

Data Guide to the 2017 Diary of Consumer Payment Choice

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Introduction

The Diary of Consumer Payment Choice (DCPC) is a survey of consumer payment behavior run in conjunction with the University of Southern California’s Understanding America Study (UAS). Respondents were randomly assigned a three-day period between September 29th, 2017 and November 2nd, 2017 and asked to track all of their payments using an online questionnaire. Respondents were also asked to answer a short survey and report some account balances on the night before the beginning of their diary period. To the extent possible, attempts were made to ensure that on any given day a representative sample of US consumers was actively taking the diary, and any given day can be made statistically representative by using appropriate sample weights. In addition to in-person purchases, respondents were also asked to record their online and mobile purchases, cash holdings, cash deposits, checking transfers, income payments, and other exchanges of liquid assets. The result is three datasets containing 14,743 unique transactions by 2,793 individuals across four days each, including 11,380 expenditures, 1,618 account transfers, and 1,745 income receipts. The DCPC provides researchers a unique window into the household finances of the U.S. consumer.

Structure of the survey instrument

Modules and duplicates

The instrument is organized in several modules which deal with certain kinds of transactions—for instance, Purchases, Cash Withdrawals, and Checking Transfers. Within each of these modules, respondents are typically asked to list the number of purchases/cash withdrawals/checking transfers/etc they had on a given day. For each transaction, the online diary asks follow-up questions to collect additional details. The variable `module` can be used to identify which module an observation was originally pulled from. Note that while the modules can have rather suggestive names, one should not rely on the name of the module to identify the type of transaction an observation represents—not all transactions reported in the Purchases module are necessarily “purchases”, as some transactions may be recategorized after-the-fact if the respondent makes a mistake. Respondents were asked many followups which are a much more reliable means of identifying a transaction’s purpose. See **Structure and use of the data** below for more information. In some cases a respondent would report the same transaction in multiple modules. For instance, a respondent might report a utility bill payment in both the Purchases and Bills module. These duplicates are culled from the dataset, and the `module` variable is modified to reflect that a transaction came from multiple parts of the survey. Transactions are considered to be duplicates if they have a matching `prim_key` (primary respondent identifier), `date`, `amnt` (transaction amount), and `pi` (payment instrument) in cases where `pi` is available, and `prim_key`, `date`, and `amnt` in cases where `pi` is not available.

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Some notes on the sampling methodology and skip patterns

In order to balance unwanted heterogeneity in response quality across days due to diary fatigue, some diarists were assigned diary periods beginning on September 29th and September 30th and some diarists were assigned diary periods ending on November 1st and November 2nd. This was to ensure that every individual day in October has an approximately equal mix of diarists completing their 1st, 2nd, and 3rd diary days. The “burn-in” days of September 29–31 and the “burn-out” days of November 1–2 can be dropped from any analysis which attempts to describe the month of October. Because these observations do not have daily weights, they are automatically excluded if the daily weights are used, but must be excluded manually when using the individual weights—see the **weighting** section below. For more information on the sampling methodology, see the *2017 DCPC Technical Appendix*. In order to conserve valuable survey time and prevent the diary from becoming onerous, the diary employs skip patterns to determine whether or not a respondent is asked a given question. In most cases, this is intuitive; a respondent who does not report a credit card payment is not asked about the logo on their credit card. In other cases, however, it can be potentially misleading. For instance, respondents are only asked if they had cash stolen if their reported end of day cash balance fails to match their reported cash transactions (within a margin of error). Thus, in some cases it may be necessary for the researcher to trace variables back to their original diary questions in order to obtain a full understanding of the universe of respondents for a given question.

Structure and use of the data

The 2017 DCPC data is posted as three separate datasets on the Atlanta Fed website¹: individual-level, day-level, and transaction-level. These datasets are designed to facilitate appropriate methods of analysis for each kind of data.

Individual-level dataset

The individual-level dataset is structured so that each row in the dataset represents observations for one respondent. There are 2,793 rows in this dataset—one for each respondent. Examples of variables in this dataset include payment preferences and demographic variables. The unique identifier is `prim_key`.

Day-level dataset

In the day-level dataset, each observation represents one diary-day per respondent. In other words, we see 2,793 observations for each diary-day, for a total of 11,172 observations in this dataset. Examples of variables that are in this dataset include cash balances by bill denomination and the participation dates. Here, the unique identifiers are `prim_key` and `diary_day`.

Transaction-level dataset

Finally, the transaction-level dataset contains one transaction per row. There are 14,743 observations in this dataset, consisting on expenditures, account transfers, and income receipts. The variable `type` allows the data user to distinguish between these types of transactions. The main kind of variable in this dataset are the variables that describe a payment. In this dataset, each observation is uniquely identified by `prim_key`, `diary_day`, and `tran`.

The type variable

Every transaction is assigned a value in the variable `type`, which identifies what sort of transaction the observation represents. Observations can either represent an expenditure, a transfer, or an income receipt.

¹<https://www.frbatlanta.org/banking-and-payments/consumer-payments/diary-of-consumer-payment-choice/2017-diary>

Understanding the `type` variable, and its associated `from_account` and `to_account` is integral to properly using the data, so a short guide is included here.

Expenditures

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

Transfers

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

Income

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

Dollar amounts

All transactions which represent a movement of money will have a dollar amount associated with them. This dollar amount is stored in the variable `amnt`, in the transaction-level dataset. Some outlier cleaning has been applied to these dollar amounts, and the original dollar amounts, as originally reported by the respondents, are stored in `amnt_orig`. Dollar amounts were cleaned based on their likelihood given the type of transaction, the respondent's answer to the various merchant followups, the respondent's written answers in some of the "other" boxes in the survey (which are not included in this dataset), and the respondent's answers to some of the questions in the Survey of Consumer Payment Choice (SCPC). In many cases, unrealistically large dollar amounts are the result of an omitted decimal point.

Other key variables

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

Structure of this document

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

Weighting

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

For more information about how the weights are constructed, see **2017 Survey and Diary of Consumer Payment Choice—Sampling and Weighting** by Marco Angrisani.²

² <https://www.frbatlanta.org/-/media/documents/banking/consumer-payments/diary-of-consumer-payment-choice/2017/scpc-dcpc-2017-sampling-weights.pdf>

accept_card

Dataset: Transaction-level

Variable type: Numeric

$N = 3341$

Description: Whether a credit or debit card would have been accepted for this transaction.

Survey question: q101j

Values	Number	Percent
0	563	16.9
1	2488	74.5
2	290	8.7

Table 1: Frequency table for `accept_card`

Value labels:

0 - No

1 - Yes

2 - I don't know

accept_cash

Dataset: Transaction-level

Variable type: Numeric

$N = 5198$

Description: Whether cash would have been accepted for this transaction.

Survey question: q103g

Values	Number	Percent
0	200	3.8
1	4897	94.2
2	57	1.1
3	23	0.4
4	21	0.4

Table 2: Frequency table for `accept_cash`

Value labels:

- 0 - No
- 1 - Yes
- 2 - I'm not sure, but I think so
- 3 - I'm not sure, but I do not think so
- 4 - I don't know

age

Dataset: Individual-level

Variable type: Numeric

$N = 2792$

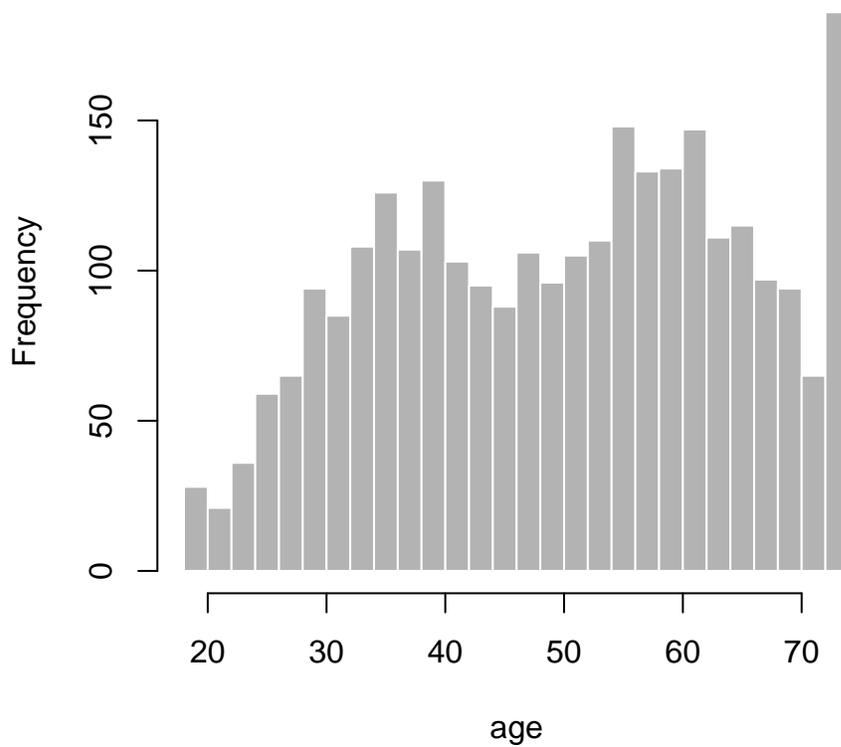
Description: Respondent's age, in years.

Survey question: Calculated from date of birth.

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

min	med	mean	max	sd
18.0	51.0	50.5	93.0	15.1

Table 3: Summary statistics for age



amnt

Dataset: Transaction-level

Variable type: Numeric

$N = 14707$

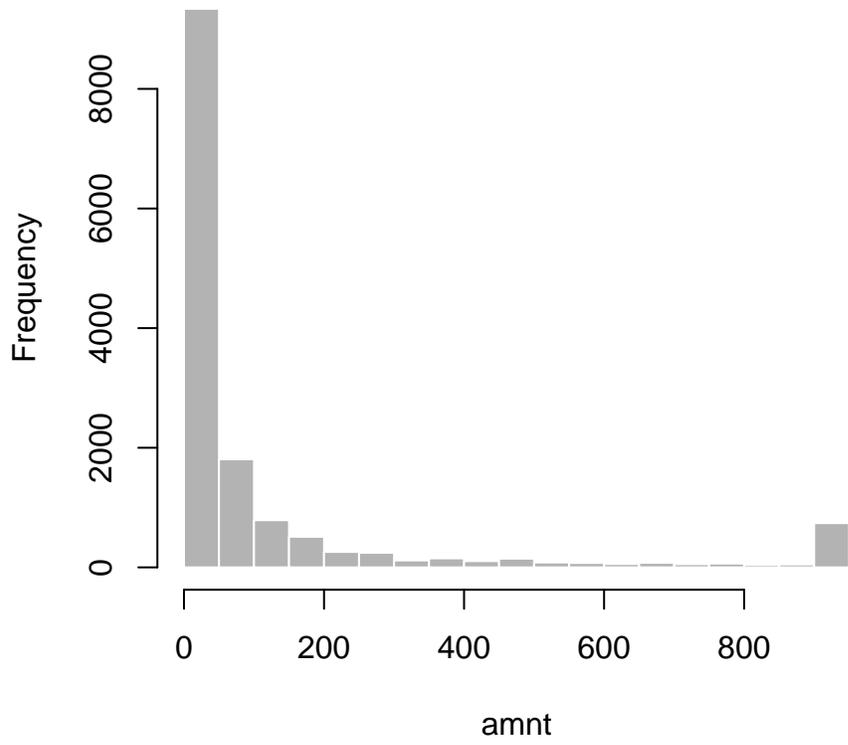
Description: Dollar amount of the transaction, cleaned.

Survey question: Filled in by respondent in nearly every module.

Details: Individual dollar-value cleaning is performed according to a subjective "smell-test". This is to control for extremely large outliers which are, generally, the result of misplaced decimal points. Original dollar amounts are maintained in the variable `amnt_orig`. Data users may notice that some large transactions have been maintained. This is usually because we were able to confirm that they are genuine.

min	med	mean	max	sd
0.0	29.4	209.4	117000.0	1554.1

Table 4: Summary statistics for `amnt`



`amnt_new`

Dataset: Transaction-level

Variable type: Numeric

$N = 14693$

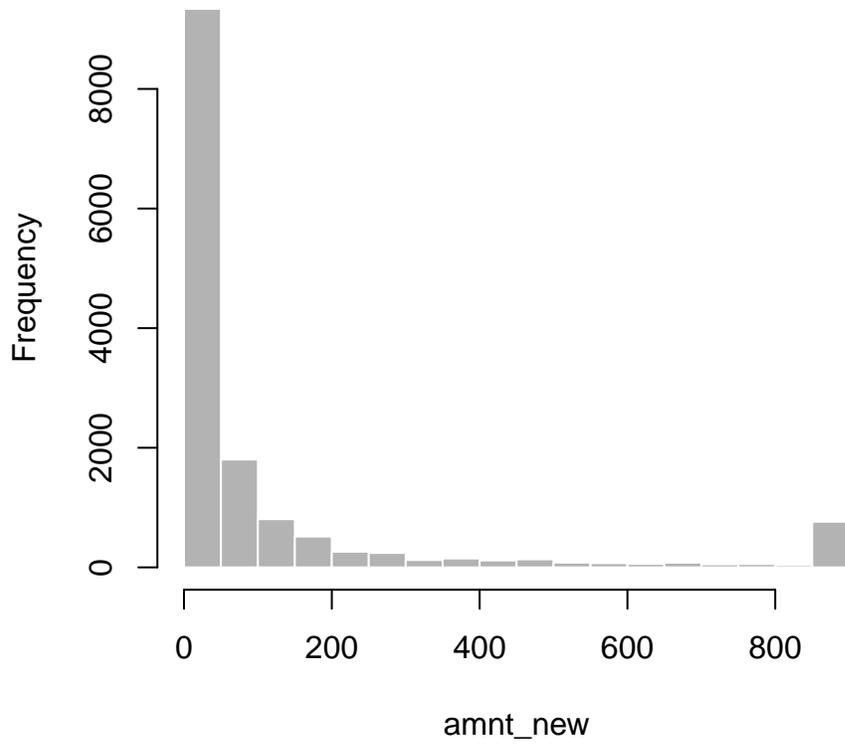
Description: New dollar amount, after cleaning.

Survey question: Filled in by respondent in nearly every module.

Details: Individual dollar-value cleaning is performed according to a subjective "smell-test". This is to control for extremely large outliers which are, generally, the result of misplaced decimal points. Original dollar amounts are maintained in the variable `amnt_orig`. Data users may notice that some large transactions have been maintained. This is usually because we were able to confirm that they are genuine.

min	med	mean	max	sd
0.0	29.3	200.2	117000.0	1510.0

Table 5: Summary statistics for `amnt_new`



`amnt_orig`

Dataset: Transaction-level

Variable type: Numeric

$N = 12080$

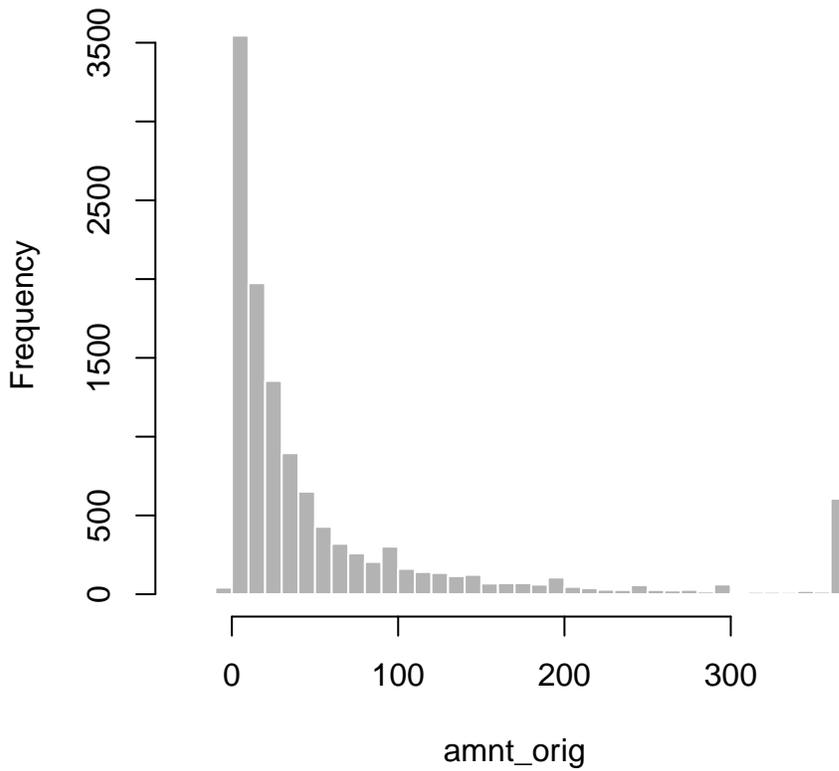
Description: Dollar amount of the transaction, uncleaned.

Survey question: Filled in by respondent in nearly every module.

Details: Uncleaned values. See `amnt` for cleaned values.

min	med	mean	max	sd
-25.0	24.0	1620.9	18381838.0	167245.8

Table 6: Summary statistics for `amnt_orig`



authorization_method

Dataset: Transaction-level

Variable type: Numeric

$N = 3864$

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

Survey question: q201g

Values	Number	Percent
1	1355	35.1
2	1830	47.4
3	12	0.3
4	639	16.5
5	28	0.7

Table 7: Frequency table for `authorization_method`

Value labels:

- 1 - Swiping the card
- 2 - Inserting the card's chip
- 3 - Tapping, waving, or other contactless method
- 4 - Handing the card to an employee such as a waiter or waitress
- 5 - Other (specify)

automatic

Dataset: Transaction-level

Variable type: Numeric

$N = 2568$

Description: Whether the bill was paid manually or automatically.

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

Values	Number	Percent
0	1864	72.6
1	704	27.4

Table 8: Frequency table for **automatic**

Value labels:

0 - No

1 - Yes

bill

Dataset: Transaction-level

Variable type: Numeric

$N = 12078$

Description: Whether this transaction was a bill.

Survey question: pay002, "other" responses.

Details: Question pay002 is used to identify bills reported in the purchases module. All bills reported in the bills reminder module are bills by definition. Observations for which "other" was chosen are manually recategorized. Note that, due to the wording of the question, a very large proportion of respondents (about 25-30 percent) chose "other" and described their payment in words. We attempted to come up with rules for recategorizing these responses, as there were too many to do each one individually.

Values	Number	Percent
0	9507	78.7
1	2571	21.3

Table 9: Frequency table for bill

Value labels:

0 - No

1 - Yes

bill_orig

Dataset: Transaction-level

Variable type: Numeric

$N = 12078$

Description: Whether this transaction was a bill.

Survey question: pay002, "other" responses.

Details: Question pay002 is used to identify bills reported in the purchases module. All bills reported in the bills reminder module are bills by definition. Observations for which "other" was chosen are manually recategorized. Note that, due to the wording of the question, a very large proportion of respondents (about 25-30 percent) chose "other" and described their payment in words. We attempted to come up with rules for recategorizing these responses, as there were too many to do each one individually.

Values	Number	Percent
0	9508	78.7
1	2570	21.3

Table 10: Frequency table for `bill_orig`

Value labels:

0 - No

1 - Yes

borrowed_for_purchase

Dataset: Transaction-level

Variable type: Numeric

$N = 16$

Description: Question text: Did you borrow money to make this purchase?

Survey question: pay612

Details: This question is only displayed if the payment amount is greater than or equal to 200 dollars, the response to pay608 is not NONE OF THE ABOVE, and the payment method is not CREDIT CARD.

Values	Number	Percent
0	14	87.5
1	2	12.5

Table 11: Frequency table for borrowed_for_purchase

Value labels:

0 - No

1 - Yes

can_postpone

Dataset: Transaction-level

Variable type: Numeric

$N = 3725$

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

Survey question: q151.b

Values	Number	Percent
0	2218	59.5
1	1507	40.5

Table 12: Frequency table for `can_postpone`

Value labels:

0 - No

1 - Yes

carry_acnt2acnt

Dataset: Day-level

Variable type: Numeric

$N = 4656$

Description: Whether the respondent had the ability to make an account to account transfer that day.

Survey question: q97

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

Values	Number	Percent
0	4065	87.3
1	591	12.7

Table 13: Frequency table for `carry_acnt2acnt`

Value labels:

0 - No

1 - Yes

carry_banp

Dataset: Day-level

Variable type: Numeric

$N = 4656$

Description: Whether respondent had the ability to make a bank account number payment that day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 6.

Values	Number	Percent
0	3558	76.4
1	1098	23.6

Table 14: Frequency table for `carry_banp`

Value labels:

0 - No

1 - Yes

carry_cc

Dataset: Day-level

Variable type: Numeric

$N = 4656$

Description: Whether respondent carried cash on that diary day.

Survey question: q97

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

Values	Number	Percent
0	1384	29.7
1	3272	70.3

Table 15: Frequency table for **carry_cc**

Value labels:

0 - No

1 - Yes

carry_chk

Dataset: Day-level

Variable type: Numeric

$N = 4656$

Description: Whether respondent carried checks on that diary day.

Survey question: q97

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

Values	Number	Percent
0	2439	52.4
1	2217	47.6

Table 16: Frequency table for carry_chk

Value labels:

0 - No

1 - Yes

carry_csh

Dataset: Day-level

Variable type: Numeric

$N = 4656$

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

Survey question: q97

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

Values	Number	Percent
0	786	16.9
1	3870	83.1

Table 17: Frequency table for carry_csh

Value labels:

0 - No

1 - Yes

carry_dc

Dataset: Day-level

Variable type: Numeric

$N = 4656$

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

Survey question: q97

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

Values	Number	Percent
0	1283	27.6
1	3373	72.4

Table 18: Frequency table for **carry_dc**

Value labels:

0 - No

1 - Yes

carry_mobile

Dataset: Day-level

Variable type: Numeric

$N = 4656$

Description: Whether respondent carried mobile device capable of making text message payments on that diary day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 12.

Values	Number	Percent
0	4137	88.9
1	519	11.1

Table 19: Frequency table for carry_mobile

Value labels:

0 - No

1 - Yes

`carry_monord`

Dataset: Day-level

Variable type: Numeric

$N = 4656$

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

Survey question: q97

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

Values	Number	Percent
0	4543	97.6
1	113	2.4

Table 20: Frequency table for `carry_monord`

Value labels:

0 - No

1 - Yes

carry_obbp

Dataset: Day-level

Variable type: Numeric

$N = 4656$

Description: Whether respondent had the ability to make an online banking bill payment that day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 7.

Values	Number	Percent
0	3485	74.8
1	1171	25.2

Table 21: Frequency table for `carry_obbp`

Value labels:

0 - No

1 - Yes

carry_oth

Dataset: Day-level

Variable type: Numeric

$N = 4656$

Description: Whether respondent carried other payment methods on that diary day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 13.

Values	Number	Percent
0	4616	99.1
1	40	0.9

Table 22: Frequency table for `carry_oth`

Value labels:

0 - No

1 - Yes

carry_paypal

Dataset: Day-level

Variable type: Numeric

$N = 4656$

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

Survey question: q97

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

Values	Number	Percent
0	3759	80.7
1	897	19.3

Table 23: Frequency table for carry_paypal

Value labels:

0 - No

1 - Yes

carry_svc

Dataset: Day-level

Variable type: Numeric

$N = 4656$

Description: Whether respondent carried a prepaid card (stored value card) on that diary day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 5.

Values	Number	Percent
0	3848	82.6
1	808	17.4

Table 24: Frequency table for carry_svc

Value labels:

0 - No

1 - Yes

`carry_tc`

Dataset: Day-level

Variable type: Numeric

$N = 4656$

Description: Whether respondent carried traveler's checks on that diary day.

Survey question: q97

Details: Indicator variable set to 1 if respondent checked option 9.

Values	Number	Percent
0	4604	98.9
1	52	1.1

Table 25: Frequency table for `carry_tc`

Value labels:

0 - No

1 - Yes

cash_move

Dataset: Transaction-level

Variable type: Numeric

$N = 255$

Description: Cash movements from one form or location to another.

Survey question: q106a-d, q120, q122

Details: Amounts are reported in q106a-d, q120, q122, and `cash_move` is used to identify which question the transaction amount came from.

Values	Number	Percent
1	80	31.4
2	72	28.2
3	9	3.5
4	92	36.1
6	2	0.8

Table 26: Frequency table for `cash_move`

Value labels:

- 1 - Pocket to storage
- 2 - Storage to pocket
- 3 - Cash stolen or lost
- 4 - Unexpected receipt of cash
- 5 - Cash to foreign currency
- 6 - Foreign currency to cash

cashwith_amnt_oth

Dataset: Individual-level

Variable type: Numeric

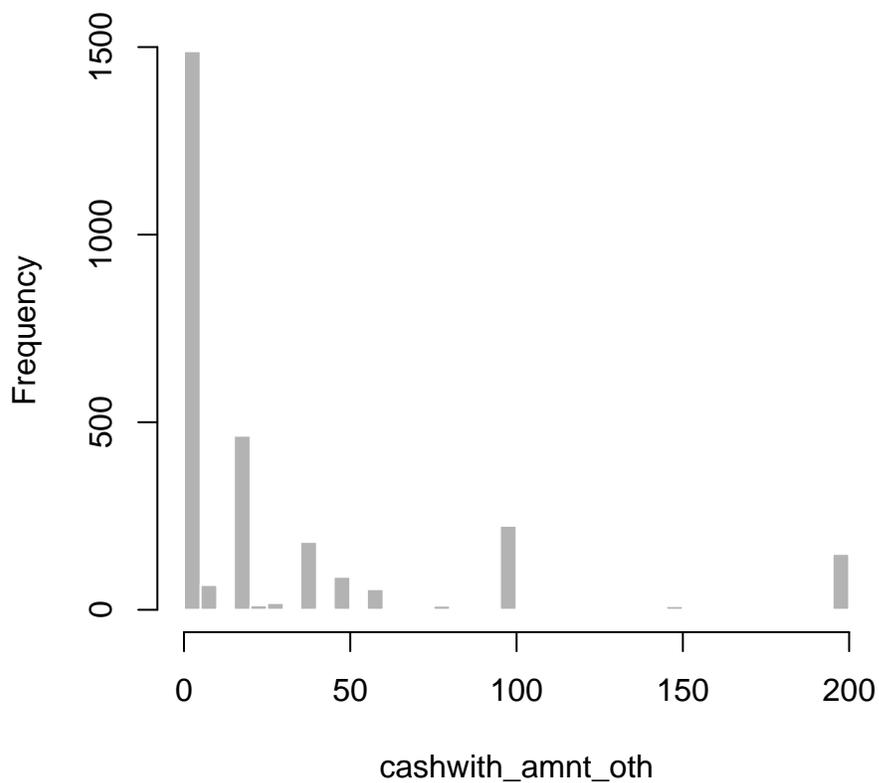
$N = 2787$

Description: When you get cash from all other sources besides FILL FROM ANSWER PA016, what amount do you get most often?

Survey question: pa017_b

min	med	mean	max	sd
0.0	0.0	43.3	5000.0	162.7

Table 27: Summary statistics for `cashwith_amnt_oth`



cashwith_amnt_prim

Dataset: Individual-level

Variable type: Numeric

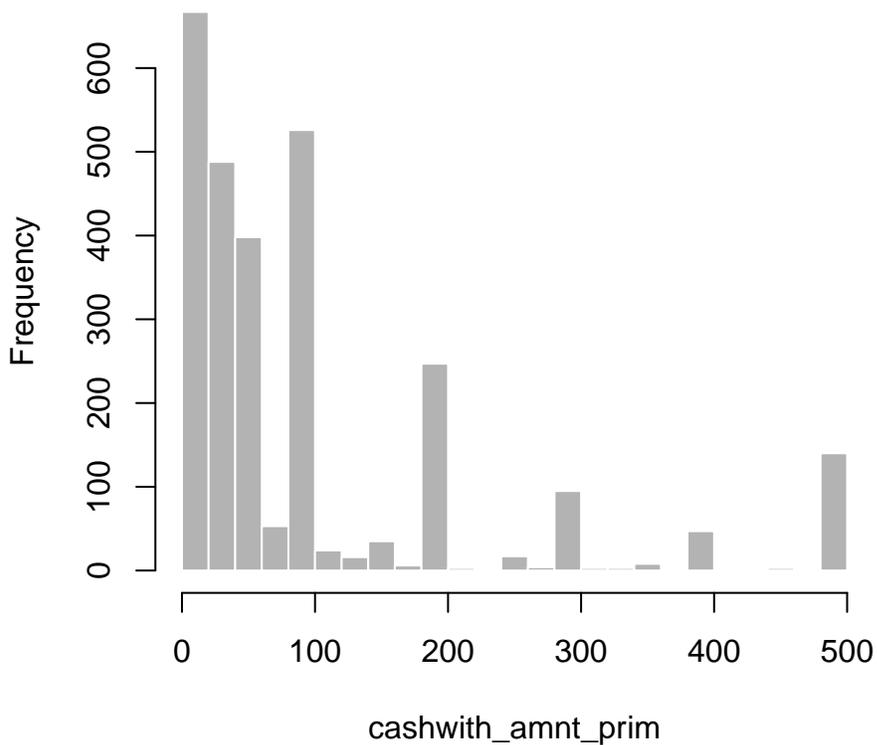
$N = 2785$

Description: When you get cash from FILL WITH ANSWER FROM PA016, what amount do you get most often?

Survey question: pa017.a

min	med	mean	max	sd
0.0	60.0	123.9	6000.0	243.3

Table 28: Summary statistics for `cashwith_amnt_prim`



cashwith_location

Dataset: Individual-level

Variable type: Numeric

$N = 2770$

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

Survey question: pa016

Values	Number	Percent
1	1410	50.9
2	587	21.2
3	12	0.4
4	404	14.6
5	144	5.2
6	209	7.5
7	1	0.0
8	3	0.1

Table 29: Frequency table for `cashwith_location`

Value labels:

- 1 - ATM
- 2 - Bank teller
- 3 - Check cashing store
- 4 - Cash back at a retail store
- 5 - I am paid in cash
- 6 - Family or friend
- 7 - Payday lender
- 8 - Other (specify)

cashwith_num_oth

Dataset: Individual-level

Variable type: Numeric

$N = 1327$

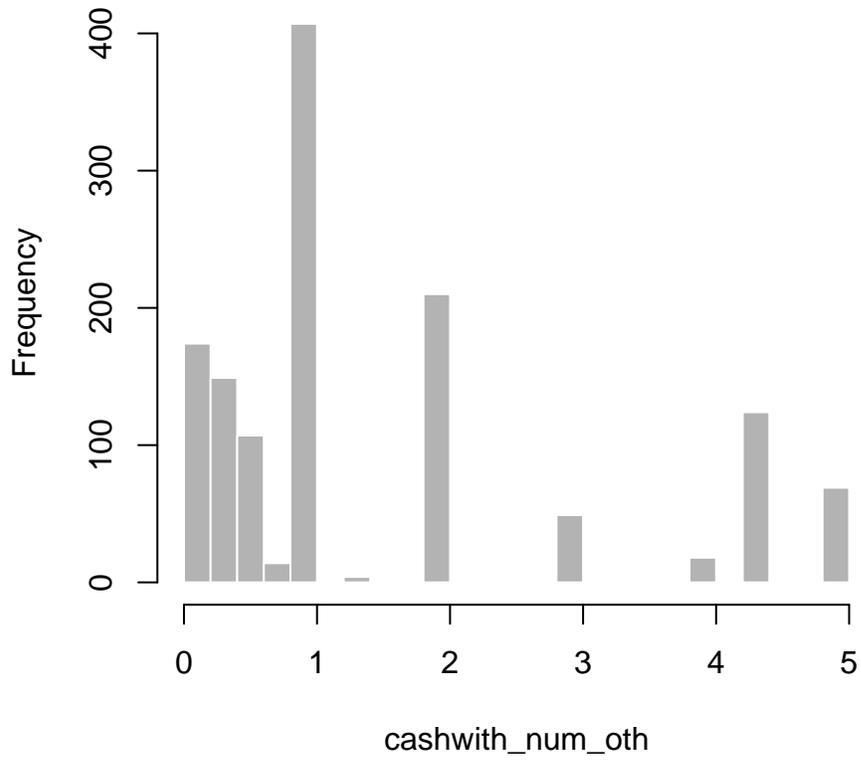
Description: Question text: In a typical period (week, month, or year), how often do you get cash from all other sources besides FILL FROM ANSWER PA016?

Survey question: pa018_a2, _b2, _c2

Details: The value of the monthly box, pa018_b2, is used if not missing. If pa018_a2 is not missing, then multiply by 4.348214 to convert weekly number to monthly. If pa018_c2 is not missing, divide by 12 to convert yearly number to monthly.

min	med	mean	max	sd
0.0	1.0	2.8	434.8	16.3

Table 30: Summary statistics for `cashwith_num_oth`



cashwith_num_prim

Dataset: Individual-level

Variable type: Numeric

$N = 2792$

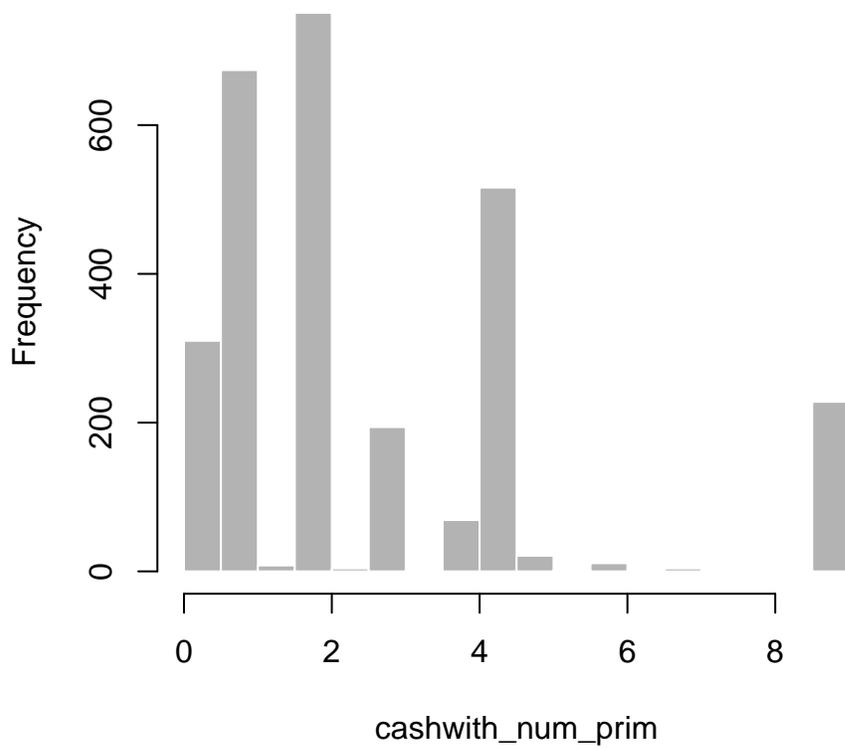
Description: Question text: In a typical period (week, month, or year), how often do you get cash from FILL WITH ANSWER FROM PA016?

Survey question: pa018_a1, _b1, _c1

Details: The value of the monthly box, pa018_b1, is used if not missing. If pa018_a1 is not missing, then multiply by 4.348214 to convert weekly number to monthly. If pa018_c1 is not missing, divide by 12 to convert yearly number to monthly.

min	med	mean	max	sd
0.0	2.0	6.4	2174.1	58.4

Table 31: Summary statistics for `cashwith_num_prim`



cc_chip_1

Dataset: Individual-level

Variable type: Numeric

$N = 2041$

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

Survey question: ccq_005

Values	Number	Percent
0	225	11.0
1	1816	89.0

Table 32: Frequency table for `cc_chip_1`

Value labels:

0 - No

1 - Yes

cc_chip_2

Dataset: Individual-level

Variable type: Numeric

$N = 835$

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

Survey question: ccq_005

Values	Number	Percent
0	155	18.6
1	680	81.4

Table 33: Frequency table for cc_chip_2

Value labels:

0 - No

1 - Yes

cc_chip_3

Dataset: Individual-level

Variable type: Numeric

$N = 302$

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

Survey question: ccq_005

Values	Number	Percent
0	67	22.2
1	235	77.8

Table 34: Frequency table for cc_chip_3

Value labels:

0 - No

1 - Yes

cc_chip_4

Dataset: Individual-level

Variable type: Numeric

$N = 105$

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

Survey question: ccq_005

Values	Number	Percent
0	40	38.1
1	65	61.9

Table 35: Frequency table for cc_chip_4

Value labels:

0 - No

1 - Yes

`cc_chip_5`

Dataset: Individual-level

Variable type: Numeric

$N = 44$

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

Survey question: ccq_005

Values	Number	Percent
0	19	43.2
1	25	56.8

Table 36: Frequency table for `cc_chip_5`

Value labels:

0 - No

1 - Yes

cc_chip_6

Dataset: Individual-level

Variable type: Numeric

$N = 16$

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

Survey question: ccq_005

Values	Number	Percent
0	5	31.2
1	11	68.8

Table 37: Frequency table for cc_chip_6

Value labels:

0 - No

1 - Yes

cc_debt_amnt

Dataset: Transaction-level

Variable type: Numeric

$N = 415$

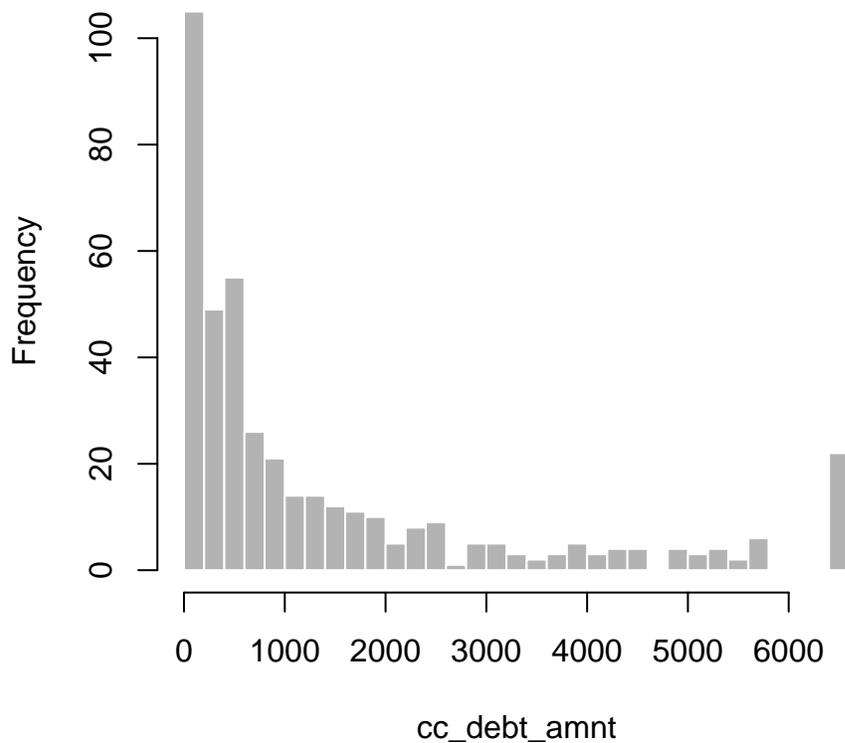
Description: Question text: How much was the full amount due (statement balance) of the credit card bill?

Survey question: pay019

Details: This question is only displayed if the diarist did not pay back the full amount due on the credit card bill.

min	med	mean	max	sd
1.7	600.0	1687.5	22000.0	2758.2

Table 38: Summary statistics for cc_debt_amnt



cc_debt_canpay

Dataset: Transaction-level

Variable type: Numeric

$N = 228$

Description: Question text: Did you have enough money in your checking or savings account to pay the full amount due (statement balance) of this credit card bill?

Survey question: pay019a

Details: This question is only displayed if the diarist did not pay back the full amount due on the credit card bill.

Values	Number	Percent
0	153	67.1
1	75	32.9

Table 39: Frequency table for cc_debt_canpay

Value labels:

0 - No

1 - Yes

cc_debt_whynotpay

Dataset: Transaction-level

Variable type: Character

$N = 14743$

Description: Question text: Why did you choose not to pay the full amount due (statement balance) for this credit card bill?

Survey question: pay019b

Details: Open-ended text response box. This question is only displayed if the diarist did not pay back the full amount due on the credit card bill.

`cc_hasbal_1`

Dataset: Individual-level

Variable type: Numeric

$N = 2100$

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

Survey question: ccq_004

Values	Number	Percent
0	1270	60.5
1	830	39.5

Table 40: Frequency table for `cc_hasbal_1`

Value labels:

0 - No

1 - Yes

`cc_hasbal_2`

Dataset: Individual-level

Variable type: Numeric

$N = 858$

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

Survey question: ccq_004

Values	Number	Percent
0	569	66.3
1	289	33.7

Table 41: Frequency table for `cc_hasbal_2`

Value labels:

0 - No

1 - Yes

cc_hasbal_3

Dataset: Individual-level

Variable type: Numeric

$N = 308$

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

Survey question: ccq_004

Values	Number	Percent
0	213	69.2
1	95	30.8

Table 42: Frequency table for `cc_hasbal_3`

Value labels:

0 - No

1 - Yes

cc_hasbal_4

Dataset: Individual-level

Variable type: Numeric

$N = 105$

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

Survey question: ccq_004

Values	Number	Percent
0	72	68.6
1	33	31.4

Table 43: Frequency table for `cc_hasbal_4`

Value labels:

0 - No

1 - Yes

cc_hasbal_5

Dataset: Individual-level

Variable type: Numeric

$N = 44$

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

Survey question: ccq_004

Values	Number	Percent
0	27	61.4
1	17	38.6

Table 44: Frequency table for `cc_hasbal_5`

Value labels:

0 - No

1 - Yes

cc_hasbal_6

Dataset: Individual-level

Variable type: Numeric

$N = 16$

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

Survey question: ccq_004

Values	Number	Percent
0	11	68.8
1	5	31.2

Table 45: Frequency table for `cc_hasbal_6`

Value labels:

0 - No

1 - Yes

cc_num

Dataset: Individual-level

Variable type: Numeric

$N = 2161$

Description: The number of credit cards the respondent has.

Survey question: ccq_001

Values	Number	Percent
1	1278	59.1
2	567	26.2
3	206	9.5
4	63	2.9
5	26	1.2
6	21	1.0

Table 46: Frequency table for `cc_num`

Value labels:

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

cc_num_used

Dataset: Transaction-level

Variable type: Numeric

$N = 2452$

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

Survey question: q201c

Values	Number	Percent
1	1846	75.3
2	319	13.0
3	49	2.0
4	23	0.9
5	215	8.8

Table 47: Frequency table for `cc_num_used`

Value labels:

- 1 - First credit card (CC) listed
- 2 - Second CC listed
- 3 - Third CC listed
- 4 - Fourth CC listed
- 5 - Fifth CC listed
- 6 - Another credit card not listed

cc_repay_plan

Dataset: Transaction-level

Variable type: Numeric

$N = 705$

Description: How the respondent intends to repay the credit card.

Survey question: pay609aa

Values	Number	Percent
1	632	89.6
2	73	10.4

Table 48: Frequency table for `cc_repay_plan`

Value labels:

- 1 - Pay in full when the bill arrives
- 2 - Pay over time in several bill payments

cc_rewards_1

Dataset: Individual-level

Variable type: Numeric

$N = 2124$

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

Survey question: ccq_003

Values	Number	Percent
0	696	32.8
1	1428	67.2

Table 49: Frequency table for `cc_rewards_1`

Value labels:

0 - No

1 - Yes

cc_rewards_2

Dataset: Individual-level

Variable type: Numeric

$N = 870$

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

Survey question: ccq_003

Values	Number	Percent
0	234	26.9
1	636	73.1

Table 50: Frequency table for cc_rewards_2

Value labels:

0 - No

1 - Yes

cc_rewards_3

Dataset: Individual-level

Variable type: Numeric

$N = 312$

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

Survey question: ccq_003

Values	Number	Percent
0	102	32.7
1	210	67.3

Table 51: Frequency table for cc_rewards_3

Value labels:

0 - No

1 - Yes

cc_rewards_4

Dataset: Individual-level

Variable type: Numeric

$N = 107$

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

Survey question: ccq_003

Values	Number	Percent
0	37	34.6
1	70	65.4

Table 52: Frequency table for `cc_rewards_4`

Value labels:

0 - No

1 - Yes

cc_rewards_5

Dataset: Individual-level

Variable type: Numeric

$N = 45$

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

Survey question: ccq_003

Values	Number	Percent
0	13	28.9
1	32	71.1

Table 53: Frequency table for cc_rewards_5

Value labels:

0 - No

1 - Yes

cc_rewards_6

Dataset: Individual-level

Variable type: Numeric

$N = 17$

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

Survey question: ccq_003

Values	Number	Percent
0	6	35.3
1	11	64.7

Table 54: Frequency table for cc_rewards_6

Value labels:

0 - No

1 - Yes

cc_type_1

Dataset: Individual-level

Variable type: Numeric

$N = 2132$

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

Survey question: ccq_002

Values	Number	Percent
1	1213	56.9
2	534	25.0
3	189	8.9
4	33	1.5
5	25	1.2
6	89	4.2
7	1	0.0
8	48	2.3

Table 55: Frequency table for cc_type_1

Value labels:

- 1 - Visa
- 2 - MasterCard
- 3 - Discover
- 4 - Company or store branded credit cards
- 5 - American Express charge card
- 6 - American Express credit card
- 7 - Diners Club or other charge cards
- 8 - Other

cc_type_2

Dataset: Individual-level

Variable type: Numeric

$N = 873$

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

Survey question: ccq_002

Values	Number	Percent
1	411	47.1
2	235	26.9
3	67	7.7
4	73	8.4
5	16	1.8
6	45	5.2
8	26	3.0

Table 56: Frequency table for cc_type_2

Value labels:

- 1 - Visa
- 2 - MasterCard
- 3 - Discover
- 4 - Company or store branded credit cards
- 5 - American Express charge card
- 6 - American Express credit card
- 7 - Diners Club or other charge cards
- 8 - Other

cc_type_3

Dataset: Individual-level

Variable type: Numeric

$N = 313$

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

Survey question: ccq_002

Values	Number	Percent
1	113	36.1
2	88	28.1
3	13	4.2
4	59	18.8
5	3	1.0
6	24	7.7
7	1	0.3
8	12	3.8

Table 57: Frequency table for cc_type_3

Value labels:

- 1 - Visa
- 2 - MasterCard
- 3 - Discover
- 4 - Company or store branded credit cards
- 5 - American Express charge card
- 6 - American Express credit card
- 7 - Diners Club or other charge cards
- 8 - Other

cc_type_4

Dataset: Individual-level

Variable type: Numeric

$N = 108$

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

Survey question: ccq_002

Values	Number	Percent
1	28	25.9
2	33	30.6
3	4	3.7
4	27	25.0
5	1	0.9
6	4	3.7
8	11	10.2

Table 58: Frequency table for cc_type_4

Value labels:

- 1 - Visa
- 2 - MasterCard
- 3 - Discover
- 4 - Company or store branded credit cards
- 5 - American Express charge card
- 6 - American Express credit card
- 7 - Diners Club or other charge cards
- 8 - Other

cc_type_5

Dataset: Individual-level

Variable type: Numeric

$N = 45$

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

Survey question: ccq_002

Values	Number	Percent
1	9	20.0
2	12	26.7
3	1	2.2
4	17	37.8
5	1	2.2
6	2	4.4
8	3	6.7

Table 59: Frequency table for cc_type_5

Value labels:

- 1 - Visa
- 2 - MasterCard
- 3 - Discover
- 4 - Company or store branded credit cards
- 5 - American Express charge card
- 6 - American Express credit card
- 7 - Diners Club or other charge cards
- 8 - Other

cc_type_6

Dataset: Individual-level

Variable type: Numeric

$N = 17$

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

Survey question: ccq_002

Values	Number	Percent
1	6	35.3
2	4	23.5
4	3	17.6
6	2	11.8
8	2	11.8

Table 60: Frequency table for cc_type_6

Value labels:

- 1 - Visa
- 2 - MasterCard
- 3 - Discover
- 4 - Company or store branded credit cards
- 5 - American Express charge card
- 6 - American Express credit card
- 7 - Diners Club or other charge cards
- 8 - Other

cd_account

Dataset: Transaction-level

Variable type: Numeric

$N = 130$

Description: Account where cash was desposited.

Survey question: cashdep_account

Values	Number	Percent
1	98	75.4
2	20	15.4
3	2	1.5
4	3	2.3
5	1	0.8
6	6	4.6

Table 61: Frequency table for cd_account

Value labels:

- 1 - Primary checking account
- 2 - Other checking or savings account
- 3 - Primary general purpose reloadable prepaid card
- 4 - Other prepaid card
- 5 - Primary PayPal account
- 6 - Other (specify)

cd_location

Dataset: Transaction-level

Variable type: Numeric

$N = 130$

Description: Cash deposit location.

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

Values	Number	Percent
1	39	30.0
2	62	47.7
3	29	22.3

Table 62: Frequency table for `cd_location`

Value labels:

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

check_dep_src

Dataset: Transaction-level

Variable type: Numeric

$N = 391$

Description: The source of the checking deposit.

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

Values	Number	Percent
1	118	30.2
3	1	0.3
4	1	0.3
5	2	0.5
6	65	16.6
7	168	43.0
8	1	0.3
9	35	9.0

Table 63: Frequency table for `check_dep_src`

Value labels:

- 1 - Check (personal or business)
- 2 - Money order
- 3 - Travelers check
- 4 - Cashiers check
- 5 - Certified check
- 6 - Transfer from another account
- 7 - Direct deposit of income
- 8 - Venmo cash out
- 9 - Other

checker

Dataset: Transaction-level

Variable type: Numeric

$N = 12079$

Description: A flag used internally for data processing.

Survey question: N/A

chk_bal

Dataset: Day-level

Variable type: Numeric

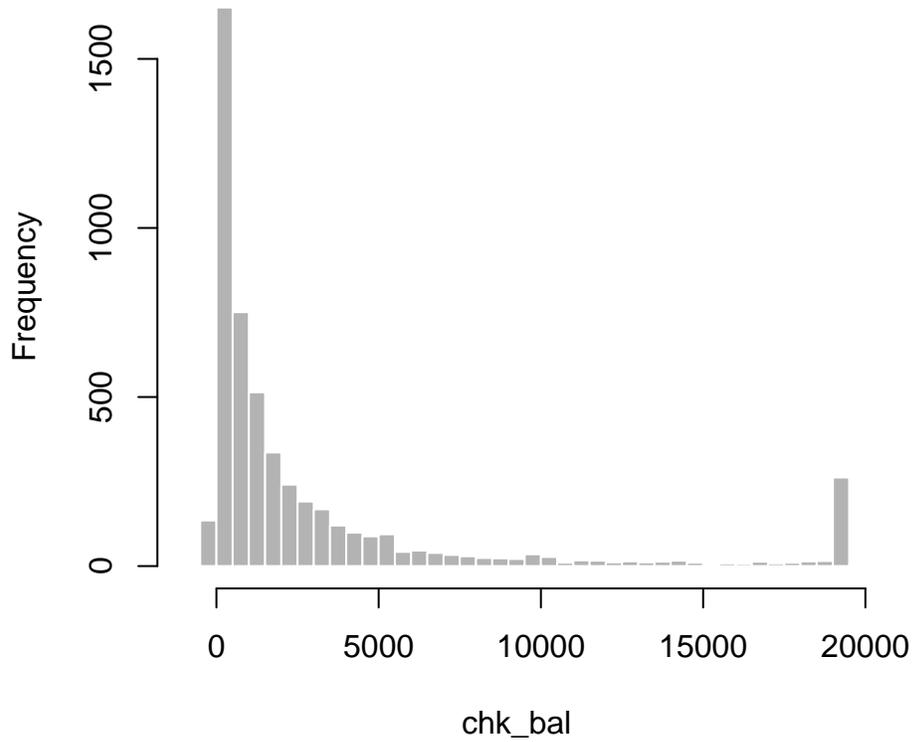
$N = 5168$

Description: Balance of checking account.

Survey question: pa072.a

min	med	mean	max	sd
-529.0	1040.5	4718.4	210245.0	14884.7

Table 64: Summary statistics for `chk_bal`



chk_bal_date

Dataset: Day-level

Variable type: Numeric

$N = 2831$

Description: Date that diarist checked checking account balance.

Survey question: pa072.a.date

chk_bal_orig

Dataset: Day-level

Variable type: Numeric

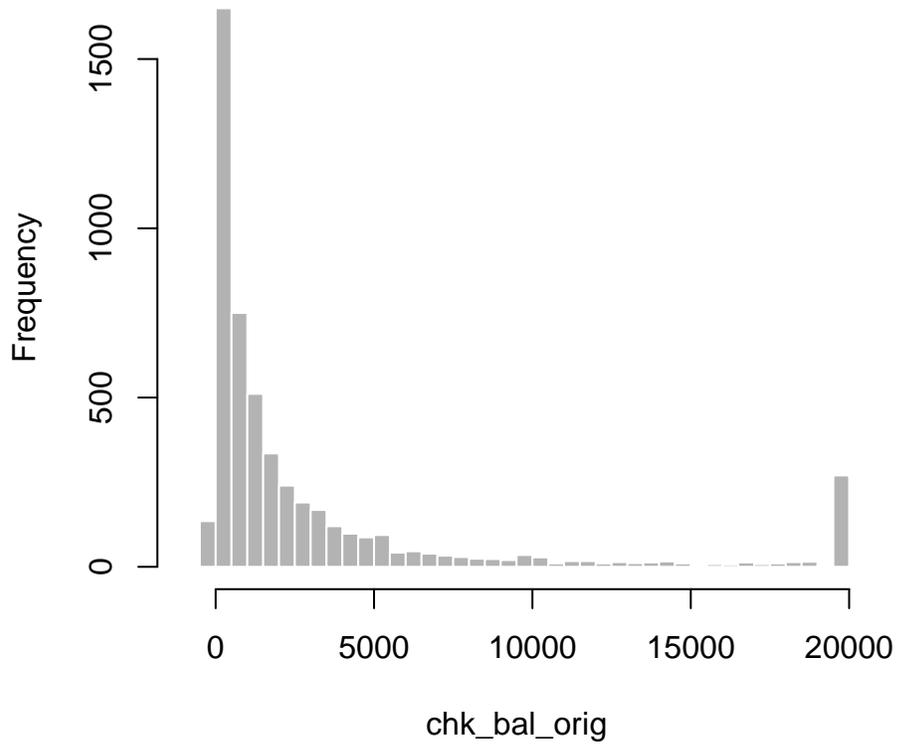
$N = 5168$

Description: Checking account balance, uncleaned

Survey question: pa072.a

min	med	mean	max	sd
-529.0	1044.5	8274.6	7373892.0	134910.3

Table 65: Summary statistics for `chk_bal_orig`



chk_bal_time

Dataset: Day-level

Variable type: Numeric

$N = 5303$

Description: Time that diarist checked checking account balance.

Survey question: pa072.a.time

citizen

Dataset: Individual-level

Variable type: Numeric

$N = 2793$

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

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	31	1.1
1	2762	98.9

Table 66: Frequency table for `citizen`

Value labels:

0 - No

1 - Yes

coin2cash_coin_amnt

Dataset: Transaction-level

Variable type: Numeric

$N = 20$

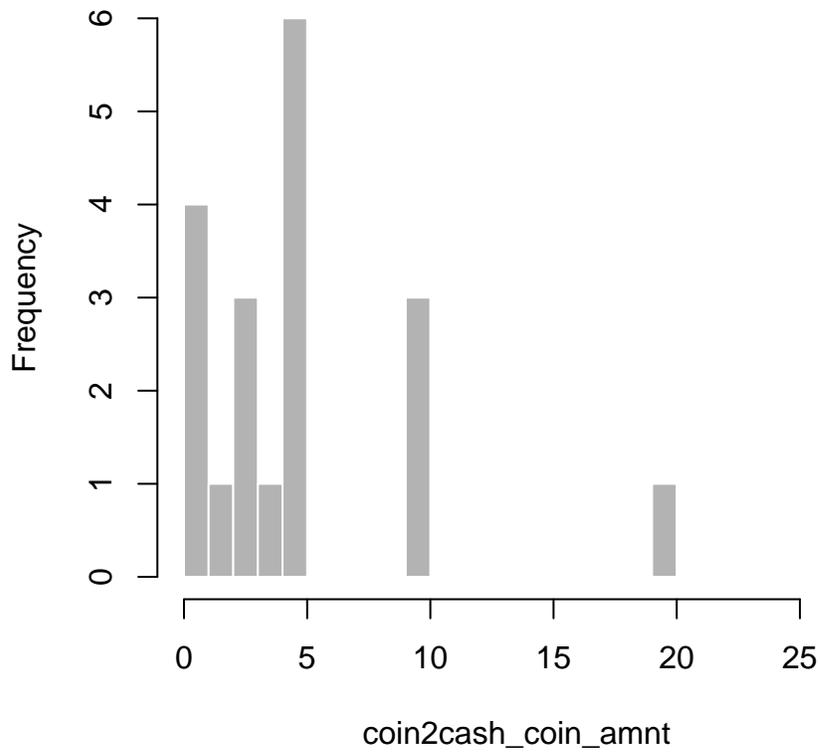
Description: Dollar value of coins to converted to cash.

Survey question: Filled in during the coin-to-cash/cash-to-coin module.

Details: The cash-to-coin/coin-to-cash module is an error-checking module, and only shown to respondents whose daily cash balance implied by their cash transactions does not match their reported end-of-day cash holdings.

min	med	mean	max	sd
0.2	5.0	12.8	159.0	34.7

Table 67: Summary statistics for `coin2cash_coin_amnt`



coin2cash_loc

Dataset: Transaction-level

Variable type: Numeric

$N = 55$

Description: Coin to cash conversion location.

Survey question: Drop-down box in the coin-to-cash/cash-to-coin module.

Details: The cash-to-coin/coin-to-cash module is an error-checking module, and only shown to respondents whose daily cash balance implied by their cash transactions does not match their reported end-of-day cash holdings.

Values	Number	Percent
1	6	10.9
2	5	9.1
3	28	50.9
4	10	18.2
5	6	10.9

Table 68: Frequency table for `coin2cash_loc`

Value labels:

- 1 - Coin machine or kiosk
- 2 - Bank teller
- 3 - Cash register or checkout in a store
- 4 - Family or friend
- 5 - Other (specify)

coin2cash_reimburse

Dataset: Transaction-level

Variable type: Numeric

$N = 20$

Description: Form in which cash was received.

Survey question: Drop-down box in the coin-to-cash/cash-to-coin module.

Details: The response "no" has been set to 0, and the other responses have been adjusted accordingly. Also note that the cash-to-coin/coin-to-cash module is an error-checking module, and only shown to respondents whose daily cash balance implied by their cash transactions does not match their reported end-of-day cash holdings.

Values	Number	Percent
0	14	70.0
1	1	5.0
5	5	25.0

Table 69: Frequency table for coin2cash_reimburse

Value labels:

- 0 - No
- 1 - Prepaid or gift card
- 2 - Deposit into bank account
- 3 - Points or value to use on a website
- 4 - Store credit
- 5 - Other (specify)

`cw_location`

Dataset: Transaction-level

Variable type: Numeric

$N = 661$

Description: Cash withdrawal location.

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

Values	Number	Percent
1	151	22.8
2	68	10.3
3	71	10.7
4	225	34.0
6	77	11.6
7	4	0.6
8	1	0.2
9	64	9.7

Table 70: Frequency table for `cw_location`

Value labels:

- 1 - ATM
- 2 - Cash back at a retail store
- 3 - Bank teller
- 4 - Family or friend
- 5 - Check cashing store
- 6 - Employer
- 7 - Cash refund from returning goods
- 8 - Payday lender
- 9 - Other location

cw_source

Dataset: Transaction-level

Variable type: Numeric

$N = 662$

Description: Source of funds for cash withdrawal.

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

Values	Number	Percent
1	222	33.5
2	31	4.7
3	77	11.6
4	24	3.6
5	2	0.3
6	4	0.6
7	11	1.7
8	205	31.0
9	86	13.0

Table 71: Frequency table for cw_source

Value labels:

- 1 - Primary checking account
- 2 - Other checking or savings account
- 3 - Salary wages or tips
- 4 - Cashing a check
- 5 - Credit card cash advance
- 6 - Primary GPR prepaid card cash withdrawal
- 7 - Other prepaid card cash withdrawal
- 8 - Another person
- 9 - Other source

daily_weight

Dataset: Day-level

Variable type: Numeric

$N = 7857$

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

Survey question: N/A

Details: Raked post-stratification weights. Daily weights are best used for producing single-day estimates. Unlike individual weights, daily weights are not trimmed. These particular daily weights correspond to `rps_w_day_a_uasgfk` in the `full_weights` dataset. See Angrisani, M, 2015 *Survey and Diary of Consumer Payment Choice Weighting Procedure* (2016) for more information about the construction of the weights.

date

Dataset: Transaction-level

Variable type: Numeric

$N = 14728$

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

Survey question: N/A

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

date_authorized

Dataset: Transaction-level

Variable type: Numeric

$N = 13$

Description: Question text: What is the date that you authorized this payment to pay?

Survey question: q103n2

Details: Only asked for payments which use the methods Bank Account Number Payment or Online Banking Bill Payment.

dc_acct_1

Dataset: Individual-level

Variable type: Numeric

$N = 691$

Description: Whether the respondent's first debit card is linked to their primary checking account or another checking account.

Survey question: dcq_005

Values	Number	Percent
1	608	88.0
2	83	12.0

Table 72: Frequency table for dc_acct_1

Value labels:

- 1 - Primary account
- 2 - Another account

dc_acct_2

Dataset: Individual-level

Variable type: Numeric

$N = 183$

Description: Whether the respondent's second debit card is linked to their primary checking account or another checking account.

Survey question: dcq_005

Values	Number	Percent
1	38	20.8
2	145	79.2

Table 73: Frequency table for dc_acct_2

Value labels:

- 1 - Primary account
- 2 - Another account

dc_acct_3

Dataset: Individual-level

Variable type: Numeric

$N = 14$

Description: Whether the respondent's third debit card is linked to their primary checking account or another checking account.

Survey question: dcq_005

Values	Number	Percent
1	4	28.6
2	10	71.4

Table 74: Frequency table for dc_acct_3

Value labels:

- 1 - Primary account
- 2 - Another account

dc_acct_4

Dataset: Individual-level

Variable type: Numeric

$N = 4$

Description: Whether the respondent's fourth debit card is linked to their primary checking account or another checking account.

Survey question: dcq_005

Values	Number	Percent
1	2	50.0
2	2	50.0

Table 75: Frequency table for dc_acct_4

Value labels:

- 1 - Primary account
- 2 - Another account

dc_acct_5

Dataset: Individual-level

Variable type: Numeric

$N = 3$

Description: Whether the respondent's fifth debit card is linked to their primary checking account or another checking account.

Survey question: dcq_005

Values	Number	Percent
1	1	33.3
2	2	66.7

Table 76: Frequency table for dc_acct_5

Value labels:

- 1 - Primary account
- 2 - Another account

dc_logo_1

Dataset: Individual-level

Variable type: Numeric

$N = 2212$

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

Survey question: dcq_002

Values	Number	Percent
1	1533	69.3
2	605	27.4
3	74	3.3

Table 77: Frequency table for dc_logo_1

Value labels:

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

dc_logo_2

Dataset: Individual-level

Variable type: Numeric

$N = 287$

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

Survey question: dcq_002

Values	Number	Percent
1	167	58.2
2	110	38.3
3	10	3.5

Table 78: Frequency table for dc_logo_2

Value labels:

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

dc_logo_3

Dataset: Individual-level

Variable type: Numeric

$N = 34$

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

Survey question: dcq_002

Values	Number	Percent
1	14	41.2
2	13	38.2
3	7	20.6

Table 79: Frequency table for dc_logo_3

Value labels:

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

dc_logo_4

Dataset: Individual-level

Variable type: Numeric

$N = 9$

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

Survey question: dcq_002

Values	Number	Percent
1	4	44.4
2	2	22.2
3	3	33.3

Table 80: Frequency table for dc_logo_4

Value labels:

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

dc_logo_5

Dataset: Individual-level

Variable type: Numeric

$N = 5$

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

Survey question: dcq_002

Values	Number	Percent
2	1	20.0
3	4	80.0

Table 81: Frequency table for dc_logo_5

Value labels:

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

dc_num

Dataset: Individual-level

Variable type: Numeric

$N = 2237$

Description: The number of debit cards the respondent has.

Survey question: dcq_001

Values	Number	Percent
1	1945	86.9
2	255	11.4
3	26	1.2
4	4	0.2
5	3	0.1
6	4	0.2

Table 82: Frequency table for **dc_num**

Value labels:

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

dc_num_used

Dataset: Transaction-level

Variable type: Numeric

$N = 3010$

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

Survey question: q201d

Values	Number	Percent
1	2683	89.1
2	125	4.2
3	3	0.1
5	199	6.6

Table 83: Frequency table for dc_num_used

Value labels:

- 1 - First debit card (DC) listed
- 2 - Second DC listed
- 3 - Third DC listed
- 4 - Fourth DC listed
- 5 - Fifth DC listed
- 6 - Another debit card not listed

dc_rewards_1

Dataset: Individual-level

Variable type: Numeric

$N = 2201$

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

Survey question: dcq_003

Values	Number	Percent
0	1927	87.6
1	274	12.4

Table 84: Frequency table for dc_rewards_1

Value labels:

0 - No

1 - Yes

dc_rewards_2

Dataset: Individual-level

Variable type: Numeric

$N = 285$

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

Survey question: dcq_003

Values	Number	Percent
0	241	84.6
1	44	15.4

Table 85: Frequency table for dc_rewards_2

Value labels:

0 - No

1 - Yes

dc_rewards_3

Dataset: Individual-level

Variable type: Numeric

$N = 33$

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

Survey question: dcq_003

Values	Number	Percent
0	26	78.8
1	7	21.2

Table 86: Frequency table for dc_rewards_3

Value labels:

0 - No

1 - Yes

dc_rewards_4

Dataset: Individual-level

Variable type: Numeric

$N = 9$

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

Survey question: dcq_003

Values	Number	Percent
0	5	55.6
1	4	44.4

Table 87: Frequency table for dc_rewards_4

Value labels:

0 - No

1 - Yes

dc_rewards_5

Dataset: Individual-level

Variable type: Numeric

$N = 5$

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

Survey question: dcq_003

Values	Number	Percent
0	4	80.0
1	1	20.0

Table 88: Frequency table for dc_rewards_5

Value labels:

0 - No

1 - Yes

debit_auth

Dataset: Transaction-level

Variable type: Numeric

$N = 3019$

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

Survey question: q101c

Values	Number	Percent
1	1442	47.8
2	548	18.2
3	287	9.5
4	568	18.8
5	39	1.3
6	135	4.5

Table 89: Frequency table for `debit_auth`

Value labels:

- 1 - PIN
- 2 - Signature
- 3 - CVC or CVV code
- 4 - None of these
- 5 - Some combination of two of these
- 6 - Other (specify)

denom_1_end

Dataset: Day-level

Variable type: Numeric

$N = 11169$

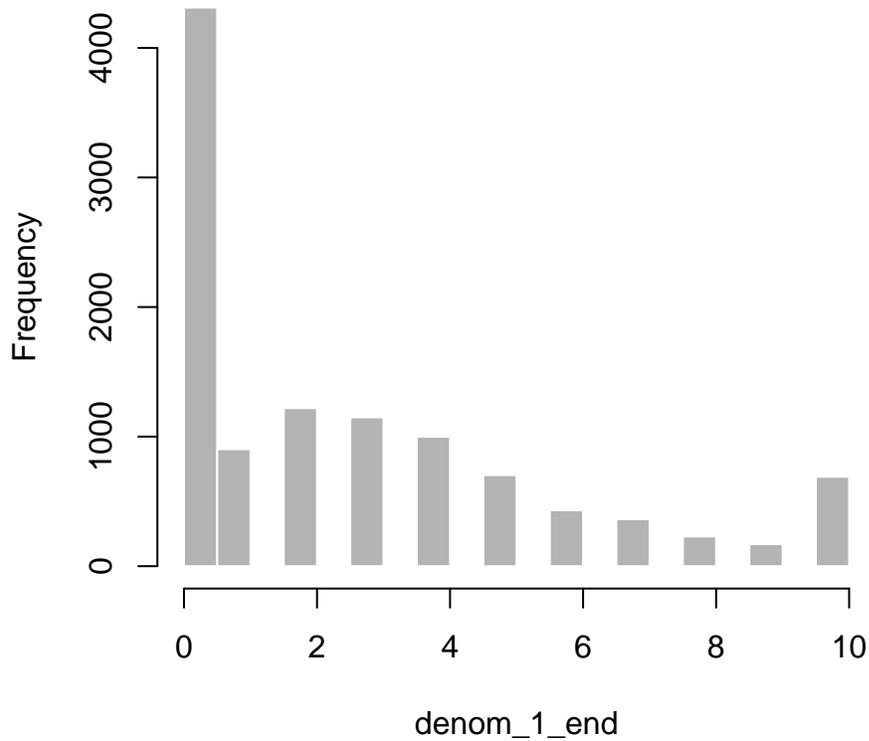
Description: The number of 1 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	2.0	2.9	200.0	4.6

Table 90: Summary statistics for `denom_1_end`



denom_1_stored

Dataset: Day-level

Variable type: Numeric

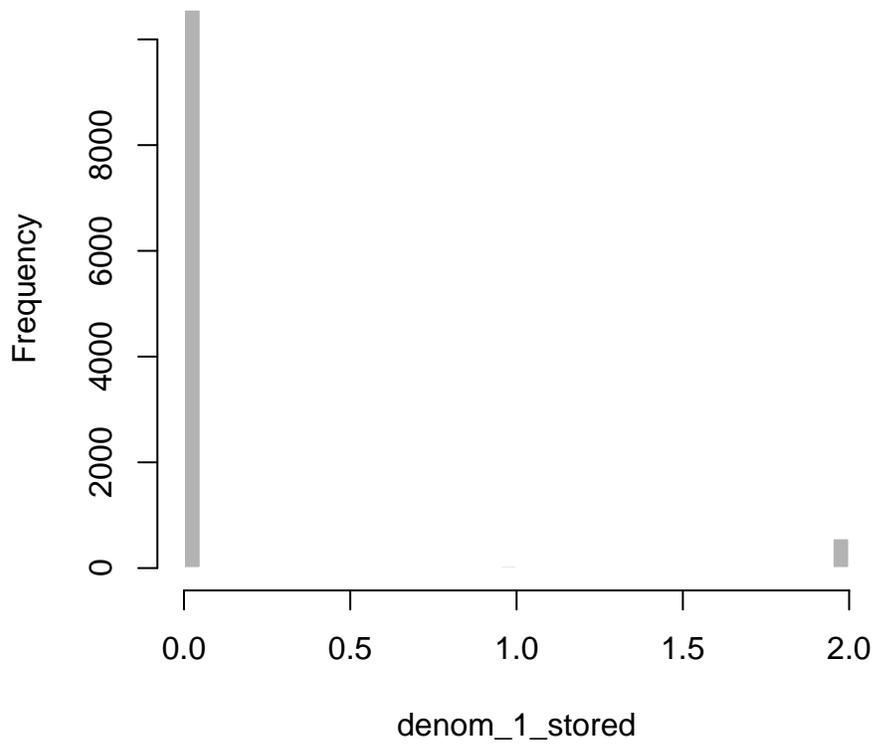
$N = 11172$

Description: The number of 1 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	1.1	700.0	15.1

Table 91: Summary statistics for denom_1_stored



denom_10_end

Dataset: Day-level

Variable type: Numeric

$N = 11169$

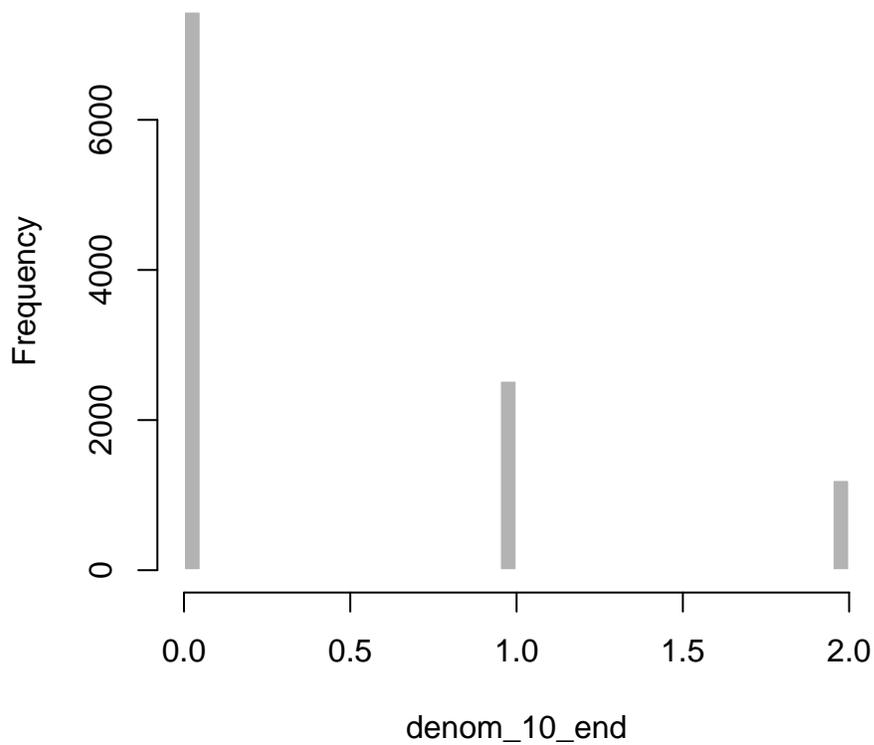
Description: The number of 10 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	0.6	19.0	1.2

Table 92: Summary statistics for denom_10_end



denom_10_stored

Dataset: Day-level

Variable type: Numeric

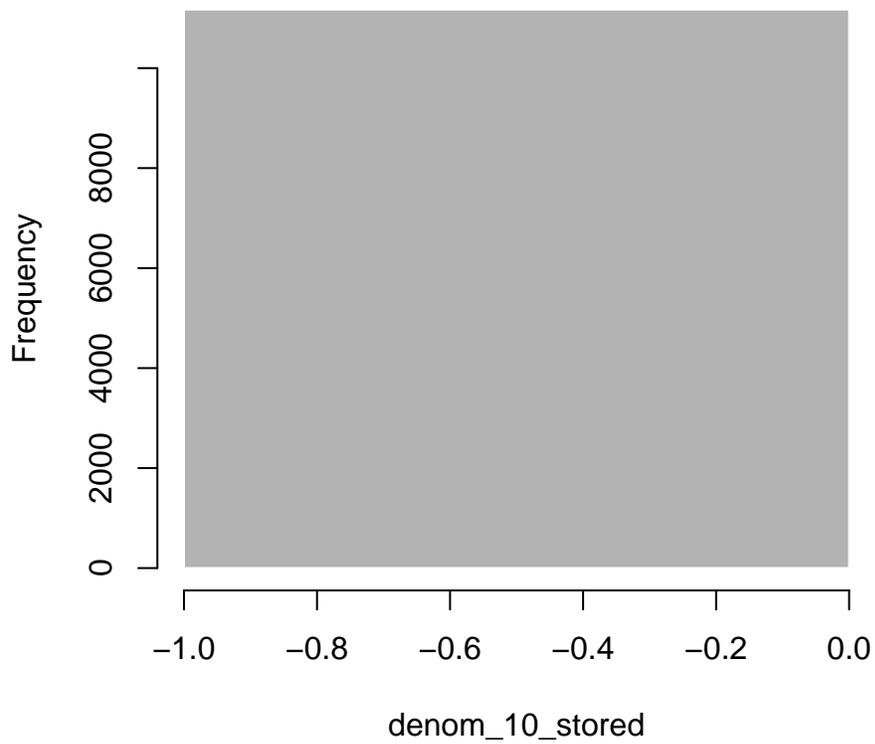
$N = 11172$

Description: The number of 10 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.2	300.0	3.6

Table 93: Summary statistics for `denom_10_stored`



denom_100_end

Dataset: Day-level

Variable type: Numeric

$N = 11169$

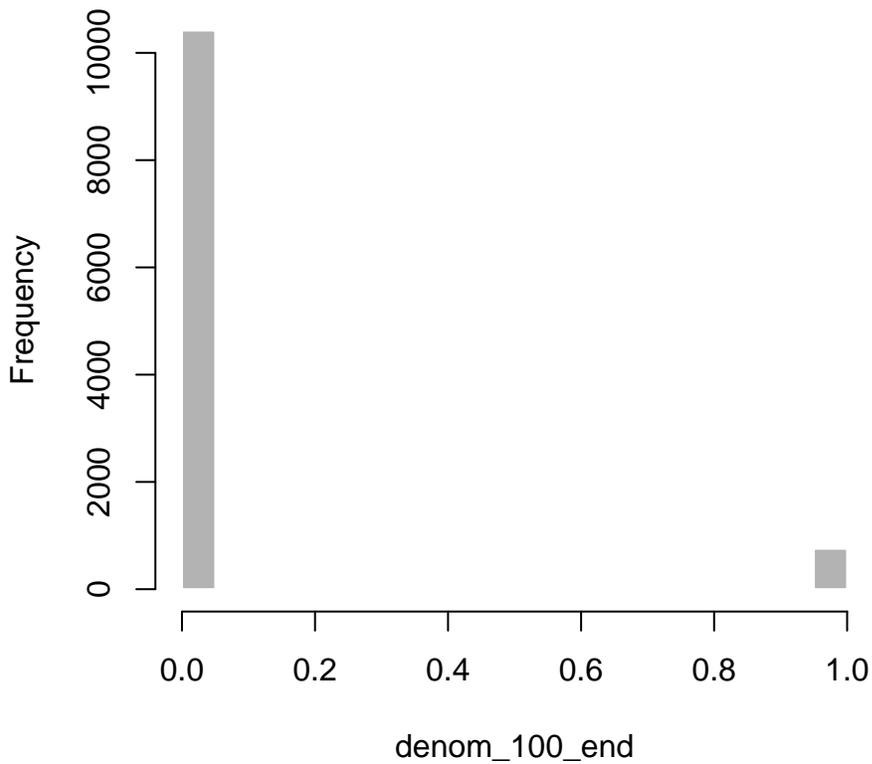
Description: The number of 100 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	0.1	18.0	0.8

Table 94: Summary statistics for `denom_100_end`



denom_100_stored

Dataset: Day-level

Variable type: Numeric

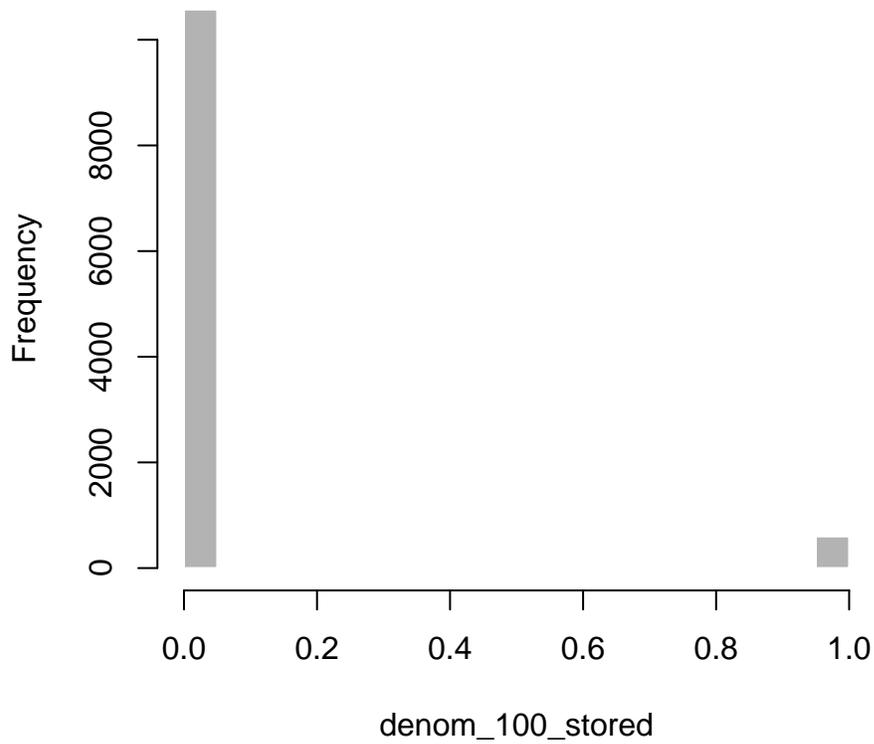
$N = 11172$

Description: The number of 100 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.6	280.0	6.3

Table 95: Summary statistics for denom_100_stored



denom_2_end

Dataset: Day-level

Variable type: Numeric

$N = 11169$

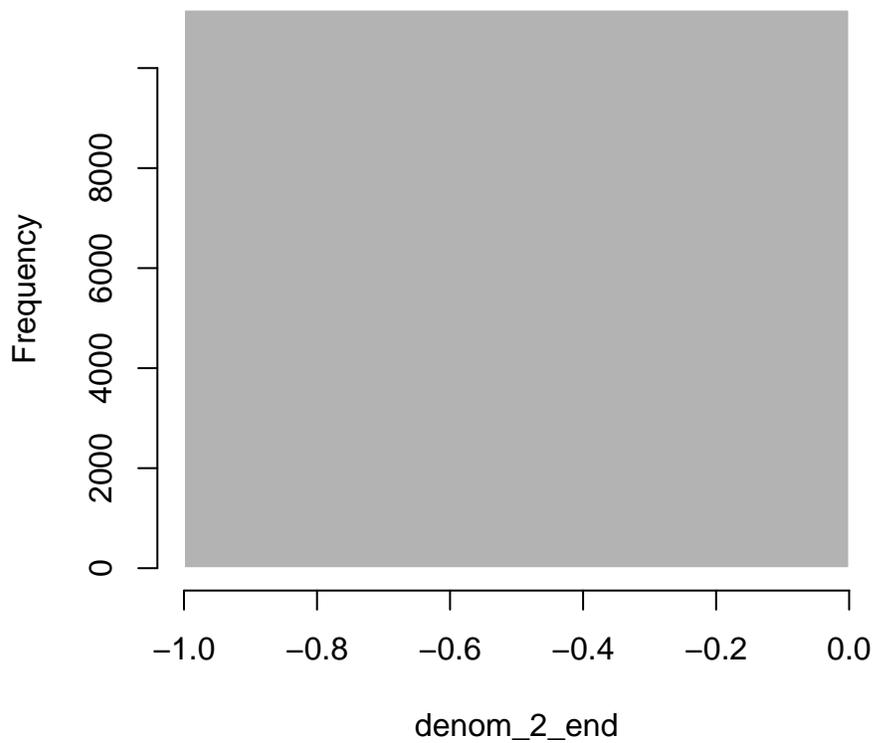
Description: The number of 2 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	0.0	54.0	0.7

Table 96: Summary statistics for denom_2_end



denom_2_stored

Dataset: Day-level

Variable type: Numeric

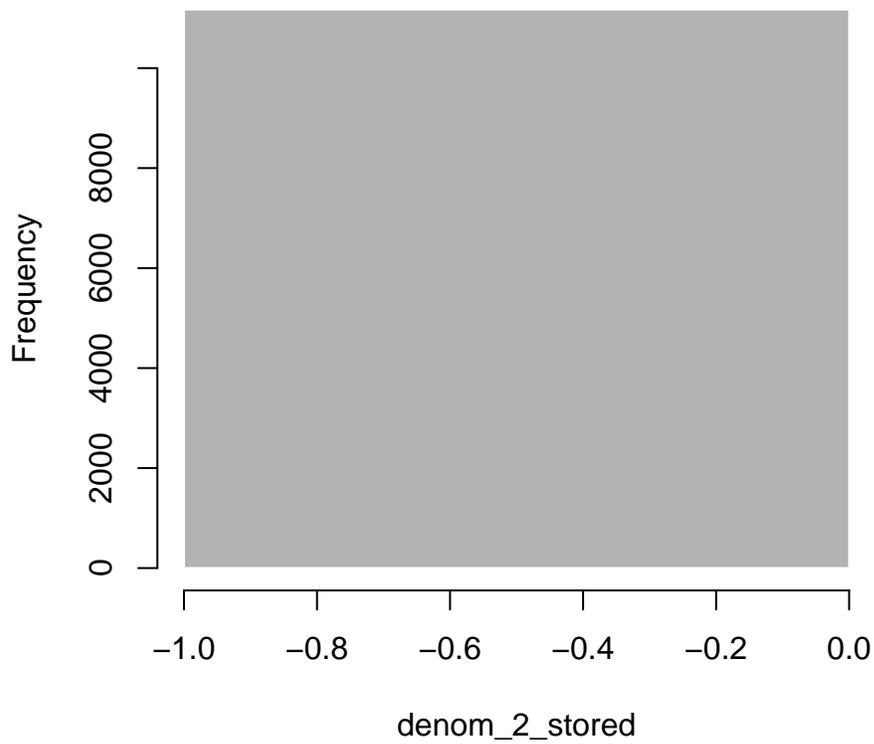
$N = 11172$

Description: The number of 2 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.2	800.0	10.9

Table 97: Summary statistics for `denom_2_stored`



denom_20_end

Dataset: Day-level

Variable type: Numeric

$N = 11169$

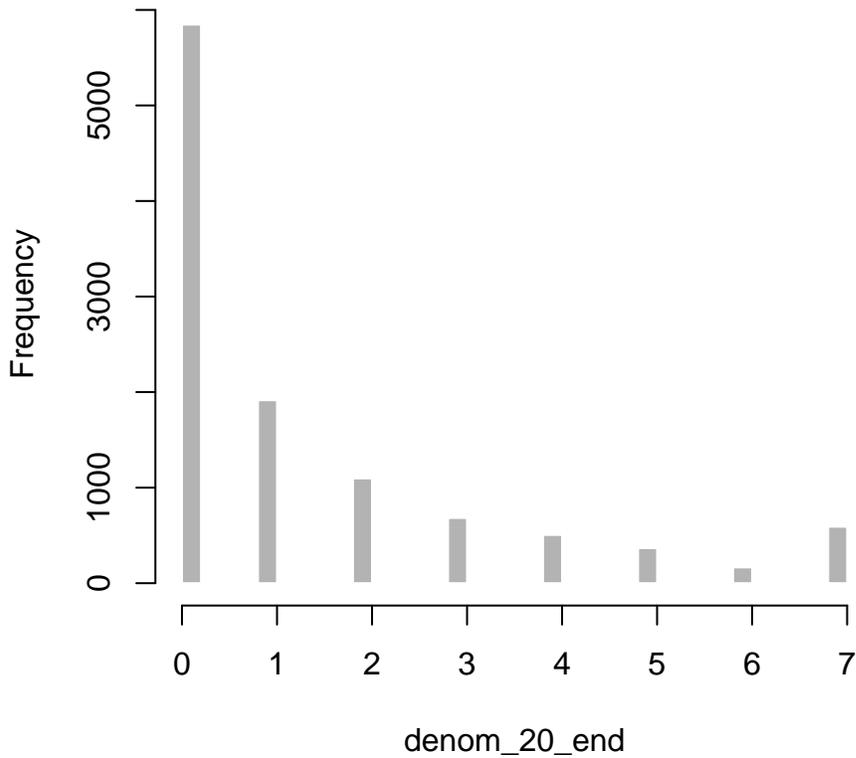
Description: The number of 20 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	1.5	40.0	2.8

Table 98: Summary statistics for denom_20_end



denom_20_stored

Dataset: Day-level

Variable type: Numeric

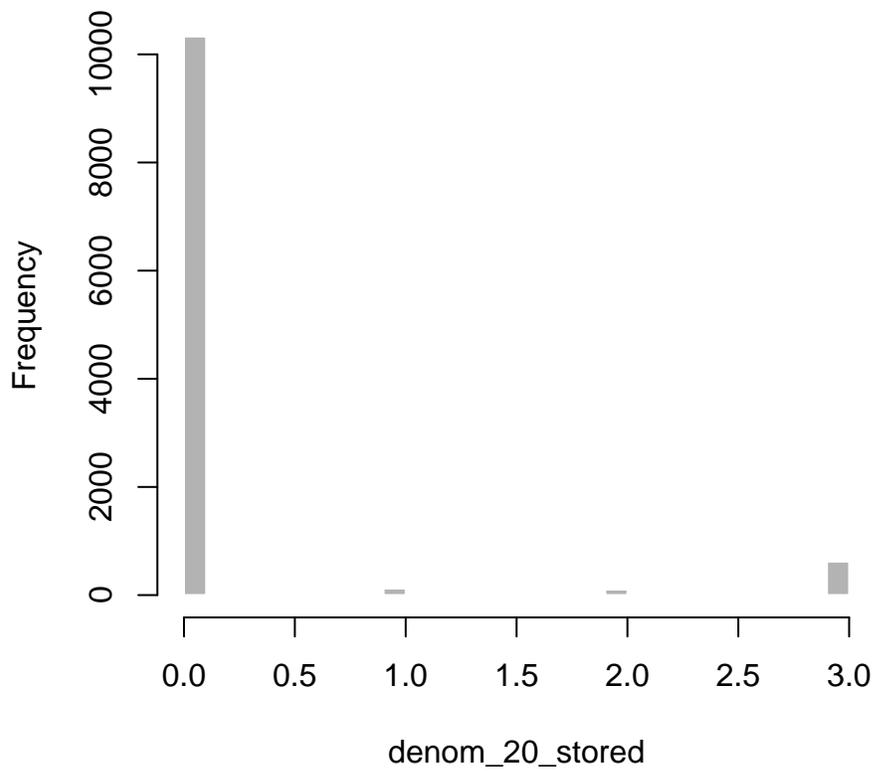
$N = 11172$

Description: The number of 20 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.8	250.0	5.4

Table 99: Summary statistics for `denom_20_stored`



denom_5_end

Dataset: Day-level

Variable type: Numeric

$N = 11170$

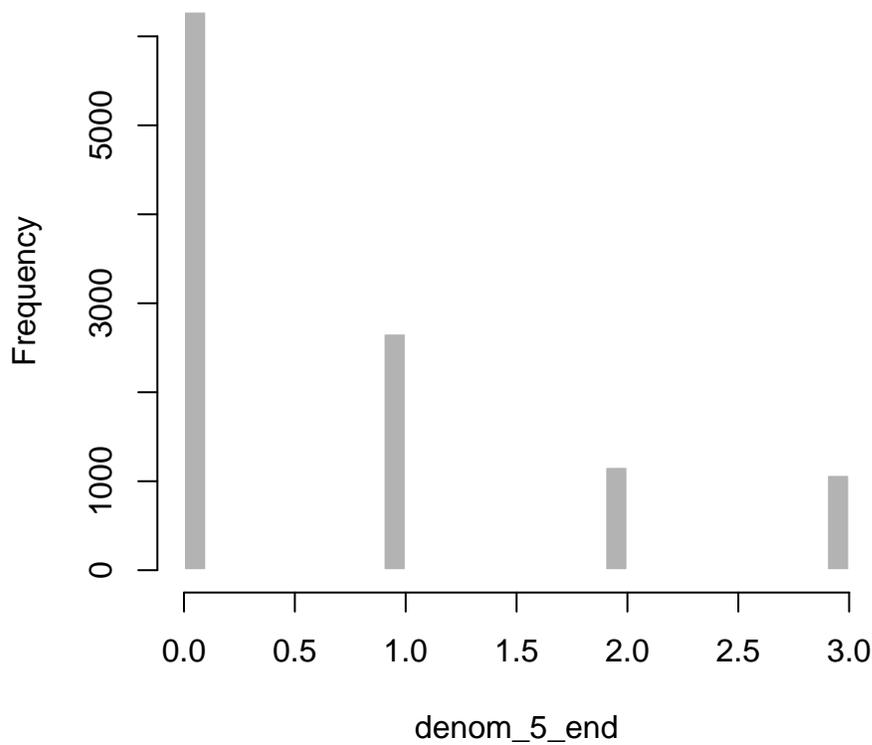
Description: The number of 5 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	0.8	25.0	1.5

Table 100: Summary statistics for denom_5_end



denom_5_stored

Dataset: Day-level

Variable type: Numeric

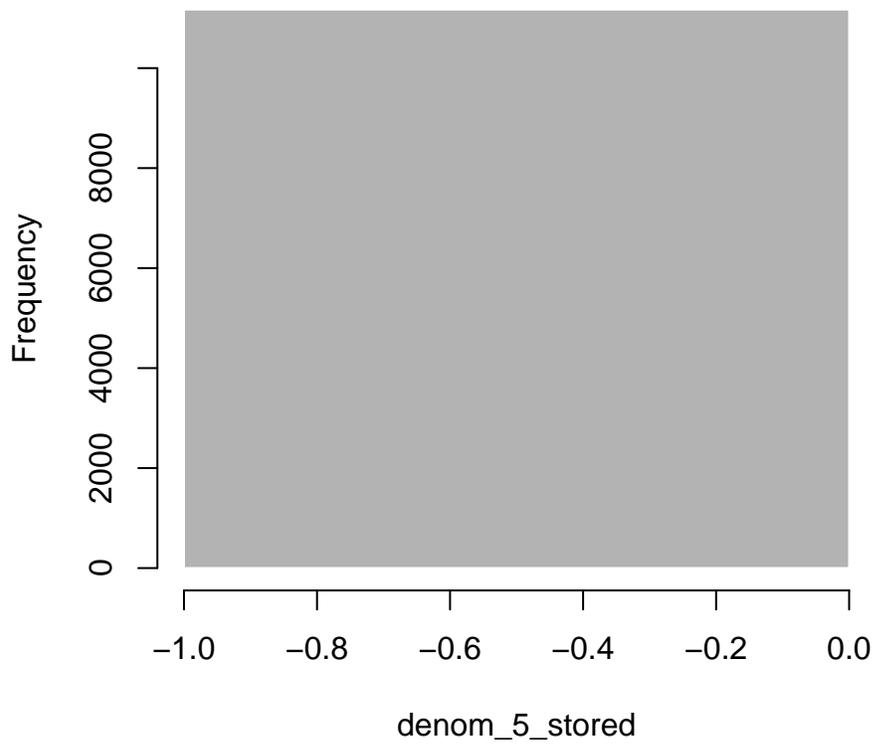
$N = 11172$

Description: The number of 5 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.2	107.0	2.2

Table 101: Summary statistics for `denom_5_stored`



denom_50_end

Dataset: Day-level

Variable type: Numeric

$N = 11169$

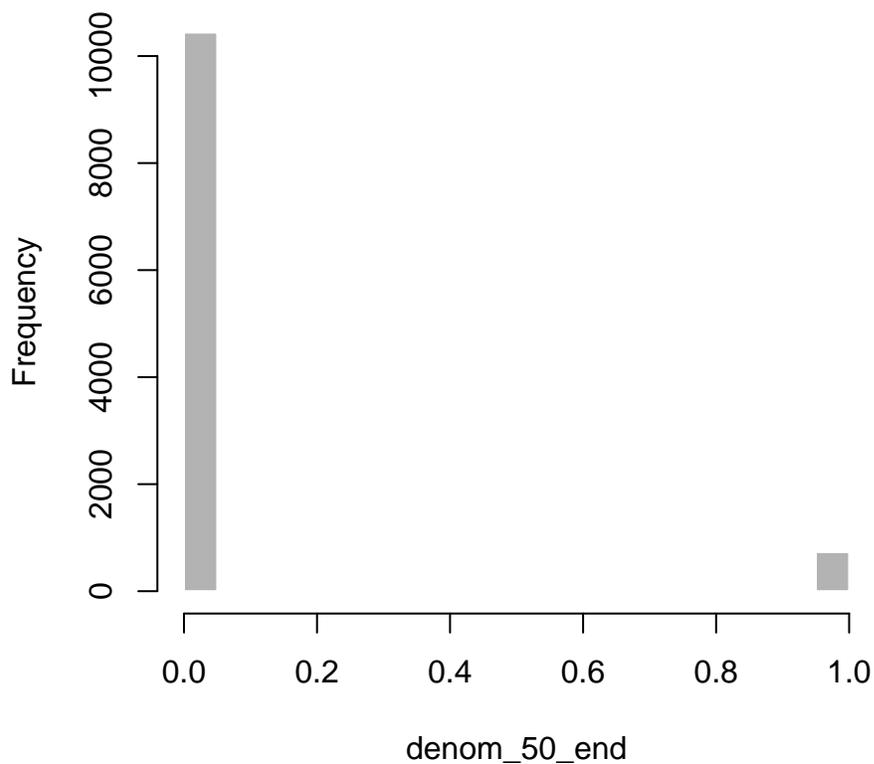
Description: The number of 50 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	0.1	10.0	0.6

Table 102: Summary statistics for denom_50_end



denom_50_stored

Dataset: Day-level

Variable type: Numeric

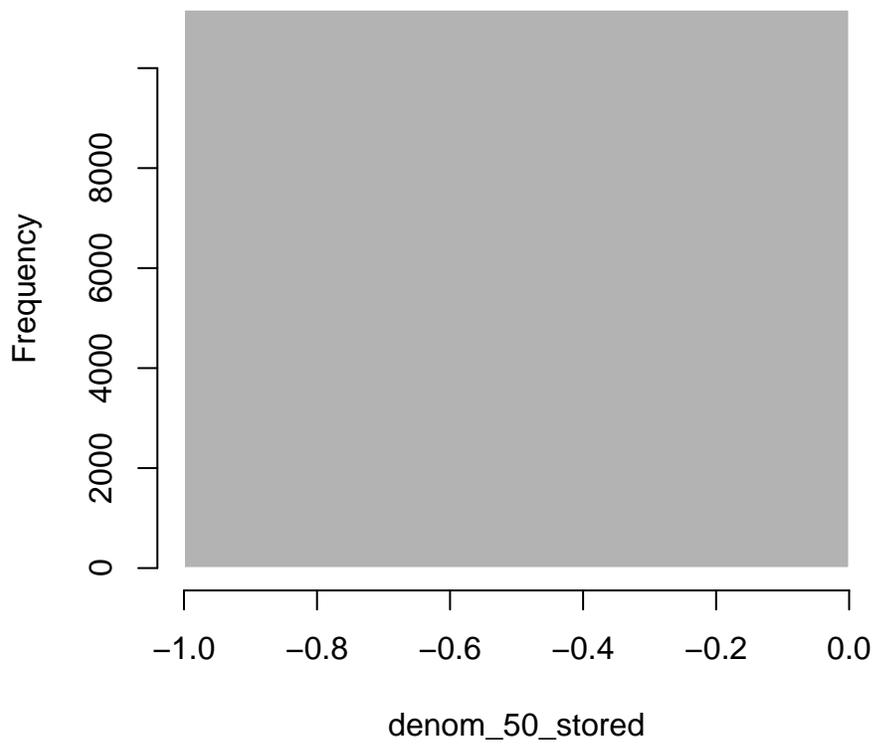
$N = 11172$

Description: The number of 50 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.1	53.0	1.4

Table 103: Summary statistics for denom_50_stored



device

Dataset: Transaction-level

Variable type: Numeric

$N = 12023$

Description: Device used to complete transaction.

Survey question: Drop-down box in the purchases and bills modules.

Details: Responses are presented as they were reported by the respondent. Note that some of the values of this variable do not "make sense". Nonetheless, we have chosen not to leave them alone and allow the researcher to interpret them as they see fit.

Values	Number	Percent
1	1298	10.8
2	173	1.4
3	604	5.0
4	63	0.5
5	287	2.4
6	972	8.1
7	8626	71.7

Table 104: Frequency table for device

Value labels:

- 1 - Computer
- 2 - Tablet
- 3 - Mobile phone
- 4 - Landline phone
- 5 - Mail or delivery service
- 6 - Some other device not listed
- 7 - No device

device_orig

Dataset: Transaction-level

Variable type: Numeric

$N = 12025$

Description: Device used to complete transaction, uncleaned.

Survey question: Drop-down box in the purchases and bills modules.

Details: Responses are presented as they were reported by the respondent. Note that some of the values of this variable do not "make sense". Nonetheless, we have chosen not to leave them alone and allow the researcher to interpret them as they see fit.

Values	Number	Percent
-1	2	0.0
1	1565	13.0
2	173	1.4
3	604	5.0
4	63	0.5
5	366	3.0
6	972	8.1
7	8280	68.9

Table 105: Frequency table for `device_orig`

Value labels:

- 1 - Computer
- 2 - Tablet
- 3 - Mobile phone
- 4 - Landline phone
- 5 - Mail or delivery service
- 6 - Some other device not listed
- 7 - No device

diary_day

Dataset: Transaction-level

Variable type: Numeric

$N = 14728$

Description: Diary days are numbered between 0 and 3. Note that certain account balances and income payments are reported on diary day 0, but no transactions.

Survey question: N/A

Values	Number	Percent
0	347	2.4
1	5061	34.4
2	4803	32.6
3	4517	30.7

Table 106: Frequency table for `diary_day`

Value labels:

- 0 - Day 0
- 1 - Day 1
- 2 - Day 2
- 3 - Day 3

discount

Dataset: Transaction-level

Variable type: Numeric

$N = 9213$

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

Survey question: q101aaa, q101d, q101f

Values	Number	Percent
0	8885	96.4
1	328	3.6

Table 107: Frequency table for discount

Value labels:

0 - No

1 - Yes

dow_weight

Dataset: Day-level

Variable type: Numeric

$N = 7869$

Description: Day-of-week weight, built to account for day-of-week effects in the number and value of payments. Researchers attempting to do cross-year comparisons should employ these weights.

Survey question: Created internally.

draft_date

Dataset: Transaction-level

Variable type: Numeric

$N = 1450$

Description: Question text: Some bills are paid on the same day they are scheduled; others are paid in the future. Please tell us the date you selected for the bill to be paid.

Survey question: pay205

due_date

Dataset: Transaction-level

Variable type: Numeric

N = 2342

Description: Date on which this bill was due.

Survey question: q67_a

Details: Converted to Stata date format.

durable_type

Dataset: Transaction-level

Variable type: Numeric

$N = 103$

Description: If the payment is greater than or equal to 200 dollars, then the diarist is asked to describe the type of payment. The response options are several categories of durable goods.

Survey question: pay608

Values	Number	Percent
1	11	10.7
2	10	9.7
3	7	6.8
4	7	6.8
5	6	5.8
7	1	1.0
8	61	59.2

Table 108: Frequency table for durable_type

Value labels:

- 1 - Cars trucks motorcycles other motor vehicles and parts
- 2 - Furniture and furnishings
- 3 - Household appliances
- 4 - Computers cameras TVs other electronics
- 5 - Sports equipment, sports and recreational vehicles, boats
- 6 - Jewelry and watches
- 7 - Therapeutic appliances and equipment
- 8 - None of the above

e_exp_cc

Dataset: Individual-level

Variable type: Numeric

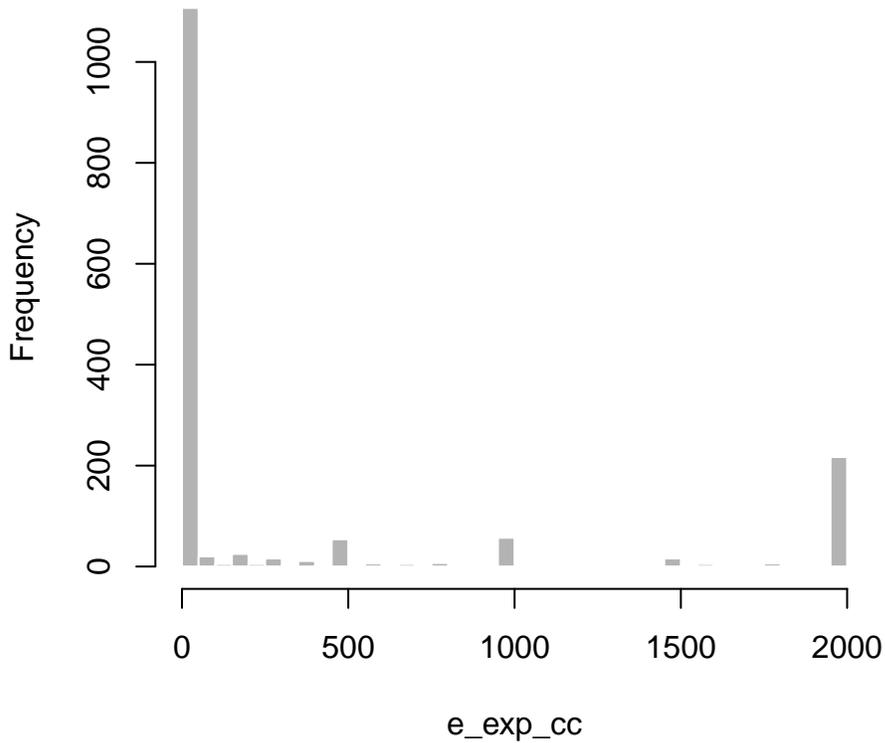
$N = 1596$

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

Survey question: scf006_e

min	med	mean	max	sd
0.0	0.0	397.8	2000.0	720.9

Table 109: Summary statistics for e_exp_cc



e_exp_chk

Dataset: Individual-level

Variable type: Numeric

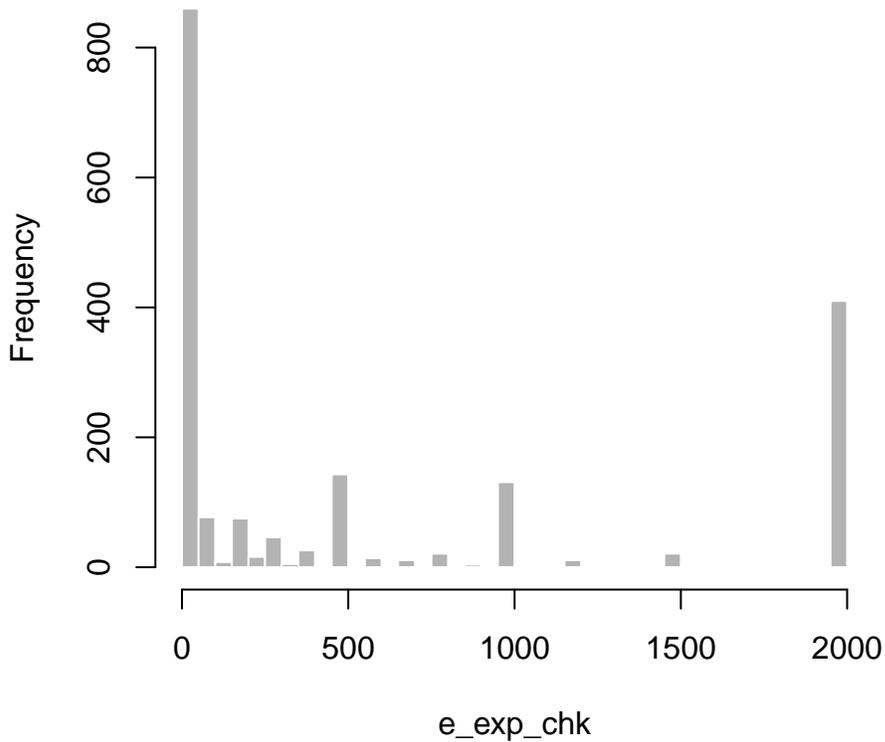
$N = 1909$

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

Survey question: scf006.b

min	med	mean	max	sd
0.0	200.0	626.5	2000.0	797.8

Table 110: Summary statistics for e_exp_chk



e_exp_chk_saved

Dataset: Individual-level

Variable type: Numeric

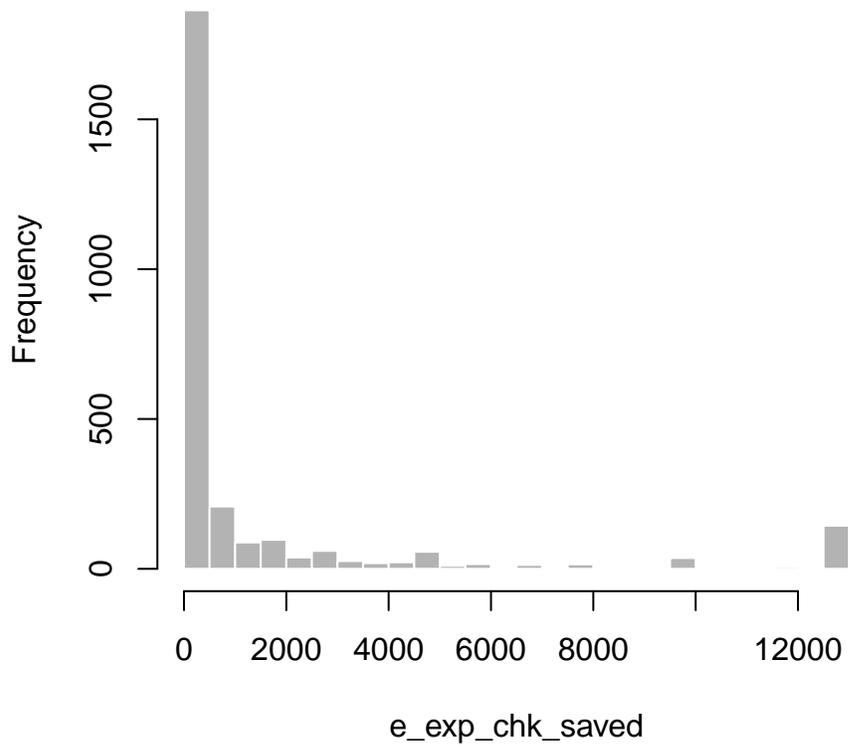
$N = 2751$

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

Survey question: scf004.b

min	med	mean	max	sd
0.0	0.0	3002.6	226000.0	12894.9

Table 111: Summary statistics for e_exp_chk_saved



e_exp_cover

Dataset: Individual-level

Variable type: Numeric

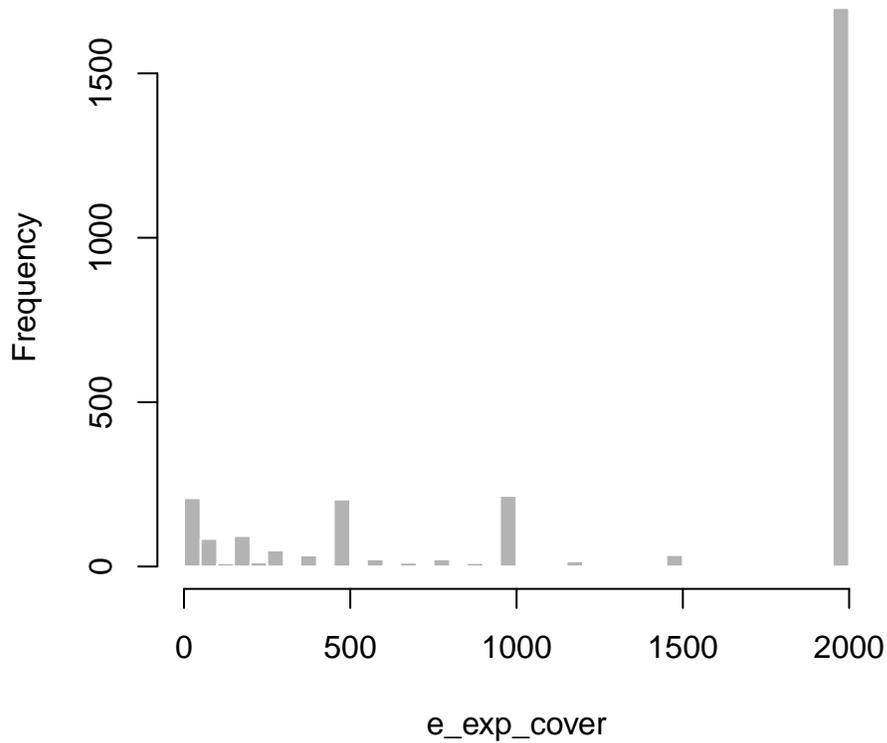
$N = 2783$

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

Survey question: scf006_total

min	med	mean	max	sd
0.0	2000.0	1423.6	2000.0	774.1

Table 112: Summary statistics for e_exp_cover



e_exp_csh

Dataset: Individual-level

Variable type: Numeric

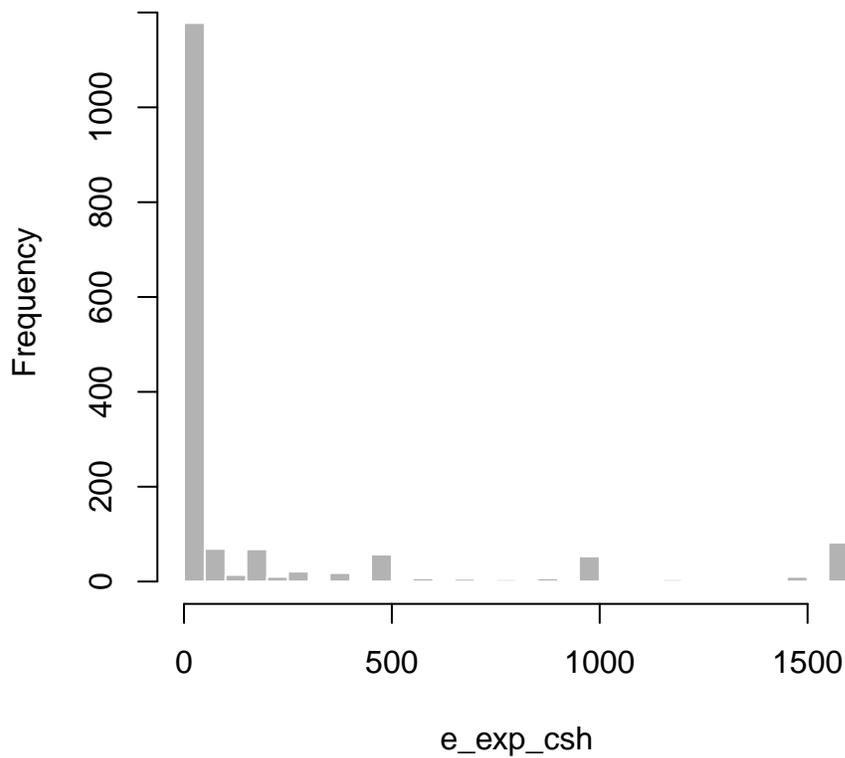
$N = 1620$

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

Survey question: scf006_a

min	med	mean	max	sd
0.0	0.0	205.4	2000.0	488.4

Table 113: Summary statistics for e_exp_csh



e_exp_csh_saved

Dataset: Individual-level

Variable type: Numeric

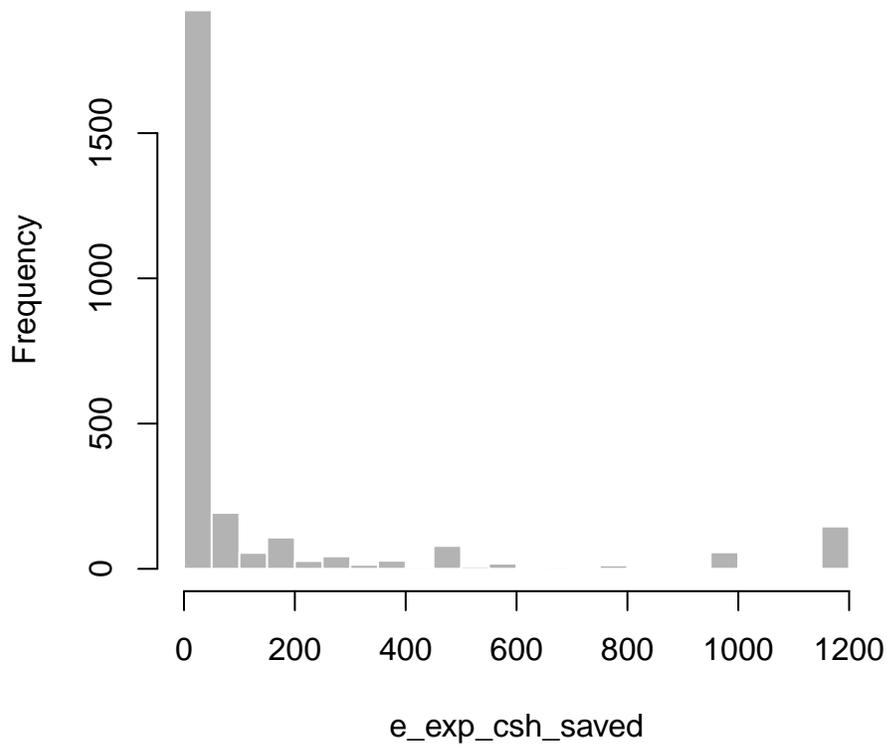
$N = 2750$

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

Survey question: scf004_a

min	med	mean	max	sd
0.0	0.0	360.8	100000.0	2820.5

Table 114: Summary statistics for e_exp_csh_saved



e_exp_fam

Dataset: Individual-level

Variable type: Numeric

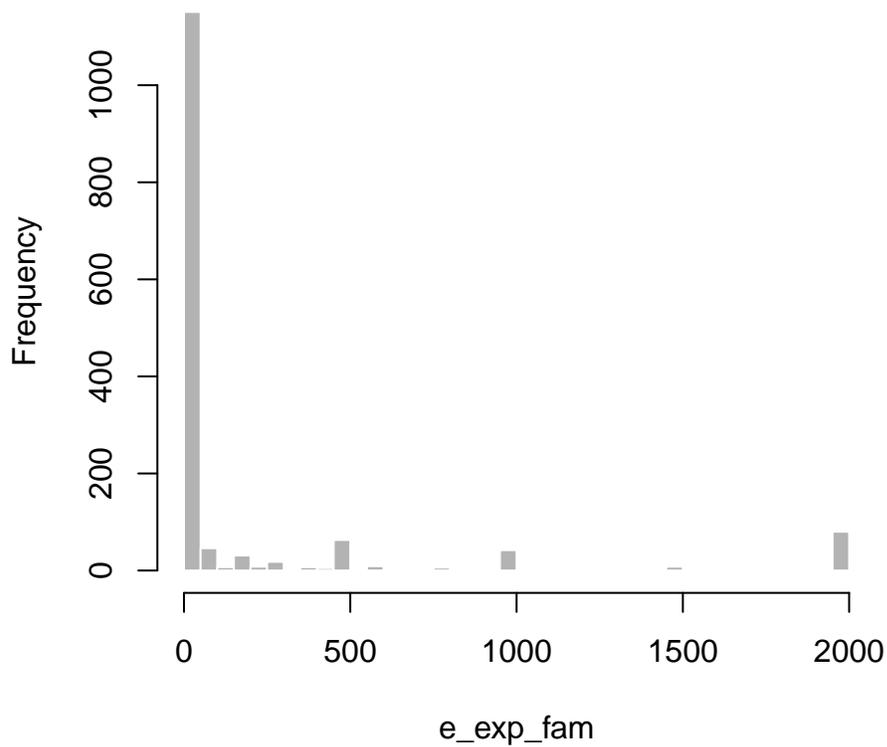
$N = 1504$

Description: Diary Day 1, respondents were asked if they could cover an emergency expense. This is the amount of the emergency expenditure that respondents said they could cover by getting money from family.

Survey question: scf006.i

min	med	mean	max	sd
0.0	0.0	202.6	2000.0	502.1

Table 115: Summary statistics for e_exp_fam



e_exp_heloc

Dataset: Individual-level

Variable type: Numeric

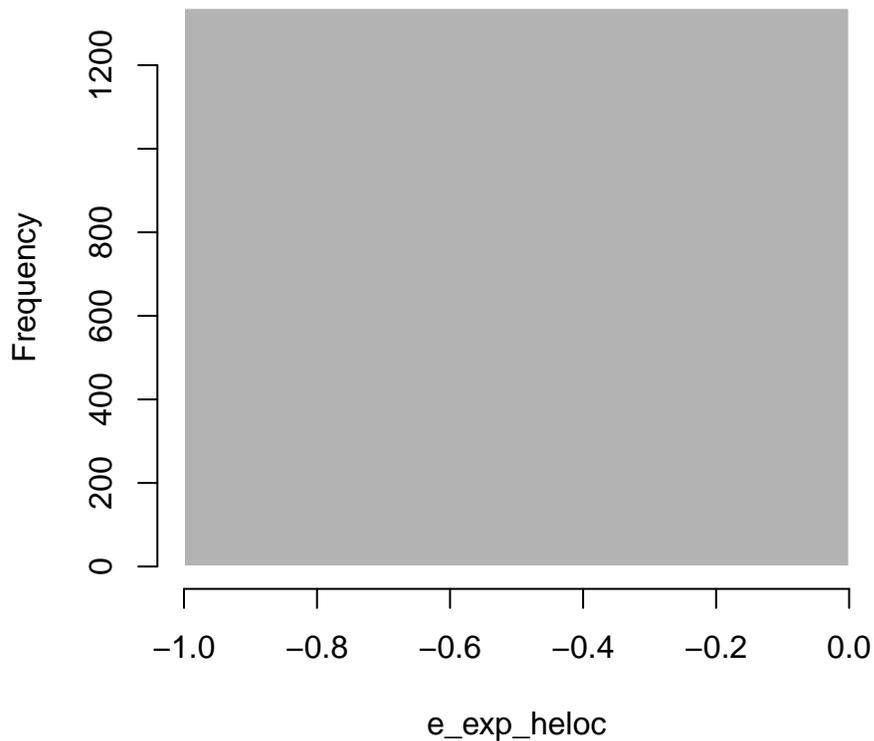
$N = 1337$

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

Survey question: scf006.f

min	med	mean	max	sd
0.0	0.0	39.2	2000.0	251.7

Table 116: Summary statistics for e_exp_heloc



e_exp_od

Dataset: Individual-level

Variable type: Numeric

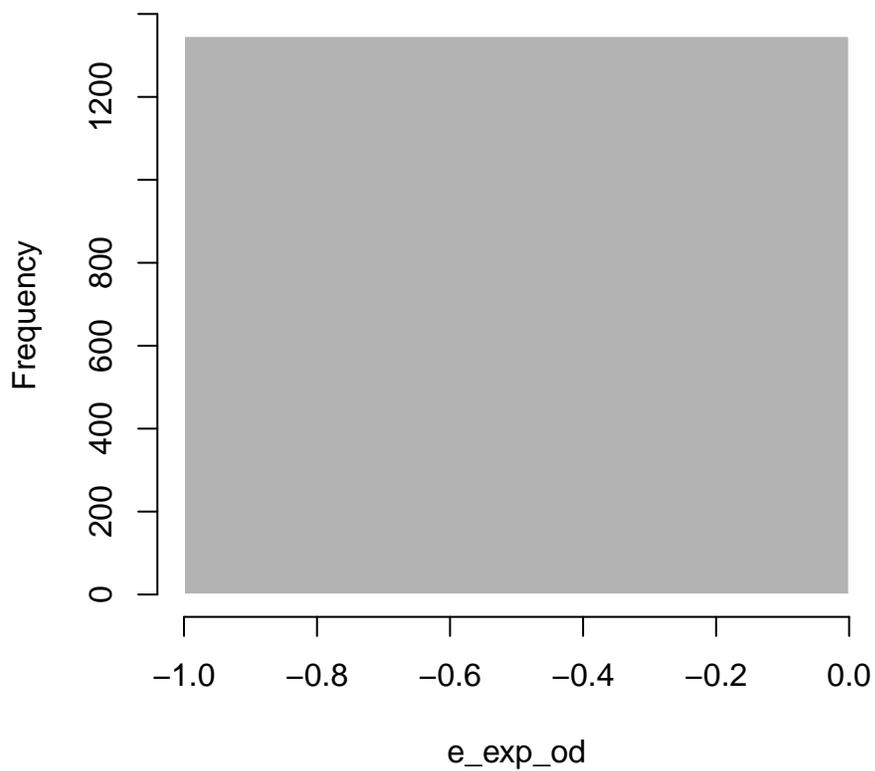
$N = 1347$

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

Survey question: scf006_d

min	med	mean	max	sd
0.0	0.0	24.2	2000.0	174.8

Table 117: Summary statistics for e_exp_od



e_exp_pawn

Dataset: Individual-level

Variable type: Numeric

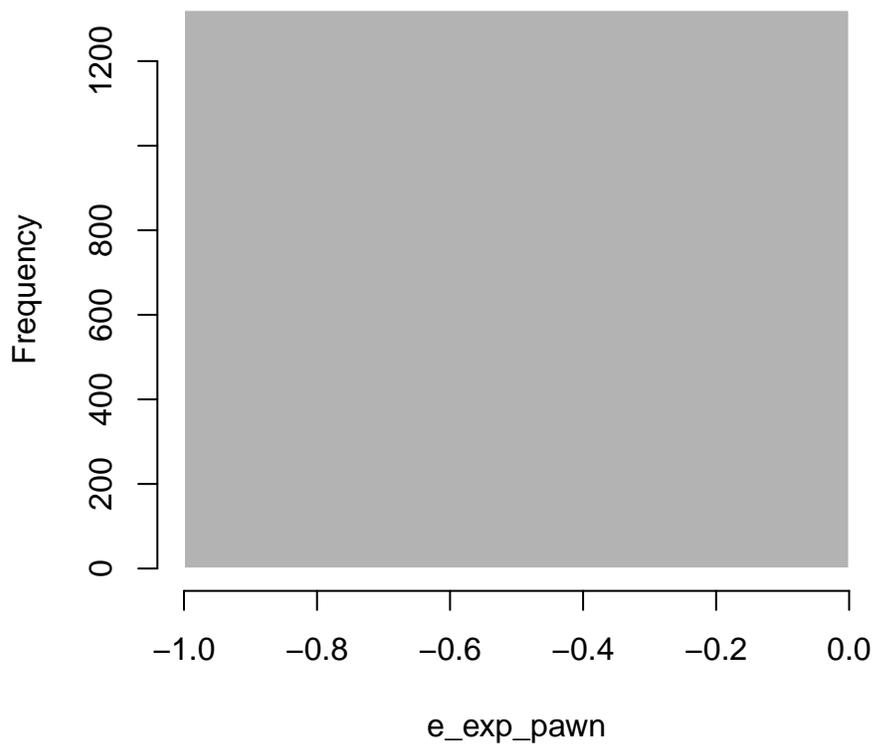
$N = 1321$

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

Survey question: scf006.h

min	med	mean	max	sd
0.0	0.0	10.4	2000.0	102.0

Table 118: Summary statistics for e_exp_pawn



e_exp_payday

Dataset: Individual-level

Variable type: Numeric

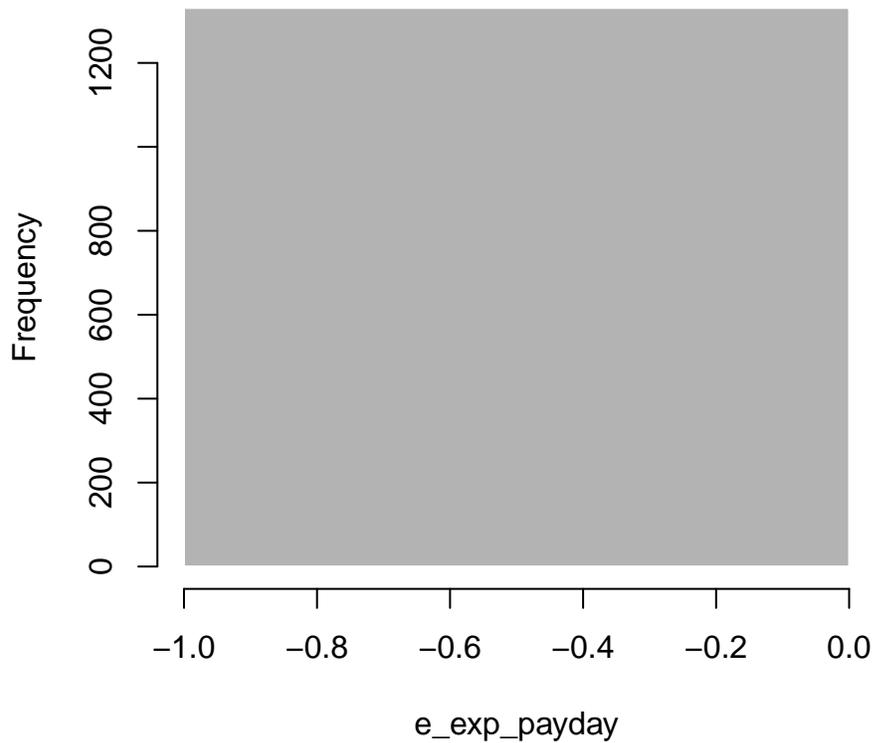
$N = 1331$

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

Survey question: scf006_g

min	med	mean	max	sd
0.0	0.0	15.1	2000.0	105.4

Table 119: Summary statistics for e_exp_payday



e_exp_sav

Dataset: Individual-level

Variable type: Numeric

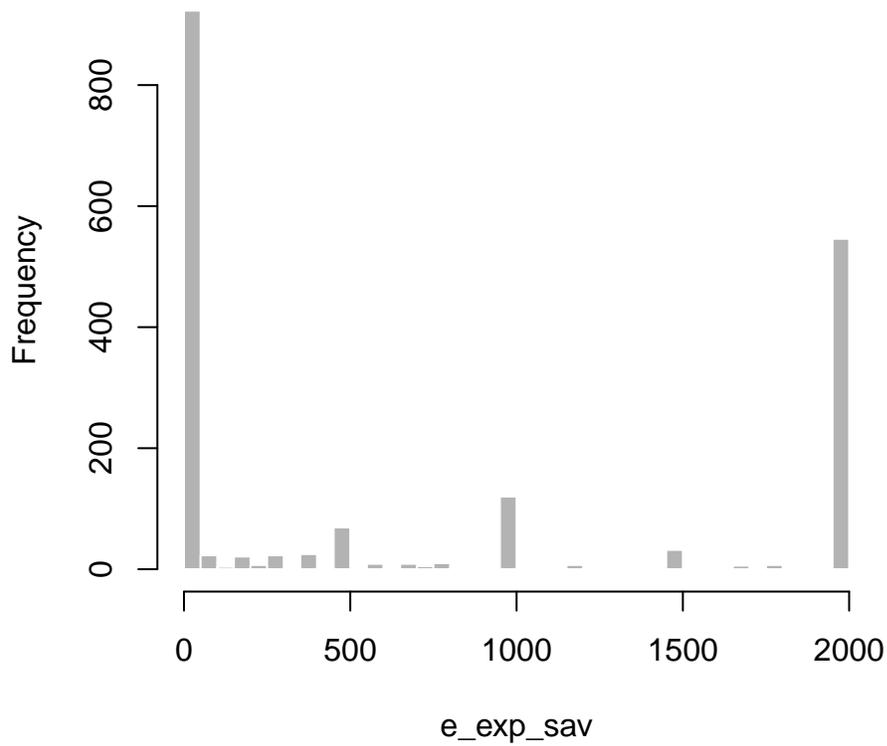
$N = 1875$

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

Survey question: scf006_c

min	med	mean	max	sd
0.0	100.0	751.0	2000.0	880.9

Table 120: Summary statistics for e_exp_sav



e_exp_sav_saved

Dataset: Individual-level

Variable type: Numeric

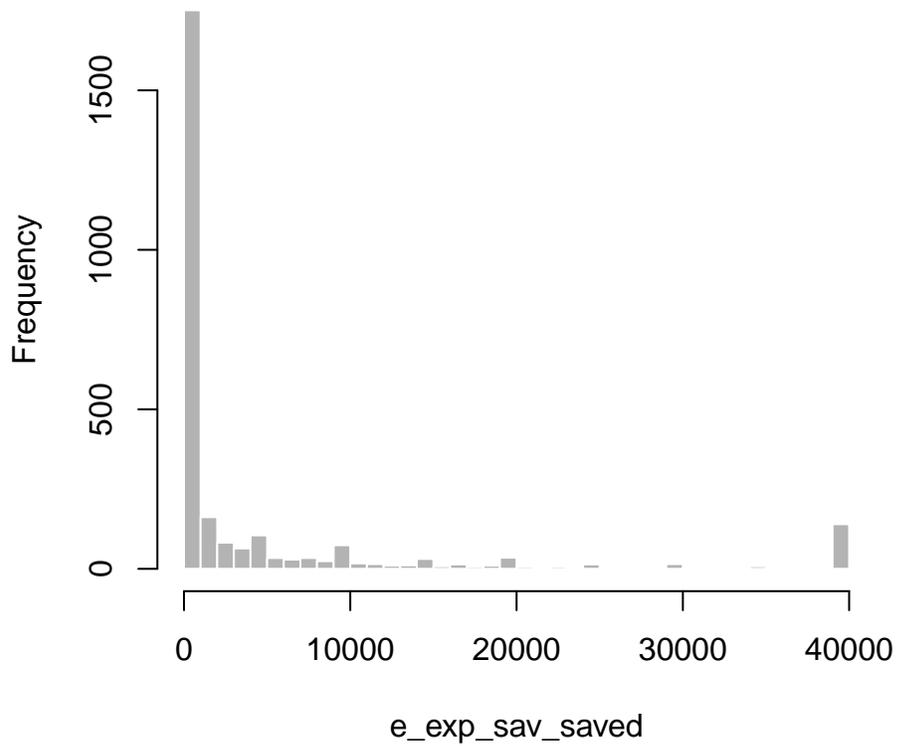
$N = 2754$

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

Survey question: scf004.c

min	med	mean	max	sd
0.0	100.0	9273.6	1000000.0	42199.3

Table 121: Summary statistics for e_exp_sav_saved



e_exp_svc_saved

Dataset: Individual-level

Variable type: Numeric

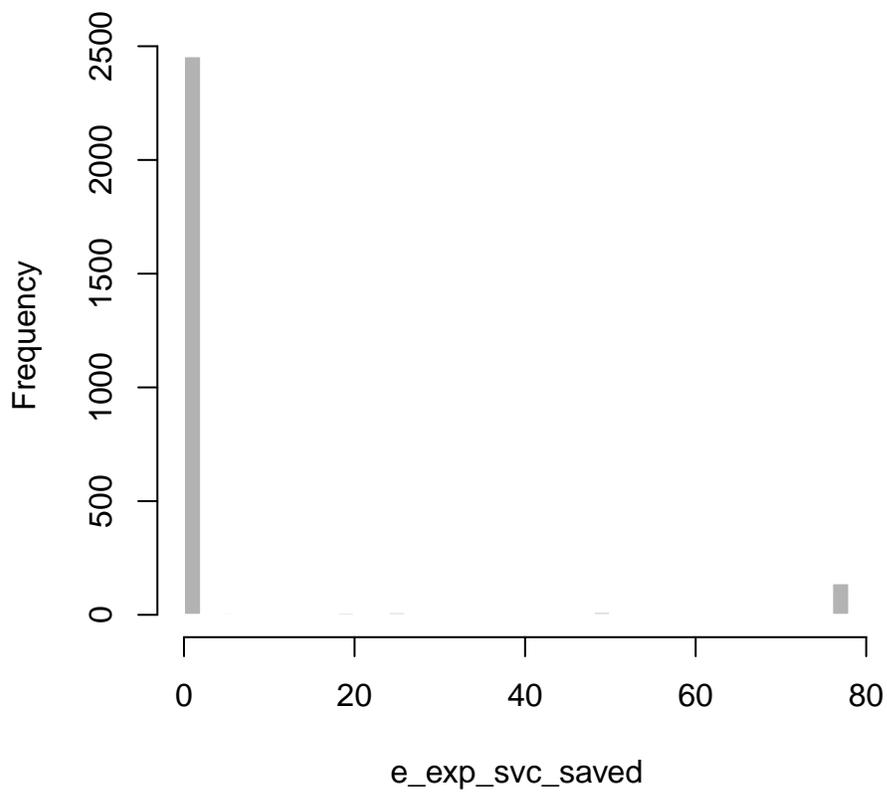
$N = 2731$

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

Survey question: scf004.d

min	med	mean	max	sd
0.0	0.0	53.3	92900.0	1789.6

Table 122: Summary statistics for e_exp_svc_saved



e_exp_tot_saved

Dataset: Individual-level

Variable type: Numeric

$N = 2775$

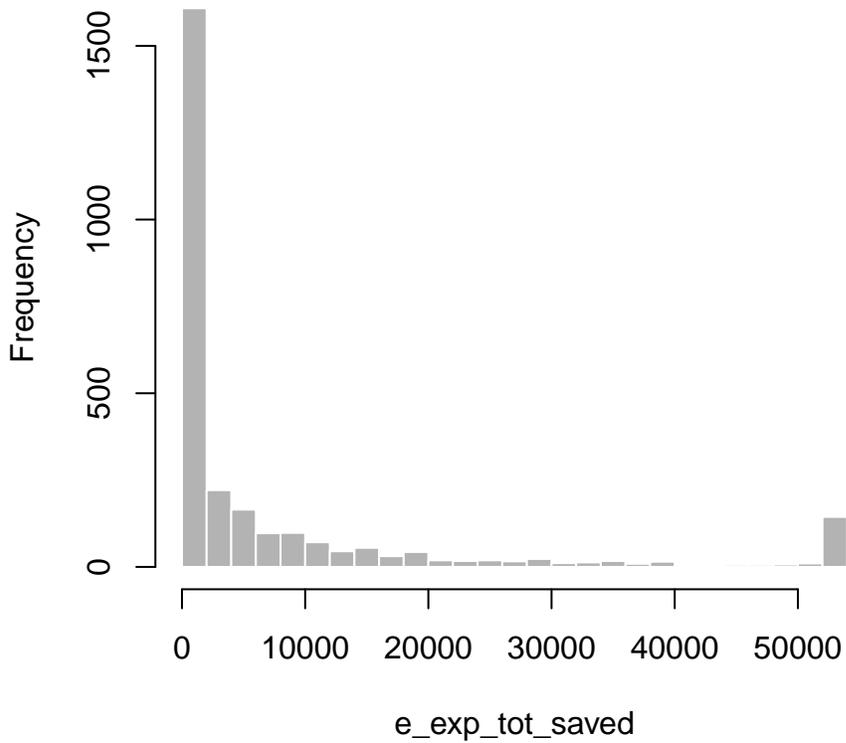
Description: As of today, how much money do you have saved for emergency expenses? Total

Survey question: scf004_total

Details: Value is automatically calculated in real time on the screen while the respondent is entering the other dollar amounts.

min	med	mean	max	sd
0.0	1088.0	12593.7	1005000.0	46504.6

Table 123: Summary statistics for e_exp_tot_saved



end_cash_bal

Dataset: Day-level

Variable type: Numeric

$N = 11169$

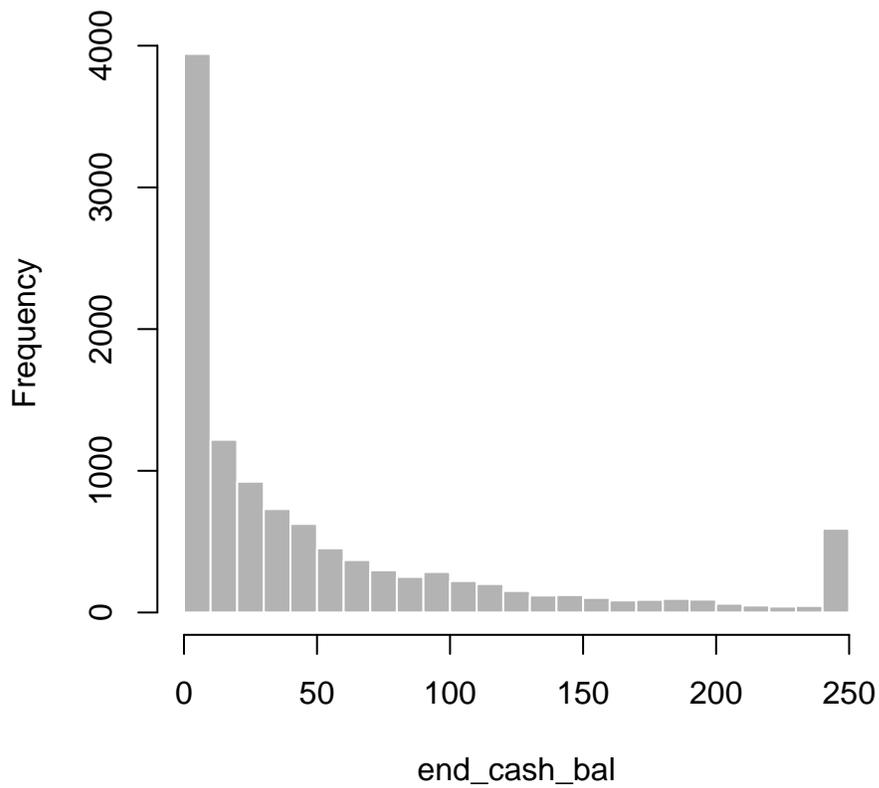
Description: The end-of-day balance of the cash carried by the respondent.

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

Details: Implied by the number of each bill that the respondent reports carrying.

min	med	mean	max	sd
0.0	25.0	64.0	2173.0	119.9

Table 124: Summary statistics for end_cash_bal



enough_cash

Dataset: Transaction-level

Variable type: Numeric

$N = 5198$

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

Survey question: q103f

Values	Number	Percent
0	2628	50.6
1	2492	47.9
2	49	0.9
3	19	0.4
4	10	0.2

Table 125: Frequency table for `enough_cash`

Value labels:

- 0 - No
- 1 - Yes
- 2 - I'm not sure, but I think so
- 3 - I'm not sure, but I do not think so
- 4 - I don't know

`fee_amnt`

Dataset: Transaction-level

Variable type: Numeric

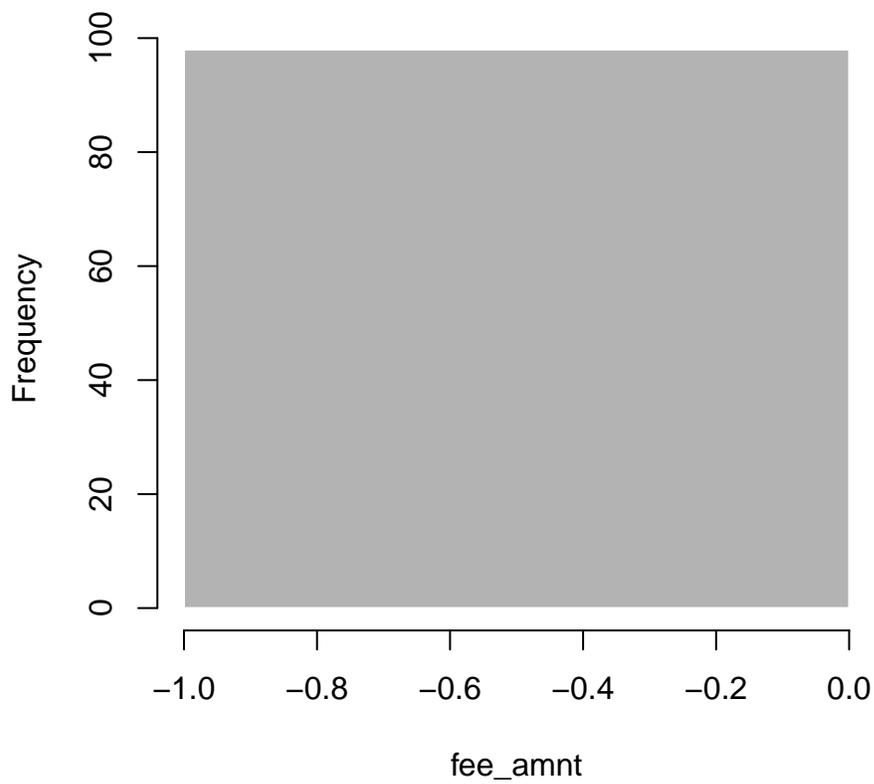
$N = 98$

Description: The amount of fee paid for this transaction.

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

min	med	mean	max	sd
0.0	0.0	0.8	56.0	6.0

Table 126: Summary statistics for `fee_amnt`



fee_amount

Dataset: Transaction-level

Variable type: Numeric

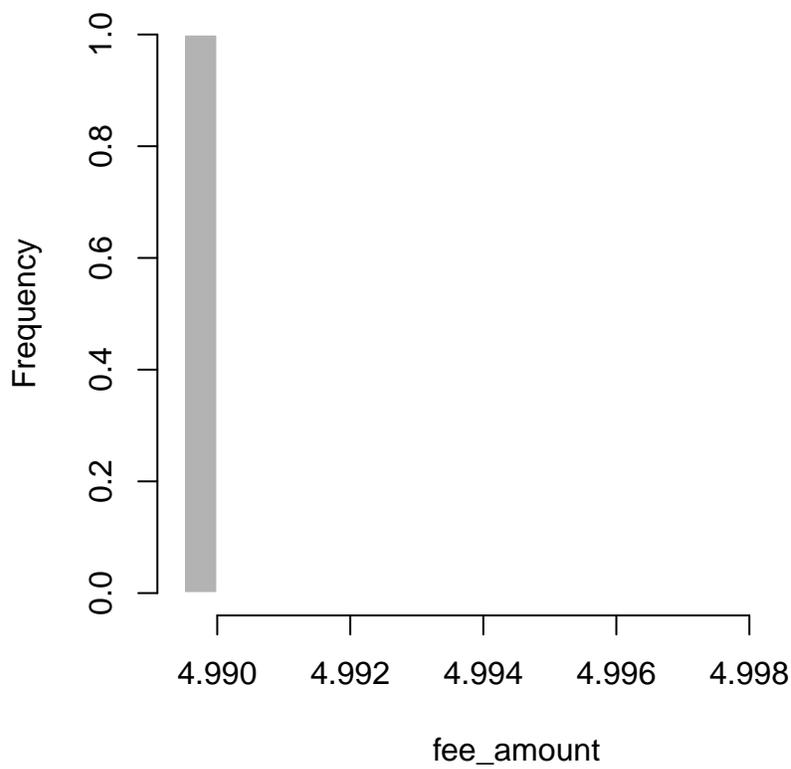
$N = 2$

Description: Amount of fee paid for remittance

Survey question: remit_fee

min	med	mean	max	sd
5.0	5.0	5.0	5.0	0.0

Table 127: Summary statistics for fee_amount



fee_flag

Dataset: Transaction-level

Variable type: Numeric

$N = 2542$

Description: Whether a fee was charged.

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

Values	Number	Percent
0	2505	98.5
1	37	1.5

Table 128: Frequency table for `fee_flag`

Value labels:

0 - No

1 - Yes

fixed_amount

Dataset: Transaction-level

Variable type: Numeric

$N = 2287$

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

Survey question: pay002e

Values	Number	Percent
1	1273	55.7
2	1014	44.3

Table 129: Frequency table for `fixed_amount`

Value labels:

- 1 - Same amount each bill
- 2 - Amount changes from bill to bill

frequency

Dataset: Transaction-level

Variable type: Numeric

$N = 255$

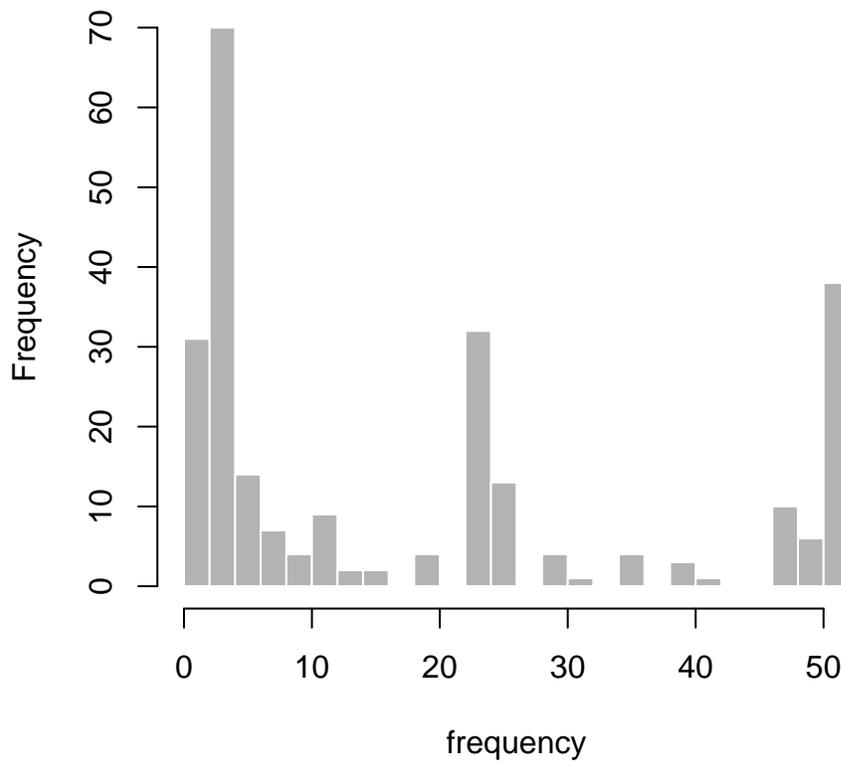
Description: The frequency (time per year) of the bill.

Survey question: q67_c, q67_g, pay002b

Details: Annualized according to response values.

min	med	mean	max	sd
1.0	12.0	23.2	300.0	36.2

Table 130: Summary statistics for **frequency**



from_account

Dataset: Transaction-level

Variable type: Numeric

$N = 1633$

Description: The account from which the funds for this transaction were sourced.

Survey question: N/A

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

Values	Number	Percent
1	361	22.1
2	1129	69.1
3	70	4.3
4	35	2.1
5	17	1.0
6	19	1.2
7	2	0.1

Table 131: Frequency table for `from_account`

Value labels:

- 1 - Currency
- 2 - Primary checking
- 3 - Other demand deposit account
- 4 - Nonfinancial deposit account (e.g. PayPal, prepaid card)
- 5 - Investment account
- 6 - Credit card account
- 7 - Other credit account
- 8 - Other (check, money order, returned goods, etc.)

from_bill_section

Dataset: Transaction-level

Variable type: Numeric

$N = 12079$

Description: Was this bill payment reported in the bills section on diary Day 3, or was it reported in the regular payment module on Days 1, 2, or 3, and designated as a bill based on item pay002?

Survey question: pay002

Values	Number	Percent
1	895	7.4
2	11184	92.6

Table 132: Frequency table for **from_bill_section**

Value labels:

1 - Yes

2 - No

gender

Dataset: Individual-level

Variable type: Numeric

$N = 2793$

Description: Male or female.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	1592	57.0
1	1201	43.0

Table 133: Frequency table for **gender**

Value labels:

0 - Female

1 - Male

`gpr_bal`

Dataset: Day-level

Variable type: Numeric

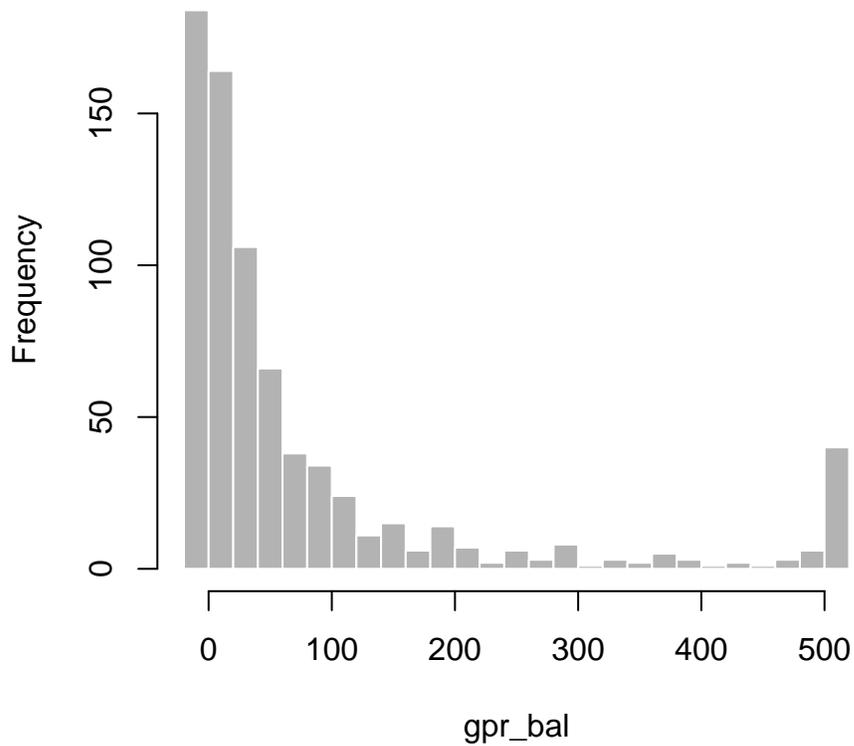
$N = 755$

Description: Balance of general purpose reloadable prepaid card.

Survey question: pa074

min	med	mean	max	sd
-3.0	26.0	104.4	2000.0	229.7

Table 134: Summary statistics for `gpr_bal`



gpr_bal_date

Dataset: Day-level

Variable type: Numeric

N = 749

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

Survey question: pa074_date

`gpr_bal_orig`

Dataset: Day-level

Variable type: Numeric

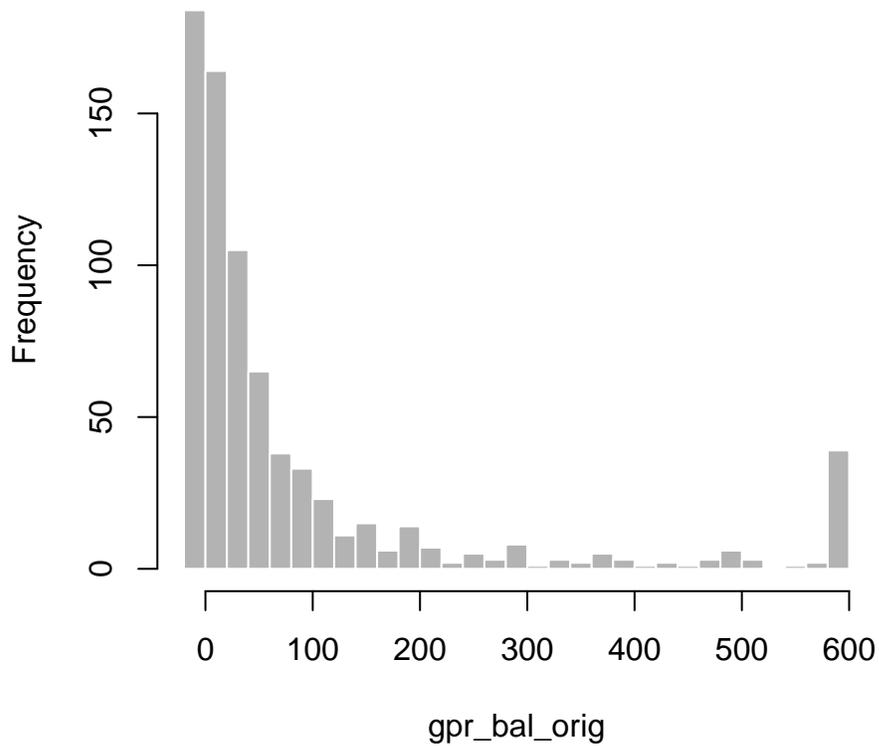
$N = 755$

Description: General purpose reloadable prepaid card balance, uncleaned

Survey question: pa074

min	med	mean	max	sd
-3.0	26.0	1066.7	599599.0	22010.6

Table 135: Summary statistics for `gpr_bal_orig`



gpr_bal_time

Dataset: Day-level

Variable type: Numeric

$N = 752$

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

Survey question: pa074_time

hand_checked

Dataset: Transaction-level

Variable type: Numeric

$N = 474$

Description: A flag used internally for data processing.

Survey question: N/A

hh_income

Dataset: Transaction-level

Variable type: Numeric

$N = 12030$

Description: Household income.

Survey question: de010

Details: Based on the variable de010 from the SCPC.

Values	Number	Percent
1	192	1.6
2	73	0.6
3	120	1.0
4	203	1.7
5	164	1.4
6	337	2.8
7	374	3.1
8	552	4.6
9	615	5.1
10	604	5.0
11	861	7.2
12	1001	8.3
13	1498	12.5
14	1882	15.6
15	1344	11.2
16	1507	12.5
17	647	5.4
18	56	0.5

Table 136: Frequency table for hh_income

Value labels:

- 1 - Less than 5000
- 2 - 5000 - 7499
- 3 - 7500 - 9999
- 4 - 10000 - 12499
- 5 - 12500 - 14999
- 6 - 15000 - 19999
- 7 - 20000 - 24999
- 8 - 25000 - 29999
- 9 - 30000 - 34999
- 10 - 35000 - 39999
- 11 - 40000 - 49999
- 12 - 50000 - 59999
- 13 - 60000 - 74999
- 14 - 75000 - 99999

15 - 100000 - 124999
16 - 125000 - 199999
17 - 200000 - 499999
18 - 500000 or more

hh_size

Dataset: Individual-level

Variable type: Numeric

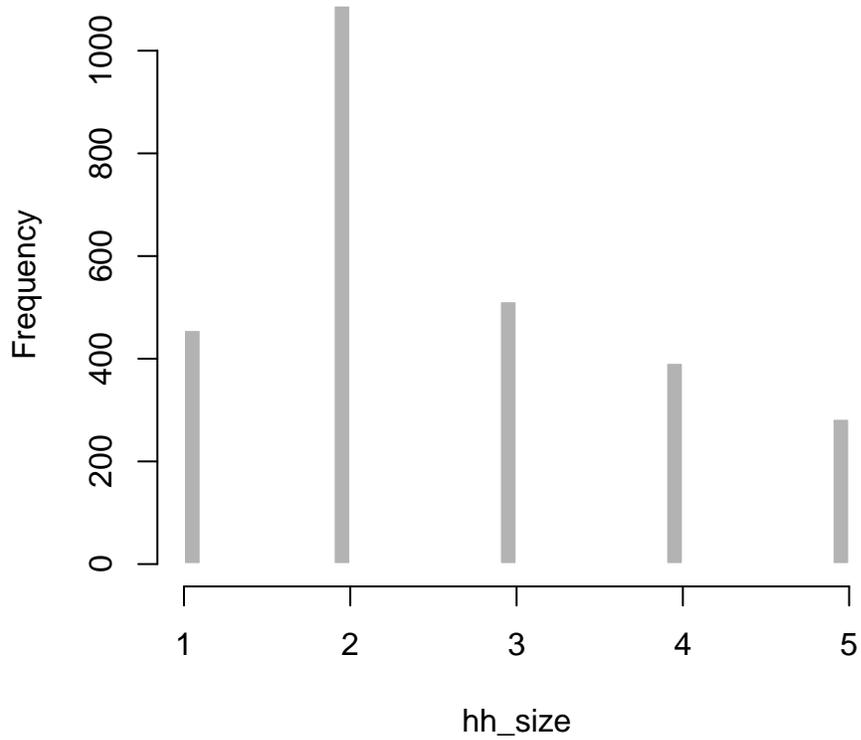
$N = 2731$

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

Survey question: From UAS My Household Questionnaire.

min	med	mean	max	sd
1.0	2.0	2.7	11.0	1.3

Table 137: Summary statistics for `hh_size`



highest_education

Dataset: Individual-level

Variable type: Numeric

$N = 2793$

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

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
1	1	0.0
2	1	0.0
3	4	0.1
4	11	0.4
5	21	0.8
6	22	0.8
7	33	1.2
8	41	1.5
9	545	19.5
10	636	22.8
11	243	8.7
12	184	6.6
13	588	21.1
14	354	12.7
15	49	1.8
16	60	2.1

Table 138: Frequency table for highest_education

Value labels:

- 1 - Less than 1st grade
- 2 - 1st, 2nd, 3rd, or 4th grade
- 3 - 5th or 6th grade
- 4 - 7th or 8th grade
- 5 - 9th grade
- 6 - 10th grade
- 7 - 11th grade
- 8 - 12 grade - no diploma
- 9 - High school graduate or GED
- 10 - Some college but no degree
- 11 - Associate degree in college - occupational or vocational program
- 12 - Associate degree in college - academic program
- 13 - Bachelors degree
- 14 - Masters degree
- 15 - Professional school degree
- 16 - Doctorate degree

hispaniclatino

Dataset: Individual-level

Variable type: Numeric

$N = 2793$

Description: Whether respondent identifies has Hispanic/Latino

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	2615	93.6
1	178	6.4

Table 139: Frequency table for hispaniclatino

Value labels:

0 - No

1 - Yes

hispaniclatino_group

Dataset: Individual-level

Variable type: Numeric

$N = 178$

Description: Question text: What is your Spanish, Hispanic or Latino group? 1 Mexican, 2 Puerto Rican, 3 Cuban, 4 Central or South American, 5 Other Spanish

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
1	114	64.0
2	16	9.0
3	6	3.4
4	17	9.6
5	25	14.0

Table 140: Frequency table for `hispaniclatino_group`

Value labels:

- 1 - Mexican
- 2 - Puerto Rican
- 3 - Cuban
- 4 - Central or South American
- 5 - Other

home_debt

Dataset: Individual-level

Variable type: Numeric

$N = 1968$

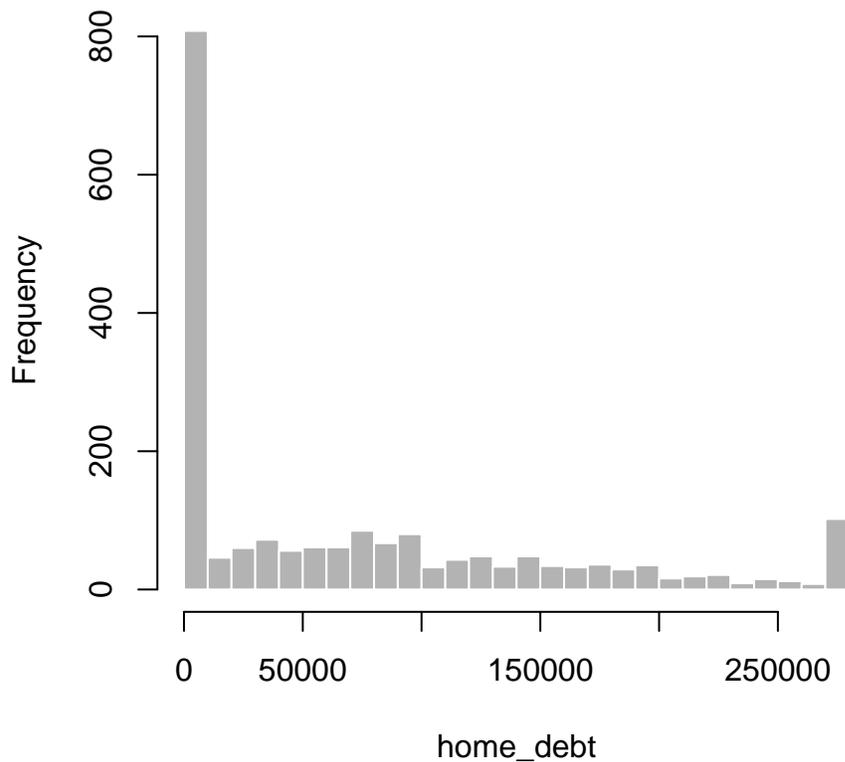
Description: Approximate value of debt on primary home, including HELs and HELOCs.

Survey question: de015

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

min	med	mean	max	sd
0.0	40000.0	79542.9	2250000.0	117481.2

Table 141: Summary statistics for home_debt



home_value

Dataset: Individual-level

Variable type: Numeric

$N = 1970$

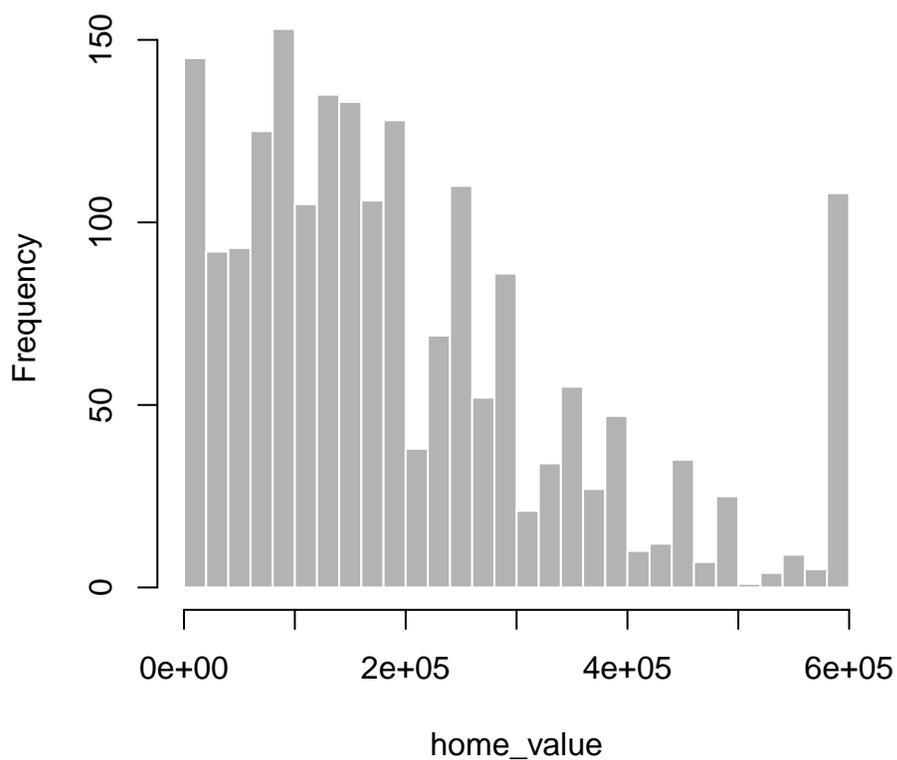
Description: Approximate market value of primary home.

Survey question: de014

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

min	med	mean	max	sd
0.0	165000.0	220337.9	3300000.0	228535.5

Table 142: Summary statistics for home_value



homeowner

Dataset: Individual-level

Variable type: Numeric

$N = 2793$

Description: Whether respondent owns primary home.

Survey question: de013

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

Values	Number	Percent
0	815	29.2
1	1978	70.8

Table 143: Frequency table for **homeowner**

Value labels:

0 - No

1 - Yes

`in_person`

Dataset: Transaction-level

Variable type: Numeric

$N = 12069$

Description: Whether the transaction occurred in person.

Survey question: Drop-down box in several modules.

Values	Number	Percent
0	2877	23.8
1	9192	76.2

Table 144: Frequency table for `in_person`

Value labels:

0 - No

1 - Yes

`in_person_orig`

Dataset: Transaction-level

Variable type: Numeric

$N = 12051$

Description: Whether the transaction occurred in person, uncleaned

Survey question: Drop-down box in several modules.

Values	Number	Percent
-1	2	0.0
1	9192	76.3
2	2857	23.7

Table 145: Frequency table for `in_person_orig`

Value labels:

0 - No

1 - Yes

`inc_alimony`

Dataset: Individual-level

Variable type: Numeric

$N = 2767$

Description: Whether the respondent receives alimony income.

Survey question: q140.h

Values	Number	Percent
0	2758	99.7
1	9	0.3

Table 146: Frequency table for `inc_alimony`

Value labels:

0 - No

1 - Yes

`inc_alimony_freq`

Dataset: Individual-level

Variable type: Numeric

$N = 9$

Description: The frequency with which alimony income is received.

Survey question: q141.h

Values	Number	Percent
3	1	11.1
4	6	66.7
7	1	11.1
9	1	11.1

Table 147: Frequency table for `inc_alimony_freq`

Value labels:

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

`inc_child`

Dataset: Individual-level

Variable type: Numeric

$N = 2764$

Description: Whether the respondent receives child support income.

Survey question: q140.i

Values	Number	Percent
0	2670	96.6
1	94	3.4

Table 148: Frequency table for `inc_child`

Value labels:

0 - No

1 - Yes

inc_child_freq

Dataset: Individual-level

Variable type: Numeric

$N = 93$

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

Survey question: q141.i

Values	Number	Percent
1	25	26.9
2	17	18.3
3	12	12.9
4	29	31.2
5	1	1.1
8	1	1.1
9	8	8.6

Table 149: Frequency table for inc_child_freq

Value labels:

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

`inc_gov`

Dataset: Individual-level

Variable type: Numeric

$N = 2769$

Description: Whether the respondent receives government assistance income.

Survey question: q140_g

Values	Number	Percent
0	2495	90.1
1	274	9.9

Table 150: Frequency table for `inc_gov`

Value labels:

0 - No

1 - Yes

inc_gov_freq

Dataset: Individual-level

Variable type: Numeric

$N = 270$

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

Survey question: q141.g

Values	Number	Percent
1	1	0.4
2	4	1.5
3	2	0.7
4	255	94.4
5	1	0.4
6	2	0.7
8	2	0.7
9	3	1.1

Table 151: Frequency table for inc_gov_freq

Value labels:

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

`inc_intdiv`

Dataset: Individual-level

Variable type: Numeric

$N = 2771$

Description: Whether the respondent receives interest or dividend income.

Survey question: q140.e

Values	Number	Percent
0	2364	85.3
1	407	14.7

Table 152: Frequency table for `inc_intdiv`

Value labels:

0 - No

1 - Yes

inc_intdiv_freq

Dataset: Individual-level

Variable type: Numeric

$N = 406$

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

Survey question: q141.e

Values	Number	Percent
1	1	0.2
3	1	0.2
4	182	44.8
5	136	33.5
6	34	8.4
7	1	0.2
8	18	4.4
9	33	8.1

Table 153: Frequency table for inc_intdiv_freq

Value labels:

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

`inc_rent`

Dataset: Individual-level

Variable type: Numeric

$N = 2767$

Description: Whether the respondent receives rental income.

Survey question: q140.f

Values	Number	Percent
0	2602	94.0
1	165	6.0

Table 154: Frequency table for `inc_rent`

Value labels:

0 - No

1 - Yes

inc_rent_freq

Dataset: Individual-level

Variable type: Numeric

$N = 165$

Description: The frequency with which rental income is received.

Survey question: q141.f

Values	Number	Percent
1	2	1.2
2	1	0.6
4	132	80.0
5	3	1.8
6	18	10.9
8	2	1.2
9	7	4.2

Table 155: Frequency table for inc_rent_freq

Value labels:

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

`inc_retempl`

Dataset: Individual-level

Variable type: Numeric

$N = 2775$

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

Survey question: q140.b

Values	Number	Percent
0	2405	86.7
1	370	13.3

Table 156: Frequency table for `inc_retempl`

Value labels:

0 - No

1 - Yes

`inc_retempl_freq`

Dataset: Individual-level

Variable type: Numeric

$N = 368$

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

Survey question: q141.b

Values	Number	Percent
1	3	0.8
2	8	2.2
3	8	2.2
4	339	92.1
6	4	1.1
7	1	0.3
8	2	0.5
9	3	0.8

Table 157: Frequency table for `inc_retempl_freq`

Value labels:

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

`inc_retsav`

Dataset: Individual-level

Variable type: Numeric

$N = 2770$

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

Survey question: q140.j

Values	Number	Percent
0	2541	91.7
1	229	8.3

Table 158: Frequency table for `inc_retsav`

Value labels:

0 - No

1 - Yes

`inc_retsav_freq`

Dataset: Individual-level

Variable type: Numeric

$N = 229$

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

Survey question: q141.j

Values	Number	Percent
1	4	1.7
2	9	3.9
3	1	0.4
4	96	41.9
5	17	7.4
6	50	21.8
7	9	3.9
8	7	3.1
9	36	15.7

Table 159: Frequency table for `inc_retsav_freq`

Value labels:

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

`inc_self`

Dataset: Individual-level

Variable type: Numeric

$N = 2770$

Description: Whether the respondent receives self-employment income.

Survey question: q140.c

Values	Number	Percent
0	2456	88.7
1	314	11.3

Table 160: Frequency table for `inc_self`

Value labels:

0 - No

1 - Yes

`inc_self_freq`

Dataset: Individual-level

Variable type: Numeric

$N = 314$

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

Survey question: q141.c

Values	Number	Percent
1	61	19.4
2	23	7.3
3	12	3.8
4	78	24.8
5	5	1.6
6	14	4.5
7	9	2.9
8	11	3.5
9	101	32.2

Table 161: Frequency table for `inc_self_freq`

Value labels:

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

inc_ss

Dataset: Individual-level

Variable type: Numeric

$N = 2785$

Description: Whether the respondent receives social security income.

Survey question: q140.d

Values	Number	Percent
0	2057	73.9
1	728	26.1

Table 162: Frequency table for **inc_ss**

Value labels:

0 - No

1 - Yes

inc_ss_freq

Dataset: Individual-level

Variable type: Numeric

$N = 725$

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

Survey question: q141.d

Values	Number	Percent
1	2	0.3
2	2	0.3
3	2	0.3
4	716	98.8
7	1	0.1
8	1	0.1
9	1	0.1

Table 163: Frequency table for `inc_ss_freq`

Value labels:

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

`inc_wage`

Dataset: Individual-level

Variable type: Numeric

$N = 2773$

Description: Whether the respondent receives wage income.

Survey question: q140.a

Values	Number	Percent
0	1220	44.0
1	1553	56.0

Table 164: Frequency table for `inc_wage`

Value labels:

0 - No

1 - Yes

`inc_wage_freq`

Dataset: Individual-level

Variable type: Numeric

$N = 1538$

Description: The frequency with which wage income is received.

Survey question: q141.a

Values	Number	Percent
1	290	18.9
2	836	54.4
3	210	13.7
4	171	11.1
5	2	0.1
6	1	0.1
7	3	0.2
8	5	0.3
9	20	1.3

Table 165: Frequency table for `inc_wage_freq`

Value labels:

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

income_hh

Dataset: Individual-level

Variable type: Numeric

$N = 2776$

Description: Household income.

Survey question: de010

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

Values	Number	Percent
1	98	3.5
2	42	1.5
3	52	1.9
4	70	2.5
5	68	2.4
6	107	3.9
7	105	3.8
8	157	5.7
9	149	5.4
10	143	5.2
11	208	7.5
12	224	8.1
13	339	12.2
14	384	13.8
15	258	9.3
16	279	10.1
17	86	3.1
18	7	0.3

Table 166: Frequency table for `income_hh`

Value labels:

- 1 - Less than 5000
- 2 - 5000 - 7499
- 3 - 7500 - 9999
- 4 - 10000 - 12499
- 5 - 12500 - 14999
- 6 - 15000 - 19999
- 7 - 20000 - 24999
- 8 - 25000 - 29999
- 9 - 30000 - 34999
- 10 - 35000 - 39999
- 11 - 40000 - 49999
- 12 - 50000 - 59999
- 13 - 60000 - 74999
- 14 - 75000 - 99999

15 - 100000 - 124999
16 - 125000 - 199999
17 - 200000 - 499999
18 - 500000 or more

income_hh_gte500k

Dataset: Individual-level

Variable type: Numeric

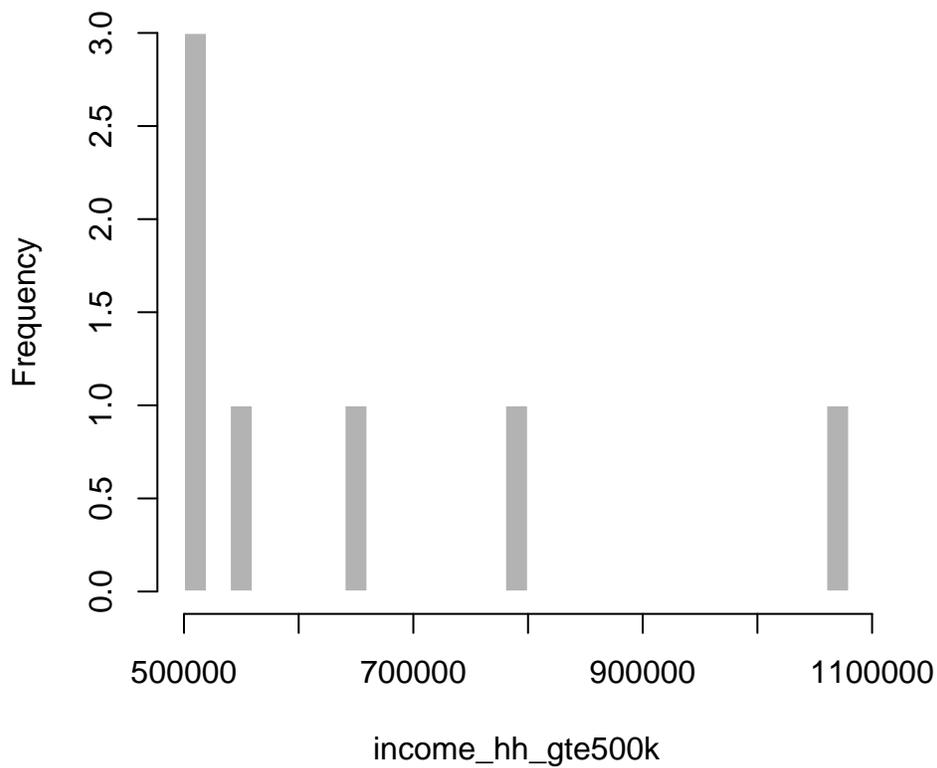
$N = 7$

Description: If the household income is greater than 500,000 dollars, then ask the diarist to tell us how much.

Survey question: de012

min	med	mean	max	sd
500000.0	550000.0	669000.0	1183000.0	252177.8

Table 167: Summary statistics for income_hh_gte500k



income_howpaid

Dataset: Transaction-level

Variable type: Numeric

$N = 962$

Description: How this income was paid to the respondent.

Survey question: q143_a-i

Details: Note that `to_account` is based on this variable for income receipts, though this variable provides slightly better granularity.

Values	Number	Percent
1	554	57.6
2	60	6.2
3	48	5.0
4	146	15.2
5	79	8.2
6	7	0.7
7	23	2.4
8	31	3.2
9	14	1.5

Table 168: Frequency table for `income_howpaid`

Value labels:

- 1 - Direct deposit ONLY to primary checking account
- 2 - Direct deposit ONLY to some other checking or savings account
- 3 - Direct deposit to more than one account
- 4 - Paper check
- 5 - Cash
- 6 - Payroll card
- 7 - Primary general purpose reloadable prepaid card
- 8 - Other general purpose reloadable prepaid card
- 9 - Other

income_type

Dataset: Transaction-level

Variable type: Numeric

$N = 986$

Description: Type of income payment.

Survey question: q142.a-I, q144.a-i

Details: This factor variable is defined based on which type(s) of income the respondent reported receiving that day. When the respondent reported receiving multiple types of income, multiple transactions are created to match, each with a different value for `income_type`.

Values	Number	Percent
1	521	52.8
2	63	6.4
3	113	11.5
4	111	11.3
5	29	2.9
6	36	3.7
7	61	6.2
8	1	0.1
9	27	2.7
10	24	2.4

Table 169: Frequency table for `income_type`

Value labels:

- 1 - Employment income
- 2 - Self-employment income
- 3 - Social Security
- 4 - Employer paid retirement
- 5 - IRA, Roth IRA, 401k, or other retirement fund
- 6 - Interest and dividends
- 7 - Rental income
- 8 - Government assistance
- 9 - Alimony
- 10 - Child support

inconsistency_explain

Dataset: Transaction-level

Variable type: Character

$N = 14743$

Description: Question text: You told us that this payment was not in person and that you used no device. Please tell us more about how you made this payment. In particular, how was the payment paid to the merchant?

Survey question: q201f

ind_payee

Dataset: Transaction-level

Variable type: Numeric

$N = 470$

Description: Type of person to which payment was made.

Survey question: pay080, pay081

Details: These two followups are combined, for convenience.

Values	Number	Percent
1	57	12.1
2	58	12.3
3	269	57.2
4	29	6.2
5	57	12.1

Table 170: Frequency table for ind_payee

Value labels:

- 1 - People who provide goods and services, operating as a business
- 2 - People who provide goods and services, not operating as a business
- 3 - Friends or family
- 4 - Co-worker, classmate, or fellow military
- 5 - Other (specify)

ind_weight

Dataset: Individual-level

Variable type: Numeric

$N = 2793$

Description: Raked individual sample weights.

Survey question: N/A

Details: Raked post-stratification weights. Individual weights are best used for producing full-sample full-period estimates. These particular daily weights correspond to `rps.w_uasgfk` in the `full_weights` dataset. See Angrisani, M, 2015 *Survey and Diary of Consumer Payment Choice Weighting Procedure* (2016) for more information about the construction of the weights.

interest_level

Dataset: Individual-level

Variable type: Numeric

$N = 2785$

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

Survey question: cs_001

Values	Number	Percent
1	1045	37.5
2	1199	43.1
3	477	17.1
4	45	1.6
5	19	0.7

Table 171: Frequency table for `interest_level`

Value labels:

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

`last_income_date`

Dataset: Individual-level

Variable type: Numeric

$N = 2604$

Description: The date on which the most recent income payment was received, as of diary day 0.

Survey question: q18

Details: Converted to Stata date format.

`late_fee`

Dataset: Transaction-level

Variable type: Numeric

$N = 1367$

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

Survey question: q67_e

Values	Number	Percent
0	1322	96.7
1	45	3.3

Table 172: Frequency table for `late_fee`

Value labels:

0 - No

1 - Yes

loan_amnt_canpay

Dataset: Transaction-level

Variable type: Numeric

$N = 2$

Description: Question text: Did you have enough money in your checking or savings account to pay the amount due this period?

Survey question: pay014

Values	Number	Percent
0	1	50.0
1	1	50.0

Table 173: Frequency table for loan_amnt_canpay

Value labels:

0 - No

1 - Yes

loan_amnt_due

Dataset: Transaction-level

Variable type: Numeric

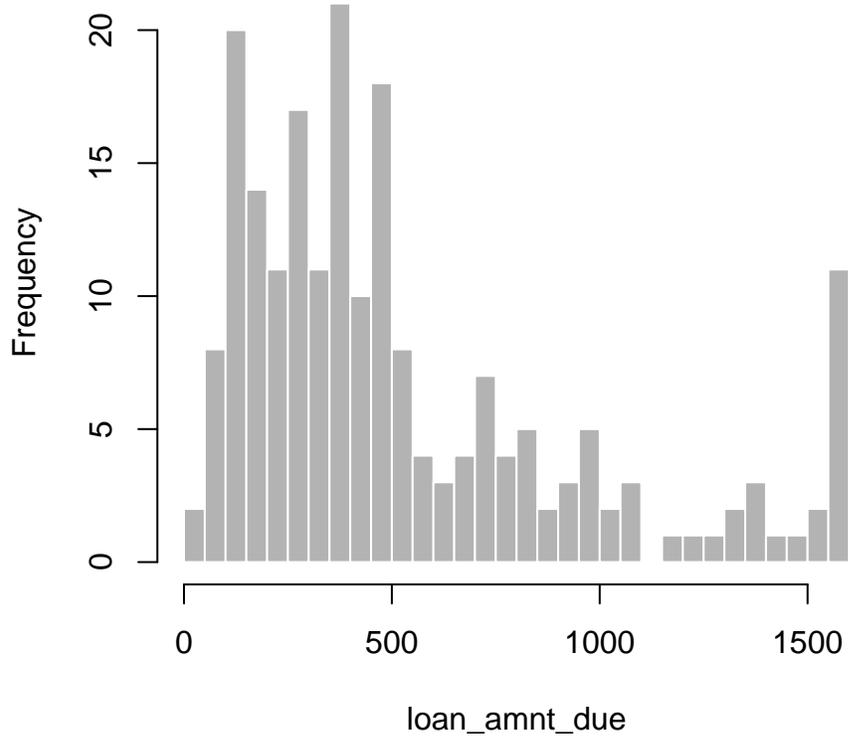
$N = 205$

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

Survey question: pay013

min	med	mean	max	sd
23.0	400.0	555.0	3024.7	491.6

Table 174: Summary statistics for loan_amnt_due



loan_amnt_whynotpay

Dataset: Transaction-level

Variable type: Character

$N = 14743$

Description: Question text: Why did you choose not to pay the amount due this period for this loan payment?

Survey question: pay015

Details: Open-ended text response box.

marital_status

Dataset: Individual-level

Variable type: Numeric

$N = 2792$

Description: Respondent's marital status.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
1	1640	58.7
2	33	1.2
3	36	1.3
4	466	16.7
5	132	4.7
6	485	17.4

Table 175: Frequency table for marital_status

Value labels:

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

memory_checkbook

Dataset: Individual-level

Variable type: Numeric

$N = 2781$

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

Survey question: q25

Values	Number	Percent
0	1779	64.0
1	1002	36.0

Table 176: Frequency table for `memory_checkbook`

Value labels:

0 - No

1 - Yes

memory_finrec

Dataset: Individual-level

Variable type: Numeric

$N = 2781$

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

Survey question: q25

Values	Number	Percent
0	1593	57.3
1	1188	42.7

Table 177: Frequency table for memory_finrec

Value labels:

0 - No

1 - Yes

memory_lpd

Dataset: Individual-level

Variable type: Numeric

$N = 2781$

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

Survey question: q25

Values	Number	Percent
0	2379	85.5
1	402	14.5

Table 178: Frequency table for memory_lpd

Value labels:

0 - No

1 - Yes

memory_oth

Dataset: Individual-level

Variable type: Numeric

$N = 2781$

Description: Whether the respondent used some other memory aid.

Survey question: q25

Values	Number	Percent
0	2669	96.0
1	112	4.0

Table 179: Frequency table for memory_oth

Value labels:

0 - No

1 - Yes

memory_receipts

Dataset: Individual-level

Variable type: Numeric

$N = 2781$

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

Survey question: q25

Values	Number	Percent
0	966	34.7
1	1815	65.3

Table 180: Frequency table for `memory_receipts`

Value labels:

0 - No

1 - Yes

merch

Dataset: Transaction-level

Variable type: Numeric

$N = 12092$

Description: Merchant – 8 categories.

Survey question: Drop-down box in the purchases module and pay090 for 9-coded merchants. Questions q66_02, q66_07, q66_08, q66_09, q66_11, q66_20, q66_21, q66_22, q66_23, q66_35 in the bills module.

Details: As reported in the purchases module, based on the followup pay090. The bills module followups (q66_*) are also recategorized into the merchant codes.

Values	Number	Percent
1	2048	16.9
2	1333	11.0
3	770	6.4
4	1645	13.6
5	1873	15.5
6	396	3.3
7	325	2.7
8	454	3.8
9	62	0.5
10	518	4.3
11	50	0.4
12	77	0.6
13	43	0.4
14	103	0.9
15	955	7.9
16	470	3.9
17	339	2.8
18	228	1.9
19	96	0.8
20	123	1.0
21	184	1.5

Table 181: Frequency table for merch

Value labels:

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

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

merch_orig

Dataset: Transaction-level

Variable type: Numeric

$N = 12071$

Description: The original merchant category that the respondent used to report the payment, without any recategorization of other responses, or backwards-imputation of bill reminder module payments into merchant categories, etc.

Survey question: Drop-down box in the purchases module.

Values	Number	Percent
1	2051	17.0
2	1333	11.0
3	770	6.4
4	1644	13.6
5	1868	15.5
6	375	3.1
7	325	2.7
8	456	3.8
9	62	0.5
10	519	4.3
11	50	0.4
12	81	0.7
13	43	0.4
14	102	0.8
15	951	7.9
16	471	3.9
17	339	2.8
18	228	1.9
19	96	0.8
20	123	1.0
21	184	1.5

Table 182: Frequency table for merch_orig

Value labels:

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

12 - Professional services: legal, accounting, architectural services; veterinarians; photographers or photo processors

13 - Hotels, motels, RV parks, campsites

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

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

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

17 - Charitable or religious donations

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

19 - Government taxes or fees

20 - Schools, colleges, childcare centers

21 - Public transportation and tolls

mobile_funding

Dataset: Transaction-level

Variable type: Numeric

$N = 93$

Description: How this mobile payment was funded.

Survey question: q101_mobile_b

Values	Number	Percent
1	11	11.8
2	26	28.0
3	5	5.4
4	39	41.9
5	5	5.4
6	7	7.5

Table 183: Frequency table for mobile_funding

Value labels:

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

`mobile_howfunded`

Dataset: Individual-level

Variable type: Numeric

$N = 31$

Description: How the mobile app used for the payment is funded.

Survey question: q161

Values	Number	Percent
1	9	29.0
2	13	41.9
3	2	6.5
4	5	16.1
7	2	6.5

Table 184: Frequency table for `mobile_howfunded`

Value labels:

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

`mobile_method`

Dataset: Transaction-level

Variable type: Numeric

$N = 120$

Description: How this mobile payment was completed.

Survey question: q150

Values	Number	Percent
1	54	45.0
2	30	25.0
3	16	13.3
4	20	16.7

Table 185: Frequency table for `mobile_method`

Value labels:

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

mobile_type

Dataset: Transaction-level

Variable type: Numeric

$N = 99$

Description: Type of mobile payment.

Survey question: q101_mobile_a

Values	Number	Percent
1	53	53.5
2	6	6.1
3	12	12.1
4	28	28.3

Table 186: Frequency table for mobile_type

Value labels:

- 1 - App payment
- 2 - Text message payment
- 3 - Payment made in browser
- 4 - Other (specify)

module

Dataset: Transaction-level

Variable type: Character

$N = 14743$

Description: Module from which this observation was drawn. This can be helpful in mapping observations back to their source in the survey instrument, to understand why certain variables may have missing values.

Survey question: q106a-d, q120, q122

Details: Note that "Cash lost/stolen/found/forex/etc" does not come from a separate module, but rather from questions q106a-d, q120, and q122.

monord_date

Dataset: Transaction-level

Variable type: Numeric

$N = 21$

Description: Date on which the money order was purchased.

Survey question: q103s

Values	Number	Percent
1	11	52.4
2	7	33.3
3	2	9.5
4	1	4.8

Table 187: Frequency table for **monord_date**

Value labels:

- 1 - I bought it today
- 2 - Between today and less than 7 days ago
- 3 - Between 7 and less than 14 days ago
- 4 - Between 14 and less than 30 days ago
- 5 - 30 or more days ago

monord_source

Dataset: Transaction-level

Variable type: Numeric

$N = 21$

Description: Where the money order was purchased from.

Survey question: q103r

Values	Number	Percent
1	4	19.0
2	3	14.3
3	3	14.3
4	11	52.4

Table 188: Frequency table for monord_source

Value labels:

- 1 - Bank
- 2 - Post office
- 3 - Western Union or someplace similar
- 4 - Other (specify)

multipli_breakdown

Dataset: Transaction-level

Variable type: Character

N = 14743

Description: Which payment instruments did the diarist use if the payment was reported as MULTIPLE PAYMENT INSTRUMENTS?

Survey question: q125.a through q125.n

`next_income_date`

Dataset: Individual-level

Variable type: Numeric

$N = 2464$

Description: The next date on which income is expected to be received, as of the third diary day.

Survey question: q19

Details: Converted to Stata date format.

nopayments

Dataset: Day-level

Variable type: Numeric

$N = 3499$

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

Survey question: q98a

Values	Number	Percent
1	3037	86.8
2	146	4.2
3	146	4.2
4	170	4.9

Table 189: Frequency table for **nopayments**

Value labels:

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

other_assets

Dataset: Individual-level

Variable type: Numeric

$N = 2757$

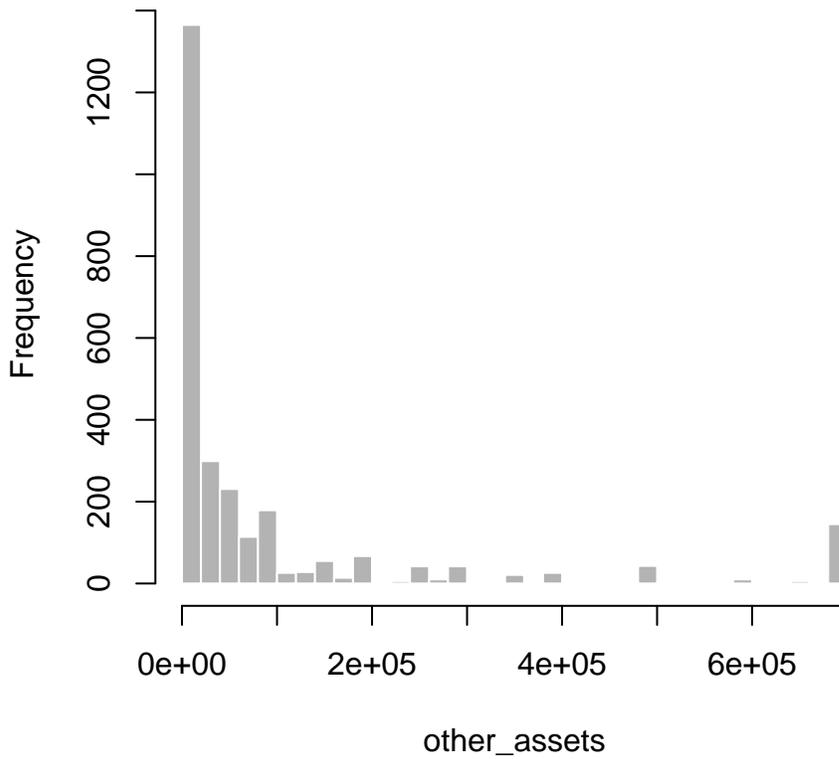
Description: Approximate value of other assets, not including primary home.

Survey question: de016

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

min	med	mean	max	sd
0.0	25000.0	178045.7	4500000.0	1142709.6

Table 190: Summary statistics for `other_assets`



other_debts

Dataset: Individual-level

Variable type: Numeric

$N = 2768$

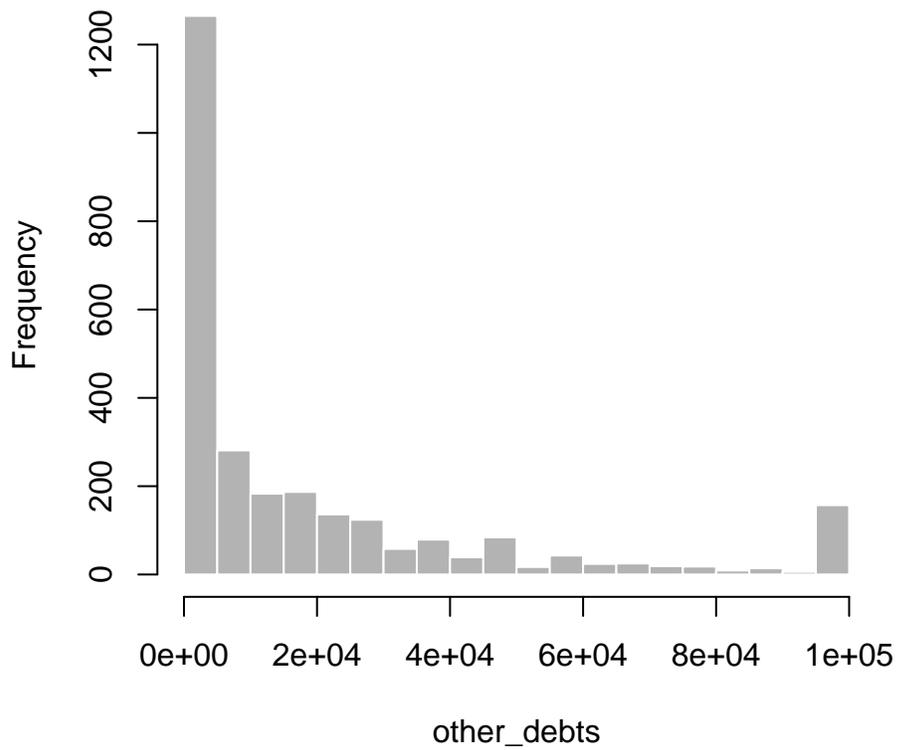
Description: Approximate value of other debts, not including debt on primary home.

Survey question: de019

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

min	med	mean	max	sd
0.0	8000.0	25529.9	1500000.0	60707.8

Table 191: Summary statistics for `other_debts`



`other_device_desc`

Dataset: Transaction-level

Variable type: Character

$N = 14743$

Description: Question text: You told us that you used some other device to make this payment. Please tell us more about the device.

Survey question: q201e

Details: This question is only displayed if OTHER is selected for the payment device.

otherpi_funding

Dataset: Transaction-level

Variable type: Numeric

$N = 59$

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

Survey question: q101i_followup

Values	Number	Percent
1	39	66.1
2	5	8.5
4	9	15.3
5	2	3.4
6	4	6.8

Table 192: Frequency table for otherpi_funding

Value labels:

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

otherpi_type

Dataset: Transaction-level

Variable type: Numeric

$N = 140$

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

Survey question: q101i

Values	Number	Percent
1	57	40.7
2	1	0.7
4	1	0.7
5	81	57.9

Table 193: Frequency table for otherpi_type

Value labels:

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

ow_type

Dataset: Transaction-level

Variable type: Numeric

$N = 35$

Description: The type of "Other Withdrawal" reported in the other withdrawals module. This is a place for respondents to report if they purchased any money orders, traveler's checks, or certified checks on a diary day.

Survey question: N/A

Values	Number	Percent
1	26	74.3
2	4	11.4
3	5	14.3

Table 194: Frequency table for ow_type

Value labels:

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

past_service

Dataset: Transaction-level

Variable type: Numeric

$N = 191$

Description: Whether payment was for medical goods or services received in the past or future.

Survey question: pay031, pay032

Details: Variable is set to 0 based on the response to pay031. Otherwise, the codings to pay032 are used.

Values	Number	Percent
1	141	73.8
2	27	14.1
3	18	9.4
4	5	2.6

Table 195: Frequency table for `past_service`

Value labels:

- 1 - Within the last month
- 2 - Between 3 months and 1 month ago
- 3 - Between 1 year and 3 months ago
- 4 - Longer than 1 year ago

pay_timing

Dataset: Transaction-level

Variable type: Numeric

$N = 110$

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

Survey question: q103n

Values	Number	Percent
1	97	88.2
2	13	11.8

Table 196: Frequency table for `pay_timing`

Value labels:

- 1 - Today
- 2 - At a later date

payee

Dataset: Transaction-level

Variable type: Numeric

$N = 12072$

Description: Payee designation.

Survey question: N/A

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

Values	Number	Percent
1	955	7.9
2	123	1.0
3	228	1.9
4	280	2.3
5	339	2.8
6	470	3.9
7	7667	63.5
8	2010	16.7

Table 197: Frequency table for `payee`

Value labels:

- 1 - Financial services provider
- 2 - Education provider
- 3 - Hospital, doctor, dentist, etc.
- 4 - Government
- 5 - Nonprofit, charity, religious
- 6 - A person
- 7 - Retail store or online retailer
- 8 - Business that primarily sells services

payee_orig

Dataset: Transaction-level

Variable type: Numeric

$N = 12071$

Description: Original payee designation, prior to editing.

Survey question: N/A

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

Values	Number	Percent
1	951	7.9
2	123	1.0
3	228	1.9
4	280	2.3
5	339	2.8
6	471	3.9
7	7666	63.5
8	2013	16.7

Table 198: Frequency table for `payee_orig`

Value labels:

- 1 - Financial services provider
- 2 - Education provider
- 3 - Hospital, doctor, dentist, etc.
- 4 - Government
- 5 - Nonprofit, charity, religious
- 6 - A person
- 7 - Retail store or online retailer
- 8 - Business that primarily sells services

payment

Dataset: Transaction-level

Variable type: Numeric

$N = 14743$

Description: Whether the transaction is a payment. A payment is defined as a transaction with a non-missing payment instrument. It may, in some cases, be an asset transfer – for instance, if a person uses a debit card to buy a bond – or it may be an expenditure – buying a cup of coffee with cash. It does not, however, include direct transfers from one owned account to another.

Survey question: N/A

Details: For non-placeholder transactions, **payment** is set equal to 1 if **pi** is not missing, or if the transaction was reported in the Purchases or Bills module of the questionnaire. Otherwise it is set to 0.

Values	Number	Percent
0	2625	17.8
1	12118	82.2

Table 199: Frequency table for **payment**

Value labels:

0 - No

1 - Yes

paypal_bal

Dataset: Day-level

Variable type: Numeric

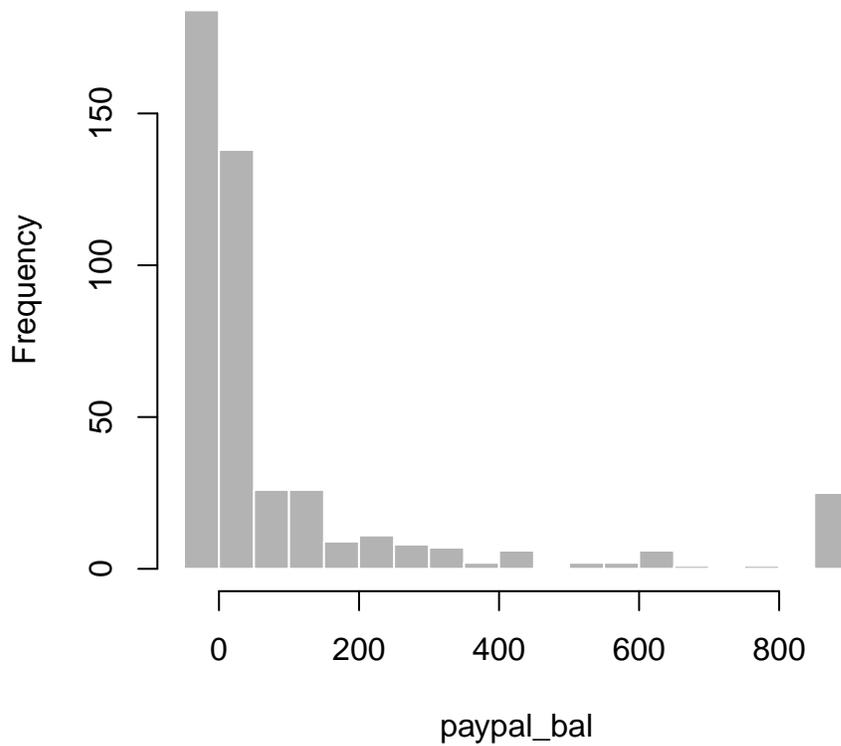
$N = 454$

Description: The balance of the respondent's PayPal account.

Survey question: paypal_balday0

min	med	mean	max	sd
-2.0	10.0	238.3	9979.0	1036.8

Table 200: Summary statistics for paypal_bal



paypal_bal_date

Dataset: Day-level

Variable type: Numeric

$N = 453$

Description: The date on which the PayPal balance was checked.

Survey question: pa074.date

Details: Converted to Stata date format.

paypal_bal_time

Dataset: Day-level

Variable type: Character

$N = 11172$

Description: The time at which the PayPal balance was checked.

Survey question: pa074.time

Details: Coded simply as a 24-hour clock – i.e. a value of 0 is midnight, 100 is 1 AM, 1400 is 2 PM, etc.

paypal_funding

Dataset: Transaction-level

Variable type: Numeric

$N = 116$

Description: Question text: How did you fund this PayPal payment?

Survey question: q101_paypal

Values	Number	Percent
1	27	23.3
2	10	8.6
3	49	42.2
4	30	25.9

Table 201: Frequency table for paypal_funding

Value labels:

- 1 - Credit card
- 2 - Debit card
- 3 - Linked bank account
- 4 - Money stored with PayPal

paypref_100plus

Dataset: Individual-level

Variable type: Numeric

$N = 2785$

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

Survey question: q160_pm_e

Values	Number	Percent
1	203	7.3
2	180	6.5
3	1253	45.0
4	1012	36.3
5	34	1.2
6	16	0.6
7	29	1.0
8	32	1.1
10	9	0.3
11	4	0.1
12	2	0.1
13	11	0.4

Table 202: Frequency table for paypref_100plus

Value labels:

- 1 - Cash
- 2 - Check
- 3 - Credit card
- 4 - Debit card
- 5 - Prepaid/gift/EBT card
- 6 - Bank account number payment
- 7 - Online banking bill payment
- 8 - Money order
- 9 - Traveler's check
- 10 - PayPal
- 11 - Account-to-account transfer
- 12 - Mobile phone payment
- 13 - Other payment method

paypref_10to25

Dataset: Individual-level

Variable type: Numeric

$N = 2789$

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

Survey question: q160_pm_b

Values	Number	Percent
1	956	34.3
2	40	1.4
3	643	23.1
4	1105	39.6
5	28	1.0
6	3	0.1
7	2	0.1
8	3	0.1
9	1	0.0
10	1	0.0
11	1	0.0
12	2	0.1
13	4	0.1

Table 203: Frequency table for paypref_10to25

Value labels:

- 1 - Cash
- 2 - Check
- 3 - Credit card
- 4 - Debit card
- 5 - Prepaid/gift/EBT card
- 6 - Bank account number payment
- 7 - Online banking bill payment
- 8 - Money order
- 9 - Traveler's check
- 10 - PayPal
- 11 - Account-to-account transfer
- 12 - Mobile phone payment
- 13 - Other payment method

paypref_25to50

Dataset: Individual-level

Variable type: Numeric

$N = 2788$

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

Survey question: q160_pm.c

Values	Number	Percent
1	475	17.0
2	99	3.6
3	822	29.5
4	1329	47.7
5	33	1.2
6	2	0.1
7	6	0.2
8	11	0.4
10	3	0.1
11	1	0.0
12	2	0.1
13	5	0.2

Table 204: Frequency table for paypref_25to50

Value labels:

- 1 - Cash
- 2 - Check
- 3 - Credit card
- 4 - Debit card
- 5 - Prepaid/gift/EBT card
- 6 - Bank account number payment
- 7 - Online banking bill payment
- 8 - Money order
- 9 - Traveler's check
- 10 - PayPal
- 11 - Account-to-account transfer
- 12 - Mobile phone payment
- 13 - Other payment method

paypref_50to100

Dataset: Individual-level

Variable type: Numeric

$N = 2788$

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

Survey question: q160_pm_d

Values	Number	Percent
1	294	10.5
2	133	4.8
3	986	35.4
4	1279	45.9
5	34	1.2
6	7	0.3
7	16	0.6
8	23	0.8
9	1	0.0
10	6	0.2
11	1	0.0
12	1	0.0
13	7	0.3

Table 205: Frequency table for paypref_50to100

Value labels:

- 1 - Cash
- 2 - Check
- 3 - Credit card
- 4 - Debit card
- 5 - Prepaid/gift/EBT card
- 6 - Bank account number payment
- 7 - Online banking bill payment
- 8 - Money order
- 9 - Traveler's check
- 10 - PayPal
- 11 - Account-to-account transfer
- 12 - Mobile phone payment
- 13 - Other payment method

paypref_b1

Dataset: Individual-level

Variable type: Numeric

$N = 2792$

Description: Preferred bill payment method.

Survey question: q115.b

Values	Number	Percent
1	207	7.4
2	452	16.2
3	334	12.0
4	647	23.2
5	30	1.1
6	295	10.6
7	726	26.0
8	35	1.3
10	6	0.2
11	19	0.7
12	22	0.8
13	19	0.7

Table 206: Frequency table for paypref_b1

Value labels:

- 1 - Cash
- 2 - Check
- 3 - Credit card
- 4 - Debit card
- 5 - Prepaid/gift/EBT card
- 6 - Bank account number payment
- 7 - Online banking bill payment
- 8 - Money order
- 9 - Traveler's check
- 10 - PayPal
- 11 - Account-to-account transfer
- 12 - Mobile phone payment
- 13 - Other payment method

paypref_b1_why

Dataset: Individual-level

Variable type: Numeric

$N = 2778$

Description: Reason for preferred bill payment method.

Survey question: q116.b

Values	Number	Percent
1	152	5.5
2	157	5.7
3	1471	53.0
4	41	1.5
5	13	0.5
6	319	11.5
7	129	4.6
8	300	10.8
9	155	5.6
10	41	1.5

Table 207: Frequency table for `paypref_b1_why`

Value labels:

- 1 - Accepted at lots of places
- 2 - Budget control
- 3 - Convenience
- 4 - Cost
- 5 - Getting and setting-up
- 6 - Payment records
- 7 - Rewards
- 8 - Security
- 9 - Speed
- 10 - Other (specify)

paypref_b2

Dataset: Individual-level

Variable type: Numeric

$N = 2791$

Description: Fallback bill payment method.

Survey question: q117.b

Values	Number	Percent
1	380	13.6
2	724	25.9
3	452	16.2
4	524	18.8
5	53	1.9
6	250	9.0
7	195	7.0
8	87	3.1
10	22	0.8
11	25	0.9
12	52	1.9
13	27	1.0

Table 208: Frequency table for paypref_b2

Value labels:

- 1 - Cash
- 2 - Check
- 3 - Credit card
- 4 - Debit card
- 5 - Prepaid/gift/EBT card
- 6 - Bank account number payment
- 7 - Online banking bill payment
- 8 - Money order
- 9 - Traveler's check
- 10 - PayPal
- 11 - Account-to-account transfer
- 12 - Mobile phone payment
- 13 - Other payment method

paypref_b2_why

Dataset: Individual-level

Variable type: Numeric

$N = 2777$

Description: Reason for fallback bill payment method.

Survey question: q118.b

Values	Number	Percent
1	378	13.6
2	119	4.3
3	1276	45.9
4	32	1.2
5	15	0.5
6	400	14.4
7	69	2.5
8	273	9.8
9	185	6.7
10	30	1.1

Table 209: Frequency table for paypref_b2_why

Value labels:

- 1 - Accepted at lots of places
- 2 - Budget control
- 3 - Convenience
- 4 - Cost
- 5 - Getting and setting-up
- 6 - Payment records
- 7 - Rewards
- 8 - Security
- 9 - Speed
- 10 - Other (specify)

paypref_lt10

Dataset: Individual-level

Variable type: Numeric

$N = 2787$

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

Survey question: p160_pm_a

Values	Number	Percent
1	1819	65.3
2	14	0.5
3	346	12.4
4	582	20.9
5	17	0.6
7	1	0.0
8	2	0.1
12	2	0.1
13	4	0.1

Table 210: Frequency table for paypref_lt10

Value labels:

- 1 - Cash
- 2 - Check
- 3 - Credit card
- 4 - Debit card
- 5 - Prepaid/gift/EBT card
- 6 - Bank account number payment
- 7 - Online banking bill payment
- 8 - Money order
- 9 - Traveler's check
- 10 - PayPal
- 11 - Account-to-account transfer
- 12 - Mobile phone payment
- 13 - Other payment method

paypref_nb1

Dataset: Individual-level

Variable type: Numeric

$N = 2792$

Description: Preferred non-bill payment method.

Survey question: q115.a

Values	Number	Percent
1	615	22.0
2	60	2.1
3	830	29.7
4	1181	42.3
5	30	1.1
6	10	0.4
7	12	0.4
8	12	0.4
10	27	1.0
11	2	0.1
12	5	0.2
13	8	0.3

Table 211: Frequency table for paypref_nb1

Value labels:

- 1 - Cash
- 2 - Check
- 3 - Credit card
- 4 - Debit card
- 5 - Prepaid/gift/EBT card
- 6 - Bank account number payment
- 7 - Online banking bill payment
- 8 - Money order
- 9 - Traveler's check
- 10 - PayPal
- 11 - Account-to-account transfer
- 12 - Mobile phone payment
- 13 - Other payment method

paypref_nb1_why

Dataset: Individual-level

Variable type: Numeric

$N = 2762$

Description: Reason for preferred non-bill payment method.

Survey question: q116.a

Values	Number	Percent
1	359	13.0
2	176	6.4
3	1416	51.3
4	29	1.0
5	9	0.3
6	140	5.1
7	251	9.1
8	162	5.9
9	190	6.9
10	30	1.1

Table 212: Frequency table for paypref_nb1_why

Value labels:

- 1 - Accepted at lots of places
- 2 - Budget control
- 3 - Convenience
- 4 - Cost
- 5 - Getting and setting-up
- 6 - Payment records
- 7 - Rewards
- 8 - Security
- 9 - Speed
- 10 - Other (specify)

paypref_nb2

Dataset: Individual-level

Variable type: Numeric

$N = 2792$

Description: Fallback non-bill payment method.

Survey question: q117.a

Values	Number	Percent
1	1160	41.5
2	405	14.5
3	415	14.9
4	499	17.9
5	83	3.0
6	31	1.1
7	35	1.3
8	59	2.1
9	2	0.1
10	47	1.7
11	3	0.1
12	20	0.7
13	33	1.2

Table 213: Frequency table for paypref_nb2

Value labels:

- 1 - Cash
- 2 - Check
- 3 - Credit card
- 4 - Debit card
- 5 - Prepaid/gift/EBT card
- 6 - Bank account number payment
- 7 - Online banking bill payment
- 8 - Money order
- 9 - Traveler's check
- 10 - PayPal
- 11 - Account-to-account transfer
- 12 - Mobile phone payment
- 13 - Other payment method

paypref_nb2_why

Dataset: Individual-level

Variable type: Numeric

$N = 2784$

Description: Reason for fallback non-bill payment method.

Survey question: q118.a

Values	Number	Percent
1	621	22.3
2	148	5.3
3	1256	45.1
4	34	1.2
5	5	0.2
6	227	8.2
7	39	1.4
8	183	6.6
9	234	8.4
10	37	1.3

Table 214: Frequency table for paypref_nb2_why

Value labels:

- 1 - Accepted at lots of places
- 2 - Budget control
- 3 - Convenience
- 4 - Cost
- 5 - Getting and setting-up
- 6 - Payment records
- 7 - Rewards
- 8 - Security
- 9 - Speed
- 10 - Other (specify)

paypref_tran

Dataset: Transaction-level

Variable type: Numeric

$N = 267$

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

Survey question: q201b

Values	Number	Percent
1	31	11.6
2	30	11.2
3	25	9.4
4	22	8.2
5	17	6.4
6	28	10.5
7	12	4.5
8	20	7.5
9	37	13.9
10	45	16.9

Table 215: Frequency table for paypref_tran

Value labels:

- 1 - Accepted at lots of places
- 2 - Budget control
- 3 - Convenience
- 4 - Cost
- 5 - Getting and setting-up
- 6 - Payment records
- 7 - Rewards
- 8 - Security
- 9 - Speed
- 10 - Other (specify)

paypref_web

Dataset: Individual-level

Variable type: Numeric

$N = 2264$

Description: Preferred online payment method.

Survey question: q115.c

Values	Number	Percent
1	1	0.0
2	2	0.1
3	1142	50.4
4	743	32.8
5	75	3.3
6	16	0.7
7	9	0.4
8	1	0.0
10	260	11.5
11	1	0.0
12	1	0.0
13	13	0.6

Table 216: Frequency table for paypref_web

Value labels:

- 1 - Cash
- 2 - Check
- 3 - Credit card
- 4 - Debit card
- 5 - Prepaid/gift/EBT card
- 6 - Bank account number payment
- 7 - Online banking bill payment
- 8 - Money order
- 9 - Traveler's check
- 10 - PayPal
- 11 - Account-to-account transfer
- 12 - Mobile phone payment
- 13 - Other payment method

paypref_web_why

Dataset: Individual-level

Variable type: Numeric

$N = 2264$

Description: Reason for preferred online payment method.

Survey question: q116.c

Values	Number	Percent
1	166	7.3
2	55	2.4
3	957	42.3
4	14	0.6
5	7	0.3
6	146	6.4
7	219	9.7
8	594	26.2
9	81	3.6
10	25	1.1

Table 217: Frequency table for paypref_web_why

Value labels:

- 1 - Accepted at lots of places
- 2 - Budget control
- 3 - Convenience
- 4 - Cost
- 5 - Getting and setting-up
- 6 - Payment records
- 7 - Rewards
- 8 - Security
- 9 - Speed
- 10 - Other (specify)
- 11 -

pi

Dataset: Transaction-level

Variable type: Numeric

$N = 12056$

Description: Payment instrument.

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

Details: Note that while "Traveler's Check" was an option, it was never chosen by respondents.

Values	Number	Percent
0	44	0.4
1	3694	30.6
2	872	7.2
3	2465	20.4
4	3028	25.1
5	240	2.0
6	610	5.1
7	603	5.0
8	20	0.2
10	117	1.0
11	114	0.9
12	48	0.4
13	151	1.3
14	50	0.4

Table 218: Frequency table for pi

Value labels:

- 0 - Multiple payment methods
- 1 - Cash
- 2 - Check
- 3 - Credit card
- 4 - Debit card
- 5 - Prepaid/gift/EBT card
- 6 - Bank account number payment
- 7 - Online banking bill payment
- 8 - Money order
- 9 - Traveler's check
- 10 - PayPal
- 11 - Account-to-account transfer
- 12 - Mobile phone payment
- 13 - Other payment method
- 14 - Deduction from income

pi_orig

Dataset: Transaction-level

Variable type: Numeric

$N = 12076$

Description: Payment instrument, uncleaned.

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

Details: Note that while "Traveler's Check" was an option, it was never chosen by respondents.

Values	Number	Percent
-1	49	0.4
0	36	0.3
1	3694	30.6
2	870	7.2
3	2459	20.4
4	3026	25.1
5	237	2.0
6	610	5.1
7	604	5.0
8	21	0.2
10	116	1.0
11	112	0.9
12	48	0.4
13	148	1.2
14	46	0.4

Table 219: Frequency table for pi_orig

Value labels:

- 0 - Multiple payment methods
- 1 - Cash
- 2 - Check
- 3 - Credit card
- 4 - Debit card
- 5 - Prepaid/gift/EBT card
- 6 - Bank account number payment
- 7 - Online banking bill payment
- 8 - Money order
- 9 - Traveler's check
- 10 - PayPal
- 11 - Account-to-account transfer
- 12 - Mobile phone payment
- 13 - Other payment method
- 14 - Deduction from income

`pmnt_desc`

Dataset: Transaction-level

Variable type: Character

$N = 14743$

Description: An open-ended response box giving the diarist one last chance to tell us any information they'd like to tell about the payment.

Survey question: paydescribe001

ppload_gpr

Dataset: Transaction-level

Variable type: Numeric

$N = 32$

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

Survey question: N/A

ppload_loc

Dataset: Transaction-level

Variable type: Numeric

$N = 32$

Description: Location of prepaid load.

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

Values	Number	Percent
1	11	34.4
2	9	28.1
3	2	6.2
6	3	9.4
7	2	6.2
8	5	15.6

Table 220: Frequency table for `ppload_loc`

Value labels:

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

prepaid_logo

Dataset: Transaction-level

Variable type: Numeric

$N = 232$

Description: The logo on the prepaid card.

Survey question: q101hhh

Values	Number	Percent
1	31	13.4
2	89	38.4
3	1	0.4
4	6	2.6
5	82	35.3
6	23	9.9

Table 221: Frequency table for prepaid_logo

Value labels:

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

prim_key

Dataset: Transaction-level

Variable type: Character

N = 14743

Description: A respondent's unique identifier. Using a respondent's **prim_key**, a data user can merge the DCPC with the SCPC or any other UAS survey.

Survey question: N/A

Details: Provided by the survey vendor.

prior_goods

Dataset: Transaction-level

Variable type: Numeric

$N = 789$

Description: Question text: Was this payment made for services that you received prior to today?

Survey question: pay701

Details: See questionnaire for list of conditions that make this question display.

Values	Number	Percent
0	718	91.0
1	71	9.0

Table 222: Frequency table for `prior_goods`

Value labels:

0 - No

1 - Yes

prior_goods_time

Dataset: Transaction-level

Variable type: Numeric

$N = 1037$

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

Survey question: pay702

Values	Number	Percent
1	855	82.4
2	79	7.6
3	37	3.6
4	66	6.4

Table 223: Frequency table for `prior_goods_time`

Value labels:

- 1 - Within the last month
- 2 - Between 3 months and 1 month ago
- 3 - Between 1 year and 3 months ago
- 4 - Longer than 1 year ago

purpose

Dataset: Transaction-level

Variable type: Numeric

$N = 2361$

Description: A qualitative description of the payment's purpose, as determined by the various merchant followup questions, as well as the categories in the bill reminder module.

Survey question: pay010, pay020, pay030, pay040, pay041, pay050, pay082, pay090, pay700, as well as the bill reminder categories

Details: In general, the diary has two kinds of merchant followups: "who did you pay" and "what did you buy". This variable is constructed based on the response to the "what did you buy" followup responses. A complete treatment of the mapping between the various questions and their ultimate codings cannot be given here. However, careful study of the questionnaire and the values of this variable should make it clear how the responses were categorized.

Value labels:

- 1 - Credit card repayment
- 2 - Mortgage
- 3 - HELOC
- 4 - Auto or car loan
- 5 - Installment loan
- 6 - Zero-interest or no-money-down loan
- 7 - Payday loan
- 8 - Student loan
- 9 - Marketplace or peer-to-peer loan
- 10 - Loan from another person
- 11 - Health insurance
- 12 - Life insurance
- 13 - Umbrella insurance
- 14 - Vehicle insurance
- 15 - Homeowners or renters insurance
- 16 - Other type of insurance
- 17 - Parking
- 18 - Tolls
- 19 - Public transit
- 20 - Utilities
- 21 - Federal taxes
- 22 - State taxes
- 23 - Local taxes
- 24 - Property taxes
- 25 - Car or vehicle taxes
- 26 - Charitable donation
- 27 - Offering, tithe, collection plate
- 28 - Purchase goods or services
- 29 - Gift or allowance
- 30 - Lend money
- 31 - Split check or share expenses

- 32 - Make a remittance
- 33 - Alimony or child support
- 34 - Pay a fee
- 35 - Transfer money to another owned account
- 36 - Make an investment
- 37 - Tuition or fees
- 38 - Child care
- 39 - Pharmacy
- 40 - Doctor dentist or other health care professional
- 41 - Hospital, residential care, or other medical institution

Values	Number	Percent
1	417	17.7
2	108	4.6
3	17	0.7
4	86	3.6
5	12	0.5
6	3	0.1
7	4	0.2
8	28	1.2
9	1	0.0
10	26	1.1
11	31	1.3
12	64	2.7
13	3	0.1
14	82	3.5
15	13	0.6
16	19	0.8
17	2	0.1
18	2	0.1
19	1	0.0
20	464	19.7
21	9	0.4
22	2	0.1
23	2	0.1
24	16	0.7
25	7	0.3
26	133	5.6
27	158	6.7
28	217	9.2
29	112	4.7
30	29	1.2
31	49	2.1
32	1	0.0
33	2	0.1
34	5	0.2
35	12	0.5
36	6	0.3
37	17	0.7
38	24	1.0
39	29	1.2
40	130	5.5
41	18	0.8

Table 224: Frequency table for purpose

purpose_orig

Dataset: Transaction-level

Variable type: Numeric

$N = 2354$

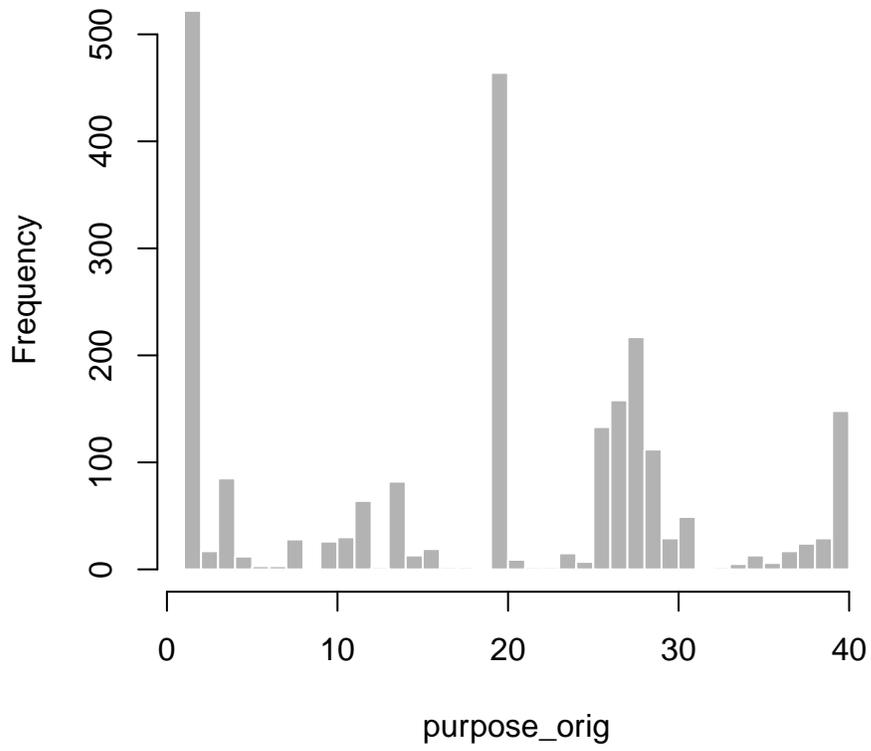
Description: The original merchant purpose that the respondent used to report the payment, without any recategorization. Note that some of the information used to recategorize responses is not available for privacy reasons. As such, using `purpose` is recommended.

Survey question: pay010, pay020, pay030, pay040, pay041, pay050, pay082, pay090, pay700, as well as the bill reminder categories

Details: In general, the diary has two kinds of merchant followups: "who did you pay" and "what did you buy". This variable is constructed based on the response to the "what did you buy" followup responses. A complete treatment of the mapping between the various questions and their ultimate codings cannot be given here. However, careful study of the questionnaire and the values of this variable should make it clear how the responses were categorized.

min	med	mean	max	sd
1.0	20.0	18.5	41.0	12.4

Table 225: Summary statistics for `purpose_orig`



race_asian

Dataset: Individual-level

Variable type: Numeric

$N = 2786$

Description: Respondent reported their race as Asian.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	2709	97.2
1	77	2.8

Table 226: Frequency table for **race_asian**

Value labels:

0 - No

1 - Yes

race_black

Dataset: Individual-level

Variable type: Numeric

$N = 2786$

Description: Respondent reported their race as Black.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	2514	90.2
1	272	9.8

Table 227: Frequency table for `race_black`

Value labels:

0 - No

1 - Yes

race_other

Dataset: Individual-level

Variable type: Numeric

$N = 2793$

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

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	2761	98.9
1	32	1.1

Table 228: Frequency table for `race_other`

Value labels:

0 - No

1 - Yes

race_white

Dataset: Individual-level

Variable type: Numeric

$N = 2786$

Description: Respondent reported their race as White.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	344	12.3
1	2442	87.7

Table 229: Frequency table for `race_white`

Value labels:

0 - No

1 - Yes

receipt_timing

Dataset: Transaction-level

Variable type: Numeric

$N = 2567$

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

Survey question: pay002d

Values	Number	Percent
1	1742	67.9
3	825	32.1

Table 230: Frequency table for `receipt_timing`

Value labels:

- 1 - Previously received goods or services
- 3 - Goods or services to be received in the future

regularity

Dataset: Transaction-level

Variable type: Numeric

$N = 2566$

Description: The regularity of the bill.

Survey question: pay200

Values	Number	Percent
1	278	10.8
2	116	4.5
3	2033	79.2
4	139	5.4

Table 231: Frequency table for **regularity**

Value labels:

- 1 - Just once
- 2 - Less often than once a month
- 3 - Monthly
- 4 - More often than once a month

rem_howmade

Dataset: Transaction-level

Variable type: Numeric

$N = 2$

Description: How the remittance was made.

Survey question: Drop-down box is the remittances module.

Values	Number	Percent
1	1	50.0
7	1	50.0

Table 232: Frequency table for `rem_howmade`

Value labels:

- 1 - Western Union
- 2 - Bank or credit union
- 3 - PayPal
- 4 - MoneyGram
- 5 - Bitcoin
- 6 - Other (specify)
- 7 -

`report_dat`

Dataset: Transaction-level

Variable type: Numeric

$N = 32$

Description: Helper variable, used internally.

Survey question: N/A

report_date

Dataset: Transaction-level

Variable type: Numeric

$N = 13760$

Description: The date the diarist logged in to report their payments.

Survey question: N/A

Details: This is different than the assigned diary date. If the diarist logged on to report their activity on the actual diary date, then **report_date** should equal **date**, otherwise, this date will be after **date**.

scpc_date

Dataset: Individual-level

Variable type: Numeric

$N = 2793$

Description: Date on which the SCPC was begun. Variables which are pulled from the SCPC, like `homeowner`, can be reliably dated to this date.

Survey question: `start_date`

Details: This is an SCPC variable merged into this dataset for convenience. Converted to Stata date format.

shops_online

Dataset: Individual-level

Variable type: Numeric

$N = 2792$

Description: Question text: In the past 12 months, have you made any online purchases (on the internet) to buy goods and services (not to pay bills)?

Survey question: q115.c.filter

Values	Number	Percent
0	528	18.9
1	2264	81.1

Table 233: Frequency table for `shops_online`

Value labels:

0 - No

1 - Yes

`state_reside`

Dataset: Individual-level

Variable type: Numeric

$N = 2792$

Description: State of residence. Note that this variable is not available in the public use dataset.

Survey question: statereside

Details: As reported in My Household Questionnaire.

time

Dataset: Transaction-level

Variable type: Numeric

$N = 12043$

Description: The time of the transaction.

Survey question: Clock widget in the various modules.

Details: Coded simply as a 24-hour clock – i.e. a value of 0 is midnight, 100 is 1 AM, 1400 is 2 PM, etc.

to_account

Dataset: Transaction-level

Variable type: Numeric

$N = 3308$

Description: The account to which the funds for this transaction were transferred.

Survey question: N/A

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

Values	Number	Percent
1	1072	32.4
2	1041	31.5
3	210	6.3
4	70	2.1
5	11	0.3
6	414	12.5
7	278	8.4
8	212	6.4

Table 234: Frequency table for `to_account`

Value labels:

- 1 - Currency
- 2 - Primary checking
- 3 - Other demand deposit account
- 4 - Nonfinancial deposit account (e.g. PayPal, prepaid card)
- 5 - Investment account
- 6 - Credit card account
- 7 - Other credit account
- 8 - Other (check, money order, returned goods, etc.)

tran

Dataset: Transaction-level

Variable type: Numeric

$N = 14743$

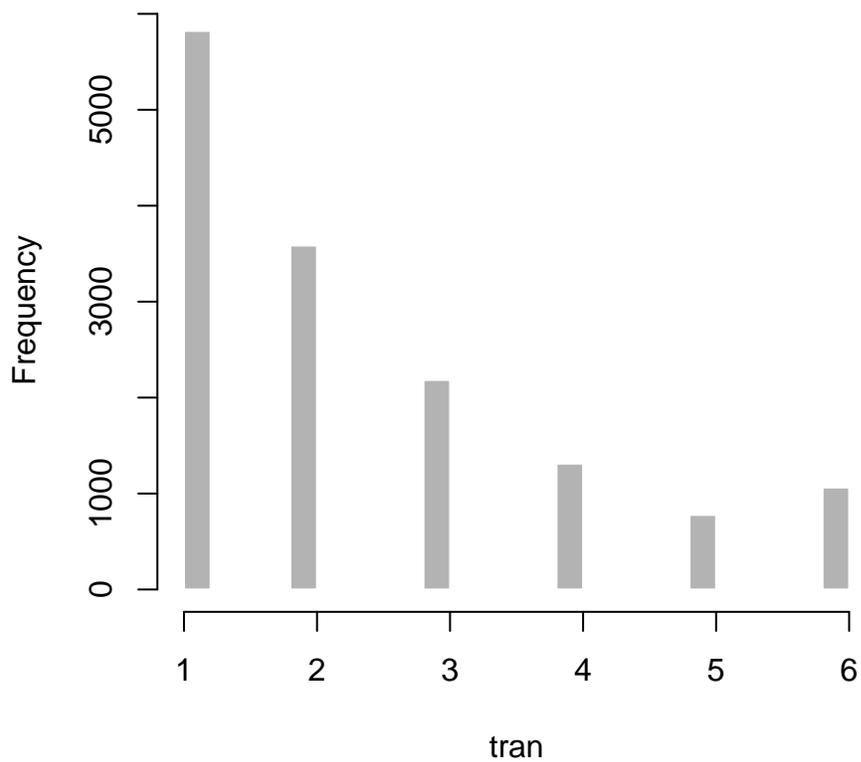
Description: Within-day transaction counter.

Survey question: N/A

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

min	med	mean	max	sd
1.0	2.0	2.5	18.0	1.9

Table 235: Summary statistics for tran



tran_account

Dataset: Transaction-level

Variable type: Numeric

$N = 112$

Description: Checking transfer-specific followup regarding the destination account.

Survey question: Drop-down box in the checking transfers (checking withdrawals) module.

Values	Number	Percent
1	71	63.4
2	20	17.9
3	5	4.5
5	2	1.8
7	14	12.5

Table 236: Frequency table for `tran_account`

Value labels:

- 1 - Another checking or savings account that I own
- 2 - Another checking or savings account belonging to someone else
- 3 - Investment account that I own
- 4 - Investment account belonging to someone else
- 5 - General purpose reloadable prepaid card that I own
- 6 - General purpose reloadable prepaid card belonging to someone else
- 7 - Other

tran_days

Dataset: Transaction-level

Variable type: Numeric

$N = 96$

Description: Number of days in which the recipient of the checking transfer is supposed to receive the funds.

Survey question: Drop-down box in the checking transfers (checking withdrawals) module.

Details: Note that the value is the number of days, except for 8 which is coded to mean "more than one week".

Values	Number	Percent
0	77	80.2
1	8	8.3
2	5	5.2
3	3	3.1
6	1	1.0
7	1	1.0
8	1	1.0

Table 237: Frequency table for `tran_days`

Value labels:

- 0 - Today
- 1 - Tomorrow
- 2 - Two days
- 3 - Three days
- 4 - Four days
- 5 - Five days
- 6 - Six days
- 7 - Seven days
- 8 - More than seven days

tran_inst

Dataset: Transaction-level

Variable type: Numeric

$N = 109$

Description: Whether the funds were transferred to an account at the same institution.

Survey question: Drop-down box in the checking transfers (checking withdrawals) module.

Values	Number	Percent
0	24	22.0
1	85	78.0

Table 238: Frequency table for **tran_inst**

Value labels:

0 - No

1 - Yes

tran_min

Dataset: Transaction-level

Variable type: Numeric

$N = 8198$

Description: Whether there was a transaction minimum for this purchase using this payment instrument.

Survey question: q101k, q101m, q101n, q101u

Details: The different survey questions listed above relate to different types of payment instruments.

Values	Number	Percent
0	5843	71.3
1	242	3.0
2	275	3.4
3	949	11.6
4	889	10.8

Table 239: Frequency table for tran_min

Value labels:

0 - No

1 - Yes

2 - I'm not sure but I think so

3 - I'm not sure but I do not think so

4 - I don't know

tran_report

Dataset: Transaction-level

Variable type: Numeric

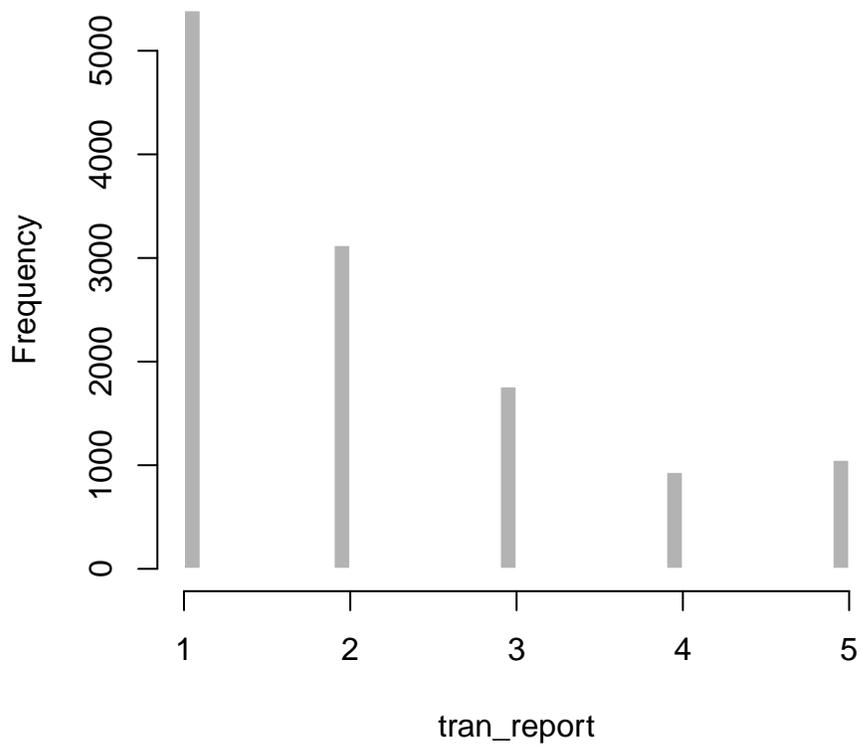
$N = 12264$

Description: A counter used internally to order the transactions.

Survey question: N/A

min	med	mean	max	sd
1.0	2.0	2.2	14.0	1.6

Table 240: Summary statistics for tran_report



traveled

Dataset: Day-level

Variable type: Numeric

$N = 8377$

Description: Whether the respondent traveled on this diary day.

Survey question: q13

Values	Number	Percent
0	8083	96.5
1	294	3.5

Table 241: Frequency table for traveled

Value labels:

0 - No

1 - Yes

type

Dataset: Transaction-level

Variable type: Numeric

$N = 14743$

Description: The type of transaction – expenditure, transfer, or income. Also identify placeholder observations.

Survey question: In some cases, based purely on the module in which the transaction is reported. In other cases, based on the response to followup questions.

Details: Expenditures are defined as money or liquidity moving out of a respondent’s possession. Transfers are defined as money or liquidity moving from one account/form to another – for instance, a cash withdrawal. Income is defined as money coming into the respondents possession. Expenditures typically come from the purchases or bills modules, income from the income module, and transfers from the rest of the modules, though there are some exceptions. Placeholder observations are added for every respondent-day, and exist to allow for easier filtering of variables without having to worry about accidentally removing respondents from the dataset.

Values	Number	Percent
1	11377	77.2
2	1620	11.0
3	1746	11.8

Table 242: Frequency table for `type`

Value labels:

- 1 - Expenditure
- 2 - Transfer
- 3 - Income

unexpected

Dataset: Transaction-level

Variable type: Numeric

$N = 3725$

Description: Whether this expenditure was unexpected.

Survey question: q151.a

Values	Number	Percent
0	3351	90.0
1	374	10.0

Table 243: Frequency table for **unexpected**

Value labels:

0 - No

1 - Yes

used_heloc

Dataset: Transaction-level

Variable type: Numeric

$N = 14$

Description: Whether the respondent used a HELOC during the three-day diary period.

Survey question: pay617

Values	Number	Percent
0	14	100.0

Table 244: Frequency table for `used_heloc`

Value labels:

0 - No

1 - Yes

used_linked_sbdc

Dataset: Transaction-level

Variable type: Numeric

$N = 26$

Description: Question text: What merchant issued the store-branded card linked to your bank account that you used for this payment?

Survey question: q_sbldc.002

Values	Number	Percent
0	1	3.8
1	16	61.5
9	1	3.8
10	8	30.8

Table 245: Frequency table for used_linked_sbdc

Value labels:

- 1 - Target
- 2 - Cumberland Farms
- 3 - Speedway
- 4 - Nordstrom
- 5 - Royal Farms
- 6 - Flash Floods
- 7 - Fastrac Markets
- 8 - Pride Stores
- 9 - Shell
- 10 - Other (specify)

used_sbdc

Dataset: Transaction-level

Variable type: Numeric

$N = 457$

Description: Question text: Did you use a store-branded card linked to your bank account for this payment?

Survey question: q_sbldc_001

Values	Number	Percent
0	431	94.3
1	26	5.7

Table 246: Frequency table for **used_sbdc**

Value labels:

0 - No

1 - Yes

why_nocash

Dataset: Day-level

Variable type: Numeric

$N = 518$

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

Survey question: q1a

Values	Number	Percent
1	85	16.4
2	98	18.9
3	311	60.0
4	22	4.2
5	2	0.4

Table 247: Frequency table for why_nocash

Value labels:

- 1 - I just ran out and I need to get more
- 2 - I am broke
- 3 - I usually do not carry cash
- 4 - I gave my cash to someone else
- 5 - My cash was stolen or lost
- 6 - Other

why_not_billpref

Dataset: Transaction-level

Variable type: Numeric

$N = 1321$

Description: Why the respondent did not use his or her preferred bill payment method. The preferred payment method is as reported in variable `paypref_b1`.

Survey question: q103h

Values	Number	Percent
1	131	9.9
2	23	1.7
3	18	1.4
4	19	1.4
5	111	8.4
6	25	1.9
7	29	2.2
8	102	7.7
9	608	46.0
10	255	19.3

Table 248: Frequency table for `why_not_billpref`

Value labels:

- 1 - Preferred payment method (PPM) was not accepted
- 2 - I did not have PPM with me
- 3 - I did not have enough money available to use PPM
- 4 - The payment would have been late if I used PPM
- 5 - The payment method I used (PMU) is more secure than PPM
- 6 - I received a discount for using PMU
- 7 - I would have paid a surcharge if I used PPM
- 8 - For this size transaction I prefer to use PMU
- 9 - For this type of bill I prefer to use PMU
- 10 - Other (specify)

why_not_pref

Dataset: Transaction-level

Variable type: Numeric

$N = 4450$

Description: Why the respondent did not use his or her preferred non-bill payment method. The preferred payment method is as reported in variable `paypref_nb1`.

Survey question: q103b

Values	Number	Percent
1	354	8.0
2	240	5.4
3	531	11.9
4	103	2.3
5	106	2.4
6	20	0.4
7	1257	28.2
8	852	19.1
9	987	22.2

Table 249: Frequency table for `why_not_pref`

Value labels:

- 1 - Preferred payment method (PPM) was not accepted
- 2 - I did not have PPM with me
- 3 - Speed of payment was important for this transaction
- 4 - Security of the transaction was important
- 5 - I received a discount for using Payment Method Used (PMU)
- 6 - I would have paid a surcharge if I used PPM
- 7 - For this size transaction, I prefer to use PMU
- 8 - For this type of merchant I prefer to use PMU
- 9 - Other (specify)

work_disabled

Dataset: Individual-level

Variable type: Numeric

$N = 2789$

Description: Respondent is disabled.

Survey question: q14

Details: Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily recategorized.

Values	Number	Percent
0	2510	90.0
1	279	10.0

Table 250: Frequency table for work_disabled

Value labels:

0 - No

1 - Yes

work_employed

Dataset: Individual-level

Variable type: Numeric

$N = 2789$

Description: Respondent is employed.

Survey question: q14

Details: Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily recategorized.

Values	Number	Percent
0	1126	40.4
1	1663	59.6

Table 251: Frequency table for work_employed

Value labels:

0 - No

1 - Yes

work_looking

Dataset: Individual-level

Variable type: Numeric

$N = 2789$

Description: Respondent is unemployed and looking.

Survey question: q14

Details: Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily recategorized.

Values	Number	Percent
0	2647	94.9
1	142	5.1

Table 252: Frequency table for work_looking

Value labels:

0 - No

1 - Yes

work_occupation

Dataset: Individual-level

Variable type: Numeric

$N = 1662$

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

Survey question: q15

Values	Number	Percent
1	344	20.7
2	917	55.2
3	233	14.0
4	168	10.1

Table 253: Frequency table for work_occupation

Value labels:

0 - No

1 - Yes

work_onleave

Dataset: Individual-level

Variable type: Numeric

$N = 2789$

Description: Respondent is on sick or other leave.

Survey question: q14

Details: Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily recategorized.

Values	Number	Percent
0	2763	99.1
1	26	0.9

Table 254: Frequency table for work_onleave

Value labels:

0 - No

1 - Yes

work_oth

Dataset: Individual-level

Variable type: Numeric

$N = 2789$

Description: Respondent replied OTHER to question about employment status.

Survey question: q14

Details: Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily recategorized.

Values	Number	Percent
0	2594	93.0
1	195	7.0

Table 255: Frequency table for work_oth

Value labels:

0 - No

1 - Yes

work_retired

Dataset: Individual-level

Variable type: Numeric

$N = 2789$

Description: Respondent is retired.

Survey question: q14

Details: Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily recategorized.

Values	Number	Percent
0	2187	78.4
1	602	21.6

Table 256: Frequency table for work_retired

Value labels:

0 - No

1 - Yes

`work_self`

Dataset: Individual-level

Variable type: Numeric

$N = 1662$

Description: Respondent is self-employed.

Survey question: q14

Details: Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily recategorized.

Values	Number	Percent
0	1494	89.9
1	168	10.1

Table 257: Frequency table for `work_self`

Value labels:

0 - No

1 - Yes

work_temp_unemployed

Dataset: Individual-level

Variable type: Numeric

$N = 2789$

Description: Respondent is temporarily unemployed.

Survey question: q14

Details: Note that, while respondents were given the option to type in some "Other" employment response, all of those that did were easily recategorized.

Values	Number	Percent
0	2763	99.1
1	26	0.9

Table 258: Frequency table for work_temp_unemployed

Value labels:

0 - No

1 - Yes