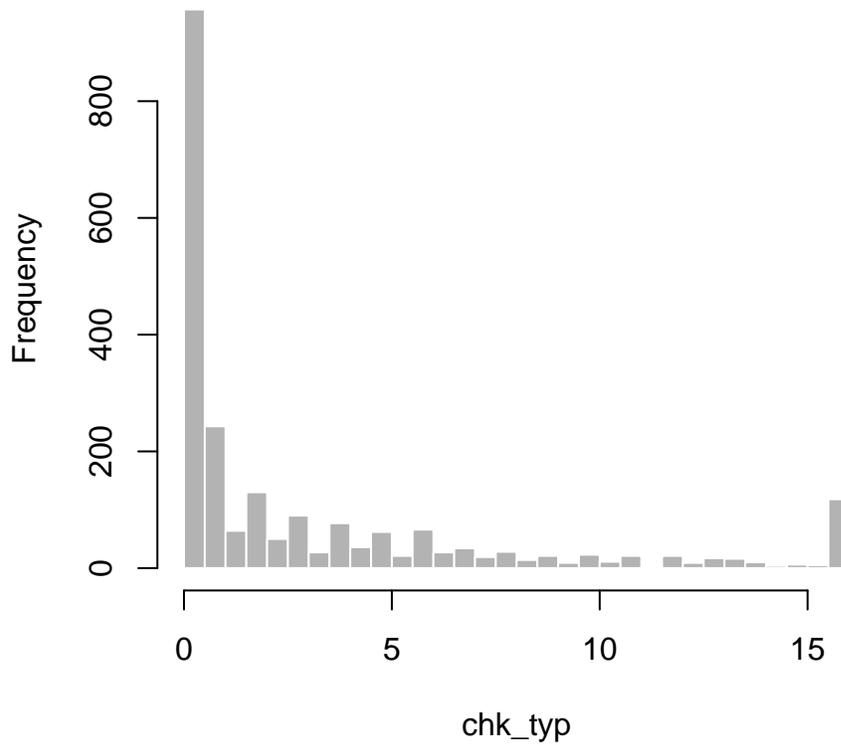
Description: The total number of CHECK payments in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.0	3.7	56.0	6.3

Table 94: Summary statistics for `chk_typ`



cs_001

Dataset: SCPC

Variable type: Numeric

$N = 3349$

Description: Could you tell us how interesting or uninteresting you found the questions in this interview?

Survey question: cs_001

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

Values	Number	Percent
1	1122	33.5
2	1434	42.8
3	619	18.5
4	124	3.7
5	50	1.5

Table 95: Frequency table for cs_001

Value labels:

cs_001

1 - Very interesting

2 - Interesting

3 - Neither interesting or uninteresting

4 - Uninteresting

5 - Very uninteresting

`cash_adopt`

Dataset: SCPC

Variable type: Numeric

$N = 3372$

Description: Is the respondent a CASH adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	157	4.7
1	3215	95.3

Table 96: Frequency table for `cash_adopt`

Value labels:

`cash_adopt`

0 - Not an adopter

1 - Adopter

csh_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

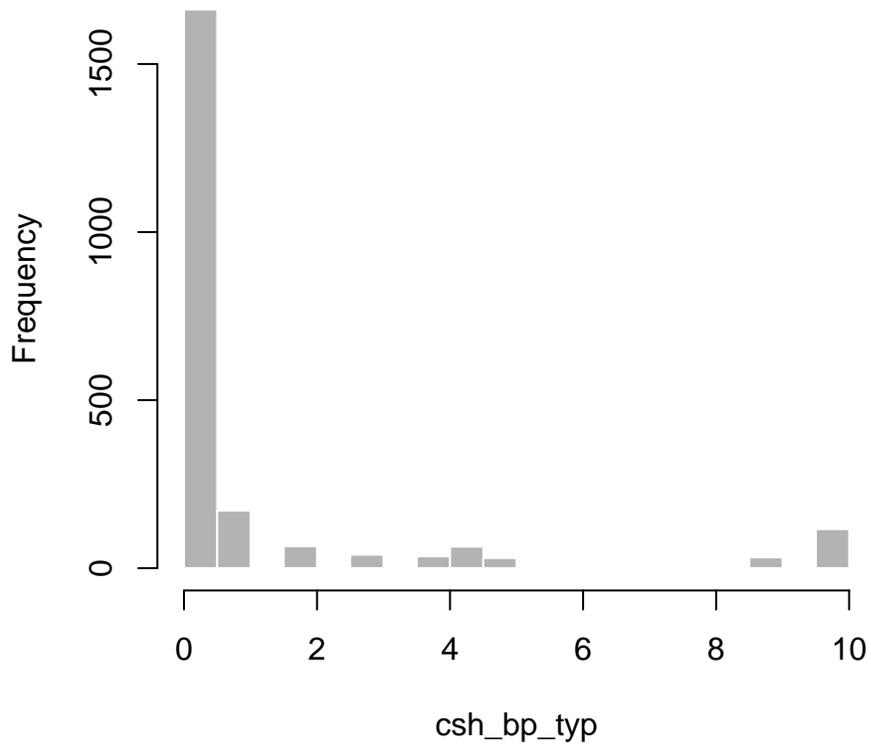
Description: The total number of bill payments made by CASH in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.8	100.0	5.7

Table 97: Summary statistics for csh_bp_typ



csh_ipbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

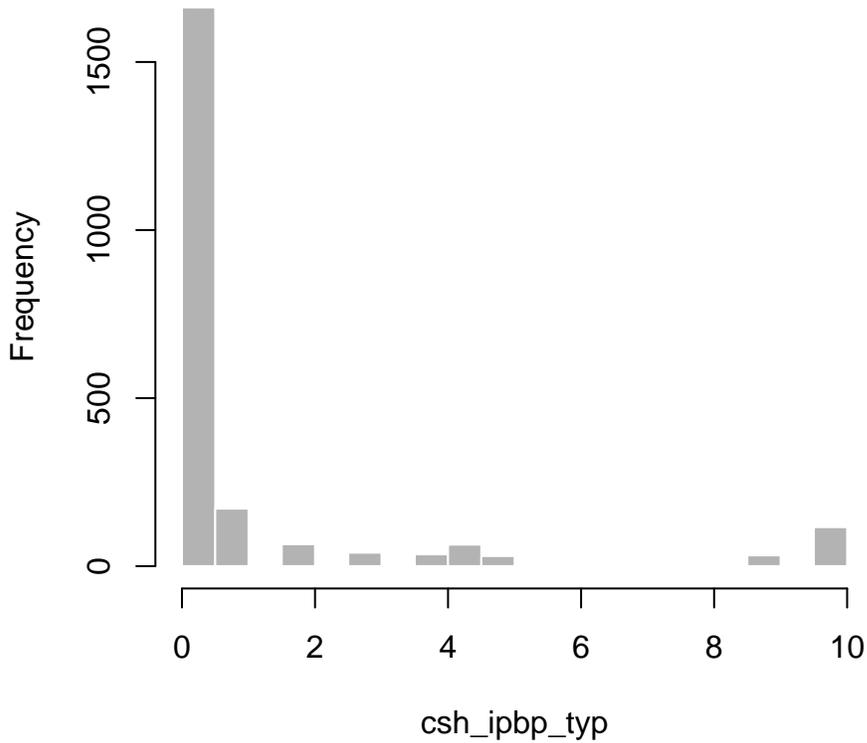
Description: The number of in person or by mail bill payments made by CASH in a typical month.

Survey question: pu004.a

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.8	100.0	5.7

Table 98: Summary statistics for csh_ipbp_typ



csh_p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

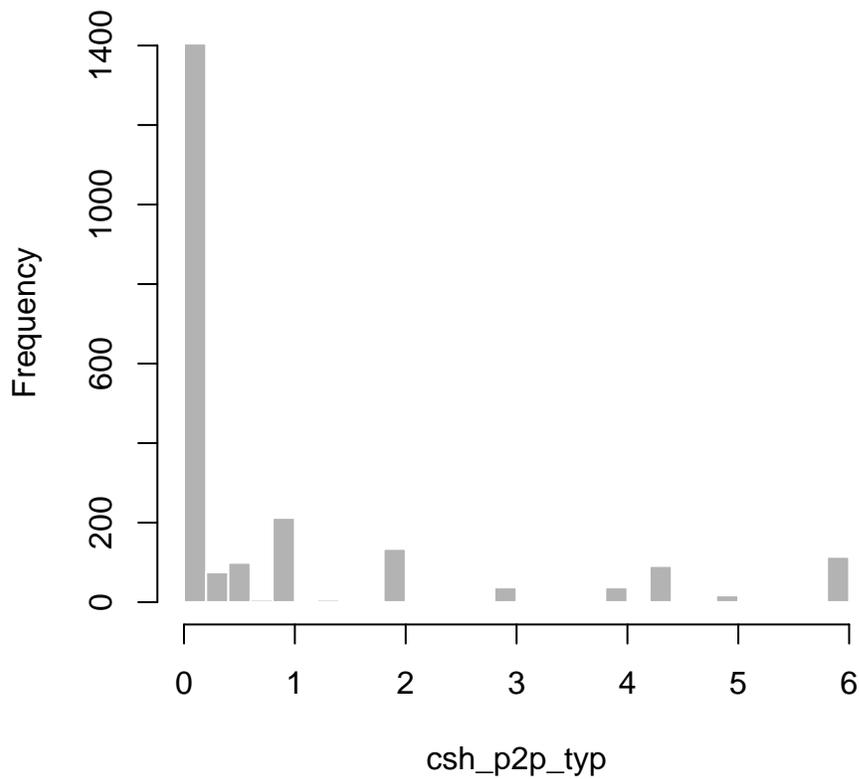
Description: The number of person-to-person payments paid by CASH in a typical month.

Survey question: pu021.a

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.3	43.5	3.4

Table 99: Summary statistics for csh_p2p_typ



csh_rp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

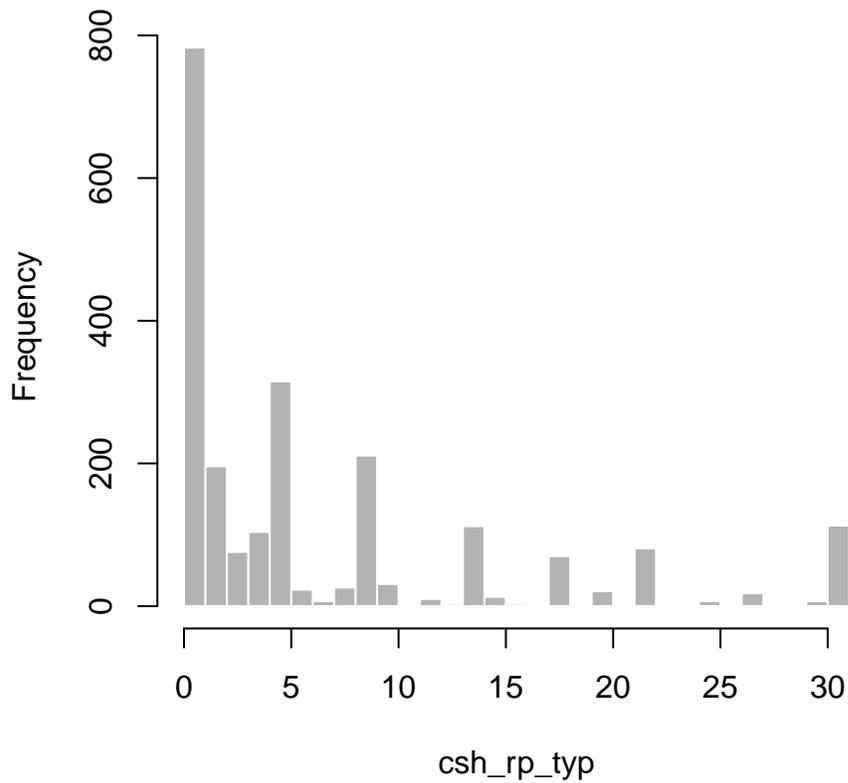
Description: The number of retail goods payments paid by CASH in a typical month.

Survey question: pu006a_a

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	4.0	7.5	100.0	11.6

Table 100: Summary statistics for csh_rp_typ



`csh_serv_typ`

Dataset: SCPC

Variable type: Numeric

$N = 2238$

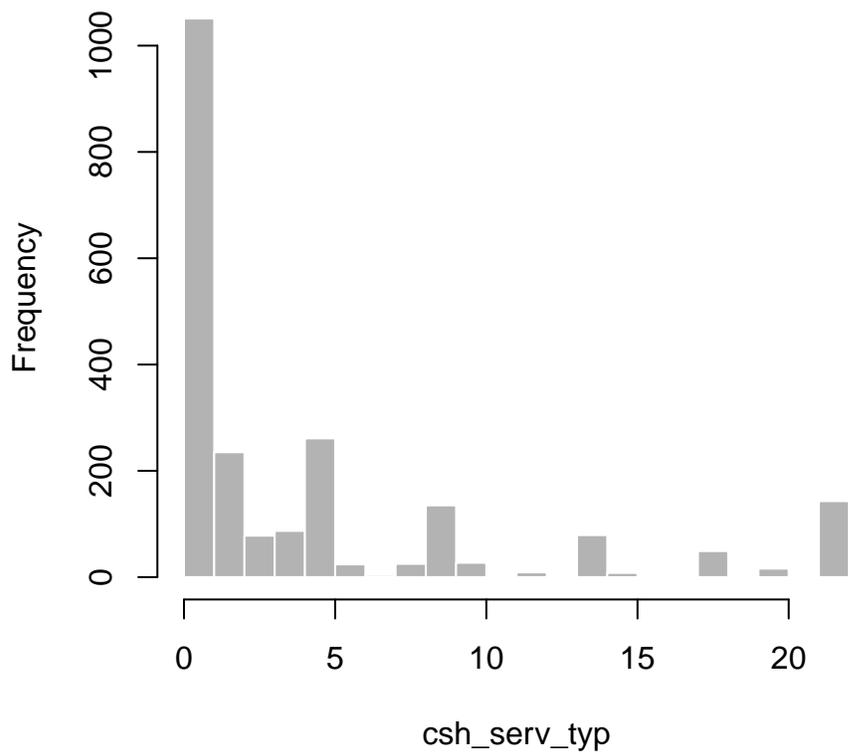
Description: The number of retail services payments paid by CASH in a typical month.

Survey question: pu006c.a

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	2.0	5.0	65.2	8.4

Table 101: Summary statistics for `csh_serv_typ`



`cash_typ`

Dataset: SCPC

Variable type: Numeric

$N = 2238$

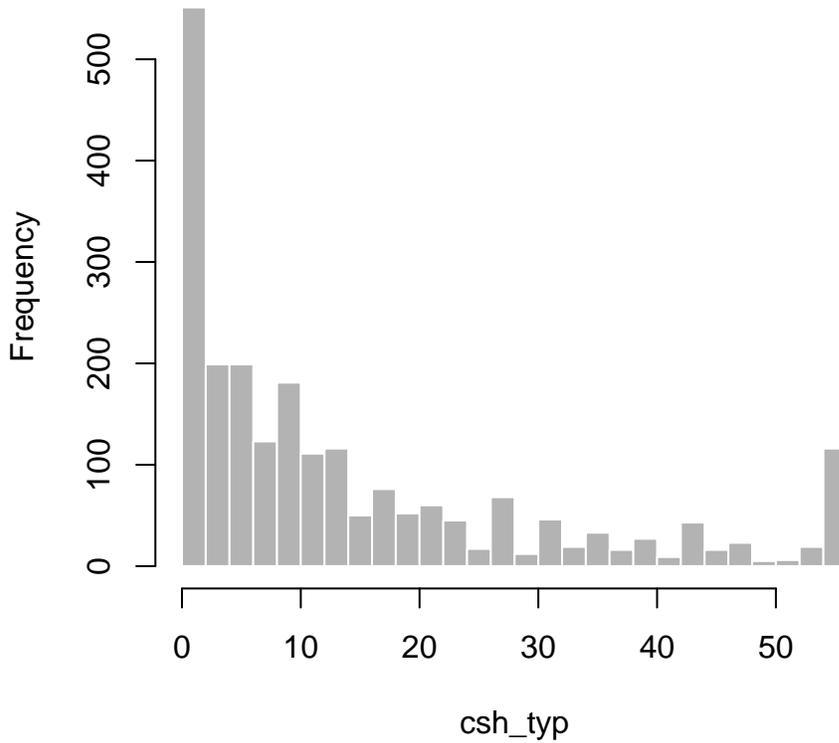
Description: The total number of CASH payments in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	8.7	15.6	152.2	20.3

Table 102: Summary statistics for `cash_typ`



`currentlivingsituation`

Dataset: SCPC

Variable type: Numeric

$N = 3371$

Description: A created variable based on UAS demographic variable `maritalstatus`

Survey question: N/A

Details: A created variable based on UAS demographic variables `maritalstatus` and `livewithpartner`

Values	Number	Percent
1	2335	69.3
2	49	1.5
3	418	12.4
4	162	4.8
5	407	12.1

Table 103: Frequency table for `currentlivingsituation`

Value labels:

`currentlivingsituation`

1 - Married or lives with partner

2 - Separated

3 - Divorced

4 - Widowed

5 - Never married

dateofbirth_year

Dataset: SCPC

Variable type: Numeric

$N = 3372$

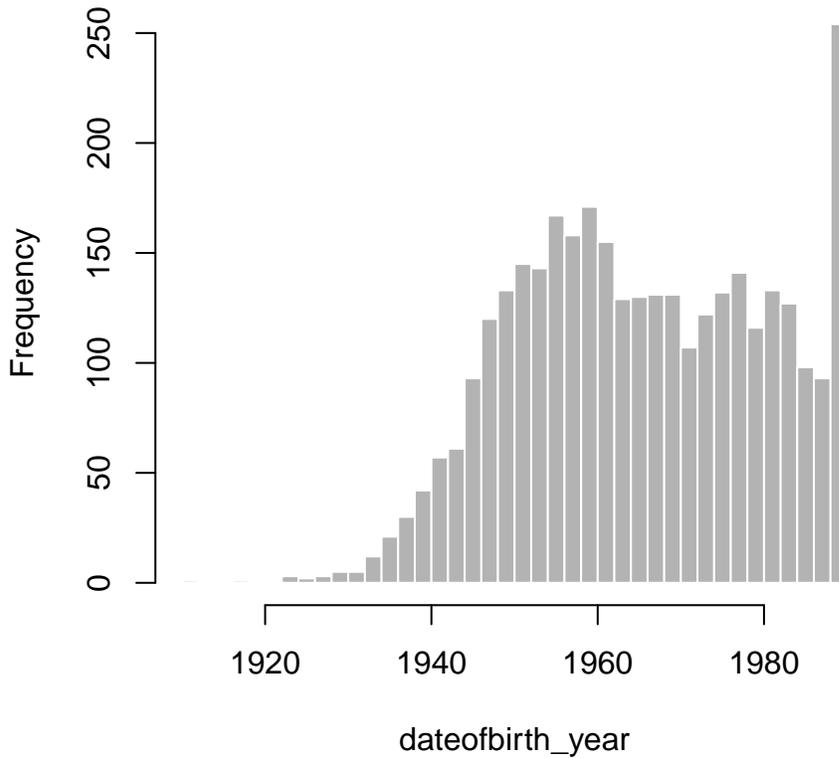
Description: Year of birth

Survey question: dateofbirth_year

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

min	med	mean	max	sd
1910.0	1965.0	1965.9	2001.0	15.3

Table 104: Summary statistics for dateofbirth_year



dc_abp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

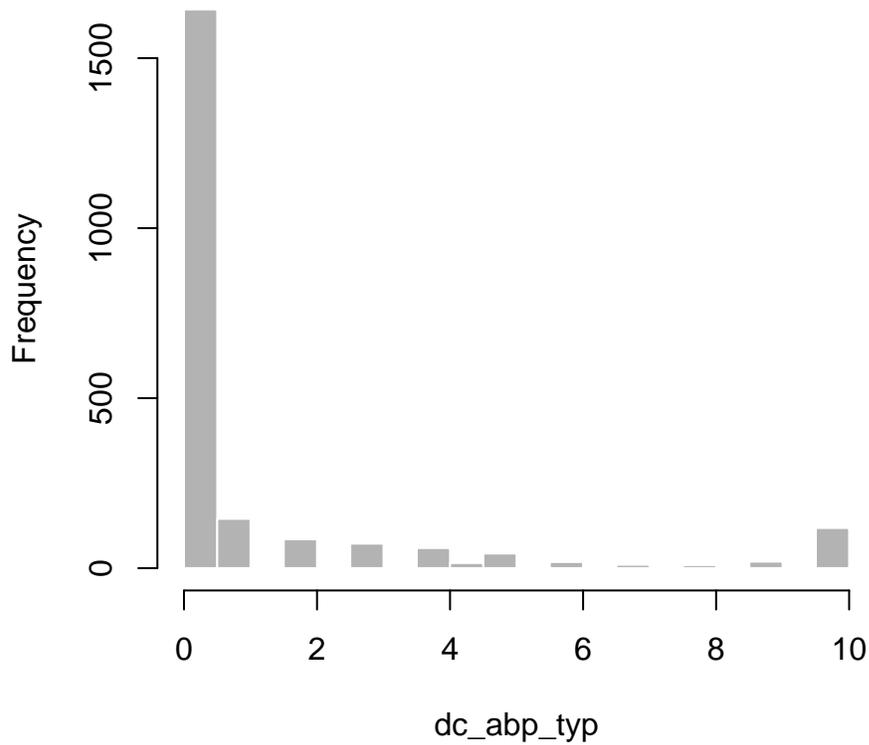
Description: The number of automatic bill payments made by DEBIT CARDS in a typical month.

Survey question: pu002.a

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	2.0	50.0	6.2

Table 105: Summary statistics for dc_abp_typ



dc_adopt

Dataset: SCPC

Variable type: Numeric

$N = 3307$

Description: Is the respondent a DEBIT CARD adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	621	18.8
1	2686	81.2

Table 106: Frequency table for dc_adopt

Value labels:

dc_adopt

0 - Not an adopter

1 - Adopter

dc_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

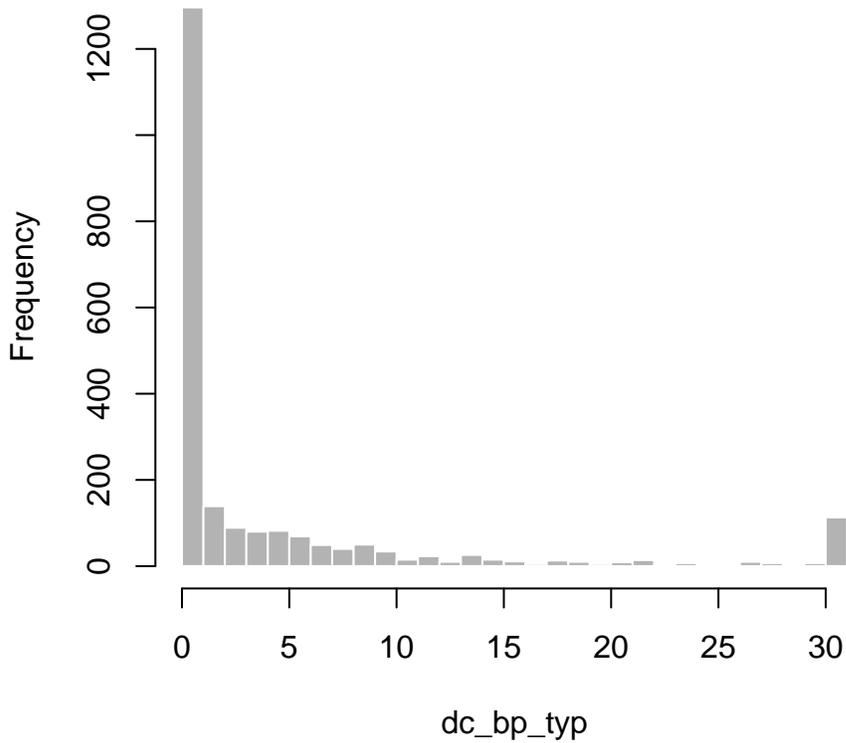
Description: The total number of bill payments made by DEBIT CARD in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	5.6	103.5	13.0

Table 107: Summary statistics for dc_bp_typ



dc_ipbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

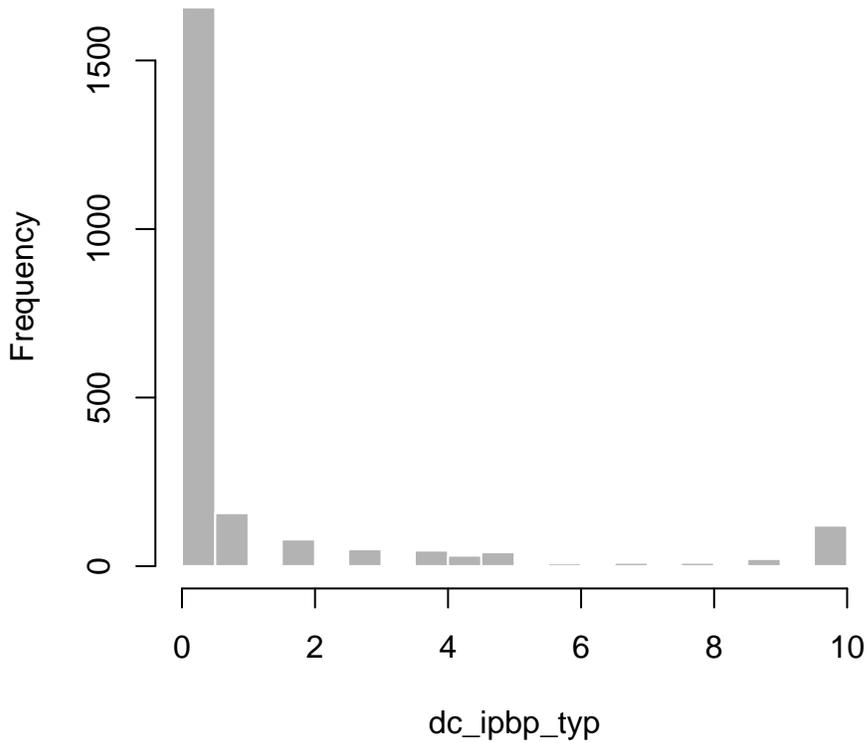
Description: The number of in person or by mail bill payments made by DEBIT CARD in a typical month.

Survey question: pu004_c

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.8	80.0	5.4

Table 108: Summary statistics for dc_ipbp_typ



dc_obp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

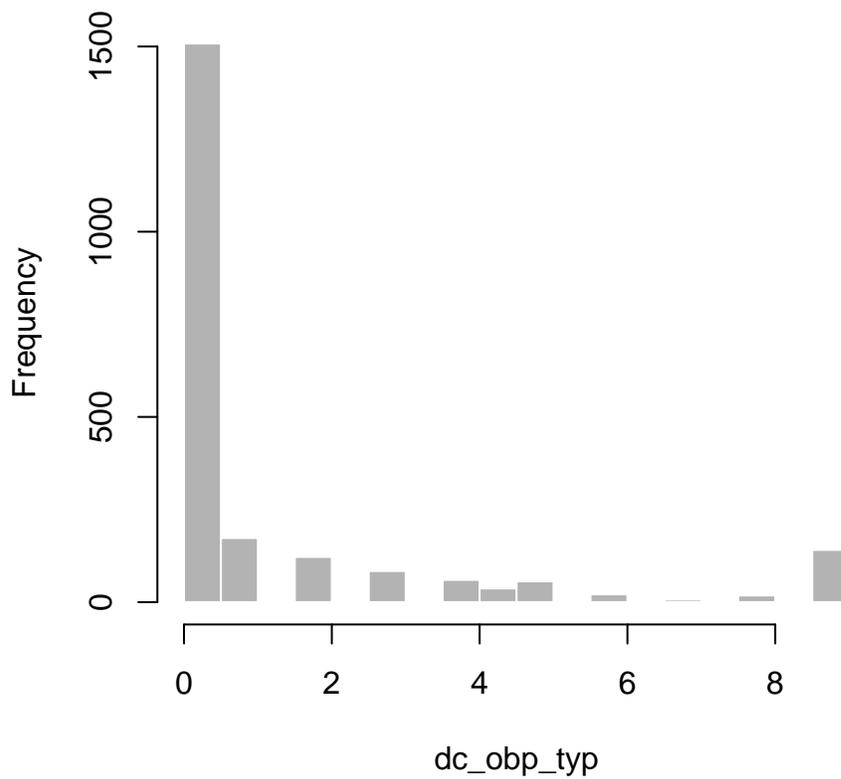
Description: The number of online bill payments made by DEBIT CARD in a typical month.

Survey question: pu003.a

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.9	100.0	5.4

Table 109: Summary statistics for dc_obp_typ



dc_op_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

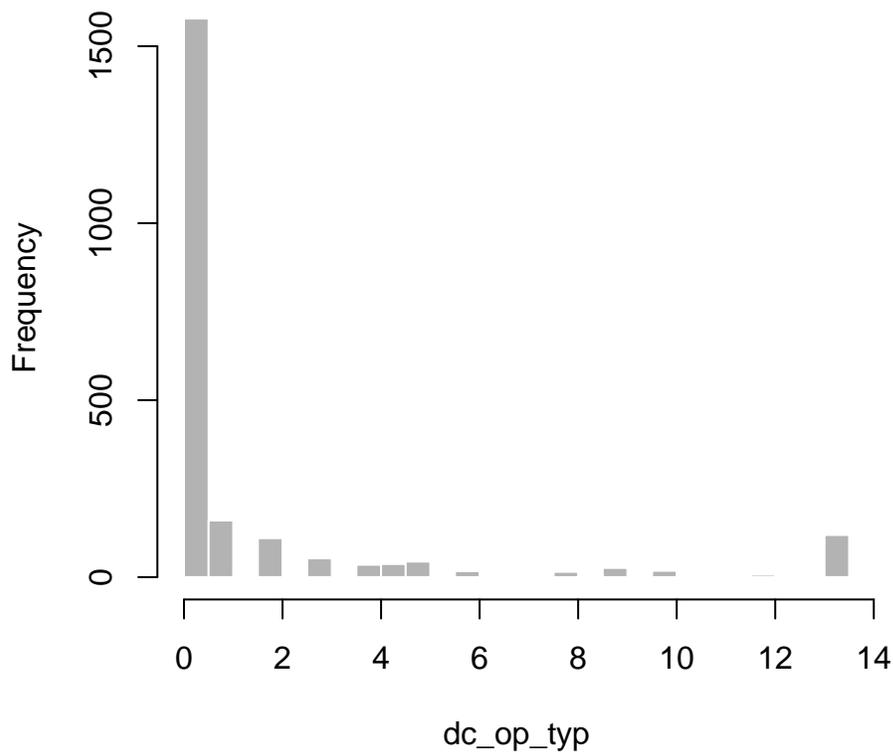
Description: The number of non-bill online payments paid by DEBIT CARD in a typical month.

Survey question: pu005.b

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	2.0	60.0	5.4

Table 110: Summary statistics for dc_op_typ



dc_p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

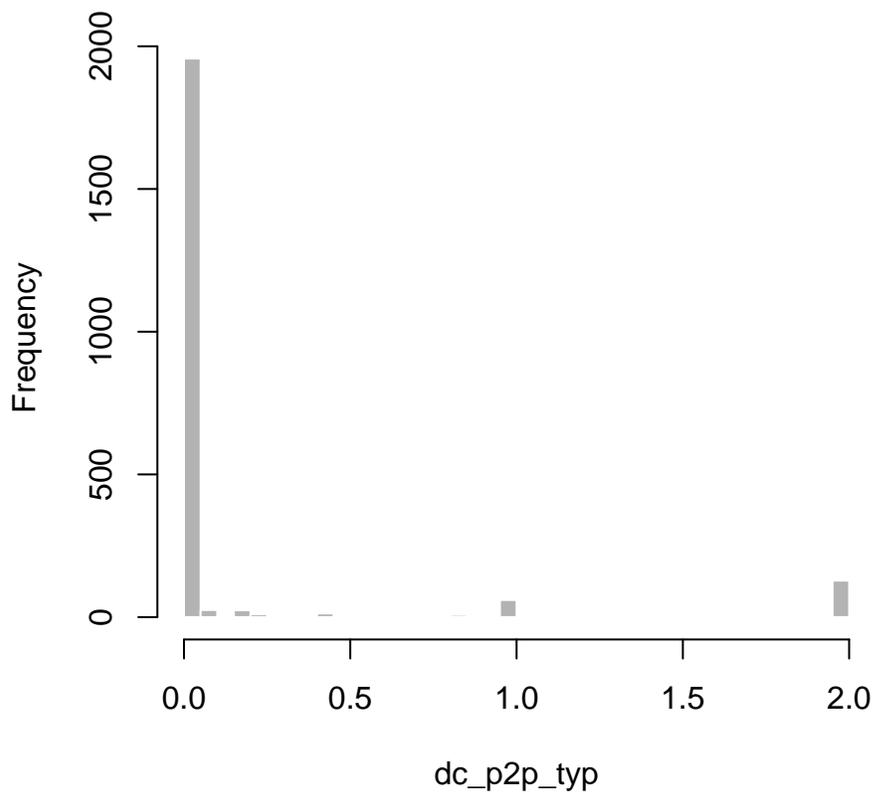
Description: The number of person-to-person payments paid by DEBIT CARD in a typical month.

Survey question: pu021_c

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.3	36.0	1.9

Table 111: Summary statistics for dc_p2p_typ



dc_rp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

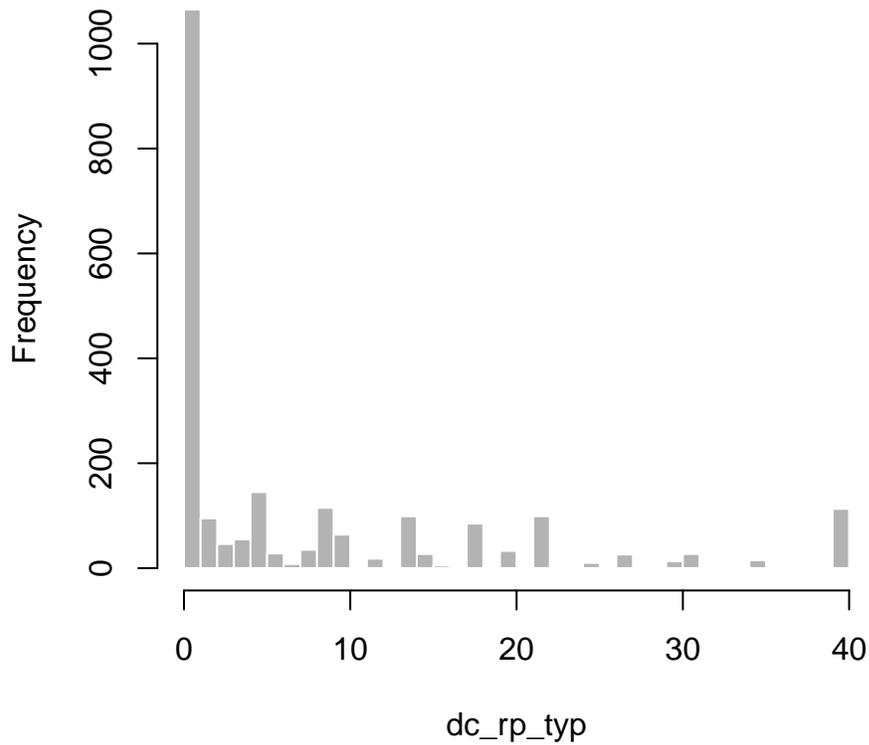
Description: The number of retail goods payments paid by DEBIT CARD in a typical month.

Survey question: pu006a_c

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	2.0	8.5	100.0	13.8

Table 112: Summary statistics for dc_rp_typ



dc_serv_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

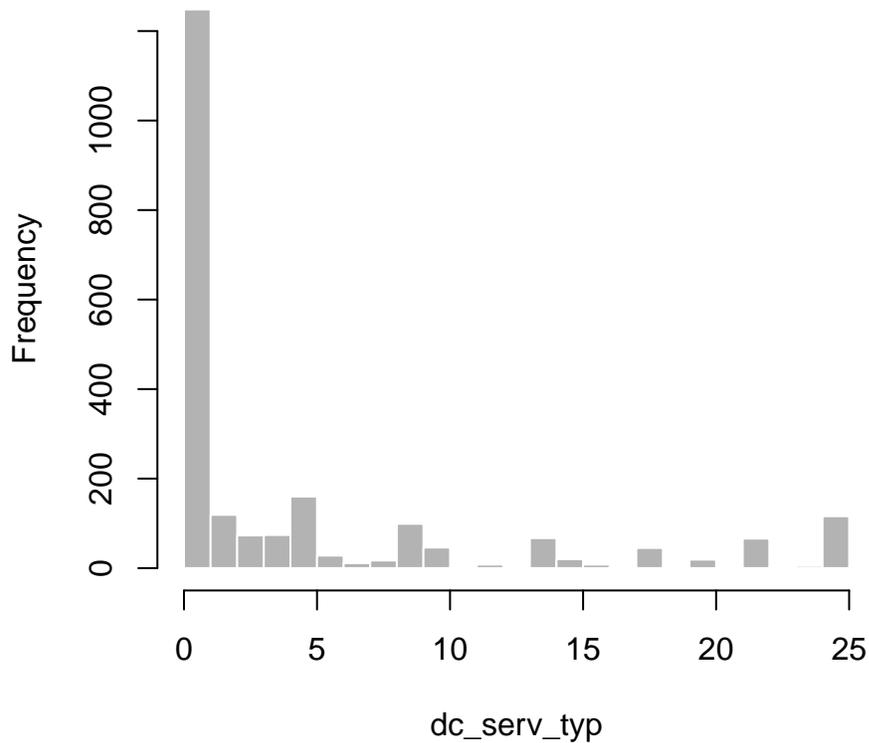
Description: The number of retail services payments paid by DEBIT CARD in a typical month.

Survey question: pu006c_c

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.4	5.4	87.0	9.9

Table 113: Summary statistics for dc_serv_typ



dc_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

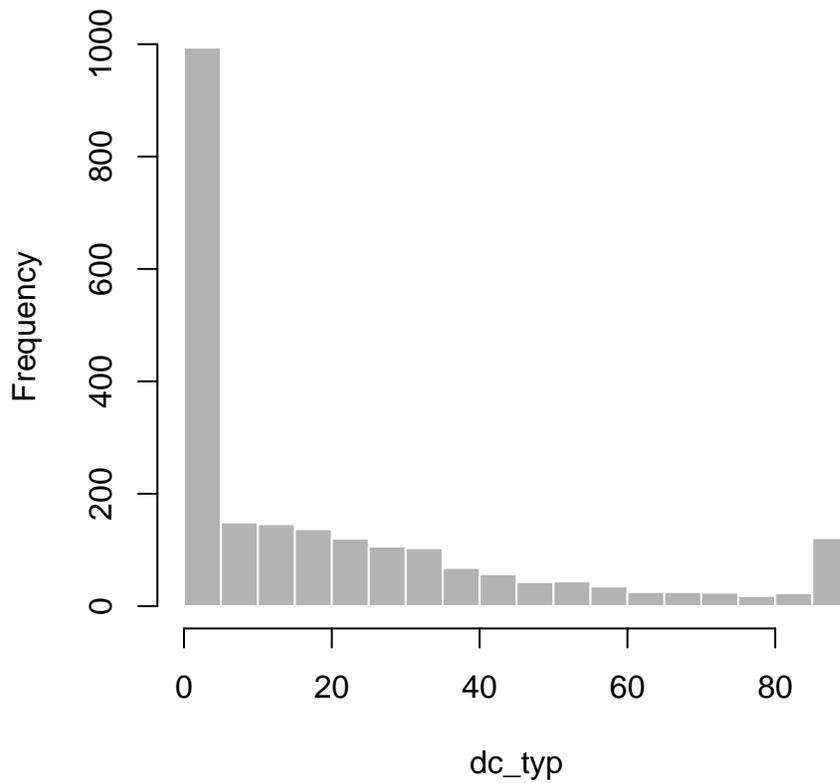
Description: The total number of DEBIT CARD payments in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	9.5	21.8	222.0	31.0

Table 114: Summary statistics for dc_typ



de010

Dataset: SCPC

Variable type: Numeric

$N = 3303$

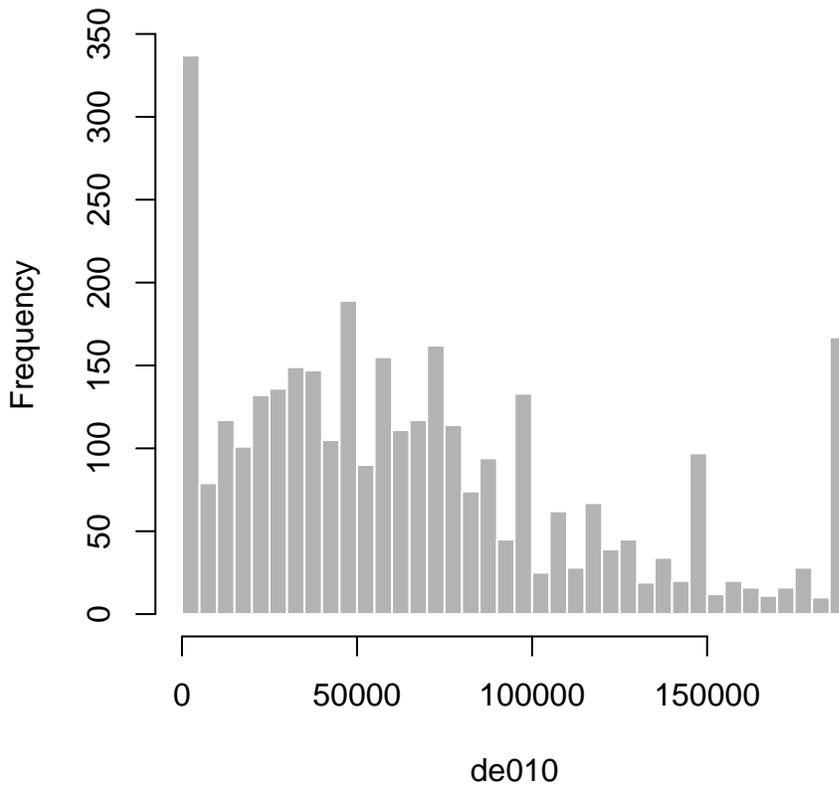
Description: Please tell us the total combined income of all members of your family living here during the past 12 months.

Survey question: de010

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

min	med	mean	max	sd
0.0	60000.0	72922.8	1400000.0	72311.3

Table 115: Summary statistics for de010



de011

Dataset: SCPC

Variable type: Numeric

$N = 3342$

Description: Where does your own personal income rank within your household?

Survey question: de011

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

Values	Number	Percent
1	1776	53.1
2	428	12.8
3	851	25.5
4	287	8.6

Table 116: Frequency table for de011

Value labels:

de011

1 - Highest in my household

2 - About equal to the highest

3 - Second highest

4 - Third highest or lower

de012

Dataset: SCPC

Variable type: Numeric

$N = 115$

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
1	113	98.3
2	2	1.7

Table 117: Frequency table for de012

Value labels:

de012

1 - Yes

2 - No

de013

Dataset: SCPC

Variable type: Numeric

$N = 3348$

Description: Do you and-or your spouse-partner own your primary home?

Survey question: de013

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

Values	Number	Percent
1	2380	71.1
2	968	28.9

Table 118: Frequency table for de013

Value labels:

de013

1 - Yes

2 - No

de014

Dataset: SCPC

Variable type: Numeric

$N = 2362$

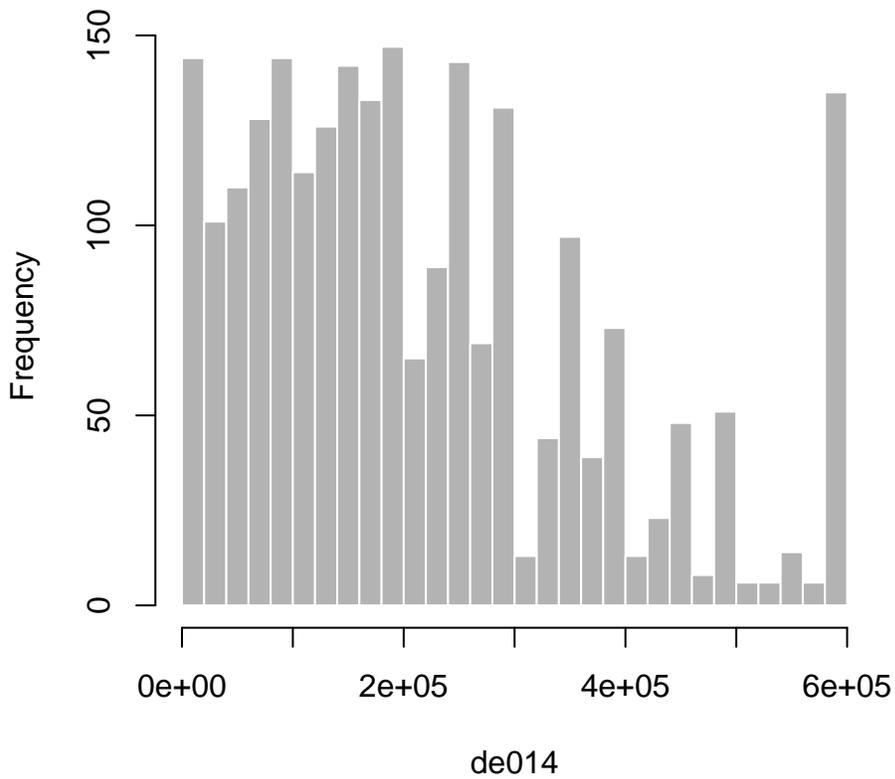
Description: What is the approximate market value of your primary home?

Survey question: de014

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

min	med	mean	max	sd
0.0	195000.0	243682.8	3500000.0	249331.7

Table 119: Summary statistics for de014



de015

Dataset: SCPC

Variable type: Numeric

$N = 2364$

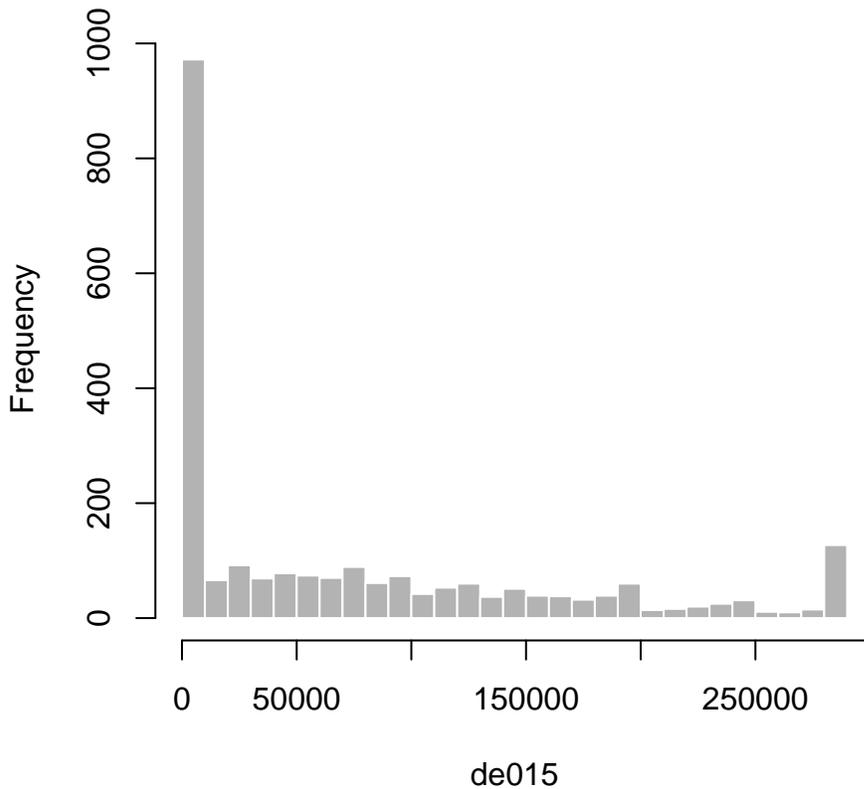
Description: About how much do you owe on loans for your primary home, including mortgages, home equity loans, and home equity lines of credit?

Survey question: de015

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

min	med	mean	max	sd
0.0	40000.0	82968.2	2250000.0	126428.8

Table 120: Summary statistics for de015



de016

Dataset: SCPC

Variable type: Numeric

$N = 3286$

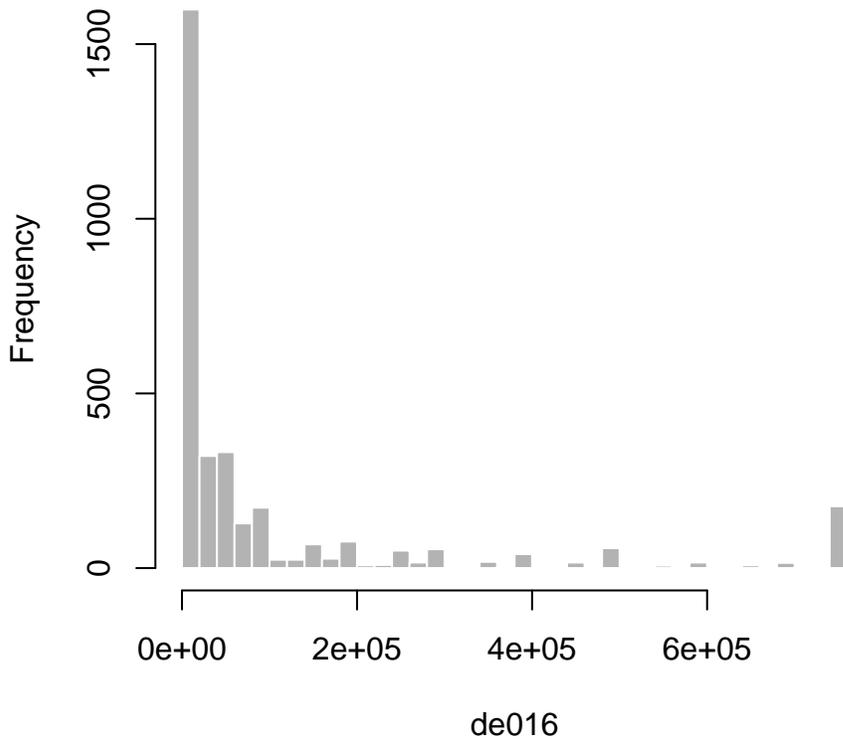
Description: Excluding the market value of your primary home, what is the approximate value of your household's other assets?

Survey question: de016

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

min	med	mean	max	sd
0.0	25000.0	172692.6	25000000.0	680556.6

Table 121: Summary statistics for de016



de018

Dataset: SCPC

Variable type: Numeric

$N = 3347$

Description: While answering this survey, did you look at your financial statements, receipts, old checks, websites, or other records at any time? (It is ok if you did).

Survey question: de018

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

Values	Number	Percent
1	1050	31.4
2	2297	68.6

Table 122: Frequency table for de018

Value labels:

de018

1 - Yes

2 - No

de019

Dataset: SCPC

Variable type: Numeric

$N = 3303$

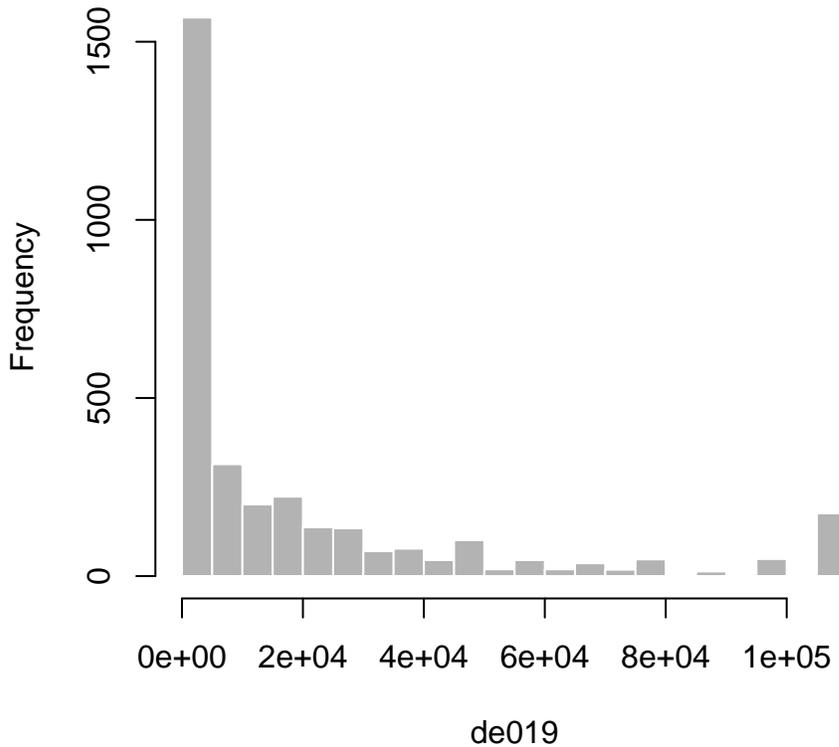
Description: Excluding the debt on the mortgage of your primary home, what is the approximate dollar amount of your remaining debts?

Survey question: de019

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

min	med	mean	max	sd
0.0	7000.0	28565.0	2500000.0	84782.0

Table 123: Summary statistics for de019



disabled

Dataset: SCPC

Variable type: Numeric

$N = 3369$

Description: Indicates if the respondent is currently disabled. (for labor force status)

Survey question: disabled

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
0	3007	89.3
1	362	10.7

Table 124: Frequency table for disabled

Value labels:

disabled

0 - No

1 - Yes

education

Dataset: SCPC

Variable type: Numeric

$N = 3372$

Description: What is the highest level of school that you have completed or the highest degree you have received?

Survey question: education

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

Values	Number	Percent
1	1	0.0
2	3	0.1
3	5	0.1
4	14	0.4
5	29	0.9
6	33	1.0
7	43	1.3
8	54	1.6
9	672	19.9
10	745	22.1
11	283	8.4
12	218	6.5
13	737	21.9
14	399	11.8
15	63	1.9
16	73	2.2

Table 125: Frequency table for education

Value labels:

education

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 - 12th grade, no diploma

9 - High school graduate - high school diploma or the equivalent (for example GED)

10 - Some college but no degree

11 - Associate degree in college - Occupational/vocational program

12 - Associate degree in college - Academic program

13 - Bachelors degree (for example: BA, AB, BS)

- 14 - Masters degree (for example: MA, MS, MEng, MEd, MSW, MBA)
- 15 - Professional school degree (for example: MD, DDS, DVM, LLB, JD)
- 16 - Doctorate degree (for example: PhD, EdD)

elect_abp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

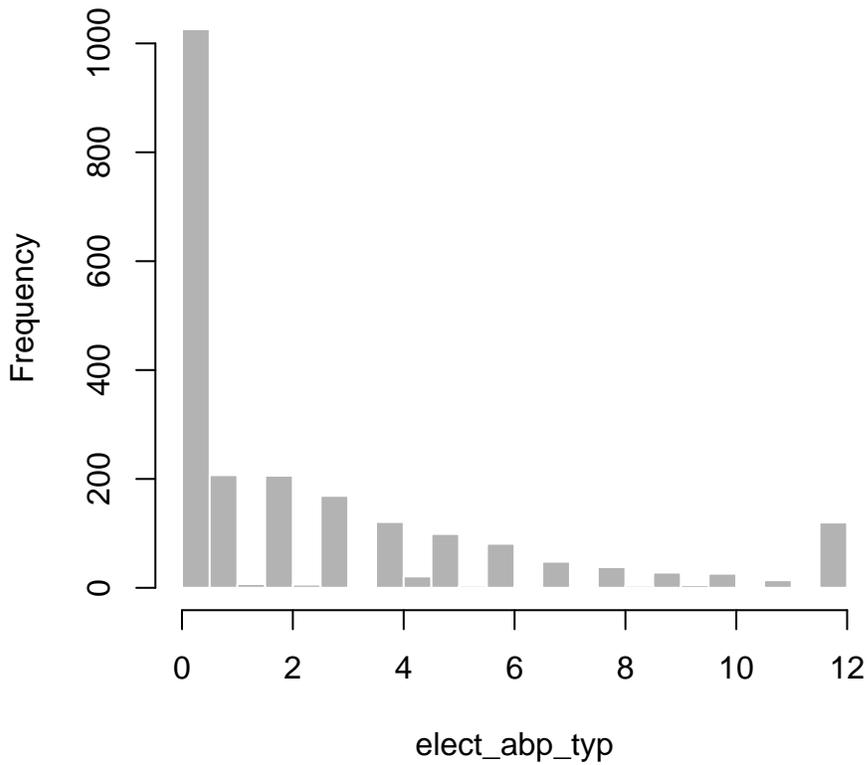
Description: The total number of automatic bill payments made by ELECTRONIC methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.0	2.8	39.1	4.5

Table 126: Summary statistics for elect_abp_typ



elect_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

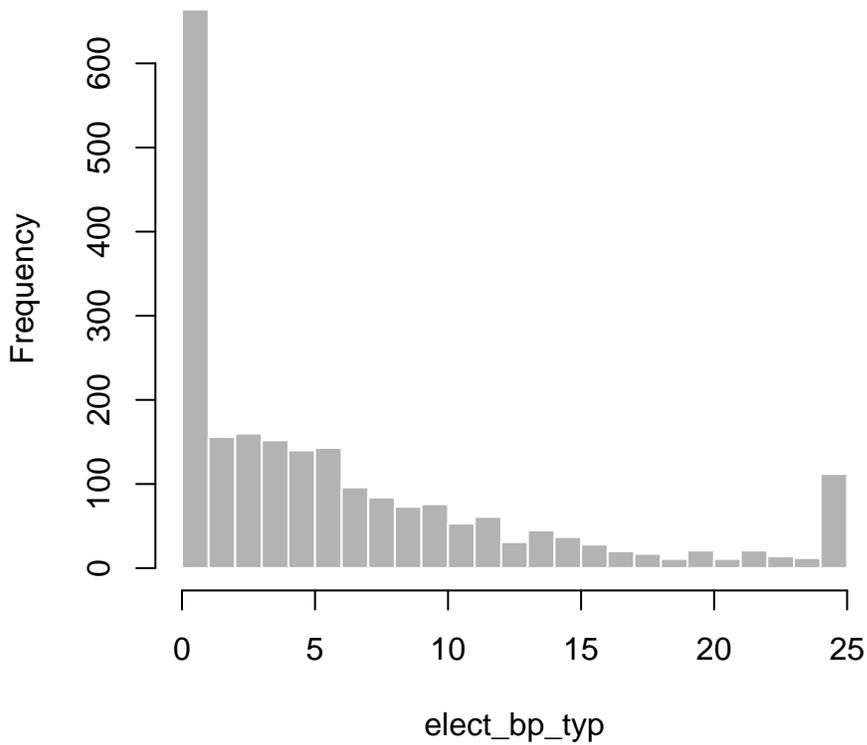
Description: The total number of bill payments made by ELECTRONIC methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	4.0	6.9	74.0	8.6

Table 127: Summary statistics for `elect_bp_typ`



elect_ipbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

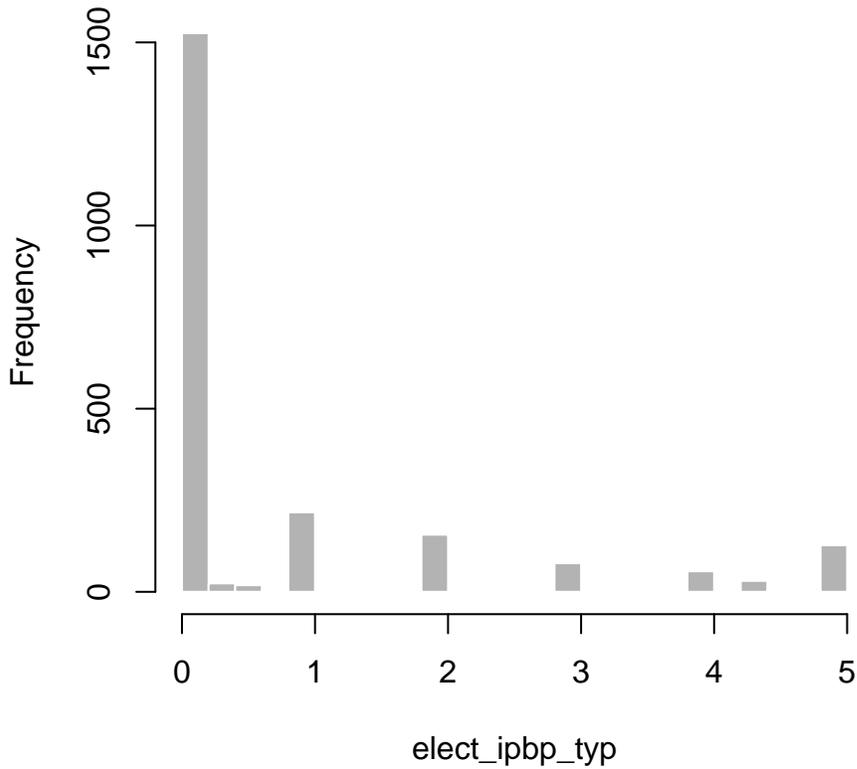
Description: The total number of in-person or by mail bill payments made by ELECTRONIC methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.0	30.4	2.3

Table 128: Summary statistics for `elect_ipbp_typ`



elect_obp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

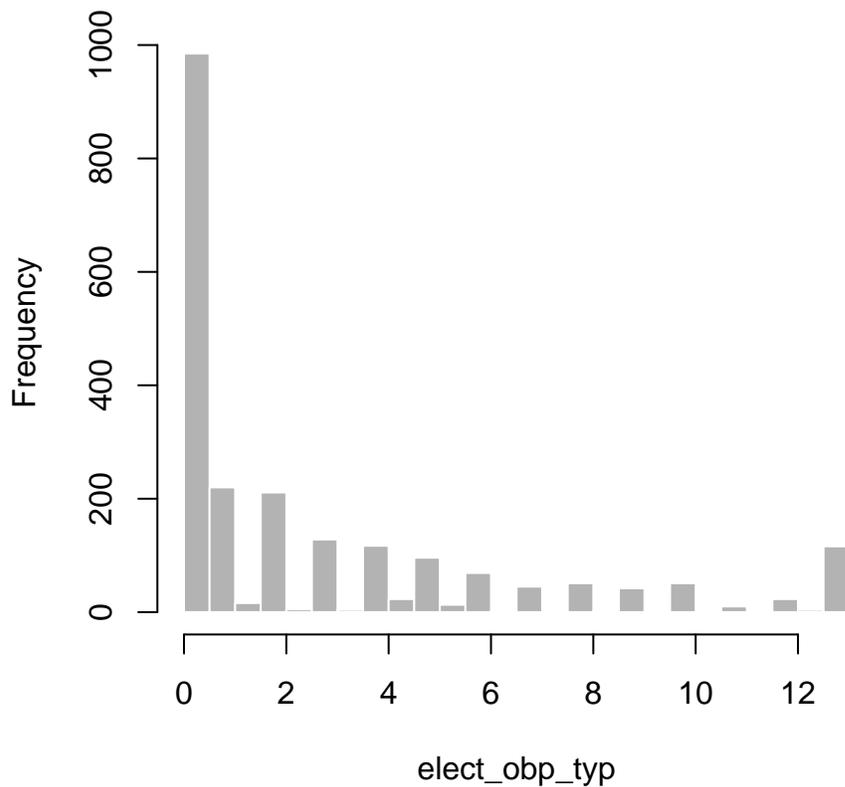
Description: The total number of online bill payments made by ELECTRONIC methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.0	3.1	39.1	4.8

Table 129: Summary statistics for `elect_obp_typ`



elect_op_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

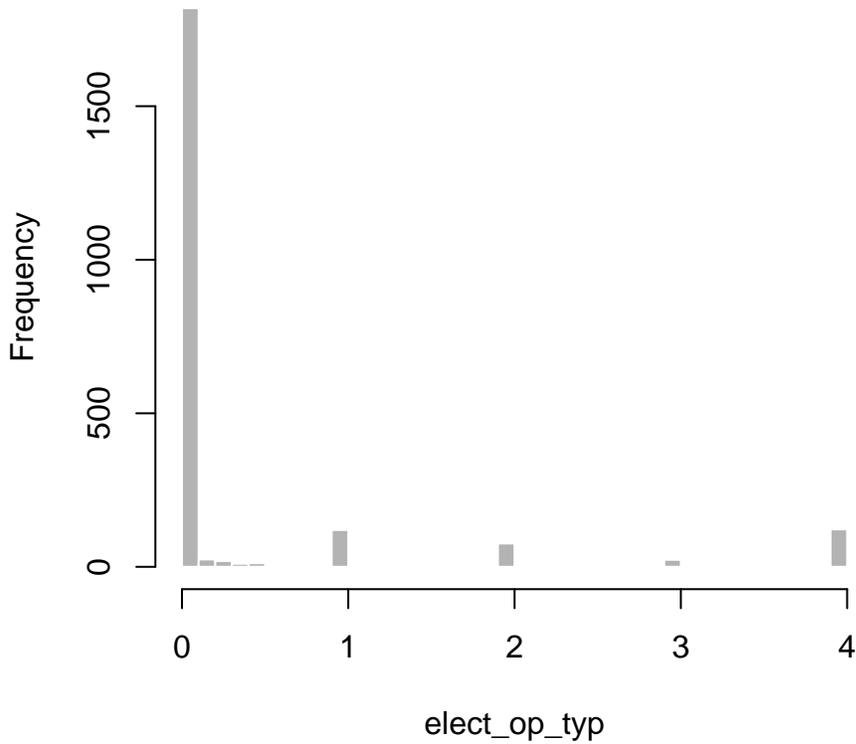
Description: The total number of non-bill online payments made by ELECTRONIC methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	24.0	1.8

Table 130: Summary statistics for `elect_op_typ`



elect_p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

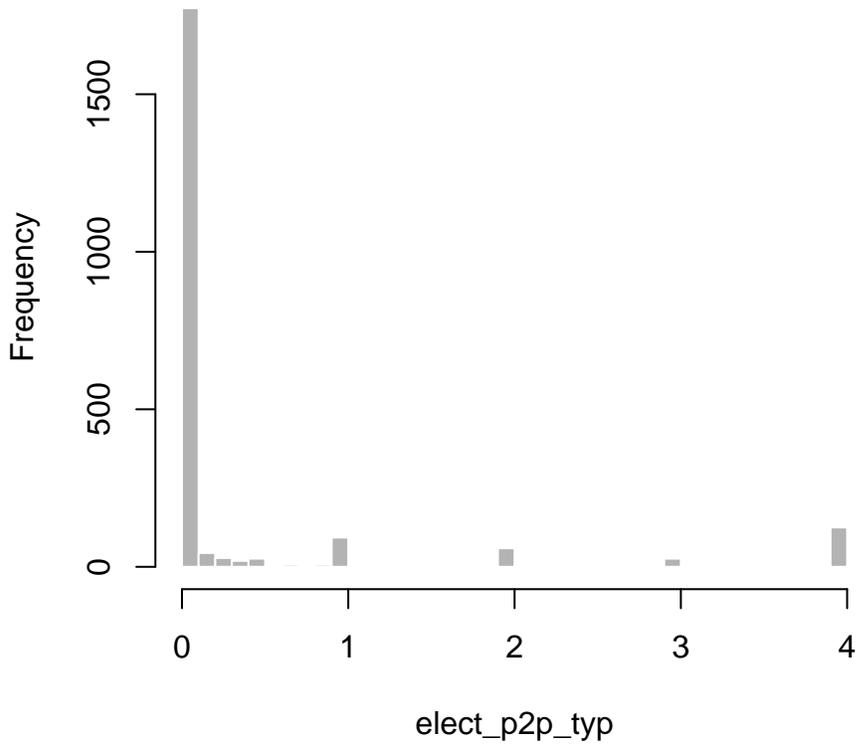
Description: The total number of person-to-person payments made by ELECTRONIC methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.6	50.0	2.3

Table 131: Summary statistics for elect_p2p_typ



elect_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

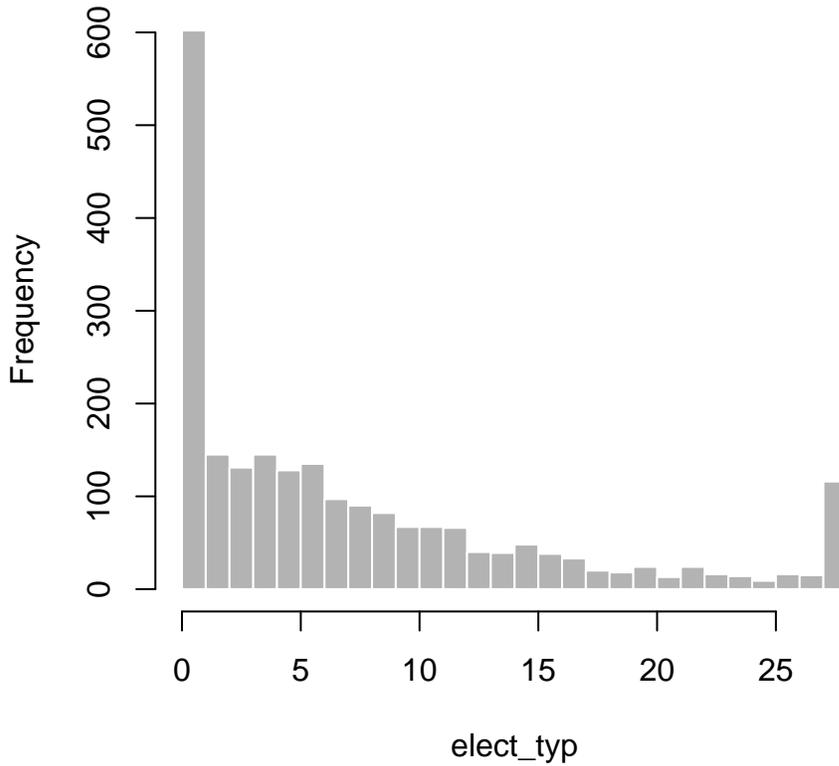
Description: The total number of ELECTRONIC payments in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	5.0	8.0	82.7	9.8

Table 132: Summary statistics for `elect_typ`



employmenttype

Dataset: SCPC

Variable type: Numeric

$N = 1972$

Description: Are you employed by government, by a private company, a nonprofit organization, or are you self-employed?

Survey question: employmenttype

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

Values	Number	Percent
1	364	18.5
2	1120	56.8
3	257	13.0
4	231	11.7

Table 133: Frequency table for employmenttype

Value labels:

employmenttype

1 - Government

2 - Private-for-profit company

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

4 - Self-employed

end_date

Dataset: SCPC

Variable type: Numeric

$N = 3349$

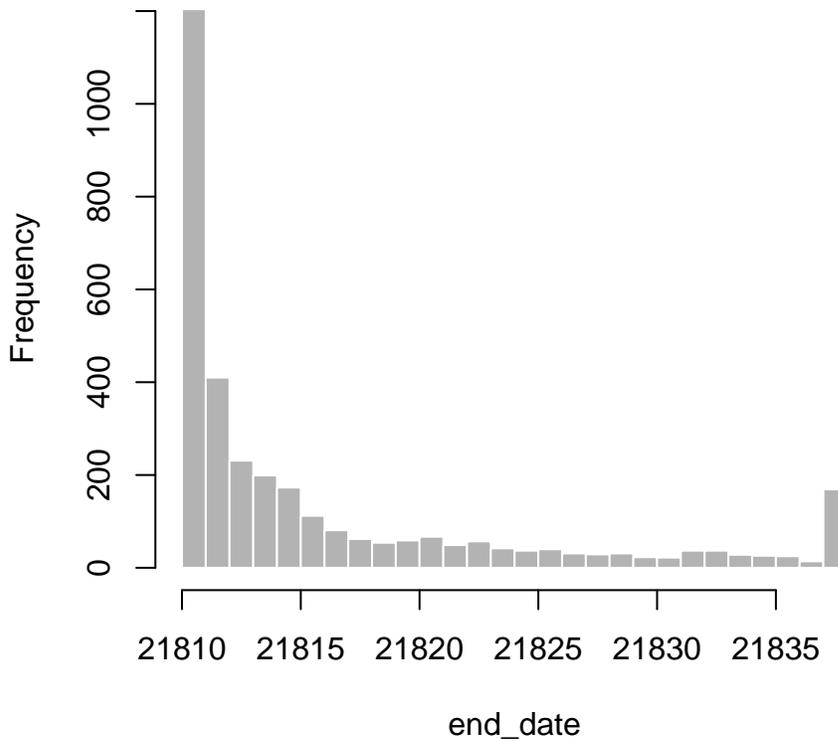
Description: The date the respondent completed the survey. The value represents the number of days since January 1, 1960.

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

min	med	mean	max	sd
21810.0	21813.0	21816.9	21861.0	9.1

Table 134: Summary statistics for end_date



f_pu002_a

Dataset: SCPC

Variable type: Numeric

$N = 1266$

Description: A flag indicating if the value of variable pu002.a was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1244	98.3
1	12	0.9
2	10	0.8

Table 135: Frequency table for f_pu002_a

Value labels:

f_pu002_a

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu002_b

Dataset: SCPC

Variable type: Numeric

$N = 1319$

Description: A flag indicating if the value of variable pu002.b was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1293	98.0
1	24	1.8
2	2	0.2

Table 136: Frequency table for f_pu002_b

Value labels:

f_pu002_b

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu002_c

Dataset: SCPC

Variable type: Numeric

$N = 1448$

Description: A flag indicating if the value of variable pu002.c was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1429	98.7
1	15	1.0
2	4	0.3

Table 137: Frequency table for f_pu002_c

Value labels:

f_pu002_c

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu002_d

Dataset: SCPC

Variable type: Numeric

$N = 1464$

Description: A flag indicating if the value of variable pu002.d was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1450	99.0
1	14	1.0

Table 138: Frequency table for f_pu002.d

Value labels:

f_pu002_d

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu002_e

Dataset: SCPC

Variable type: Numeric

$N = 882$

Description: A flag indicating if the value of variable pu002_e was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	862	97.7
1	14	1.6
2	6	0.7

Table 139: Frequency table for f_pu002_e

Value labels:

f_pu002_e

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu002_f

Dataset: SCPC

Variable type: Numeric

$N = 767$

Description: A flag indicating if the value of variable pu002.f was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	763	99.5
1	4	0.5

Table 140: Frequency table for f_pu002.f

Value labels:

f_pu002_f

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu003_a

Dataset: SCPC

Variable type: Numeric

$N = 1754$

Description: A flag indicating if the value of variable pu003_a was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1726	98.4
1	18	1.0
2	10	0.6

Table 141: Frequency table for f_pu003_a

Value labels:

f_pu003_a

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu003_b

Dataset: SCPC

Variable type: Numeric

$N = 1737$

Description: A flag indicating if the value of variable pu003.b was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1708	98.3
1	27	1.6
2	2	0.1

Table 142: Frequency table for f_pu003_b

Value labels:

f_pu003_b

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu003_c

Dataset: SCPC

Variable type: Numeric

$N = 2044$

Description: A flag indicating if the value of variable pu003_c was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	2018	98.7
1	22	1.1
2	4	0.2

Table 143: Frequency table for f_pu003_c

Value labels:

f_pu003_c

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu003_d

Dataset: SCPC

Variable type: Numeric

$N = 1086$

Description: A flag indicating if the value of variable pu003.d was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1068	98.3
1	12	1.1
2	6	0.6

Table 144: Frequency table for f_pu003_d

Value labels:

f_pu003_d

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu003_e

Dataset: SCPC

Variable type: Numeric

$N = 1150$

Description: A flag indicating if the value of variable pu003_e was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1142	99.3
1	8	0.7

Table 145: Frequency table for f_pu003_e

Value labels:

f_pu003_e

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu004_a

Dataset: SCPC

Variable type: Numeric

$N = 2184$

Description: A flag indicating if the value of variable pu004_a was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	2147	98.3
1	22	1.0
2	15	0.7

Table 146: Frequency table for f_pu004_a

Value labels:

f_pu004_a

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu004_b

Dataset: SCPC

Variable type: Numeric

$N = 2005$

Description: A flag indicating if the value of variable pu004_b was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1991	99.3
1	9	0.4
2	5	0.2

Table 147: Frequency table for f_pu004_b

Value labels:

f_pu004_b

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu004_bmo

Dataset: SCPC

Variable type: Numeric

$N = 305$

Description: A flag indicating if the value of variable pu004_bmo was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	301	98.7
1	4	1.3

Table 148: Frequency table for f_pu004_bmo

Value labels:

f_pu004_bmo

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu004_c

Dataset: SCPC

Variable type: Numeric

$N = 1750$

Description: A flag indicating if the value of variable pu004_c was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1714	97.9
1	26	1.5
2	10	0.6

Table 149: Frequency table for f_pu004_c

Value labels:

f_pu004_c

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu004_d

Dataset: SCPC

Variable type: Numeric

$N = 1742$

Description: A flag indicating if the value of variable pu004.d was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1718	98.6
1	22	1.3
2	2	0.1

Table 150: Frequency table for f_pu004.d

Value labels:

f_pu004_d

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu004_e

Dataset: SCPC

Variable type: Numeric

$N = 1142$

Description: A flag indicating if the value of variable pu004_e was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1136	99.5
1	6	0.5

Table 151: Frequency table for f_pu004_e

Value labels:

f_pu004_e

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu004_f

Dataset: SCPC

Variable type: Numeric

$N = 2050$

Description: A flag indicating if the value of variable pu004_f was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	2029	99.0
1	17	0.8
2	4	0.2

Table 152: Frequency table for f_pu004_f

Value labels:

f_pu004_f

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu005_a

Dataset: SCPC

Variable type: Numeric

$N = 2018$

Description: A flag indicating if the value of variable pu005_a was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1998	99.0
1	15	0.7
2	5	0.2

Table 153: Frequency table for f_pu005_a

Value labels:

f_pu005_a

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu005_amo

Dataset: SCPC

Variable type: Numeric

$N = 308$

Description: A flag indicating if the value of variable pu005_amo was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	306	99.4
1	2	0.6

Table 154: Frequency table for f_pu005_amo

Value labels:

f_pu005_amo

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu005_b

Dataset: SCPC

Variable type: Numeric

$N = 1753$

Description: A flag indicating if the value of variable pu005_b was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1728	98.6
1	15	0.9
2	10	0.6

Table 155: Frequency table for f_pu005_b

Value labels:

f_pu005_b

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu005_c

Dataset: SCPC

Variable type: Numeric

$N = 2049$

Description: A flag indicating if the value of variable pu005_c was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	2022	98.7
1	23	1.1
2	4	0.2

Table 156: Frequency table for f_pu005_c

Value labels:

f_pu005_c

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu005_d

Dataset: SCPC

Variable type: Numeric

$N = 1748$

Description: A flag indicating if the value of variable pu005.d was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1729	98.9
1	17	1.0
2	2	0.1

Table 157: Frequency table for f_pu005_d

Value labels:

f_pu005_d

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu005_e

Dataset: SCPC

Variable type: Numeric

$N = 1150$

Description: A flag indicating if the value of variable pu005_e was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1144	99.5
1	6	0.5

Table 158: Frequency table for f_pu005_e

Value labels:

f_pu005_e

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu006a_a

Dataset: SCPC

Variable type: Numeric

$N = 2180$

Description: A flag indicating if the value of variable pu006a_a was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	2135	97.9
1	30	1.4
2	15	0.7

Table 159: Frequency table for f_pu006a_a

Value labels:

f_pu006a_a

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu006a_b

Dataset: SCPC

Variable type: Numeric

$N = 2013$

Description: A flag indicating if the value of variable pu006a_b was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1993	99.0
1	15	0.7
2	5	0.2

Table 160: Frequency table for f_pu006a_b

Value labels:

f_pu006a_b

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu006a_bmo

Dataset: SCPC

Variable type: Numeric

$N = 310$

Description: A flag indicating if the value of variable pu006a_bmo was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	309	99.7
1	1	0.3

Table 161: Frequency table for f_pu006a_bmo

Value labels:

f_pu006a_bmo

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu006a_c

Dataset: SCPC

Variable type: Numeric

$N = 1754$

Description: A flag indicating if the value of variable pu006a_c was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1717	97.9
1	27	1.5
2	10	0.6

Table 162: Frequency table for f_pu006a_c

Value labels:

f_pu006a_c

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu006a_d

Dataset: SCPC

Variable type: Numeric

$N = 1736$

Description: A flag indicating if the value of variable pu006a_d was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1711	98.6
1	23	1.3
2	2	0.1

Table 163: Frequency table for f_pu006a_d

Value labels:

f_pu006a_d

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu006a_e

Dataset: SCPC

Variable type: Numeric

$N = 1145$

Description: A flag indicating if the value of variable pu006a_e was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1138	99.4
1	7	0.6

Table 164: Frequency table for f_pu006a_e

Value labels:

f_pu006a_e

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu006c_a

Dataset: SCPC

Variable type: Numeric

$N = 2182$

Description: A flag indicating if the value of variable pu006c_a was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	2140	98.1
1	27	1.2
2	15	0.7

Table 165: Frequency table for f_pu006c_a

Value labels:

f_pu006c_a

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu006c_b

Dataset: SCPC

Variable type: Numeric

$N = 2013$

Description: A flag indicating if the value of variable pu006c_b was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1999	99.3
1	9	0.4
2	5	0.2

Table 166: Frequency table for f_pu006c_b

Value labels:

f_pu006c_b

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu006c_bmo

Dataset: SCPC

Variable type: Numeric

$N = 309$

Description: A flag indicating if the value of variable pu006c_bmo was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	308	99.7
1	1	0.3

Table 167: Frequency table for f_pu006c_bmo

Value labels:

f_pu006c_bmo

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu006c_c

Dataset: SCPC

Variable type: Numeric

$N = 1754$

Description: A flag indicating if the value of variable pu006c_c was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1719	98.0
1	25	1.4
2	10	0.6

Table 168: Frequency table for f_pu006c_c

Value labels:

f_pu006c_c

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu006c_d

Dataset: SCPC

Variable type: Numeric

$N = 1735$

Description: A flag indicating if the value of variable pu006c_d was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1711	98.6
1	22	1.3
2	2	0.1

Table 169: Frequency table for f_pu006c_d

Value labels:

f_pu006c_d

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu006c_e

Dataset: SCPC

Variable type: Numeric

$N = 1148$

Description: A flag indicating if the value of variable pu006c_e was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1144	99.7
1	4	0.3

Table 170: Frequency table for f_pu006c_e

Value labels:

f_pu006c_e

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu021_a

Dataset: SCPC

Variable type: Numeric

$N = 2191$

Description: A flag indicating if the value of variable pu021_a was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	2162	98.7
1	14	0.6
2	15	0.7

Table 171: Frequency table for f_pu021_a

Value labels:

f_pu021_a

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu021_b

Dataset: SCPC

Variable type: Numeric

$N = 2009$

Description: A flag indicating if the value of variable pu021.b was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1998	99.5
1	6	0.3
2	5	0.2

Table 172: Frequency table for f_pu021_b

Value labels:

f_pu021_b

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu021_bmo

Dataset: SCPC

Variable type: Numeric

$N = 309$

Description: A flag indicating if the value of variable pu021_bmo was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	307	99.4
1	2	0.6

Table 173: Frequency table for f_pu021_bmo

Value labels:

f_pu021_bmo

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu021_c

Dataset: SCPC

Variable type: Numeric

$N = 1754$

Description: A flag indicating if the value of variable pu021_c was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1734	98.9
1	10	0.6
2	10	0.6

Table 174: Frequency table for f_pu021_c

Value labels:

f_pu021_c

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu021_d

Dataset: SCPC

Variable type: Numeric

$N = 1742$

Description: A flag indicating if the value of variable pu021.d was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1735	99.6
1	5	0.3
2	2	0.1

Table 175: Frequency table for f_pu021.d

Value labels:

f_pu021_d

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu021_e

Dataset: SCPC

Variable type: Numeric

$N = 2045$

Description: A flag indicating if the value of variable pu021_e was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	2031	99.3
1	10	0.5
2	4	0.2

Table 176: Frequency table for f_pu021_e

Value labels:

f_pu021_e

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu021_f

Dataset: SCPC

Variable type: Numeric

$N = 1083$

Description: A flag indicating if the value of variable pu021_f was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1072	99.0
1	5	0.5
2	6	0.6

Table 177: Frequency table for f_pu021_f

Value labels:

f_pu021_f

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f_pu021_g

Dataset: SCPC

Variable type: Numeric

$N = 2049$

Description: A flag indicating if the value of variable pu021.g was edited or not.

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	2035	99.3
1	10	0.5
2	4	0.2

Table 178: Frequency table for f_pu021.g

Value labels:

f_pu021_g

0 - No cleaning

1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

final_weight_all

Dataset: SCPC

Variable type: Numeric

$N = 3372$

Description: Weight variable

Survey question: N/A

Details: Provided by the survey vendor. See the document 2019 SCPC-DCPC Sampling and Weighting by Marco Angrisani

fr001_a

Dataset: SCPC

Variable type: Numeric

$N = 3367$

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	352	10.5
2	345	10.2
3	610	18.1
4	335	9.9
5	1725	51.2

Table 179: Frequency table for fr001_a

Value labels:

fr001_a

1 - None or almost none

2 - Some

3 - Shared equally with other household members

4 - Most

5 - All or almost all

fr001_b

Dataset: SCPC

Variable type: Numeric

$N = 3362$

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	218	6.5
2	509	15.1
3	753	22.4
4	526	15.6
5	1356	40.3

Table 180: Frequency table for fr001_b

Value labels:

fr001_b

1 - None or almost none

2 - Some

3 - Shared equally with other household members

4 - Most

5 - All or almost all

fr001_d

Dataset: SCPC

Variable type: Numeric

$N = 3370$

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	249	7.4
2	268	8.0
3	1102	32.7
4	480	14.2
5	1271	37.7

Table 181: Frequency table for fr001_d

Value labels:

fr001_d

1 - None or almost none

2 - Some

3 - Shared equally with other household members

4 - Most

5 - All or almost all

fr001_e

Dataset: SCPC

Variable type: Numeric

$N = 3370$

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	243	7.2
2	278	8.2
3	1092	32.4
4	416	12.3
5	1341	39.8

Table 182: Frequency table for fr001_e

Value labels:

fr001_e

1 - None or almost none

2 - Some

3 - Shared equally with other household members

4 - Most

5 - All or almost all

gender

Dataset: SCPC

Variable type: Numeric

$N = 3372$

Description: What is your gender? Male or female

Survey question: gender

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

Values	Number	Percent
0	1916	56.8
1	1456	43.2

Table 183: Frequency table for gender

Value labels:

gender
0 - Female
1 - Male

hhincome

Dataset: SCPC

Variable type: Numeric

$N = 3369$

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	115	3.4
2	31	0.9
3	56	1.7
4	83	2.5
5	86	2.6
6	128	3.8
7	147	4.4
8	179	5.3
9	177	5.3
10	172	5.1
11	281	8.3
12	274	8.1
13	377	11.2
14	473	14.0
15	480	14.2
16	310	9.2

Table 184: Frequency table for hhincome

Value labels:

hhincome

- 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

hisplatino

Dataset: SCPC

Variable type: Numeric

$N = 3372$

Description: Are you Spanish, Hispanic or Latino?

Survey question: hisplatino

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

Values	Number	Percent
1	268	7.9
2	3104	92.1

Table 185: Frequency table for hisplatino

Value labels:

hisplatino

1 - Yes

2 - No

hisplatino_group

Dataset: SCPC

Variable type: Numeric

$N = 268$

Description: What is your Spanish, Hispanic or Latino group?

Survey question: hisplatino_group

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

Values	Number	Percent
1	173	64.6
2	32	11.9
3	5	1.9
4	26	9.7
5	32	11.9

Table 186: Frequency table for hisplatino_group

Value labels:

hisplatino_group

1 - Mexican

2 - Puerto Rican

3 - Cuban

4 - Central or South American

5 - Other Spanish

hourswork

Dataset: SCPC

Variable type: Numeric

$N = 1972$

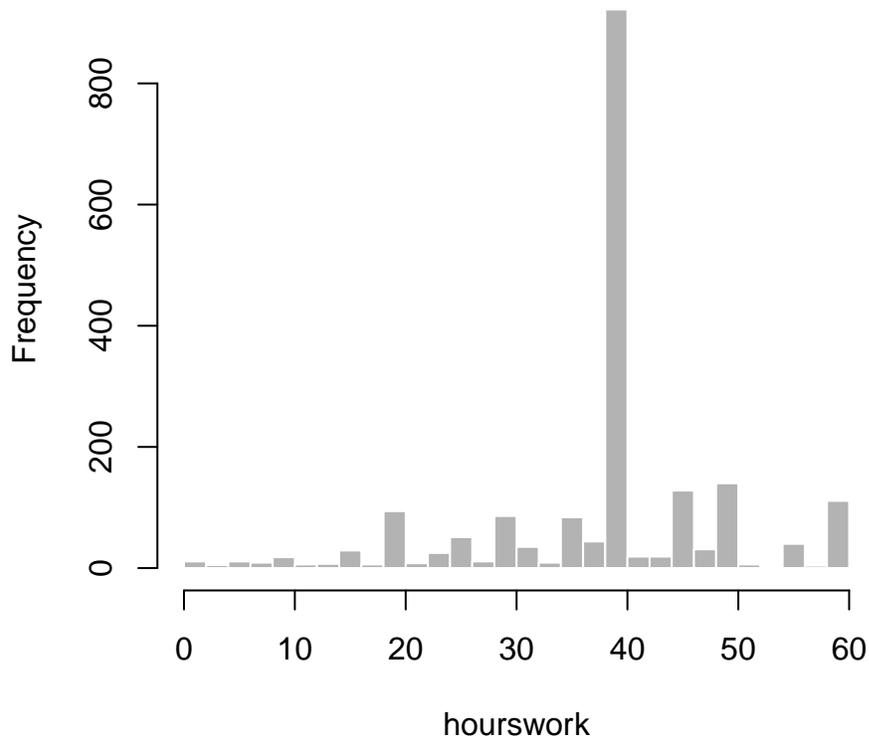
Description: How many hours per week do you work?

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	39.1	140.0	12.3

Table 187: Summary statistics for hourswork



income_abp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

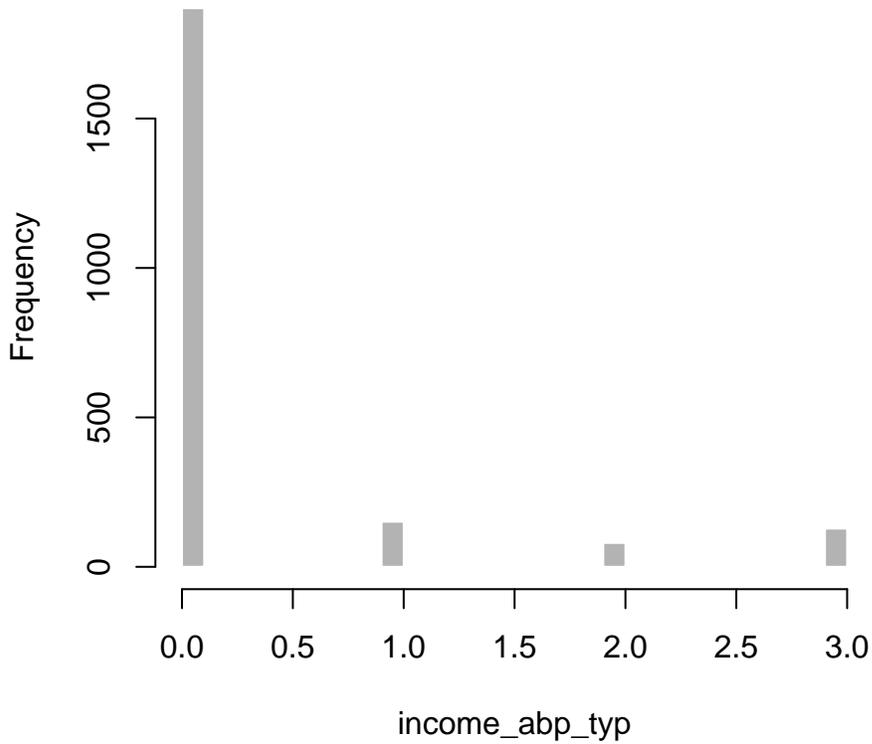
Description: The number of automatic bill payments made by DIRECT FROM INCOME PAYMENTS in a typical month.

Survey question: pu002.d

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	16.0	1.6

Table 188: Summary statistics for income_abp_typ



income_adopt

Dataset: SCPC

Variable type: Numeric

$N = 3355$

Description: Is the respondent a DIRECT FROM INCOME PAYMENT adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	2966	88.4
1	389	11.6

Table 189: Frequency table for `income_adopt`

Value labels:

income_adopt

0 - Not an adopter

1 - Adopter

income_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

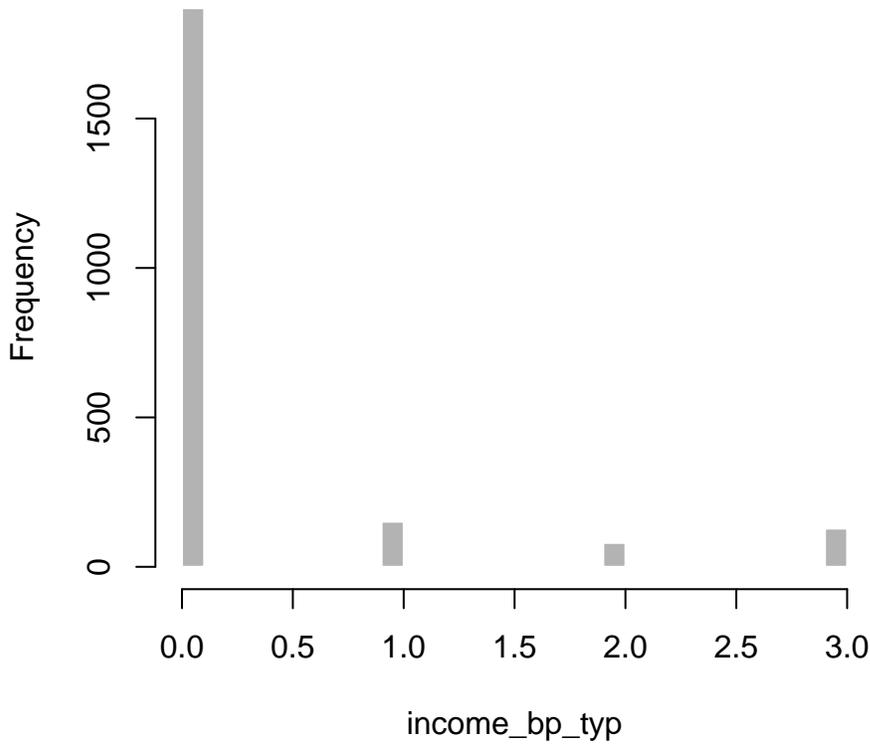
Description: The total number of bill payments made by DIRECT PAYMENT FROM INCOME in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	16.0	1.6

Table 190: Summary statistics for income_bp_typ



income_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

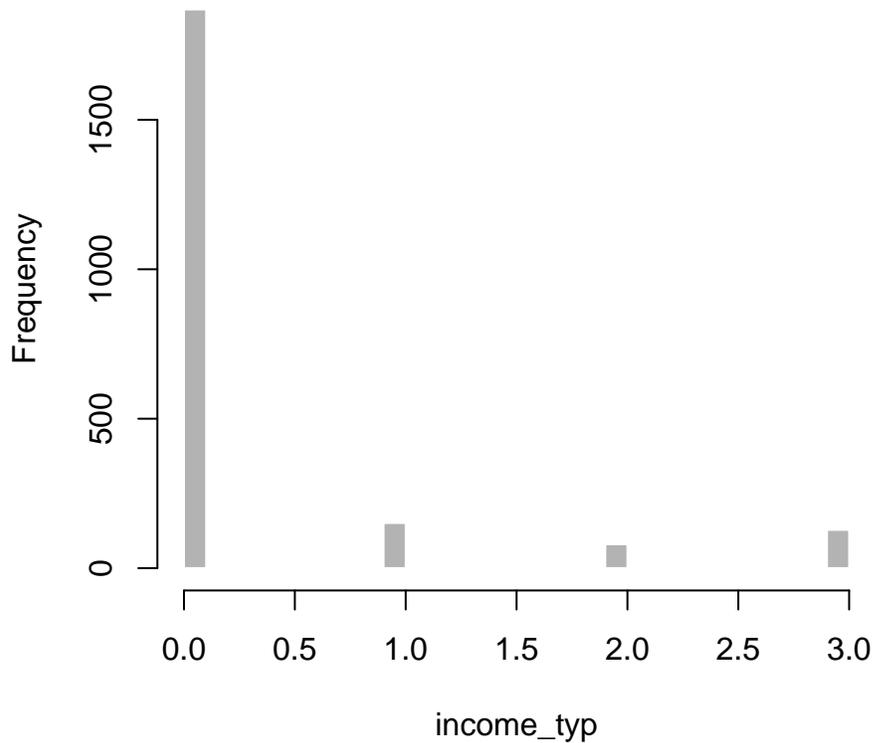
Description: The number of DIRECT FROM INCOME payments made in a typical month.

Survey question: pu002.d

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	16.0	1.6

Table 191: Summary statistics for income_typ



ipbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

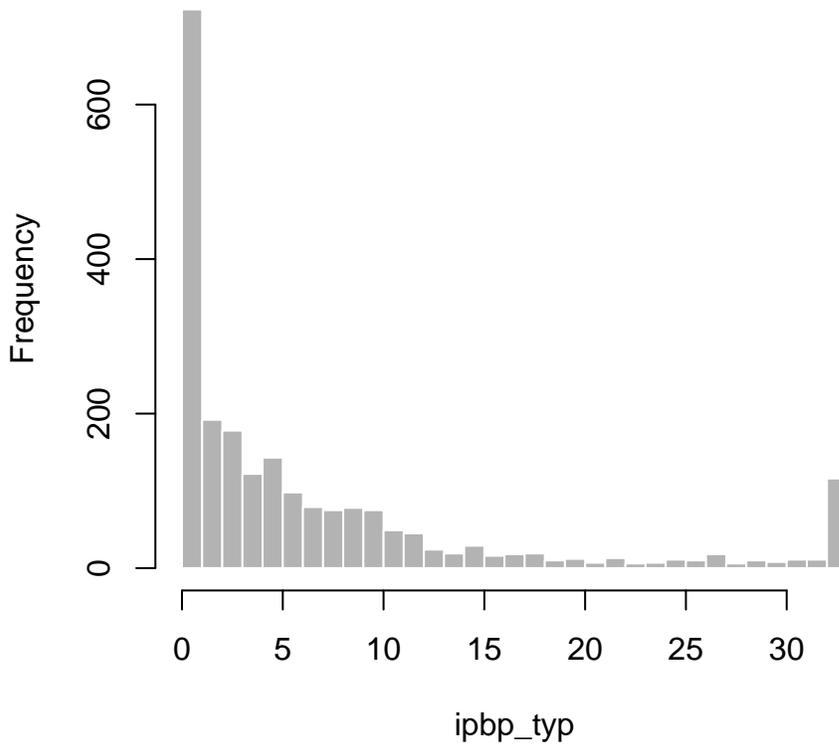
Description: The number of IN PERSON OR BY MAIL BILL PAYMENTS made in a typical month.

Survey question: `sum(pu004_a, b, bmo, c, d, e, f)`

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	4.0	7.9	125.0	12.6

Table 192: Summary statistics for ipbp_typ



laborstatus

Dataset: SCPC

Variable type: Numeric

$N = 3369$

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	1817	53.9
2	8	0.2
3	19	0.6
4	137	4.1
5	683	20.3
6	268	8.0
7	179	5.3
8	258	7.7

Table 193: Frequency table for laborstatus

Value labels:

laborstatus

- 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

lf_other

Dataset: SCPC

Variable type: Numeric

$N = 3369$

Description: Indicates if the respondent currently has another labor force status.

Survey question: lf_other

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
0	3125	92.8
1	244	7.2

Table 194: Frequency table for lf_other

Value labels:

lf_other

0 - No

1 - Yes

livewithpartner

Dataset: SCPC

Variable type: Numeric

$N = 1338$

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	1036	77.4
1	302	22.6

Table 195: Frequency table for livewithpartner

Value labels:

livewithpartner

0 - No

1 - Yes

maritalstatus

Dataset: SCPC

Variable type: Numeric

$N = 3371$

Description: Are you now married, widowed, divorced, separated or never married?

Survey question: maritalstatus

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

Values	Number	Percent
1	1991	59.1
2	42	1.2
3	62	1.8
4	529	15.7
5	188	5.6
6	559	16.6

Table 196: Frequency table for maritalstatus

Value labels:

maritalstatus

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

mon_adopt

Dataset: SCPC

Variable type: Numeric

$N = 3359$

Description: Is the respondent a MONEY ORDER adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	2861	85.2
1	498	14.8

Table 197: Frequency table for mon_adopt

Value labels:

mon_adopt

0 - Not an adopter

1 - Adopter

mon_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

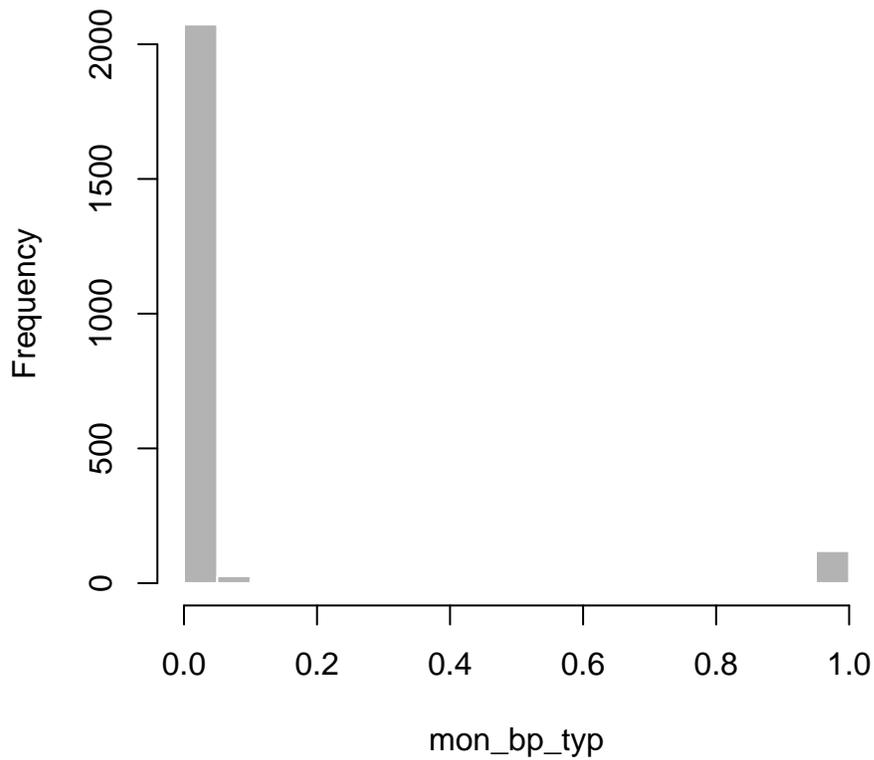
Description: The total number of bill payments made by MONEY ORDER in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.1	21.7	0.8

Table 198: Summary statistics for mon_bp_typ



mon_ipbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

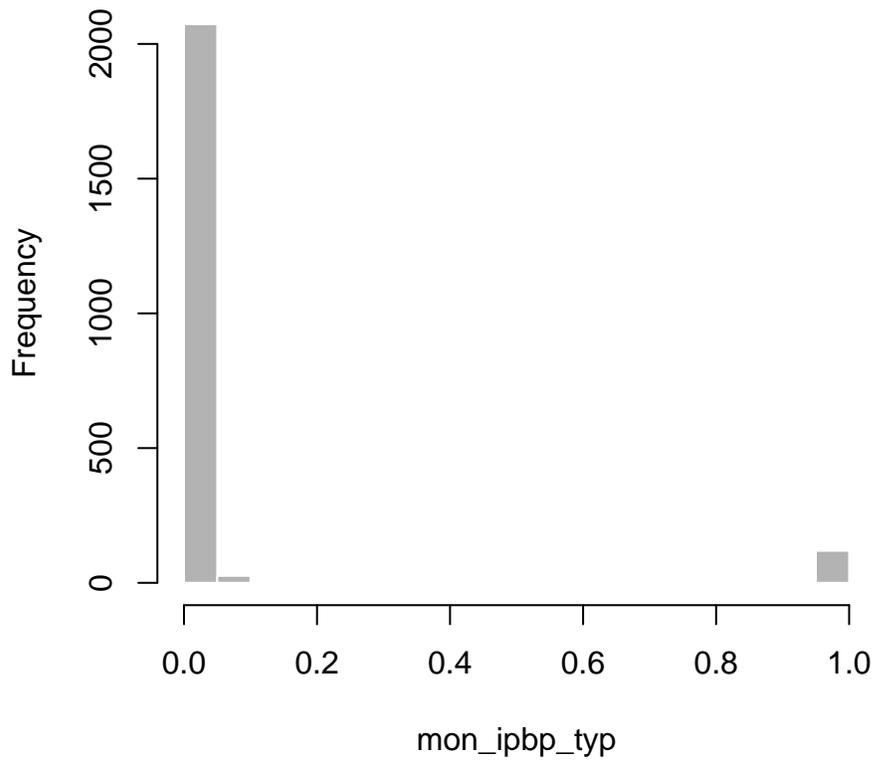
Description: The number of in person or by mail bill payments made by MONEY ORDER in a typical month.

Survey question: pu004.bmo

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.1	21.7	0.8

Table 199: Summary statistics for mon_ipbp_typ



mon_op_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

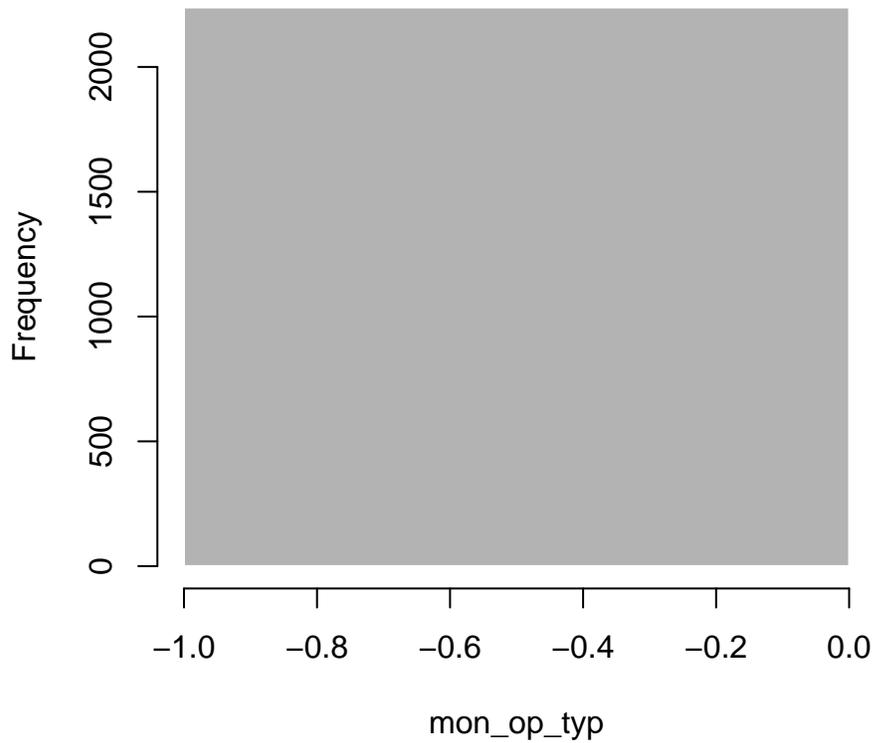
Description: The number of non-bill online payments paid by MONEY ORDER in a typical month.

Survey question: pu005_amo

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.0	8.7	0.4

Table 200: Summary statistics for mon_op_typ



mon_p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

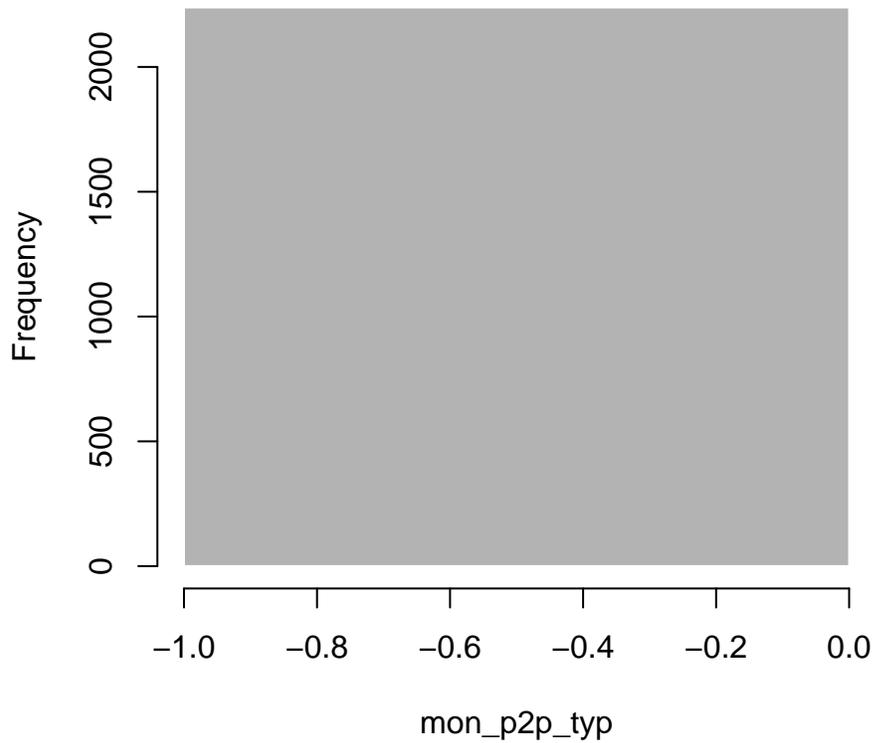
Description: The number of person-to-person payments paid by MONEY ORDER in a typical month.

Survey question: pu021_bmo

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.0	17.4	0.6

Table 201: Summary statistics for mon_p2p_typ



mon_rp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

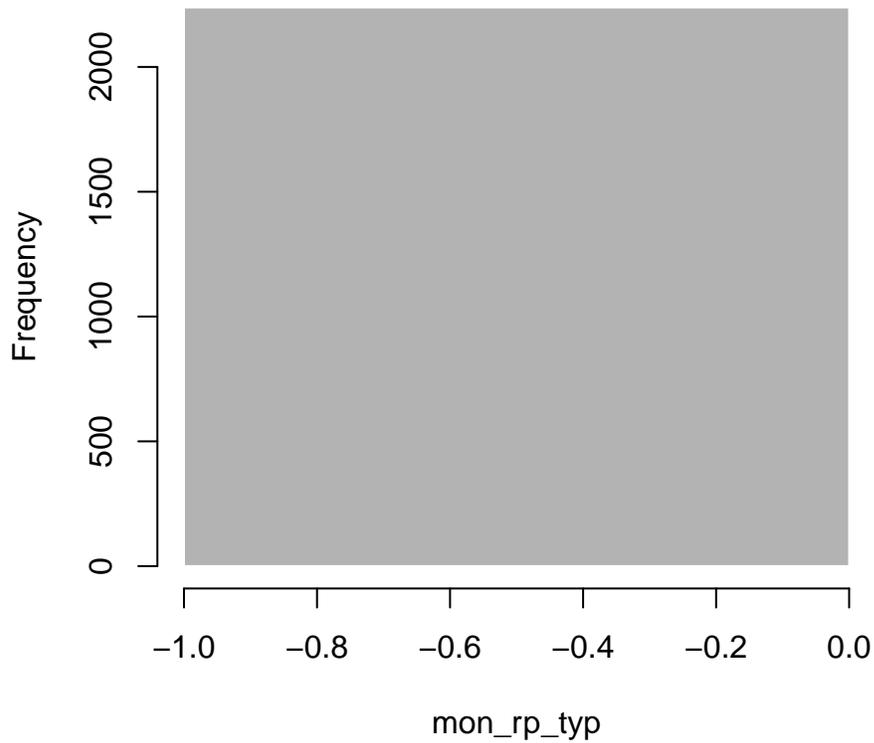
Description: The number of retail goods payments paid by MONEY ORDER in a typical month.

Survey question: pu006a_bmo

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.1	17.4	0.6

Table 202: Summary statistics for mon_rp_typ



mon_serv_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

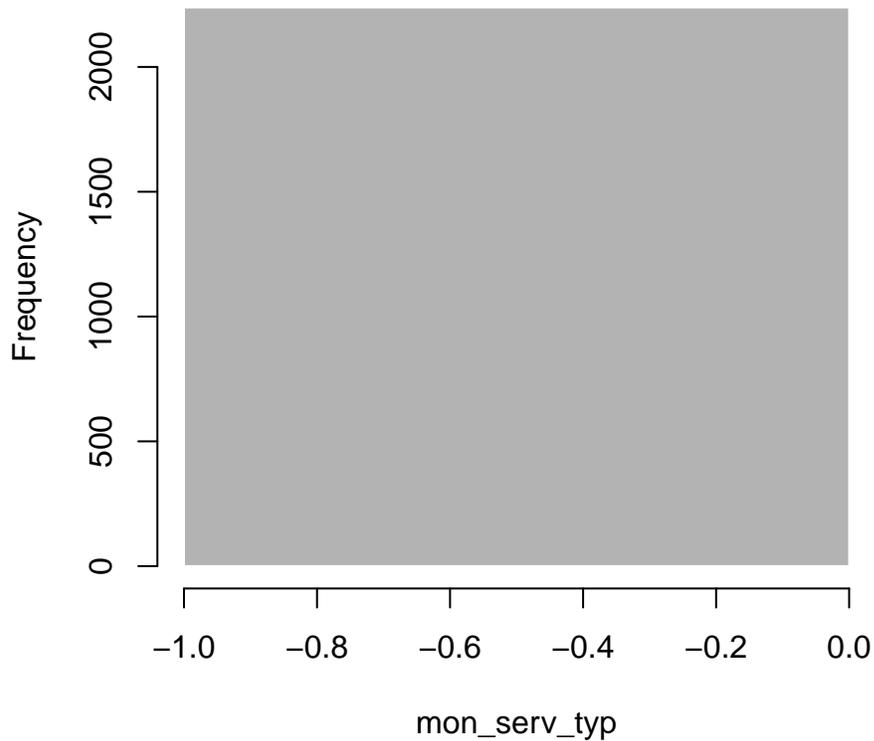
Description: The number of retail services payments paid by MONEY ORDER in a typical month.

Survey question: pu006c.bmo

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.0	16.7	0.6

Table 203: Summary statistics for mon_serv_typ



mon_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

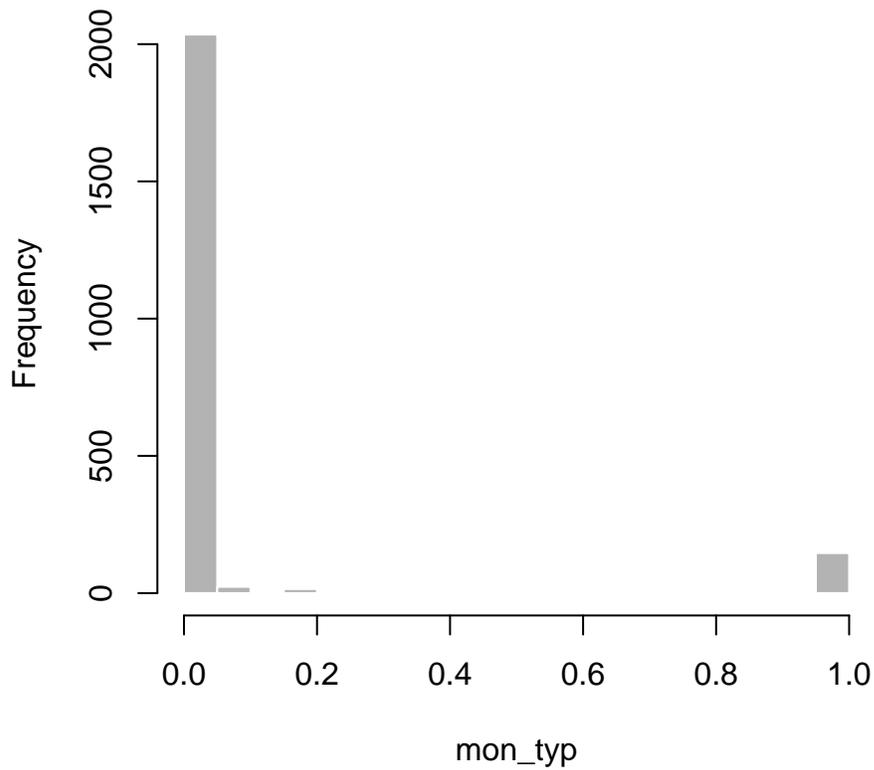
Description: The total number of MONEY ORDER payments in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.3	39.1	2.0

Table 204: Summary statistics for mon_typ



nativeamer

Dataset: SCPC

Variable type: Numeric

$N = 3364$

Description: Indicates if the respondent considers themselves to be American Indian or Alaska Native.

Survey question: nativeamer

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
0	3239	96.3
1	125	3.7

Table 205: Frequency table for nativeamer

Value labels:

nativeamer

0 - No

1 - Yes

nonbanka2a_p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

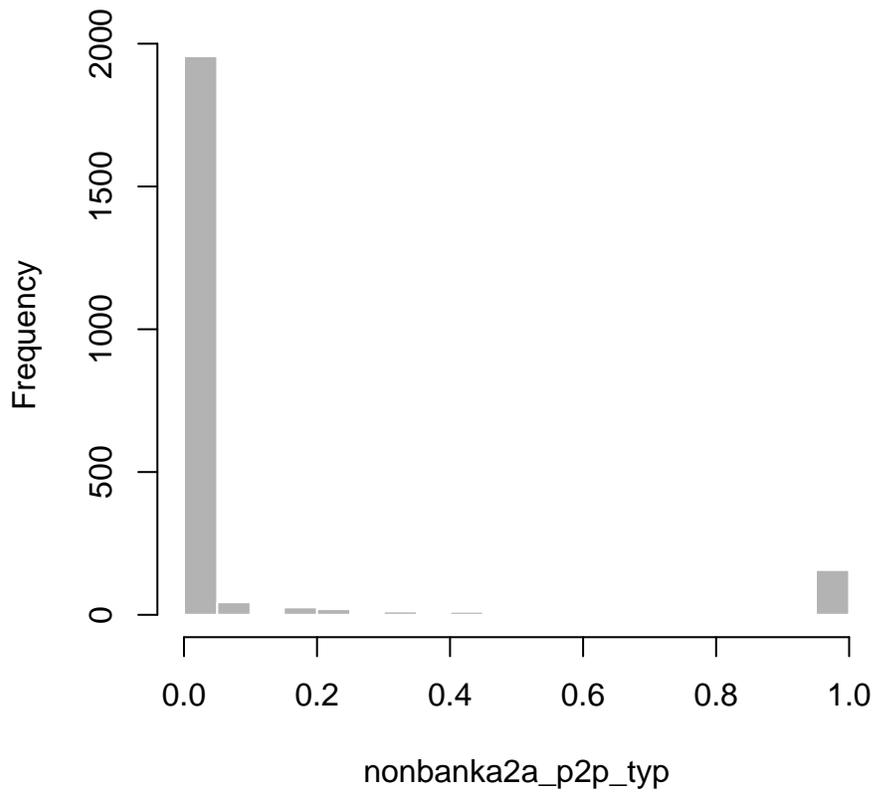
Description: The number of person-to-person payments paid by NONBANK SERVICES LIKE VENMO OR PAYPAL in a typical month.

Survey question: pu021.g

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.2	50.0	1.5

Table 206: Summary statistics for nonbanka2a_p2p_typ



nonbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

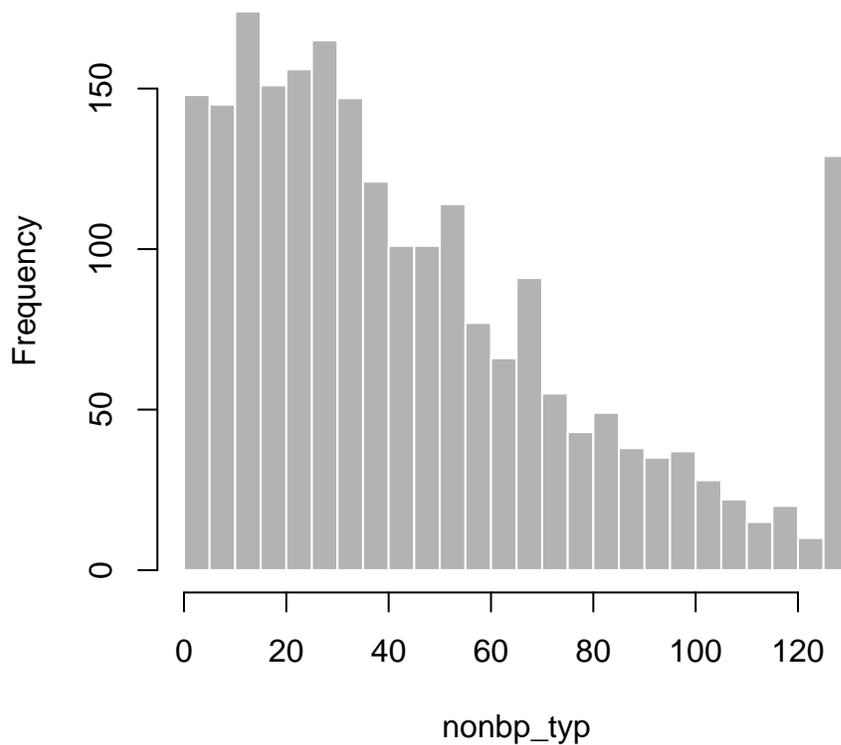
Description: The number of NON-BILL PAYMENTS made in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	36.5	47.6	325.9	41.3

Table 207: Summary statistics for nonbp_typ



obbp_abp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

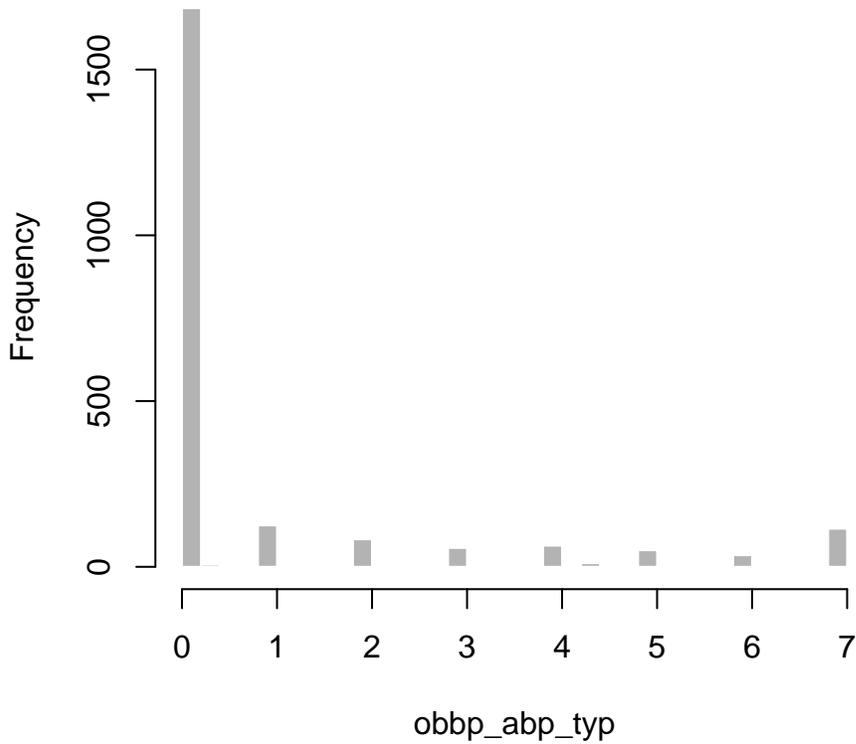
Description: The number of automatic bill payments made by ONLINE BANKING BILL PAYMENTS in a typical month.

Survey question: pu002.e

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.2	21.7	3.2

Table 208: Summary statistics for obbp_abp_typ



obbp_adopt

Dataset: SCPC

Variable type: Numeric

$N = 3372$

Description: Is the respondent an ONLINE BANKING BILL PAY adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1730	51.3
1	1642	48.7

Table 209: Frequency table for obbp_adopt

Value labels:

obbp_adopt

0 - Not an adopter

1 - Adopter

obbp_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

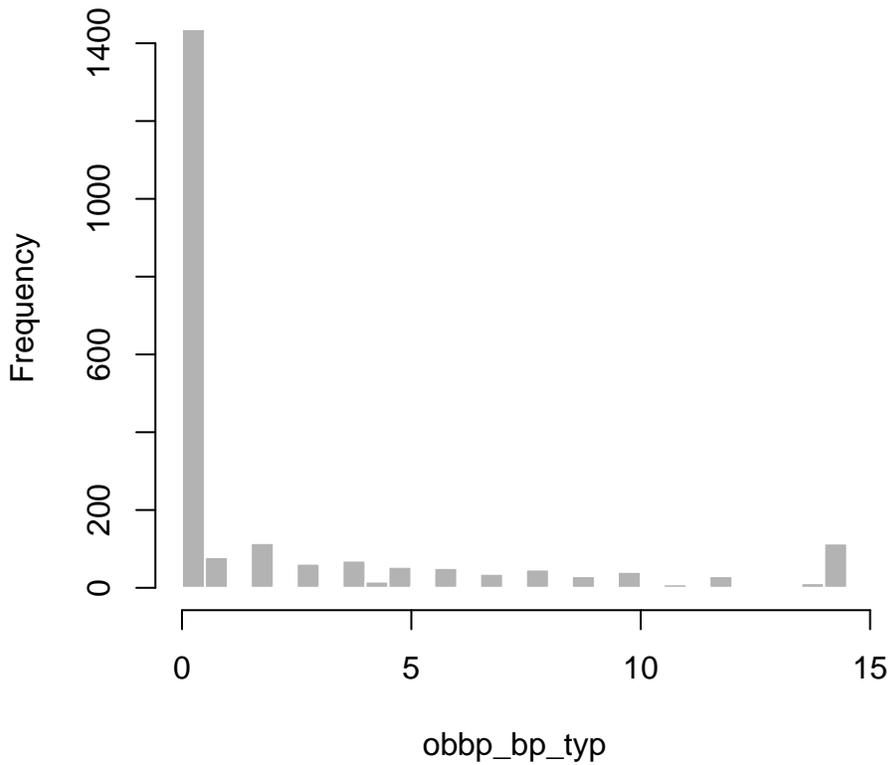
Description: The total number of bill payments made by ONLINE BANKING BILL PAYMENT in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	2.8	43.5	5.9

Table 210: Summary statistics for obbp_bp_typ



obbp_obp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

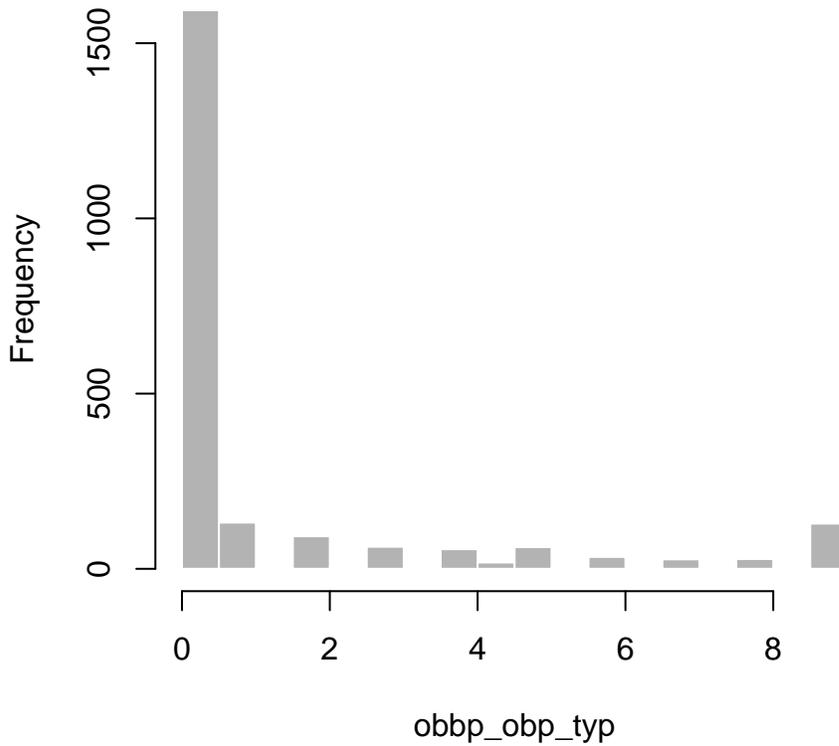
Description: The number of online bill payments made by ONLINE BANKING BILL PAYMENTS in a typical month.

Survey question: pu003.d

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.6	39.1	3.8

Table 211: Summary statistics for obbp_obp_typ



obbp_p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

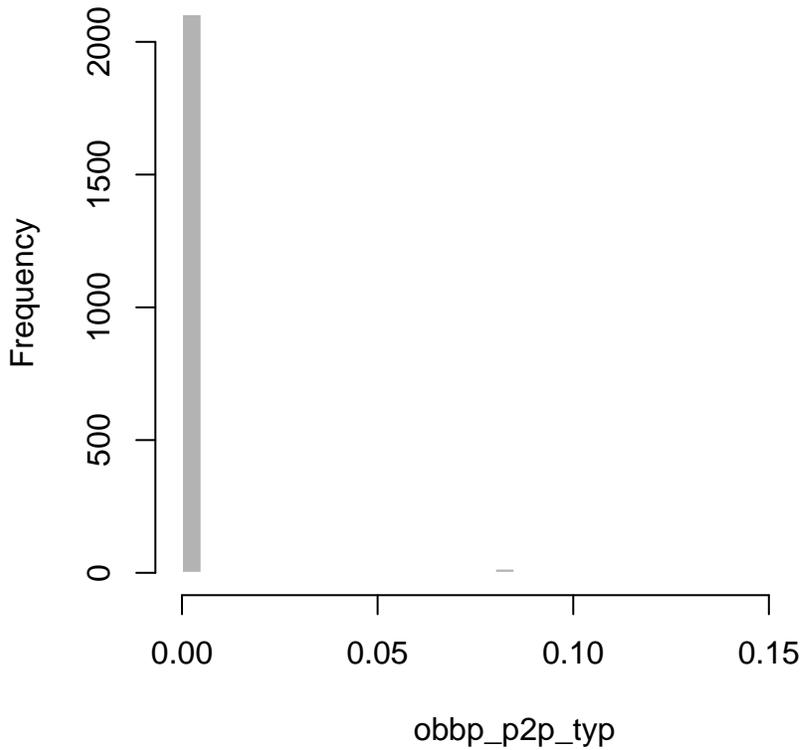
Description: The number of person-to-person payments paid by ONLINE BANKING BILL PAYMENT in a typical month.

Survey question: pu021.f

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.2	21.7	1.1

Table 212: Summary statistics for obbp_p2p_typ



obbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

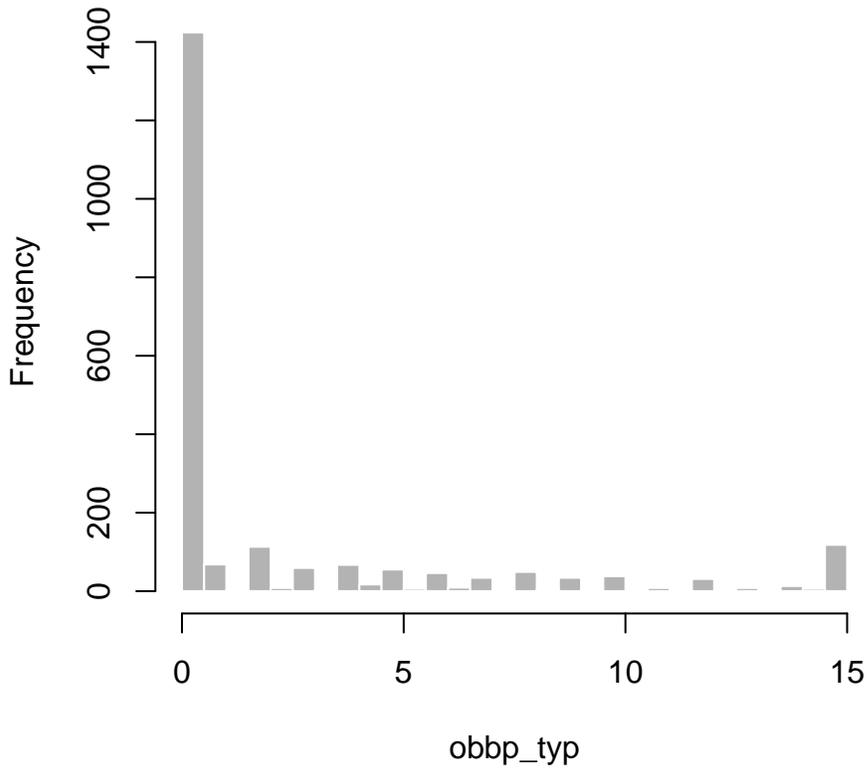
Description: The total number of ONLINE BANKING BILL PAY payments in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	3.0	48.5	6.2

Table 213: Summary statistics for obbp_typ



obp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

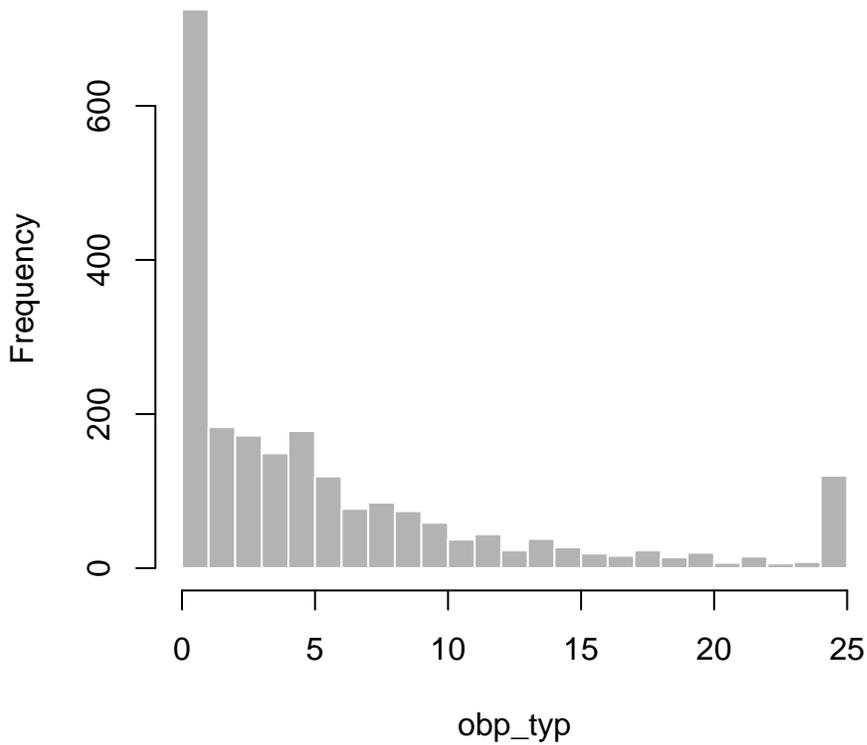
Description: The number of ONLINE BILL PAYMENTS made in a typical month.

Survey question: `sum(pu003_a, b, c, d, e)`

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	4.0	6.5	124.3	9.5

Table 214: Summary statistics for obp_typ



op_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

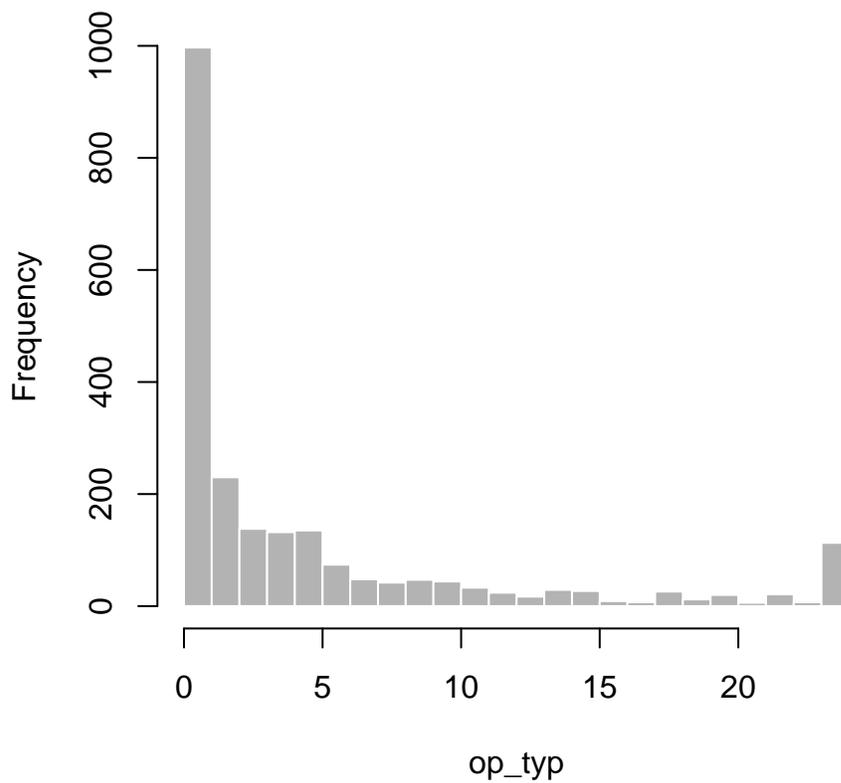
Description: The number of non-bill ONLINE PAYMENTS paid in a typical month.

Survey question: `sum(pu005_a, amo, b, c, d, e)`

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	2.0	5.3	73.9	8.9

Table 215: Summary statistics for op_typ



p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

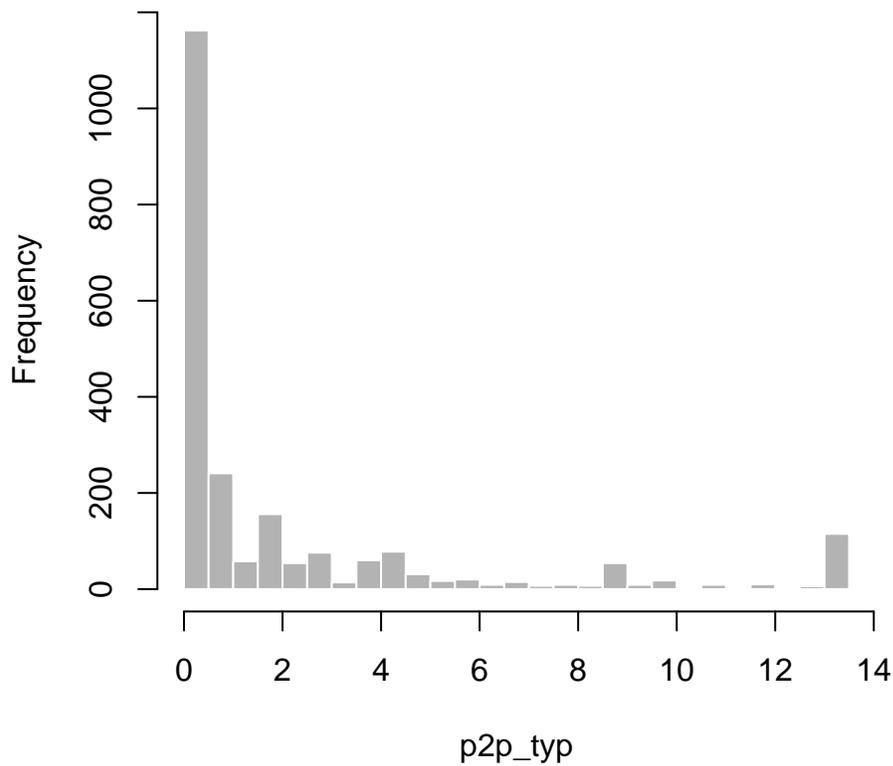
Description: The number of PERSON-TO-PERSON payments paid in a typical month.

Survey question: `sum(pu021_a, b, bmo, c, d, e, f, g)`

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.4	2.7	121.4	6.4

Table 216: Summary statistics for p2p_typ



pa001_a

Dataset: SCPC

Variable type: Numeric

$N = 3359$

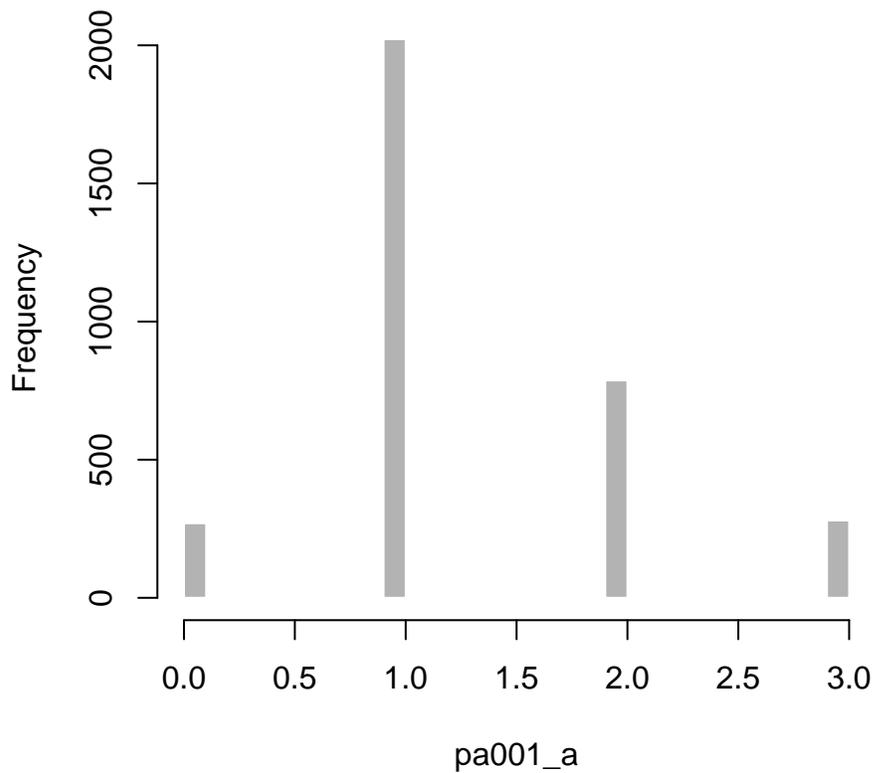
Description: How many accounts do you have at banks, credit unions, brokerages, or investment firms?
Number of checking accounts

Survey question: pa001_a

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

min	med	mean	max	sd
0.0	1.0	1.4	15.0	1.0

Table 217: Summary statistics for pa001_a



pa001_b

Dataset: SCPC

Variable type: Numeric

$N = 3354$

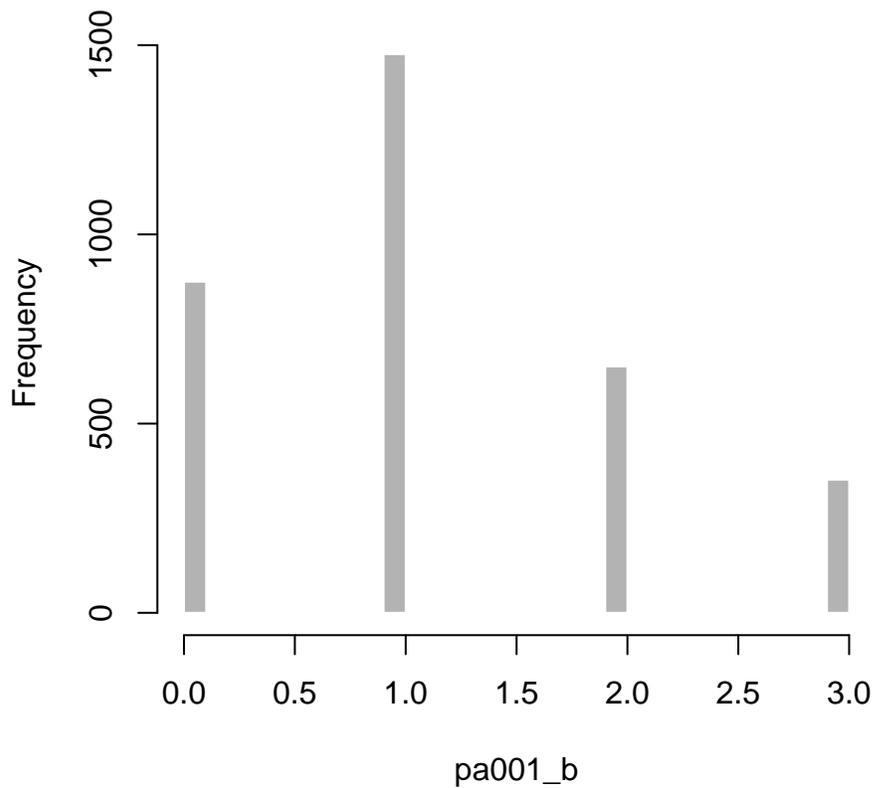
Description: How many accounts do you have at banks, credit unions, brokerages, or investment firms?
Number of savings accounts

Survey question: pa001_b

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

min	med	mean	max	sd
0.0	1.0	1.2	15.0	1.2

Table 218: Summary statistics for pa001_b



pa001g1

Dataset: SCPC

Variable type: Numeric

$N = 1776$

Description: In the past 12 months, have you used any of the following features of your bank's mobile banking app? Online banking bill payment

Survey question: pa001g1

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

Values	Number	Percent
1	990	55.7
2	786	44.3

Table 219: Frequency table for pa001g1

Value labels:

pa001g1

1 - Yes

2 - No

pa001g2

Dataset: SCPC

Variable type: Numeric

$N = 1775$

Description: In the past 12 months, have you used any of the following features of your bank's mobile banking app? Pay using a person's email address or mobile phone number

Survey question: pa001g2

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

Values	Number	Percent
1	281	15.8
2	1494	84.2

Table 220: Frequency table for pa001g2

Value labels:

pa001g2

1 - Yes

2 - No

pa001g3

Dataset: SCPC

Variable type: Numeric

$N = 1776$

Description: In the past 12 months, have you used any of the following features of your bank's mobile banking app? Other account-to-account payment

Survey question: pa001g3

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

Values	Number	Percent
1	424	23.9
2	1352	76.1

Table 221: Frequency table for pa001g3

Value labels:

pa001g3

1 - Yes

2 - No

pa002

Dataset: SCPC

Variable type: Numeric

$N = 273$

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	73	26.7
2	16	5.9
3	75	27.5
4	19	7.0
5	5	1.8
6	15	5.5
7	70	25.6

Table 222: Frequency table for pa002

Value labels:

pa002

- 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)

pa002_other

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: Please choose the most important reason why you don't have a checking account. Other (specify)

Survey question: pa002_other

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

pa004_a

Dataset: SCPC

Variable type: Numeric

$N = 1110$

Description: What interest rate do you earn on the balance in your checking account?

Survey question: pa004_a

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

Values	Number	Percent
2	568	51.2
3	117	10.5
4	47	4.2
5	35	3.2
6	49	4.4
7	27	2.4
8	28	2.5
9	23	2.1
10	46	4.1
11	23	2.1
12	21	1.9
13	13	1.2
14	13	1.2
15	100	9.0

Table 223: Frequency table for pa004_a

Value labels:

- pa004_a
- 2 - 0.01-0.05
- 3 - 0.06-0.10
- 4 - 0.11-0.15
- 5 - 0.16-0.20
- 6 - 0.21-0.25
- 7 - 0.26-0.50
- 8 - 0.51-0.75
- 9 - 0.76-1.00
- 10 - 1.01-1.50
- 11 - 1.51-2.00
- 12 - 2.01-2.50
- 13 - 2.51-3.00
- 14 - More than 3 percent
- 15 - Don't know

pa004_b

Dataset: SCPC

Variable type: Numeric

$N = 376$

Description: What interest rate do you earn on the balance in your checking account(s)? Secondary account

Survey question: pa004_b

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

Values	Number	Percent
2	170	45.2
3	40	10.6
4	11	2.9
5	19	5.1
6	16	4.3
7	15	4.0
8	7	1.9
9	14	3.7
10	21	5.6
11	6	1.6
12	7	1.9
13	3	0.8
14	6	1.6
15	41	10.9

Table 224: Frequency table for pa004_b

Value labels:

- pa004_b
- 2 - 0.01-0.05
- 3 - 0.06-0.10
- 4 - 0.11-0.15
- 5 - 0.16-0.20
- 6 - 0.21-0.25
- 7 - 0.26-0.50
- 8 - 0.51-0.75
- 9 - 0.76-1.00
- 10 - 1.01-1.50
- 11 - 1.51-2.00
- 12 - 2.01-2.50
- 13 - 2.51-3.00
- 14 - More than 3 percent
- 15 - Don't know

pa007_a

Dataset: SCPC

Variable type: Numeric

$N = 2475$

Description: What interest rate do you earn on the balance in your primary savings account?

Survey question: pa007_a

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

Values	Number	Percent
1	291	11.8
2	982	39.7
3	228	9.2
4	87	3.5
5	59	2.4
6	96	3.9
7	67	2.7
8	59	2.4
9	82	3.3
10	113	4.6
11	130	5.3
12	62	2.5
13	15	0.6
14	20	0.8
15	184	7.4

Table 225: Frequency table for pa007_a

Value labels:

pa007_a

1 - 0 percent

2 - 0.01-0.05

3 - 0.06-0.10

4 - 0.11-0.15

5 - 0.16-0.20

6 - 0.21-0.25

7 - 0.26-0.50

8 - 0.51-0.75

9 - 0.76-1.00

10 - 1.01-1.50

11 - 1.51-2.00

12 - 2.01-2.50

13 - 2.51-3.00

14 - More than 3 percent

15 - Don't know

pa008_a

Dataset: SCPC

Variable type: Numeric

$N = 3084$

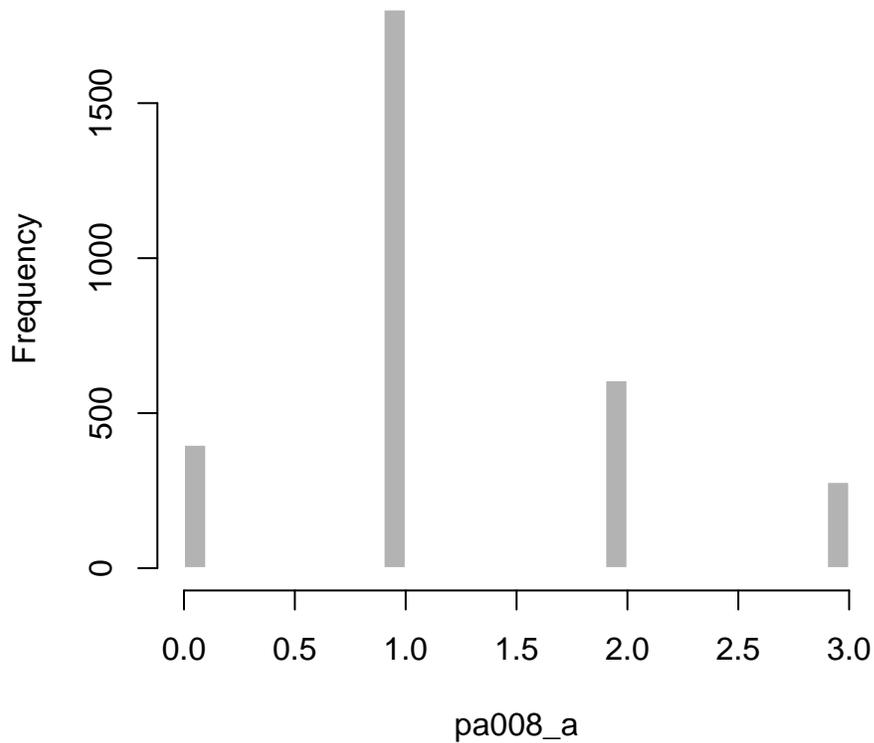
Description: Total number of debit cards

Survey question: N/A

Details: Created variable, sum of pa008_a1, pa008_a2, and pa008_a3

min	med	mean	max	sd
0.0	1.0	1.3	40.0	1.2

Table 226: Summary statistics for pa008_a



pa008_a1

Dataset: SCPC

Variable type: Numeric

$N = 3081$

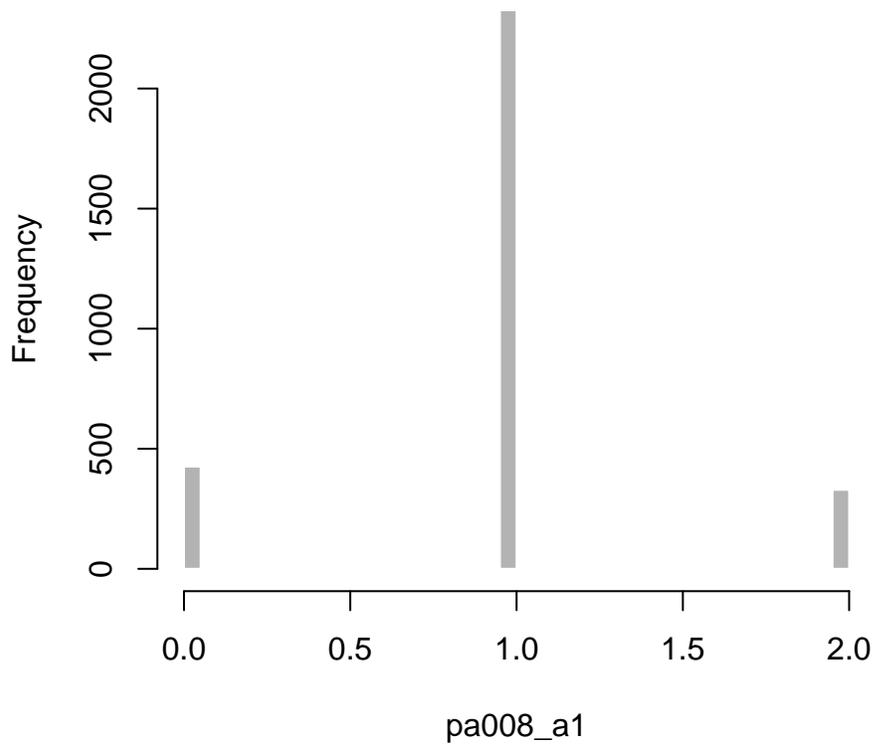
Description: How many ATM cards and-or debit cards do you have? Number of debit cards. (One account or primary account.)

Survey question: pa008_a1

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

min	med	mean	max	sd
0.0	1.0	1.0	40.0	0.9

Table 227: Summary statistics for pa008_a1



pa008_a2

Dataset: SCPC

Variable type: Numeric

$N = 1062$

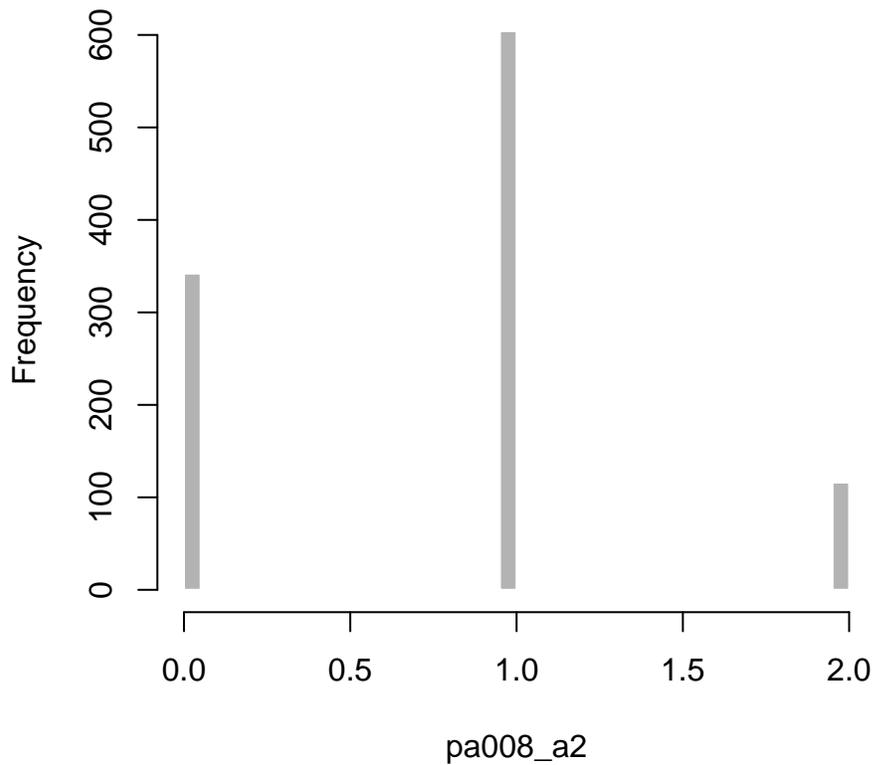
Description: How many ATM cards and-or debit cards do you have for these checking accounts? Number of debit cards, Secondary account

Survey question: pa008_a2

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

min	med	mean	max	sd
0.0	1.0	0.8	4.0	0.6

Table 228: Summary statistics for pa008_a2



pa008_a3

Dataset: SCPC

Variable type: Numeric

$N = 277$

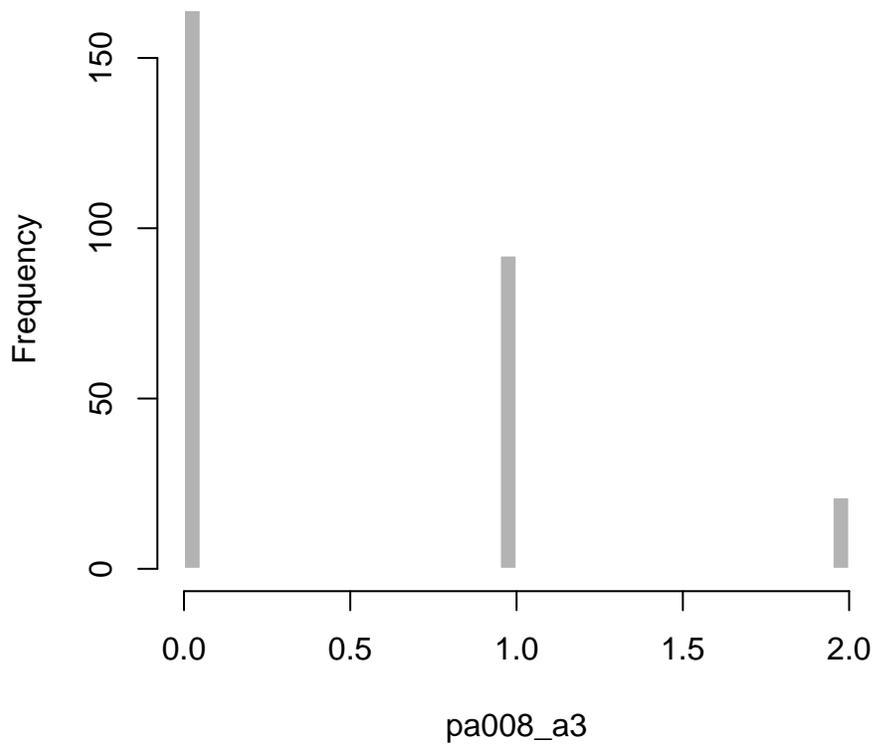
Description: How many ATM cards and-or debit cards do you have for these checking accounts? Number of debit cards, all other accounts

Survey question: pa008_a3

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

min	med	mean	max	sd
0.0	0.0	0.5	6.0	0.8

Table 229: Summary statistics for pa008_a3



pa008_b

Dataset: SCPC

Variable type: Numeric

$N = 3060$

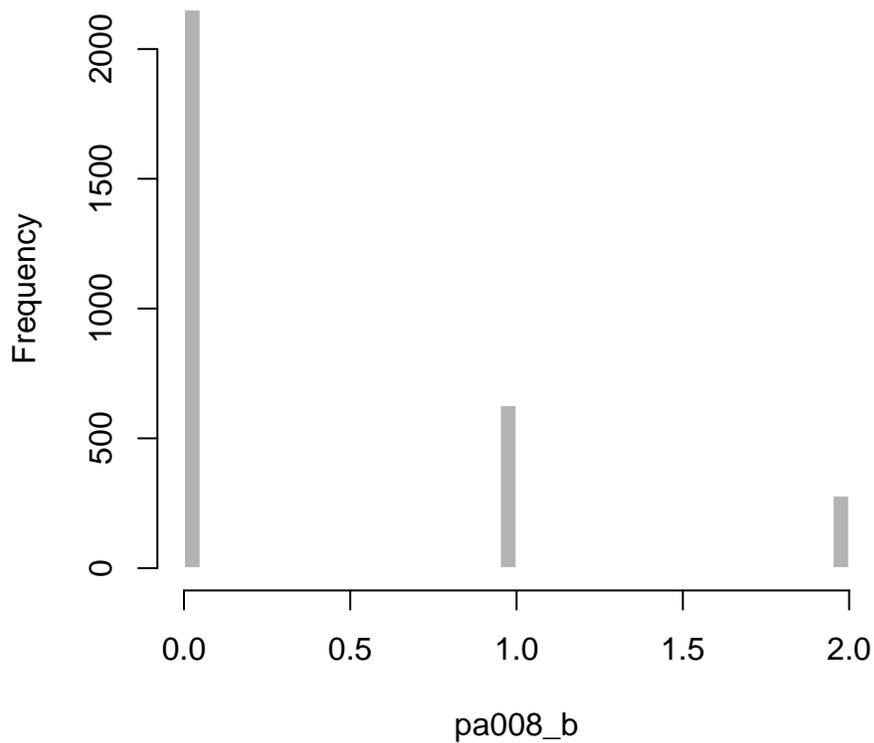
Description: Total number of ATM cards

Survey question: N/A

Details: Created variable, sum of pa008_b1, pa008_b2, and pa008_b3

min	med	mean	max	sd
0.0	0.0	0.4	12.0	0.9

Table 230: Summary statistics for pa008_b



pa008_b1

Dataset: SCPC

Variable type: Numeric

$N = 3058$

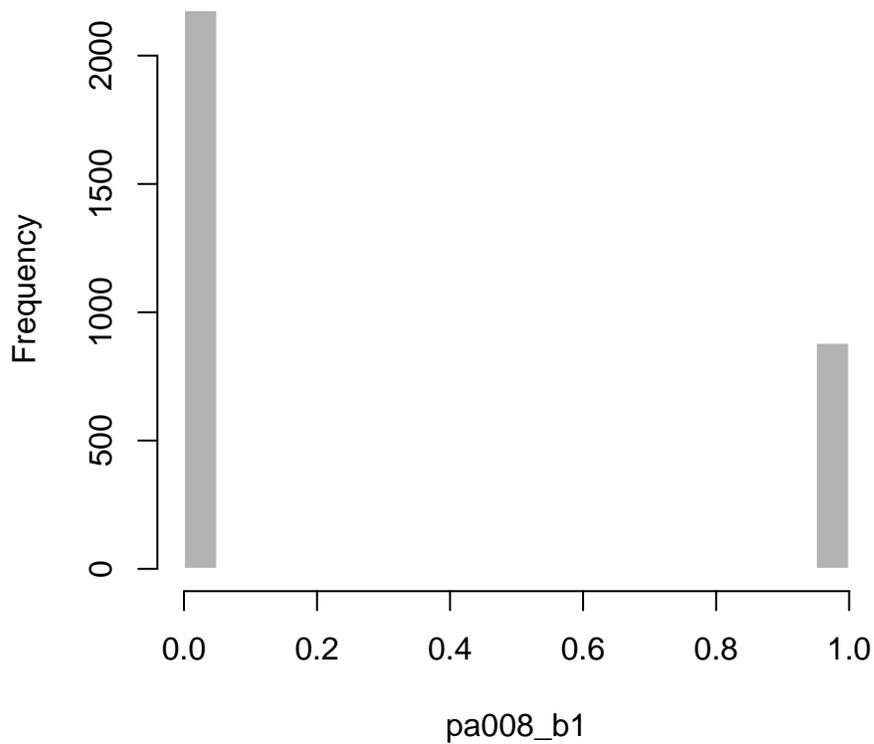
Description: How many ATM cards and-or debit cards do you have? Number of ATM cards. (One account or primary account.)

Survey question: pa008_b1

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

min	med	mean	max	sd
0.0	0.0	0.3	9.0	0.6

Table 231: Summary statistics for pa008_b1



pa008_b2

Dataset: SCPC

Variable type: Numeric

$N = 1046$

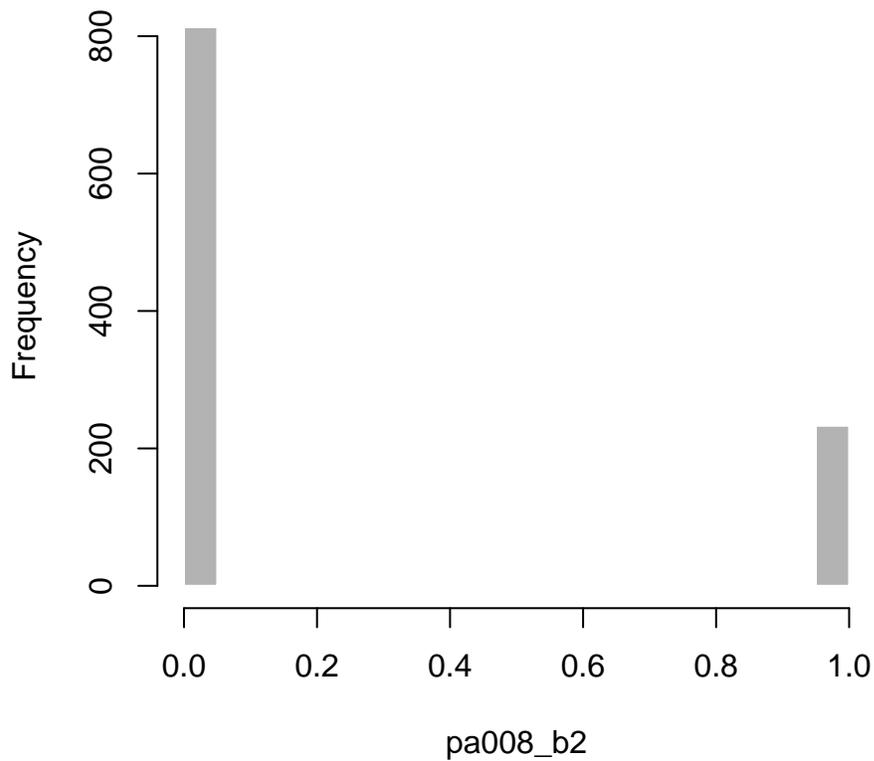
Description: How many ATM cards and-or debit cards do you have for these checking accounts? Number of ATM cards, Secondary account

Survey question: pa008_b2

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

min	med	mean	max	sd
0.0	0.0	0.3	4.0	0.5

Table 232: Summary statistics for pa008_b2



pa008_b3

Dataset: SCPC

Variable type: Numeric

$N = 266$

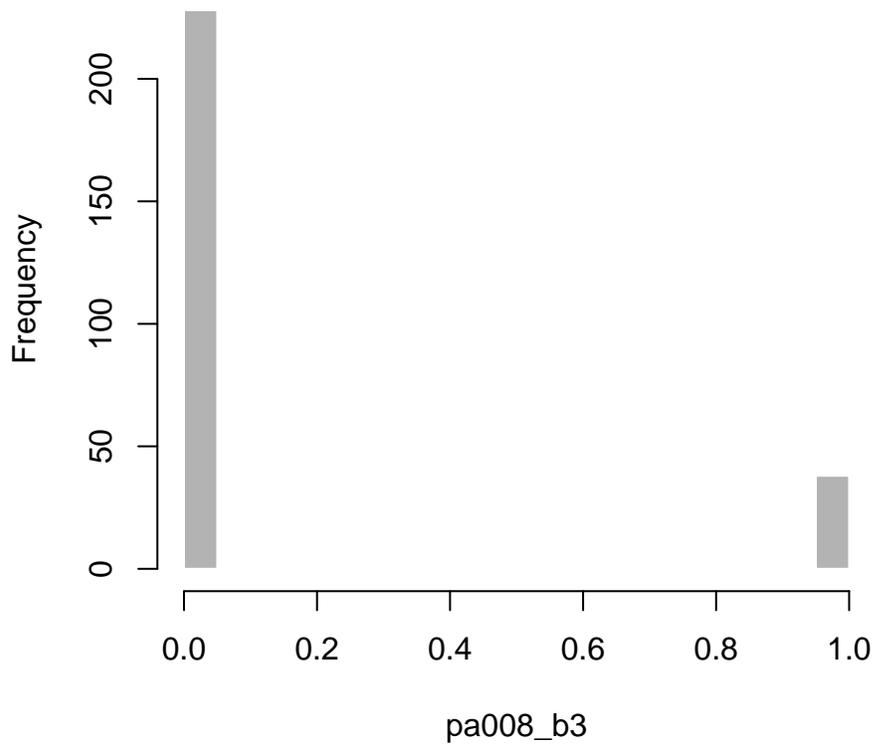
Description: How many ATM cards and-or debit cards do you have for these checking accounts? Number of ATM cards, all other accounts

Survey question: pa008_b3

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

min	med	mean	max	sd
0.0	0.0	0.2	4.0	0.5

Table 233: Summary statistics for pa008_b3



pa011_a

Dataset: SCPC

Variable type: Numeric

$N = 2654$

Description: Do any of your debit cards give rewards? Primary checking account

Survey question: pa011_a

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

Values	Number	Percent
1	513	19.3
2	1876	70.7
3	265	10.0

Table 234: Frequency table for pa011_a

Value labels:

pa011_a

1 - Yes

2 - No

3 - I don't know

pa011_b

Dataset: SCPC

Variable type: Numeric

$N = 721$

Description: Do any of your debit cards give rewards? Secondary checking account

Survey question: pa011_b

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

Values	Number	Percent
1	92	12.8
2	560	77.7
3	69	9.6

Table 235: Frequency table for pa011_b

Value labels:

pa011_b

1 - Yes

2 - No

3 - I don't know

pa011_c

Dataset: SCPC

Variable type: Numeric

$N = 113$

Description: Do any of your debit cards give rewards? Other checking accounts

Survey question: pa011_c

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

Values	Number	Percent
1	11	9.7
2	90	79.6
3	12	10.6

Table 236: Frequency table for pa011_c

Value labels:

pa011_c

1 - Yes

2 - No

3 - I don't know

pa012

Dataset: SCPC

Variable type: Numeric

$N = 3088$

Description: Have you set up any of the following methods of accessing your checking account(s)? Telephone banking

Survey question: pa012

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

Values	Number	Percent
1	1273	41.2
2	1815	58.8

Table 237: Frequency table for pa012

Value labels:

pa012

1 - Yes

2 - No

pa013

Dataset: SCPC

Variable type: Numeric

$N = 3088$

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
1	2523	81.7
2	565	18.3

Table 238: Frequency table for pa013

Value labels:

pa013

1 - Yes

2 - No

pa014

Dataset: SCPC

Variable type: Numeric

$N = 2523$

Description: Have you set up online bill pay at your bank's website?

Survey question: pa014

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

Values	Number	Percent
1	1642	65.1
2	881	34.9

Table 239: Frequency table for pa014

Value labels:

pa014

1 - Yes

2 - No

pa016

Dataset: SCPC

Variable type: Numeric

$N = 3363$

Description: When you get cash, where do you get it most often?

Survey question: pa016

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

Values	Number	Percent
1	1787	53.1
2	728	21.6
3	18	0.5
4	453	13.5
5	129	3.8
6	166	4.9
7	3	0.1
8	79	2.3

Table 240: Frequency table for pa016

Value labels:

- pa016
- 1 - ATM
- 2 - Bank teller
- 3 - Check cashing store
- 4 - Cash back at a retail store
- 5 - I get some or all of my wage or salary in cash
- 6 - Family or friend
- 7 - Payday lender
- 8 - Other (specify)

pa016_other

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: When you get cash, where do you get it most often? Other (specify)

Survey question: pa016_other

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

pa019_a

Dataset: SCPC

Variable type: Numeric

$N = 779$

Description: Do you have any of the following types of credit cards or charge cards? Visa credit cards

Survey question: pa019_a

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

Values	Number	Percent
1	46	5.9
2	733	94.1

Table 241: Frequency table for pa019_a

Value labels:

pa019_a
1 - Yes
2 - No

pa019_b

Dataset: SCPC

Variable type: Numeric

$N = 775$

Description: Do you have any of the following types of credit cards or charge cards? Company or store branded credit cards

Survey question: pa019_b

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

Values	Number	Percent
1	45	5.8
2	730	94.2

Table 242: Frequency table for pa019_b

Value labels:

pa019_b

1 - Yes

2 - No

pa019_c

Dataset: SCPC

Variable type: Numeric

$N = 779$

Description: Do you have any of the following types of credit cards or charge cards? American Express charge cards

Survey question: pa019_c

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

Values	Number	Percent
1	5	0.6
2	774	99.4

Table 243: Frequency table for pa019_c

Value labels:

pa019_c

1 - Yes

2 - No

pa019_d

Dataset: SCPC

Variable type: Numeric

$N = 780$

Description: Do you have any of the following types of credit cards or charge cards? American Express credit cards

Survey question: pa019_d

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

Values	Number	Percent
1	8	1.0
2	772	99.0

Table 244: Frequency table for pa019_d

Value labels:

pa019_d

1 - Yes

2 - No

pa019_e

Dataset: SCPC

Variable type: Numeric

$N = 780$

Description: Do you have any of the following types of credit cards or charge cards? Diners Club or other charge cards

Survey question: pa019_e

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

Values	Number	Percent
1	3	0.4
2	777	99.6

Table 245: Frequency table for pa019_e

Value labels:

pa019_e

1 - Yes

2 - No

pa019_f

Dataset: SCPC

Variable type: Numeric

$N = 779$

Description: Do you have any of the following types of credit cards or charge cards? MasterCard credit cards

Survey question: pa019_f

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

Values	Number	Percent
1	40	5.1
2	739	94.9

Table 246: Frequency table for pa019_f

Value labels:

pa019_f

1 - Yes

2 - No

pa019_g

Dataset: SCPC

Variable type: Numeric

$N = 777$

Description: Do you have any of the following types of credit cards or charge cards? Discover credit cards

Survey question: pa019_g

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

Values	Number	Percent
1	10	1.3
2	767	98.7

Table 247: Frequency table for pa019_g

Value labels:

pa019_g

1 - Yes

2 - No

pa024

Dataset: SCPC

Variable type: Numeric

$N = 3355$

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
1	2258	67.3
2	1097	32.7

Table 248: Frequency table for pa024

Value labels:

pa024

1 - Yes

2 - No

pa026_a

Dataset: SCPC

Variable type: Numeric

$N = 3089$

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
1	1783	57.7
2	1306	42.3

Table 249: Frequency table for pa026_a

Value labels:

pa026_a

1 - Yes

2 - No

pa031

Dataset: SCPC

Variable type: Numeric

$N = 3089$

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
1	2596	84.0
2	493	16.0

Table 250: Frequency table for pa031

Value labels:

pa031

1 - Yes

2 - No

pa035

Dataset: SCPC

Variable type: Numeric

$N = 3089$

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
1	2399	77.7
2	690	22.3

Table 251: Frequency table for pa035

Value labels:

pa035

1 - Yes

2 - No

pa040_a

Dataset: SCPC

Variable type: Numeric

$N = 3359$

Description: In the past 12 months, have you used any of the following payment methods, even once?
Money order

Survey question: pa040_a

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

Values	Number	Percent
1	498	14.8
2	2861	85.2

Table 252: Frequency table for pa040_a

Value labels:

pa040_a

1 - Yes

2 - No

pa040_b

Dataset: SCPC

Variable type: Numeric

$N = 3363$

Description: In the past 12 months, have you used any of the following payment methods, even once?
Travelers check

Survey question: pa040_b

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

Values	Number	Percent
1	20	0.6
2	3343	99.4

Table 253: Frequency table for pa040_b

Value labels:

pa040_b

1 - Yes

2 - No

pa040_c

Dataset: SCPC

Variable type: Numeric

$N = 3363$

Description: In the past 12 months, have you used any of the following payment methods, even once?
Cashiers check

Survey question: pa040_c

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

Values	Number	Percent
1	286	8.5
2	3077	91.5

Table 254: Frequency table for pa040_c

Value labels:

pa040_c

1 - Yes

2 - No

pa040_d

Dataset: SCPC

Variable type: Numeric

$N = 3136$

Description: In the past 12 months, have you used a certified check, even once?

Survey question: pa040_d

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

Values	Number	Percent
1	301	9.6
2	2835	90.4

Table 255: Frequency table for pa040_d

Value labels:

pa040_d
1 - Yes
2 - No

pa040_e

Dataset: SCPC

Variable type: Numeric

$N = 3362$

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
1	81	2.4
2	3281	97.6

Table 256: Frequency table for pa040_e

Value labels:

pa040_e

1 - Yes

2 - No

pa042_a

Dataset: SCPC

Variable type: Numeric

$N = 498$

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
1	402	80.7
2	96	19.3

Table 257: Frequency table for pa042_a

Value labels:

pa042_a

1 - Yes

2 - No

pa042_e

Dataset: SCPC

Variable type: Numeric

$N = 81$

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
1	49	60.5
2	32	39.5

Table 258: Frequency table for pa042_e

Value labels:

pa042_e

1 - Yes

2 - No

pa044_a

Dataset: SCPC

Variable type: Numeric

$N = 3349$

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
1	1303	38.9
2	2046	61.1

Table 259: Frequency table for pa044_a

Value labels:

pa044_a

1 - Yes

2 - No

pa044_b

Dataset: SCPC

Variable type: Numeric

$N = 3349$

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
1	283	8.5
2	3066	91.5

Table 260: Frequency table for pa044_b

Value labels:

pa044_b

1 - Yes

2 - No

pa044_c

Dataset: SCPC

Variable type: Numeric

$N = 3349$

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
1	380	11.3
2	2969	88.7

Table 261: Frequency table for pa044_c

Value labels:

pa044_c

1 - Yes

2 - No

pa044_d

Dataset: SCPC

Variable type: Numeric

$N = 3348$

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Square Cash App

Survey question: pa044_d

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

Values	Number	Percent
1	186	5.6
2	3162	94.4

Table 262: Frequency table for pa044_d

Value labels:

pa044_d

1 - Yes

2 - No

pa044_e

Dataset: SCPC

Variable type: Numeric

$N = 3349$

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? MoneyGram

Survey question: pa044_e

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

Values	Number	Percent
1	67	2.0
2	3282	98.0

Table 263: Frequency table for pa044_e

Value labels:

pa044_e

1 - Yes

2 - No

pa044_f

Dataset: SCPC

Variable type: Numeric

$N = 3353$

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Western Union

Survey question: pa044_f

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

Values	Number	Percent
1	110	3.3
2	3243	96.7

Table 264: Frequency table for pa044_f

Value labels:

pa044_f

1 - Yes

2 - No

pa044_g

Dataset: SCPC

Variable type: Numeric

$N = 3353$

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
1	249	7.4
2	3104	92.6

Table 265: Frequency table for pa044_g

Value labels:

pa044_g

1 - Yes

2 - No

pa044_h

Dataset: SCPC

Variable type: Numeric

$N = 3353$

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
1	179	5.3
2	3174	94.7

Table 266: Frequency table for pa044_h

Value labels:

pa044_h

1 - Yes

2 - No

pa044_i

Dataset: SCPC

Variable type: Numeric

$N = 3352$

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
1	47	1.4
2	3305	98.6

Table 267: Frequency table for pa044_i

Value labels:

pa044_i

1 - Yes

2 - No

pa044_j

Dataset: SCPC

Variable type: Numeric

$N = 3353$

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Amazon Pay

Survey question: pa044_j

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

Values	Number	Percent
1	148	4.4
2	3205	95.6

Table 268: Frequency table for pa044_j

Value labels:

pa044_j
1 - Yes
2 - No

pa045

Dataset: SCPC

Variable type: Numeric

$N = 3238$

Description: Have you made a text message payment in the past 12 months?

Survey question: pa045

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

Values	Number	Percent
1	126	3.9
2	3112	96.1

Table 269: Frequency table for pa045

Value labels:

pa045

1 - Yes

2 - No

pa045_a

Dataset: SCPC

Variable type: Numeric

$N = 126$

Description: In the past 12 months, have you authorized a text message payment using one of the following methods? Via your bank

Survey question: pa045_a

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

Values	Number	Percent
1	54	42.9
2	72	57.1

Table 270: Frequency table for pa045_a

Value labels:

pa045_a

1 - Yes

2 - No

pa045_b

Dataset: SCPC

Variable type: Numeric

$N = 126$

Description: In the past 12 months, have you authorized a text message payment using one of the following methods? Using a non-bank payment service such as PayPal

Survey question: pa045_b

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

Values	Number	Percent
1	76	60.3
2	50	39.7

Table 271: Frequency table for pa045_b

Value labels:

pa045_b

1 - Yes

2 - No

pa045_c

Dataset: SCPC

Variable type: Numeric

$N = 126$

Description: In the past 12 months, have you authorized a text message payment using one of the following methods? Authorize your mobile phone company to pay for you

Survey question: pa045_c

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

Values	Number	Percent
1	31	24.6
2	95	75.4

Table 272: Frequency table for pa045_c

Value labels:

pa045_c

1 - Yes

2 - No

pa050

Dataset: SCPC

Variable type: Numeric

$N = 3351$

Description: In the past 12 months, have you used any of the following payment methods, even once? Cash

Survey question: pa050

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

Values	Number	Percent
1	3052	91.1
2	299	8.9

Table 273: Frequency table for pa050

Value labels:

pa050

1 - Yes

2 - No

pa051_a

Dataset: SCPC

Variable type: Numeric

$N = 976$

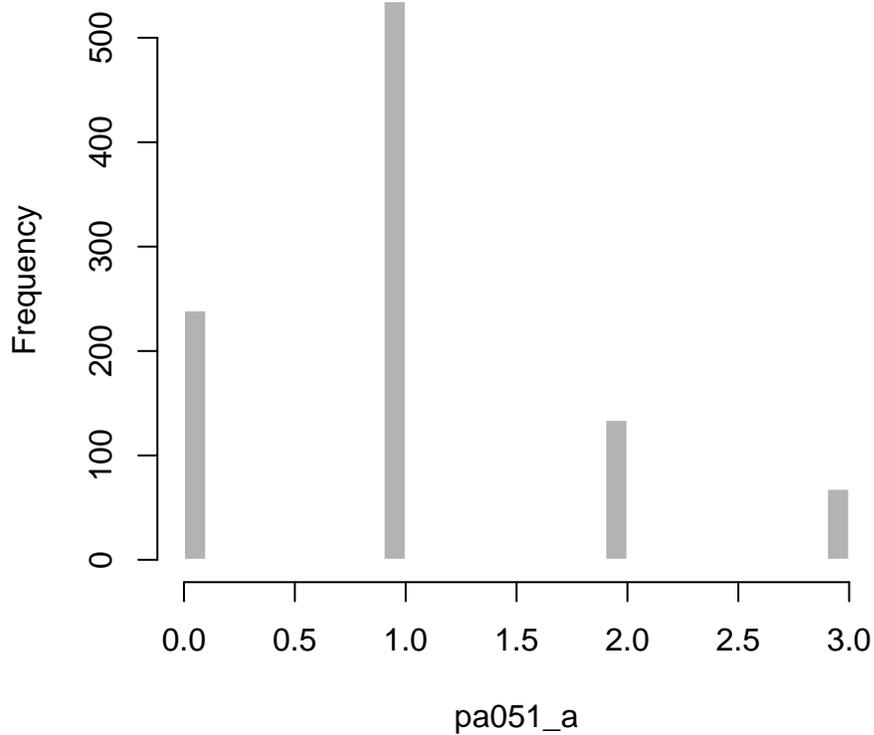
Description: You told us you have `FILL:pa054_a` Visa cards. How many of these are branded with a logo of a company, store, or gas station?

Survey question: pa051_a

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

min	med	mean	max	sd
0.0	1.0	1.1	8.0	1.0

Table 274: Summary statistics for pa051_a



pa051_b

Dataset: SCPC

Variable type: Numeric

$N = 767$

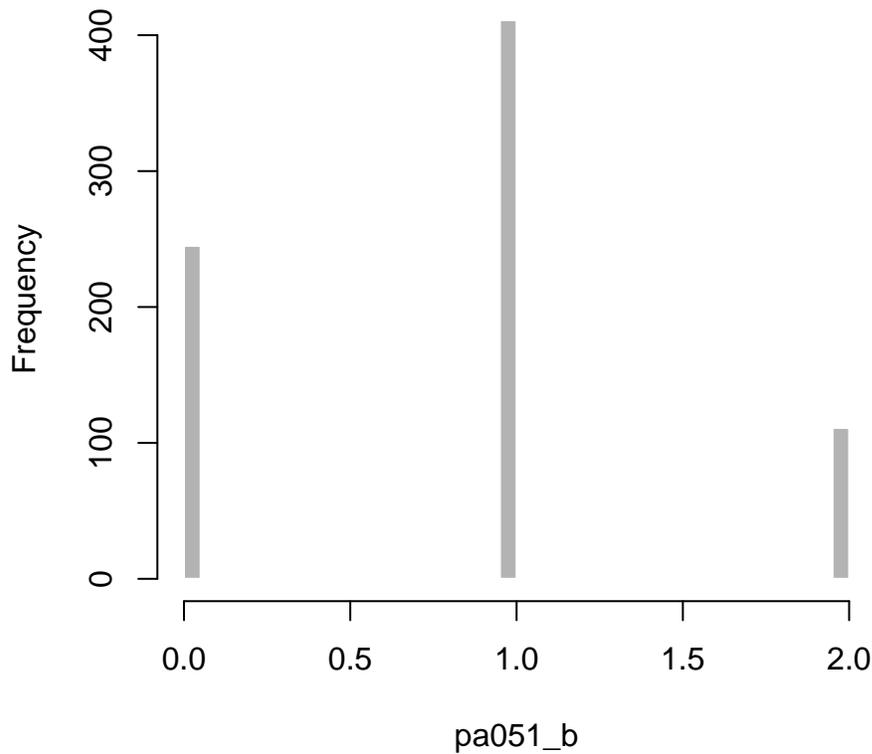
Description: You told us you have `FILL:pa054.f` MasterCard cards. How many of these are branded with a logo of a company, store, or gas station?

Survey question: pa051_b

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

min	med	mean	max	sd
0.0	1.0	0.9	7.0	0.9

Table 275: Summary statistics for pa051_b



pa051_c

Dataset: SCPC

Variable type: Numeric

$N = 285$

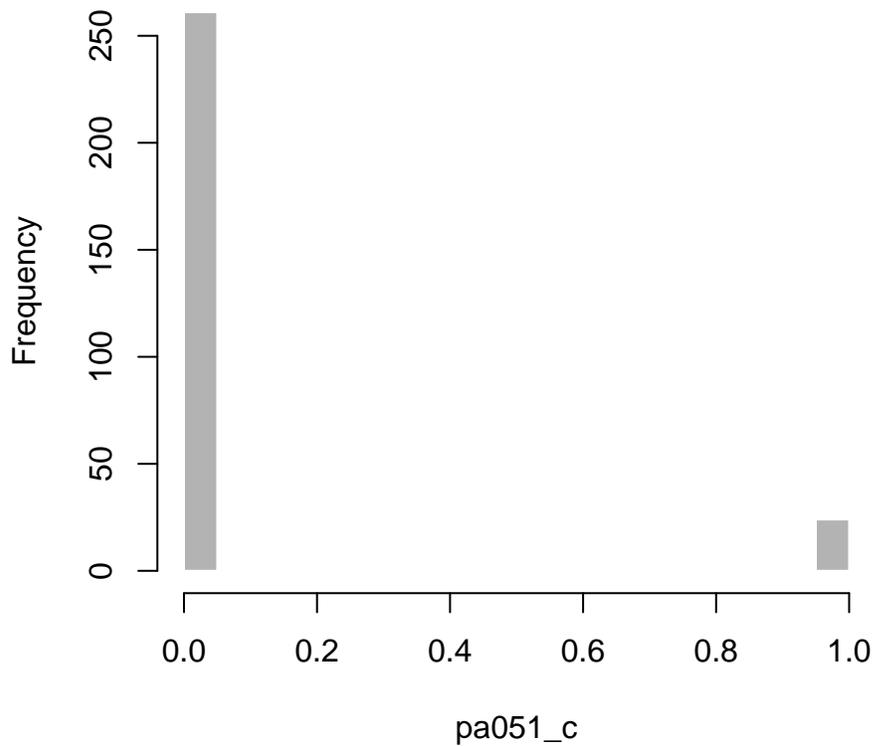
Description: You told us you have FILL:pa054.g Discover cards. How many of these are branded with a logo of a company, store, or gas station?

Survey question: pa051_c

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

min	med	mean	max	sd
0.0	0.0	0.1	2.0	0.3

Table 276: Summary statistics for pa051_c



pa051_d

Dataset: SCPC

Variable type: Numeric

$N = 54$

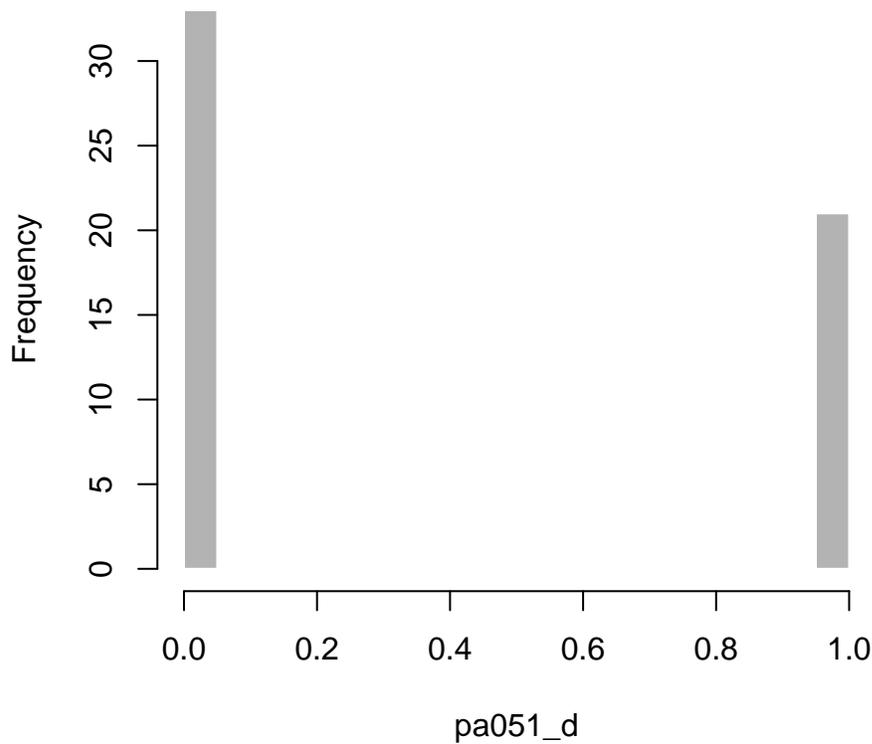
Description: You told us you have FILL:pa054_c American Express charge cards. How many of these are branded with a logo of a company, store, or gas station?

Survey question: pa051_d

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

min	med	mean	max	sd
0.0	0.0	0.4	2.0	0.5

Table 277: Summary statistics for pa051_d



pa051_e

Dataset: SCPC

Variable type: Numeric

$N = 301$

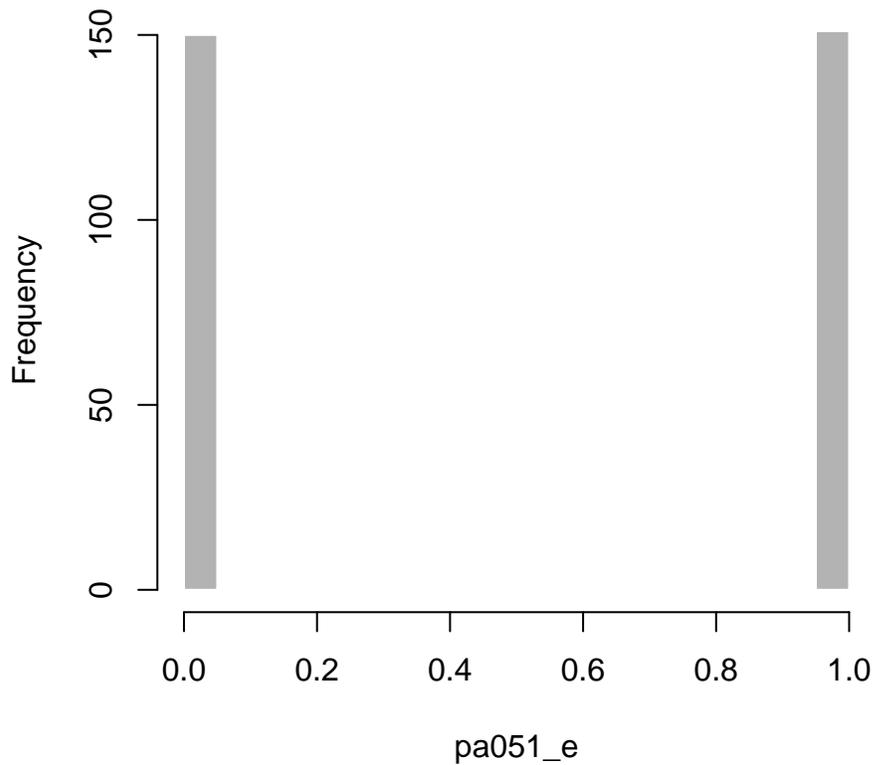
Description: You told us you have FILL:pa054_d American Express credit cards. How many of these are branded with a logo of a company, store, or gas station?

Survey question: pa051_e

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

min	med	mean	max	sd
0.0	1.0	0.5	3.0	0.6

Table 278: Summary statistics for pa051_e



pa052

Dataset: SCPC

Variable type: Numeric

$N = 2594$

Description: Do you own any kinds of credit cards that also are branded with a company logo?

Survey question: pa052

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

Values	Number	Percent
1	1126	43.4
2	1468	56.6

Table 279: Frequency table for pa052

Value labels:

pa052

1 - Yes

2 - No

pa053

Dataset: SCPC

Variable type: Numeric

$N = 3362$

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
1	2582	76.8
2	780	23.2

Table 280: Frequency table for pa053

Value labels:

pa053

1 - Yes

2 - No

pa054_a

Dataset: SCPC

Variable type: Numeric

$N = 2115$

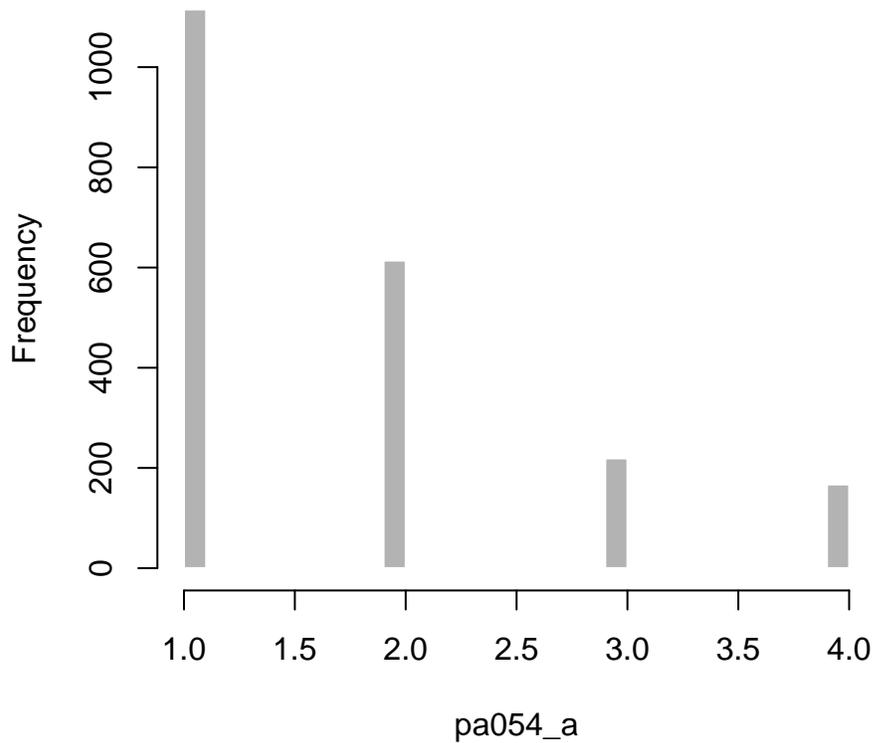
Description: Number of Visa credit cards

Survey question: N/A

Details: sum(pa054_a1, pa054_a2)

min	med	mean	max	sd
1.0	1.0	1.8	12.0	1.3

Table 281: Summary statistics for pa054_a



pa054_a1

Dataset: SCPC

Variable type: Numeric

$N = 2559$

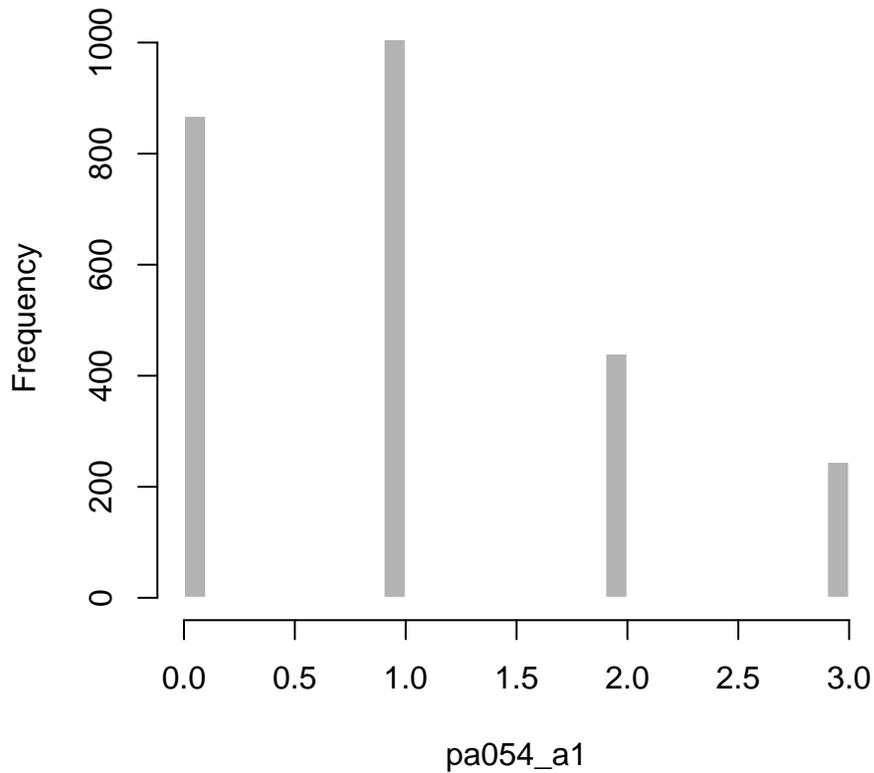
Description: Please tell us how many credit or charge cards you have of each type. Number of Visa credit cards with rewards

Survey question: pa054_a1

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

min	med	mean	max	sd
0.0	1.0	1.1	12.0	1.2

Table 282: Summary statistics for pa054_a1



pa054_a2

Dataset: SCPC

Variable type: Numeric

$N = 2465$

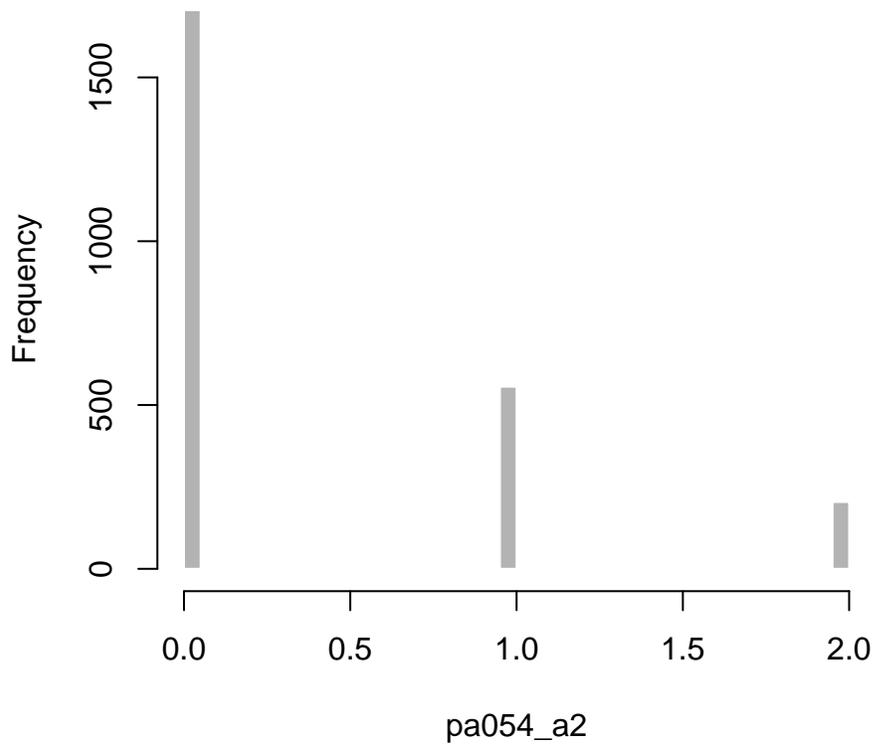
Description: Please tell us how many credit or charge cards you have of each type. Number of Visa credit cards without rewards

Survey question: pa054_a2

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

min	med	mean	max	sd
0.0	0.0	0.4	10.0	0.8

Table 283: Summary statistics for pa054_a2



pa054_b

Dataset: SCPC

Variable type: Numeric

$N = 1133$

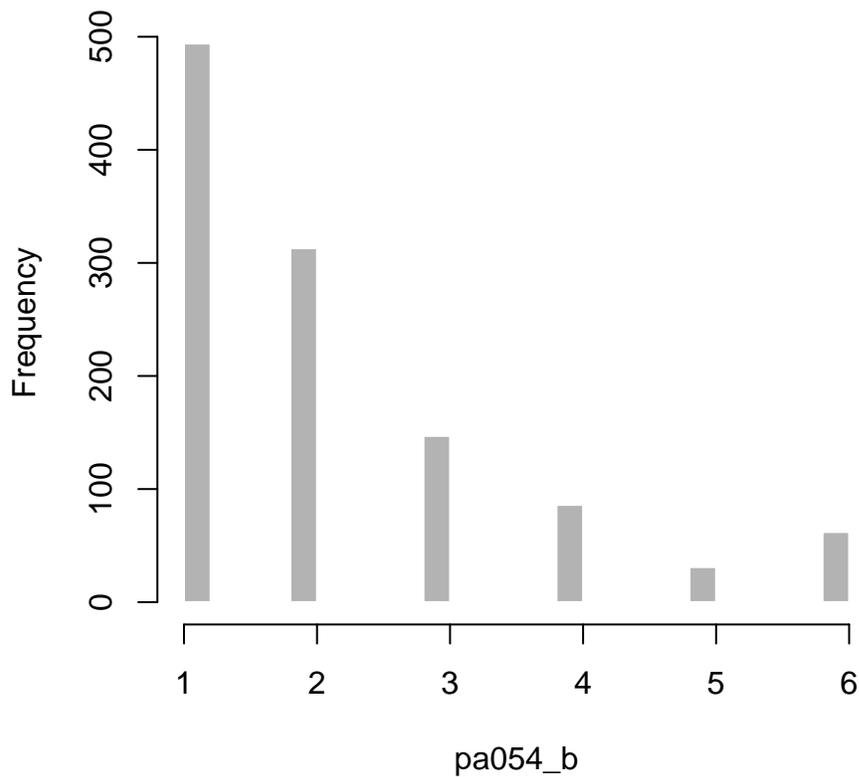
Description: Number of company or store branded credit cards

Survey question: N/A

Details: sum(pa054_b1, pa054_b2)

min	med	mean	max	sd
1.0	2.0	2.3	44.0	2.1

Table 284: Summary statistics for pa054_b



pa054_b1

Dataset: SCPC

Variable type: Numeric

$N = 2533$

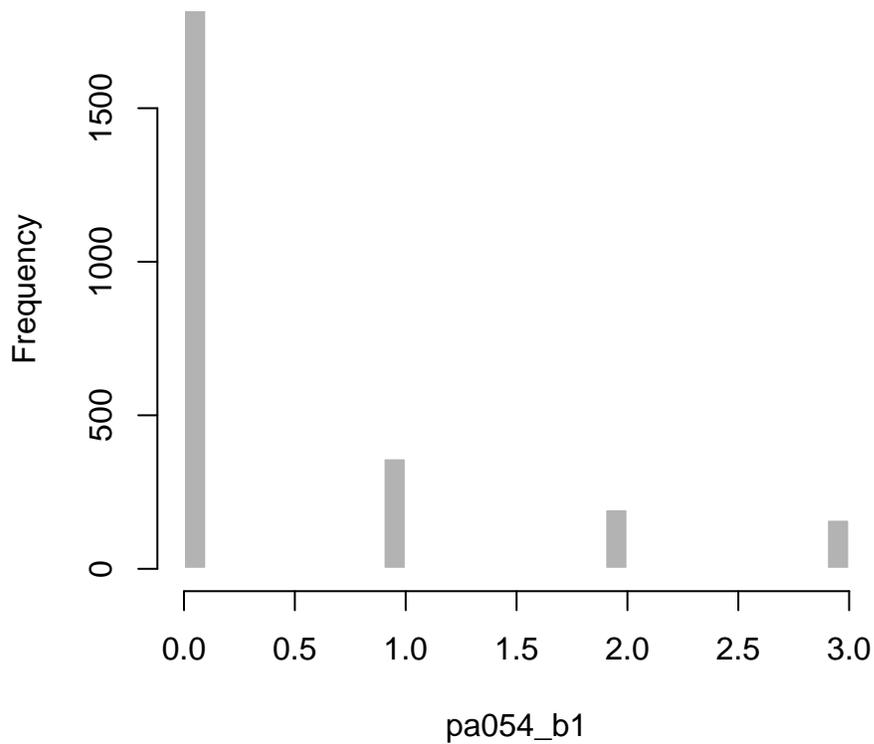
Description: Please tell us how many credit or charge cards you have of each type. Number of company or store branded credit cards with rewards

Survey question: pa054_b1

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

min	med	mean	max	sd
0.0	0.0	0.5	15.0	1.1

Table 285: Summary statistics for pa054_b1



pa054_b2

Dataset: SCPC

Variable type: Numeric

$N = 2496$

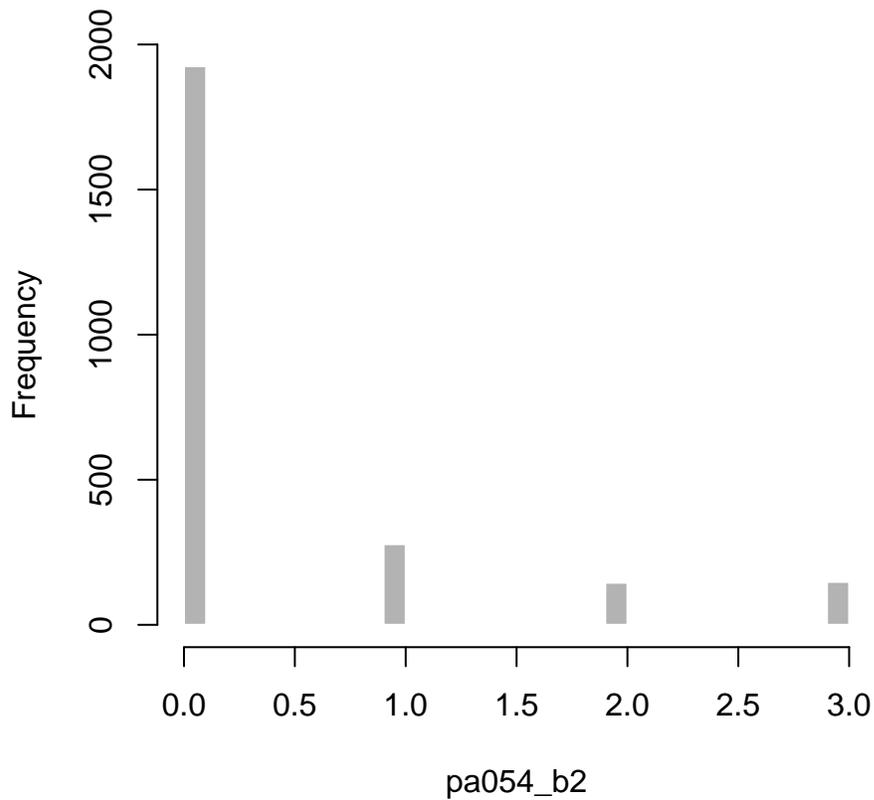
Description: Please tell us how many credit or charge cards you have of each type. Number of company or store branded credit cards without rewards

Survey question: pa054_b2

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

min	med	mean	max	sd
0.0	0.0	0.5	40.0	1.3

Table 286: Summary statistics for pa054_b2



pa054_c

Dataset: SCPC

Variable type: Numeric

$N = 115$

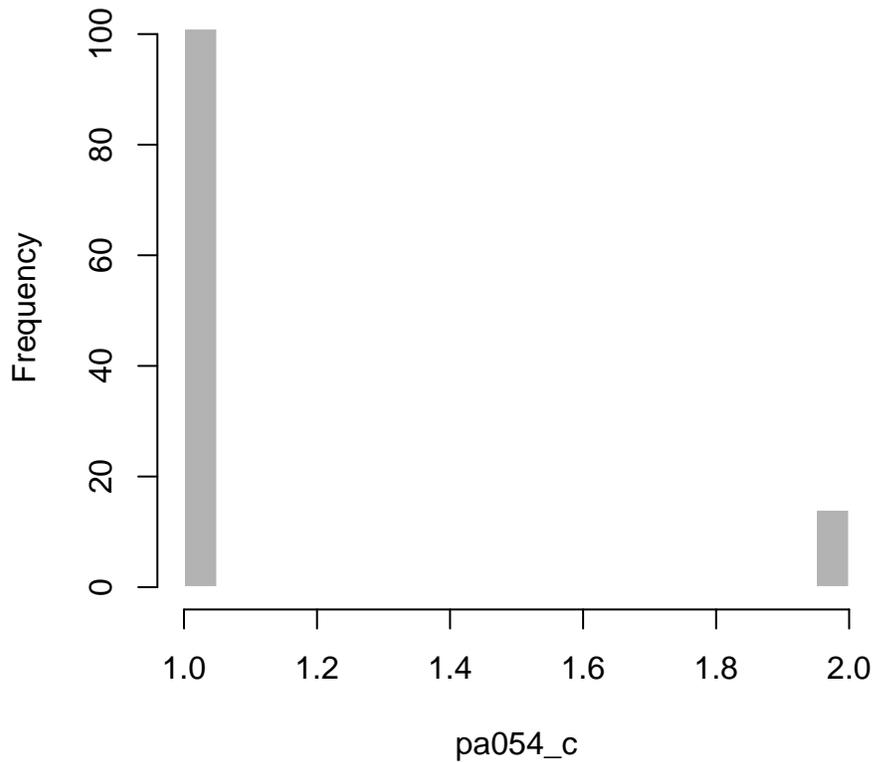
Description: Number of American Express charge cards

Survey question: N/A

Details: sum(pa054_c1, pa054_c2)

min	med	mean	max	sd
1.0	1.0	1.3	9.0	1.1

Table 287: Summary statistics for pa054_c



pa054_c1

Dataset: SCPC

Variable type: Numeric

$N = 2492$

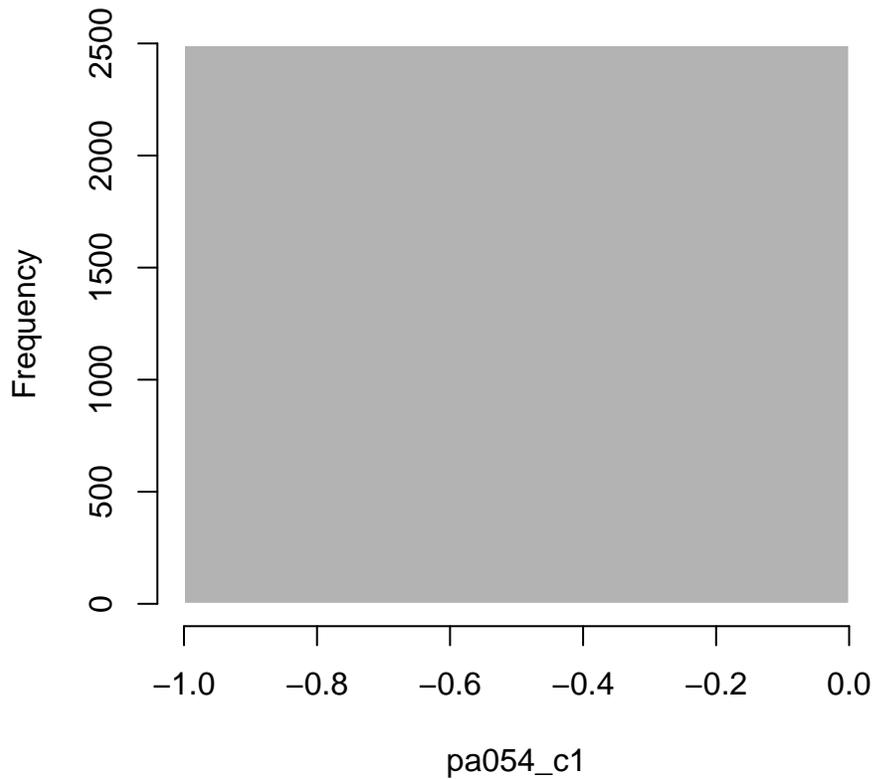
Description: Please tell us how many credit or charge cards you have of each type. Number of American Express charge cards with rewards

Survey question: pa054_c1

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

min	med	mean	max	sd
0.0	0.0	0.0	9.0	0.3

Table 288: Summary statistics for pa054_c1



pa054_c2

Dataset: SCPC

Variable type: Numeric

$N = 2455$

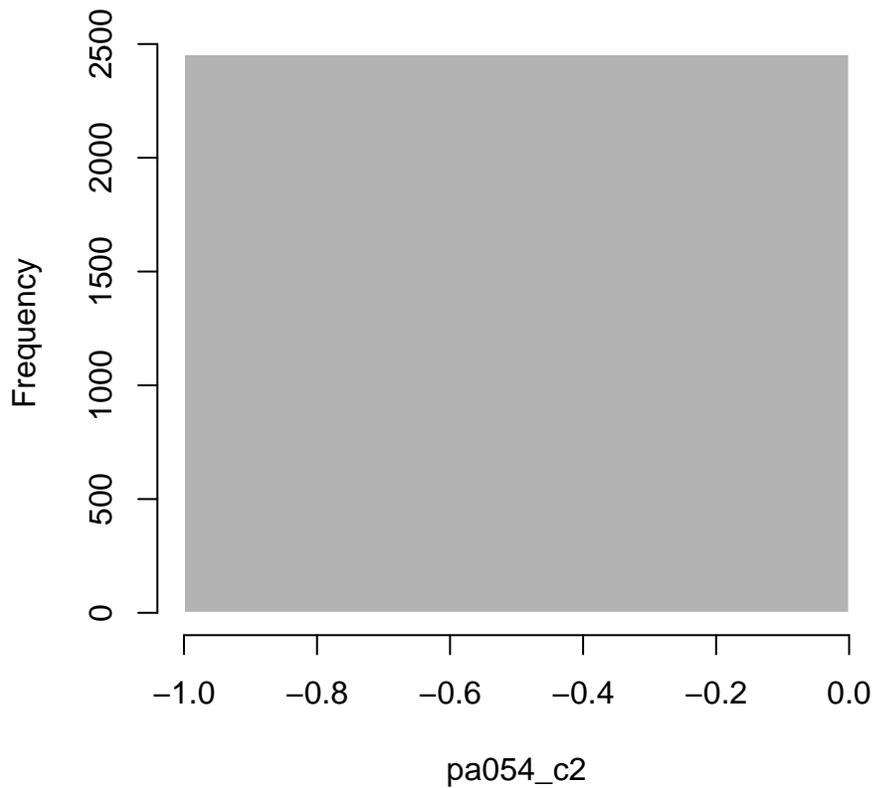
Description: Please tell us how many credit or charge cards you have of each type. Number of American Express charge cards without rewards

Survey question: pa054_c2

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

min	med	mean	max	sd
0.0	0.0	0.0	9.0	0.2

Table 289: Summary statistics for pa054_c2



pa054_cards

Dataset: SCPC

Variable type: Numeric

$N = 2660$

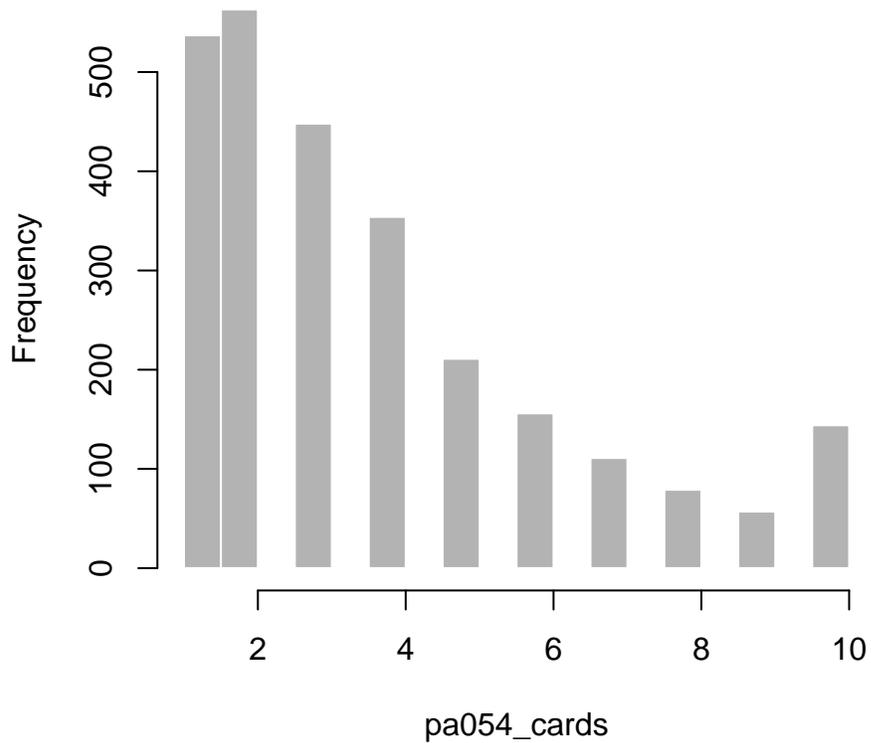
Description: Number of credit cards

Survey question: N/A

Details: Created variable, created by the survey instrument

min	med	mean	max	sd
1.0	3.0	3.9	103.0	3.9

Table 290: Summary statistics for pa054_cards



pa054_d

Dataset: SCPC

Variable type: Numeric

$N = 469$

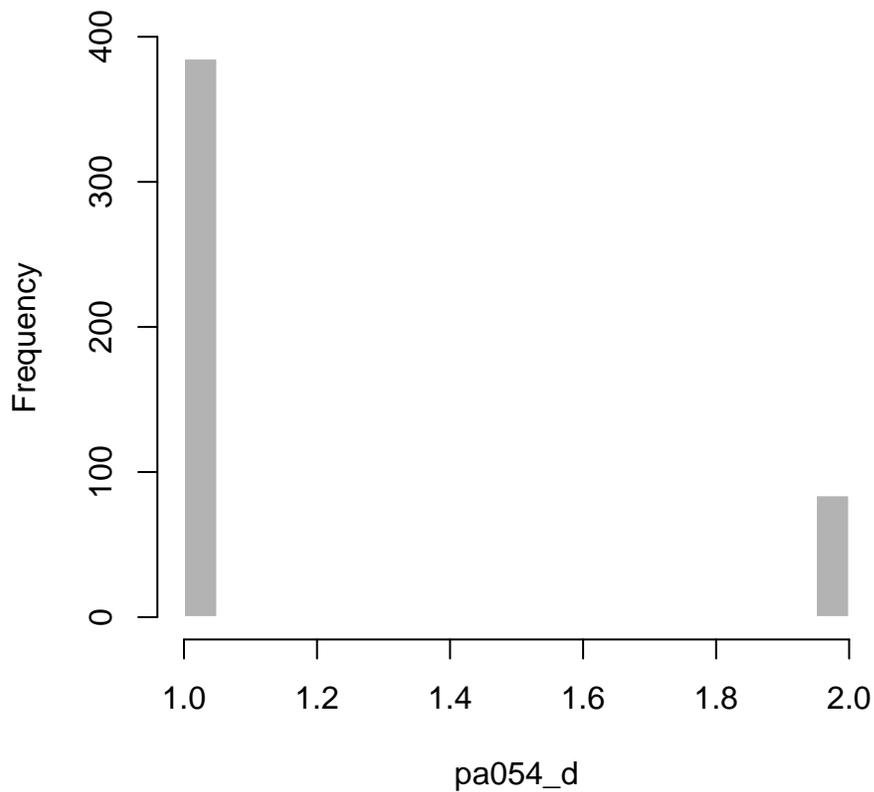
Description: Number of American Express credit cards

Survey question: N/A

Details: sum(pa054_d1, pa054_d2)

min	med	mean	max	sd
1.0	1.0	1.2	9.0	0.7

Table 291: Summary statistics for pa054_d



pa054_d1

Dataset: SCPC

Variable type: Numeric

$N = 2503$

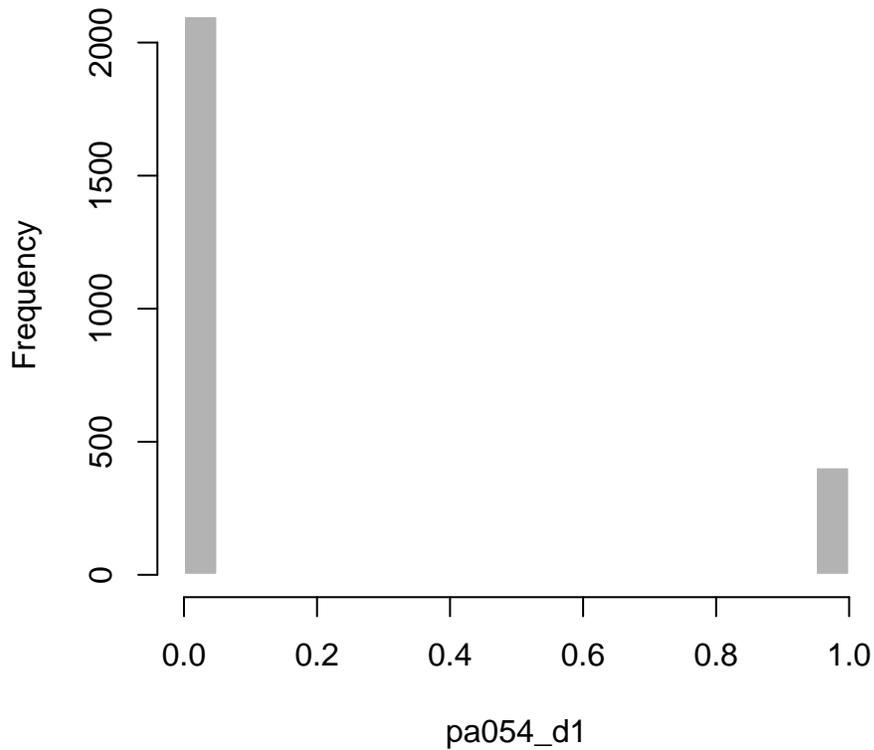
Description: Please tell us how many credit or charge cards you have of each type. Number of American Express credit cards with rewards

Survey question: pa054_d1

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

min	med	mean	max	sd
0.0	0.0	0.2	9.0	0.5

Table 292: Summary statistics for pa054_d1



pa054_d2

Dataset: SCPC

Variable type: Numeric

$N = 2457$

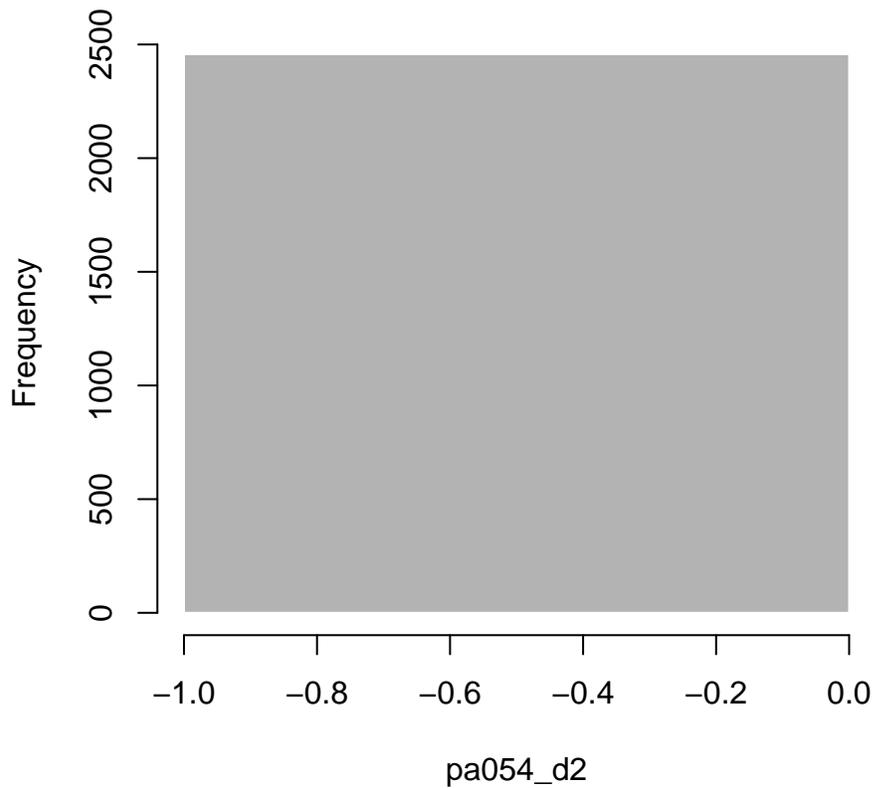
Description: Please tell us how many credit or charge cards you have of each type. Number of American Express credit cards without rewards

Survey question: pa054_d2

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

min	med	mean	max	sd
0.0	0.0	0.0	4.0	0.2

Table 293: Summary statistics for pa054_d2



pa054_e

Dataset: SCPC

Variable type: Numeric

$N = 29$

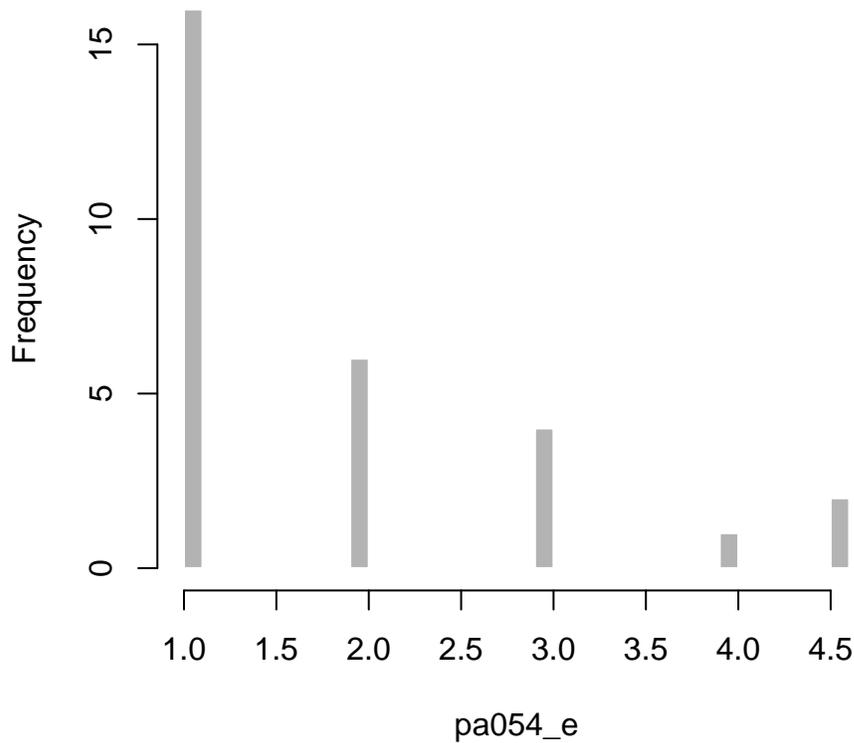
Description: Number of Diners Club or other charge cards

Survey question: N/A

Details: sum(pa054_e1, pa054_e2)

min	med	mean	max	sd
1.0	1.0	2.0	9.0	1.7

Table 294: Summary statistics for pa054_e



pa054_e1

Dataset: SCPC

Variable type: Numeric

$N = 2492$

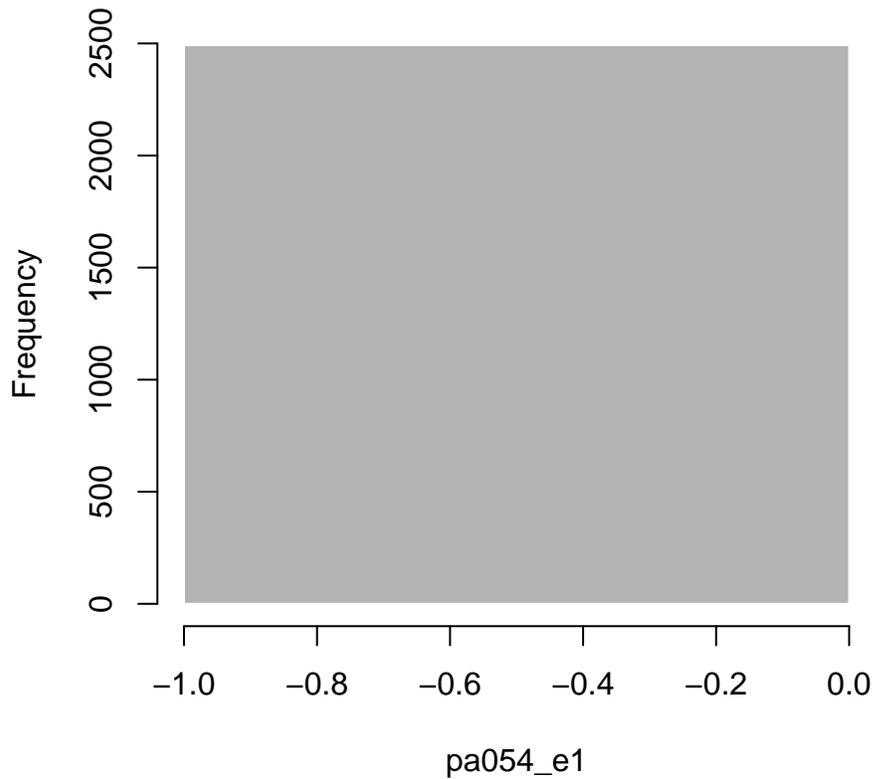
Description: Please tell us how many credit or charge cards you have of each type. Number of Diners Club or other charge cards with rewards

Survey question: pa054_e1

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

min	med	mean	max	sd
0.0	0.0	0.0	9.0	0.2

Table 295: Summary statistics for pa054_e1



pa054_e2

Dataset: SCPC

Variable type: Numeric

$N = 2459$

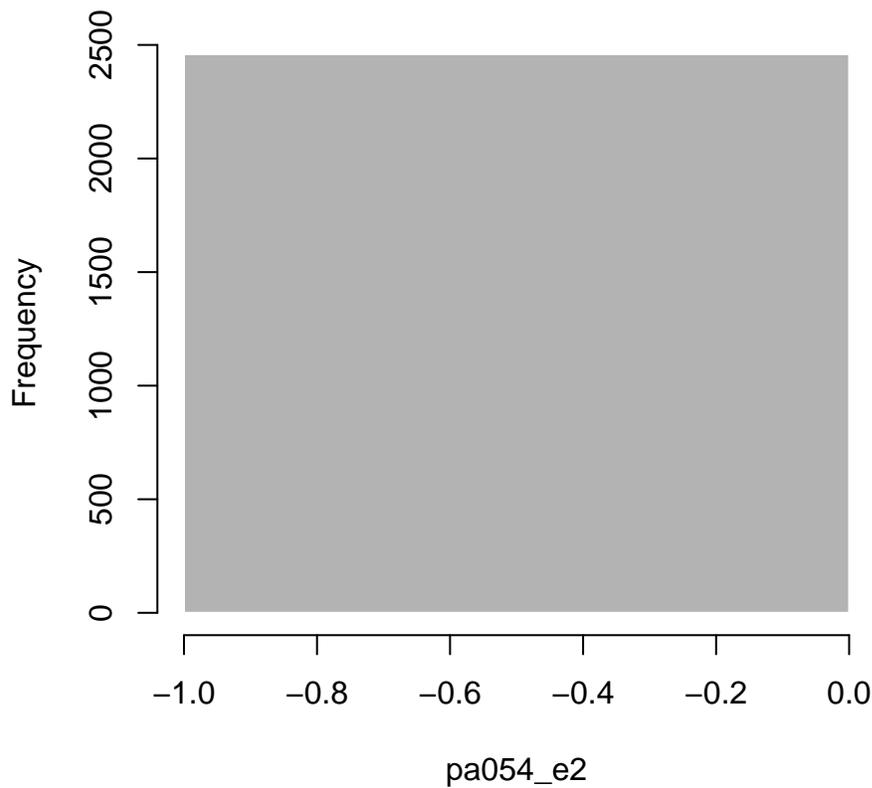
Description: Please tell us how many credit or charge cards you have of each type. Number of Diners Club or other charge cards without rewards

Survey question: pa054_e2

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

min	med	mean	max	sd
0.0	0.0	0.0	3.0	0.2

Table 296: Summary statistics for pa054_e2



pa054_f

Dataset: SCPC

Variable type: Numeric

$N = 1571$

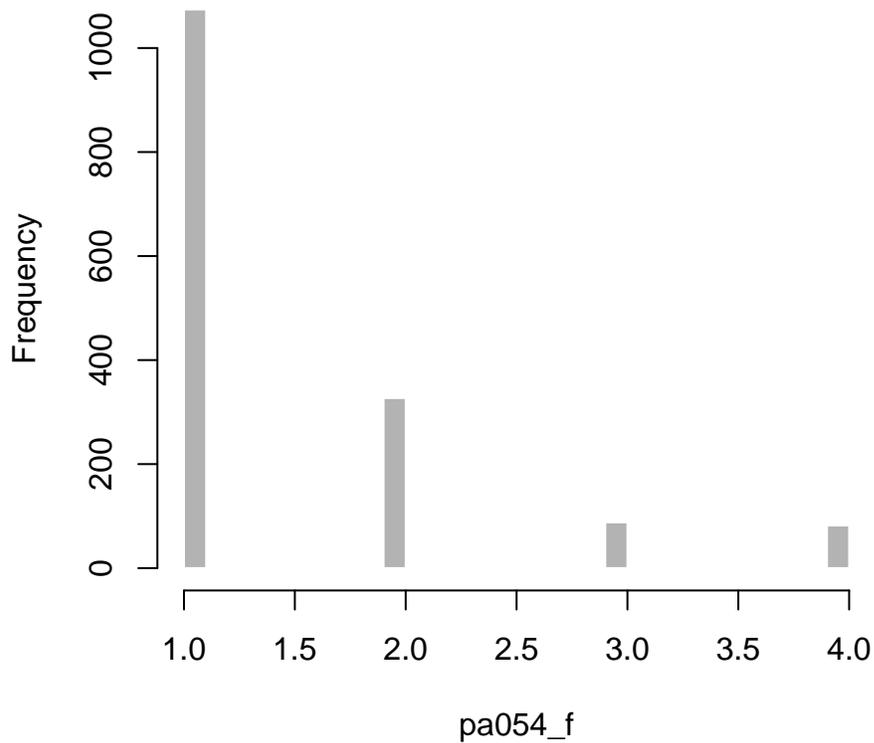
Description: Number of MasterCard credit cards

Survey question: N/A

Details: sum(pa054_f1, pa054_f2)

min	med	mean	max	sd
1.0	1.0	1.5	11.0	1.1

Table 297: Summary statistics for pa054_f



pa054_f1

Dataset: SCPC

Variable type: Numeric

$N = 2549$

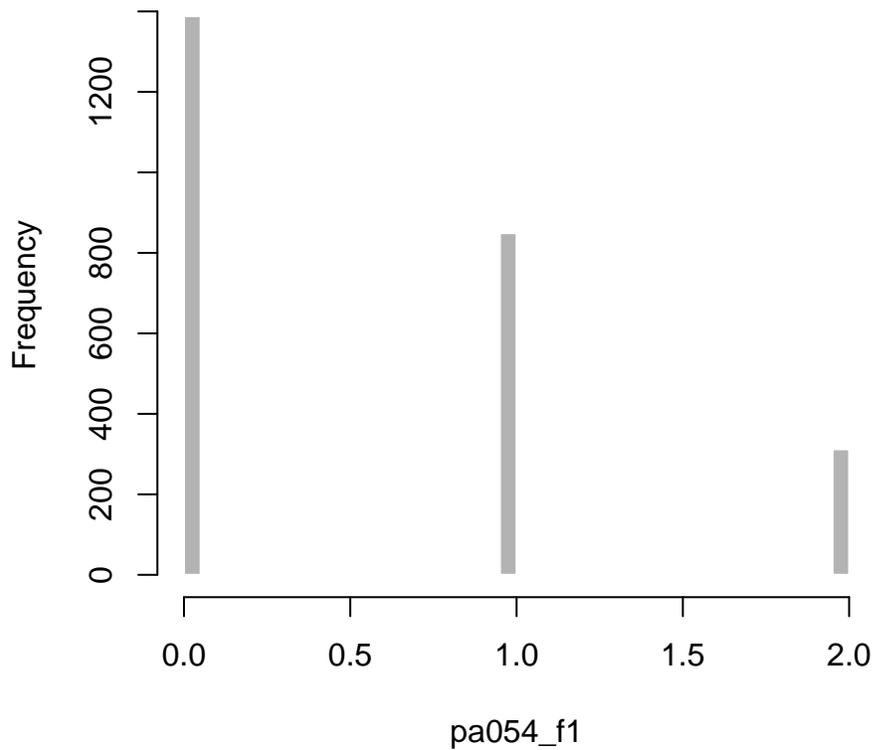
Description: Please tell us how many credit or charge cards you have of each type. Number of MasterCard credit cards with rewards

Survey question: pa054_f1

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

min	med	mean	max	sd
0.0	0.0	0.6	11.0	0.9

Table 298: Summary statistics for pa054_f1



pa054_f2

Dataset: SCPC

Variable type: Numeric

$N = 2466$

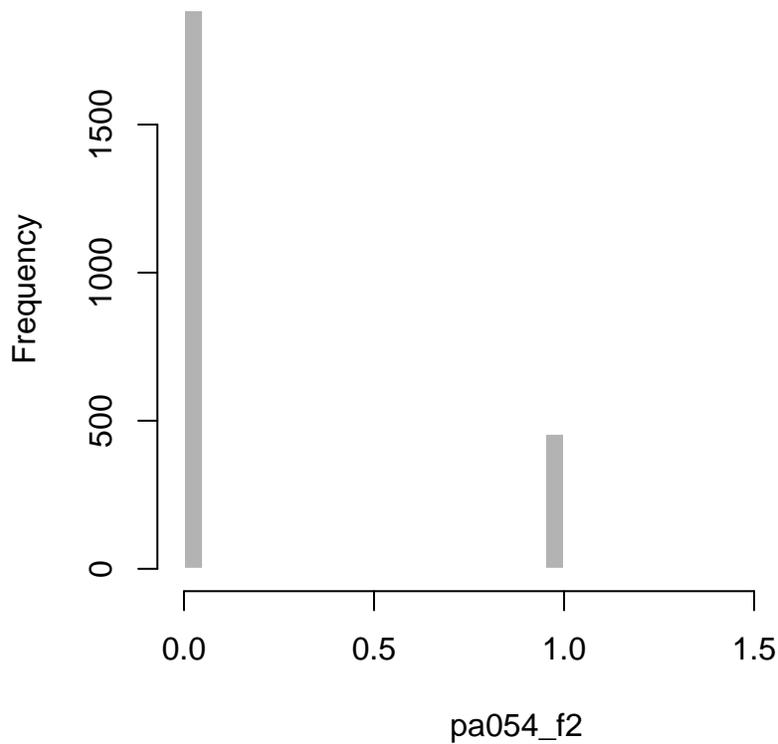
Description: Please tell us how many credit or charge cards you have of each type. Number of MasterCard credit cards without rewards

Survey question: pa054_f2

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

min	med	mean	max	sd
0.0	0.0	0.3	9.0	0.7

Table 299: Summary statistics for pa054_f2



pa054_g

Dataset: SCPC

Variable type: Numeric

$N = 644$

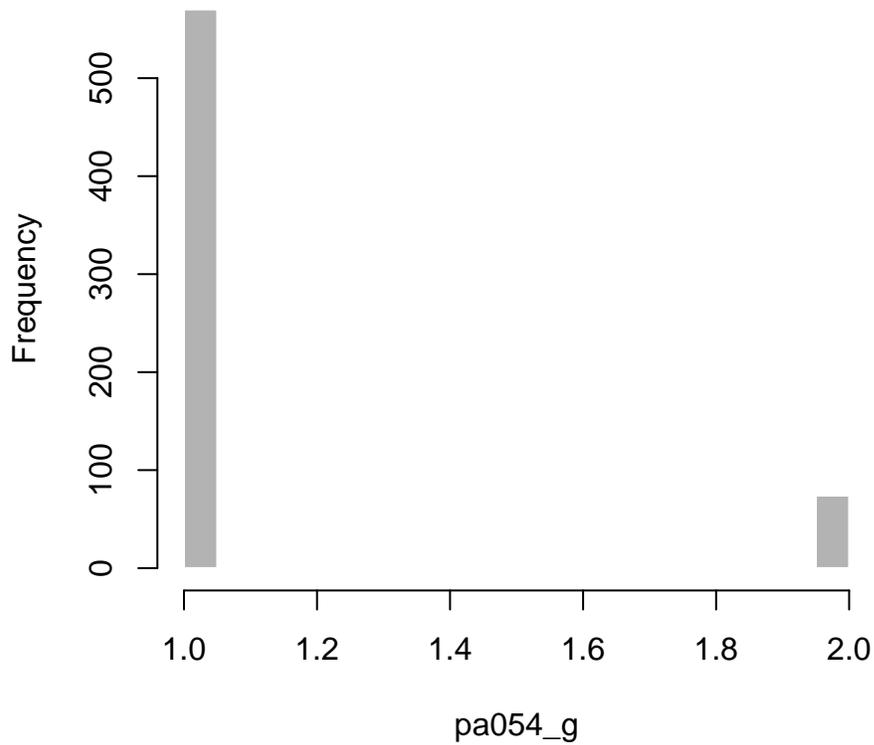
Description: Number of Discover credit cards

Survey question: N/A

Details: `sum(pa054_g1, pa054_g2)`

min	med	mean	max	sd
1.0	1.0	1.3	101.0	4.0

Table 300: Summary statistics for pa054_g



pa054_g1

Dataset: SCPC

Variable type: Numeric

$N = 2510$

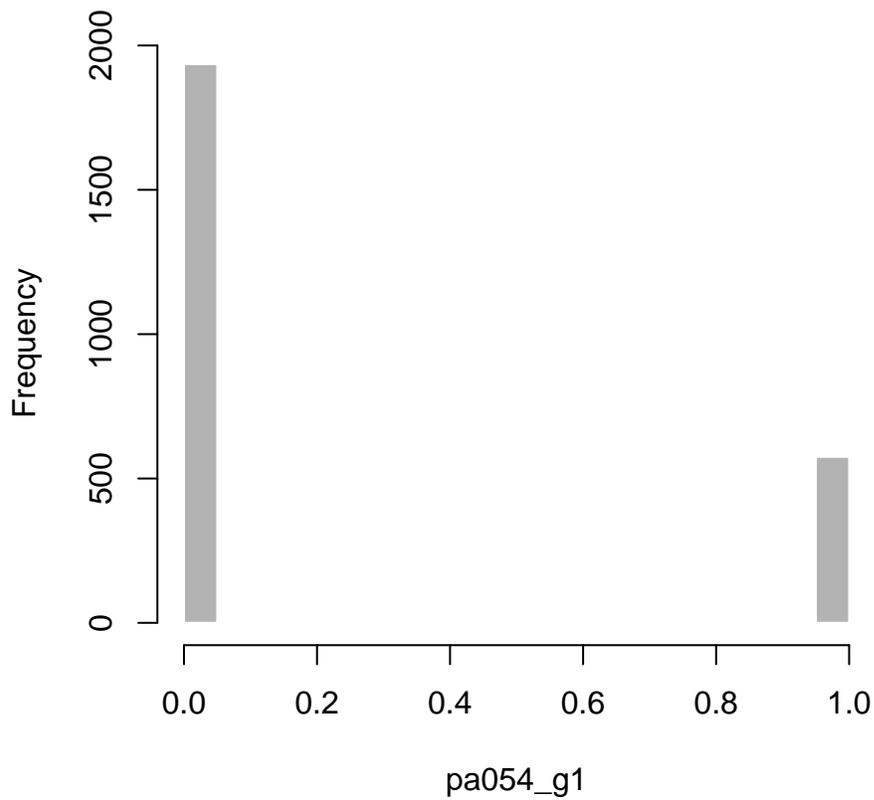
Description: Please tell us how many credit or charge cards you have of each type. Number of Discover credit cards with rewards

Survey question: pa054_g1

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

min	med	mean	max	sd
0.0	0.0	0.2	9.0	0.5

Table 301: Summary statistics for pa054_g1



pa054_g2

Dataset: SCPC

Variable type: Numeric

$N = 2441$

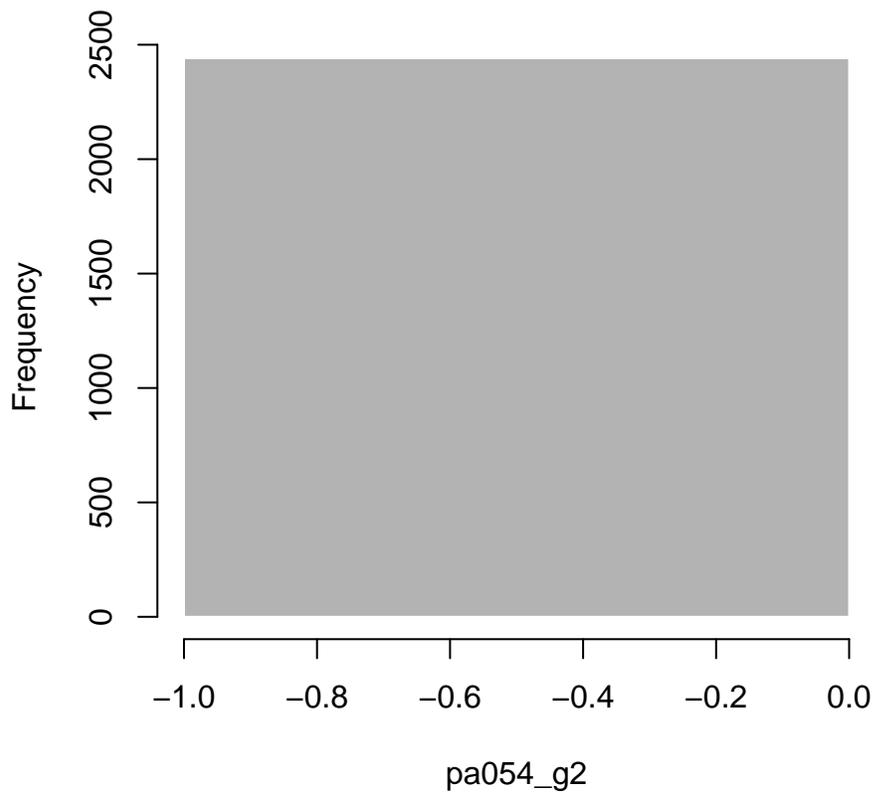
Description: Please tell us how many credit or charge cards you have of each type. Number of Discover credit cards without rewards

Survey question: pa054_g2

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

min	med	mean	max	sd
0.0	0.0	0.1	100.0	2.0

Table 302: Summary statistics for pa054_g2



pa054_z

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: Please help us understand by telling us why you did not enter the number of credit cards.

Survey question: pa054_z

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

pa075_a

Dataset: SCPC

Variable type: Numeric

$N = 3085$

Description: Is this checking account jointly owned with someone else?

Survey question: pa075_a

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

Values	Number	Percent
1	1564	50.7
2	95	3.1
3	6	0.2
4	1420	46.0

Table 303: Frequency table for pa075_a

Value labels:

pa075_a

1 - Yes, spouse or partner

2 - Yes, other family member

3 - Yes, someone else who is not a family member

4 - No

pa075_b

Dataset: SCPC

Variable type: Numeric

$N = 1053$

Description: Are your checking accounts jointly owned with someone else? Secondary checking account

Survey question: pa075_b

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

Values	Number	Percent
1	528	50.1
2	64	6.1
3	6	0.6
4	455	43.2

Table 304: Frequency table for pa075_b

Value labels:

pa075_b

1 - Yes, spouse or partner

2 - Yes, other family member

3 - Yes, someone else who is not a family member

4 - No

pa076_a

Dataset: SCPC

Variable type: Numeric

$N = 3085$

Description: Do your checking accounts pay interest? Primary account

Survey question: pa076_a

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

Values	Number	Percent
1	1111	36.0
2	1974	64.0

Table 305: Frequency table for pa076_a

Value labels:

pa076_a

1 - Yes

2 - No

pa076_b

Dataset: SCPC

Variable type: Numeric

$N = 1060$

Description: Do your checking accounts pay interest? Secondary account

Survey question: pa076_b

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

Values	Number	Percent
1	377	35.6
2	683	64.4

Table 306: Frequency table for pa076_b

Value labels:

pa076_b

1 - Yes

2 - No

pa079_a

Dataset: SCPC

Variable type: Numeric

$N = 3088$

Description: Do your checking accounts have overdraft protection? Primary account

Survey question: pa079_a

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

Values	Number	Percent
1	2140	69.3
2	948	30.7

Table 307: Frequency table for pa079_a

Value labels:

pa079_a
1 - Yes
2 - No

pa079_b

Dataset: SCPC

Variable type: Numeric

$N = 1066$

Description: Do your checking accounts have overdraft protection? Secondary account

Survey question: pa079_b

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

Values	Number	Percent
1	609	57.1
2	457	42.9

Table 308: Frequency table for pa079_b

Value labels:

pa079_b
1 - Yes
2 - No

pa108_a

Dataset: SCPC

Variable type: Numeric

$N = 907$

Description: Please help us understand why you reported that you have more than one debit or ATM card for your checking account.

Survey question: pa108_a

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

Values	Number	Percent
1	548	60.4
2	205	22.6
3	80	8.8
4	74	8.2

Table 309: Frequency table for pa108_a

Value labels:

pa108_a

- 1 - I counted a card twice, as a debit card and an ATM card
- 2 - I counted cards held by another joint account owner on this account
- 3 - My bank issued me more than one card for this account
- 4 - Other (specify)

pa108_a_other

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: Please help us understand why you reported that you have more than one debit or ATM card for your checking account. Other (specify)

Survey question: pa108_a_other

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

pa108_b

Dataset: SCPC

Variable type: Numeric

$N = 248$

Description: Please help us understand why you reported that you have more than one ATM and-or debit card for your secondary checking account.

Survey question: pa108.b

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

Values	Number	Percent
1	131	52.8
2	86	34.7
3	20	8.1
4	11	4.4

Table 310: Frequency table for pa108.b

Value labels:

pa108_b

- 1 - I counted a card twice, as a debit card and an ATM card
- 2 - I counted cards held by another joint account owner on this account
- 3 - My bank issued me more than one card for this account
- 4 - Other (specify)

pa108_b_other

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: Please help us understand why you reported that you have more than one ATM and-or debit card for your secondary checking account. Other (specify)

Survey question: pa108_b_other

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

pa120_a

Dataset: SCPC

Variable type: Numeric

$N = 3363$

Description: Have you heard of Bitcoin (BTC)?

Survey question: pa120_a

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

Values	Number	Percent
1	2380	70.8
2	983	29.2

Table 311: Frequency table for pa120_a

Value labels:

pa120_a

1 - Yes

2 - No

pa120_b1

Dataset: SCPC

Variable type: Numeric

$N = 3357$

Description: Have you heard of any of these other virtual currencies? XRP

Survey question: pa120_b1

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

Values	Number	Percent
1	88	2.6
2	3269	97.4

Table 312: Frequency table for pa120_b1

Value labels:

pa120_b1

1 - Yes

2 - No

pa120_b2

Dataset: SCPC

Variable type: Numeric

$N = 3359$

Description: Have you heard of any of these other virtual currencies? Litecoin

Survey question: pa120_b2

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

Values	Number	Percent
1	251	7.5
2	3108	92.5

Table 313: Frequency table for pa120_b2

Value labels:

pa120_b2

1 - Yes

2 - No

pa120_b6

Dataset: SCPC

Variable type: Numeric

$N = 3359$

Description: Have you heard of any of these other virtual currencies? Ethereum

Survey question: pa120_b6

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

Values	Number	Percent
1	278	8.3
2	3081	91.7

Table 314: Frequency table for pa120_b6

Value labels:

pa120_b6

1 - Yes

2 - No

pa120_b7

Dataset: SCPC

Variable type: Numeric

$N = 2380$

Description: Have you heard of Bitcoin Cash (BCH)?

Survey question: pa120_b7

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

Values	Number	Percent
1	960	40.3
2	1420	59.7

Table 315: Frequency table for pa120_b7

Value labels:

pa120_b7

1 - Yes

2 - No

pa120_b8

Dataset: SCPC

Variable type: Numeric

$N = 3361$

Description: Have you heard of any of these other virtual currencies? Stellar

Survey question: pa120_b8

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

Values	Number	Percent
1	82	2.4
2	3279	97.6

Table 316: Frequency table for pa120_b8

Value labels:

pa120_b8

1 - Yes

2 - No

pa120_b9

Dataset: SCPC

Variable type: Numeric

$N = 3362$

Description: Have you heard of any of these other virtual currencies? EOS

Survey question: pa120_b9

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

Values	Number	Percent
1	126	3.7
2	3236	96.3

Table 317: Frequency table for pa120_b9

Value labels:

pa120_b9

1 - Yes

2 - No

pa120_c

Dataset: SCPC

Variable type: Numeric

$N = 3361$

Description: Have you heard of any other virtual currencies besides Bitcoin (BTC), Bitcoin Cash (BCH), and those listed above?

Survey question: pa120_c

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

Values	Number	Percent
1	82	2.4
2	3279	97.6

Table 318: Frequency table for pa120_c

Value labels:

pa120_c

1 - Yes, please specify

2 - No

pa120_c_other

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: Have you heard of any other virtual currencies besides Bitcoin (BTC), Bitcoin Cash (BCH), and those listed above?

Survey question: pa120_c_other

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

pa121_a

Dataset: SCPC

Variable type: Numeric

$N = 2380$

Description: Do you have or own any of these virtual currencies? Bitcoin

Survey question: pa121_a

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

Values	Number	Percent
1	35	1.5
2	2345	98.5

Table 319: Frequency table for pa121_a

Value labels:

pa121_a

1 - Yes

2 - No

pa121_b

Dataset: SCPC

Variable type: Numeric

$N = 88$

Description: Do you have or own any of these virtual currencies? XRP

Survey question: pa121_b

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

Values	Number	Percent
1	10	11.4
2	78	88.6

Table 320: Frequency table for pa121_b

Value labels:

pa121_b

1 - Yes

2 - No

pa121_c

Dataset: SCPC

Variable type: Numeric

$N = 251$

Description: Do you have or own any of these virtual currencies? Litecoin

Survey question: pa121_c

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

Values	Number	Percent
1	16	6.4
2	235	93.6

Table 321: Frequency table for pa121_c

Value labels:

pa121_c

1 - Yes

2 - No

pa121_g

Dataset: SCPC

Variable type: Numeric

$N = 278$

Description: Do you have or own any of these virtual currencies? Ethereum

Survey question: pa121_g

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

Values	Number	Percent
1	20	7.2
2	258	92.8

Table 322: Frequency table for pa121_g

Value labels:

pa121_g

1 - Yes

2 - No

pa121_h

Dataset: SCPC

Variable type: Numeric

$N = 960$

Description: Do you have or own any of these virtual currencies? Bitcoin Cash

Survey question: pa121_h

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

Values	Number	Percent
1	10	1.0
2	950	99.0

Table 323: Frequency table for pa121_h

Value labels:

pa121_h
1 - Yes
2 - No

pa121_i

Dataset: SCPC

Variable type: Numeric

$N = 82$

Description: Do you have or own any of these virtual currencies? Stellar

Survey question: pa121_i

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

Values	Number	Percent
1	10	12.2
2	72	87.8

Table 324: Frequency table for pa121_i

Value labels:

pa121_i
1 - Yes
2 - No

pa121_j

Dataset: SCPC

Variable type: Numeric

$N = 126$

Description: Do you have or own any of these virtual currencies? EOS

Survey question: pa121_j

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

Values	Number	Percent
1	4	3.2
2	122	96.8

Table 325: Frequency table for pa121_j

Value labels:

pa121_j
1 - Yes
2 - No

pa123_a_number

Dataset: SCPC

Variable type: Numeric

$N = 34$

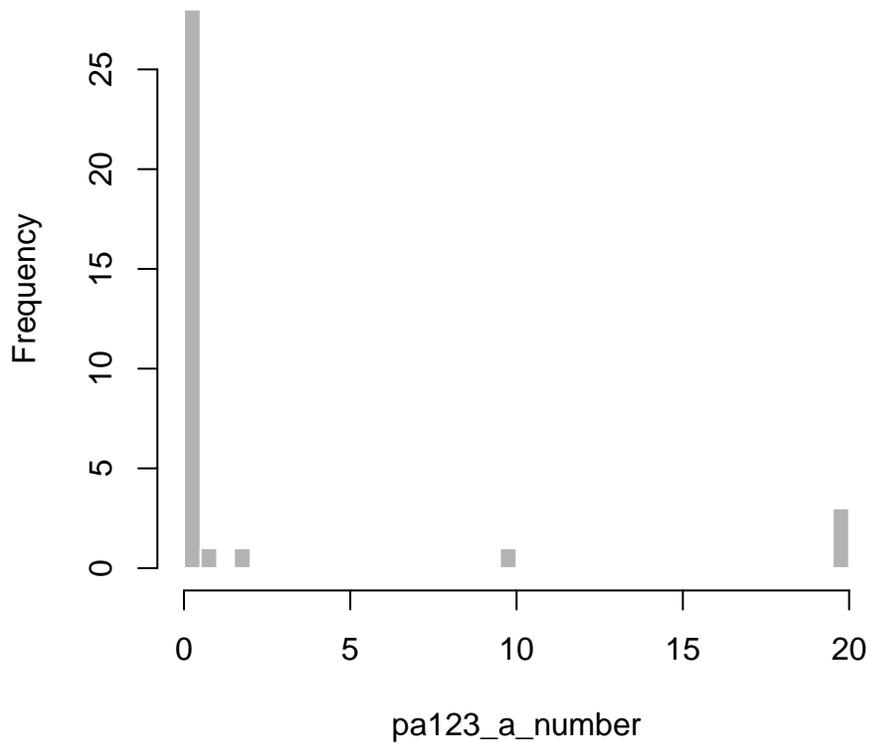
Description: How much virtual currency do you have or own? Number of coins. Bitcoin

Survey question: pa123_a_number

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

min	med	mean	max	sd
0.0	0.0	42.8	1400.0	239.9

Table 326: Summary statistics for pa123_a_number



pa123_a_us

Dataset: SCPC

Variable type: Numeric

$N = 35$

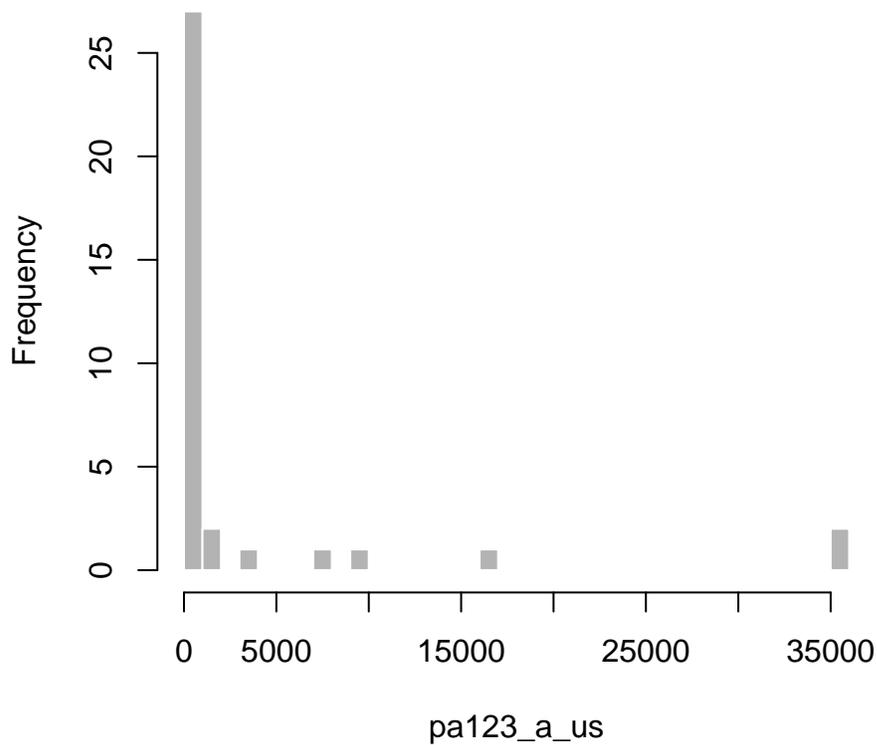
Description: How much virtual currency do you have or own? Equivalent value in US dollars. Bitcoin

Survey question: pa123_a_us

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

min	med	mean	max	sd
0.0	200.0	8360.3	164500.0	30516.3

Table 327: Summary statistics for pa123_a_us



pa123_b_number

Dataset: SCPC

Variable type: Numeric

$N = 10$

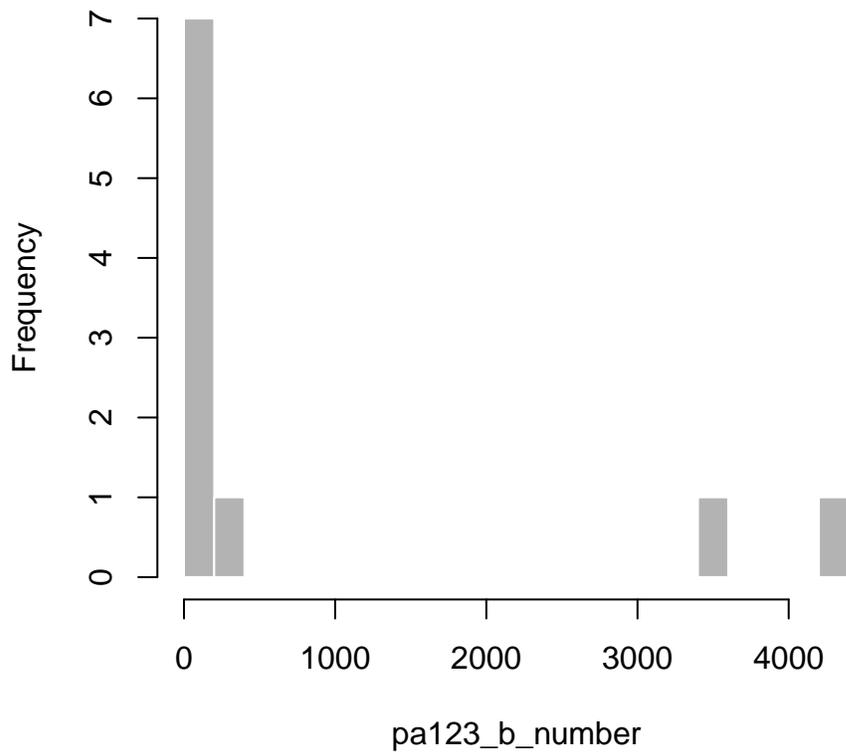
Description: How much virtual currency do you have or own? Number of coins. XRP

Survey question: pa123_b_number

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

min	med	mean	max	sd
0.0	55.0	918.3	5052.0	1802.8

Table 328: Summary statistics for pa123_b_number



pa123_b_us

Dataset: SCPC

Variable type: Numeric

$N = 10$

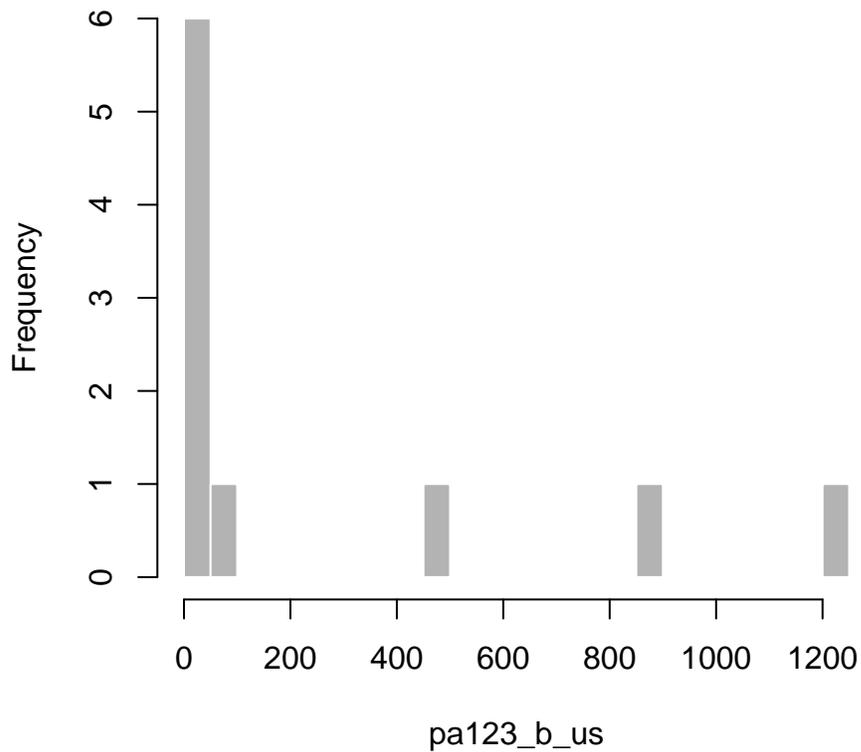
Description: How much virtual currency do you have or own? Equivalent value in US dollars. XRP

Survey question: pa123_b_us

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

min	med	mean	max	sd
0.1	49.0	321.8	1515.0	509.7

Table 329: Summary statistics for pa123_b_us



pa123_c_number

Dataset: SCPC

Variable type: Numeric

$N = 16$

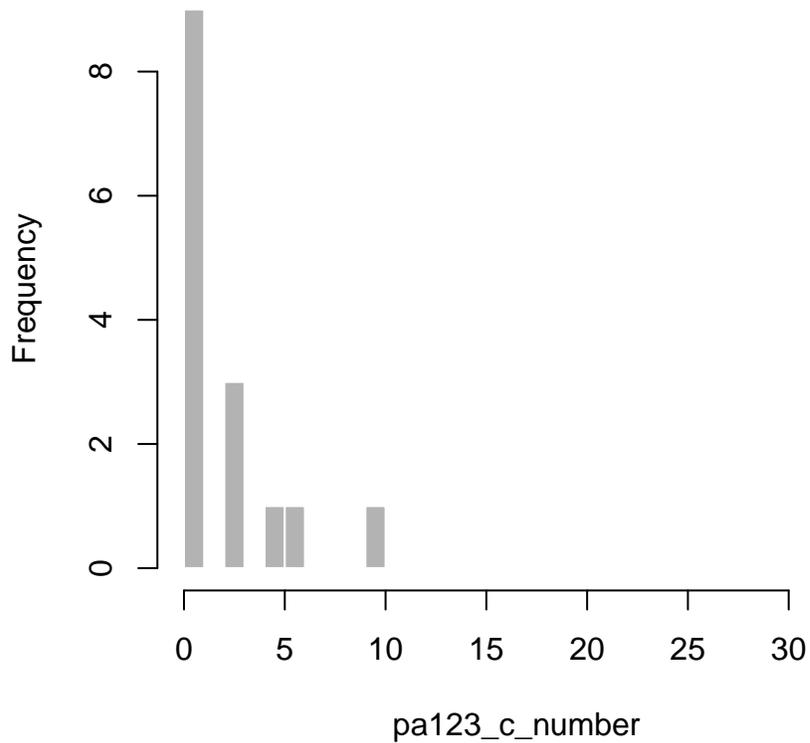
Description: How much virtual currency do you have or own? Number of coins, Litecoin

Survey question: pa123_c_number

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

min	med	mean	max	sd
0.0	0.8	8.2	100.0	24.6

Table 330: Summary statistics for pa123_c_number



pa123_c_us

Dataset: SCPC

Variable type: Numeric

$N = 16$

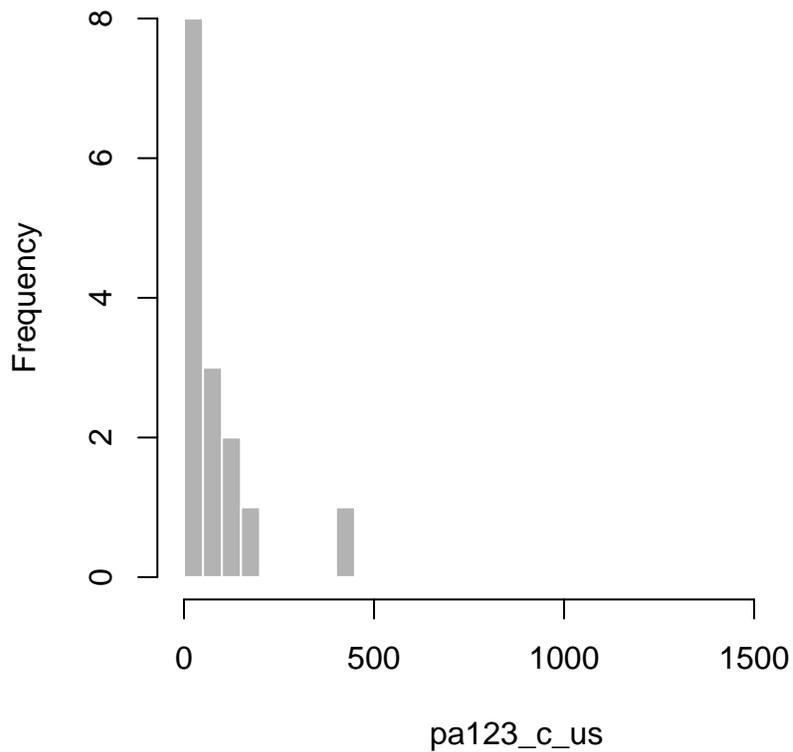
Description: How much virtual currency do you have or own? Equivalent value in US dollars, Litecoin

Survey question: pa123_c_us

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

min	med	mean	max	sd
0.0	58.5	434.8	5700.0	1408.2

Table 331: Summary statistics for pa123_c_us



pa123_g_number

Dataset: SCPC

Variable type: Numeric

$N = 20$

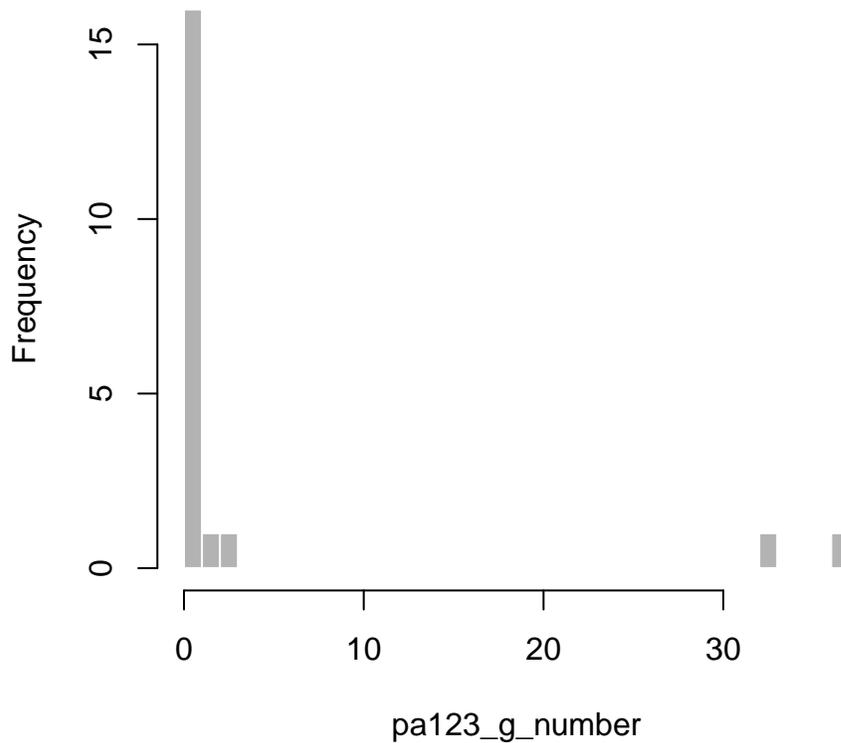
Description: How much virtual currency do you have or own? Number of coins, Ethereum

Survey question: pa123_g_number

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

min	med	mean	max	sd
0.0	0.1	7.0	100.0	23.1

Table 332: Summary statistics for pa123_g_number



pa123_g_us

Dataset: SCPC

Variable type: Numeric

$N = 20$

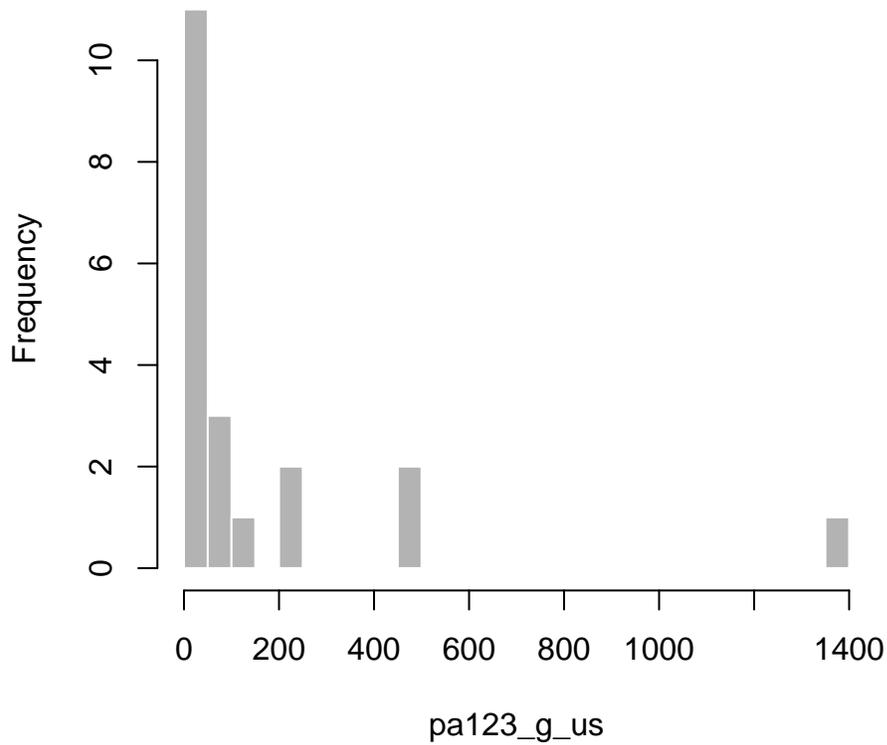
Description: How much virtual currency do you have or own? Equivalent value in US dollars, Ethereum

Survey question: pa123_g_us

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

min	med	mean	max	sd
0.0	40.1	986.8	17900.0	3983.7

Table 333: Summary statistics for pa123_g_us



pa123_h_number

Dataset: SCPC

Variable type: Numeric

$N = 10$

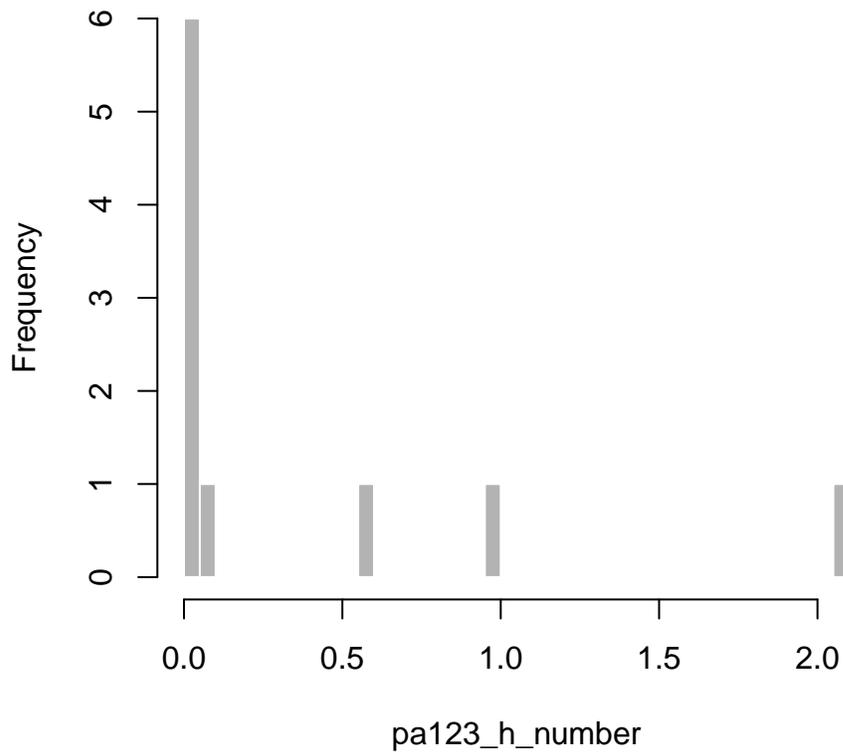
Description: How much virtual currency do you have or own? Number of coins, Bitcoin Cash

Survey question: pa123_h_number

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

min	med	mean	max	sd
0.0	0.0	0.5	3.0	0.9

Table 334: Summary statistics for pa123_h_number



pa123_h_us

Dataset: SCPC

Variable type: Numeric

$N = 10$

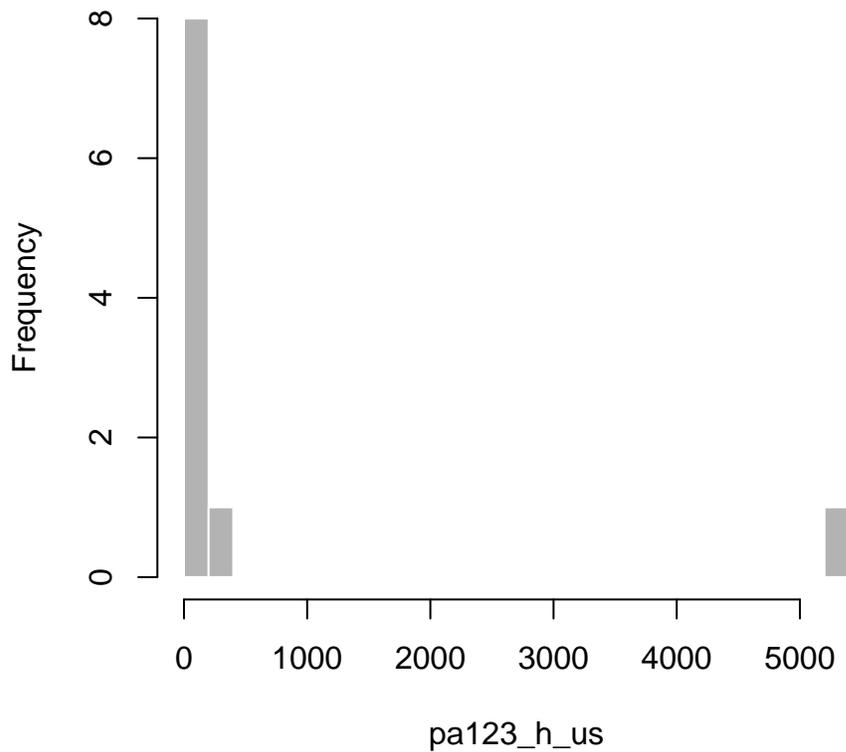
Description: How much virtual currency do you have or own? Equivalent value in US dollars, Bitcoin Cash

Survey question: pa123_h_us

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

min	med	mean	max	sd
0.0	16.5	999.2	9406.0	2955.6

Table 335: Summary statistics for pa123_h_us



pa123_i_number

Dataset: SCPC

Variable type: Numeric

$N = 10$

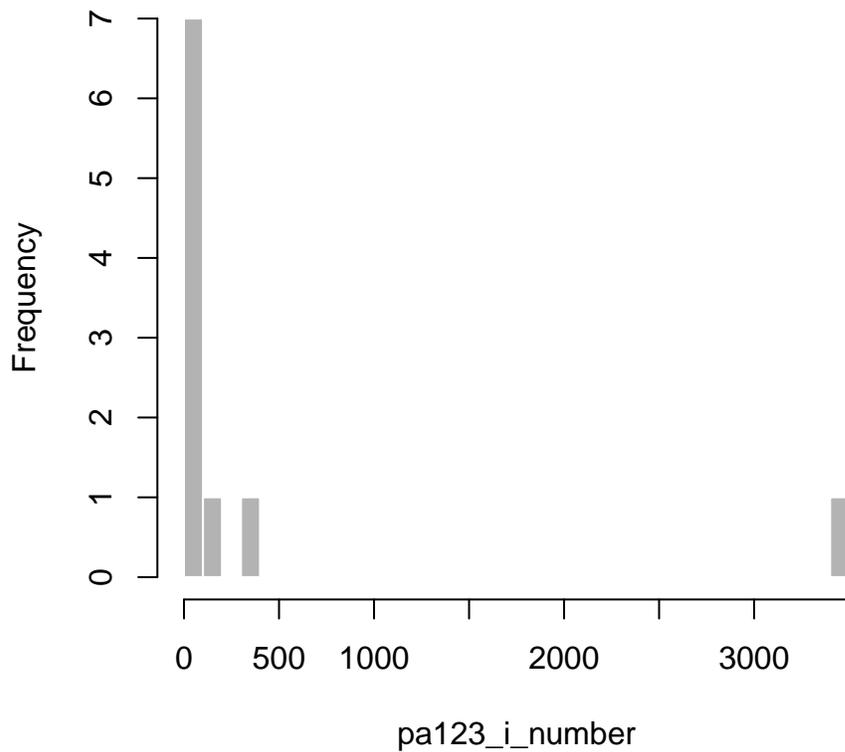
Description: How much virtual currency do you have or own? Number of coins, Stellar

Survey question: pa123_i_number

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

min	med	mean	max	sd
0.0	43.5	674.0	6000.0	1874.8

Table 336: Summary statistics for pa123_i_number



pa123_i_us

Dataset: SCPC

Variable type: Numeric

$N = 10$

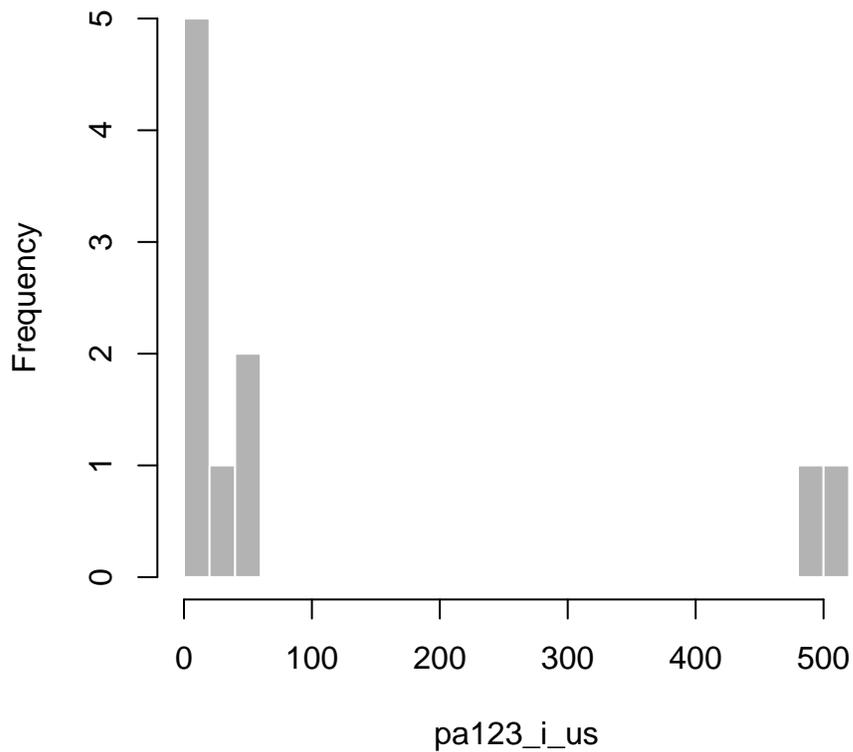
Description: How much virtual currency do you have or own? Equivalent value in US dollars, Stellar

Survey question: pa123_i_us

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

min	med	mean	max	sd
0.0	20.5	119.2	532.0	210.0

Table 337: Summary statistics for pa123_i_us



pa123_j_number

Dataset: SCPC

Variable type: Numeric

$N = 4$

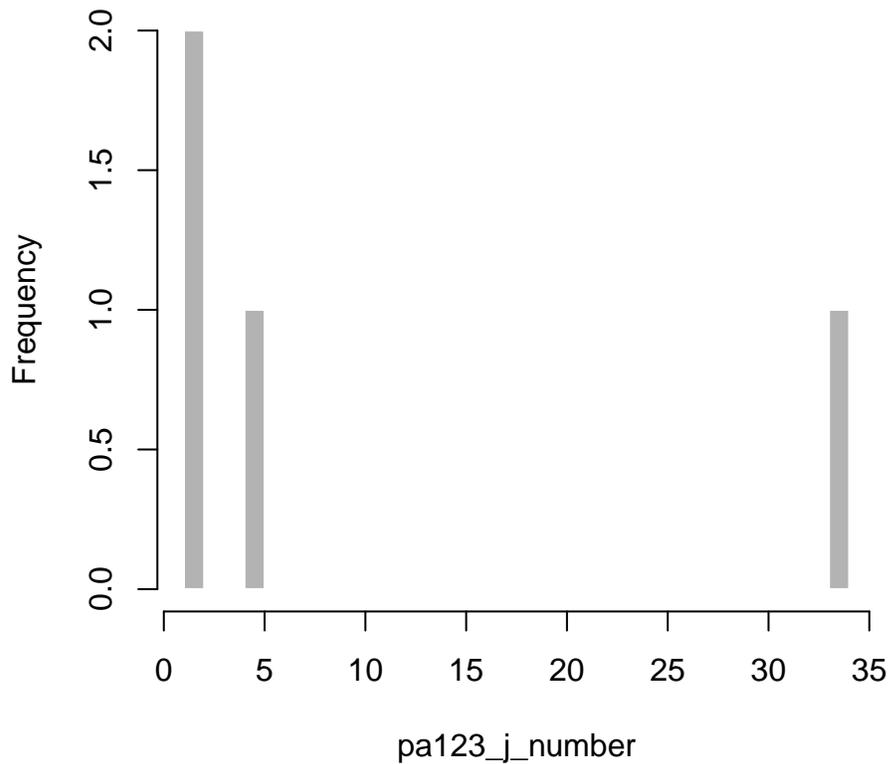
Description: How much virtual currency do you have or own? Number of coins, EOS

Survey question: pa123_j_number

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

min	med	mean	max	sd
1.0	3.0	11.2	38.0	17.9

Table 338: Summary statistics for pa123_j_number



pa123_j_us

Dataset: SCPC

Variable type: Numeric

$N = 4$

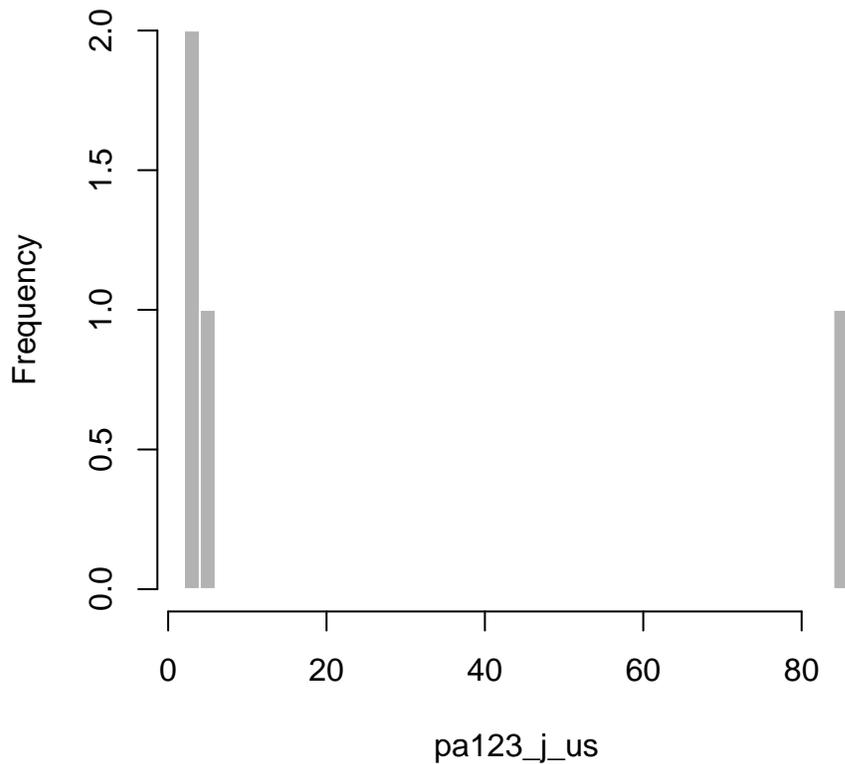
Description: How much virtual currency do you have or own? Equivalent value in US dollars, EOS

Survey question: pa123_j_us

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

min	med	mean	max	sd
3.0	4.9	28.2	100.0	47.9

Table 339: Summary statistics for pa123_j_us



pa123_other

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: Please tell us why you did not answer both the “Number of coins” and “Equivalent value in U.S. dollars” for the following rows: (open ended text response box)

Survey question: pa123_other

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

pa126_a

Dataset: SCPC

Variable type: Numeric

$N = 48$

Description: Please tell us your primary reason for owning virtual currency.

Survey question: pa126_a

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

Values	Number	Percent
1	1	2.1
2	2	4.2
3	27	56.2
5	1	2.1
6	11	22.9
7	1	2.1
8	1	2.1
9	4	8.3

Table 340: Frequency table for pa126_a

Value labels:

pa126_a

- 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)

pa126_a_other

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: Please tell us your primary reason for owning virtual currency. Other (specify)

Survey question: pa126_a_other

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

pa128_a

Dataset: SCPC

Variable type: Numeric

$N = 35$

Description: In the past 12 months, have you used virtual currency to make a payment for goods or services or to another person? Bitcoin

Survey question: pa128_a

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

Values	Number	Percent
1	2	5.7
2	33	94.3

Table 341: Frequency table for pa128_a

Value labels:

pa128_a

1 - Yes

2 - No

pa128_b

Dataset: SCPC

Variable type: Numeric

$N = 10$

Description: In the past 12 months, have you used virtual currency to make a payment for goods or services or to another person? XRP

Survey question: pa128_b

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

Values	Number	Percent
2	10	100.0

Table 342: Frequency table for pa128_b

Value labels:

pa128_b
1 - Yes
2 - No

pa128_c

Dataset: SCPC

Variable type: Numeric

$N = 16$

Description: In the past 12 months, have you used virtual currency to make a payment for goods or services or to another person? Litecoin

Survey question: pa128_c

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

Values	Number	Percent
2	16	100.0

Table 343: Frequency table for pa128_c

Value labels:

pa128_c
1 - Yes
2 - No

pa128_g

Dataset: SCPC

Variable type: Numeric

$N = 20$

Description: In the past 12 months, have you used virtual currency to make a payment for goods or services or to another person? Ethereum

Survey question: pa128_g

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

Values	Number	Percent
2	20	100.0

Table 344: Frequency table for pa128_g

Value labels:

pa128_g

1 - Yes

2 - No

pa128_h

Dataset: SCPC

Variable type: Numeric

$N = 10$

Description: In the past 12 months, have you used virtual currency to make a payment for goods or services or to another person? Bitcoin Cash

Survey question: pa128_h

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

Values	Number	Percent
2	10	100.0

Table 345: Frequency table for pa128_h

Value labels:

pa128_h
1 - Yes
2 - No

pa128_i

Dataset: SCPC

Variable type: Numeric

$N = 10$

Description: In the past 12 months, have you used virtual currency to make a payment for goods or services or to another person? Stellar

Survey question: pa128_i

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

Values	Number	Percent
2	10	100.0

Table 346: Frequency table for pa128_i

Value labels:

pa128_i
1 - Yes
2 - No

pa128_j

Dataset: SCPC

Variable type: Numeric

$N = 4$

Description: In the past 12 months, have you used virtual currency to make a payment for goods or services or to another person? EOS

Survey question: pa128_j

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

Values	Number	Percent
2	4	100.0

Table 347: Frequency table for pa128_j

Value labels:

pa128_j
1 - Yes
2 - No

pa129_d_combos

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: Combinations that were selected in the check-all-that-apply question

Survey question: N/A

Details: Variable is created by the survey instrument.

pa129_d2_other

Dataset: SCPC

Variable type: Character

N = 3372

Description: Who did you pay using virtual currency? Other (specify) Text responses

Survey question: pa129_d2_other

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

pa129_d2s1

Dataset: SCPC

Variable type: Numeric

$N = 2$

Description: Who did you pay using virtual currency? A person

Survey question: pa129_d2s1

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

Values	Number	Percent
0	2	100.0

Table 348: Frequency table for pa129_d2s1

Value labels:

pa129_d2s1

0 - No

1 - Yes

pa129_d2s2

Dataset: SCPC

Variable type: Numeric

$N = 2$

Description: Who did you pay using virtual currency? Store, company, or other business, ONLINE

Survey question: pa129_d2s2

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

Values	Number	Percent
0	1	50.0
1	1	50.0

Table 349: Frequency table for pa129_d2s2

Value labels:

pa129_d2s2

0 - No

1 - Yes

pa129_d2s3

Dataset: SCPC

Variable type: Numeric

$N = 2$

Description: Who did you pay using virtual currency? Store, company, or other business, IN PERSON

Survey question: pa129_d2s3

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

Values	Number	Percent
0	2	100.0

Table 350: Frequency table for pa129_d2s3

Value labels:

pa129_d2s3

0 - No

1 - Yes

pa129_d2s4

Dataset: SCPC

Variable type: Numeric

$N = 2$

Description: Who did you pay using virtual currency? Currency exchange

Survey question: pa129_d2s4

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

Values	Number	Percent
0	1	50.0
1	1	50.0

Table 351: Frequency table for pa129_d2s4

Value labels:

pa129_d2s4

0 - No

1 - Yes

pa129_d2s5

Dataset: SCPC

Variable type: Numeric

$N = 2$

Description: Who did you pay using virtual currency? I'd rather not say

Survey question: pa129_d2s5

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

Values	Number	Percent
0	2	100.0

Table 352: Frequency table for pa129_d2s5

Value labels:

pa129_d2s5

0 - No

1 - Yes

pa129_d2s6

Dataset: SCPC

Variable type: Numeric

$N = 2$

Description: Who did you pay using virtual currency? Other (specify)

Survey question: pa129_d2s6

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

Values	Number	Percent
0	2	100.0

Table 353: Frequency table for pa129_d2s6

Value labels:

pa129_d2s6

0 - No

1 - Yes

pa131a1

Dataset: SCPC

Variable type: Numeric

$N = 2380$

Description: How familiar are you with how the following virtual currencies work? Bitcoin

Survey question: pa131a1

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

Values	Number	Percent
1	1523	64.0
2	557	23.4
3	194	8.2
4	87	3.7
5	19	0.8

Table 354: Frequency table for pa131a1

Value labels:

pa131a1

1 - Not at all familiar

2 - Slightly familiar

3 - Somewhat familiar

4 - Moderately familiar

5 - Extremely familiar

pa131a2

Dataset: SCPC

Variable type: Numeric

$N = 960$

Description: How familiar are you with how the following virtual currencies work? Bitcoin Cash

Survey question: pa131a2

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

Values	Number	Percent
1	612	63.7
2	221	23.0
3	80	8.3
4	34	3.5
5	13	1.4

Table 355: Frequency table for pa131a2

Value labels:

pa131a2

1 - Not at all familiar

2 - Slightly familiar

3 - Somewhat familiar

4 - Moderately familiar

5 - Extremely familiar

pa133_a

Dataset: SCPC

Variable type: Numeric

$N = 35$

Description: In the past 12 months, have you exchanged virtual currency for U.S. dollars or exchanged U.S. dollars for virtual currency? Bitcoin

Survey question: pa133_a

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

Values	Number	Percent
1	9	25.7
2	26	74.3

Table 356: Frequency table for pa133_a

Value labels:

pa133_a

1 - Yes

2 - No

pa133_b

Dataset: SCPC

Variable type: Numeric

$N = 10$

Description: In the past 12 months, have you exchanged virtual currency for U.S. dollars or exchanged U.S. dollars for virtual currency? XRP

Survey question: pa133_b

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

Values	Number	Percent
1	2	20.0
2	8	80.0

Table 357: Frequency table for pa133_b

Value labels:

pa133_b

1 - Yes

2 - No

pa133_c

Dataset: SCPC

Variable type: Numeric

$N = 16$

Description: In the past 12 months, have you exchanged virtual currency for U.S. dollars or exchanged U.S. dollars for virtual currency? Litecoin

Survey question: pa133_c

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

Values	Number	Percent
1	3	18.8
2	13	81.2

Table 358: Frequency table for pa133_c

Value labels:

pa133_c

1 - Yes

2 - No

pa133_g

Dataset: SCPC

Variable type: Numeric

$N = 20$

Description: In the past 12 months, have you exchanged virtual currency for U.S. dollars or exchanged U.S. dollars for virtual currency? Ethereum

Survey question: pa133_g

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

Values	Number	Percent
1	3	15.0
2	17	85.0

Table 359: Frequency table for pa133_g

Value labels:

pa133_g

1 - Yes

2 - No

pa133_h

Dataset: SCPC

Variable type: Numeric

$N = 10$

Description: In the past 12 months, have you exchanged virtual currency for U.S. dollars or exchanged U.S. dollars for virtual currency? Bitcoin Cash

Survey question: pa133_h

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

Values	Number	Percent
1	3	30.0
2	7	70.0

Table 360: Frequency table for pa133_h

Value labels:

pa133_h

1 - Yes

2 - No

pa133_i

Dataset: SCPC

Variable type: Numeric

$N = 10$

Description: In the past 12 months, have you exchanged virtual currency for U.S. dollars or exchanged U.S. dollars for virtual currency? Stellar

Survey question: pa133_i

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

Values	Number	Percent
1	2	20.0
2	8	80.0

Table 361: Frequency table for pa133_i

Value labels:

pa133_i

1 - Yes

2 - No

pa133_j

Dataset: SCPC

Variable type: Numeric

$N = 4$

Description: In the past 12 months, have you exchanged virtual currency for U.S. dollars or exchanged U.S. dollars for virtual currency? EOS

Survey question: pa133_j

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

Values	Number	Percent
1	1	25.0
2	3	75.0

Table 362: Frequency table for pa133_j

Value labels:

pa133_j
1 - Yes
2 - No

pa135_a

Dataset: SCPC

Variable type: Numeric

$N = 9$

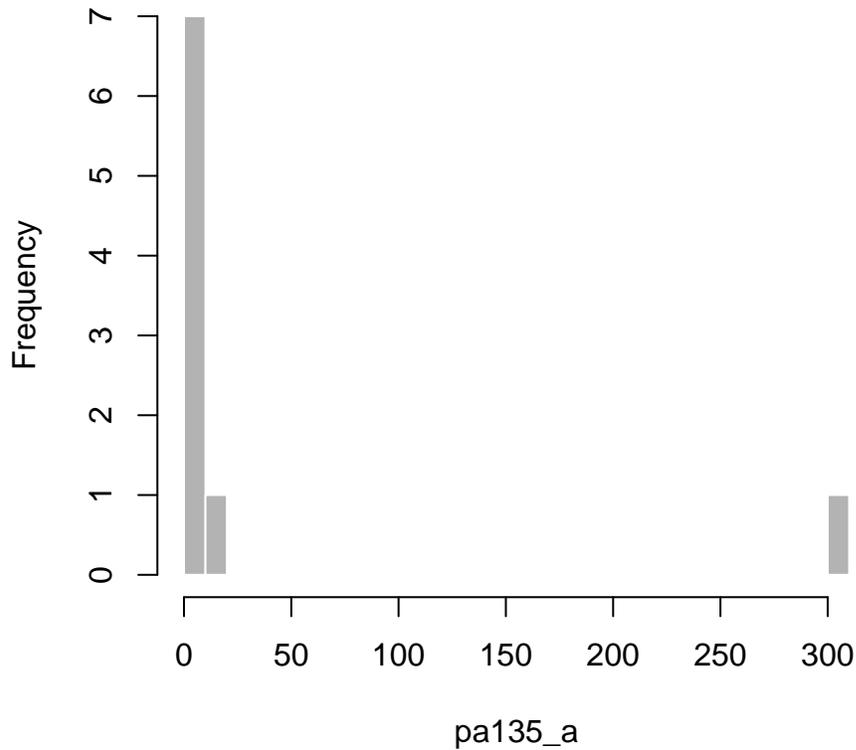
Description: In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? Bitcoin

Survey question: pa135_a

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

min	med	mean	max	sd
1.0	2.0	59.4	500.0	165.3

Table 363: Summary statistics for pa135_a



pa135_b

Dataset: SCPC

Variable type: Numeric

$N = 2$

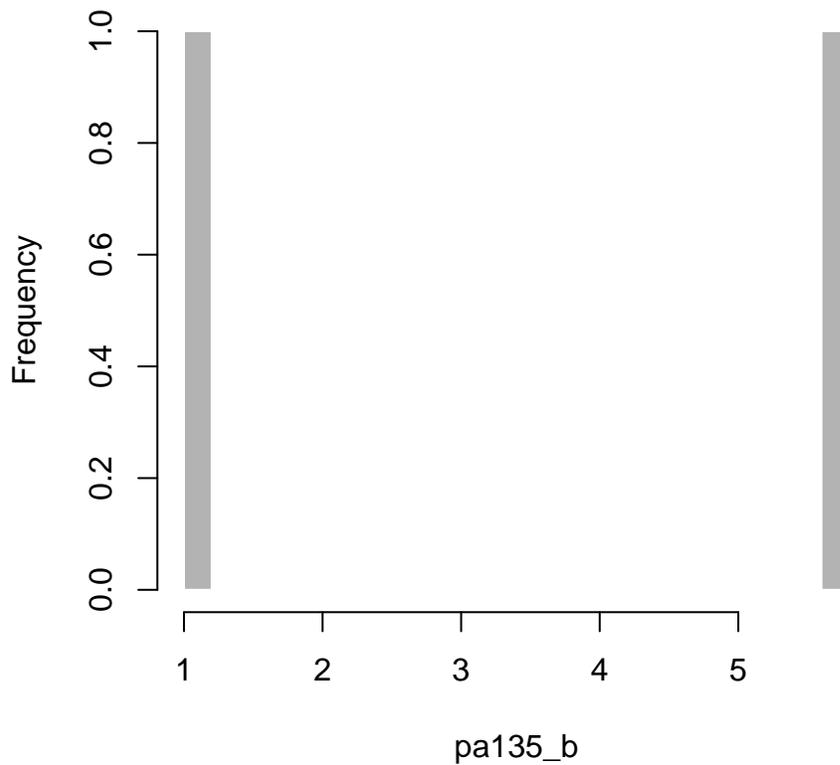
Description: In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? XRP

Survey question: pa135_b

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

min	med	mean	max	sd
1.0	3.5	3.5	6.0	3.5

Table 364: Summary statistics for pa135_b



pa135_c

Dataset: SCPC

Variable type: Numeric

$N = 3$

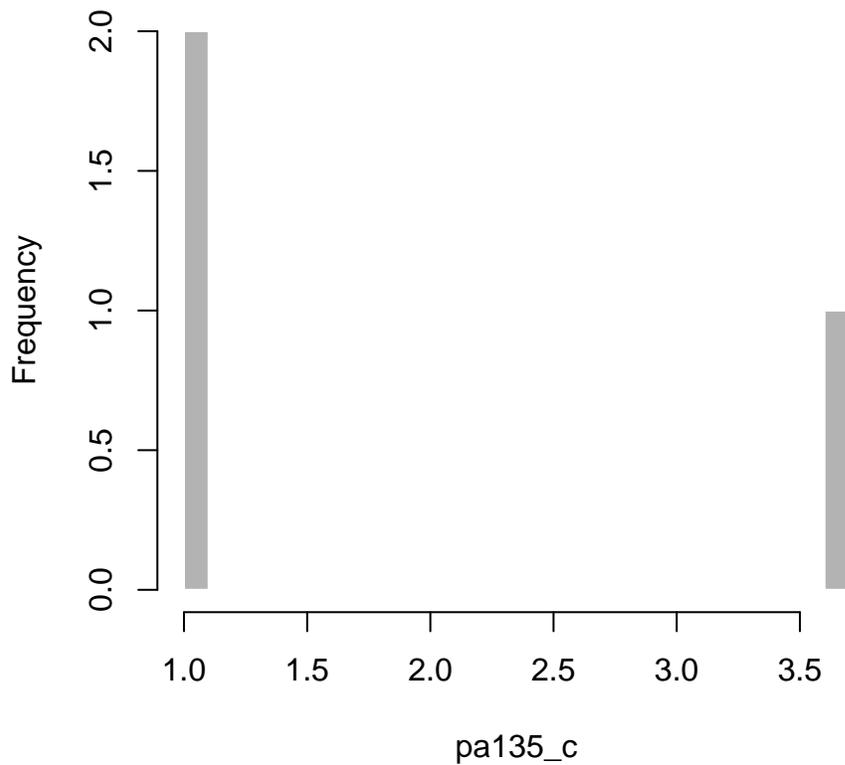
Description: In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? Litecoin

Survey question: pa135_c

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

min	med	mean	max	sd
1.0	1.0	2.0	4.0	1.7

Table 365: Summary statistics for pa135_c



pa135_g

Dataset: SCPC

Variable type: Numeric

$N = 3$

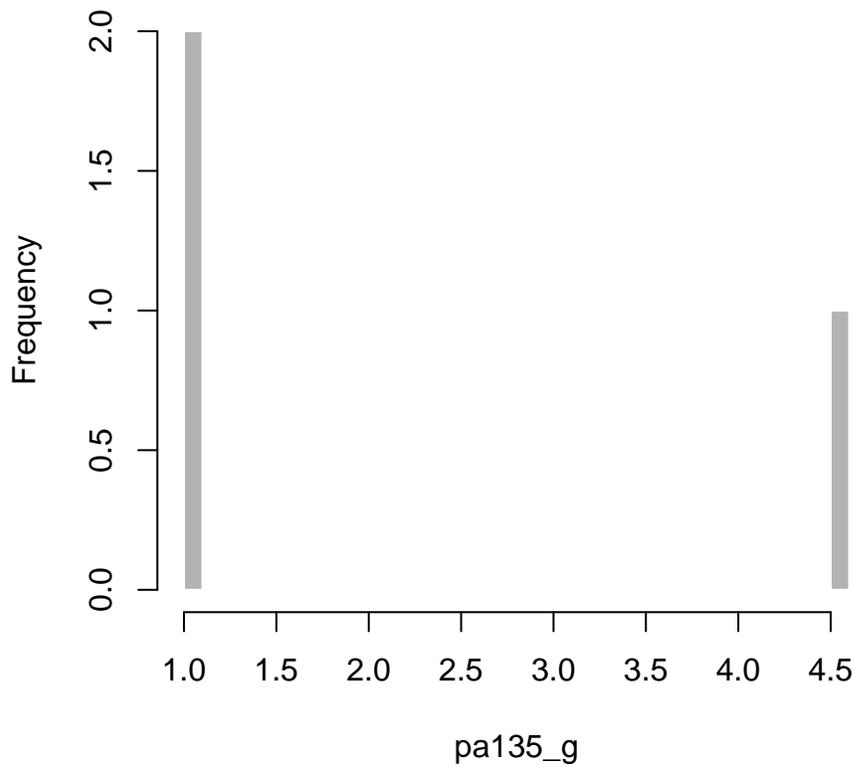
Description: In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? Ethereum

Survey question: pa135_g

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

min	med	mean	max	sd
1.0	1.0	2.3	5.0	2.3

Table 366: Summary statistics for pa135_g



pa135_h

Dataset: SCPC

Variable type: Numeric

$N = 3$

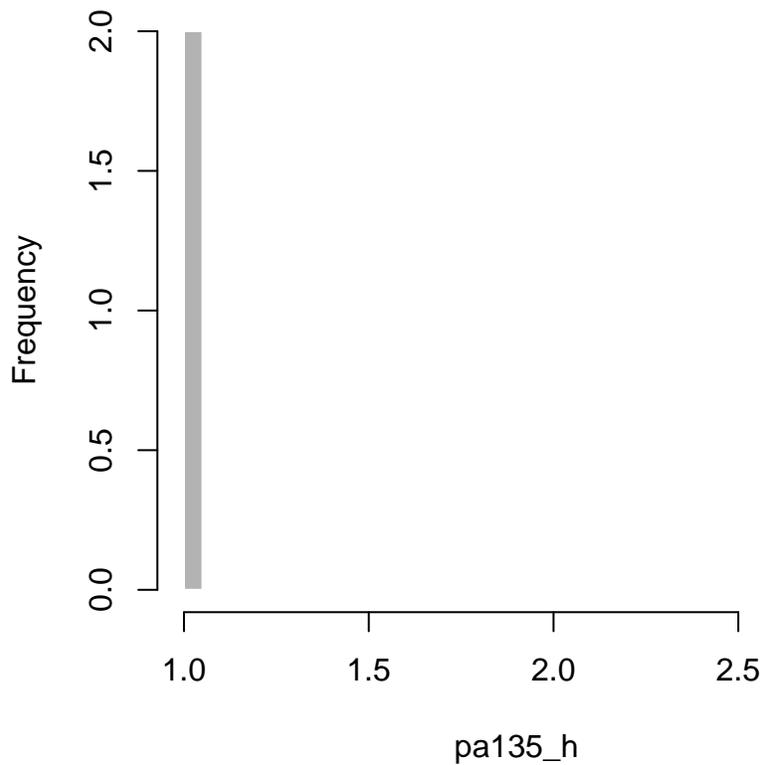
Description: In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? Bitcoin Cash

Survey question: pa135_h

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

min	med	mean	max	sd
1.0	1.0	1.7	3.0	1.2

Table 367: Summary statistics for pa135_h



pa135_i

Dataset: SCPC

Variable type: Numeric

$N = 2$

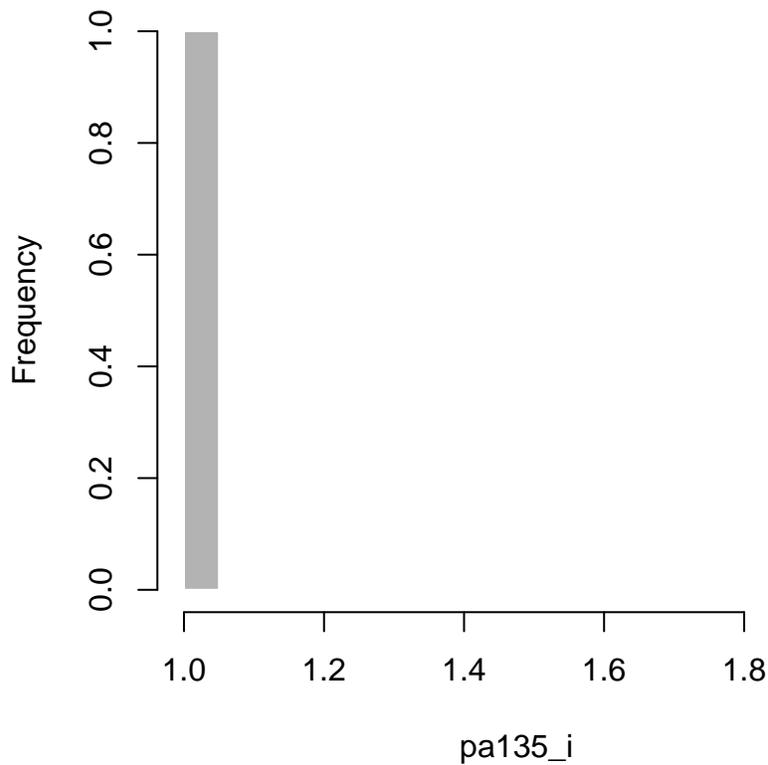
Description: In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? Stellar

Survey question: pa135_i

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

min	med	mean	max	sd
1.0	1.5	1.5	2.0	0.7

Table 368: Summary statistics for pa135_i



pa135_j

Dataset: SCPC

Variable type: Numeric

$N = 1$

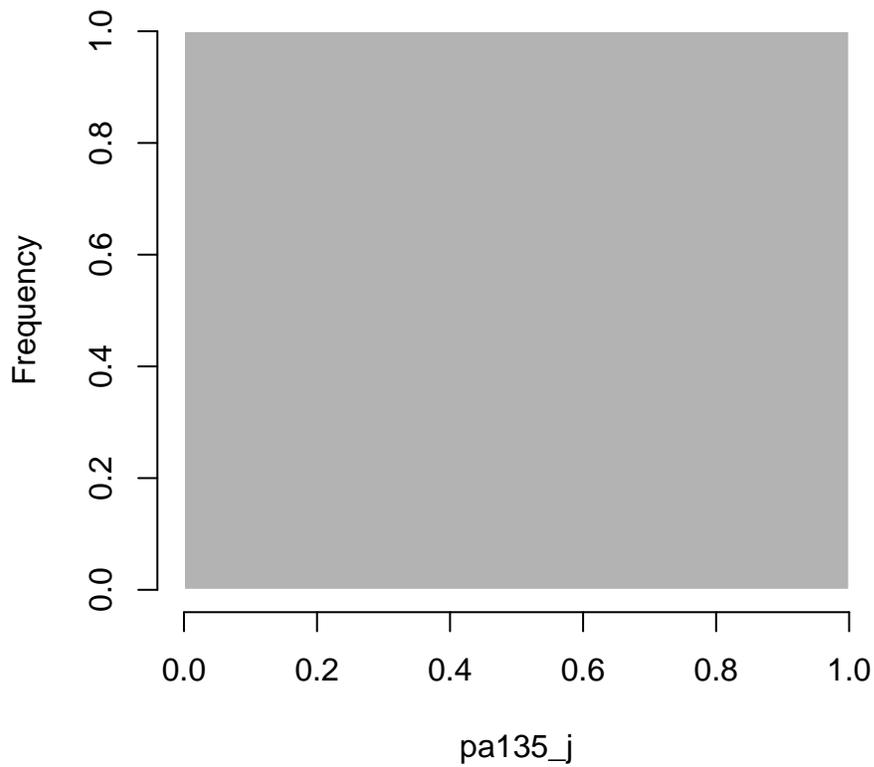
Description: In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? EOS

Survey question: pa135_j

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

min	med	mean	max	sd
1.0	1.0	1.0	1.0	

Table 369: Summary statistics for pa135_j



pa137

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: Please describe where you deposit or store your virtual currency.

Survey question: pa137

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

pa139

Dataset: SCPC

Variable type: Numeric

$N = 48$

Description: Did you refer to records or websites to know the number of coins or the equivalent value in U.S. dollars?

Survey question: pa139

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

Values	Number	Percent
1	5	10.4
2	13	27.1
3	18	37.5
4	12	25.0

Table 370: Frequency table for pa139

Value labels:

pa139

- 1 - Yes, for the number of coins
- 2 - Yes, for the value in US dollars
- 3 - Yes, for both
- 4 - No

pa140_a

Dataset: SCPC

Variable type: Numeric

$N = 2$

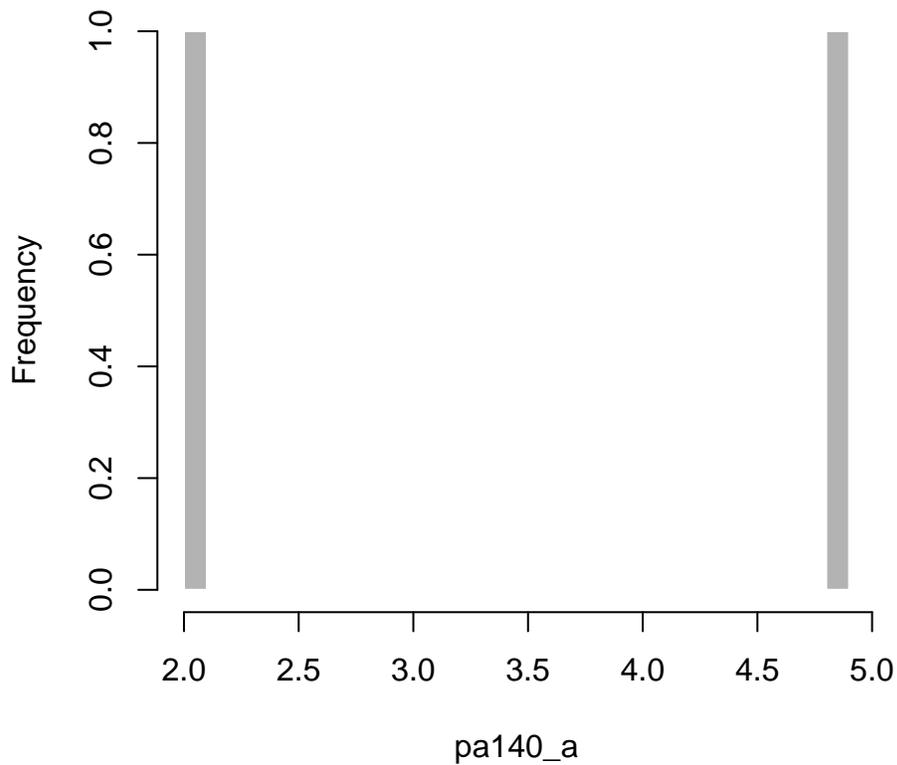
Description: In the past 12 months, how many payments for goods or services or to another person did you make using a virtual currency? Bitcoin

Survey question: pa140_a

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

min	med	mean	max	sd
2.0	3.5	3.5	5.0	2.1

Table 371: Summary statistics for pa140_a



pa140_b

Dataset: SCPC

Variable type: Numeric

Description: In the past 12 months, how many payments for goods or services or to another person did you make using a virtual currency? XRP

Survey question: pa140_b

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

NO OBSERVATIONS – No non-missing observations recorded

pa140_c

Dataset: SCPC

Variable type: Numeric

Description: In the past 12 months, how many payments for goods or services or to another person did you make using a virtual currency? Litecoin

Survey question: pa140_c

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

NO OBSERVATIONS – No non-missing observations recorded

pa140_g

Dataset: SCPC

Variable type: Numeric

Description: In the past 12 months, how many payments for goods or services or to another person did you make using a virtual currency? Ethereum

Survey question: pa140_g

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

NO OBSERVATIONS – No non-missing observations recorded

pa140_h

Dataset: SCPC

Variable type: Numeric

Description: In the past 12 months, how many payments for goods or services or to another person did you make using a virtual currency? Bitcoin Cash

Survey question: pa140_h

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

NO OBSERVATIONS – No non-missing observations recorded

pa140_i

Dataset: SCPC

Variable type: Numeric

Description: In the past 12 months, how many payments for goods or services or to another person did you make using a virtual currency? Stellar

Survey question: pa140_i

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

NO OBSERVATIONS – No non-missing observations recorded

pa140_j

Dataset: SCPC

Variable type: Numeric

Description: In the past 12 months, how many payments for goods or services or to another person did you make using a virtual currency? EOS

Survey question: pa140_j

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

NO OBSERVATIONS – No non-missing observations recorded

pa188

Dataset: SCPC

Variable type: Numeric

$N = 1022$

Description: When you pay with your mobile phone, what payment method do you use most often?

Survey question: pa188

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

Values	Number	Percent
1	321	31.4
2	487	47.7
3	47	4.6
4	114	11.2
8	53	5.2

Table 372: Frequency table for pa188

Value labels:

pa188

1 - Credit card

2 - Debit card

3 - Prepaid card

4 - Bank account number

8 - Other (specify)

pa188_other

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: When you pay with your mobile phone, what payment method do you use most often? Other (specify)

Survey question: pa188_other

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

pa189_a

Dataset: SCPC

Variable type: Numeric

$N = 3244$

Description: In the past 12 months, have you used a mobile phone to make any of these kinds of payments?
I used tap-and-pay at the point of sale

Survey question: pa189_a

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

Values	Number	Percent
1	387	11.9
2	2857	88.1

Table 373: Frequency table for pa189_a

Value labels:

pa189_a

1 - Yes

2 - No

pa189_b

Dataset: SCPC

Variable type: Numeric

$N = 3244$

Description: In the past 12 months, have you used a mobile phone to make any of these kinds of payments?
I scanned a QR code or showed my phone to a clerk, driver, or restaurant staff at the point of sale

Survey question: pa189_b

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

Values	Number	Percent
1	293	9.0
2	2951	91.0

Table 374: Frequency table for pa189_b

Value labels:

pa189_b

1 - Yes

2 - No

pa189_c

Dataset: SCPC

Variable type: Numeric

$N = 3244$

Description: In the past 12 months, have you used a mobile phone to make any of these kinds of payments?
I used a mobile app to pay

Survey question: pa189_c

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

Values	Number	Percent
1	855	26.4
2	2389	73.6

Table 375: Frequency table for pa189_c

Value labels:

pa189_c

1 - Yes

2 - No

pa193

Dataset: SCPC

Variable type: Numeric

$N = 769$

Description: How is the electronic toll payment device that you use most often funded?

Survey question: pa193

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

Values	Number	Percent
1	457	59.4
2	154	20.0
3	7	0.9
4	118	15.3
5	33	4.3

Table 376: Frequency table for pa193

Value labels:

pa193

1 - Credit card

2 - Debit card

3 - Prepaid card

4 - Bank account number

5 - Other (specify)

pa193_other

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: How is the electronic toll payment device that you use most often funded? Other (specify)

Survey question: pa193_other

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

pa194

Dataset: SCPC

Variable type: Numeric

$N = 3355$

Description: In the past 12 months, have you used one of these electronic toll payment devices to pay a toll?

Survey question: pa194

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

Values	Number	Percent
1	769	22.9
2	2586	77.1

Table 377: Frequency table for pa194

Value labels:

pa194

1 - Yes

2 - No

pa198_a

Dataset: SCPC

Variable type: Numeric

$N = 3342$

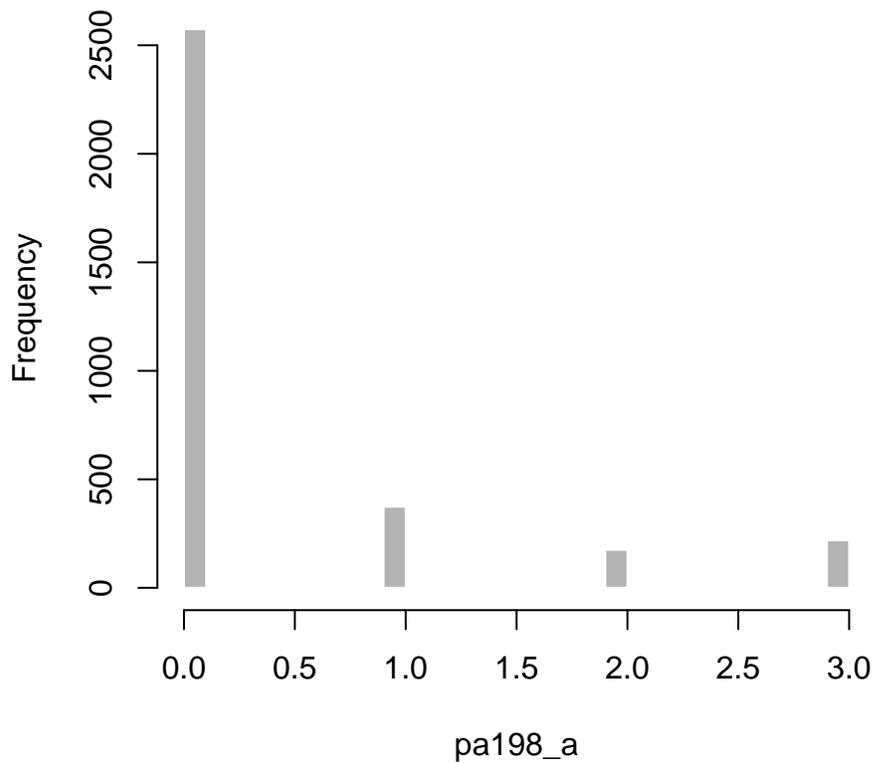
Description: Please tell us how many of each type of prepaid card that you have. Gift card from a store, merchant, or website

Survey question: pa198_a

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

min	med	mean	max	sd
0.0	0.0	0.6	90.0	2.7

Table 378: Summary statistics for pa198_a



pa198_b

Dataset: SCPC

Variable type: Numeric

$N = 3342$

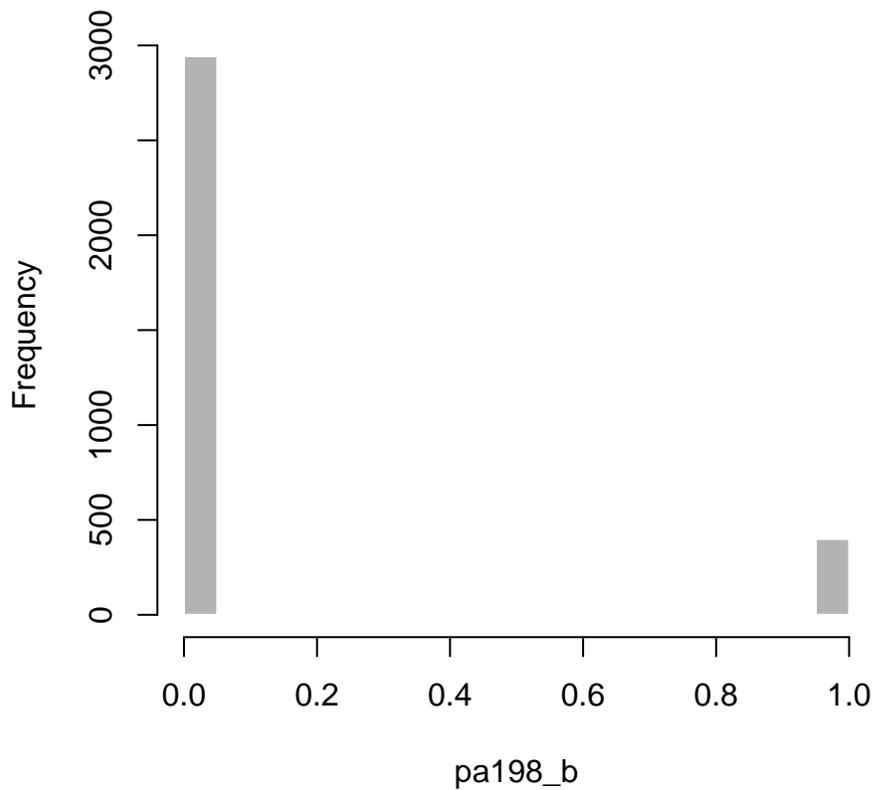
Description: Please tell us how many of each type of prepaid card that you have. Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express

Survey question: pa198_b

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

min	med	mean	max	sd
0.0	0.0	0.2	20.0	0.6

Table 379: Summary statistics for pa198_b



pa198_c

Dataset: SCPC

Variable type: Numeric

$N = 3340$

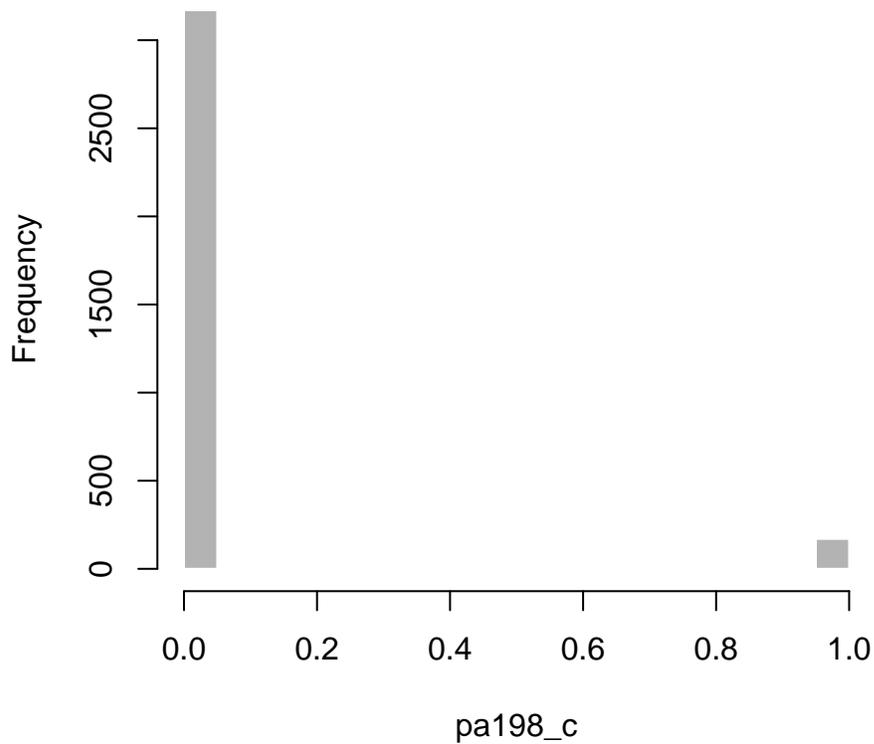
Description: Please tell us how many of each type of prepaid card that you have. Public transportation card or pass

Survey question: pa198_c

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

min	med	mean	max	sd
0.0	0.0	0.1	45.0	0.9

Table 380: Summary statistics for pa198_c



pa198_d

Dataset: SCPC

Variable type: Numeric

$N = 3337$

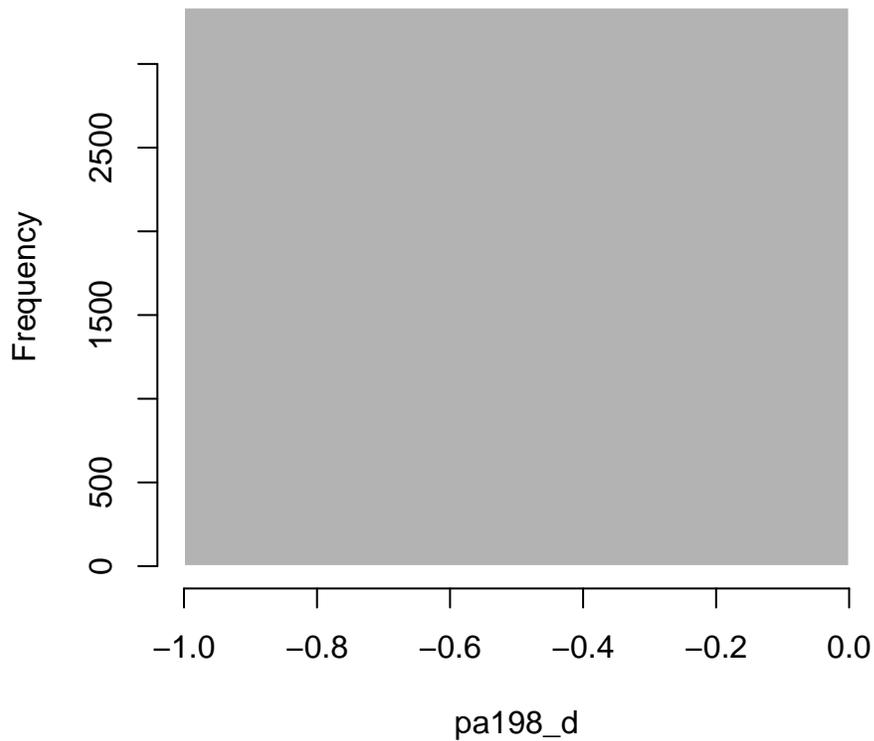
Description: Please tell us how many of each type of prepaid card that you have. Phone card

Survey question: pa198_d

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

min	med	mean	max	sd
0.0	0.0	0.0	60.0	1.1

Table 381: Summary statistics for pa198_d



pa198_e

Dataset: SCPC

Variable type: Numeric

$N = 3339$

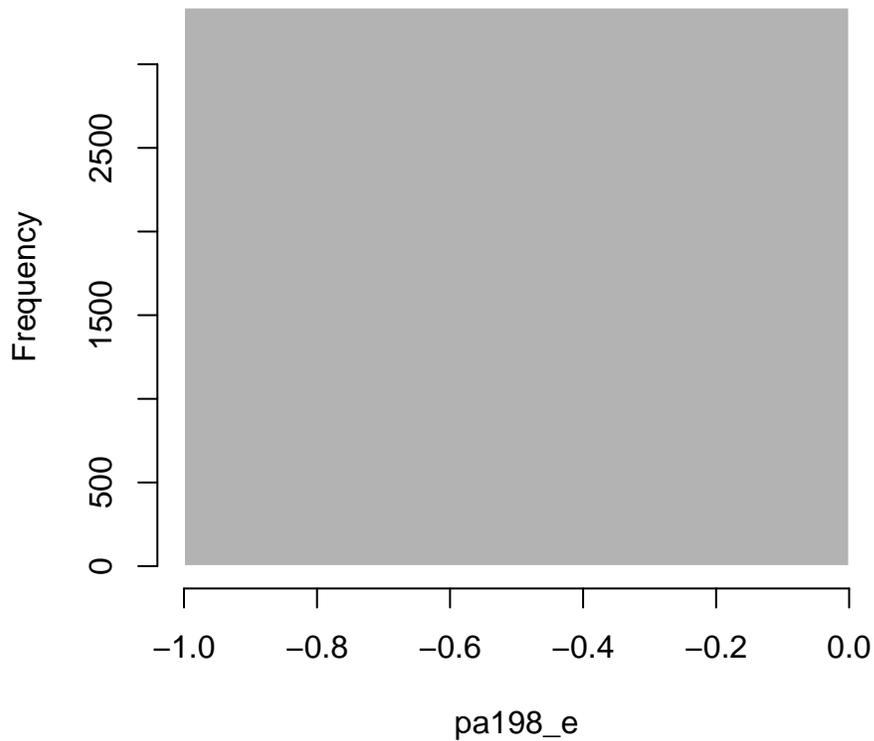
Description: Please tell us how many of each type of prepaid card that you have. Direct Express

Survey question: pa198_e

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

min	med	mean	max	sd
0.0	0.0	0.0	20.0	0.4

Table 382: Summary statistics for pa198_e



pa198_f

Dataset: SCPC

Variable type: Numeric

$N = 3341$

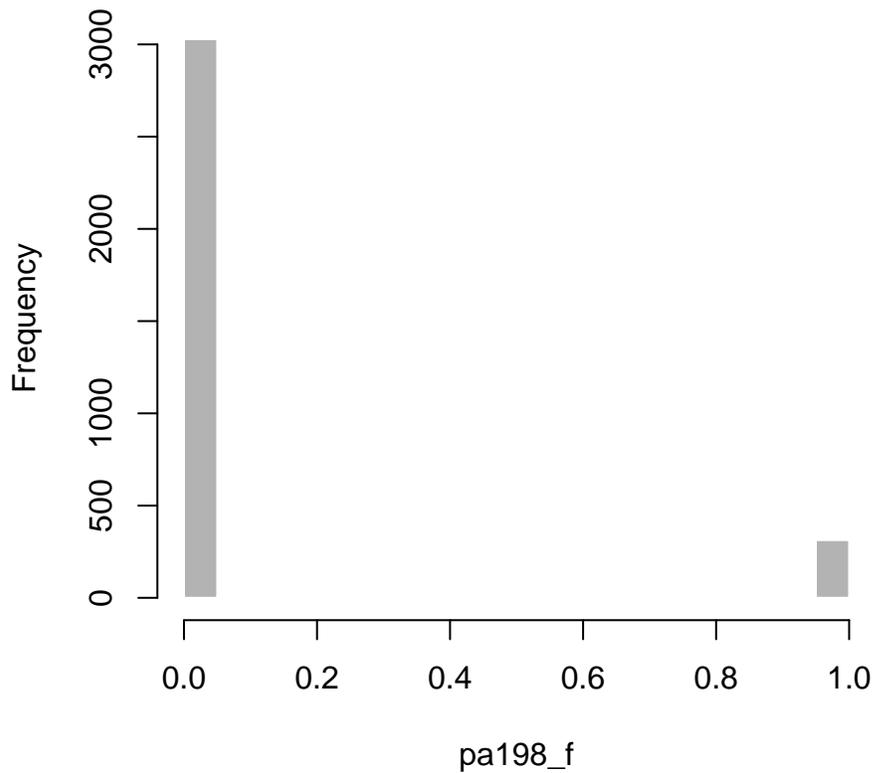
Description: Please tell us how many of each type of prepaid card that you have. EBT, WIC, SNAP, or TANF

Survey question: pa198_f

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

min	med	mean	max	sd
0.0	0.0	0.1	76.0	1.5

Table 383: Summary statistics for pa198_f



pa198_g

Dataset: SCPC

Variable type: Numeric

$N = 3342$

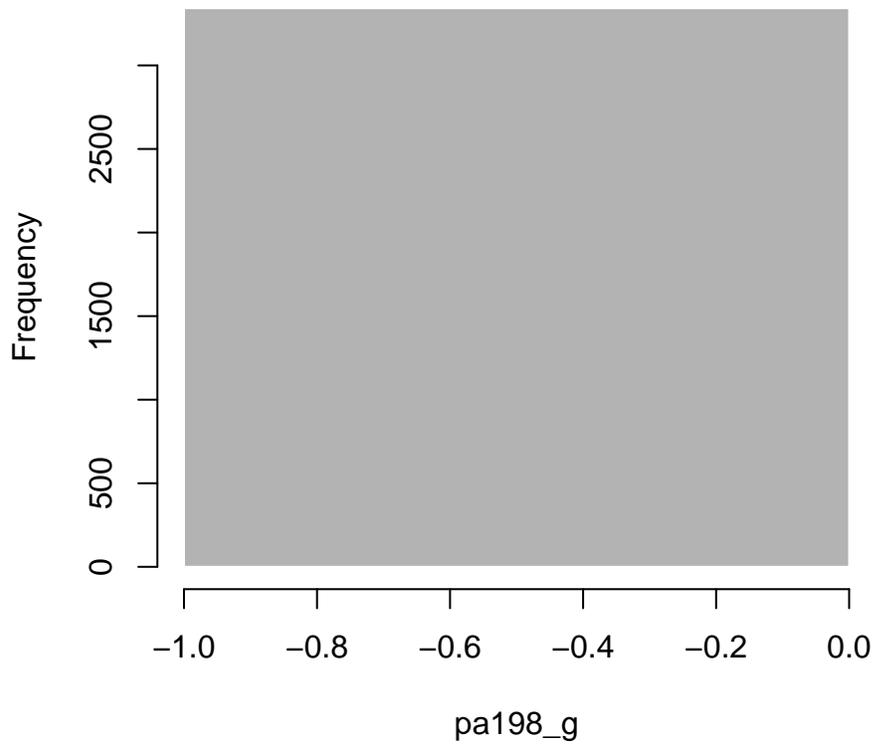
Description: Please tell us how many of each type of prepaid card that you have. Payroll card (for wages or salary)

Survey question: pa198_g

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

min	med	mean	max	sd
0.0	0.0	0.0	10.0	0.3

Table 384: Summary statistics for pa198_g



pa198_h

Dataset: SCPC

Variable type: Numeric

$N = 3341$

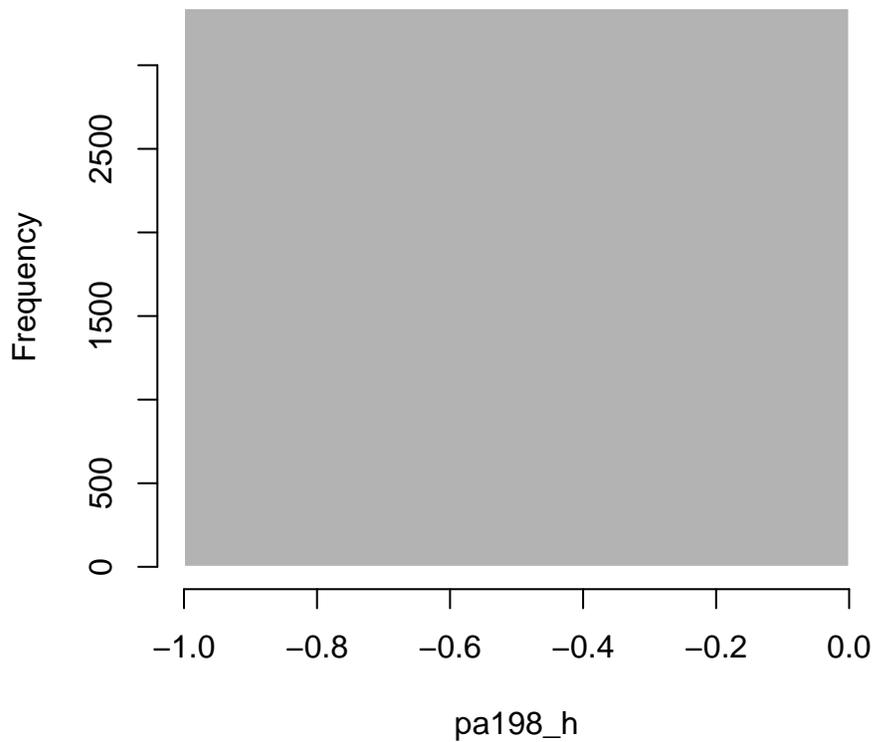
Description: Please tell us how many of each type of prepaid card that you have. Employee incentive card (for bonus pay, awards, or recognition from your employer)

Survey question: pa198_h

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

min	med	mean	max	sd
0.0	0.0	0.0	9.0	0.3

Table 385: Summary statistics for pa198_h



pa198_i

Dataset: SCPC

Variable type: Numeric

$N = 3337$

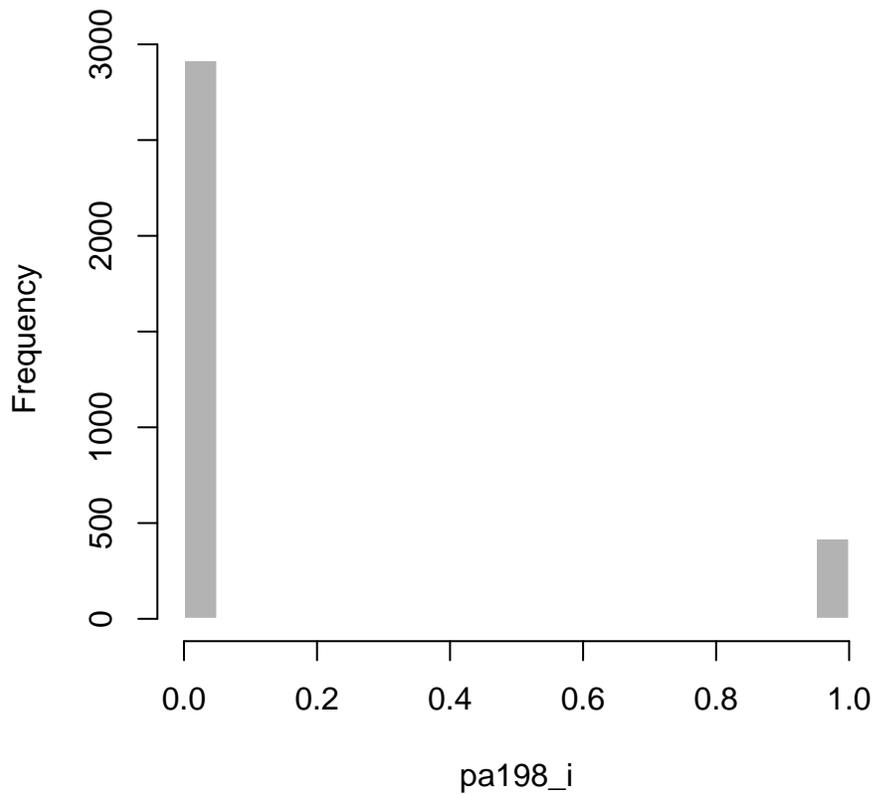
Description: Please tell us how many of each type of prepaid card that you have. Benefit card (FSA, HRA, HSA, health care, day care)

Survey question: pa198_i

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

min	med	mean	max	sd
0.0	0.0	0.1	10.0	0.5

Table 386: Summary statistics for pa198_i



pa198_j

Dataset: SCPC

Variable type: Numeric

$N = 3339$

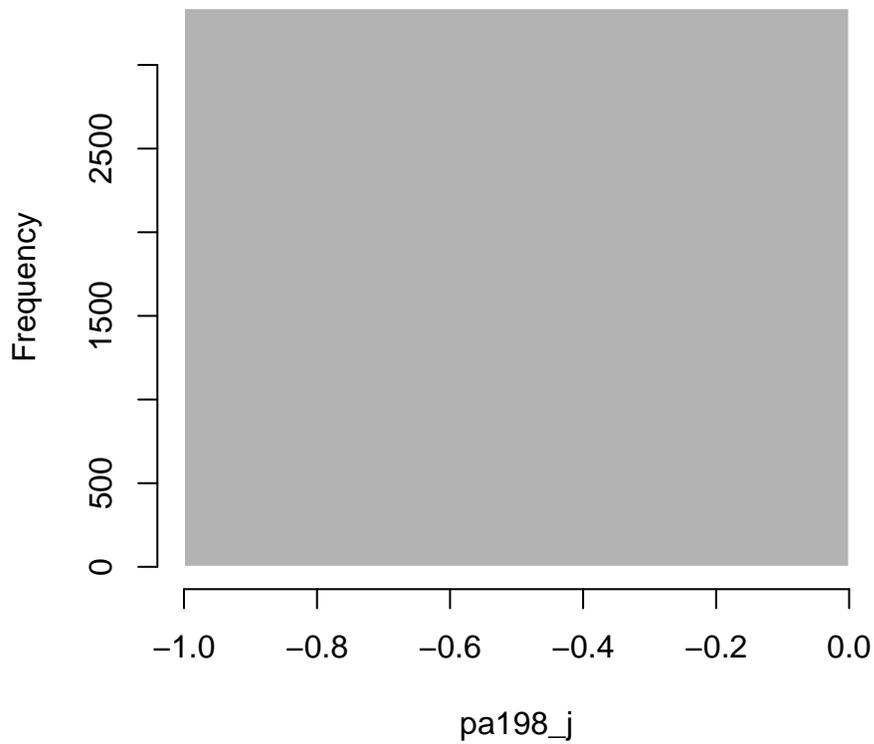
Description: Please tell us how many of each type of prepaid card that you have. Remittance card (for sending money overseas)

Survey question: pa198_j

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

min	med	mean	max	sd
0.0	0.0	0.0	9.0	0.2

Table 387: Summary statistics for pa198_j



pa198_k

Dataset: SCPC

Variable type: Numeric

$N = 3341$

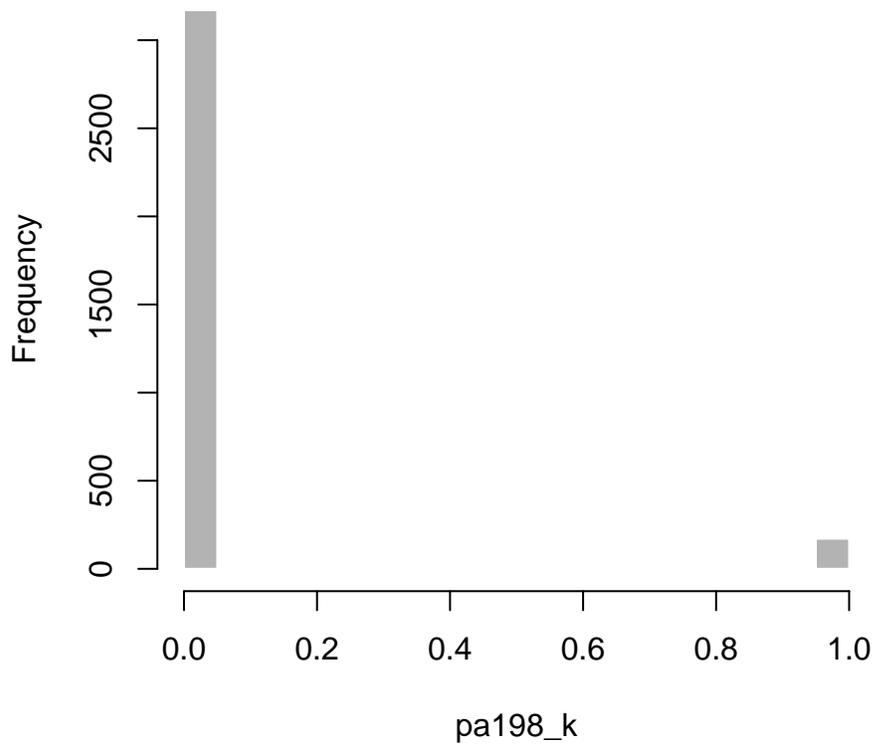
Description: Please tell us how many of each type of prepaid card that you have. Rebate card from store, merchant, or website

Survey question: pa198_k

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

min	med	mean	max	sd
0.0	0.0	0.1	30.0	0.7

Table 388: Summary statistics for pa198_k



pa198_l

Dataset: SCPC

Variable type: Numeric

$N = 3338$

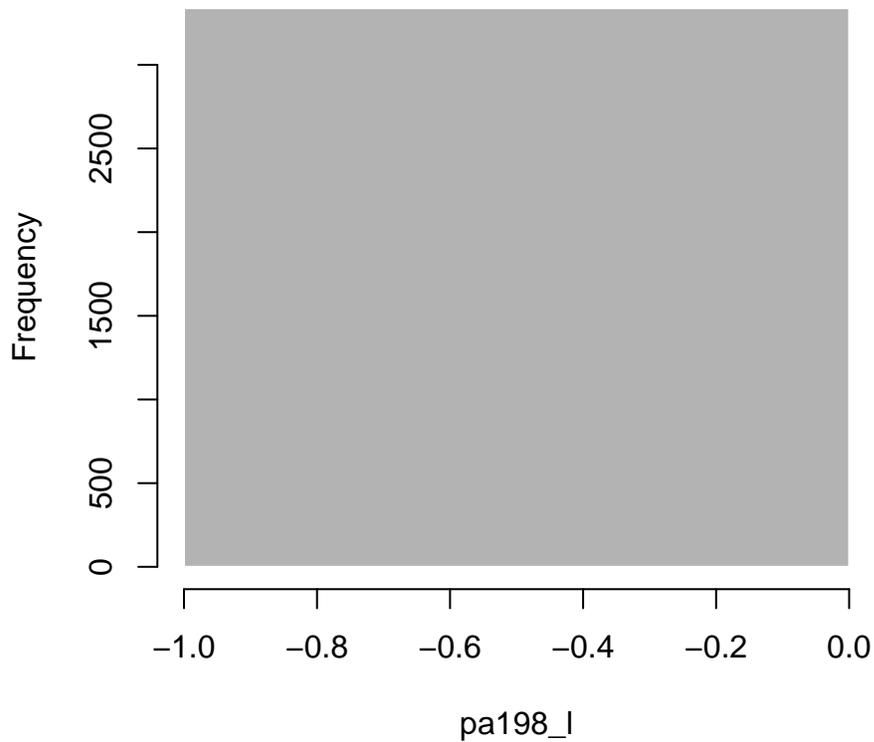
Description: Please tell us how many of each type of prepaid card that you have. Location specific card (for spending in shopping malls or university campus)

Survey question: pa198_l

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

min	med	mean	max	sd
0.0	0.0	0.1	89.0	1.9

Table 389: Summary statistics for pa198_l



pa198_m

Dataset: SCPC

Variable type: Numeric

$N = 3341$

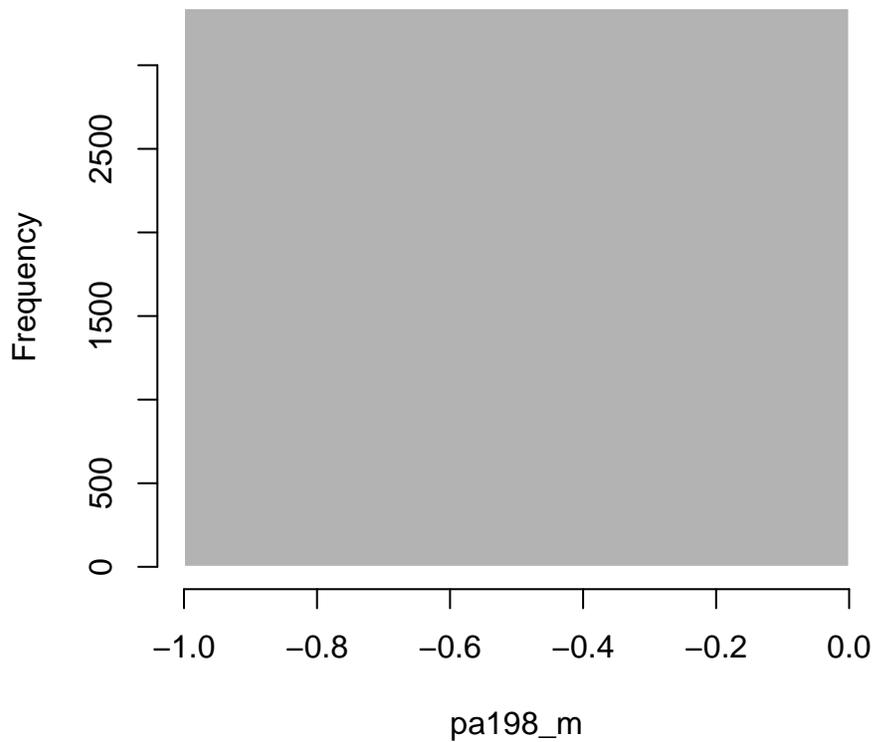
Description: Please tell us how many of each type of prepaid card that you have. Other federal, state, or local government benefit card

Survey question: pa198_m

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

min	med	mean	max	sd
0.0	0.0	0.0	40.0	0.7

Table 390: Summary statistics for pa198_m



pa201

Dataset: SCPC

Variable type: Numeric

$N = 3357$

Description: Do you have any of the following types of prepaid cards? NetSpend, Green Dot, American Express Bluebird, Walmart MoneyCard, Visa Prepaid Card, MasterCard Prepaid Card, Prepaid card from a bank?

Survey question: pa201

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

Values	Number	Percent
1	556	16.6
2	2801	83.4

Table 391: Frequency table for pa201

Value labels:

pa201

1 - Yes

2 - No

pa202_a

Dataset: SCPC

Variable type: Numeric

$N = 768$

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express?
Gift card

Survey question: pa202_a

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

Values	Number	Percent
1	139	18.1
2	568	74.0
3	61	7.9

Table 392: Frequency table for pa202_a

Value labels:

pa202_a

1 - Yes

2 - No

3 - I don't know

pa202_c

Dataset: SCPC

Variable type: Numeric

$N = 169$

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express?
Public transportation

Survey question: pa202_c

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

Values	Number	Percent
1	22	13.0
2	140	82.8
3	7	4.1

Table 393: Frequency table for pa202_c

Value labels:

pa202_c

1 - Yes

2 - No

3 - I don't know

pa202_d

Dataset: SCPC

Variable type: Numeric

$N = 56$

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express?
Phone card

Survey question: pa202_d

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

Values	Number	Percent
1	5	8.9
2	45	80.4
3	6	10.7

Table 394: Frequency table for pa202_d

Value labels:

pa202_d

1 - Yes

2 - No

3 - I don't know

pa202_e

Dataset: SCPC

Variable type: Numeric

$N = 52$

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express?
Direct Express

Survey question: pa202_e

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

Values	Number	Percent
1	36	69.2
2	10	19.2
3	6	11.5

Table 395: Frequency table for pa202_e

Value labels:

pa202_e

1 - Yes

2 - No

3 - I don't know

pa202_f

Dataset: SCPC

Variable type: Numeric

$N = 313$

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express? EBT, WIC, SNAP, TANF

Survey question: pa202_f

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

Values	Number	Percent
1	49	15.7
2	244	78.0
3	20	6.4

Table 396: Frequency table for pa202_f

Value labels:

pa202_f

1 - Yes

2 - No

3 - I don't know

pa202_g

Dataset: SCPC

Variable type: Numeric

$N = 68$

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express?
Payroll card

Survey question: pa202_g

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

Values	Number	Percent
1	47	69.1
2	15	22.1
3	6	8.8

Table 397: Frequency table for pa202_g

Value labels:

pa202_g

1 - Yes

2 - No

3 - I don't know

pa202_h

Dataset: SCPC

Variable type: Numeric

$N = 37$

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express?
Employee incentive card

Survey question: pa202_h

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

Values	Number	Percent
1	23	62.2
2	10	27.0
3	4	10.8

Table 398: Frequency table for pa202_h

Value labels:

pa202_h

1 - Yes

2 - No

3 - I don't know

pa202_i

Dataset: SCPC

Variable type: Numeric

$N = 420$

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express? Benefit card

Survey question: pa202_i

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

Values	Number	Percent
1	280	66.7
2	103	24.5
3	37	8.8

Table 399: Frequency table for pa202_i

Value labels:

pa202_i

1 - Yes

2 - No

3 - I don't know

pa202_j

Dataset: SCPC

Variable type: Numeric

$N = 13$

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express?
Remittance card

Survey question: pa202_j

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

Values	Number	Percent
1	3	23.1
2	9	69.2
3	1	7.7

Table 400: Frequency table for pa202_j

Value labels:

pa202_j

1 - Yes

2 - No

3 - I don't know

pa202_k

Dataset: SCPC

Variable type: Numeric

$N = 171$

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express? Rebate card

Survey question: pa202_k

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

Values	Number	Percent
1	56	32.7
2	99	57.9
3	16	9.4

Table 401: Frequency table for pa202_k

Value labels:

pa202_k

1 - Yes

2 - No

3 - I don't know

pa202_1

Dataset: SCPC

Variable type: Numeric

$N = 43$

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express?
Location specific card

Survey question: pa202_1

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

Values	Number	Percent
1	10	23.3
2	28	65.1
3	5	11.6

Table 402: Frequency table for pa202_1

Value labels:

pa202_1

1 - Yes

2 - No

3 - I don't know

pa202_m

Dataset: SCPC

Variable type: Numeric

$N = 59$

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express?
Other government benefit card

Survey question: pa202_m

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

Values	Number	Percent
1	32	54.2
2	23	39.0
3	4	6.8

Table 403: Frequency table for pa202_m

Value labels:

pa202_m

1 - Yes

2 - No

3 - I don't know

pa203_a

Dataset: SCPC

Variable type: Numeric

$N = 61$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Gift card

Survey question: pa203_a

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

Values	Number	Percent
1	11	18.0
2	50	82.0

Table 404: Frequency table for pa203_a

Value labels:

pa203_a

1 - Yes

2 - No

pa203_c

Dataset: SCPC

Variable type: Numeric

$N = 7$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Public transportation

Survey question: pa203_c

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

Values	Number	Percent
2	7	100.0

Table 405: Frequency table for pa203_c

Value labels:

pa203_c
1 - Yes
2 - No

pa203_d

Dataset: SCPC

Variable type: Numeric

$N = 6$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Phone card

Survey question: pa203_d

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

Values	Number	Percent
1	1	16.7
2	5	83.3

Table 406: Frequency table for pa203_d

Value labels:

pa203_d

1 - Yes

2 - No

pa203_e

Dataset: SCPC

Variable type: Numeric

$N = 6$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Direct Express

Survey question: pa203_e

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

Values	Number	Percent
1	4	66.7
2	2	33.3

Table 407: Frequency table for pa203_e

Value labels:

pa203_e

1 - Yes

2 - No

pa203_f

Dataset: SCPC

Variable type: Numeric

$N = 20$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? EBT, WIC, SNAP, TANF

Survey question: pa203_f

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

Values	Number	Percent
1	10	50.0
2	10	50.0

Table 408: Frequency table for pa203_f

Value labels:

pa203_f

1 - Yes

2 - No

pa203_g

Dataset: SCPC

Variable type: Numeric

$N = 6$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Payroll card

Survey question: pa203_g

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

Values	Number	Percent
1	5	83.3
2	1	16.7

Table 409: Frequency table for pa203_g

Value labels:

pa203_g

1 - Yes

2 - No

pa203_h

Dataset: SCPC

Variable type: Numeric

$N = 4$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Employee incentive card

Survey question: pa203_h

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

Values	Number	Percent
1	3	75.0
2	1	25.0

Table 410: Frequency table for pa203_h

Value labels:

pa203_h

1 - Yes

2 - No

pa203_i

Dataset: SCPC

Variable type: Numeric

$N = 37$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Benefit card

Survey question: pa203_i

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

Values	Number	Percent
1	22	59.5
2	15	40.5

Table 411: Frequency table for pa203_i

Value labels:

pa203_i

1 - Yes

2 - No

pa203_j

Dataset: SCPC

Variable type: Numeric

$N = 1$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Remittance card

Survey question: pa203_j

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

Values	Number	Percent
2	1	100.0

Table 412: Frequency table for pa203_j

Value labels:

pa203_j
1 - Yes
2 - No

pa203_k

Dataset: SCPC

Variable type: Numeric

$N = 16$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Rebate card

Survey question: pa203_k

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

Values	Number	Percent
1	9	56.2
2	7	43.8

Table 413: Frequency table for pa203_k

Value labels:

pa203_k

1 - Yes

2 - No

pa203_1

Dataset: SCPC

Variable type: Numeric

$N = 5$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Location specific card

Survey question: pa203_1

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

Values	Number	Percent
1	3	60.0
2	2	40.0

Table 414: Frequency table for pa203_1

Value labels:

pa203_1

1 - Yes

2 - No

pa203_m

Dataset: SCPC

Variable type: Numeric

$N = 4$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Other government benefit card

Survey question: pa203_m

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

Values	Number	Percent
1	2	50.0
2	2	50.0

Table 415: Frequency table for pa203_m

Value labels:

pa203_m

1 - Yes

2 - No

`pacific`

Dataset: SCPC

Variable type: Numeric

$N = 3364$

Description: Indicates if the respondent considers themselves to be Native Hawaiian or Other Pacific Islander.

Survey question: `pacific`

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
0	3330	99.0
1	34	1.0

Table 416: Frequency table for `pacific`

Value labels:

`pacific`

0 - No

1 - Yes

paper_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

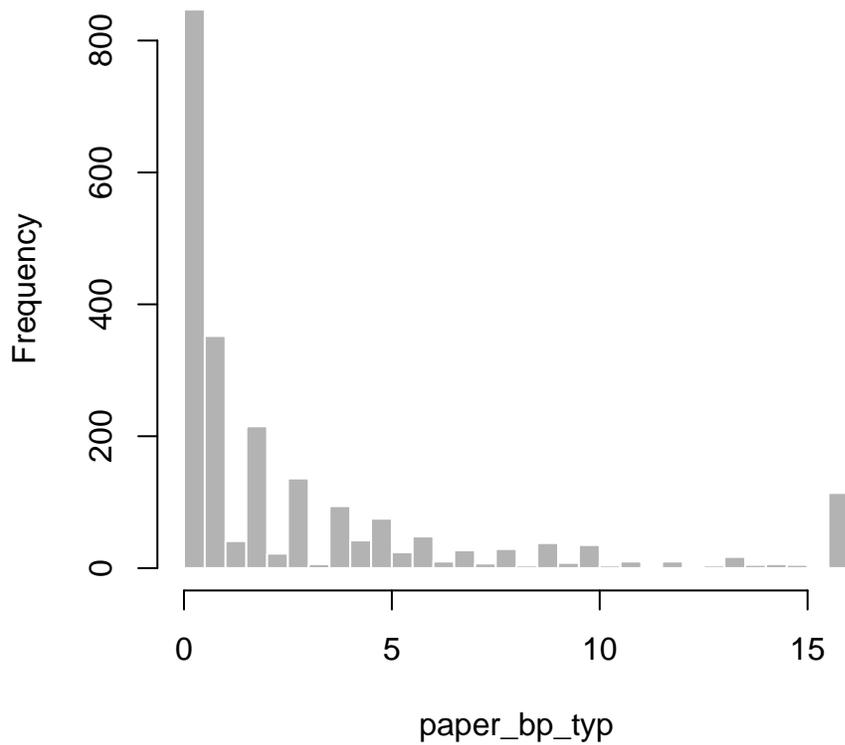
Description: The total number of bill payments made by PAPER methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.0	3.5	100.0	6.7

Table 417: Summary statistics for paper_bp_typ



paper_ipbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

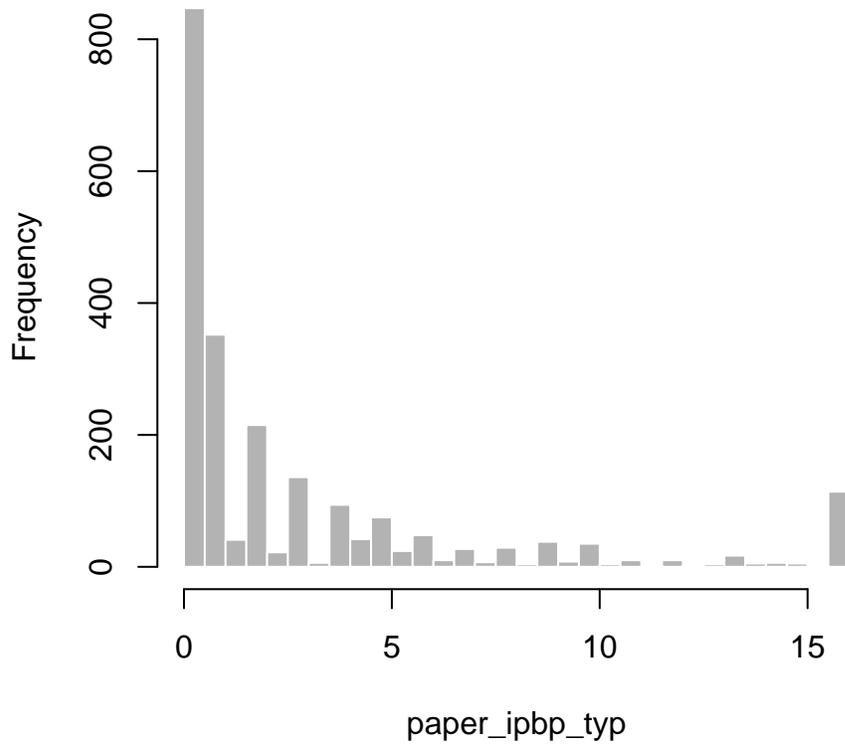
Description: The total number of in-person or by mail bill payments made by PAPER methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.0	3.5	100.0	6.7

Table 418: Summary statistics for paper_ipbp_typ



paper_op_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

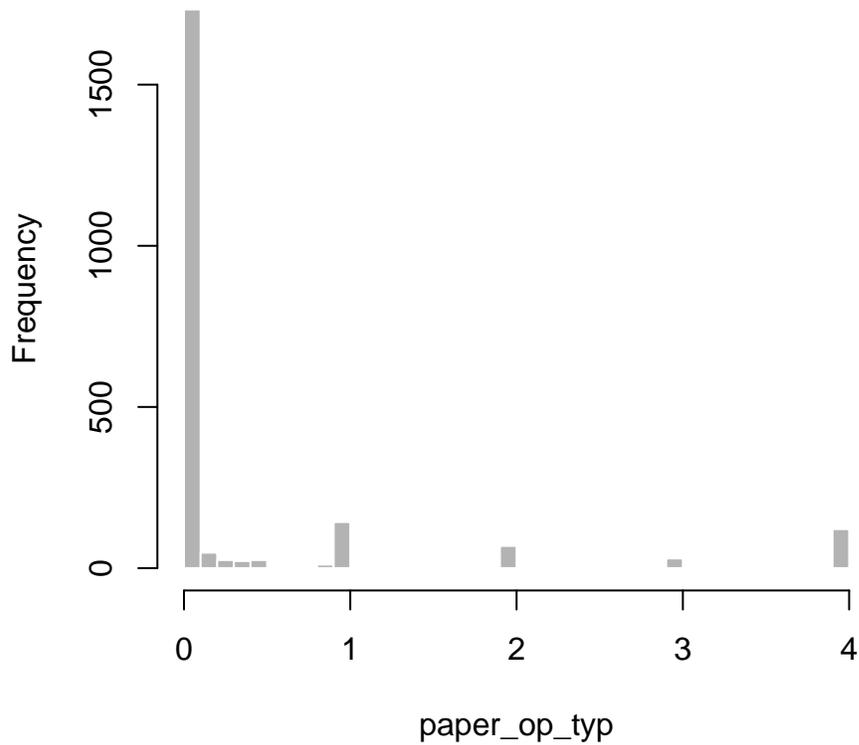
Description: The total number of non-bill online payments made by PAPER methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	21.7	1.6

Table 419: Summary statistics for paper_op_typ



paper_p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

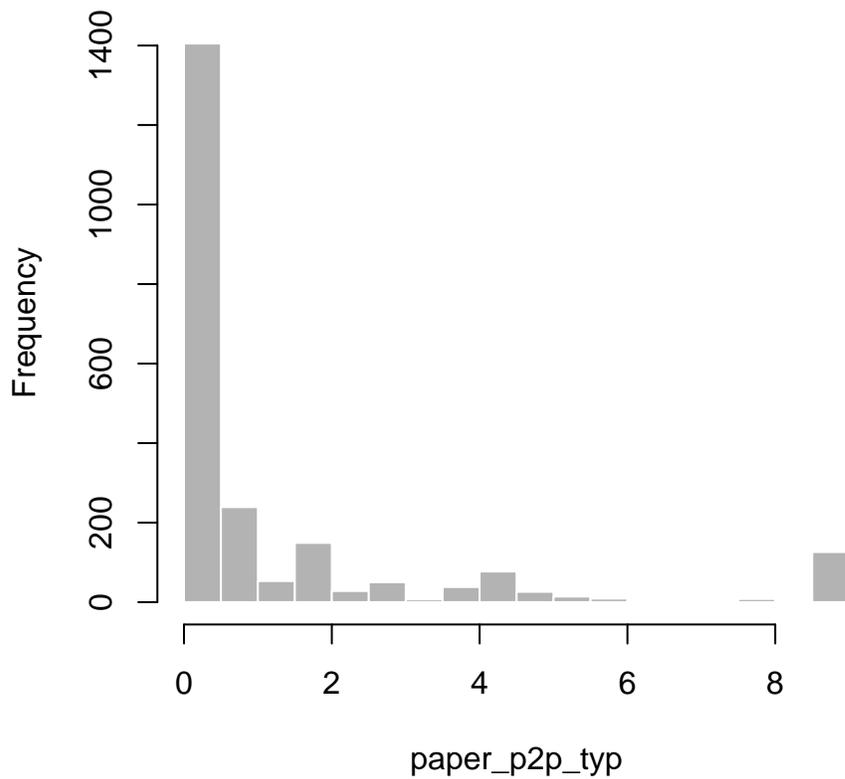
Description: The total number of person-to-person payments made by PAPER methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.6	47.8	3.9

Table 420: Summary statistics for paper_p2p_typ



paper_rp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

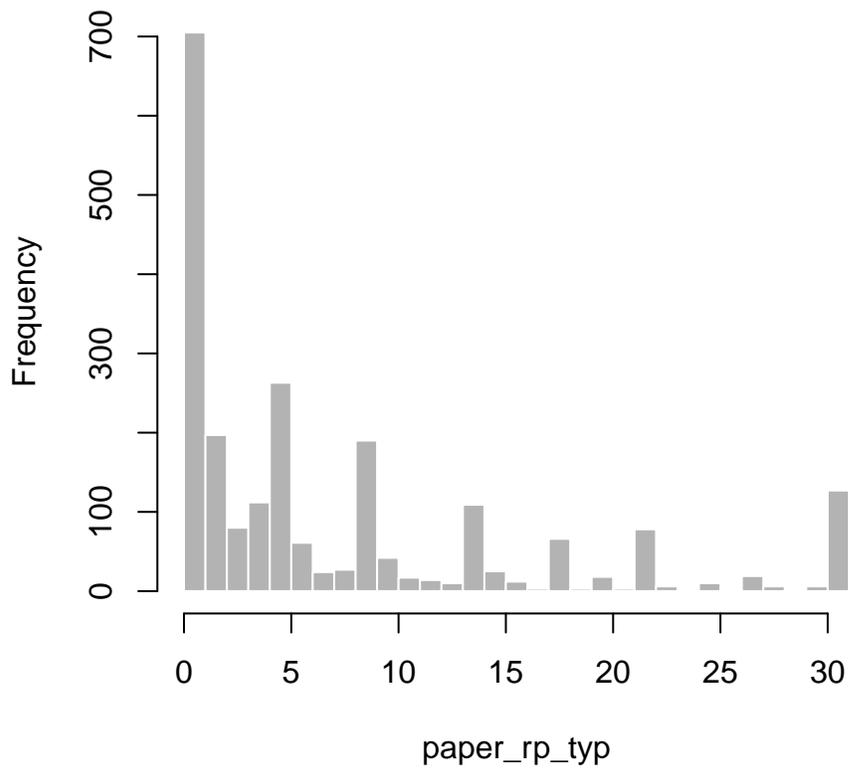
Description: The total number of retail goods payments made by PAPER methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	4.3	8.2	100.0	12.3

Table 421: Summary statistics for paper_rp_typ



paper_serv_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

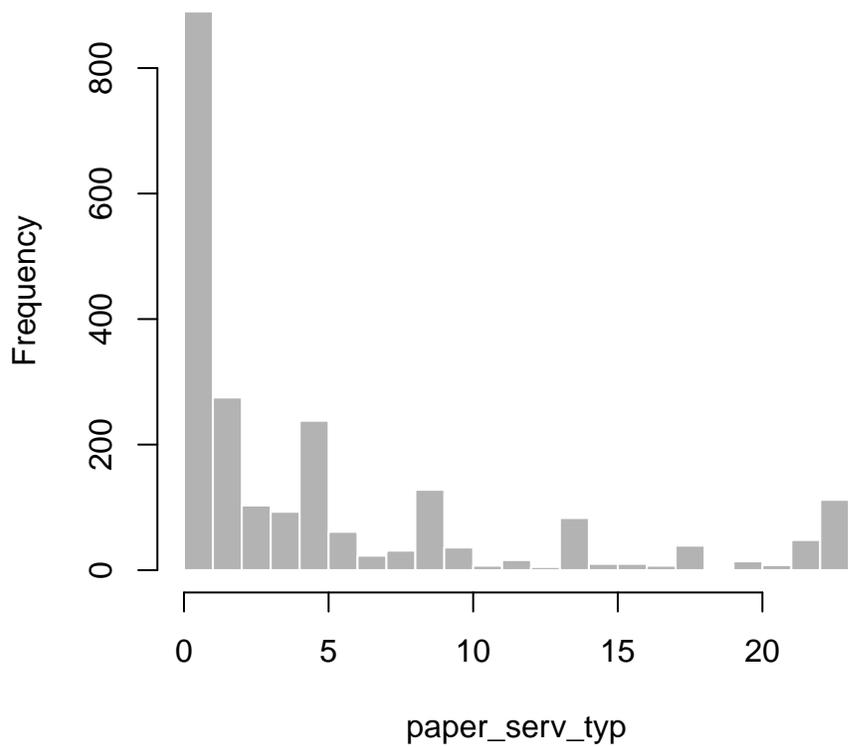
Description: The total number of retail services payments made by PAPER methods in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	2.0	5.7	65.2	8.9

Table 422: Summary statistics for paper_serv_typ



paper_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

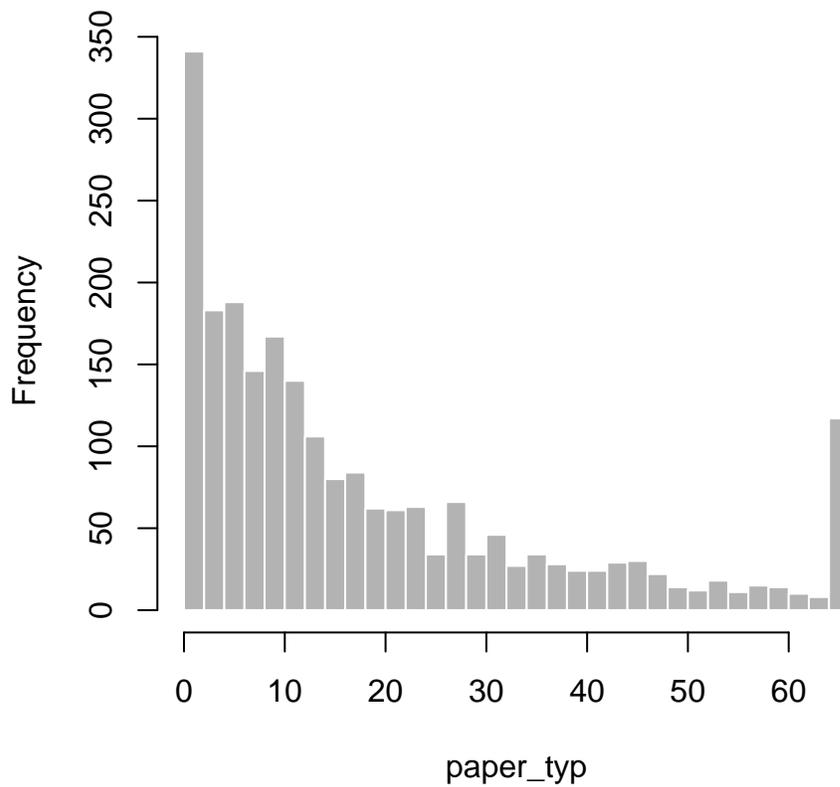
Description: The total number of PAPER payments in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	11.5	19.6	198.9	22.7

Table 423: Summary statistics for paper_typ



ph004

Dataset: SCPC

Variable type: Numeric

$N = 3348$

Description: In the past 12 months, have you, or anyone you know well (family, friends, neighbors, coworkers, etc), been a victim of identity theft?

Survey question: ph004

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

Values	Number	Percent
1	165	4.9
2	301	9.0
3	165	4.9
4	2717	81.2

Table 424: Frequency table for ph004

Value labels:

ph004

1 - Yes, myself and someone I know well

2 - Yes, someone I know well only

3 - Yes, myself only

4 - No

ph006

Dataset: SCPC

Variable type: Numeric

$N = 3349$

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	424	12.7
2	286	8.5
3	325	9.7
4	557	16.6
5	602	18.0
6	782	23.4
7	373	11.1

Table 425: Frequency table for ph006

Value labels:

ph006

1 - Below 600

2 - 600-649

3 - 650-699

4 - 700-749

5 - 750-800

6 - Above 800

7 - I don't know

ph007

Dataset: SCPC

Variable type: Numeric

$N = 3121$

Description: During the past 12 months, did you overdraw any of your bank accounts?

Survey question: ph007

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

Values	Number	Percent
1	425	13.6
2	198	6.3
3	2498	80.0

Table 426: Frequency table for ph007

Value labels:

ph007

1 - Yes and I paid an overdraft fee

2 - Yes but I did not pay an overdraft fee

3 - No

ph009_a

Dataset: SCPC

Variable type: Numeric

$N = 3348$

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
1	176	5.3
2	3172	94.7

Table 427: Frequency table for ph009_a

Value labels:

ph009_a

1 - Yes

2 - No

ph009_b

Dataset: SCPC

Variable type: Numeric

$N = 3349$

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
1	40	1.2
2	3309	98.8

Table 428: Frequency table for ph009_b

Value labels:

ph009_b

1 - Yes

2 - No

ph009_c

Dataset: SCPC

Variable type: Numeric

$N = 3349$

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
1	19	0.6
2	3330	99.4

Table 429: Frequency table for ph009_c

Value labels:

ph009_c

1 - Yes

2 - No

ph009_d

Dataset: SCPC

Variable type: Numeric

$N = 3349$

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
1	91	2.7
2	3258	97.3

Table 430: Frequency table for ph009_d

Value labels:

ph009_d

1 - Yes

2 - No

ph020_a

Dataset: SCPC

Variable type: Numeric

$N = 3309$

Description: During the past 7 years, have you experienced any of these financial difficulties? You declared bankruptcy

Survey question: ph020_a

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

Values	Number	Percent
1	98	3.0
2	3211	97.0

Table 431: Frequency table for ph020_a

Value labels:

ph020_a

1 - Yes

2 - No

ph020_b

Dataset: SCPC

Variable type: Numeric

$N = 3330$

Description: During the past 7 years, have you experienced any of these financial difficulties? Mortgage foreclosure on your primary home

Survey question: ph020_b

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

Values	Number	Percent
1	35	1.1
2	3295	98.9

Table 432: Frequency table for ph020_b

Value labels:

ph020_b

1 - Yes

2 - No

ph022_a

Dataset: SCPC

Variable type: Numeric

$N = 3348$

Description: In the past 12 months, have you had any of the following stolen or lost? Cash

Survey question: ph022_a

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

Values	Number	Percent
1	165	4.9
2	3183	95.1

Table 433: Frequency table for ph022_a

Value labels:

ph022_a
1 - Yes
2 - No

ph022_b

Dataset: SCPC

Variable type: Numeric

$N = 2669$

Description: In the past 12 months, have you had any of the following stolen or lost? Credit card

Survey question: ph022_b

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

Values	Number	Percent
1	124	4.6
2	2545	95.4

Table 434: Frequency table for ph022_b

Value labels:

ph022_b

1 - Yes

2 - No

ph022_c

Dataset: SCPC

Variable type: Numeric

$N = 2676$

Description: In the past 12 months, have you had any of the following stolen or lost? Debit card

Survey question: ph022_c

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

Values	Number	Percent
1	121	4.5
2	2555	95.5

Table 435: Frequency table for ph022_c

Value labels:

ph022_c

1 - Yes

2 - No

ph022_d

Dataset: SCPC

Variable type: Numeric

$N = 3075$

Description: In the past 12 months, have you had any of the following stolen or lost? Checks or check book

Survey question: ph022_d

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

Values	Number	Percent
1	8	0.3
2	3067	99.7

Table 436: Frequency table for ph022_d

Value labels:

ph022_d

1 - Yes

2 - No

ph023_a

Dataset: SCPC

Variable type: Numeric

$N = 164$

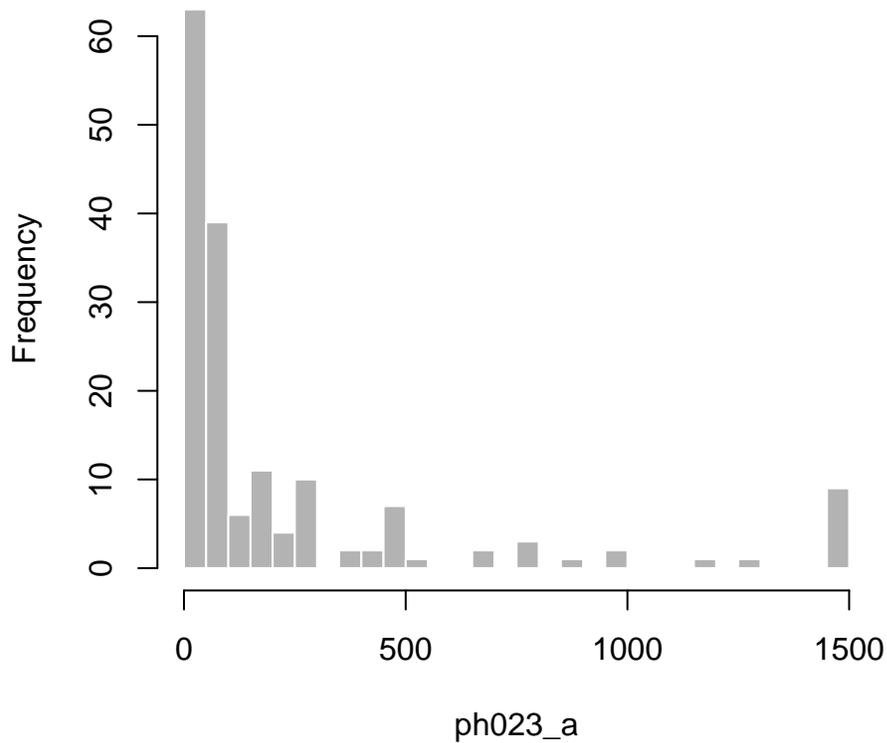
Description: In the past 12 months, what was the total amount of cash was lost or stolen?

Survey question: ph023_a

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

min	med	mean	max	sd
0.0	100.0	543.8	40000.0	3170.0

Table 437: Summary statistics for ph023_a



ph023_b

Dataset: SCPC

Variable type: Numeric

$N = 340$

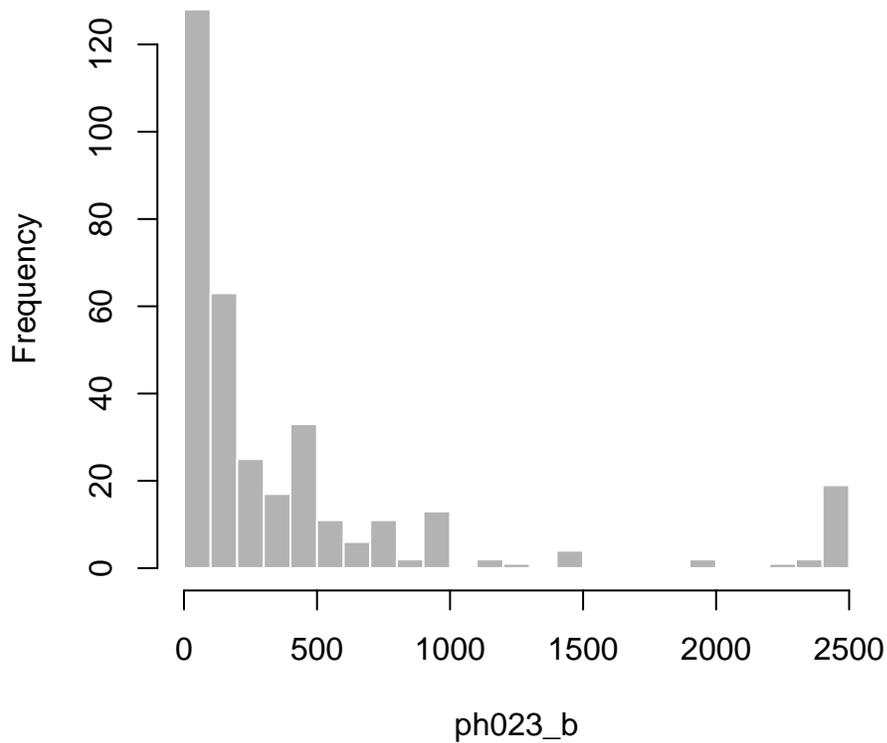
Description: In the past 12 months, what was the total value of the fraudulent charges on your credit card?

Survey question: ph023_b

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

min	med	mean	max	sd
0.0	192.5	551.4	18000.0	1377.8

Table 438: Summary statistics for ph023_b



ph023_c

Dataset: SCPC

Variable type: Numeric

$N = 204$

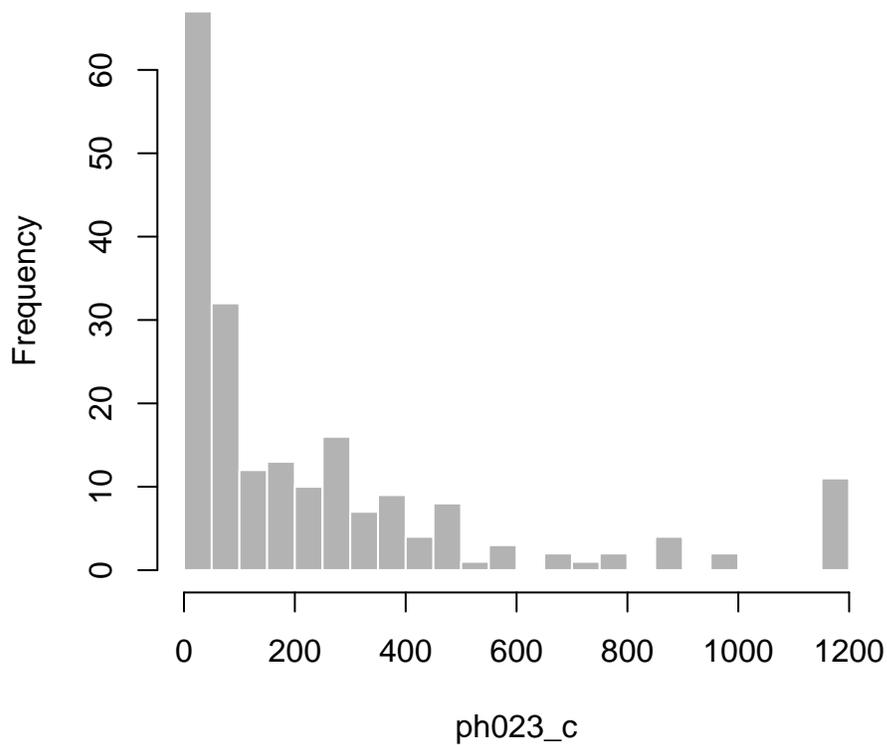
Description: In the past 12 months, what was the total value of the fraudulent charges on your debit card?

Survey question: ph023_c

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

min	med	mean	max	sd
0.0	123.5	382.9	15000.0	1214.5

Table 439: Summary statistics for ph023_c



ph023_d

Dataset: SCPC

Variable type: Numeric

$N = 14$

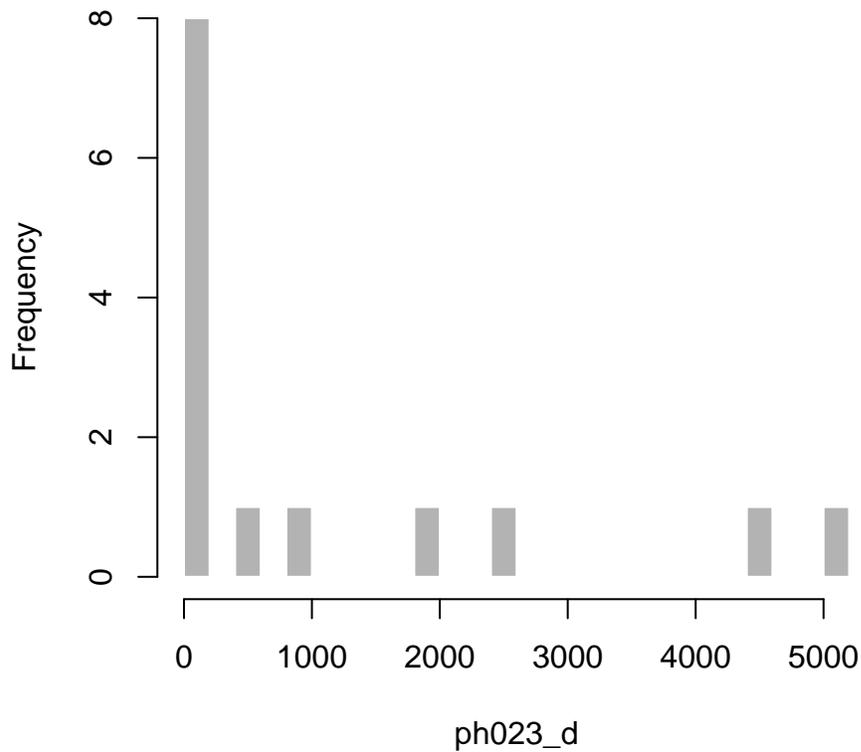
Description: In the past 12 months, what was the total value of the fraudulent activity on your checking account?

Survey question: ph023_d

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

min	med	mean	max	sd
0.0	37.5	1185.9	6000.0	1922.6

Table 440: Summary statistics for ph023_d



ph024_b

Dataset: SCPC

Variable type: Numeric

$N = 308$

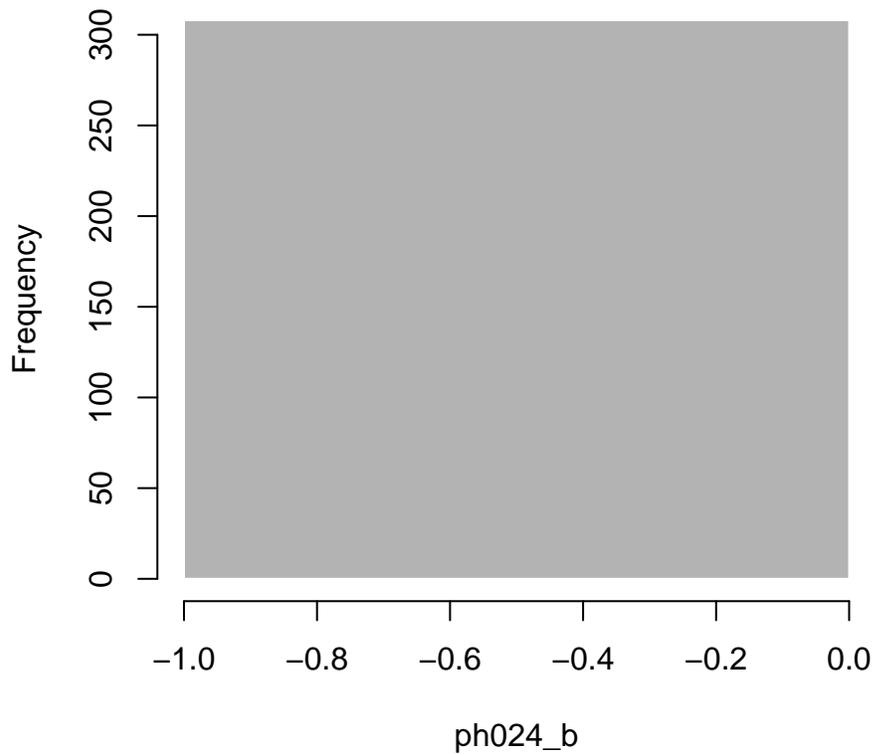
Description: Of the [ENTER NUMBER FROM PH023.B] of fraudulent charges on your credit card, how much of that were you personally liable for?

Survey question: ph024_b

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

min	med	mean	max	sd
0.0	0.0	22.6	2500.0	204.4

Table 441: Summary statistics for ph024_b



ph024_c

Dataset: SCPC

Variable type: Numeric

$N = 178$

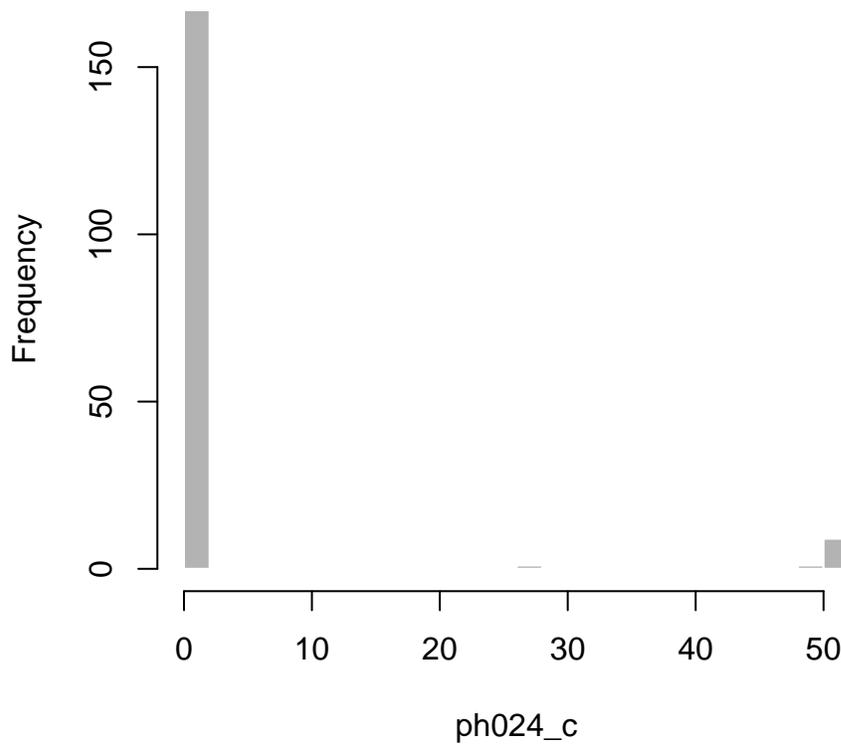
Description: Of the [ENTER NUMBER FROM PH023_c] of fraudulent charges on your debit card, how much of that were you personally liable for?

Survey question: ph024_c

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

min	med	mean	max	sd
0.0	0.0	11.4	400.0	55.9

Table 442: Summary statistics for ph024_c



ph024_d

Dataset: SCPC

Variable type: Numeric

$N = 7$

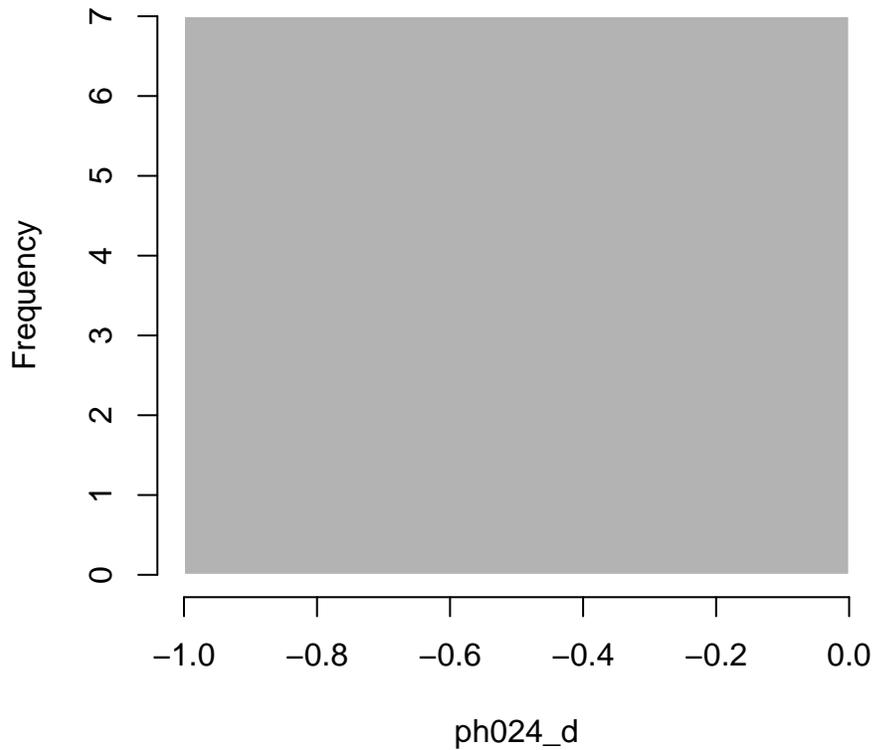
Description: Of the [ENTER NUMBER FROM PH023_c] of fraudulent activity on your checking account, how much of that were you personally liable for?

Survey question: ph024_d

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

min	med	mean	max	sd
0.0	0.0	0.0	0.0	0.0

Table 443: Summary statistics for ph024_d



ph025_b

Dataset: SCPC

Variable type: Numeric

$N = 2670$

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
1	341	12.8
2	2329	87.2

Table 444: Frequency table for ph025_b

Value labels:

ph025_b

1 - Yes

2 - No

ph025_c

Dataset: SCPC

Variable type: Numeric

$N = 2676$

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
1	205	7.7
2	2471	92.3

Table 445: Frequency table for ph025_c

Value labels:

ph025_c

1 - Yes

2 - No

ph025_d

Dataset: SCPC

Variable type: Numeric

$N = 3075$

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
1	14	0.5
2	3061	99.5

Table 446: Frequency table for ph025_d

Value labels:

ph025_d

1 - Yes

2 - No

pu002_a

Dataset: SCPC

Variable type: Numeric

$N = 1266$

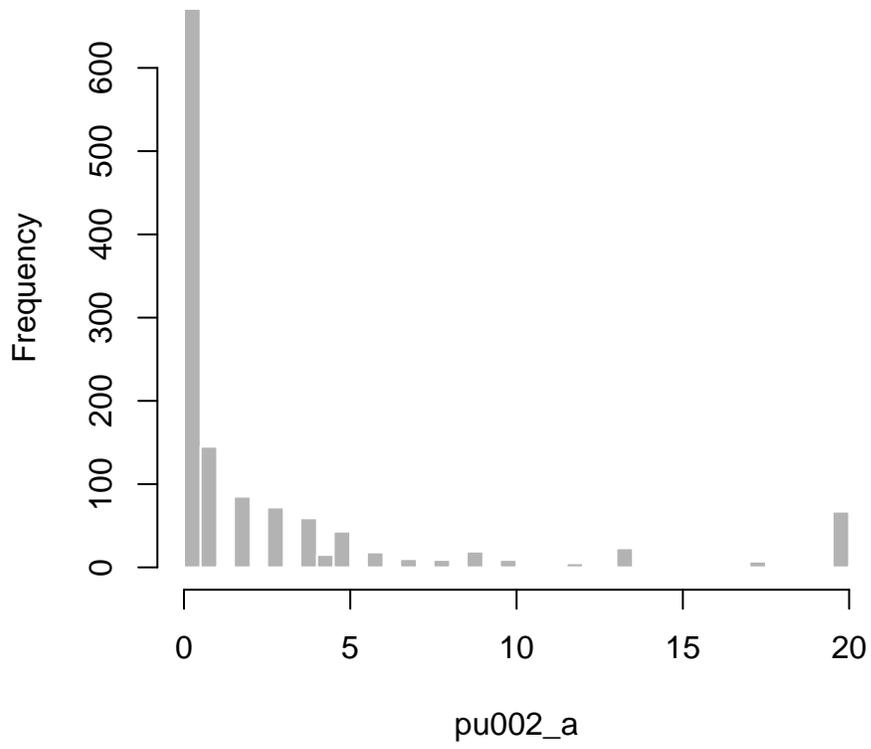
Description: In a typical period (week, month, or year), how many automatic bill payments do you make? Paid with your debit cards

Survey question: pu002_a

Details: This variable is based on pu002_a1 (weekly), pu002_a2 (monthly), and pu002_a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	3.4	50.0	7.9

Table 447: Summary statistics for pu002_a



pu002_a_unedited

Dataset: SCPC

Variable type: Numeric

$N = 22$

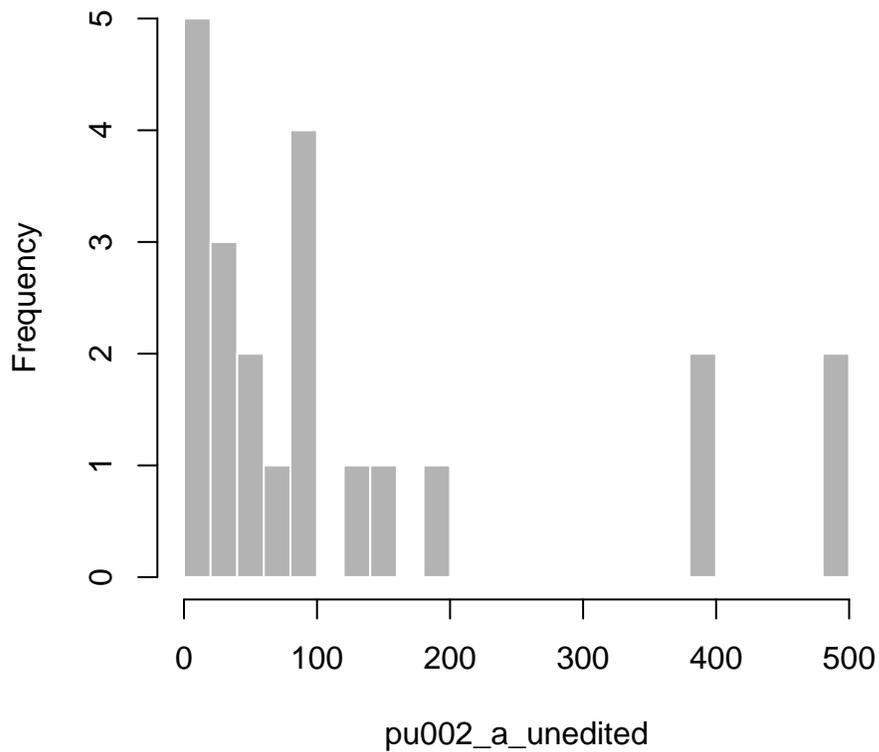
Description: The original value of pu002_a if it was edited, as indicated by the flag f_pu002_a.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	76.1	209.9	2174.1	460.4

Table 448: Summary statistics for pu002_a_unedited



pu002_b

Dataset: SCPC

Variable type: Numeric

$N = 1319$

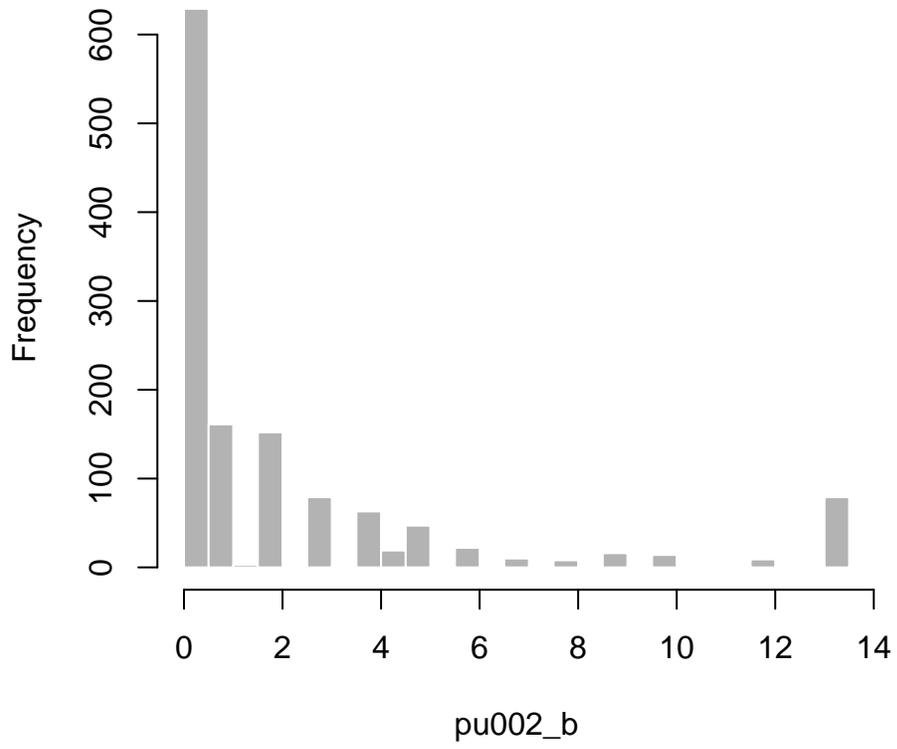
Description: In a typical period (week, month, or year), how many automatic bill payments do you make? Paid with your credit cards

Survey question: pu002_b

Details: This variable is based on pu002_b1 (weekly), pu002_b2 (monthly), and pu002_b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	1.0	3.2	65.2	7.2

Table 449: Summary statistics for pu002_b



pu002_b_unedited

Dataset: SCPC

Variable type: Numeric

$N = 26$

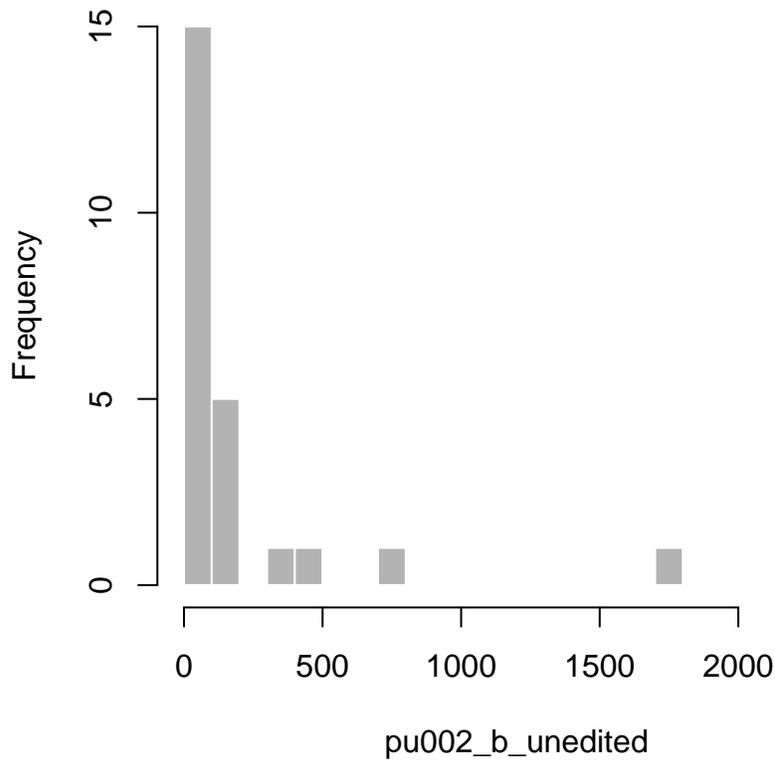
Description: The original value of pu002.b if it was edited, as indicated by the flag f_pu002.b.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
8.0	56.0	399.6	3000.0	786.6

Table 450: Summary statistics for pu002_b_unedited



pu002_c

Dataset: SCPC

Variable type: Numeric

$N = 1448$

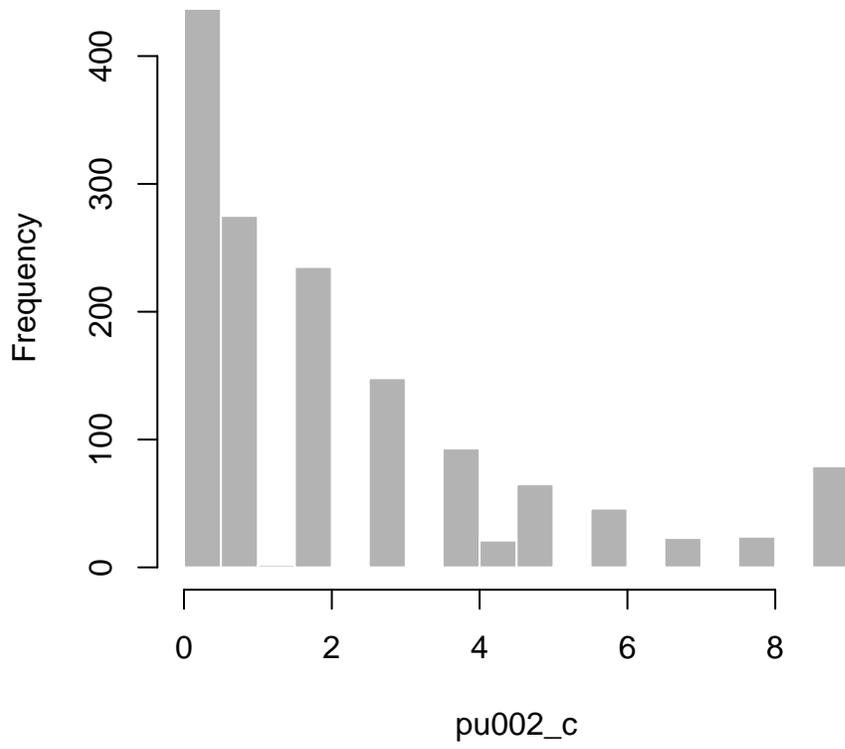
Description: In a typical period (week, month, or year), how many automatic bill payments do you make?
Paid using your bank account and routing numbers

Survey question: pu002_c

Details: This variable is based on pu002_c1 (weekly), pu002_c2 (monthly), and pu002_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	2.0	2.5	22.0	3.0

Table 451: Summary statistics for pu002_c



pu002_c_unedited

Dataset: SCPC

Variable type: Numeric

$N = 19$

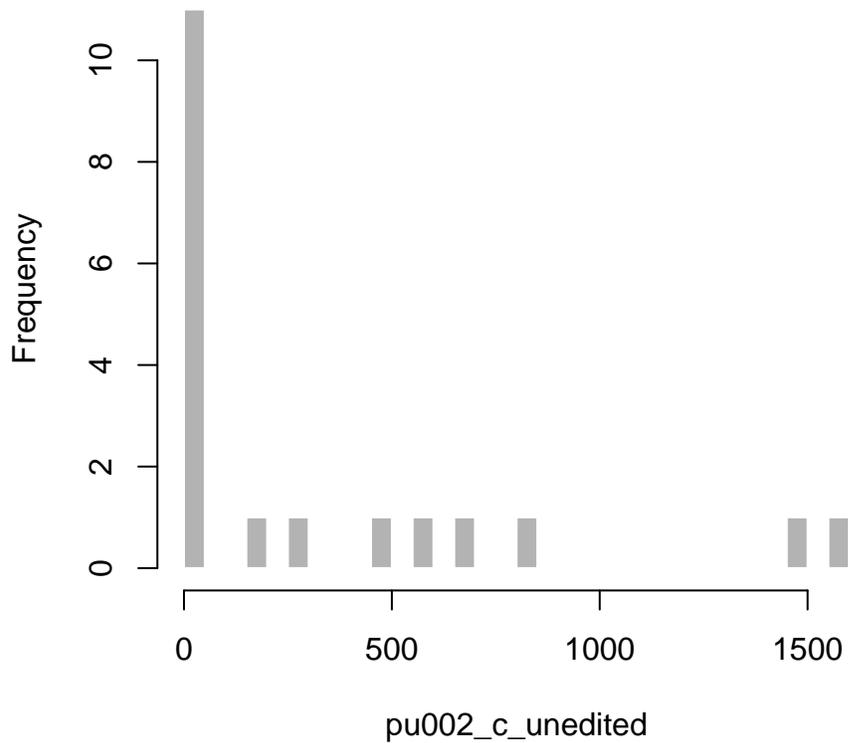
Description: The original value of pu002_c if it was edited, as indicated by the flag f_pu002_c.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
6.0	30.4	378.4	2381.0	630.0

Table 452: Summary statistics for pu002_c_unedited



pu002_d

Dataset: SCPC

Variable type: Numeric

$N = 1464$

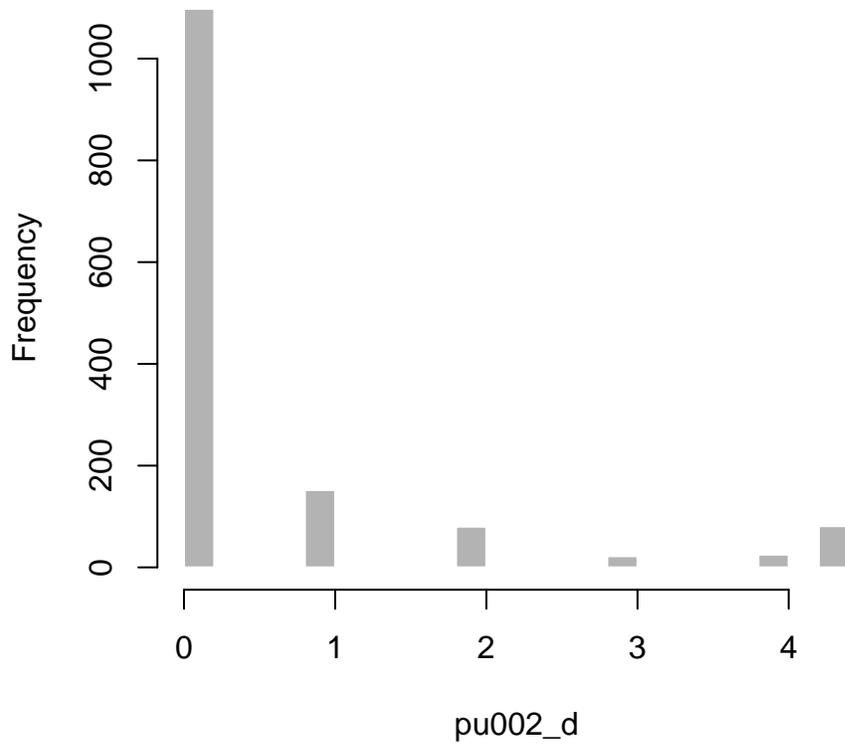
Description: In a typical period (week, month, or year), how many automatic bill payments do you make?
Paid directly from your income

Survey question: pu002_d

Details: This variable is based on pu002_d1 (weekly), pu002_d2 (monthly), and pu002_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.8	16.0	2.0

Table 453: Summary statistics for pu002_d



pu002_d_unedited

Dataset: SCPC

Variable type: Numeric

$N = 14$

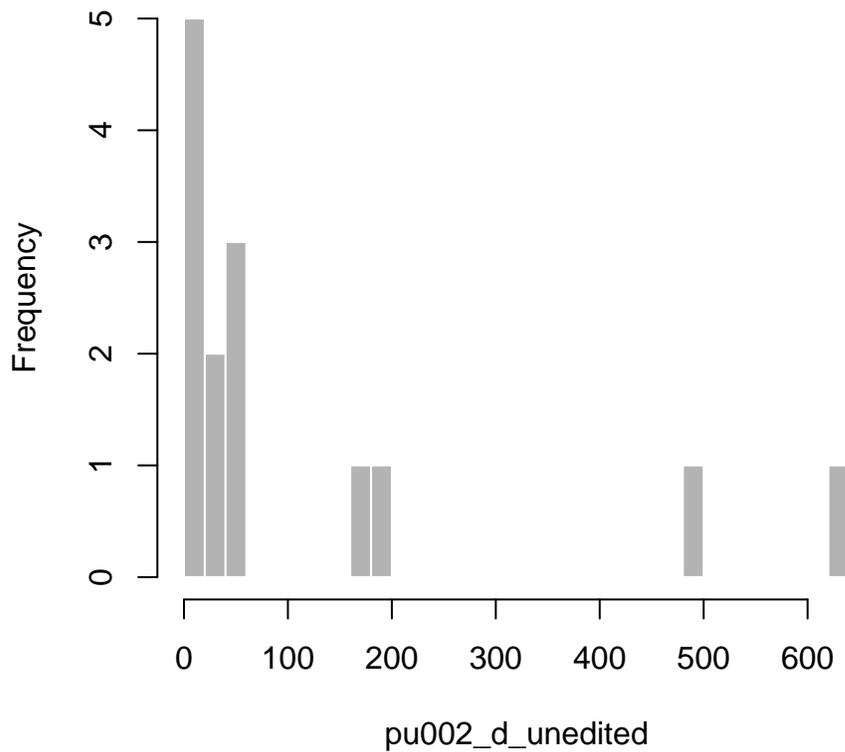
Description: The original value of pu002_d if it was edited, as indicated by the flag f_pu002_d.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
13.0	41.7	144.5	869.6	246.9

Table 454: Summary statistics for pu002_d_unedited



pu002_e

Dataset: SCPC

Variable type: Numeric

$N = 882$

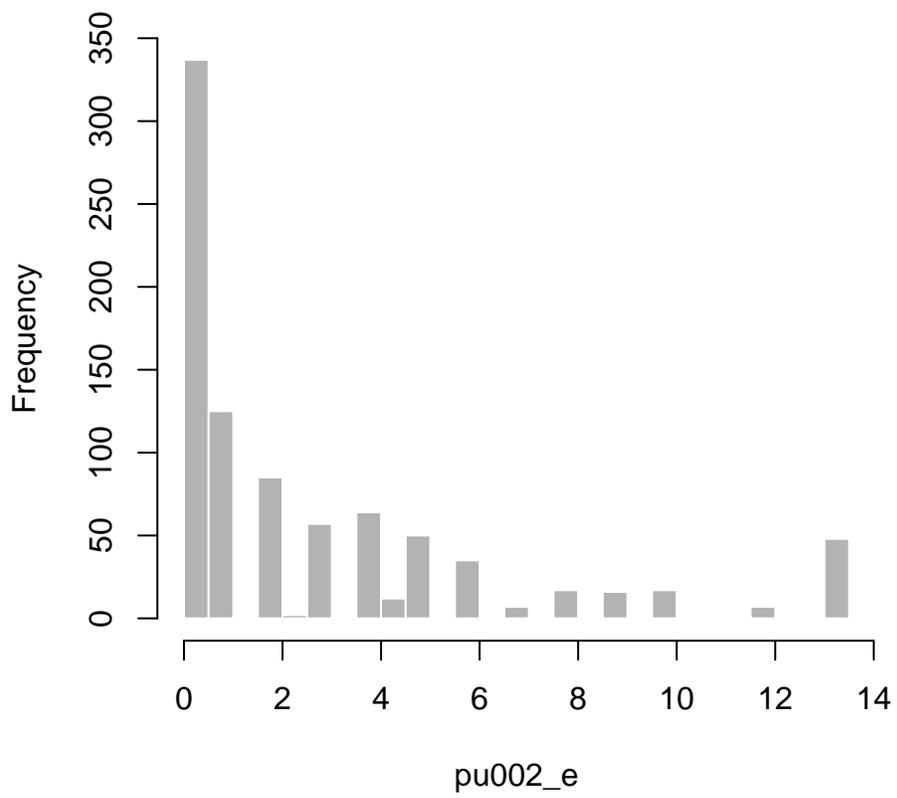
Description: In a typical period (week, month, or year), how many automatic bill payments do you make? Paid using the online banking bill payment function on your bank's website

Survey question: pu002_e

Details: This variable is based on pu002_e1 (weekly), pu002_e2 (monthly), and pu002_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	1.0	3.1	21.7	4.5

Table 455: Summary statistics for pu002_e



pu002_e_unedited

Dataset: SCPC

Variable type: Numeric

$N = 20$

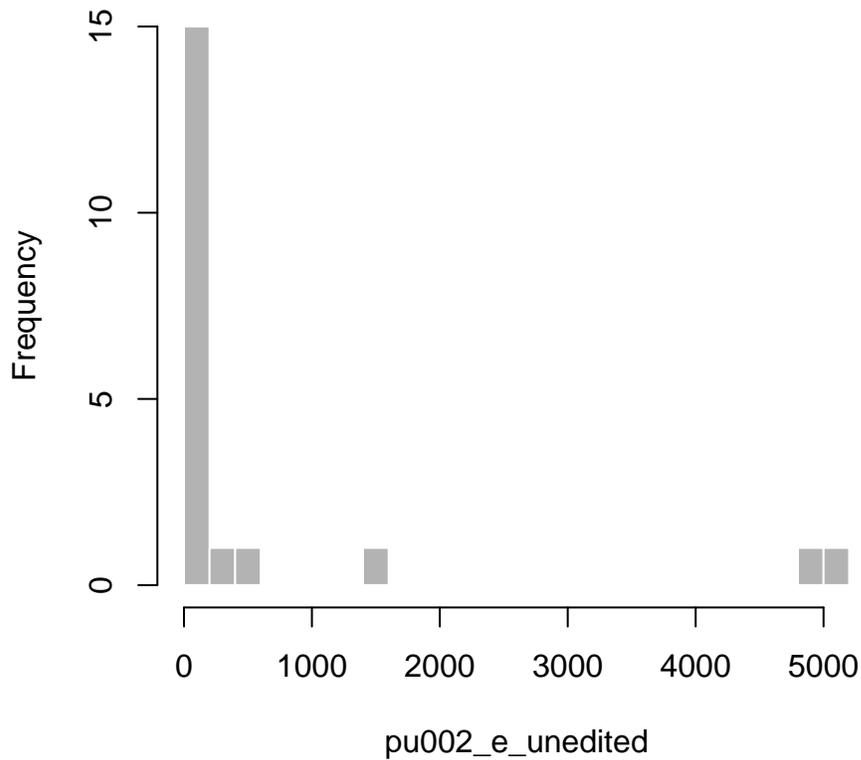
Description: The original value of pu002_e if it was edited, as indicated by the flag f_pu002_e.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
20.0	39.1	815.2	8333.3	2100.7

Table 456: Summary statistics for pu002_e_unedited



pu002_f

Dataset: SCPC

Variable type: Numeric

$N = 767$

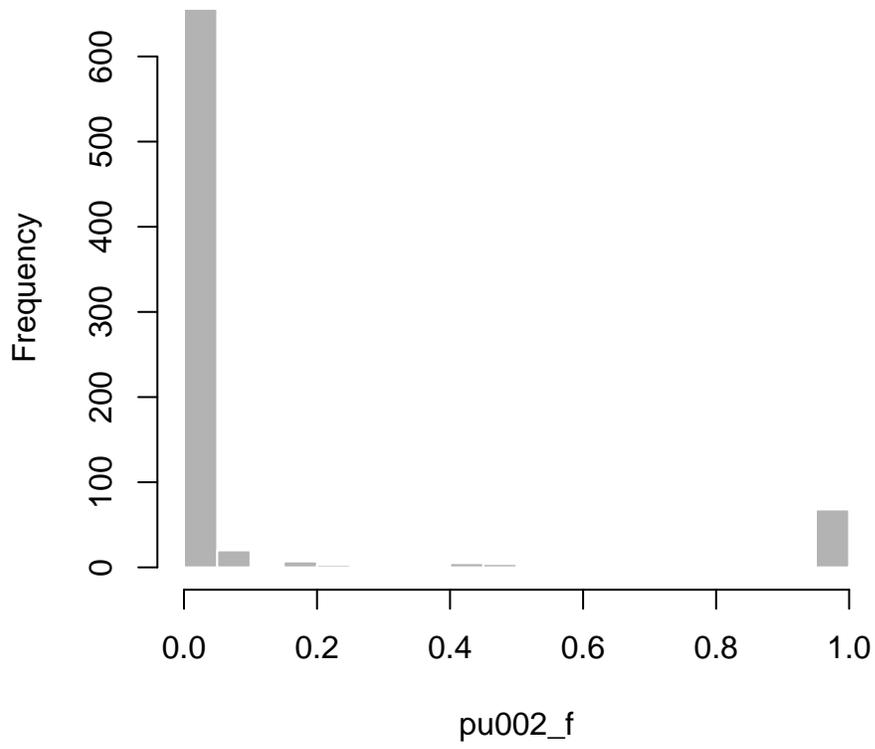
Description: In a typical period (week, month, or year), how many automatic bill payments do you make? Paid with your prepaid cards

Survey question: pu002_f

Details: This variable is based on pu002_f1 (weekly), pu002_f2 (monthly), and pu002_f3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.3	30.4	1.8

Table 457: Summary statistics for pu002_f



pu002_f_unedited

Dataset: SCPC

Variable type: Numeric

$N = 4$

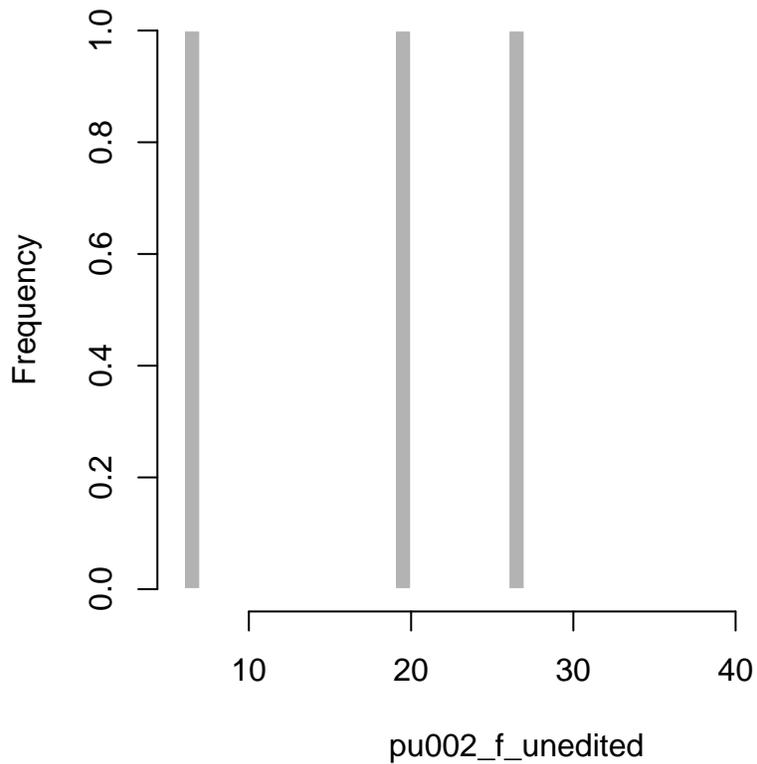
Description: The original value of pu002_f if it was edited, as indicated by the flag f_pu002_f.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
6.0	23.0	25.5	50.0	18.4

Table 458: Summary statistics for pu002_f_unedited



pu003_a

Dataset: SCPC

Variable type: Numeric

$N = 1754$

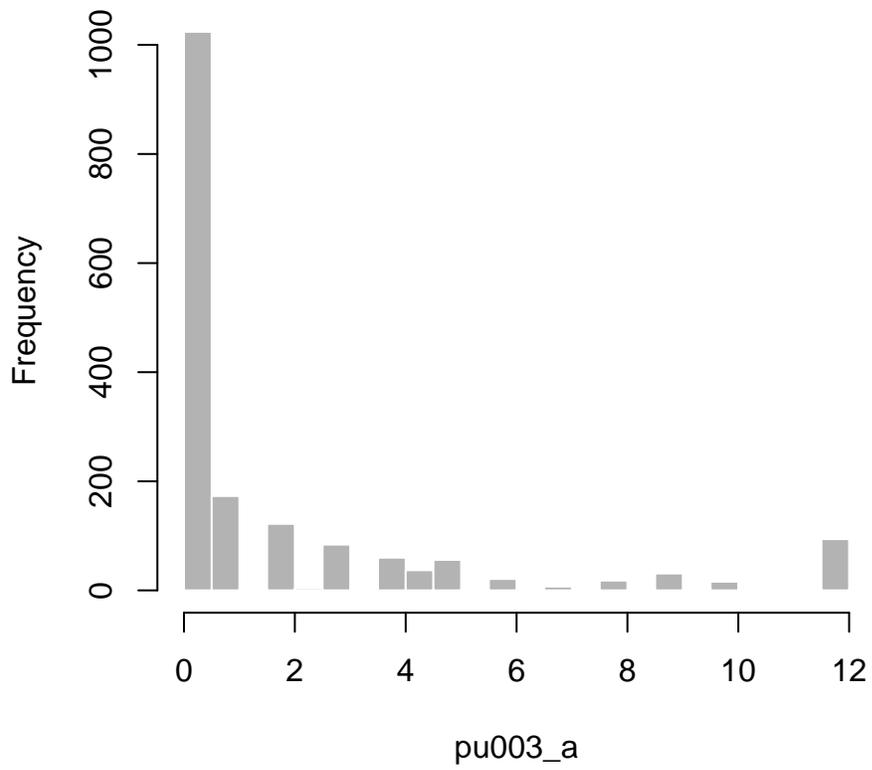
Description: In a typical period (week, month, or year), how many online bill payments do you make?
Debit cards

Survey question: pu003_a

Details: This variable is based on pu003_a1 (weekly), pu003_a2 (monthly), and pu003_a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	2.5	100.0	6.0

Table 459: Summary statistics for pu003_a



pu003_b

Dataset: SCPC

Variable type: Numeric

$N = 1737$

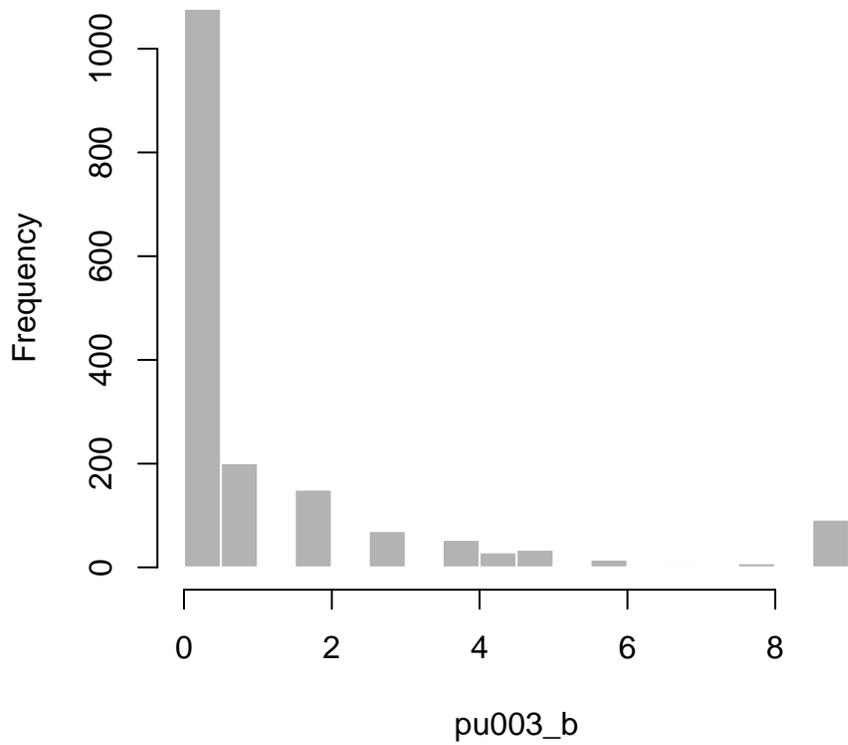
Description: In a typical period (week, month, or year), how many online bill payments do you make?
Credit cards

Survey question: pu003_b

Details: This variable is based on pu003_b1 (weekly), pu003_b2 (monthly), and pu003_b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	1.7	43.5	4.1

Table 461: Summary statistics for pu003_b



pu003_b_unedited

Dataset: SCPC

Variable type: Numeric

$N = 29$

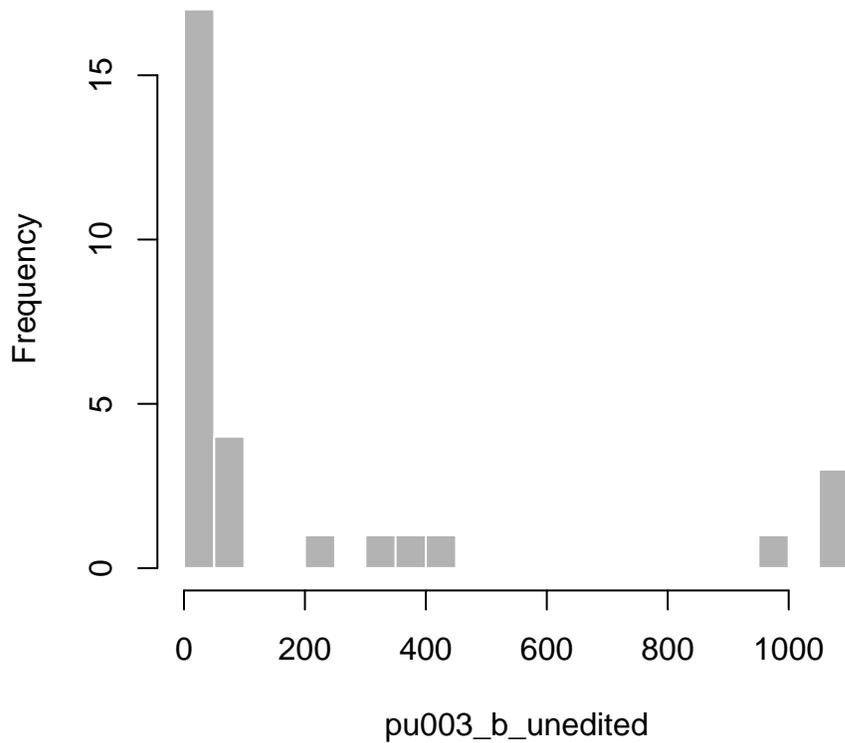
Description: The original value of pu003.b if it was edited, as indicated by the flag f_pu003.b.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
3.0	50.0	285.8	2800.0	580.7

Table 462: Summary statistics for pu003_b_unedited



pu003_c

Dataset: SCPC

Variable type: Numeric

$N = 2044$

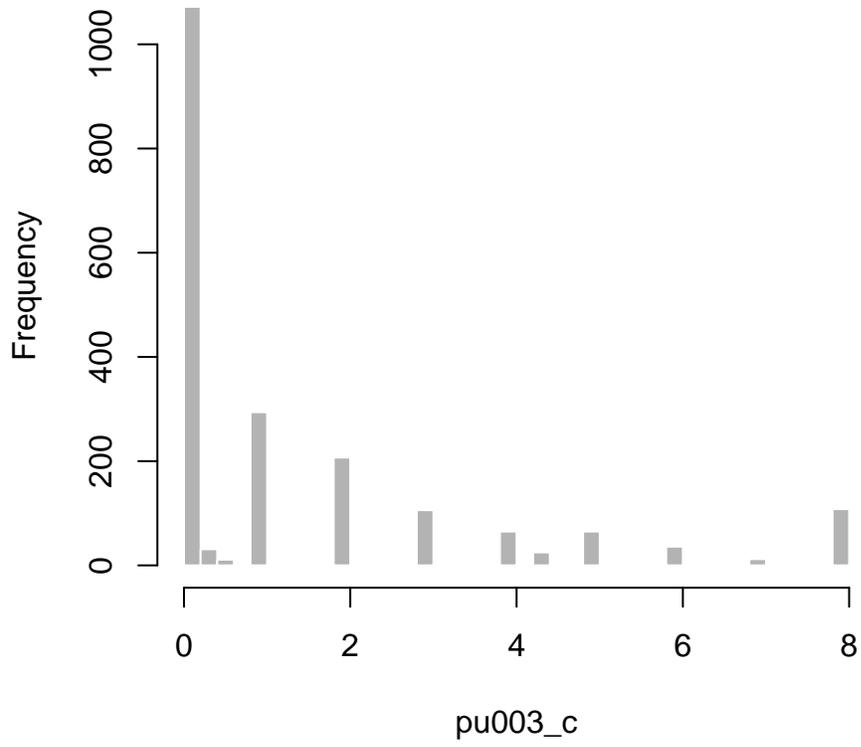
Description: In a typical period (week, month, or year), how many online bill payments do you make?
Bank account and routing numbers

Survey question: pu003_c

Details: This variable is based on pu003_c1 (weekly), pu003_c2 (monthly), and pu003_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.1	1.6	21.7	2.9

Table 463: Summary statistics for pu003_c



pu003_c_unedited

Dataset: SCPC

Variable type: Numeric

$N = 26$

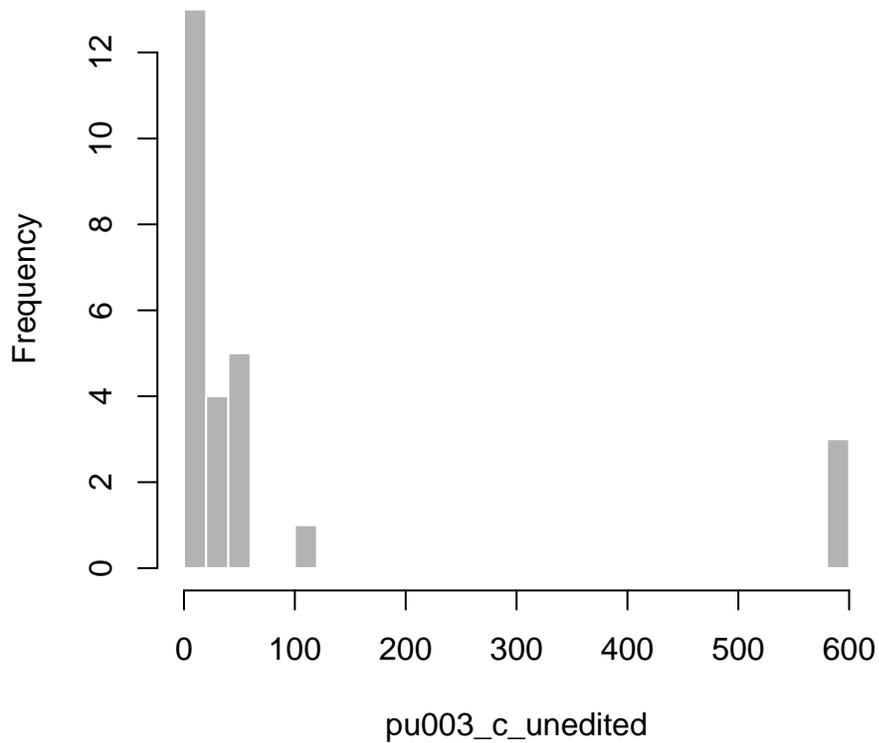
Description: The original value of pu003_c if it was edited, as indicated by the flag f_pu003_c.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
7.0	20.9	128.7	1500.0	320.6

Table 464: Summary statistics for pu003_c_unedited



pu003_d

Dataset: SCPC

Variable type: Numeric

$N = 1086$

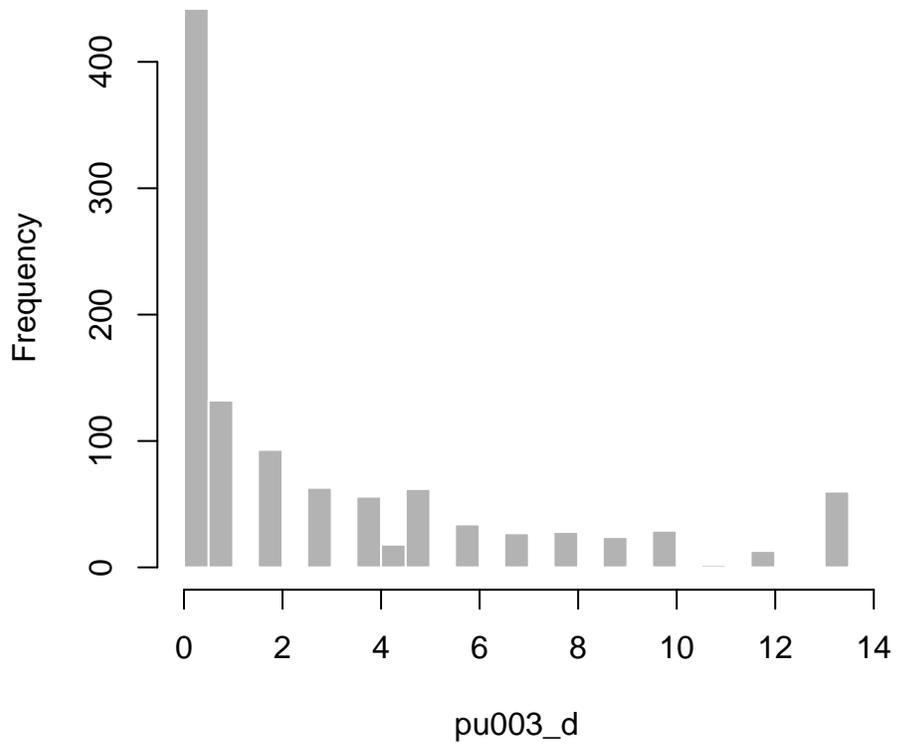
Description: In a typical period (week, month, or year), how many online bill payments do you make?
Online banking bill payment

Survey question: pu003_d

Details: This variable is based on pu003_d1 (weekly), pu003_d2 (monthly), and pu003_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	1.0	3.3	39.1	4.9

Table 465: Summary statistics for pu003_d



pu003_d_unedited

Dataset: SCPC

Variable type: Numeric

$N = 18$

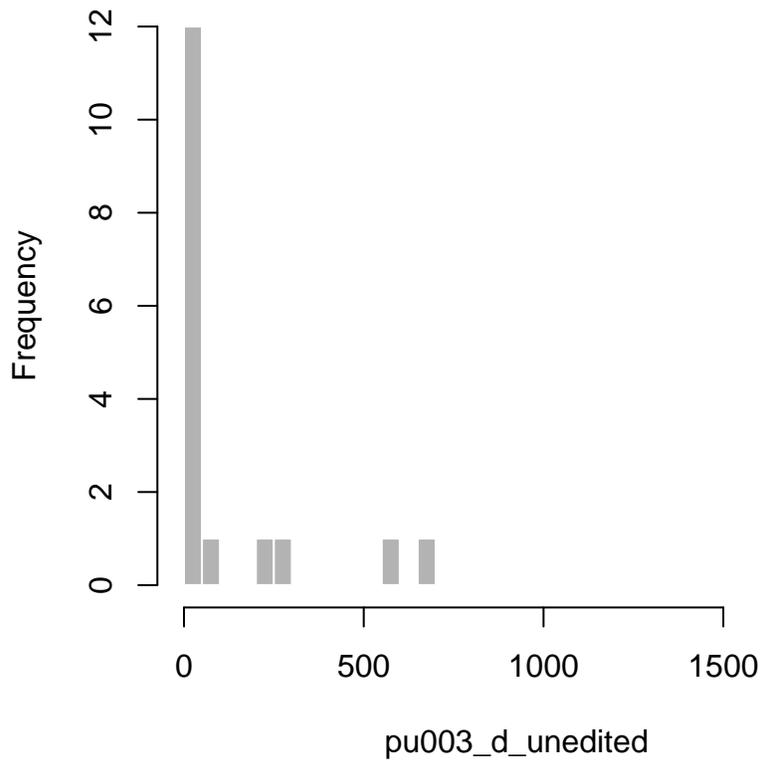
Description: The original value of pu003_d if it was edited, as indicated by the flag f_pu003_d.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
17.4	39.6	583.3	8333.3	1944.2

Table 466: Summary statistics for pu003_d_unedited



pu003_e

Dataset: SCPC

Variable type: Numeric

$N = 1150$

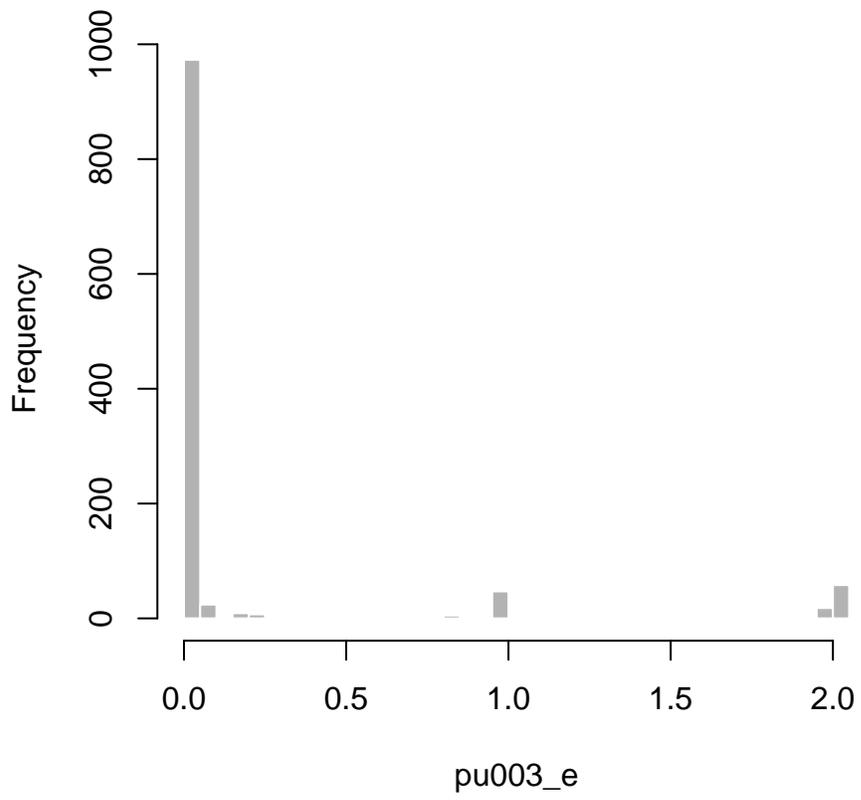
Description: In a typical period (week, month, or year), how many online bill payments do you make?
Prepaid cards

Survey question: pu003_e

Details: This variable is based on pu003_e1 (weekly), pu003_e2 (monthly), and pu003_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.4	54.0	2.0

Table 467: Summary statistics for pu003_e



pu003_e_unedited

Dataset: SCPC

Variable type: Numeric

$N = 8$

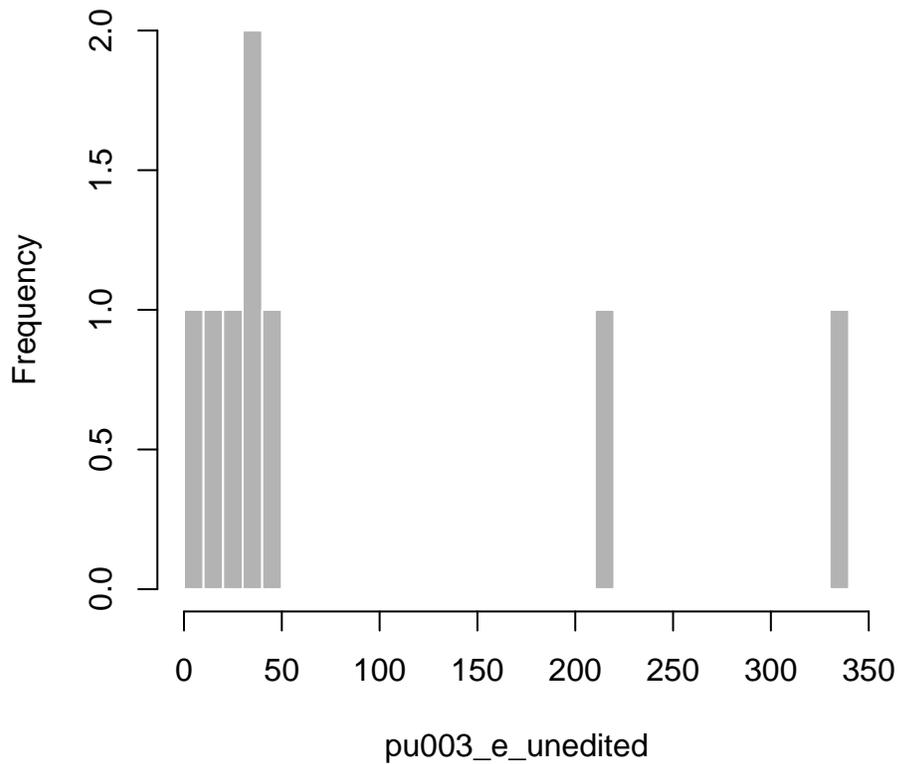
Description: The original value of pu003_e if it was edited, as indicated by the flag f_pu003_e.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
5.0	35.2	97.3	400.0	139.9

Table 468: Summary statistics for pu003_e_unedited



pu004_a

Dataset: SCPC

Variable type: Numeric

$N = 2184$

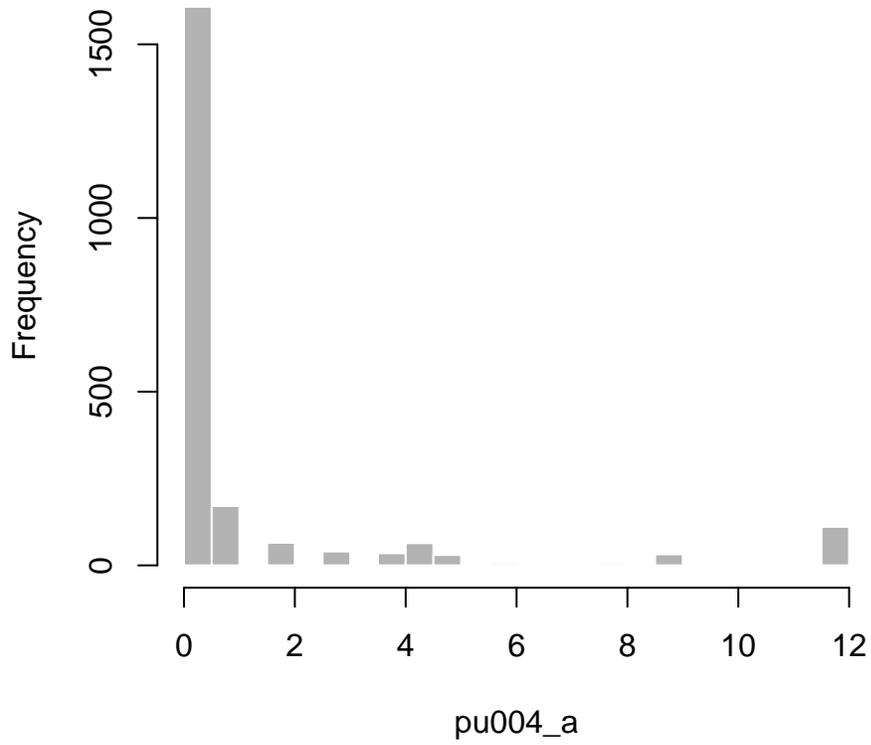
Description: In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Cash

Survey question: pu004_a

Details: This variable is based on pu004_a1 (weekly), pu004_a2 (monthly), and pu004_a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	1.8	100.0	5.7

Table 469: Summary statistics for pu004_a



pu004_a_unedited

Dataset: SCPC

Variable type: Numeric

$N = 37$

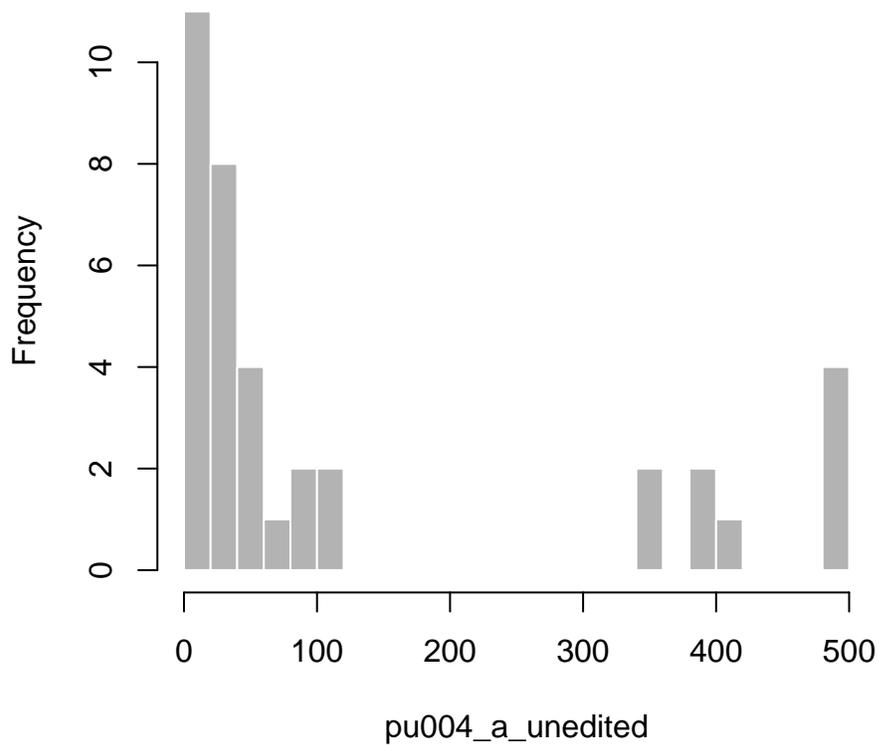
Description: The original value of pu004_a if it was edited, as indicated by the flag f_pu004_a.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	40.0	132.6	600.0	186.9

Table 470: Summary statistics for pu004_a_unedited



pu004_b

Dataset: SCPC

Variable type: Numeric

$N = 2005$

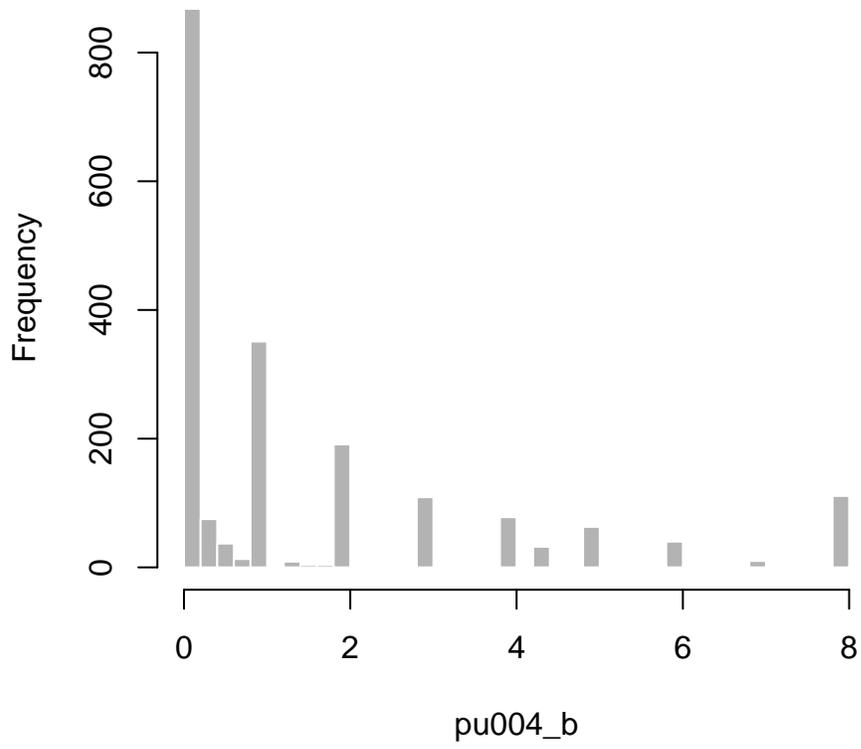
Description: In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Check

Survey question: pu004_b

Details: This variable is based on pu004_b1 (weekly), pu004_b2 (monthly), and pu004_b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.8	1.8	26.1	3.2

Table 471: Summary statistics for pu004_b



pu004_b_unedited

Dataset: SCPC

Variable type: Numeric

$N = 14$

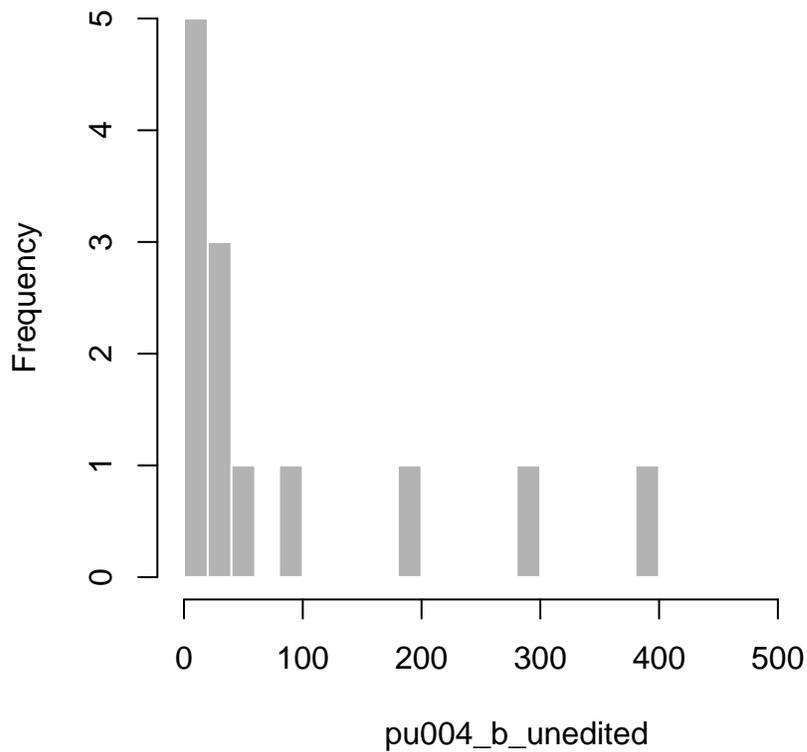
Description: The original value of pu004.b if it was edited, as indicated by the flag f_pu004.b.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
6.0	28.3	142.7	833.3	234.0

Table 472: Summary statistics for pu004_b_unedited



pu004_bmo

Dataset: SCPC

Variable type: Numeric

$N = 305$

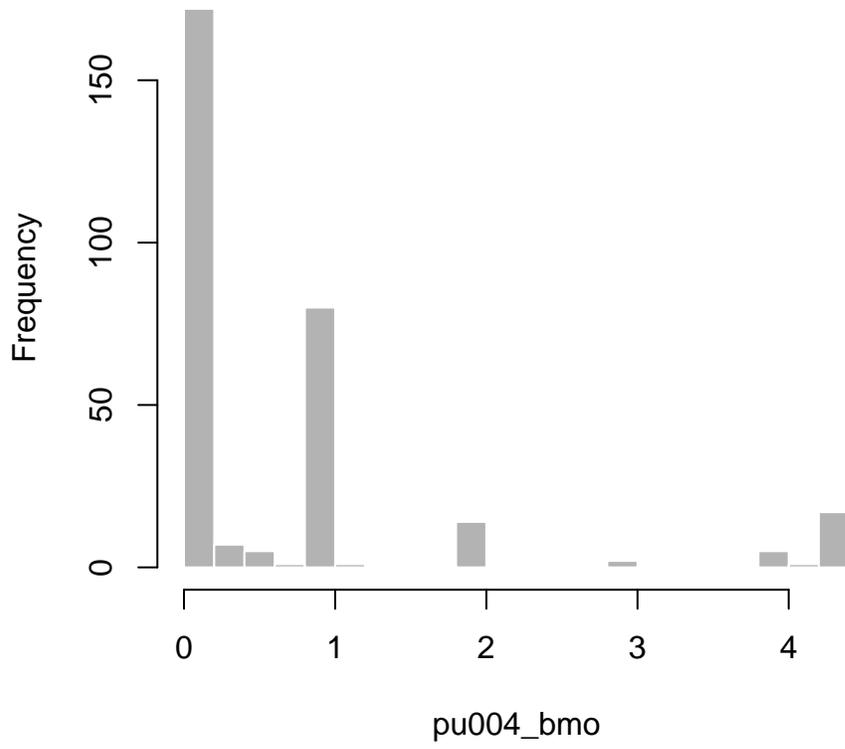
Description: In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Money order

Survey question: pu004_bmo

Details: This variable is based on pu004_b1mo (weekly), pu004_b2mo (monthly), and pu004_b3mo (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.1	0.9	21.7	1.9

Table 473: Summary statistics for pu004_bmo



pu004_bmo_unedited

Dataset: SCPC

Variable type: Numeric

$N = 4$

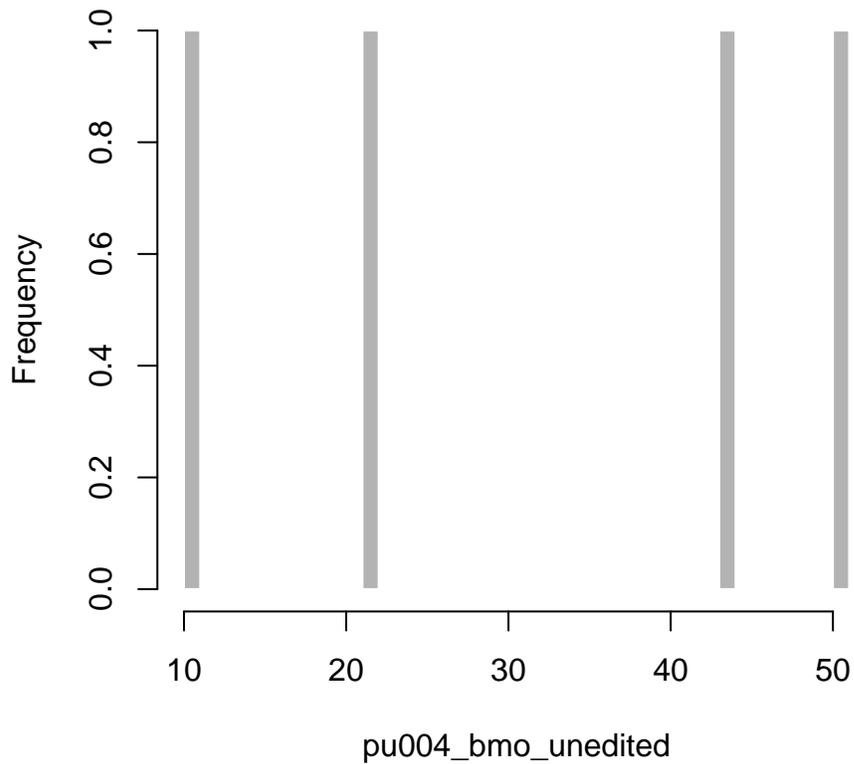
Description: The original value of pu004_bmo if it was edited, as indicated by the flag f_pu004_bmo.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
10.0	32.7	31.9	52.2	19.3

Table 474: Summary statistics for pu004_bmo_unedited



pu004_c

Dataset: SCPC

Variable type: Numeric

$N = 1750$

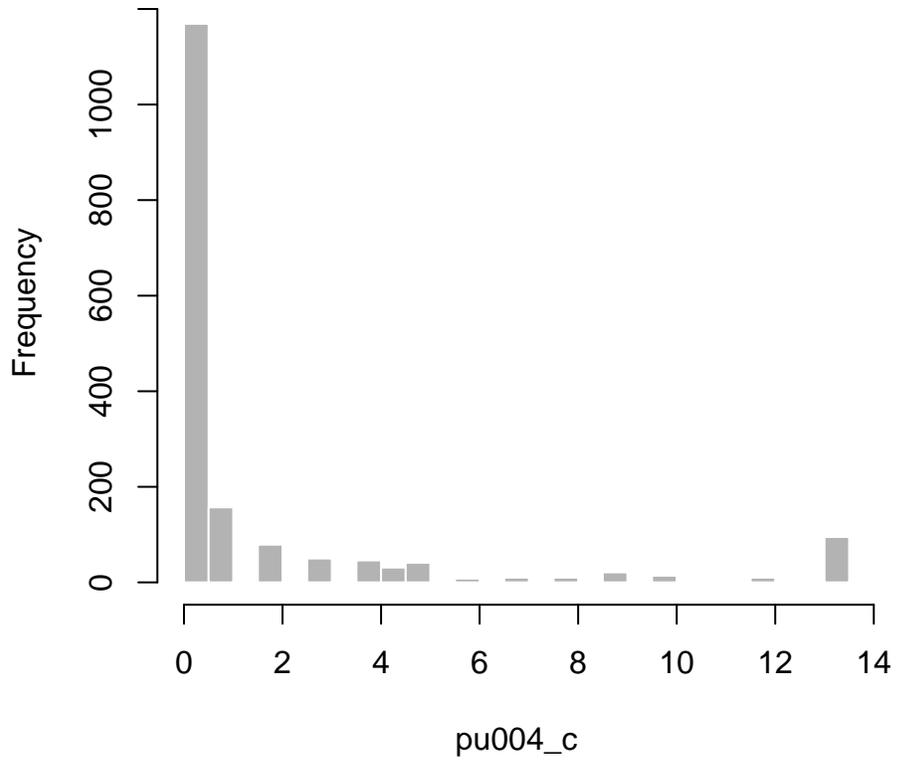
Description: In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Debit cards

Survey question: pu004_c

Details: This variable is based on pu004_c1 (weekly), pu004_c2 (monthly), and pu004_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	2.2	80.0	6.0

Table 475: Summary statistics for pu004_c



pu004_c_unedited

Dataset: SCPC

Variable type: Numeric

$N = 36$

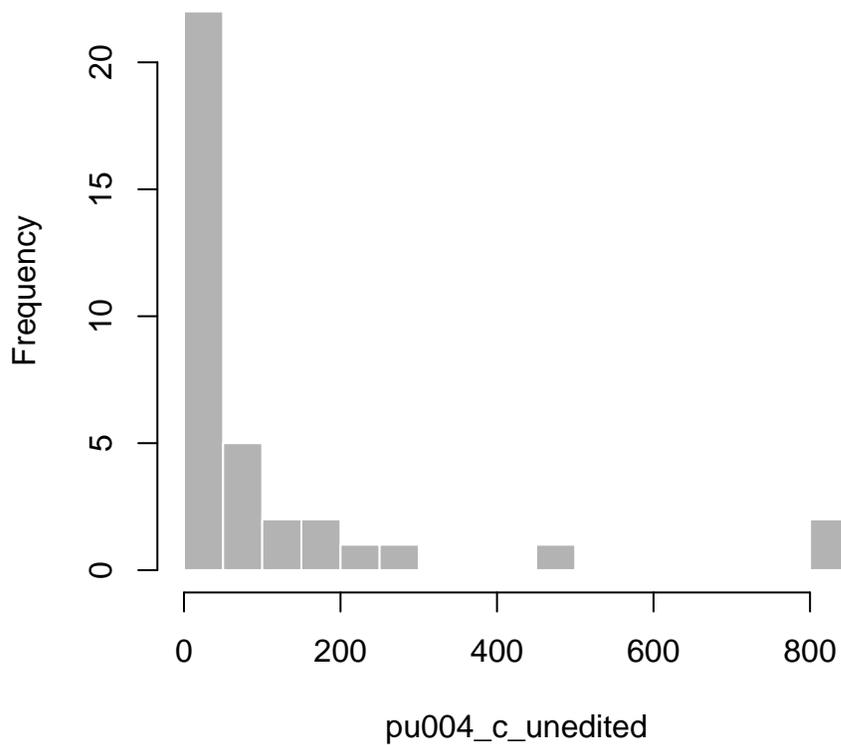
Description: The original value of pu004_c if it was edited, as indicated by the flag f_pu004_c.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	43.5	186.3	2174.1	467.5

Table 476: Summary statistics for pu004_c_unedited



pu004_d

Dataset: SCPC

Variable type: Numeric

$N = 1742$

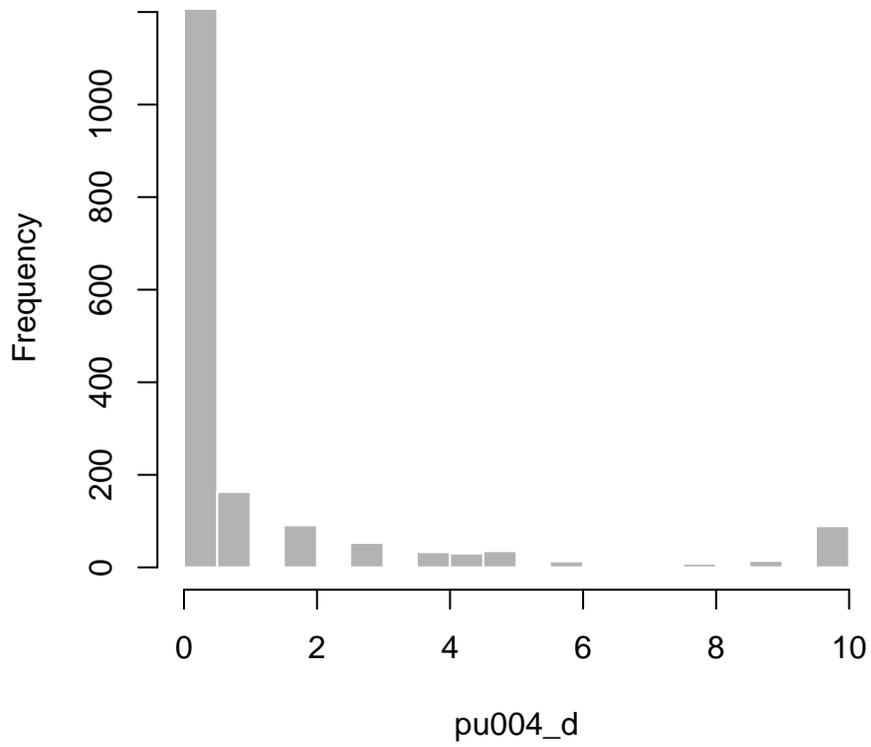
Description: In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Credit cards

Survey question: pu004_d

Details: This variable is based on pu004_d1 (weekly), pu004_d2 (monthly), and pu004_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	1.8	43.5	5.1

Table 477: Summary statistics for pu004_d



pu004_d_unedited

Dataset: SCPC

Variable type: Numeric

$N = 24$

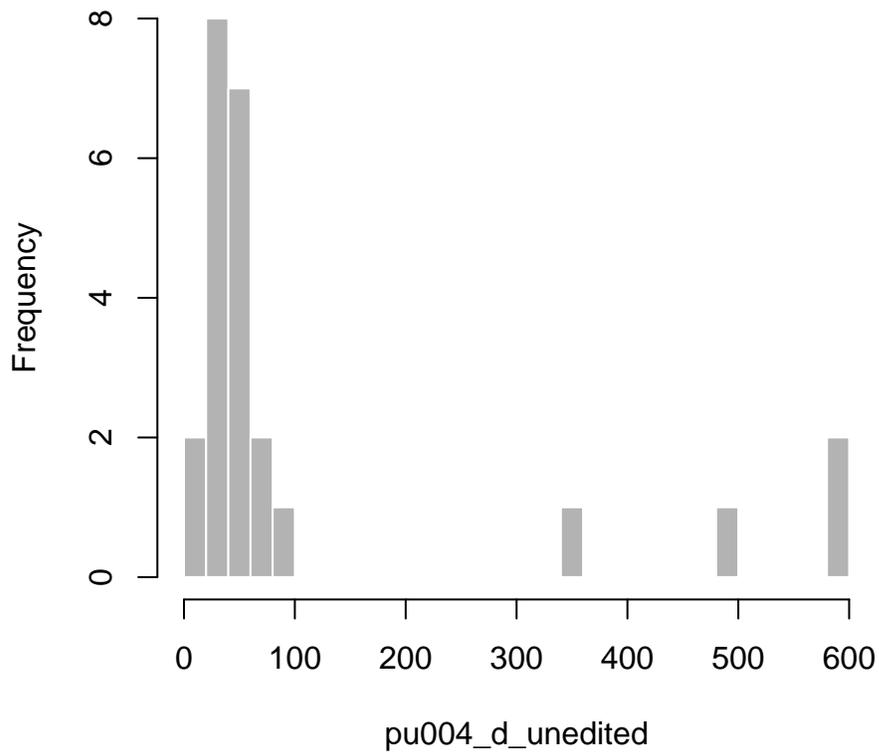
Description: The original value of pu004_d if it was edited, as indicated by the flag f_pu004_d.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	43.5	139.5	1100.0	256.7

Table 478: Summary statistics for pu004_d_unedited



pu004_e

Dataset: SCPC

Variable type: Numeric

$N = 1142$

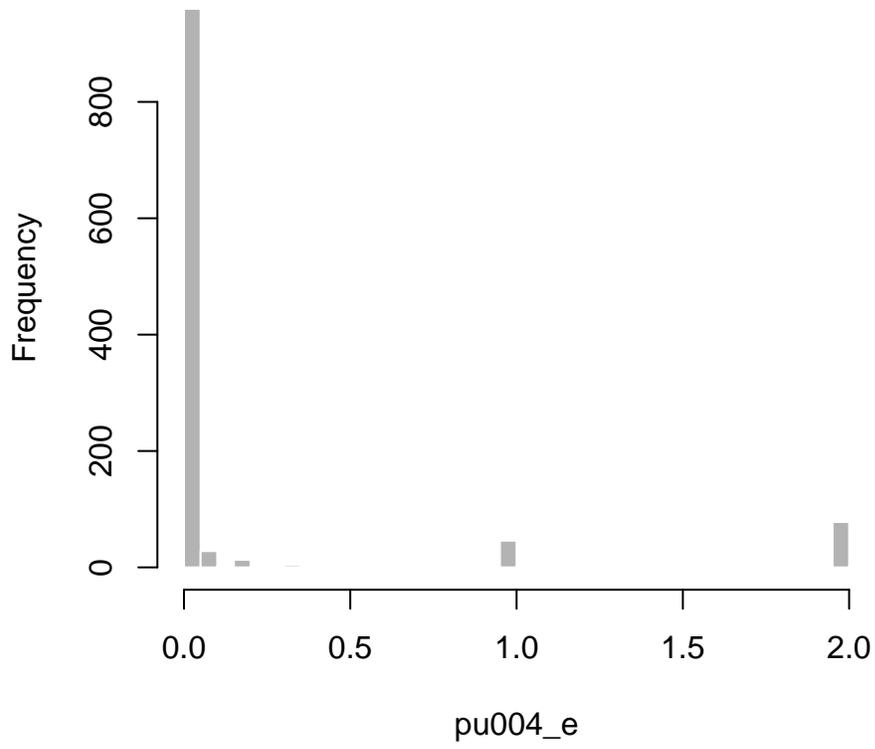
Description: In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Prepaid cards

Survey question: pu004_e

Details: This variable is based on pu004_e1 (weekly), pu004_e2 (monthly), and pu004_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.4	13.0	1.4

Table 479: Summary statistics for pu004_e



pu004_e_unedited

Dataset: SCPC

Variable type: Numeric

$N = 6$

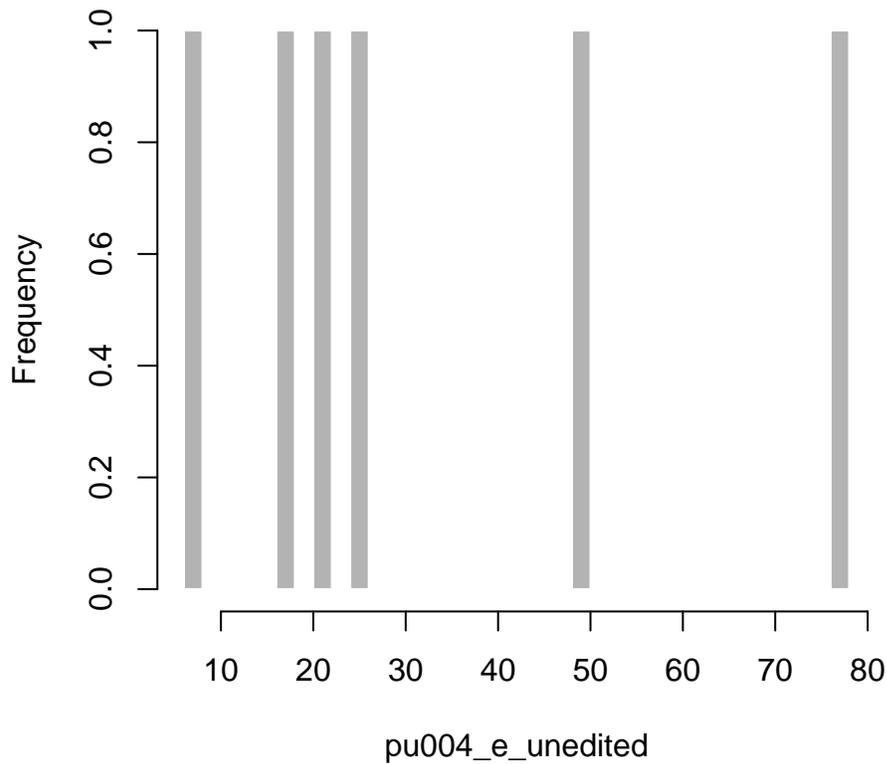
Description: The original value of pu004_e if it was edited, as indicated by the flag f_pu004_e.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
6.0	23.4	34.5	87.0	29.5

Table 480: Summary statistics for pu004_e_unedited



pu004_f

Dataset: SCPC

Variable type: Numeric

$N = 2050$

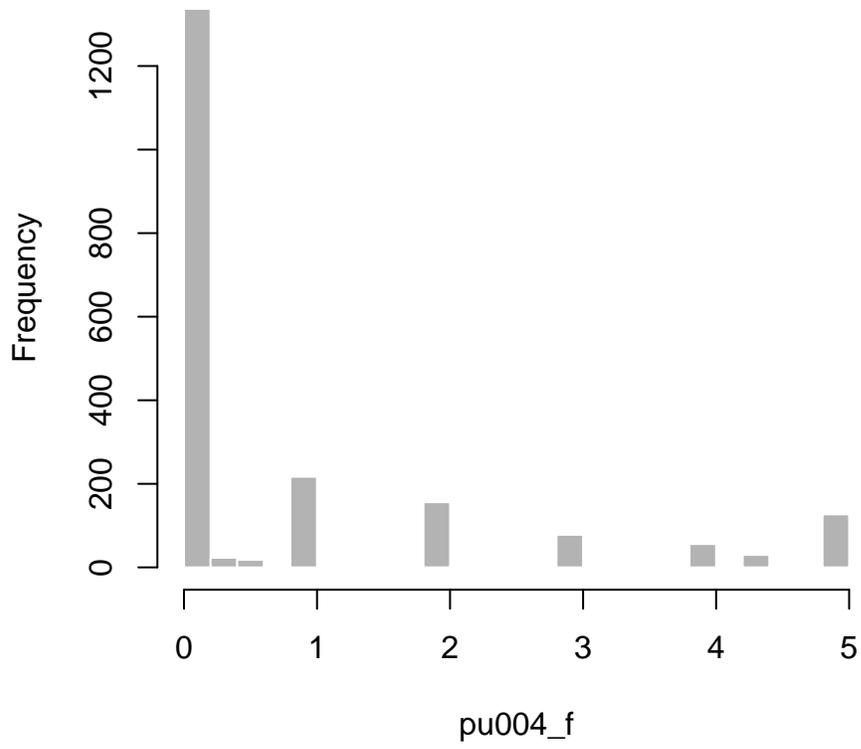
Description: In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Bank account and routing numbers

Survey question: pu004_f

Details: This variable is based on pu004_f1 (weekly), pu004_f2 (monthly), and pu004_f3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	1.1	30.4	2.4

Table 481: Summary statistics for pu004_f



pu004_f_unedited

Dataset: SCPC

Variable type: Numeric

$N = 21$

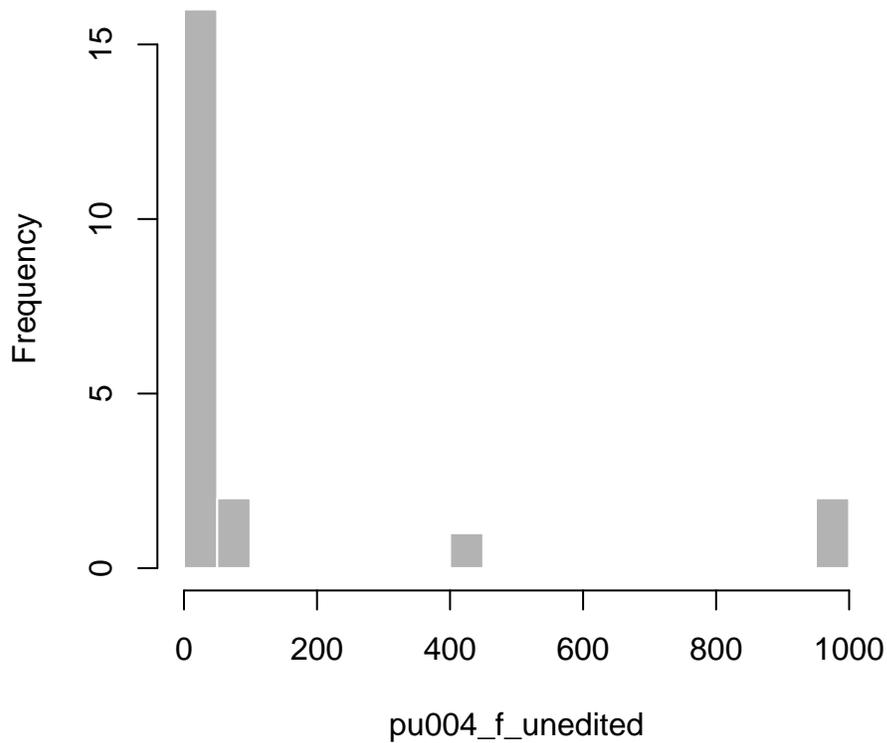
Description: The original value of pu004_f if it was edited, as indicated by the flag f_pu004_f.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
4.3	17.4	850.0	16000.0	3478.8

Table 482: Summary statistics for pu004_f_unedited



pu005_a

Dataset: SCPC

Variable type: Numeric

$N = 2018$

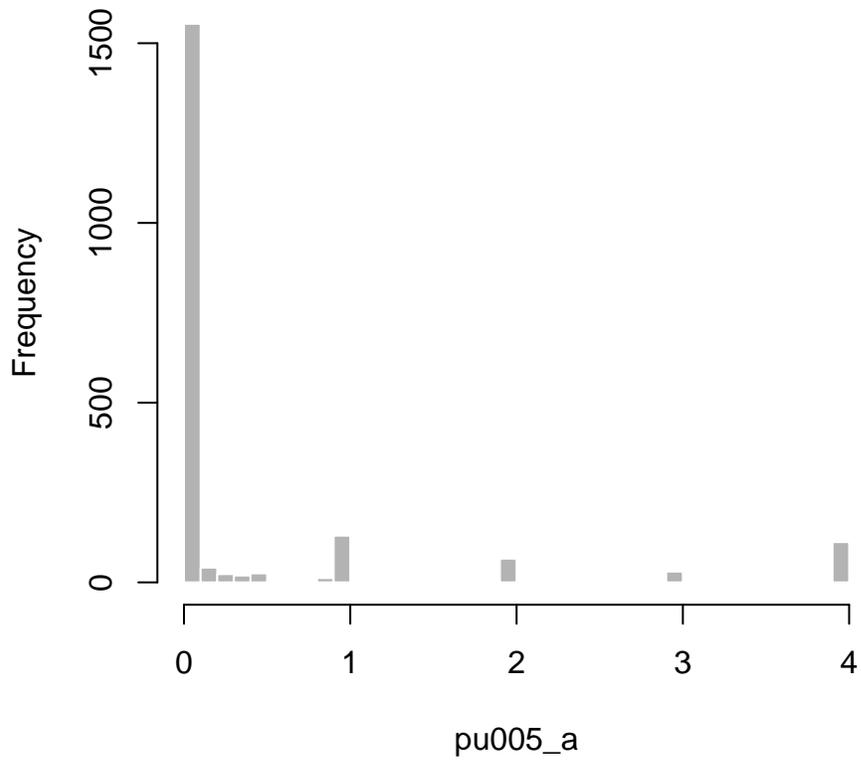
Description: In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Check

Survey question: pu005_a

Details: This variable is based on pu005_a1 (weekly), pu005_a2 (monthly), and pu005_a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.5	21.7	1.6

Table 483: Summary statistics for pu005_a



pu005_a_unedited

Dataset: SCPC

Variable type: Numeric

$N = 20$

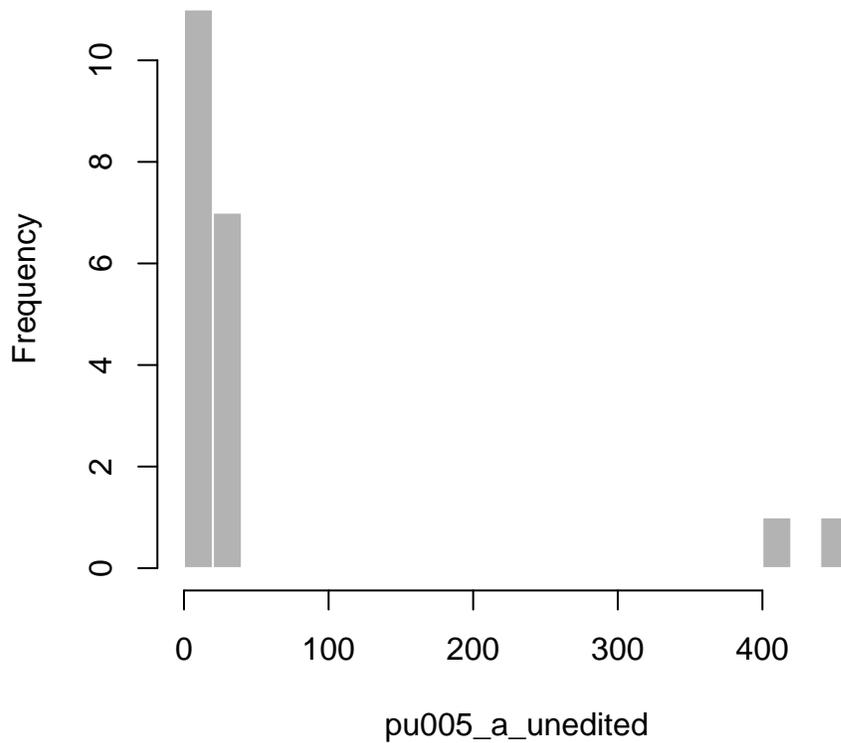
Description: The original value of pu005_a if it was edited, as indicated by the flag f_pu005_a.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	18.7	86.4	1000.0	233.0

Table 484: Summary statistics for pu005_a_unedited



pu005_amo

Dataset: SCPC

Variable type: Numeric

$N = 308$

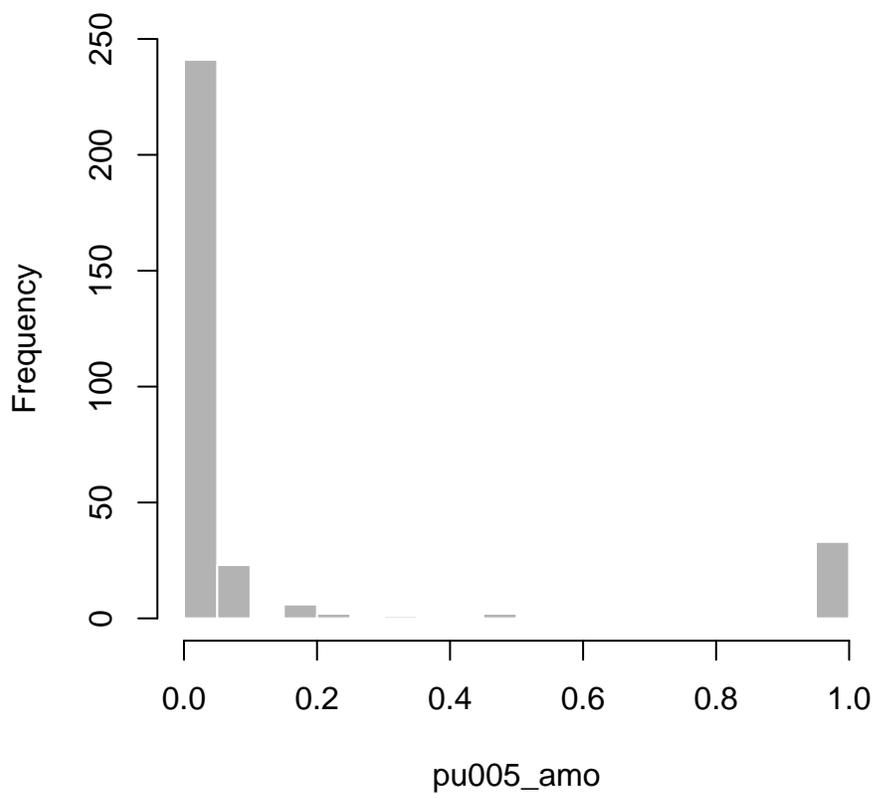
Description: In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Money order

Survey question: pu005_amo

Details: This variable is based on pu005_a1mo (weekly), pu005_a2mo (monthly), and pu005_a3mo (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.3	8.7	1.0

Table 485: Summary statistics for pu005_amo



pu005_amo_unedited

Dataset: SCPC

Variable type: Numeric

$N = 2$

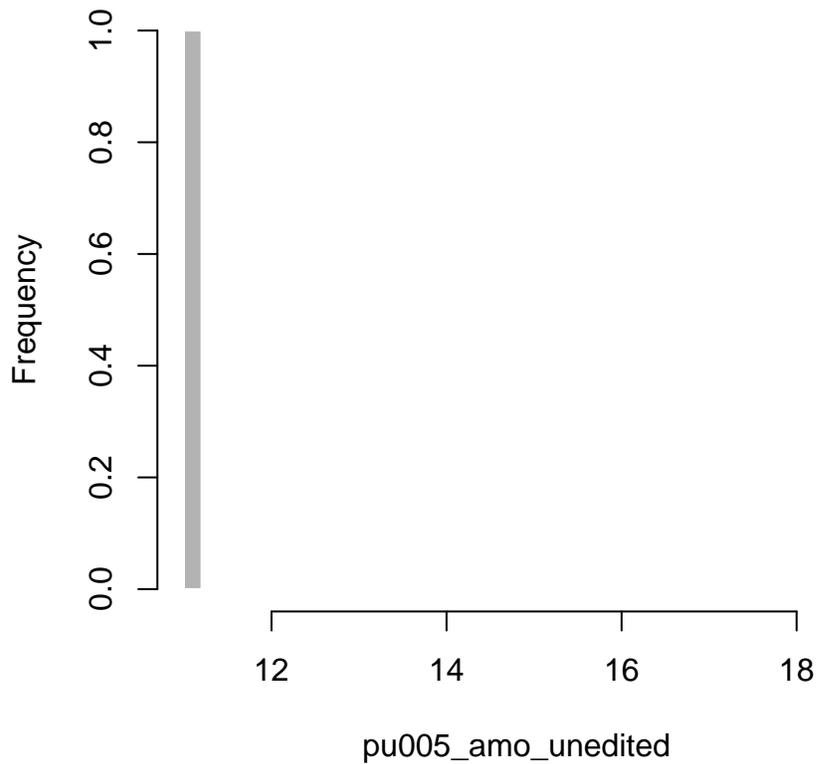
Description: The original value of pu005_amo if it was edited, as indicated by the flag f_pu005_amo.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
11.0	15.0	15.0	19.0	5.7

Table 486: Summary statistics for pu005_amo_unedited



pu005_b

Dataset: SCPC

Variable type: Numeric

$N = 1753$

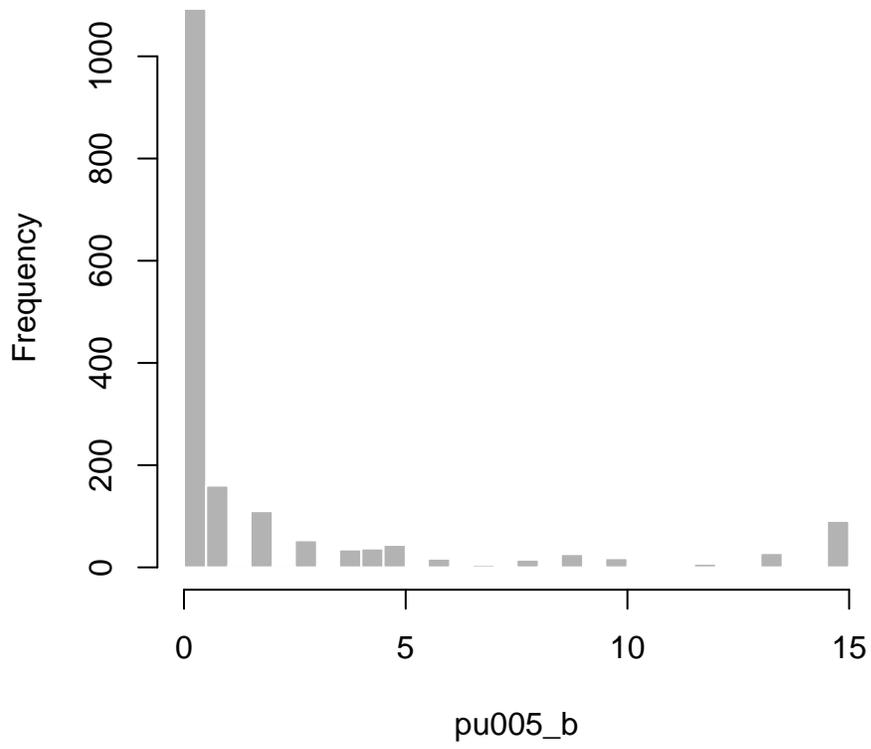
Description: In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Debit card

Survey question: pu005_b

Details: This variable is based on pu005_b1 (weekly), pu005_b2 (monthly), and pu005_b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	2.5	60.0	6.0

Table 487: Summary statistics for pu005_b



pu005_b_unedited

Dataset: SCPC

Variable type: Numeric

$N = 25$

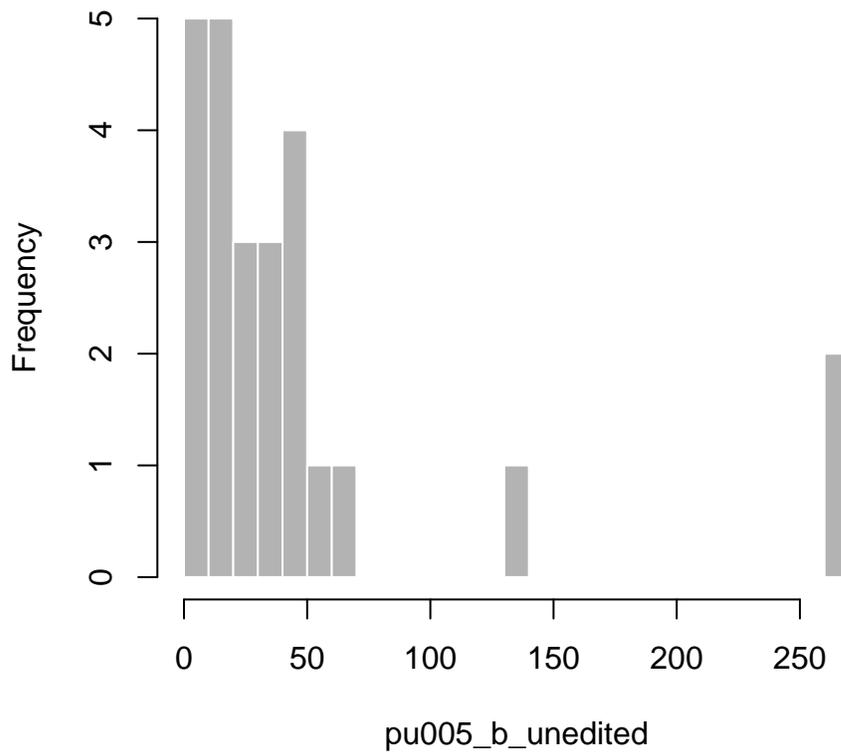
Description: The original value of pu005_b if it was edited, as indicated by the flag f_pu005_b.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	30.0	67.0	652.2	135.9

Table 488: Summary statistics for pu005_b_unedited



pu005_c

Dataset: SCPC

Variable type: Numeric

$N = 2049$

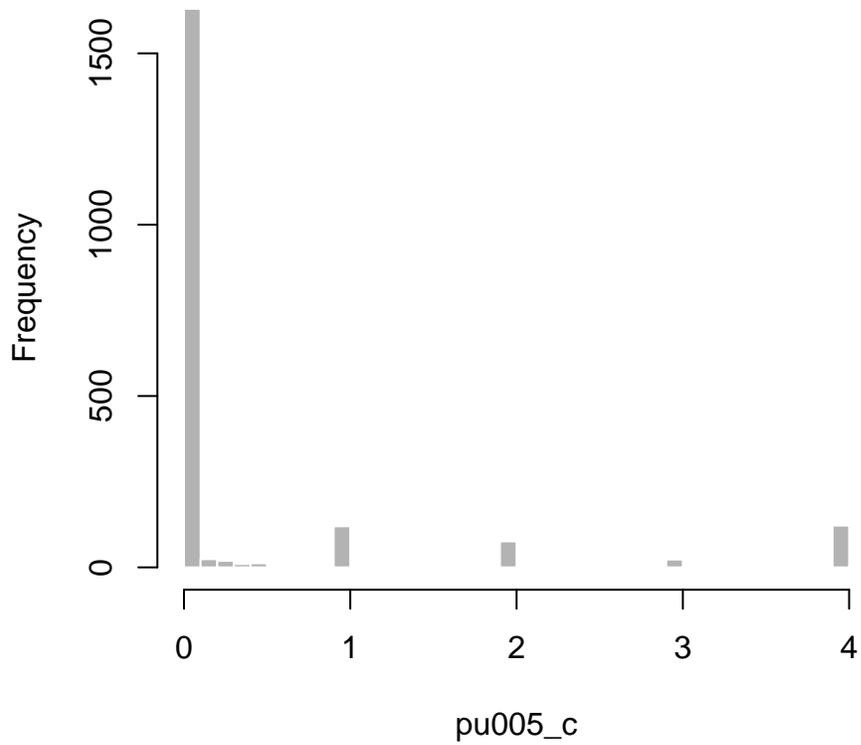
Description: In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Bank account and routing numbers

Survey question: pu005_c

Details: This variable is based on pu005_c1 (weekly), pu005_c2 (monthly), and pu005_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.6	24.0	1.9

Table 489: Summary statistics for pu005_c



pu005_c_unedited

Dataset: SCPC

Variable type: Numeric

$N = 27$

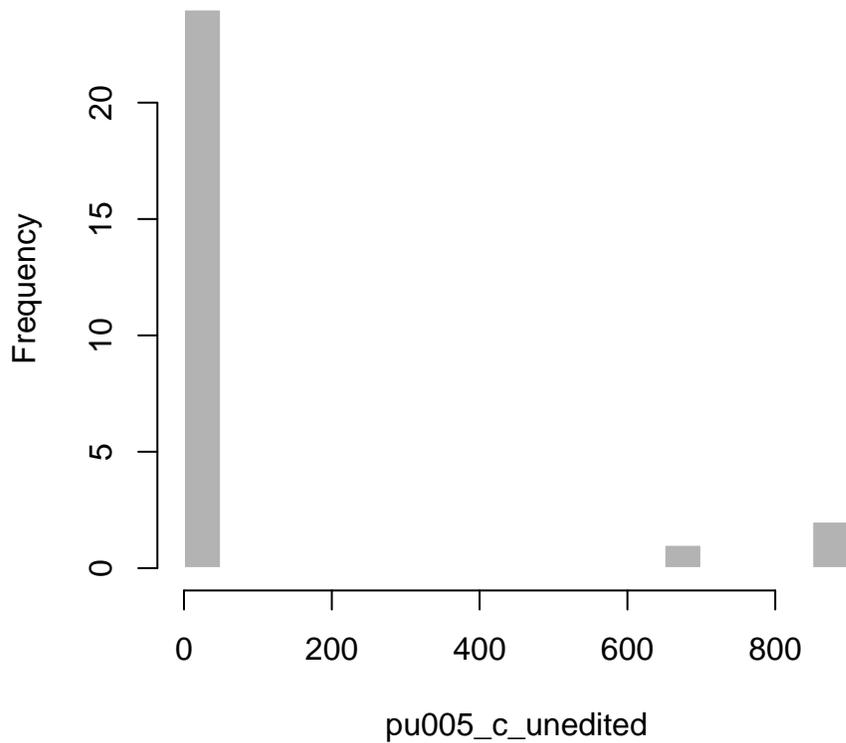
Description: The original value of pu005_c if it was edited, as indicated by the flag f_pu005_c.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	17.4	135.4	1600.0	366.9

Table 490: Summary statistics for pu005_c_unedited



pu005_d

Dataset: SCPC

Variable type: Numeric

$N = 1748$

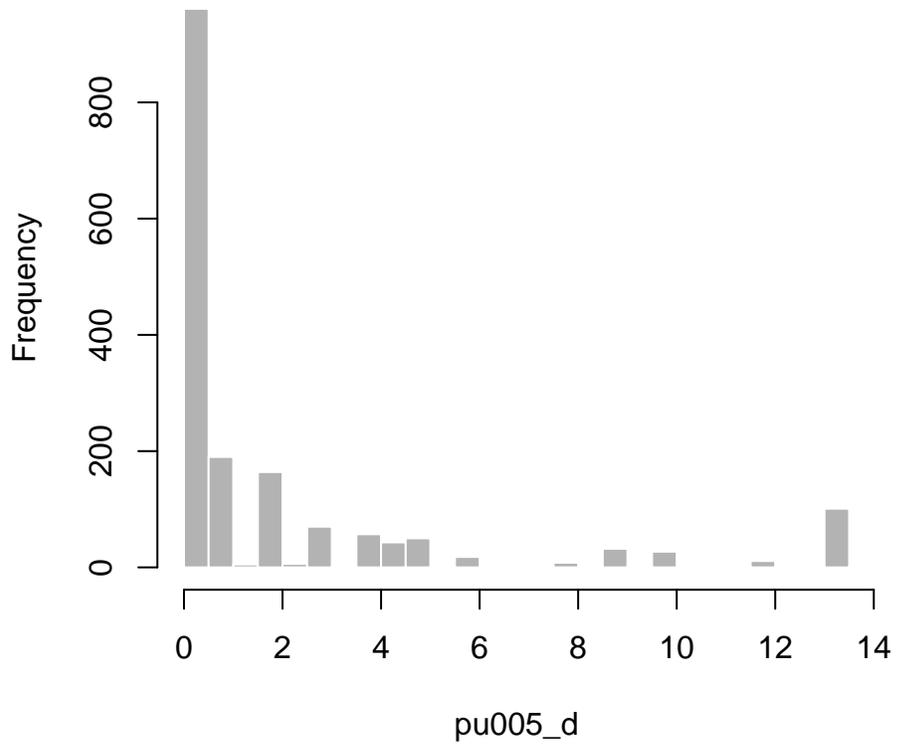
Description: In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Credit card

Survey question: pu005_d

Details: This variable is based on pu005_d1 (weekly), pu005_d2 (monthly), and pu005_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.2	2.6	50.0	5.5

Table 491: Summary statistics for pu005_d



pu005_d_unedited

Dataset: SCPC

Variable type: Numeric

$N = 19$

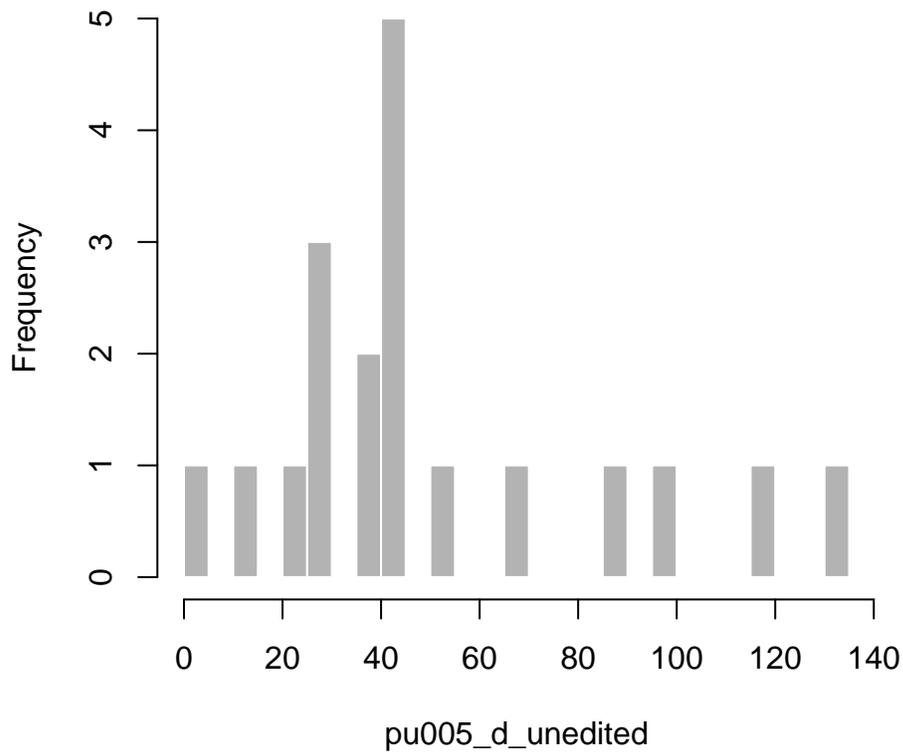
Description: The original value of pu005_d if it was edited, as indicated by the flag f_pu005_d.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	43.5	56.2	230.0	50.9

Table 492: Summary statistics for pu005_d_unedited



pu005_e

Dataset: SCPC

Variable type: Numeric

$N = 1150$

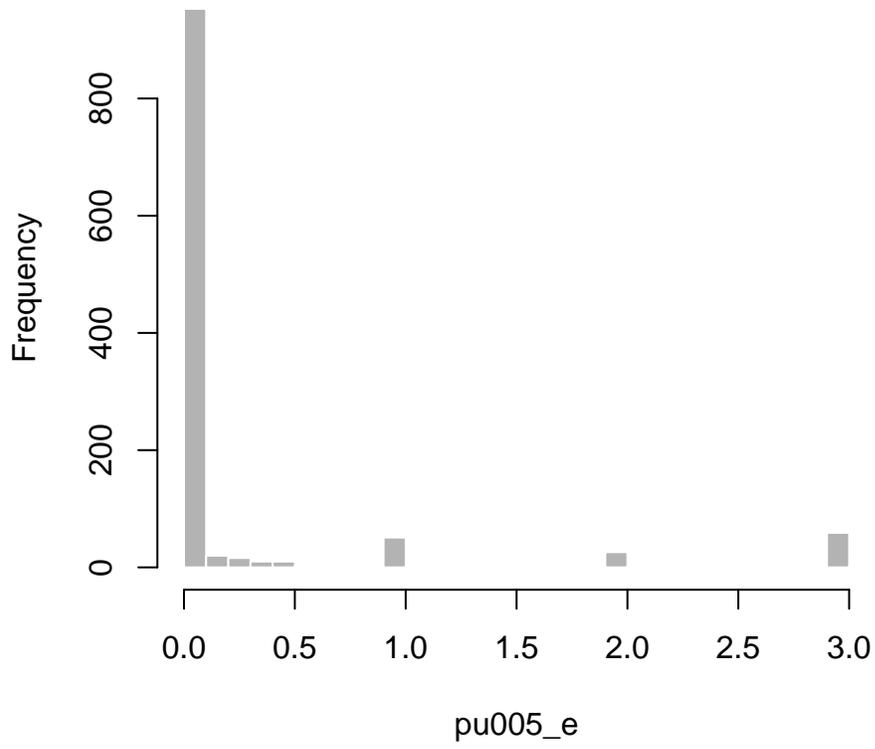
Description: In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Prepaid card

Survey question: pu005_e

Details: This variable is based on pu005_e1 (weekly), pu005_e2 (monthly), and pu005_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.4	30.4	2.0

Table 493: Summary statistics for pu005_e



pu005_e_unedited

Dataset: SCPC

Variable type: Numeric

$N = 6$

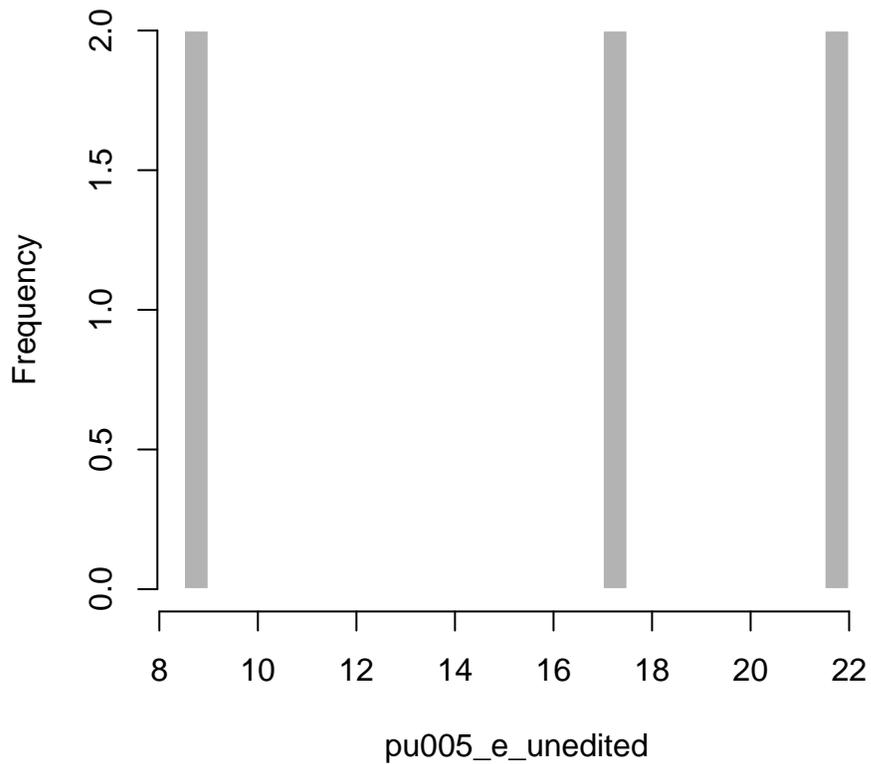
Description: The original value of pu005_e if it was edited, as indicated by the flag f_pu005_e.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
8.7	17.4	15.9	21.7	5.9

Table 494: Summary statistics for pu005_e_unedited



pu006a_a

Dataset: SCPC

Variable type: Numeric

$N = 2180$

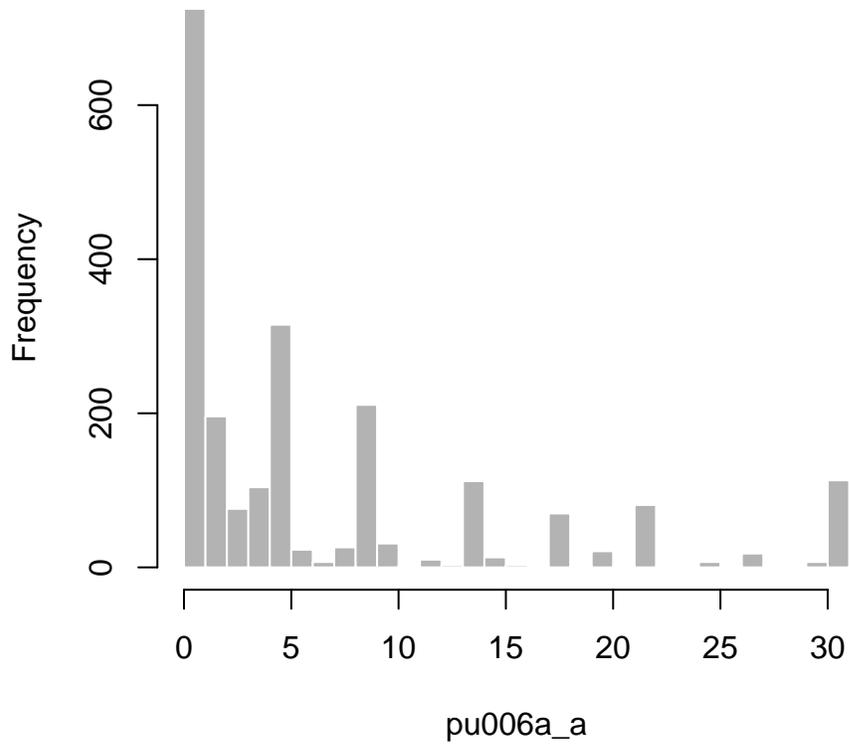
Description: In a typical period (week, month, or year), how many payments for retail goods do you make?
Cash

Survey question: pu006a_a

Details: This variable is based on pu006a_a1 (weekly), pu006a_a2 (monthly), and pu006a_a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	4.0	7.7	100.0	11.7

Table 495: Summary statistics for pu006a_a



pu006a_a_unedited

Dataset: SCPC

Variable type: Numeric

$N = 45$

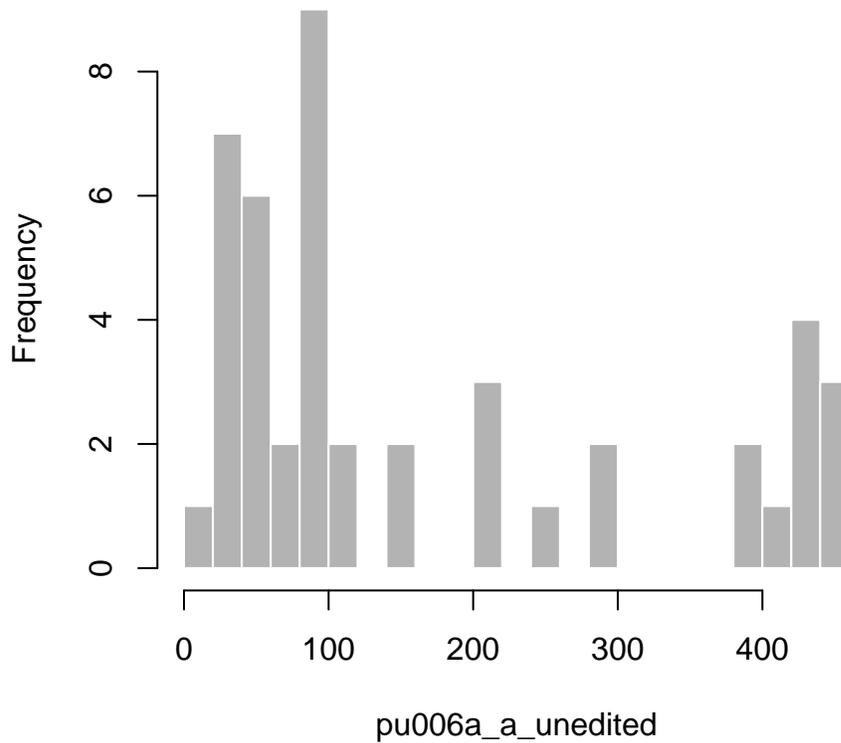
Description: The original value of pu006a_a if it was edited, as indicated by the flag f_pu006a_a.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
13.0	100.0	223.3	2174.1	353.4

Table 496: Summary statistics for pu006a_a_unedited



pu006a_b

Dataset: SCPC

Variable type: Numeric

$N = 2013$

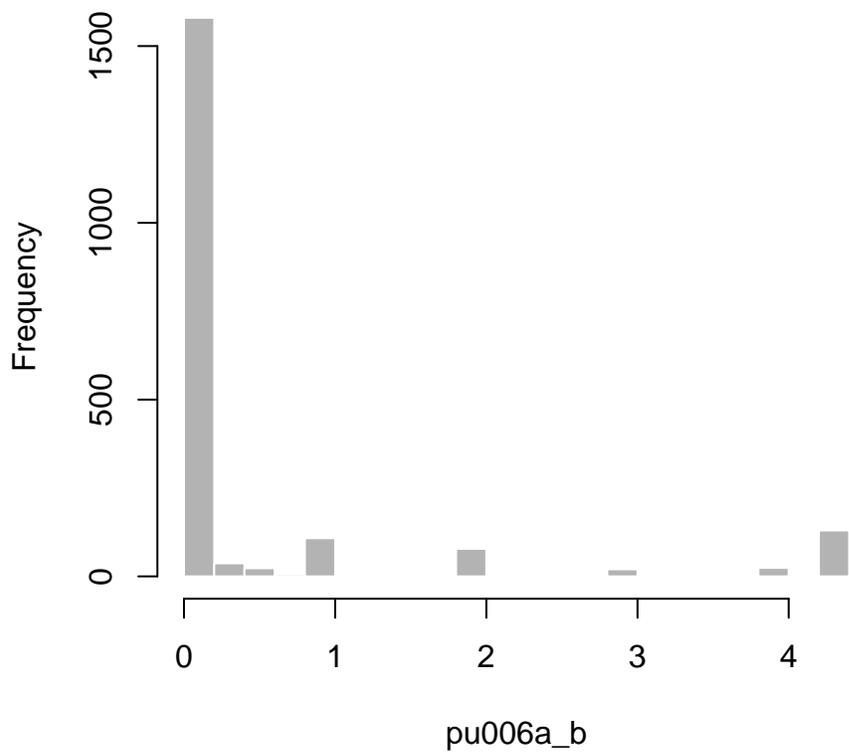
Description: In a typical period (week, month, or year), how many payments for retail goods do you make?
Check

Survey question: pu006a_b

Details: This variable is based on pu006a_b1 (weekly), pu006a_b2 (monthly), and pu006a_b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.8	26.1	2.4

Table 497: Summary statistics for pu006a_b



pu006a_b_unedited

Dataset: SCPC

Variable type: Numeric

$N = 20$

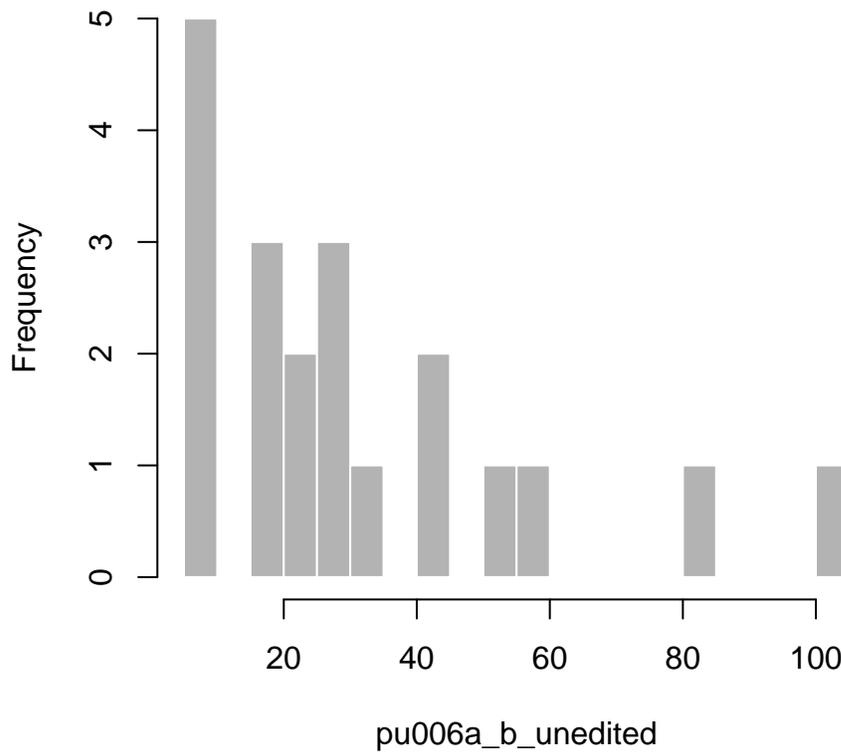
Description: The original value of pu006a_b if it was edited, as indicated by the flag f_pu006a_b.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
6.0	23.9	48.6	434.8	93.0

Table 498: Summary statistics for pu006a_b_unedited



pu006a_bmo

Dataset: SCPC

Variable type: Numeric

$N = 310$

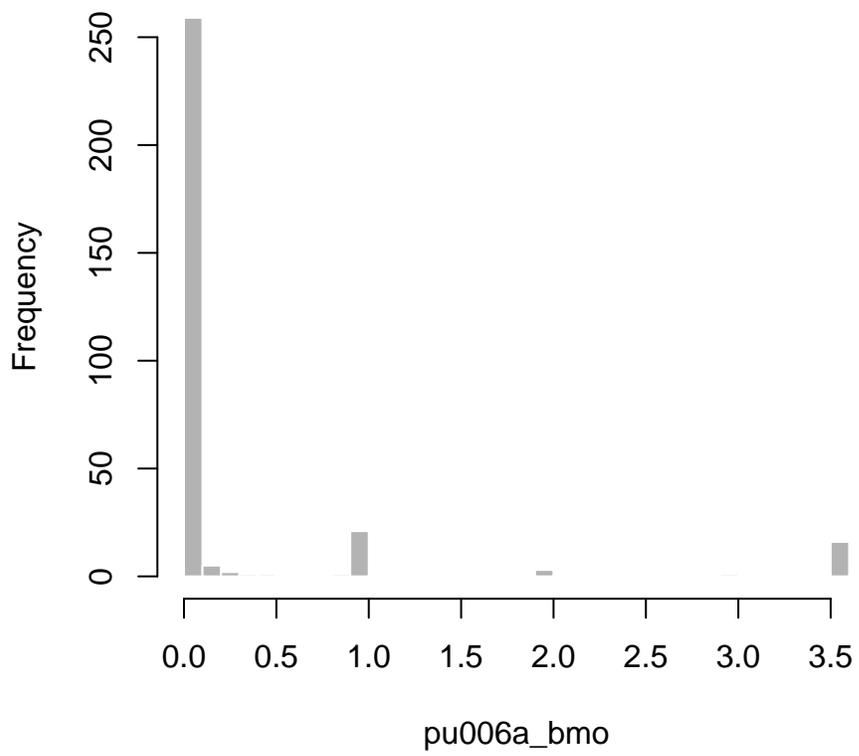
Description: In a typical period (week, month, or year), how many payments for retail goods do you make?
Money order

Survey question: pu006a_bmo

Details: This variable is based on pu006a_b1mo (weekly), pu006a_b2mo (monthly), and pu006a_b3mo (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.4	17.4	1.6

Table 499: Summary statistics for pu006a_bmo



pu006a_bmo_unedited

Dataset: SCPC

Variable type: Numeric

$N = 1$

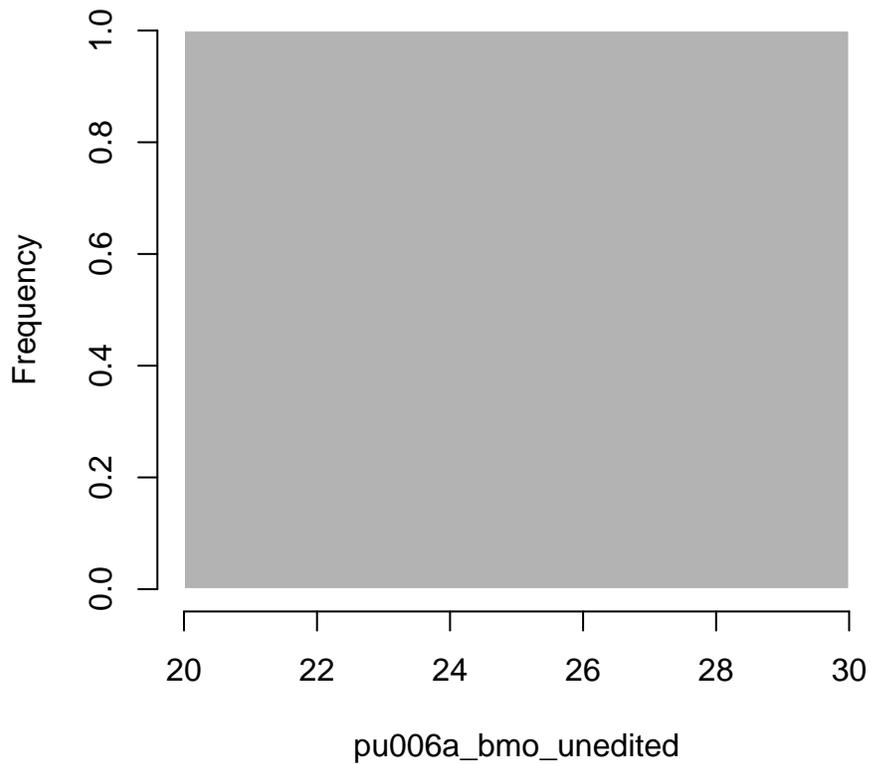
Description: The original value of pu006a_bmo if it was edited, as indicated by the flag f_pu006a_bmo.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
24.0	24.0	24.0	24.0	

Table 500: Summary statistics for pu006a_bmo_unedited



pu006a_c

Dataset: SCPC

Variable type: Numeric

$N = 1754$

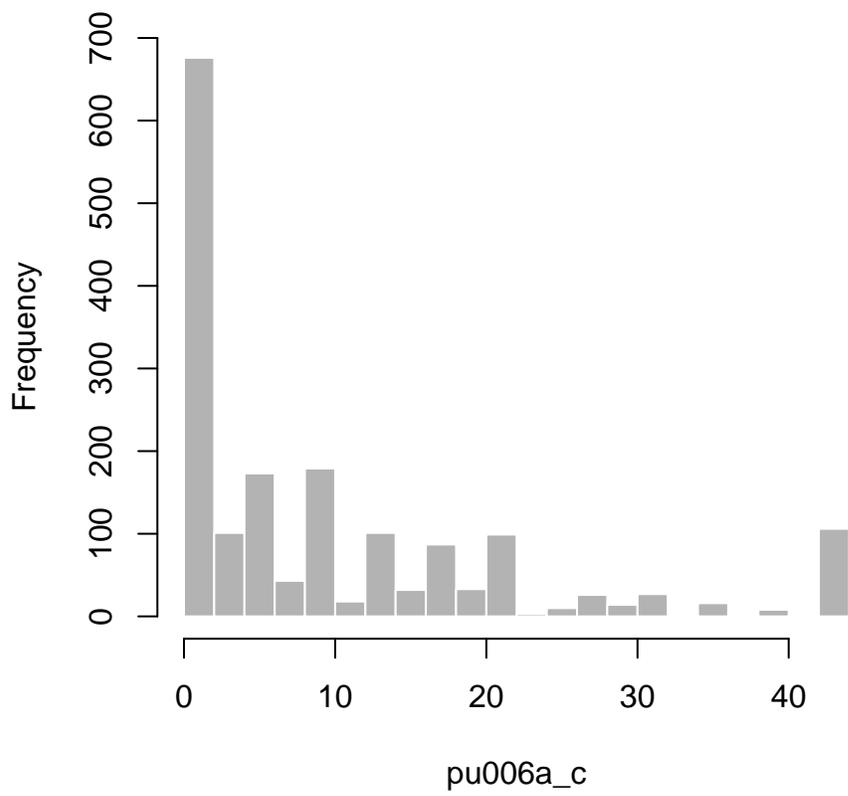
Description: In a typical period (week, month, or year), how many payments for retail goods do you make?
Debit card

Survey question: pu006a_c

Details: This variable is based on pu006a_c1 (weekly), pu006a_c2 (monthly), and pu006a_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	5.0	10.8	100.0	14.8

Table 501: Summary statistics for pu006a_c



pu006a_c_unedited

Dataset: SCPC

Variable type: Numeric

$N = 37$

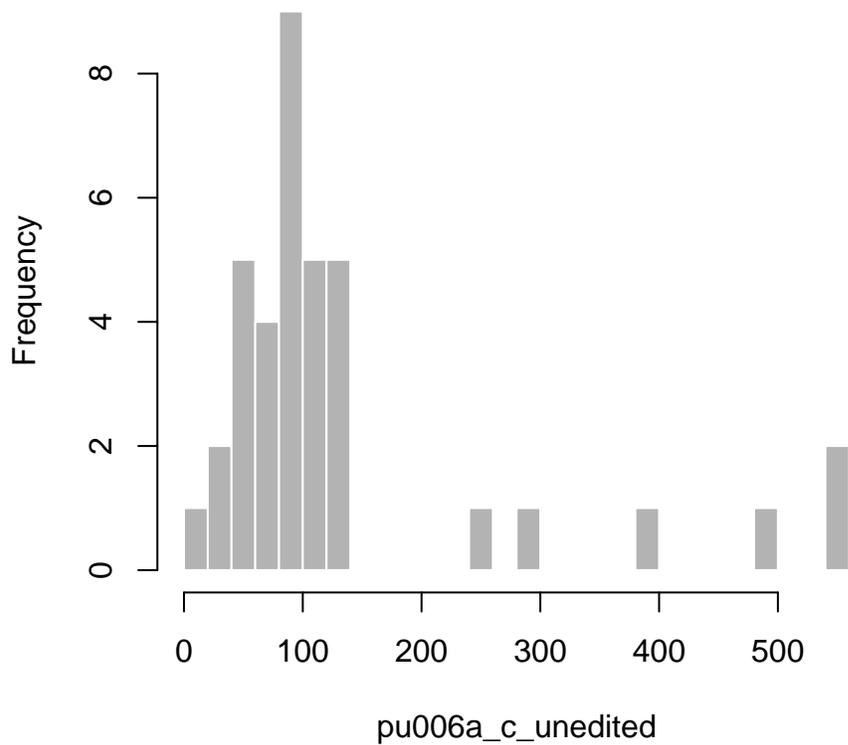
Description: The original value of pu006a_c if it was edited, as indicated by the flag f_pu006a_c.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
13.0	87.0	189.6	2174.1	366.9

Table 502: Summary statistics for pu006a_c_unedited



pu006a_d

Dataset: SCPC

Variable type: Numeric

$N = 1736$

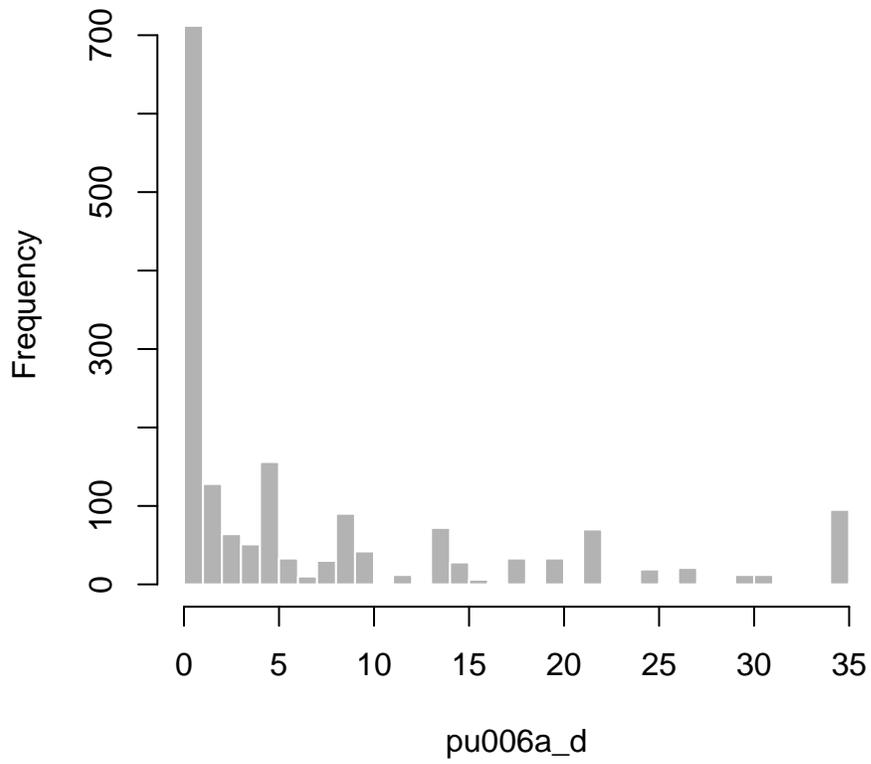
Description: In a typical period (week, month, or year), how many payments for retail goods do you make?
Credit card

Survey question: pu006a_d

Details: This variable is based on pu006a_d1 (weekly), pu006a_d2 (monthly), and pu006a_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	3.0	8.2	108.7	12.9

Table 503: Summary statistics for pu006a_d



pu006a_d_unedited

Dataset: SCPC

Variable type: Numeric

$N = 25$

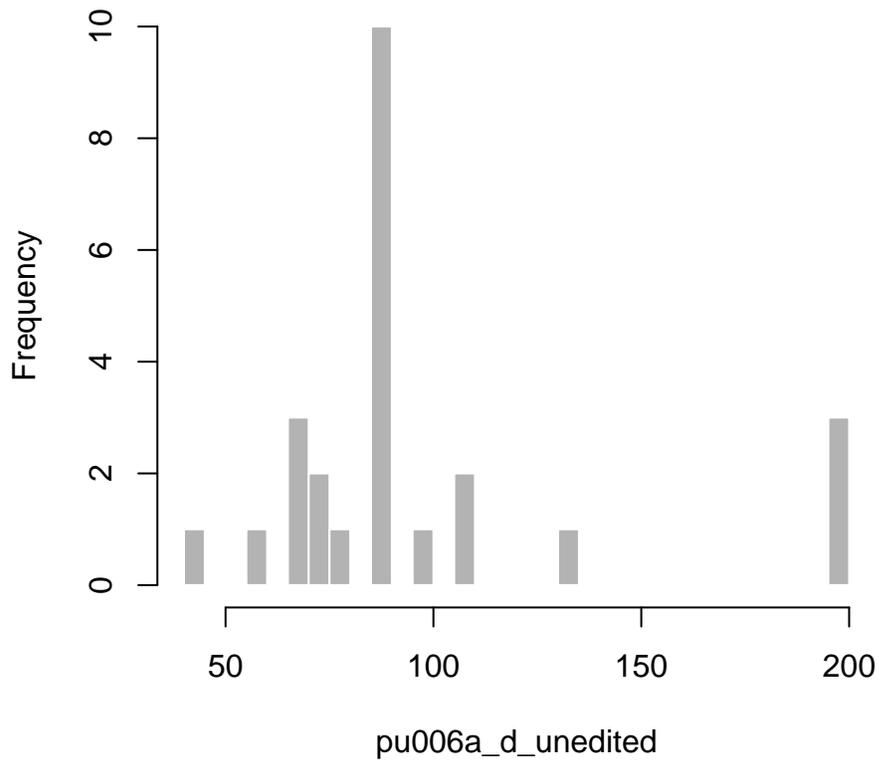
Description: The original value of pu006a_d if it was edited, as indicated by the flag f_pu006a_d.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
43.5	87.0	437.8	8696.4	1720.9

Table 504: Summary statistics for pu006a_d_unedited



pu006a_e

Dataset: SCPC

Variable type: Numeric

$N = 1145$

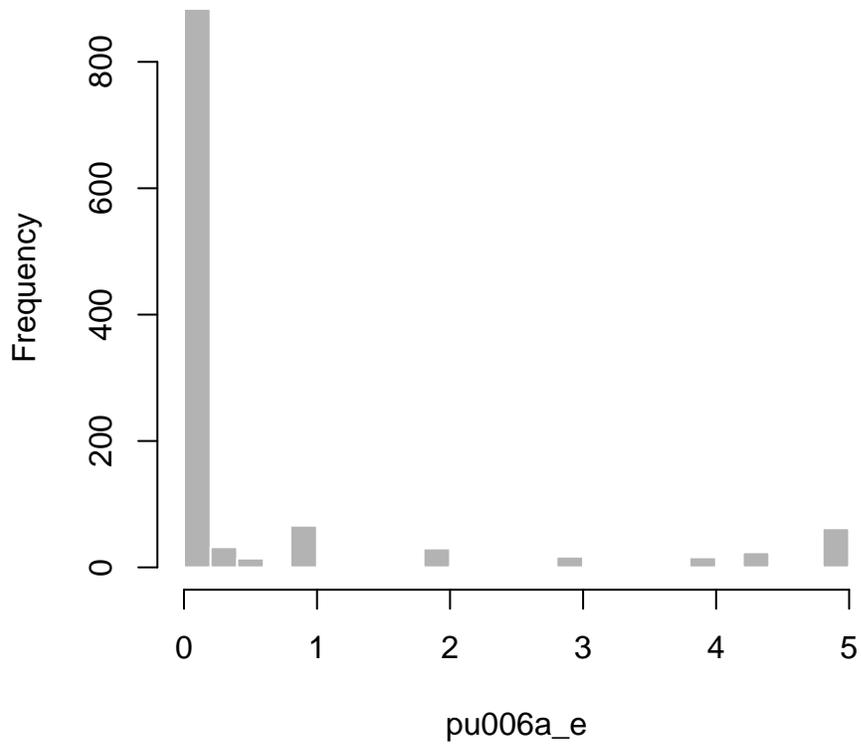
Description: In a typical period (week, month, or year), how many payments for retail goods do you make?
Prepaid card

Survey question: pu006a_e

Details: This variable is based on pu006a_e1 (weekly), pu006a_e2 (monthly), and pu006a_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	1.0	43.5	3.2

Table 505: Summary statistics for pu006a_e



pu006a_e_unedited

Dataset: SCPC

Variable type: Numeric

$N = 7$

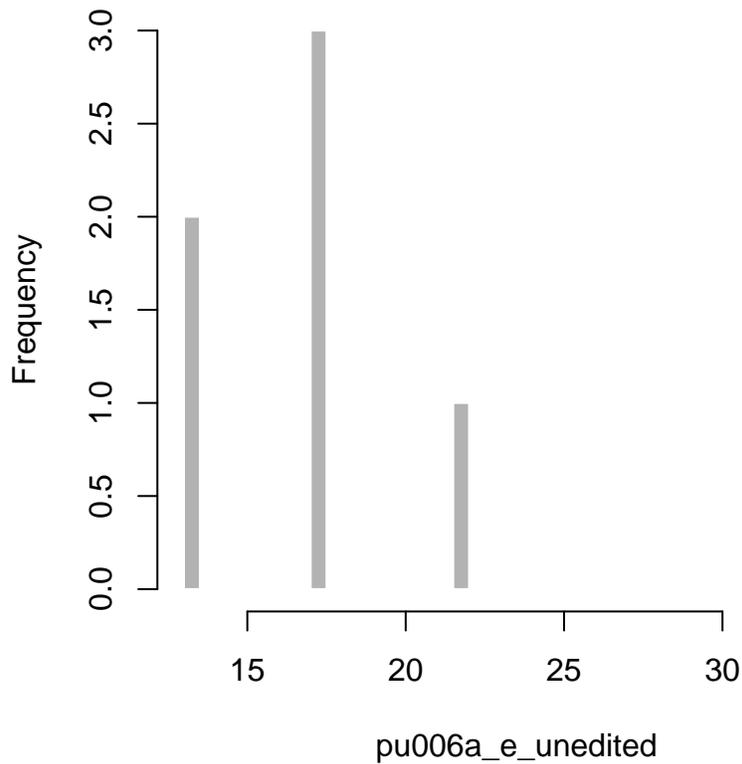
Description: The original value of pu006a_e if it was edited, as indicated by the flag f_pu006a_e.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
13.0	17.4	19.9	39.1	9.0

Table 506: Summary statistics for pu006a_e_unedited



pu006c_a

Dataset: SCPC

Variable type: Numeric

$N = 2182$

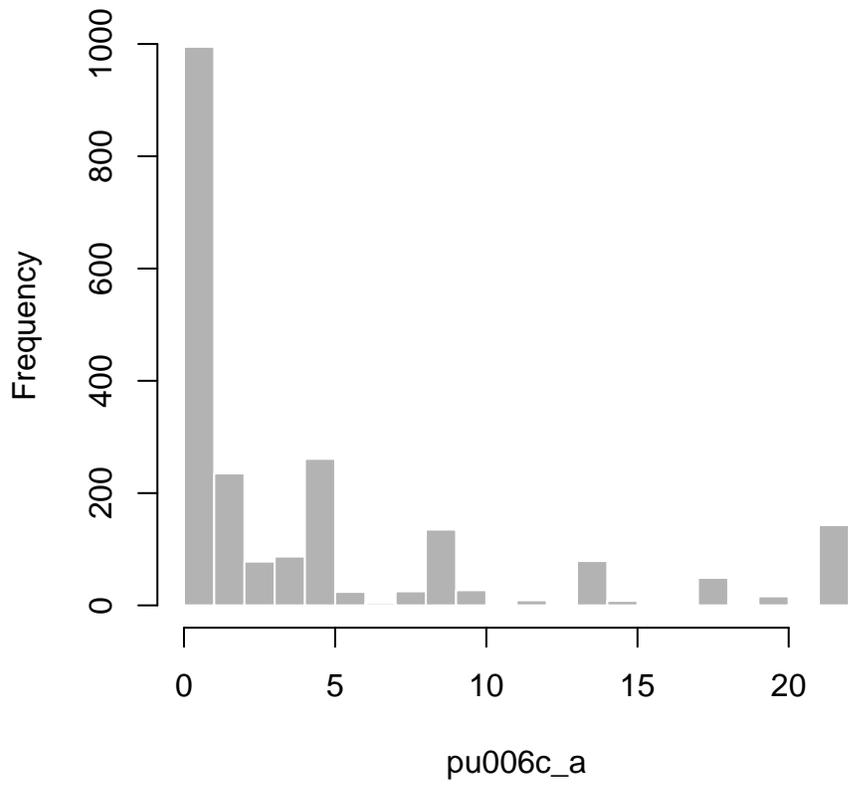
Description: In a typical period (week, month, or year), how many payments for retail services do you make? Cash

Survey question: pu006c_a

Details: This variable is based on pu006c_a1 (weekly), pu006c_a2 (monthly), and pu006c_a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	2.0	5.2	65.2	8.5

Table 507: Summary statistics for pu006c_a



pu006c_a_unedited

Dataset: SCPC

Variable type: Numeric

$N = 42$

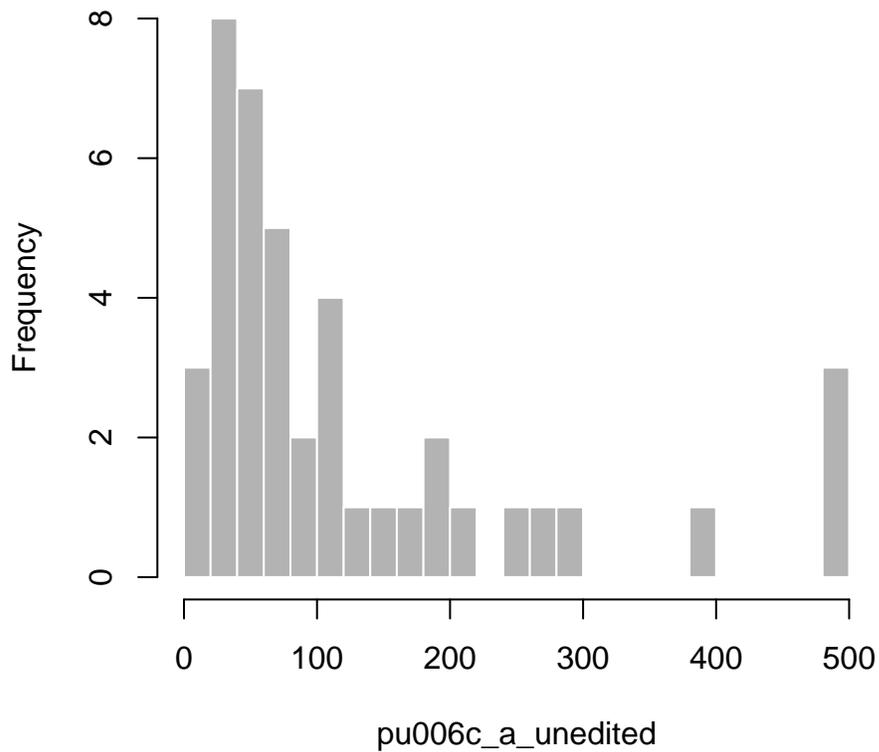
Description: The original value of pu006c_a if it was edited, as indicated by the flag f_pu006c_a.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
8.7	65.2	151.7	1000.0	219.8

Table 508: Summary statistics for pu006c_a_unedited



pu006c_b

Dataset: SCPC

Variable type: Numeric

$N = 2013$

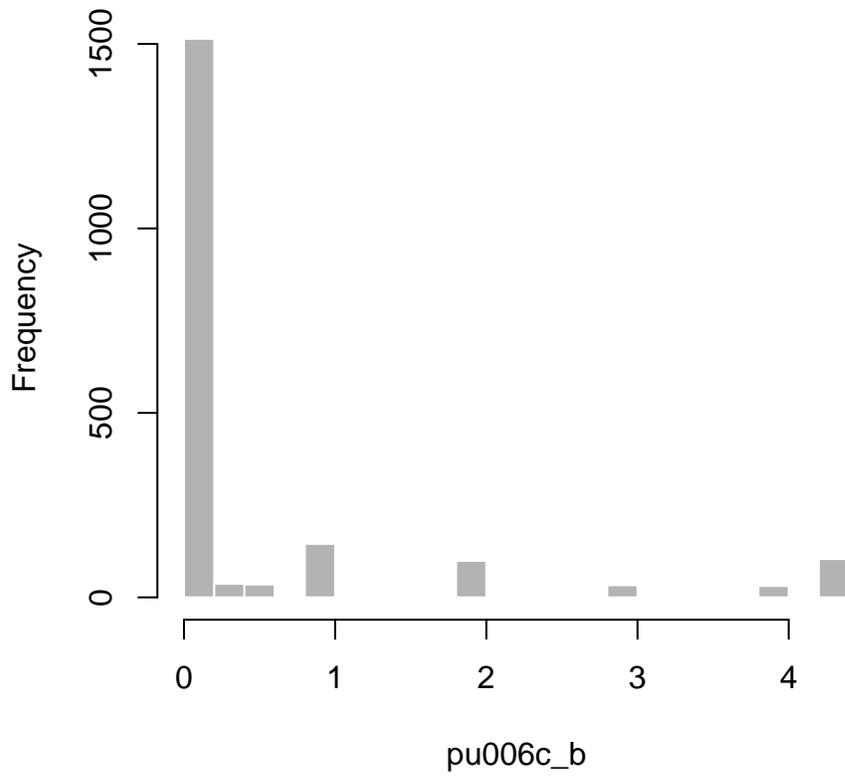
Description: In a typical period (week, month, or year), how many payments for retail services do you make? Check

Survey question: pu006c_b

Details: This variable is based on pu006c_b1 (weekly), pu006c_b2 (monthly), and pu006c_b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.7	20.0	1.8

Table 509: Summary statistics for pu006c_b



pu006c_b_unedited

Dataset: SCPC

Variable type: Numeric

$N = 14$

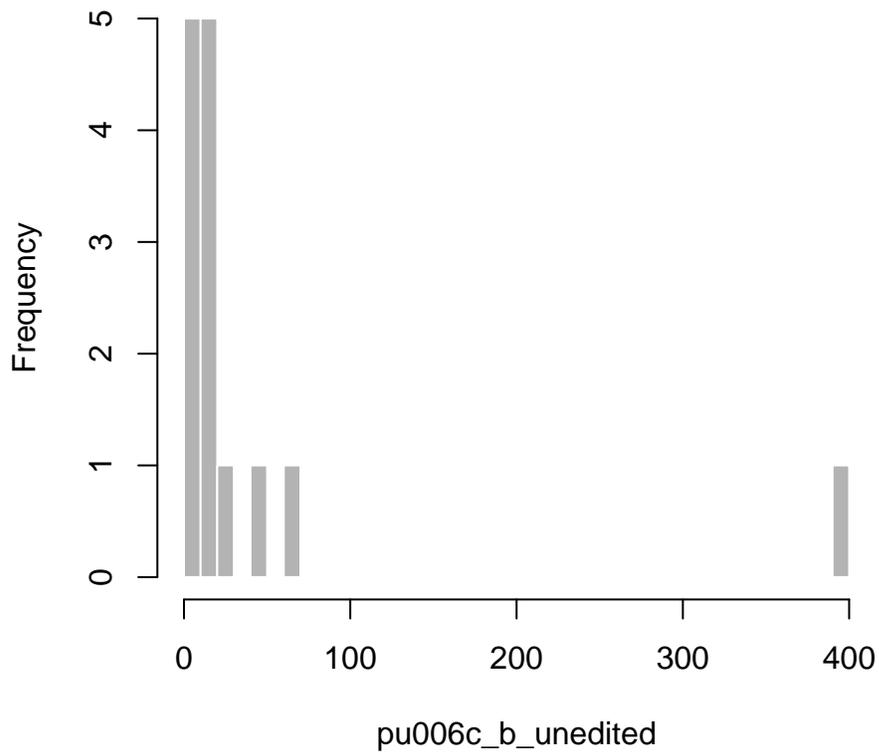
Description: The original value of pu006c.b if it was edited, as indicated by the flag f_pu006c.b.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
1.2	15.8	88.9	1000.0	262.7

Table 510: Summary statistics for pu006c_b_unedited



pu006c_bmo

Dataset: SCPC

Variable type: Numeric

$N = 309$

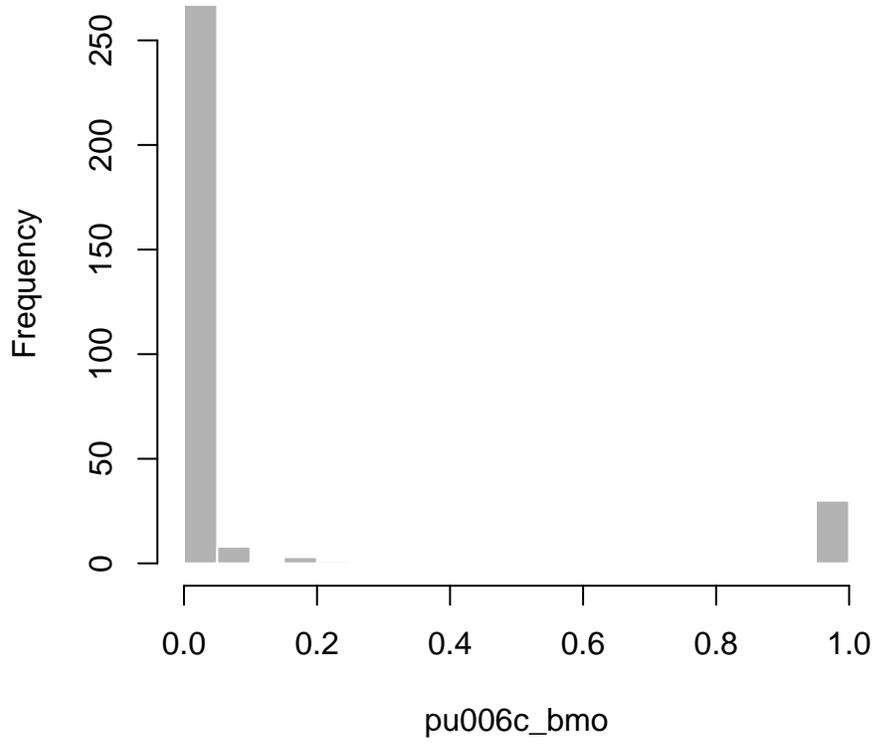
Description: In a typical period (week, month, or year), how many payments for retail services do you make? Money order

Survey question: pu006c_bmo

Details: This variable is based on pu006c_b1mo (weekly), pu006c_b2mo (monthly), and pu006c_b3mo (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.3	16.7	1.6

Table 511: Summary statistics for pu006c_bmo



pu006c_bmo_unedited

Dataset: SCPC

Variable type: Numeric

$N = 1$

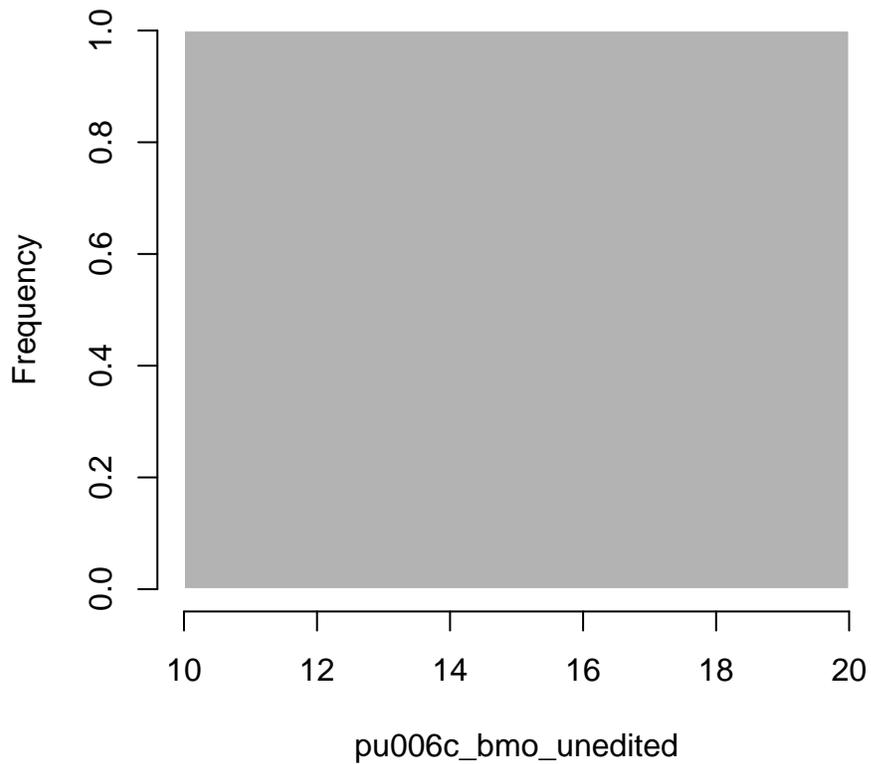
Description: The original value of pu006c_bmo if it was edited, as indicated by the flag f_pu006c_bmo.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
13.0	13.0	13.0	13.0	

Table 512: Summary statistics for pu006c_bmo_unedited



pu006c_c

Dataset: SCPC

Variable type: Numeric

$N = 1754$

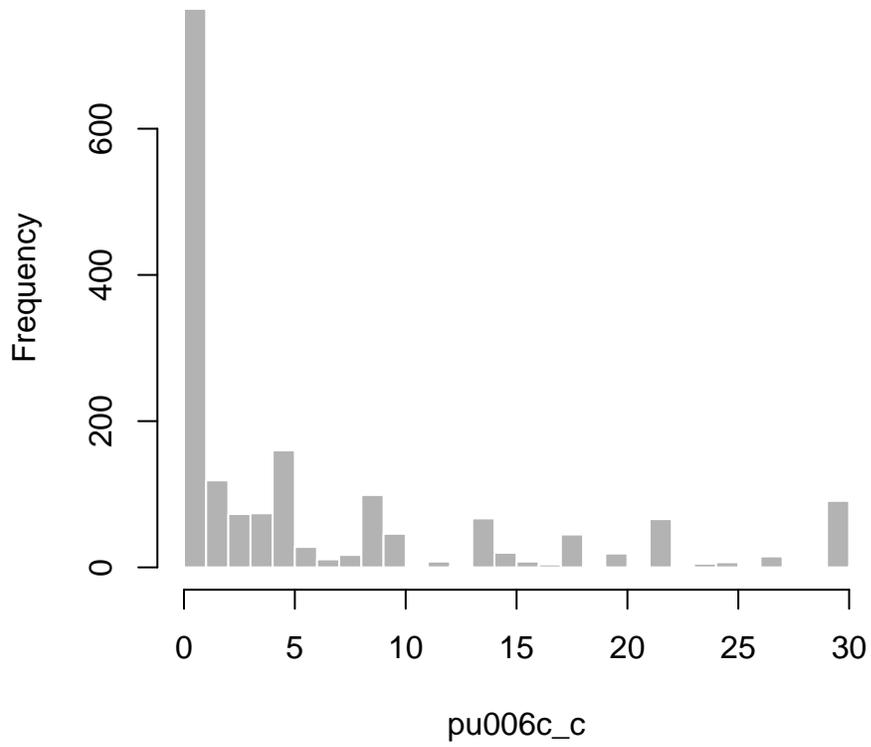
Description: In a typical period (week, month, or year), how many payments for services do you make?
Debit card

Survey question: pu006c_c

Details: This variable is based on pu006d_c1 (weekly), pu006d_c2 (monthly), and pu006d_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	2.0	6.9	87.0	10.7

Table 513: Summary statistics for pu006c_c



pu006c_c_unedited

Dataset: SCPC

Variable type: Numeric

$N = 35$

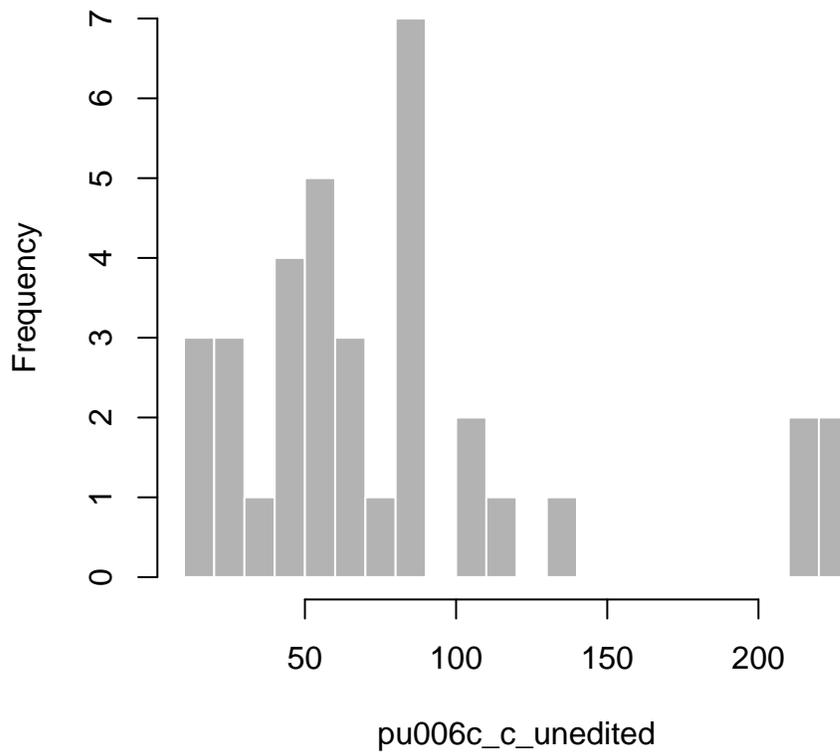
Description: The original value of pu006c.c if it was edited, as indicated by the flag f_pu006c.c.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
13.0	65.2	90.5	500.0	90.1

Table 514: Summary statistics for pu006c_c_unedited



pu006c_d

Dataset: SCPC

Variable type: Numeric

$N = 1735$

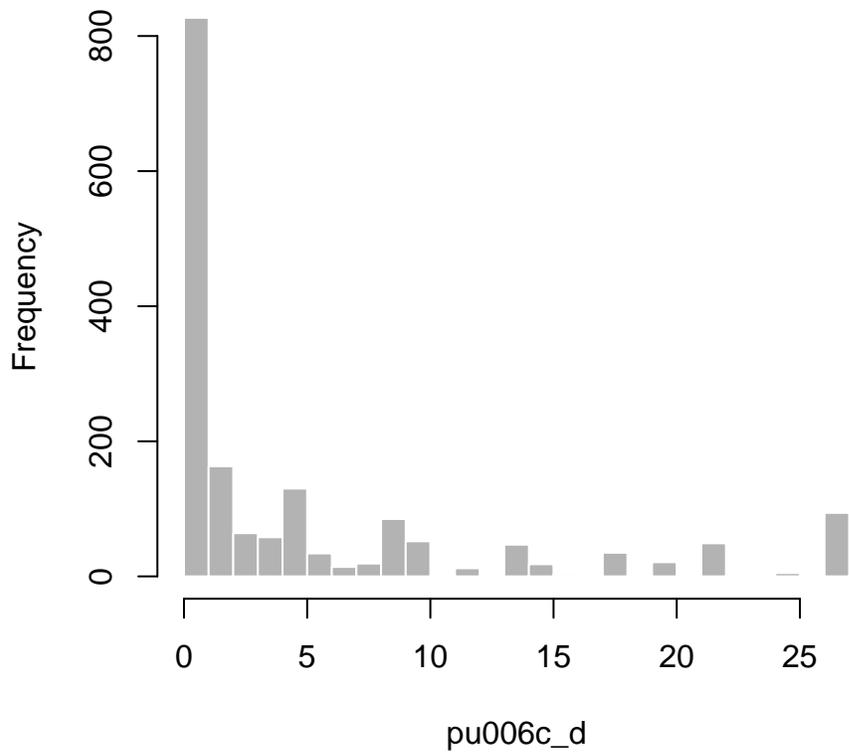
Description: In a typical period (week, month, or year), how many payments for retail services do you make? Credit card

Survey question: pu006c_d

Details: This variable is based on pu006e_d1 (weekly), pu006e_d2 (monthly), and pu006e_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	2.0	5.9	60.0	9.6

Table 515: Summary statistics for pu006c_d



pu006c_d_unedited

Dataset: SCPC

Variable type: Numeric

$N = 24$

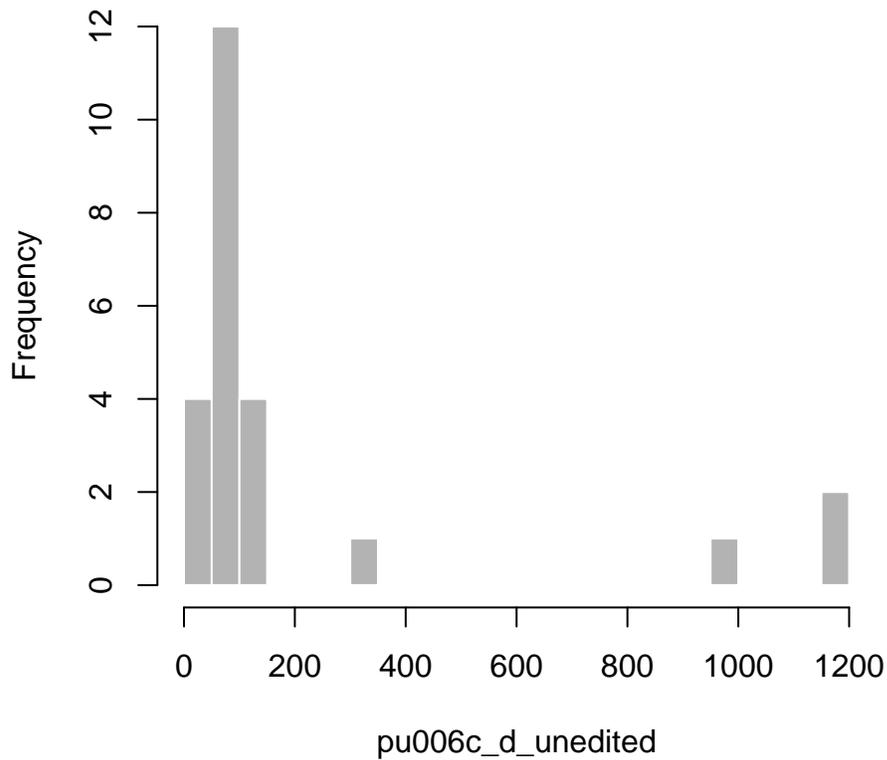
Description: The original value of pu006c.d if it was edited, as indicated by the flag f_pu006c.d.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
24.0	80.0	259.0	2174.1	502.2

Table 516: Summary statistics for pu006c_d_unedited



pu006c_e

Dataset: SCPC

Variable type: Numeric

$N = 1148$

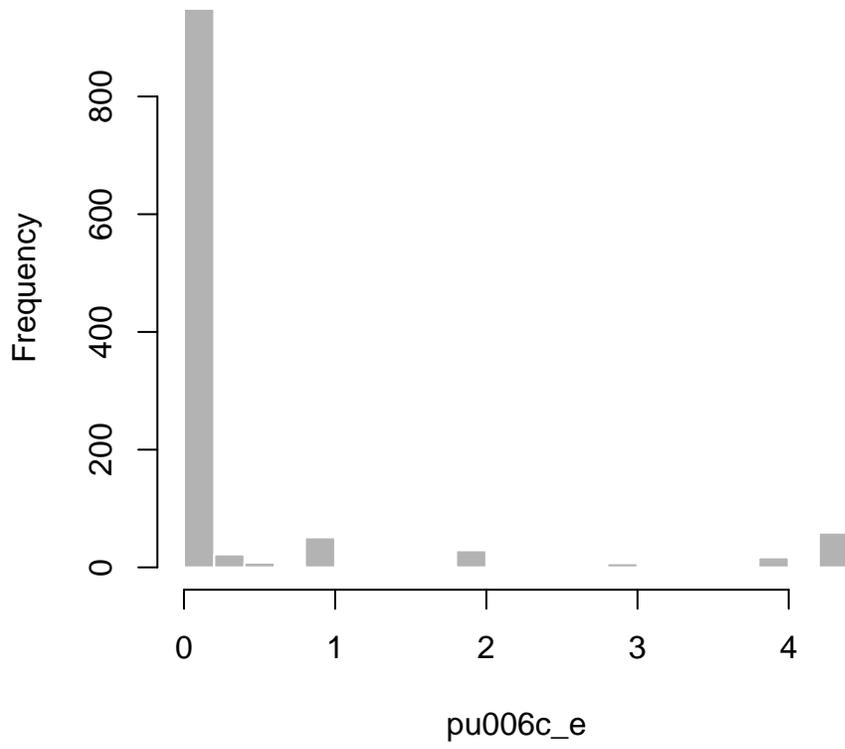
Description: In a typical period (week, month, or year), how many payments for retail services do you make? Prepaid card

Survey question: pu006c_e

Details: This variable is based on pu006a_e1 (weekly), pu006a_e2 (monthly), and pu006a_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.7	47.8	2.9

Table 517: Summary statistics for pu006c_e



pu006c_e_unedited

Dataset: SCPC

Variable type: Numeric

$N = 4$

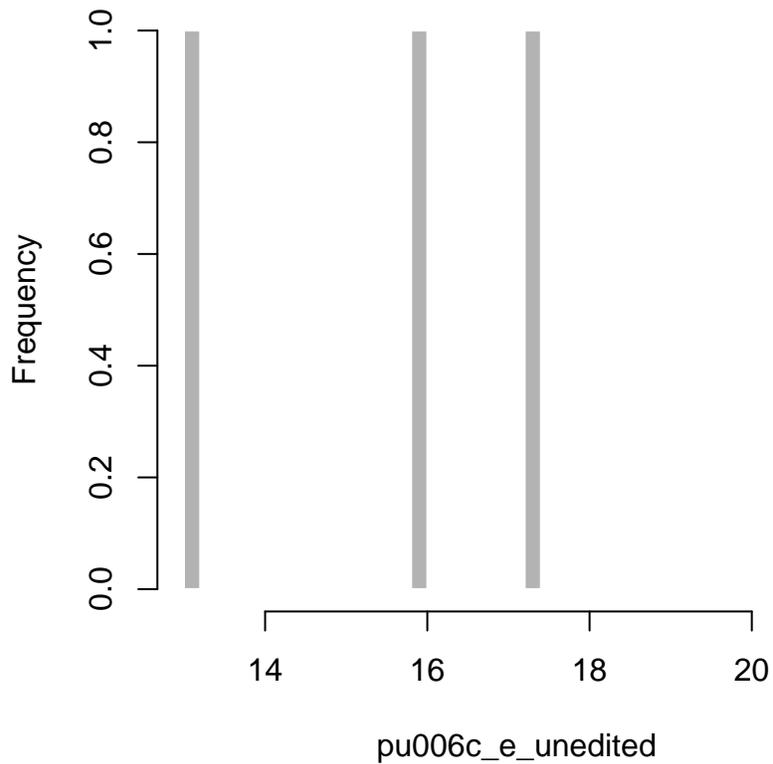
Description: The original value of pu006c_e if it was edited, as indicated by the flag f_pu006c_e.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
13.0	16.7	17.0	21.7	3.6

Table 518: Summary statistics for pu006c_e_unedited



pu009

Dataset: SCPC

Variable type: Numeric

$N = 1453$

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
1	178	12.3
2	1275	87.7

Table 519: Frequency table for pu009

Value labels:

pu009

1 - Yes

2 - No

pu010

Dataset: SCPC

Variable type: Numeric

$N = 2670$

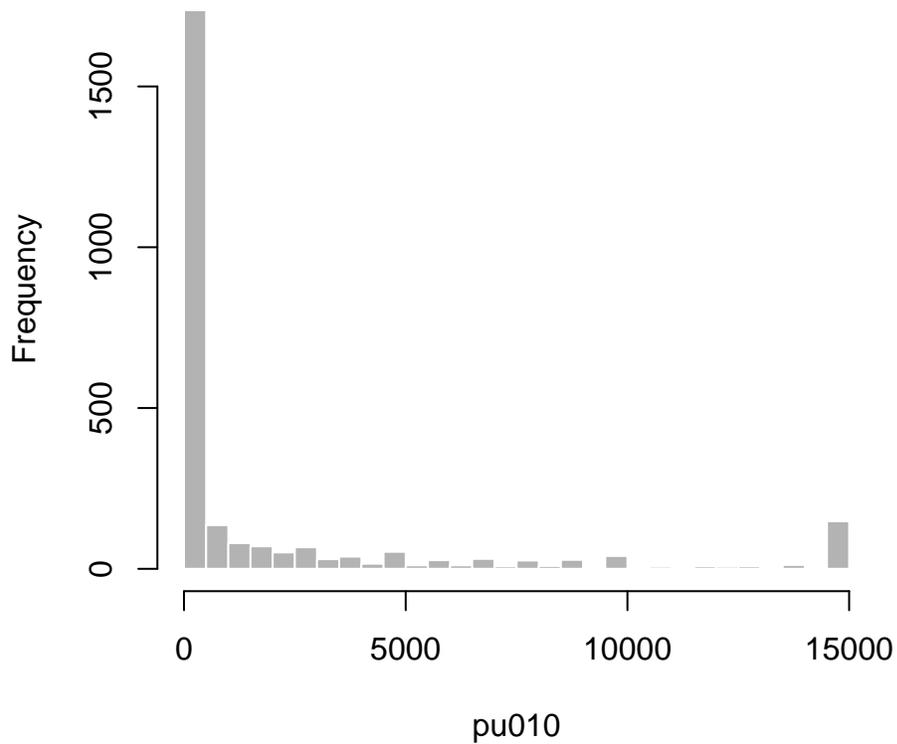
Description: Last month, about how much was the unpaid balance on all of your credit cards and-or charge cards that you carried over from the previous month?

Survey question: pu010

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

min	med	mean	max	sd
0.0	0.0	2785.3	90000.0	7217.7

Table 520: Summary statistics for pu010



pu010_followup

Dataset: SCPC

Variable type: Numeric

$N = 24$

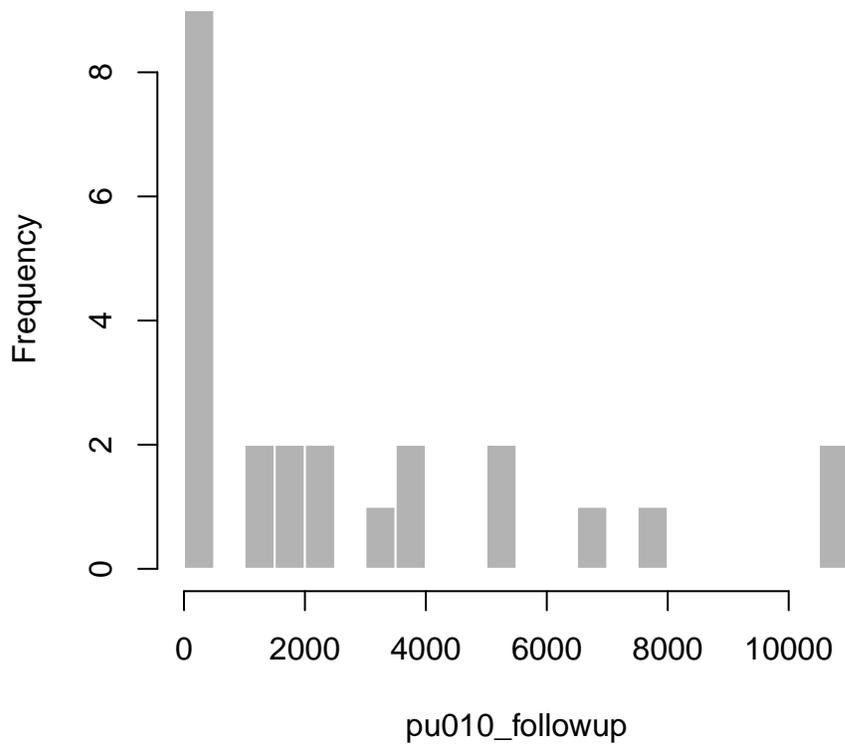
Description: The value of this variable is the corrected number for pu010. If the respondent answers NO to pua013.a, then they are able to correct their original response to pu010.

Survey question: pu010_followup

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

min	med	mean	max	sd
0.0	2000.0	3179.5	16000.0	3978.5

Table 521: Summary statistics for pu010_followup



pu011

Dataset: SCPC

Variable type: Numeric

$N = 1401$

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	228	16.3
2	342	24.4
3	394	28.1
4	261	18.6
5	104	7.4
6	72	5.1

Table 522: Frequency table for pu011

Value labels:

- pu011
- 1 - Much lower
- 2 - Lower
- 3 - About the same
- 4 - Higher
- 5 - Much higher
- 6 - I did not have a balance 12 months ago

pu013

Dataset: SCPC

Variable type: Numeric

$N = 2662$

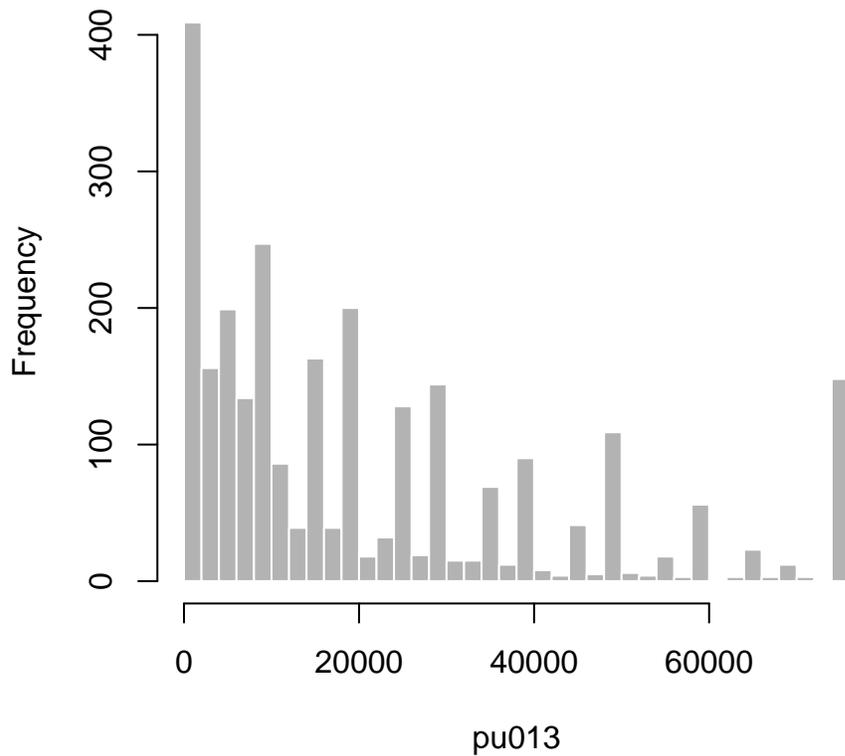
Description: Today, about how much is the total credit limit of all your credit cards?

Survey question: pu013

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

min	med	mean	max	sd
0.0	15000.0	42683.9	50287800.0	974726.1

Table 523: Summary statistics for pu013



pu013_a

Dataset: SCPC

Variable type: Numeric

$N = 40$

Description: Is it correct that your balance is larger than your credit limit?

Survey question: pu013_a

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

Values	Number	Percent
1	16	40.0
2	24	60.0

Table 524: Frequency table for pu013_a

Value labels:

pu013_a

1 - Yes, explain

2 - No

pu013_a_other

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: Is it correct that your balance is larger than your credit limit? Yes, explain

Survey question: pu013_a_other

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

pu013_b

Dataset: SCPC

Variable type: Numeric

$N = 80$

Description: You told us that your credit limit is FILL: pu013. Is it correct?

Survey question: pu013_b

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

Values	Number	Percent
1	79	98.8
2	1	1.2

Table 525: Frequency table for pu013_b

Value labels:

pu013_b
1 - Yes
2 - No

pu013_followup

Dataset: SCPC

Variable type: Numeric

$N = 24$

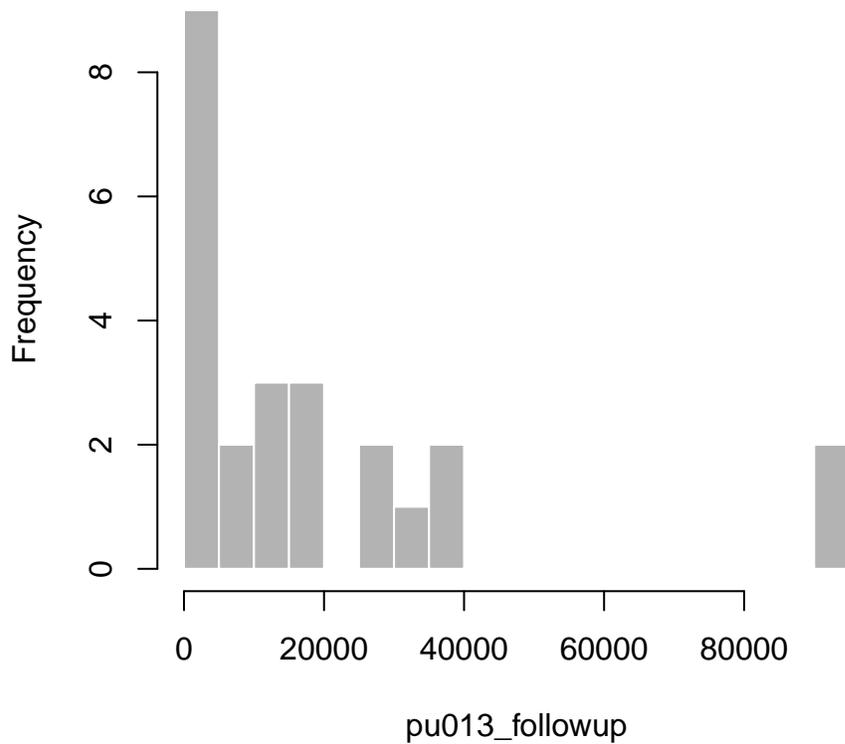
Description: The value of this variable is the corrected number for pu013. If the respondent answers NO to pua013_b, then they are able to correct their original response to pu013.

Survey question: pu013_followup

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

min	med	mean	max	sd
0.0	12750.0	20366.2	100000.0	27731.3

Table 526: Summary statistics for pu013_followup



pu020

Dataset: SCPC

Variable type: Numeric

$N = 2664$

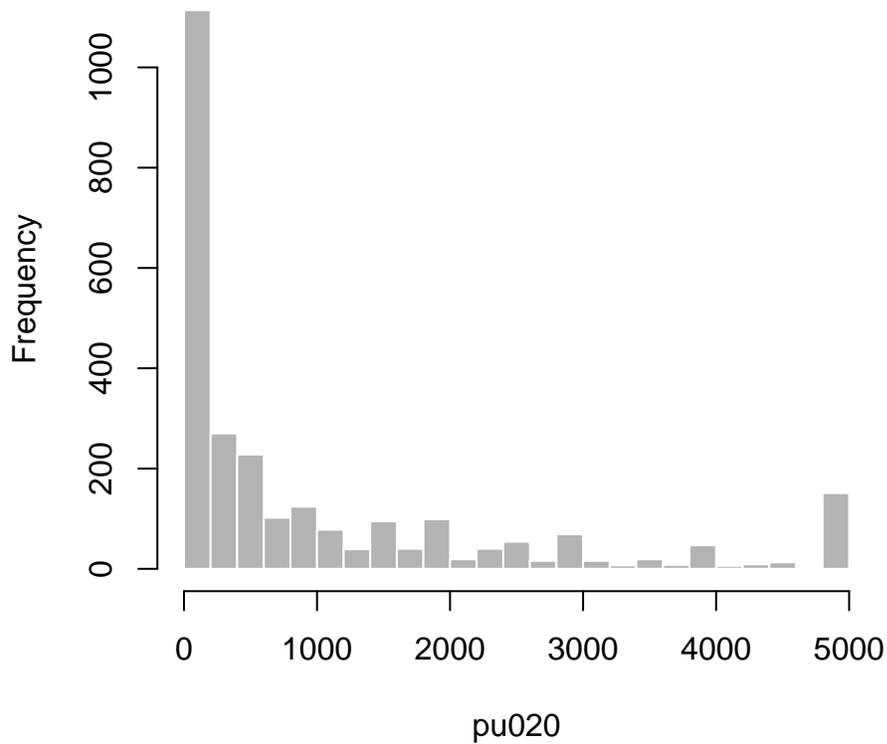
Description: On your last bill(s), about how much were the new charges made to all of your credit cards and-or charge cards?

Survey question: pu020

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

min	med	mean	max	sd
0.0	378.5	1195.8	80000.0	2482.0

Table 527: Summary statistics for pu020



pu021_a

Dataset: SCPC

Variable type: Numeric

$N = 2191$

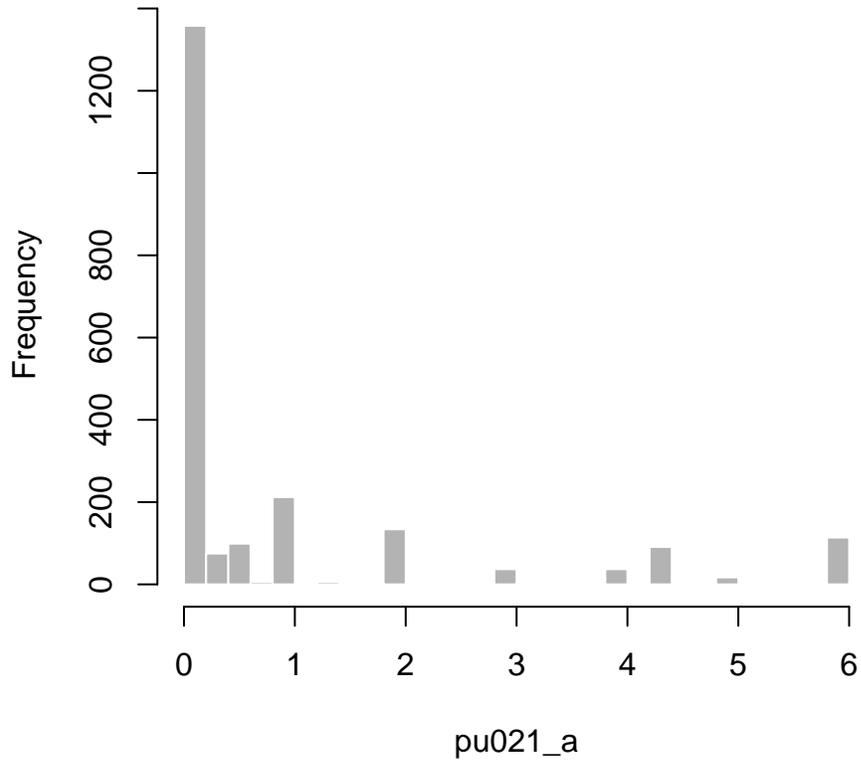
Description: In a typical period (week, month, or year), how many person-to-person payments do you make? Cash

Survey question: pu021_a

Details: This variable is based on pu021_a1 (weekly), pu021_a2 (monthly), and pu021_a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	1.3	43.5	3.5

Table 528: Summary statistics for pu021_a



pu021_a_unedited

Dataset: SCPC

Variable type: Numeric

$N = 29$

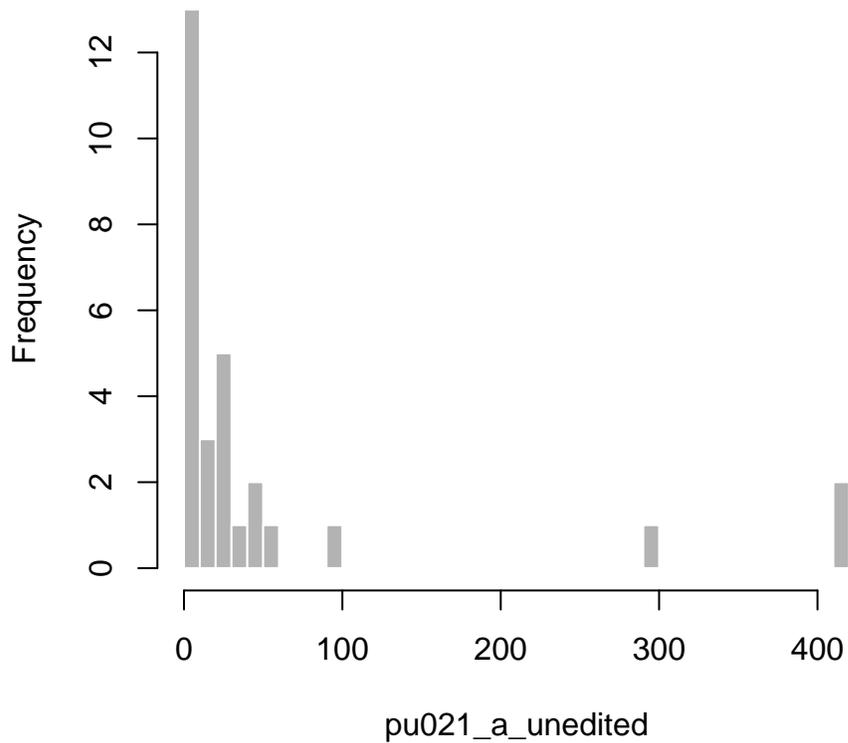
Description: The original value of pu021_a if it was edited, as indicated by the flag f_pu021_a.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	13.0	112.9	2000.0	377.6

Table 529: Summary statistics for pu021_a_unedited



pu021_b

Dataset: SCPC

Variable type: Numeric

$N = 2009$

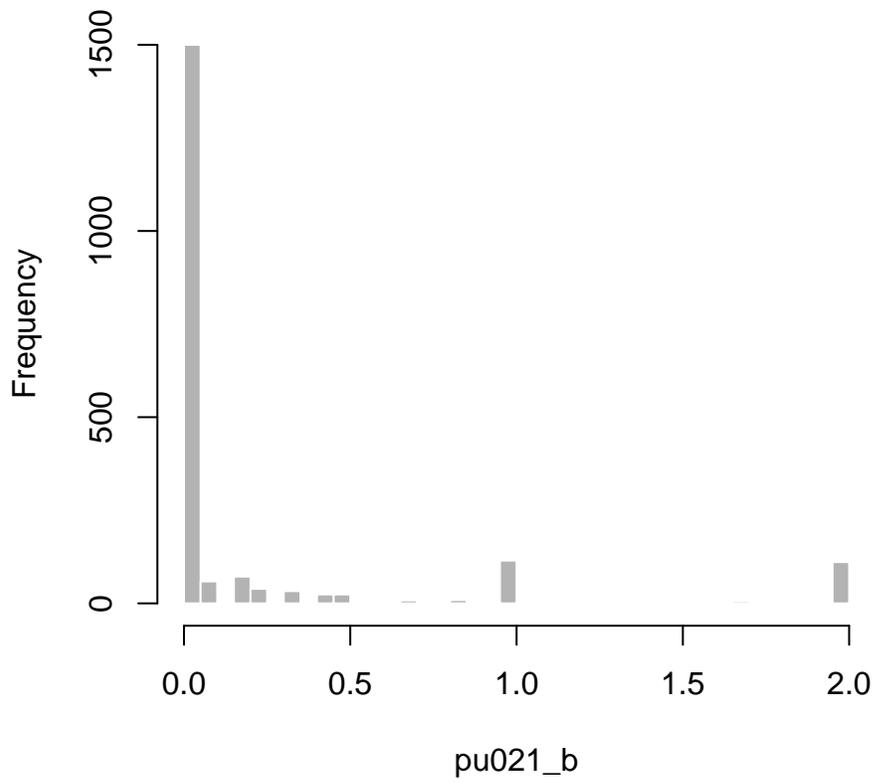
Description: In a typical period (week, month, or year), how many person-to-person payments do you make? Check

Survey question: pu021_b

Details: This variable is based on pu021_b1 (weekly), pu021_b2 (monthly), and pu021_a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.3	17.4	1.1

Table 530: Summary statistics for pu021_b



pu021_b_unedited

Dataset: SCPC

Variable type: Numeric

$N = 11$

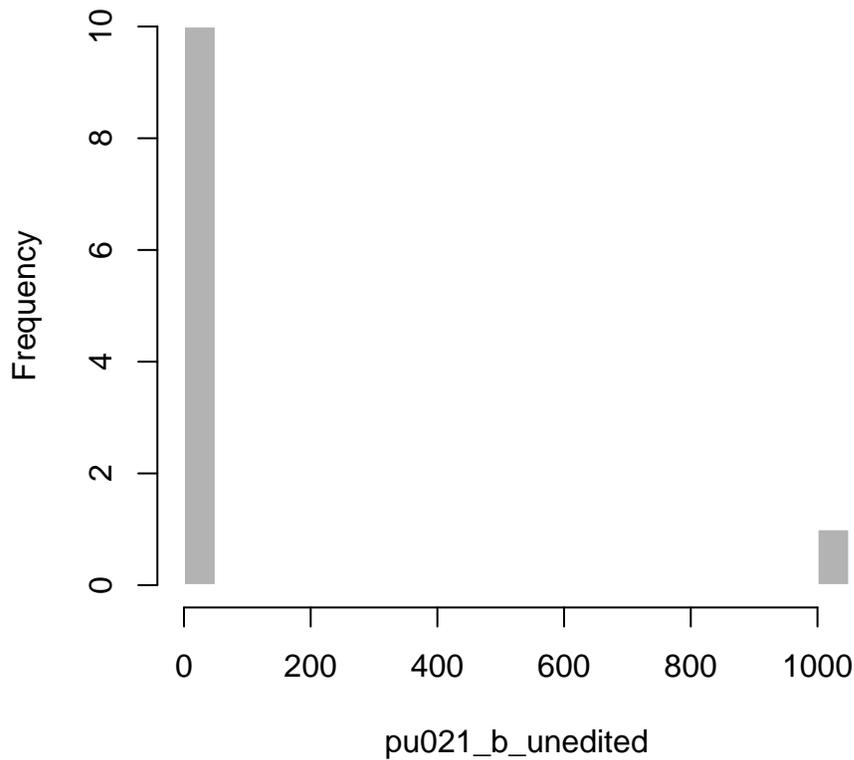
Description: The original value of pu021.b if it was edited, as indicated by the flag f_pu021.b.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	6.0	187.9	2000.0	601.1

Table 531: Summary statistics for pu021_b_unedited



pu021_bmo

Dataset: SCPC

Variable type: Numeric

$N = 309$

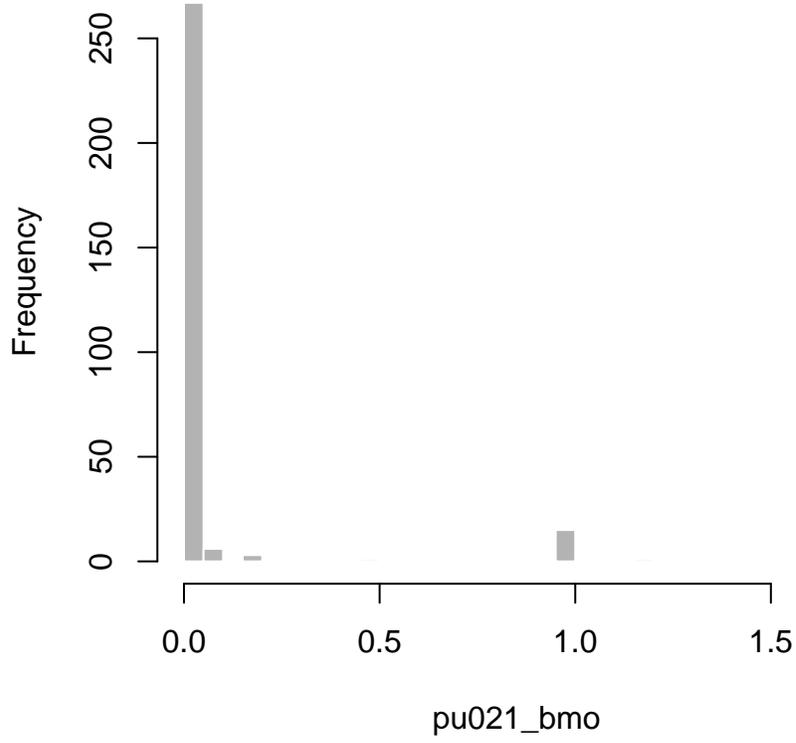
Description: In a typical period (week, month, or year), how many person-to-person payments do you make? Money order

Survey question: pu021_bmo

Details: This variable is based on pu021_b1mo (weekly), pu021_b2mo (monthly), and pu021_b3mo (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.3	17.4	1.5

Table 532: Summary statistics for pu021_bmo



pu021_bmo_unedited

Dataset: SCPC

Variable type: Numeric

$N = 2$

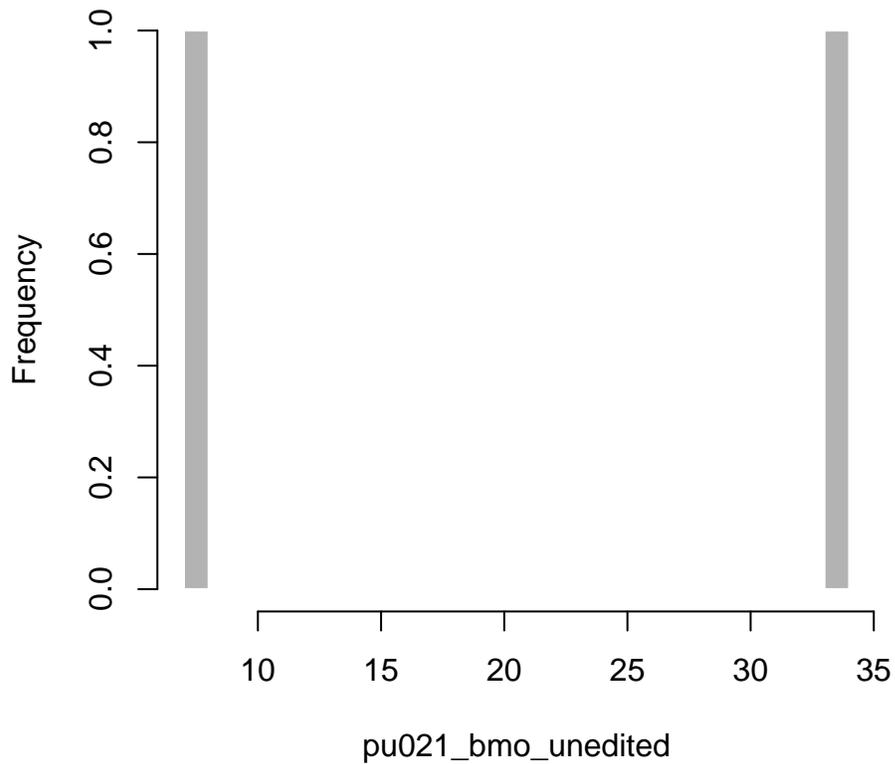
Description: The original value of pu021_bmo if it was edited, as indicated by the flag f_pu021_bmo.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
7.0	20.9	20.9	34.8	19.6

Table 533: Summary statistics for pu021_bmo_unedited



pu021_c

Dataset: SCPC

Variable type: Numeric

$N = 1753$

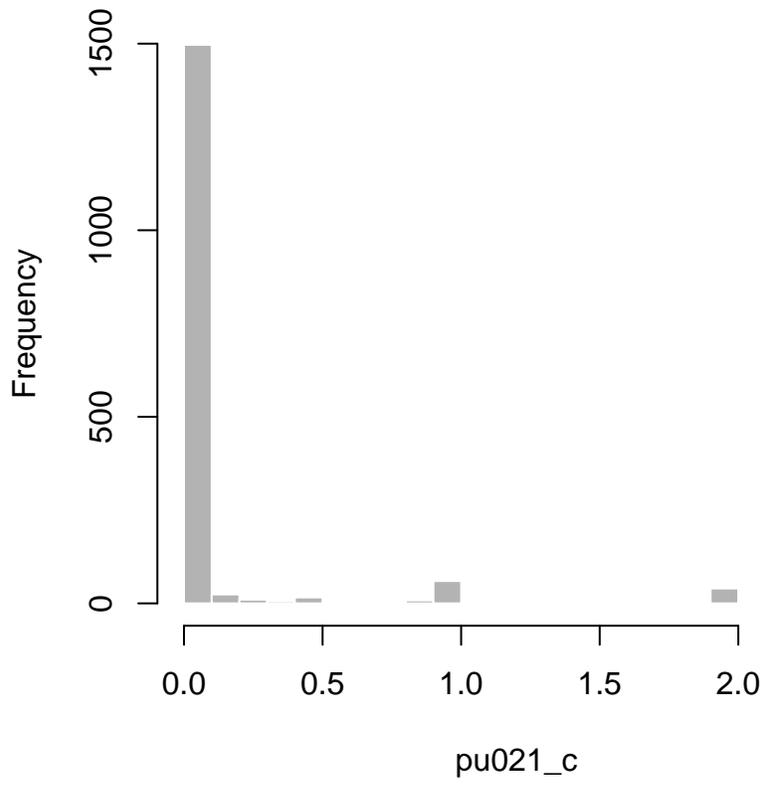
Description: In a typical period (week, month, or year), how many person-to-person payments do you make? Debit card

Survey question: pu021_c

Details: This variable is based on pu021_c1 (weekly), pu021_c2 (monthly), and pu021_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.4	36.0	2.2

Table 534: Summary statistics for pu021_c



pu021_c_unedited

Dataset: SCPC

Variable type: Numeric

$N = 19$

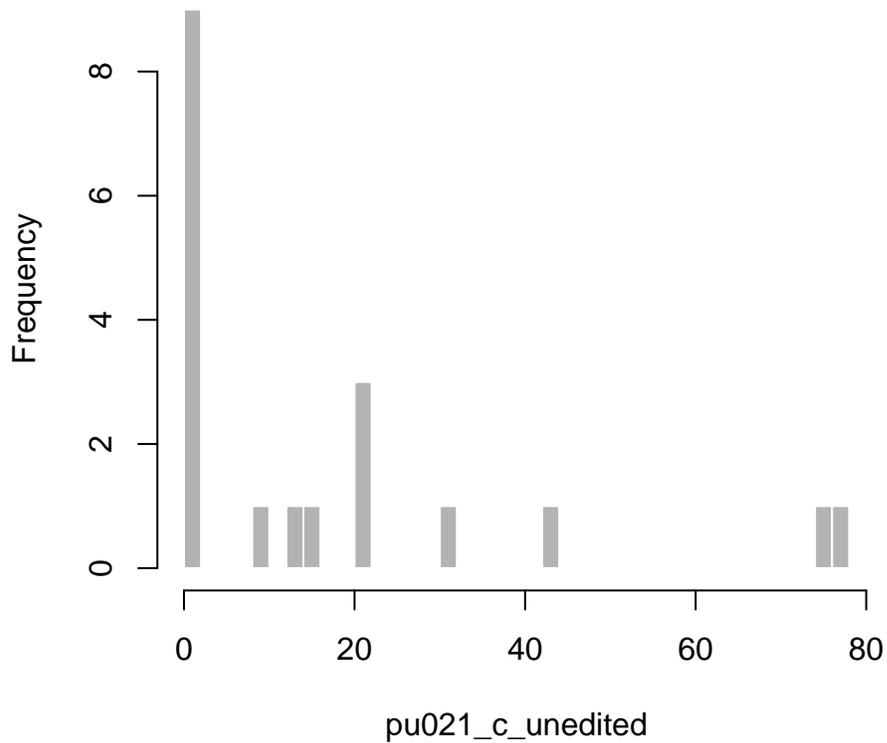
Description: The original value of pu021_c if it was edited, as indicated by the flag f_pu021_c.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	8.7	17.8	87.0	25.7

Table 535: Summary statistics for pu021_c_unedited



pu021_d

Dataset: SCPC

Variable type: Numeric

$N = 1742$

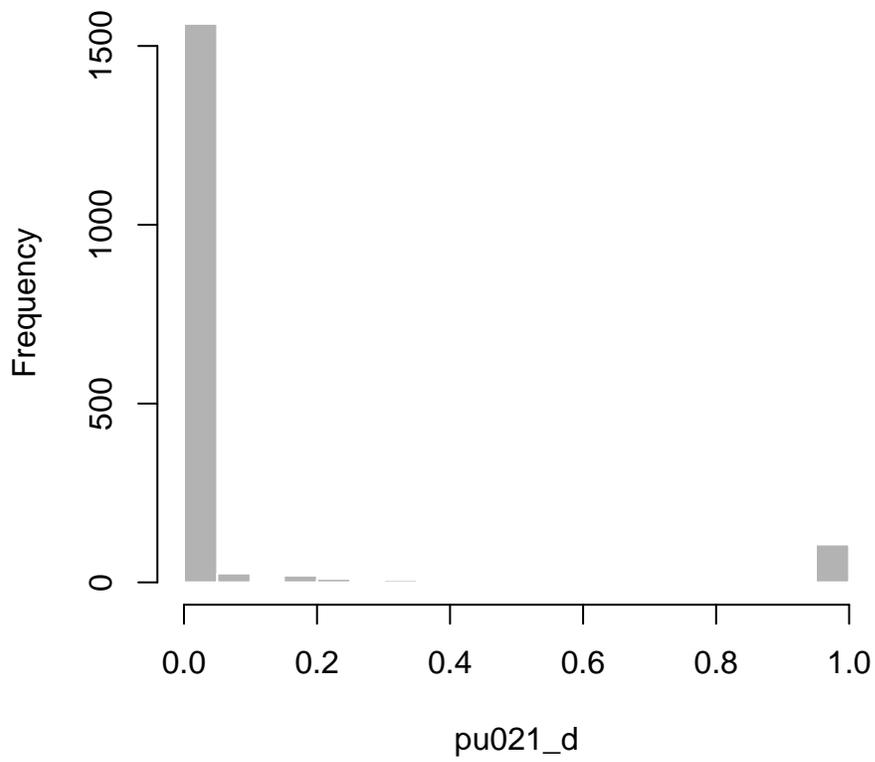
Description: In a typical period (week, month, or year), how many person-to-person payments do you make? Credit card

Survey question: pu021_d

Details: This variable is based on pu021_d1 (weekly), pu021_d2 (monthly), and pu021_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.3	30.4	1.6

Table 536: Summary statistics for pu021_d



pu021_d_unedited

Dataset: SCPC

Variable type: Numeric

$N = 7$

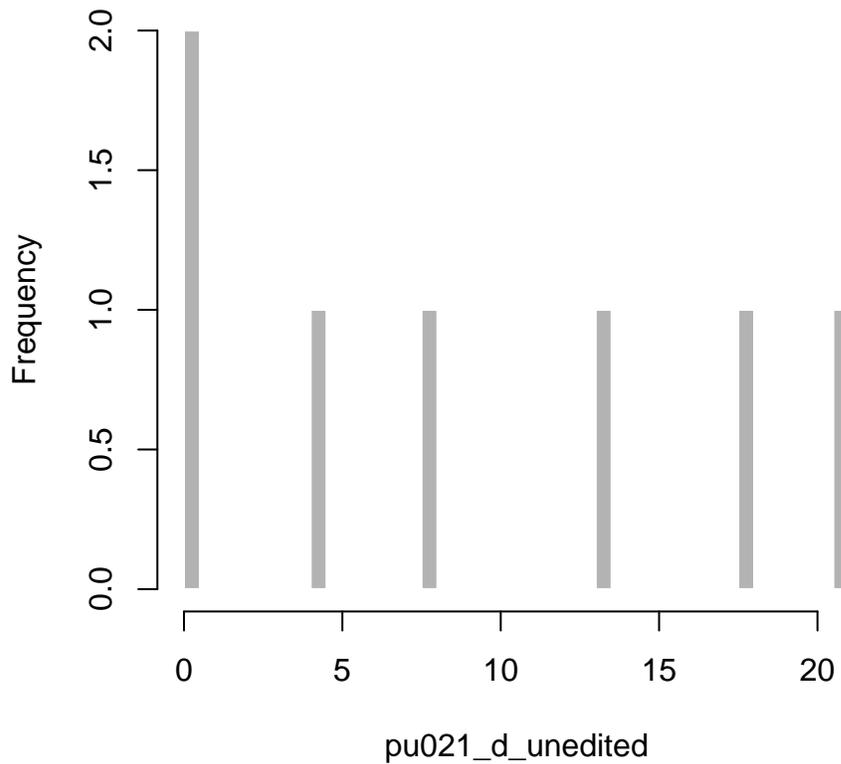
Description: The original value of pu021_d if it was edited, as indicated by the flag f_pu021_d.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	8.0	9.3	21.7	8.6

Table 537: Summary statistics for pu021_d_unedited



pu021_e

Dataset: SCPC

Variable type: Numeric

$N = 2045$

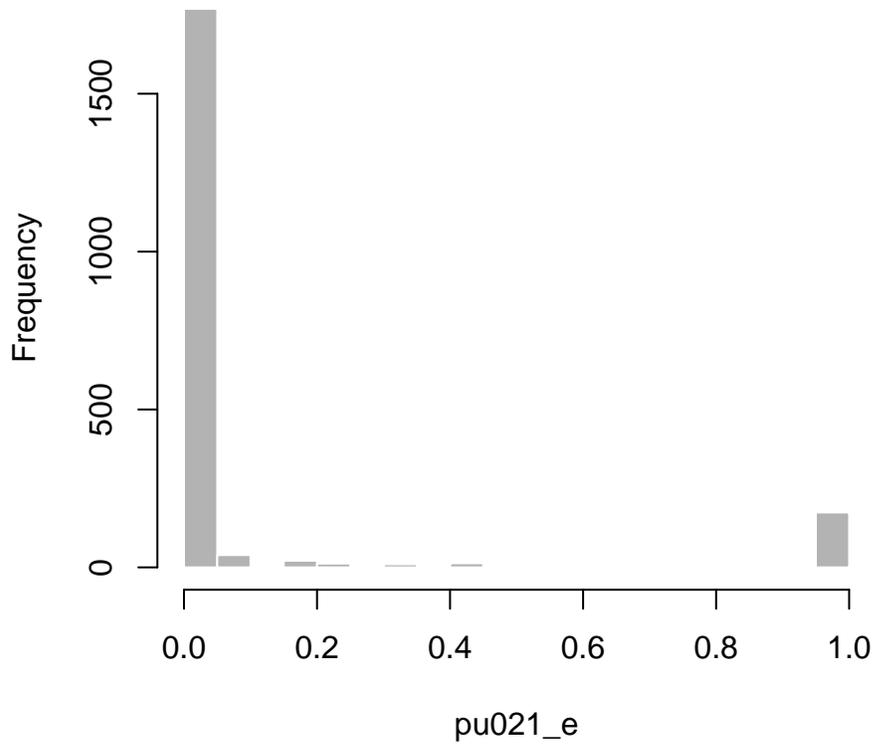
Description: In a typical period (week, month, or year), how many person-to-person payments do you make? Account to account payment service provided by your bank

Survey question: pu021_e

Details: This variable is based on pu021_e1 (weekly), pu021_e2 (monthly), and pu021_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.2	17.4	1.0

Table 538: Summary statistics for pu021_e



pu021_e_unedited

Dataset: SCPC

Variable type: Numeric

$N = 14$

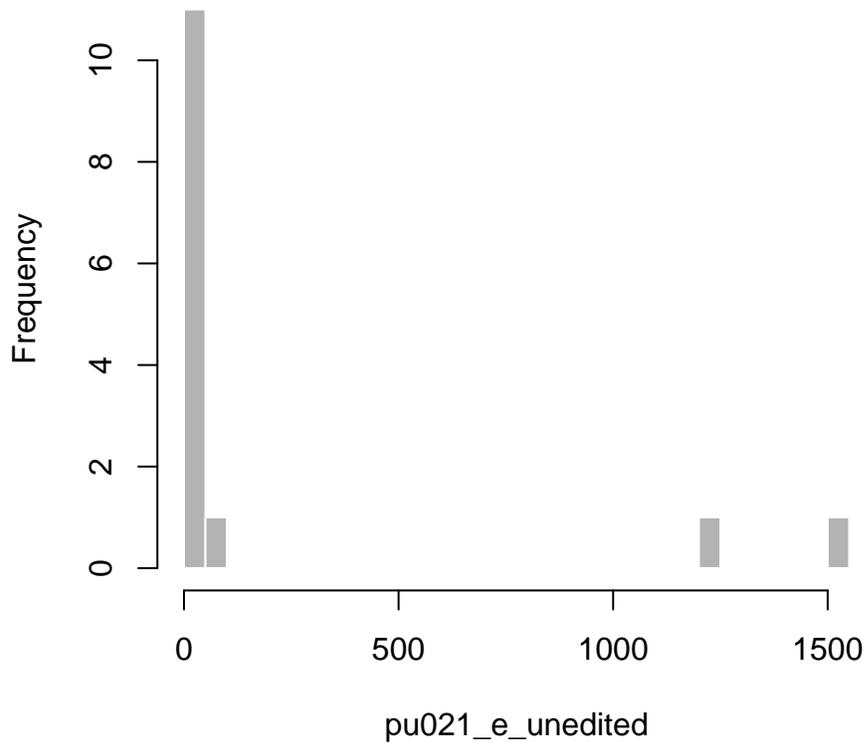
Description: The original value of pu021_e if it was edited, as indicated by the flag f_pu021_e.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	17.4	247.5	2000.0	602.1

Table 539: Summary statistics for pu021_e_unedited



pu021_f

Dataset: SCPC

Variable type: Numeric

$N = 1083$

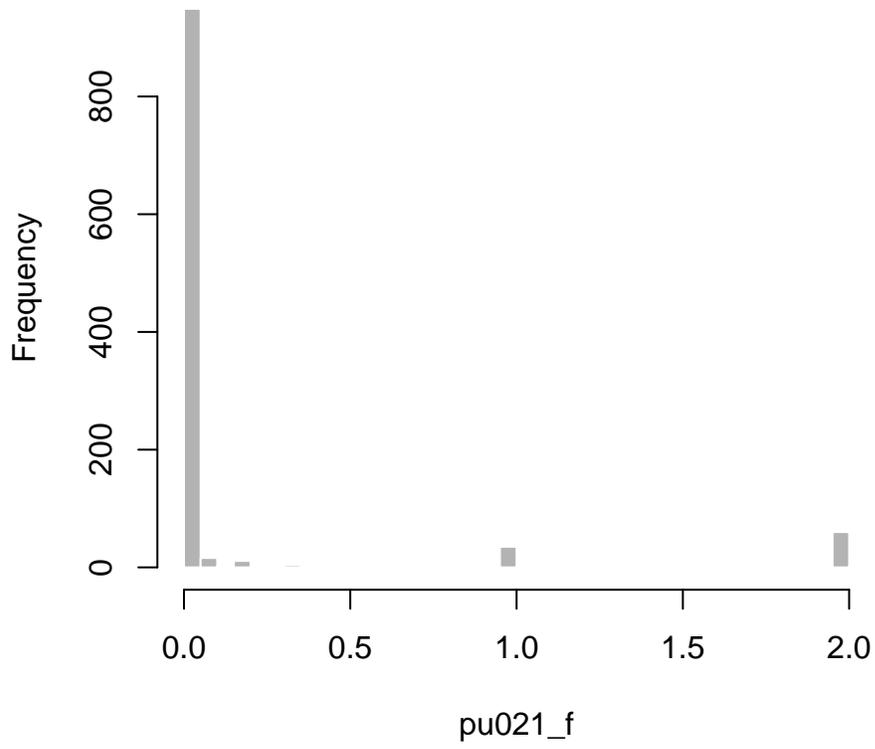
Description: In a typical period (week, month, or year), how many person-to-person payments do you make? Online banking bill payment

Survey question: pu021_f

Details: This variable is based on pu021_f1 (weekly), pu021_f2 (monthly), and pu021_f3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.3	21.7	1.6

Table 540: Summary statistics for pu021_f



pu021_f_unedited

Dataset: SCPC

Variable type: Numeric

$N = 11$

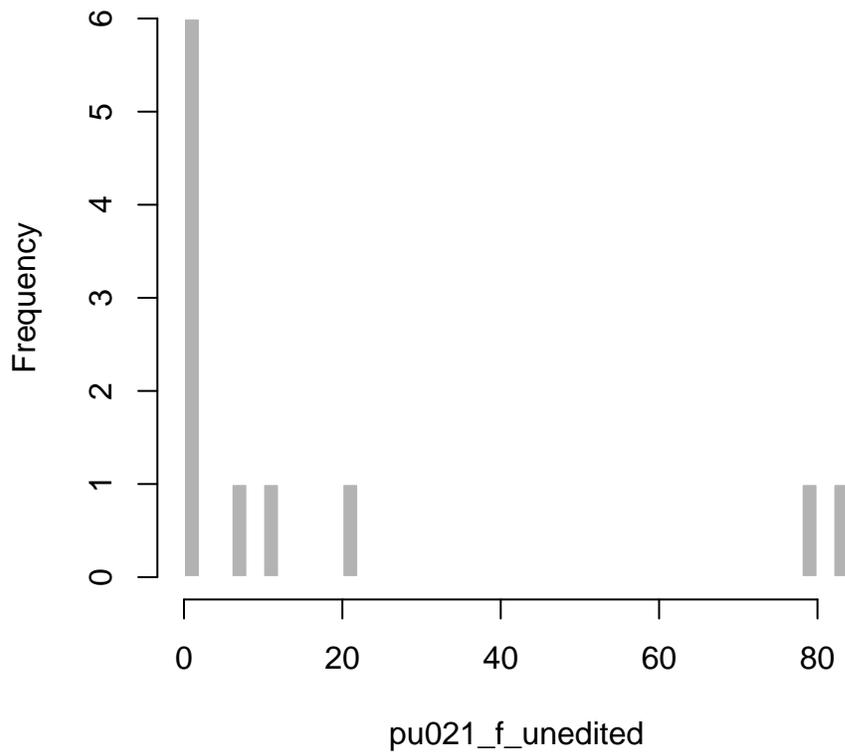
Description: The original value of pu021_f if it was edited, as indicated by the flag f_pu021_f.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	2.0	18.9	87.0	32.3

Table 541: Summary statistics for pu021_f_unedited



pu021_g

Dataset: SCPC

Variable type: Numeric

$N = 2049$

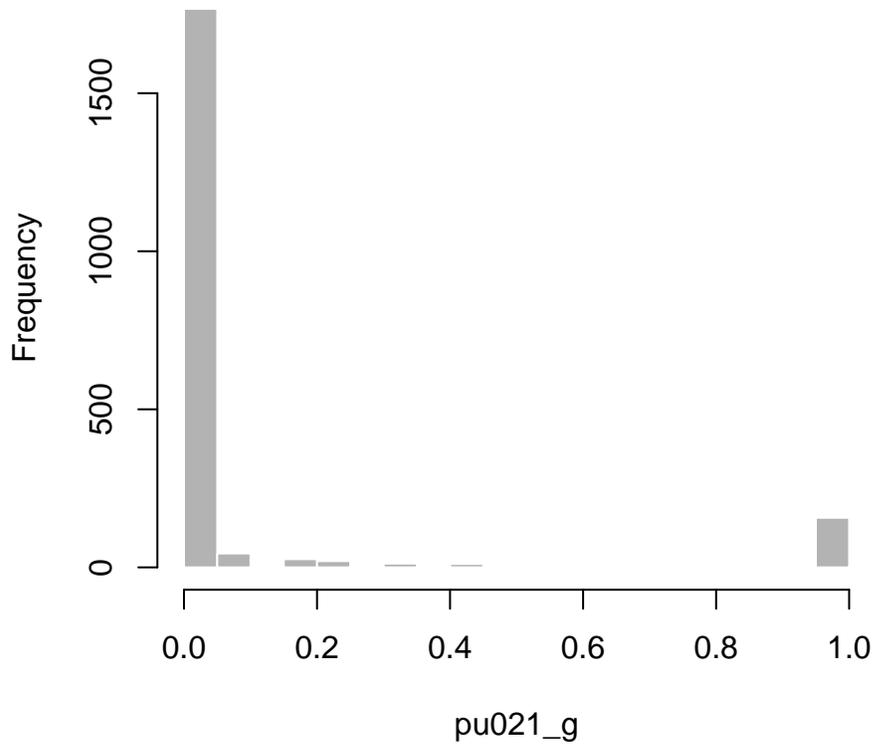
Description: In a typical period (week, month, or year), how many person-to-person payments do you make? Nonbank service like PayPal or Venmo

Survey question: pu021_g

Details: This variable is based on pu021_g1 (weekly), pu021_g2 (monthly), and pu021_g3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.3	50.0	1.6

Table 542: Summary statistics for pu021_g



pu021_g_unedited

Dataset: SCPC

Variable type: Numeric

$N = 14$

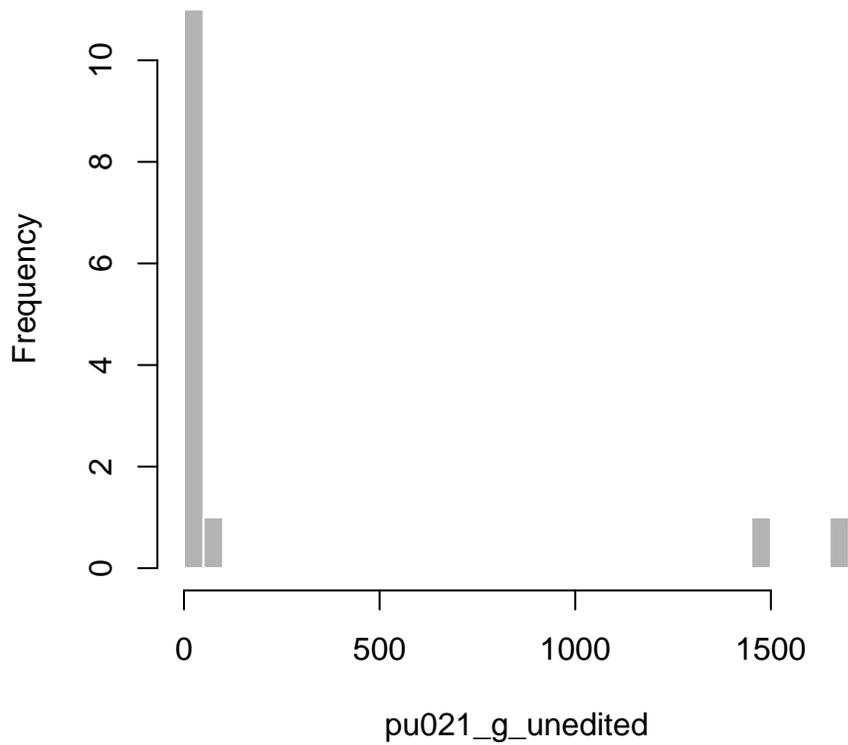
Description: The original value of pu021_g if it was edited, as indicated by the flag f_pu021_g.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	11.5	266.4	2000.0	636.7

Table 543: Summary statistics for pu021_g_unedited



r_weight

Dataset: SCPC

Variable type: Numeric

$N = 3372$

Description: Weight variable

Survey question: N/A

Details: Provided by the survey vendor. See the document 2019 SCPC-DCPC Sampling and Weighting by Marco Angrisani

race

Dataset: SCPC

Variable type: Numeric

$N = 3364$

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	2808	83.5
2	300	8.9
3	31	0.9
4	61	1.8
5	10	0.3
6	154	4.6

Table 544: Frequency table for race

Value labels:

race

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

retired

Dataset: SCPC

Variable type: Numeric

$N = 3369$

Description: Indicates if the respondent is currently retired.

Survey question: retired

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
0	2526	75.0
1	843	25.0

Table 545: Frequency table for retired

Value labels:

retired

0 - No

1 - Yes

rp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

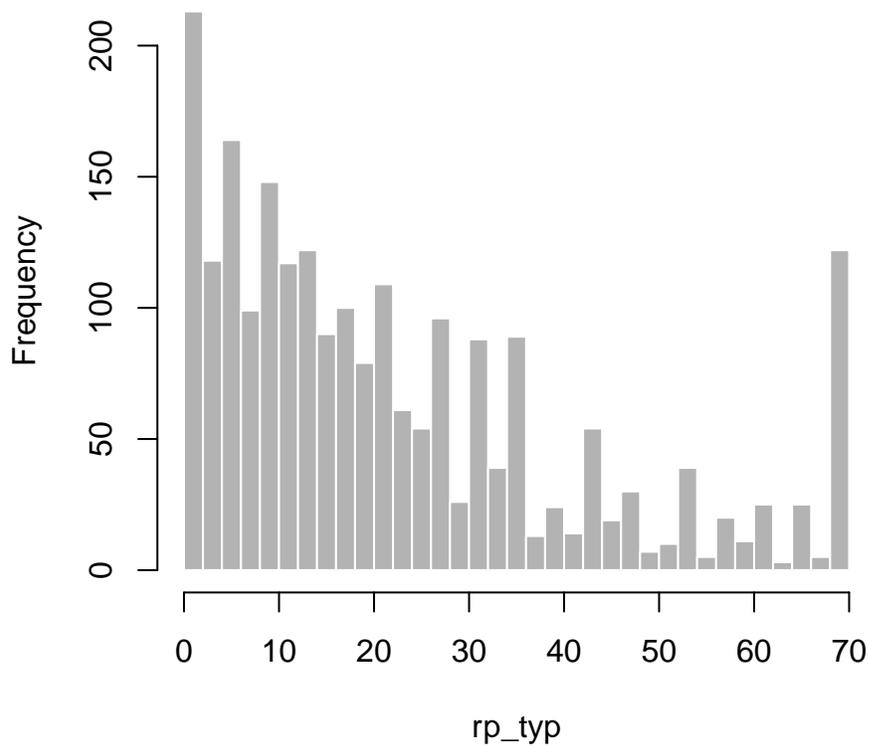
Description: The number of RETAIL GOODS payments paid in a typical month.

Survey question: `sum(pu006a_a, b, bmo, c, d, e)`

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	17.4	23.6	168.7	22.9

Table 546: Summary statistics for rp_typ



sav_acnt_adopt

Dataset: SCPC

Variable type: Numeric

$N = 3359$

Description: Is the respondent a SAVINGS ACCOUNT adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	880	26.2
1	2479	73.8

Table 547: Frequency table for sav_acnt_adopt

Value labels:

sav_acnt_adopt

0 - Not an adopter

1 - Adopter

serv_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

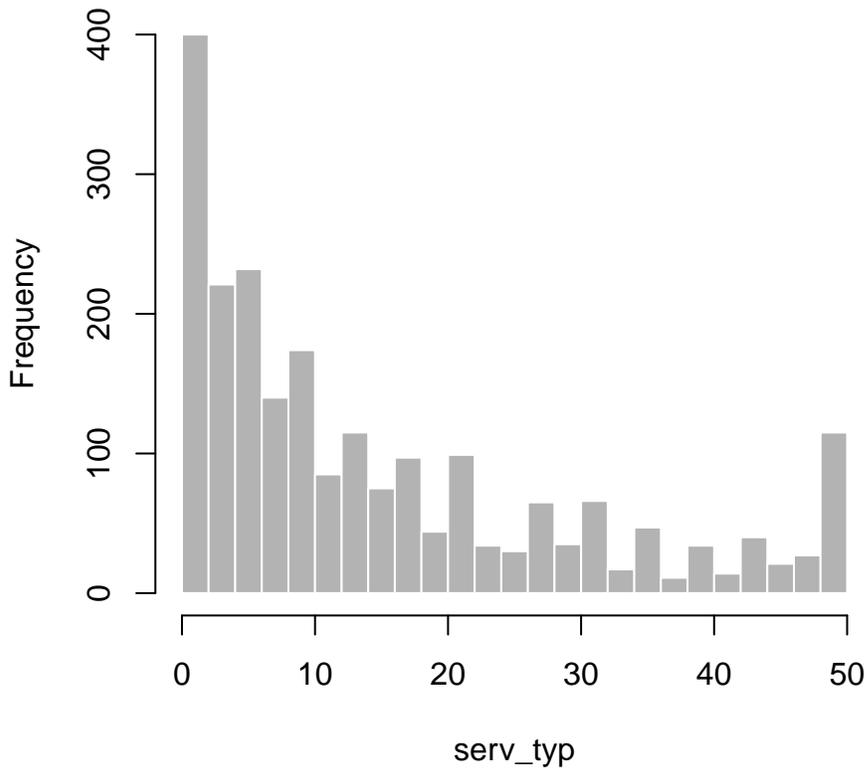
Description: The number of RETAIL SERVICES payments paid in a typical month.

Survey question: `sum(pu006c_a, b, bmo, c, d, e)`

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	9.7	16.0	146.4	17.7

Table 548: Summary statistics for `serv_typ`



sick_leave

Dataset: SCPC

Variable type: Numeric

$N = 3369$

Description: Indicates if the respondent is currently on sick or other leave.

Survey question: sick_leave

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
0	3353	99.5
1	16	0.5

Table 549: Frequency table for sick_leave

Value labels:

sick_leave

0 - No

1 - Yes

start_date

Dataset: SCPC

Variable type: Numeric

$N = 3372$

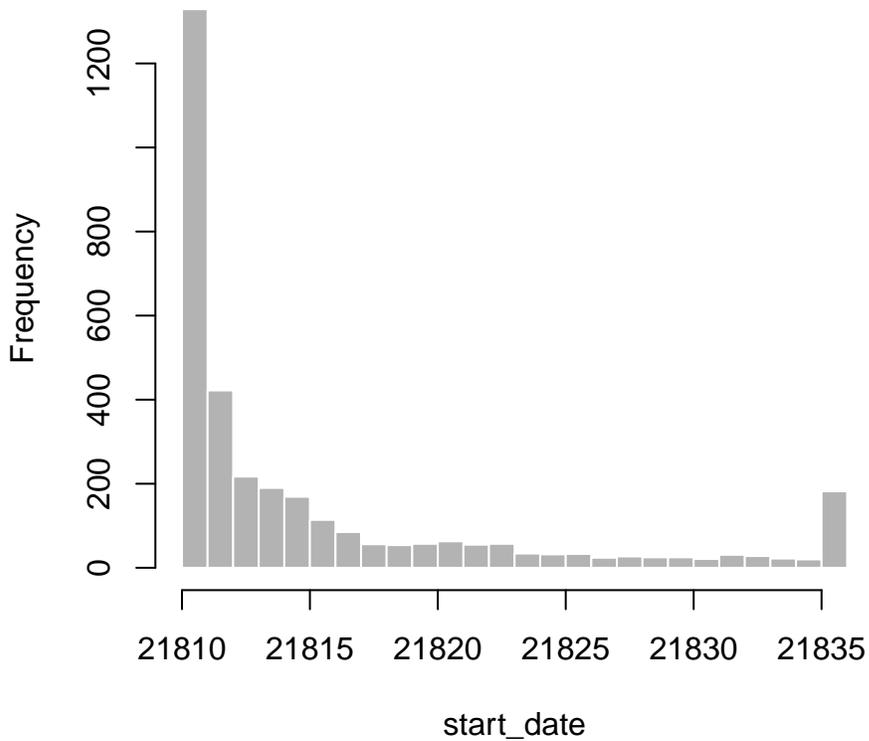
Description: The date the respondent started the survey. The value represents the number of days since January 1, 1960.

Survey question: N/A

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

min	med	mean	max	sd
21810.0	21812.0	21816.3	21861.0	8.6

Table 550: Summary statistics for start_date



surveyyear

Dataset: SCPC

Variable type: Numeric

$N = 3372$

Description: Always equal to 2018

Survey question: N/A

Details: Created variable, created by the Atlanta Fed survey group

Values	Number	Percent
2019	3372	100.0

Table 551: Frequency table for surveyyear

Value labels:

surveyyear

1 - survey year 2019

svc_abp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

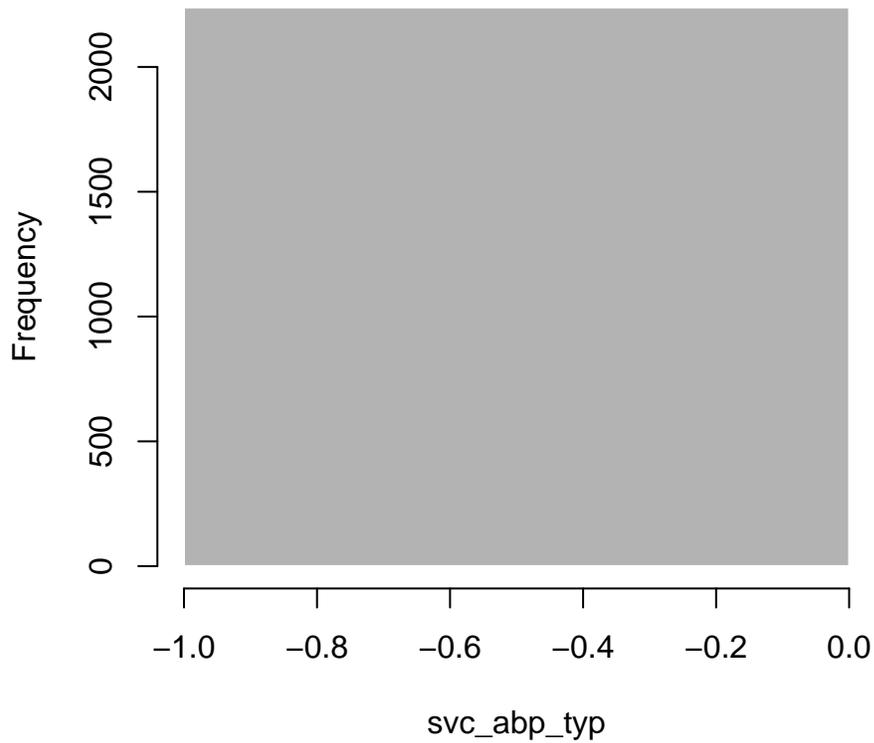
Description: The number of automatic bill payments made by PREPAID CARDS in a typical month.

Survey question: pu002.f

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.1	30.4	1.0

Table 552: Summary statistics for svc_abp_typ



svc_adopt

Dataset: SCPC

Variable type: Numeric

$N = 3357$

Description: Is the respondent a PREPAID CARD adopter?

Survey question: N/A

Details: Created variable

Values	Number	Percent
0	1628	48.5
1	1729	51.5

Table 553: Frequency table for `svc_adopt`

Value labels:

svc_adopt

0 - Not an adopter

1 - Adopter

svc_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

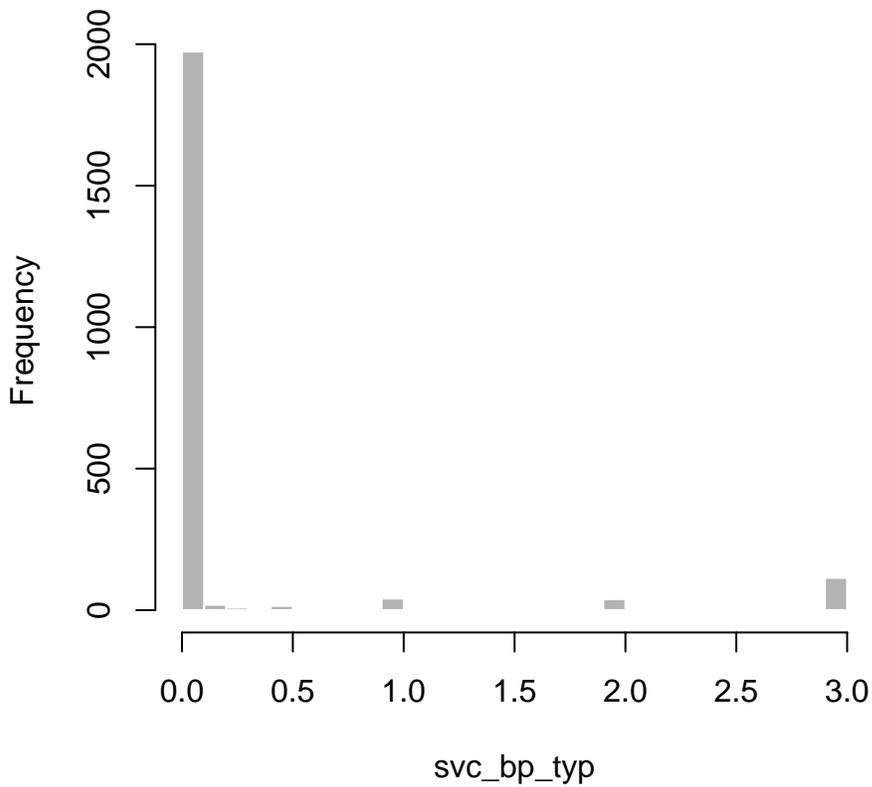
Description: The total number of bill payments made by PREPAID CARD in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	56.0	2.4

Table 554: Summary statistics for svc_bp_typ



svc_ipbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

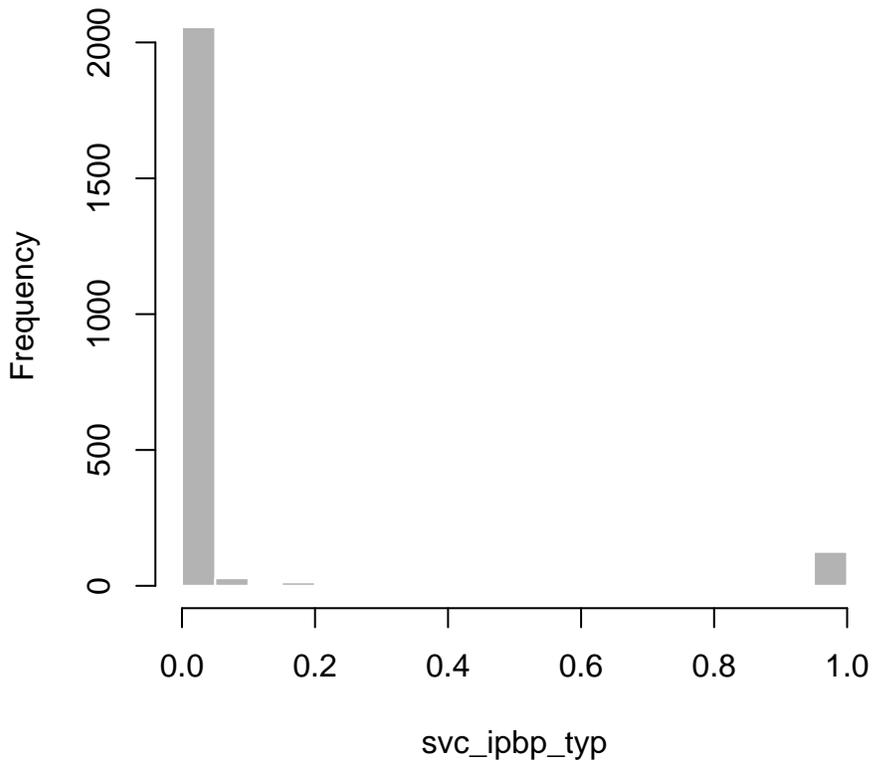
Description: The number of in person or by mail bill payments made by PREPAID CARD in a typical month.

Survey question: pu004_e

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.2	13.0	1.0

Table 555: Summary statistics for `svc_ipbp_typ`



svc_obp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

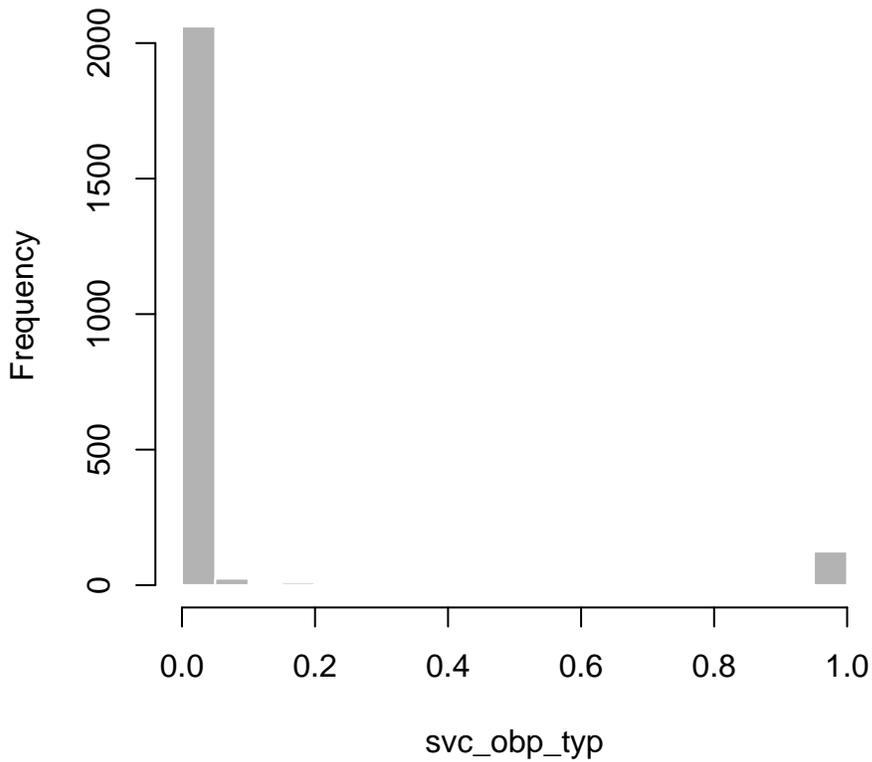
Description: The number of online bill payments made by PREPAID CARD in a typical month.

Survey question: pu003_e

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.2	54.0	1.5

Table 556: Summary statistics for svc_obp_typ



svc_op_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

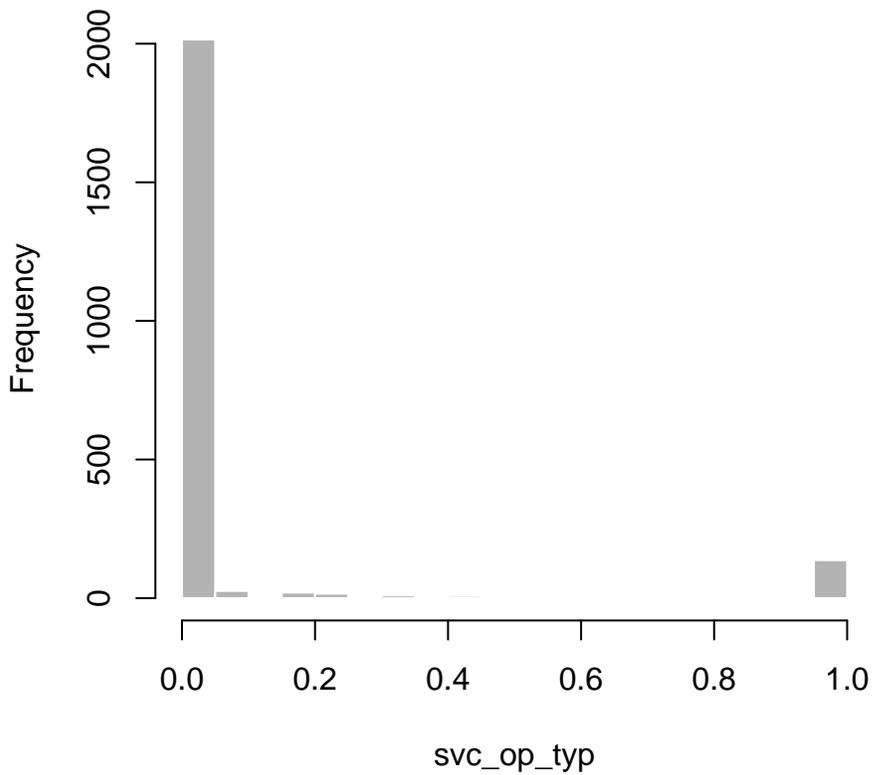
Description: The number of non-bill online payments paid by PREPAID CARD in a typical month.

Survey question: pu005_e

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.2	30.4	1.4

Table 557: Summary statistics for svc_op_typ



svc_rp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

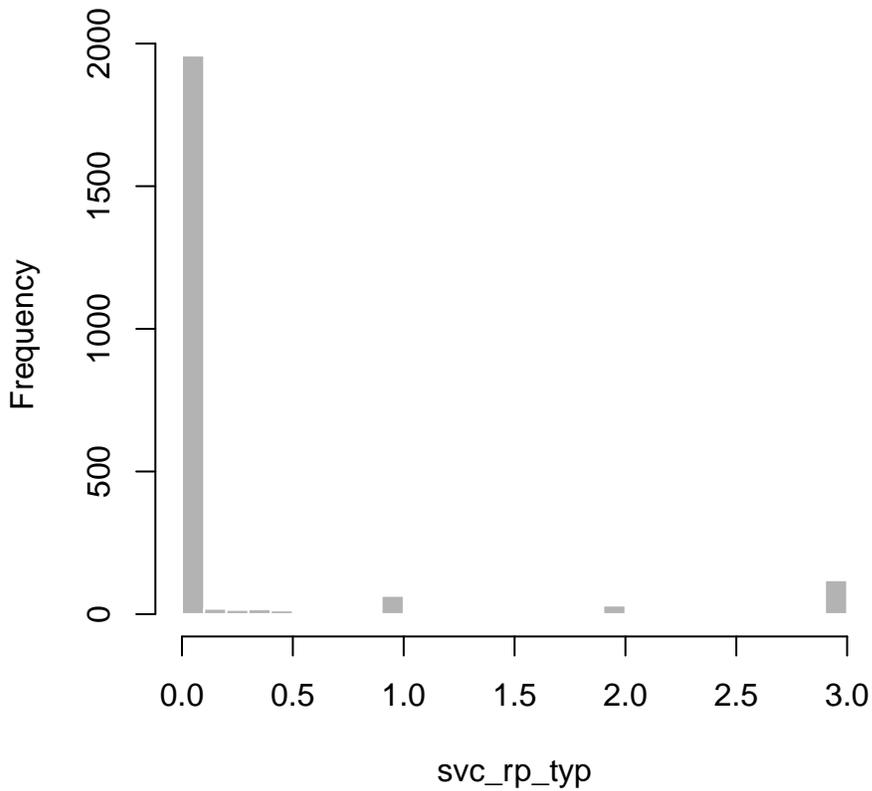
Description: The number of retail goods payments paid by PREPAID CARD in a typical month.

Survey question: pu006a_e

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	43.5	2.4

Table 558: Summary statistics for svc_rp_typ



svc_serv_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

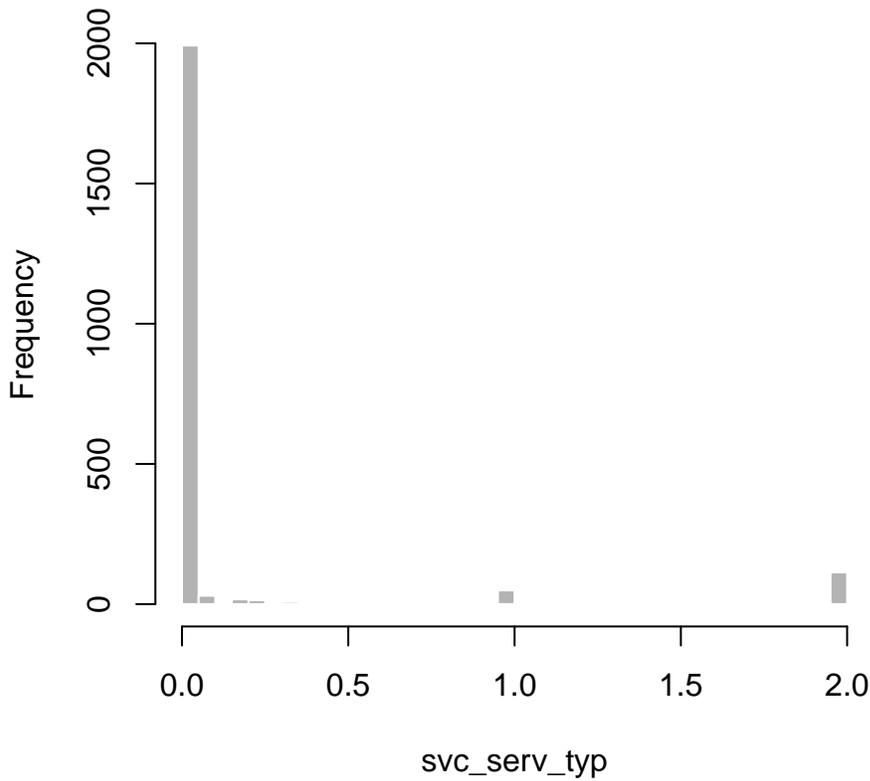
Description: The number of retail services payments paid by PREPAID CARD in a typical month.

Survey question: pu006c_e

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.4	47.8	2.1

Table 559: Summary statistics for `svc_serv_typ`



svc_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

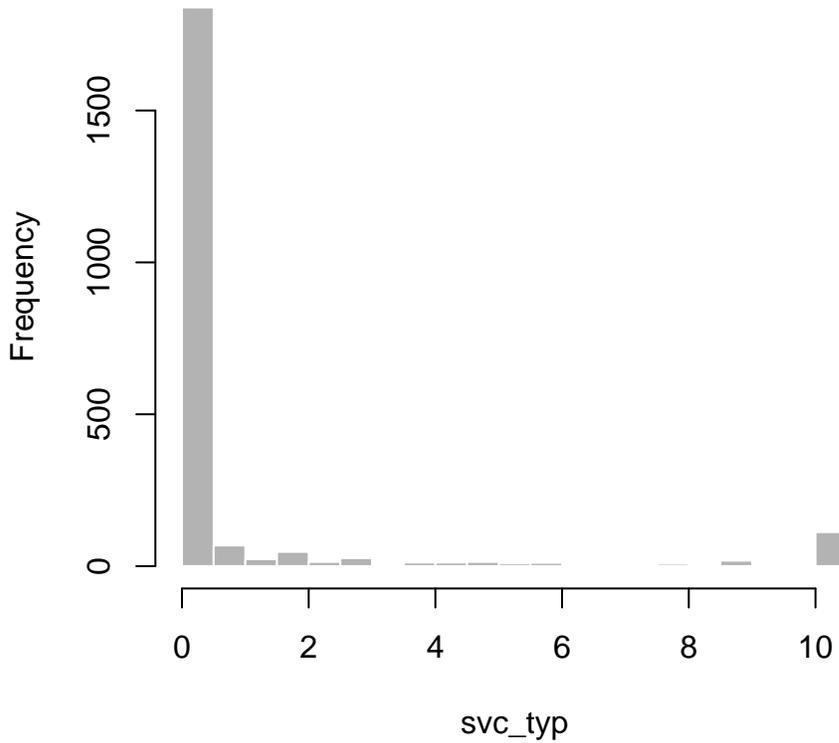
Description: The total number of PREPAID CARD payments in a typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.6	95.0	5.9

Table 560: Summary statistics for `svc_typ`



tot_pay_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

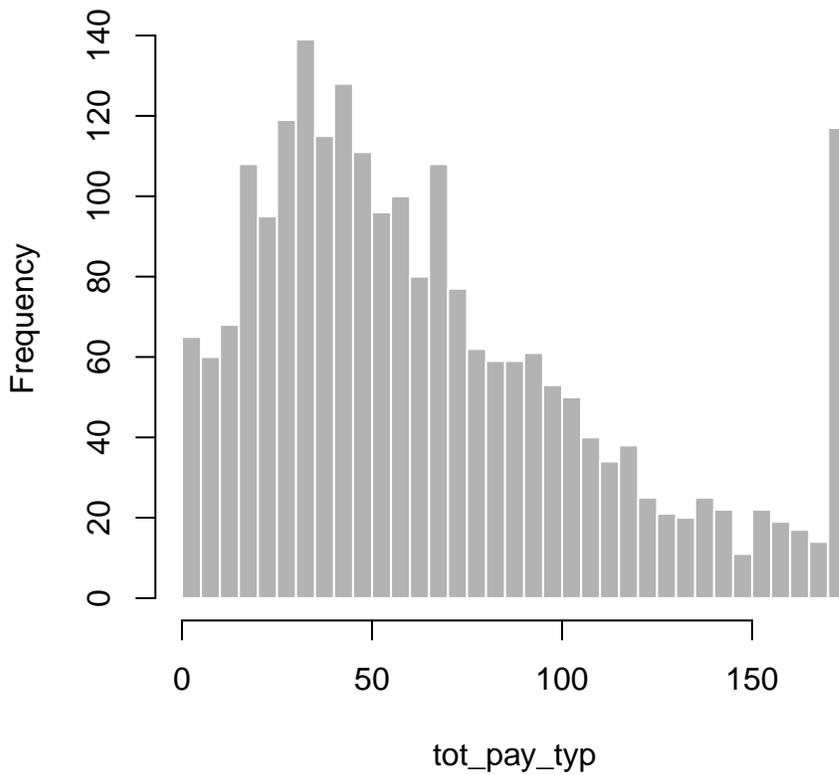
Description: The TOTAL number of payments made in typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	55.8	69.2	523.3	55.1

Table 561: Summary statistics for tot_pay_typ



uasid

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: A respondent's unique identifier. Using a respondent's `uasid`, a data user can merge the DCPC with the SCPC or any other UAS survey. **NOTE:** In prior years this variable was known as `prim_key`. The name was changed to allow easier compatibility with other UAS surveys.

Survey question: N/A

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

unemp_layoff

Dataset: SCPC

Variable type: Numeric

$N = 3369$

Description: Indicates if the respondent is currently unemployed - on layoff.

Survey question: unemp_layoff

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
0	3336	99.0
1	33	1.0

Table 562: Frequency table for unemp_layoff

Value labels:

unemp_layoff

0 - No

1 - Yes

unemp_look

Dataset: SCPC

Variable type: Numeric

$N = 3369$

Description: Indicates if the respondent is currently unemployed - looking.

Survey question: unemp_look

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
0	3178	94.3
1	191	5.7

Table 563: Frequency table for unemp_look

Value labels:

unemp_look

0 - No

1 - Yes

white

Dataset: SCPC

Variable type: Numeric

$N = 3364$

Description: Indicates if the respondent considers themselves to be white.

Survey question: white

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
0	419	12.5
1	2945	87.5

Table 564: Frequency table for `white`

Value labels:

white

0 - No

1 - Yes

workfullpart

Dataset: SCPC

Variable type: Numeric

$N = 1972$

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
1	1594	80.8
2	378	19.2

Table 565: Frequency table for workfullpart

Value labels:

workfullpart

1 - Full-time

2 - Part-time

working

Dataset: SCPC

Variable type: Numeric

$N = 3369$

Description: Indicates if the respondent is currently working.

Survey question: working

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
0	1411	41.9
1	1958	58.1

Table 566: Frequency table for working

Value labels:

working

0 - No

1 - Yes