

# Codebook and Data Guide to the 2018 Survey of Consumer Payment Choice

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## 1 Introduction

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

The questionnaires and public datasets for the 2018 SCPC are available for download on the Atlanta Fed website<sup>1</sup>. The data are provided in Stata, SAS, CSV, and Rdata formats. The Atlanta Fed assumes that data users are familiar with a statistical analysis software package such as Stata, SAS, or R. The Atlanta Fed does not provide any software assistance.

This document is a data user's guide for the SCPC survey data. Anyone interested in conducting research based on SCPC data will find it helpful to become familiar with this document. See the *2018 Survey of Consumer Payment Choice: Technical Appendix* for details on questionnaire changes, data collection, sampling methodology, and hypothesis test results.

A broad overview of the 2018 SCPC, including a summary of the survey and tables of survey results, can be found in the *The 2018 Survey of Consumer Payment Choice* results paper on the Atlanta Fed website.

## 2 SCPC variable overview

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

**UAS My Household Questionnaire variables** represent a small fraction of variables that come from the UAS My Household survey (MH). The MH survey is used to gather demographic data about each respondent. UAS members take the MH survey quarterly, and their most recent responses to the MH survey are included in these SCPC datasets. Visit the UAS website for more information about the UAS MH survey<sup>2</sup>.

**Survey variables** are the actual results from the SCPC survey questions. Survey variables have variable names such as `pa001_a` or `pu004_b`. To see the exact question text, respondent instructions, response option wording, and structure of the questions on the screen, it is recommended that data users refer to the survey questionnaire. The questionnaire is available on the Atlanta Fed website<sup>3</sup>. Two important considerations of the survey variables are:

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

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

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

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

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

## 2.1 Survey variables

### 2.1.1 Respondent identifier

The variable `uasid` is a 9 digit character variable of the form `ymmxxxxxx`, where `yy` is the two-digit year (17 for 2017, 18 for 2018, etc.) in which the respondent joined the UAS panel, `mm` is the month the respondent joined the UAS panel (01 for January, 02 for February, etc.), and `xxxxxx` is a random five digit number. The `uasid` for a UAS member is the same across all UAS surveys. This allows data users to merge other UAS survey datasets onto the SCPC dataset.

This variable is the equivalent of the variable `uasid` in other UAS surveys. In prior years of the SCPC and the DCPC, the variable `uasid` was renamed as `prim_key` in order to maintain backwards compatibility with the code used to process the SCPC data. As of the 2018 SCPC and DCPC, the unique identifier will be named `uasid`. For more information about `uasid`, visit [this UAS data website](https://www.frbatlanta.org/-/media/documents/banking/consumer-payments/diary-of-consumer-payment-choice/2018/scpc-dcpc-2018-sampling-weights.pdf). The variable `uasid` and other variables described on the UAS website allow the data user to determine if other members of the same household are UAS members.

### 2.1.2 Survey weight

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

## 2.2 Created variables

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

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

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

### 2.2.1 Payment instruments

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

Payment instruments are grouped as follows:

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

### 2.2.2 Transaction types

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

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

Transaction types are grouped as follows:

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

### 2.2.3 Payment adoption

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

## 2.2.4 Payment use

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

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

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

## 2.2.5 Flags for variables that were cleaned for outliers

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

## 3 A note on histograms in this codebook

In order to display the histograms correctly, the data was trimmed at the 95th percentile. The right-most bar displayed contains the cumulative frequency of observations from the 95th percentile (inclusive) to the maximum value.

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

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pu004_d_unedited	581
pu004_e	582
pu004_e_unedited	584
pu004_f	585
pu004_f_unedited	587
pu005_a	588
pu005_a_unedited	590
pu005_amo	591
pu005_amo_unedited	593
pu005_b	594
pu005_b_unedited	596
pu005_c	597
pu005_c_unedited	599
pu005_d	600
pu005_d_unedited	602
pu005_e	603
pu005_e_unedited	605
pu006a_a	606
pu006a_a_unedited	608
pu006a_b	609
pu006a_b_unedited	611
pu006a_bmo	612

pu006a_bmo_unedited	614
pu006a_c	615
pu006a_c_unedited	617
pu006a_d	618
pu006a_d_unedited	620
pu006a_e	621
pu006a_e_unedited	623
pu006c_a	624
pu006c_a_unedited	626
pu006c_b	627
pu006c_b_unedited	629
pu006c_bmo	630
pu006c_bmo_unedited	632
pu006c_c	633
pu006c_c_unedited	635
pu006c_d	636
pu006c_d_unedited	638
pu006c_e	639
pu006c_e_unedited	641
pu009	642
pu010	643
pu010_followup	644
pu011	645
pu013	646
pu013_a	647
pu013_a_other	648
pu013_b	649
pu013_followup	650

pu020	651
pu021_a	652
pu021_a_unedited	654
pu021_b	655
pu021_b_unedited	657
pu021_bmo	658
pu021_bmo_unedited	660
pu021_c	661
pu021_c_unedited	663
pu021_d	664
pu021_d_unedited	666
pu021_e	667
pu021_e_unedited	669
pu021_f	670
pu021_f_unedited	672
pu021_g	673
pu021_g_unedited	675
r_weight	676
race	677
retired	678
rp_typ	679
sav_acnt_adopt	680
serv_typ	681
sick_leave	682
smartphone	683
start_date	684
surveyyear	685
svc_abp_typ	686

svc_adopt	687
svc_bp_typ	688
svc_ipbp_typ	689
svc_obp_typ	690
svc_op_typ	691
svc_rp_typ	692
svc_serv_typ	693
svc_typ	694
tot_pay_typ	695
tsend	696
tsstart	697
uasid	698
uasmembers	699
unemp_layoff	700
unemp_look	701
white	702
workfullpart	703
working	704

**abp\_adopt**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3142$

**Description:** Is the respondent an AUTOMATIC BILL PAYMENT adopter?

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	1000	31.8
1	2142	68.2

Table 1: Frequency table for **abp\_adopt**

**Value labels:**

0 - Not an adopter

1 - Adopter

abp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

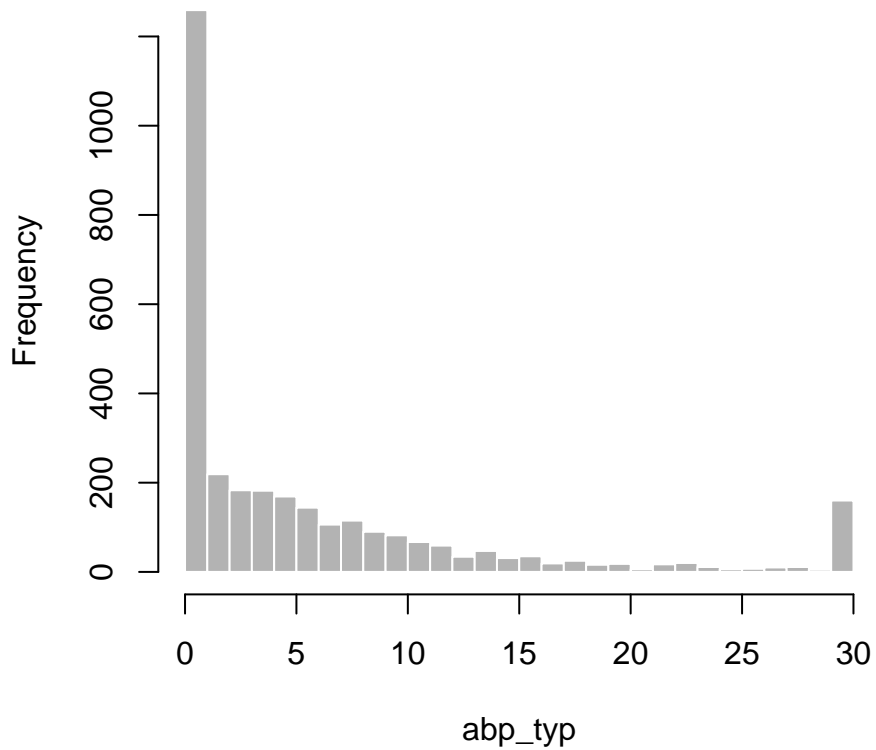
**Description:** The number of AUTOMATIC BILL PAYMENTS made in a typical month.

**Survey question:** sum(pu002.a, b, c, d, e, f)

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	3.0	6.8	122.0	11.4

Table 2: Summary statistics for **abp\_typ**



as003\_a1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_a1

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

Values	Number	Percent
1	51	1.6
2	83	2.6
3	212	6.7
4	487	15.5
5	2315	73.5

Table 3: Frequency table for **as003\_a1**

**Value labels:**

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

as003\_a2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3145$

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

**Survey question:** as003\_a2

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

Values	Number	Percent
1	21	0.7
2	50	1.6
3	617	19.6
4	328	10.4
5	2129	67.7

Table 4: Frequency table for **as003\_a2**

**Value labels:**

- 1 - Very high cost
- 2 - High cost
- 3 - Neither high nor low cost
- 4 - Low cost
- 5 - Very low cost



as003\_a3

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3150$

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

**Survey question:** as003\_a3

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

Values	Number	Percent
1	123	3.9
2	333	10.6
3	422	13.4
4	881	28.0
5	1391	44.2

Table 5: Frequency table for as003\_a3

**Value labels:**

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

as003\_a4

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3150$

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

**Survey question:** as003\_a4

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

Values	Number	Percent
1	1046	33.2
2	516	16.4
3	422	13.4
4	445	14.1
5	721	22.9

Table 6: Frequency table for **as003\_a4**

**Value labels:**

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

as003\_a5

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_a5

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

Values	Number	Percent
1	53	1.7
2	143	4.5
3	589	18.7
4	635	20.2
5	1728	54.9

Table 7: Frequency table for as003\_a5

**Value labels:**

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

as003\_a6

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** as003\_a6

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

Values	Number	Percent
1	1168	37.1
2	780	24.8
3	594	18.9
4	307	9.8
5	298	9.5

Table 8: Frequency table for as003\_a6

**Value labels:**

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

as003\_b1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** as003\_b1

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

Values	Number	Percent
1	182	5.8
2	527	16.7
3	910	28.9
4	983	31.2
5	545	17.3

Table 9: Frequency table for as003\_b1

**Value labels:**

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

as003\_b2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3146$

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

**Survey question:** as003\_b2

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

Values	Number	Percent
1	28	0.9
2	243	7.7
3	661	21.0
4	1282	40.8
5	932	29.6

Table 10: Frequency table for **as003\_b2**

**Value labels:**

- 1 - Very high cost
- 2 - High cost
- 3 - Neither high nor low cost
- 4 - Low cost
- 5 - Very low cost

as003\_b3

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_b3

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

Values	Number	Percent
1	242	7.7
2	769	24.4
3	681	21.6
4	1005	31.9
5	451	14.3

Table 11: Frequency table for as003\_b3

**Value labels:**

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

as003\_b4

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

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

**Survey question:** as003\_b4

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

Values	Number	Percent
1	269	8.5
2	959	30.5
3	674	21.4
4	984	31.2
5	263	8.4

Table 12: Frequency table for **as003\_b4**

**Value labels:**

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



as003\_b5

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_b5

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

Values	Number	Percent
1	52	1.7
2	291	9.2
3	782	24.8
4	1228	39.0
5	795	25.3

Table 13: Frequency table for **as003\_b5**

**Value labels:**

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

as003\_b6

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3146$

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

**Survey question:** as003\_b6

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

Values	Number	Percent
1	34	1.1
2	90	2.9
3	403	12.8
4	1444	45.9
5	1175	37.3

Table 14: Frequency table for **as003\_b6**

**Value labels:**

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

as003\_c1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3144$

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

**Survey question:** as003\_c1

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

Values	Number	Percent
1	26	0.8
2	30	1.0
3	238	7.6
4	748	23.8
5	2102	66.9

Table 15: Frequency table for **as003\_c1**

**Value labels:**

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

as003\_c2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** as003\_c2

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

Values	Number	Percent
1	30	1.0
2	120	3.8
3	690	21.9
4	874	27.8
5	1433	45.5

Table 16: Frequency table for `as003_c2`

**Value labels:**

- 1 - Very high cost
- 2 - High cost
- 3 - Neither high nor low cost
- 4 - Low cost
- 5 - Very low cost

as003\_c3

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_c3

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

Values	Number	Percent
1	78	2.5
2	63	2.0
3	285	9.1
4	992	31.5
5	1730	55.0

Table 17: Frequency table for as003\_c3

**Value labels:**

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

as003\_c4

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

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

**Survey question:** as003\_c4

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

Values	Number	Percent
1	315	10.0
2	875	27.8
3	451	14.3
4	1146	36.4
5	362	11.5

Table 18: Frequency table for `as003_c4`

**Value labels:**

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

as003\_c5

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_c5

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

Values	Number	Percent
1	28	0.9
2	122	3.9
3	609	19.3
4	1316	41.8
5	1073	34.1

Table 19: Frequency table for **as003\_c5**

**Value labels:**

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

as003\_c6

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_c6

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

Values	Number	Percent
1	31	1.0
2	99	3.1
3	345	11.0
4	1196	38.0
5	1477	46.9

Table 20: Frequency table for as003\_c6

**Value labels:**

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



as003\_d1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_d1

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

Values	Number	Percent
1	43	1.4
2	27	0.9
3	137	4.4
4	671	21.3
5	2270	72.1

Table 21: Frequency table for **as003\_d1**

**Value labels:**

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

as003\_d2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_d2

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

Values	Number	Percent
1	366	11.6
2	915	29.1
3	586	18.6
4	598	19.0
5	683	21.7

Table 22: Frequency table for **as003\_d2**

**Value labels:**

- 1 - Very high cost
- 2 - High cost
- 3 - Neither high nor low cost
- 4 - Low cost
- 5 - Very low cost

as003\_d3

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_d3

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

Values	Number	Percent
1	80	2.5
2	50	1.6
3	267	8.5
4	886	28.1
5	1865	59.2

Table 23: Frequency table for **as003\_d3**

**Value labels:**

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

as003\_d4

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3150$

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

**Survey question:** as003\_d4

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

Values	Number	Percent
1	280	8.9
2	690	21.9
3	399	12.7
4	1204	38.2
5	577	18.3

Table 24: Frequency table for `as003_d4`

**Value labels:**

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

as003\_d5

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3145$

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

**Survey question:** as003\_d5

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

Values	Number	Percent
1	74	2.4
2	283	9.0
3	604	19.2
4	1214	38.6
5	970	30.8

Table 25: Frequency table for **as003\_d5**

**Value labels:**

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

as003\_d6

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

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

**Survey question:** as003\_d6

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

Values	Number	Percent
1	29	0.9
2	59	1.9
3	252	8.0
4	1088	34.6
5	1721	54.7

Table 26: Frequency table for **as003\_d6**

**Value labels:**

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

as003\_e1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3146$

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

**Survey question:** as003\_e1

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

Values	Number	Percent
1	99	3.1
2	156	5.0
3	568	18.1
4	1089	34.6
5	1234	39.2

Table 27: Frequency table for **as003\_e1**

**Value labels:**

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

as003\_e2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** as003\_e2

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

Values	Number	Percent
1	56	1.8
2	422	13.4
3	1067	33.9
4	866	27.5
5	736	23.4

Table 28: Frequency table for **as003\_e2**

**Value labels:**

- 1 - Very high cost
- 2 - High cost
- 3 - Neither high nor low cost
- 4 - Low cost
- 5 - Very low cost



as003\_e3

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_e3

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

Values	Number	Percent
1	174	5.5
2	458	14.5
3	783	24.9
4	970	30.8
5	763	24.2

Table 29: Frequency table for **as003\_e3**

**Value labels:**

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

as003\_e4

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

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

**Survey question:** as003\_e4

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

Values	Number	Percent
1	502	15.9
2	691	21.9
3	874	27.8
4	704	22.4
5	378	12.0

Table 30: Frequency table for as003\_e4

**Value labels:**

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

as003\_e5

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_e5

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

Values	Number	Percent
1	69	2.2
2	377	12.0
3	1069	34.0
4	992	31.5
5	641	20.4

Table 31: Frequency table for **as003\_e5**

**Value labels:**

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

as003\_e6

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** as003\_e6

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

Values	Number	Percent
1	408	13.0
2	676	21.5
3	1115	35.4
4	599	19.0
5	349	11.1

Table 32: Frequency table for as003\_e6

**Value labels:**

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

as003\_f1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** as003\_f1

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

Values	Number	Percent
1	708	22.5
2	696	22.1
3	700	22.2
4	603	19.2
5	440	14.0

Table 33: Frequency table for **as003\_f1**

**Value labels:**

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

as003\_f2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3145$

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

**Survey question:** as003\_f2

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

Values	Number	Percent
1	34	1.1
2	98	3.1
3	888	28.2
4	719	22.9
5	1406	44.7

Table 34: Frequency table for **as003\_f2**

**Value labels:**

- 1 - Very high cost
- 2 - High cost
- 3 - Neither high nor low cost
- 4 - Low cost
- 5 - Very low cost

as003\_f3

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_f3

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

Values	Number	Percent
1	268	8.5
2	637	20.2
3	809	25.7
4	930	29.5
5	504	16.0

Table 35: Frequency table for as003\_f3

**Value labels:**

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

as003\_f4

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_f4

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

Values	Number	Percent
1	562	17.9
2	932	29.6
3	430	13.7
4	889	28.2
5	335	10.6

Table 36: Frequency table for as003\_f4

**Value labels:**

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



as003\_f5

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** as003\_f5

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

Values	Number	Percent
1	67	2.1
2	348	11.1
3	958	30.4
4	1141	36.3
5	633	20.1

Table 37: Frequency table for **as003\_f5**

**Value labels:**

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

as003\_f6

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_f6

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

Values	Number	Percent
1	44	1.4
2	97	3.1
3	445	14.1
4	1159	36.8
5	1403	44.6

Table 38: Frequency table for **as003\_f6**

**Value labels:**

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

as003\_g1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** as003\_g1

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

Values	Number	Percent
1	250	7.9
2	380	12.1
3	724	23.0
4	904	28.7
5	889	28.2

Table 39: Frequency table for as003\_g1

**Value labels:**

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

as003\_g2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** as003\_g2

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

Values	Number	Percent
1	31	1.0
2	92	2.9
3	796	25.3
4	741	23.5
5	1487	47.3

Table 40: Frequency table for as003\_g2

**Value labels:**

- 1 - Very high cost
- 2 - High cost
- 3 - Neither high nor low cost
- 4 - Low cost
- 5 - Very low cost

as003\_g3

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_g3

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

Values	Number	Percent
1	133	4.2
2	238	7.6
3	532	16.9
4	1098	34.9
5	1147	36.4

Table 41: Frequency table for as003\_g3

**Value labels:**

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

as003\_g4

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

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

**Survey question:** as003\_g4

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

Values	Number	Percent
1	307	9.7
2	682	21.7
3	497	15.8
4	1179	37.4
5	484	15.4

Table 42: Frequency table for as003\_g4

**Value labels:**

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

as003\_g5

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_g5

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

Values	Number	Percent
1	78	2.5
2	373	11.8
3	822	26.1
4	1209	38.4
5	666	21.2

Table 43: Frequency table for as003\_g5

**Value labels:**

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

as003\_g6

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

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

**Survey question:** as003\_g6

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

Values	Number	Percent
1	35	1.1
2	66	2.1
3	364	11.6
4	1128	35.8
5	1556	49.4

Table 44: Frequency table for as003\_g6

**Value labels:**

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



as003\_h1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3146$

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

**Survey question:** as003\_h1

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

Values	Number	Percent
1	407	12.9
2	717	22.8
3	797	25.3
4	703	22.3
5	522	16.6

Table 45: Frequency table for **as003\_h1**

**Value labels:**

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

as003\_h2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3145$

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

**Survey question:** as003\_h2

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

Values	Number	Percent
1	122	3.9
2	822	26.1
3	791	25.2
4	1098	34.9
5	312	9.9

Table 46: Frequency table for **as003\_h2**

**Value labels:**

- 1 - Very high cost
- 2 - High cost
- 3 - Neither high nor low cost
- 4 - Low cost
- 5 - Very low cost

as003\_h3

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** as003\_h3

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

Values	Number	Percent
1	888	28.2
2	1094	34.8
3	632	20.1
4	356	11.3
5	177	5.6

Table 47: Frequency table for **as003\_h3**

**Value labels:**

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

as003\_h4

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3150$

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

**Survey question:** as003\_h4

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

Values	Number	Percent
1	332	10.5
2	591	18.8
3	774	24.6
4	939	29.8
5	514	16.3

Table 48: Frequency table for **as003\_h4**

**Value labels:**

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

as003\_h5

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

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

**Survey question:** as003\_h5

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

Values	Number	Percent
1	230	7.3
2	836	26.5
3	1030	32.7
4	636	20.2
5	417	13.2

Table 49: Frequency table for **as003\_h5**

**Value labels:**

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

as003\_h6

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** as003\_h6

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

Values	Number	Percent
1	349	11.1
2	618	19.6
3	999	31.7
4	776	24.7
5	406	12.9

Table 50: Frequency table for **as003\_h6**

**Value labels:**

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

**asian**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3145$

**Description:** Did the respondent select ASIAN in the race question

**Survey question:** N/A

**Details:** Provided by the survey vendor. This is a check-all-that-apply question, and the respondent is self-describing their race.

Values	Number	Percent
0	3063	97.4
1	82	2.6

Table 51: Frequency table for **asian**

**Value labels:**

0 - No

1 - Yes

banp\_abp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

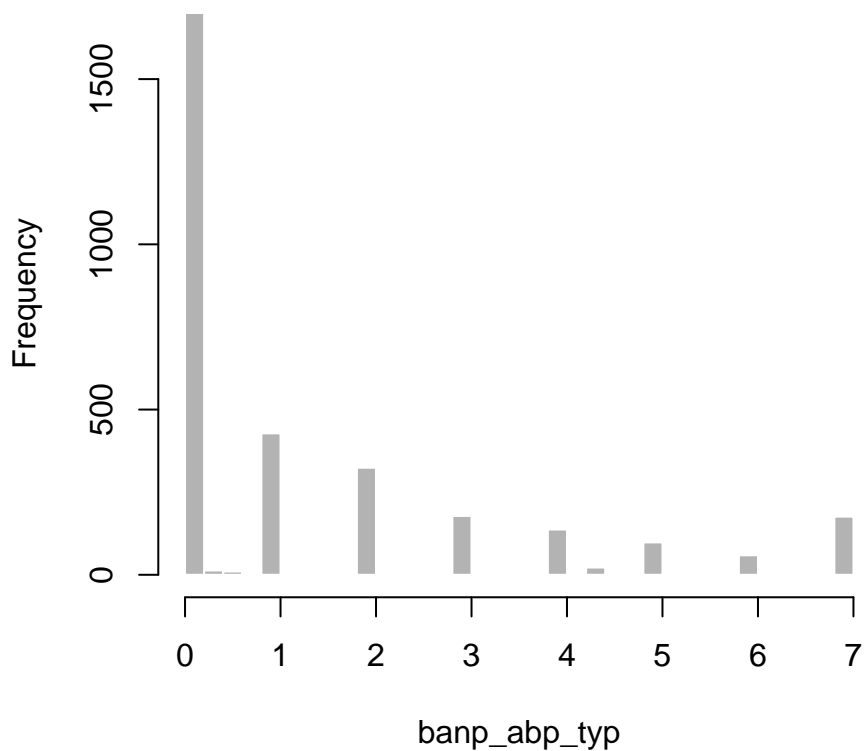
**Description:** The number of automatic bill payments made by BANK ACCOUNT NUMBER PAYMENTS in a typical month.

**Survey question:** pu002\_c

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.6	30.0	2.8

Table 52: Summary statistics for banp\_abp\_typ





**banp\_adopt**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	856	27.1
1	2297	72.9

Table 53: Frequency table for **banp\_adopt**

**Value labels:**

0 - Not an adopter

1 - Adopter

banp\_bp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

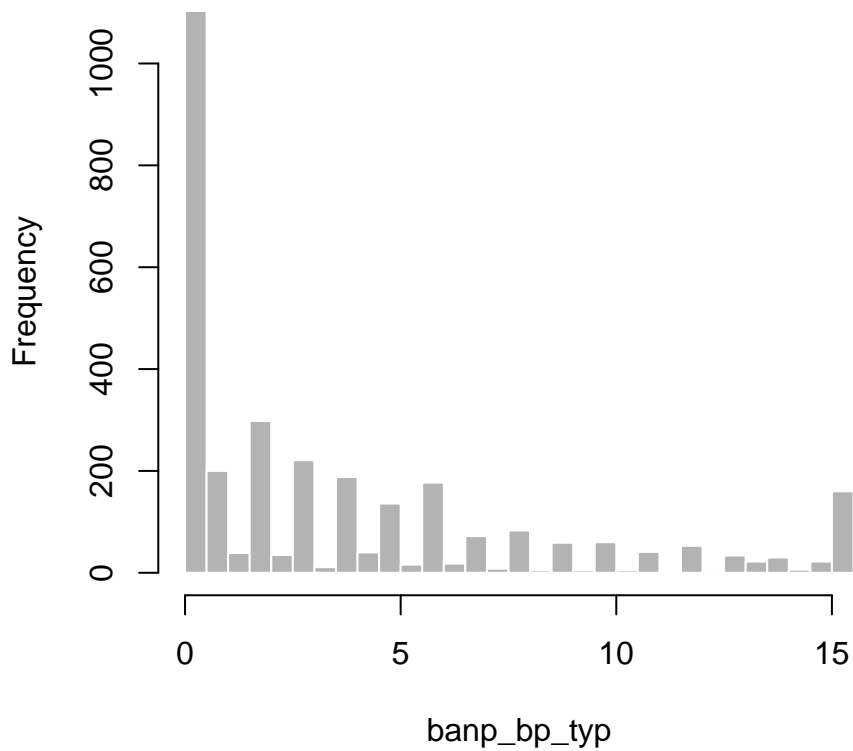
**Description:** The total number of bill payments made by BANK ACCOUNT NUMBER PAYMENTS in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	2.0	4.3	125.0	6.2

Table 54: Summary statistics for `banp_bp_typ`



`banp_ipbp_typ`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

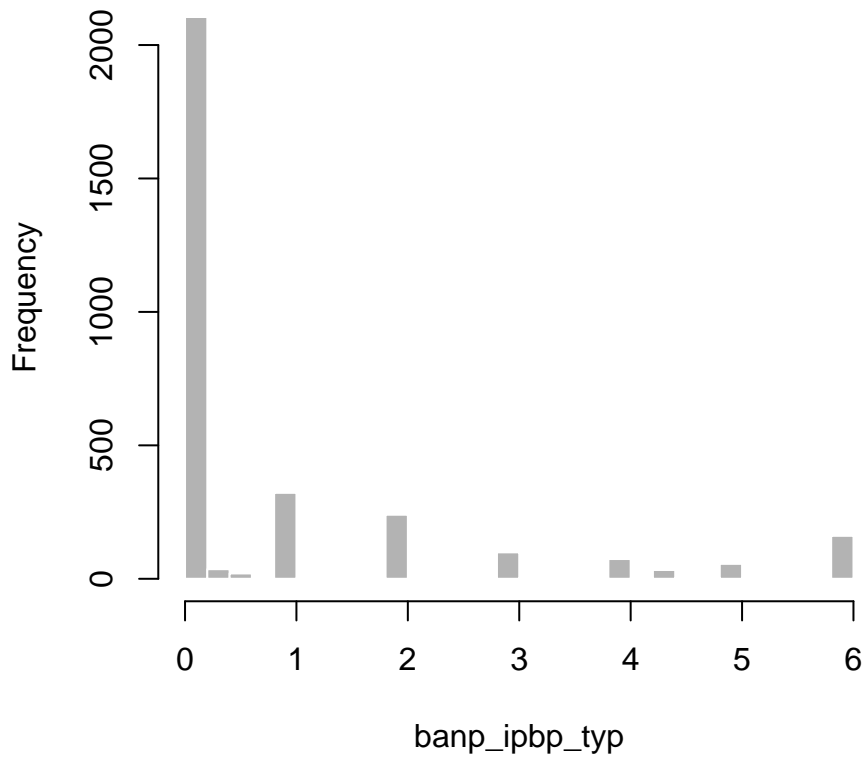
**Description:** The number of in person or by mail bill payments made by BANK ACCOUNT NUMBER PAYMENT in a typical month.

**Survey question:** pu004.f

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.1	125.0	3.3

Table 55: Summary statistics for `banp_ipbp_typ`



banp\_obp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

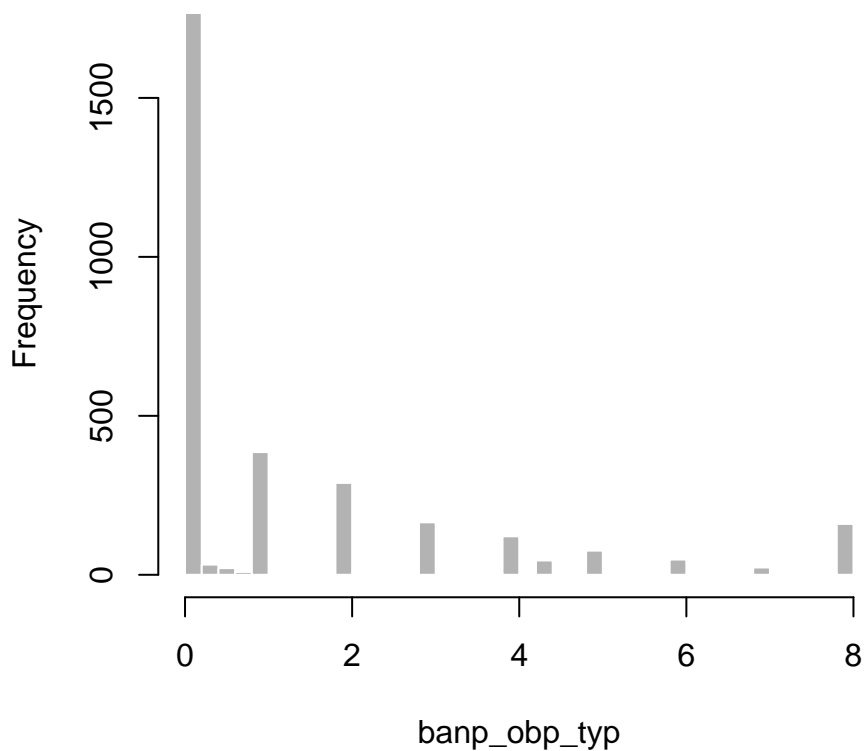
**Description:** The number of online bill payments made by BANK ACCOUNT NUMBER PAYMENTS in a typical month.

**Survey question:** pu003\_c

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.5	30.4	2.9

Table 56: Summary statistics for banp\_obp\_typ



banp\_op\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

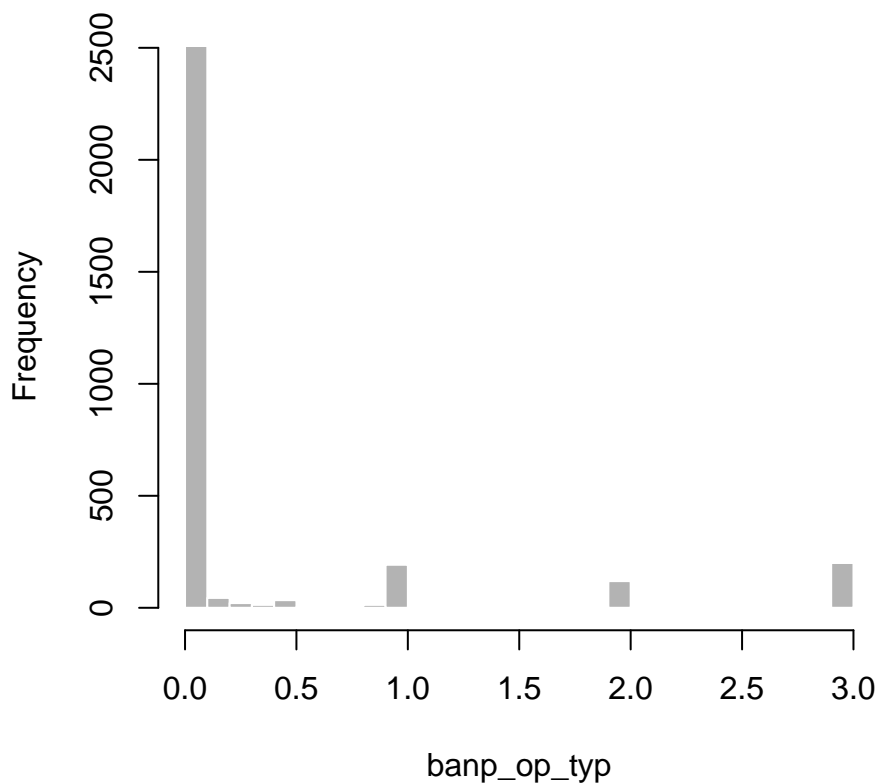
**Description:** The number of non-bill online payments paid by BANK ACCOUNT NUMBER PAYMENTS in a typical month.

**Survey question:** pu005\_c

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	25.0	1.8

Table 57: Summary statistics for `banp_op_typ`



banp\_p2p\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

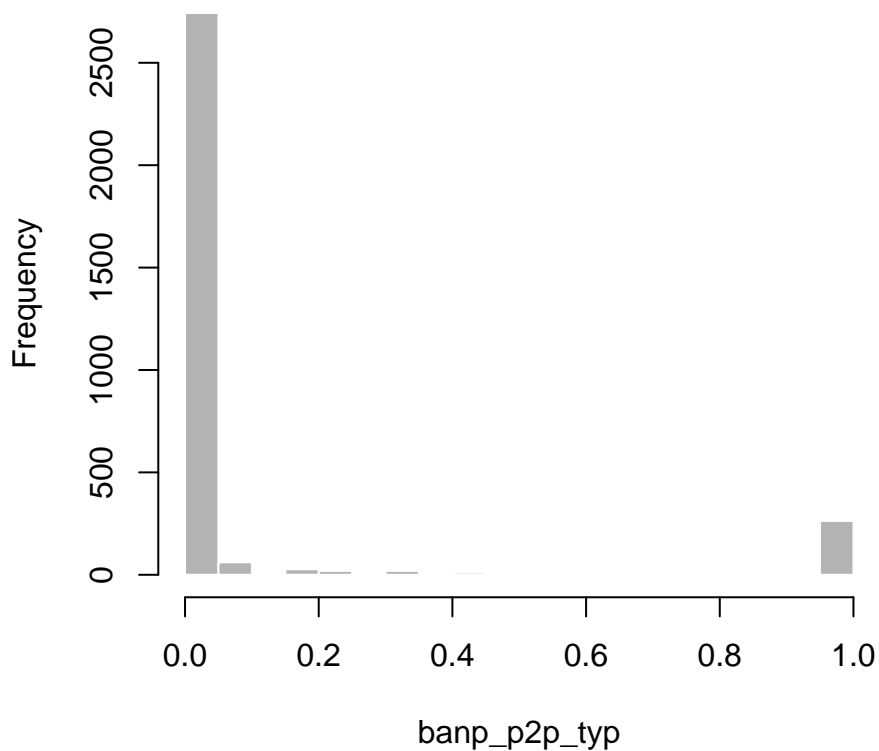
**Description:** The number of person-to-person payments paid by BANK ACCOUNT NUMBER PAYMENT in a typical month.

**Survey question:** pu021\_e

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.2	26.1	1.1

Table 58: Summary statistics for banp\_p2p\_typ



**banp\_typ**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

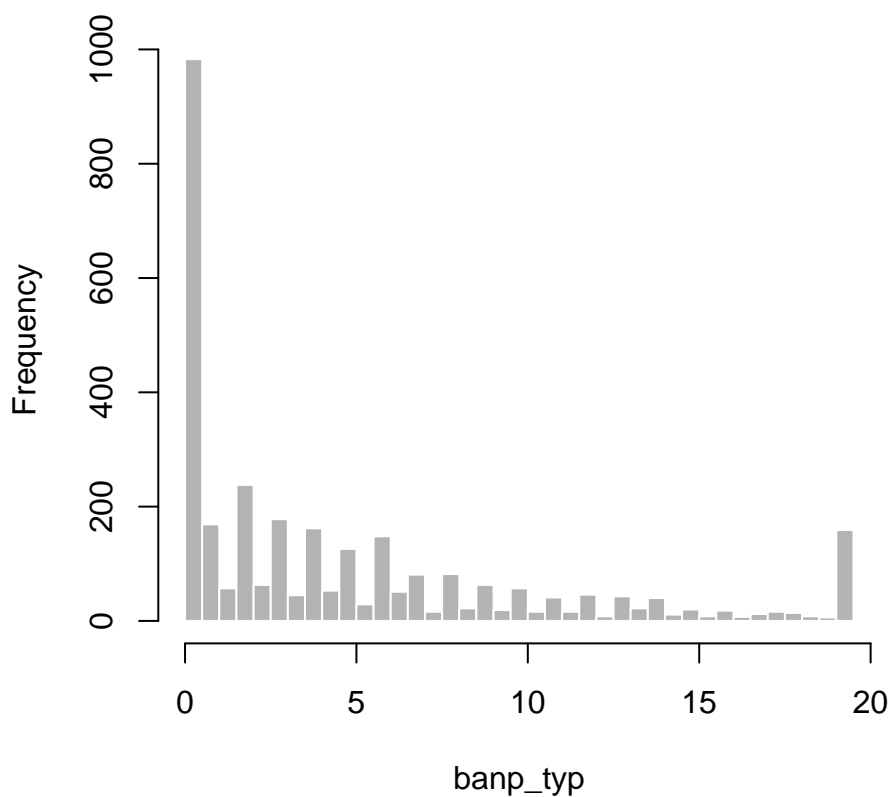
**Description:** The total number of BANK ACCOUNT NUMBER PAYMENTS in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	3.0	5.3	125.0	7.5

Table 59: Summary statistics for **banp\_typ**



black

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3145$

**Description:** Did the respondent select BLACK OR AFRICAN AMERICAN in the race question

**Survey question:** N/A

**Details:** Provided by the survey vendor. This is a check-all-that-apply question, and the respondent is self-describing their race.

Values	Number	Percent
0	2827	89.9
1	318	10.1

Table 60: Frequency table for **black**

**Value labels:**

0 - No

1 - Yes



**bnk\_acnt\_adopt**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	211	6.7
1	2936	93.3

Table 61: Frequency table for **bnk\_acnt\_adopt**

**Value labels:**

0 - Not an adopter

1 - Adopter

bp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

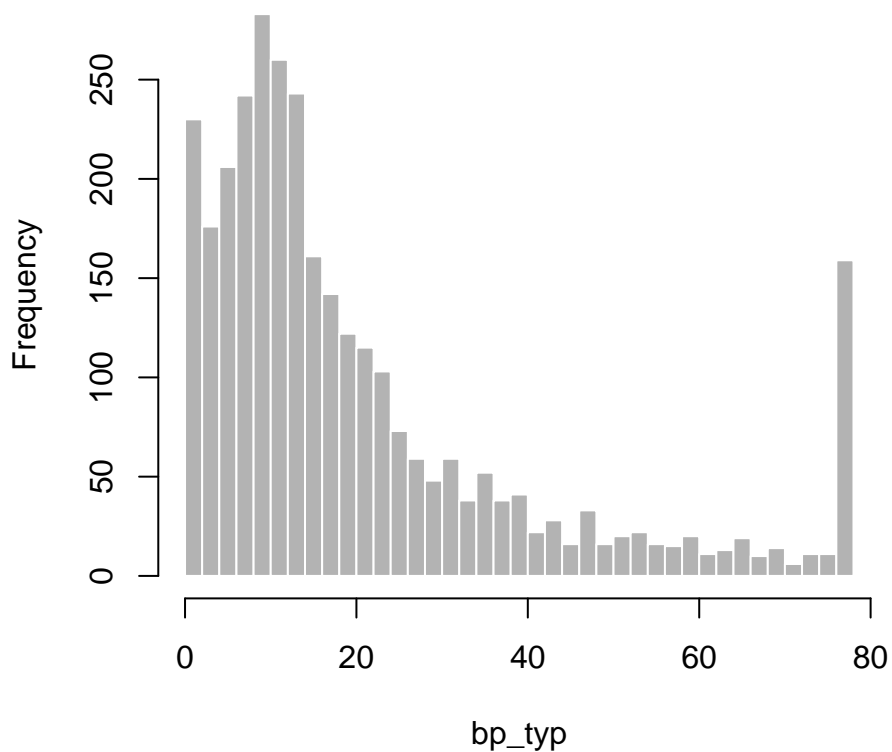
**Description:** The number of BILL PAYMENTS in a typical month.

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

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	14.0	22.4	231.1	25.3

Table 62: Summary statistics for bp\_typ



calcage

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

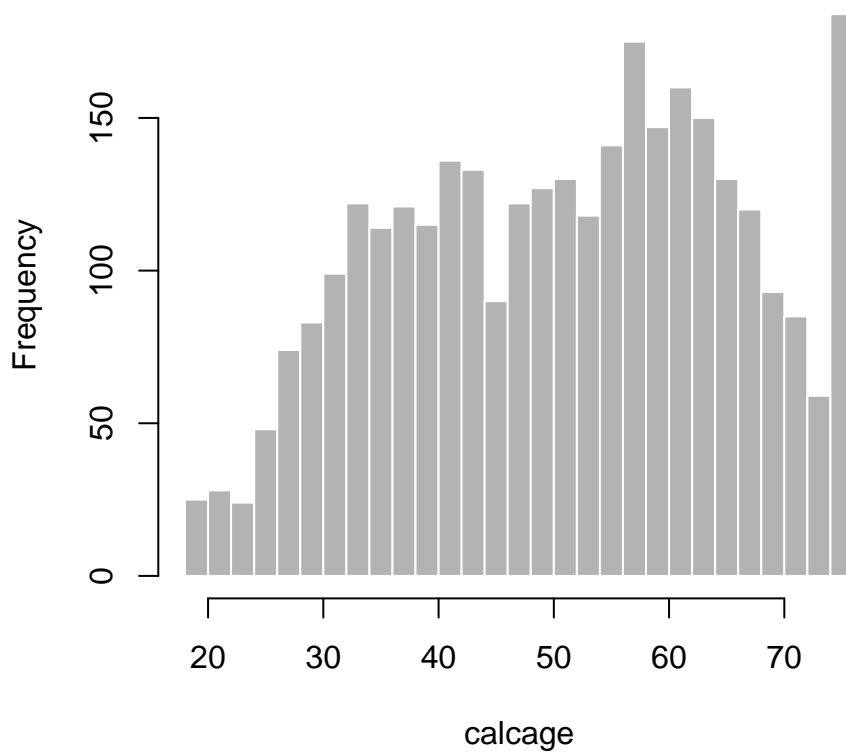
**Description:** Age

**Survey question:** N/A

**Details:** Calculated age, based on the date of birth and the date the respondent took the survey.

min	med	mean	max	sd
18.0	52.0	51.5	100.0	15.0

Table 63: Summary statistics for `calcage`



card\_abp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

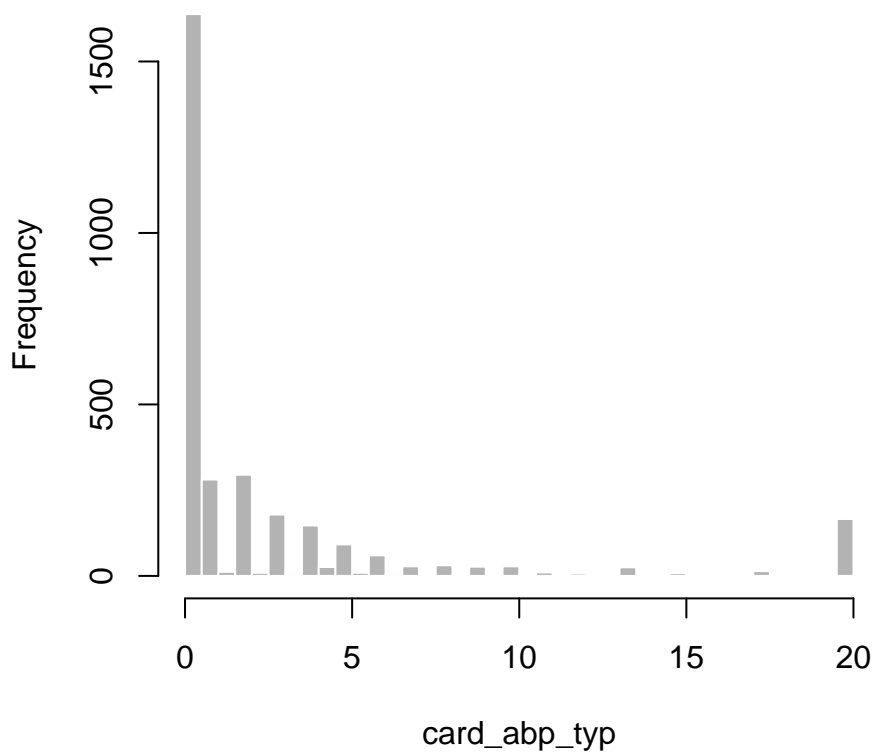
**Description:** The total number of automatic bill payments made by CARDS in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	3.6	108.0	8.6

Table 64: Summary statistics for card\_abp\_typ



card\_bp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

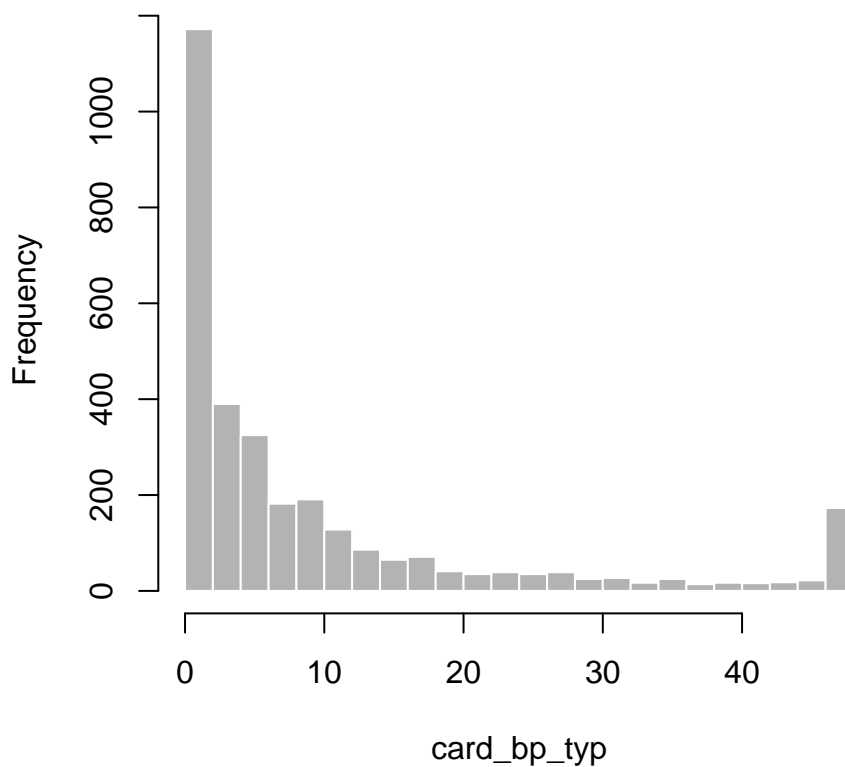
**Description:** The total number of bill payments made by CARD methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	4.3	11.0	156.3	17.8

Table 65: Summary statistics for card\_bp\_typ



card\_ipbp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

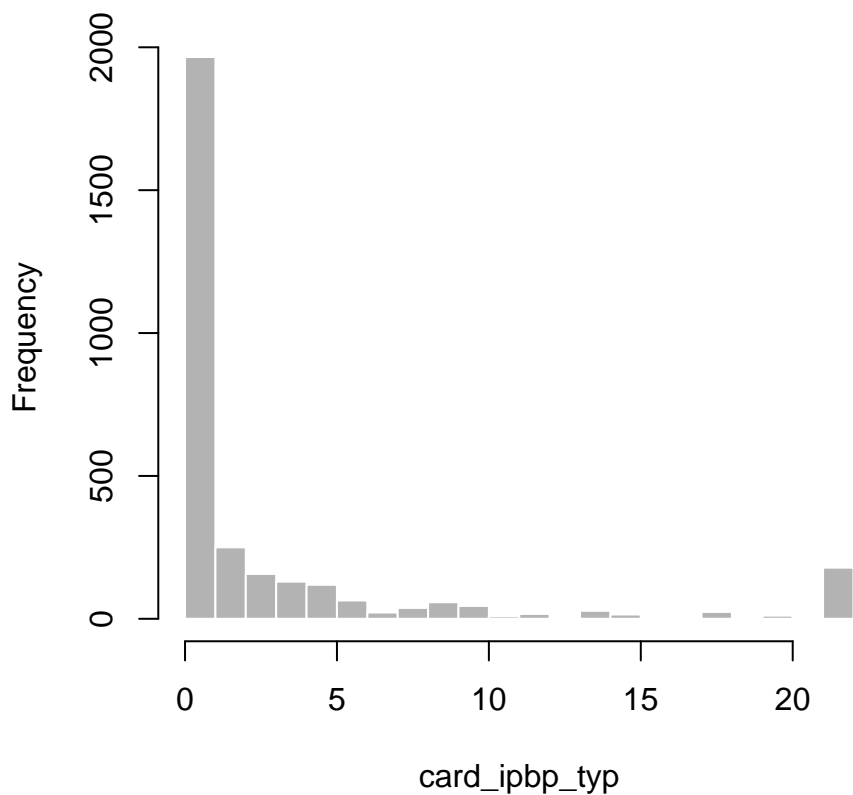
**Description:** The total number of in-person or by mail bill payments made by CARD methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.2	3.8	100.0	8.5

Table 66: Summary statistics for card\_ipbp\_typ



card\_obp\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

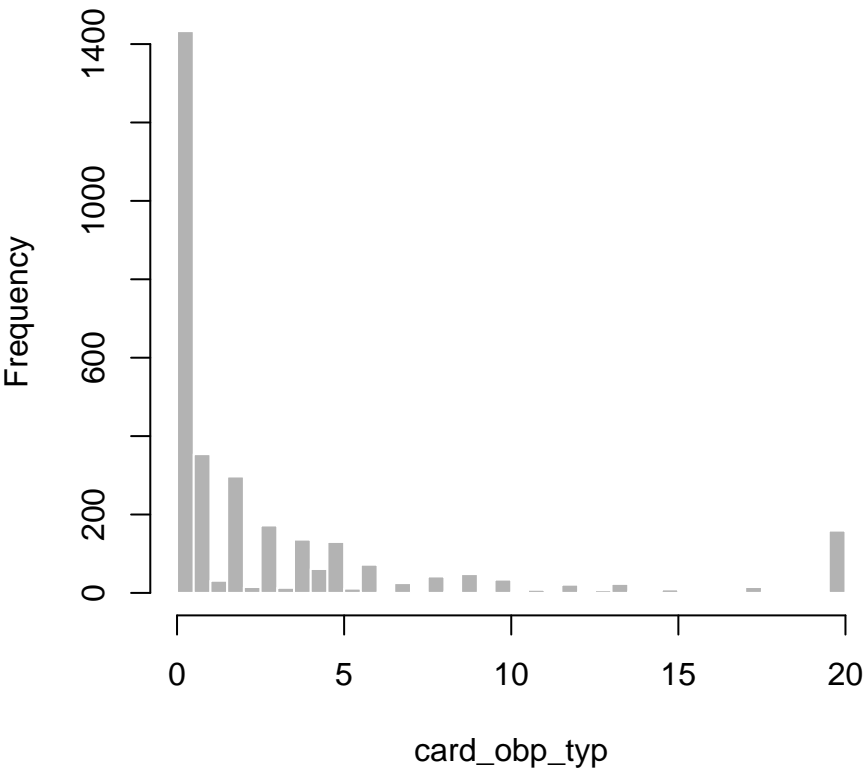
Description: The total number of online bill payments made by CARDS in a typical month.

Survey question: NA

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.0	3.6	113.8	7.9

Table 67: Summary statistics for card\_obp\_typ



card\_op\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

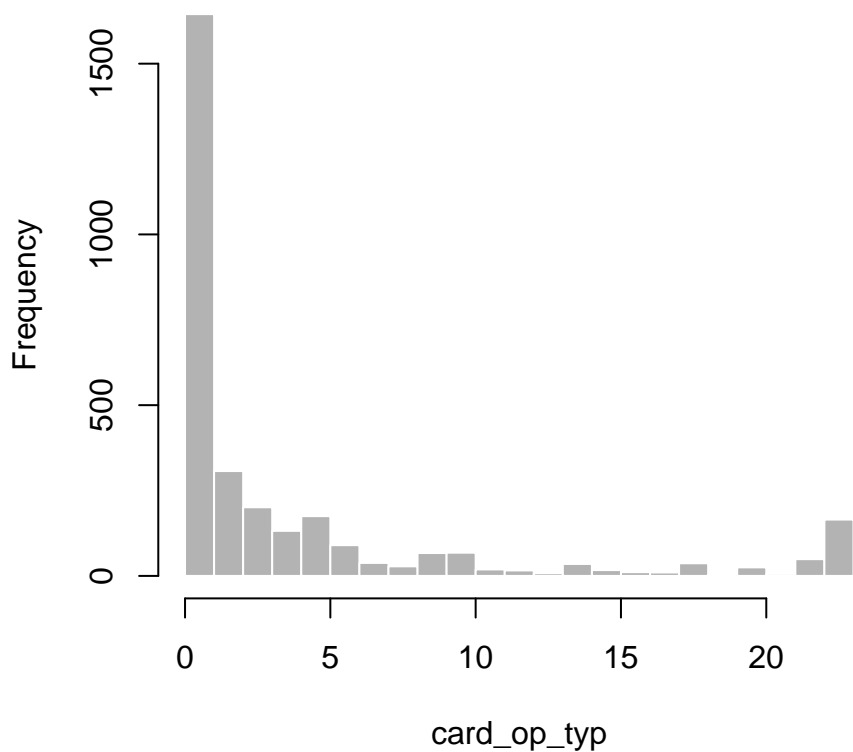
**Description:** The total number of non-bill online payments made by CARD methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.0	4.6	104.0	8.7

Table 68: Summary statistics for card\_op\_typ





card\_p2p\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

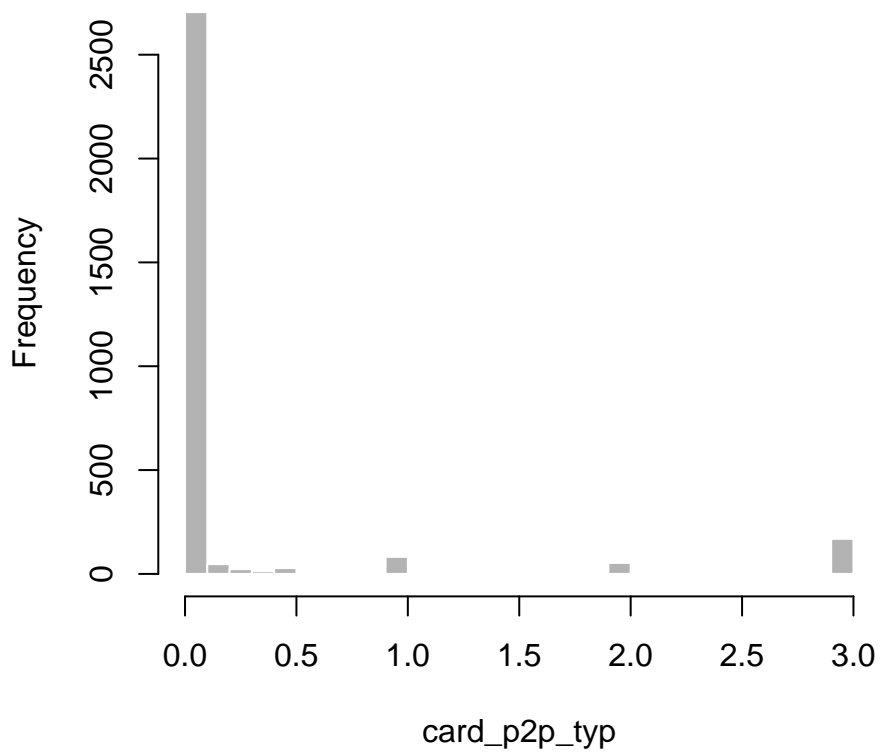
**Description:** The total number of person-to-person payments made by CARD methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.6	60.0	2.9

Table 69: Summary statistics for card\_p2p\_typ



card\_rp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

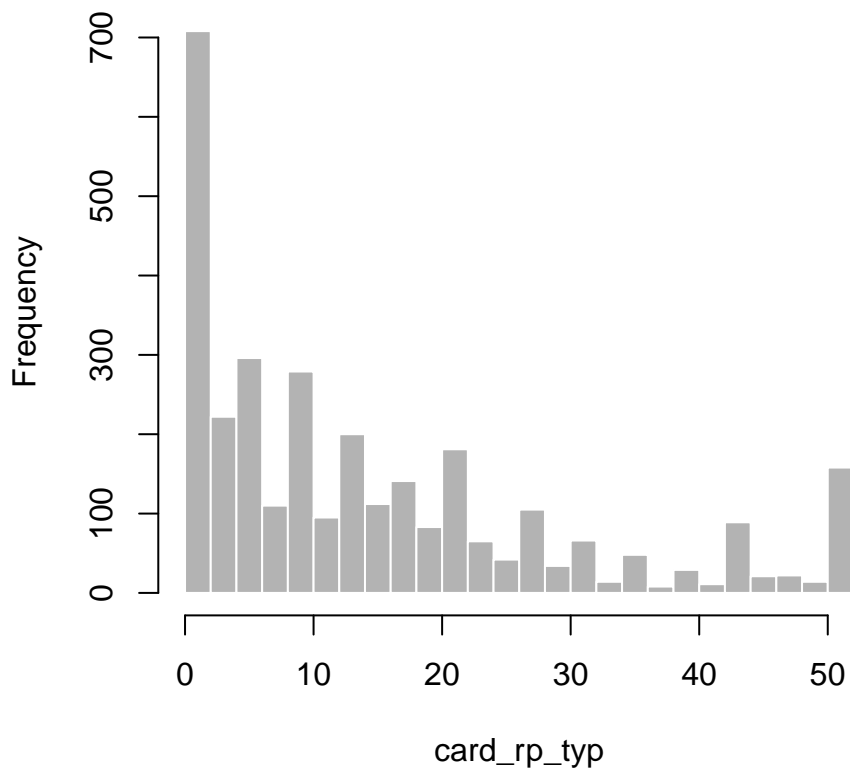
**Description:** The total number of retail goods payments made by CARD methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	10.0	15.6	147.0	17.7

Table 70: Summary statistics for card\_rp\_typ



card\_serv\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

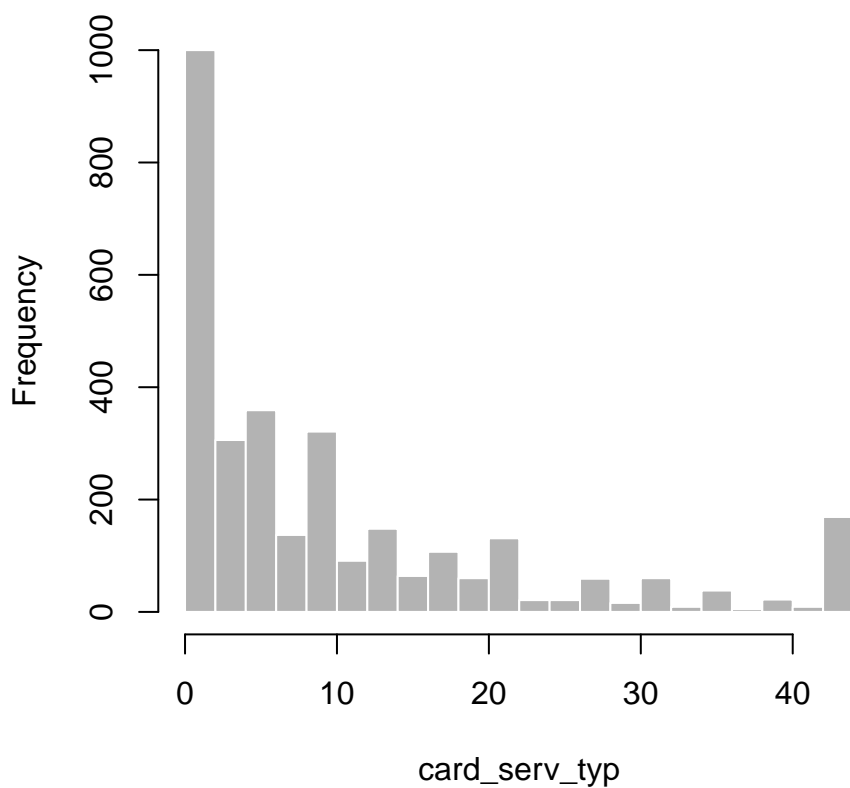
**Description:** The total number of retail services payments made by CARD methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	5.8	10.7	100.0	13.4

Table 71: Summary statistics for `card_serv_typ`



card\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

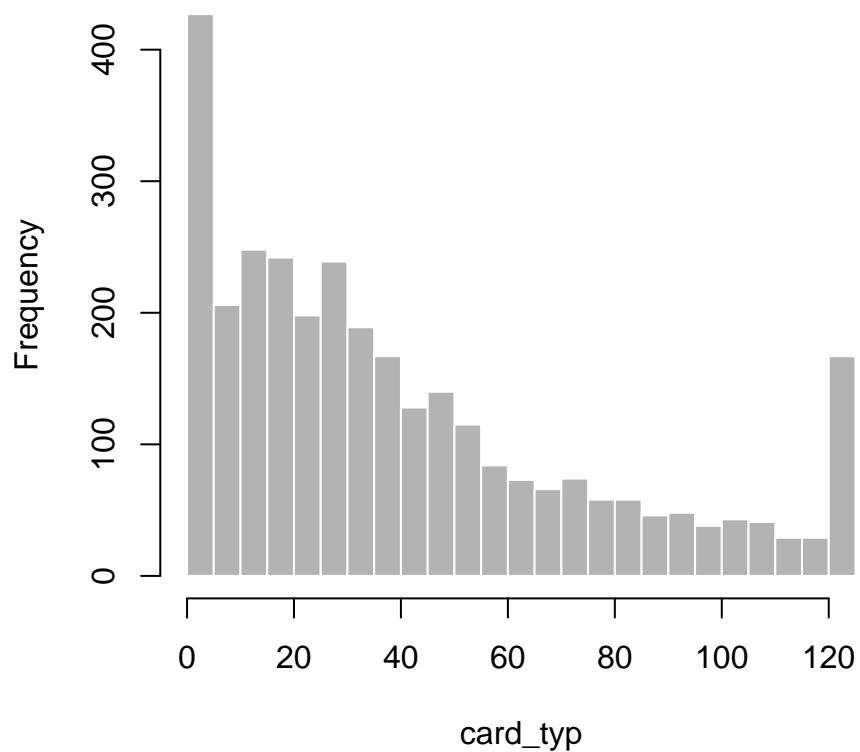
**Description:** The total number of CARD payments in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	30.4	42.5	321.9	40.8

Table 72: Summary statistics for `card_typ`



cc\_abp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

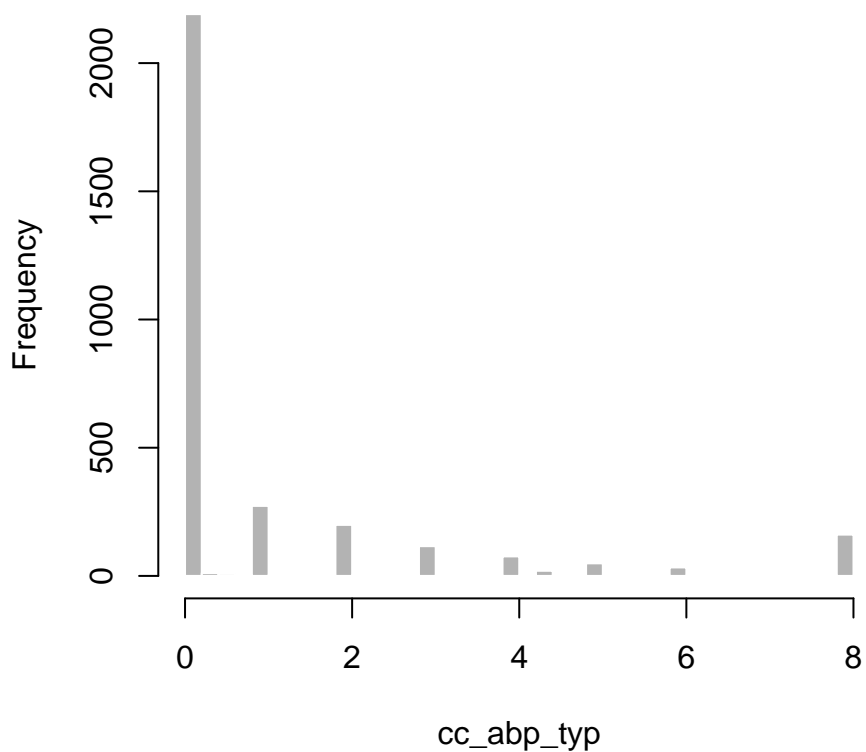
**Description:** The number of automatic bill payments made by CREDIT CARDS in a typical month.

**Survey question:** pu002\_b

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.5	50.0	4.6

Table 73: Summary statistics for cc\_abp\_typ



`cc_adopt`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3137$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	657	20.9
1	2480	79.1

Table 74: Frequency table for `cc_adopt`

**Value labels:**

0 - Not an adopter

1 - Adopter

cc\_bp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

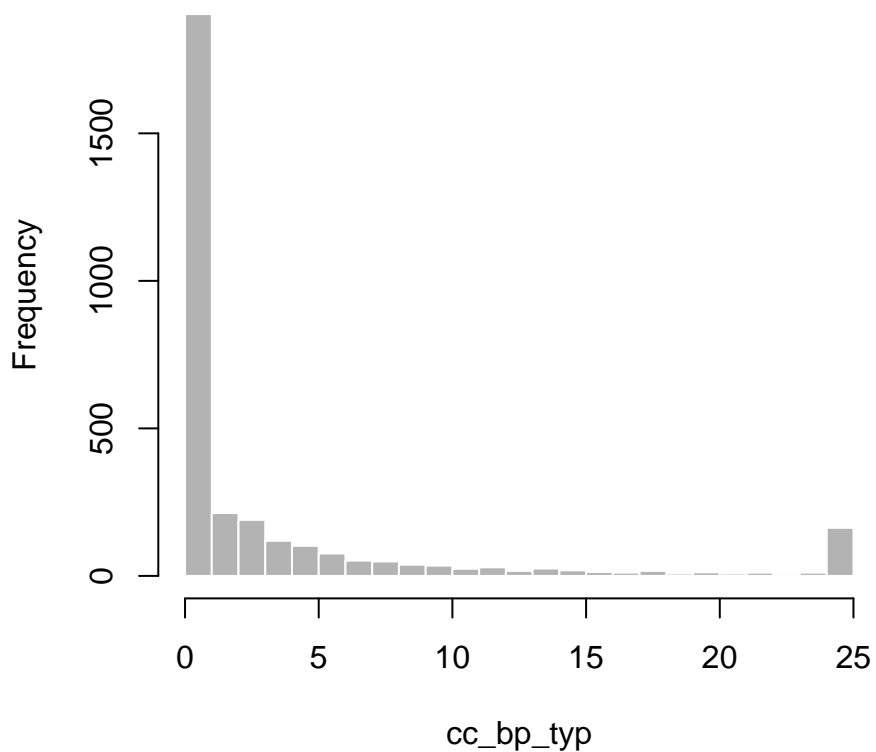
**Description:** The total number of bill payments made by CREDIT CARD in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	4.4	100.0	10.1

Table 75: Summary statistics for cc\_bp\_typ



cc\_ipbp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

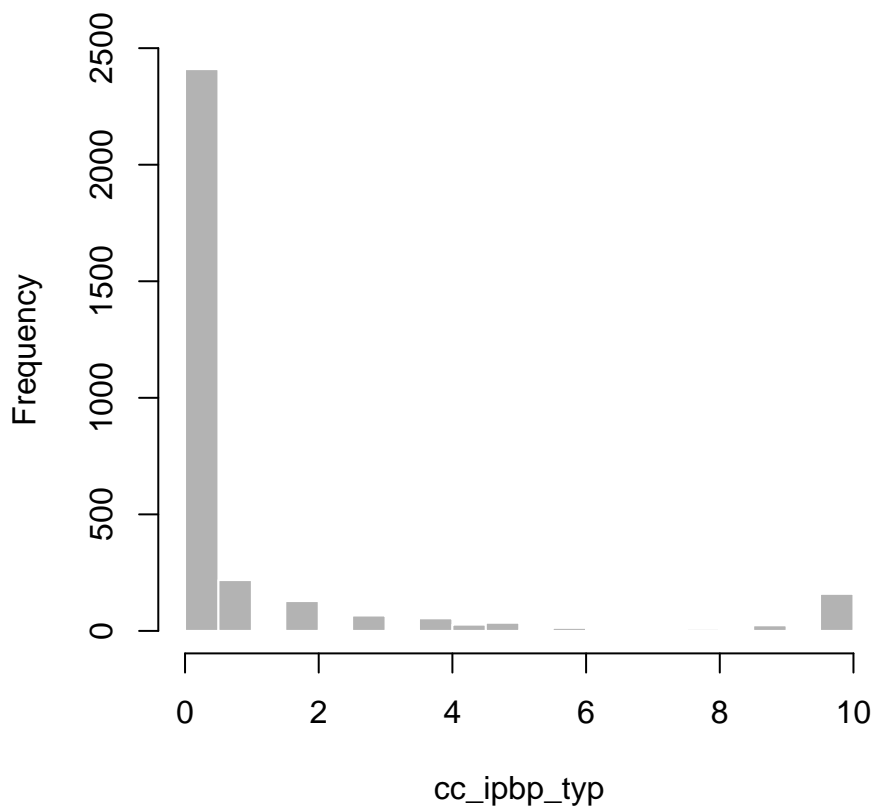
**Description:** The number of in person or by mail bill payments made by CREDIT CARD in a typical month.

**Survey question:** pu004\_d

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.5	87.0	5.1

Table 76: Summary statistics for cc\_ipbp\_typ





cc\_obp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

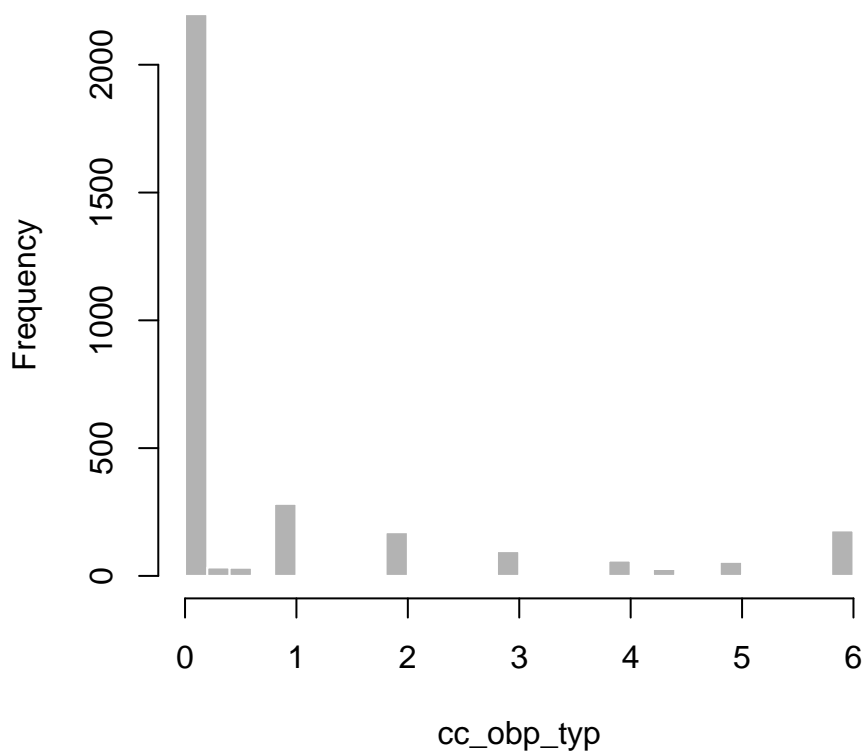
**Description:** The number of online bill payments made by CREDIT CARD in a typical month.

**Survey question:** pu003\_b

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.3	50.0	4.0

Table 77: Summary statistics for cc\_obp\_typ



cc\_op\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

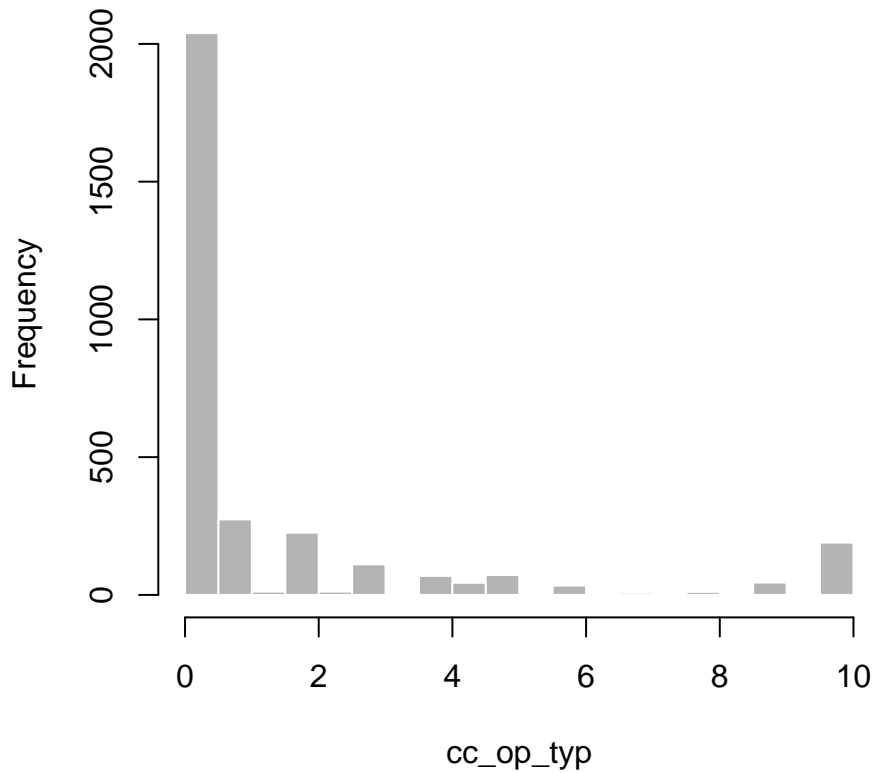
**Description:** The number of non-bill online payments paid by CREDIT CARD in a typical month.

**Survey question:** pu005\_d

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	2.0	83.3	4.8

Table 78: Summary statistics for cc\_op\_typ



cc\_p2p\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

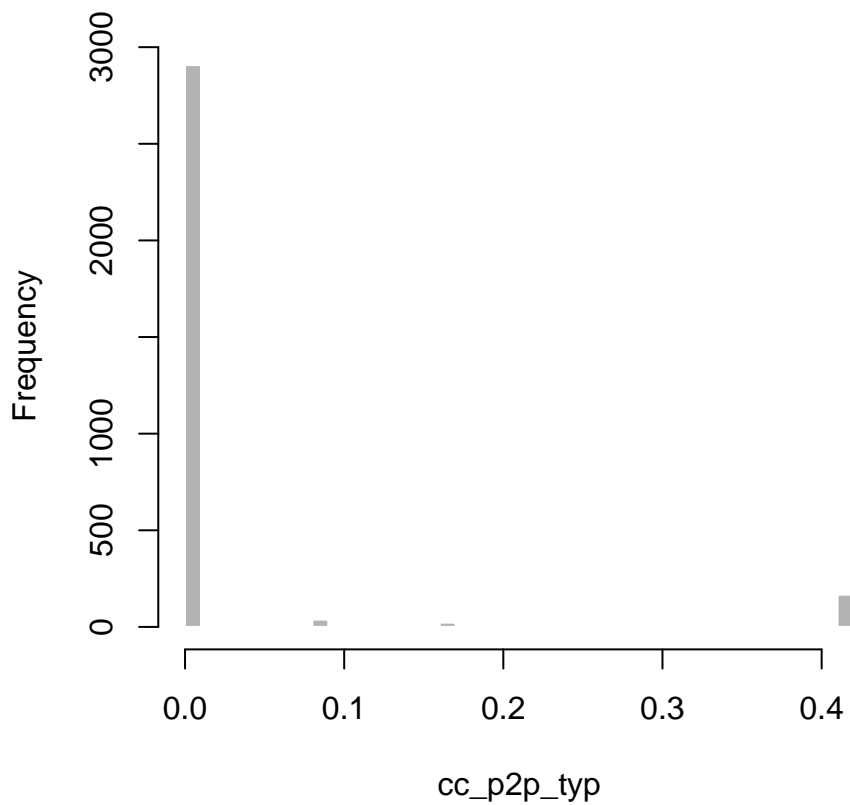
**Description:** The number of person-to-person payments paid by CREDIT CARD in a typical month.

**Survey question:** pu021\_d

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.2	39.1	1.4

Table 79: Summary statistics for cc\_p2p\_typ



cc\_rp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

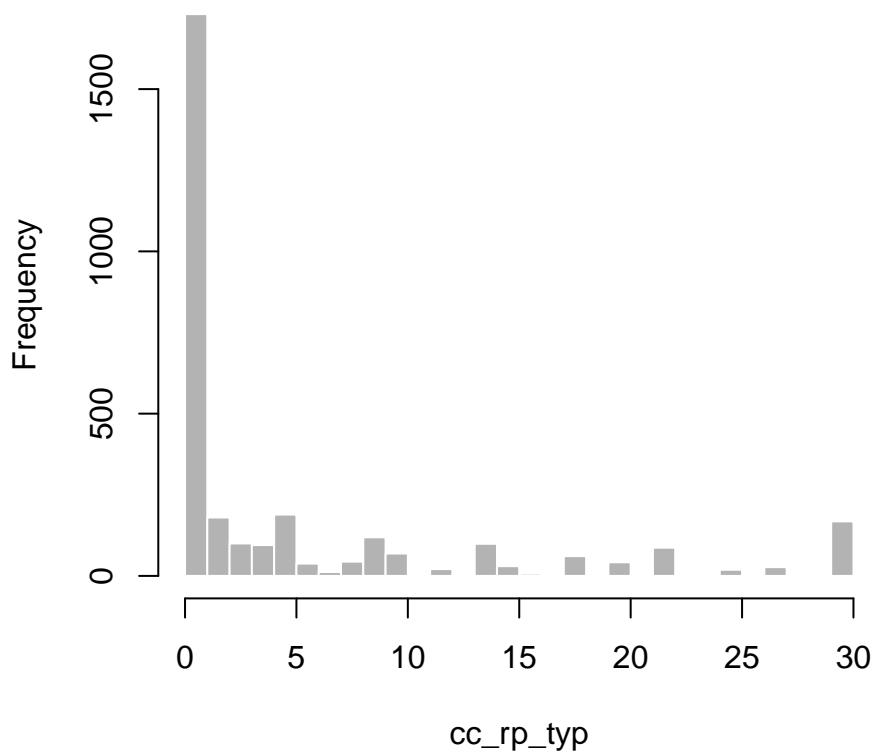
**Description:** The number of retail goods payments paid by CREDIT CARD in a typical month.

**Survey question:** pu006a\_d

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.0	6.1	133.3	11.4

Table 80: Summary statistics for cc\_rp\_typ



cc\_serv\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

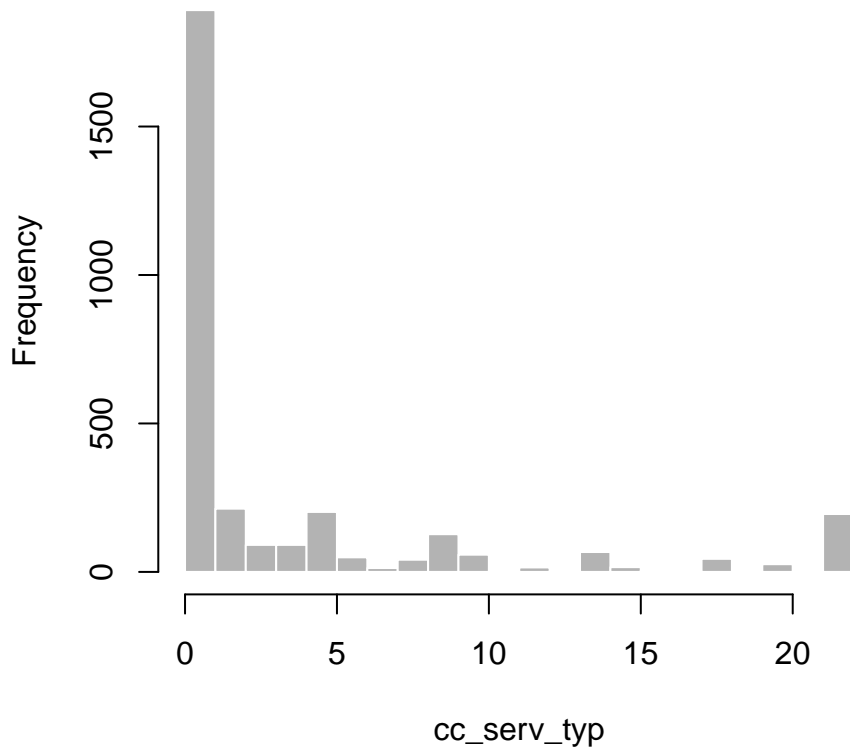
**Description:** The number of retail services payments paid by CREDIT CARD in a typical month.

**Survey question:** pu006c.d

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.2	4.4	87.0	8.9

Table 81: Summary statistics for cc\_serv\_typ



cc\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

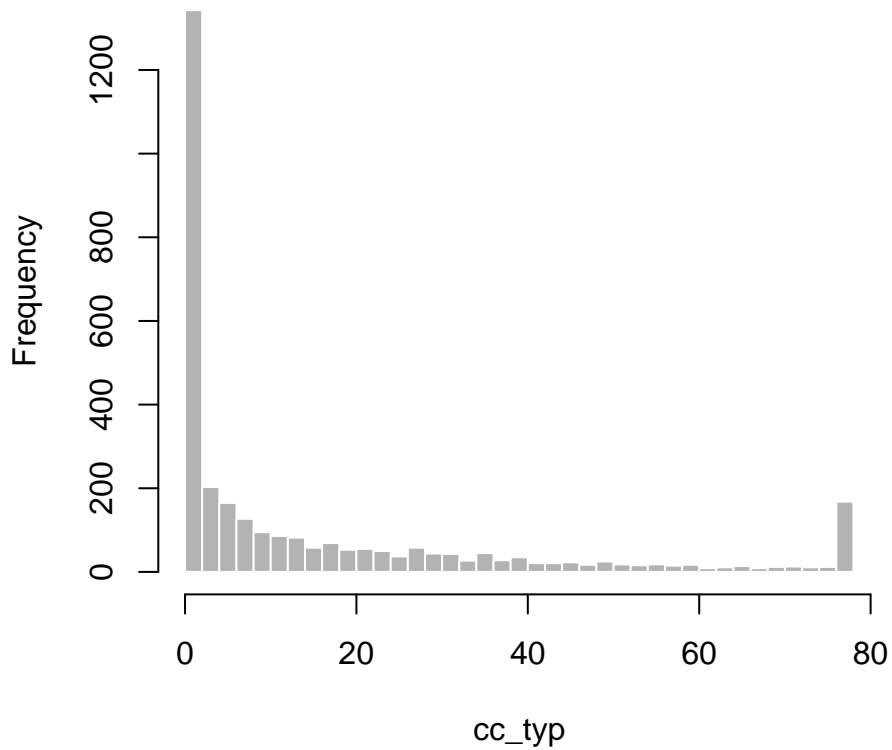
**Description:** The total number of CREDIT CARD payments in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	4.4	17.1	205.0	26.9

Table 82: Summary statistics for cc\_typ



**cellphone**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

**Description:** Do you have a cell phone?

**Survey question:** cellphone

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

Values	Number	Percent
1	3040	96.4
2	113	3.6

Table 83: Frequency table for **cellphone**

**Value labels:**

1 - Yes

2 - No

`census_div_text`

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

**Description:** Text label for respondent's Census division

**Survey question:** N/A

**Details:** Based on UAS demographic variable `statereside`



`census_division`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3151$

**Description:** Census division where respondent lives

**Survey question:** N/A

**Details:** Based on UAS demographic variable `statereside`

Values	Number	Percent
1	105	3.3
2	393	12.5
3	662	21.0
4	364	11.6
5	627	19.9
6	220	7.0
7	280	8.9
8	201	6.4
9	299	9.5

Table 84: Frequency table for `census_division`

**Value labels:**

NA

`chk_acnt_adopt`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3146$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	251	8.0
1	2895	92.0

Table 85: Frequency table for `chk_acnt_adopt`

**Value labels:**

0 - Not an adopter

1 - Adopter

`chk_adopt`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3145$

**Description:** Is the respondent a CHECK adopter?

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	507	16.1
1	2638	83.9

Table 86: Frequency table for `chk_adopt`

**Value labels:**

0 - Not an adopter

1 - Adopter

chk\_bp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

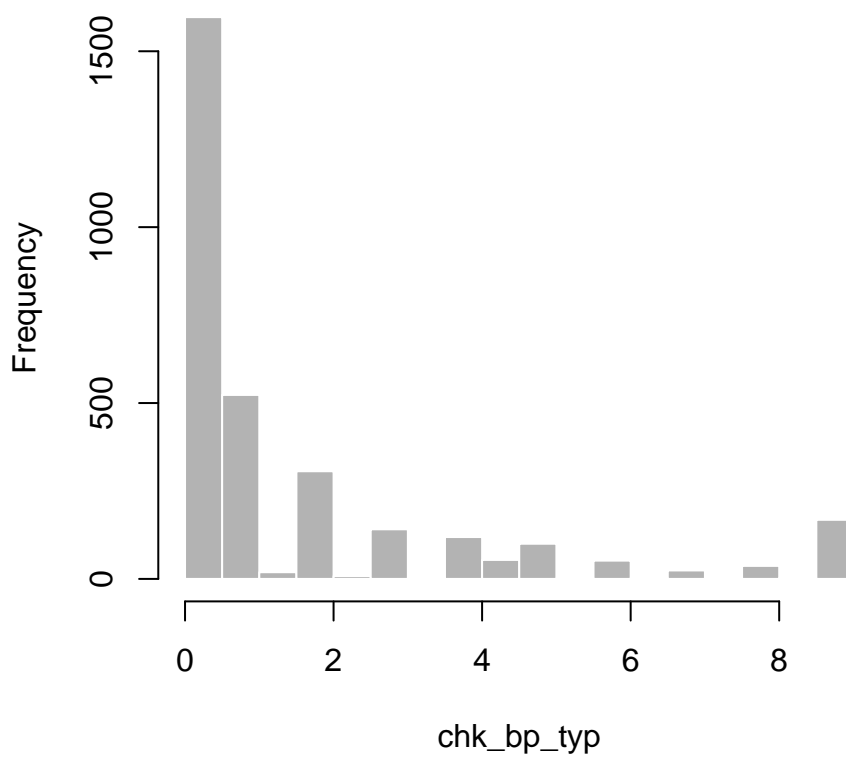
**Description:** The total number of bill payments made by CHECK in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.5	1.9	30.0	3.4

Table 87: Summary statistics for `chk_bp_typ`



chk\_ipbp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

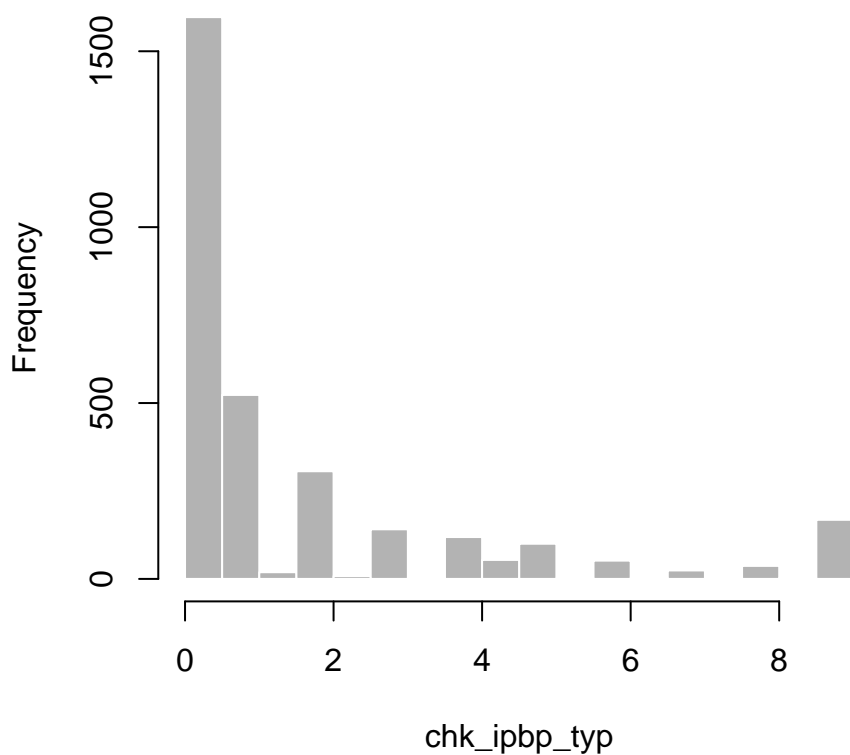
**Description:** The number of in person or by mail bill payments made by CHECK in a typical month.

**Survey question:** pu004.b

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.5	1.9	30.0	3.4

Table 88: Summary statistics for `chk_ipbp_typ`



chk\_op\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

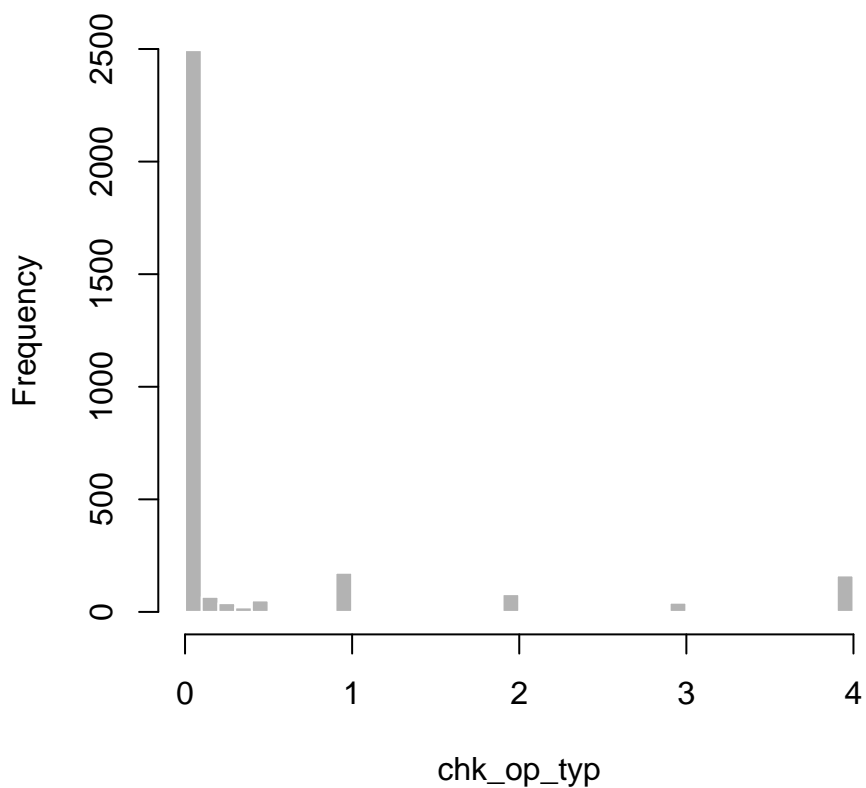
**Description:** The number of non-bill online payments paid by CHECK in a typical month.

**Survey question:** pu005\_a

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	30.4	1.7

Table 89: Summary statistics for `chk_op_typ`



chk\_p2p\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

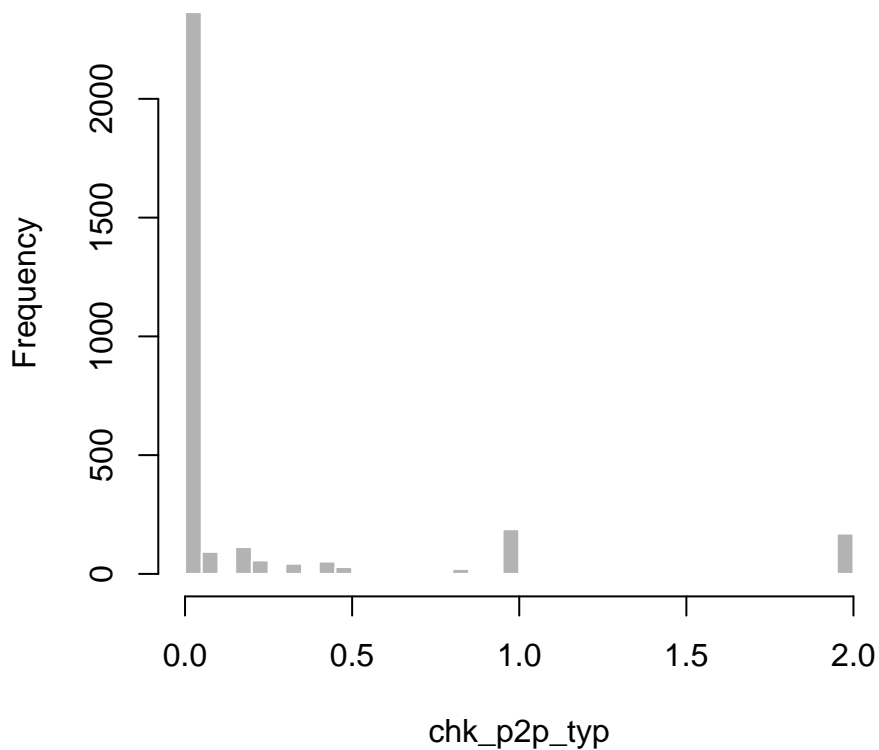
**Description:** The number of person-to-person payments paid by CHECK in a typical month.

**Survey question:** pu021\_b

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.3	24.0	1.2

Table 90: Summary statistics for `chk_p2p_typ`



chk\_rp\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

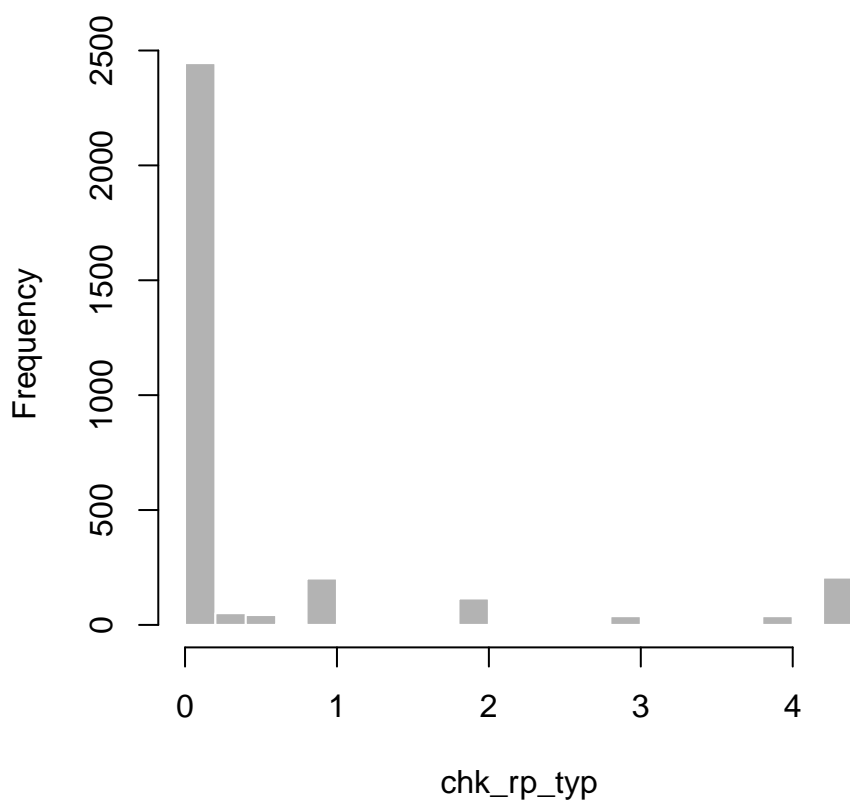
**Description:** The number of retail goods payments paid by CHECK in a typical month.

**Survey question:** pu006a\_b

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.8	25.0	2.5

Table 91: Summary statistics for `chk_rp_typ`





chk\_serv\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

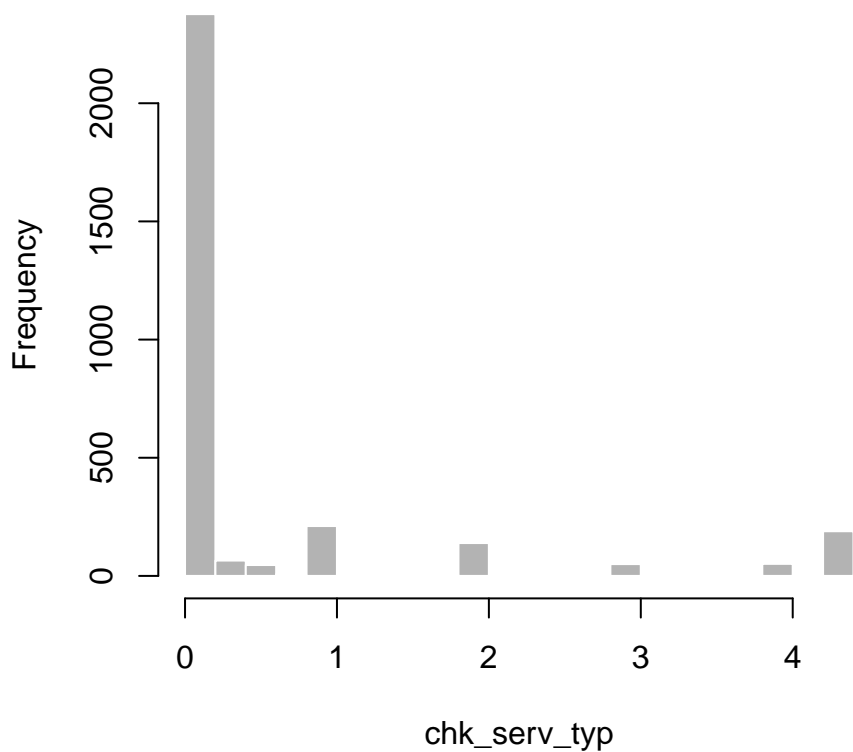
**Description:** The number of retail services payments paid by CHECK in a typical month.

**Survey question:** pu006c.b

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.7	25.0	2.1

Table 92: Summary statistics for `chk_serv_typ`



chk\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

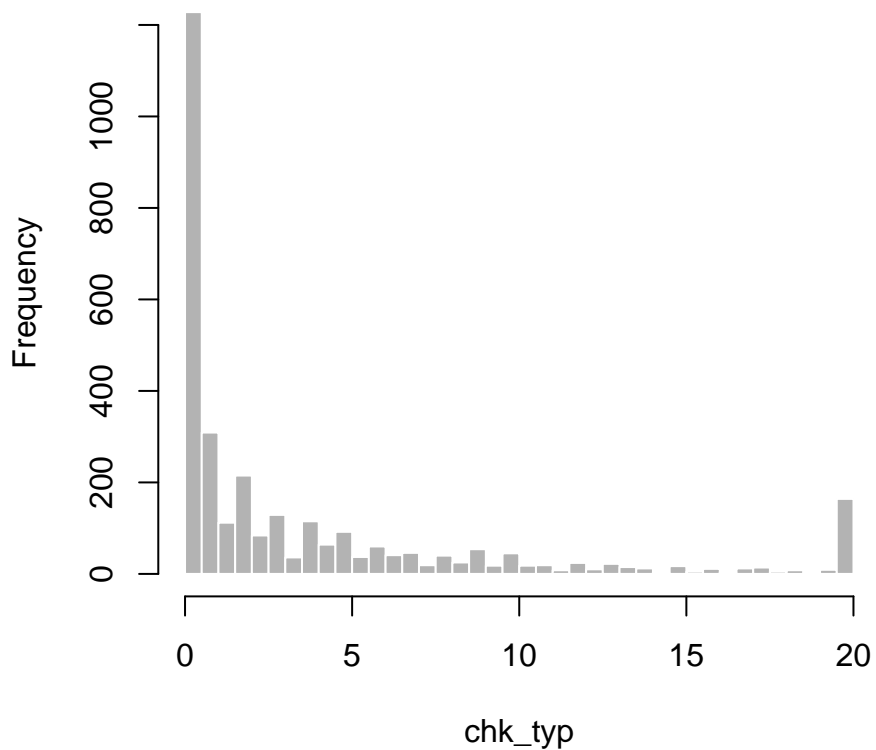
**Description:** The total number of CHECK payments in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.2	4.2	65.4	7.2

Table 93: Summary statistics for `chk_typ`



cs\_001

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3136$

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

**Survey question:** cs\_001

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

Values	Number	Percent
1	984	31.4
2	1347	43.0
3	634	20.2
4	115	3.7
5	56	1.8

Table 94: Frequency table for cs\_001

**Value labels:**

- 1 - Very interesting
- 2 - Interesting
- 3 - Neither interesting or uninteresting
- 4 - Uninteresting
- 5 - Very uninteresting

`cash_adopt`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

**Description:** Is the respondent a CASH adopter?

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	43	1.4
1	3104	98.6

Table 95: Frequency table for `cash_adopt`

**Value labels:**

0 - Not an adopter

1 - Adopter

`cash_bp_typ`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

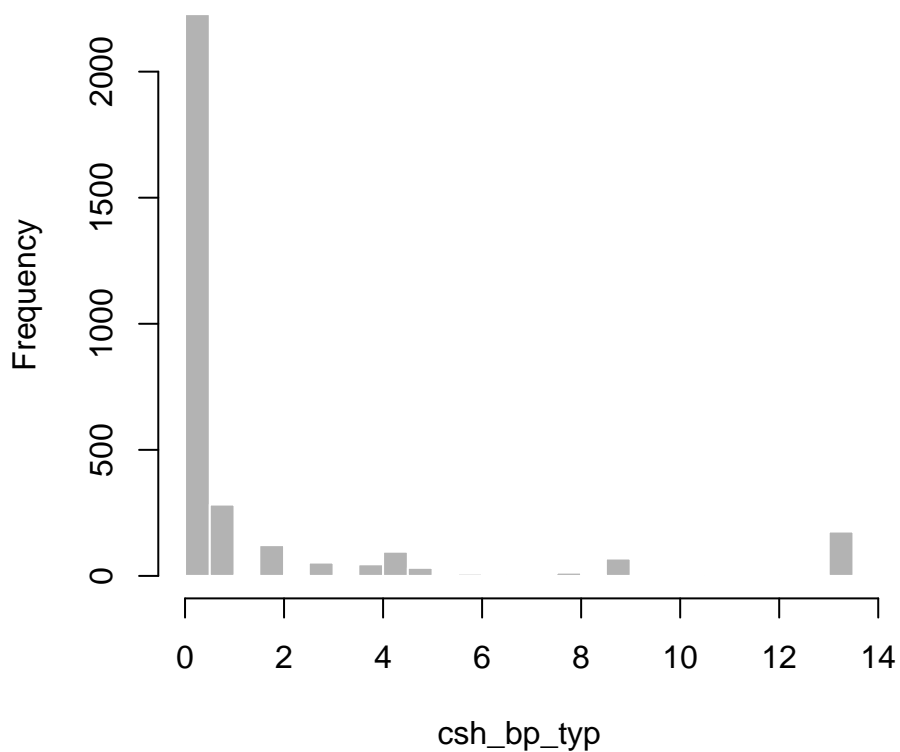
**Description:** The total number of bill payments made by CASH in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	2.1	217.4	6.9

Table 96: Summary statistics for `cash_bp_typ`



`cash_ipbp_typ`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

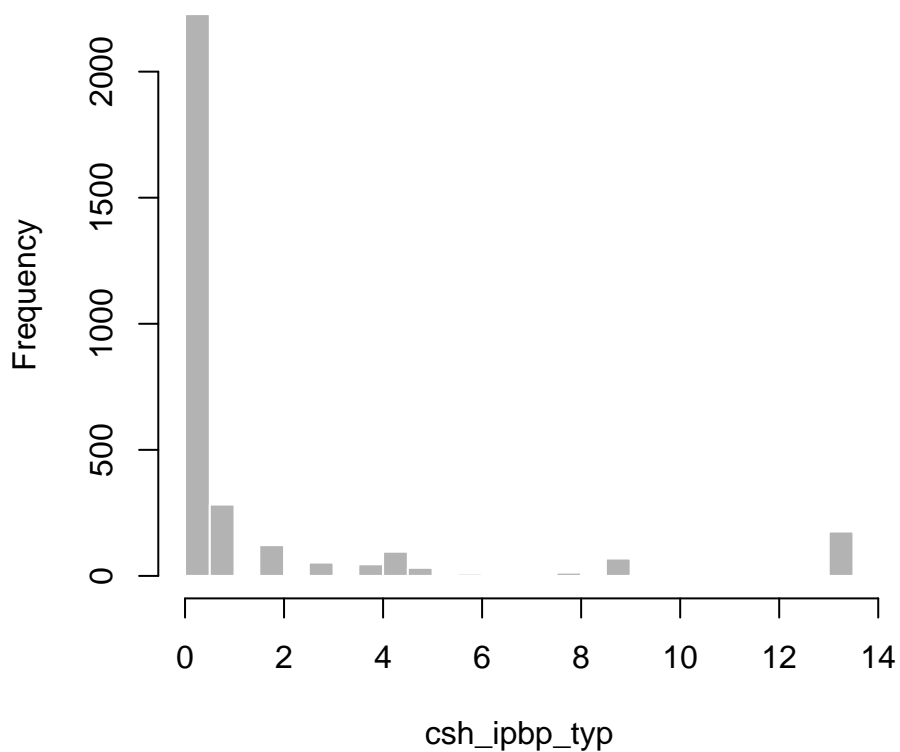
**Description:** The number of in person or by mail bill payments made by CASH in a typical month.

**Survey question:** pu004\_a

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	2.1	217.4	6.9

Table 97: Summary statistics for `cash_ipbp_typ`



`cash_p2p_typ`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

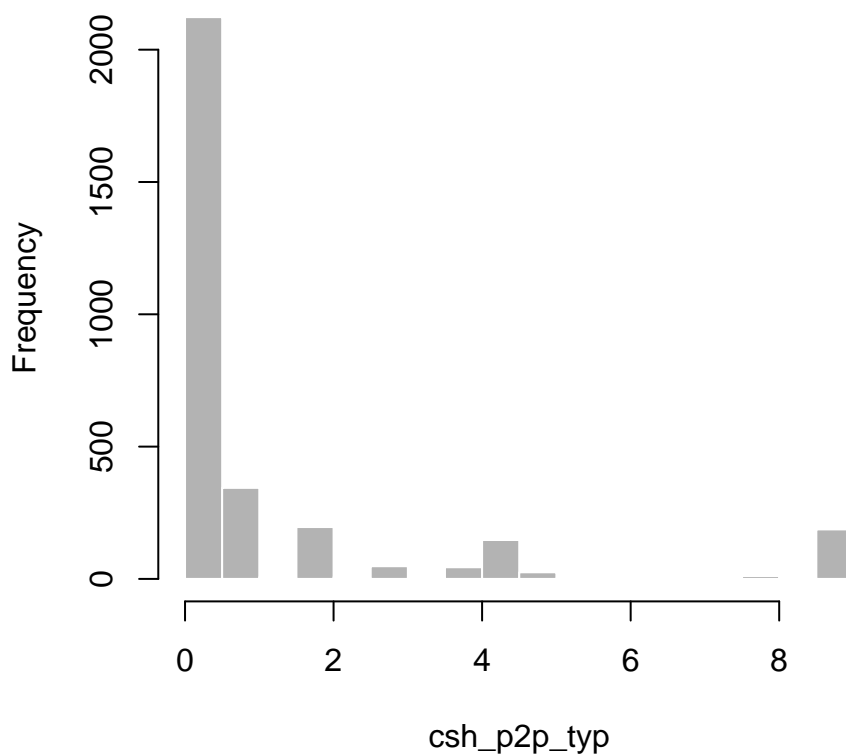
**Description:** The number of person-to-person payments paid by CASH in a typical month.

**Survey question:** pu021\_a

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.5	60.0	3.7

Table 98: Summary statistics for `cash_p2p_typ`



`cash_rp_typ`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

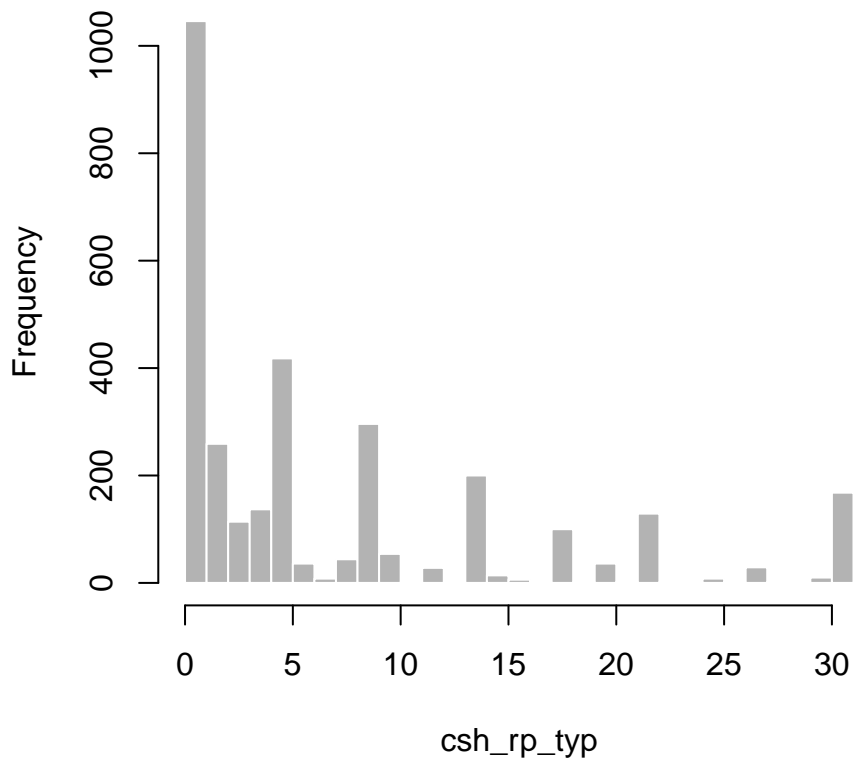
**Description:** The number of retail goods payments paid by CASH in a typical month.

**Survey question:** pu006a.a

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	4.3	8.1	173.9	12.5

Table 99: Summary statistics for `cash_rp_typ`





`csh_serv_typ`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

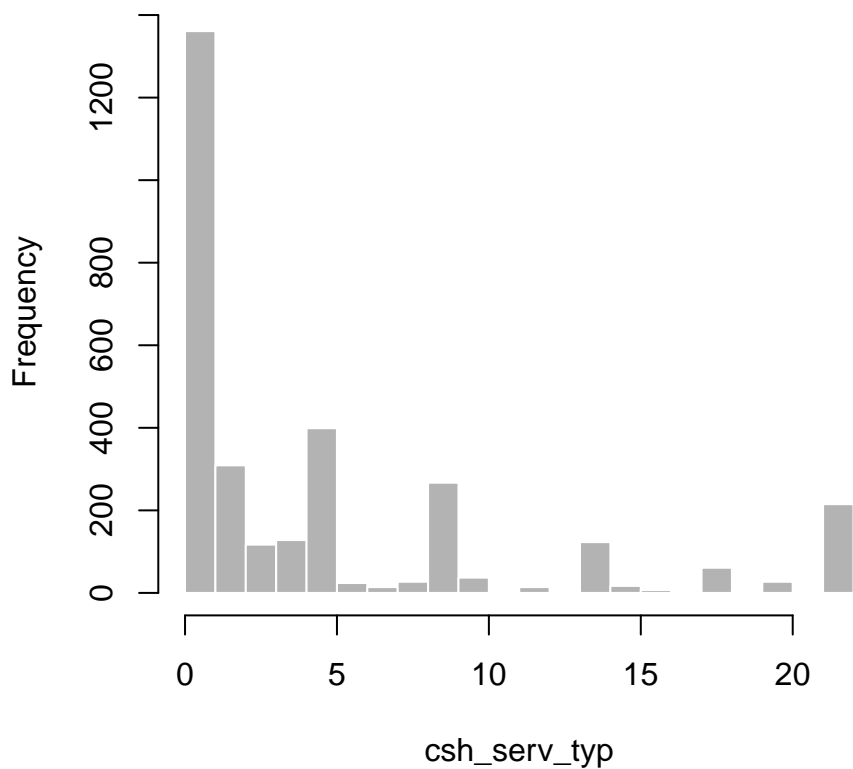
**Description:** The number of retail services payments paid by CASH in a typical month.

**Survey question:** pu006c.a

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	2.0	5.5	100.0	8.8

Table 100: Summary statistics for `csh_serv_typ`



`cash_typ`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

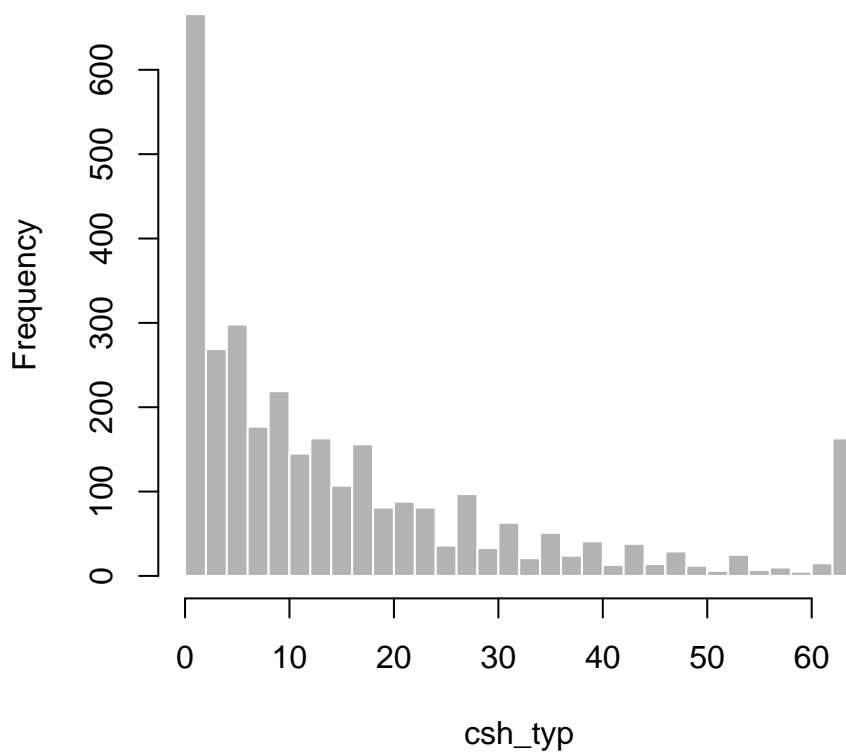
**Description:** The total number of CASH payments in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	9.7	17.2	221.8	22.7

Table 101: Summary statistics for `cash_typ`



`currentlivingsituation`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3152$

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

**Survey question:** N/A

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

Values	Number	Percent
1	2197	69.7
2	33	1.0
3	403	12.8
4	142	4.5
5	377	12.0

Table 102: Frequency table for `currentlivingsituation`

**Value labels:**

- 1 - Married or lives with partner
- 2 - Separated
- 3 - Divorced
- 4 - Widowed
- 5 - Never married

dateofbirth\_year

Dataset: SCPC

Variable type: Numeric

$N = 3153$

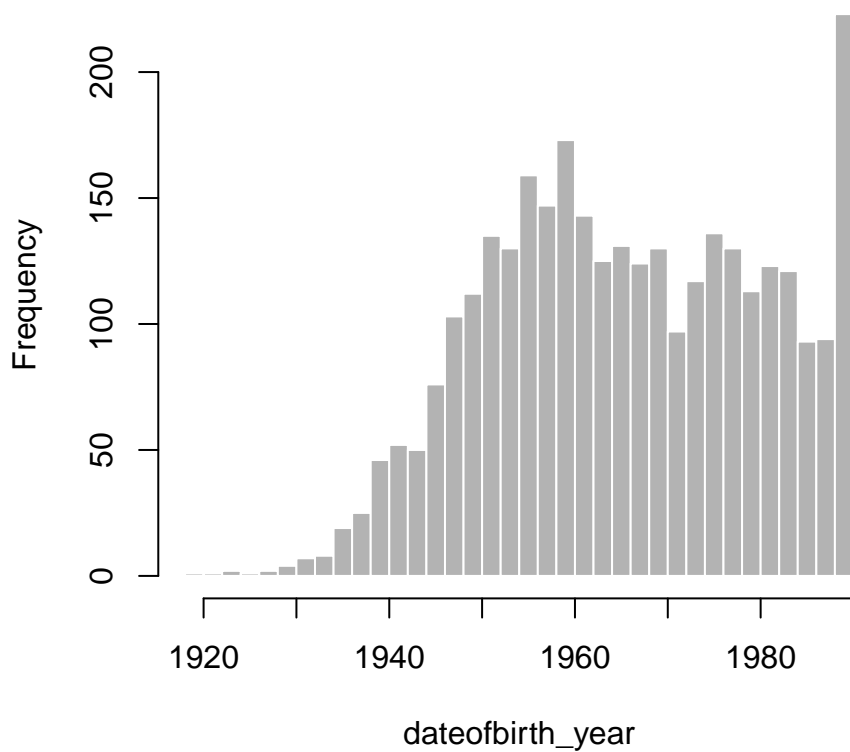
Description: Year of birth

Survey question: N/A

Details: Provided by the survey vendor.

min	med	mean	max	sd
1918.0	1965.0	1966.1	2000.0	15.0

Table 103: Summary statistics for dateofbirth\_year



dc\_abp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

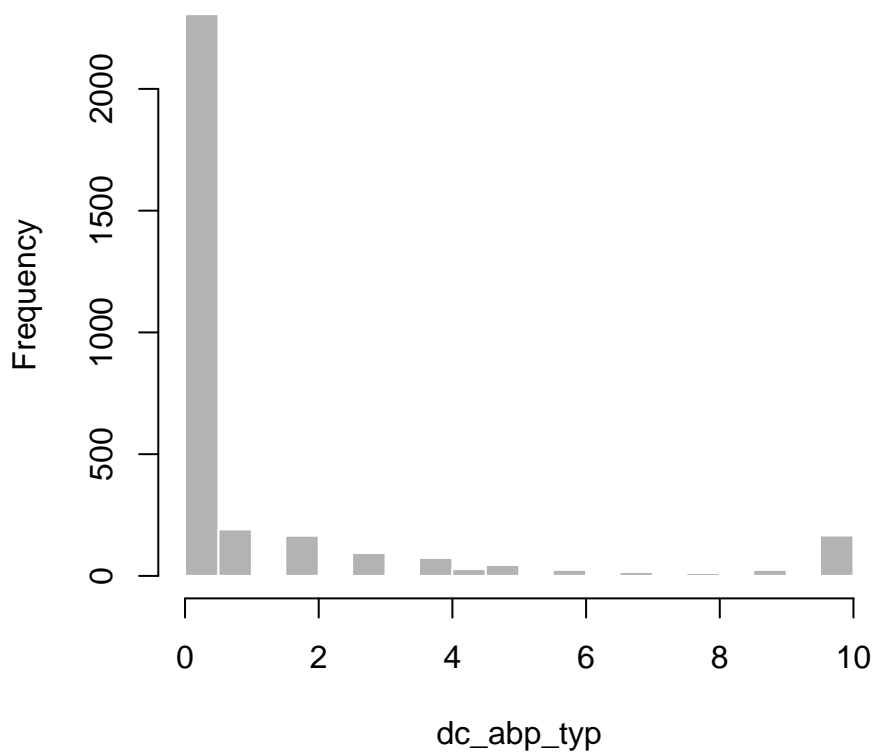
**Description:** The number of automatic bill payments made by DEBIT CARDS in a typical month.

**Survey question:** pu002\_a

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	2.0	108.0	6.5

Table 104: Summary statistics for dc\_abp\_typ



dc\_adopt

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3097$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	578	18.7
1	2519	81.3

Table 105: Frequency table for `dc_adopt`

**Value labels:**

0 - Not an adopter

1 - Adopter

dc\_bp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

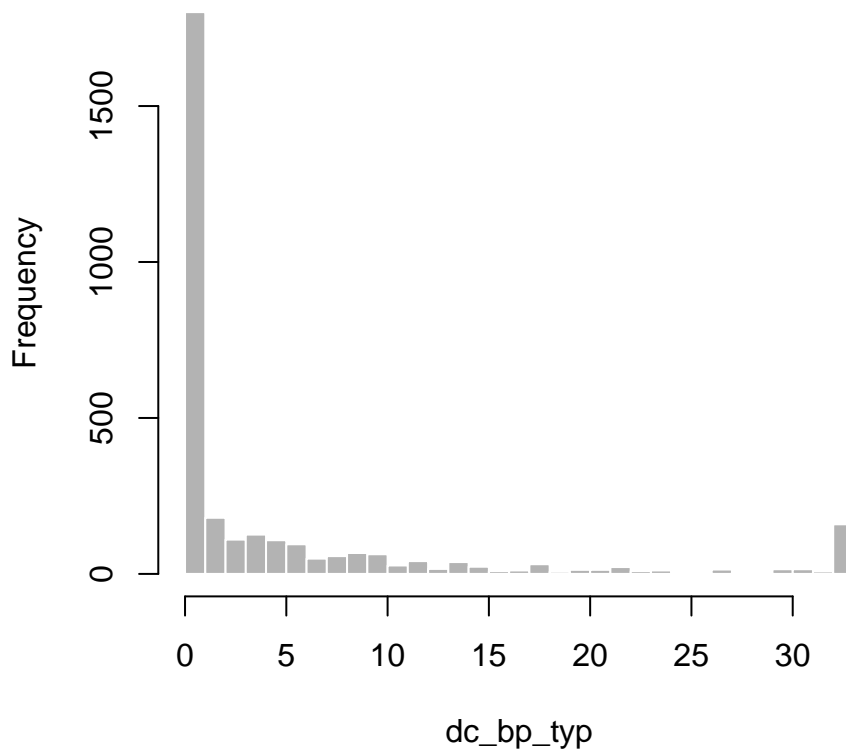
**Description:** The total number of bill payments made by DEBIT CARD in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	6.1	150.0	13.5

Table 106: Summary statistics for dc\_bp\_typ



dc\_ipbp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

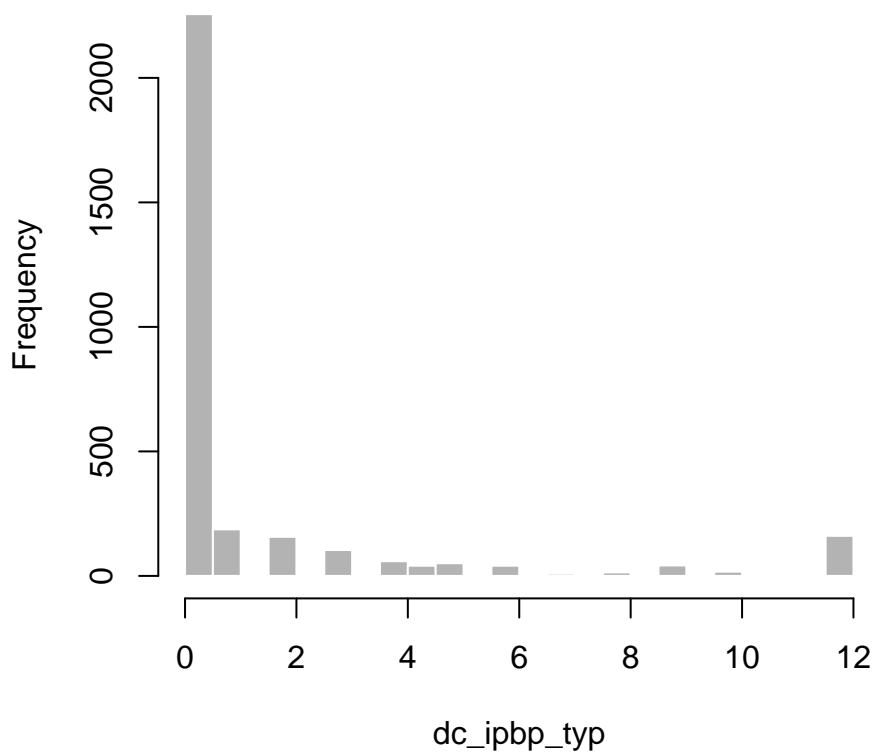
**Description:** The number of in person or by mail bill payments made by DEBIT CARD in a typical month.

**Survey question:** pu004\_c

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	2.0	100.0	6.0

Table 107: Summary statistics for dc\_ipbp\_typ





dc\_obp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

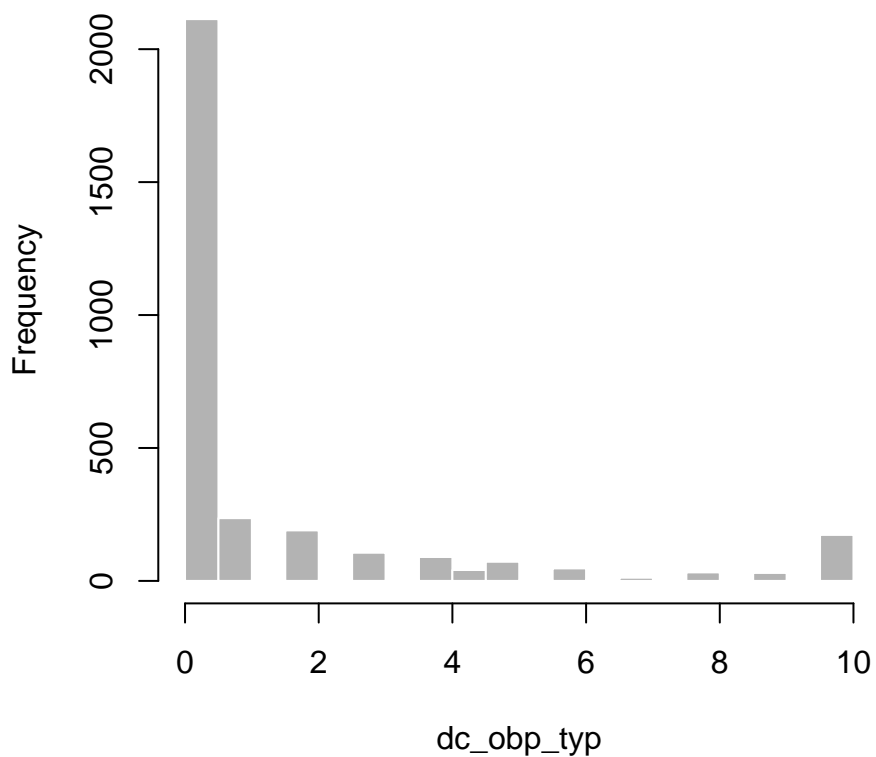
**Description:** The number of online bill payments made by DEBIT CARD in a typical month.

**Survey question:** pu003\_a

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	2.1	110.0	6.3

Table 108: Summary statistics for dc\_obp\_typ



dc\_op\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

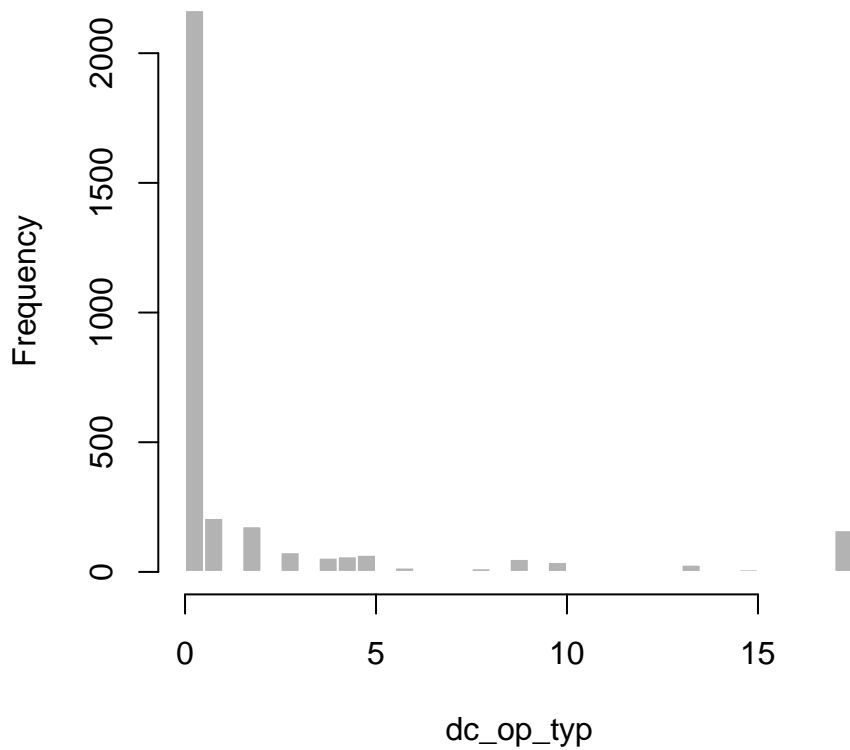
**Description:** The number of non-bill online payments paid by DEBIT CARD in a typical month.

**Survey question:** pu005\_b

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	2.4	102.0	6.5

Table 109: Summary statistics for dc\_op\_typ



dc\_p2p\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

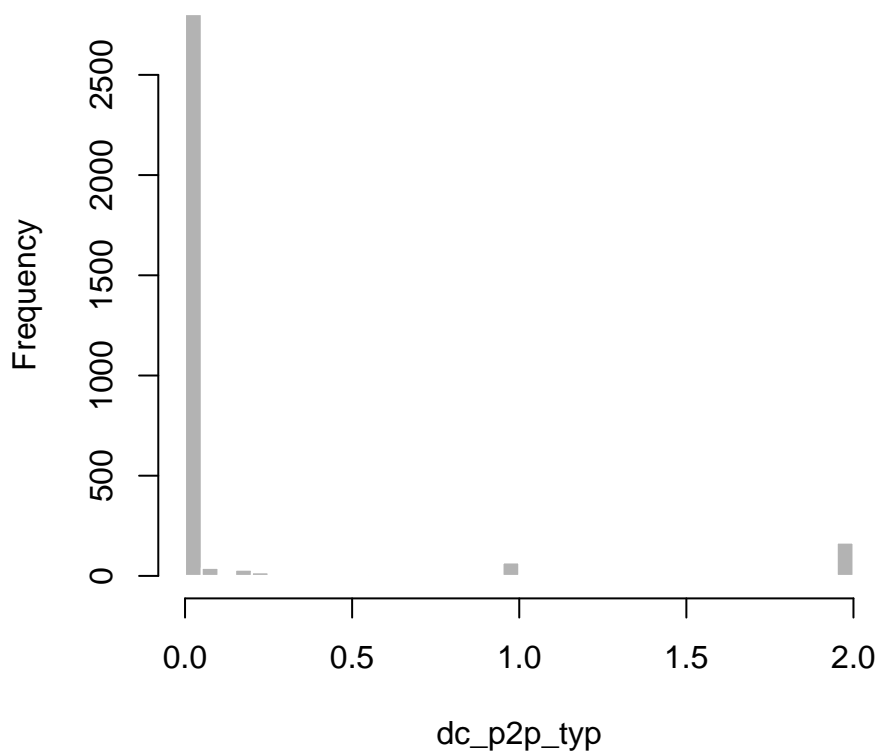
**Description:** The number of person-to-person payments paid by DEBIT CARD in a typical month.

**Survey question:** pu021\_c

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.4	60.0	2.4

Table 110: Summary statistics for dc\_p2p\_typ



dc\_rp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

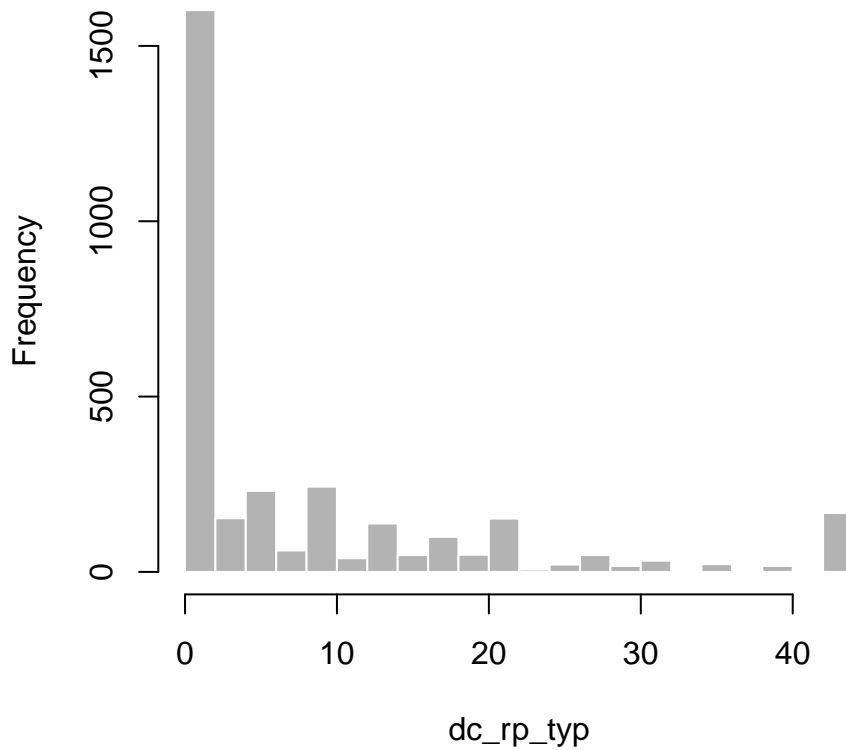
**Description:** The number of retail goods payments paid by DEBIT CARD in a typical month.

**Survey question:** pu006a\_c

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	2.0	9.0	130.4	14.5

Table 111: Summary statistics for dc\_rp\_typ



dc\_serv\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

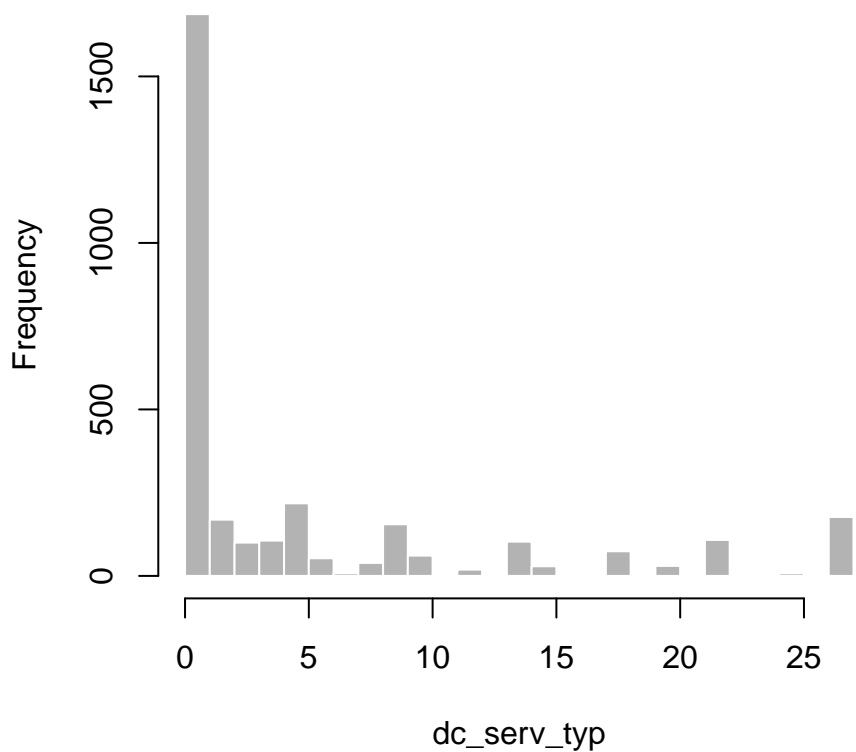
**Description:** The number of retail services payments paid by DEBIT CARD in a typical month.

**Survey question:** pu006c.c

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.0	5.8	87.0	10.2

Table 112: Summary statistics for dc\_serv\_typ



dc\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

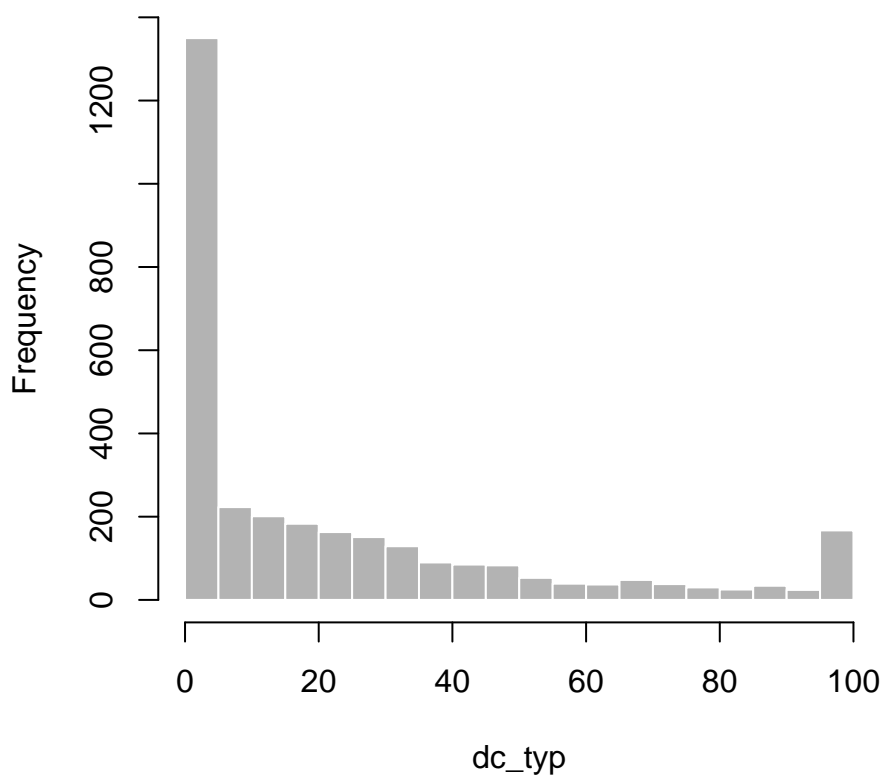
**Description:** The total number of DEBIT CARD payments in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	10.2	23.7	230.2	33.2

Table 113: Summary statistics for dc\_typ



de010

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3094$

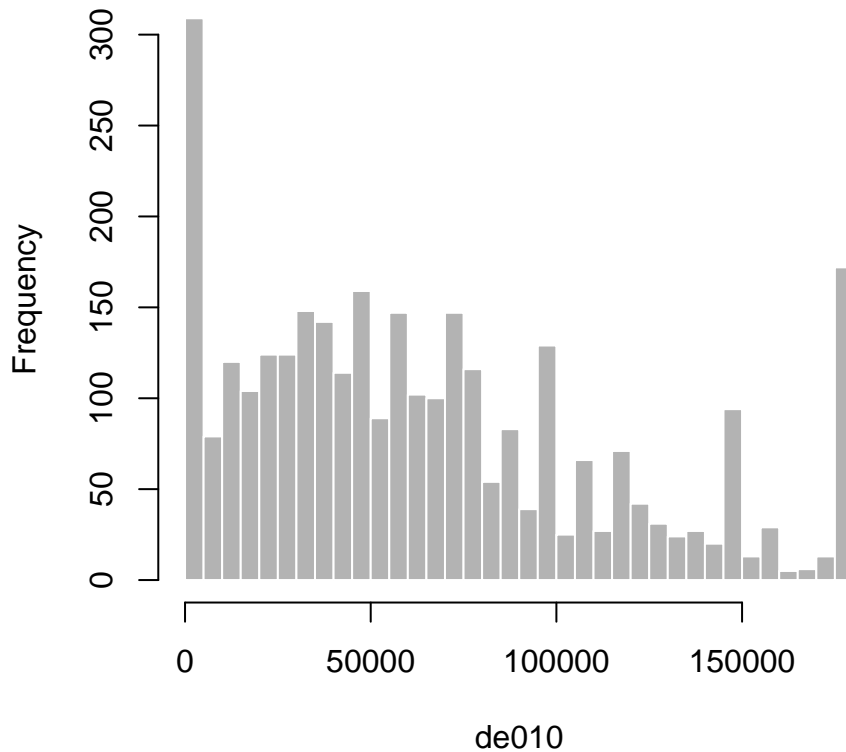
**Description:** Please tell us the total combined income of all members of your family living here during the past 12 months.

**Survey question:** de010

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

min	med	mean	max	sd
0.0	59000.0	72005.8	1250000.0	73980.3

Table 114: Summary statistics for de010



de011

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3131$

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

**Survey question:** de011

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

Values	Number	Percent
1	1653	52.8
2	405	12.9
3	833	26.6
4	240	7.7

Table 115: Frequency table for de011

**Value labels:**

- 1 - Highest in my household
- 2 - About equal to the highest
- 3 - Second highest
- 4 - Third highest or lower



de012

**Dataset:** SCPC

**Variable type:** Numeric

$N = 109$

**Description:** Is the amount you reported correct?

**Survey question:** de012

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

Values	Number	Percent
1	106	97.2
2	3	2.8

Table 116: Frequency table for de012

**Value labels:**

1 - Yes

2 - No

de013

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3135$

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

**Survey question:** de013

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

Values	Number	Percent
1	2219	70.8
2	916	29.2

Table 117: Frequency table for de013

**Value labels:**

1 - Yes

2 - No

de014

Dataset: SCPC

Variable type: Numeric

$N = 2193$

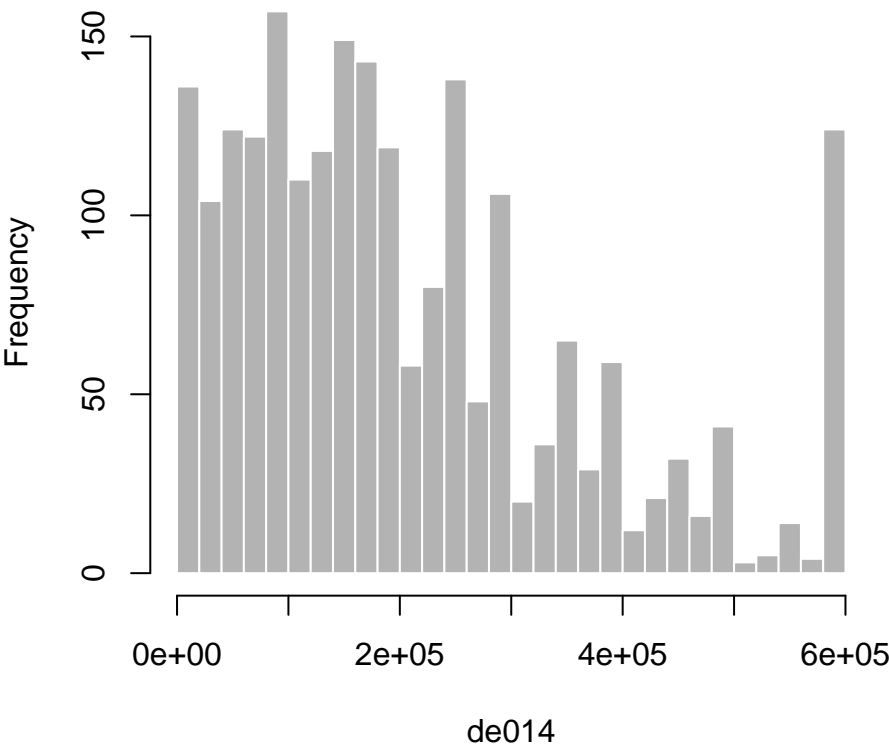
Description: What is the approximate market value of your primary home?

Survey question: de014

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

min	med	mean	max	sd
0.0	175000.0	231757.3	3500000.0	242757.0

Table 118: Summary statistics for de014



de015

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2197$

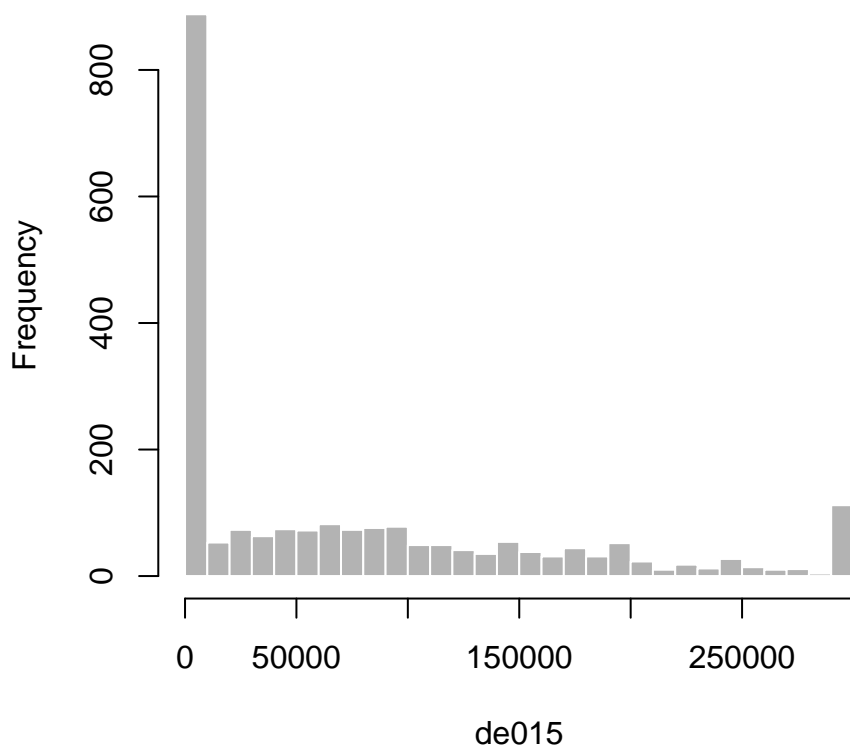
**Description:** About how much do you owe on loans for your primary home, including mortgages, home equity loans, and home equity lines of credit?

**Survey question:** de015

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

min	med	mean	max	sd
0.0	45000.0	81748.2	2250000.0	116292.4

Table 119: Summary statistics for de015



de016

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3082$

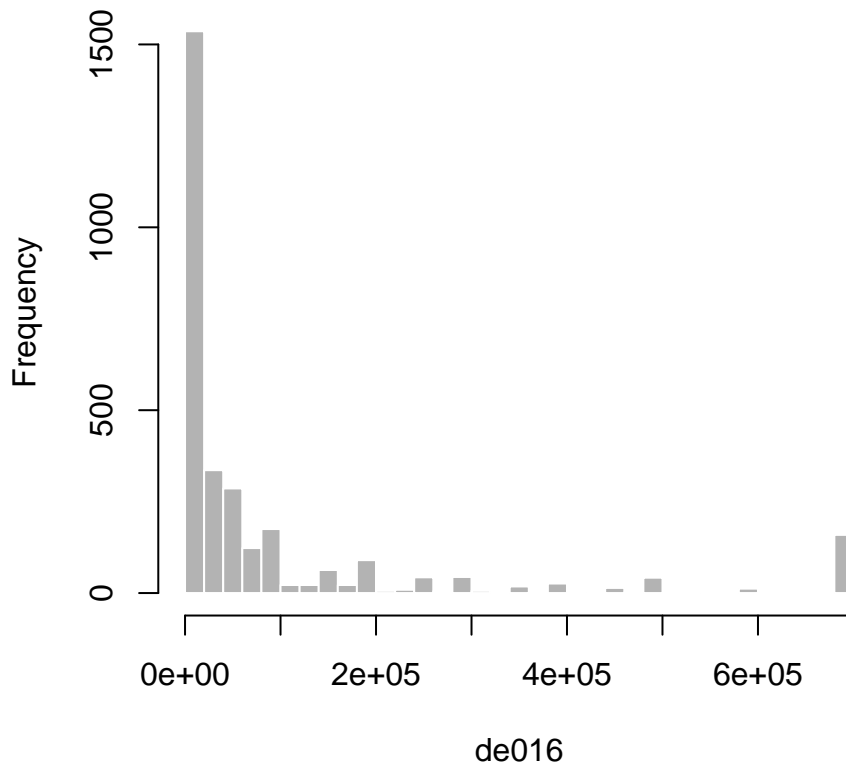
**Description:** Excluding the market value of your primary home, what is the approximate value of your household's other assets?

**Survey question:** de016

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

min	med	mean	max	sd
0.0	22275.0	148053.0	12000000.0	483657.4

Table 120: Summary statistics for de016



de018

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3134$

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

**Survey question:** de018

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

Values	Number	Percent
1	916	29.2
2	2218	70.8

Table 121: Frequency table for de018

**Value labels:**

1 - Yes

2 - No

de019

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3100$

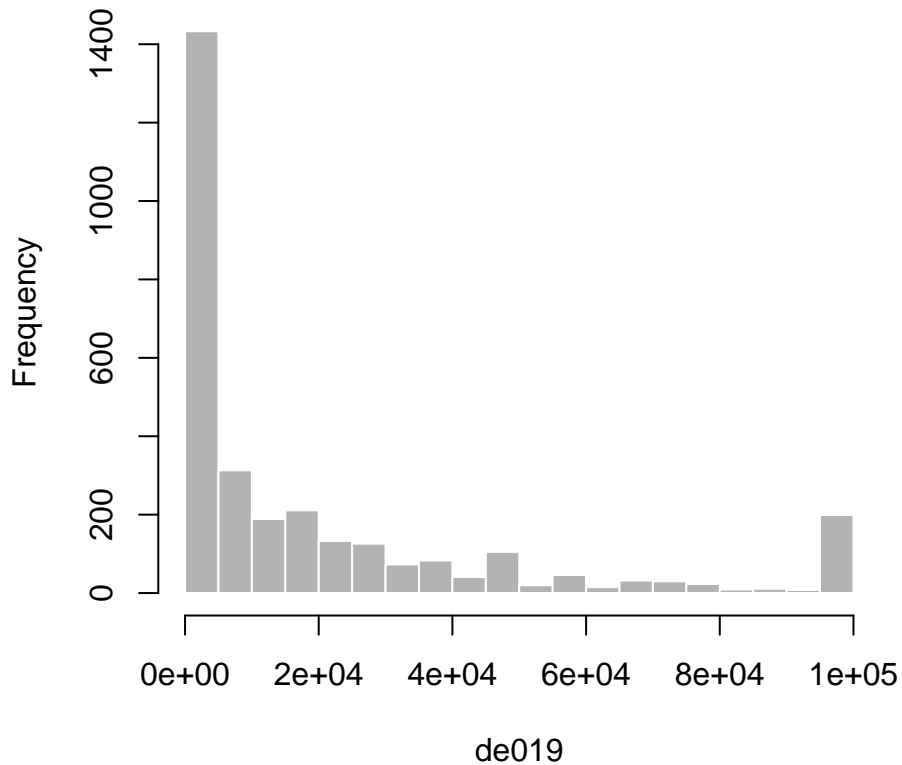
**Description:** Excluding the debt on the mortgage of your primary home, what is the approximate dollar amount of your remaining debts?

**Survey question:** de019

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

min	med	mean	max	sd
0.0	8000.0	27756.4	1500000.0	72023.5

Table 122: Summary statistics for de019



disabled

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

**Description:** Disabled

**Survey question:** N/A

**Details:** Provided by the survey vendor. This is a check-all-that-apply question.

Values	Number	Percent
0	2812	89.3
1	337	10.7

Table 123: Frequency table for disabled

**Value labels:**

0 - No

1 - Yes



elect\_abp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

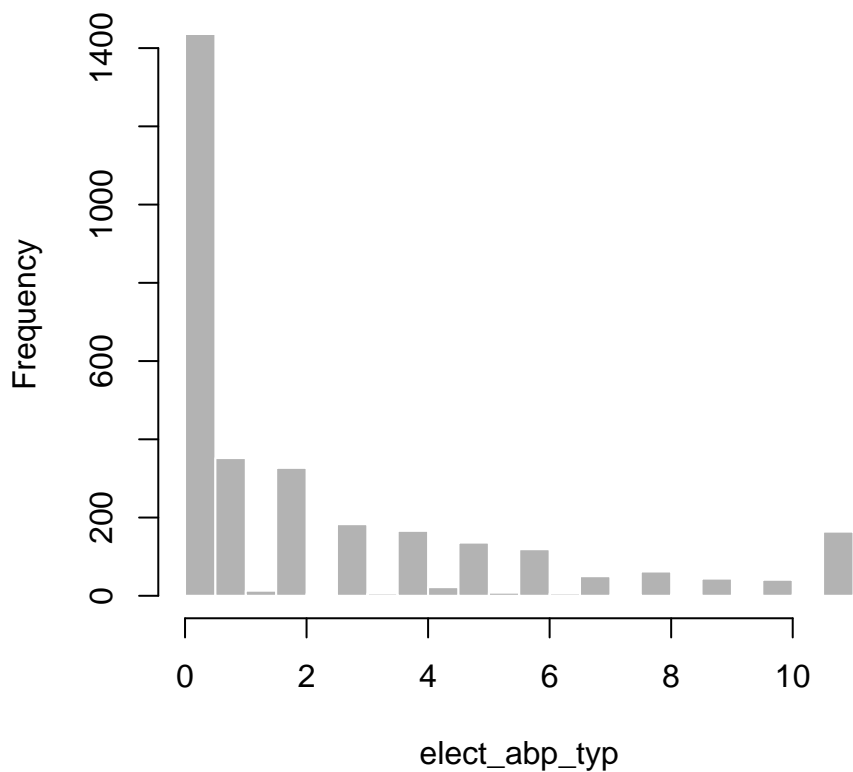
**Description:** The total number of automatic bill payments made by ELECTRONIC methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.0	2.6	40.1	4.1

Table 124: Summary statistics for `elect_abp_typ`



`elect_bp_typ`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

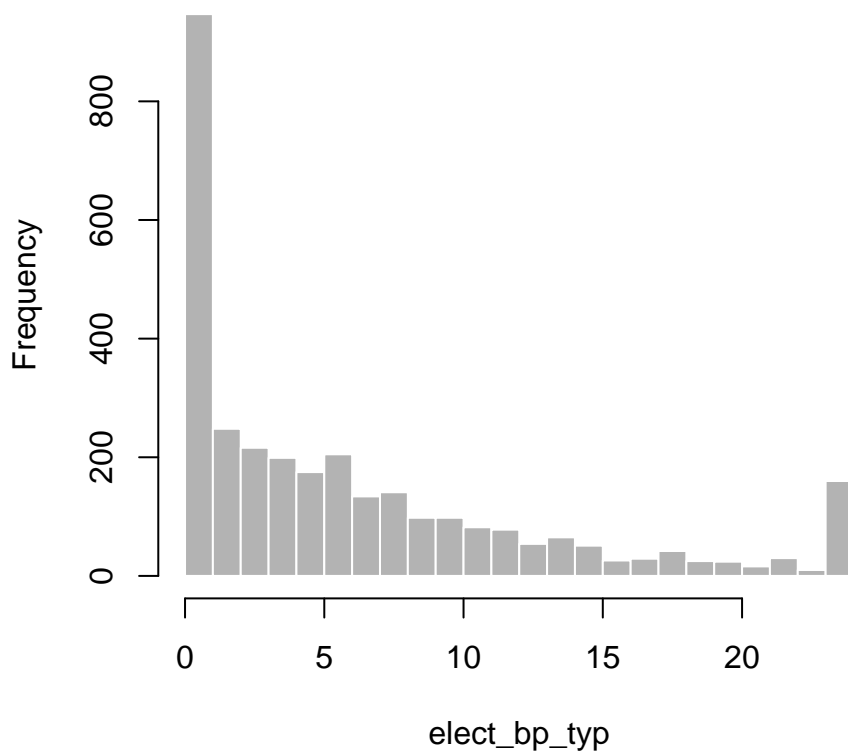
**Description:** The total number of bill payments made by ELECTRONIC methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	4.0	6.7	125.0	8.5

Table 125: Summary statistics for `elect_bp_typ`



`elect_ipbp_typ`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

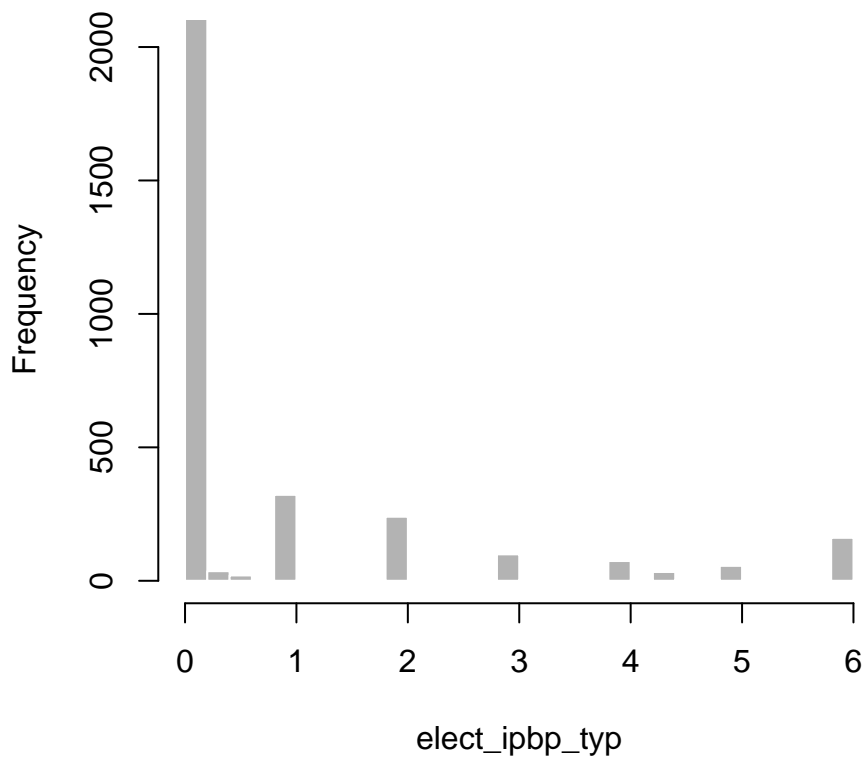
**Description:** The total number of in-person or by mail bill payments made by ELECTRONIC methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.1	125.0	3.3

Table 126: Summary statistics for `elect_ipbp_typ`



elect\_obp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

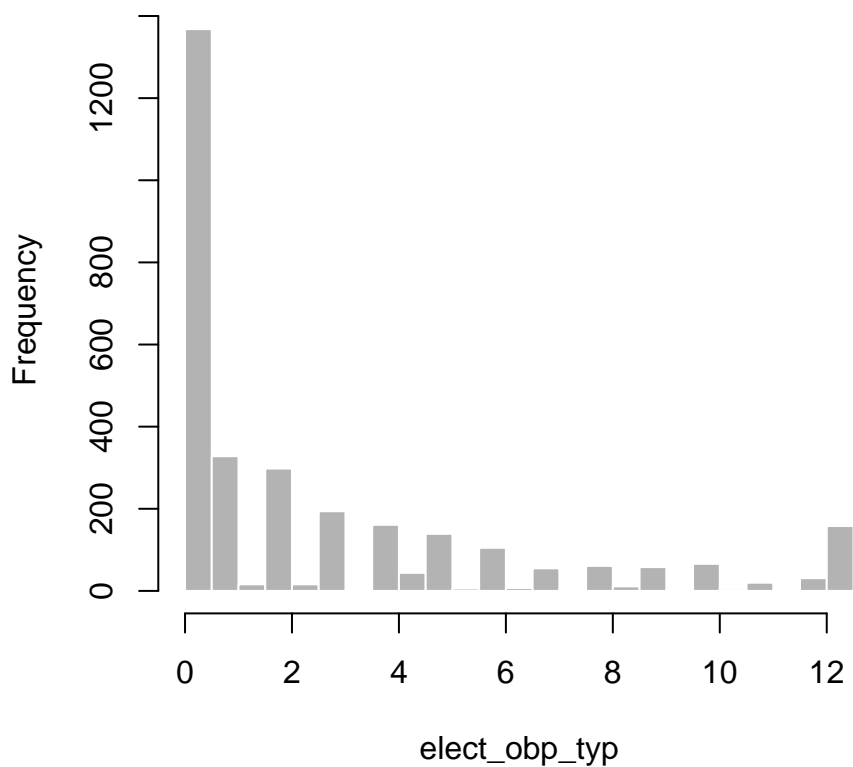
**Description:** The total number of online bill payments made by ELECTRONIC methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.0	3.0	39.1	4.6

Table 127: Summary statistics for `elect_obp_typ`



elect\_op\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

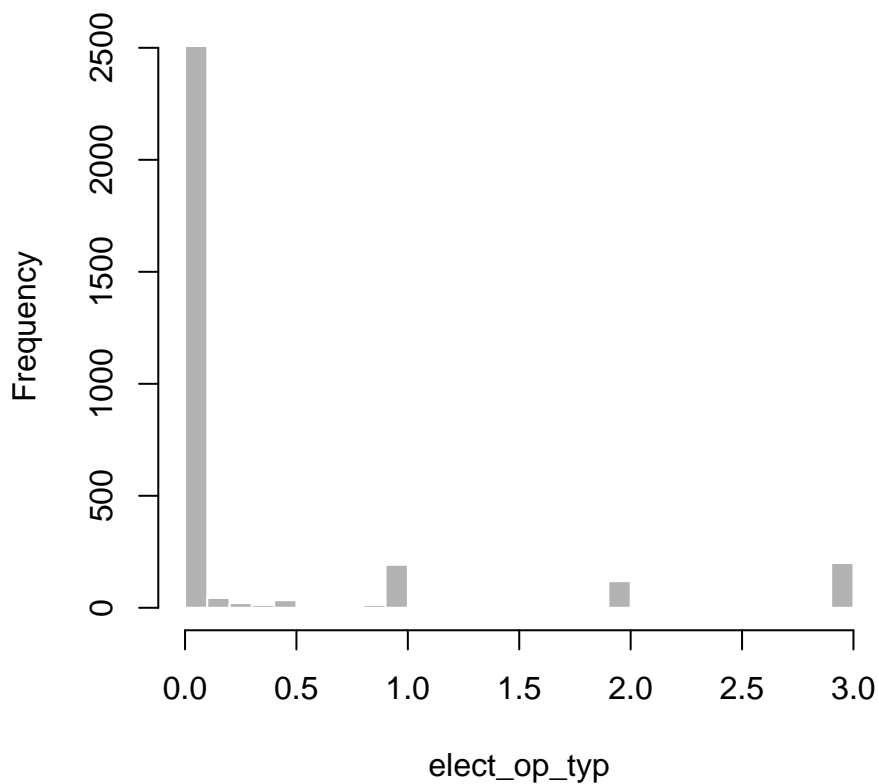
**Description:** The total number of non-bill online payments made by ELECTRONIC methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	25.0	1.8

Table 128: Summary statistics for `elect_op_typ`



elect\_p2p\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

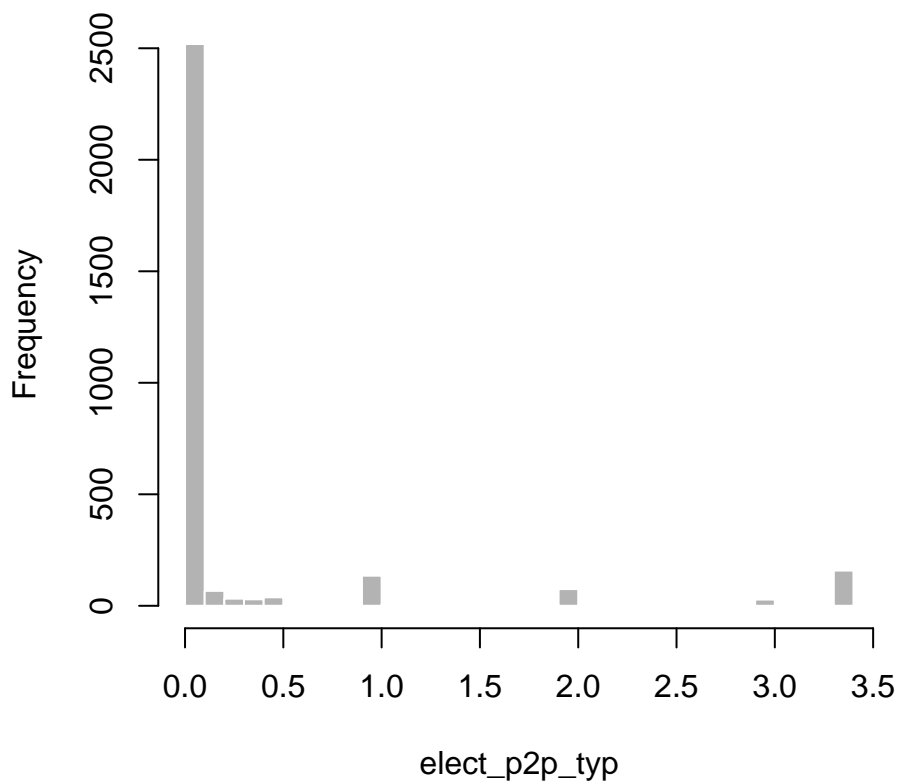
**Description:** The total number of person-to-person payments made by ELECTRONIC methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.6	120.0	2.9

Table 129: Summary statistics for `elect_p2p_typ`



`elect_typ`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

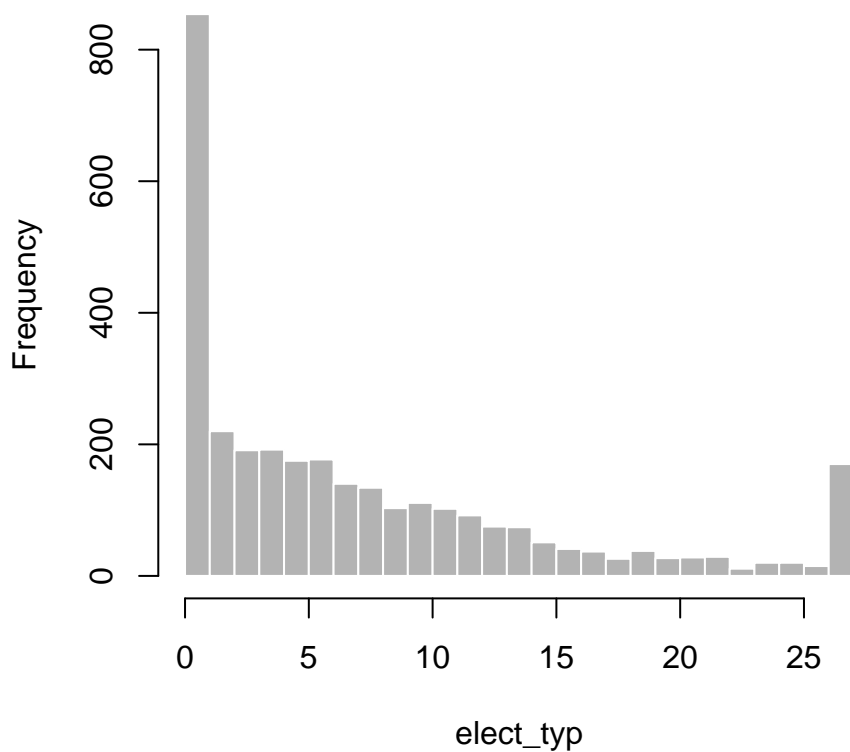
**Description:** The total number of ELECTRONIC payments in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	5.0	7.9	138.0	9.9

Table 130: Summary statistics for `elect_typ`



**employmenttype**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1891$

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

**Survey question:** N/A

**Details:** Provided by the survey vendor.

Values	Number	Percent
1	360	19.0
2	1074	56.8
3	259	13.7
4	198	10.5

Table 131: Frequency table for **employmenttype**

**Value labels:**

1 - Government

2 - Private-for-profit company

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

4 - Self-employed



end\_date

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3138$

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

**Survey question:** N/A

**Details:** Provided by the survey vendor. Missing if the respondent did not complete the survey

**evercell**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 113$

**Description:** Have you ever had a cell phone?

**Survey question:** evercell

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

Values	Number	Percent
1	61	54.0
2	52	46.0

Table 132: Frequency table for **evercell**

**Value labels:**

1 - Yes

2 - No

**f\_pu002\_a**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1788$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	1759	98.4
1	20	1.1
2	9	0.5

Table 133: Frequency table for **f\_pu002\_a**

**Value labels:**

0 - No cleaning

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

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

f\_pu002\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1808$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	1771	98.0
1	25	1.4
2	12	0.7

Table 134: Frequency table for f\_pu002\_b

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f\_pu002\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2065$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2031	98.4
1	27	1.3
2	7	0.3

Table 135: Frequency table for f\_pu002\_c

**Value labels:**

0 - No cleaning

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

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

f\_pu002\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2050$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2034	99.2
1	16	0.8

Table 136: Frequency table for f\_pu002\_d

**Value labels:**

0 - No cleaning

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

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

f\_pu002\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1251$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	1225	97.9
1	13	1.0
2	13	1.0

Table 137: Frequency table for f\_pu002\_e

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f\_pu002\_f

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1202$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	1192	99.2
1	10	0.8

Table 138: Frequency table for f\_pu002\_f

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)



**f\_pu003\_a**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2476$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2429	98.1
1	38	1.5
2	9	0.4

Table 139: Frequency table for **f\_pu003\_a**

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f\_pu003\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2427$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2385	98.3
1	30	1.2
2	12	0.5

Table 140: Frequency table for f\_pu003\_b

**Value labels:**

0 - No cleaning

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

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

f\_pu003\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2871$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2834	98.7
1	30	1.0
2	7	0.2

Table 141: Frequency table for f\_pu003\_c

**Value labels:**

0 - No cleaning

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

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

f\_pu003\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1532$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	1501	98.0
1	18	1.2
2	13	0.8

Table 142: Frequency table for f\_pu003\_d

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f\_pu003\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1756$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	1747	99.5
1	9	0.5

Table 143: Frequency table for f\_pu003\_e

**Value labels:**

0 - No cleaning

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

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

**f\_pu004\_a**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3071$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	3020	98.3
1	37	1.2
2	14	0.5

Table 144: Frequency table for **f\_pu004\_a**

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f\_pu004\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2842$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2807	98.8
1	25	0.9
2	10	0.4

Table 145: Frequency table for f\_pu004\_b

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f\_pu004\_bmo

**Dataset:** SCPC

**Variable type:** Numeric

$N = 524$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	515	98.3
1	9	1.7

Table 146: Frequency table for f\_pu004\_bmo

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)



f\_pu004\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2470$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2433	98.5
1	28	1.1
2	9	0.4

Table 147: Frequency table for f\_pu004\_c

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f\_pu004\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2427$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2390	98.5
1	25	1.0
2	12	0.5

Table 148: Frequency table for f\_pu004.d

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f\_pu004\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1768$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	1757	99.4
1	11	0.6

Table 149: Frequency table for f\_pu004\_e

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

**f\_pu004\_f**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2881$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2845	98.8
1	29	1.0
2	7	0.2

Table 150: Frequency table for **f\_pu004\_f**

**Value labels:**

0 - No cleaning

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

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

**f\_pu005\_a**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2838$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2813	99.1
1	15	0.5
2	10	0.4

Table 151: Frequency table for **f\_pu005\_a**

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

**f\_pu005\_amo**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 532$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	526	98.9
1	6	1.1

Table 152: Frequency table for `f_pu005_amo`

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f\_pu005\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2478$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2428	98.0
1	41	1.7
2	9	0.4

Table 153: Frequency table for f\_pu005\_b

**Value labels:**

0 - No cleaning

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

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

**f\_pu005\_c**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2866$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2841	99.1
1	18	0.6
2	7	0.2

Table 154: Frequency table for **f\_pu005\_c**

**Value labels:**

0 - No cleaning

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

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



f\_pu005\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2432$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2391	98.3
1	29	1.2
2	12	0.5

Table 155: Frequency table for f\_pu005\_d

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f\_pu005\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1764$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	1756	99.5
1	8	0.5

Table 156: Frequency table for f\_pu005\_e

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

**f\_pu006a\_a**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3071$

**Description:** A flag indicating if the value of variable **pu006a\_a** was edited or not.

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	3010	98.0
1	47	1.5
2	14	0.5

Table 157: Frequency table for **f\_pu006a\_a**

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

**f\_pu006a\_b**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2833$

**Description:** A flag indicating if the value of variable pu006a\_b was edited or not.

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2805	99.0
1	18	0.6
2	10	0.4

Table 158: Frequency table for **f\_pu006a\_b**

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f\_pu006a\_bmo

**Dataset:** SCPC

**Variable type:** Numeric

$N = 528$

**Description:** A flag indicating if the value of variable pu006a\_bmo was edited or not.

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	522	98.9
1	6	1.1

Table 159: Frequency table for f\_pu006a\_bmo

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

**f\_pu006a\_c**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2464$

**Description:** A flag indicating if the value of variable pu006a\_c was edited or not.

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2403	97.5
1	52	2.1
2	9	0.4

Table 160: Frequency table for **f\_pu006a\_c**

**Value labels:**

0 - No cleaning

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

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

**f\_pu006a\_d**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2428$

**Description:** A flag indicating if the value of variable pu006a\_d was edited or not.

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2390	98.4
1	26	1.1
2	12	0.5

Table 161: Frequency table for **f\_pu006a\_d**

**Value labels:**

0 - No cleaning

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

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

**f\_pu006a\_e**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1770$

**Description:** A flag indicating if the value of variable **pu006a\_e** was edited or not.

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	1755	99.2
1	15	0.8

Table 162: Frequency table for **f\_pu006a\_e**

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)



**f\_pu006c\_a**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3072$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	3012	98.0
1	46	1.5
2	14	0.5

Table 163: Frequency table for `f_pu006c_a`

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

**f\_pu006c\_b**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2828$

**Description:** A flag indicating if the value of variable pu006c\_b was edited or not.

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2799	99.0
1	19	0.7
2	10	0.4

Table 164: Frequency table for **f\_pu006c\_b**

**Value labels:**

0 - No cleaning

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

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

f\_pu006c\_bmo

**Dataset:** SCPC

**Variable type:** Numeric

$N = 528$

**Description:** A flag indicating if the value of variable pu006c\_bmo was edited or not.

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	525	99.4
1	3	0.6

Table 165: Frequency table for f\_pu006c\_bmo

**Value labels:**

0 - No cleaning

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

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

**f\_pu006c\_c**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2467$

**Description:** A flag indicating if the value of variable pu006c\_c was edited or not.

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2420	98.1
1	38	1.5
2	9	0.4

Table 166: Frequency table for **f\_pu006c\_c**

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

**f\_pu006c\_d**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2433$

**Description:** A flag indicating if the value of variable pu006c\_d was edited or not.

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2395	98.4
1	26	1.1
2	12	0.5

Table 167: Frequency table for **f\_pu006c\_d**

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

**f\_pu006c\_e**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1763$

**Description:** A flag indicating if the value of variable **pu006c\_e** was edited or not.

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	1754	99.5
1	9	0.5

Table 168: Frequency table for **f\_pu006c\_e**

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

**f\_pu021\_a**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3077$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	3039	98.8
1	24	0.8
2	14	0.5

Table 169: Frequency table for **f\_pu021\_a**

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

**f\_pu021\_b**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2840$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2815	99.1
1	15	0.5
2	10	0.4

Table 170: Frequency table for **f\_pu021\_b**

**Value labels:**

0 - No cleaning

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

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



f\_pu021\_bmo

**Dataset:** SCPC

**Variable type:** Numeric

$N = 533$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	531	99.6
1	2	0.4

Table 171: Frequency table for f\_pu021\_bmo

**Value labels:**

0 - No cleaning

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

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

**f\_pu021\_c**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2471$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2445	98.9
1	17	0.7
2	9	0.4

Table 172: Frequency table for **f\_pu021\_c**

**Value labels:**

0 - No cleaning

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

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

**f\_pu021\_d**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2440$

**Description:** A flag indicating if the value of variable `pu021_d` was edited or not.

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2416	99.0
1	12	0.5
2	12	0.5

Table 173: Frequency table for `f_pu021_d`

**Value labels:**

0 - No cleaning

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

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

f\_pu021\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2884$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2867	99.4
1	10	0.3
2	7	0.2

Table 174: Frequency table for f\_pu021\_e

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

**f\_pu021\_f**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1540$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	1518	98.6
1	9	0.6
2	13	0.8

Table 175: Frequency table for **f\_pu021\_f**

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

f\_pu021\_g

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2883$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2868	99.5
1	8	0.3
2	7	0.2

Table 176: Frequency table for f\_pu021\_g

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)

fr001\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** fr001\_a

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

Values	Number	Percent
1	365	11.6
2	334	10.6
3	506	16.1
4	312	9.9
5	1630	51.8

Table 177: Frequency table for fr001\_a

**Value labels:**

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

fr001\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3140$

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

**Survey question:** fr001\_b

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

Values	Number	Percent
1	203	6.5
2	462	14.7
3	684	21.8
4	460	14.6
5	1331	42.4

Table 178: Frequency table for fr001\_b

**Value labels:**

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



fr001\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3150$

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

**Survey question:** fr001\_d

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

Values	Number	Percent
1	269	8.5
2	229	7.3
3	1046	33.2
4	405	12.9
5	1201	38.1

Table 179: Frequency table for fr001\_d

**Value labels:**

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

fr001\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3152$

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

**Survey question:** fr001\_e

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

Values	Number	Percent
1	238	7.6
2	245	7.8
3	988	31.3
4	436	13.8
5	1245	39.5

Table 180: Frequency table for **fr001\_e**

**Value labels:**

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

gender

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

**Description:** Male or female?

**Survey question:** N/A

**Details:** Provided by the survey vendor.

Values	Number	Percent
0	1796	57.0
1	1357	43.0

Table 181: Frequency table for **gender**

**Value labels:**

0 - Female

1 - Male

hardware

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

**Description:** Did the respondent require hardware from the survey vendor to access the internet

**Survey question:** N/A

**Details:** Provided by the survey vendor.

Values	Number	Percent
0	2996	95.0
1	157	5.0

Table 182: Frequency table for **hardware**

**Value labels:**

0 - No

1 - Yes

hhincome

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

**Description:** Which category represents the total combined income of all members of your family (living in your house) during the past 12 months?

**Survey question:** N/A

**Details:** Provided by the survey vendor.

Values	Number	Percent
1	110	3.5
2	37	1.2
3	56	1.8
4	90	2.9
5	79	2.5
6	121	3.8
7	146	4.6
8	170	5.4
9	161	5.1
10	152	4.8
11	255	8.1
12	280	8.9
13	346	11.0
14	435	13.8
15	444	14.1
16	267	8.5

Table 183: Frequency table for `hhincome`

**Value labels:**

- 1 - Less than 5,000
- 2 - 5,000 to 7,499
- 3 - 7,500 to 9,999
- 4 - 10,000 to 12,499
- 5 - 12,500 to 14,999
- 6 - 15,000 to 19,999
- 7 - 20,000 to 24,999
- 8 - 25,000 to 29,999
- 9 - 30,000 to 34,999
- 10 - 35,000 to 39,999
- 11 - 40,000 to 49,999
- 12 - 50,000 to 59,999
- 13 - 60,000 to 74,999
- 14 - 75,000 to 99,999
- 15 - 100,000 to 149,999

16 - 150,000 or more

highesteducation

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

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

**Survey question:** N/A

**Details:** Provided by the survey vendor.

Values	Number	Percent
1	1	0.0
2	1	0.0
3	5	0.2
4	13	0.4
5	25	0.8
6	31	1.0
7	41	1.3
8	49	1.6
9	607	19.3
10	721	22.9
11	282	8.9
12	217	6.9
13	669	21.2
14	372	11.8
15	52	1.6
16	67	2.1

Table 184: Frequency table for highesteducation

**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 - 12th grade, no diploma
- 9 - High school graduate - high school diploma or the equivalent (for example GED)
- 10 - Some college but no degree
- 11 - Associate degree in college - Occupational or vocational program
- 12 - Associate degree in college - Academic program
- 13 - Bachelors degree (for example: BA, AB, BS)
- 14 - Masters degree (for example: MA, MS, M Eng, M Ed, MSW, MBA)
- 15 - Professional school degree (For example: MD, DDS, DVM, LLB, JD)

16 - Doctorate degree (For example: PhD, EdD)



hispaniclatino

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

**Description:** Are you Spanish, Hispanic or Latino?

**Survey question:** N/A

**Details:** Provided by the survey vendor.

Values	Number	Percent
1	203	6.4
2	2950	93.6

Table 185: Frequency table for `hispaniclatino`

**Value labels:**

1 - Yes

2 - No

hisplatino\_group

**Dataset:** SCPC

**Variable type:** Numeric

$N = 203$

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

**Survey question:** N/A

**Details:** Provided by the survey vendor.

Values	Number	Percent
1	137	67.5
2	18	8.9
3	6	3.0
4	19	9.4
5	23	11.3

Table 186: Frequency table for hisplatino\_group

**Value labels:**

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

hourswork

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1891$

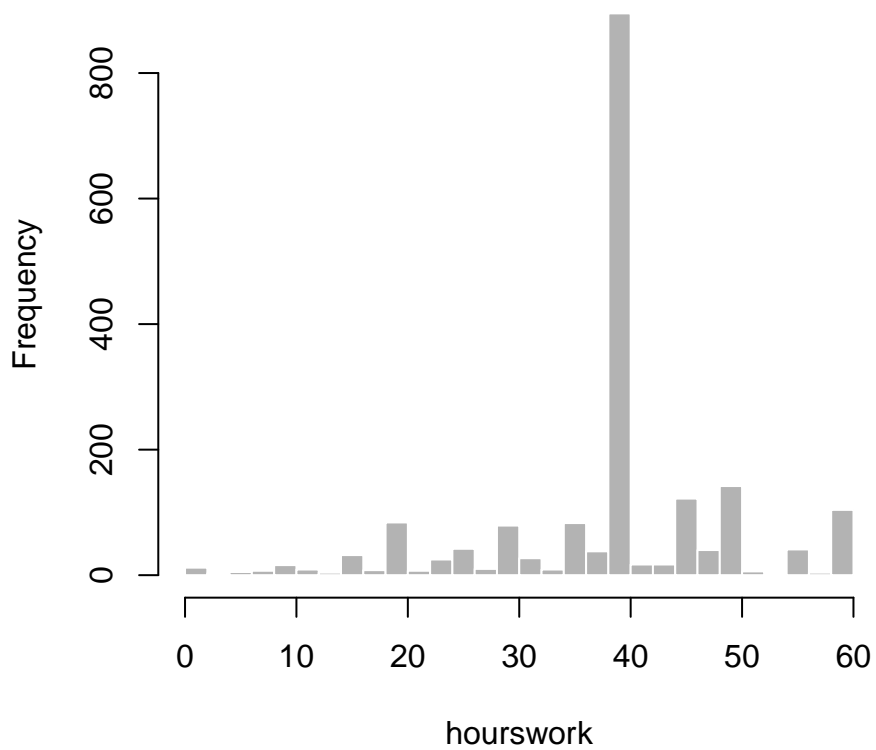
**Description:** How many hours per week do you work?

**Survey question:** N/A

**Details:** Provided by the survey vendor.

min	med	mean	max	sd
0.0	40.0	39.3	140.0	11.9

Table 187: Summary statistics for hourswork



income\_abp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

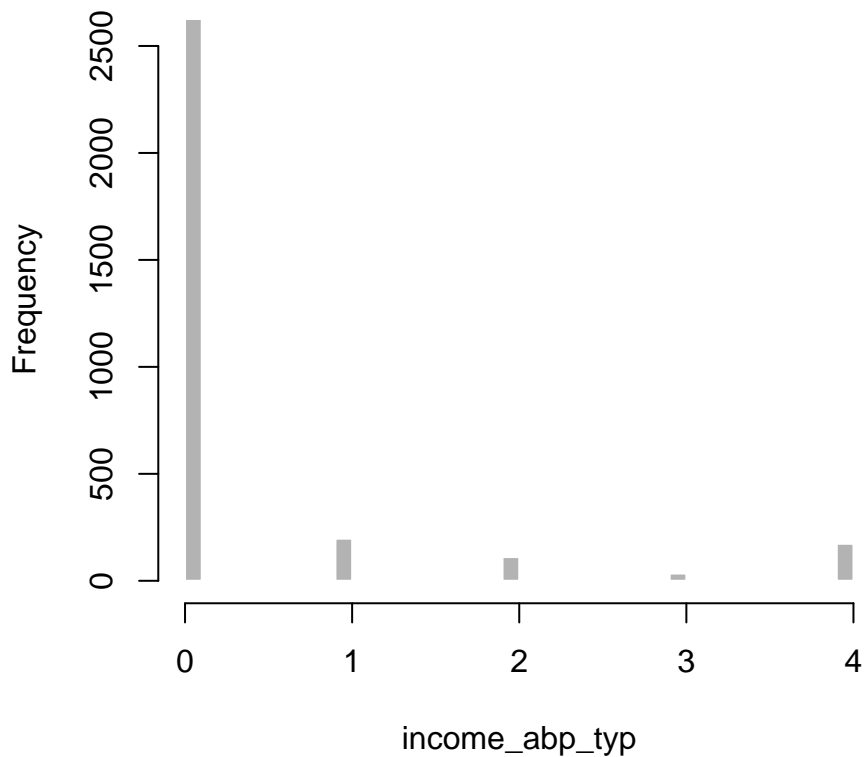
**Description:** The number of automatic bill payments made by DIRECT FROM INCOME PAYMENTS in a typical month.

**Survey question:** pu002\_d

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.6	30.0	2.1

Table 188: Summary statistics for `income_abp_typ`



`income_adopt`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3142$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2592	82.5
1	550	17.5

Table 189: Frequency table for `income_adopt`

**Value labels:**

0 - Not an adopter

1 - Adopter

income\_bp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

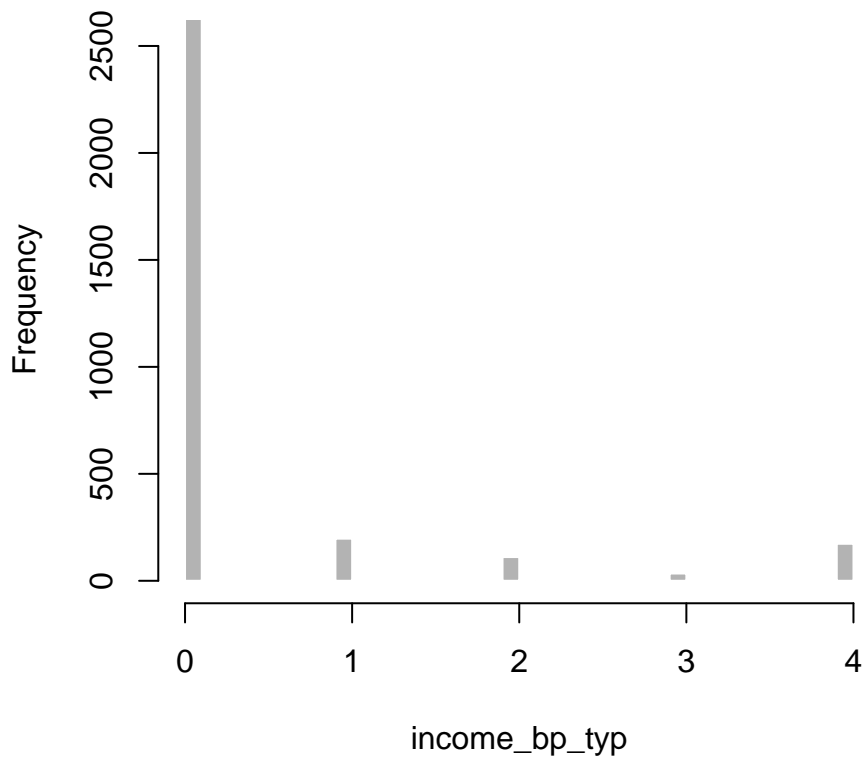
**Description:** The total number of bill payments made by DIRECT PAYMENT FROM INCOME in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.6	30.0	2.1

Table 190: Summary statistics for income\_bp\_typ



income\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

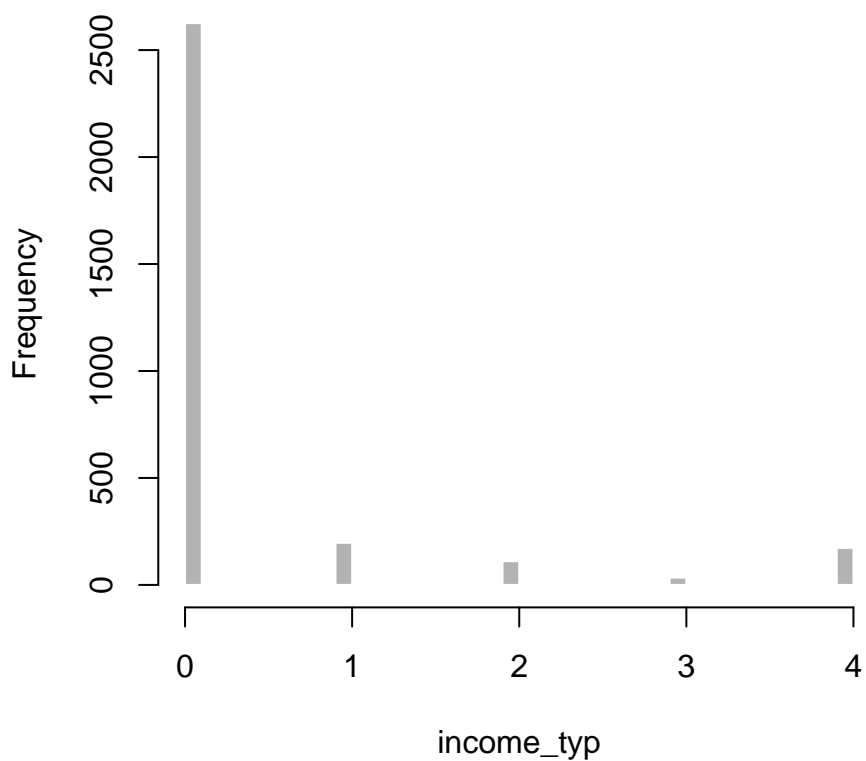
**Description:** The number of DIRECT FROM INCOME payments made in a typical month.

**Survey question:** pu002\_d

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.6	30.0	2.1

Table 191: Summary statistics for `income_typ`



ipbp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

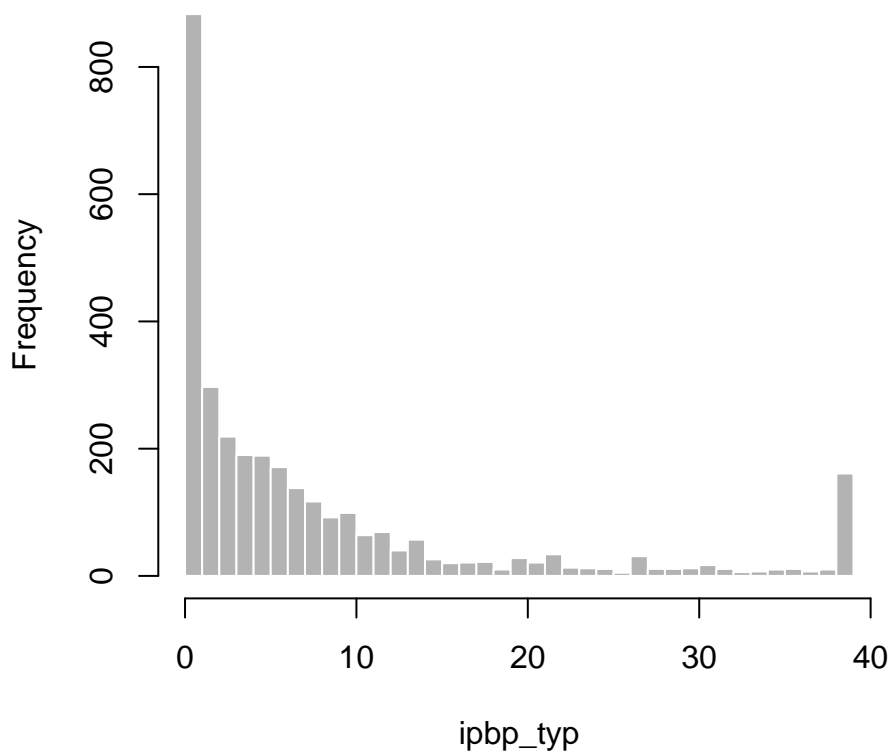
**Description:** The number of IN PERSON OR BY MAIL BILL PAYMENTS made in a typical month.

**Survey question:** sum(pu004.a, b, bmo, c, d, e, f)

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	4.0	9.0	217.4	14.4

Table 192: Summary statistics for ipbp\_typ





laborstatus

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

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

**Survey question:** N/A

**Details:** Provided by the survey vendor. This is a check-all-that-apply question.

Values	Number	Percent
1	1771	56.2
2	7	0.2
3	17	0.5
4	142	4.5
5	581	18.5
6	251	8.0
7	165	5.2
8	215	6.8

Table 193: Frequency table for **laborstatus**

**Value labels:**

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

lf\_other

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

**Description:** Other

**Survey question:** N/A

**Details:** Provided by the survey vendor. This is a check-all-that-apply question.

Values	Number	Percent
0	2926	92.9
1	223	7.1

Table 194: Frequency table for lf\_other

**Value labels:**

0 - No

1 - Yes

livewithpartner

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1254$

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

**Survey question:** N/A

**Details:** Provided by the survey vendor.

Values	Number	Percent
0	955	76.2
1	299	23.8

Table 195: Frequency table for livewithpartner

**Value labels:**

0 - No

1 - Yes

**maritalstatus**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3152$

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

**Survey question:** N/A

**Details:** Provided by the survey vendor.

Values	Number	Percent
1	1858	58.9
2	40	1.3
3	47	1.5
4	510	16.2
5	165	5.2
6	532	16.9

Table 196: Frequency table for **maritalstatus**

**Value labels:**

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

**mon\_adopt**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

**Description:** Is the respondent a MONEY ORDER adopter?

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	2599	82.6
1	548	17.4

Table 197: Frequency table for **mon\_adopt**

**Value labels:**

0 - Not an adopter

1 - Adopter

mon\_bp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

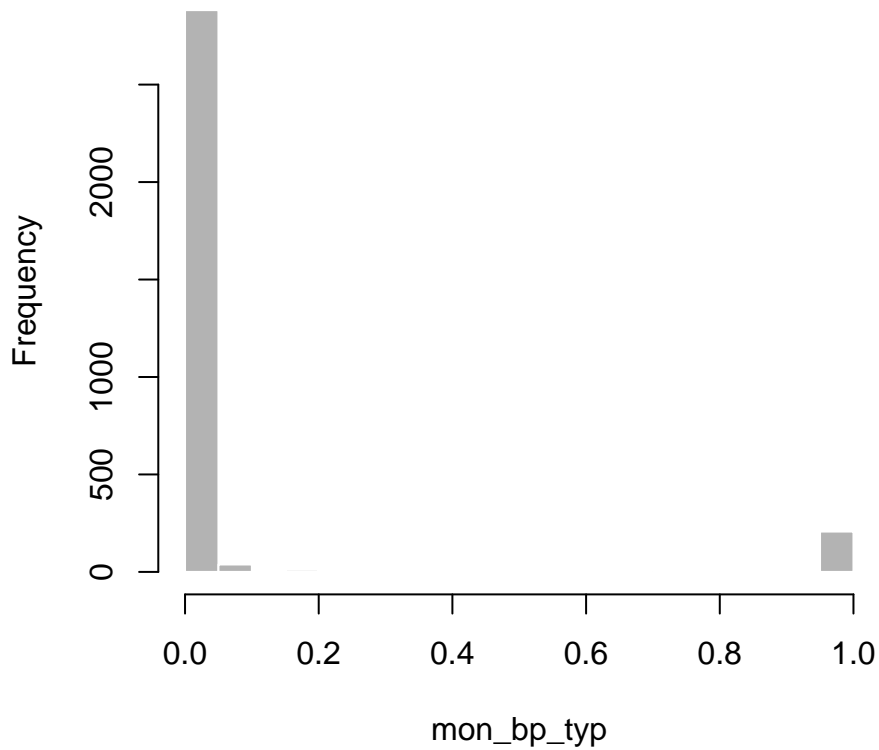
**Description:** The total number of bill payments made by MONEY ORDER in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.2	22.0	0.9

Table 198: Summary statistics for mon\_bp\_typ



mon\_ipbp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

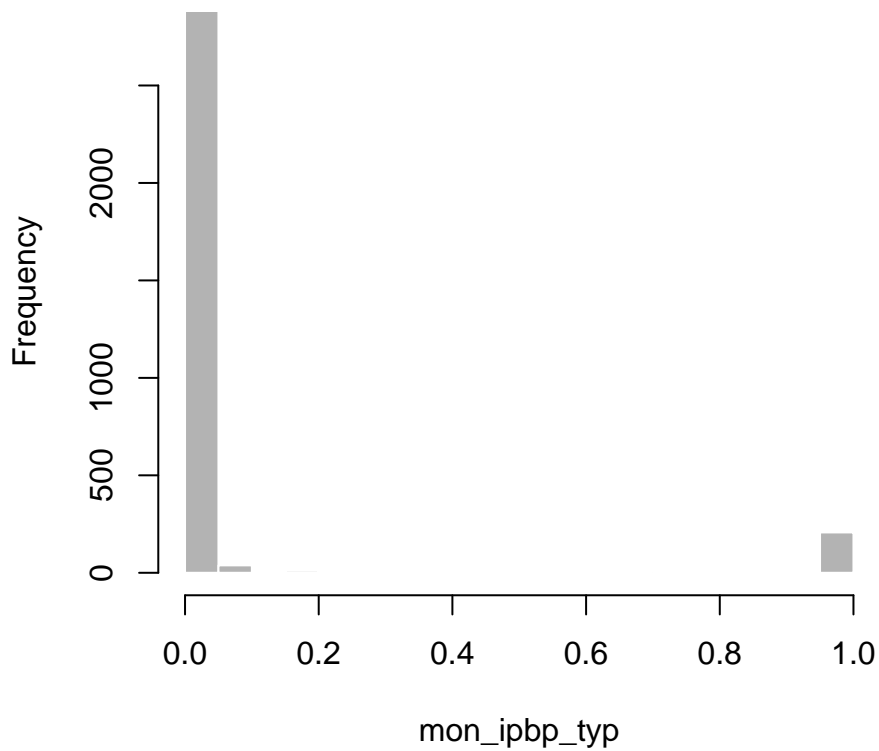
**Description:** The number of in person or by mail bill payments made by MONEY ORDER in a typical month.

**Survey question:** pu004\_bmo

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.2	22.0	0.9

Table 199: Summary statistics for mon\_ipbp\_typ



mon\_op\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

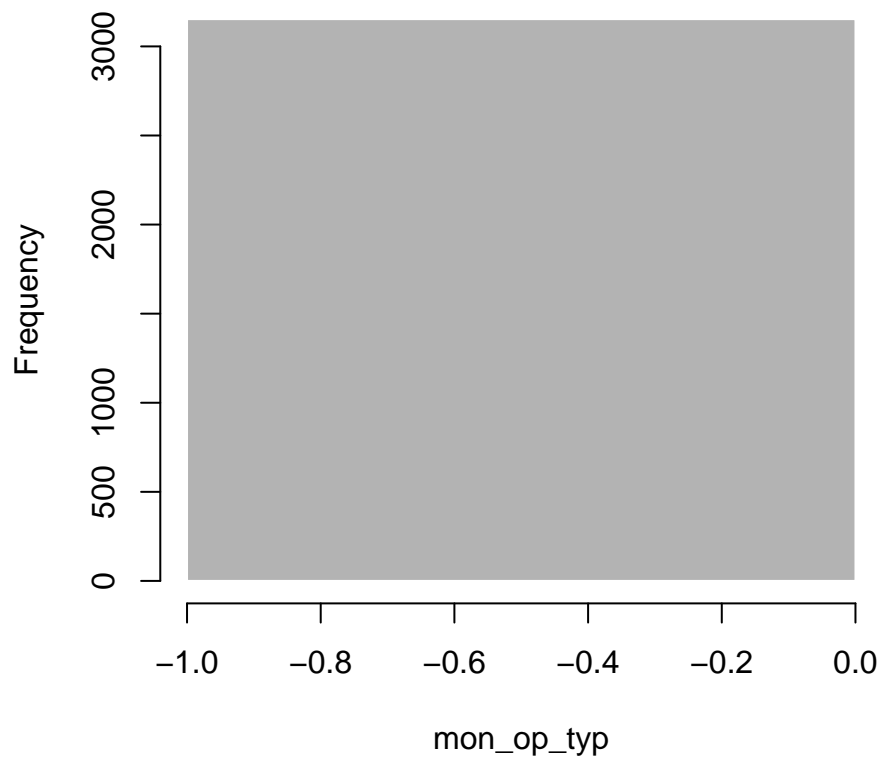
**Description:** The number of non-bill online payments paid by MONEY ORDER in a typical month.

**Survey question:** pu005\_amo

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.1	13.0	0.6

Table 200: Summary statistics for mon\_op\_typ





mon\_p2p\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

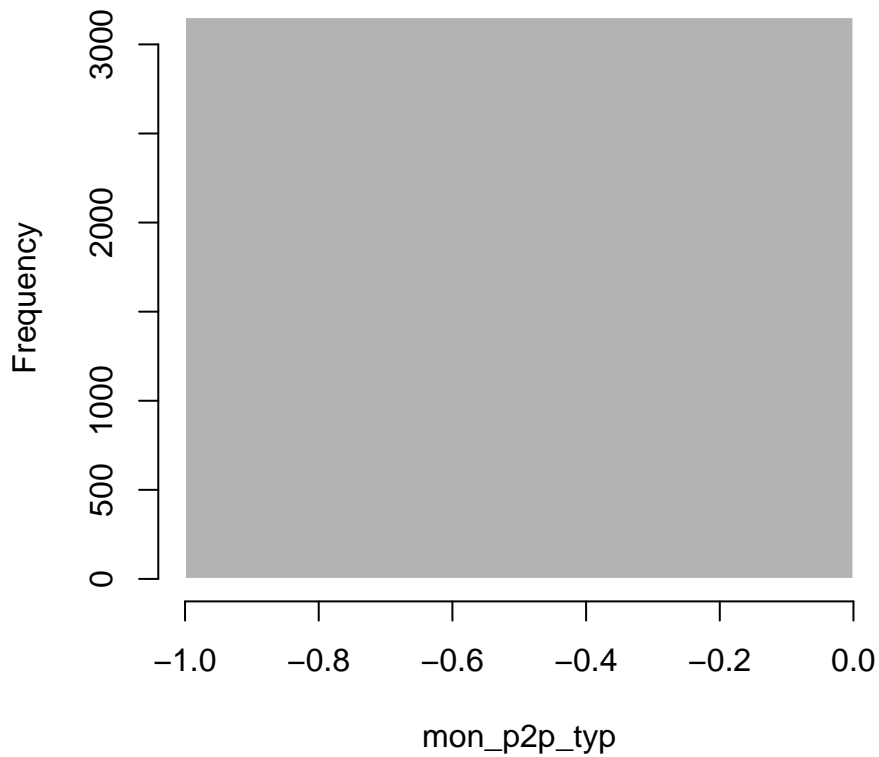
**Description:** The number of person-to-person payments paid by MONEY ORDER in a typical month.

**Survey question:** pu021\_bmo

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.0	12.0	0.4

Table 201: Summary statistics for mon\_p2p\_typ



`mon_rp_typ`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

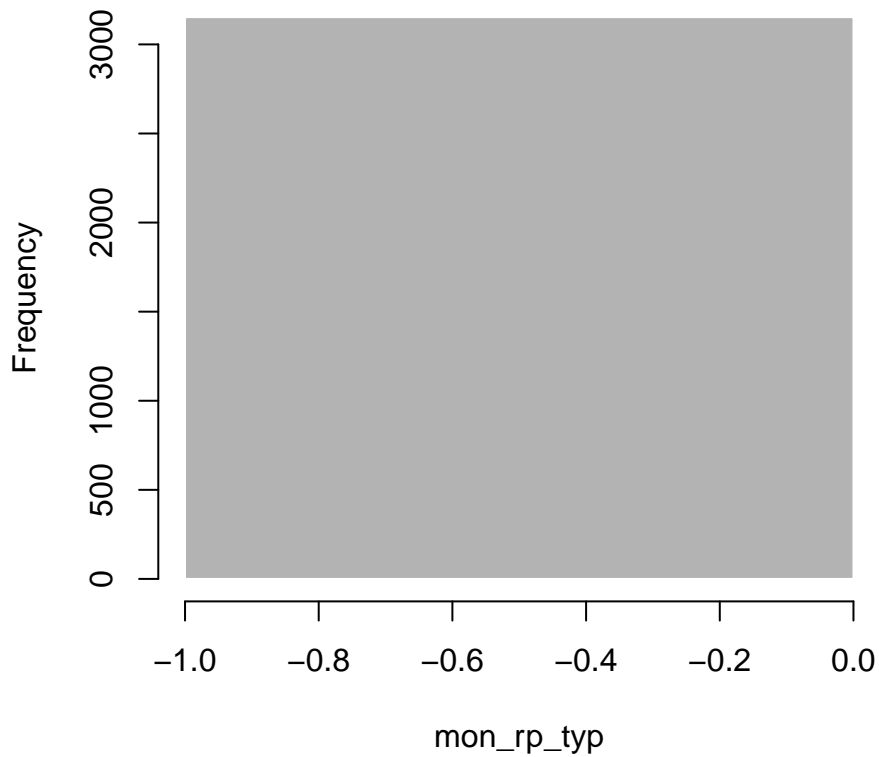
**Description:** The number of retail goods payments paid by MONEY ORDER in a typical month.

**Survey question:** pu006a.bmo

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.1	40.0	0.9

Table 202: Summary statistics for `mon_rp_typ`



`mon_serv_typ`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

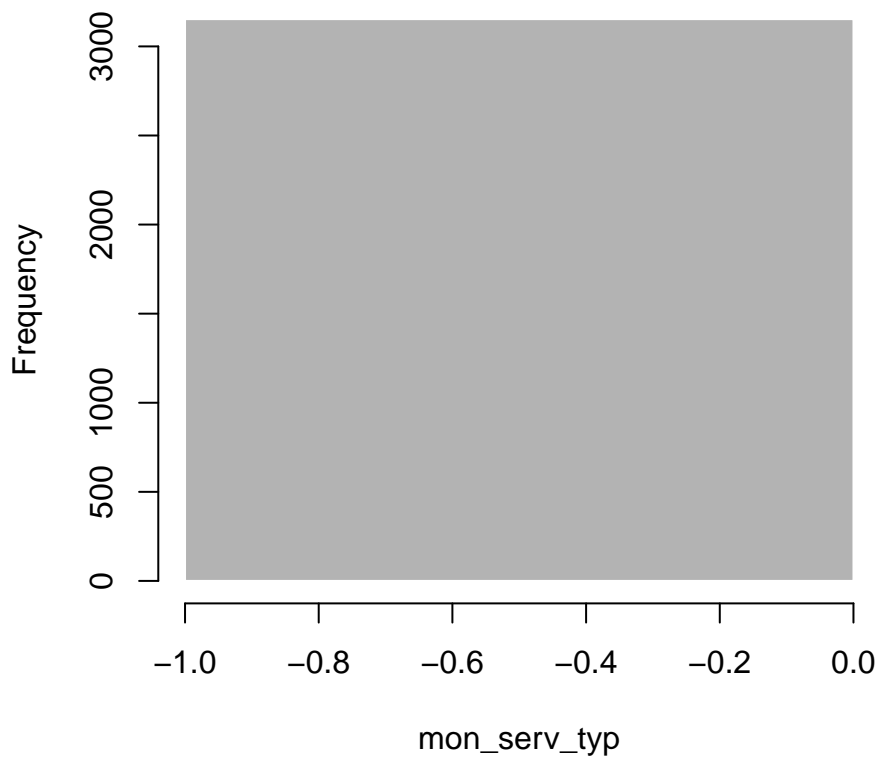
**Description:** The number of retail services payments paid by MONEY ORDER in a typical month.

**Survey question:** pu006c.bmo

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.0	20.0	0.5

Table 203: Summary statistics for `mon_serv_typ`



`mon_typ`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

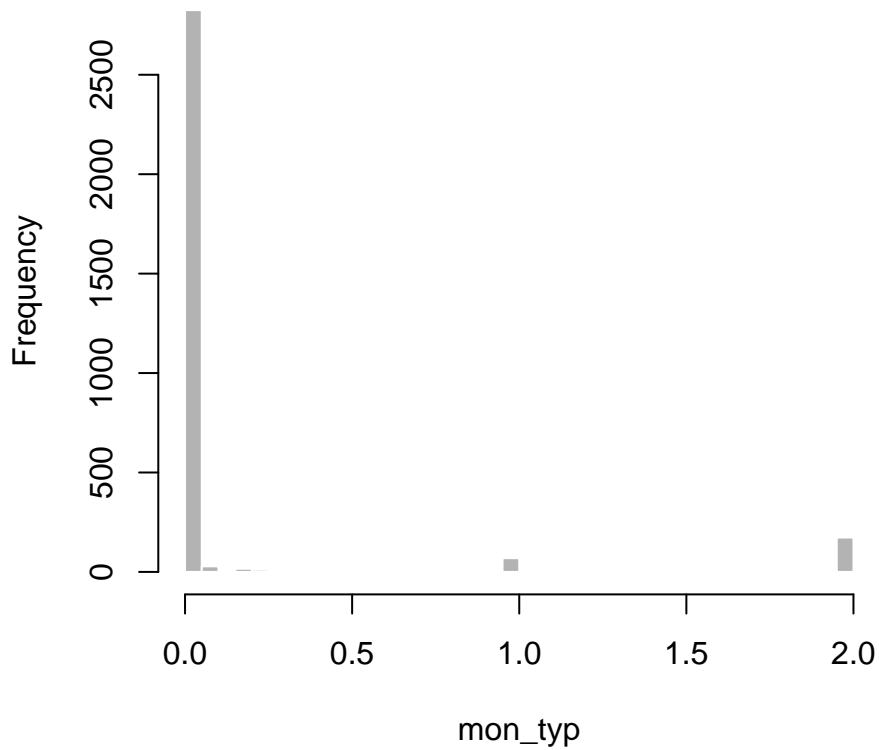
**Description:** The total number of MONEY ORDER payments in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.4	63.0	2.3

Table 204: Summary statistics for `mon_typ`



**nativeamer**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3145$

**Description:** Did the respondent select AMERICAN INDIAN OR ALASKA NATIVE in the race question

**Survey question:** N/A

**Details:** Provided by the survey vendor. This is a check-all-that-apply question, and the respondent is self-describing their race.

Values	Number	Percent
0	3028	96.3
1	117	3.7

Table 205: Frequency table for **nativeamer**

**Value labels:**

0 - No

1 - Yes

**newob**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 685$

**Description:** Have you ever set up access to online banking?

**Survey question:** newob

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

Values	Number	Percent
1	189	27.6
2	496	72.4

Table 206: Frequency table for **newob**

**Value labels:**

1 - Yes

2 - No

newobbp

**Dataset:** SCPC

**Variable type:** Numeric

$N = 982$

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

**Survey question:** newobbp

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

Values	Number	Percent
1	186	18.9
2	796	81.1

Table 207: Frequency table for newobbp

**Value labels:**

1 - Yes

2 - No

**newsav**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 866$

**Description:** Have you ever had a savings account?

**Survey question:** newsav

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

Values	Number	Percent
1	593	68.5
2	273	31.5

Table 208: Frequency table for **newsav**

**Value labels:**

1 - Yes

2 - No



**newtb**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1808$

**Description:** Have you ever set up access to telephone banking?

**Survey question:** newtb

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

Values	Number	Percent
1	323	17.9
2	1485	82.1

Table 209: Frequency table for **newtb**

**Value labels:**

1 - Yes

2 - No

nonbanka2a\_p2p\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

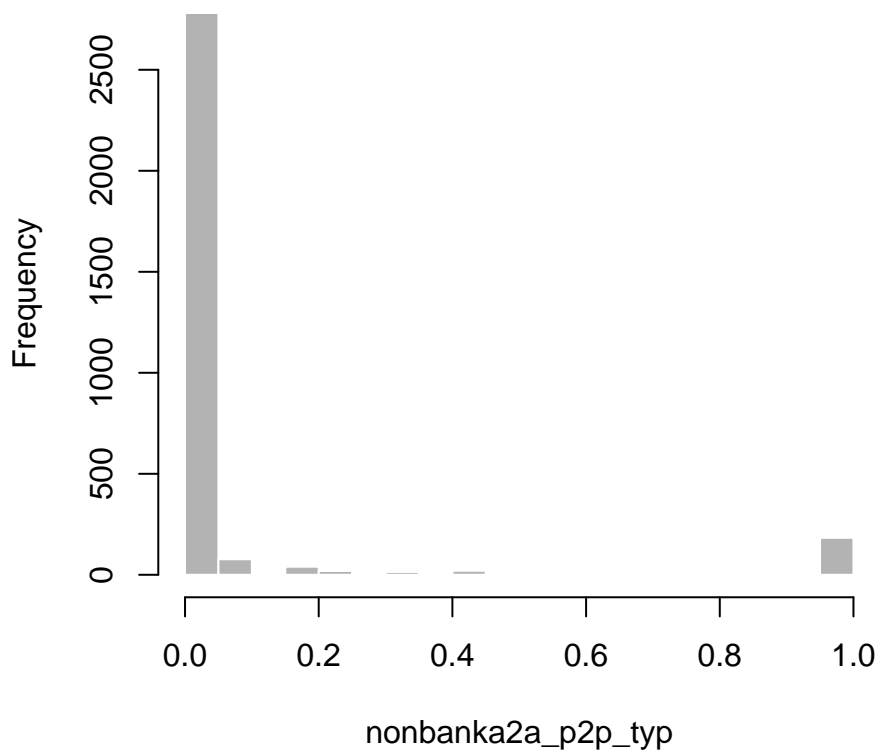
**Description:** The number of person-to-person payments paid by NONBANK SERVICES LIKE VENMO OR PAYPAL in a typical month.

**Survey question:** pu021\_g

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.2	120.0	2.4

Table 210: Summary statistics for nonbanka2a\_p2p\_typ



nonbp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

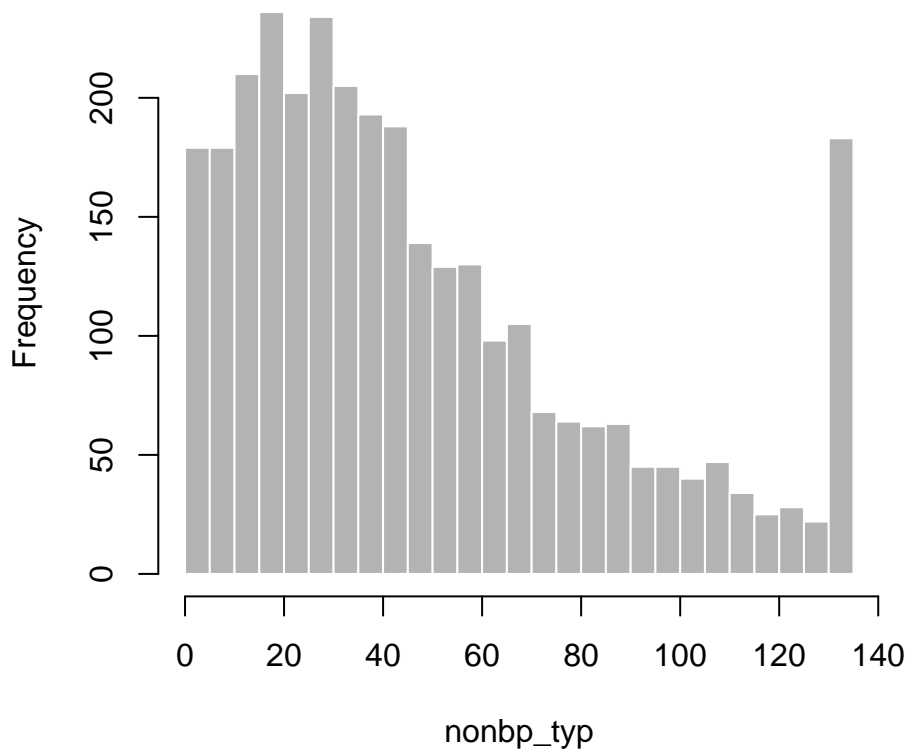
**Description:** The number of NON-BILL PAYMENTS made in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	38.9	50.4	352.4	44.2

Table 211: Summary statistics for nonbp\_typ



obbp\_abp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

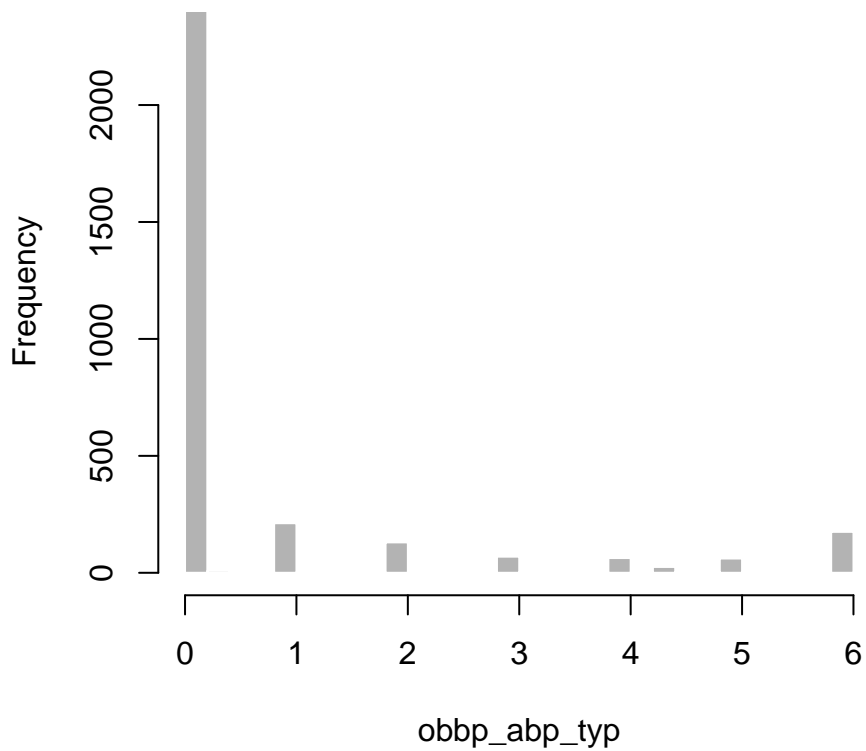
**Description:** The number of automatic bill payments made by ONLINE BANKING BILL PAYMENTS in a typical month.

**Survey question:** pu002\_e

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.0	26.1	2.7

Table 212: Summary statistics for obbp\_abp\_typ



obbp\_adopt

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3152$

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

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	1582	50.2
1	1570	49.8

Table 213: Frequency table for obbp\_adopt

**Value labels:**

0 - Not an adopter

1 - Adopter

obbp\_bp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

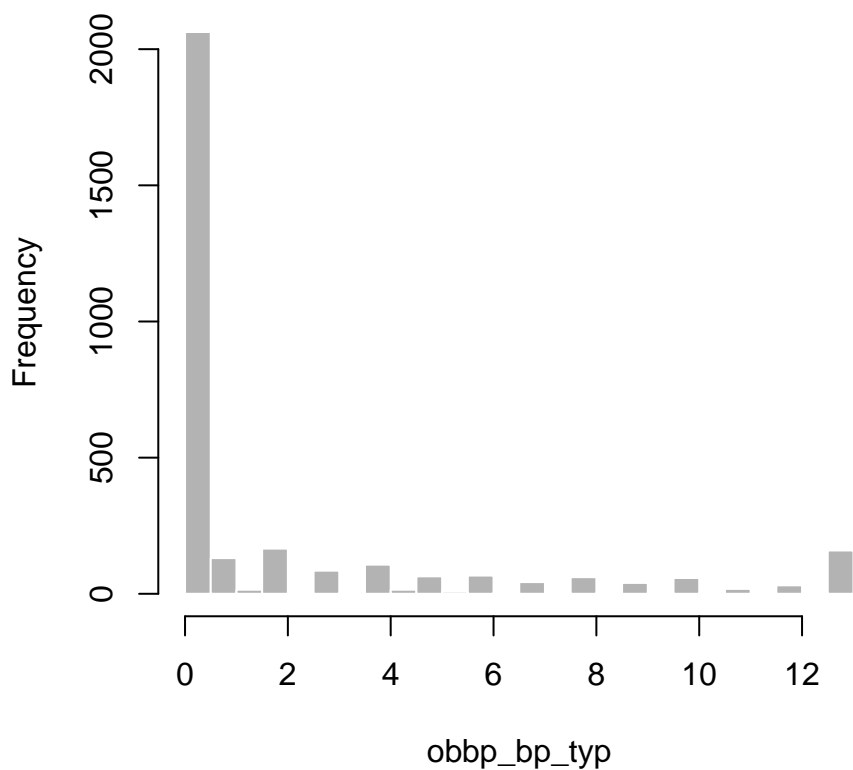
**Description:** The total number of bill payments made by ONLINE BANKING BILL PAYMENT in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	2.5	43.5	5.3

Table 214: Summary statistics for obbp\_bp\_typ



obbp\_obp\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

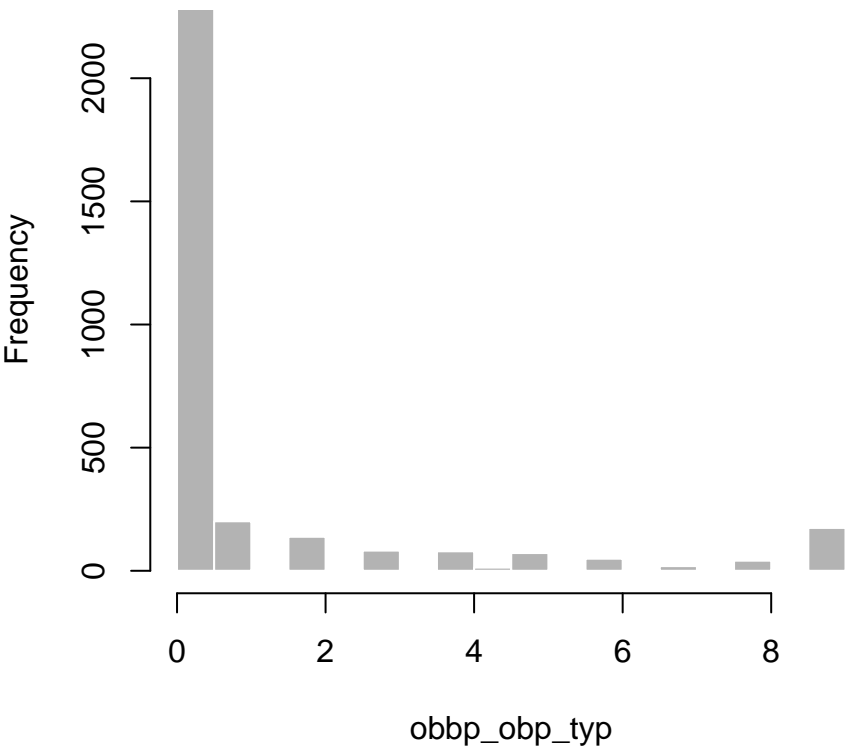
**Description:** The number of online bill payments made by ONLINE BANKING BILL PAYMENTS in a typical month.

**Survey question:** pu003-d

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.4	26.1	3.5

Table 215: Summary statistics for obbp\_obp\_typ



obbp\_p2p\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

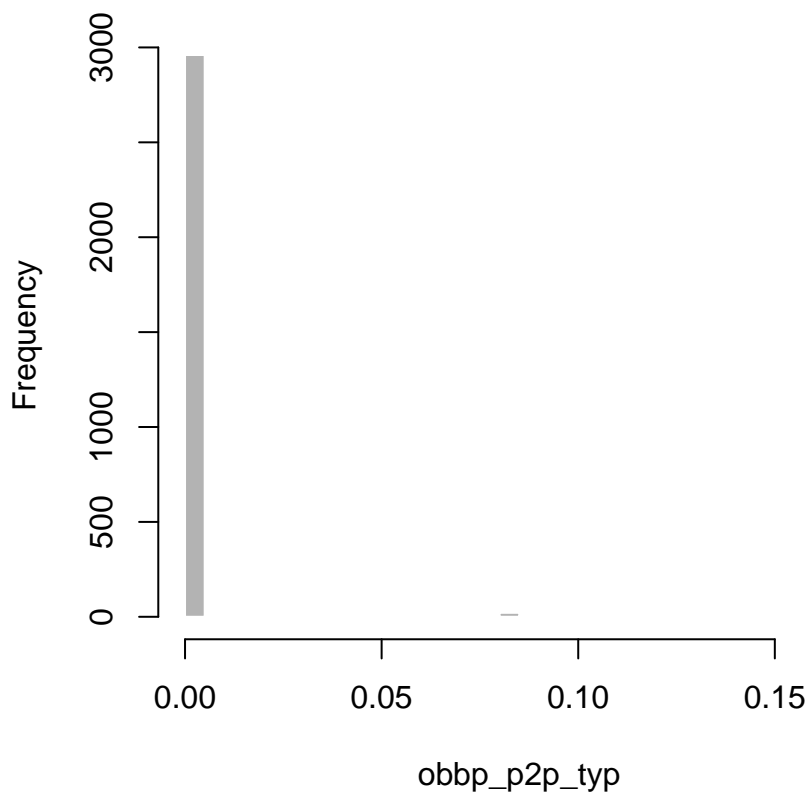
**Description:** The number of person-to-person payments paid by ONLINE BANKING BILL PAYMENT in a typical month.

**Survey question:** pu021.f

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.1	20.0	0.9

Table 216: Summary statistics for obbp\_p2p\_typ





obbp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

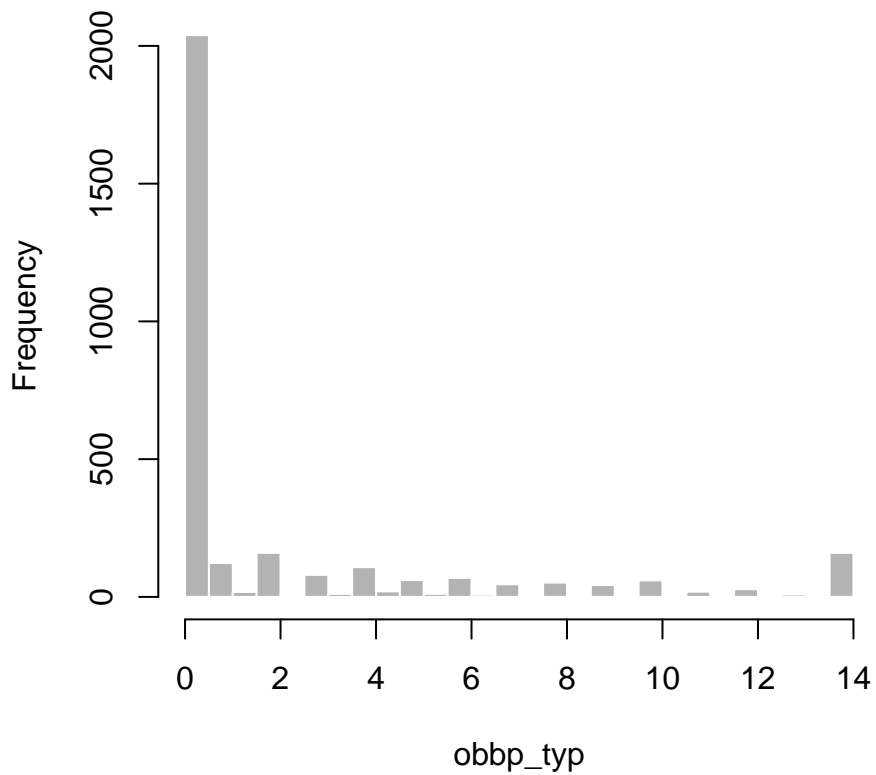
**Description:** The total number of ONLINE BANKING BILL PAY payments in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	2.6	48.5	5.5

Table 217: Summary statistics for obbp\_typ



obp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

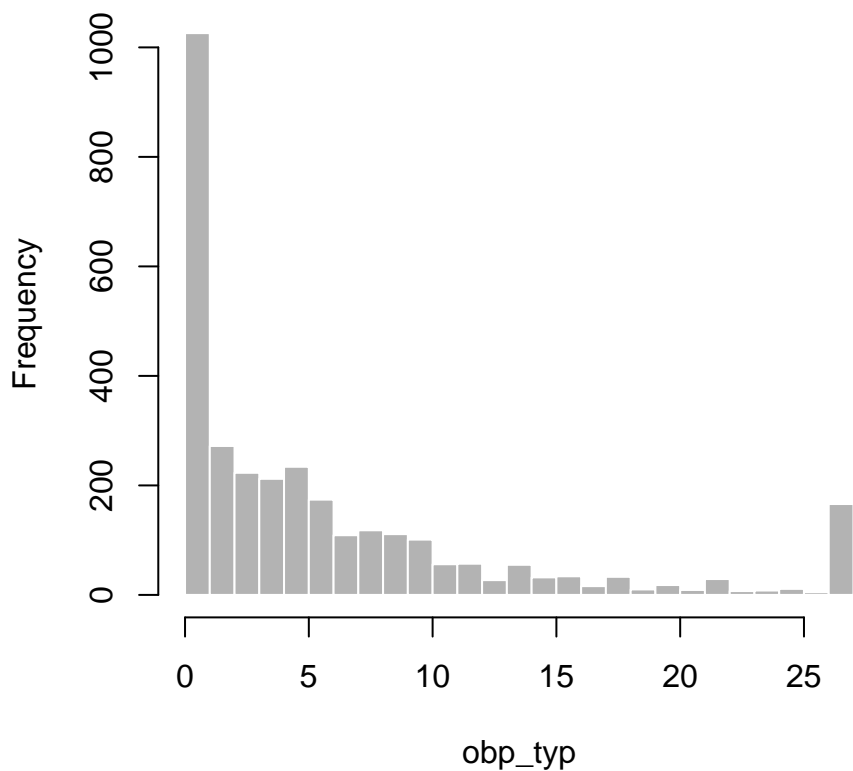
**Description:** The number of ONLINE BILL PAYMENTS made in a typical month.

**Survey question:** sum(pu003\_a, b, c, d, e)

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	4.0	6.6	115.8	9.8

Table 218: Summary statistics for obp\_typ



op\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

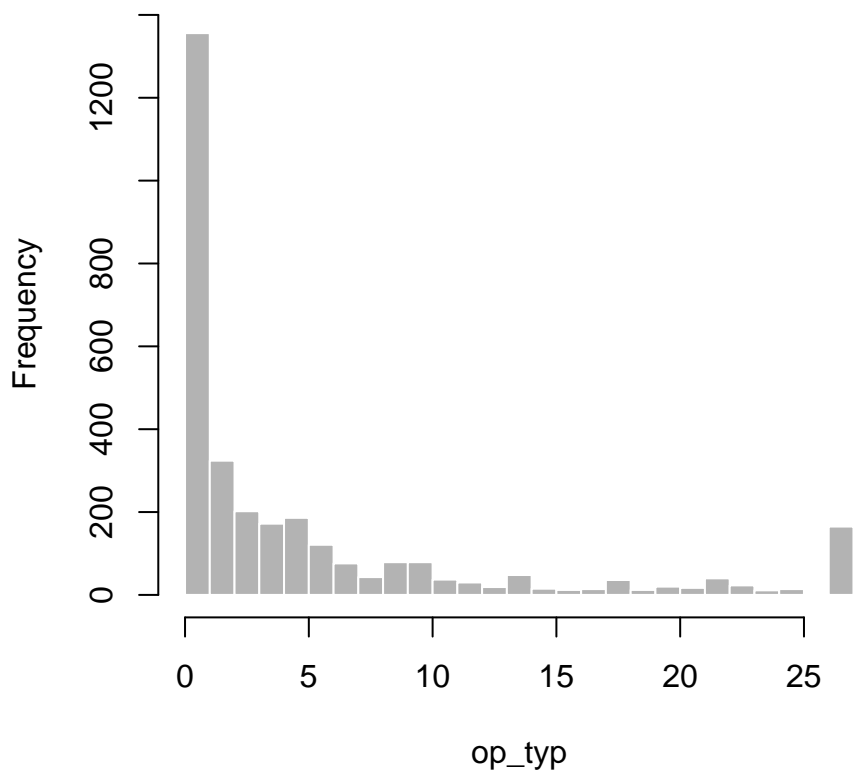
**Description:** The number of non-bill ONLINE PAYMENTS paid in a typical month.

**Survey question:** sum(pu005\_a, amo, b, c, d, e)

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	2.0	5.7	110.0	9.6

Table 219: Summary statistics for op\_typ



p2p\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

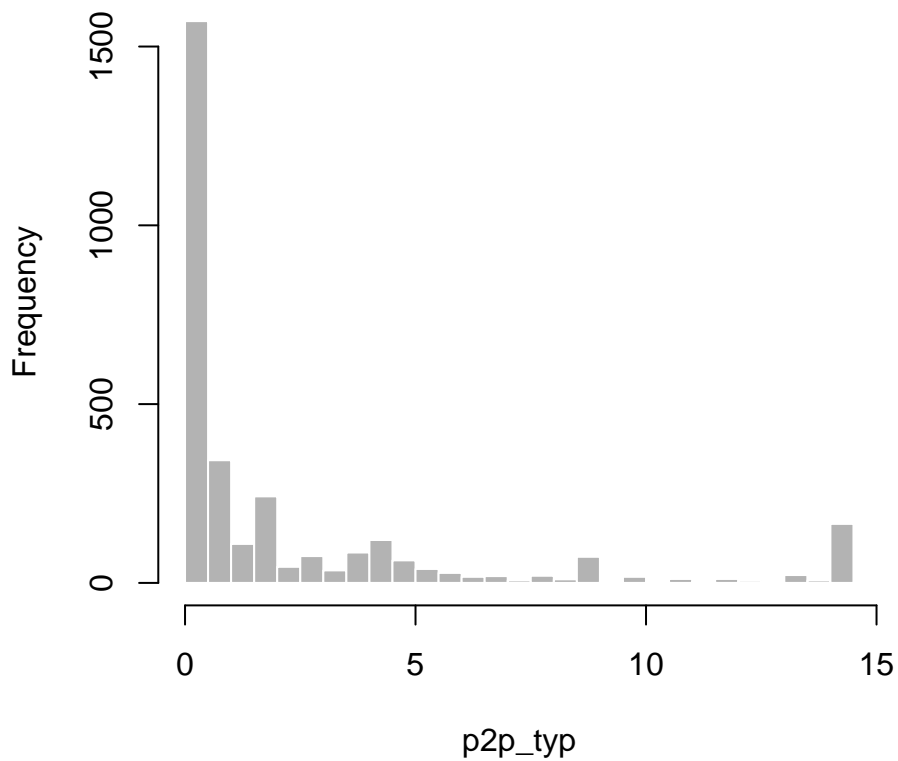
**Description:** The number of PERSON-TO-PERSON payments paid in a typical month.

**Survey question:** sum(pu021\_a, b, bmo, c, d, e, f, g)

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.6	3.0	120.0	6.8

Table 220: Summary statistics for p2p\_typ



pa001\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3143$

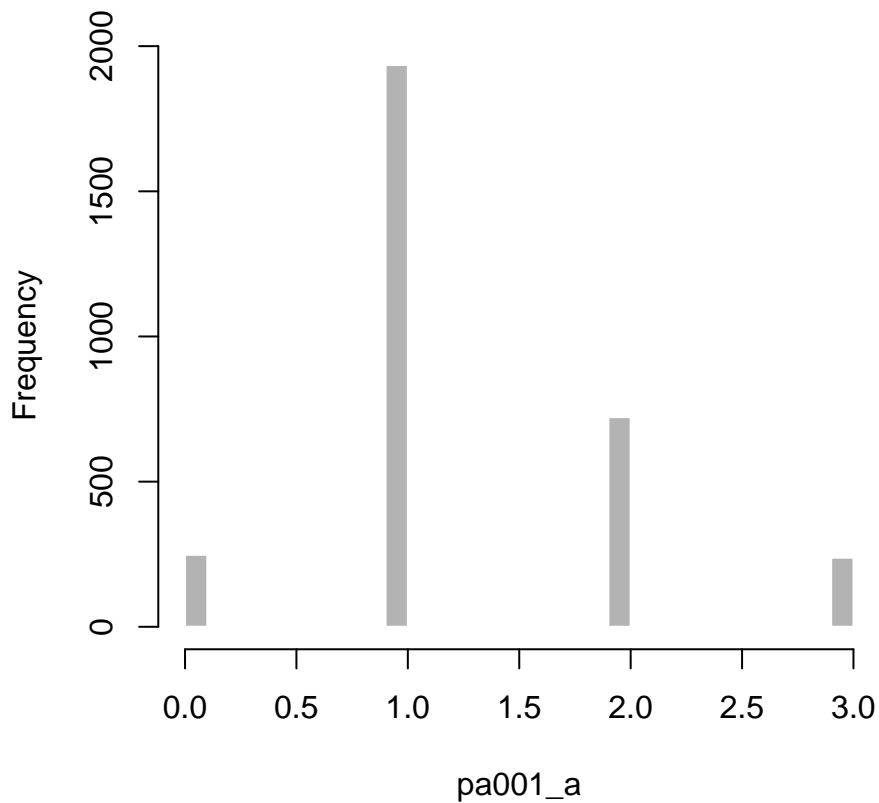
**Description:** How many accounts do you have at banks, credit unions, brokerages, or investment firms?  
Number of checking accounts

**Survey question:** pa001\_a

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

min	med	mean	max	sd
0.0	1.0	1.3	15.0	0.9

Table 221: Summary statistics for pa001\_a



pa001\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3143$

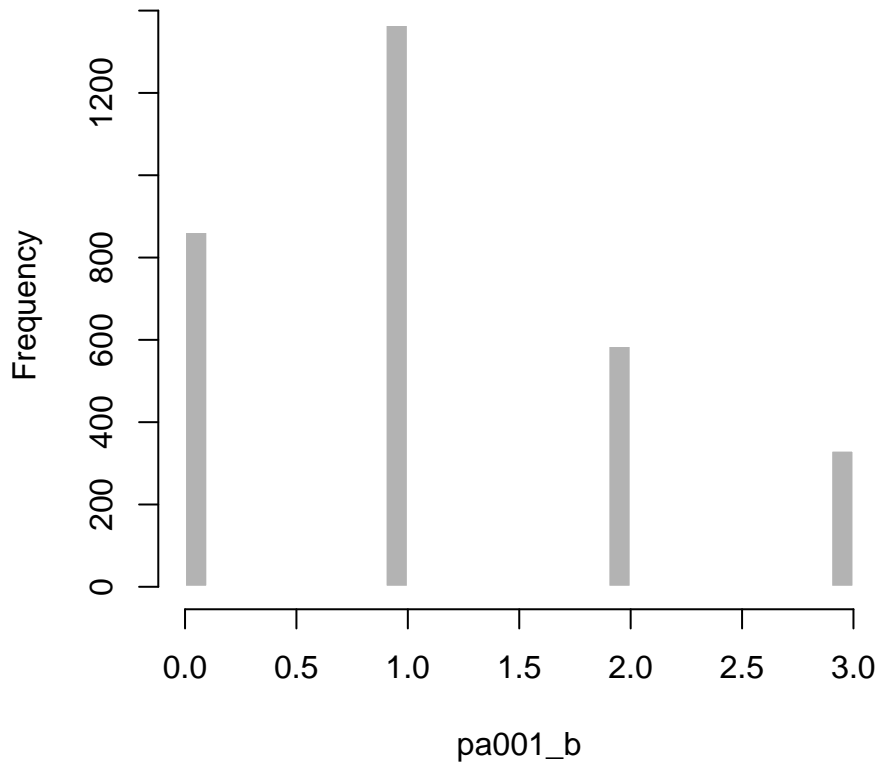
**Description:** How many accounts do you have at banks, credit unions, brokerages, or investment firms?  
Number of savings accounts

**Survey question:** pa001\_b

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

min	med	mean	max	sd
0.0	1.0	1.2	15.0	1.2

Table 222: Summary statistics for pa001\_b



pa001\_d1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3144$

**Description:** Do you have an account with any of the following payment services? PayPal

**Survey question:** pa001\_d1

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

Values	Number	Percent
1	1429	45.5
2	1715	54.5

Table 223: Frequency table for pa001\_d1

**Value labels:**

1 - Yes

2 - No

pa001\_d2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3143$

**Description:** Do you have an account with any of the following payment services? Other non-bank payment services

**Survey question:** pa001\_d2

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

Values	Number	Percent
1	445	14.2
2	2698	85.8

Table 224: Frequency table for pa001\_d2

**Value labels:**

1 - Yes

2 - No



pa001\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3143$

**Description:** Do you have any of the following mobile apps or online accounts?

**Survey question:** pa001\_e

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

Values	Number	Percent
1	1823	58.0
2	1320	42.0

Table 225: Frequency table for **pa001\_e**

**Value labels:**

1 - Yes

2 - No

pa001\_f

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

**Description:** Which one of these mobile apps or online accounts do you have?

**Survey question:** pa001\_f

**Details:** Value of variable is a text string of all the response options selected in the check-all-that-apply question

pa001\_fs10

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1822$

**Description:** Which one of these mobile apps or online accounts do you have? Venmo

**Survey question:** pa001\_fs10

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

Values	Number	Percent
0	1582	86.8
1	240	13.2

Table 226: Frequency table for pa001\_fs10

**Value labels:**

0 - No

1 - Yes

pa001\_fs11

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1822$

**Description:** Which one of these mobile apps or online accounts do you have? Samsung Pay

**Survey question:** pa001\_fs11

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

Values	Number	Percent
0	1724	94.6
1	98	5.4

Table 227: Frequency table for pa001\_fs11

**Value labels:**

0 - No

1 - Yes

pa001\_fs12

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1822$

**Description:** Which one of these mobile apps or online accounts do you have? Square Cash App

**Survey question:** pa001\_fs12

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

Values	Number	Percent
0	1722	94.5
1	100	5.5

Table 228: Frequency table for pa001\_fs12

**Value labels:**

0 - No

1 - Yes

pa001\_fs13

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1822$

**Description:** Which one of these mobile apps or online accounts do you have? Your bank's mobile banking app

**Survey question:** pa001\_fs13

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

Values	Number	Percent
0	822	45.1
1	1000	54.9

Table 229: Frequency table for pa001\_fs13

**Value labels:**

0 - No

1 - Yes

pa001\_fs14

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1822$

**Description:** Which one of these mobile apps or online accounts do you have? Google Pay

**Survey question:** pa001\_fs14

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

Values	Number	Percent
0	1563	85.8
1	259	14.2

Table 230: Frequency table for pa001\_fs14

**Value labels:**

0 - No

1 - Yes

pa001\_fs15

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1822$

**Description:** Which one of these mobile apps or online accounts do you have? Amazon Payments

**Survey question:** pa001\_fs15

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

Values	Number	Percent
0	1642	90.1
1	180	9.9

Table 231: Frequency table for pa001\_fs15

**Value labels:**

0 - No

1 - Yes



pa001\_fs16

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1822$

**Description:** Which one of these mobile apps or online accounts do you have? Zelle

**Survey question:** pa001\_fs16

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

Values	Number	Percent
0	1680	92.2
1	142	7.8

Table 232: Frequency table for pa001\_fs16

**Value labels:**

0 - No

1 - Yes

pa001\_fs2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1822$

**Description:** Which one of these mobile apps or online accounts do you have? Apple Pay

**Survey question:** pa001\_fs2

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

Values	Number	Percent
0	1515	83.2
1	307	16.8

Table 233: Frequency table for **pa001\_fs2**

**Value labels:**

0 - No

1 - Yes

pa001\_fs3

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1822$

**Description:** Which one of these mobile apps or online accounts do you have? Dash

**Survey question:** pa001\_fs3

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

Values	Number	Percent
0	1815	99.6
1	7	0.4

Table 234: Frequency table for **pa001\_fs3**

**Value labels:**

0 - No

1 - Yes

pa001\_fs4

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1822$

**Description:** Which one of these mobile apps or online accounts do you have? Facebook Messenger

**Survey question:** pa001\_fs4

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

Values	Number	Percent
0	829	45.5
1	993	54.5

Table 235: Frequency table for **pa001\_fs4**

**Value labels:**

0 - No

1 - Yes

pa001\_fs5

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1822$

**Description:** Which one of these mobile apps or online accounts do you have? iTunes

**Survey question:** pa001\_fs5

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

Values	Number	Percent
0	1184	65.0
1	638	35.0

Table 236: Frequency table for `pa001_fs5`

**Value labels:**

0 - No

1 - Yes

pa001\_fs6

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1822$

**Description:** Which one of these mobile apps or online accounts do you have? LevelUp

**Survey question:** pa001\_fs6

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

Values	Number	Percent
0	1818	99.8
1	4	0.2

Table 237: Frequency table for **pa001\_fs6**

**Value labels:**

0 - No

1 - Yes

pa001\_fs8

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1822$

**Description:** Which one of these mobile apps or online accounts do you have? PopMoney

**Survey question:** pa001\_fs8

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

Values	Number	Percent
0	1798	98.7
1	24	1.3

Table 238: Frequency table for **pa001\_fs8**

**Value labels:**

0 - No

1 - Yes

pa001g1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1000$

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

**Survey question:** pa001g1

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

Values	Number	Percent
1	575	57.5
2	425	42.5

Table 239: Frequency table for pa001g1

**Value labels:**

1 - Yes

2 - No



pa001g2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 999$

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

**Survey question:** pa001g2

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

Values	Number	Percent
1	201	20.1
2	798	79.9

Table 240: Frequency table for pa001g2

**Value labels:**

1 - Yes

2 - No

pa001g3

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1000$

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

**Survey question:** pa001g3

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

Values	Number	Percent
1	327	32.7
2	673	67.3

Table 241: Frequency table for pa001g3

**Value labels:**

1 - Yes

2 - No

pa002

**Dataset:** SCPC

**Variable type:** Numeric

$N = 252$

**Description:** Please choose the most important reason why you don't have a checking account.

**Survey question:** pa002

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

Values	Number	Percent
1	63	25.0
2	9	3.6
3	80	31.7
4	31	12.3
5	3	1.2
6	26	10.3
7	40	15.9

Table 242: Frequency table for pa002

**Value labels:**

- 1 - I don't write enough checks to make it worthwhile
- 2 - The minimum balance is too high
- 3 - I don't like dealing with banks
- 4 - The fees and service charges are too high
- 5 - No bank has convenient hours or location
- 6 - No bank will give me a checking account
- 7 - Other (explain)

pa002\_other

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

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

**Survey question:** pa002\_other

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

pa003

**Dataset:** SCPC

**Variable type:** Numeric

$N = 254$

**Description:** Have you ever had a checking account?

**Survey question:** pa003

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

Values	Number	Percent
1	175	68.9
2	79	31.1

Table 243: Frequency table for pa003

**Value labels:**

1 - Yes

2 - No

pa004\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1051$

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

**Survey question:** pa004\_a

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

Values	Number	Percent
2	574	54.6
3	107	10.2
4	39	3.7
5	23	2.2
6	41	3.9
7	31	2.9
8	18	1.7
9	25	2.4
10	35	3.3
11	15	1.4
12	16	1.5
13	14	1.3
14	4	0.4
15	109	10.4

Table 244: Frequency table for pa004\_a

**Value labels:**

2 - 0.01-0.05

3 - 0.06-0.10

4 - 0.11-0.15

5 - 0.16-0.20

6 - 0.21-0.25

7 - 0.26-0.50

8 - 0.51-0.75

9 - 0.76-1.00

10 - 1.01-1.50

11 - 1.51-2.00

12 - 2.01-2.50

13 - 2.51-3.00

14 - More than 3 percent

15 - Don't know

pa004\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 341$

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

**Survey question:** pa004\_b

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

Values	Number	Percent
2	173	50.7
3	32	9.4
4	13	3.8
5	14	4.1
6	13	3.8
7	12	3.5
8	6	1.8
9	8	2.3
10	8	2.3
11	6	1.8
12	5	1.5
13	5	1.5
14	6	1.8
15	40	11.7

Table 245: Frequency table for pa004\_b

**Value labels:**

2 - 0.01-0.05

3 - 0.06-0.10

4 - 0.11-0.15

5 - 0.16-0.20

6 - 0.21-0.25

7 - 0.26-0.50

8 - 0.51-0.75

9 - 0.76-1.00

10 - 1.01-1.50

11 - 1.51-2.00

12 - 2.01-2.50

13 - 2.51-3.00

14 - More than 3 percent

15 - Don't know

pa007\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2276$

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

**Survey question:** pa007\_a

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

Values	Number	Percent
1	271	11.9
2	944	41.5
3	242	10.6
4	90	4.0
5	43	1.9
6	75	3.3
7	61	2.7
8	64	2.8
9	77	3.4
10	96	4.2
11	72	3.2
12	19	0.8
13	15	0.7
14	12	0.5
15	195	8.6

Table 246: Frequency table for pa007\_a

**Value labels:**

1 - 0 percent

2 - 0.01-0.05

3 - 0.06-0.10

4 - 0.11-0.15

5 - 0.16-0.20

6 - 0.21-0.25

7 - 0.26-0.50

8 - 0.51-0.75

9 - 0.76-1.00

10 - 1.01-1.50

11 - 1.51-2.00

12 - 2.01-2.50

13 - 2.51-3.00

14 - More than 3 percent

15 - Don't know



pa008\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2886$

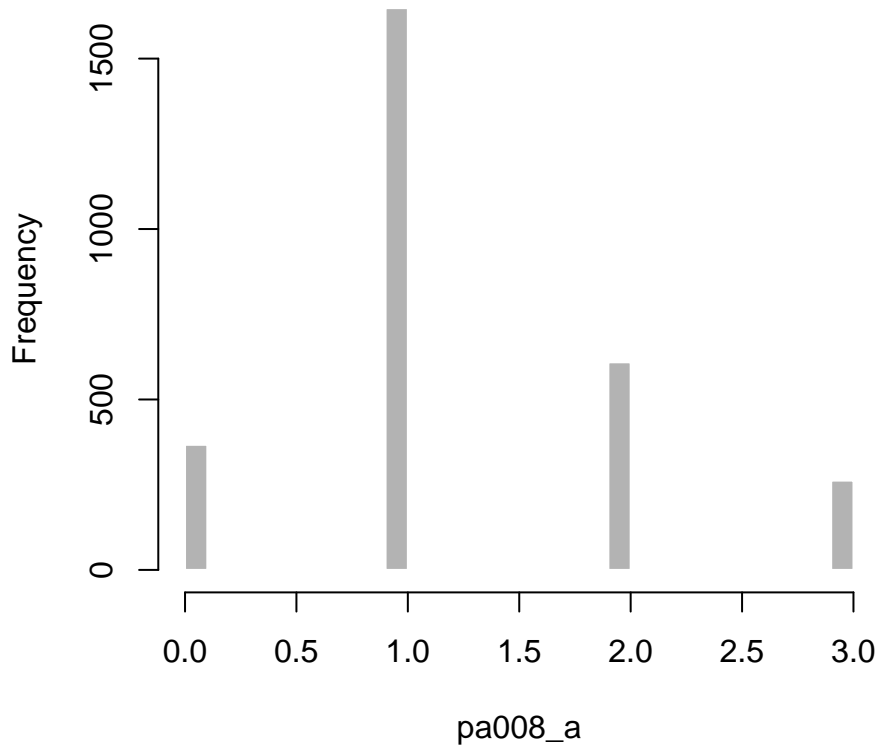
**Description:** Total number of debit cards

**Survey question:** N/A

**Details:** Created variable, sum of pa008\_a1, pa008\_a2, and pa008\_a3

min	med	mean	max	sd
0.0	1.0	1.3	10.0	1.0

Table 247: Summary statistics for pa008\_a



pa008\_a1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2881$

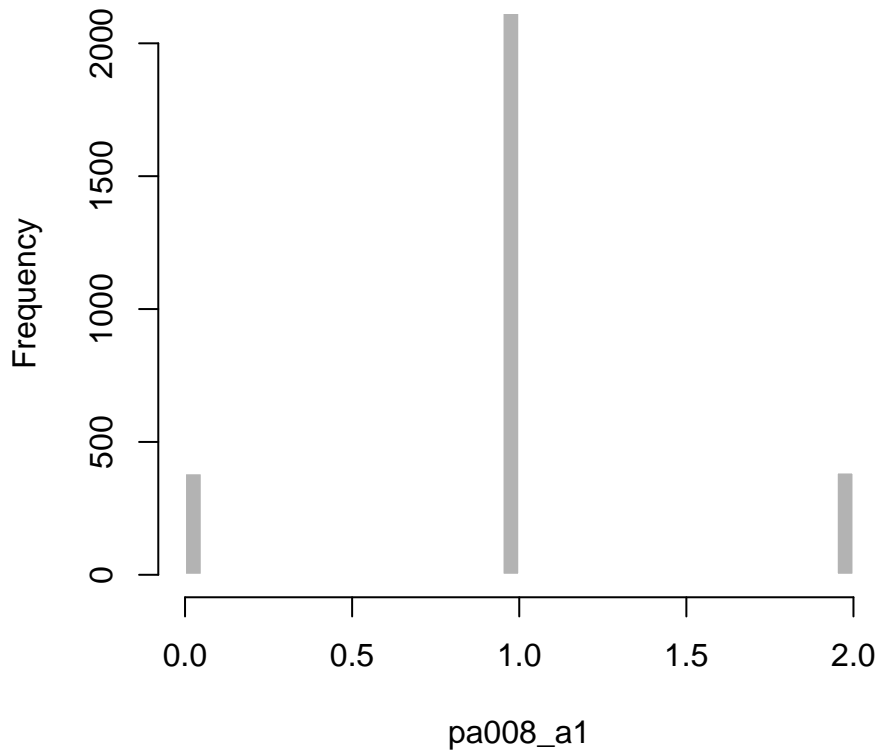
**Description:** How many ATM cards and-or debit cards do you have? Number of debit cards. (One account or primary account.)

**Survey question:** pa008\_a1

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

min	med	mean	max	sd
0.0	1.0	1.0	4.0	0.5

Table 248: Summary statistics for pa008\_a1



pa008\_a2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 951$

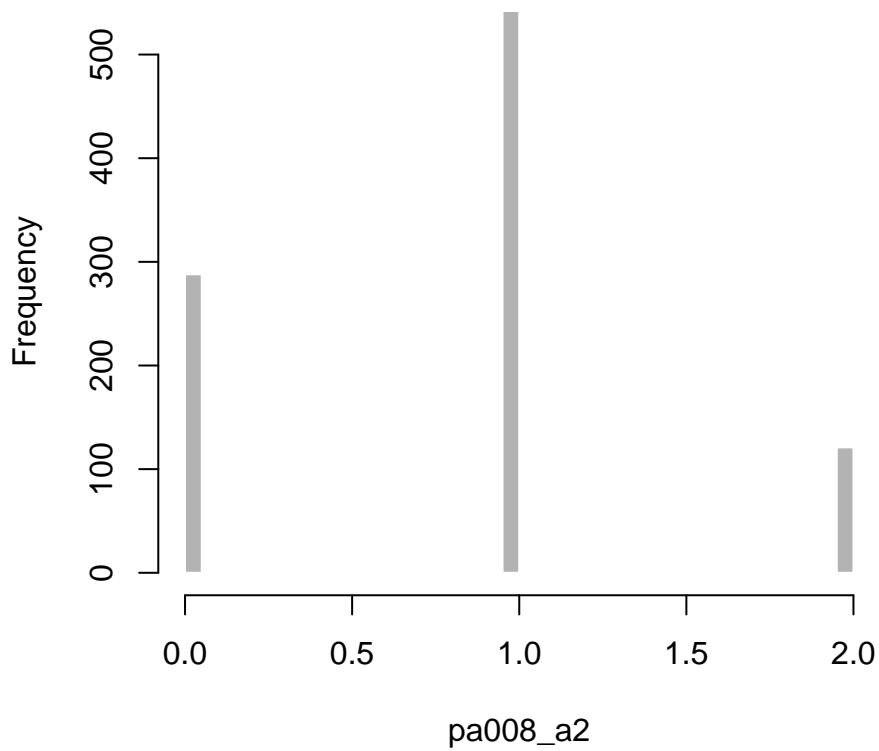
**Description:** How many ATM cards and-or debit cards do you have for these checking accounts? Number of debit cards, Secondary account

**Survey question:** pa008\_a2

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

min	med	mean	max	sd
0.0	1.0	0.8	9.0	0.7

Table 249: Summary statistics for pa008\_a2



pa008\_a3

**Dataset:** SCPC

**Variable type:** Numeric

$N = 233$

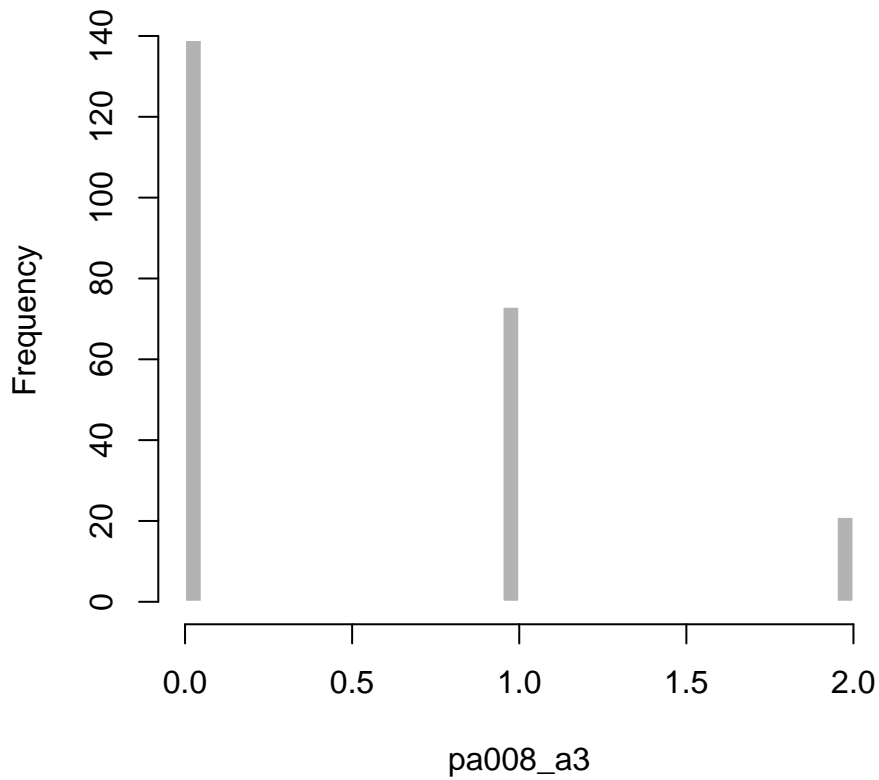
**Description:** How many ATM cards and-or debit cards do you have for these checking accounts? Number of debit cards, all other accounts

**Survey question:** pa008\_a3

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

min	med	mean	max	sd
0.0	0.0	0.5	6.0	0.8

Table 250: Summary statistics for pa008\_a3



pa008\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2878$

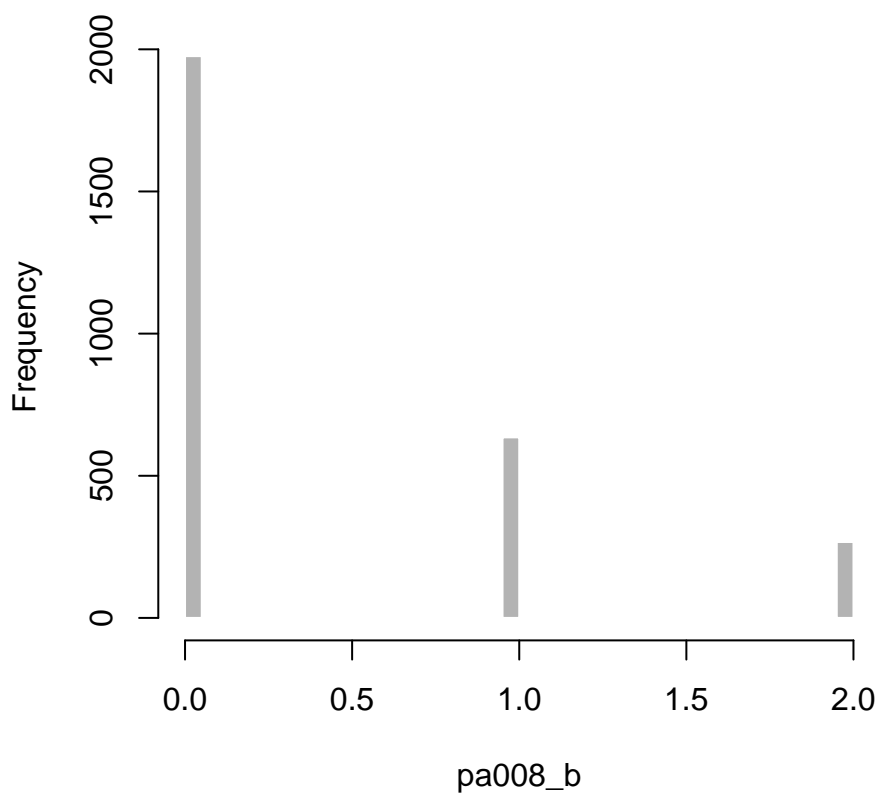
**Description:** Total number of ATM cards

**Survey question:** N/A

**Details:** Created variable, sum of pa008\_b1, pa008\_b2, and pa008\_b3

min	med	mean	max	sd
0.0	0.0	0.5	7.0	0.8

Table 251: Summary statistics for pa008\_b



pa008\_b1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2875$

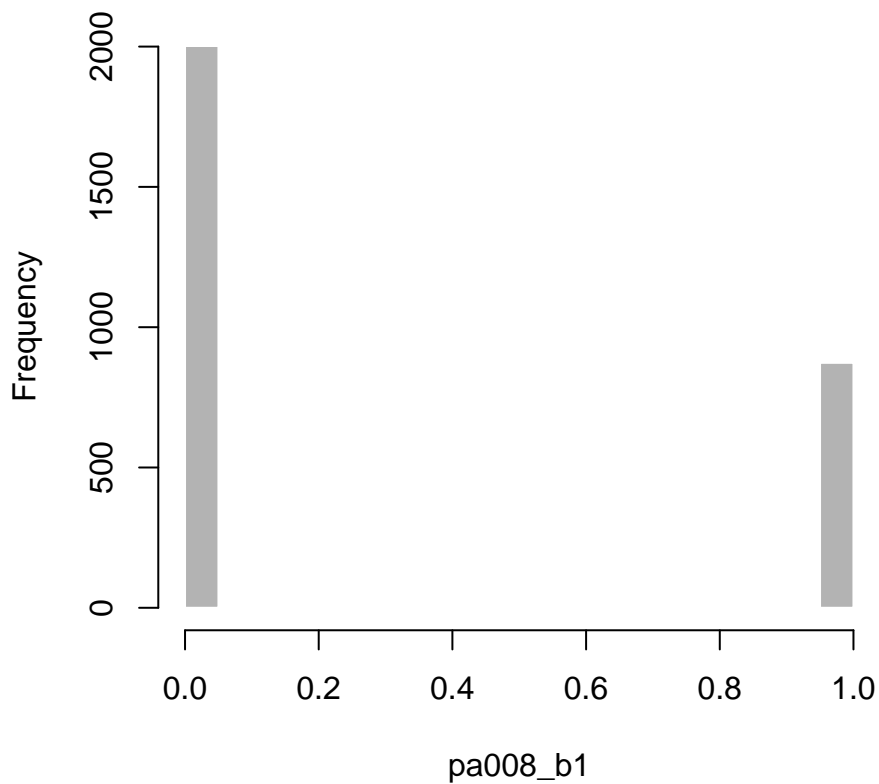
**Description:** How many ATM cards and-or debit cards do you have? Number of ATM cards. (One account or primary account.)

**Survey question:** pa008\_b1

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

min	med	mean	max	sd
0.0	0.0	0.4	4.0	0.6

Table 252: Summary statistics for pa008\_b1



pa008\_b2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 943$

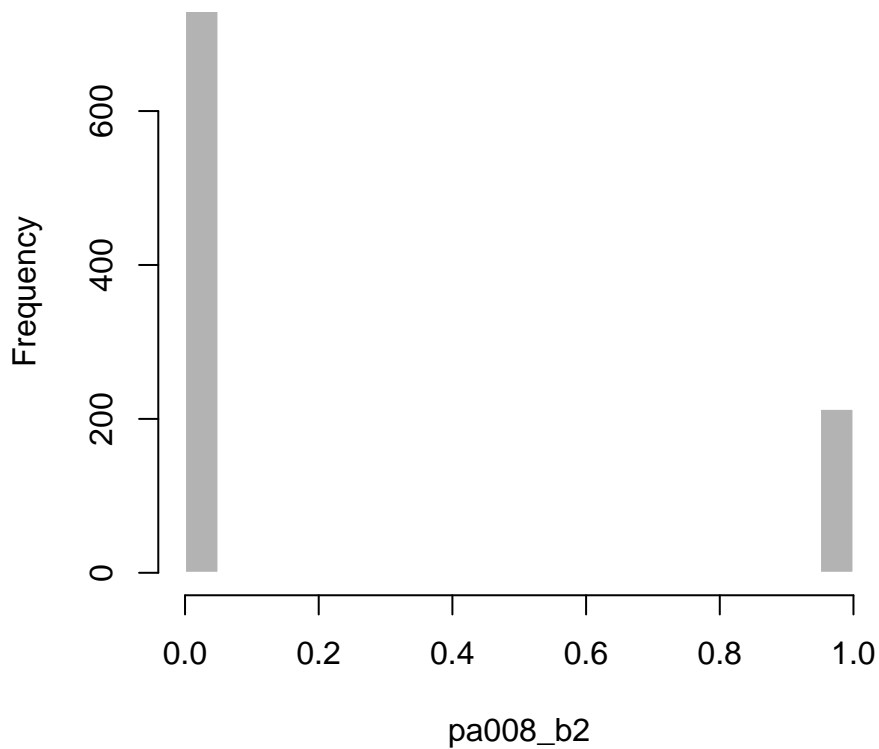
**Description:** How many ATM cards and-or debit cards do you have for these checking accounts? Number of ATM cards, Secondary account

**Survey question:** pa008\_b2

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

min	med	mean	max	sd
0.0	0.0	0.3	3.0	0.5

Table 253: Summary statistics for pa008\_b2



pa008\_b3

**Dataset:** SCPC

**Variable type:** Numeric

$N = 232$

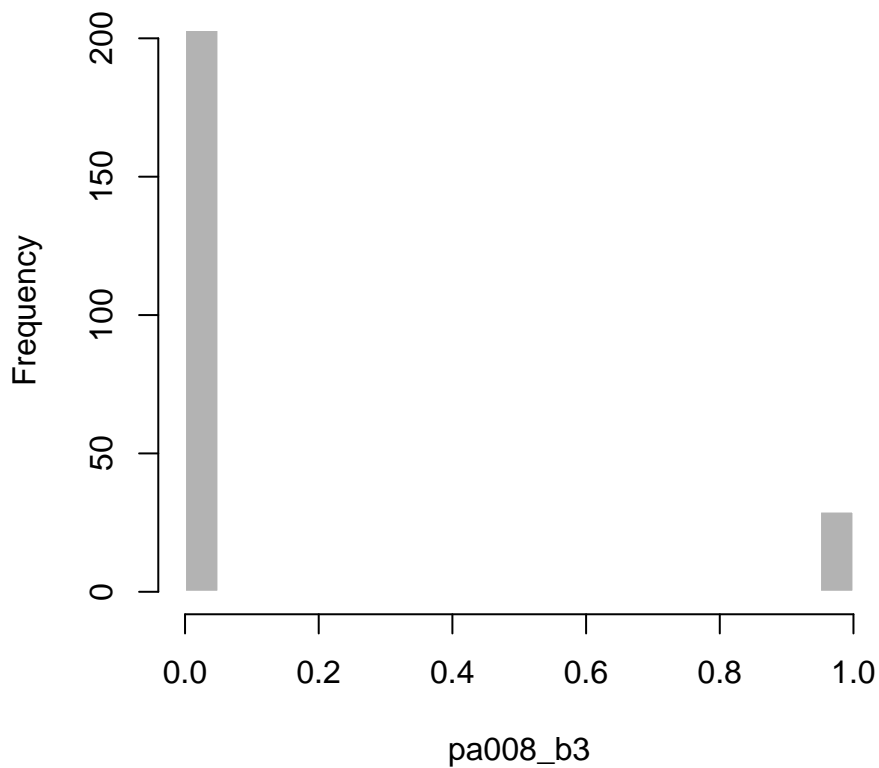
**Description:** How many ATM cards and-or debit cards do you have for these checking accounts? Number of ATM cards, all other accounts

**Survey question:** pa008\_b3

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

min	med	mean	max	sd
0.0	0.0	0.1	2.0	0.4

Table 254: Summary statistics for pa008\_b3





pa009

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2145$

**Description:** Have you ever had an ATM card?

**Survey question:** pa009

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

Values	Number	Percent
1	748	34.9
2	1397	65.1

Table 255: Frequency table for pa009

**Value labels:**

1 - Yes

2 - No

pa010

**Dataset:** SCPC

**Variable type:** Numeric

$N = 528$

**Description:** Have you ever had a debit card?

**Survey question:** pa010

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

Values	Number	Percent
1	306	58.0
2	222	42.0

Table 256: Frequency table for pa010

**Value labels:**

1 - Yes

2 - No

pa011\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2498$

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

**Survey question:** pa011\_a

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

Values	Number	Percent
1	409	16.4
2	1826	73.1
3	263	10.5

Table 257: Frequency table for pa011\_a

**Value labels:**

1 - Yes

2 - No

3 - I don't know

pa011\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 662$

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

**Survey question:** pa011\_b

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

Values	Number	Percent
1	83	12.5
2	511	77.2
3	68	10.3

Table 258: Frequency table for pa011\_b

**Value labels:**

1 - Yes

2 - No

3 - I don't know

pa011\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 94$

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

**Survey question:** pa011\_c

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

Values	Number	Percent
1	7	7.4
2	76	80.9
3	11	11.7

Table 259: Frequency table for pa011\_c

**Value labels:**

1 - Yes

2 - No

3 - I don't know

pa012

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2894$

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

**Survey question:** pa012

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

Values	Number	Percent
1	1239	42.8
2	1655	57.2

Table 260: Frequency table for pa012

**Value labels:**

1 - Yes

2 - No

pa013

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2892$

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

**Survey question:** pa013

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

Values	Number	Percent
1	2363	81.7
2	529	18.3

Table 261: Frequency table for pa013

**Value labels:**

1 - Yes

2 - No

pa014

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2362$

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

**Survey question:** pa014

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

Values	Number	Percent
1	1570	66.5
2	792	33.5

Table 262: Frequency table for pa014

**Value labels:**

1 - Yes

2 - No



pa016

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

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

**Survey question:** pa016

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

Values	Number	Percent
1	1618	51.4
2	701	22.3
3	19	0.6
4	489	15.5
5	131	4.2
6	140	4.4
7	5	0.2
8	46	1.5

Table 263: Frequency table for pa016

**Value labels:**

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

pa016\_other

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

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

**Survey question:** pa016\_other

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

pa019\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 756$

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

**Survey question:** pa019\_a

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

Values	Number	Percent
1	50	6.6
2	706	93.4

Table 264: Frequency table for **pa019\_a**

**Value labels:**

1 - Yes

2 - No

pa019\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 756$

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

**Survey question:** pa019\_b

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

Values	Number	Percent
1	31	4.1
2	725	95.9

Table 265: Frequency table for pa019\_b

**Value labels:**

1 - Yes

2 - No

pa019\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 758$

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

**Survey question:** pa019\_c

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

Values	Number	Percent
1	4	0.5
2	754	99.5

Table 266: Frequency table for pa019\_c

**Value labels:**

1 - Yes

2 - No

pa019\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 759$

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

**Survey question:** pa019\_d

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

Values	Number	Percent
1	5	0.7
2	754	99.3

Table 267: Frequency table for pa019\_d

**Value labels:**

1 - Yes

2 - No

pa019\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 759$

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

**Survey question:** pa019\_e

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

Values	Number	Percent
1	2	0.3
2	757	99.7

Table 268: Frequency table for pa019\_e

**Value labels:**

1 - Yes

2 - No

pa019\_f

**Dataset:** SCPC

**Variable type:** Numeric

$N = 755$

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

**Survey question:** pa019\_f

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

Values	Number	Percent
1	41	5.4
2	714	94.6

Table 269: Frequency table for pa019\_f

**Value labels:**

1 - Yes

2 - No



pa019\_g

**Dataset:** SCPC

**Variable type:** Numeric

$N = 757$

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

**Survey question:** pa019\_g

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

Values	Number	Percent
1	12	1.6
2	745	98.4

Table 270: Frequency table for pa019\_g

**Value labels:**

1 - Yes

2 - No

pa020

**Dataset:** SCPC

**Variable type:** Numeric

$N = 669$

**Description:** Have you ever had a credit card or charge card?

**Survey question:** pa020

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

Values	Number	Percent
1	394	58.9
2	275	41.1

Table 271: Frequency table for pa020

**Value labels:**

1 - Yes

2 - No

pa024

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3142$

**Description:** Do you have any automatic bill payments set up to occur this month?

**Survey question:** pa024

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

Values	Number	Percent
1	2142	68.2
2	1000	31.8

Table 272: Frequency table for pa024

**Value labels:**

1 - Yes

2 - No

pa025

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1001$

**Description:** Have you ever had an automatic bill payment set up in the past?

**Survey question:** pa025

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

Values	Number	Percent
1	310	31.0
2	691	69.0

Table 273: Frequency table for pa025

**Value labels:**

1 - Yes

2 - No

pa026\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2894$

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

**Survey question:** pa026\_a

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

Values	Number	Percent
1	1583	54.7
2	1311	45.3

Table 274: Frequency table for pa026\_a

**Value labels:**

1 - Yes

2 - No

pa031

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2894$

**Description:** Do you have any blank, unused checks?

**Survey question:** pa031

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

Values	Number	Percent
1	2464	85.1
2	430	14.9

Table 275: Frequency table for pa031

**Value labels:**

1 - Yes

2 - No

pa031\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 430$

**Description:** Have you ever had blank paper checks for your checking account?

**Survey question:** pa031\_b

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

Values	Number	Percent
1	188	43.7
2	242	56.3

Table 276: Frequency table for pa031\_b

**Value labels:**

1 - Yes

2 - No

pa035

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2894$

**Description:** Have you written a paper check to make a payment in the past 12 months?

**Survey question:** pa035

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

Values	Number	Percent
1	2309	79.8
2	585	20.2

Table 277: Frequency table for pa035

**Value labels:**

1 - Yes

2 - No



pa040\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** pa040\_a

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

Values	Number	Percent
1	548	17.4
2	2599	82.6

Table 278: Frequency table for pa040\_a

**Value labels:**

1 - Yes

2 - No

pa040\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** pa040\_b

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

Values	Number	Percent
1	18	0.6
2	3130	99.4

Table 279: Frequency table for pa040\_b

**Value labels:**

1 - Yes

2 - No

pa040\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

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

**Survey question:** pa040\_c

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

Values	Number	Percent
1	334	10.6
2	2815	89.4

Table 280: Frequency table for pa040\_c

**Value labels:**

1 - Yes

2 - No

pa040\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3089$

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

**Survey question:** pa040\_d

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

Values	Number	Percent
1	345	11.2
2	2744	88.8

Table 281: Frequency table for **pa040\_d**

**Value labels:**

1 - Yes

2 - No

pa040\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

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

**Survey question:** pa040\_e

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

Values	Number	Percent
1	72	2.3
2	3076	97.7

Table 282: Frequency table for pa040\_e

**Value labels:**

1 - Yes

2 - No

pa041

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2601$

**Description:** Have you ever used a money order, even once?

**Survey question:** pa041

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

Values	Number	Percent
1	2038	78.4
2	563	21.6

Table 283: Frequency table for pa041

**Value labels:**

1 - Yes

2 - No

pa041\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3129$

**Description:** Have you ever used a travelers check, even once?

**Survey question:** pa041\_b

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

Values	Number	Percent
1	1488	47.6
2	1641	52.4

Table 284: Frequency table for pa041\_b

**Value labels:**

1 - Yes

2 - No

pa041\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2813$

**Description:** Have you ever used a cashier's check, even once?

**Survey question:** pa041\_c

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

Values	Number	Percent
1	1646	58.5
2	1167	41.5

Table 285: Frequency table for **pa041\_c**

**Value labels:**

1 - Yes

2 - No



pa041\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3076$

**Description:** Have you ever sent a remittance, even once?

**Survey question:** pa041\_e

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

Values	Number	Percent
1	211	6.9
2	2865	93.1

Table 286: Frequency table for **pa041\_e**

**Value labels:**

1 - Yes

2 - No

pa042\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 548$

**Description:** Did you purchase any of the money orders you used in the past 12 months from a non-bank source?

**Survey question:** pa042\_a

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

Values	Number	Percent
1	436	79.6
2	112	20.4

Table 287: Frequency table for pa042\_a

**Value labels:**

1 - Yes

2 - No

pa042\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 72$

**Description:** Did you send any of the remittances you used in the past 12 months from a non-bank source?

**Survey question:** pa042\_e

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

Values	Number	Percent
1	42	58.3
2	30	41.7

Table 288: Frequency table for pa042\_e

**Value labels:**

1 - Yes

2 - No

pa044\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1429$

**Description:** In the past 12 months, have you used PayPal to make a purchase or pay another person?

**Survey question:** pa044\_a

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

Values	Number	Percent
1	1100	77.0
2	329	23.0

Table 289: Frequency table for **pa044\_a**

**Value labels:**

1 - Yes

2 - No

pa045

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3030$

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

**Survey question:** pa045

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

Values	Number	Percent
1	146	4.8
2	2884	95.2

Table 290: Frequency table for pa045

**Value labels:**

1 - Yes

2 - No

pa045\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 146$

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

**Survey question:** pa045\_a

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

Values	Number	Percent
1	46	31.5
2	100	68.5

Table 291: Frequency table for pa045\_a

**Value labels:**

1 - Yes

2 - No

pa045\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 146$

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

**Survey question:** pa045\_b

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

Values	Number	Percent
1	77	52.7
2	69	47.3

Table 292: Frequency table for pa045\_b

**Value labels:**

1 - Yes

2 - No

pa045\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 146$

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

**Survey question:** pa045\_c

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

Values	Number	Percent
1	46	31.5
2	100	68.5

Table 293: Frequency table for pa045\_c

**Value labels:**

1 - Yes

2 - No



pa048\_a1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1098$

**Description:** In the past 12 months, have you used any of the following methods to make payments with your PayPal account? Credit card

**Survey question:** pa048\_a1

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

Values	Number	Percent
1	447	40.7
2	651	59.3

Table 294: Frequency table for pa048\_a1

**Value labels:**

1 - Yes

2 - No

pa048\_b1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1099$

**Description:** In the past 12 months, have you used any of the following methods to make payments with your PayPal account? Debit card

**Survey question:** pa048\_b1

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

Values	Number	Percent
1	355	32.3
2	744	67.7

Table 295: Frequency table for pa048\_b1

**Value labels:**

1 - Yes

2 - No

pa048\_c1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1100$

**Description:** In the past 12 months, have you used any of the following methods to make payments with your PayPal account? Bank account

**Survey question:** pa048\_c1

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

Values	Number	Percent
1	523	47.5
2	577	52.5

Table 296: Frequency table for pa048\_c1

**Value labels:**

1 - Yes

2 - No

pa048\_d1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1100$

**Description:** In the past 12 months, have you used any of the following methods to make payments with your PayPal account? Money stored with PayPal

**Survey question:** pa048\_d1

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

Values	Number	Percent
1	319	29.0
2	781	71.0

Table 297: Frequency table for pa048\_d1

**Value labels:**

1 - Yes

2 - No

pa048\_e1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1100$

**Description:** In the past 12 months, have you used any of the following methods to make payments with your PayPal account? Some other method

**Survey question:** pa048\_e1

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

Values	Number	Percent
1	50	4.5
2	1050	95.5

Table 298: Frequency table for pa048\_e1

**Value labels:**

1 - Yes

2 - No

pa050

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3137$

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

**Survey question:** pa050

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

Values	Number	Percent
1	2907	92.7
2	230	7.3

Table 299: Frequency table for pa050

**Value labels:**

1 - Yes

2 - No

pa051\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 935$

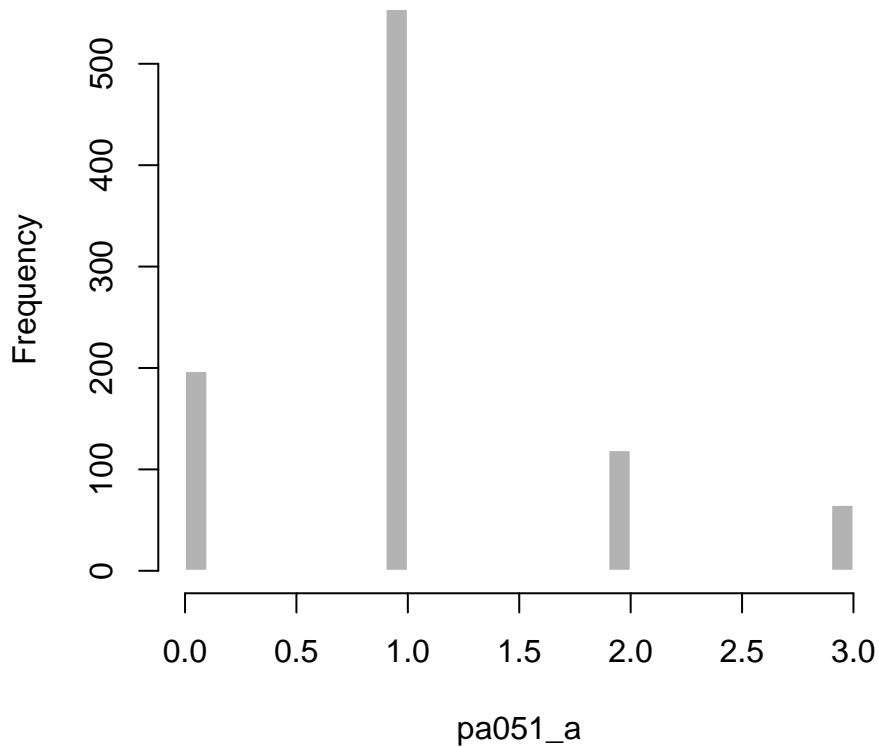
**Description:** You told us you have FILL:pa054\_a Visa cards. How many of these are branded with a logo of a company, store, or gas station?

**Survey question:** pa051\_a

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

min	med	mean	max	sd
0.0	1.0	1.1	21.0	1.2

Table 300: Summary statistics for pa051\_a



pa051\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 722$

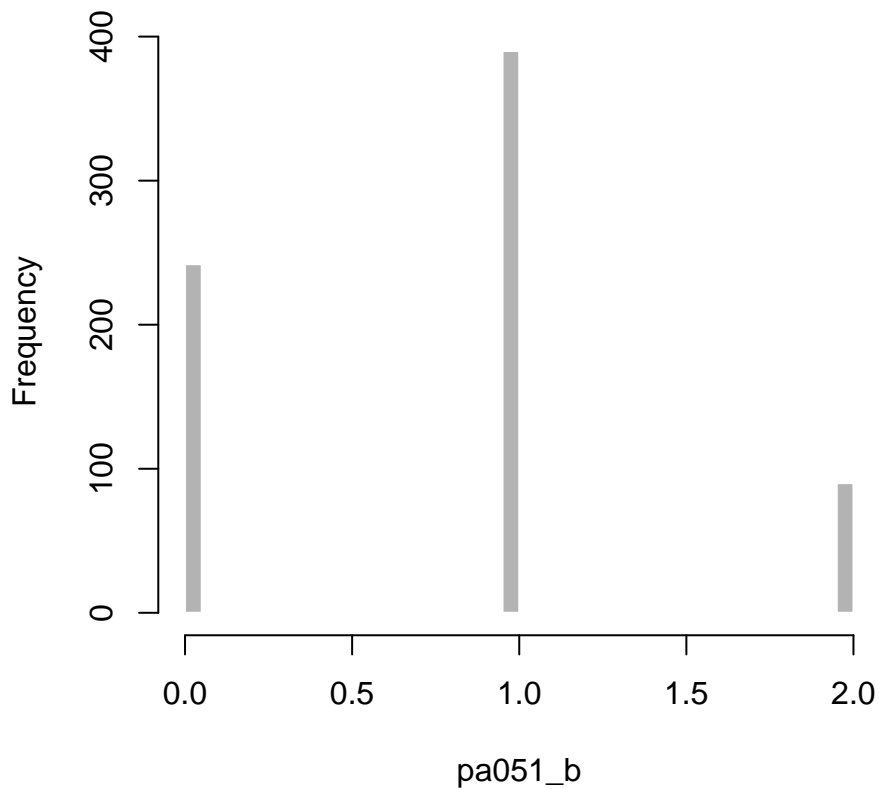
**Description:** You told us you have `FILL:pa054.f` MasterCard cards. How many of these are branded with a logo of a company, store, or gas station?

**Survey question:** pa051\_b

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

min	med	mean	max	sd
0.0	1.0	0.8	9.0	0.8

Table 301: Summary statistics for `pa051_b`





pa051\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 287$

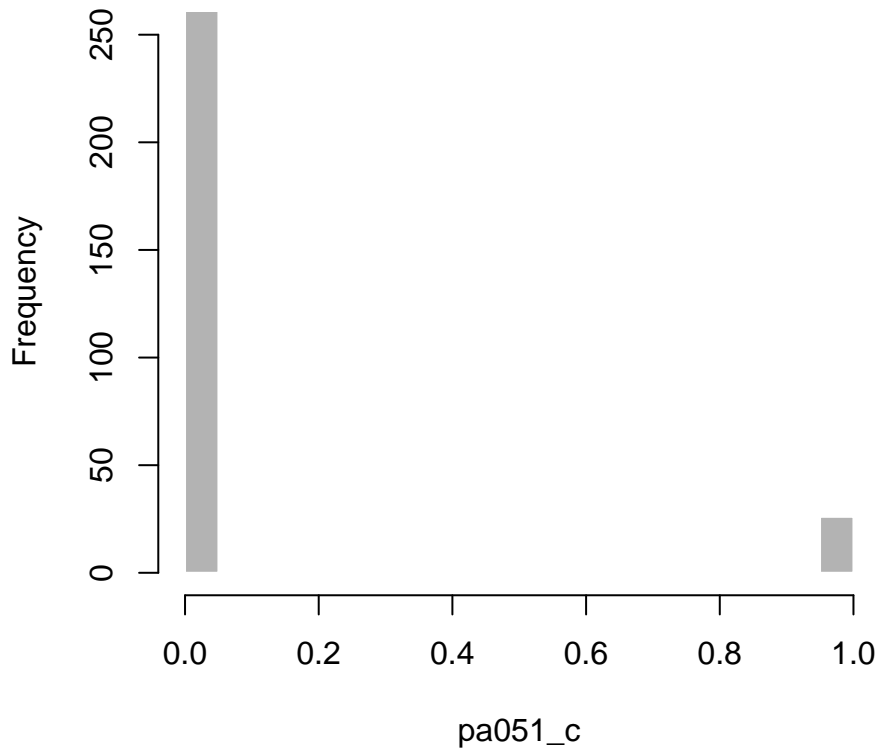
**Description:** You told us you have FILL:pa054.g Discover cards. How many of these are branded with a logo of a company, store, or gas station?

**Survey question:** pa051\_c

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

min	med	mean	max	sd
0.0	0.0	0.1	6.0	0.5

Table 302: Summary statistics for pa051\_c



pa051\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 55$

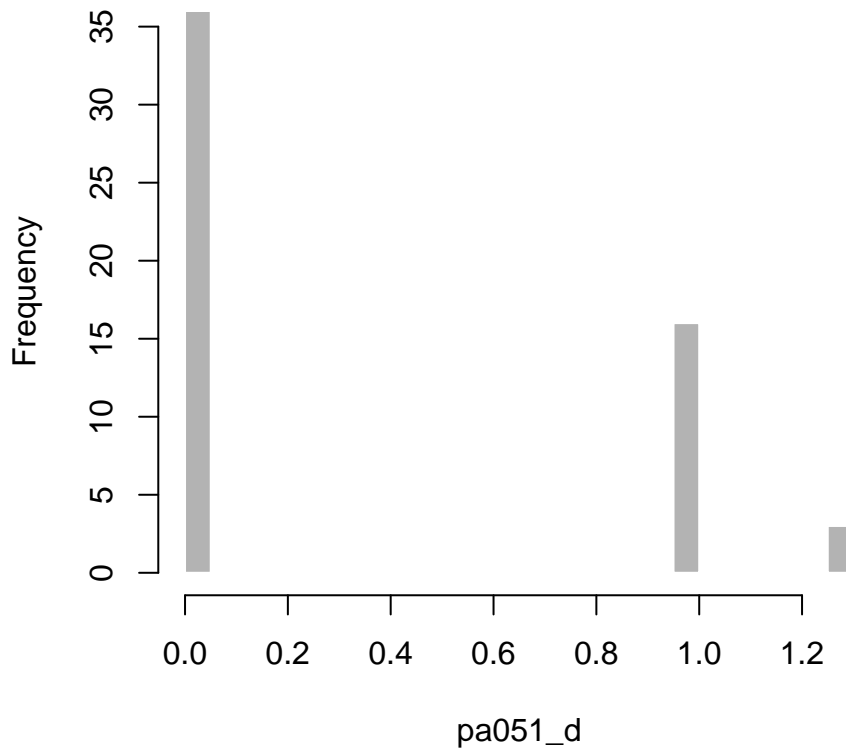
**Description:** You told us you have FILL:pa054\_c American Express charge cards. How many of these are branded with a logo of a company, store, or gas station?

**Survey question:** pa051\_d

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

min	med	mean	max	sd
0.0	0.0	0.4	2.0	0.6

Table 303: Summary statistics for pa051\_d



pa051\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 232$

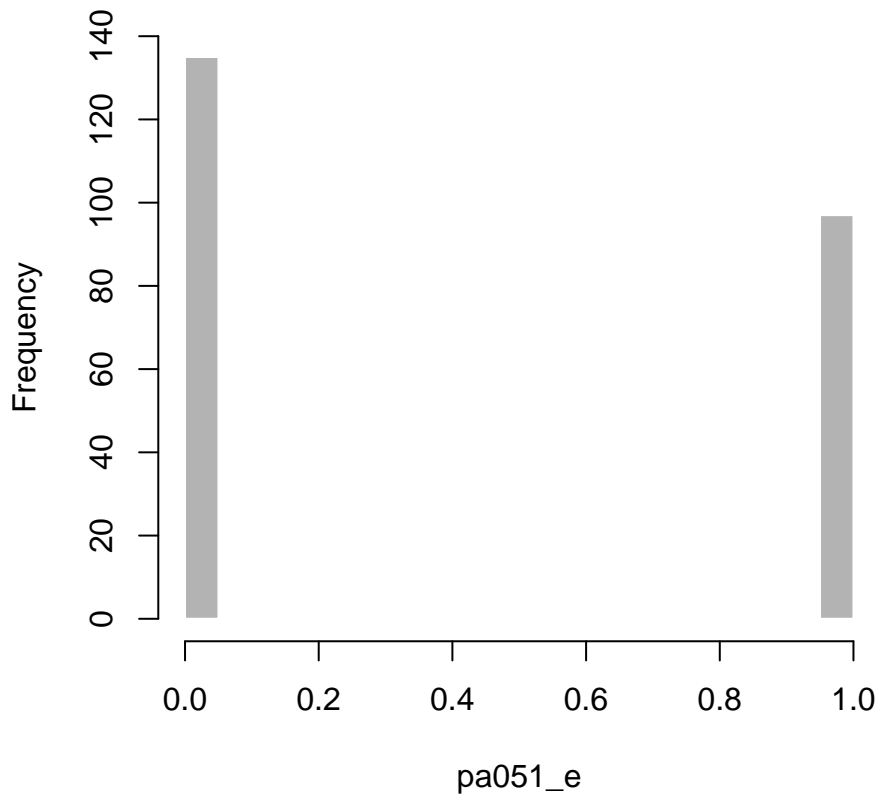
**Description:** You told us you have FILL:pa054\_d American Express credit cards. How many of these are branded with a logo of a company, store, or gas station?

**Survey question:** pa051\_e

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

min	med	mean	max	sd
0.0	0.0	0.5	4.0	0.6

Table 304: Summary statistics for pa051\_e



pa052

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2418$

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

**Survey question:** pa052

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

Values	Number	Percent
1	1059	43.8
2	1359	56.2

Table 305: Frequency table for pa052

**Value labels:**

1 - Yes

2 - No

pa053

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3148$

**Description:** Do you have any credit cards or charge cards?

**Survey question:** pa053

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

Values	Number	Percent
1	2389	75.9
2	759	24.1

Table 306: Frequency table for pa053

**Value labels:**

1 - Yes

2 - No

pa054\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1986$

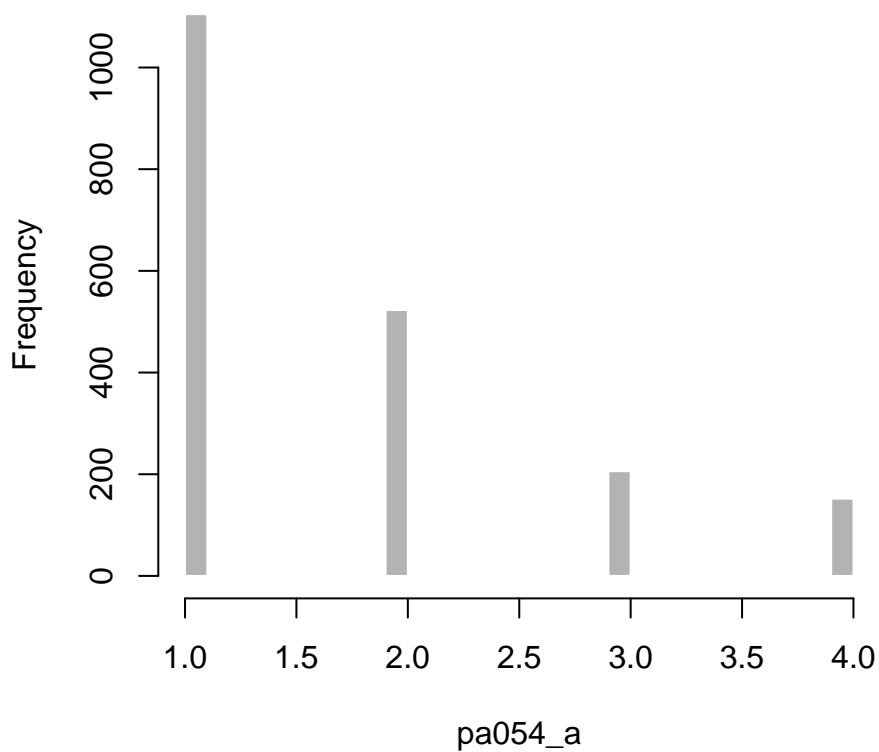
**Description:** Number of Visa credit cards

**Survey question:** N/A

**Details:** sum(pa054\_a1, pa054\_a2)

min	med	mean	max	sd
1.0	1.0	1.8	100.0	2.6

Table 307: Summary statistics for pa054\_a



pa054\_a1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2357$

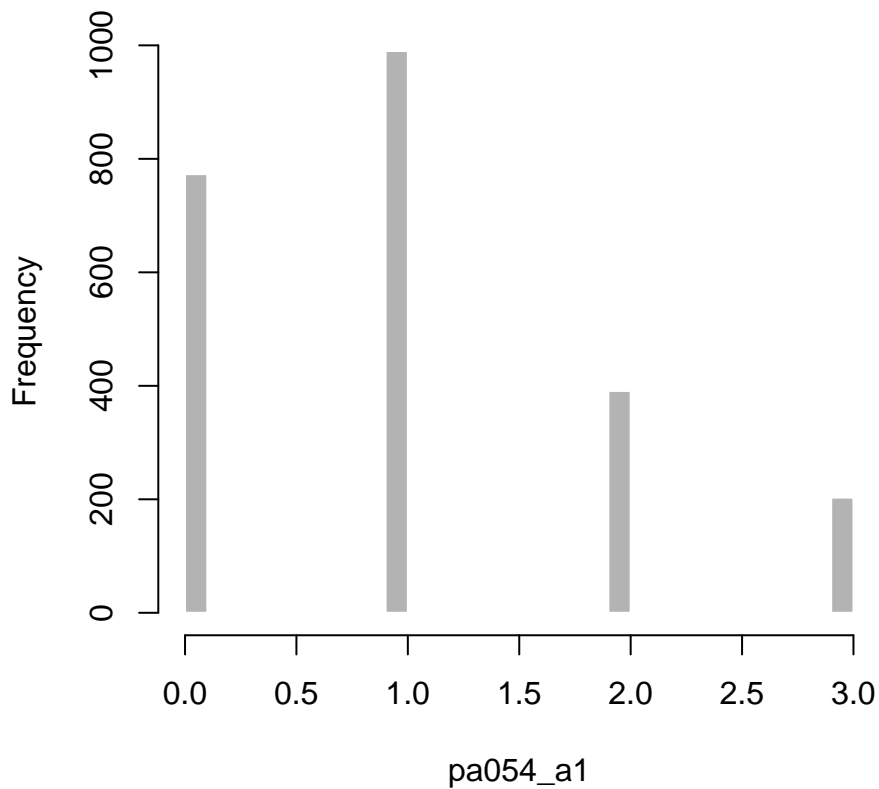
**Description:** Please tell us how many credit or charge cards you have of each type. Number of Visa credit cards with rewards

**Survey question:** pa054\_a1

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

min	med	mean	max	sd
0.0	1.0	1.1	100.0	2.4

Table 308: Summary statistics for pa054\_a1



pa054\_a2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2278$

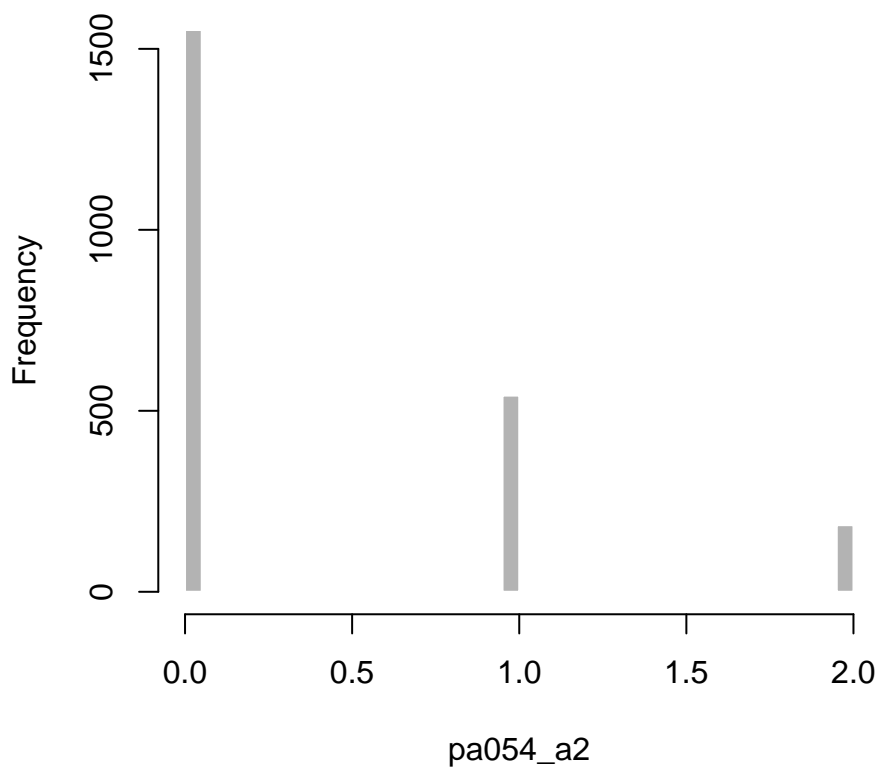
**Description:** Please tell us how many credit or charge cards you have of each type. Number of Visa credit cards without rewards

**Survey question:** pa054\_a2

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

min	med	mean	max	sd
0.0	0.0	0.4	10.0	0.8

Table 309: Summary statistics for pa054\_a2





pa054\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1086$

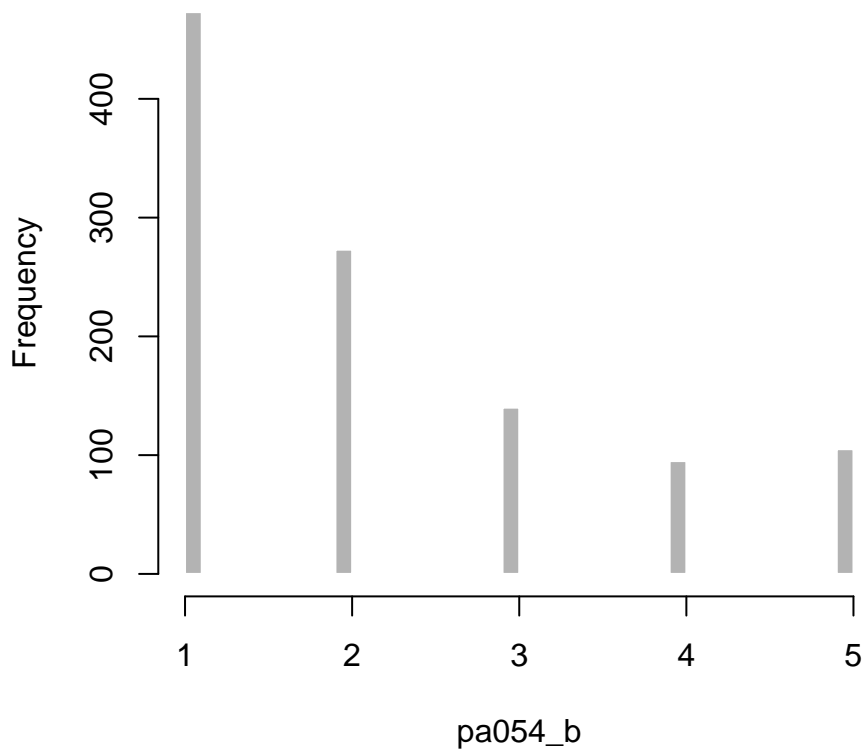
**Description:** Number of company or store branded credit cards

**Survey question:** N/A

**Details:** sum(pa054\_b1, pa054\_b2)

min	med	mean	max	sd
1.0	2.0	2.3	20.0	1.9

Table 310: Summary statistics for pa054\_b



pa054\_b1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2329$

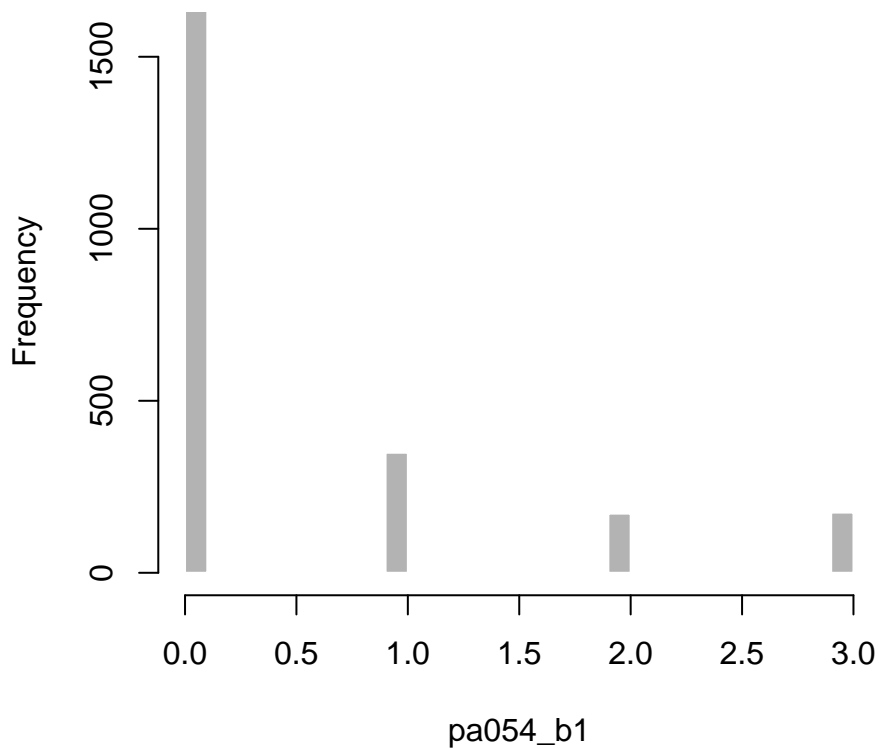
**Description:** Please tell us how many credit or charge cards you have of each type. Number of company or store branded credit cards with rewards

**Survey question:** pa054\_b1

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

min	med	mean	max	sd
0.0	0.0	0.6	15.0	1.3

Table 311: Summary statistics for pa054\_b1



pa054\_b2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2285$

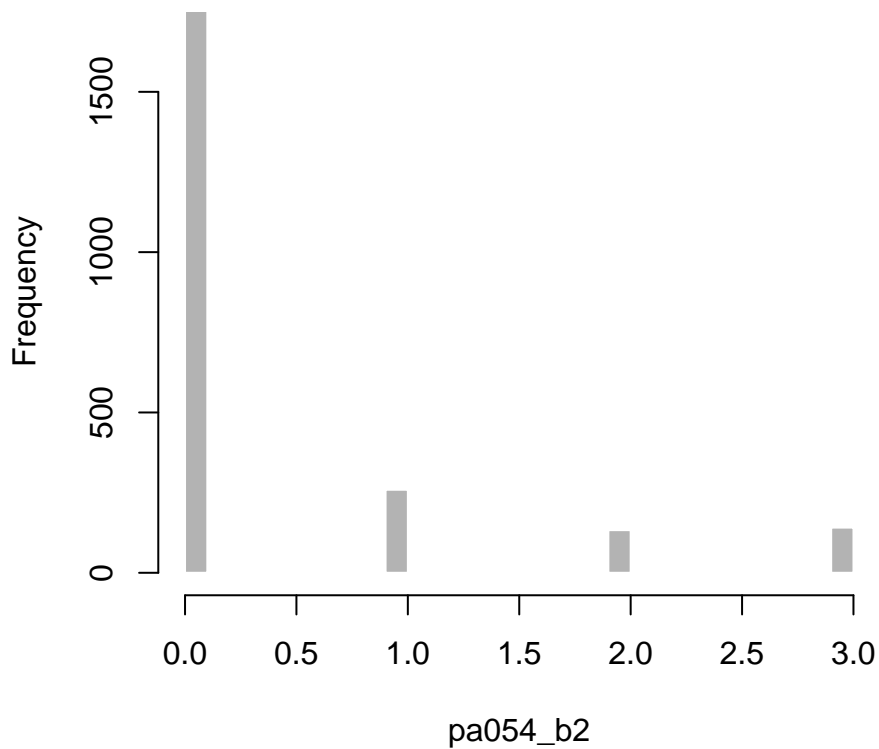
**Description:** Please tell us how many credit or charge cards you have of each type. Number of company or store branded credit cards without rewards

**Survey question:** pa054\_b2

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

min	med	mean	max	sd
0.0	0.0	0.5	10.0	1.1

Table 312: Summary statistics for pa054\_b2



pa054\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 107$

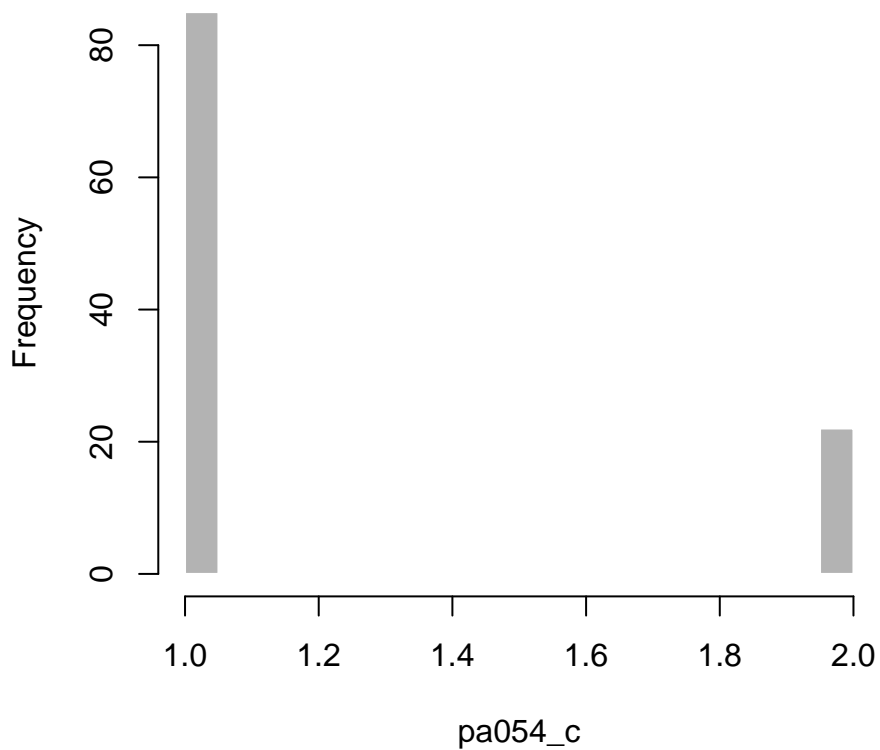
**Description:** Number of American Express charge cards

**Survey question:** N/A

**Details:** sum(pa054\_c1, pa054\_c2)

min	med	mean	max	sd
1.0	1.0	1.3	9.0	0.9

Table 313: Summary statistics for pa054\_c



pa054\_c1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2301$

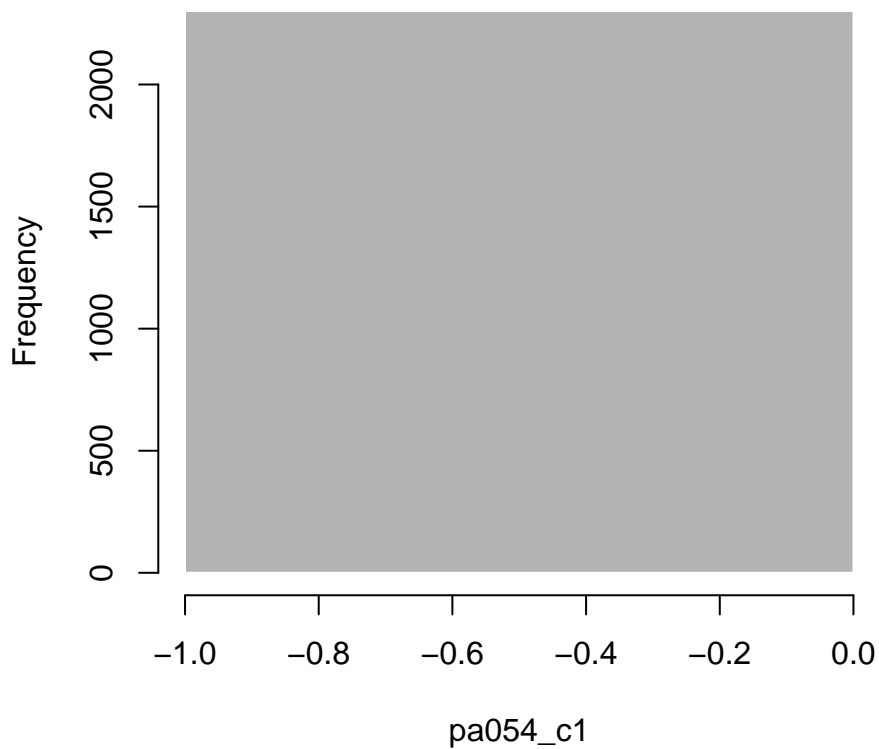
**Description:** Please tell us how many credit or charge cards you have of each type. Number of American Express charge cards with rewards

**Survey question:** pa054\_c1

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

min	med	mean	max	sd
0.0	0.0	0.0	3.0	0.2

Table 314: Summary statistics for pa054\_c1



pa054\_c2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2261$

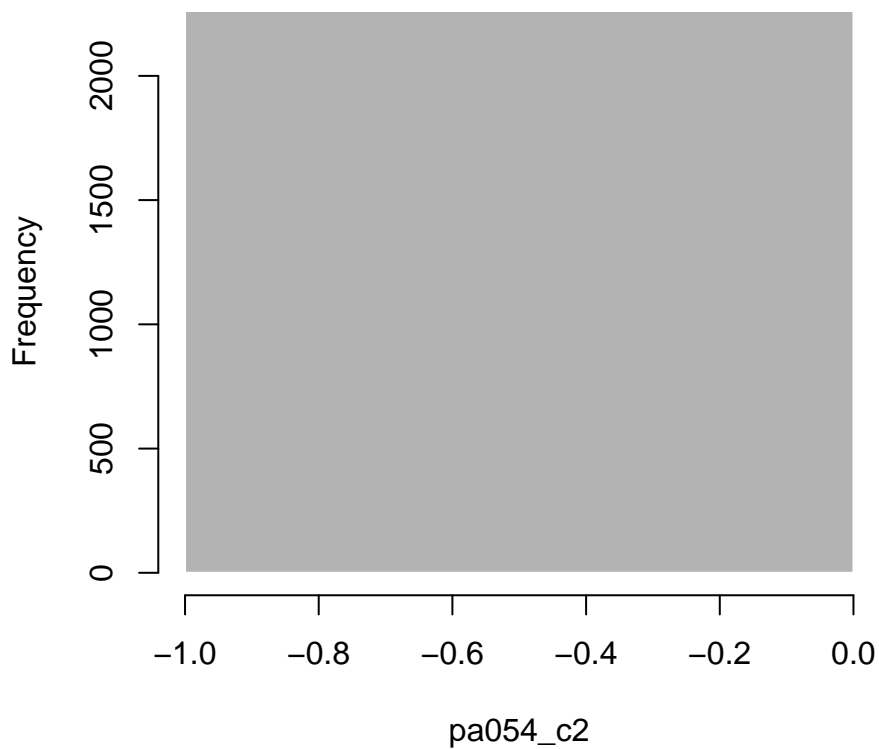
**Description:** Please tell us how many credit or charge cards you have of each type. Number of American Express charge cards without rewards

**Survey question:** pa054\_c2

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

min	med	mean	max	sd
0.0	0.0	0.0	9.0	0.2

Table 315: Summary statistics for pa054\_c2



pa054\_cards

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2458$

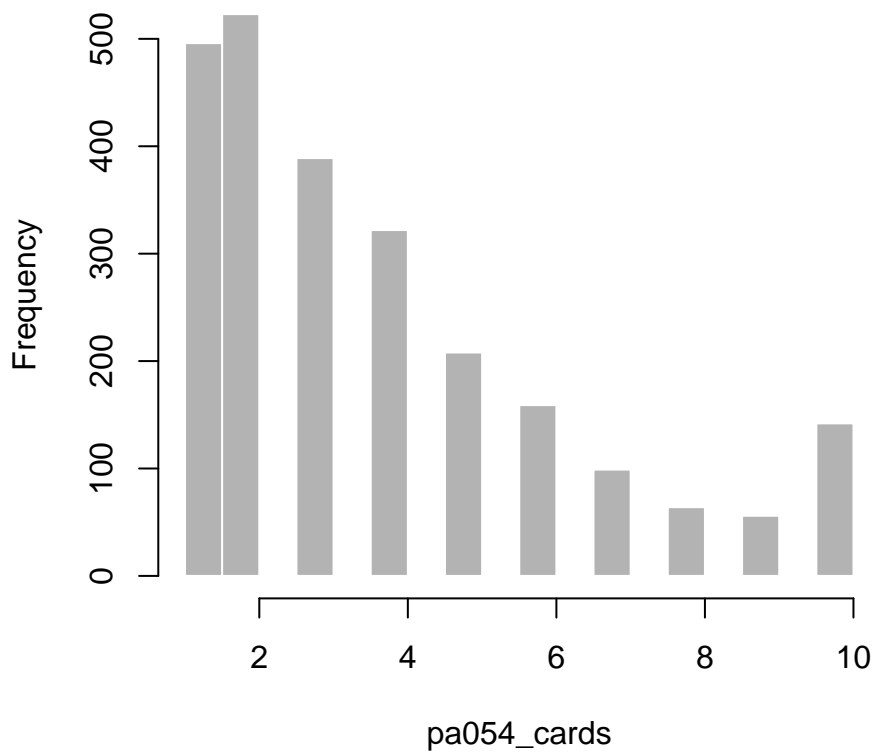
**Description:** Number of credit cards

**Survey question:** N/A

**Details:** Created variable, created by the survey instrument

min	med	mean	max	sd
1.0	3.0	4.0	100.0	3.9

Table 316: Summary statistics for pa054\_cards



pa054\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 408$

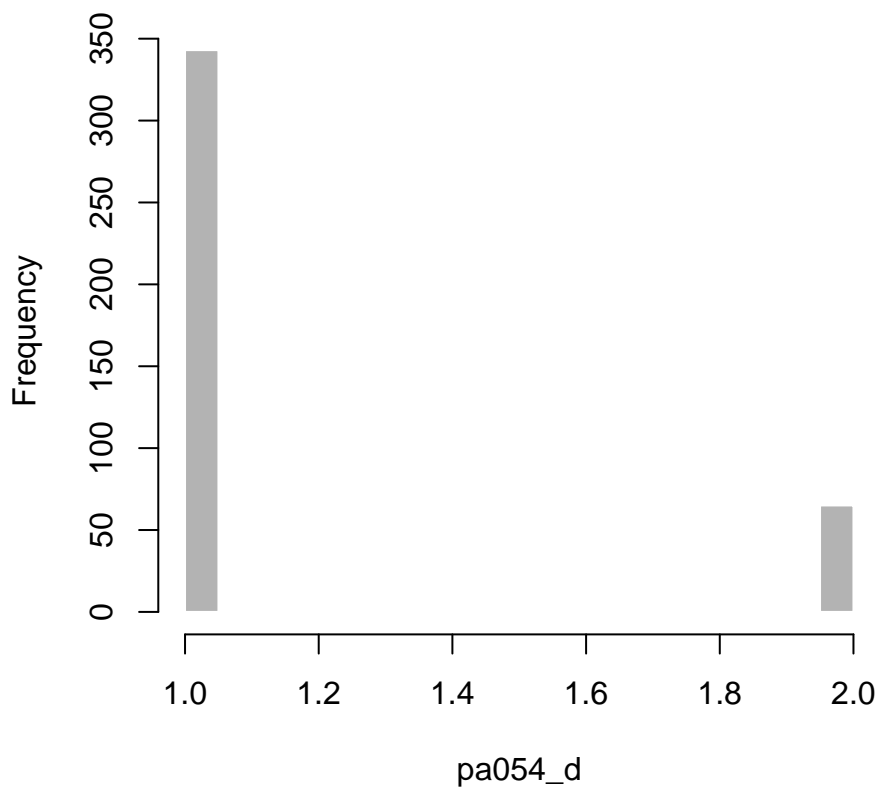
**Description:** Number of American Express credit cards

**Survey question:** N/A

**Details:** sum(pa054\_d1, pa054\_d2)

min	med	mean	max	sd
1.0	1.0	1.2	11.0	0.7

Table 317: Summary statistics for pa054\_d





pa054\_d1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2314$

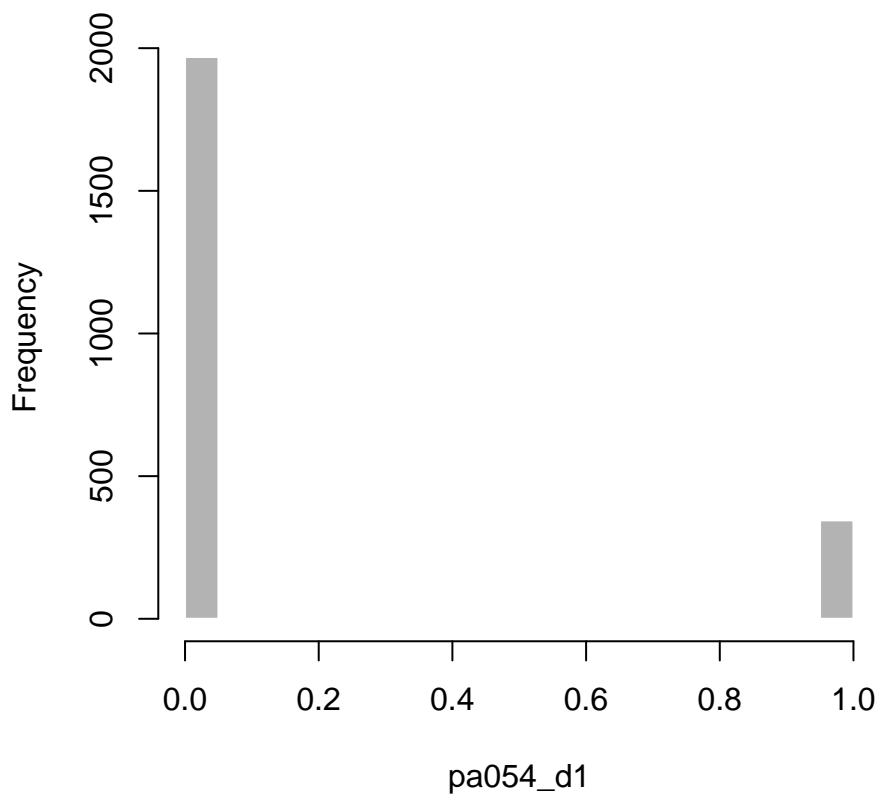
**Description:** Please tell us how many credit or charge cards you have of each type. Number of American Express credit cards with rewards

**Survey question:** pa054\_d1

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

min	med	mean	max	sd
0.0	0.0	0.2	11.0	0.5

Table 318: Summary statistics for pa054\_d1



pa054\_d2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2258$

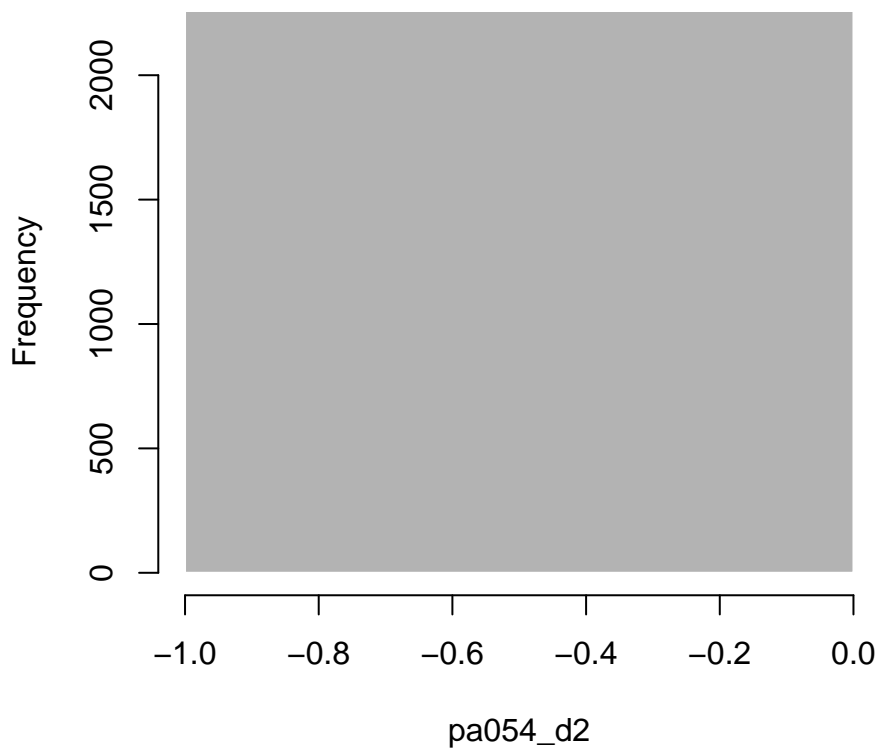
**Description:** Please tell us how many credit or charge cards you have of each type. Number of American Express credit cards without rewards

**Survey question:** pa054\_d2

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

min	med	mean	max	sd
0.0	0.0	0.0	4.0	0.2

Table 319: Summary statistics for pa054\_d2



pa054\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 30$

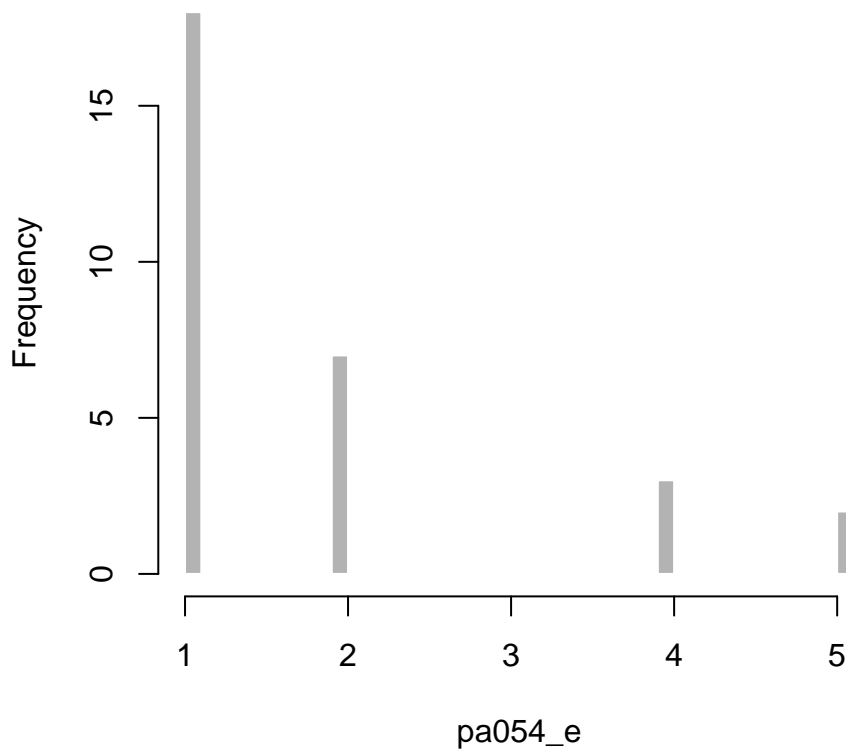
**Description:** Number of Diners Club or other charge cards

**Survey question:** N/A

**Details:** sum(pa054\_e1, pa054\_e2)

min	med	mean	max	sd
1.0	1.0	2.0	10.0	1.9

Table 320: Summary statistics for pa054\_e



pa054\_e1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2305$

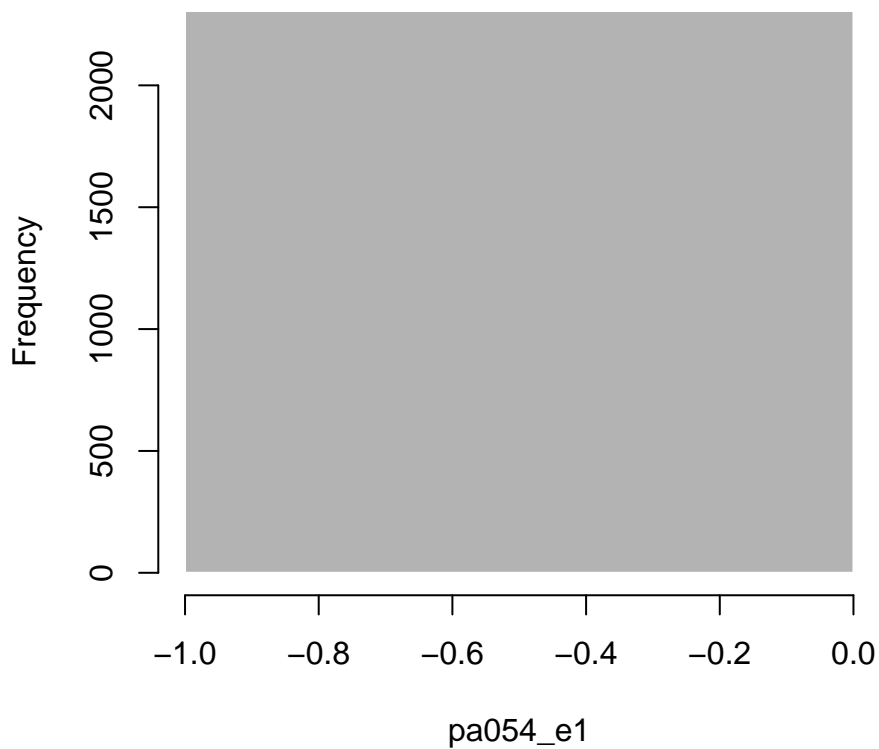
**Description:** Please tell us how many credit or charge cards you have of each type. Number of Diners Club or other charge cards with rewards

**Survey question:** pa054\_e1

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

min	med	mean	max	sd
0.0	0.0	0.0	10.0	0.3

Table 321: Summary statistics for pa054\_e1



pa054\_e2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2262$

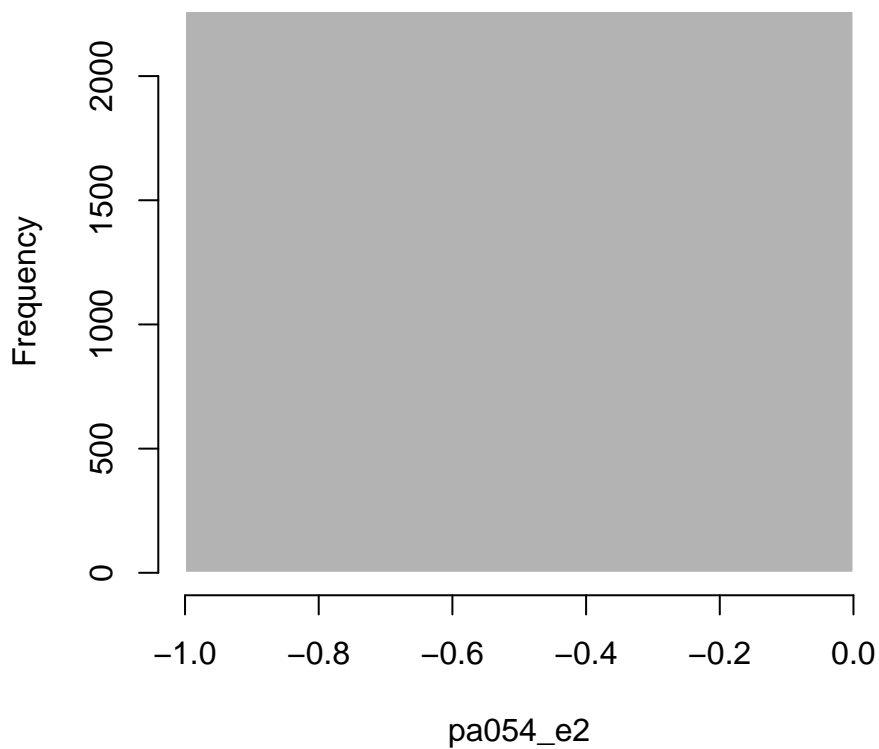
**Description:** Please tell us how many credit or charge cards you have of each type. Number of Diners Club or other charge cards without rewards

**Survey question:** pa054\_e2

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

min	med	mean	max	sd
0.0	0.0	0.0	4.0	0.1

Table 322: Summary statistics for pa054\_e2



pa054\_f

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1465$

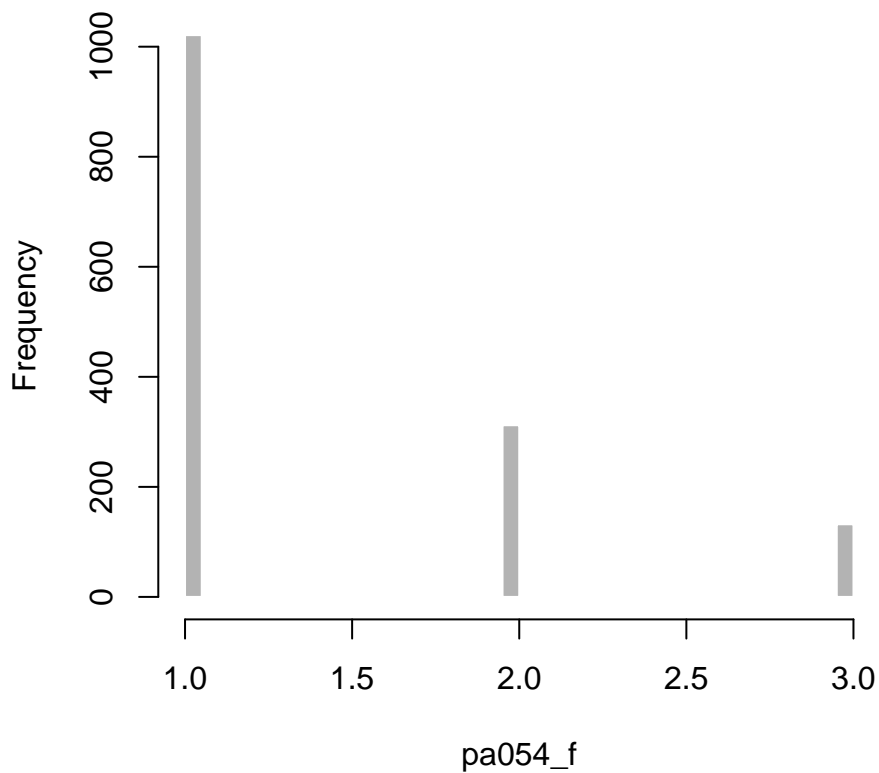
**Description:** Number of MasterCard credit cards

**Survey question:** N/A

**Details:** sum(pa054\_f1, pa054\_f2)

min	med	mean	max	sd
1.0	1.0	1.5	20.0	1.2

Table 323: Summary statistics for pa054\_f



pa054\_f1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2343$

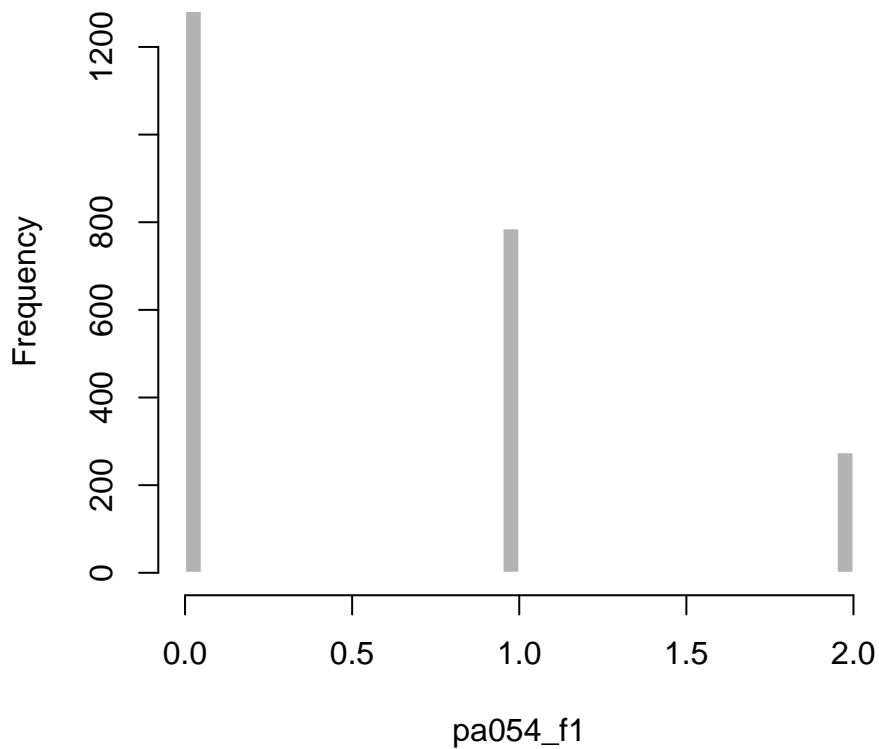
**Description:** Please tell us how many credit or charge cards you have of each type. Number of MasterCard credit cards with rewards

**Survey question:** pa054\_f1

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

min	med	mean	max	sd
0.0	0.0	0.6	15.0	0.9

Table 324: Summary statistics for pa054\_f1



pa054\_f2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2282$

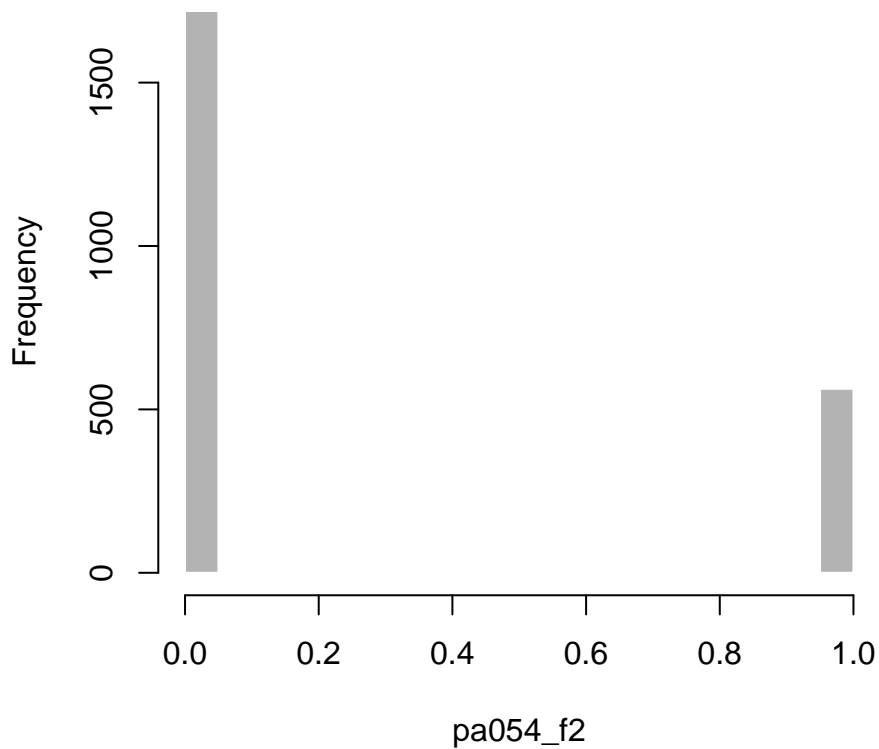
**Description:** Please tell us how many credit or charge cards you have of each type. Number of MasterCard credit cards without rewards

**Survey question:** pa054\_f2

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

min	med	mean	max	sd
0.0	0.0	0.3	20.0	0.9

Table 325: Summary statistics for pa054\_f2





pa054\_g

**Dataset:** SCPC

**Variable type:** Numeric

$N = 605$

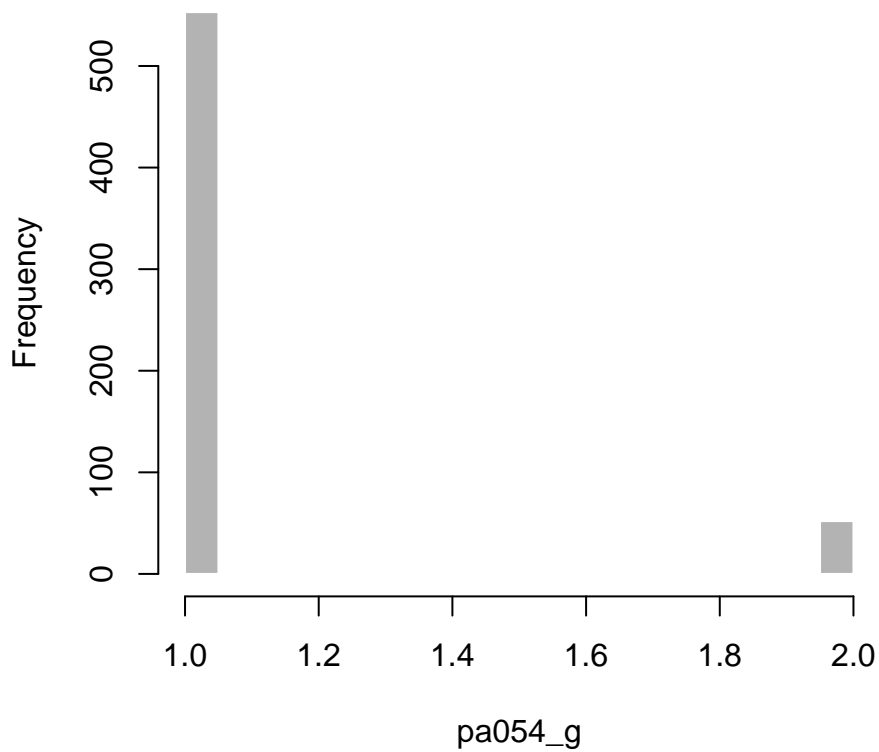
**Description:** Number of Discover credit cards

**Survey question:** N/A

**Details:** sum(pa054\_g1, pa054\_g2)

min	med	mean	max	sd
1.0	1.0	1.1	6.0	0.4

Table 326: Summary statistics for pa054\_g



pa054\_g1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2327$

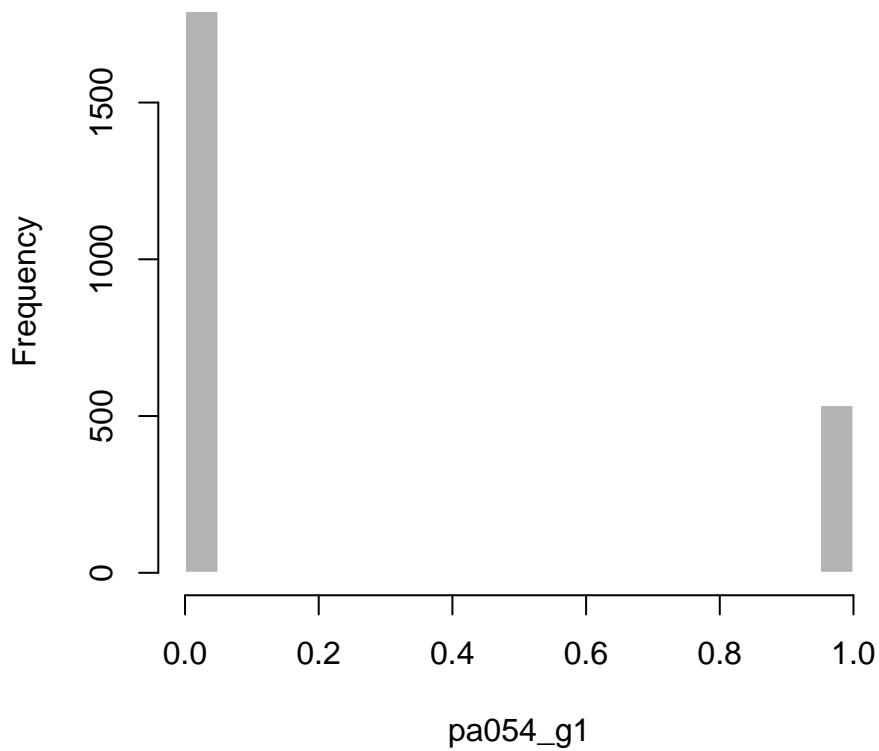
**Description:** Please tell us how many credit or charge cards you have of each type. Number of Discover credit cards with rewards

**Survey question:** pa054\_g1

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

min	med	mean	max	sd
0.0	0.0	0.2	3.0	0.5

Table 327: Summary statistics for pa054\_g1



pa054\_g2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2247$

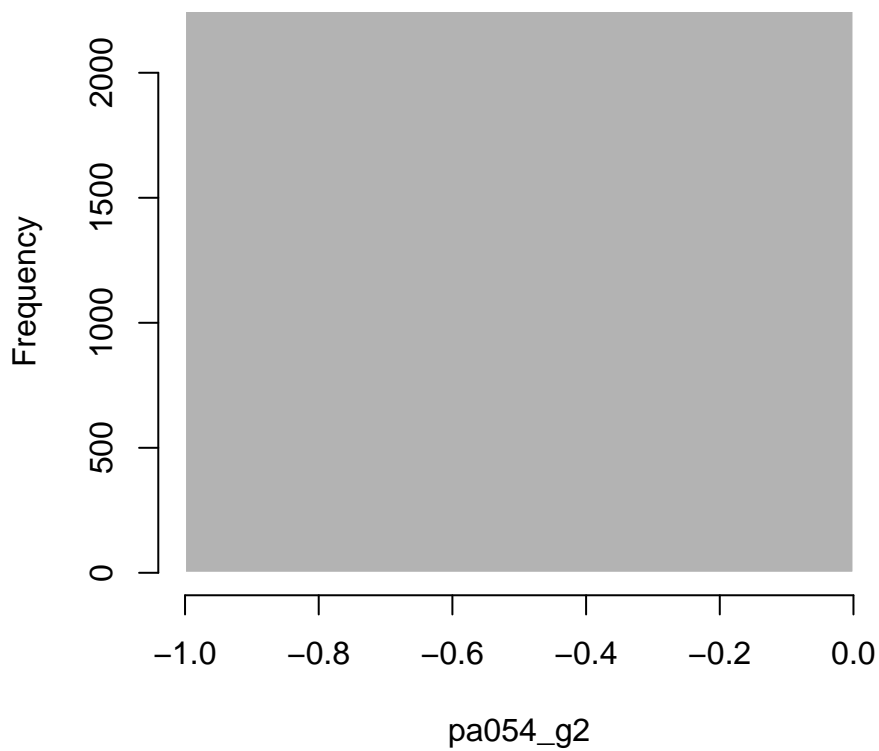
**Description:** Please tell us how many credit or charge cards you have of each type. Number of Discover credit cards without rewards

**Survey question:** pa054\_g2

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

min	med	mean	max	sd
0.0	0.0	0.0	6.0	0.3

Table 328: Summary statistics for pa054\_g2



pa054\_z

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

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

**Survey question:** pa054\_z

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

pa055\_a2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

**Description:** In the past 12 months, have you used a check cashing store to get cash?

**Survey question:** pa055\_a2

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

Values	Number	Percent
1	105	3.3
2	3044	96.7

Table 329: Frequency table for pa055\_a2

**Value labels:**

1 - Yes

2 - No

pa055\_b1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3134$

**Description:** In the past 12 months, did you use any of the following financial services? Payday loan

**Survey question:** pa055\_b1

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

Values	Number	Percent
1	93	3.0
2	3041	97.0

Table 330: Frequency table for pa055\_b1

**Value labels:**

1 - Yes

2 - No

pa055\_b2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3135$

**Description:** In the past 12 months, did you use any of the following financial services? Selling an item at a pawn shop

**Survey question:** pa055\_b2

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

Values	Number	Percent
1	123	3.9
2	3012	96.1

Table 331: Frequency table for pa055\_b2

**Value labels:**

1 - Yes

2 - No

pa055\_b3

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3135$

**Description:** In the past 12 months, did you use any of the following financial services? Rent to own services

**Survey question:** pa055\_b3

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

Values	Number	Percent
1	88	2.8
2	3047	97.2

Table 332: Frequency table for pa055\_b3

**Value labels:**

1 - Yes

2 - No



pa055\_b4

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3134$

**Description:** In the past 12 months, did you use any of the following financial services? Tax refund anticipation loan

**Survey question:** pa055\_b4

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

Values	Number	Percent
1	43	1.4
2	3091	98.6

Table 333: Frequency table for pa055\_b4

**Value labels:**

1 - Yes

2 - No

pa055\_b5

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3135$

**Description:** In the past 12 months, did you use any of the following financial services? Auto title loan

**Survey question:** pa055\_b5

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

Values	Number	Percent
1	105	3.3
2	3030	96.7

Table 334: Frequency table for pa055\_b5

**Value labels:**

1 - Yes

2 - No

pa075\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2884$

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

**Survey question:** pa075\_a

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

Values	Number	Percent
1	1509	52.3
2	106	3.7
3	7	0.2
4	1262	43.8

Table 335: Frequency table for pa075\_a

**Value labels:**

- 1 - Yes, spouse or partner
- 2 - Yes, other family member
- 3 - Yes, someone else who is not a family member
- 4 - No

pa075\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 950$

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

**Survey question:** pa075\_b

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

Values	Number	Percent
1	487	51.3
2	56	5.9
3	7	0.7
4	400	42.1

Table 336: Frequency table for pa075\_b

**Value labels:**

- 1 - Yes, spouse or partner
- 2 - Yes, other family member
- 3 - Yes, someone else who is not a family member
- 4 - No

pa076\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2886$

**Description:** Do your checking accounts pay interest? Primary account

**Survey question:** pa076\_a

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

Values	Number	Percent
1	1055	36.6
2	1831	63.4

Table 337: Frequency table for pa076\_a

**Value labels:**

1 - Yes

2 - No

pa076\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 957$

**Description:** Do your checking accounts pay interest? Secondary account

**Survey question:** pa076\_b

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

Values	Number	Percent
1	341	35.6
2	616	64.4

Table 338: Frequency table for pa076\_b

**Value labels:**

1 - Yes

2 - No

pa079\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2893$

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

**Survey question:** pa079\_a

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

Values	Number	Percent
1	2017	69.7
2	876	30.3

Table 339: Frequency table for **pa079\_a**

**Value labels:**

1 - Yes

2 - No

pa079\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 960$

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

**Survey question:** pa079\_b

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

Values	Number	Percent
1	567	59.1
2	393	40.9

Table 340: Frequency table for **pa079\_b**

**Value labels:**

1 - Yes

2 - No



pa103

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1344$

**Description:** Have you ever had a prepaid card?

**Survey question:** pa103

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

Values	Number	Percent
1	711	52.9
2	633	47.1

Table 341: Frequency table for pa103

**Value labels:**

1 - Yes

2 - No

pa108\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 970$

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

**Survey question:** pa108\_a

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

Values	Number	Percent
1	554	57.1
2	248	25.6
3	71	7.3
4	97	10.0

Table 342: Frequency table for pa108\_a

**Value labels:**

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

pa108\_a\_other

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

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

**Survey question:** pa108\_a\_other

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

pa108\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 257$

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

**Survey question:** pa108\_b

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

Values	Number	Percent
1	129	50.2
2	102	39.7
3	15	5.8
4	11	4.3

Table 343: Frequency table for pa108\_b

**Value labels:**

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

pa108\_b\_other

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

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

**Survey question:** pa108\_b\_other

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

pa120\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

**Description:** Have you heard of Bitcoin (BTC)?

**Survey question:** pa120\_a

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

Values	Number	Percent
1	2163	68.7
2	986	31.3

Table 344: Frequency table for **pa120\_a**

**Value labels:**

1 - Yes

2 - No

pa120\_b1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3145$

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

**Survey question:** pa120\_b1

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

Values	Number	Percent
1	71	2.3
2	3074	97.7

Table 345: Frequency table for **pa120\_b1**

**Value labels:**

1 - Yes

2 - No

pa120\_b2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3144$

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

**Survey question:** pa120\_b2

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

Values	Number	Percent
1	247	7.9
2	2897	92.1

Table 346: Frequency table for **pa120\_b2**

**Value labels:**

1 - Yes

2 - No



pa120\_b6

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** pa120\_b6

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

Values	Number	Percent
1	275	8.7
2	2872	91.3

Table 347: Frequency table for **pa120\_b6**

**Value labels:**

1 - Yes

2 - No

pa120\_b7

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2163$

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

**Survey question:** pa120\_b7

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

Values	Number	Percent
1	923	42.7
2	1240	57.3

Table 348: Frequency table for **pa120\_b7**

**Value labels:**

1 - Yes

2 - No

pa120\_b8

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** pa120\_b8

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

Values	Number	Percent
1	72	2.3
2	3075	97.7

Table 349: Frequency table for **pa120\_b8**

**Value labels:**

1 - Yes

2 - No

pa120\_b9

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

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

**Survey question:** pa120\_b9

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

Values	Number	Percent
1	111	3.5
2	3036	96.5

Table 350: Frequency table for **pa120\_b9**

**Value labels:**

1 - Yes

2 - No

pa120\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3146$

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

**Survey question:** pa120\_c

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

Values	Number	Percent
1	80	2.5
2	3066	97.5

Table 351: Frequency table for pa120\_c

**Value labels:**

1 - Yes, please specify

2 - No

pa120\_c\_other

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

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

**Survey question:** pa120\_c\_other

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

pa121\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2163$

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

**Survey question:** pa121\_a

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

Values	Number	Percent
1	37	1.7
2	2126	98.3

Table 352: Frequency table for **pa121\_a**

**Value labels:**

1 - Yes

2 - No

pa121\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 71$

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

**Survey question:** pa121\_b

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

Values	Number	Percent
1	8	11.3
2	63	88.7

Table 353: Frequency table for **pa121\_b**

**Value labels:**

1 - Yes

2 - No



pa121\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 246$

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

**Survey question:** pa121\_c

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

Values	Number	Percent
1	21	8.5
2	225	91.5

Table 354: Frequency table for **pa121\_c**

**Value labels:**

1 - Yes

2 - No

pa121\_g

**Dataset:** SCPC

**Variable type:** Numeric

$N = 275$

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

**Survey question:** pa121\_g

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

Values	Number	Percent
1	20	7.3
2	255	92.7

Table 355: Frequency table for **pa121\_g**

**Value labels:**

1 - Yes

2 - No

pa121\_h

**Dataset:** SCPC

**Variable type:** Numeric

$N = 923$

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

**Survey question:** pa121\_h

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

Values	Number	Percent
1	14	1.5
2	909	98.5

Table 356: Frequency table for **pa121\_h**

**Value labels:**

1 - Yes

2 - No

pa121\_i

**Dataset:** SCPC

**Variable type:** Numeric

$N = 72$

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

**Survey question:** pa121\_i

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

Values	Number	Percent
1	3	4.2
2	69	95.8

Table 357: Frequency table for **pa121\_i**

**Value labels:**

1 - Yes

2 - No

pa121\_j

**Dataset:** SCPC

**Variable type:** Numeric

$N = 111$

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

**Survey question:** pa121\_j

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

Values	Number	Percent
1	4	3.6
2	107	96.4

Table 358: Frequency table for **pa121\_j**

**Value labels:**

1 - Yes

2 - No

pa122\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2126$

**Description:** Have you ever had or owned any of these virtual currencies? Bitcoin

**Survey question:** pa122\_a

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

Values	Number	Percent
1	18	0.8
2	2108	99.2

Table 359: Frequency table for **pa122\_a**

**Value labels:**

1 - Yes

2 - No

pa122\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 63$

**Description:** Have you ever had or owned any of these virtual currencies? XRP

**Survey question:** pa122\_b

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

Values	Number	Percent
1	4	6.3
2	59	93.7

Table 360: Frequency table for pa122\_b

**Value labels:**

1 - Yes

2 - No

pa122\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 226$

**Description:** Have you ever had or owned any of these virtual currencies? Litecoin

**Survey question:** pa122\_c

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

Values	Number	Percent
1	5	2.2
2	221	97.8

Table 361: Frequency table for **pa122\_c**

**Value labels:**

1 - Yes

2 - No



pa122\_g

**Dataset:** SCPC

**Variable type:** Numeric

$N = 255$

**Description:** Have you ever had or owned any of these virtual currencies? Ethereum

**Survey question:** pa122\_g

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

Values	Number	Percent
1	5	2.0
2	250	98.0

Table 362: Frequency table for **pa122\_g**

**Value labels:**

1 - Yes

2 - No

pa122\_h

**Dataset:** SCPC

**Variable type:** Numeric

$N = 909$

**Description:** Have you ever had or owned any of these virtual currencies? Bitcoin Cash

**Survey question:** pa122\_h

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

Values	Number	Percent
1	6	0.7
2	903	99.3

Table 363: Frequency table for **pa122\_h**

**Value labels:**

1 - Yes

2 - No

pa122\_i

**Dataset:** SCPC

**Variable type:** Numeric

$N = 69$

**Description:** Have you ever had or owned any of these virtual currencies? Stellar

**Survey question:** pa122\_i

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

Values	Number	Percent
1	4	5.8
2	65	94.2

Table 364: Frequency table for **pa122\_i**

**Value labels:**

1 - Yes

2 - No

pa122\_j

**Dataset:** SCPC

**Variable type:** Numeric

$N = 107$

**Description:** Have you ever had or owned any of these virtual currencies? EOS

**Survey question:** pa122\_j

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

Values	Number	Percent
1	2	1.9
2	105	98.1

Table 365: Frequency table for pa122\_j

**Value labels:**

1 - Yes

2 - No

pa123\_a\_number

Dataset: SCPC

Variable type: Numeric

$N = 34$

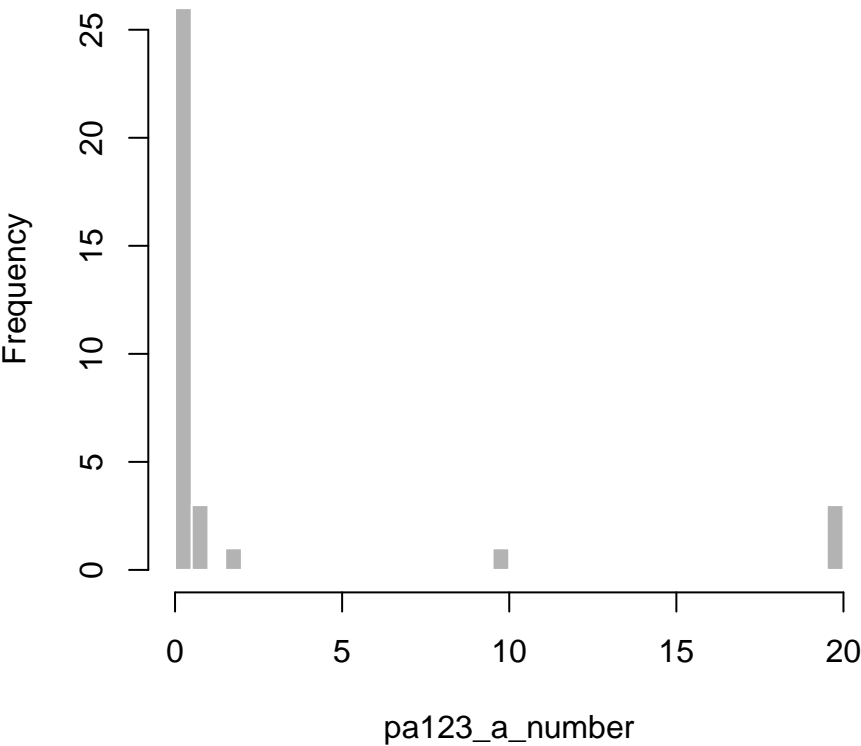
Description: How much virtual currency do you have or own? Number of coins. Bitcoin

Survey question: pa123\_a\_number

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

min	med	mean	max	sd
0.0	0.0	1000001.7	34000000.0	5830951.6

Table 366: Summary statistics for pa123\_a\_number



pa123\_a\_us

**Dataset:** SCPC

**Variable type:** Numeric

$N = 35$

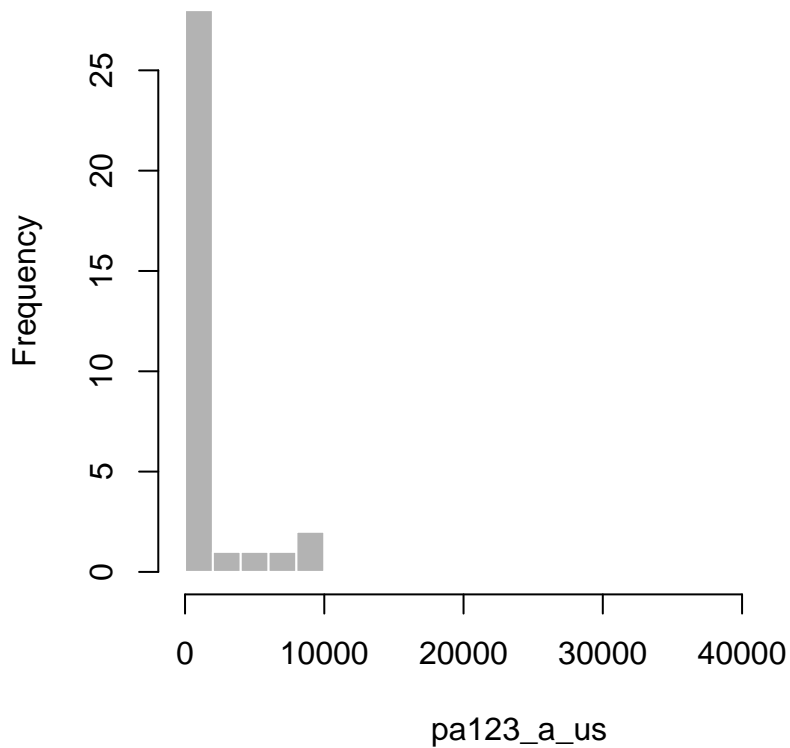
**Description:** How much virtual currency do you have or own? Equivalent value in US dollars. Bitcoin

**Survey question:** pa123\_a\_us

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

min	med	mean		max	sd
0.0	70.0	1622290607.8	5678000000.0	9597570865.2	

Table 367: Summary statistics for pa123\_a\_us



pa123\_b\_number

Dataset: SCPC

Variable type: Numeric

$N = 8$

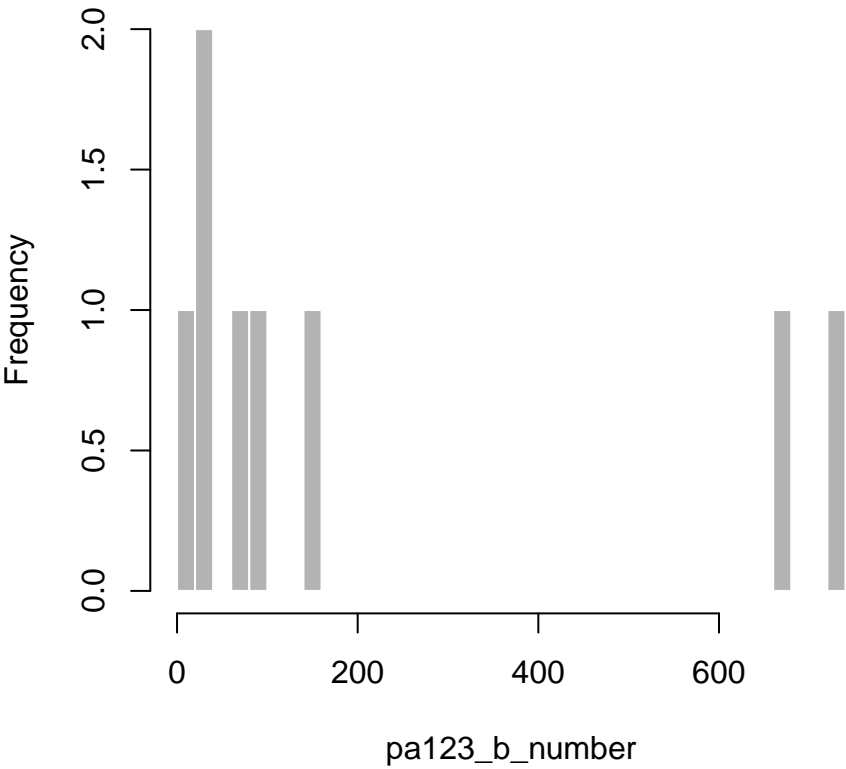
Description: How much virtual currency do you have or own? Number of coins. XRP

Survey question: pa123\_b\_number

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

min	med	mean	max	sd
0.0	86.0	228.8	762.9	306.2

Table 368: Summary statistics for pa123\_b\_number



pa123\_b\_us

Dataset: SCPC

Variable type: Numeric

$N = 8$

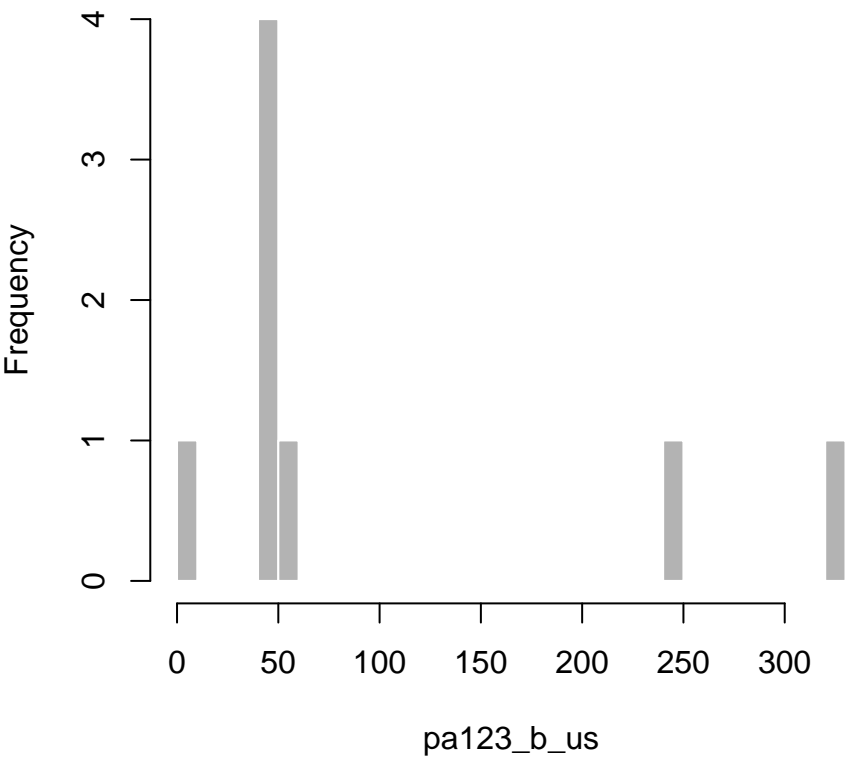
Description: How much virtual currency do you have or own? Equivalent value in US dollars. XRP

Survey question: pa123\_b\_us

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

min	med	mean	max	sd
0.0	50.0	106.2	358.0	126.6

Table 369: Summary statistics for pa123\_b\_us





pa123\_c\_number

**Dataset:** SCPC

**Variable type:** Numeric

$N = 20$

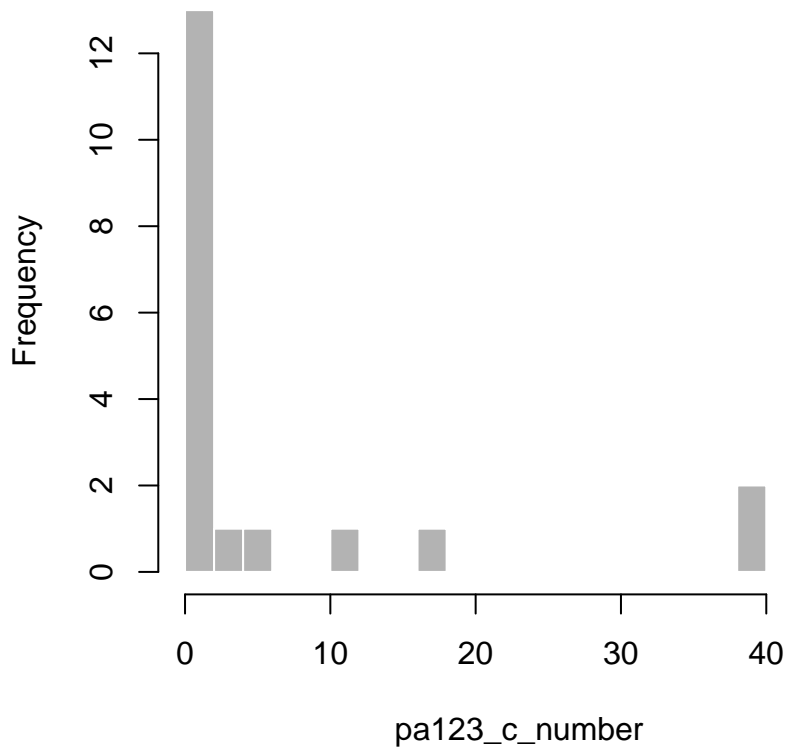
**Description:** How much virtual currency do you have or own? Number of coins, Litecoin

**Survey question:** pa123\_c\_number

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

min	med	mean	max	sd
0.0	0.7	12.1	121.0	28.4

Table 370: Summary statistics for `pa123_c_number`



pa123\_c\_us

**Dataset:** SCPC

**Variable type:** Numeric

$N = 20$

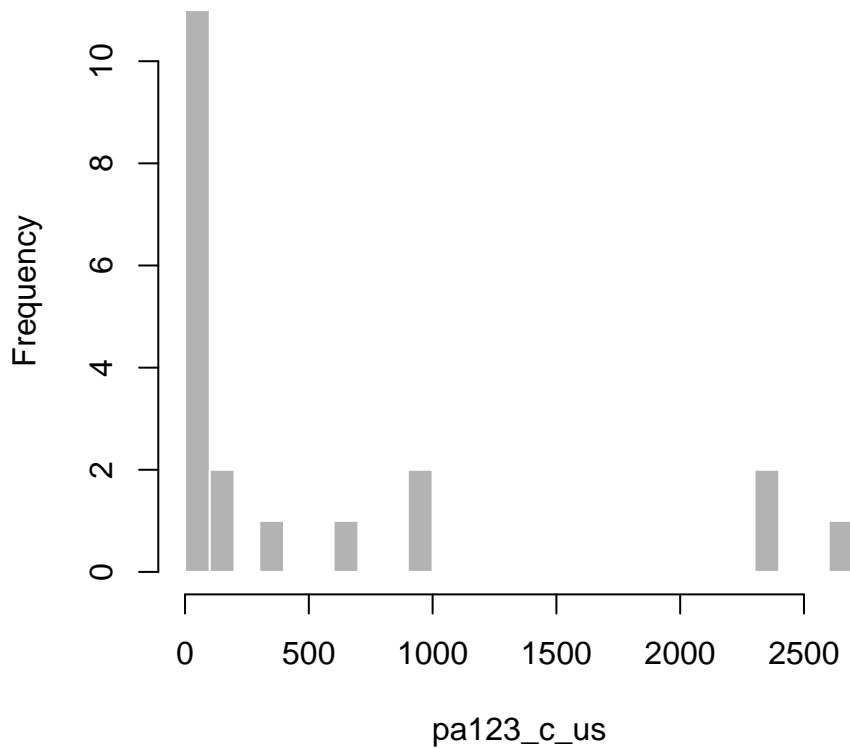
**Description:** How much virtual currency do you have or own? Equivalent value in US dollars, Litecoin

**Survey question:** pa123\_c\_us

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

min	med	mean	max	sd
0.0	96.5	762.0	6897.0	1622.2

Table 371: Summary statistics for pa123\_c\_us



pa123\_g\_number

**Dataset:** SCPC

**Variable type:** Numeric

$N = 19$

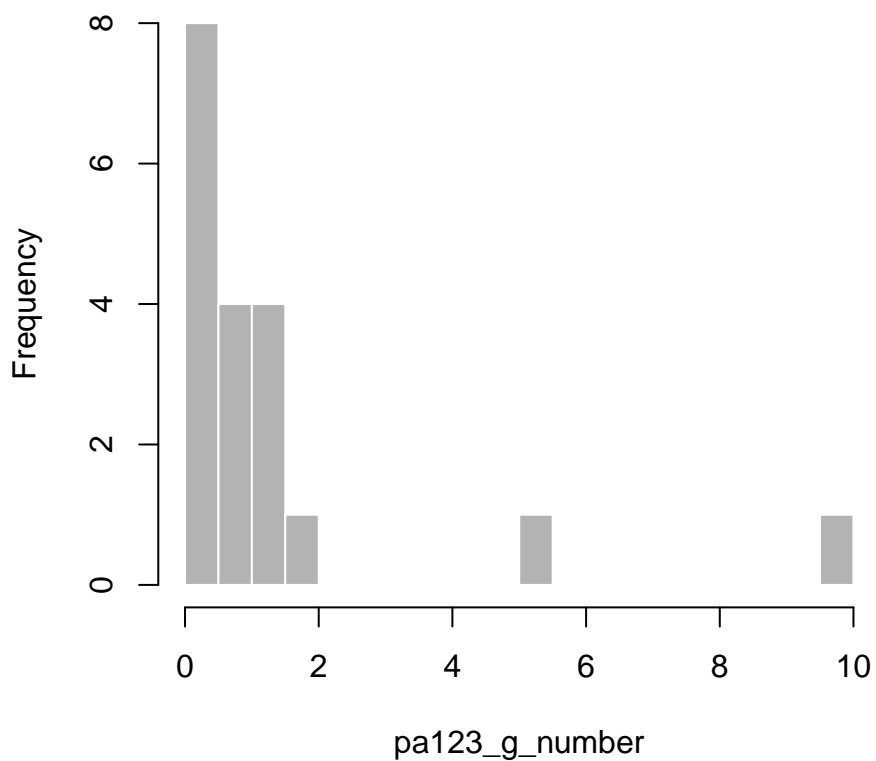
**Description:** How much virtual currency do you have or own? Number of coins, Ethereum

**Survey question:** pa123\_g\_number

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

min	med	mean	max	sd
0.0	1.0	3.5	50.0	11.3

Table 372: Summary statistics for pa123\_g\_number



pa123\_g\_us

Dataset: SCPC

Variable type: Numeric

$N = 20$

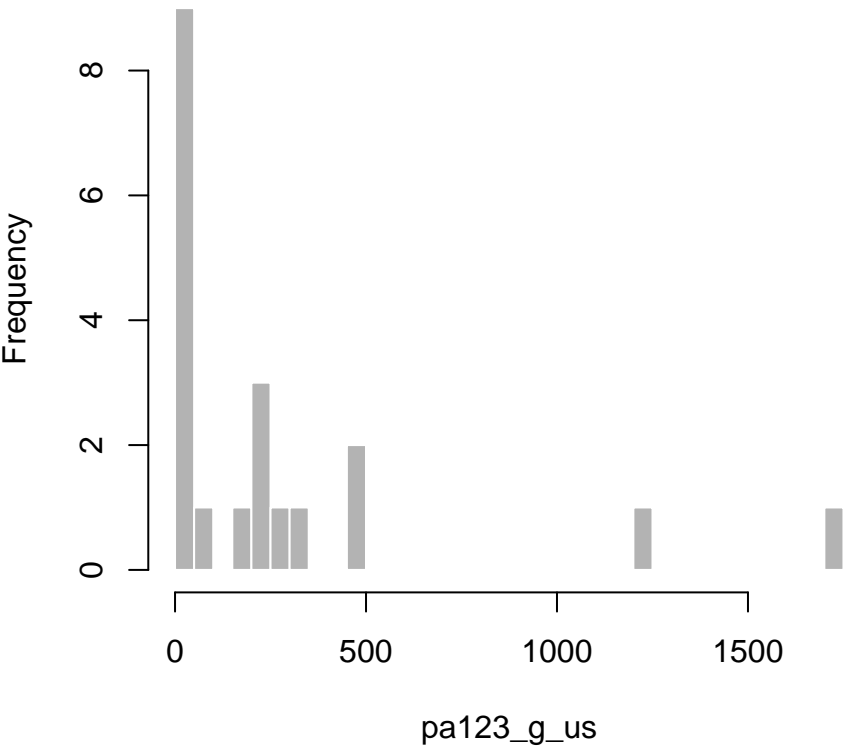
Description: How much virtual currency do you have or own? Equivalent value in US dollars, Ethereum

Survey question: pa123\_g\_us

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

min	med	mean	max	sd
0.0	122.5	749.1	11212.0	2479.6

Table 373: Summary statistics for pa123\_g\_us



pa123\_h\_number

**Dataset:** SCPC

**Variable type:** Numeric

$N = 14$

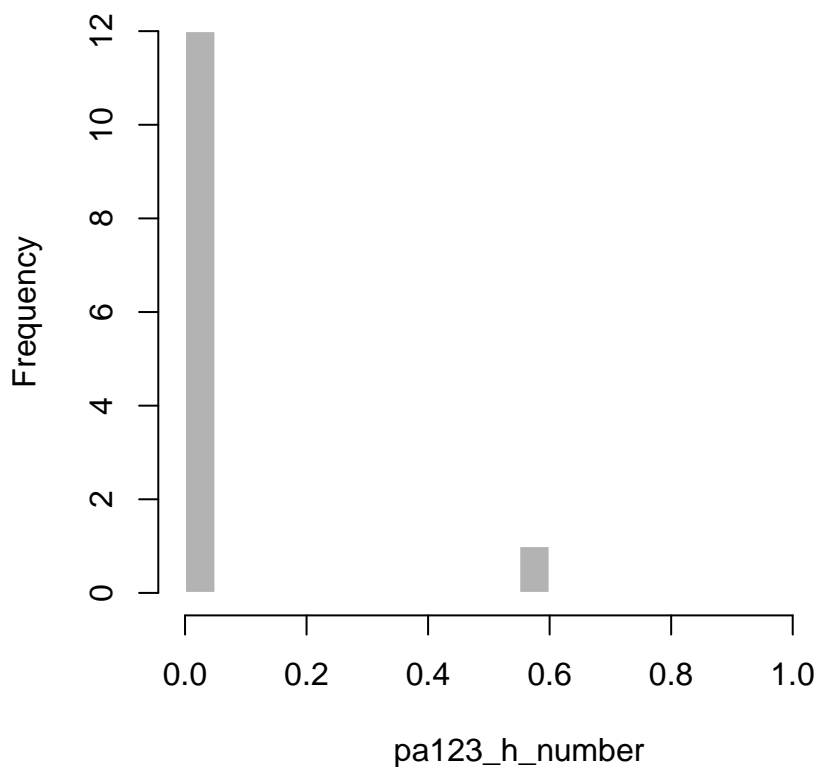
**Description:** How much virtual currency do you have or own? Number of coins, Bitcoin Cash

**Survey question:** pa123\_h\_number

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

min	med	mean	max	sd
0.0	0.0	0.2	2.0	0.5

Table 374: Summary statistics for `pa123_h_number`



pa123\_h\_us

**Dataset:** SCPC

**Variable type:** Numeric

$N = 13$

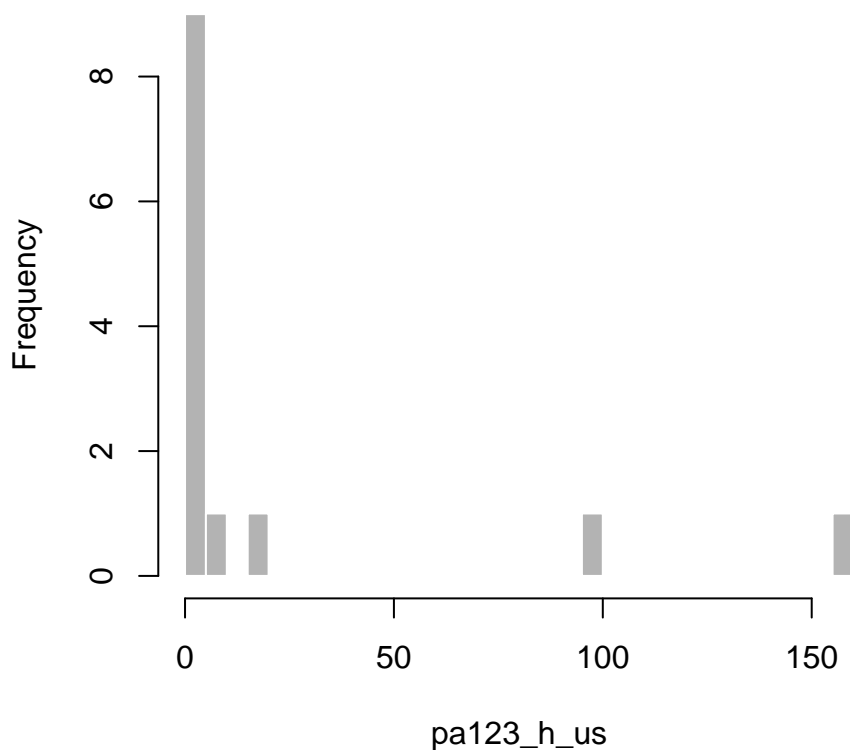
**Description:** How much virtual currency do you have or own? Equivalent value in US dollars, Bitcoin Cash

**Survey question:** pa123\_h\_us

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

min	med	mean	max	sd
0.0	3.0	30.3	250.0	71.4

Table 375: Summary statistics for pa123\_h\_us



pa123\_i\_number

Dataset: SCPC

Variable type: Numeric

$N = 3$

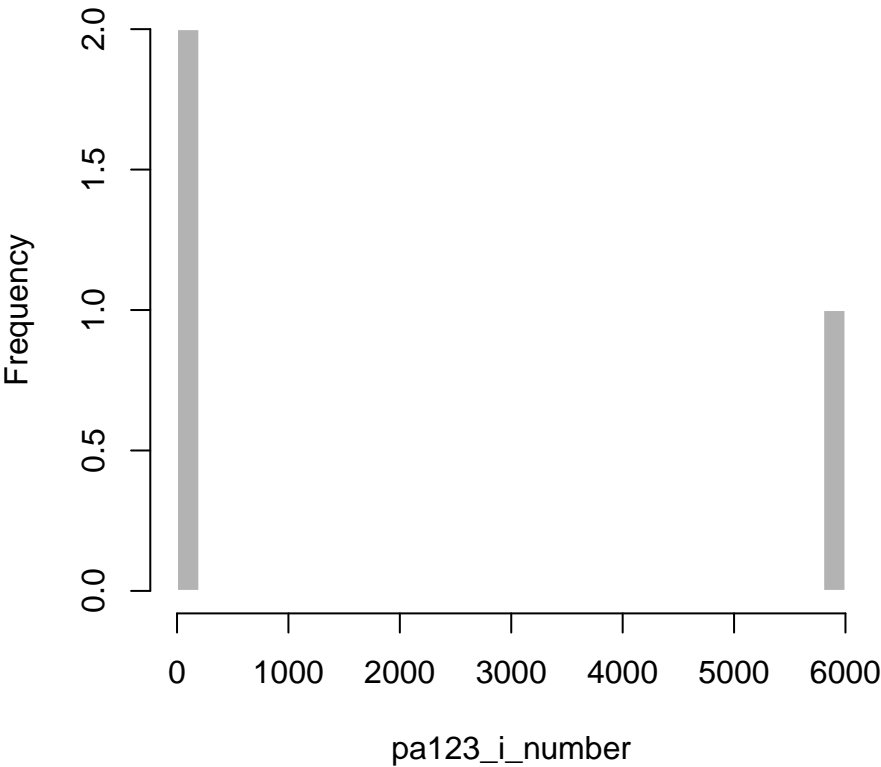
Description: How much virtual currency do you have or own? Number of coins, Stellar

Survey question: pa123\_i\_number

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

min	med	mean	max	sd
0.0	100.0	2200.0	6500.0	3724.2

Table 376: Summary statistics for pa123\_i\_number



pa123\_i\_us

Dataset: SCPC

Variable type: Numeric

$N = 3$

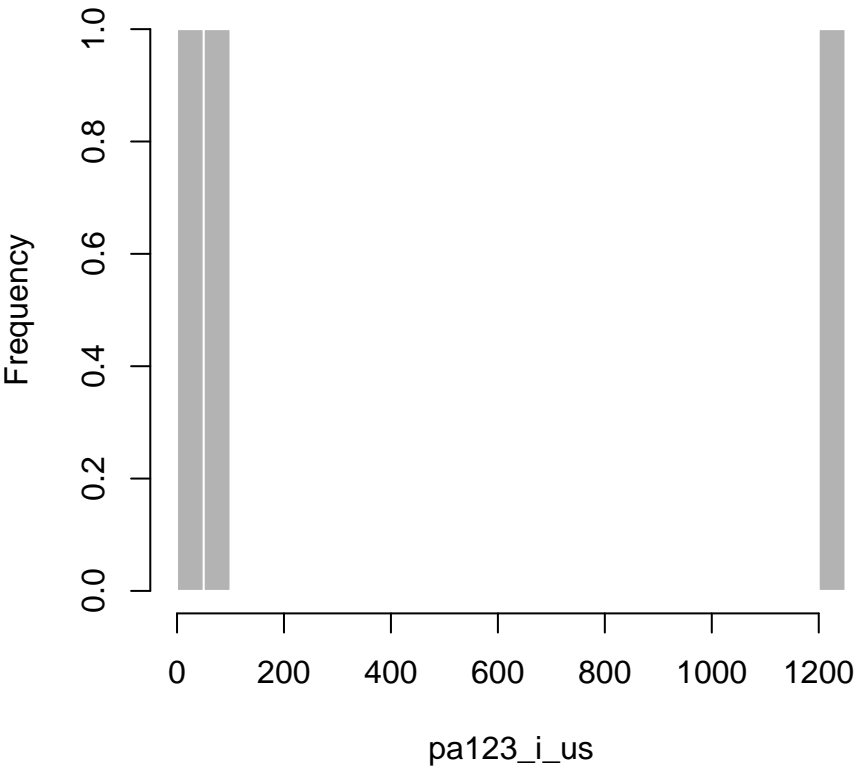
Description: How much virtual currency do you have or own? Equivalent value in US dollars, Stellar

Survey question: pa123\_i\_us

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

min	med	mean	max	sd
0.0	100.0	488.3	1365.0	760.9

Table 377: Summary statistics for pa123\_i\_us





pa123\_j\_number

**Dataset:** SCPC

**Variable type:** Numeric

$N = 4$

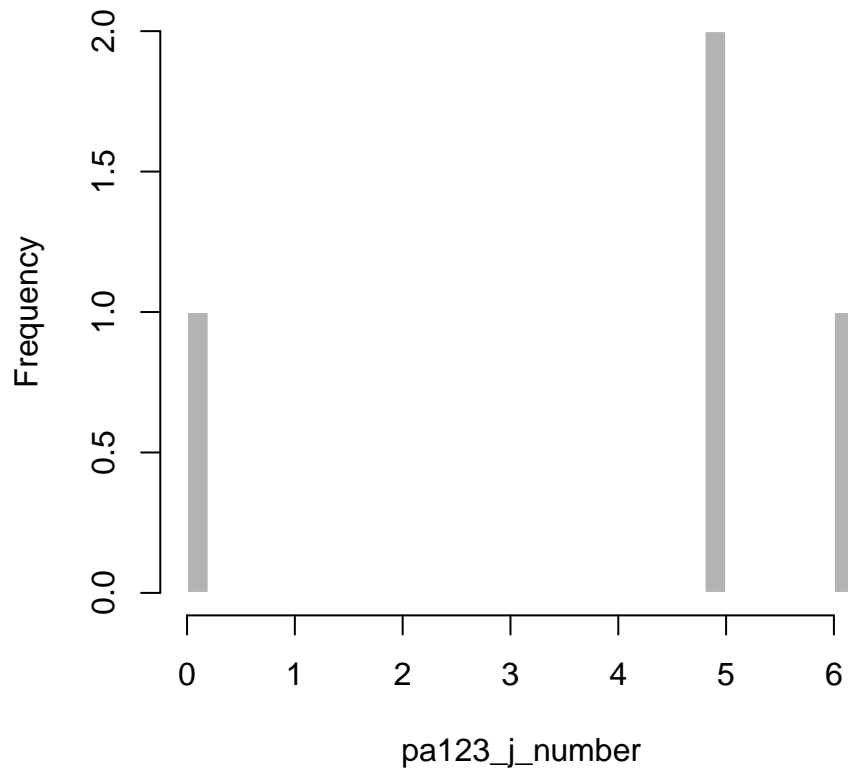
**Description:** How much virtual currency do you have or own? Number of coins, EOS

**Survey question:** pa123\_j\_number

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

min	med	mean	max	sd
0.0	5.0	4.1	6.3	2.8

Table 378: Summary statistics for pa123\_j\_number



pa123\_j\_us

**Dataset:** SCPC

**Variable type:** Numeric

$N = 4$

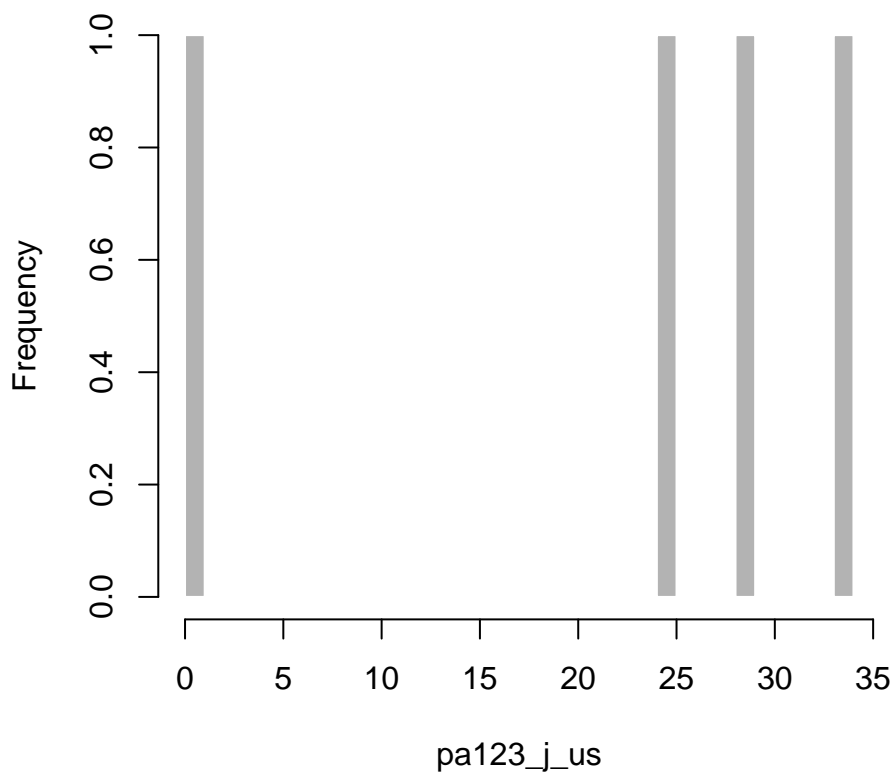
**Description:** How much virtual currency do you have or own? Equivalent value in US dollars, EOS

**Survey question:** pa123\_j\_us

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

min	med	mean	max	sd
0.0	27.0	22.0	34.0	15.1

Table 379: Summary statistics for pa123\_j\_us



pa123\_other

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

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

**Survey question:** pa123\_other

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

pa126\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 50$

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

**Survey question:** pa126\_a

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

Values	Number	Percent
1	1	2.0
2	2	4.0
3	27	54.0
5	3	6.0
6	12	24.0
7	1	2.0
9	4	8.0

Table 380: Frequency table for **pa126\_a**

**Value labels:**

- 1 - I use it to buy goods and services in the United States
- 2 - I use it to make remittances or other international payments
- 3 - It is an investment
- 4 - It allows me to make payments anonymously
- 5 - It uses secure blockchain technology to prevent loss and fraud
- 6 - I am interested in new technologies
- 7 - I do not trust banks
- 8 - I do not trust the government or the US dollar
- 9 - Other (specify)

pa126\_a\_other

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

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

**Survey question:** pa126\_a\_other

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

pa126\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 50$

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

**Survey question:** pa126\_b

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

Values	Number	Percent
3	7	14.0
4	2	4.0
5	3	6.0
6	23	46.0
7	2	4.0
8	5	10.0
9	8	16.0

Table 381: Frequency table for **pa126\_b**

**Value labels:**

- 1 - I use it to buy goods and services in the United States
- 2 - I use it to make remittances or other international payments
- 3 - It is an investment
- 4 - It allows me to make payments anonymously
- 5 - It uses secure blockchain technology to prevent loss and fraud
- 6 - I am interested in new technologies
- 7 - I do not trust banks
- 8 - I do not trust the government or the US dollar
- 9 - Other (specify)

pa126\_b\_other

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

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

**Survey question:** pa126\_b\_other

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

pa128\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 54$

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

**Survey question:** pa128\_a

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

Values	Number	Percent
1	8	14.8
2	46	85.2

Table 382: Frequency table for **pa128\_a**

**Value labels:**

1 - Yes

2 - No



pa128\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 12$

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

**Survey question:** pa128\_b

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

Values	Number	Percent
2	12	100.0

Table 383: Frequency table for **pa128\_b**

**Value labels:**

1 - Yes

2 - No

pa128\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 26$

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

**Survey question:** pa128\_c

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

Values	Number	Percent
2	26	100.0

Table 384: Frequency table for **pa128\_c**

**Value labels:**

1 - Yes

2 - No

pa128\_g

**Dataset:** SCPC

**Variable type:** Numeric

$N = 25$

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

**Survey question:** pa128\_g

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

Values	Number	Percent
2	25	100.0

Table 385: Frequency table for **pa128\_g**

**Value labels:**

1 - Yes

2 - No

pa128\_h

**Dataset:** SCPC

**Variable type:** Numeric

$N = 20$

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

**Survey question:** pa128\_h

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

Values	Number	Percent
2	20	100.0

Table 386: Frequency table for **pa128\_h**

**Value labels:**

1 - Yes

2 - No

pa128\_i

**Dataset:** SCPC

**Variable type:** Numeric

$N = 7$

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

**Survey question:** pa128\_i

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

Values	Number	Percent
2	7	100.0

Table 387: Frequency table for **pa128\_i**

**Value labels:**

1 - Yes

2 - No

pa128\_j

**Dataset:** SCPC

**Variable type:** Numeric

$N = 6$

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

**Survey question:** pa128\_j

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

Values	Number	Percent
2	6	100.0

Table 388: Frequency table for pa128\_j

**Value labels:**

1 - Yes

2 - No

pa129\_d

**Dataset:** SCPC

**Variable type:** Numeric

**Description:** Who did you pay using virtual currency?

**Survey question:** pa129\_d

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

pa129\_d\_combos

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

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

**Survey question:** N/A

**Details:** Variable is created by the survey instrument.



pa129\_d2\_other

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

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

**Survey question:** pa129\_d2\_other

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

pa129\_d2s1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 8$

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

**Survey question:** pa129\_d2s1

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

Values	Number	Percent
0	7	87.5
1	1	12.5

Table 389: Frequency table for pa129\_d2s1

**Value labels:**

0 - No

1 - Yes

pa129\_d2s2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 8$

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

**Survey question:** pa129\_d2s2

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

Values	Number	Percent
0	5	62.5
1	3	37.5

Table 390: Frequency table for pa129\_d2s2

**Value labels:**

0 - No

1 - Yes

pa129\_d2s3

**Dataset:** SCPC

**Variable type:** Numeric

$N = 8$

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

**Survey question:** pa129\_d2s3

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

Values	Number	Percent
0	6	75.0
1	2	25.0

Table 391: Frequency table for pa129\_d2s3

**Value labels:**

0 - No

1 - Yes

pa129\_d2s4

**Dataset:** SCPC

**Variable type:** Numeric

$N = 8$

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

**Survey question:** pa129\_d2s4

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

Values	Number	Percent
0	7	87.5
1	1	12.5

Table 392: Frequency table for pa129\_d2s4

**Value labels:**

0 - No

1 - Yes

pa129\_d2s5

**Dataset:** SCPC

**Variable type:** Numeric

$N = 8$

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

**Survey question:** pa129\_d2s5

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

Values	Number	Percent
0	7	87.5
1	1	12.5

Table 393: Frequency table for pa129\_d2s5

**Value labels:**

0 - No

1 - Yes

pa129\_d2s6

**Dataset:** SCPC

**Variable type:** Numeric

$N = 8$

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

**Survey question:** pa129\_d2s6

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

Values	Number	Percent
0	8	100.0

Table 394: Frequency table for pa129\_d2s6

**Value labels:**

0 - No

1 - Yes

pa130\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2141$

**Description:** How do you expect the value of one Bitcoin (BTC) to change over the following time periods?  
Next week

**Survey question:** pa130\_a

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

Values	Number	Percent
1	96	4.5
2	230	10.7
3	1618	75.6
4	179	8.4
5	18	0.8

Table 395: Frequency table for **pa130\_a**

**Value labels:**

- 1 - Decrease a lot
- 2 - Decrease some
- 3 - Stay about the same
- 4 - Increase some
- 5 - Increase a lot



pa130\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2141$

**Description:** How do you expect the value of one Bitcoin (BTC) to change over the following time periods?  
Next month

**Survey question:** pa130\_b

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

Values	Number	Percent
1	99	4.6
2	359	16.8
3	1322	61.7
4	339	15.8
5	22	1.0

Table 396: Frequency table for pa130\_b

**Value labels:**

- 1 - Decrease a lot
- 2 - Decrease some
- 3 - Stay about the same
- 4 - Increase some
- 5 - Increase a lot

pa130\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2143$

**Description:** How do you expect the value of one Bitcoin (BTC) to change over the following time periods?  
Next year

**Survey question:** pa130\_c

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

Values	Number	Percent
1	252	11.8
2	398	18.6
3	898	41.9
4	502	23.4
5	93	4.3

Table 397: Frequency table for pa130\_c

**Value labels:**

- 1 - Decrease a lot
- 2 - Decrease some
- 3 - Stay about the same
- 4 - Increase some
- 5 - Increase a lot

pa130\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 911$

**Description:** How do you expect the value of one Bitcoin Cash coin (BCH) to change over the following time periods? Next week

**Survey question:** pa130\_d

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

Values	Number	Percent
1	48	5.3
2	120	13.2
3	648	71.1
4	88	9.7
5	7	0.8

Table 398: Frequency table for pa130\_d

**Value labels:**

- 1 - Decrease a lot
- 2 - Decrease some
- 3 - Stay about the same
- 4 - Increase some
- 5 - Increase a lot

pa130\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 912$

**Description:** How do you expect the value of one Bitcoin Cash coin (BCH) to change over the following time periods? Next month

**Survey question:** pa130\_e

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

Values	Number	Percent
1	51	5.6
2	159	17.4
3	537	58.9
4	156	17.1
5	9	1.0

Table 399: Frequency table for **pa130\_e**

**Value labels:**

- 1 - Decrease a lot
- 2 - Decrease some
- 3 - Stay about the same
- 4 - Increase some
- 5 - Increase a lot

pa130\_f

**Dataset:** SCPC

**Variable type:** Numeric

$N = 912$

**Description:** How do you expect the value of one Bitcoin Cash coin (BCH) to change over the following time periods? Next year

**Survey question:** pa130\_f

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

Values	Number	Percent
1	116	12.7
2	143	15.7
3	396	43.4
4	219	24.0
5	38	4.2

Table 400: Frequency table for pa130\_f

**Value labels:**

- 1 - Decrease a lot
- 2 - Decrease some
- 3 - Stay about the same
- 4 - Increase some
- 5 - Increase a lot

pa131a1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2163$

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

**Survey question:** pa131a1

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

Values	Number	Percent
1	1300	60.1
2	574	26.5
3	183	8.5
4	86	4.0
5	20	0.9

Table 401: Frequency table for pa131a1

**Value labels:**

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

pa131a2

**Dataset:** SCPC

**Variable type:** Numeric

$N = 922$

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

**Survey question:** pa131a2

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

Values	Number	Percent
1	582	63.1
2	215	23.3
3	81	8.8
4	37	4.0
5	7	0.8

Table 402: Frequency table for pa131a2

**Value labels:**

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

pa133\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 54$

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

**Survey question:** pa133\_a

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

Values	Number	Percent
1	24	44.4
2	30	55.6

Table 403: Frequency table for **pa133\_a**

**Value labels:**

1 - Yes

2 - No



pa133\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 12$

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

**Survey question:** pa133\_b

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

Values	Number	Percent
1	5	41.7
2	7	58.3

Table 404: Frequency table for **pa133\_b**

**Value labels:**

1 - Yes

2 - No

pa133\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 26$

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

**Survey question:** pa133\_c

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

Values	Number	Percent
1	16	61.5
2	10	38.5

Table 405: Frequency table for **pa133\_c**

**Value labels:**

1 - Yes

2 - No

pa133\_g

**Dataset:** SCPC

**Variable type:** Numeric

$N = 25$

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

**Survey question:** pa133\_g

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

Values	Number	Percent
1	12	48.0
2	13	52.0

Table 406: Frequency table for pa133\_g

**Value labels:**

1 - Yes

2 - No

pa133\_h

**Dataset:** SCPC

**Variable type:** Numeric

$N = 20$

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

**Survey question:** pa133\_h

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

Values	Number	Percent
1	6	30.0
2	14	70.0

Table 407: Frequency table for **pa133\_h**

**Value labels:**

1 - Yes

2 - No

pa133\_i

**Dataset:** SCPC

**Variable type:** Numeric

$N = 7$

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

**Survey question:** pa133\_i

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

Values	Number	Percent
1	2	28.6
2	5	71.4

Table 408: Frequency table for **pa133\_i**

**Value labels:**

1 - Yes

2 - No

pa133\_j

**Dataset:** SCPC

**Variable type:** Numeric

$N = 6$

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

**Survey question:** pa133\_j

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

Values	Number	Percent
1	3	50.0
2	3	50.0

Table 409: Frequency table for pa133\_j

**Value labels:**

1 - Yes

2 - No

pa135\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 24$

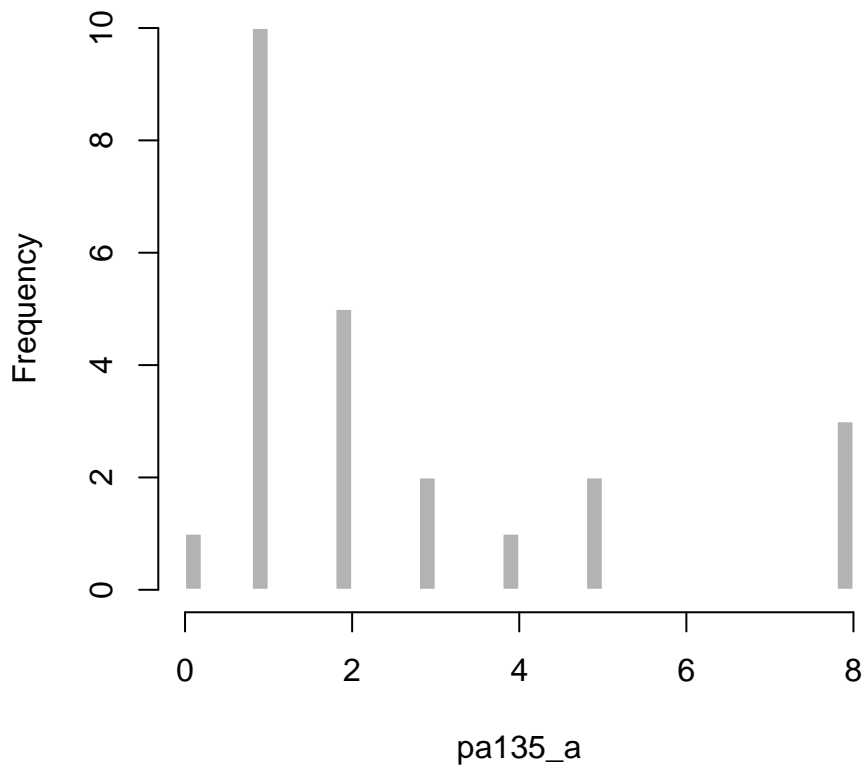
**Description:** In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? Bitcoin

**Survey question:** pa135\_a

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

min	med	mean	max	sd
0.0	2.0	2.8	10.0	2.6

Table 410: Summary statistics for pa135\_a



pa135\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 5$

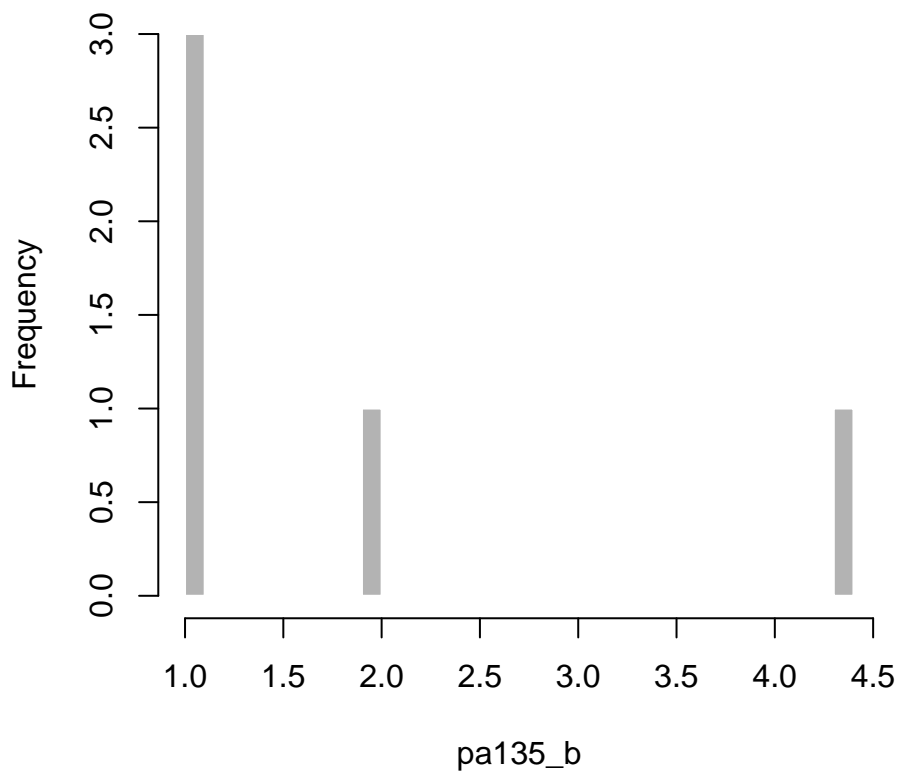
**Description:** In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? XRP

**Survey question:** pa135\_b

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

min	med	mean	max	sd
1.0	1.0	2.0	5.0	1.7

Table 411: Summary statistics for pa135\_b





pa135\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 16$

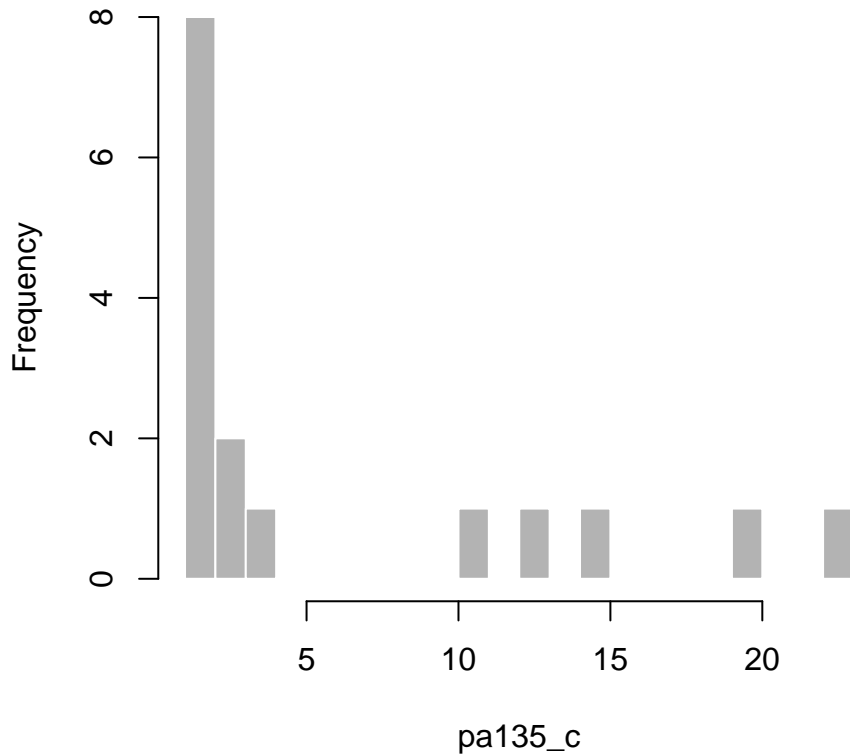
**Description:** In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? Litecoin

**Survey question:** pa135\_c

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

min	med	mean	max	sd
1.0	2.5	6.8	30.0	8.6

Table 412: Summary statistics for pa135\_c



pa135\_g

**Dataset:** SCPC

**Variable type:** Numeric

$N = 12$

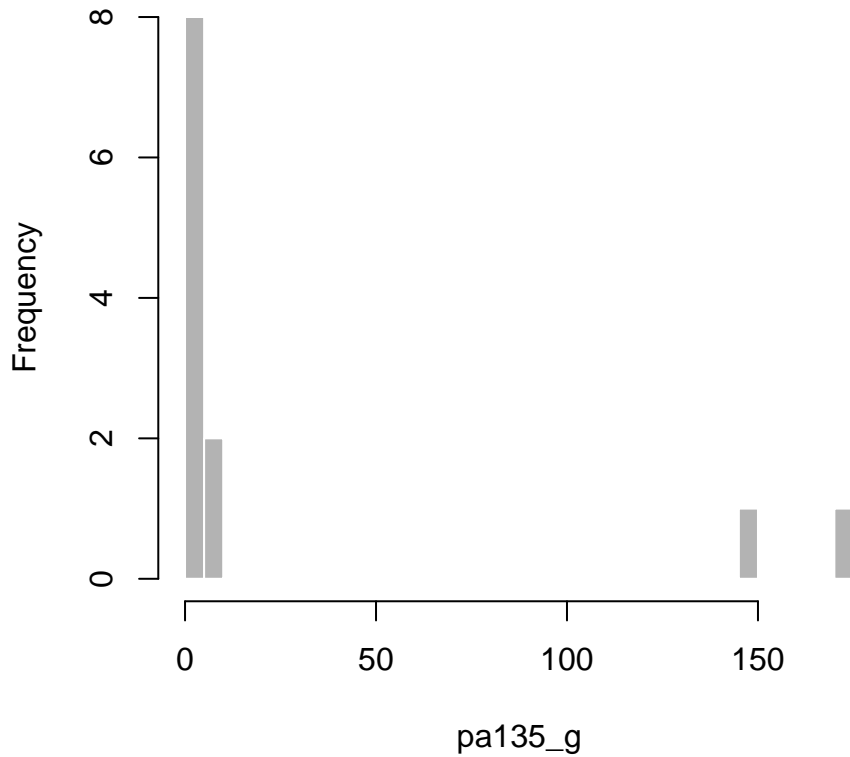
**Description:** In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? Ethereum

**Survey question:** pa135\_g

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

min	med	mean	max	sd
1.0	2.0	31.4	200.0	68.0

Table 413: Summary statistics for pa135\_g



pa135\_h

**Dataset:** SCPC

**Variable type:** Numeric

$N = 6$

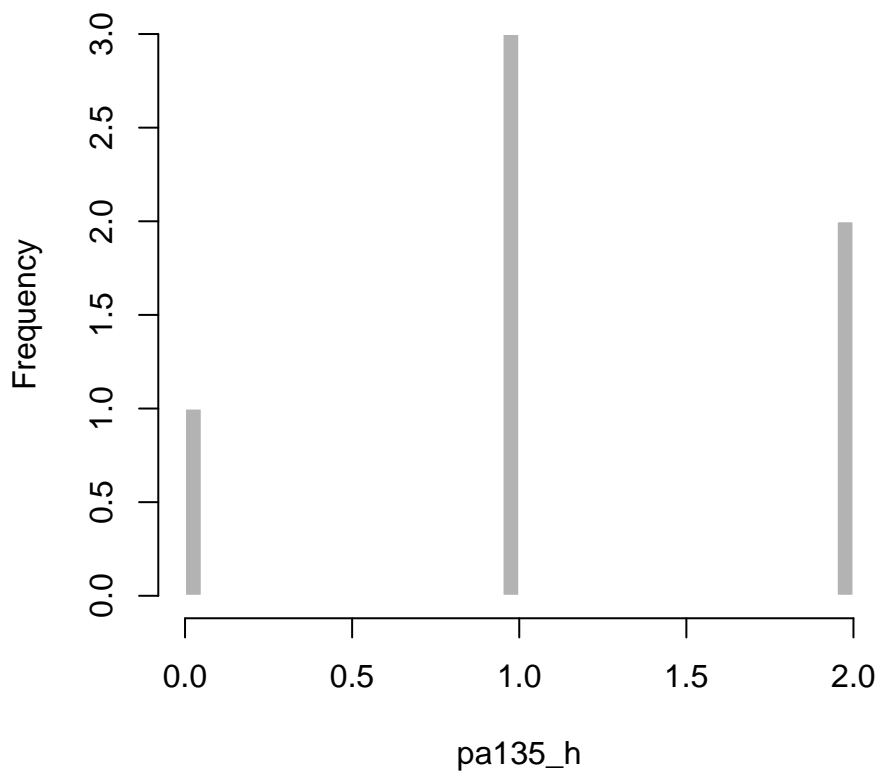
**Description:** In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? Bitcoin Cash

**Survey question:** pa135\_h

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

min	med	mean	max	sd
0.0	1.0	1.2	2.0	0.8

Table 414: Summary statistics for pa135\_h



pa135\_i

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2$

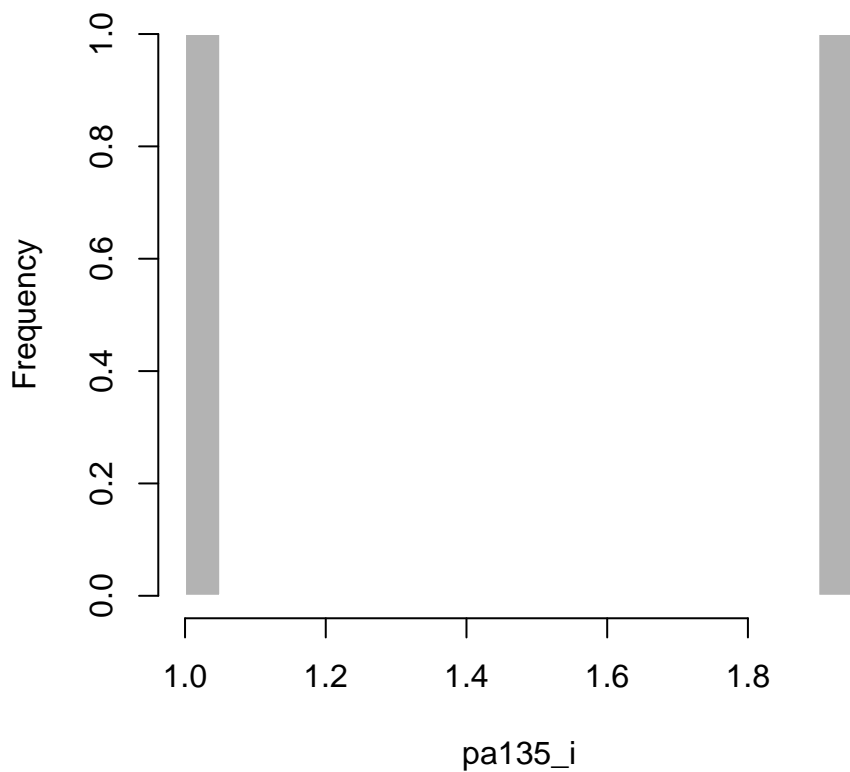
**Description:** In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? Stellar

**Survey question:** pa135\_i

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

min	med	mean	max	sd
1.0	1.5	1.5	2.0	0.7

Table 415: Summary statistics for pa135\_i



pa135\_j

Dataset: SCPC

Variable type: Numeric

$N = 3$

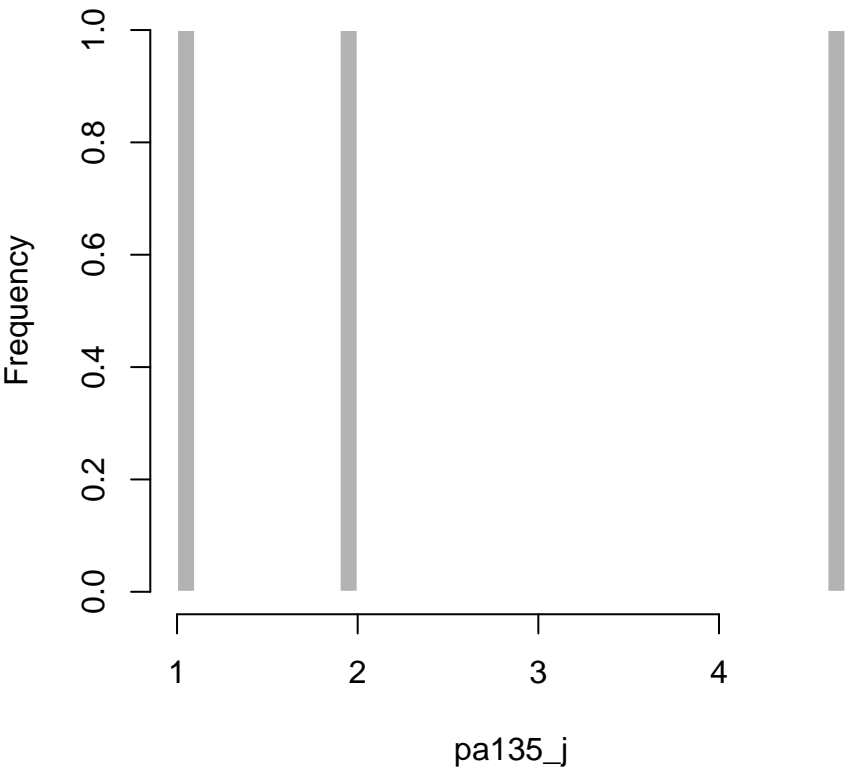
**Description:** In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? EOS

**Survey question:** pa135\_j

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

min	med	mean	max	sd
1.0	2.0	2.7	5.0	2.1

Table 416: Summary statistics for pa135\_j



pa137

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

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

**Survey question:** pa137

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

pa138

**Dataset:** SCPC

**Variable type:** Numeric

$N = 38$

**Description:** Did you own any Bitcoin (BTC) on August 1, 2017?

**Survey question:** pa138

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

Values	Number	Percent
1	12	31.6
2	26	68.4

Table 417: Frequency table for pa138

**Value labels:**

1 - Yes

2 - No

pa139

**Dataset:** SCPC

**Variable type:** Numeric

$N = 50$

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

**Survey question:** pa139

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

Values	Number	Percent
1	5	10.0
2	10	20.0
3	20	40.0
4	15	30.0

Table 418: Frequency table for pa139

**Value labels:**

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



pa140\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 8$

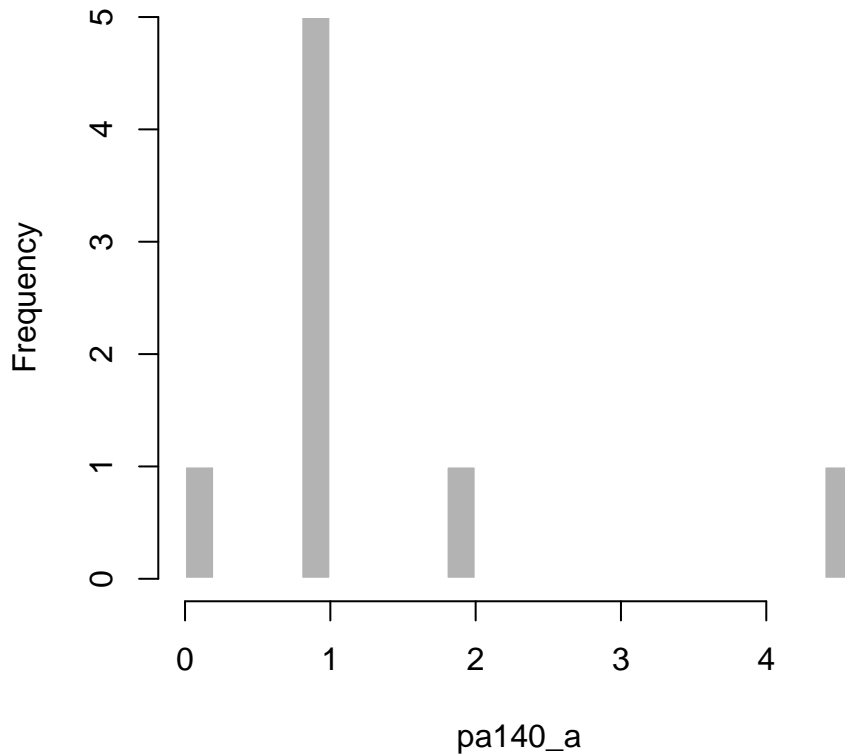
**Description:** In the past 12 months, how many payments for goods or services or to another person did you make using a virtual currency? Bitcoin

**Survey question:** pa140\_a

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

min	med	mean	max	sd
0.0	1.0	1.6	6.0	1.8

Table 419: Summary statistics for **pa140\_a**



pa140\_b

**Dataset:** SCPC

**Variable type:** Numeric

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

**Survey question:** pa140\_b

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

pa140\_c

**Dataset:** SCPC

**Variable type:** Numeric

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

**Survey question:** pa140\_c

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

pa140\_g

**Dataset:** SCPC

**Variable type:** Numeric

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

**Survey question:** pa140\_g

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

pa140\_h

**Dataset:** SCPC

**Variable type:** Numeric

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

**Survey question:** pa140\_h

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

pa140\_i

**Dataset:** SCPC

**Variable type:** Numeric

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

**Survey question:** pa140\_i

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

pa140\_j

**Dataset:** SCPC

**Variable type:** Numeric

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

**Survey question:** pa140\_j

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

pa188

**Dataset:** SCPC

**Variable type:** Numeric

$N = 930$

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

**Survey question:** pa188

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

Values	Number	Percent
1	309	33.2
2	418	44.9
3	47	5.1
4	99	10.6
8	57	6.1

Table 420: Frequency table for pa188

**Value labels:**

- 1 - Credit card
- 2 - Debit card
- 3 - Prepaid card
- 4 - Bank account number
- 5 - Other (specify)



pa188\_other

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

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

**Survey question:** pa188\_other

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

pa189\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3097$

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

**Survey question:** pa189\_a

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

Values	Number	Percent
1	338	10.9
2	2759	89.1

Table 421: Frequency table for **pa189\_a**

**Value labels:**

1 - Yes

2 - No

pa189\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3097$

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

**Survey question:** pa189\_b

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

Values	Number	Percent
1	304	9.8
2	2793	90.2

Table 422: Frequency table for **pa189\_b**

**Value labels:**

1 - Yes

2 - No

pa189\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3097$

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

**Survey question:** pa189\_c

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

Values	Number	Percent
1	763	24.6
2	2334	75.4

Table 423: Frequency table for **pa189\_c**

**Value labels:**

1 - Yes

2 - No

pa193

**Dataset:** SCPC

**Variable type:** Numeric

$N = 670$

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

**Survey question:** pa193

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

Values	Number	Percent
1	406	60.6
2	132	19.7
3	5	0.7
4	95	14.2
5	32	4.8

Table 424: Frequency table for pa193

**Value labels:**

- 1 - Credit card
- 2 - Debit card
- 3 - Prepaid card
- 4 - Bank account number
- 5 - Other (specify)

pa193\_other

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

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

**Survey question:** pa193\_other

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

pa194

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3143$

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

**Survey question:** pa194

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

Values	Number	Percent
1	670	21.3
2	2473	78.7

Table 425: Frequency table for pa194

**Value labels:**

1 - Yes

2 - No

pa198\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3134$

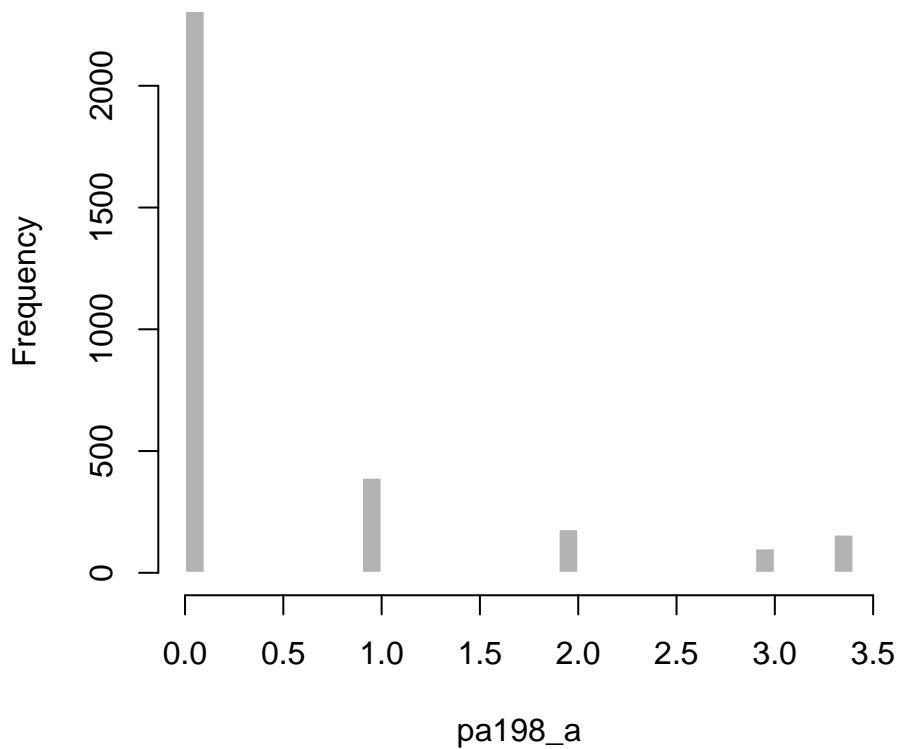
**Description:** Please tell us how many of each type of prepaid card that you have. Gift card from a store, merchant, or website

**Survey question:** pa198\_a

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

min	med	mean	max	sd
0.0	0.0	0.7	30.0	2.1

Table 426: Summary statistics for pa198\_a





pa198\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3136$

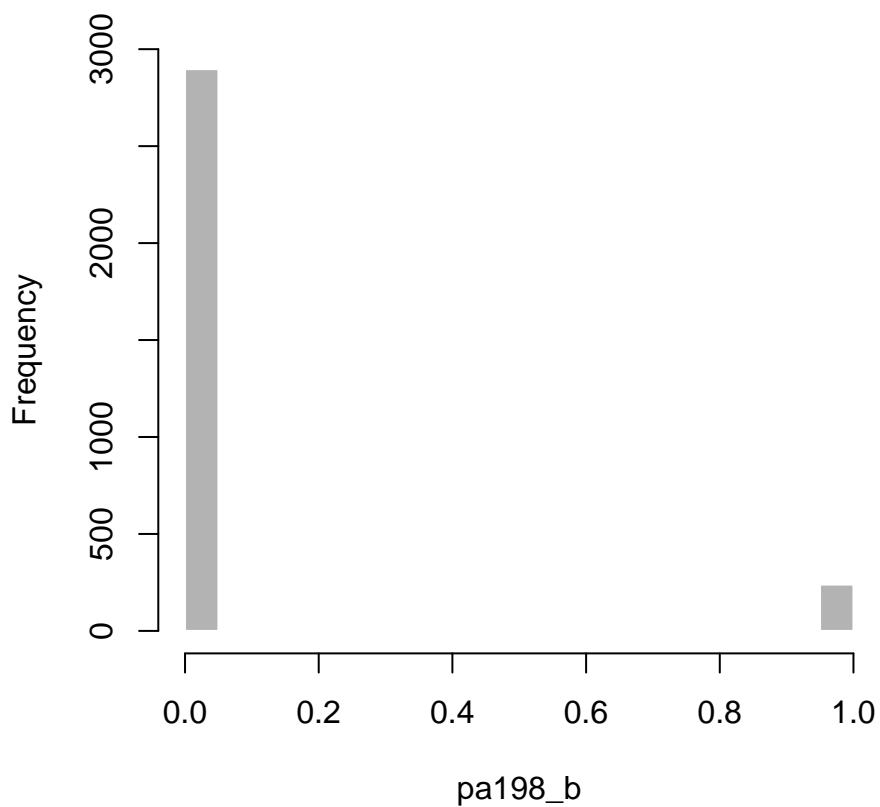
**Description:** Please tell us how many of each type of prepaid card that you have.

**Survey question:** pa198\_b

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

min	med	mean	max	sd
0.0	0.0	0.1	20.0	0.6

Table 427: Summary statistics for **pa198\_b**



pa198\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3135$

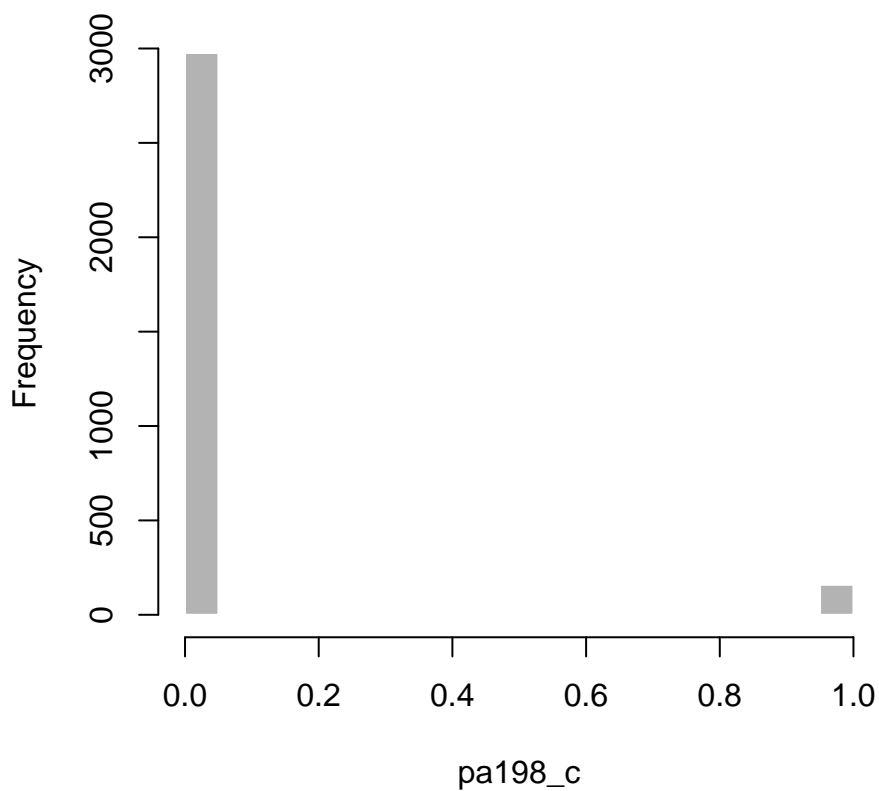
**Description:** Please tell us how many of each type of prepaid card that you have. Public transportation card or pass

**Survey question:** pa198\_c

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

min	med	mean	max	sd
0.0	0.0	0.1	100.0	1.8

Table 428: Summary statistics for **pa198\_c**



pa198\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3129$

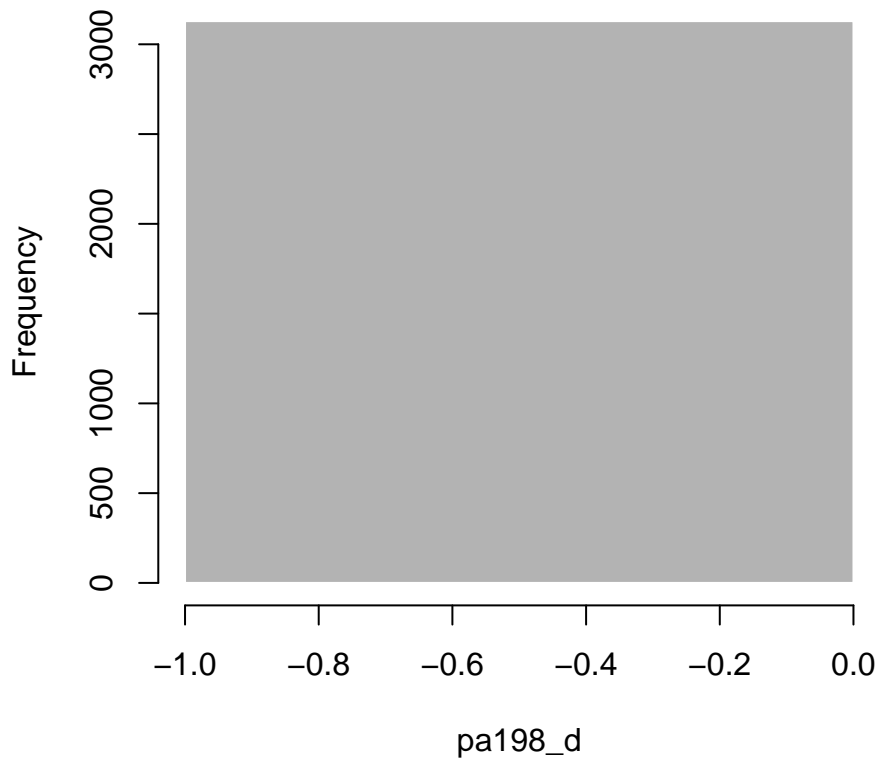
**Description:** Please tell us how many of each type of prepaid card that you have. Phone card

**Survey question:** pa198\_d

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

min	med	mean	max	sd
0.0	0.0	0.0	50.0	0.9

Table 429: Summary statistics for **pa198\_d**



pa198\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3132$

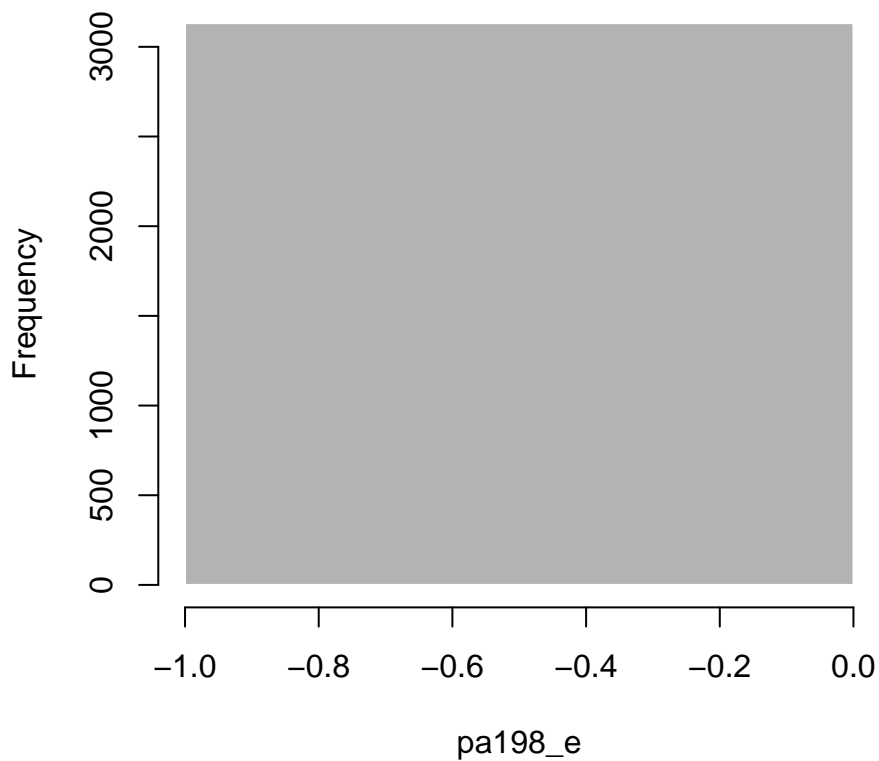
**Description:** Please tell us how many of each type of prepaid card that you have. Direct Express

**Survey question:** pa198\_e

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

min	med	mean	max	sd
0.0	0.0	0.0	2.0	0.1

Table 430: Summary statistics for pa198\_e



pa198\_f

Dataset: SCPC

Variable type: Numeric

$N = 3132$

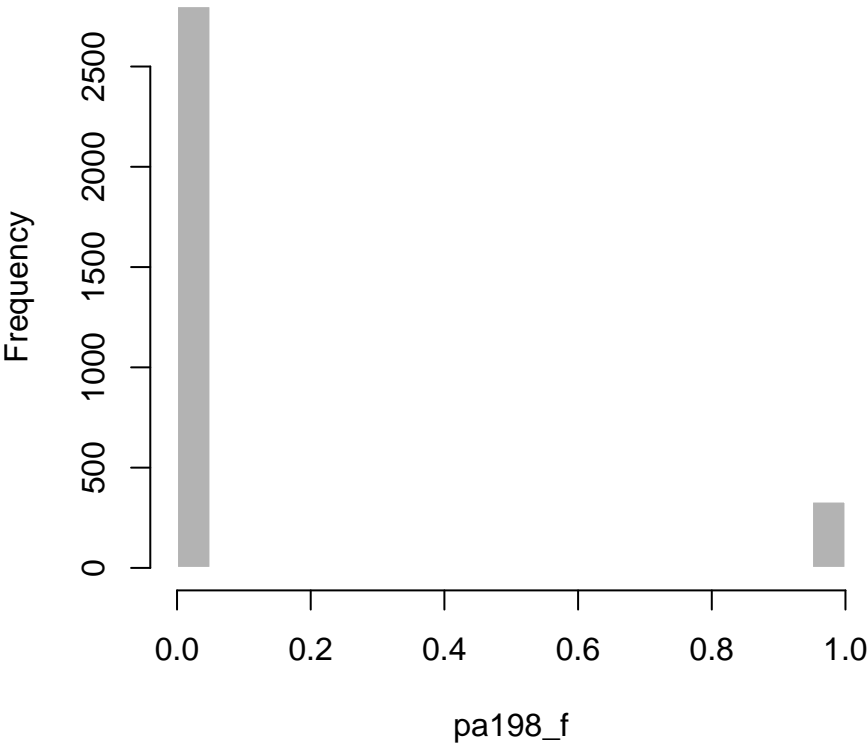
Description: Please tell us how many of each type of prepaid card that you have.

Survey question: pa198\_f

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

min	med	mean	max	sd
0.0	0.0	0.1	20.0	0.5

Table 431: Summary statistics for pa198\_f



pa198\_g

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3134$

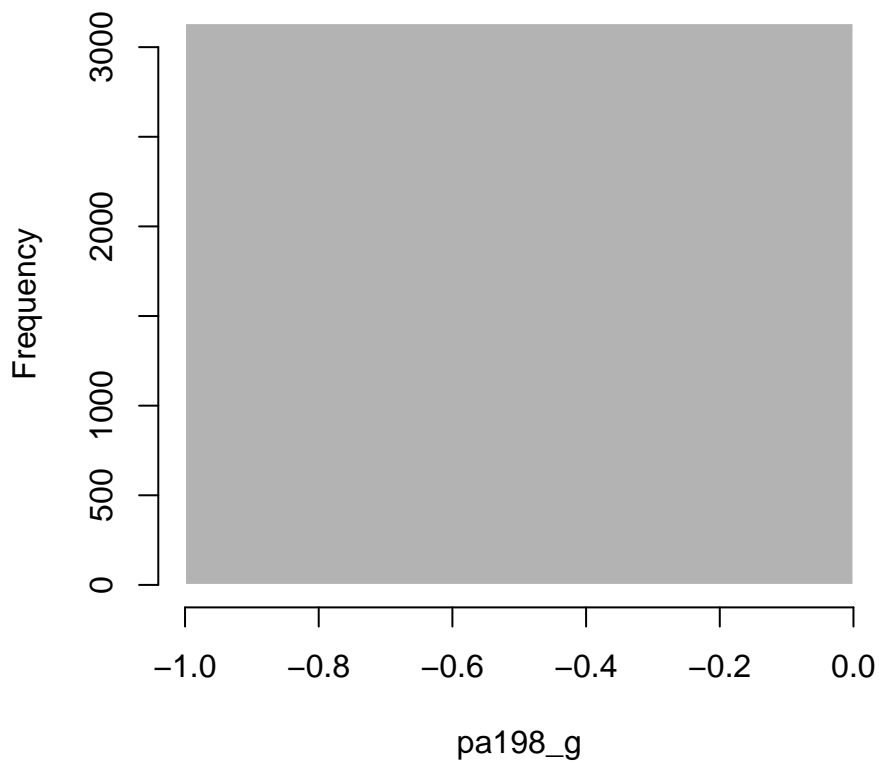
**Description:** Please tell us how many of each type of prepaid card that you have.

**Survey question:** pa198\_g

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

min	med	mean	max	sd
0.0	0.0	0.0	9.0	0.2

Table 432: Summary statistics for **pa198\_g**



pa198\_h

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3131$

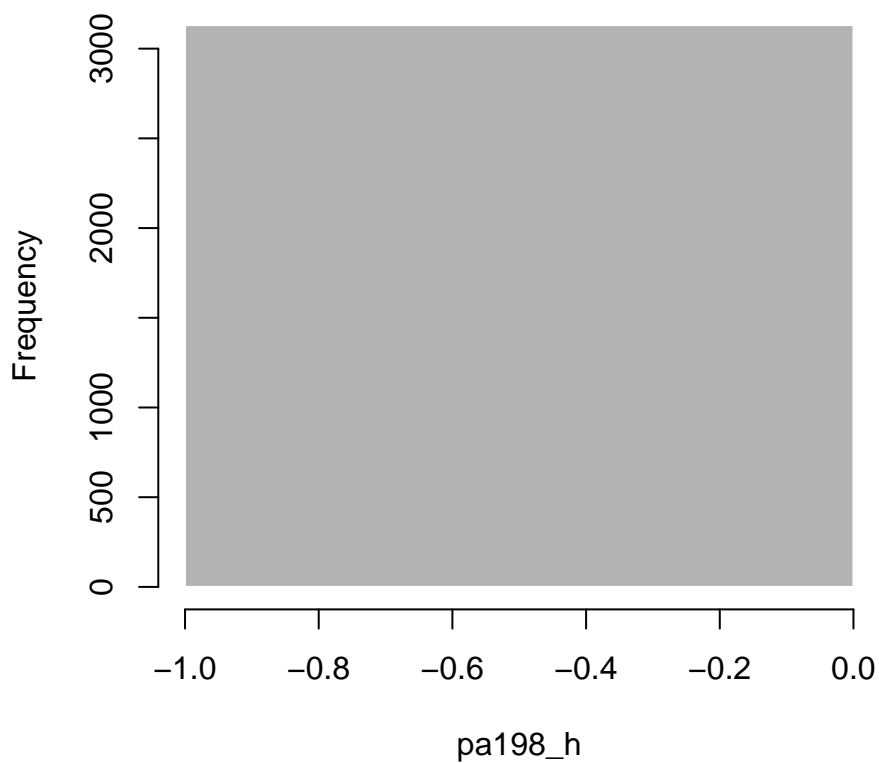
**Description:** Please tell us how many of each type of prepaid card that you have.

**Survey question:** pa198\_h

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

min	med	mean	max	sd
0.0	0.0	0.0	3.0	0.1

Table 433: Summary statistics for `pa198_h`



pa198\_i

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3132$

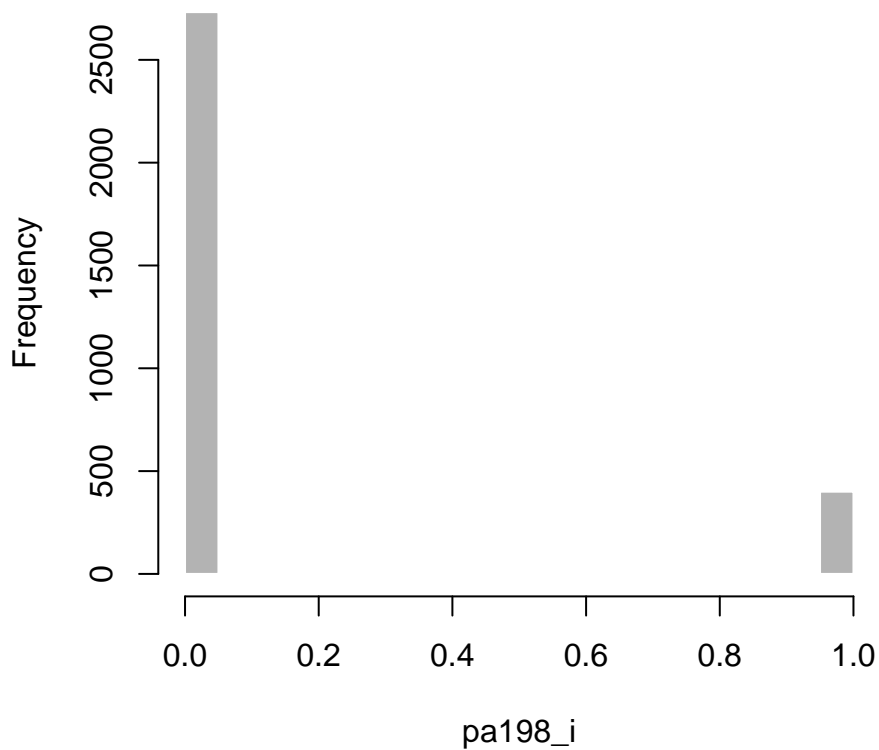
**Description:** Please tell us how many of each type of prepaid card that you have.

**Survey question:** pa198\_i

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

min	med	mean	max	sd
0.0	0.0	0.1	4.0	0.4

Table 434: Summary statistics for **pa198\_i**





pa198\_j

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3136$

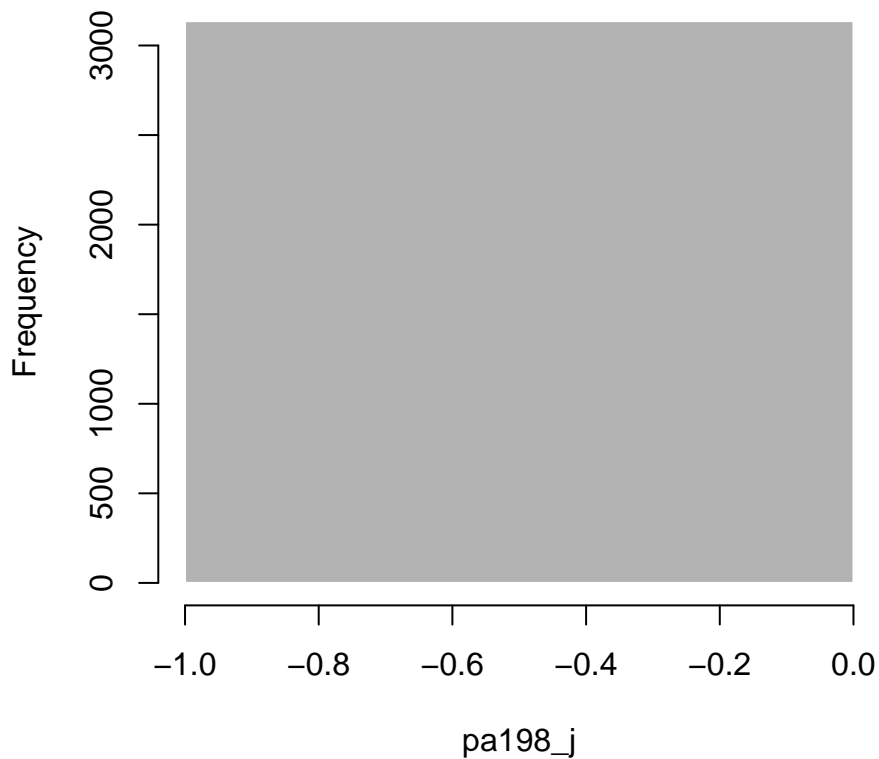
**Description:** Please tell us how many of each type of prepaid card that you have.

**Survey question:** pa198\_j

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

min	med	mean	max	sd
0.0	0.0	0.0	1.0	0.0

Table 435: Summary statistics for **pa198\_j**



pa198\_k

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3134$

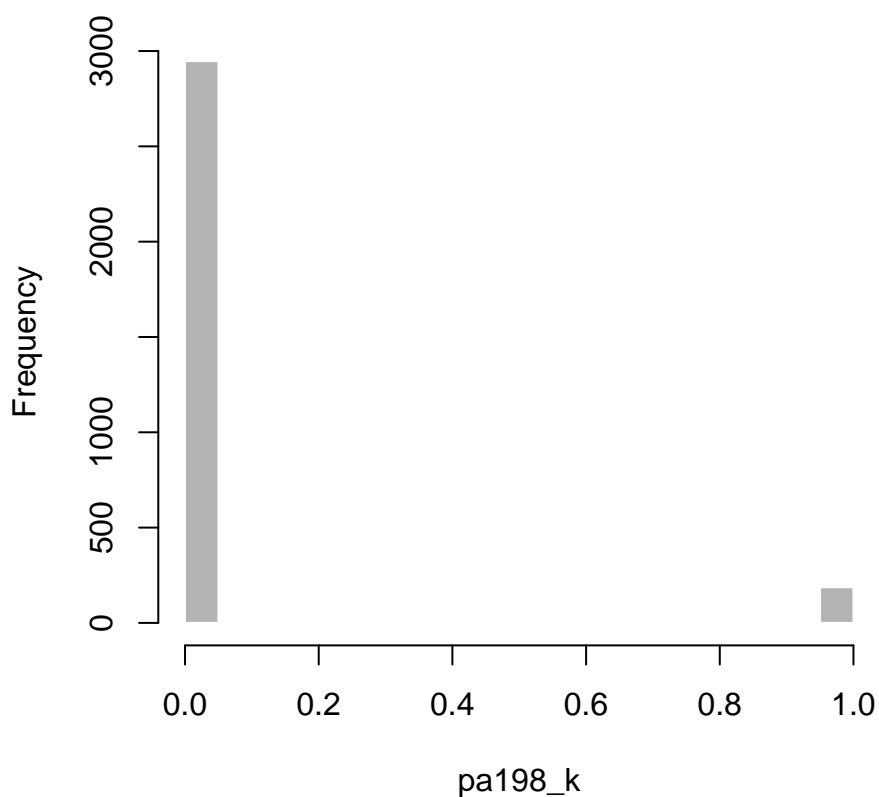
**Description:** Please tell us how many of each type of prepaid card that you have.

**Survey question:** pa198\_k

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

min	med	mean	max	sd
0.0	0.0	0.1	15.0	0.6

Table 436: Summary statistics for **pa198\_k**



pa198\_l

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3136$

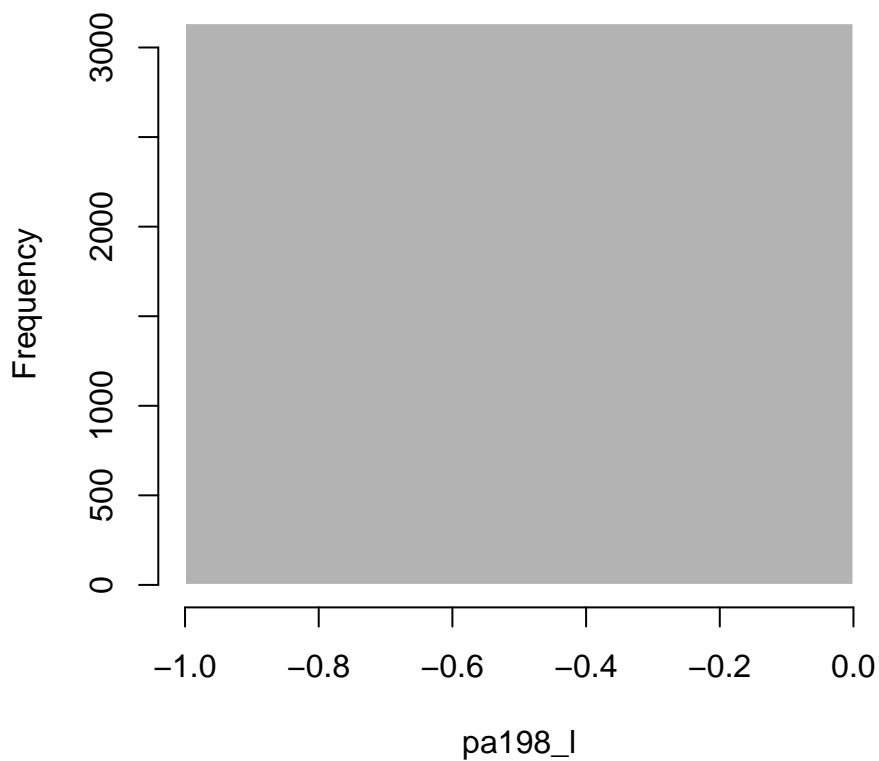
**Description:** Please tell us how many of each type of prepaid card that you have.

**Survey question:** pa198\_l

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

min	med	mean	max	sd
0.0	0.0	0.0	9.0	0.2

Table 437: Summary statistics for pa198\_l



pa198\_m

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3135$

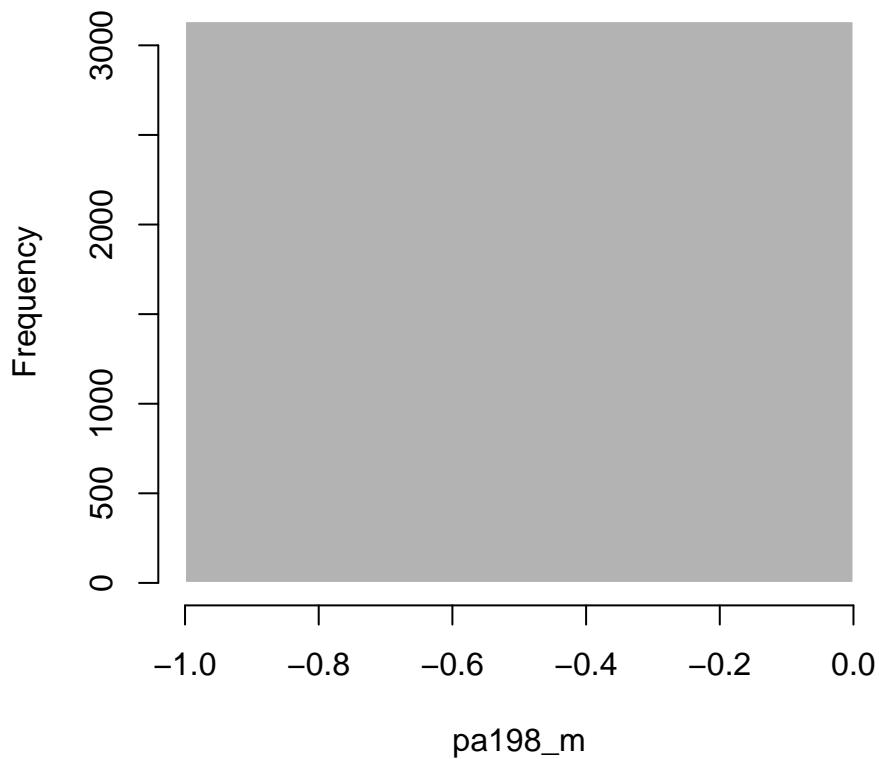
**Description:** Please tell us how many of each type of prepaid card that you have.

**Survey question:** pa198\_m

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

min	med	mean	max	sd
0.0	0.0	0.0	2.0	0.2

Table 438: Summary statistics for **pa198\_m**



pa201\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3133$

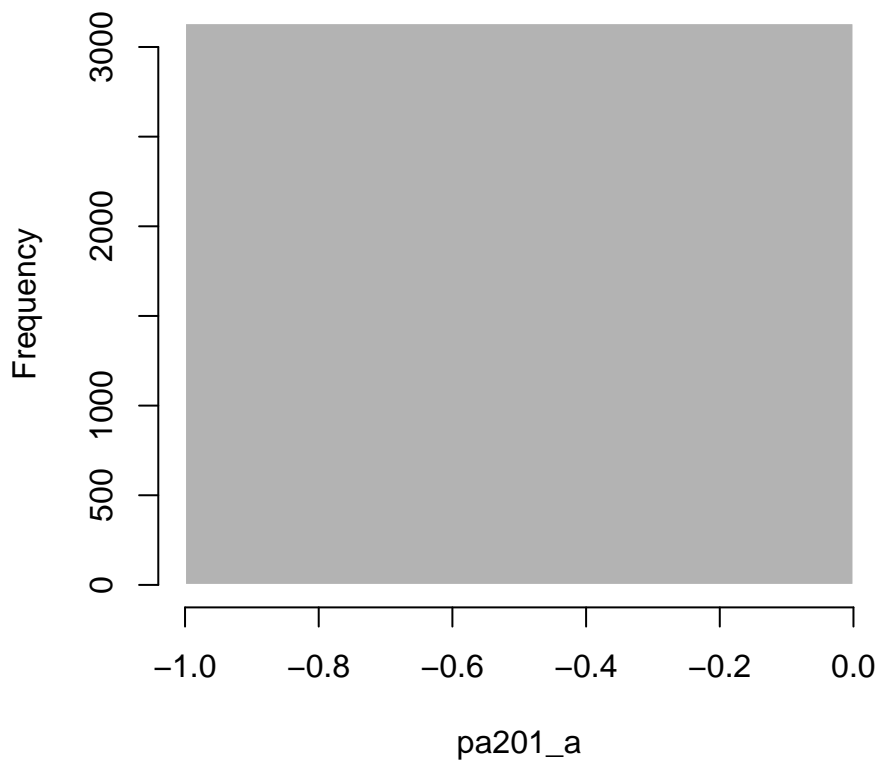
**Description:** Please tell us how many of each type of prepaid card that you have. NetSpend

**Survey question:** pa201\_a

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

min	med	mean	max	sd
0.0	0.0	0.0	5.0	0.2

Table 439: Summary statistics for pa201\_a



pa201\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3134$

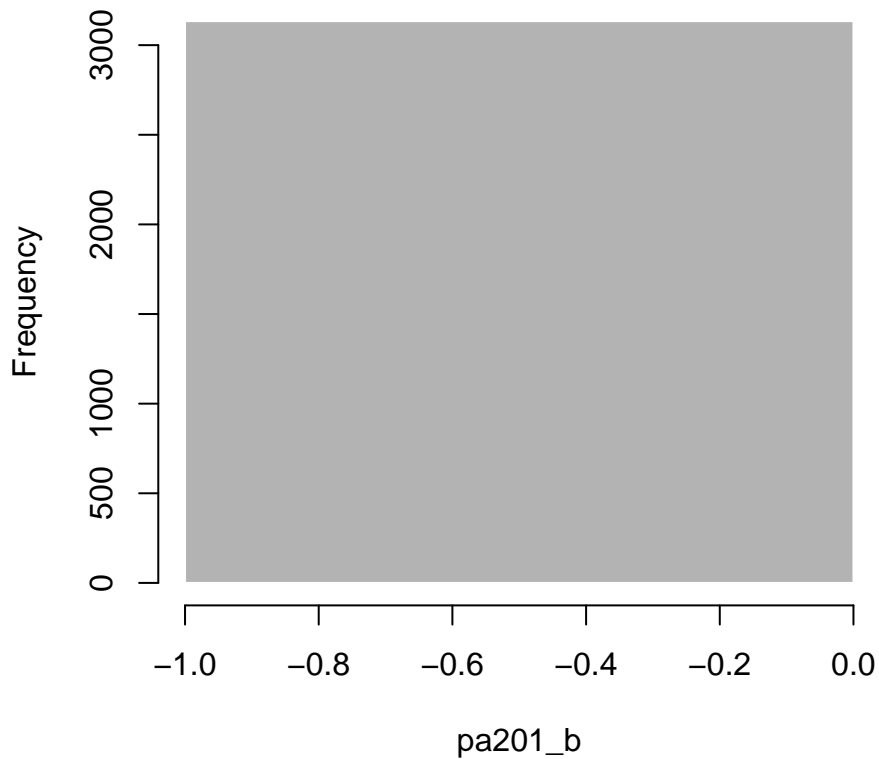
**Description:** Please tell us how many of each type of prepaid card that you have. Green Dot

**Survey question:** pa201\_b

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

min	med	mean	max	sd
0.0	0.0	0.0	10.0	0.3

Table 440: Summary statistics for pa201\_b



pa201\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3134$

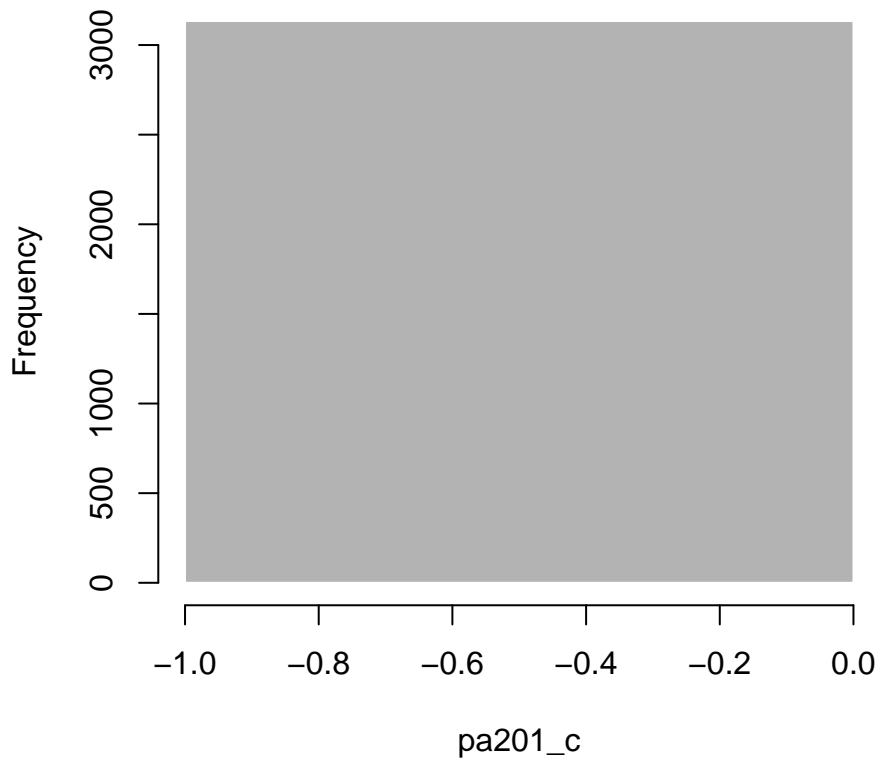
**Description:** Please tell us how many of each type of prepaid card that you have. American Express  
Bluebird

**Survey question:** pa201\_c

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

min	med	mean	max	sd
0.0	0.0	0.0	9.0	0.3

Table 441: Summary statistics for pa201\_c



pa201\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3132$

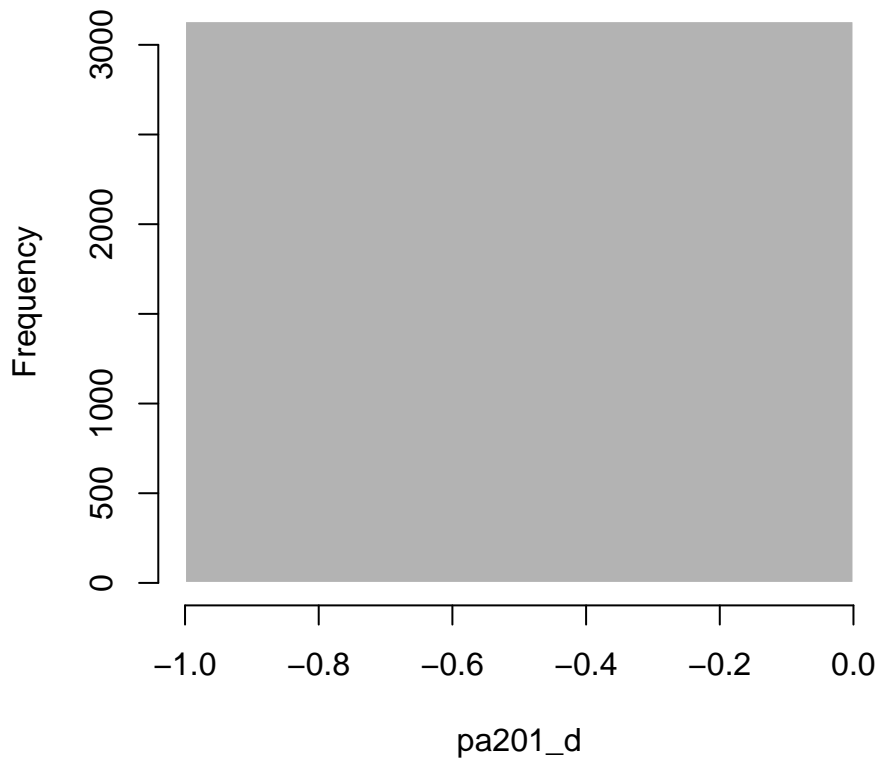
**Description:** Please tell us how many of each type of prepaid card that you have. Walmart MoneyCard

**Survey question:** pa201\_d

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

min	med	mean	max	sd
0.0	0.0	0.0	10.0	0.3

Table 442: Summary statistics for pa201\_d





pa201\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3132$

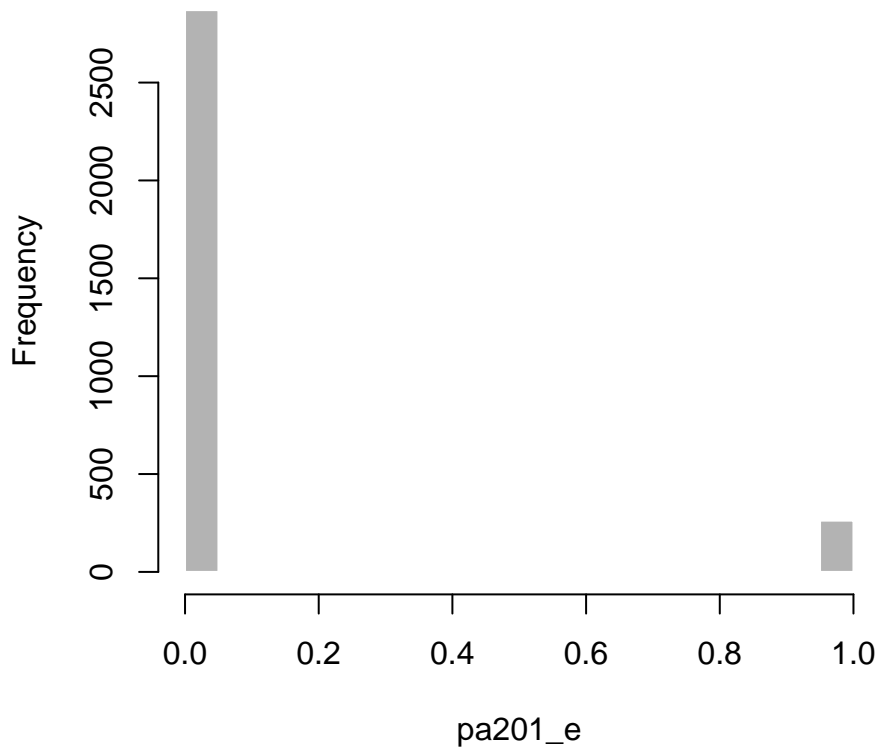
**Description:** Please tell us how many of each type of prepaid card that you have. Visa Prepaid Card

**Survey question:** pa201\_e

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

min	med	mean	max	sd
0.0	0.0	0.1	10.0	0.5

Table 443: Summary statistics for pa201\_e



pa201\_f

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3133$

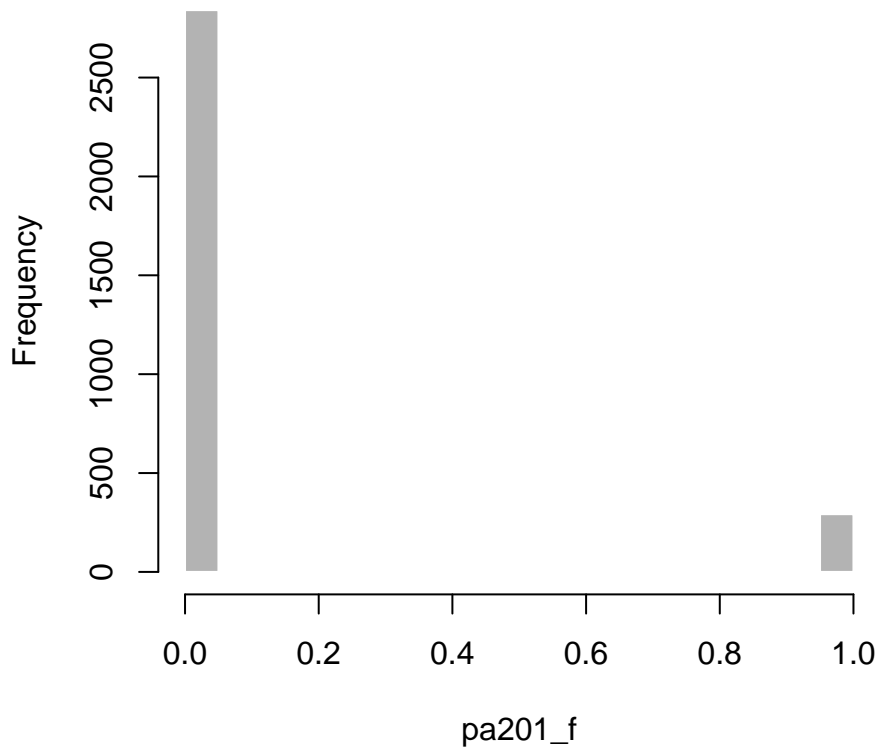
**Description:** Please tell us how many of each type of prepaid card that you have. MasterCard Prepaid Card

**Survey question:** pa201\_f

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

min	med	mean	max	sd
0.0	0.0	0.1	9.0	0.4

Table 444: Summary statistics for pa201\_f



pa201\_h

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3135$

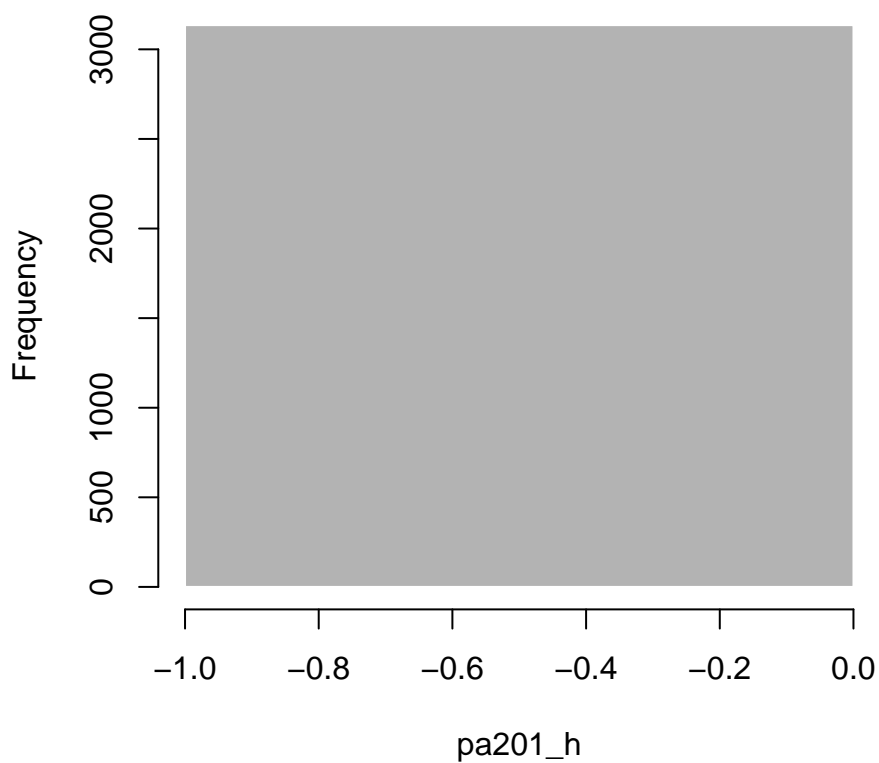
**Description:** Please tell us how many of each type of prepaid card that you have. AccountNow Gold Card

**Survey question:** pa201\_h

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

min	med	mean	max	sd
0.0	0.0	0.0	9.0	0.2

Table 445: Summary statistics for pa201\_h



pa201\_i

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3135$

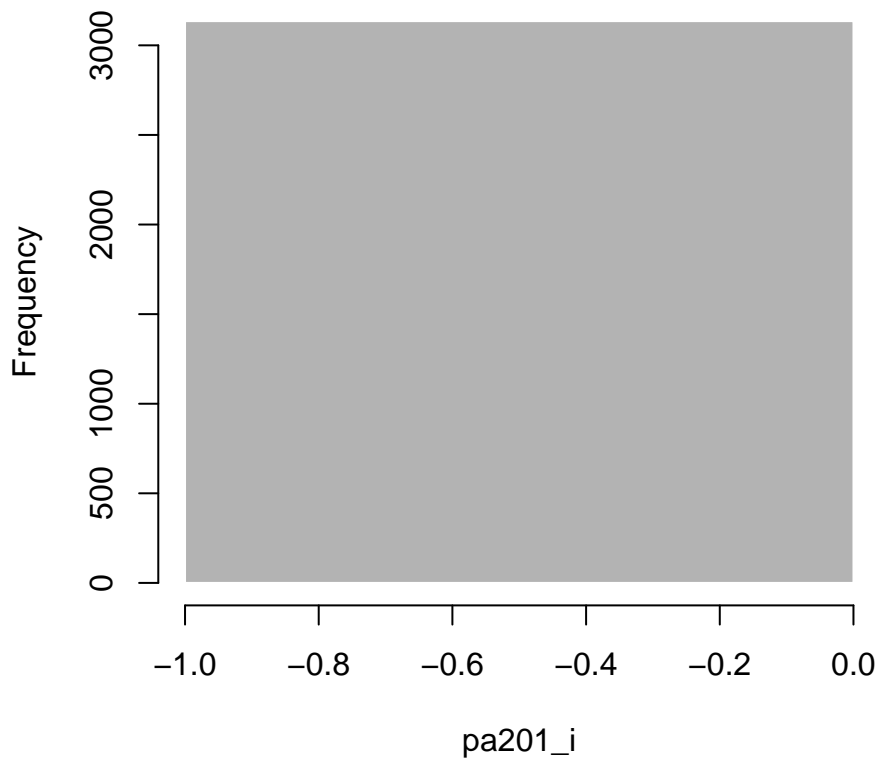
**Description:** Please tell us how many of each type of prepaid card that you have. Prepaid card from a bank

**Survey question:** pa201\_i

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

min	med	mean	max	sd
0.0	0.0	0.0	9.0	0.3

Table 446: Summary statistics for pa201\_i



pa202\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 827$

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

**Survey question:** pa202\_a

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

Values	Number	Percent
1	139	16.8
2	606	73.3
3	82	9.9

Table 447: Frequency table for pa202\_a

**Value labels:**

1 - Yes

2 - No

3 - I don't know

pa202\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 159$

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

**Survey question:** pa202\_c

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

Values	Number	Percent
1	15	9.4
2	129	81.1
3	15	9.4

Table 448: Frequency table for pa202\_c

**Value labels:**

1 - Yes

2 - No

3 - I don't know

pa202\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 62$

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

**Survey question:** pa202\_d

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

Values	Number	Percent
1	4	6.5
2	55	88.7
3	3	4.8

Table 449: Frequency table for pa202\_d

**Value labels:**

1 - Yes

2 - No

3 - I don't know

pa202\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 52$

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

**Survey question:** pa202\_e

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

Values	Number	Percent
1	41	78.8
2	4	7.7
3	7	13.5

Table 450: Frequency table for pa202\_e

**Value labels:**

1 - Yes

2 - No

3 - I don't know



pa202\_f

**Dataset:** SCPC

**Variable type:** Numeric

$N = 331$

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

**Survey question:** pa202\_f

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

Values	Number	Percent
1	38	11.5
2	271	81.9
3	22	6.6

Table 451: Frequency table for pa202\_f

**Value labels:**

1 - Yes

2 - No

3 - I don't know

pa202\_g

**Dataset:** SCPC

**Variable type:** Numeric

$N = 72$

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

**Survey question:** pa202\_g

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

Values	Number	Percent
1	56	77.8
2	12	16.7
3	4	5.6

Table 452: Frequency table for pa202\_g

**Value labels:**

1 - Yes

2 - No

3 - I don't know

pa202\_h

**Dataset:** SCPC

**Variable type:** Numeric

$N = 46$

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

**Survey question:** pa202\_h

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

Values	Number	Percent
1	29	63.0
2	15	32.6
3	2	4.3

Table 453: Frequency table for pa202\_h

**Value labels:**

1 - Yes

2 - No

3 - I don't know

pa202\_i

**Dataset:** SCPC

**Variable type:** Numeric

$N = 400$

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

**Survey question:** pa202\_i

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

Values	Number	Percent
1	227	56.8
2	134	33.5
3	39	9.8

Table 454: Frequency table for pa202\_i

**Value labels:**

1 - Yes

2 - No

3 - I don't know

pa202\_j

**Dataset:** SCPC

**Variable type:** Numeric

$N = 4$

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

**Survey question:** pa202\_j

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

Values	Number	Percent
1	1	25.0
2	2	50.0
3	1	25.0

Table 455: Frequency table for pa202\_j

**Value labels:**

1 - Yes

2 - No

3 - I don't know

pa202\_k

**Dataset:** SCPC

**Variable type:** Numeric

$N = 187$

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

**Survey question:** pa202\_k

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

Values	Number	Percent
1	55	29.4
2	106	56.7
3	26	13.9

Table 456: Frequency table for pa202\_k

**Value labels:**

1 - Yes

2 - No

3 - I don't know

pa202\_1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 36$

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

**Survey question:** pa202\_1

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

Values	Number	Percent
1	9	25.0
2	24	66.7
3	3	8.3

Table 457: Frequency table for pa202\_1

**Value labels:**

1 - Yes

2 - No

3 - I don't know

pa202\_m

**Dataset:** SCPC

**Variable type:** Numeric

$N = 57$

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

**Survey question:** pa202\_m

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

Values	Number	Percent
1	25	43.9
2	25	43.9
3	7	12.3

Table 458: Frequency table for pa202\_m

**Value labels:**

1 - Yes

2 - No

3 - I don't know



pa203\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 82$

**Description:** Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Gift card

**Survey question:** pa203\_a

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

Values	Number	Percent
1	24	29.3
2	58	70.7

Table 459: Frequency table for **pa203\_a**

**Value labels:**

1 - Yes

2 - No

pa203\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 15$

**Description:** Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Public transportation

**Survey question:** pa203\_c

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

Values	Number	Percent
1	1	6.7
2	14	93.3

Table 460: Frequency table for **pa203\_c**

**Value labels:**

1 - Yes

2 - No

pa203\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3$

**Description:** Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Phone card

**Survey question:** pa203\_d

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

Values	Number	Percent
1	1	33.3
2	2	66.7

Table 461: Frequency table for **pa203\_d**

**Value labels:**

1 - Yes

2 - No

pa203\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 7$

**Description:** Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Direct Express

**Survey question:** pa203\_e

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

Values	Number	Percent
1	5	71.4
2	2	28.6

Table 462: Frequency table for **pa203\_e**

**Value labels:**

1 - Yes

2 - No

pa203\_f

**Dataset:** SCPC

**Variable type:** Numeric

$N = 22$

**Description:** Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? EBT, WIC, SNAP, TANF

**Survey question:** pa203\_f

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

Values	Number	Percent
1	17	77.3
2	5	22.7

Table 463: Frequency table for pa203\_f

**Value labels:**

1 - Yes

2 - No

pa203\_g

**Dataset:** SCPC

**Variable type:** Numeric

$N = 4$

**Description:** Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Payroll card

**Survey question:** pa203\_g

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

Values	Number	Percent
1	4	100.0

Table 464: Frequency table for **pa203\_g**

**Value labels:**

1 - Yes

2 - No

pa203\_h

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2$

**Description:** Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Employee incentive card

**Survey question:** pa203\_h

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	1	50.0
2	1	50.0

Table 465: Frequency table for **pa203\_h**

**Value labels:**

1 - Yes

2 - No

pa203\_i

**Dataset:** SCPC

**Variable type:** Numeric

$N = 39$

**Description:** Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Benefit card

**Survey question:** pa203\_i

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	19	48.7
2	20	51.3

Table 466: Frequency table for **pa203\_i**

**Value labels:**

1 - Yes

2 - No



pa203\_j

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1$

**Description:** Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Remittance card

**Survey question:** pa203\_j

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
2	1	100.0

Table 467: Frequency table for pa203\_j

**Value labels:**

1 - Yes

2 - No

pa203\_k

**Dataset:** SCPC

**Variable type:** Numeric

$N = 26$

**Description:** Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Rebate card

**Survey question:** pa203\_k

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	12	46.2
2	14	53.8

Table 468: Frequency table for pa203\_k

**Value labels:**

1 - Yes

2 - No

pa203\_1

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3$

**Description:** Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Location specific card

**Survey question:** pa203\_1

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
2	3	100.0

Table 469: Frequency table for **pa203\_1**

**Value labels:**

1 - Yes

2 - No

pa203\_m

**Dataset:** SCPC

**Variable type:** Numeric

$N = 7$

**Description:** Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Other government benefit card

**Survey question:** pa203\_m

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	5	71.4
2	2	28.6

Table 470: Frequency table for **pa203\_m**

**Value labels:**

1 - Yes

2 - No

`pacific`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3145$

**Description:** Did the respondent select NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER in the race question

**Survey question:** N/A

**Details:** Provided by the survey vendor. This is a check-all-that-apply question, and the respondent is self-describing their race.

Values	Number	Percent
0	3107	98.8
1	38	1.2

Table 471: Frequency table for `pacific`

**Value labels:**

0 - No

1 - Yes

paper\_bp\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

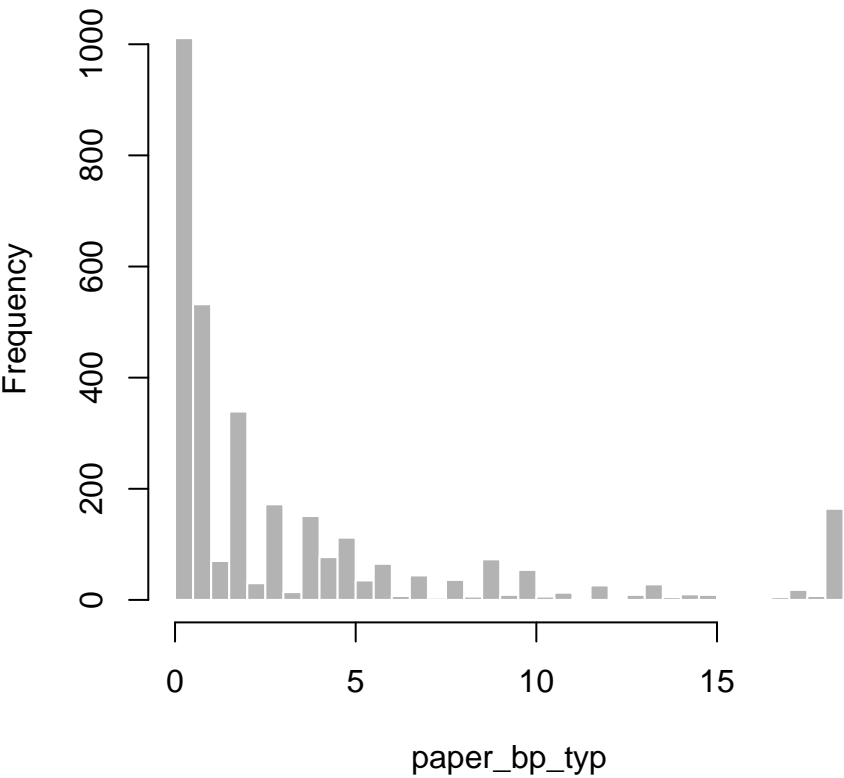
Description: The total number of bill payments made by PAPER methods in a typical month.

Survey question: NA

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.2	4.1	217.4	8.1

Table 472: Summary statistics for paper\_bp\_typ



paper\_ipbp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

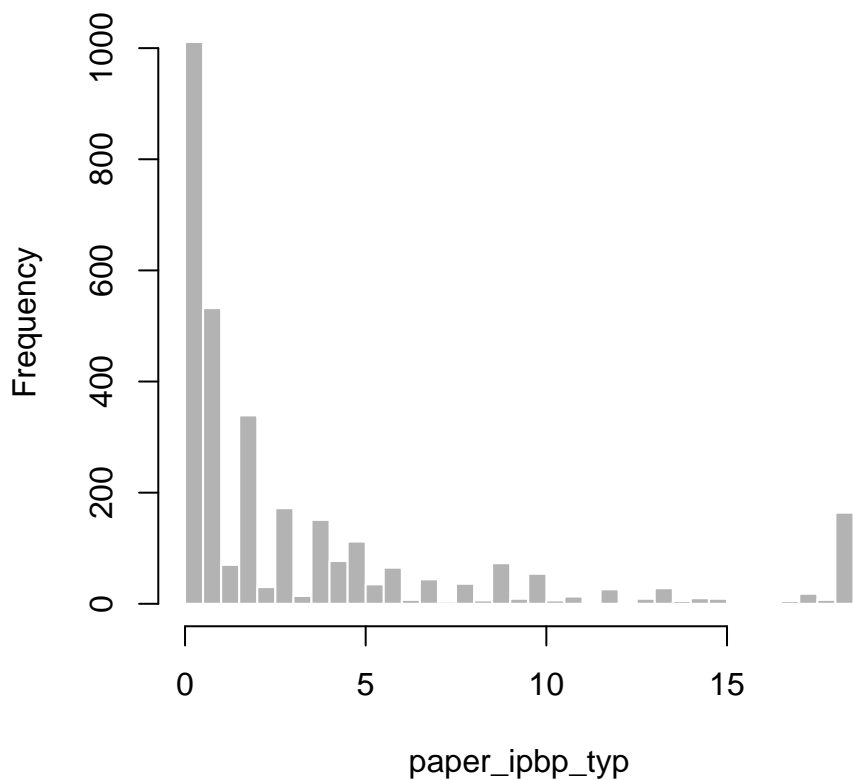
**Description:** The total number of in-person or by mail bill payments made by PAPER methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	1.2	4.1	217.4	8.1

Table 473: Summary statistics for `paper_ipbp_typ`



paper\_op\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

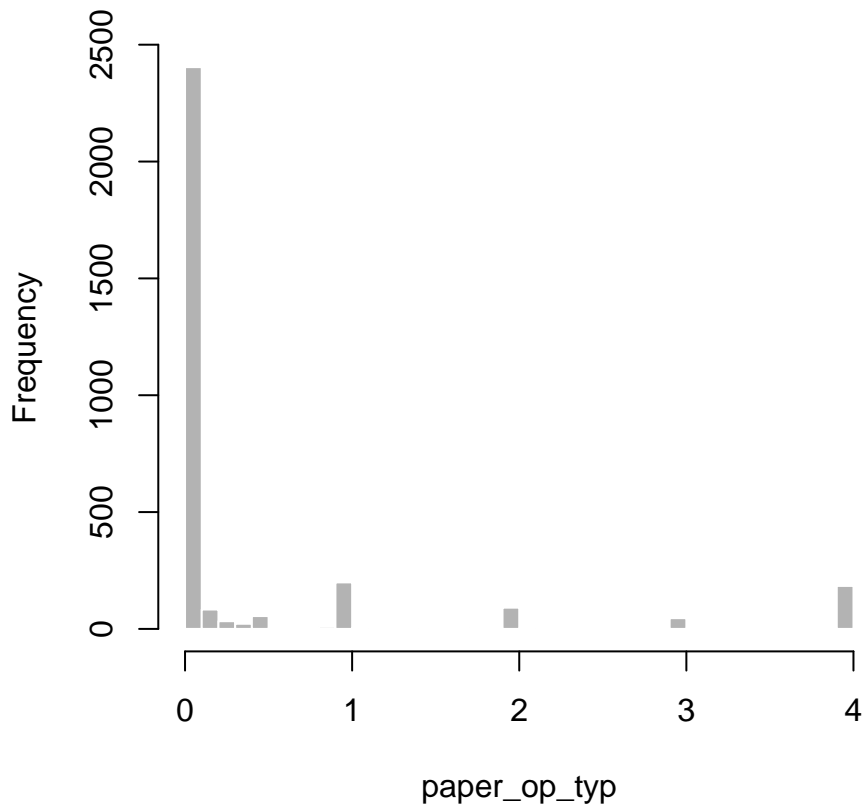
**Description:** The total number of non-bill online payments made by PAPER methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.6	30.4	1.8

Table 474: Summary statistics for paper\_op\_typ





paper\_p2p\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

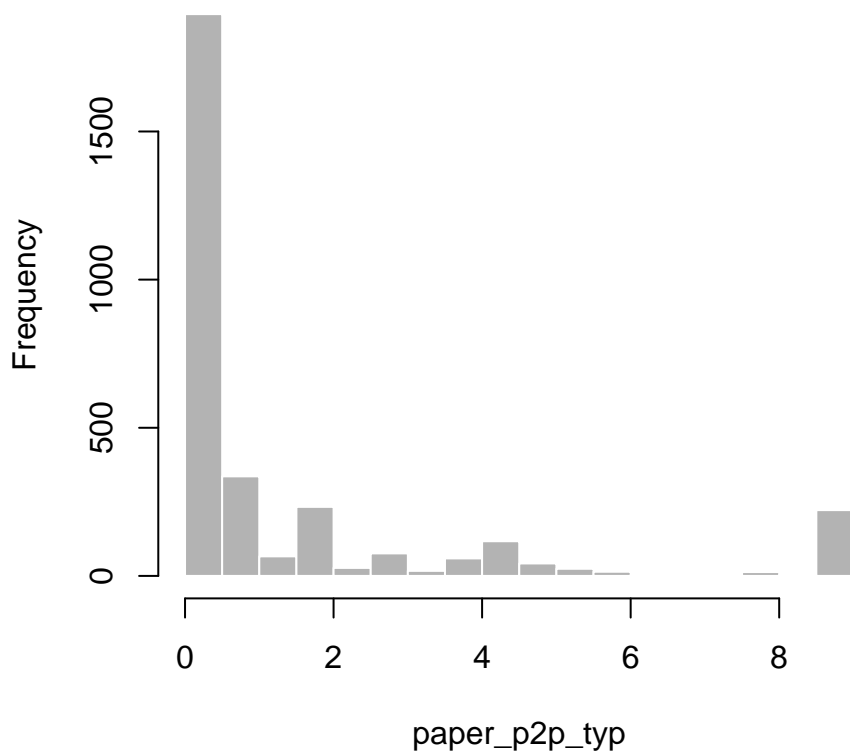
**Description:** The total number of person-to-person payments made by PAPER methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.2	1.8	60.0	4.2

Table 475: Summary statistics for `paper_p2p_typ`



paper\_rp\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

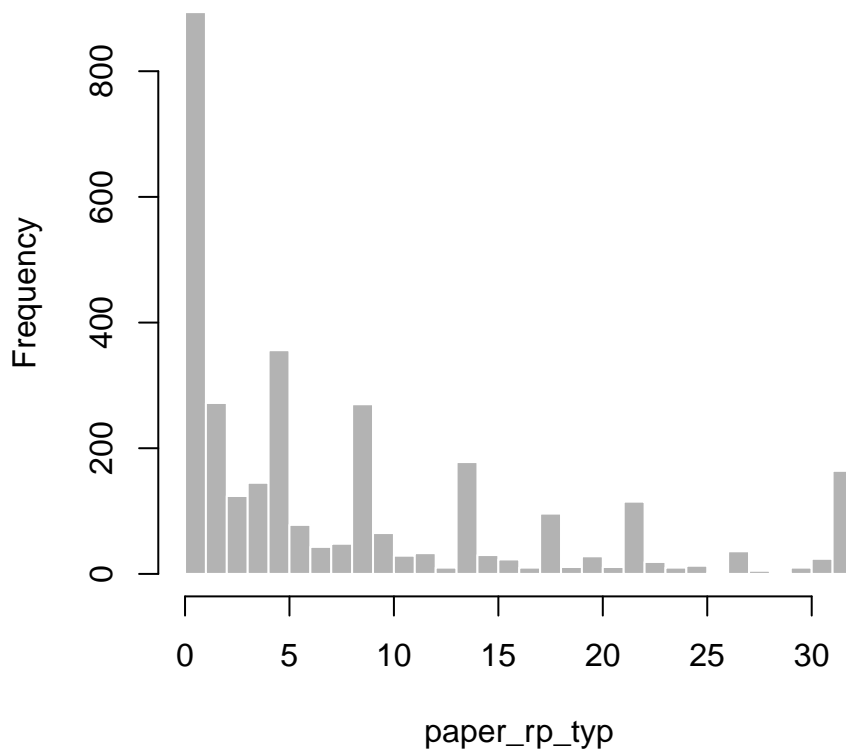
**Description:** The total number of retail goods payments made by PAPER methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	4.3	9.0	173.9	13.1

Table 476: Summary statistics for paper\_rp\_typ



paper\_serv\_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

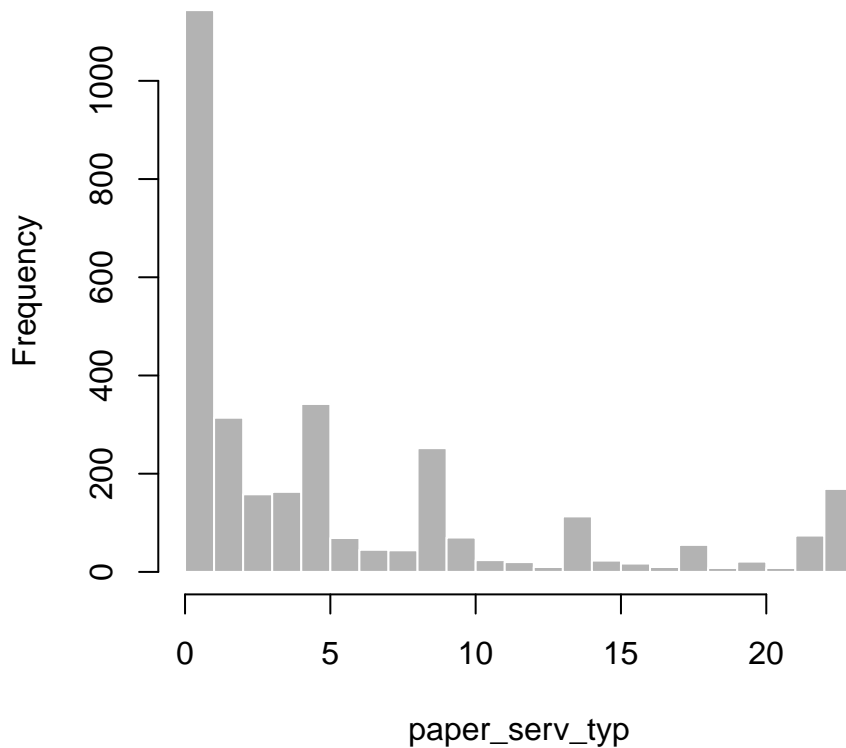
**Description:** The total number of retail services payments made by PAPER methods in a typical month.

**Survey question:** NA

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	3.0	6.3	100.0	9.4

Table 477: Summary statistics for `paper_serv_typ`



paper\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

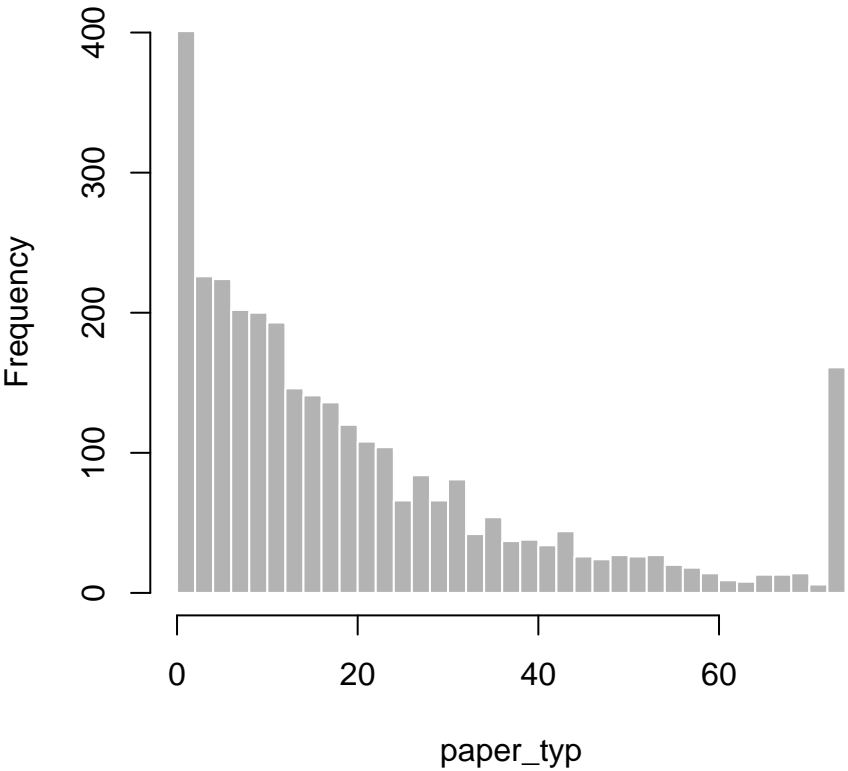
Description: The total number of PAPER payments in a typical month.

Survey question: NA

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	14.0	21.9	221.8	25.4

Table 478: Summary statistics for paper\_typ



ph004

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3135$

**Description:** In the past 12 months, have you, or anyone you know well (family, friends, neighbors, coworkers, etc), been a victim of identity theft?

**Survey question:** ph004

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	200	6.4
2	383	12.2
3	141	4.5
4	2411	76.9

Table 479: Frequency table for ph004

**Value labels:**

- 1 - Yes, myself and someone I know well
- 2 - Yes, someone I know well only
- 3 - Yes, myself only
- 4 - No

ph006

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3136$

**Description:** Please estimate your most recent credit rating, as measured by a FICO score?

**Survey question:** ph006

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	404	12.9
2	307	9.8
3	293	9.3
4	484	15.4
5	574	18.3
6	702	22.4
7	372	11.9

Table 480: Frequency table for ph006

**Value labels:**

1 - Below 600

2 - 600-649

3 - 650-699

4 - 700-749

5 - 750-800

6 - Above 800

7 - I don't know

ph007

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3074$

**Description:** During the past 12 months, did you overdraw any of your bank accounts?

**Survey question:** ph007

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	439	14.3
2	190	6.2
3	2445	79.5

Table 481: Frequency table for **ph007**

**Value labels:**

- 1 - Yes and I paid an overdraft fee
- 2 - Yes but I did not pay an overdraft fee
- 3 - No

ph009\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3135$

**Description:** During the past 12 months, did you experience any of these financial difficulties? You or someone else in your household lost their primary job

**Survey question:** ph009\_a

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	197	6.3
2	2938	93.7

Table 482: Frequency table for ph009\_a

**Value labels:**

1 - Yes

2 - No



ph009\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3135$

**Description:** During the past 12 months, did you experience any of these financial difficulties? You declared bankruptcy

**Survey question:** ph009\_b

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	28	0.9
2	3107	99.1

Table 483: Frequency table for ph009\_b

**Value labels:**

1 - Yes

2 - No

ph009\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3135$

**Description:** During the past 12 months, did you experience any of these financial difficulties? Mortgage foreclosure on your primary home

**Survey question:** ph009\_c

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	16	0.5
2	3119	99.5

Table 484: Frequency table for ph009\_c

**Value labels:**

1 - Yes

2 - No

ph009\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3135$

**Description:** During the past 12 months, did you experience any of these financial difficulties? Credit card account closed or frozen by the bank or card company

**Survey question:** ph009\_d

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	119	3.8
2	3016	96.2

Table 485: Frequency table for ph009\_d

**Value labels:**

1 - Yes

2 - No

ph020\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3107$

**Description:** During the past 7 years, have you experienced any of these financial difficulties? You declared bankruptcy

**Survey question:** ph020\_a

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	109	3.5
2	2998	96.5

Table 486: Frequency table for ph020\_a

**Value labels:**

1 - Yes

2 - No

ph020\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3119$

**Description:** During the past 7 years, have you experienced any of these financial difficulties? Mortgage foreclosure on your primary home

**Survey question:** ph020\_b

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	50	1.6
2	3069	98.4

Table 487: Frequency table for ph020\_b

**Value labels:**

1 - Yes

2 - No

ph022\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3136$

**Description:** In the past 12 months, have you had any of the following stolen or lost? Cash

**Survey question:** ph022\_a

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	183	5.8
2	2953	94.2

Table 488: Frequency table for **ph022\_a**

**Value labels:**

1 - Yes

2 - No

ph022\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2469$

**Description:** In the past 12 months, have you had any of the following stolen or lost? Credit card

**Survey question:** ph022\_b

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	93	3.8
2	2376	96.2

Table 489: Frequency table for ph022\_b

**Value labels:**

1 - Yes

2 - No

ph022\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2510$

**Description:** In the past 12 months, have you had any of the following stolen or lost? Debit card

**Survey question:** ph022\_c

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	110	4.4
2	2400	95.6

Table 490: Frequency table for ph022\_c

**Value labels:**

1 - Yes

2 - No



ph022\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2883$

**Description:** In the past 12 months, have you had any of the following stolen or lost? Checks or check book

**Survey question:** ph022\_d

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	15	0.5
2	2868	99.5

Table 491: Frequency table for ph022\_d

**Value labels:**

1 - Yes

2 - No

ph023\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 183$

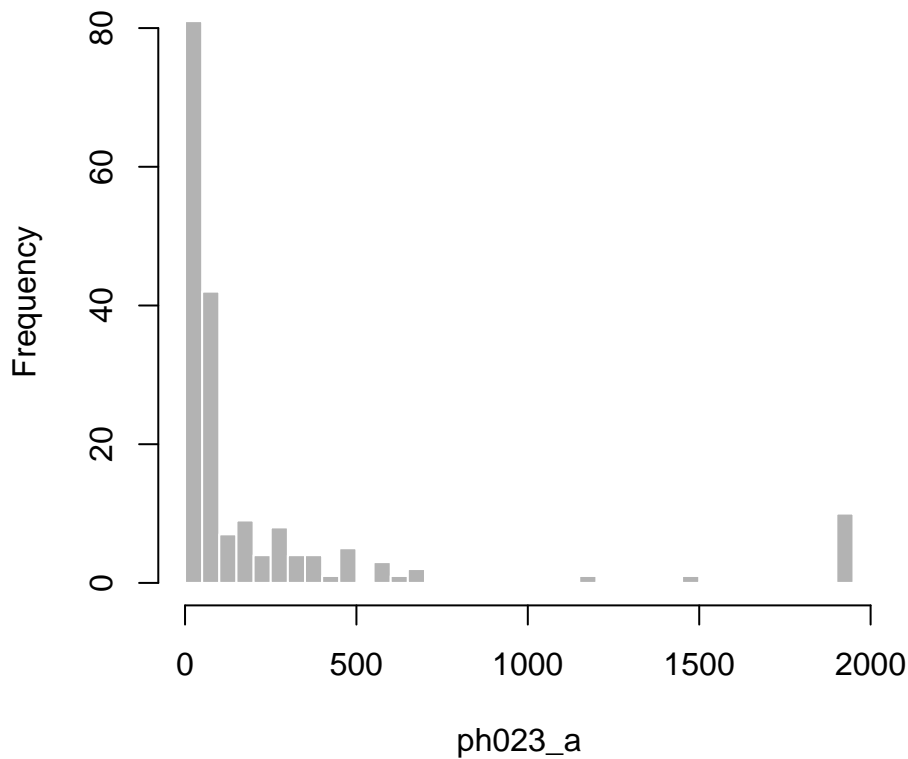
**Description:** In the past 12 months, what was the total amount of cash was lost or stolen?

**Survey question:** ph023\_a

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	100.0	415.7	23000.0	1835.5

Table 492: Summary statistics for ph023\_a



ph023\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 305$

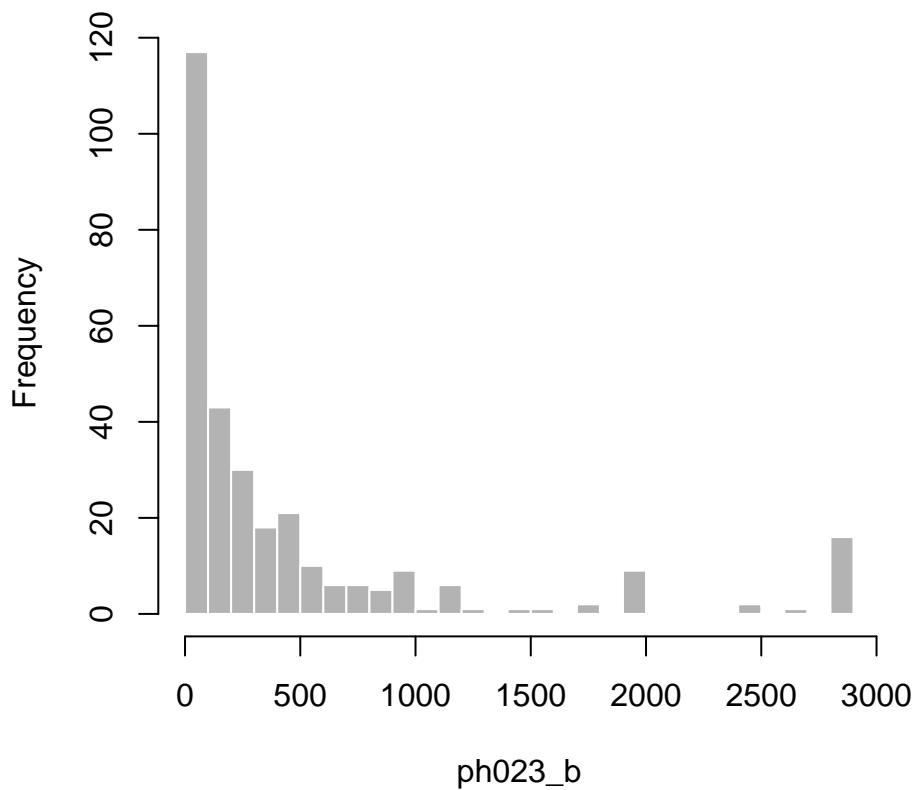
**Description:** In the past 12 months, what was the total value of the fraudulent charges on your credit card?

**Survey question:** ph023\_b

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	200.0	632.3	11000.0	1334.1

Table 493: Summary statistics for ph023\_b



ph023\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 191$

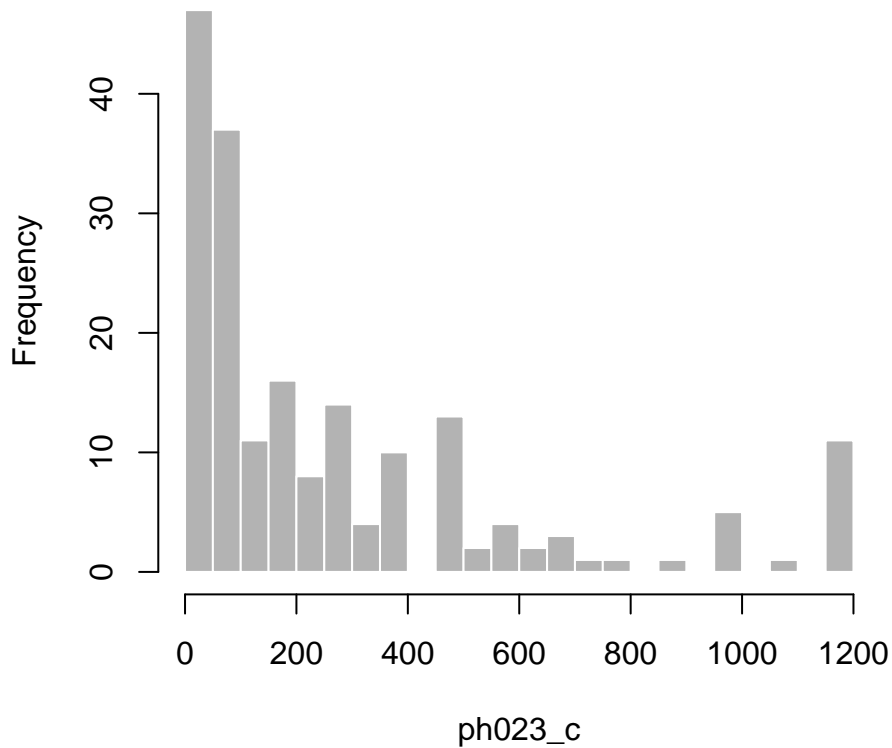
**Description:** In the past 12 months, what was the total value of the fraudulent charges on your debit card?

**Survey question:** ph023\_c

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	160.0	403.6	10000.0	1019.3

Table 494: Summary statistics for ph023\_c



ph023\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 7$

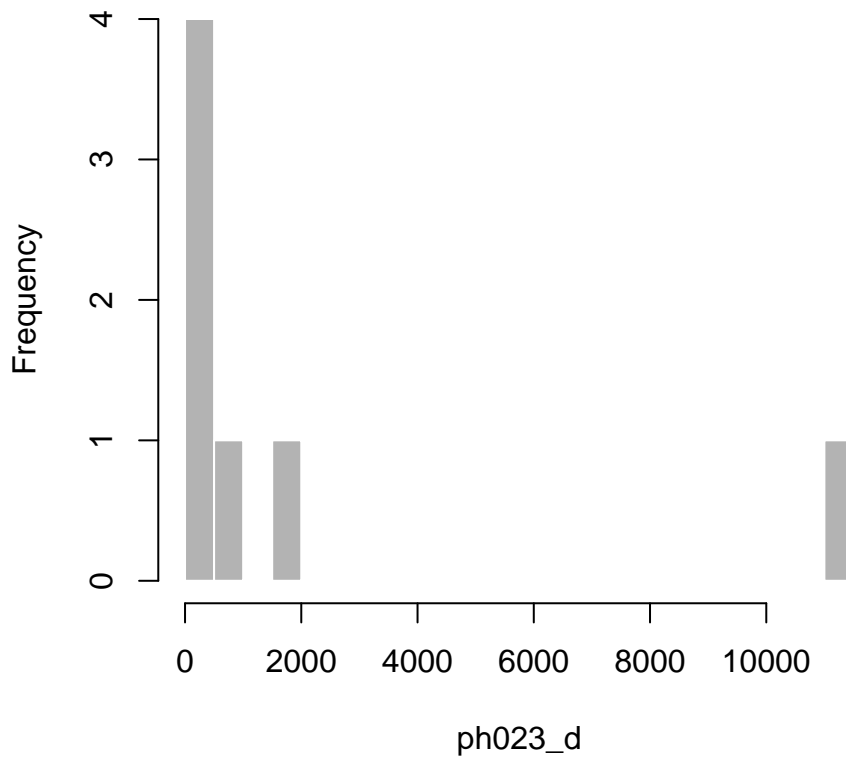
**Description:** In the past 12 months, what was the total value of the fraudulent activity on your checking account?

**Survey question:** ph023\_d

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	200.0	2701.7	15500.0	5689.5

Table 495: Summary statistics for ph023\_d



ph024\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 278$

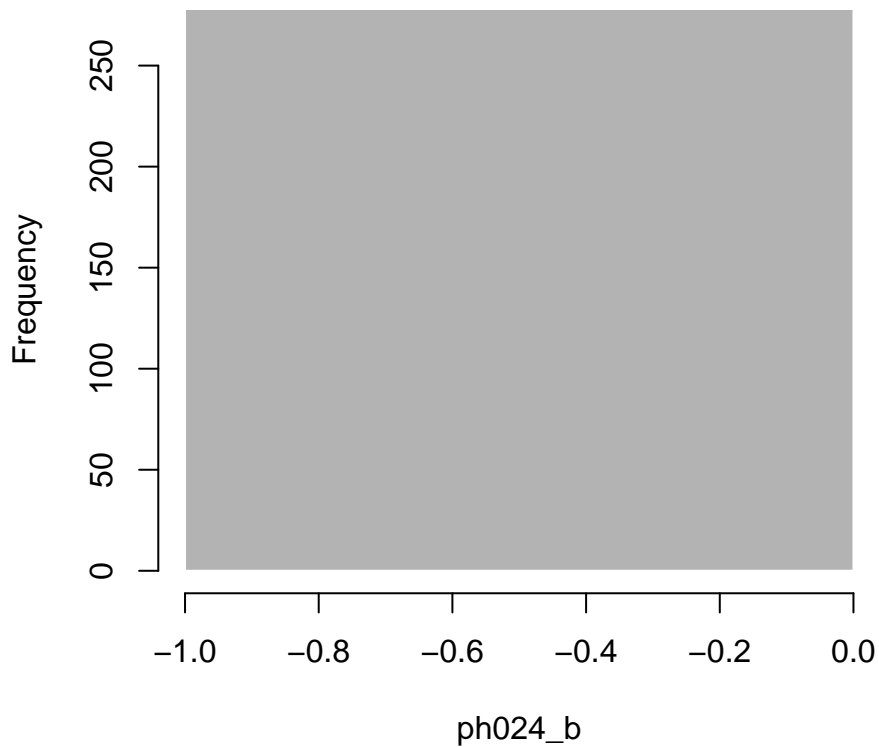
**Description:** Of the [ENTER NUMBER FROM PH023.B] of fraudulent charges on your credit card, how much of that were you personally liable for?

**Survey question:** ph024\_b

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	0.0	47.3	5000.0	431.7

Table 496: Summary statistics for ph024\_b



ph024\_c

Dataset: SCPC

Variable type: Numeric

$N = 175$

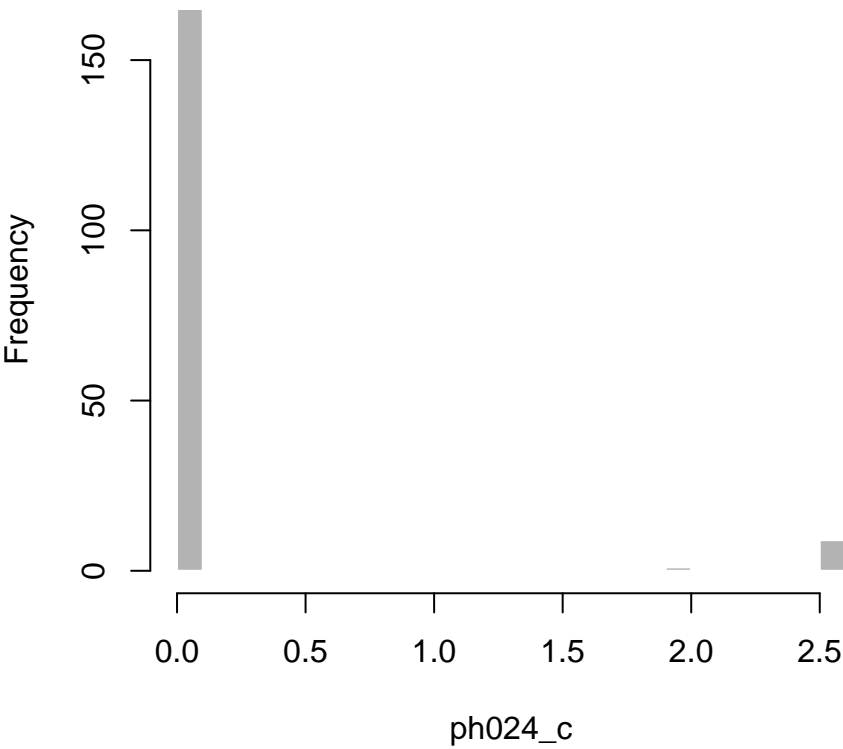
**Description:** Of the [ENTER NUMBER FROM PH023\_c] of fraudulent charges on your debit card, how much of that were you personally liable for?

Survey question: ph024\_c

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	0.0	23.1	3000.0	229.8

Table 497: Summary statistics for ph024\_c



ph024\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 6$

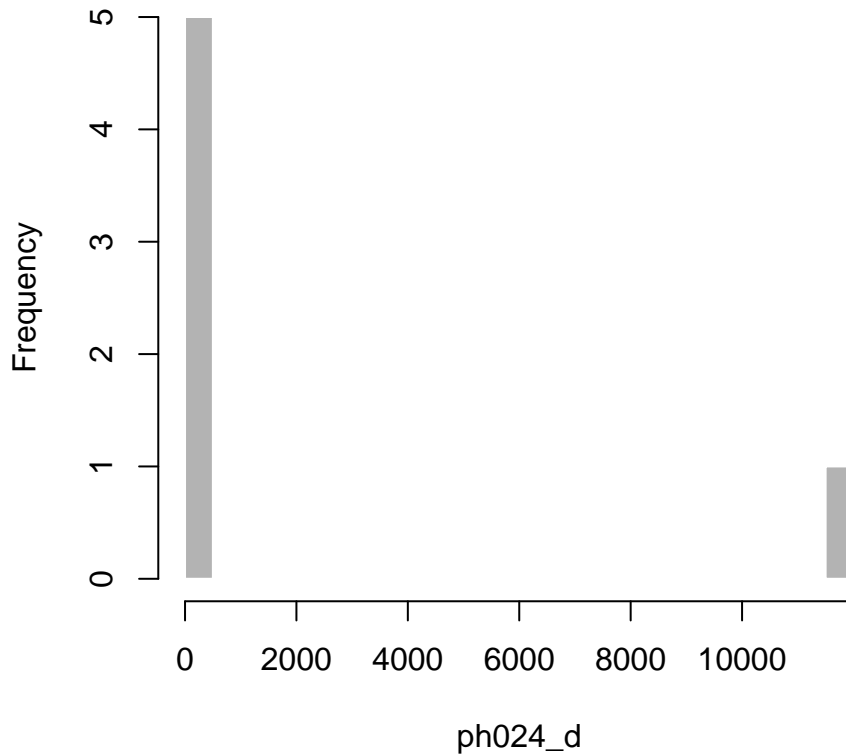
**Description:** Of the [ENTER NUMBER FROM PH023\_c] of fraudulent activity on your checking account, how much of that were you personally liable for?

**Survey question:** ph024\_d

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	0.0	2583.3	15500.0	6327.8

Table 498: Summary statistics for ph024\_d





ph025\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2468$

**Description:** In the past 12 months, have you had any fraud or fraudulent activity committed on any of these payment methods that you own? Credit card

**Survey question:** ph025\_b

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	305	12.4
2	2163	87.6

Table 499: Frequency table for ph025\_b

**Value labels:**

1 - Yes

2 - No

ph025\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2510$

**Description:** In the past 12 months, have you had any fraud or fraudulent activity committed on any of these payment methods that you own? Debit card

**Survey question:** ph025\_c

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	192	7.6
2	2318	92.4

Table 500: Frequency table for ph025\_c

**Value labels:**

1 - Yes

2 - No

ph025\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2883$

**Description:** In the past 12 months, have you had any fraud or fraudulent activity committed on any of these payment methods that you own? Checks or check book

**Survey question:** ph025\_d

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	7	0.2
2	2876	99.8

Table 501: Frequency table for ph025\_d

**Value labels:**

1 - Yes

2 - No

`primary_respondent`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

**Description:** Is the person participating in the survey the primary UAS member in the household.

**Survey question:** N/A

**Details:** Provided by the survey vendor.

Values	Number	Percent
0	593	18.8
1	2560	81.2

Table 502: Frequency table for `primary_respondent`

**Value labels:**

0 - No

1 - Yes

pu002\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1786$

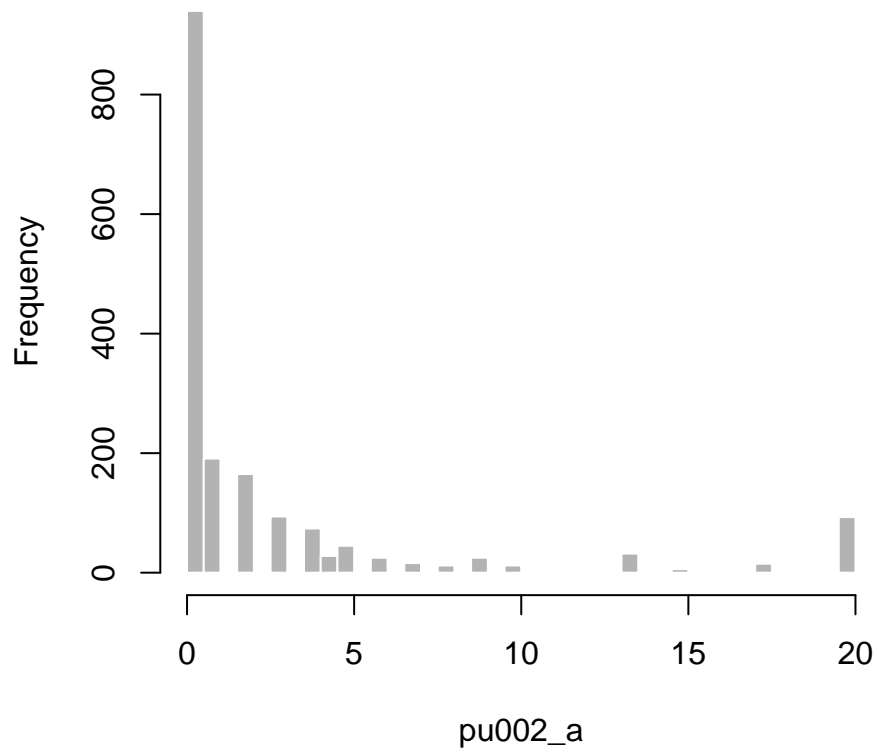
**Description:** In a typical period (week, month, or year), how many automatic bill payments do you make?  
Paid with your debit cards

**Survey question:** pu002\_a

**Details:** This variable is based on pu002\_a1 (weekly), pu002\_a2 (monthly), and pu002\_a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	3.5	108.0	8.4

Table 503: Summary statistics for pu002\_a



pu002\_a\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 27$

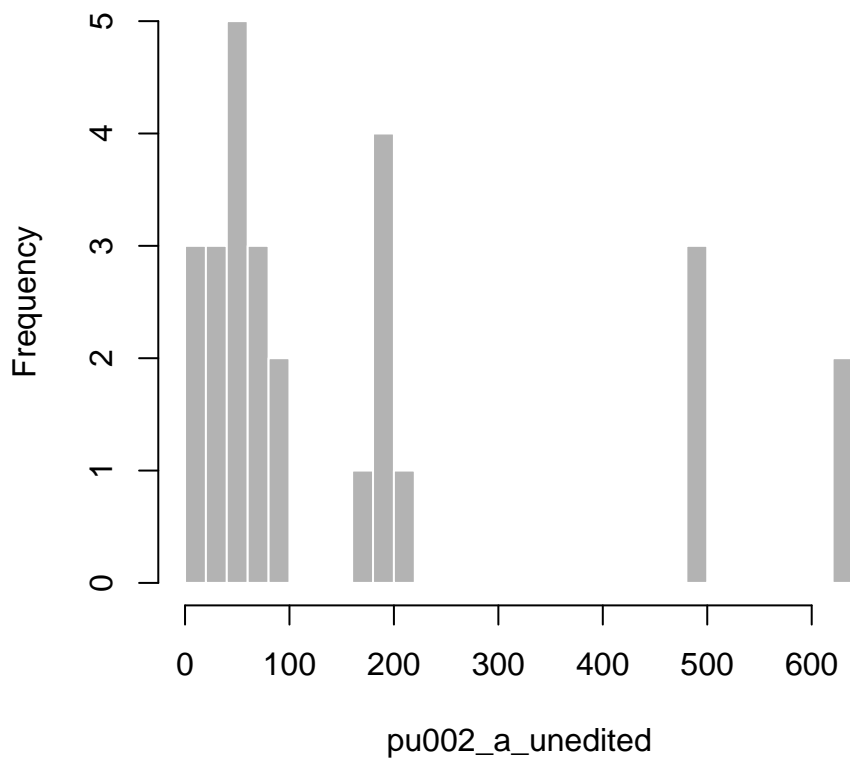
**Description:** The original value of pu002\_a if it was edited, as indicated by the flag f\_pu002\_a.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
0.0	80.0	201.9	1304.5	286.0

Table 504: Summary statistics for pu002\_a\_unedited



pu002\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1807$

**Description:** In a typical period (week, month, or year), how many automatic bill payments do you make?  
Paid with your credit cards

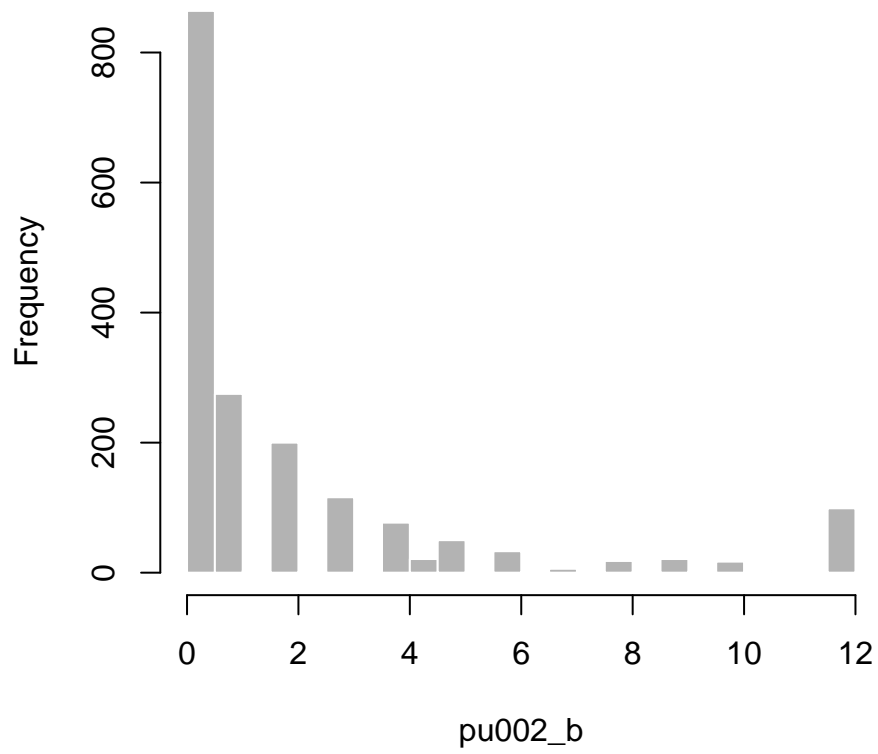
**Survey question:** pu002\_b

**Details:** This variable is based on pu002\_b1 (weekly), pu002\_b2 (monthly), and pu002\_b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	1.0	2.7	50.0	5.8

Table 505: Summary statistics for pu002\_b





pu002\_b\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 36$

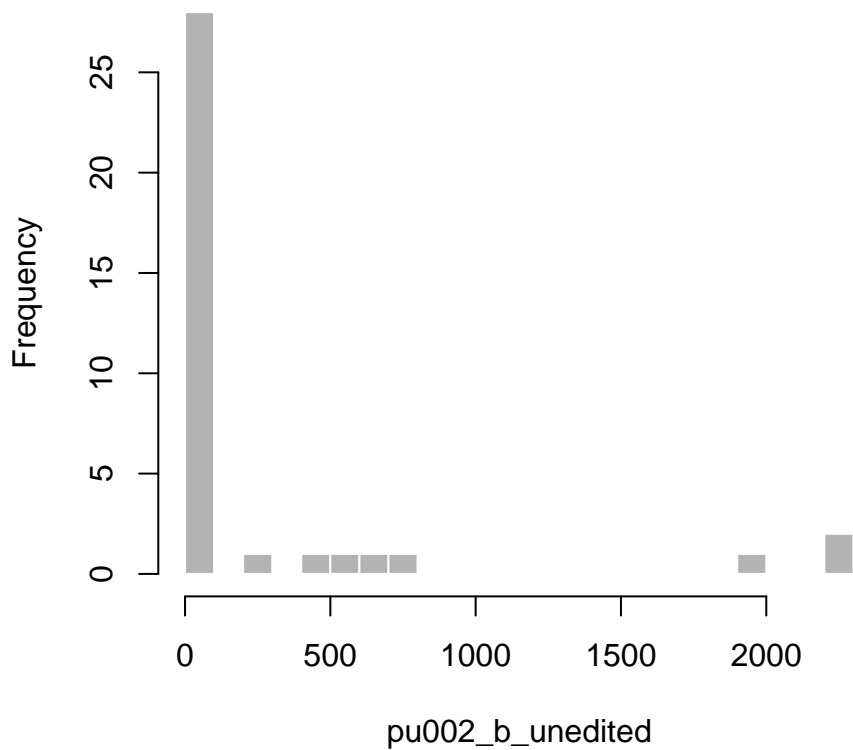
**Description:** The original value of pu002\_b if it was edited, as indicated by the flag f\_pu002\_b.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
0.0	45.7	333.0	3000.0	752.9

Table 506: Summary statistics for pu002\_b\_unedited



pu002\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2065$

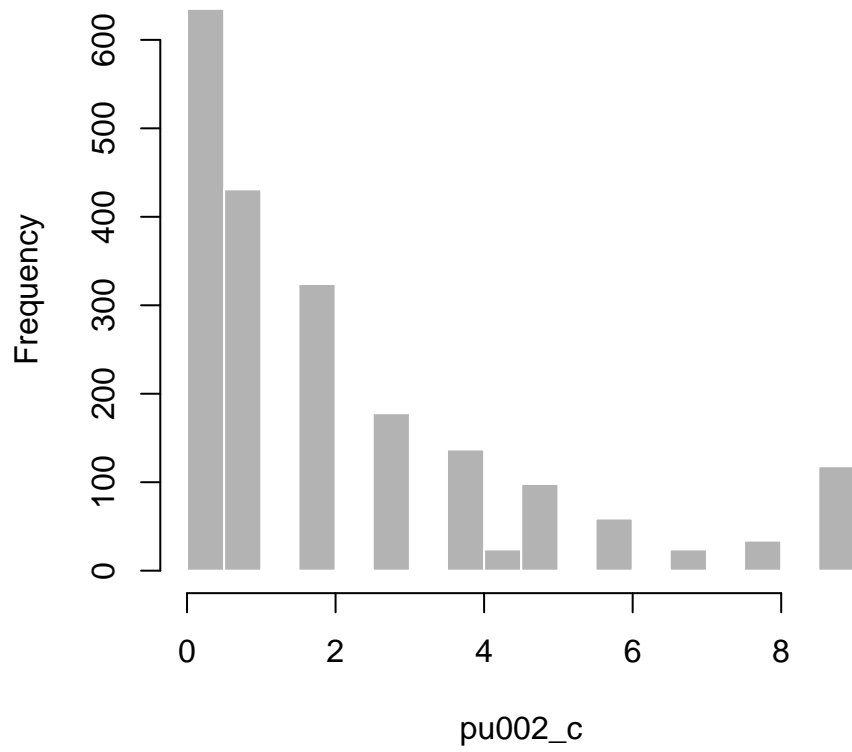
**Description:** In a typical period (week, month, or year), how many automatic bill payments do you make?  
Paid using your bank account and routing numbers

**Survey question:** pu002\_c

**Details:** This variable is based on pu002\_c1 (weekly), pu002\_c2 (monthly), and pu002\_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	1.0	2.4	30.0	3.2

Table 507: Summary statistics for pu002\_c



pu002\_c\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 34$

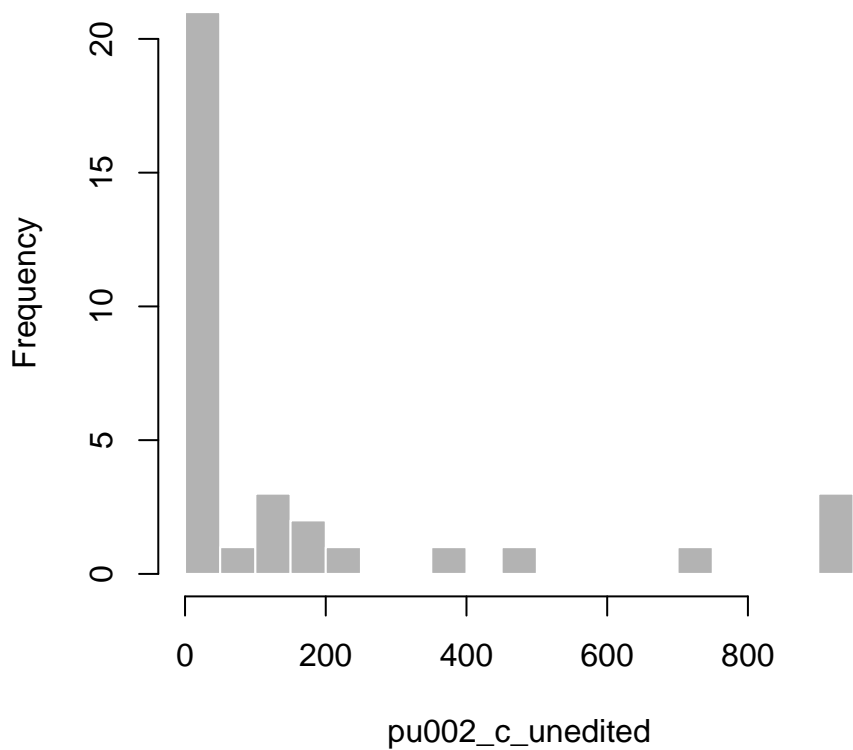
**Description:** The original value of pu002\_c if it was edited, as indicated by the flag f\_pu002\_c.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
6.0	30.5	190.0	1400.0	336.6

Table 508: Summary statistics for pu002\_c\_unedited



pu002\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2050$

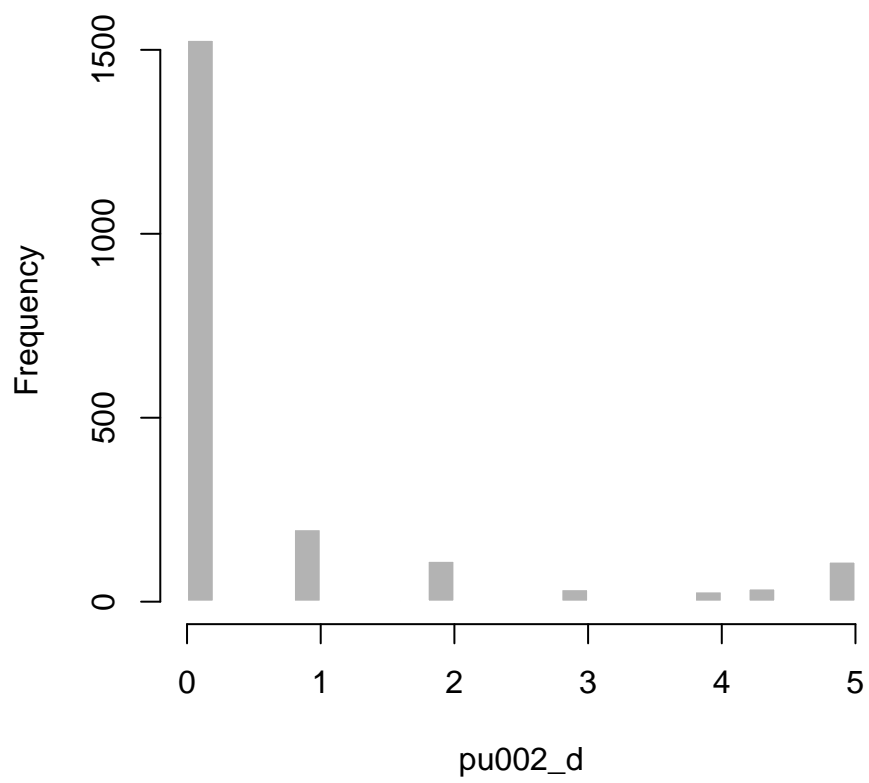
**Description:** In a typical period (week, month, or year), how many automatic bill payments do you make?  
Paid directly from your income

**Survey question:** pu002\_d

**Details:** This variable is based on pu002\_d1 (weekly), pu002\_d2 (monthly), and pu002\_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.9	30.0	2.6

Table 509: Summary statistics for pu002\_d



pu002\_d\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 16$

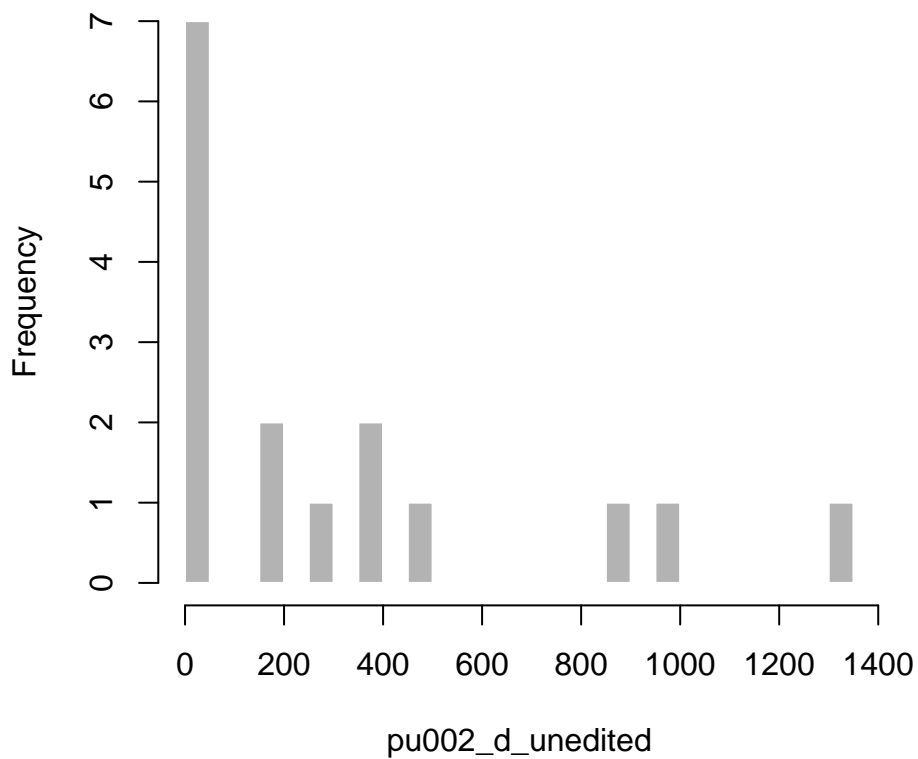
**Description:** The original value of pu002\_d if it was edited, as indicated by the flag f\_pu002\_d.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
21.7	158.0	401.0	2400.0	616.2

Table 510: Summary statistics for pu002\_d\_unedited





pu002\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1251$

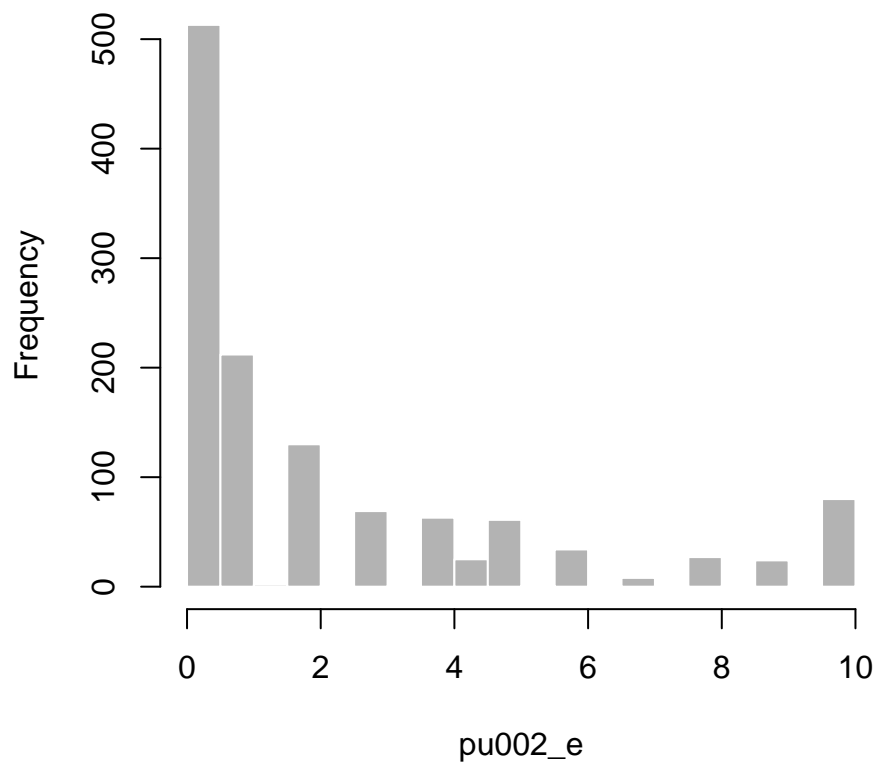
**Description:** In a typical period (week, month, or year), how many automatic bill payments do you make? Paid using the online banking bill payment function on your bank's website

**Survey question:** pu002\_e

**Details:** This variable is based on pu002\_e1 (weekly), pu002\_e2 (monthly), and pu002\_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	1.0	2.5	26.1	3.9

Table 511: Summary statistics for pu002\_e



pu002\_e\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 26$

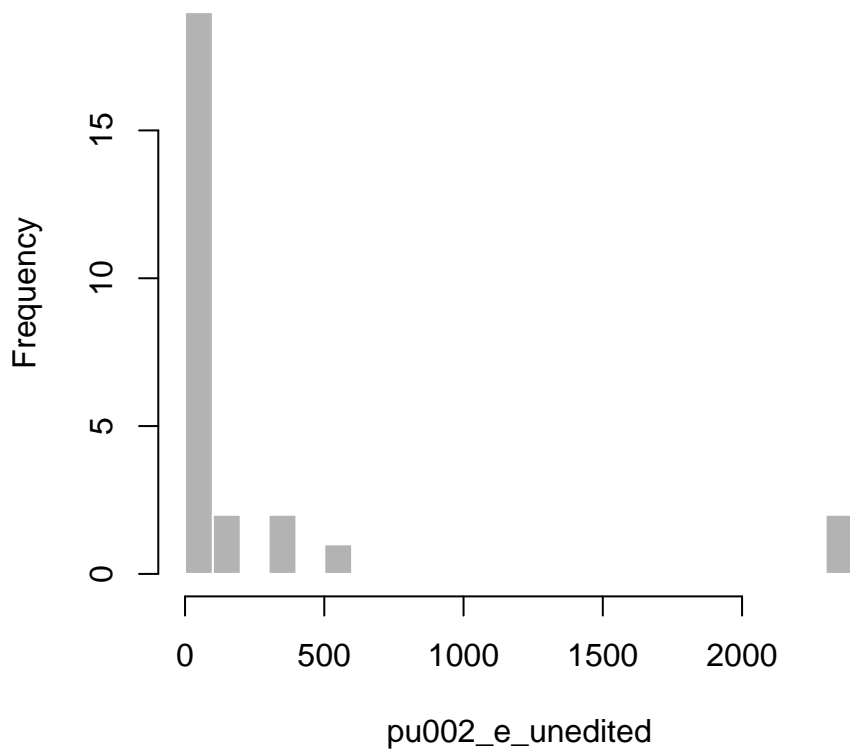
**Description:** The original value of pu002\_e if it was edited, as indicated by the flag f\_pu002\_e.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
10.0	23.4	351.7	4000.0	949.2

Table 512: Summary statistics for pu002\_e\_unedited



pu002\_f

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1202$

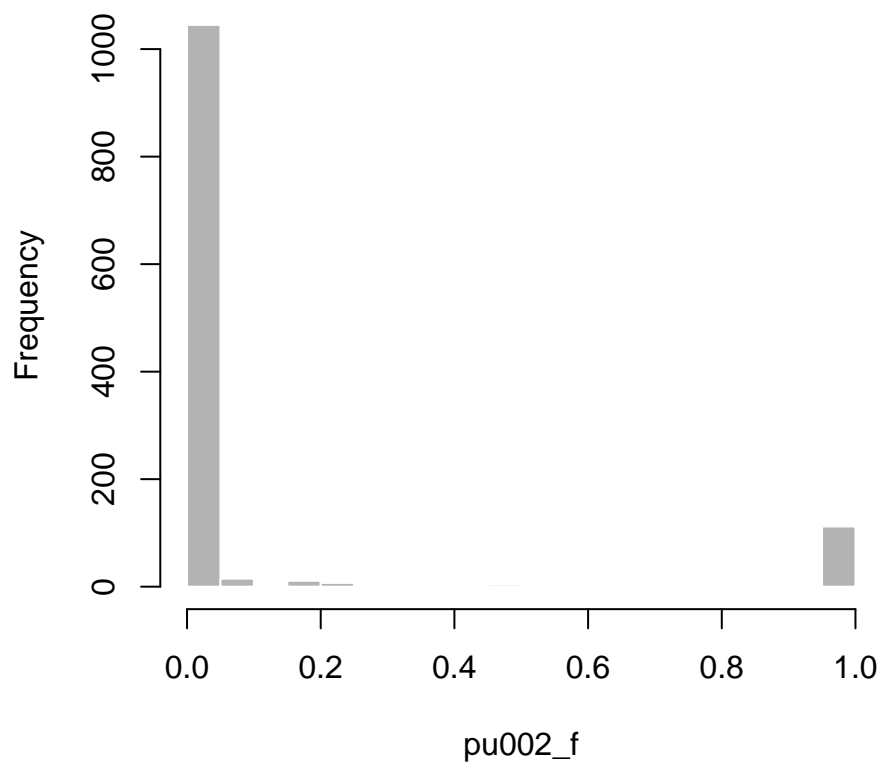
**Description:** In a typical period (week, month, or year), how many automatic bill payments do you make?  
Paid with your prepaid cards

**Survey question:** pu002\_f

**Details:** This variable is based on pu002\_f1 (weekly), pu002\_f2 (monthly), and pu002\_f3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.3	21.7	1.3

Table 513: Summary statistics for pu002\_f



pu002\_f\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 10$

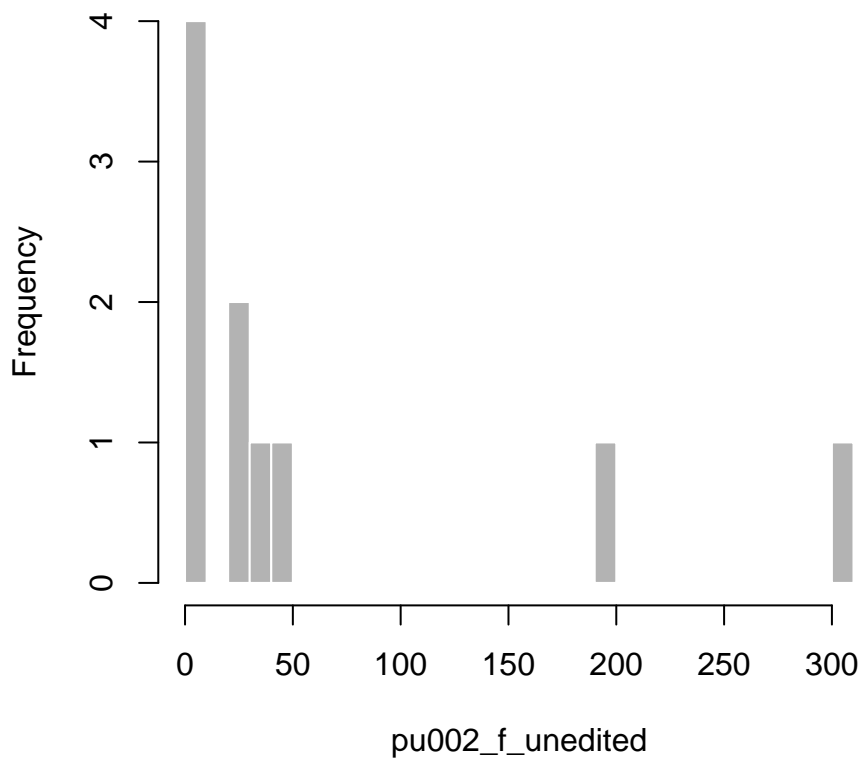
**Description:** The original value of pu002\_f if it was edited, as indicated by the flag f\_pu002\_f.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
5.0	23.9	75.8	400.0	127.8

Table 514: Summary statistics for pu002\_f\_unedited



pu003\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2476$

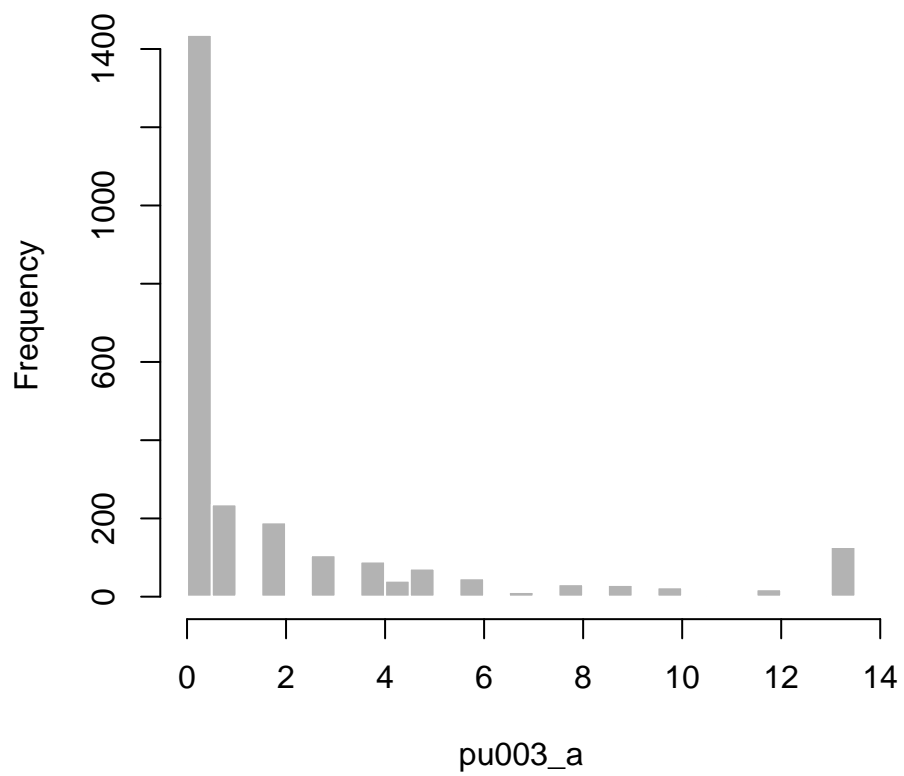
**Description:** In a typical period (week, month, or year), how many online bill payments do you make?  
Debit cards

**Survey question:** pu003\_a

**Details:** This variable is based on pu003\_a1 (weekly), pu003\_a2 (monthly), and pu003\_a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	2.7	110.0	6.9

Table 515: Summary statistics for pu003\_a





pu003\_a\_unedited

Dataset: SCPC

Variable type: Numeric

$N = 47$

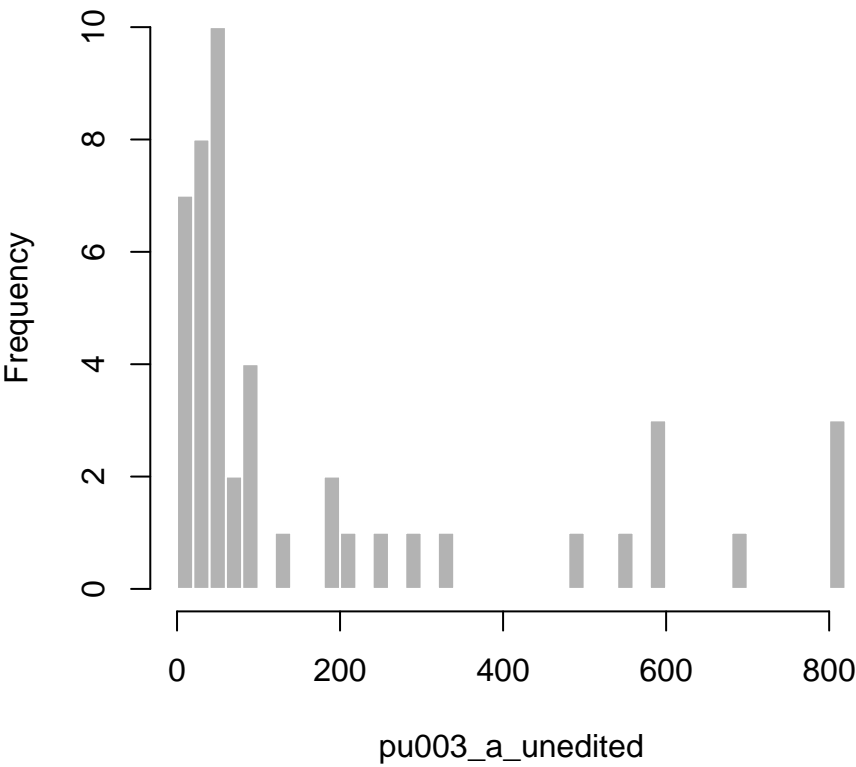
Description: The original value of pu003\_a if it was edited, as indicated by the flag f\_pu003\_a.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	50.0	202.7	1200.0	287.9

Table 516: Summary statistics for pu003\_a\_unedited



pu003\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2427$

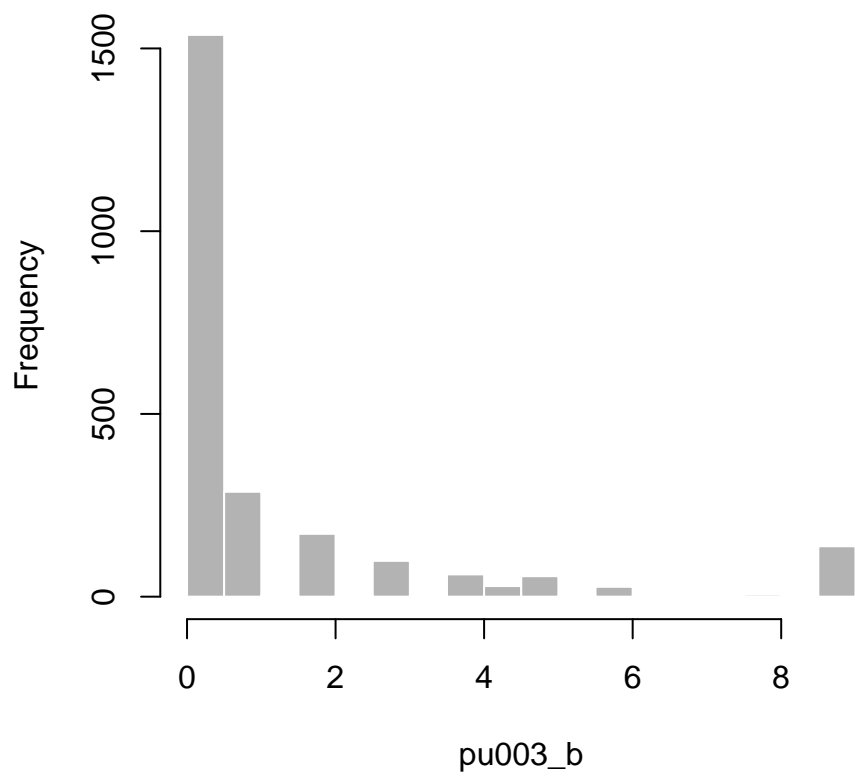
**Description:** In a typical period (week, month, or year), how many online bill payments do you make?  
Credit cards

**Survey question:** pu003\_b

**Details:** This variable is based on pu003\_b1 (weekly), pu003\_b2 (monthly), and pu003\_b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	1.7	50.0	4.5

Table 517: Summary statistics for pu003\_b



pu003\_b\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 42$

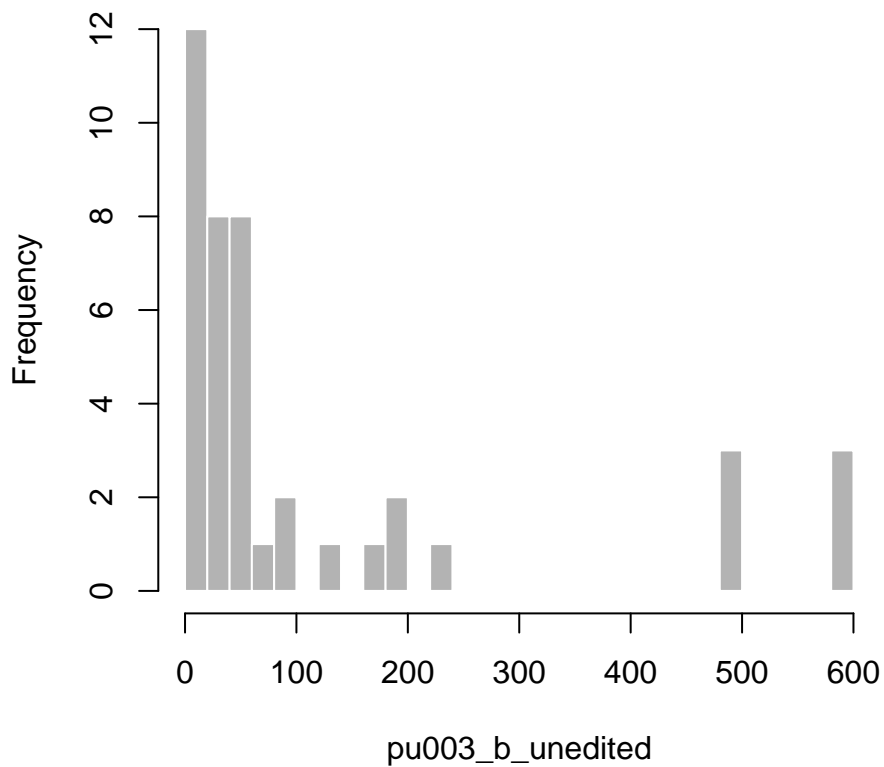
**Description:** The original value of pu003\_b if it was edited, as indicated by the flag f\_pu003\_b.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
0.0	43.5	161.0	2000.0	340.4

Table 518: Summary statistics for pu003\_b\_unedited



pu003\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2871$

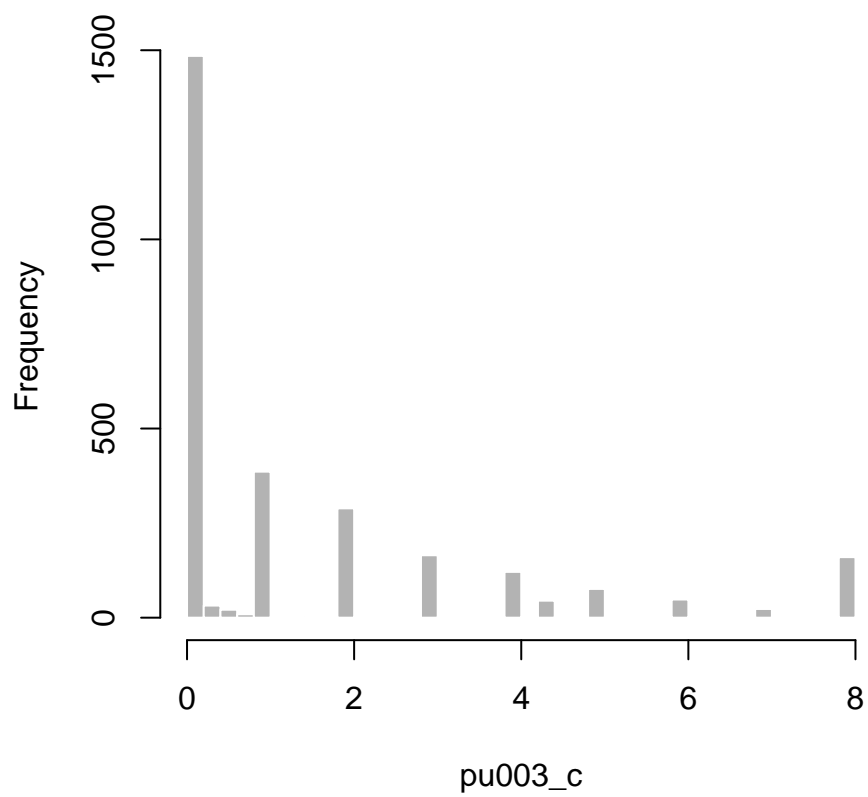
**Description:** In a typical period (week, month, or year), how many online bill payments do you make?  
Bank account and routing numbers

**Survey question:** pu003\_c

**Details:** This variable is based on pu003\_c1 (weekly), pu003\_c2 (monthly), and pu003\_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.1	1.7	30.4	3.0

Table 519: Summary statistics for pu003\_c



pu003\_c\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 37$

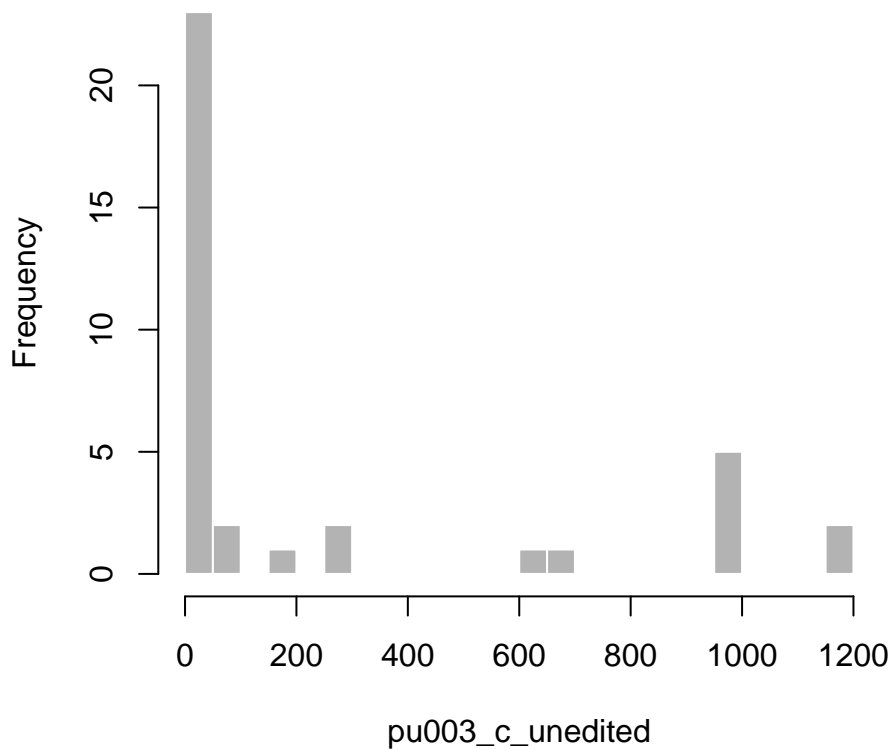
**Description:** The original value of pu003\_c if it was edited, as indicated by the flag f\_pu003\_c.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
6.0	26.0	319.9	2174.1	553.7

Table 520: Summary statistics for pu003\_c\_unedited



pu003\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1532$

**Description:** In a typical period (week, month, or year), how many online bill payments do you make?  
Online banking bill payment

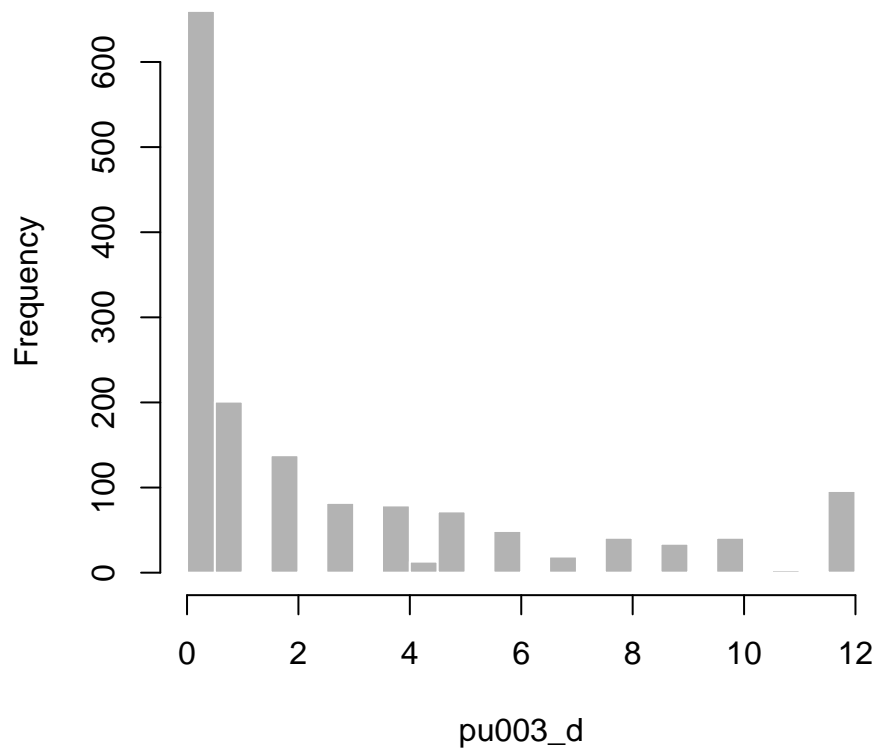
**Survey question:** pu003\_d

**Details:** This variable is based on pu003\_d1 (weekly), pu003\_d2 (monthly), and pu003\_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	1.0	3.0	26.1	4.5

Table 521: Summary statistics for pu003\_d





pu003\_d\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 31$

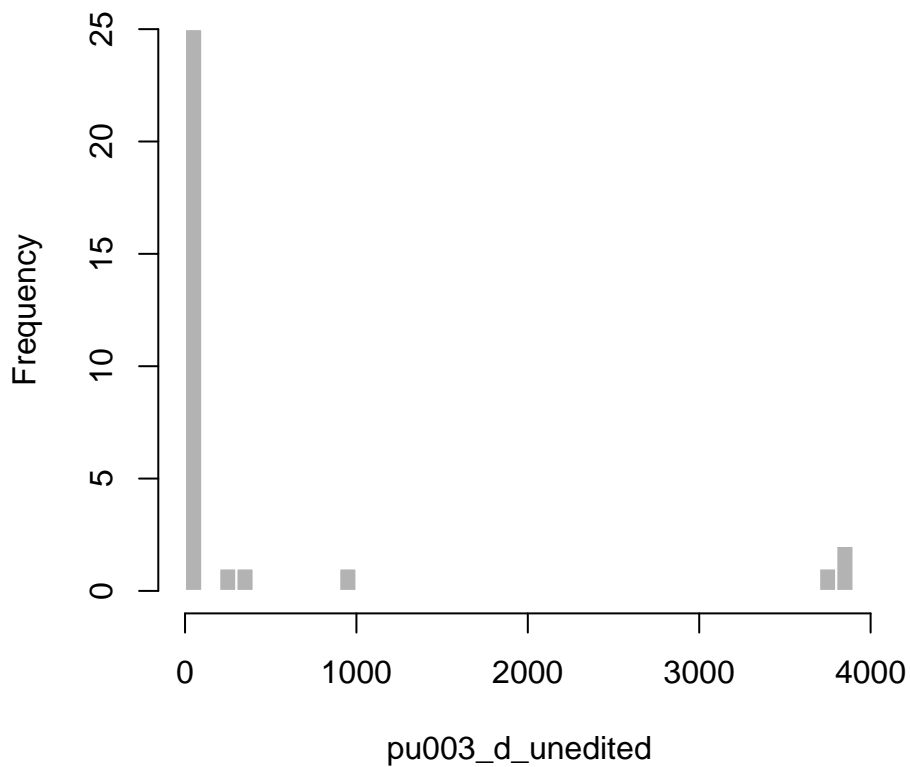
**Description:** The original value of pu003\_d if it was edited, as indicated by the flag f\_pu003\_d.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
14.0	26.1	487.2	5000.0	1282.1

Table 522: Summary statistics for pu003\_d.unedited



pu003\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1756$

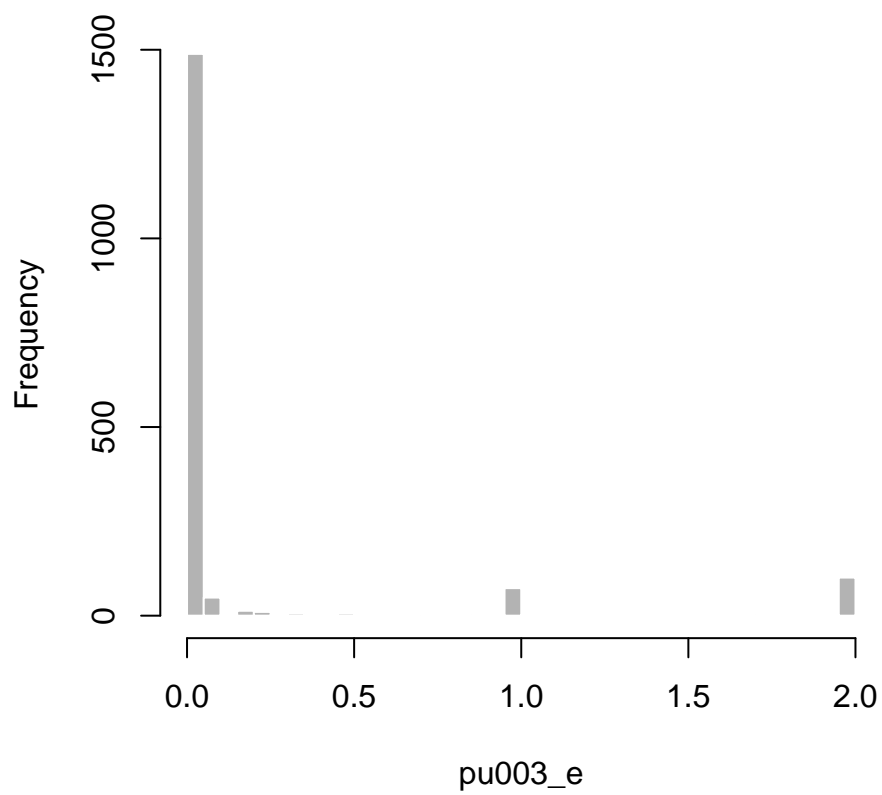
**Description:** In a typical period (week, month, or year), how many online bill payments do you make?  
Prepaid cards

**Survey question:** pu003\_e

**Details:** This variable is based on pu003\_e1 (weekly), pu003\_e2 (monthly), and pu003\_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.3	20.0	1.2

Table 523: Summary statistics for pu003\_e



pu003\_e\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 9$

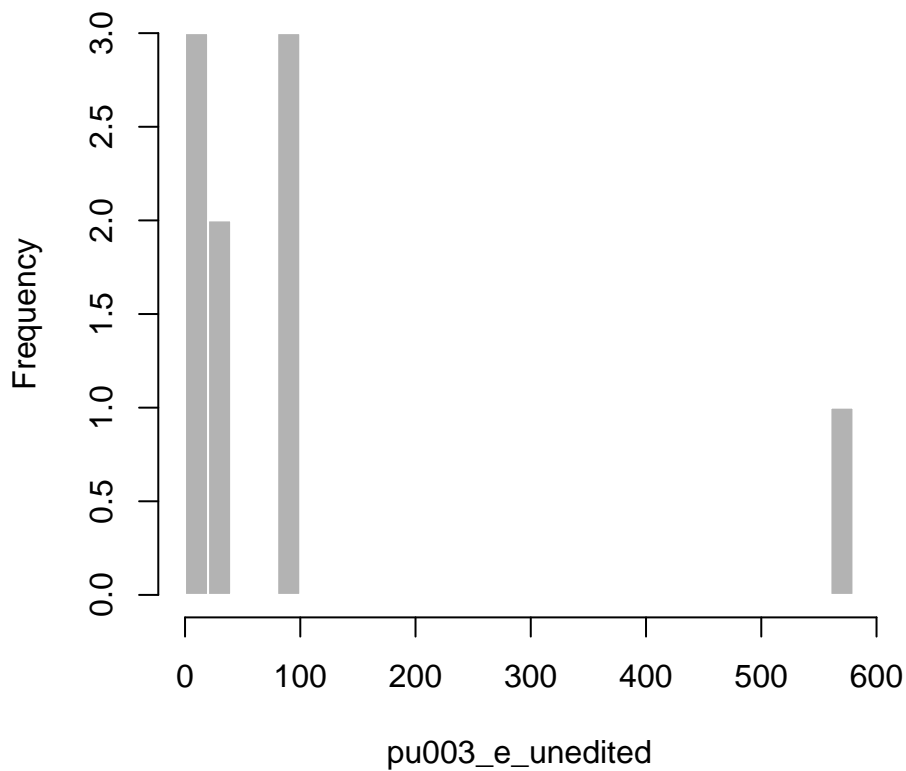
**Description:** The original value of pu003\_e if it was edited, as indicated by the flag f\_pu003\_e.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
17.4	40.0	143.4	869.6	274.9

Table 524: Summary statistics for pu003\_e\_unedited



pu004\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3071$

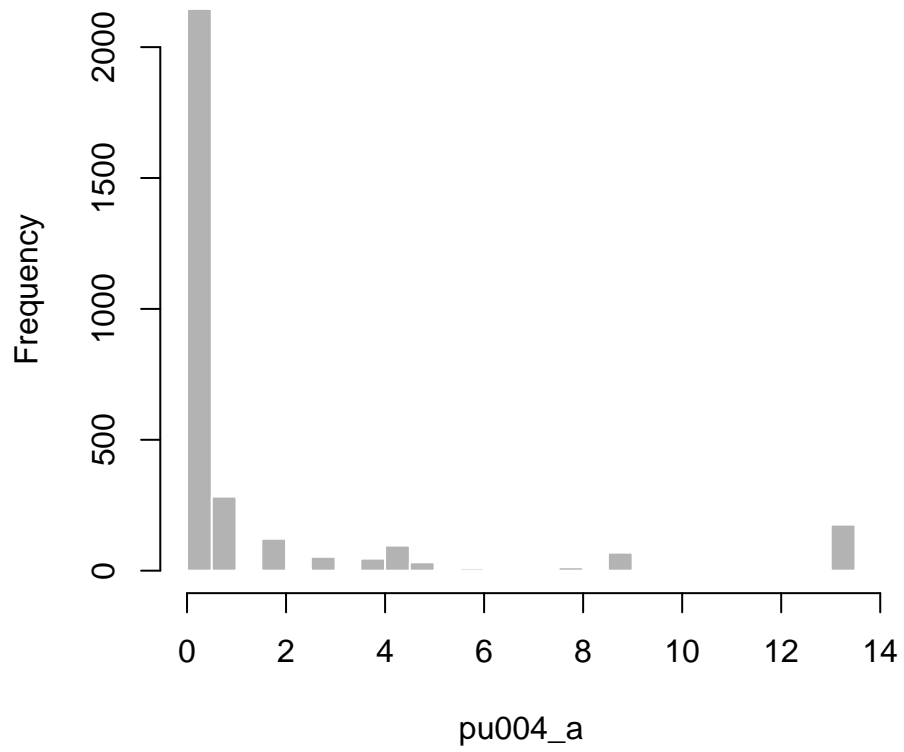
**Description:** In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Cash

**Survey question:** pu004\_a

**Details:** This variable is based on pu004\_a1 (weekly), pu004\_a2 (monthly), and pu004\_a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	2.1	217.4	7.0

Table 525: Summary statistics for pu004\_a



pu004\_a\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 51$

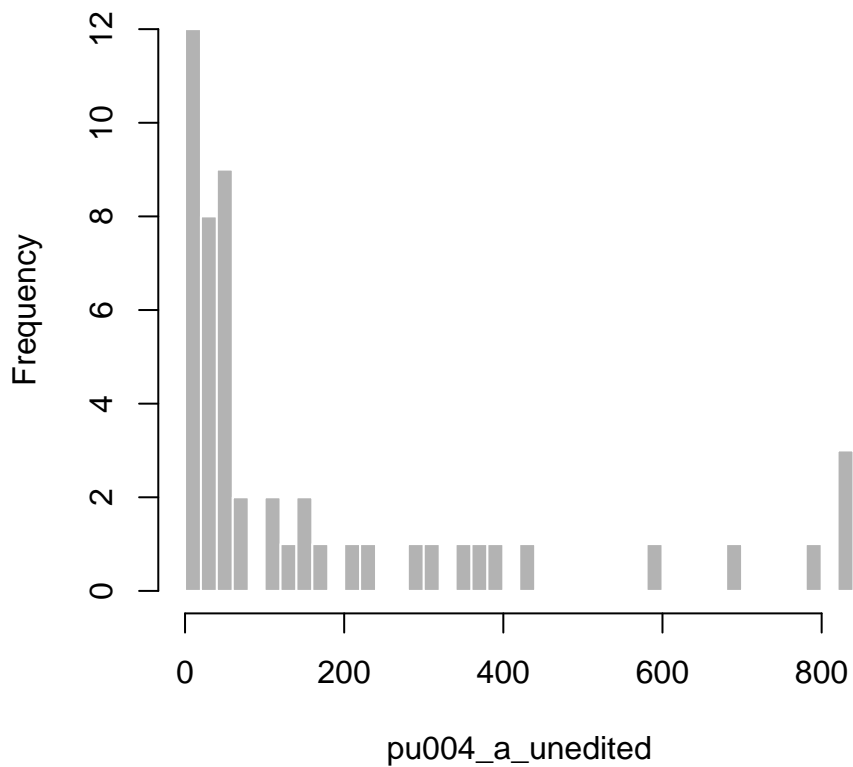
**Description:** The original value of pu004\_a if it was edited, as indicated by the flag f\_pu004\_a.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
0.0	43.5	208.2	1826.3	373.4

Table 526: Summary statistics for pu004\_a\_unedited





pu004\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2842$

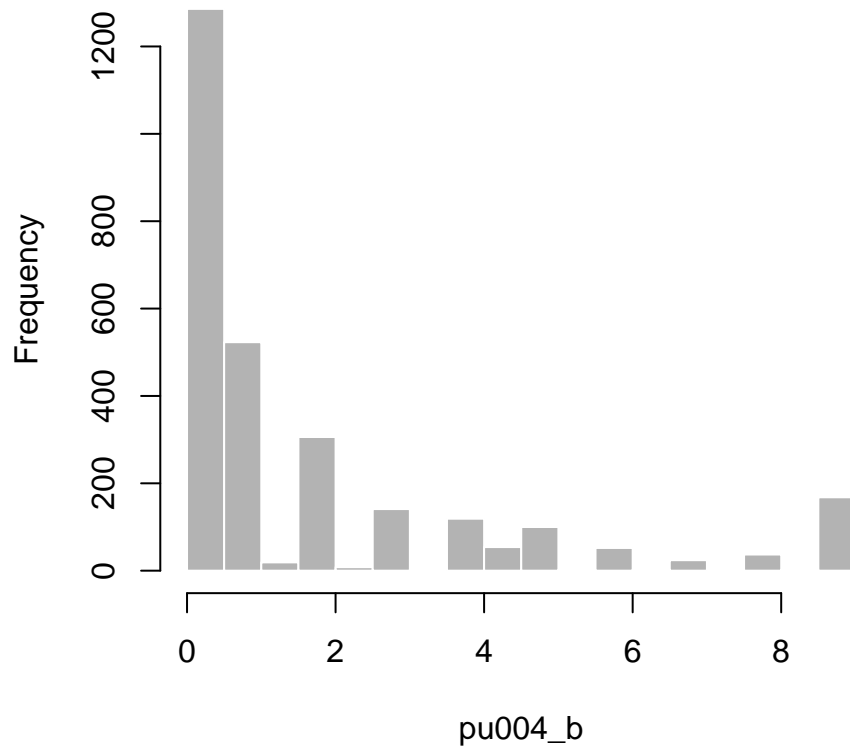
**Description:** In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Check

**Survey question:** pu004\_b

**Details:** This variable is based on pu004\_b1 (weekly), pu004\_b2 (monthly), and pu004\_b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	1.0	2.1	30.0	3.5

Table 527: Summary statistics for pu004\_b



pu004\_b\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 35$

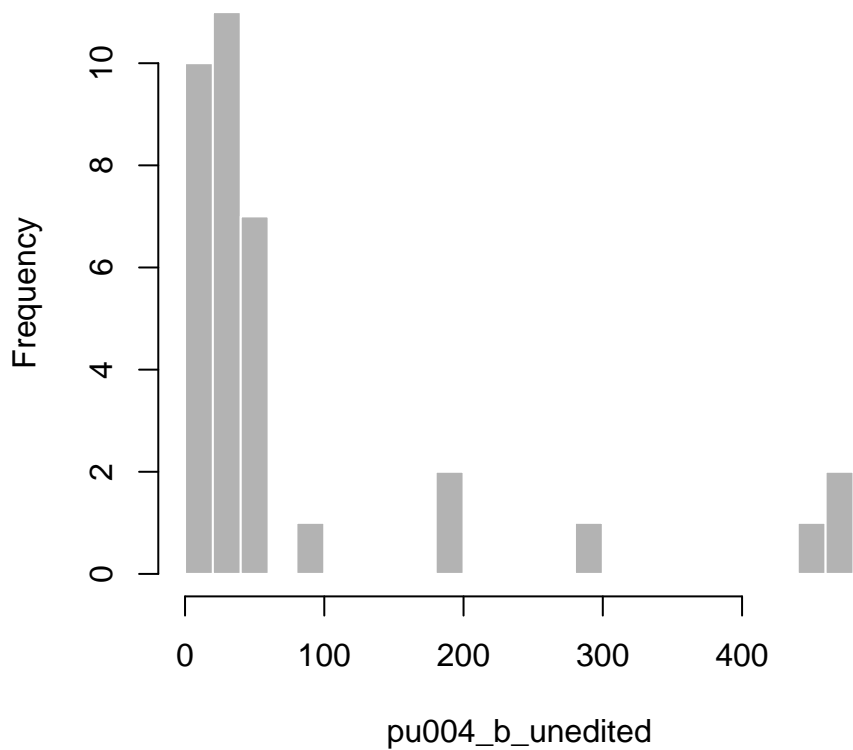
**Description:** The original value of pu004\_b if it was edited, as indicated by the flag f\_pu004\_b.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
8.7	30.0	189.3	4130.8	695.9

Table 528: Summary statistics for pu004\_b\_unedited



pu004\_bmo

**Dataset:** SCPC

**Variable type:** Numeric

$N = 524$

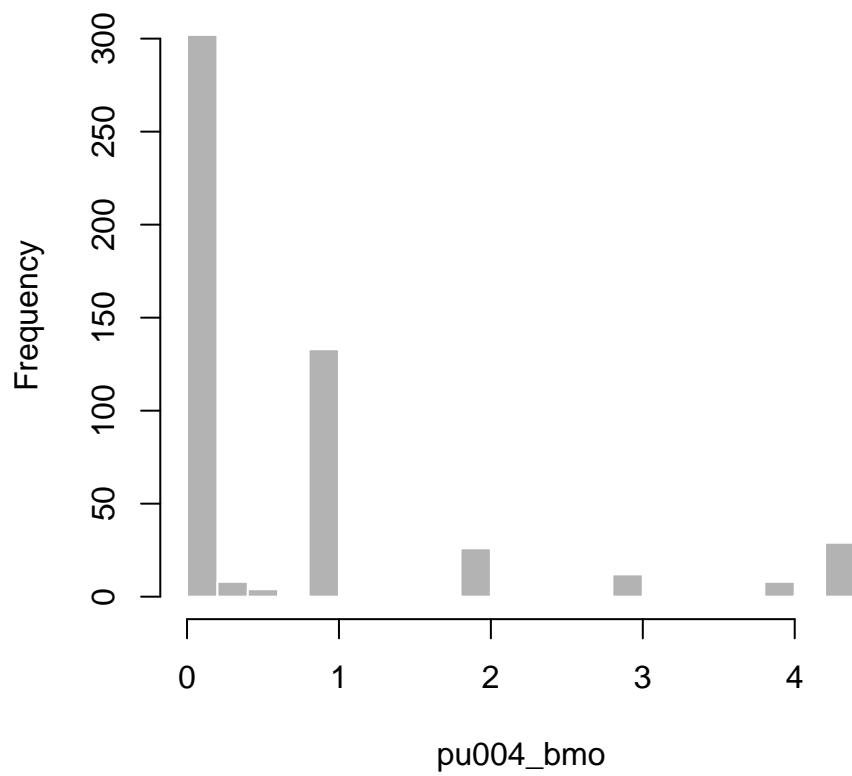
**Description:** In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Money order

**Survey question:** pu004\_bmo

**Details:** This variable is based on **pu004\_b1mo** (weekly), **pu004\_b2mo** (monthly), and **pu004\_b3mo** (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.1	0.9	22.0	1.9

Table 529: Summary statistics for **pu004\_bmo**



pu004\_bmo\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 9$

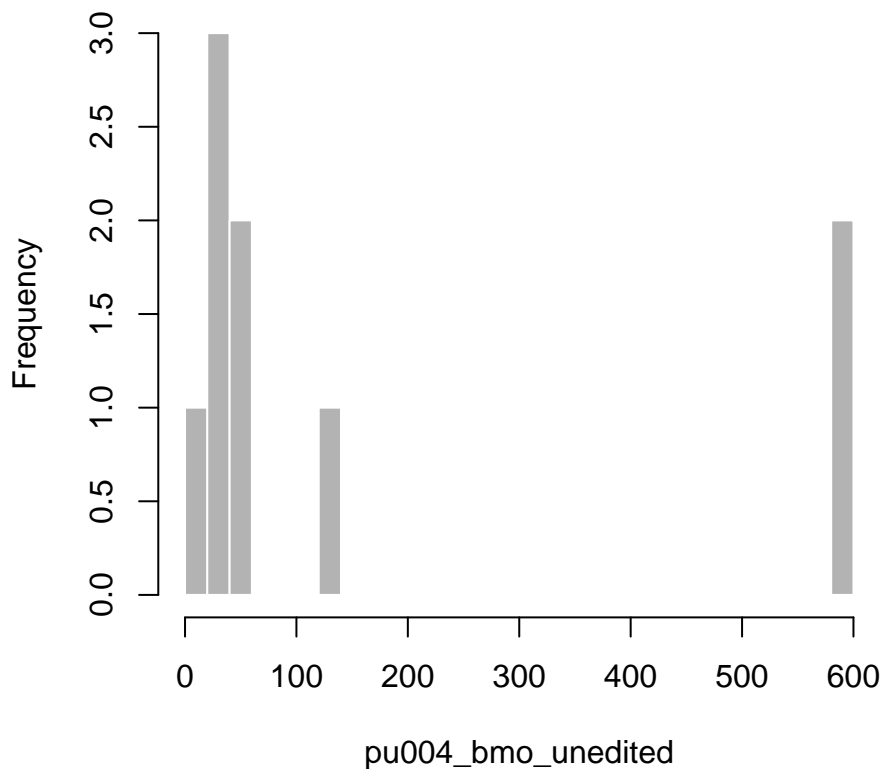
**Description:** The original value of pu004\_bmo if it was edited, as indicated by the flag f\_pu004\_bmo.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
10.0	52.2	173.7	600.0	243.8

Table 530: Summary statistics for pu004\_bmo\_unedited



pu004\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2470$

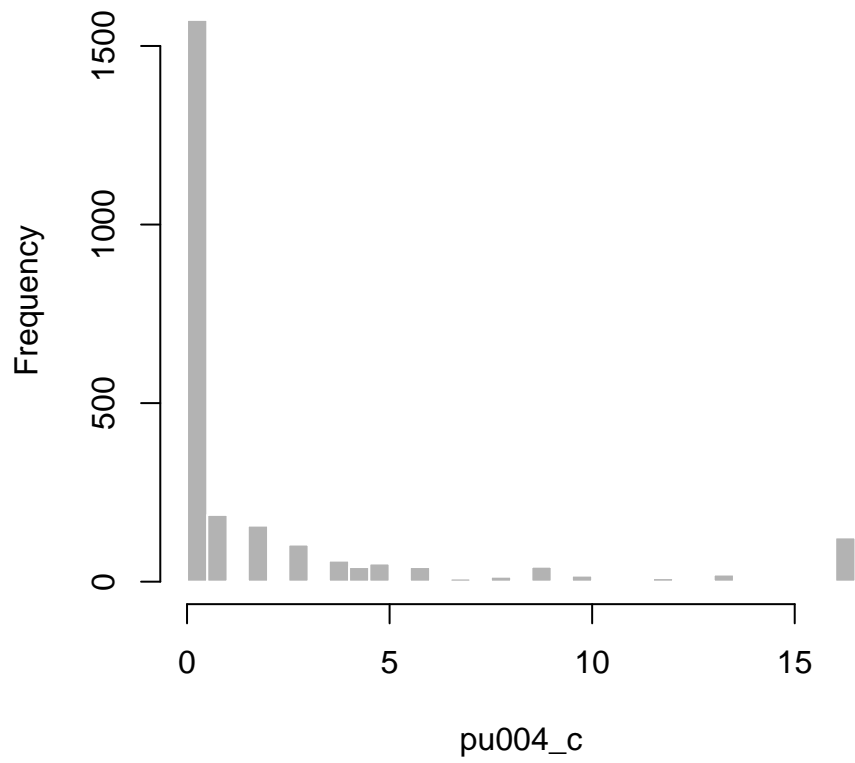
**Description:** In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Debit cards

**Survey question:** pu004\_c

**Details:** This variable is based on pu004\_c1 (weekly), pu004\_c2 (monthly), and pu004\_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	2.6	100.0	6.7

Table 531: Summary statistics for pu004\_c





pu004\_c\_unedited

Dataset: SCPC

Variable type: Numeric

$N = 37$

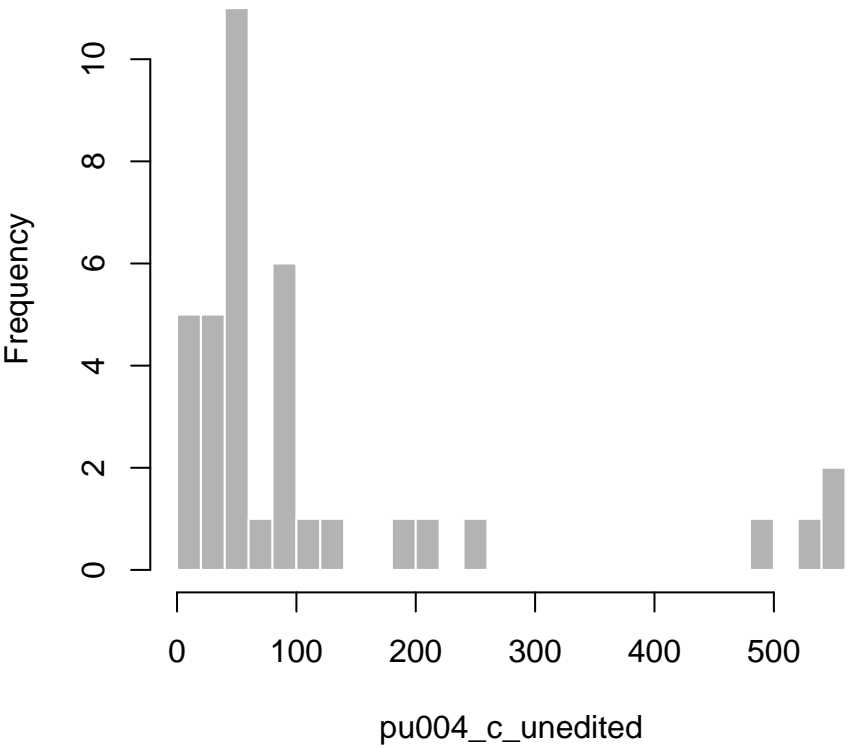
Description: The original value of pu004\_c if it was edited, as indicated by the flag f\_pu004\_c.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	50.0	120.6	600.0	166.0

Table 532: Summary statistics for pu004\_c\_unedited



pu004\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2427$

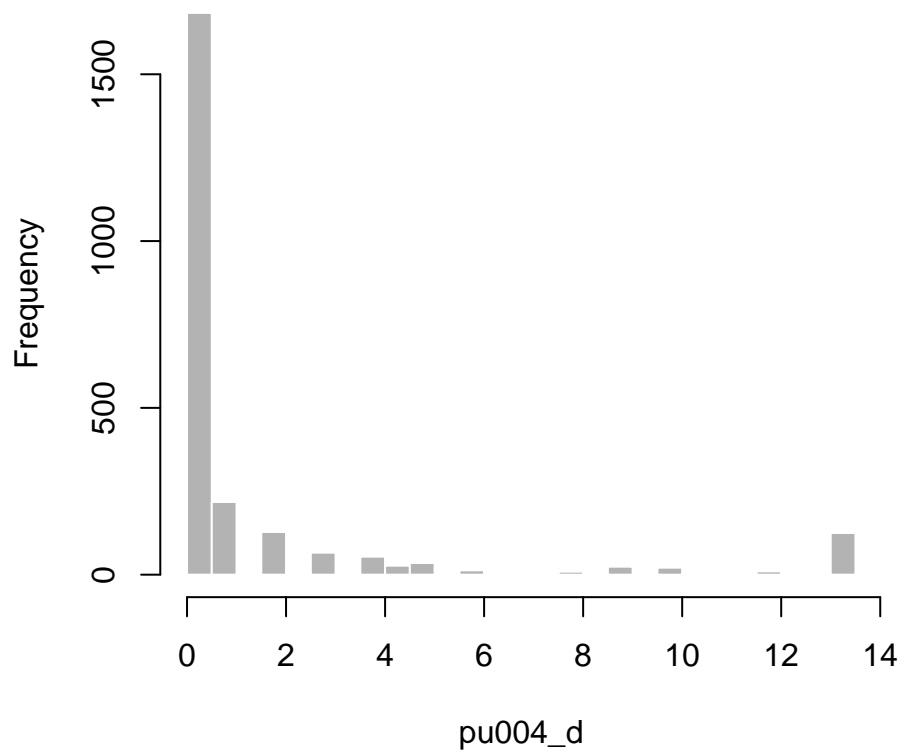
**Description:** In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Credit cards

**Survey question:** pu004\_d

**Details:** This variable is based on pu004\_d1 (weekly), pu004\_d2 (monthly), and pu004\_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	2.0	87.0	5.7

Table 533: Summary statistics for pu004\_d



pu004\_d\_unedited

Dataset: SCPC

Variable type: Numeric

$N = 37$

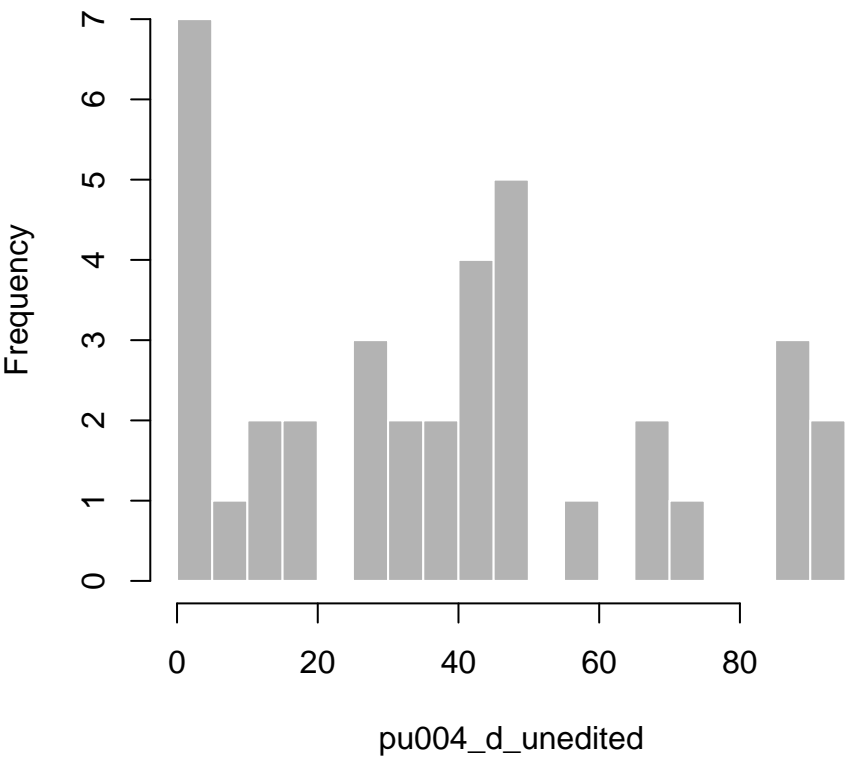
Description: The original value of pu004\_d if it was edited, as indicated by the flag f\_pu004\_d.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	40.0	50.5	500.0	80.9

Table 534: Summary statistics for pu004\_d\_unedited



pu004\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1768$

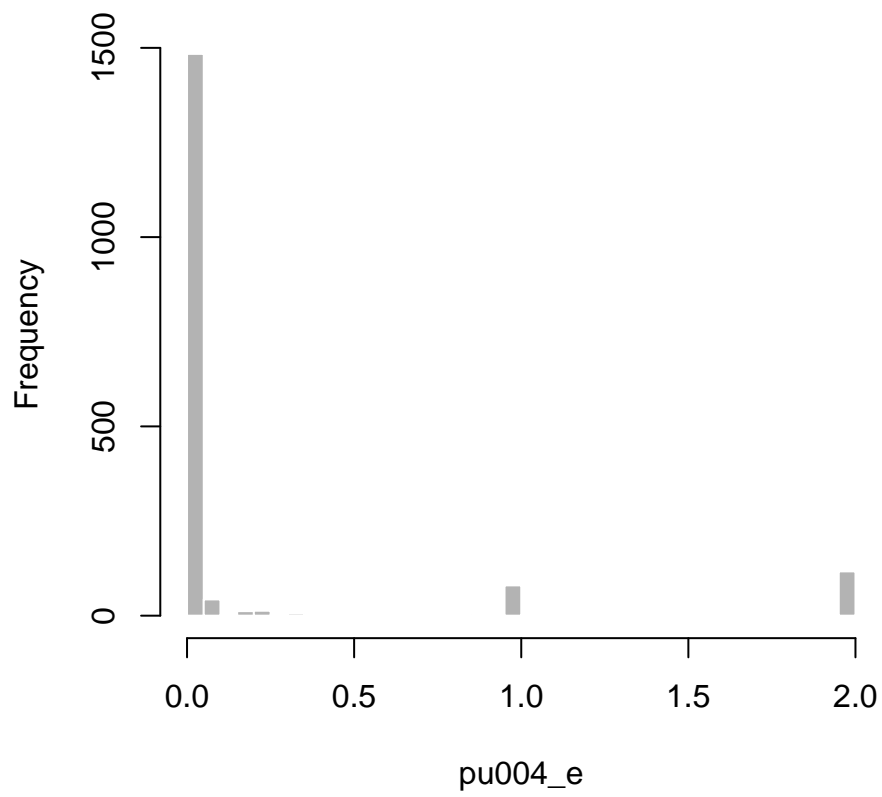
**Description:** In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Prepaid cards

**Survey question:** pu004\_e

**Details:** This variable is based on pu004\_e1 (weekly), pu004\_e2 (monthly), and pu004\_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.3	21.7	1.2

Table 535: Summary statistics for pu004\_e



pu004\_e\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 11$

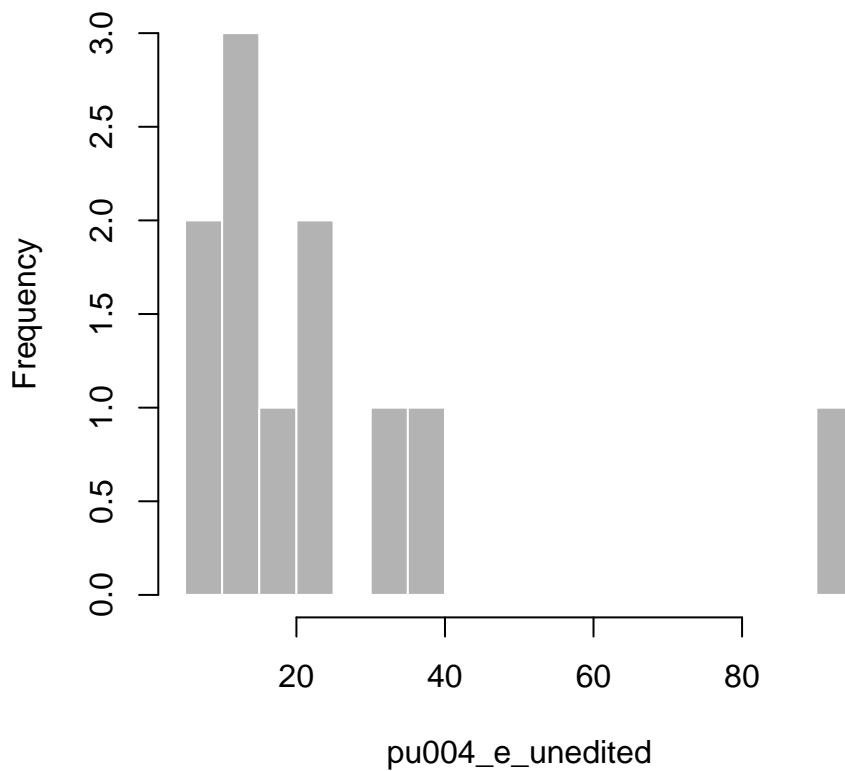
**Description:** The original value of pu004\_e if it was edited, as indicated by the flag f\_pu004\_e.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
8.0	17.4	31.1	150.0	40.6

Table 536: Summary statistics for pu004\_e\_unedited



pu004\_f

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2881$

**Description:** In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Bank account and routing numbers

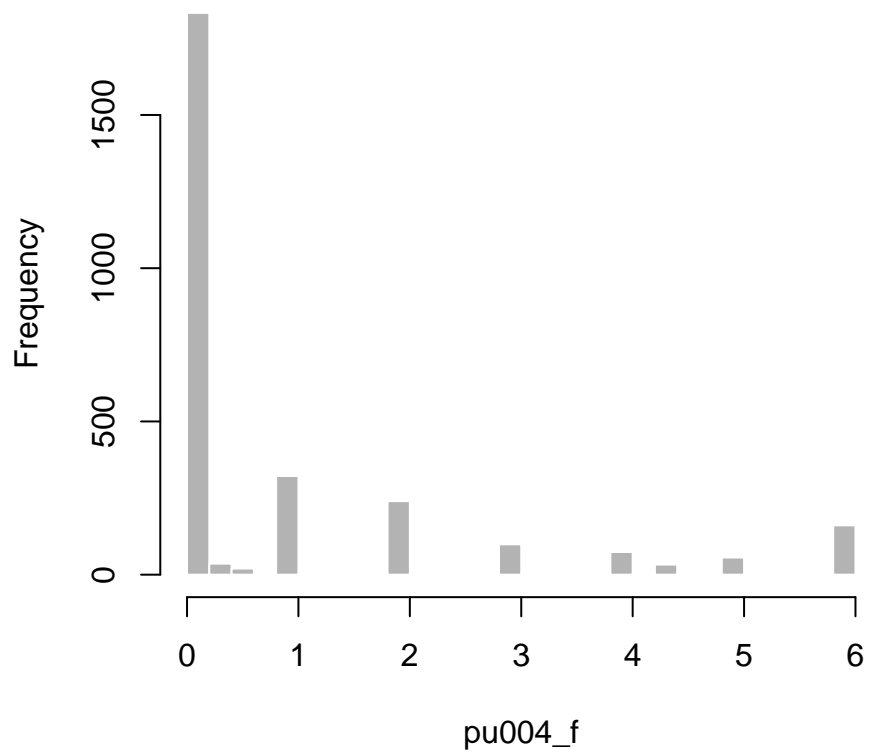
**Survey question:** pu004\_f

**Details:** This variable is based on pu004\_f1 (weekly), pu004\_f2 (monthly), and pu004\_f3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	1.3	125.0	3.5

Table 537: Summary statistics for pu004\_f





pu004\_f\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 36$

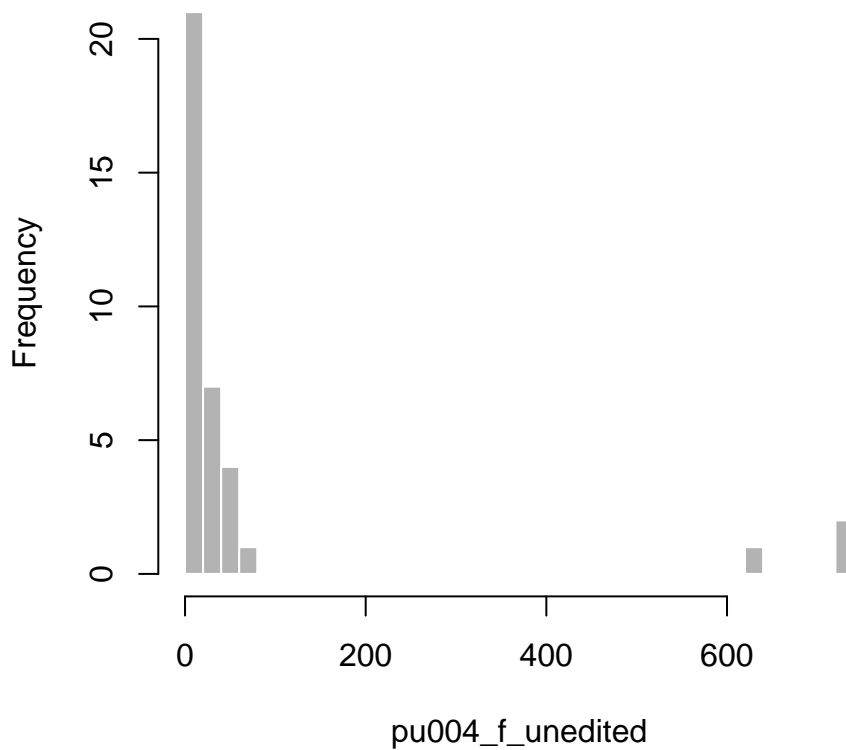
**Description:** The original value of pu004\_f if it was edited, as indicated by the flag f\_pu004\_f.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
1.0	19.0	120.6	2000.0	374.1

Table 538: Summary statistics for pu004\_f\_unedited



pu005\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2838$

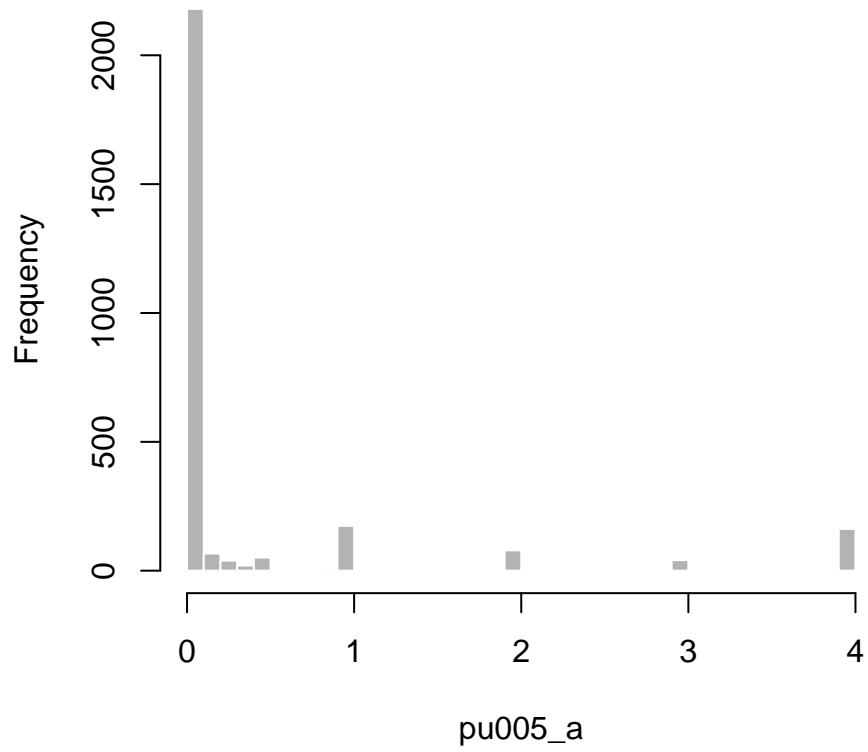
**Description:** In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Check

**Survey question:** pu005\_a

**Details:** This variable is based on pu005\_a1 (weekly), pu005\_a2 (monthly), and pu005\_a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.6	30.4	1.8

Table 539: Summary statistics for pu005\_a



pu005\_a\_unedited

Dataset: SCPC

Variable type: Numeric

$N = 25$

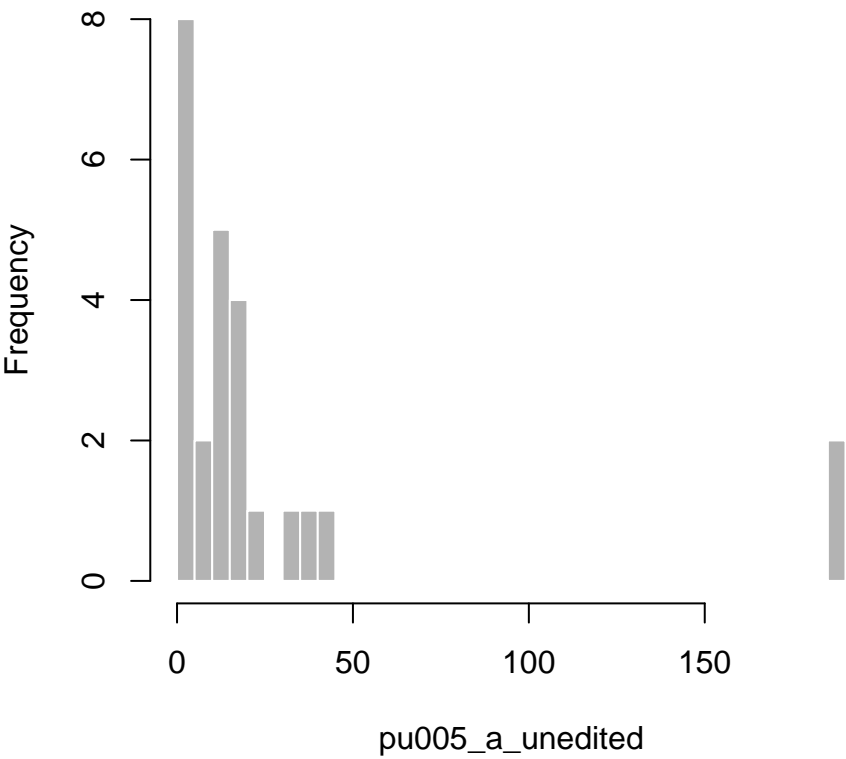
Description: The original value of pu005\_a if it was edited, as indicated by the flag f\_pu005\_a.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	13.0	38.7	452.2	96.7

Table 540: Summary statistics for pu005\_a\_unedited



pu005\_amo

**Dataset:** SCPC

**Variable type:** Numeric

$N = 532$

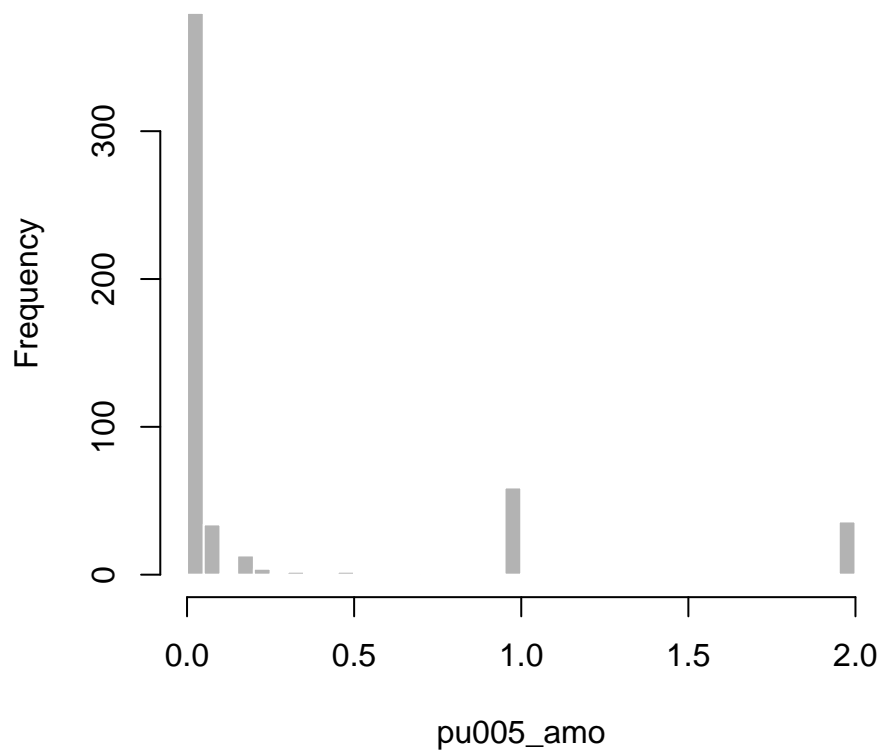
**Description:** In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Money order

**Survey question:** pu005\_amo

**Details:** This variable is based on **pu005\_a1mo** (weekly), **pu005\_a2mo** (monthly), and **pu005\_a3mo** (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.4	13.0	1.4

Table 541: Summary statistics for **pu005\_amo**



pu005\_amo\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 6$

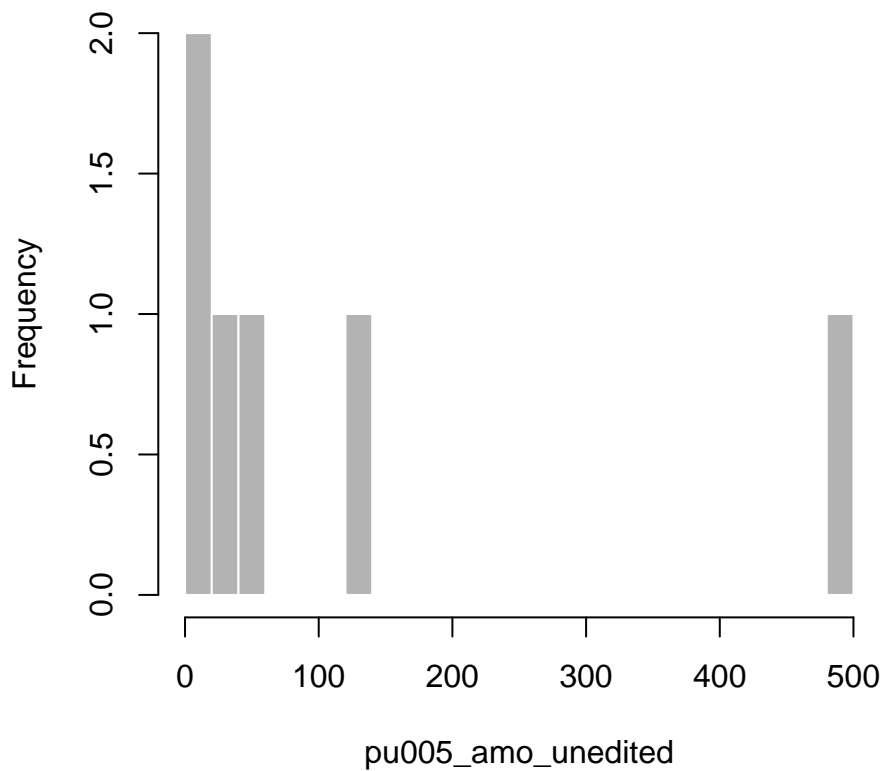
**Description:** The original value of pu005\_amo if it was edited, as indicated by the flag f\_pu005\_amo.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
5.0	45.7	140.1	600.0	229.3

Table 542: Summary statistics for pu005\_amo\_unedited





pu005\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2478$

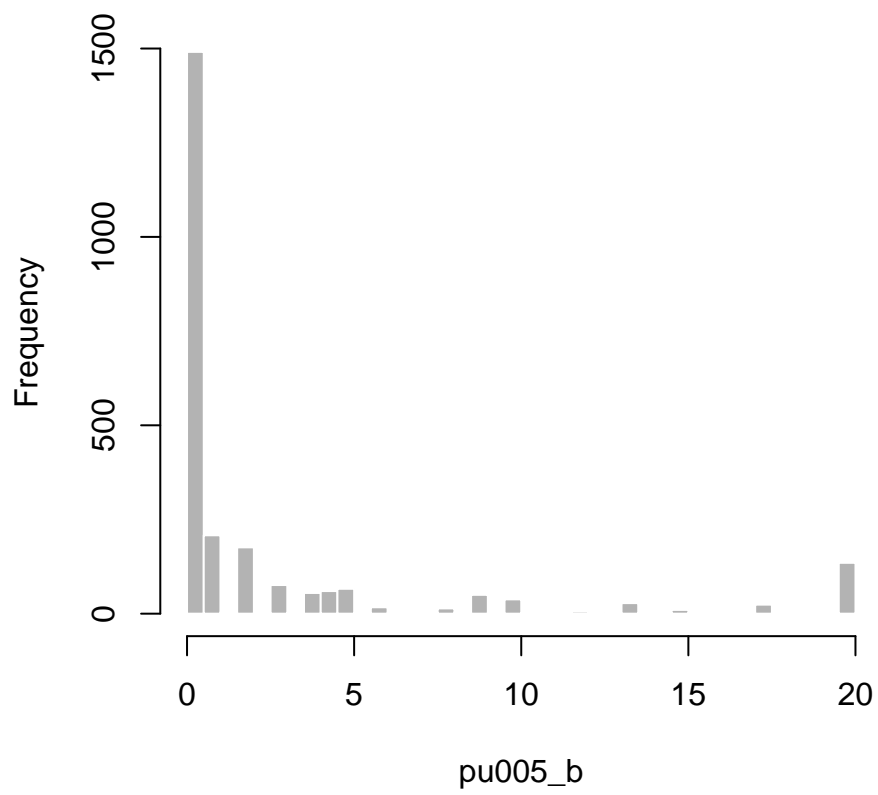
**Description:** In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Debit card

**Survey question:** pu005\_b

**Details:** This variable is based on pu005\_b1 (weekly), pu005\_b2 (monthly), and pu005\_b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	3.1	102.0	7.1

Table 543: Summary statistics for pu005\_b



pu005\_b\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 50$

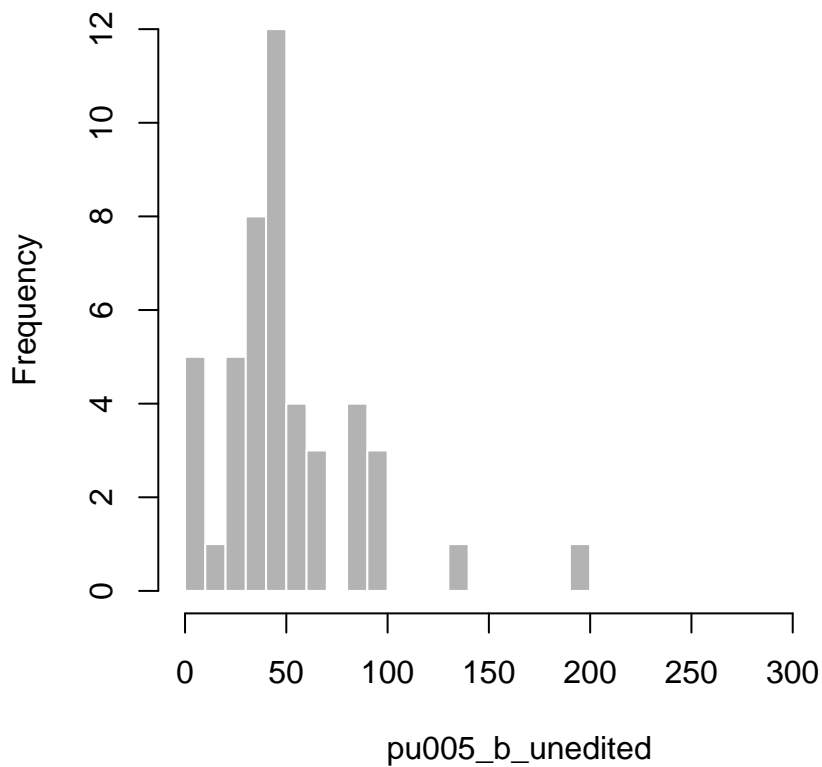
**Description:** The original value of pu005\_b if it was edited, as indicated by the flag f\_pu005\_b.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
0.0	43.5	95.6	1000.0	193.7

Table 544: Summary statistics for pu005\_b\_unedited



pu005\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2866$

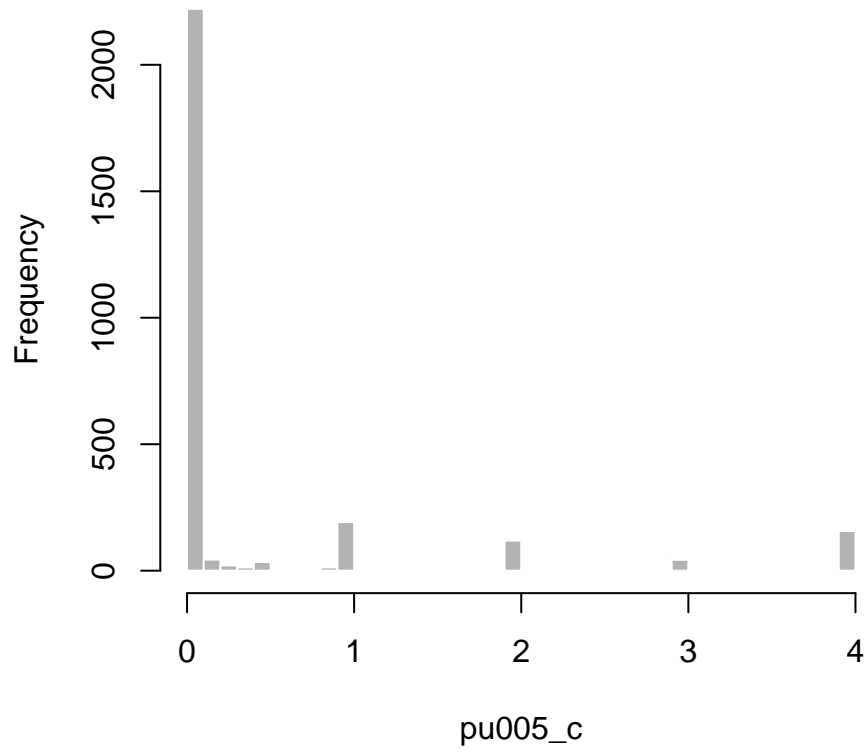
**Description:** In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Bank account and routing numbers

**Survey question:** pu005\_c

**Details:** This variable is based on pu005\_c1 (weekly), pu005\_c2 (monthly), and pu005\_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.6	25.0	1.9

Table 545: Summary statistics for pu005\_c



pu005\_c\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 25$

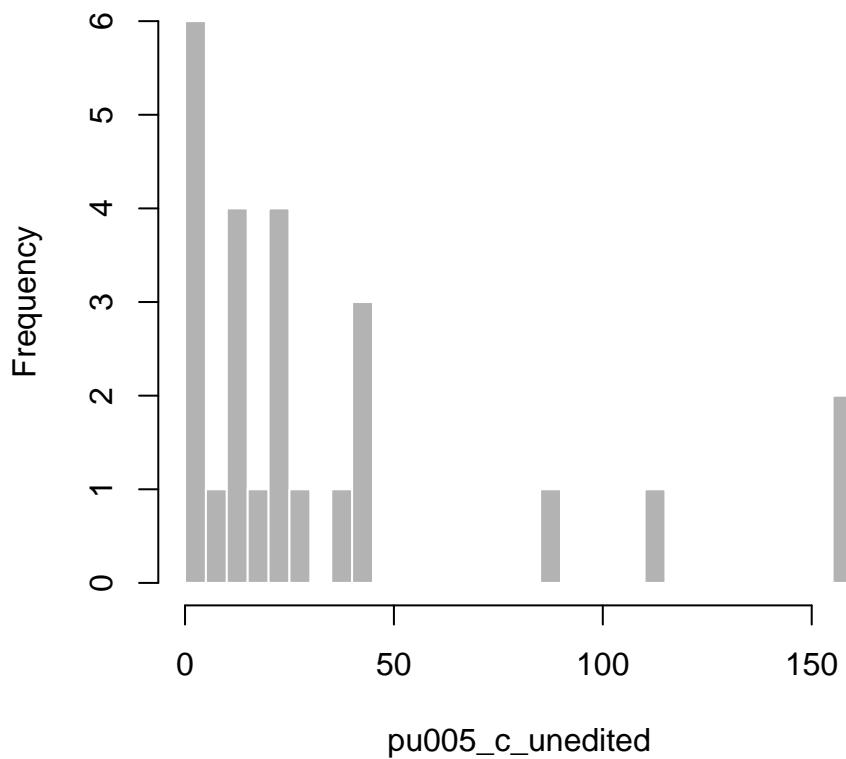
**Description:** The original value of pu005\_c if it was edited, as indicated by the flag f\_pu005\_c.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
0.0	21.7	109.3	2000.0	395.8

Table 546: Summary statistics for pu005\_c\_unedited



pu005\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2432$

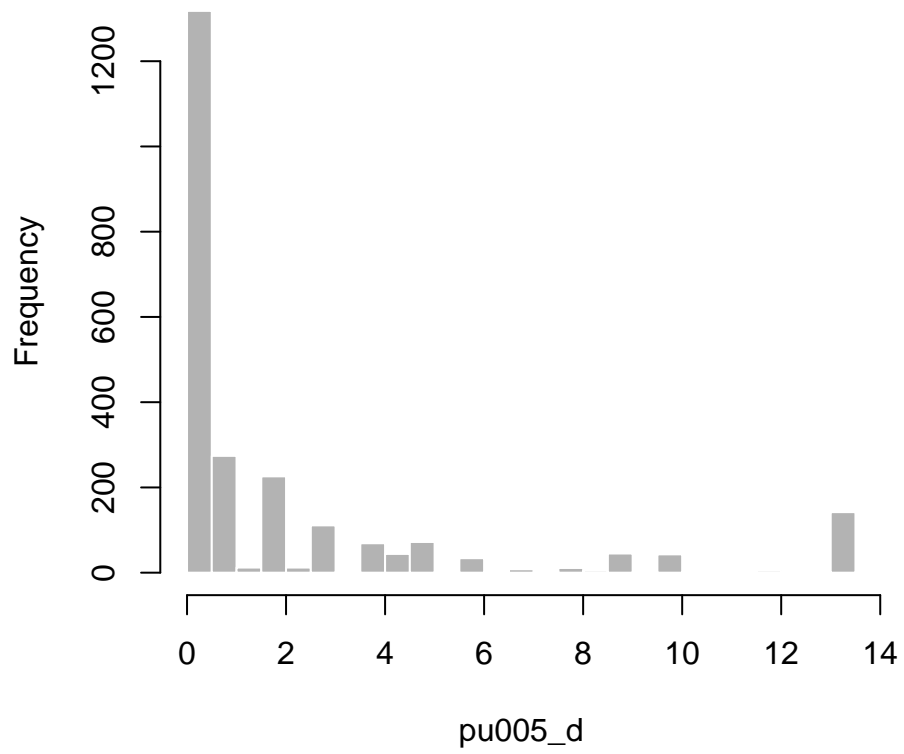
**Description:** In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Credit card

**Survey question:** pu005\_d

**Details:** This variable is based on pu005\_d1 (weekly), pu005\_d2 (monthly), and pu005\_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.3	2.5	83.3	5.4

Table 547: Summary statistics for pu005\_d





pu005\_d\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 41$

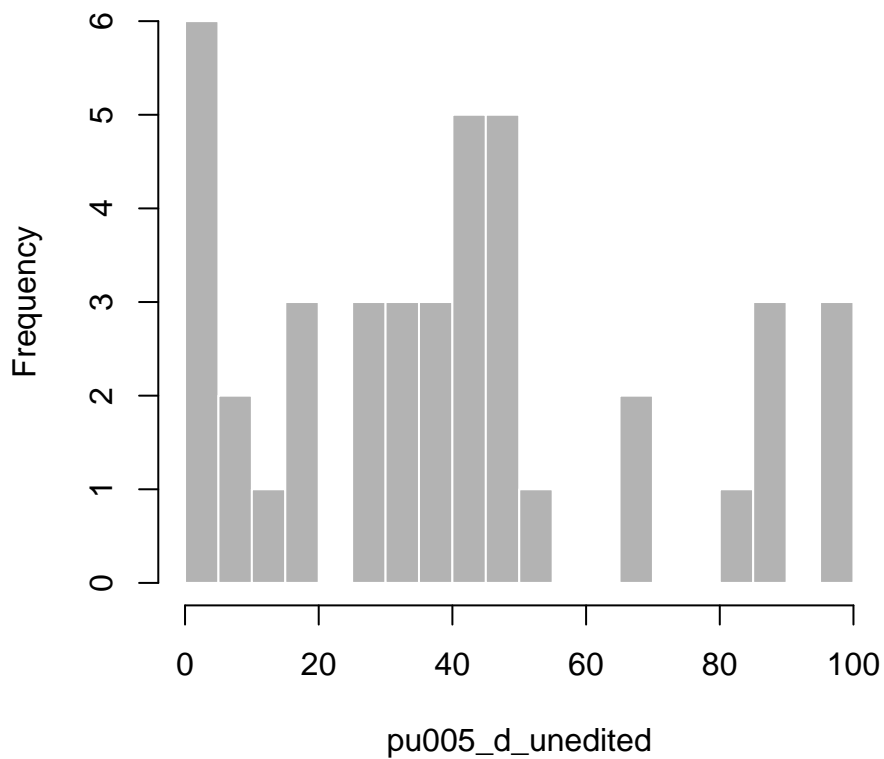
**Description:** The original value of pu005\_d if it was edited, as indicated by the flag f\_pu005\_d.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
0.0	40.0	53.7	600.0	92.0

Table 548: Summary statistics for pu005\_d\_unedited



pu005\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1764$

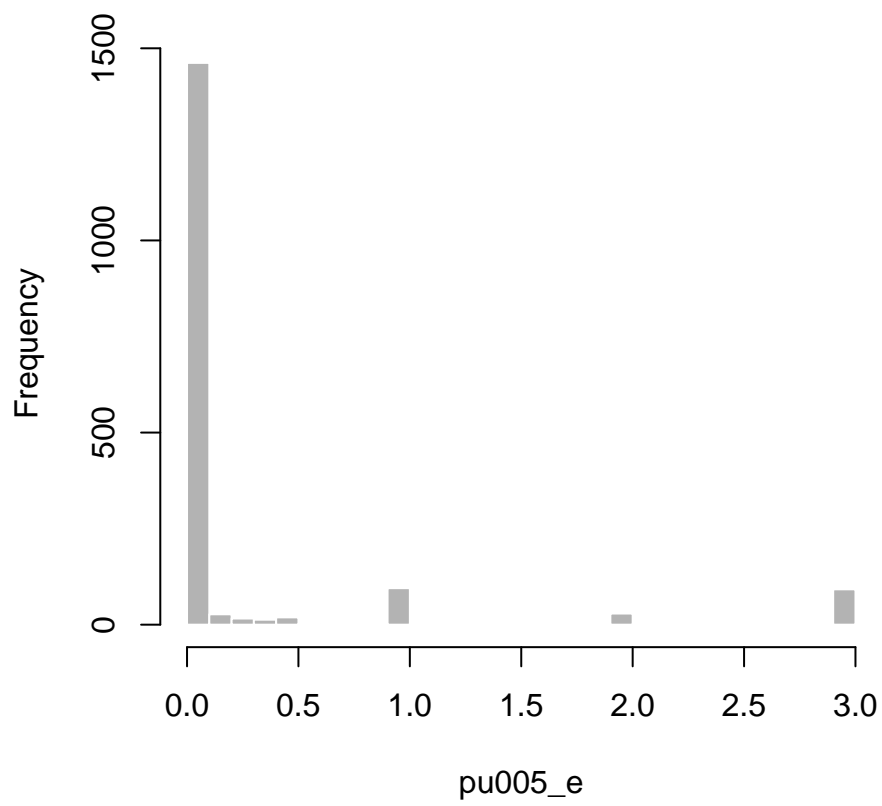
**Description:** In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Prepaid card

**Survey question:** pu005\_e

**Details:** This variable is based on pu005\_e1 (weekly), pu005\_e2 (monthly), and pu005\_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.4	39.1	1.7

Table 549: Summary statistics for pu005\_e



pu005\_e\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 8$

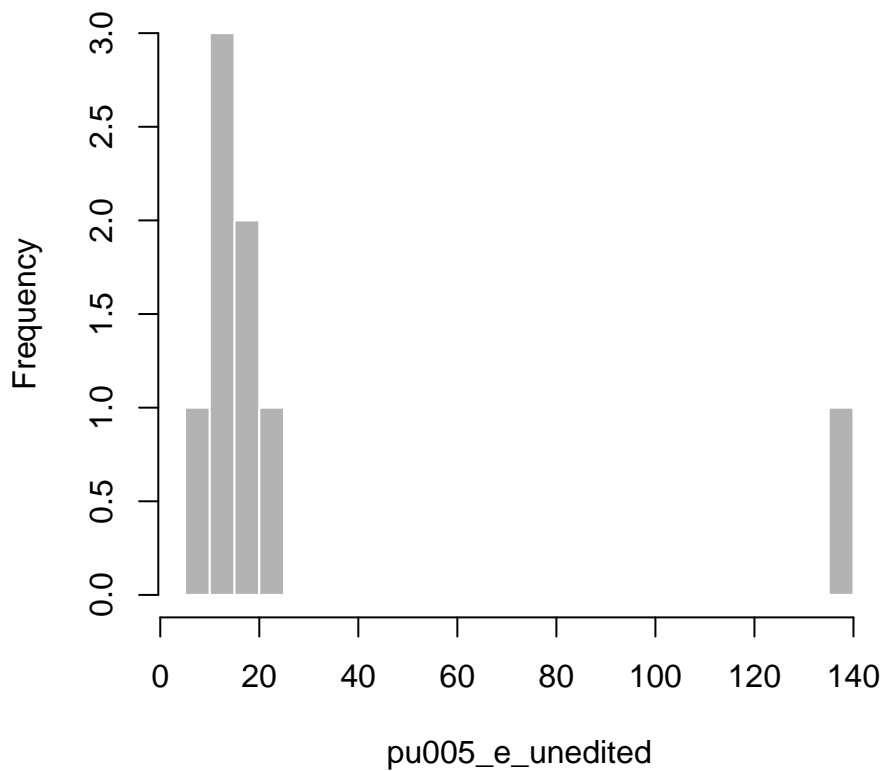
**Description:** The original value of pu005\_e if it was edited, as indicated by the flag f\_pu005\_e.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
7.0	16.2	38.4	200.0	65.5

Table 550: Summary statistics for pu005\_e\_unedited



pu006a\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3071$

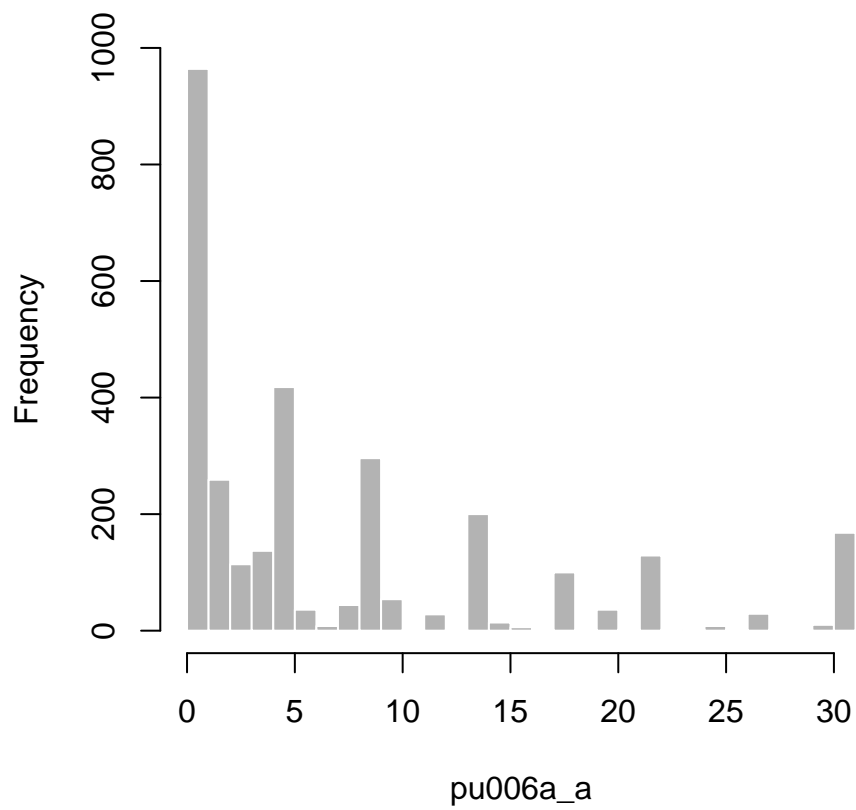
**Description:** In a typical period (week, month, or year), how many payments for retail goods do you make?  
Cash

**Survey question:** pu006a\_a

**Details:** This variable is based on **pu006a\_a1** (weekly), **pu006a\_a2** (monthly), and **pu006a\_a3** (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	4.3	8.4	173.9	12.6

Table 551: Summary statistics for pu006a\_a



pu006a\_a\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 61$

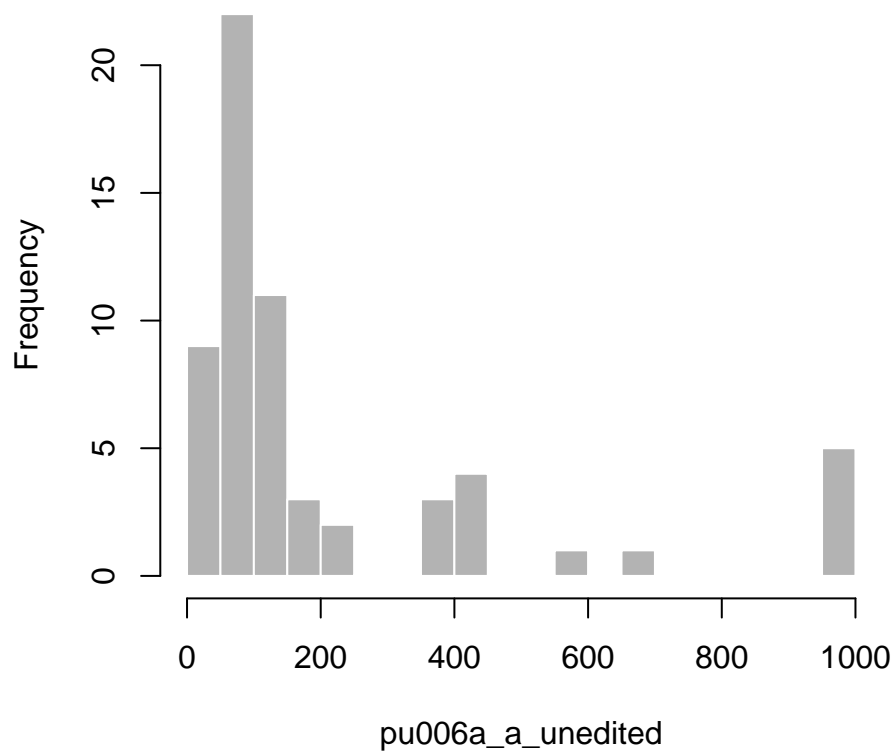
**Description:** The original value of pu006a\_a if it was edited, as indicated by the flag f\_pu006a\_a.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
21.7	100.0	571.4	20200.0	2583.4

Table 552: Summary statistics for pu006a\_a\_unedited



pu006a\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2833$

**Description:** In a typical period (week, month, or year), how many payments for retail goods do you make? Check

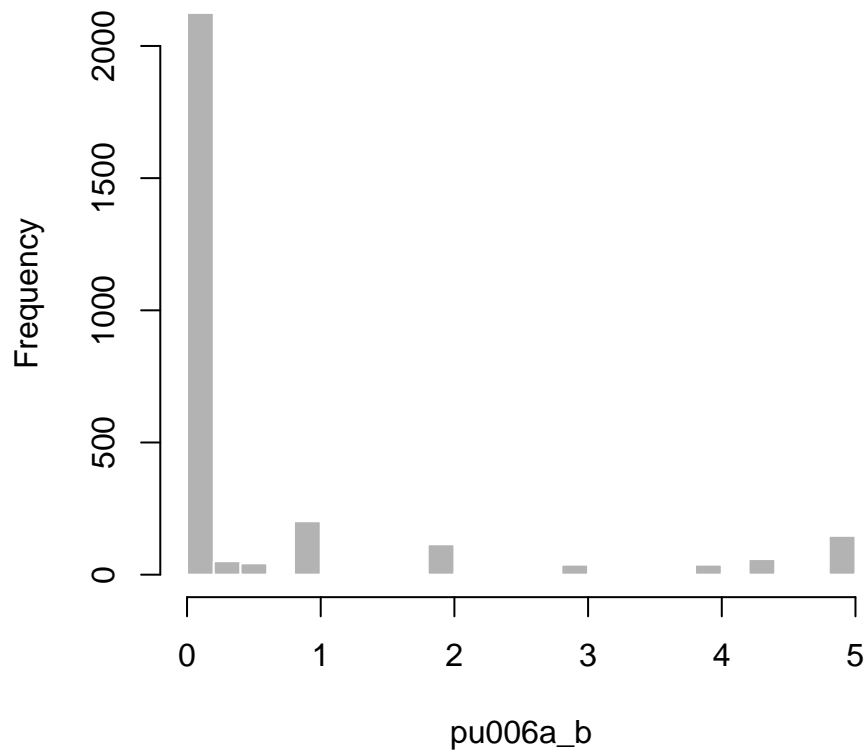
**Survey question:** pu006a\_b

**Details:** This variable is based on pu006a\_b1 (weekly), pu006a\_b2 (monthly), and pu006a\_b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.9	25.0	2.6

Table 553: Summary statistics for pu006a\_b





pu006a\_b\_unedited

Dataset: SCPC

Variable type: Numeric

$N = 28$

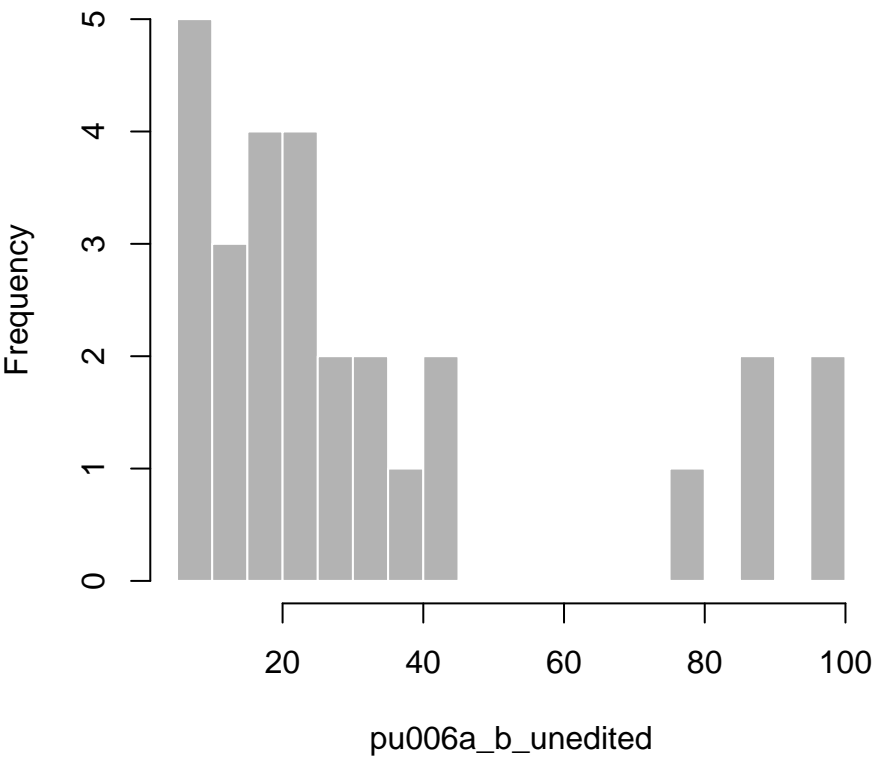
Description: The original value of pu006a\_b if it was edited, as indicated by the flag f\_pu006a\_b.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
8.7	21.7	46.6	452.2	83.5

Table 554: Summary statistics for pu006a\_b\_unedited



pu006a\_bmo

**Dataset:** SCPC

**Variable type:** Numeric

$N = 528$

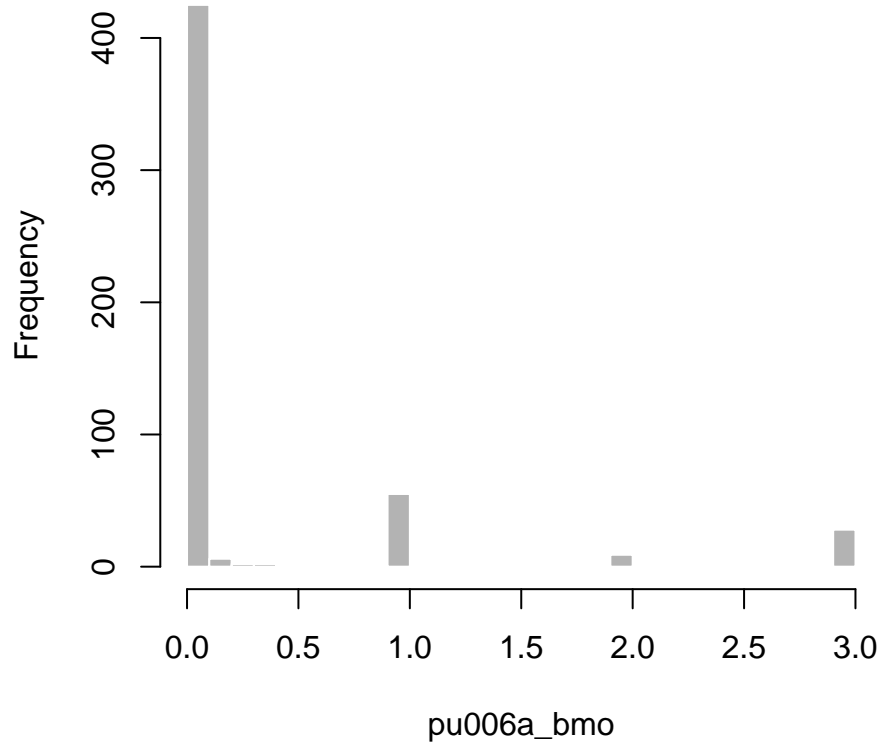
**Description:** In a typical period (week, month, or year), how many payments for retail goods do you make?  
Money order

**Survey question:** pu006a\_bmo

**Details:** This variable is based on pu006a\_b1mo (weekly), pu006a\_b2mo (monthly), and pu006a\_b3mo (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.5	40.0	2.1

Table 555: Summary statistics for pu006a\_bmo



pu006a\_bmo\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 6$

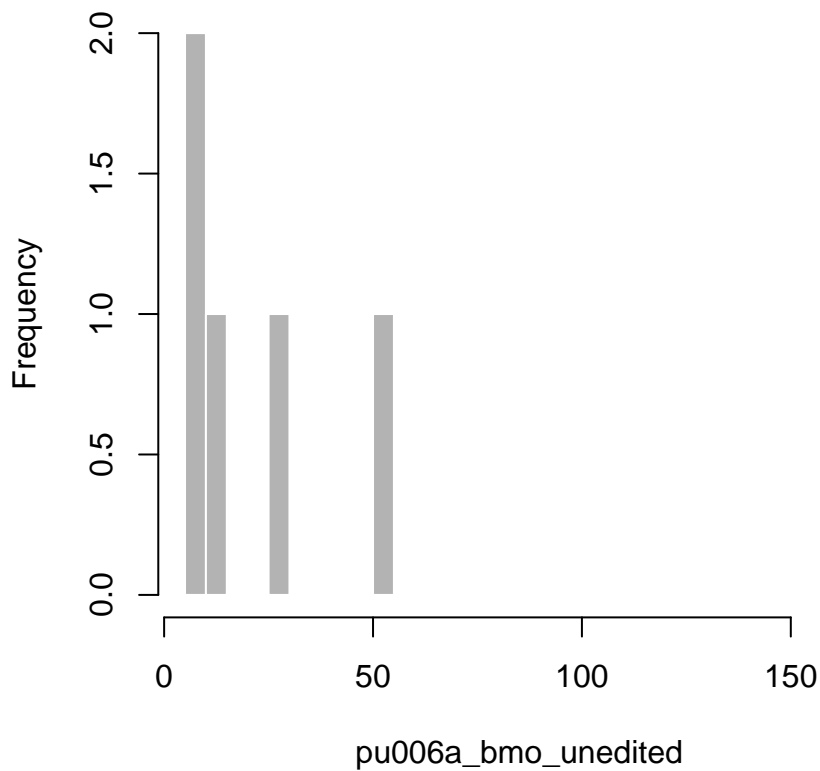
**Description:** The original value of pu006a\_bmo if it was edited, as indicated by the flag f\_pu006a\_bmo.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
8.7	20.5	51.8	200.0	74.4

Table 556: Summary statistics for pu006a\_bmo\_unedited



pu006a\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2464$

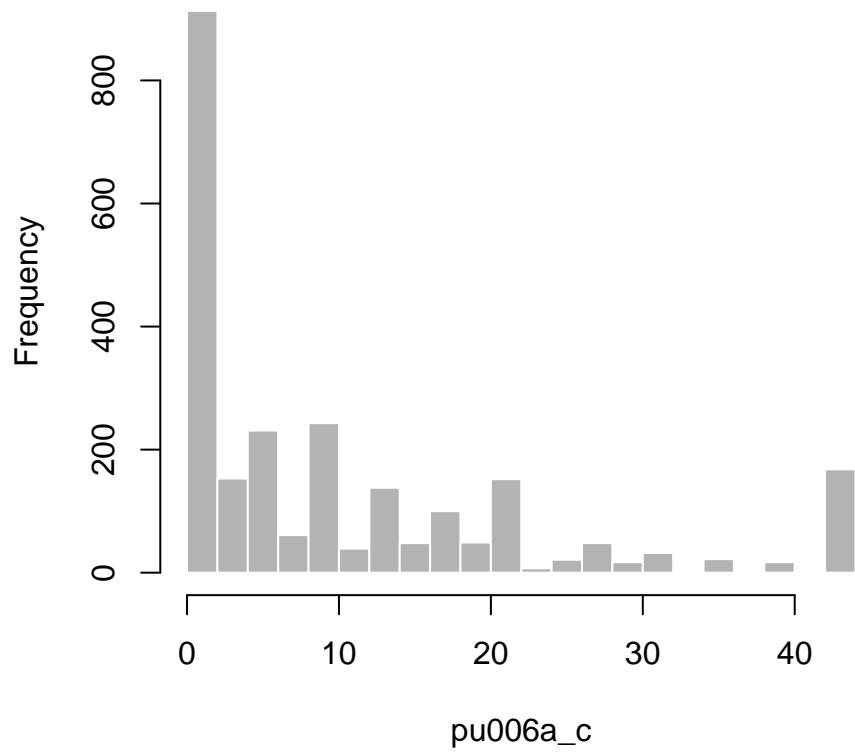
**Description:** In a typical period (week, month, or year), how many payments for retail goods do you make?  
Debit card

**Survey question:** pu006a\_c

**Details:** This variable is based on pu006a\_c1 (weekly), pu006a\_c2 (monthly), and pu006a\_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	5.0	11.5	130.4	15.5

Table 557: Summary statistics for pu006a\_c



pu006a\_c\_unedited

Dataset: SCPC

Variable type: Numeric

$N = 61$

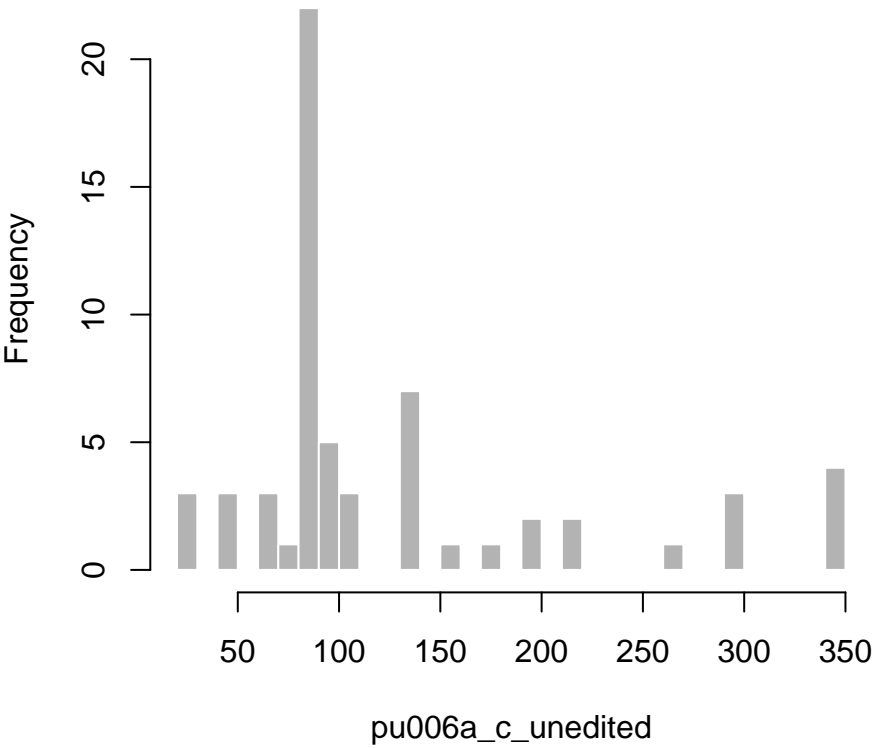
Description: The original value of pu006a\_c if it was edited, as indicated by the flag f\_pu006a\_c.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
25.0	87.0	147.4	869.6	151.1

Table 558: Summary statistics for pu006a\_c\_unedited





pu006a\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2428$

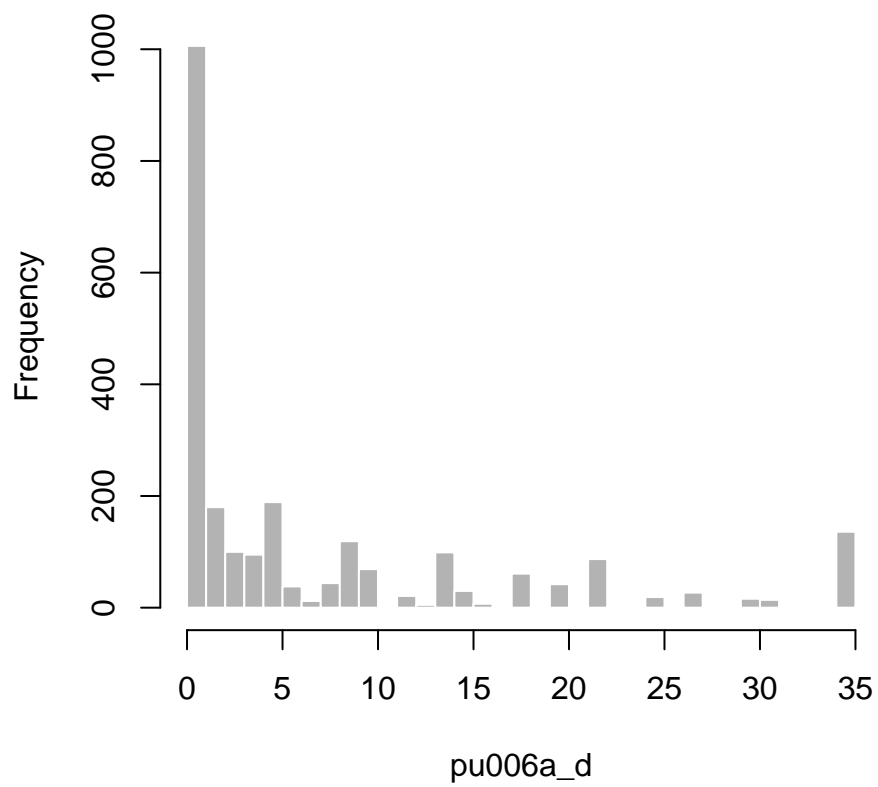
**Description:** In a typical period (week, month, or year), how many payments for retail goods do you make?  
Credit card

**Survey question:** pu006a\_d

**Details:** This variable is based on pu006a\_d1 (weekly), pu006a\_d2 (monthly), and pu006a\_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	3.0	8.0	133.3	12.4

Table 559: Summary statistics for pu006a\_d



pu006a\_d\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 38$

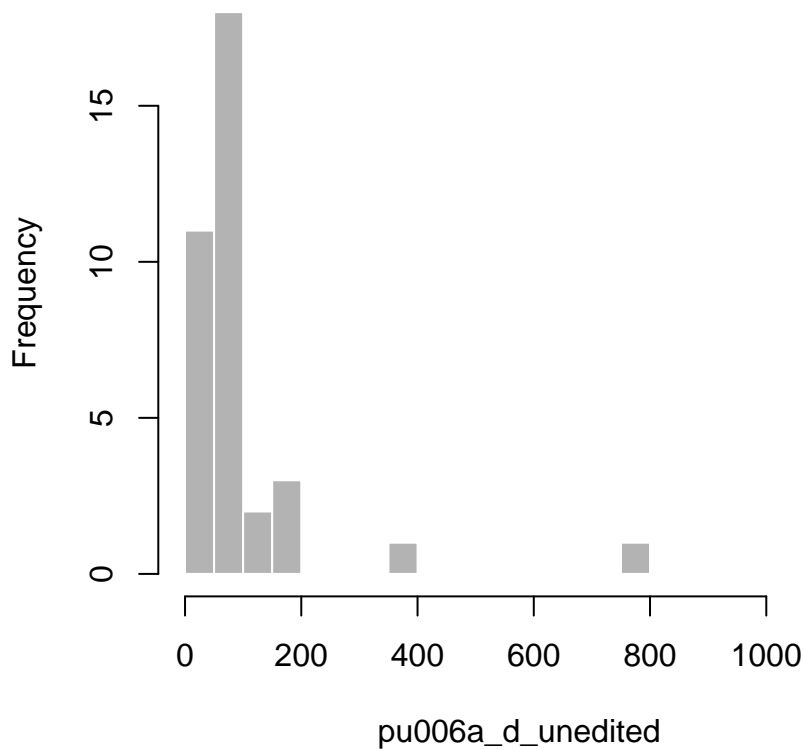
**Description:** The original value of pu006a\_d if it was edited, as indicated by the flag f\_pu006a\_d.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
20.0	65.9	261.2	3099.0	679.4

Table 560: Summary statistics for pu006a\_d\_unedited



pu006a\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1770$

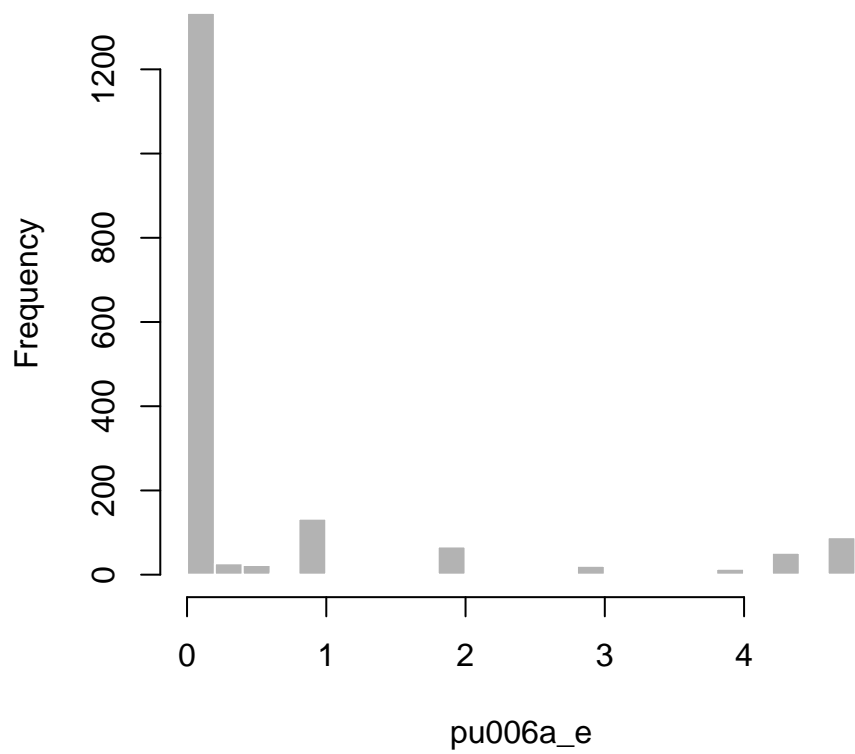
**Description:** In a typical period (week, month, or year), how many payments for retail goods do you make?  
Prepaid card

**Survey question:** pu006a\_e

**Details:** This variable is based on pu006a\_e1 (weekly), pu006a\_e2 (monthly), and pu006a\_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.9	30.4	2.8

Table 561: Summary statistics for pu006a\_e



pu006a\_e\_unedited

Dataset: SCPC

Variable type: Numeric

$N = 15$

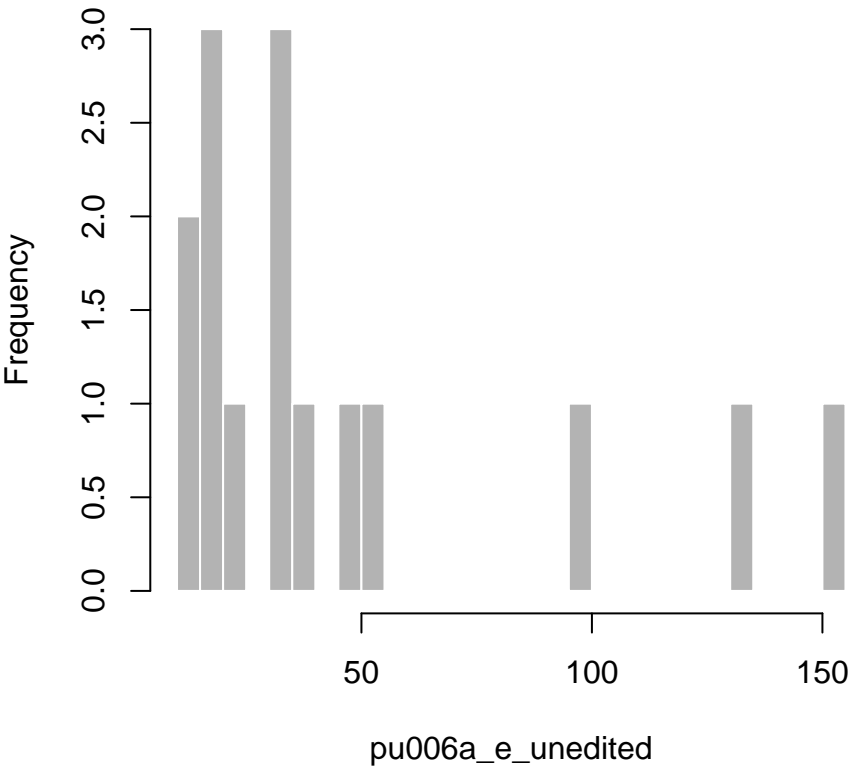
Description: The original value of pu006a\_e if it was edited, as indicated by the flag f\_pu006a\_e.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
13.0	34.0	51.5	200.0	52.9

Table 562: Summary statistics for pu006a\_e\_unedited



pu006c\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3072$

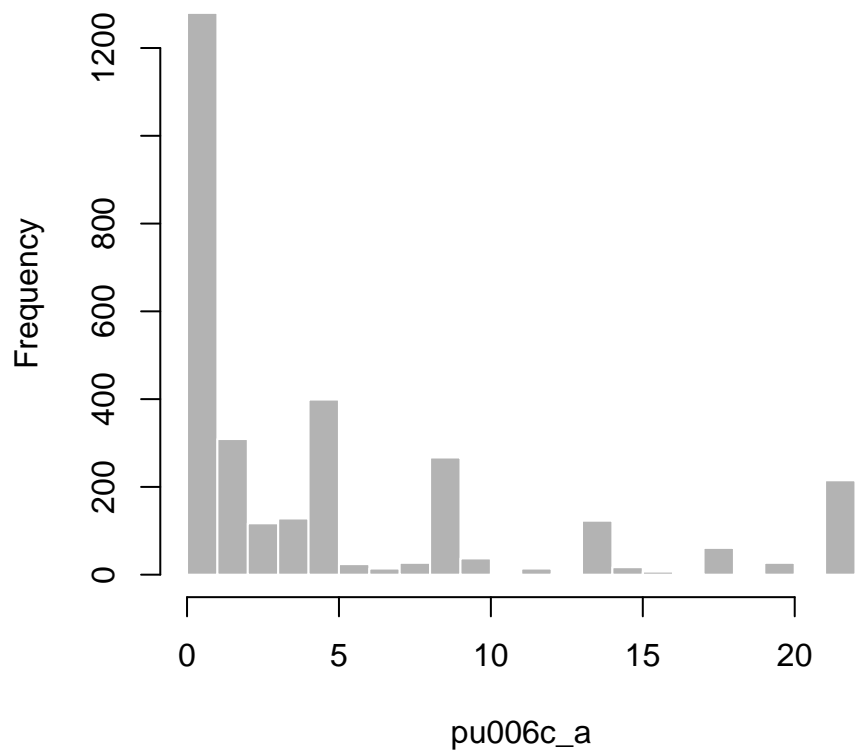
**Description:** In a typical period (week, month, or year), how many payments for retail services do you make? Cash

**Survey question:** pu006c.a

**Details:** This variable is based on pu006c\_a1 (weekly), pu006c\_a2 (monthly), and pu006c\_a3 (yearly). The weekly and yearly values have been covered to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	2.0	5.7	100.0	8.9

Table 563: Summary statistics for pu006c\_a





pu006c\_a\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 60$

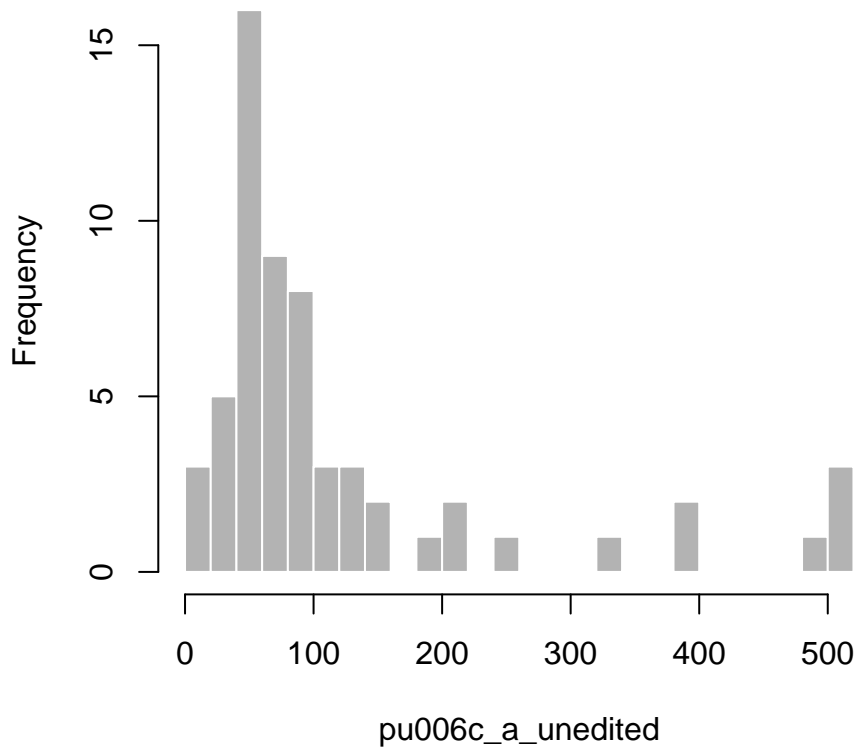
**Description:** The original value of pu006c\_a if it was edited, as indicated by the flag f\_pu006c\_a.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
8.7	77.5	747.8	37500.0	4827.6

Table 564: Summary statistics for pu006c\_a\_unedited



pu006c\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2828$

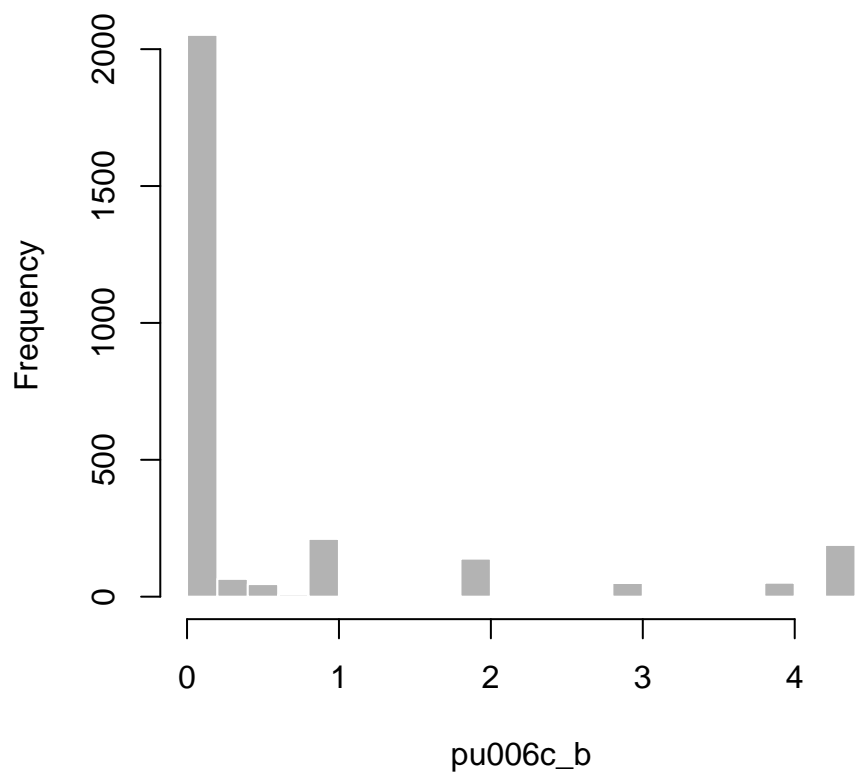
**Description:** In a typical period (week, month, or year), how many payments for retail services do you make? Check

**Survey question:** pu006c.b

**Details:** This variable is based on pu006c.b1 (weekly), pu006c.b2 (monthly), and pu006c.b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.8	25.0	2.2

Table 565: Summary statistics for pu006c\_b



pu006c\_b\_unedited

Dataset: SCPC

Variable type: Numeric

$N = 29$

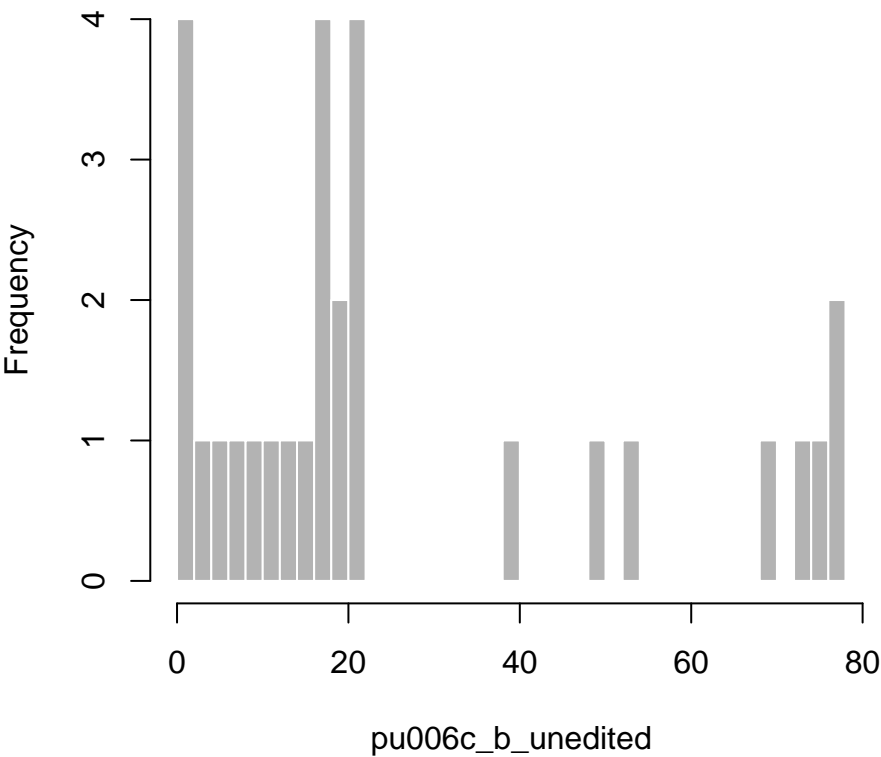
Description: The original value of pu006c.b if it was edited, as indicated by the flag f\_pu006c.b.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	17.4	27.9	104.2	27.8

Table 566: Summary statistics for pu006c\_b\_unedited



pu006c\_bmo

**Dataset:** SCPC

**Variable type:** Numeric

$N = 528$

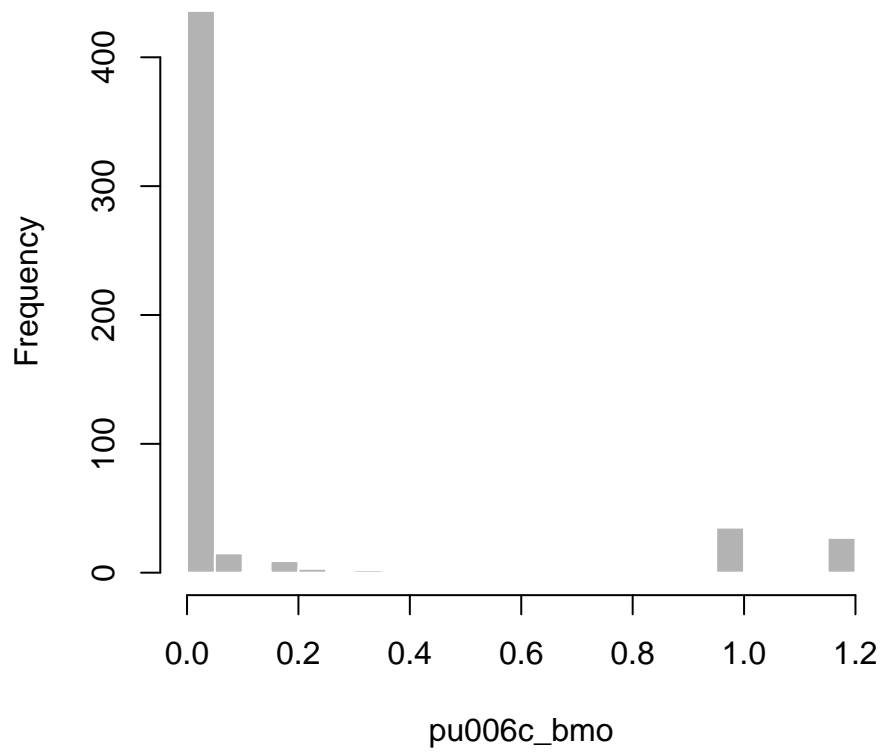
**Description:** In a typical period (week, month, or year), how many payments for retail services do you make? Money order

**Survey question:** pu006c.bmo

**Details:** This variable is based on pu006c\_b1mo (weekly), pu006c\_b2mo (monthly), and pu006c\_b3mo (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.3	20.0	1.2

Table 567: Summary statistics for pu006c\_bmo



pu006c\_bmo\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3$

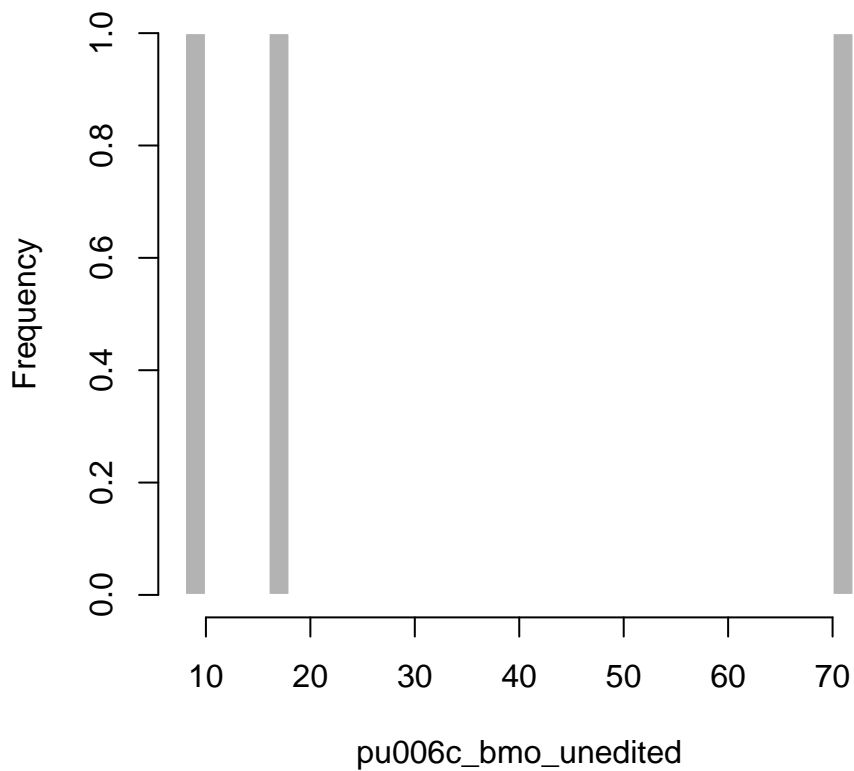
**Description:** The original value of pu006c\_bmo if it was edited, as indicated by the flag f\_pu006c\_bmo.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
9.0	17.0	34.0	76.0	36.6

Table 568: Summary statistics for pu006c\_bmo\_unedited



pu006c\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2467$

**Description:** In a typical period (week, month, or year), how many payments for services do you make?  
Debit card

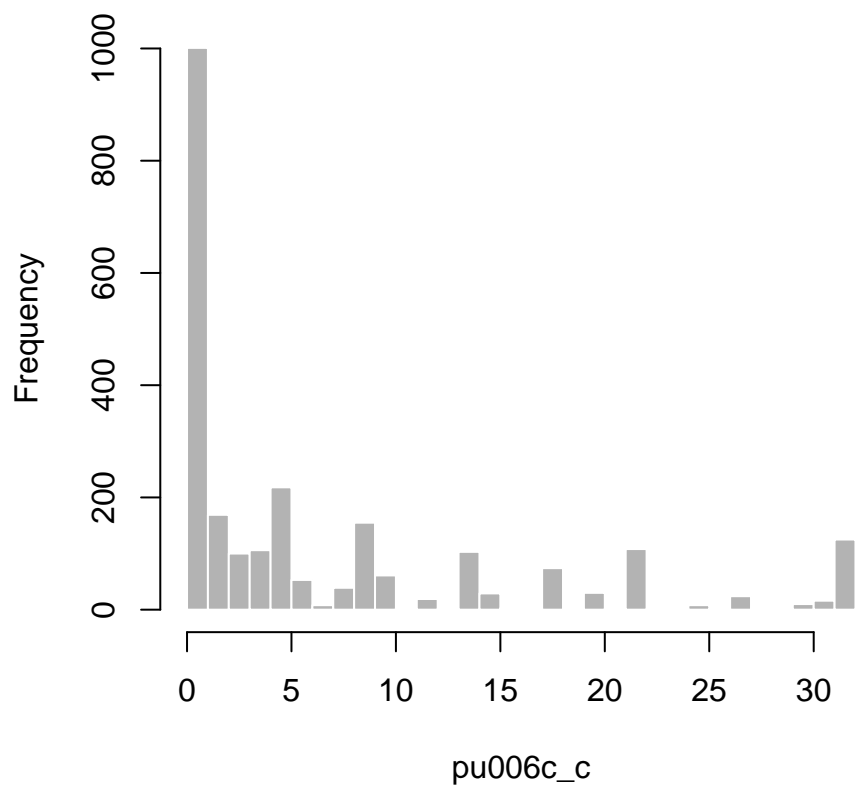
**Survey question:** pu006c\_c

**Details:** This variable is based on pu006d\_c1 (weekly), pu006d\_c2 (monthly), and pu006d\_c3 (yearly). The weekly and yearly values have been covered to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	3.0	7.5	87.0	11.0

Table 569: Summary statistics for pu006c\_c





pu006c\_c\_unedited

Dataset: SCPC

Variable type: Numeric

$N = 47$

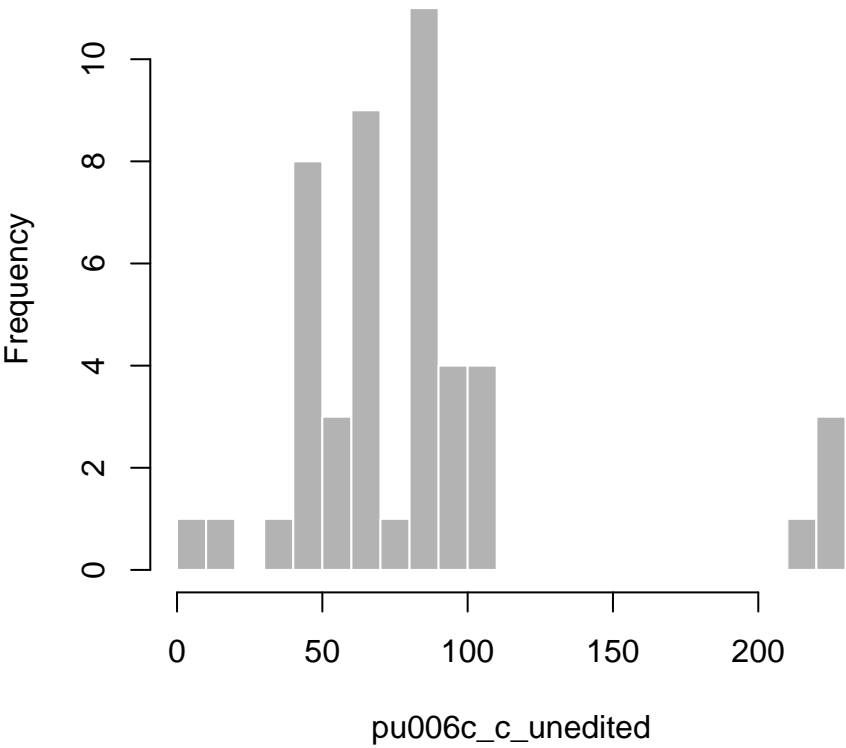
Description: The original value of pu006c\_c if it was edited, as indicated by the flag f\_pu006c\_c.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
4.0	80.0	112.8	1304.5	192.0

Table 570: Summary statistics for pu006c\_c\_unedited



pu006c\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2433$

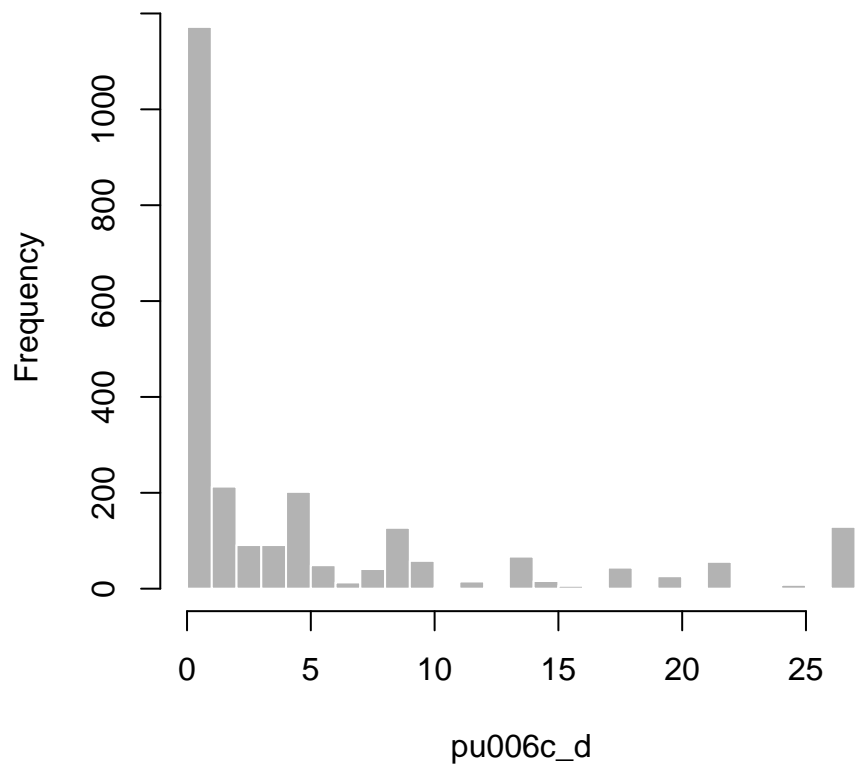
**Description:** In a typical period (week, month, or year), how many payments for retail services do you make? Credit card

**Survey question:** pu006c\_d

**Details:** This variable is based on pu006e\_d1 (weekly), pu006e\_d2 (monthly), and pu006e\_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	2.0	5.7	87.0	9.8

Table 571: Summary statistics for pu006c\_d



pu006c\_d\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 38$

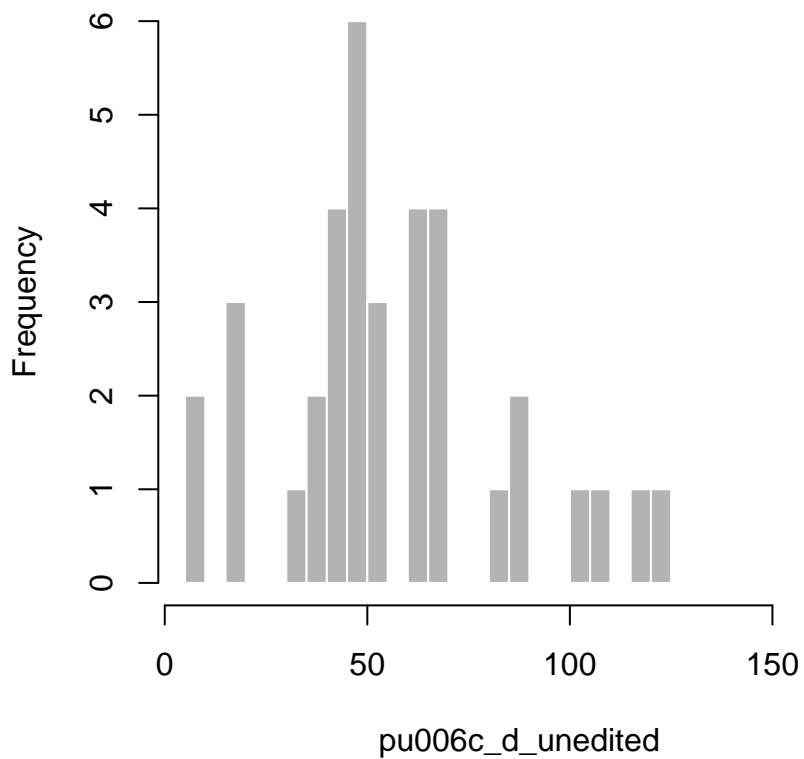
**Description:** The original value of pu006c\_d if it was edited, as indicated by the flag f\_pu006c\_d.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
8.7	52.2	75.7	434.8	86.1

Table 572: Summary statistics for pu006c\_d\_unedited



pu006c\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1763$

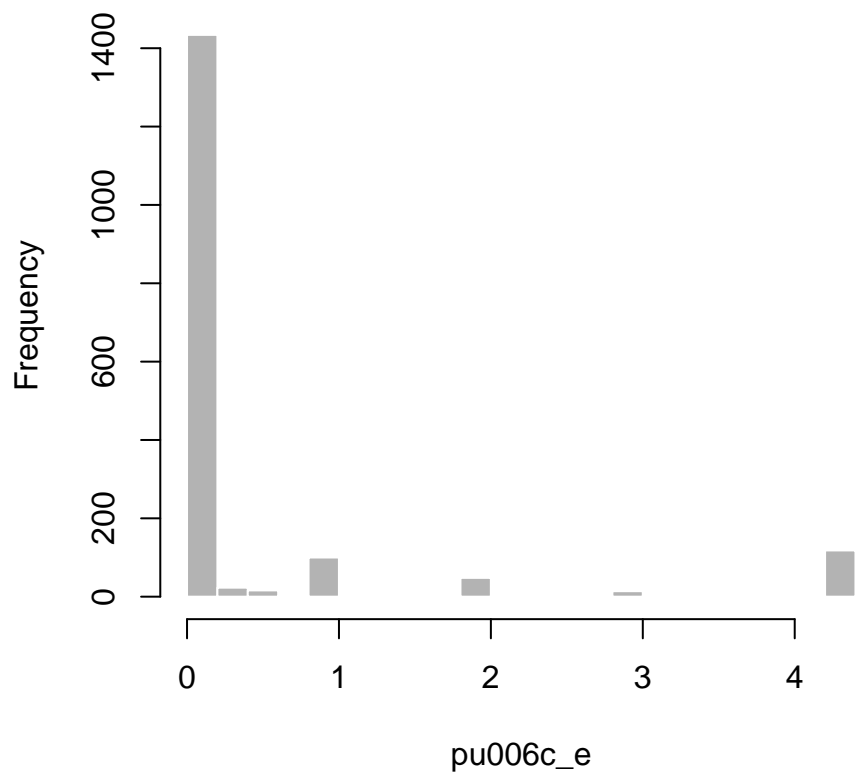
**Description:** In a typical period (week, month, or year), how many payments for retail services do you make? Prepaid card

**Survey question:** pu006c\_e

**Details:** This variable is based on pu006a\_e1 (weekly), pu006a\_e2 (monthly), and pu006a\_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.8	30.4	2.9

Table 573: Summary statistics for pu006c\_e



pu006c\_e\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 9$

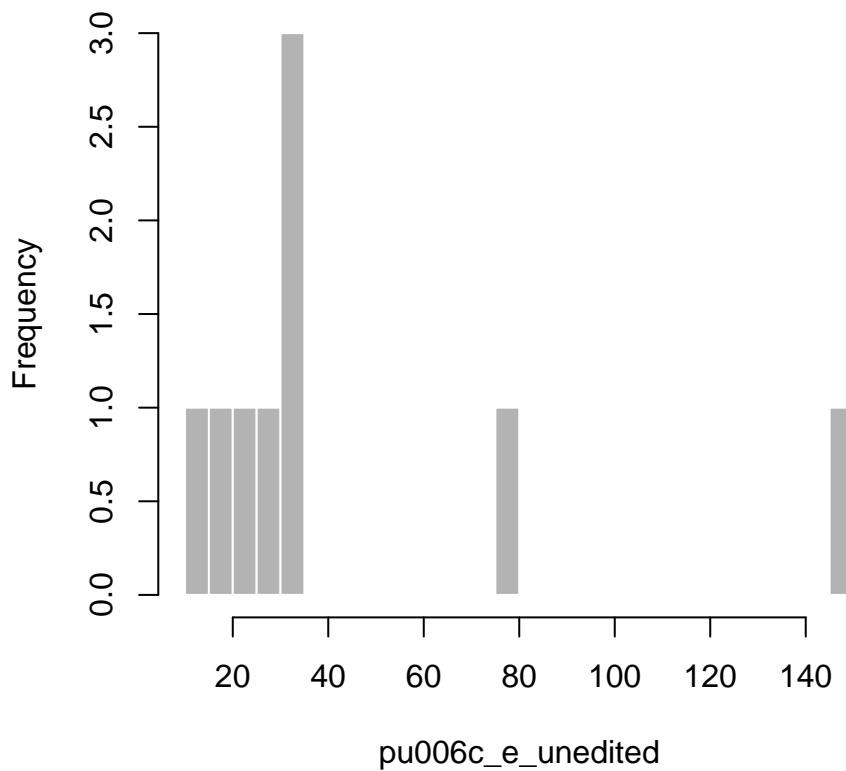
**Description:** The original value of pu006c\_e if it was edited, as indicated by the flag f\_pu006c\_e.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
13.0	30.4	50.2	195.7	57.8

Table 574: Summary statistics for pu006c\_e\_unedited





pu009

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1325$

**Description:** During the past 12 months, did you carry an unpaid balance on any credit card and-or charge card from one month to the next (that is, you did not pay the balance in full at the monthly due date)?

**Survey question:** pu009

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	189	14.3
2	1136	85.7

Table 575: Frequency table for pu009

**Value labels:**

1 - Yes

2 - No

pu010

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2468$

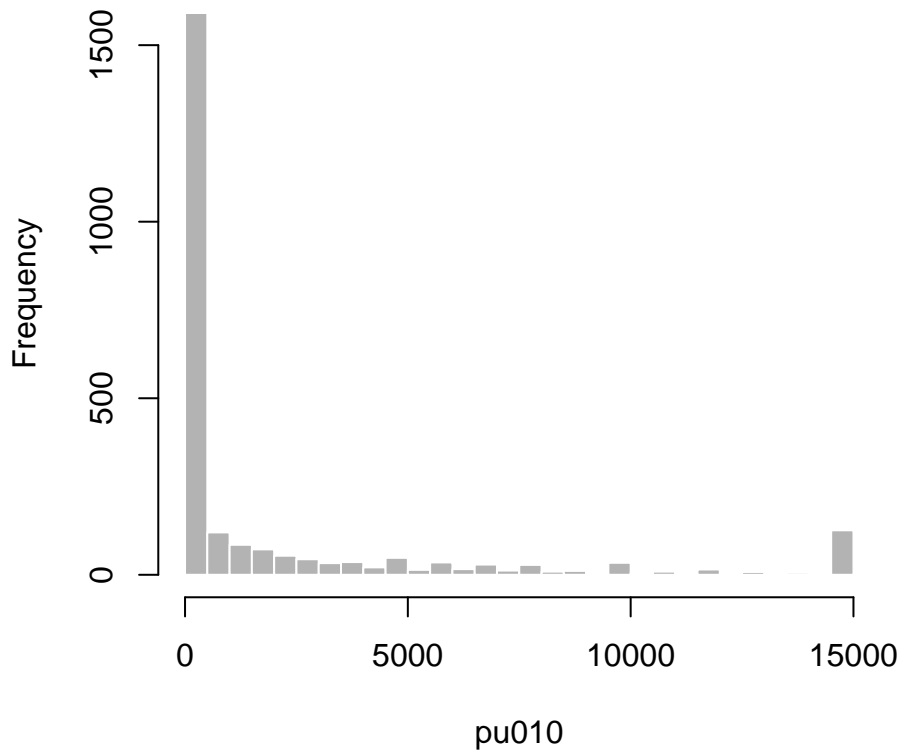
**Description:** Last month, about how much was the unpaid balance on all of your credit cards and-or charge cards that you carried over from the previous month?

**Survey question:** pu010

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	0.0	2618.0	80000.0	6599.6

Table 576: Summary statistics for pu010



pu010\_followup

Dataset: SCPC

Variable type: Numeric

$N = 34$

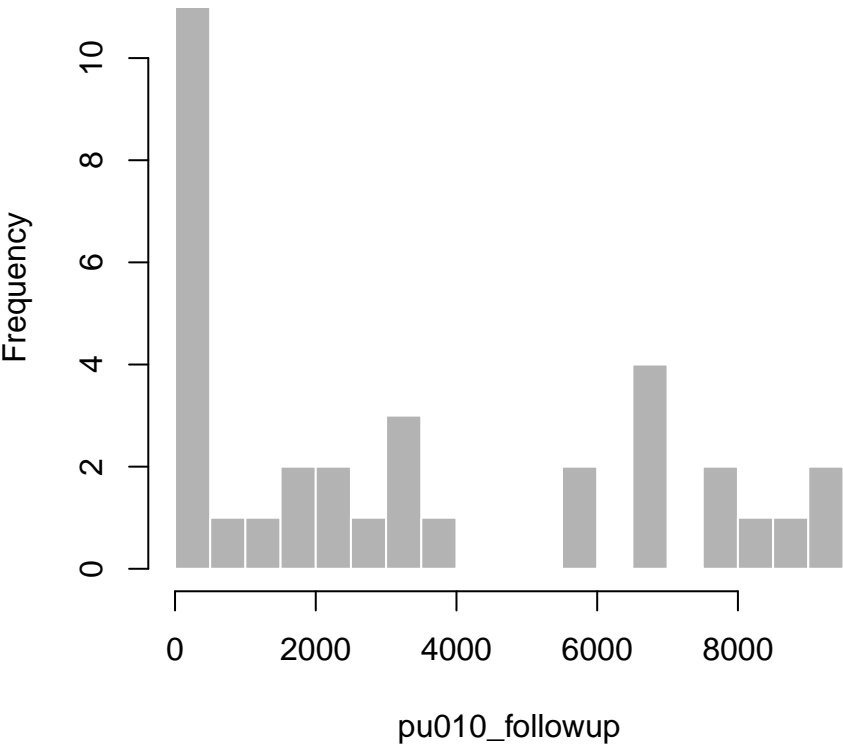
**Description:** The value of this variable is the corrected number for pu010. If the respondent answers NO to pua013\_a, then they are able to correct their original response to pu010.

**Survey question:** pu010\_followup

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	2750.0	3805.9	18000.0	4089.2

Table 577: Summary statistics for pu010\_followup



pu011

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1337$

**Description:** How would you compare your unpaid balance last month to your unpaid balance 12 months ago? Last month's balance is:

**Survey question:** pu011

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	230	17.2
2	304	22.7
3	348	26.0
4	282	21.1
5	101	7.6
6	72	5.4

Table 578: Frequency table for pu011

**Value labels:**

- 1 - Much lower
- 2 - Lower
- 3 - About the same
- 4 - Higher
- 5 - Much higher
- 6 - I did not have a balance 12 months ago

pu013

Dataset: SCPC

Variable type: Numeric

$N = 2465$

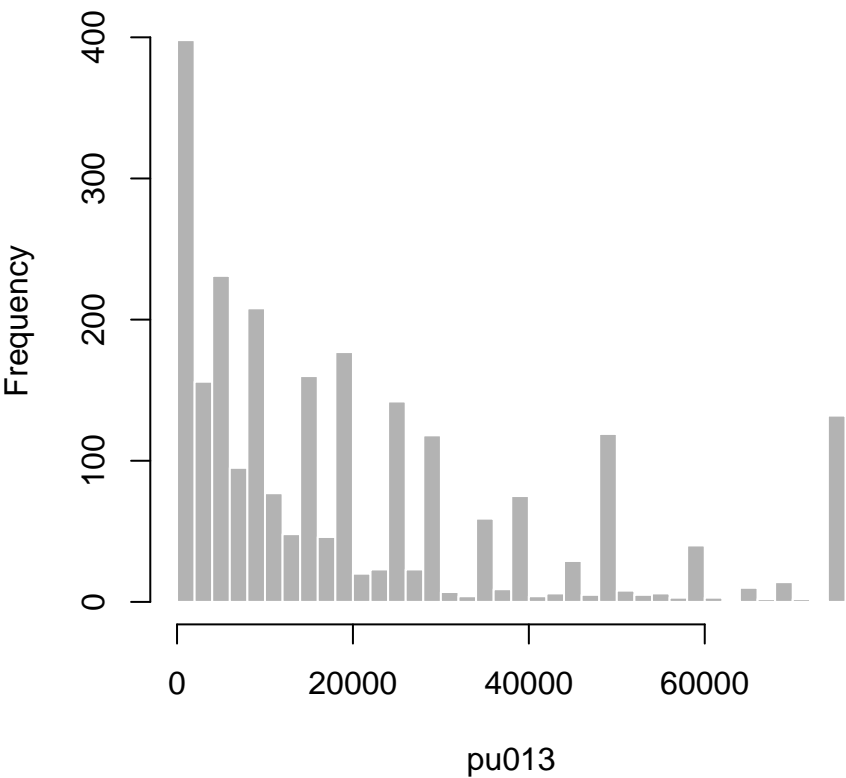
Description: Today, about how much is the total credit limit of all your credit cards?

Survey question: pu013

Details: Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	15000.0	22841.3	1200000.0	36992.4

Table 579: Summary statistics for pu013



pu013\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 49$

**Description:** Is it correct that your balance is larger than your credit limit?

**Survey question:** pu013\_a

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	15	30.6
2	34	69.4

Table 580: Frequency table for pu013\_a

**Value labels:**

1 - Yes, explain

2 - No

pu013\_a\_other

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

**Description:** Is it correct that your balance is larger than your credit limit? Yes, explain

**Survey question:** pu013\_a\_other

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

pu013\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 56$

**Description:** You told us that your credit limit is FILL: pu013. Is it correct?

**Survey question:** pu013\_b

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	55	98.2
2	1	1.8

Table 581: Frequency table for pu013\_b

**Value labels:**

1 - Yes

2 - No



pu013\_followup

Dataset: SCPC

Variable type: Numeric

$N = 34$

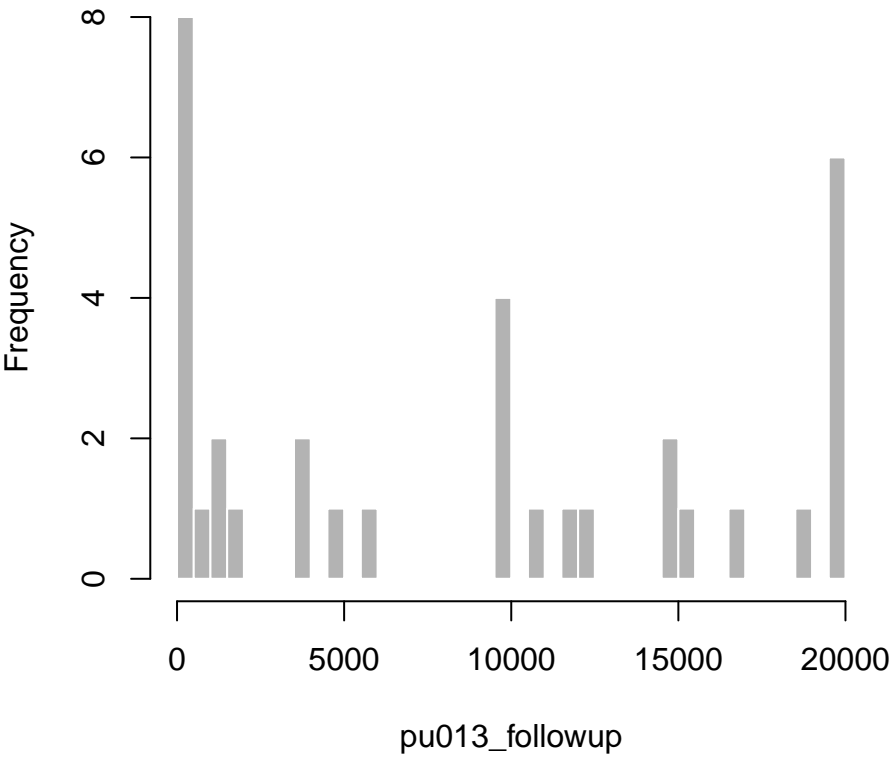
**Description:** The value of this variable is the corrected number for pu013. If the respondent answers NO to pua013\_b, then they are able to correct their original response to pu013.

**Survey question:** pu013\_followup

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	10000.0	9315.4	35000.0	8740.6

Table 582: Summary statistics for pu013\_followup



pu020

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2464$

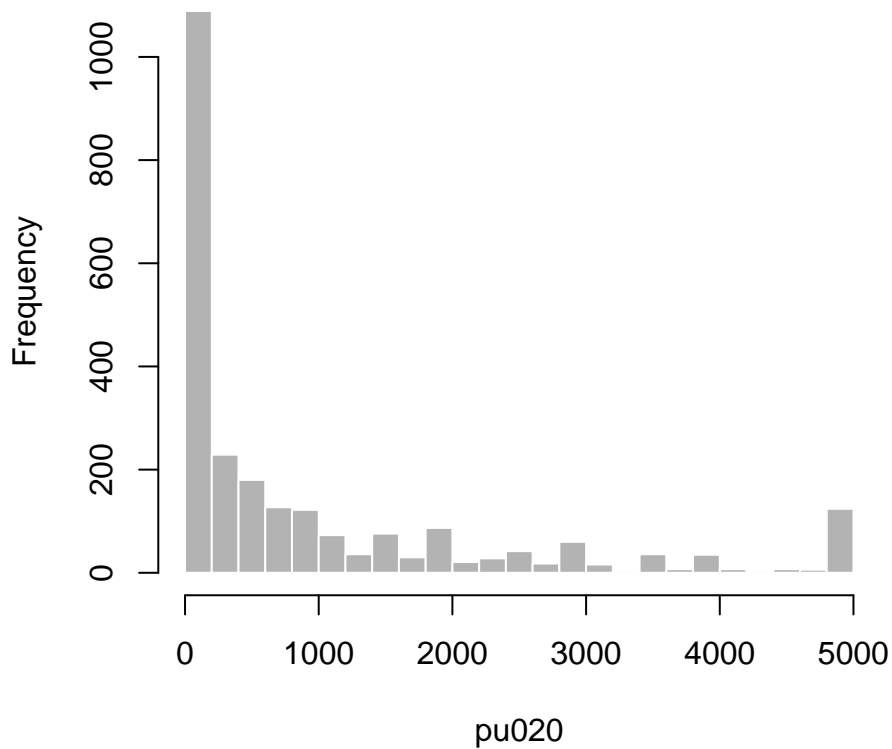
**Description:** On your last bill(s), about how much were the new charges made to all of your credit cards and-or charge cards?

**Survey question:** pu020

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

min	med	mean	max	sd
0.0	325.0	1573.4	1140000.0	23039.6

Table 583: Summary statistics for pu020



pu021\_a

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3077$

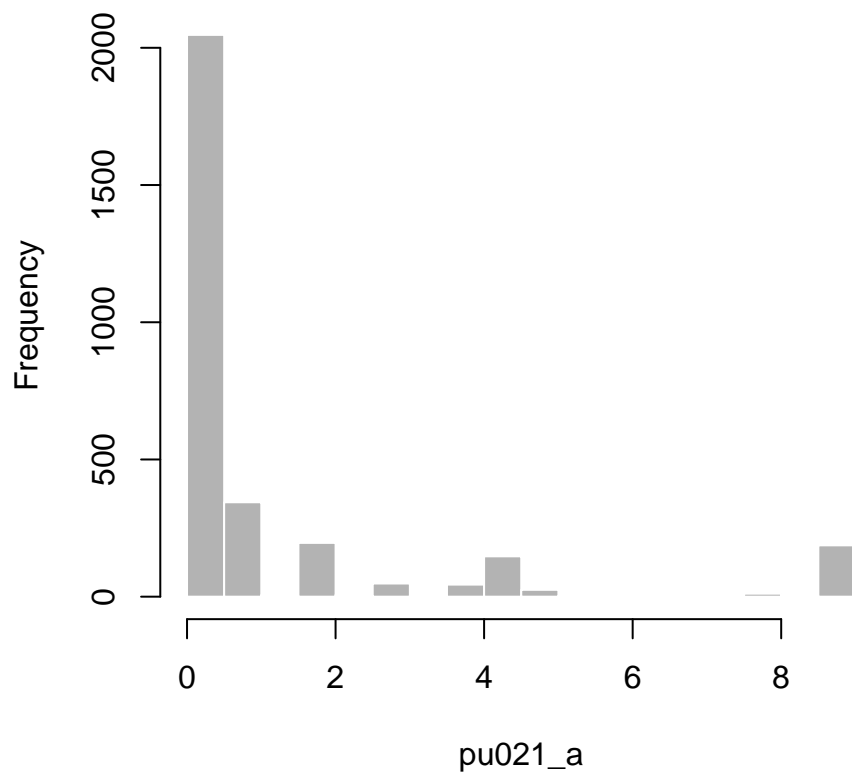
**Description:** In a typical period (week, month, or year), how many person-to-person payments do you make? Cash

**Survey question:** pu021\_a

**Details:** This variable is based on **pu021\_a1** (weekly), **pu021\_a2** (monthly), and **pu021\_a3** (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	1.5	60.0	3.8

Table 584: Summary statistics for **pu021\_a**



pu021\_a\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 38$

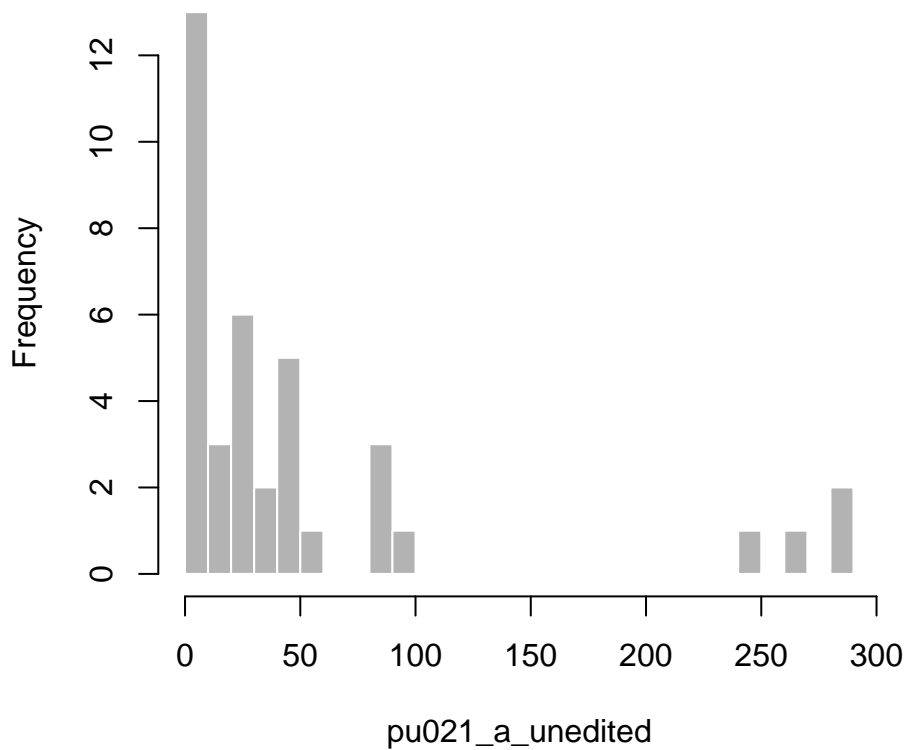
**Description:** The original value of pu021\_a if it was edited, as indicated by the flag f\_pu021\_a.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
0.0	23.4	62.8	521.8	113.8

Table 585: Summary statistics for pu021\_a\_unedited



pu021\_b

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2840$

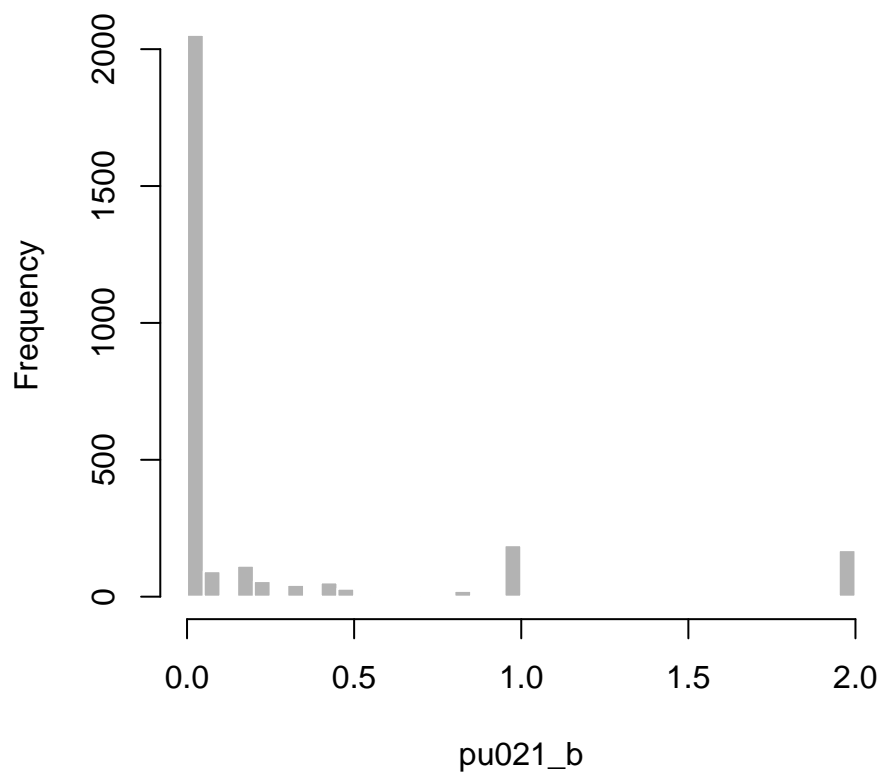
**Description:** In a typical period (week, month, or year), how many person-to-person payments do you make? Check

**Survey question:** pu021\_b

**Details:** This variable is based on pu021\_b1 (weekly), pu021\_b2 (monthly), and pu021\_a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.4	24.0	1.2

Table 586: Summary statistics for pu021\_b



pu021\_b\_unedited

Dataset: SCPC

Variable type: Numeric

$N = 25$

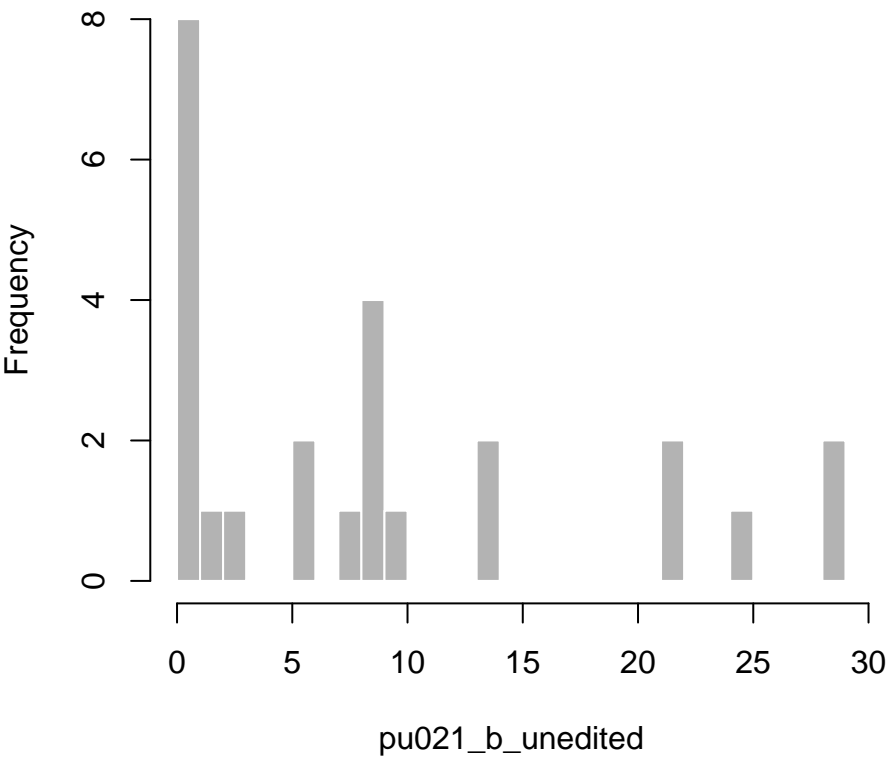
Description: The original value of pu021\_b if it was edited, as indicated by the flag f\_pu021\_b.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	8.0	15.7	200.0	39.3

Table 587: Summary statistics for pu021\_b\_unedited





pu021\_bmo

**Dataset:** SCPC

**Variable type:** Numeric

$N = 533$

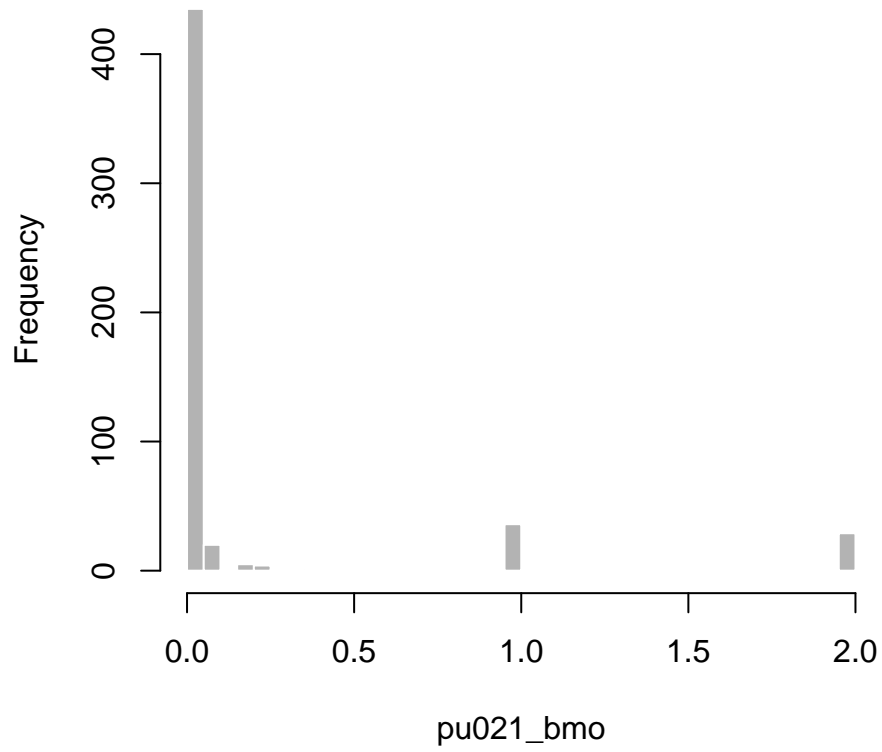
**Description:** In a typical period (week, month, or year), how many person-to-person payments do you make? Money order

**Survey question:** pu021\_bmo

**Details:** This variable is based on **pu021\_b1mo** (weekly), **pu021\_b2mo** (monthly), and **pu021\_b3mo** (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.3	12.0	1.1

Table 588: Summary statistics for **pu021\_bmo**



pu021\_bmo\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2$

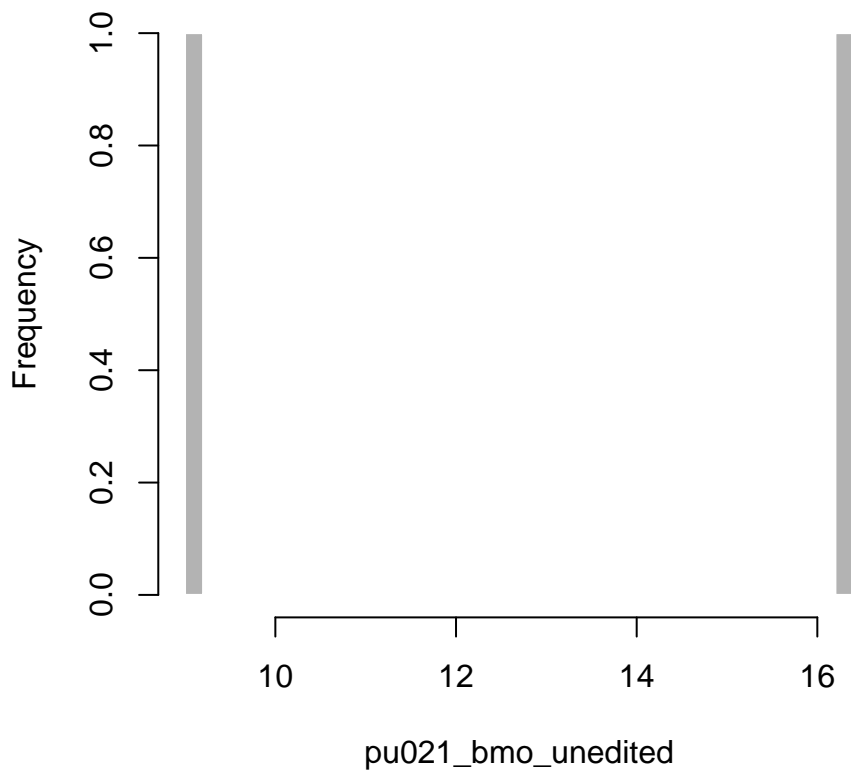
**Description:** The original value of pu021\_bmo if it was edited, as indicated by the flag f\_pu021\_bmo.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
9.0	12.8	12.8	16.7	5.4

Table 589: Summary statistics for pu021\_bmo\_unedited



pu021\_c

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2470$

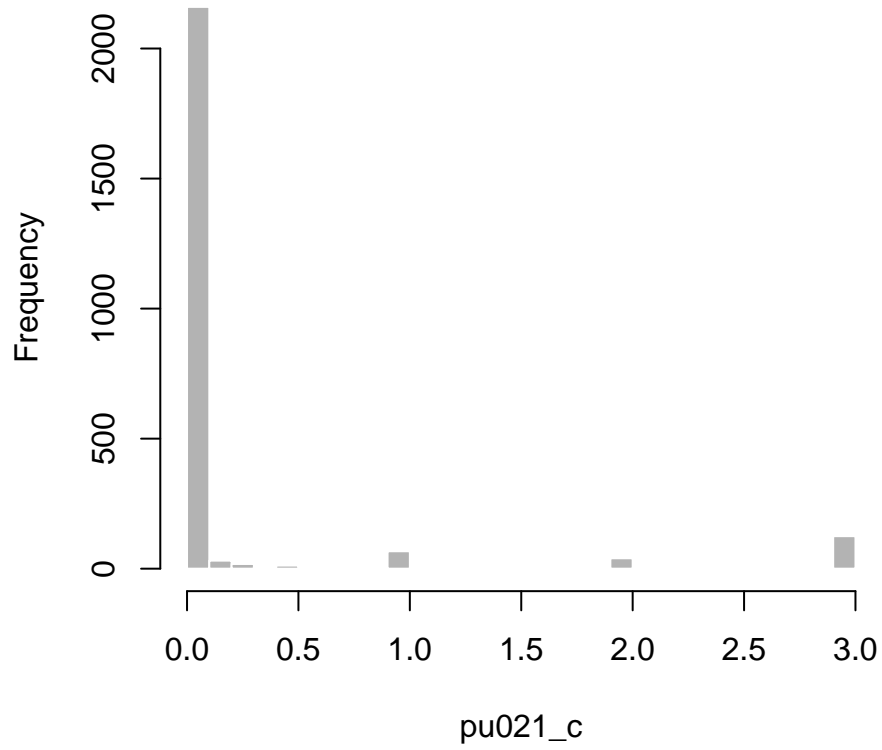
**Description:** In a typical period (week, month, or year), how many person-to-person payments do you make? Debit card

**Survey question:** pu021\_c

**Details:** This variable is based on pu021\_c1 (weekly), pu021\_c2 (monthly), and pu021\_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.5	60.0	2.7

Table 590: Summary statistics for pu021\_c



pu021\_c\_unedited

Dataset: SCPC

Variable type: Numeric

$N = 25$

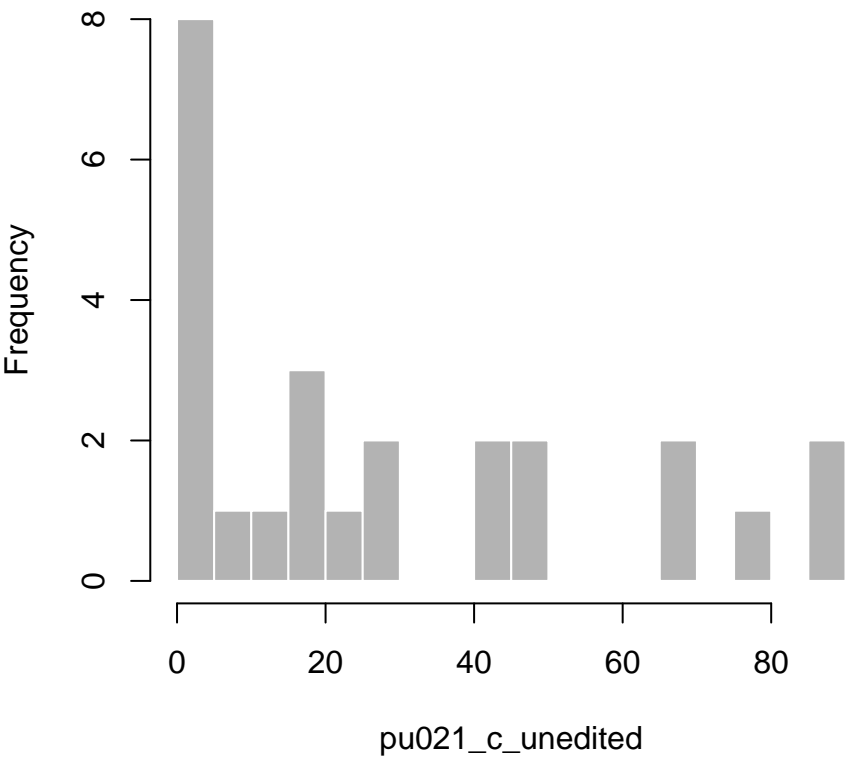
Description: The original value of pu021\_c if it was edited, as indicated by the flag f\_pu021\_c.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	20.0	30.0	100.0	30.6

Table 591: Summary statistics for pu021\_c\_unedited



pu021\_d

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2440$

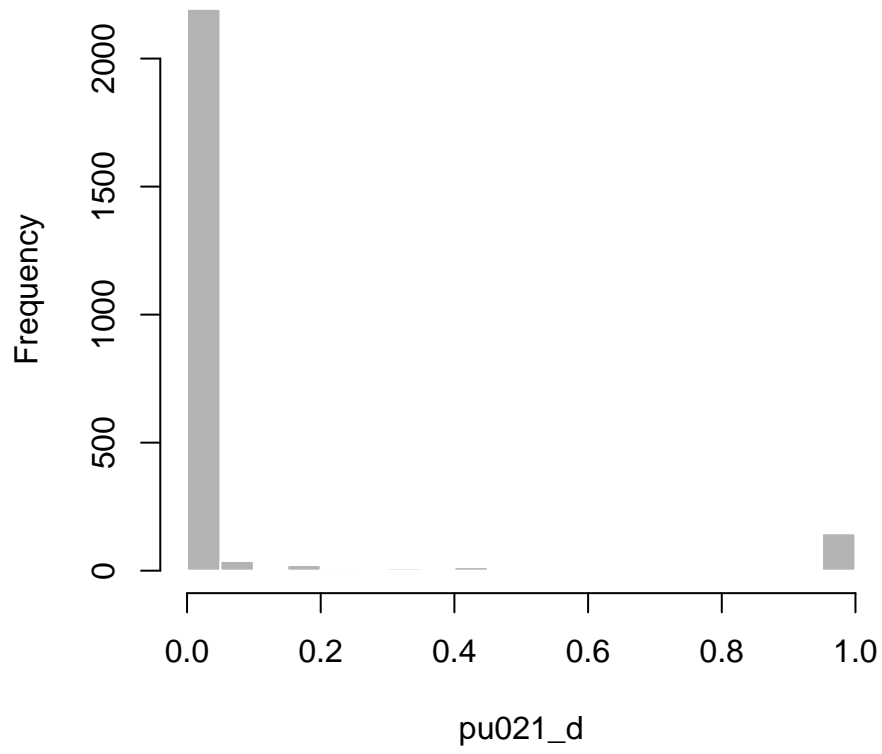
**Description:** In a typical period (week, month, or year), how many person-to-person payments do you make? Credit card

**Survey question:** pu021\_d

**Details:** This variable is based on pu021\_d1 (weekly), pu021\_d2 (monthly), and pu021\_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.2	39.1	1.5

Table 592: Summary statistics for pu021\_d





pu021\_d\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 24$

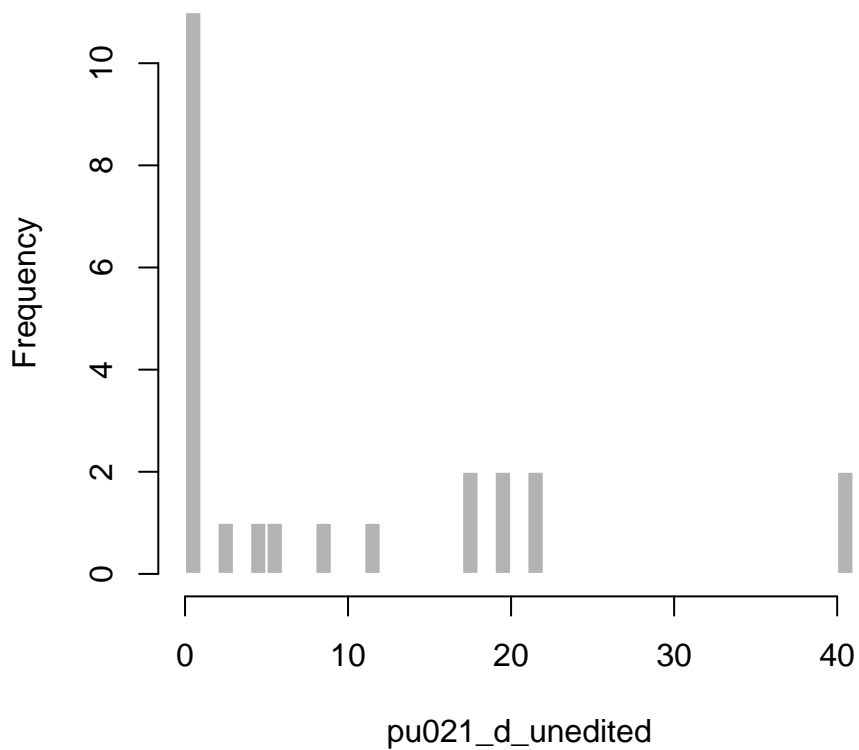
**Description:** The original value of pu021\_d if it was edited, as indicated by the flag f\_pu021\_d.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
0.0	4.0	10.5	55.0	14.6

Table 593: Summary statistics for pu021\_d\_unedited



pu021\_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2884$

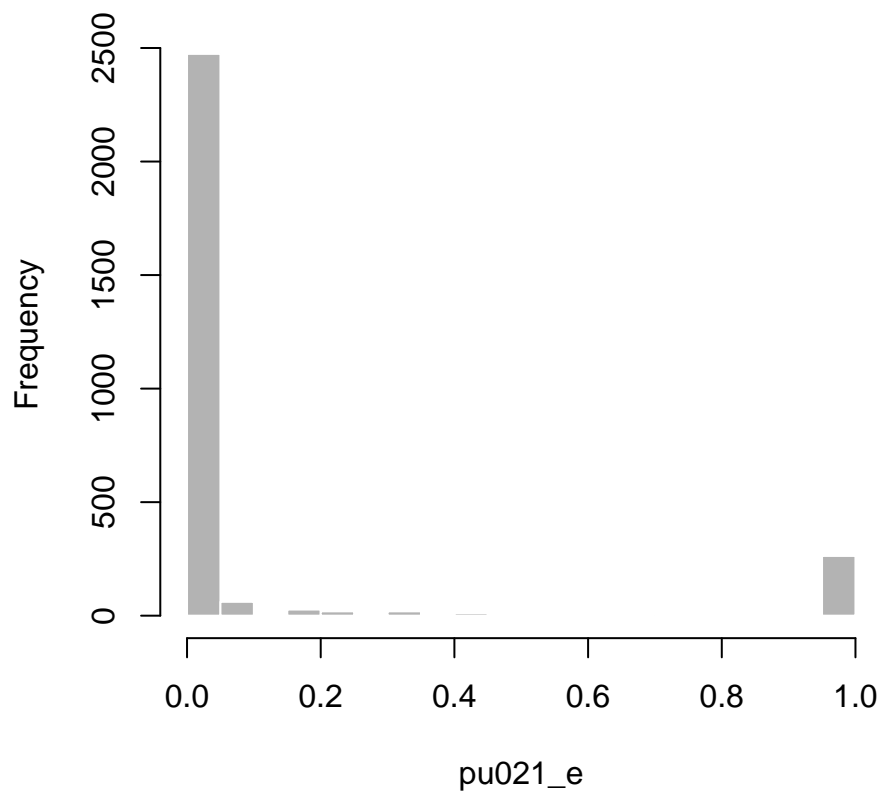
**Description:** In a typical period (week, month, or year), how many person-to-person payments do you make? Account to account payment service provided by your bank

**Survey question:** pu021\_e

**Details:** This variable is based on pu021\_e1 (weekly), pu021\_e2 (monthly), and pu021\_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.2	26.1	1.1

Table 594: Summary statistics for pu021\_e



pu021\_e\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 17$

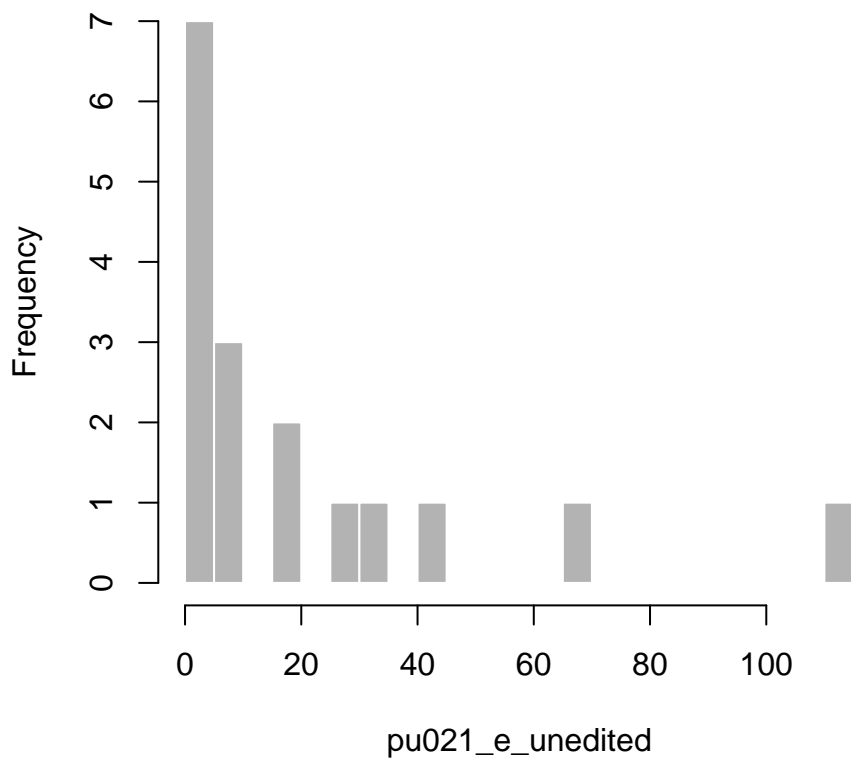
**Description:** The original value of pu021\_e if it was edited, as indicated by the flag f\_pu021\_e.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
0.0	8.7	31.5	300.0	71.6

Table 595: Summary statistics for pu021\_e\_unedited



pu021\_f

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1540$

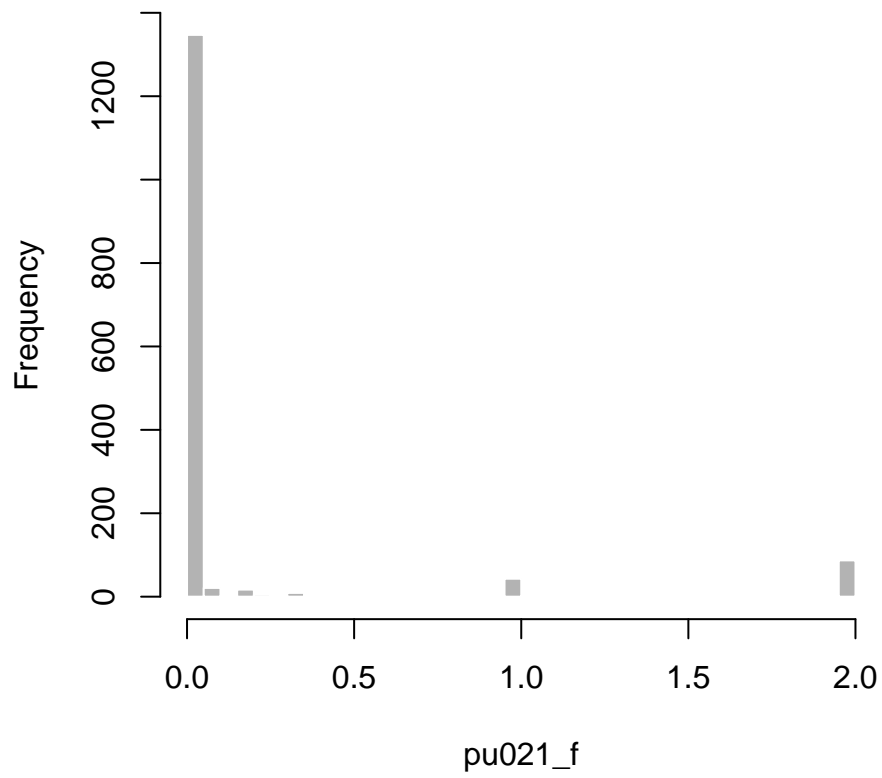
**Description:** In a typical period (week, month, or year), how many person-to-person payments do you make? Online banking bill payment

**Survey question:** pu021\_f

**Details:** This variable is based on pu021\_f1 (weekly), pu021\_f2 (monthly), and pu021\_f3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.3	20.0	1.2

Table 596: Summary statistics for pu021\_f



pu021\_f\_unedited

Dataset: SCPC

Variable type: Numeric

$N = 22$

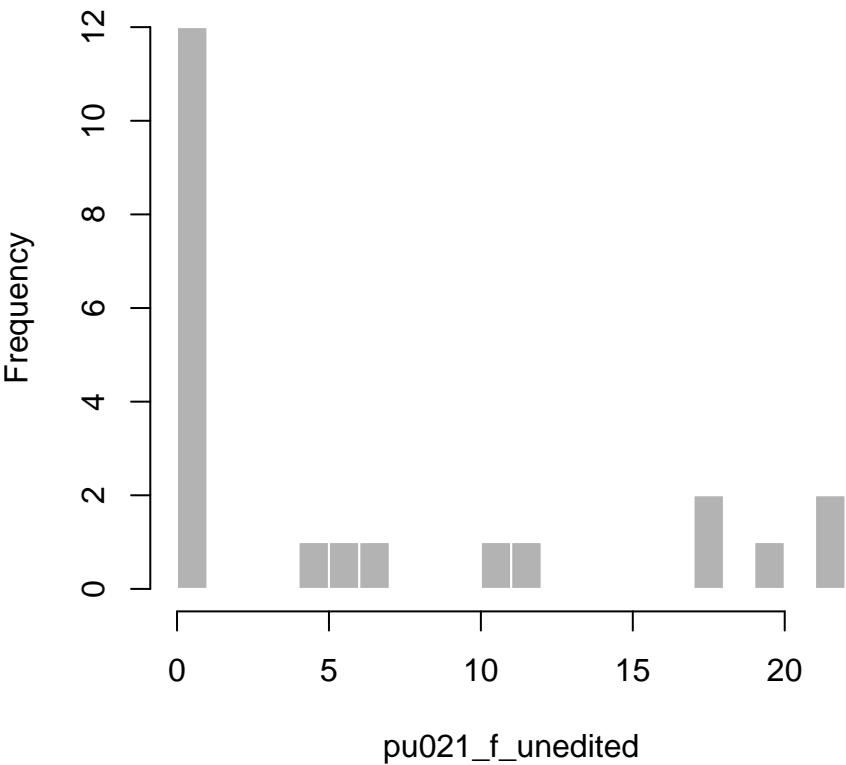
Description: The original value of pu021\_f if it was edited, as indicated by the flag f\_pu021\_f.

Survey question: N/A

Details: Created variable

min	med	mean	max	sd
0.0	0.7	7.2	39.1	10.3

Table 597: Summary statistics for pu021\_f\_unedited



pu021\_g

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2883$

**Description:** In a typical period (week, month, or year), how many person-to-person payments do you make? Nonbank service like PayPal or Venmo

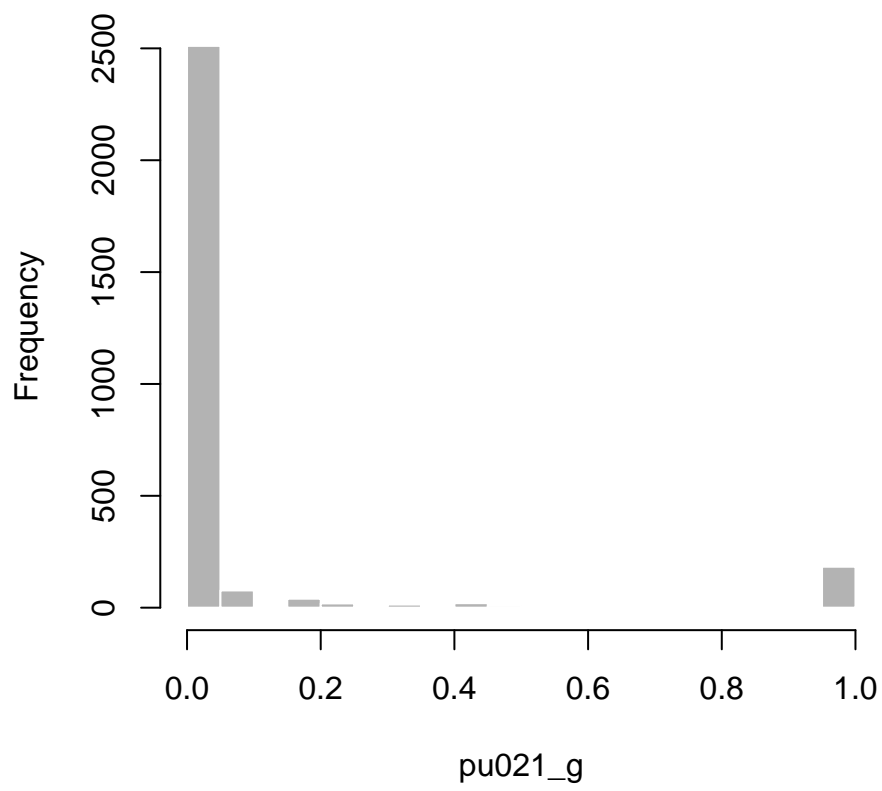
**Survey question:** pu021\_g

**Details:** This variable is based on `pu021_g1` (weekly), `pu021_g2` (monthly), and `pu021_g3` (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

min	med	mean	max	sd
0.0	0.0	0.2	120.0	2.5

Table 598: Summary statistics for `pu021_g`





pu021\_g\_unedited

**Dataset:** SCPC

**Variable type:** Numeric

$N = 15$

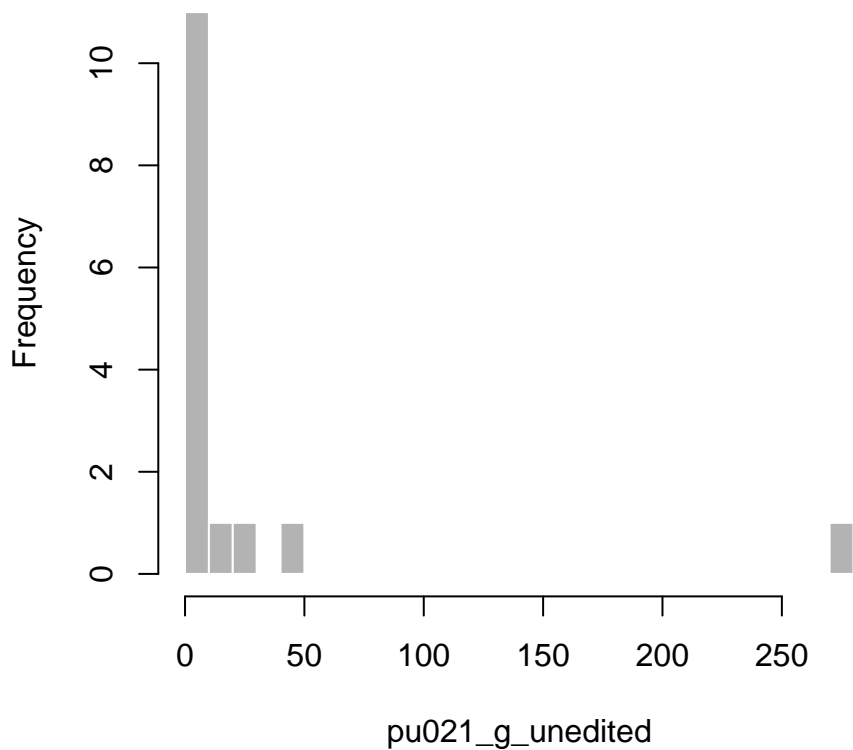
**Description:** The original value of pu021\_g if it was edited, as indicated by the flag f\_pu021\_g.

**Survey question:** N/A

**Details:** Created variable

min	med	mean	max	sd
0.0	4.3	60.1	800.0	205.0

Table 599: Summary statistics for pu021\_g\_unedited



**r\_weight**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3152$

**Description:** Weight variable

**Survey question:** N/A

**Details:** Provided by the survey vendor. See the document 2018 SCPC-DCPC Sampling and Weighting by Marco Angrisani

**race**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3145$

**Description:** Here is a list of five race categories. Please choose all that apply.

**Survey question:** N/A

**Details:** Provided by the survey vendor. This is a check-all-that-apply question, and the respondent is self-describing their race.

Values	Number	Percent
1	2626	83.5
2	280	8.9
3	30	1.0
4	55	1.7
5	11	0.3
6	143	4.5

Table 600: Frequency table for **race**

**Value labels:**

- 1 - Selected WHITE only
- 2 - Selected BLACK or AFRICAN AMERICAN only
- 3 - Selected AMERICAN INDIAN OR ALASKA NATIVE only
- 4 - Selected ASIAN only
- 5 - Selected NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER only
- 6 - Selected some combination of the above

**retired**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

**Description:** Retired

**Survey question:** N/A

**Details:** Provided by the survey vendor. This is a check-all-that-apply question.

Values	Number	Percent
0	2445	77.6
1	704	22.4

Table 601: Frequency table for **retired**

**Value labels:**

0 - No

1 - Yes

rp\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

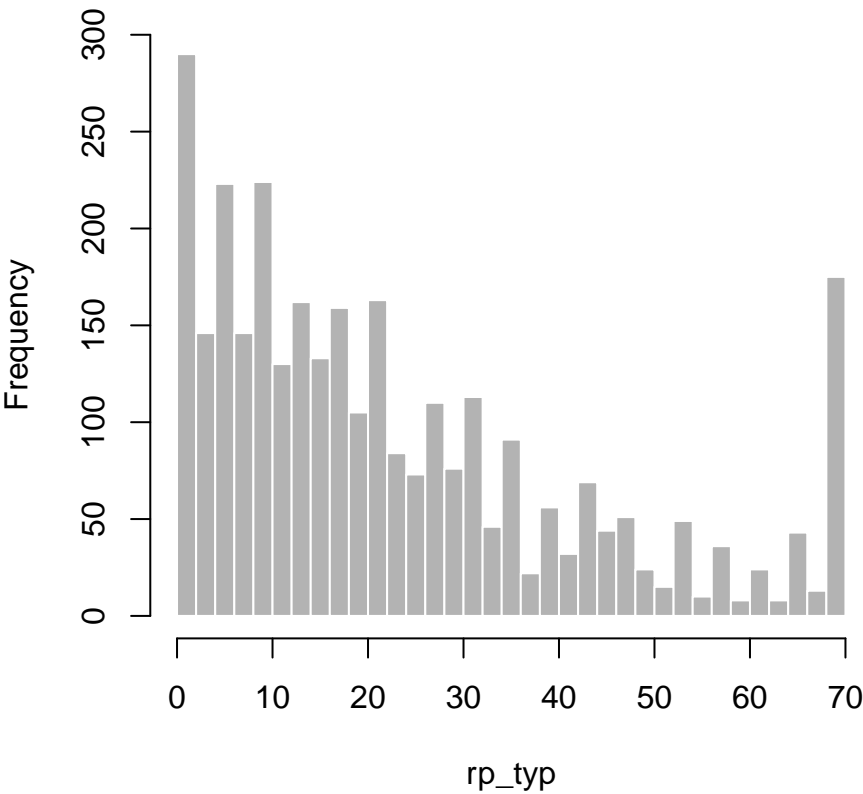
Description: The number of RETAIL GOODS payments paid in a typical month.

Survey question: sum(pu006a\_a, b, bmo, c, d, e)

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	17.4	24.7	202.9	24.5

Table 602: Summary statistics for rp\_typ



**sav\_acnt\_adopt**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3147$

**Description:** Is the respondent a SAVINGS ACCOUNT adopter?

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	866	27.5
1	2281	72.5

Table 603: Frequency table for **sav\_acnt\_adopt**

**Value labels:**

0 - Not an adopter

1 - Adopter

serv\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

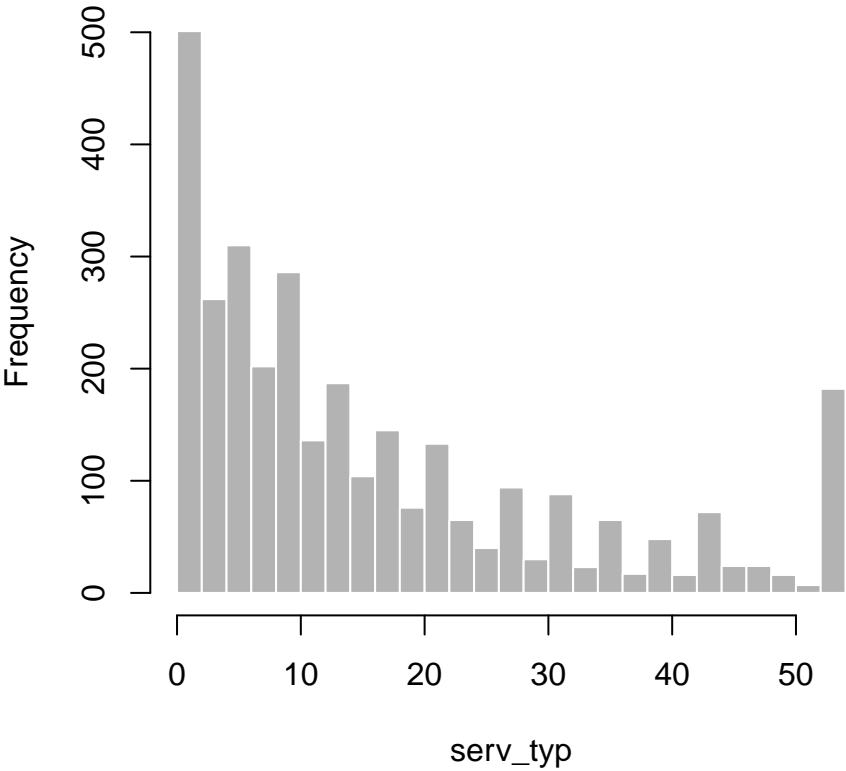
Description: The number of RETAIL SERVICES payments paid in a typical month.

Survey question: sum(pu006c\_a, b, bmo, c, d, e)

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	10.7	17.0	138.7	18.7

Table 604: Summary statistics for serv\_typ





`sick_leave`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

**Description:** On sick or other leave

**Survey question:** N/A

**Details:** Provided by the survey vendor. This is a check-all-that-apply question.

Values	Number	Percent
0	3134	99.5
1	15	0.5

Table 605: Frequency table for `sick_leave`

**Value labels:**

0 - No

1 - Yes

smartphone

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3040$

**Description:** Is your mobile phone a smart phone?

**Survey question:** smartphone

**Details:** Survey variable. See questionnaire for exact wording, question layout, and design.

Values	Number	Percent
1	2731	89.8
2	309	10.2

Table 606: Frequency table for **smartphone**

**Value labels:**

1 - Yes

2 - No

`start_date`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

**Description:** The date the respondent started the survey

**Survey question:** N/A

**Details:** Provided by the survey vendor.

surveyyear

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3153$

**Description:** Always equal to 2018

**Survey question:** N/A

**Details:** Created variable, created by the Atlanta Fed survey group

svc\_abp\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

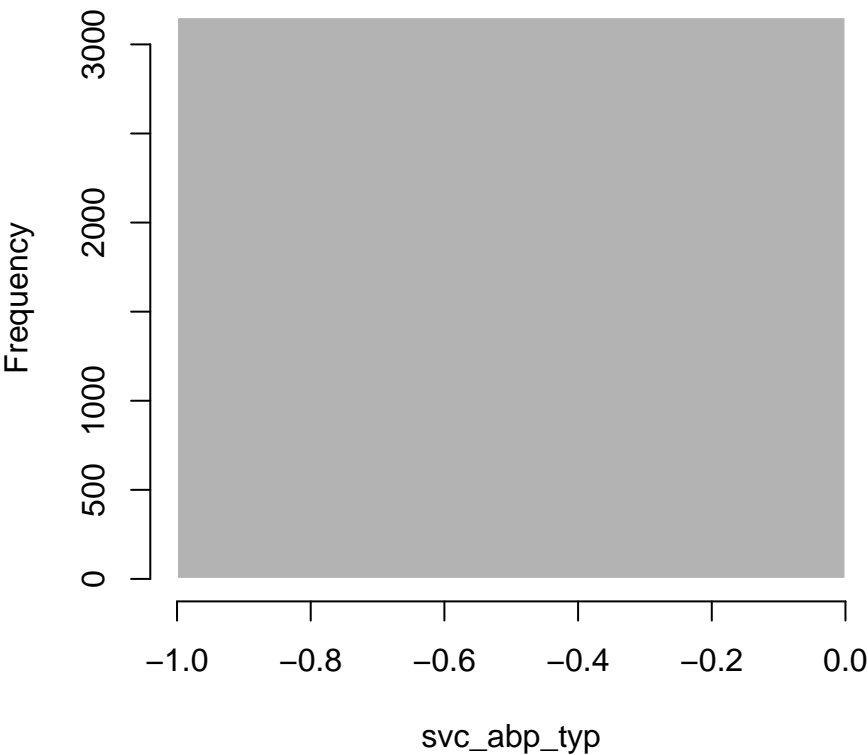
Description: The number of automatic bill payments made by PREPAID CARDS in a typical month.

Survey question: pu002.f

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.1	21.7	0.8

Table 607: Summary statistics for svc\_abp\_typ



**svc\_adopt**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3139$

**Description:** Is the respondent a PREPAID CARD adopter?

**Survey question:** N/A

**Details:** Created variable

Values	Number	Percent
0	1340	42.7
1	1799	57.3

Table 608: Frequency table for **svc\_adopt**

**Value labels:**

0 - Not an adopter

1 - Adopter

svc\_bp\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

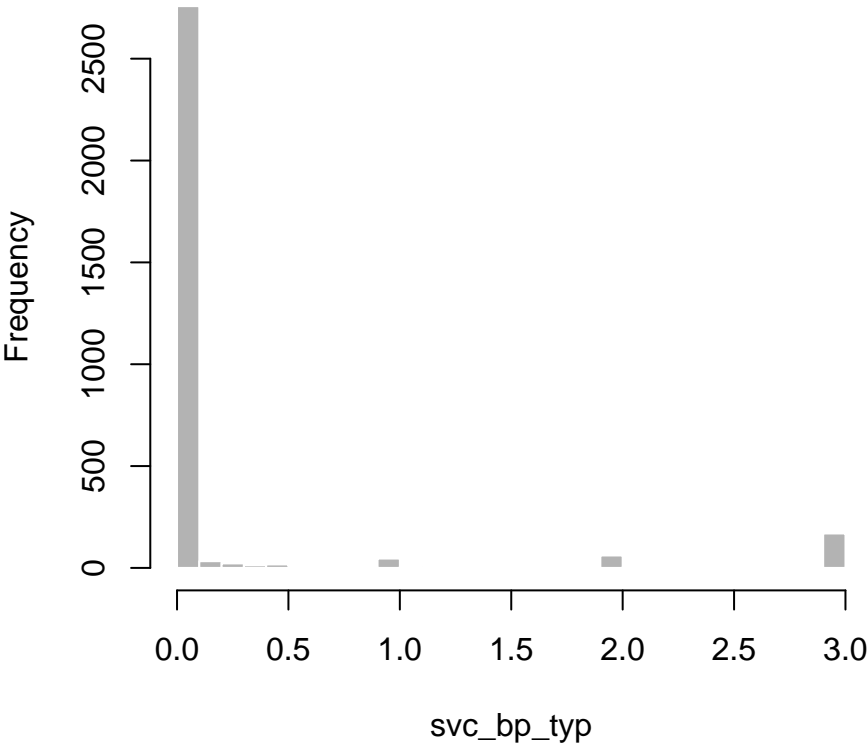
Description: The total number of bill payments made by PREPAID CARD in a typical month.

Survey question: NA

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	22.0	1.9

Table 609: Summary statistics for svc\_bp\_typ



svc\_ipbp\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

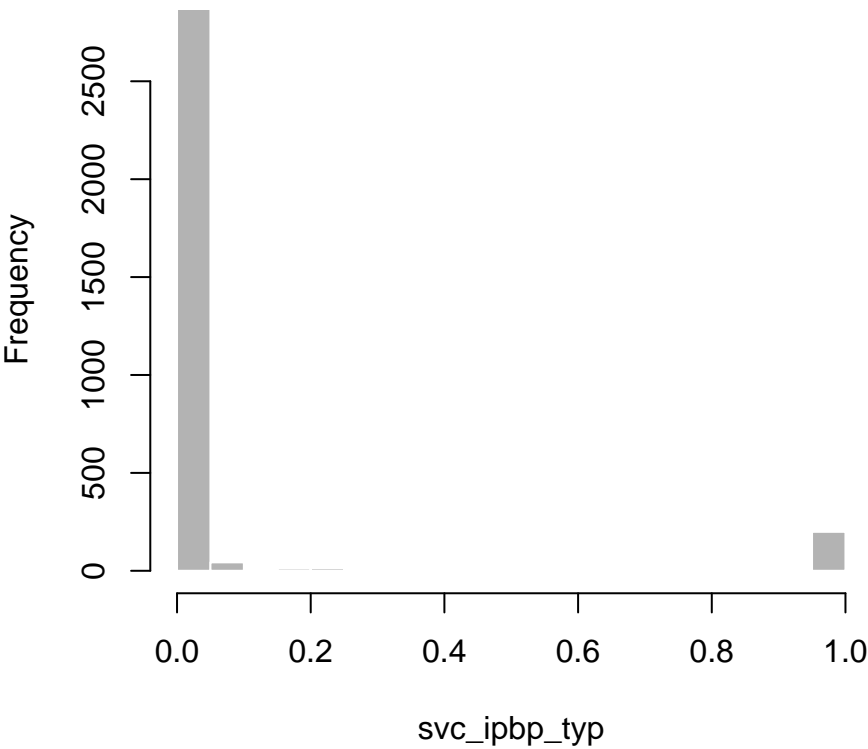
**Description:** The number of in person or by mail bill payments made by PREPAID CARD in a typical month.

**Survey question:** pu004\_e

**Details:** This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.2	21.7	0.9

Table 610: Summary statistics for `svc_ipbp_typ`





svc\_obp\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

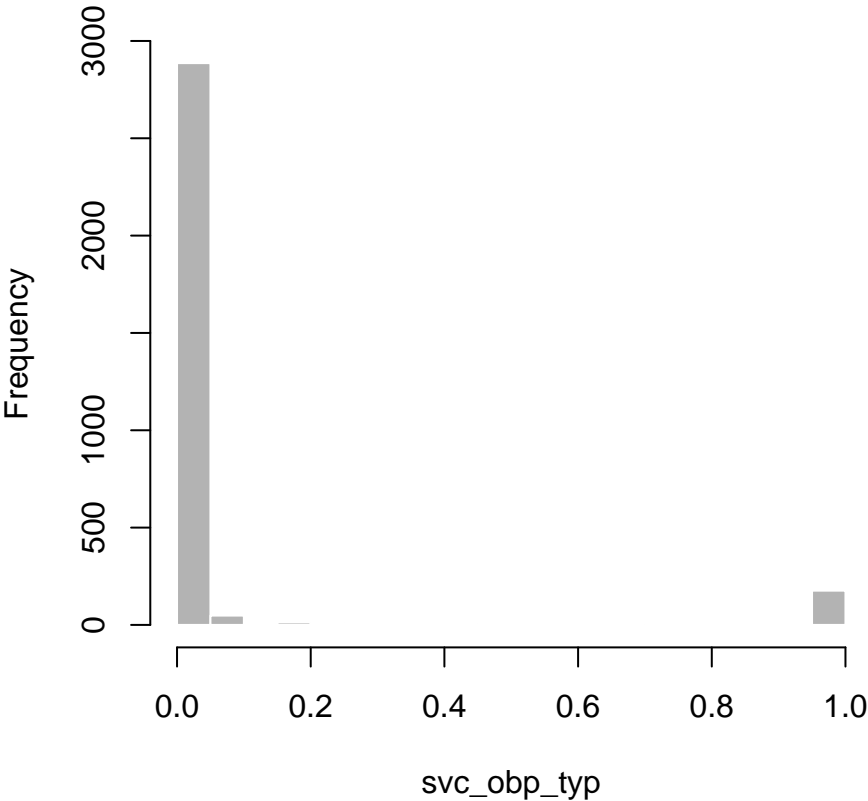
Description: The number of online bill payments made by PREPAID CARD in a typical month.

Survey question: pu003\_e

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.2	20.0	0.9

Table 611: Summary statistics for svc\_obp\_typ



svc\_op\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

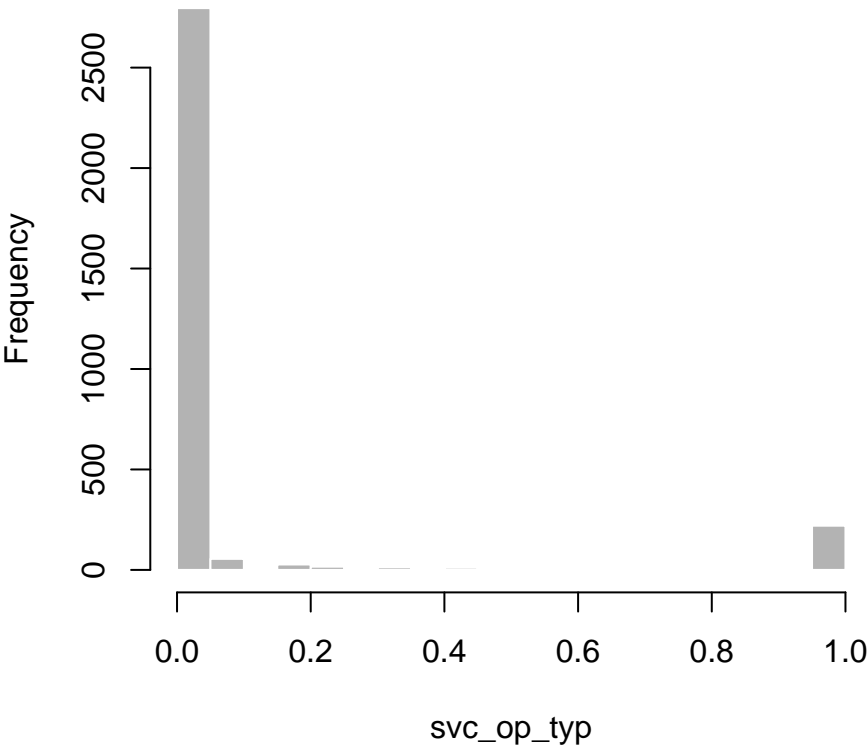
Description: The number of non-bill online payments paid by PREPAID CARD in a typical month.

Survey question: pu005\_e

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.2	39.1	1.3

Table 612: Summary statistics for svc\_op\_typ



svc\_rp\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

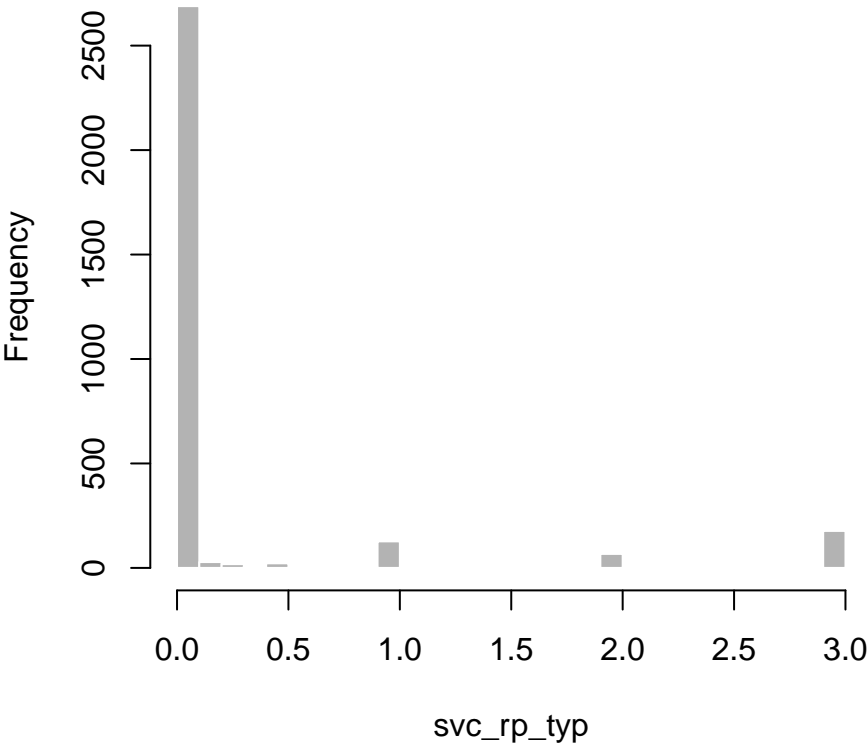
Description: The number of retail goods payments paid by PREPAID CARD in a typical month.

Survey question: pu006a\_e

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	30.4	2.1

Table 613: Summary statistics for svc\_rp\_typ



svc\_serv\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

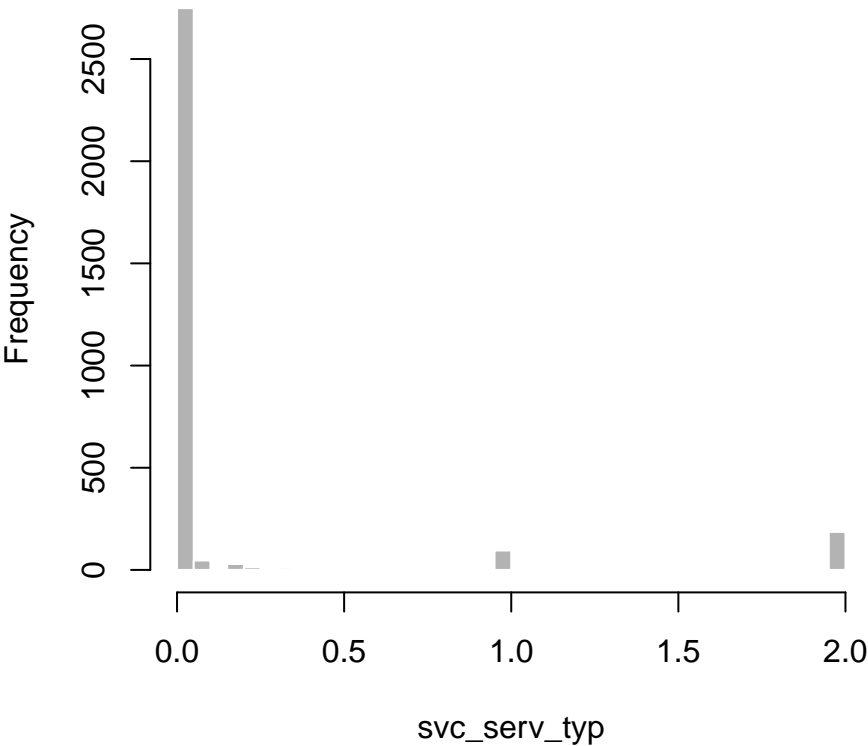
Description: The number of retail services payments paid by PREPAID CARD in a typical month.

Survey question: pu006c.e

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	0.5	30.4	2.2

Table 614: Summary statistics for `svc_serv_typ`



svc\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

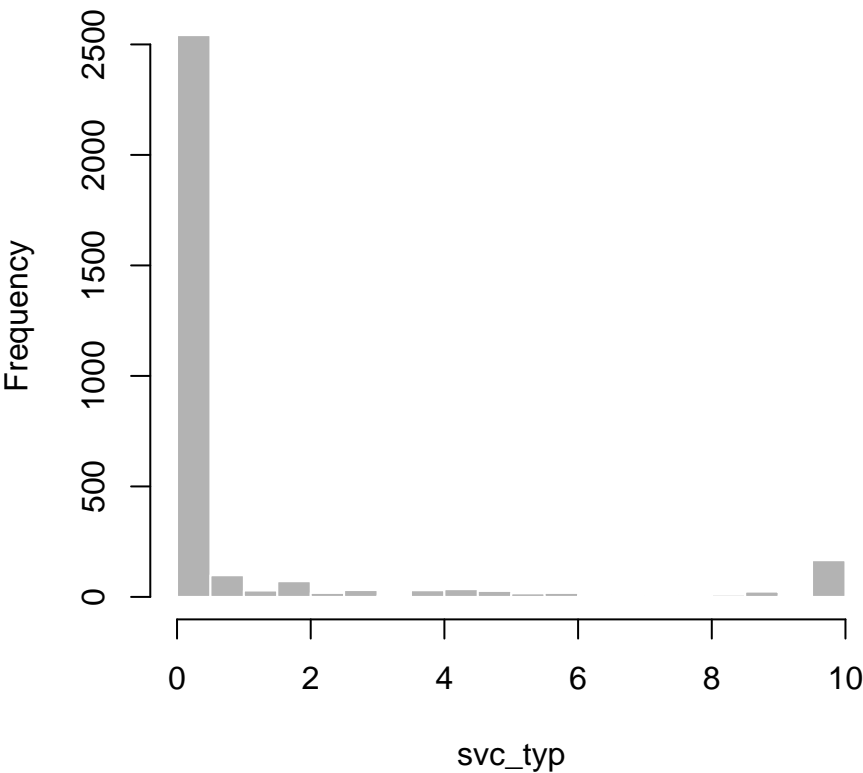
Description: The total number of PREPAID CARD payments in a typical month.

Survey question: NA

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	0.0	1.7	73.9	5.6

Table 615: Summary statistics for `svc_typ`



tot\_pay\_typ

Dataset: SCPC

Variable type: Numeric

$N = 3153$

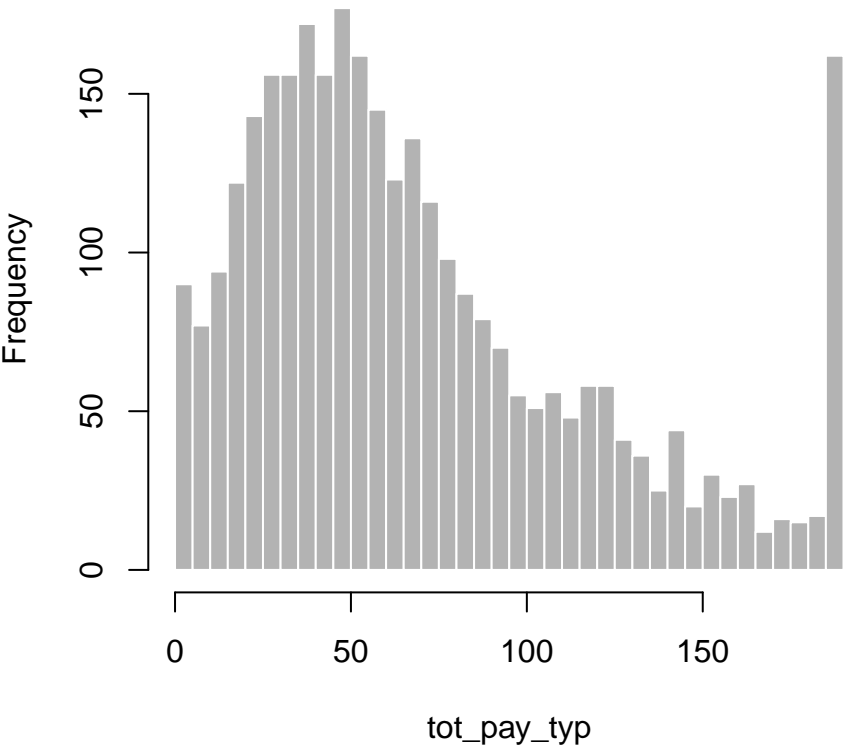
Description: The TOTAL number of payments made in typical month.

Survey question: NA

Details: This created variable has been edited for outliers.

min	med	mean	max	sd
0.0	57.2	72.8	483.8	58.4

Table 616: Summary statistics for tot\_pay\_typ



**tsend**

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

**Description:** Time stamp for when the respondent completed the survey

**Survey question:** N/A

**Details:** Provided by the survey vendor.

tsstart

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

**Description:** Time stamp for when the respondent started the survey

**Survey question:** N/A

**Details:** Provided by the survey vendor.



uasid

**Dataset:** SCPC

**Variable type:** Character

$N = 3153$

**Description:** A respondent's unique identifier. Using a respondent's **uasid**, a data user can merge the DCPC with the SCPC or any other UAS survey. **NOTE:** In prior years this variable was known as **prim\_key**. The name was changed to allow easier compatability with other UAS surveys.

**Survey question:** N/A

**Details:** Provided by the survey vendor.

uasmembers

Dataset: SCPC

Variable type: Numeric

$N = 3153$

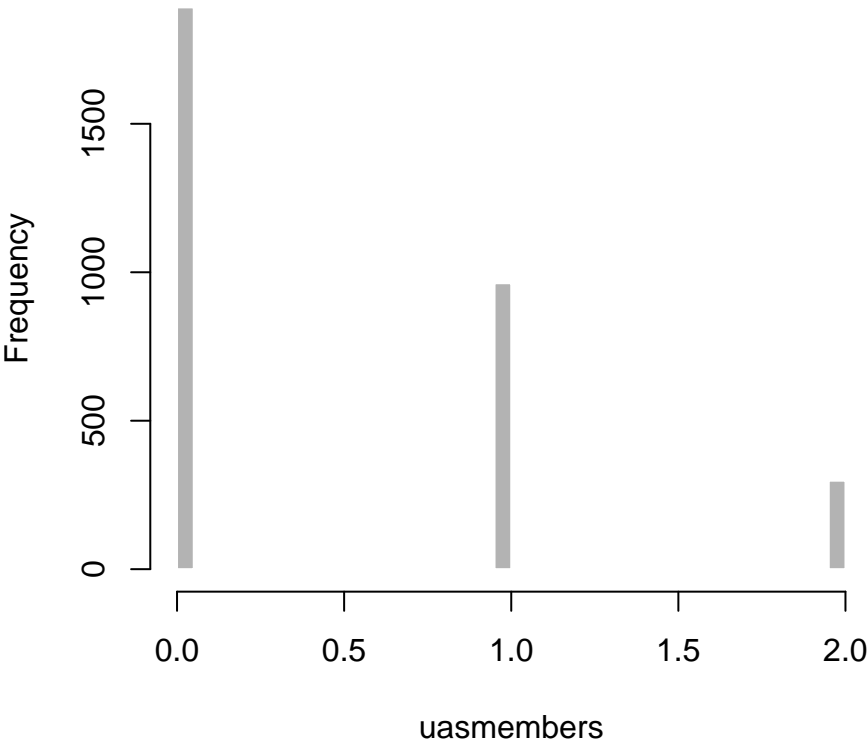
Description: Number of household UAS members besides the respondent

Survey question: N/A

Details: Provided by the survey vendor.

min	med	mean	max	sd
0.0	0.0	0.5	5.0	0.8

Table 617: Summary statistics for uasmembers



`unemp_layoff`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

**Description:** Unemployed - on layoff

**Survey question:** N/A

**Details:** Provided by the survey vendor. This is a check-all-that-apply question.

Values	Number	Percent
0	3118	99.0
1	31	1.0

Table 618: Frequency table for `unemp_layoff`

**Value labels:**

0 - No

1 - Yes

`unemp_look`

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

**Description:** Unemployed - looking

**Survey question:** N/A

**Details:** Provided by the survey vendor. This is a check-all-that-apply question.

Values	Number	Percent
0	2960	94.0
1	189	6.0

Table 619: Frequency table for `unemp_look`

**Value labels:**

0 - No

1 - Yes

**white**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3145$

**Description:** Did the respondent select WHITE in the race question

**Survey question:** N/A

**Details:** Provided by the survey vendor. This is a check-all-that-apply question, and the respondent is self-describing their race.

Values	Number	Percent
0	393	12.5
1	2752	87.5

Table 620: Frequency table for **white**

**Value labels:**

0 - No

1 - Yes

**workfullpart**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1891$

**Description:** Do you work full-time or part-time?

**Survey question:** N/A

**Details:** Provided by the survey vendor.

Values	Number	Percent
1	1546	81.8
2	345	18.2

Table 621: Frequency table for **workfullpart**

**Value labels:**

1 - Full-time

2 - Part-time

working

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3149$

**Description:** Currently working

**Survey question:** N/A

**Details:** Provided by the survey vendor. This is a check-all-that-apply question.

Values	Number	Percent
0	1270	40.3
1	1879	59.7

Table 622: Frequency table for `working`

**Value labels:**

0 - No

1 - Yes